Income360

Powerful income measure up to $2.0 million

Today's standard income measures often present a limited view of household income and tend to lose accuracy at higher income ranges. That's why Income360® presents a household-level income estimate that provides dollar values of total estimated income up to $2.0 million, rather than an income range.

Income360 is unique: not only does it include both estimated income from wages and investments, it also includes estimated income from businesses and retirement funds. Income360 provides a powerful and more complete estimate of your prospects' and customers' total household income.

Powered and validated by proprietary inputs

Income360 is based on multiple models, validated and benchmarked by numerous data sources, allowing for a more precise, accurate estimate of total household income.

Unlike other available income measures, only Income360 is built on Equifax proprietary financial data that measures income generated from assets. Income360 also incorporates modeled wage and salary data, validated by an Equifax proprietary database of payroll records. Plus, non-salary income models (including small business, investment, and retirement income) incorporate a truth set of and are benchmarked by aggregate IRS and other government sources. Personally Identifiable Information (PII) is not used in any part of Income360.

Improve segmentation and modeling performance

You're likely using some form of income in the majority of your marketing, data segmentation, and risk applications. Imagine the impact of a household income estimate that is uncapped up to $2.0 million. It could dramatically improve your model performance and uncover opportunities you never knew existed among your current clients and in your existing prospect database.

Key benefits

Takes into account that **salary does not always equal income:** Income360 includes estimated income from wages and investments, as well as estimated income generated from businesses and retirement funds

Provides a continuous dollar value of income without ranges up to $2.0 million per household

Based on multiple validated and benchmarked models and does not include the use of Personally Identifiable Information (PII)

Derived from a foundation of **anonymous, measured invested assets**

Can be applied to **any customer or prospect file** with name and address

Developed **for use in non-FCRA applications** across the customer lifecycle

Income360 Digital is also available for use in online applications such as ad targeting and landing page optimization.

Are any of your customers making more than $125,000 per year?

Using the ranges provided by most standard income measures, these four households look the same:

$250,000 $250,000 $250,000 $250,000

Only Income360 can show you the estimated total income for these same households:

$256,325 $592,512 $1,675,656 $2,000,000

- Using standard income measures, the nearly 8% of U.S. households who make more than $250,000 are all treated the same. But we know that households that earn $500,000 behave differently than households that earn $250,000. That's why you need more accurate income estimates that differentiate households up to $2.0 million.
- Standard income estimates typically provide only a dozen or so income ranges — and that's on the high end. If you have models that target incomes between, say $50,000-$99,999, you're probably using only 1 or 2 income ranges. Envision how your models would perform using household-level income values.

Applying Income360 to your business

Income360 can dramatically improve your targeting efforts and model performance and uncover hidden opportunities among your current customers and prospect database. Use Income360 to:

- Profile existing customers for a more accurate predictive measure of how they will interact with you
- Prospect for new customers by better identifying households with appropriate incomes for your products and services
- Conduct market analyses, size markets for key target segments, and identify growth opportunities
- Determine effective product positioning and match offers with appropriate customers
- Identify optimal cross-sell/up-sell opportunities within your customer base based on the likely financial capacity of customers
- Improve targeting and management of CRM and loyalty efforts
- Execute more efficiently and minimize compliance review time by using an estimated income measure that does not include PII

Income360 applications

- **Mortgage:** Evaluate mortgage holders' estimated ability to pay given rate fluctuations
- **Credit:** Supplement existing measures for enhanced ITA and other applications
- **Insurance:** Identify consumers that may need premium coverage or multiple insurance investment products
- **Banking:** Identify clients with potential to increase deposits and/or who require additional services
- **Securities:** Enhance models that contain traditional income measures
- **Retail, travel, and telco:** Identify customers and prospects likely to have the ability to purchase premium goods and services

Luxury Car Buyers Lift Chart
Income360 vs. Other Measures
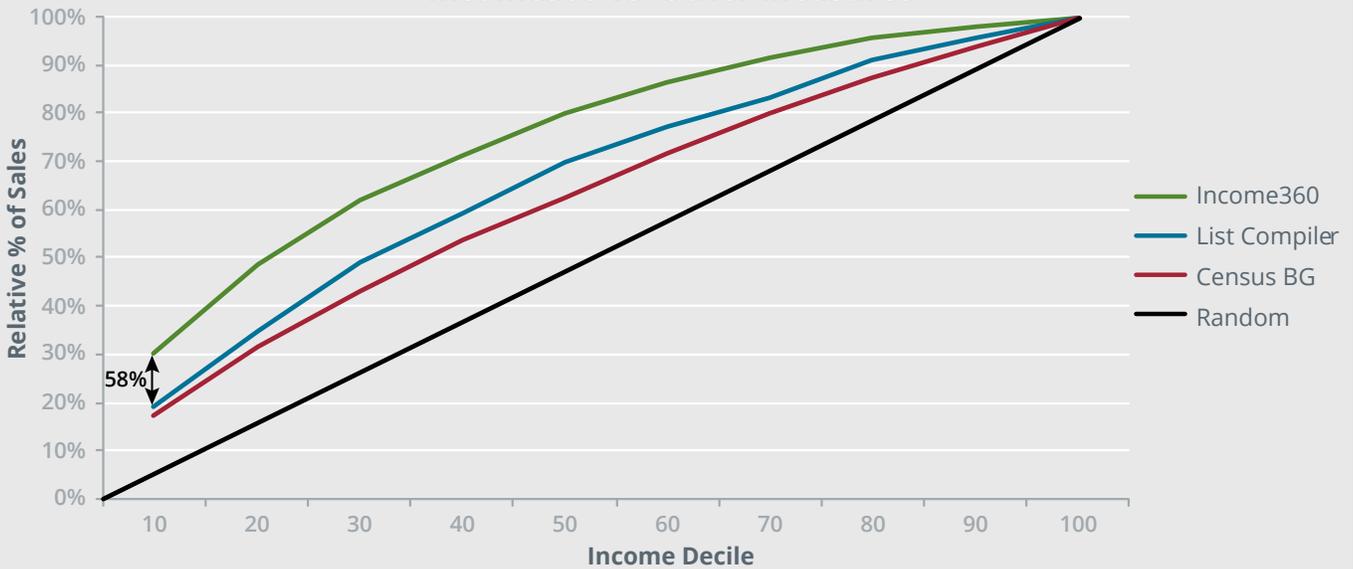
For Luxury Car Buyers, Income360 provides 58% lift over the next best alternative, as shown by the black arrow.

30% of luxury car buyers are captured in the top Income360 decile, whereas a List Compiler that ranks households by a standard income measure captured only 19% of luxury car buyers in the top decile, and the Census Block Group income measure captured just 17%.

Income360 combined with other measures helps maximize performance
Income360 can be combined with our other financial measures to help maximize performance. For example:

Income and spending: Income360 combined with DS$™ (Discretionary Spending Dollars™) offers a view of the estimated dollars both coming in and out of a household. DS$ presents estimated household-level spending up to $1.2 million.

Contact us to find out how Income360 can provide your company with powerful new insights about your customers' and prospects' total income.

CONFLUENT STRATEGIES
Merging Insights with Actions

EQUIFAX® | Sales Agent

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