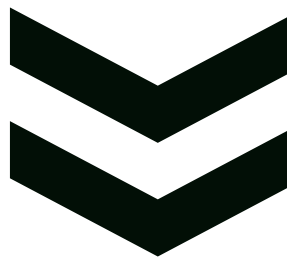


Deluxe Consumer Financial Insights

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Find your best customers

Consumer Financial Insights is a data suite that gives your company insight into **overall wealth and the ability to spend and invest** at the household level.

Overview

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Consumers spend and invest differently – your marketing efforts should reflect that.



Consumer Financial Insights (CFI) allows you to create audiences based on categorized wealth metrics to optimize your marketing. The specificity of CFI allows you to differentiate between households whose wealth profiles look similar, but who allocate their assets very differently and thus are more likely to make different financial decisions.





Household-level data suite includes:

» Household Deposits

Estimate of total deposit balances held across all financial institutions, including all checking, savings, money market, and CD products.

» Investment Balances

Estimate of total investment balances, including stocks, bonds, mutual funds, and employee retirement accounts.

» Investable Assets

Estimated sum of household deposits and investment balances.

» Net Assets

Estimate of all household assets, including the value of the home, minus all household liabilities.

Know your customers' potential

Leverage our proprietary identity resolution software to append CFI to your customer database. Use this information to better engage with your customers and optimize cross-sell marketing initiatives to those customers with higher spending and investment potential.

Target new households by their wealth profile

While geographical targeting can work as a proxy for household wealth, it's not precise enough. With CFI, you can directly target individual households based on their unique financial "wallets" which allows you to filter your audiences down to only the most appropriate households for your products and services.

Create and target audiences based on their likelihood to purchase your products.

Based on self-reported, financial-services related behavior, Deluxe's CFI data suite captures the wealth, savings, and financial decisions of over 128 million households across the United States.

Improve your targeting by understanding differences between households in the same neighborhood.



● Zip Code 94116

Household A
\$1,000,000 home value
 \$100,000 in deposits
 \$500,000 in investments
 \$750,000 in net assets

Household B
\$1,000,000 home value
 \$500,000 in deposits
 \$1,000,000 in investments
 \$2,000,000 in net assets

Create stronger segments to drive campaign performance.

To further refine your audience builds, overlay with ConsumerSpend™ to analyze consumer spending patterns across 9 key categories.

CFI is available for purchase directly from Deluxe or via Experian and can be used for omni-channel marketing initiatives and database enhancements.

CFI is also available on most leading data management platforms and agency networks, and is available in a Fair Lending Act (FLA) compliant version which does not use any attributes such as age, gender, presence of children, etc.

CFI is trusted by the best:

5 of the top U.S. banks
Top investment & insurance firms
Largest fintech direct lender
Leading e-commerce retailer
Luxury auto manufacturer



About Deluxe

With over 100 years' experience, Deluxe has been helping enterprises, small businesses and financial institutions deepen customer relationships through trusted, technology-enabled solutions. As a data-driven marketing agency, Deluxe helps companies drive profitable account growth through superior data solutions partnered with marketing strategy and consulting to deliver highly effective and targeted campaigns.

Create digital audiences:

Access our scores through the following trusted platforms and digital technology providers:

Adobe (Adobe Audience Manager, Adobe Advertising Cloud), AdSquare, Google (DV360/DBM), Eyeota, Experian, Krux, LiveRamp DataStore, Lotame, mPlatform (GroupM), Oracle (BlueKai), Quantcast, TTD, Amobee, VideoAmp, Videology, and Fiksu thru LiveRamp Data Store.

The media destinations listed above may operate under defined terms and conditions that need to be considered.

