

## Experian audience lookbook

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## Audience lookbook

At Experian,<sup>®</sup> we use data and insights to help brands have more meaningful interactions with people. Advertising has become smarter and more personalized, and Experian is helping to set new standards in data management, usability and measurement in this new environment.

Being able to identify your customers is the first step to data-driven advertising, and as leaders in the evolution of the advertising landscape, Experian Marketing Services can help you identify your customers and the right potential customers, uncover the most appropriate communication channels, develop messages that resonate, and measure the effectiveness of marketing activities and campaigns.

Experian draws on five decades of experience providing organizations with marketing products, services and insights derived from our vast data assets. Experian maintains and analyzes information about consumer buying decisions and collects consumer information from original sources. Our comprehensive data assets expand across the Experian brand. Experian is the only data provider with directly sourced auto registration data, consumer credit data, commercial credit data and one of the three largest consumer marketing databases in the industry.

ConsumerView<sup>SM</sup> is the largest and most comprehensive resource for traditional and digital marketing campaigns. With thousands of attributes on more than 300 million consumers and 126 million households, ConsumerView data provides a deeper understanding of your customers, resulting in more actionable insights across channels.

Experian's ConsumerView U.S. database in a snapshot:

- Data on more than 300 million individuals and 126 million households
- More than 50 years of historical information and industry experience
- The freshest data, compiled directly from hundreds of sources
- Thousands of data attributes that reveal demographics, purchasing habits, lifestyles, interests and attitudes
- Trusted by brands across the globe for omnichannel marketing

There are infinite data combinations and selections Experian Marketing Services can help you with for optimal audience targeting. Using our comprehensive inventory of data, we can find even the most unusual of audiences to help you connect your advertisers with new prospects. From demographics to behavioral and psychographic information, we draw on a massive base of knowledge accumulated during five decades in business. Our audience segments are powered by our industry-leading consumer database — ConsumerView — and we maintain a wealth of information about consumers and how they make buying decisions. Our national database uses state-of-the-art technology, unique build methodology and vast data sources with online linkages to deliver a superior database that addresses the sophisticated needs of today's multichannel marketer.

How leading marketers use Experian's inventory of addressable data attributes to build custom audiences:

- Retain and acquire new customers: Improve audience targeting precision using first- and third-party data in combination with predictive data attributes to confirm ability to purchase and propensity models that predict likelihood to buy.
- Extend reach: Through OmniActivation™ we can activate your audience for one-to-one addressable advertising across channels.
- Successful marketing: Deliver efficient, engaging, cross-channel advertising strategy using the best message wherever a prospect or customer might be.

Now more than ever, marketers need to create stronger segments to drive campaign performance. Whether it's identifying your most profitable target audience,

establishing new and emerging customer bases or cross-selling into your strongest performing segments.

Audiences built from:

- Known offline data of 300 million consumers and 126 million U.S. households

Consistent sourcing strategy that adheres to industry best practices from:

- Local tax assessor and recorded deed files
- Consumer surveys
- Telephone directories
- Publications, subscriptions and published directories
- Summarized U.S. Census information
- Calculations using existing data
- Online and mobile sites, apps and advertisements
- Other authorized data providers



300M consumers



126M living units



1,500 individual household level attributes



**2,500**  
geo-level attributes



More than  
**450** syndicated  
auto audiences



**85%**  
of consumer  
identities with  
known age



Coverage on  
**95%** of the U.S.  
population

## Audience lookbook

### Demographics

#### Reach demographic-based audiences from the industry-leading ConsumerView database

Leverage pre-built audiences based on Experian Marketing Services' leading demographic attributes that were ranked top for coverage and accuracy in an independent third-party study. Build custom audiences by layering demographic data with other elements such as life stage, attitudes or retail purchase data to more precisely target your ideal audience. Demographic Audiences can be used on their own, or as stepping stones to build smarter segmentation.

<b>Age</b>	<b>Household size</b>	<b>15–19 years</b>
• 19–29	• Number of adults in household	• 20–24 years
• 30–39	• Number of children in household	• 25–29 years
• 40–49		• 30–34 years
• 50–59		• 35–99 years
• 60–64		
• 65+		
<b>Education</b>	<b>Income</b>	<b>Marital status</b>
• Less than high school diploma	• \$1,000–\$24,999	• Single
• High school diploma	• \$25,000–\$49,999	• Married
• Some college	• \$50,000–\$74,999	<b>Occupation</b>
• Bachelor's degree	• \$75,000–\$99,999	• Blue collar
• Graduate degree	• \$100,000–\$124,999	• Arming/fish/forestry
	• \$125,000–\$149,999	• Management/business and financial operations
	• \$150,000–\$174,999	• Office and administrative support
	• \$175,000–\$199,999	• Professional: legal/education and health practitioners
	• \$200,000–\$249,999	• Retired
	• \$250,000+	• Sales
	<b>Length of residence</b>	• Technical: computers/math and architect/engineering
	• 0–1 year	• Other
	• 2–4 years	
	• 5–9 years	
	• 10–14 years	
<b>Homeowner/Renter</b>		
• Homeowner		
• Renter		

### Ethnic Insight<sup>SM</sup>

#### Drive stronger brand engagement with multicultural audience insight

Discover hard-to-find ethnic populations and leverage cultural and behavioral insights to build personalized experiences.

For example, did you know that Hispanics are the largest racial and ethnic minority in the United States? Hispanic buying power surpassed \$1.4 trillion, showing that marketers need to

harness the potential of this ever-growing segment. But how do marketers gain insights into multicultural audiences in order to address them in their native language?

Experian's Ethnic Insight<sup>SM</sup> tool helps identify the ethnic origin, probable religion and language preferences of your target audience. This enables marketers to target ethnic audience segments and customize ads to match their visual and language preferences. Don't miss this opportunity to increase ROI by serving relevant advertisements directly to hard-to-identify ethnic and religious groups.

### Application examples

- Deploy seasonal campaigns to maximize profits during key ethnic and religious celebrations.
- Personalize mobile brand experiences to captivate device-dependent users.
- Increase customer loyalty by providing customers the option to interact with your brand in their native language.

#### Ethnic group

- African American
- Caribbean Non-Hispanics
- Central Asian
- East Asian
- Eastern European
- Hispanic
- Jewish
- Mediterranean
- Middle Eastern
- Native American
- Polynesian
- Scandinavian
- South Asian
- Southeast Asian
- Western European

#### Country of origin

- Argentina
- Bolivia
- Chile
- Colombia

#### Language

- Costa Rica
- Cuba
- Dominican Republic
- Ecuador
- El Salvador
- Guatemala
- Honduras
- Mexico
- Nicaragua
- Panama
- Paraguay
- Peru
- Puerto Rico
- Spain
- Uruguay
- Venezuela

#### Religion

- Finnish
- Flemish/Walloon
- French
- German
- Hungarian
- Icelandic
- Norwegian
- Slovak
- Swedish

- Buddhist
- Catholic
- Eastern Orthodox
- Ethiopian Orthodox
- Hindu
- Jewish
- Lutheran
- Mormon
- Muslim
- Protestant
- Shinto
- Sikh

## Audience lookbook

### Housing attributes

#### Reach audiences built from leading mortgage and property data

One of the most important indicators of a household's financial condition is the status of their home and mortgage. No other type of data represents a more dynamic opportunity for marketers in areas such as financial services, home improvement, retail, catalog, education and travel.

Leverage Experian Marketing Services' pre-built audiences that allow targeting based on factors such as estimated monthly mortgage payment or the estimated equity in a home. For years, Experian has been a leader in compiling mortgage and property data. Experian extends the reach of this

known information by using analytical model routines for predicting values from publicly available deed transaction records and tax assessor file (TAF) records to predict factors such as current home value and estimated equity in a home.

#### Application examples

- Target consumers with high home value and a large amount of equity for home improvement offers, vacation packages or luxury cars since they have the means to convert some of their equity into cash.
- Consumers living in multiple family dwelling units with high incomes are ideal targets for invitation-to-apply home loan campaigns.

#### Current home value

- \$1,000–\$9,999
- \$10,000–\$24,999
- \$25,000–\$39,999
- \$40,000–\$59,999
- \$60,000–\$79,999
- \$80,000–\$99,999
- \$100,000–\$119,999
- \$120,000–\$139,999
- \$140,000–\$159,999
- \$160,000–\$199,999
- \$200,000–\$249,999
- \$250,000–\$349,999
- \$350,000–\$449,999
- \$450,000–\$749,999
- \$750,000–\$999,999
- \$1,000,000+

#### Dwelling type

- Multifamily w/o Apt#
- Multifamily w/ Apt#
- P.O. Box
- Single family

#### Dwelling type

- 1 unit
- 2 units
- 3 units
- 4 units
- 5–9 units
- 10–19 units
- 20–49 units
- 50–100 units
- 101+ units

#### Home equity amount

- \$1,000–\$9,999
- \$10,000–\$24,999
- \$25,000–\$39,999
- \$40,000–\$59,999
- \$60,000–\$79,999
- \$80,000–\$99,999
- \$100,000–\$119,999
- \$120,000–\$139,999
- \$140,000–\$159,999

**Property attributes, such as the year the home was built, square footage, property value**

### Financial and Wealth Audiences

#### Identify your most profitable audiences and take them to the bank

Marketers need to understand consumer attitudes, behaviors and interactions with retail financial services companies in order to accurately address these audiences and provide timely and relevant offerings. Imagine if you could not only find the right audience, but also know if they have the cash in hand to make a purchase. With Experian's proprietary Financial and Wealth Audiences, that's now possible.

Accurately target consumers for financial services offerings using Experian's Financial and Wealth Audiences wealth indicator, developed through our exclusive partnership with First Manhattan Consulting Group (FMCG Direct). These audiences can help marketers target their best prospects and understand the consumer's financial attitudes and ability to spend.

Experian offers industry-leading consumer wealth and financial marketing data from a comprehensive suite of financial and wealth marketing solutions for accurate data-driven results. Marketers can use the Financial Personalities® audiences to find a very niche targeted audience interested in financial services, the Consumer Financial Insights® audiences to match exactly the right offer with the customer's ability to spend and ConsumerSpend® to understand spending habits by key categories.

Why Experian? Experian's financial suite is built on a multidimensional, category-specific framework based on both self-reported and actual financial services-related needs, attitudes and behaviors. Experian's financial solutions are used by marketers across a

wide range of applications, including targeting households based on their product preferences and product usage within specific categories.

#### Application examples

- Deposits (Conservative Branch Bankers + Household Deposit Score®): Advertise convenient locations offering excellent service to confident banking consumers who crave face-to-face interactions.
- Investments (Price-Sensitive, Self-Directed Investor + Investable Assets Score®): Advertise easy-to-use online tools and competitive rates to gain trust and earn loyalty from investors who prefer to manage their accounts online.
- Mortgage (Insecure, Advice-Seeking Refinancer + Mortgage Refinance Score®): Advertise cost-saving benefits to homeowners seeking to refinance at a lower interest rate.

#### What is Fair Lending Act (FLA) friendly?\*

FLA friendly is becoming a popular request. FLA friendly is a reference that indicates data fields that Experian has made available that are unlikely to fall into the categories corresponding to prohibited basis by either ECOA or FHA. With Experian's FLA-friendly audience data, you can reach your best customers efficiently, with messages that resonate and feel confident knowing that the data was built with regulatory compliance in mind. Using our FLA audience data can also help you execute your marketing campaigns more quickly — and we can even help you measure the results of your campaigns.

\*We have updated our taxonomy with the term "FLA, Fair Lending Friendly" for improved searchability. Experian FLA audiences do not constitute legal advice or otherwise assure compliance with the FHA, ECOA or any other applicable laws. It's recommended to seek legal advice with respect to the use of data in connection with lending decisions or application and compliance with applicable laws.

## Audience lookbook

### Consumer Financial Insights®

Consumer Financial Insights® gives an understanding of how households save and interact with retail financial services companies.

#### **Household Deposit Score®**

Household Deposit Score® estimates total household deposit balances held at financial institutions, intentionally excluding less liquid investments (retirement accounts, brokerage accounts and mutual funds).

#### **Investment Balances Score™**

Investment Balances Score™ estimates total household investment balances in stocks, bonds, mutual funds, retirement accounts, etc., and intentionally excludes more liquid deposit balances (checking, savings, money market, CD).

#### **Investable Assets Score®**

Investable Assets Score® estimates all household investable assets including deposits (checking, savings, money market, CD), stocks, bonds, mutual funds, retirement accounts, etc.

#### **Net Asset Score®**

Net Asset Score® estimates all household assets minus all household liabilities.

#### **Mortgage Refinance Score®**

Mortgage Refinance Score® estimates a household's likelihood to refinance a mortgage.

### ConsumerSpend®

Understanding spend is important. Spending habits across households can vary greatly. ConsumerSpend® models provide an important layer of financial insight that helps you understand consumer spend by categories. Helps you match exactly the right offer with the customer's spending. ConsumerSpend covers key retail categories including clothing, dining, home, electronics, education, travel and more including overall combined spend. Now more

than ever, marketers need to create stronger segments to drive campaign performance, whether it's identifying your most profitable target audience, establishing new and emerging customer bases or cross-selling into your strongest performing segments.

### Financial Personality® Marketing System

Financial Personalities® are a suite of behavioral and psychographic segmentation frameworks based on consumers' financial services-related needs, attitudes and behaviors. Financial Personality® audiences enable marketers to more accurately target households based on their product preferences and product usage within five specific categories — credit card, home equity, investment and mortgage.

#### **Credit cards**

##### **Loyal Rewards Enthusiast**

Disciplined and always pay off their credit card balances in full, they're rewards-focused and prefer to use a credit card for every purchase. They're also less inclined to switch due to a high level of satisfaction with their current credit card.

##### **Complacent Card User**

Preferring to pay off their credit card balances in full, they're less likely to value rewards or other fringe benefits. As a result, they use cash and credit equally. They're also less inclined to switch their current credit cards due to a high level of satisfaction.

##### **Reluctant Revolver**

Undisciplined — carrying credit card balances from month to month, this segment prefers to use cash and is highly sensitive to interest rates and fees but less likely to value rewards and other fringe benefits. They switch cards frequently for teaser rates and the right balance transfer offer.

##### **Credit-Hungry Card Switcher**

These consumers also carry credit card balances from month to month but use cash and credit equally.

They're highly sensitive to interest rates and fees and switch cards frequently for teaser rates or the right balance transfer offer.

## Deposits

### Demanding Advice Seekers

Preferring interactions at both direct and "brick and mortar" channels, they're the most loyal and trusting segment and the most likely to seek advice from a bank. They often seek competitive rates and fees, with a moderate level of confidence and knowledge.

### Conservative Branch Bankers

These consumers strongly favor face-to-face interactions. They tend to be loyal and trusting of banks and are moderately receptive to advice from the bank, although they tend not to seek it out. They're somewhat rate-sensitive but not very likely to shop around.

### Self-Directed Diversifiers

This group strongly favors direct channels but aren't loyal to one particular bank. They tend to be averse to advice from banks and are somewhat fee-sensitive. They're very confident and knowledgeable.

### Insecure Debt Dependents

These consumers slightly favor direct channels but are suspicious of banks. They don't know whom to trust when it comes to financial planning. They're fee-sensitive, with very little knowledge of financial products.

## Home equity

### Secure, Savvy Credit User

This group considers home equity products as a smart way to finance a variety of purchases and isn't concerned with the possibility of losing their home with a home equity account. They're the most disciplined of the segments in their approach to finance, and are the most secure financially. Price is an important factor, as this segment spends time shopping around for the best APR.

### Home Equity Enthusiast

These consumers also consider home equity products as a smart way to finance a variety of purchases. Although they aren't concerned with the possibility of losing their home with a home equity account, they tend to be less disciplined and live beyond their means. This segment worries about finances, making price an important factor.

### Insecure Debt Dependent

This segment often considers home equity, but generally treat it as a last resort. They're concerned about the possibility of losing a home with a home equity account and tend to live beyond their means. They're the least financially secure of the segments.

### Home Equity-Averse Skeptic

This segment avoids home equity debt at all costs. They're concerned about the possibility of losing their home with a home equity account and tend to be credit-averse but relatively secure financially.

## Investment

### Price-Sensitive, Self-Directed Investor

This group prefers to manage accounts online in order to make decisions independently. They use accounts to build wealth and prefer advanced tools and products as a result of their knowledge.

### Broker-Reliant Delegator

Preferring to have a broker manage their accounts, they may use accounts to build wealth, but the tools they use are less relevant. They're very loyal and trusting but less informed about their own accounts due to their tendency to delegate.

### Savvy Sounding-Board Seeking Investor

These consumers trade through brokers and online channels. They're somewhat broker-reliant and use accounts to build wealth, preferring advanced tools and products. They're knowledgeable but like to interact with brokers as a sounding board.

## Audience lookbook

### Insecure Investing Novice

Having no strong channel preference, their accounts are used primarily for wealth preservation, making the tools they use less important compared to other segments. They're somewhat trusting but unsure and uninformed.

### Skeptical, Fund-Oriented Investor

Having limited engagement in all channels, they're completely independent when making decisions and use accounts primarily for wealth preservation. They're confident and suspicious consumers.

### Mortgage

#### Secure, Active Refinancer

These consumers shop broadly when looking for a mortgage or home equity product. They're most likely to refinance to save money or access equity. They frequently use direct channels to research and apply for a mortgage. They prefer to compare interest rates across providers.

#### Insecure, Advice-Seeking Refinancer

These consumers are likely to turn to their current bank for a mortgage or home equity product. They refinance to save money or access equity and are open to direct channels to apply for a mortgage. This segment seeks the lowest interest rates possible.

#### Conservative, Bank Loyalist

These consumers are likely to turn to their current bank for a mortgage or home equity product but would not refinance to save money or access equity. They're open to direct channels to apply for a mortgage. This segment doesn't compare rates and isn't concerned with finding the lowest interest rate.

#### Disciplined, Passive Borrower

These consumers are unlikely to turn to their current bank for a mortgage or home equity product. They wouldn't refinance to save money or to access equity and strongly prefer to research and apply for a mortgage face-to-face.



#### Financial

Credit Card Surfers  
Credit Card Transactors  
Credit Card Paydowns  
Second Mortgage



#### Automotive

Auto loan 36 months  
Auto lease 36 months  
Auto lease expiring

### Financial Propensities

Experian realizes that accurate and reliable financial audience information is extremely important to marketers. With the new Experian Financial Propensities, marketers like yourself can optimize their campaigns and digital spend to reach seven distinct financial segments.

Financial Propensities allow you to target consumers based on auto loan and lease status, credit card behaviors and home mortgage. They can be used to improve the performance of digital campaigns by identifying unique financial audiences. From new auto loan or lease offers, financial offers and purchase offers, Financial Propensities help you reach the right audience for your targeted campaigns.

Experian's Financial Propensities leverage insight from our national geo-aggregated consumer credit file of 220 million credit-active consumers on Experian's consumer credit file. Experian then overlaid this data with our world-renowned marketing database, ConsumerView, to analyze, create these models and score more than 126 million U.S. households.

## ChoiceScore<sup>SM</sup>

Each year, underbanked consumers alone spend nearly \$11 billion on nontraditional financial transactions like payday loans and check-cashing services and conduct more than 340 nonbank transactions. How much potential revenue does this untapped segment represent to you as a marketer? More importantly, how can you effectively identify this audience and present them with timely and relevant offers.

Underbanked and emerging consumers offer marketers a largely untapped pool of roughly 45 million households, providing an alternative to often saturated primary markets. ChoiceScore<sup>SM</sup> helps marketers identify and more effectively market to underbanked consumers using an array of noncredit data, including consumer demographic, behavioral and geo-demographic information. ChoiceScore helps you identify underbanked and emerging consumers likely to be the most responsive to targeted campaigns, such as invitation-to-apply credit.

## ConsumerView<sup>SM</sup> Profitability Score

ConsumerView<sup>SM</sup> Profitability Score is an invitation-to-apply model that helps identify households likely to pay their debts and ranks those households, allowing marketers to target the best prospects based on profitability, approval rates, response rates and likelihood to perform as prescribed.

The ConsumerView Profitability Score combines a robust scoring model that offers high levels of refinement for selecting top profitability prospects to deliver greater precision in predicting, identifying and targeting prospects at the household level. It offers 13 levels, with three high-profitability levels, and provides clients with additional precision in selecting the best prospects that will respond and comply with the terms of their invitation-to-apply lending, credit or continuity program offers.



### Invitation to apply

Automotive financing

Invitation-to-apply credit card offers

Student loan lending

Sub-prime lending



### Account management

Create stronger segments and cross-sell more products to the most profitable customers.

Market to existing customers likely to have a higher lifetime value and likelihood to perform as prescribed.

## Audience lookbook

### Auto audiences

#### Automotive marketing insights at your fingertips

Experian auto audiences provide more power for automotive marketing. We help brands find and reach new customers, like no one else. Let us prove it.

Experian has a unique advantage over other automotive data providers; it's our data assets. You need three things to sell a vehicle — the car, the customer and credit. We're the only original source provider of all three. By leveraging the unsurpassed insight from our North American Vehicle Database<sup>SM</sup> of more than 800 million historical and current vehicles in the United States and Canada, along with our industry-leading ConsumerView database and data science expertise, we can offer auto audiences that cater to your auto-specific needs. We built and syndicate more than 450 auto audiences in a privacy-safe and compliant manner using advanced data science and the most

comprehensive auto and consumer data available. Auto audiences are ready to use across all channels and provide predictive ownership data, as well as in-market buyer targeting by body style, make, make and model, vehicle price, vehicle age, vehicle purchase date, and more for consumers likely to buy in the next six months.

#### Conquest marketing with Auto HyperTargeting™

We power automotive marketing, and Auto HyperTargeting™ is a truly unique solution for automotive conquest marketing. Designed specifically for automotive marketers and advertisers, it can be the perfect complement to our syndicated auto audience segments. Leveraging Experian's powerful data and insight, Auto HyperTargeting can produce highly effective conquest audience segments based on vehicle events, life events, or credit events like off-lease and in-equity opportunities to take your response results to the next level.



More than 450 syndicated auto audiences  
In-market, ownership, new/used, lease

**In-Market.** Consumers in-market for a vehicle purchase within 180 days in the following audience segments:

Body style	In-market make	
• Alternative fuel	• Acura®	• RAM®
• Car	• Alfa Romeo®	• Subaru®
• Compact	• Audi®	• Tesla®
• Compact or subcompact	• BMW®	• Toyota®
• Crossover utility vehicle (CUV)	• Buick®	• Volkswagen®
• Full-size car	• Cadillac®	• Volvo®
• Full-size SUV	• Chevrolet®	<b>In-market lease</b>
• Full-size truck	• Chrysler®	• In-market lease
• Full-size van	• Dodge®	• In-market luxury lease
• Luxury car	• Fiat®	• In-market non-luxury lease
• Luxury compact	• Ford®	
• Luxury CUV	• GMC®	
• Luxury SUV	• Honda®	<b>Vehicle shopping price</b>
• Midsize car	• Hyundai®	• <\$20K
• Midsize truck	• Infiniti®	• \$20K–30K
• Minivan	• Jaguar®	• \$30K–40K
• Small or midsize SUV	• Jeep®	• \$40K–50K
• Sports car	• Kia®	• \$50K–75K
• Subcompact	• Land Rover®	• \$75K+
• SUV	• Lexus®	<b>In-market new/used</b>
• SUV or CUV	• Lincoln®	• New vehicle
• Truck	• Mazda®	• Used vehicle
	• Mercedes-Benz®	• Used <5-year-old vehicle
	• MINI®	• Used >5-year-old vehicle
	• Mitsubishi®	<b>In-market make/model</b>
	• Nissan®	• 148 audiences on make and model level
	• Porsche®	

## Audience lookbook

**Owner. Likely vehicle owners in the following audience segments:**

<b>Body style</b>	<b>Owned make</b>	
• Alternative fuel	• Acura®	• MINI®
• Car	• Alfa Romeo®	• Mitsubishi®
• Compact	• Audi®	• Nissan®
• Compact or subcompact	• BMW®	• Porsche®
• Crossover utility vehicle (CUV)	• Buick®	• RAM®
• Full-size car	• Cadillac®	• Subaru®
• Full-size SUV	• Chevrolet®	• Tesla®
• Full-size truck	• Chrysler®	• Toyota®
• Full-size van	• Dodge®	• Volkswagen®
• Luxury car	• Fiat®	• Volvo®
• Luxury compact	• Ford®	<b>Vehicle age</b>
• Luxury CUV	• GMC®	• 0–5 years old
• Luxury SUV	• Honda®	• 5–10 years old
• Midsize car	• Hyundai®	• 11+ years old
• Midsize truck	• Infiniti®	<b>Vehicle purchase</b>
• Minivan	• Jaguar®	• 0–6 months
• Small or midsize SUV	• Jeep®	• 7–12 months
• Sports car	• Kia®	• 13–24 months
• Subcompact	• Land Rover®	• 25–36 months
• SUV	• Lexus®	• 37–48 months
• SUV or CUV	• Lincoln®	• 48+ months
• Truck	• Mazda®	<b>Make model</b>
	• Mercedes-Benz®	• 200+ audiences available at make and model level

## Lifestyle and interests

These days, consumers expect the most useful, enjoyable and relevant branded content to be delivered to them at the most convenient times. To fulfill this expectation, marketers need to utilize consumer data to truly understand the needs and desires of their customers. With ConsumerView lifestyle and interest data, marketers can better predict the behavior and lifestyle characteristics of their customers and prospects, making for more successful acquisition and retention marketing efforts.

**Lifestyle and interest data includes self-reported and propensity models that cover a wide array of popular lifestyle categories, such as:**

### Contributors

- Volunteers
- Arts/culture charities
- Charities
- Education charities
- Health charities
- Political charities
- Private foundations

### Food and drink

- Wine lovers
- Coffee connoisseurs
- Restaurant preferences (family, QSR)

### Lifestyles and interests

- Arts and crafts
- Educational programs
- Photography
- Scrapbooking

### Video gamer

- Gardening
- Dog, cat, pet owners
- Do-it-yourselfers
- Gourmet cooking

### Shopping

- Electronics
- Coupon users
- Cosmetics
- Loyalty card users
- Online
- Super center

### Lifestyles

- Grandparents
- Healthy living
- On a diet/weight conscious
- Military — active, inactive

### Travel

- Frequent flyer program member
- High-frequency business traveler
- High-frequency cruise enthusiast
- High-frequency domestic vacationer
- High-frequency foreign vacationer
- Hotel guest loyalty program

### More categories available, including

- Tax return preferences — offline, online, self, professional
- Insurance — life, medical and Medicare

## Audience lookbook

### Entertainment audiences

#### **Get an all-access pass to meet your target audience with Experian's entertainment audiences**

Experian's entertainment audiences were created with ConsumerView lifestyle and interest data, giving marketers the ability to better predict the behavior and lifestyle characteristics of their customers and prospects, making for more successful acquisition and retention marketing efforts.

These days, consumers expect the most useful, enjoyable and relevant branded content to be delivered to them at the most convenient times. To fulfill this expectation, marketers need to utilize consumer data to truly understand the needs and desires of their customers.

**Lifestyle and interest data includes self-reported and propensity models that cover a wide array of popular lifestyle categories such as:**

#### **Entertainment — movies**

- Adventure movies
- Thriller movie buff
- Docu/foreign movies
- Drama movies
- Family films
- Frequent movie attendee
- Horror movies
- Movie opening goer
- Romantic comedy movies
- Sci-Fi movie buff

#### **Entertainment — TV**

- Top Chef<sup>SM</sup> TV
- College basketball
- College football
- Comedy fan
- Discover
- Female TV shows
- Game shows
- Guy shows on TV
- HBO<sup>®</sup> watcher
- Reality TV shows

- Animation genre
- History genre
- How-to shows
- TV movies
- News
- News — political viewing on TV
- NASCAR<sup>®</sup> enthusiast
- NBA enthusiast
- NFL enthusiast
- NHL enthusiast
- PGA<sup>®</sup> Tour enthusiast

## Retail audiences

### Shop Experian's purchase audiences for your next retail marketing campaign

No single factor can improve the result of a campaign like an audience of proven responders. Experian's purchase audiences connect you to customers who have a purchase history in 38 product categories. The audiences are created with detailed granularity to give ultimate control in developing targeted audiences based on purchase recency, frequency and monetary value (RFM).

#### 38 purchase categories

- Apparel western
- Children's apparel
- Men's casual apparel
- Women's athletic apparel
- Women's casual apparel
- Women's high-end apparel
- Women's low-priced apparel
- Women's mid-priced apparel
- Women's plus apparel
- Children's merchandise
- Active outdoors
- Automotive
- Books
- Collectibles
- Continuity
- Cosmetics/perfume
- High-priced decor
- Low-priced decor
- Mid-priced decor
- Electronics/gadgets
- Extreme/snow sport
- Furniture
- Food and snacks
- Gardening decor
- Gardening supplies/ seeds/flowers
- Gift cards and stationery
- Gifts and gift merchandise
- Seasonal gifts
- Hobbies and crafts
- Home improvement and safety
- Jewelry and accessories
- Kitchen and tabletop
- Linen and bedding
- Music
- Pets
- Professional/office/ business office equipment and furniture
- Travel and luggage
- Vitamin/health products

Past data is created by aggregating retail/catalog and known proprietary purchase transaction sources on a household level to develop 38 summarized product category fields presented with RFM segments. Past purchase provides the following data segments for product category and overall households.

#### RFM product category

- Recency: most recent purchase within a category
- Frequency: total orders in 48-month window within that category
- Monetary: total dollars spent in 48-month window within category
- Purchase propensity score

#### Overall RFM

- 0–3 month frequency and dollar
- 4–6 month frequency and dollar
- 7–9 month frequency and dollar
- 10–12 month frequency and dollar
- 13–18 month frequency and dollar
- 19–24 month frequency and dollar

## Audience lookbook

### Purchase Predictor audiences

Improving campaign results requires better customer data, plain and simple. Use audiences developed with predictive modeling techniques to build engaging omnichannel experiences.

Digital marketers need to make relevant cross-sell offers to their online customers. Similarly, brick-and-mortar retailers need to target prospects likely to shop at specific retail locations. But is there a data-driven solution that satisfies both marketers' needs?

With Experian Marketing Services' Purchase Predictors, you can connect with consumers based on known purchase data. Whether targeting consumers who make purchases online or reaching prospects likely to purchase within a specific product category, Experian's Purchase Predictors let you take control of your targeted marketing campaigns.

### Purchase Predictor categories

- Accessories
- Active outdoors — hard goods
- Active outdoors — soft goods
- Apparel
- Computers
- Electronics and gadgets
- Food and beverages
- Furniture
- General/miscellaneous
- Hobbies and entertainment
- Home decor
- Home domestics
- Home maintenance
- Home office
- Kitchen
- Lawn and garden
- Outdoor living
- Personal health
- Pets
- Seasonal products
- Shoes
- Tabletop and dining
- Tools and automotive
- Toys
- Travel

To help you target audiences based on consumer purchase behavior, Experian Marketing Services has developed 25 product categories and unique audiences within each category.

### Application examples

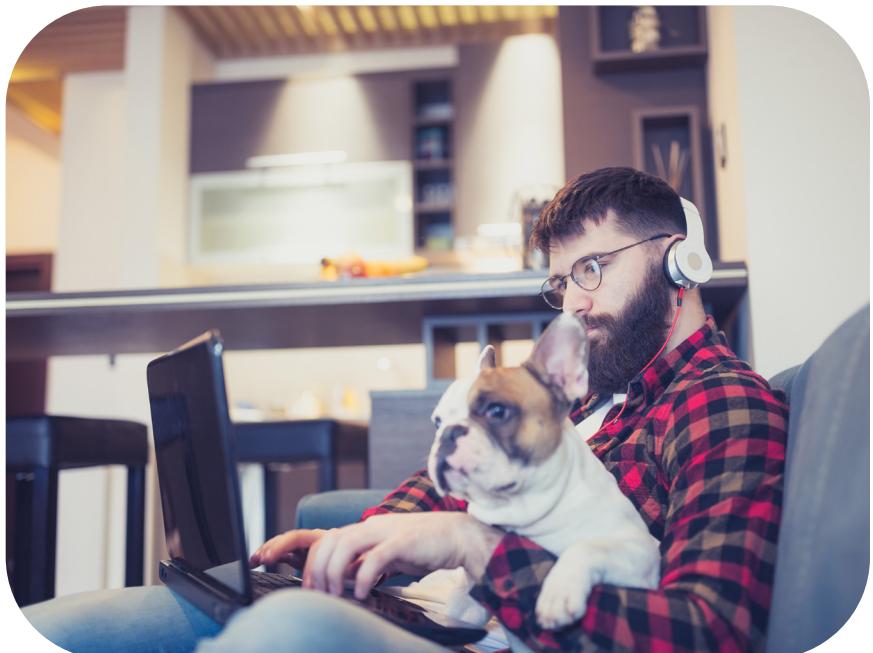
- **Financial and insurance:** Target consumers with recent buying activity in product categories such as children's merchandise and furniture that may signify major life events.
- **Retail:** Customize dynamic ad content based on known product interests and buying activity.
- **Automotive:** Create strong acquisition campaigns by identifying consumers who have recent buying activity for automotive repair products and services.

### Product buyer categories

- **Household consumer expenditure:** These consumers are likely to purchase within this specific product category.
- **Retail buyer:** These consumers prefer to make brick-and-mortar purchases.
- **Online buyer:** These consumers prefer to make online purchases.

### Application examples

- **Electronics:** Cross-sell to consumers who previously purchased home office supplies online.
- **Travel and entertainment:** Promote Caribbean destination vacations to prospects likely to purchase cruises.
- **Pets:** Deploy retention programs targeting customers who prefer to purchase pet products at retail locations.



## Audience lookbook

### Telecom audiences

#### **Dial into the right target audience with Experian's telecom segments**

These days, consumers expect the most useful, enjoyable and relevant branded content to be delivered to them at the most convenient times. To fulfill this expectation, marketers need to utilize consumer data to truly understand the needs and desires of their customers.

Experian's telecom segments were created using ConsumerView lifestyle and interest data, giving marketers the ability to better predict the behavior and lifestyle characteristics of their customers and prospects, making for more successful acquisition and retention marketing efforts.

**The lifestyle and interest data includes self-reported and propensity models that cover a wide array of popular lifestyle categories such as:**

- Feature phone user
- Heavy cellular user
- Bundle phone/internet/TV
- Cord cutters

#### **Mobile users**

Mobile devices have become an essential part of everyday life. Today, nine in 10 U.S. adults have at least one mobile device. The mobile users segment gives clients deep insights into Americans' world of communication, information and entertainment needs.

This segment provides the following five distinct segments:

**Mobirati:** Represents the mobile generation. They grew up with cell phones and can't imagine life without them. Cell phone devices are a central part of their everyday lives.

**Social Connectors:** Communication is central in their lives. Their cell phone allows them to keep up to date with friends and social events. The cell phone device is the bridge to their social world.

**Pragmatic Adopters:** Cell phones came to life in their adulthood. Cell phones are more a part of their everyday life than before but still more functional than entertaining to them.

**Basic Planners:** This group isn't into cell phones or the world of technology. They use their cell phone just for the basics. The cell phone is just another communication device for this group.

**Mobile Professionals:** These consumers are multiple feature users. Their cell phone helps them keep up with their professional life in addition to their personal life. Members of this segment are more likely to own a smart phone. Their cell phone has become their all-in-one device for their communication and information needs.

## Mosaic® USA for precise consumer segmentation

More than 300 data points have been used to build Mosaic® USA. These have been selected as inputs to the classification on the basis of their coverage, quality, consistency and sustainability. To be included for use, the data variables must enable accurate identification of, and discrimination between, a wide range of consumer characteristics. They must also be updateable over time to ensure continuing accuracy in assignments of the Mosaic codes and meet the following criteria:

- Allows the identification and description of consumer segments that aren't necessarily distinguished solely by the use of census data
- Ensures accuracy of Mosaic code by either household or neighborhood
- Is updated regularly to ensure that changes are monitored
- Improves discrimination and allows for the identification of a wide range of consumer behaviors

### Mosaic USA groups

This version of Mosaic USA classifies U.S. consumers into one of 71 types and 19 groups.



#### Power Elite

- Age: 46–59
- Avg. income: \$250,000+
- Homeownership: owner



#### Flourishing Families

- Age: 36–45
- Avg. income: \$125–149K
- Homeownership: owner



#### Booming With Confidence

- Age: 51–65
- Avg. income: \$100–124K
- Homeownership: owner



#### Suburban Style

- Age: 44–50
- Avg. income: \$75–99K
- Homeownership: owner



#### Thriving Boomers

- Age: 51–65
- Avg. income: \$75–99K
- Homeownership: owner



#### Promising Families

- Age: 31–35
- Avg. income: \$75–99K
- Homeownership: owner

## Audience lookbook



### Young City Solos

- Age: 25–30
- Avg. income: \$50–74K
- Homeownership: renter



### Bourgeois Melting Pot

- Age: 46–50
- Avg. income: \$50–74K
- Homeownership: owner



### Family Union

- Age: 36–45
- Avg. income: \$50–74K
- Homeownership: owner



### Autumn Years

- Age: 66–75
- Avg. income: \$50–74K
- Homeownership: owner



### Significant Singles

- Age: 36–45
- Avg. income: >15K
- Homeownership: renter



### Blue Sky Boomers

- Age: 51–65
- Avg. income: \$50–74K
- Homeownership: owner



### Families in Motion

- Age: 31–35
- Avg. income: \$50–74K
- Homeownership: owner



### Pastoral Pride

- Age: 44–50
- Avg. income: \$35–49K
- Homeownership: owner



### Singles and Starters

- Age: 25–30
- Avg. income: >\$15K
- Homeownership: first-time buyer



#### Cultural Connections

- Age: 36–45
- Avg. income: >\$15K
- Homeownership: renter



#### Golden Year Guardians

- Age: 56+
- Avg. income: \$15–24K
- Homeownership: owner



#### Aspirational Fusion

- Age: 25–30
- Avg. income: >\$15K
- Homeownership: renter



#### Thrifty Habits

- Age: 51–65
- Avg. income: >\$15K
- Homeownership: renter

## Audience lookbook



### Life events

#### Connect with consumers during major moves with Experian's life events segments

New homeowner, new mover and new parent life event flags are now available on ConsumerView for licensing. These flags provide install clients the powerful ability to identify consumers that are experiencing a life event. Weekly files are available separately through new homeowner, new mover and new parent install files.

Life events happen when consumers have recently purchased a home, moved or recently became a parent. They have specific purchasing needs based on a major life event occurrence in their life.

Excellent prospects for household furnishing and appliances, home improvement offers, phone services, garden and workshop tools, insurance, local retail stores, banks, credit card organizations, catalogers, fundraising associations, and restaurants.

#### Life event flags

- New homeowners, last 6 months, last 12 months
- Mortgage/home deed date
- New movers, last 6 months, last 12 months
- New mover move date
- New parents

## Lifestyle segmentation



### Health and well-being

As America's population ages, attention to health is on the rise, and many of us are making changes to our diet and exercise

routine in hopes of achieving a better balance and overall well-being. But with health information seemingly everywhere, it's increasingly difficult to understand consumer attitudes and behaviors on health-related matters. The health and well-being segment helps marketers cut through the fat to better understand the state of health of their consumer targets by providing them with vivid insights into consumers' health and diet attitudes and motivations, behaviors and lifestyles.

#### The Invincibles

- Unconcerned about health
- Focus little on preventive care
- The least health active
- Younger and busy
- Fans of fast food

#### Weight Reformers

- Struggle to break unhealthy food habits
- Are constantly trying to lose weight
- Try lots of diets
- Seek and rely on health information
- Try to exercise more

#### Trusting Patients

- Active health managers
- Believers in medications, including supplements, OTC and prescription drugs
- Healthy eaters

- Preventive in approach to health
- Health information seekers
- Eco-friendly and buy fresh and natural ingredients
- Generally older
- Mobile users

#### Image Shapers

- Health and image leaders
- Often vegetarians
- Brand loyal
- Generally young and busy
- Fans of precooked and fast food
- Believers in pills and other medications for weight loss

#### Healthy Holistics

- Trust homoeopathic remedies
- Actively manage their health
- Are "green" and buy organic and natural foods
- Have healthy eating habits
- Are well-informed
- Exercise frequently
- Like to cook
- Influence others

## Audience lookbook



### Technology adoption

Technology has brought about immense changes in the lives of American consumers. Eight in 10 U.S. adults access the internet today and seven in 10 use email; nine in 10 Americans have at least one mobile device and four in 10 send text messages. While many Americans wholeheartedly embrace new technology and adopt it quickly, others take a bit longer to adjust before integrating new devices and technology into their lives.

The technology adoption segmentation captures the mindset of American consumers providing vivid detail of their technology adoption and use. This new segmentation system provides the following four distinct segments:

**Wizards:** "Technology is life." Technology plays an important and broad role in a wizards' life. These individuals can't live without the internet or imagine life without new electronic gadgets. Wizards are enthusiastic and adventurous users of new technology. Technology and new gadgetry help them keep track of their social calendars and make leisure time more interesting. This group still wants more from technology and their desire helps to move the industry forward.

**Journeymen:** "Technology is an important part of my life." Journeymen have become skilled users of new technology. They are very confident with and knowledgeable about technology and are willing to experiment with few features, benefits and devices. Adoption of new technology allows Journeymen to continually improve upon the way they use it. While cutting-edge electronic devices may help Journeymen organize their busy lifestyles, new technology is not always their top priority.

**Apprentices:** "Technology is changing my life." Apprentices take advantage of technology, using the internet often to get needed information. New gadgets enhance their lives to a large extent, but there's still room for them to expand their usage. Apprentices are willing to learn and incorporate new technology into their lives, but they're sensitive to price and often make their purchase decisions based on this rather than desire alone.

**Basic Planners:** "Technology has a limited impact on my life." Novices are disconnected from emerging technology and resistant to adopting a new technology-focused life. They may have a desire for new digital products and services if they are simple and easy to use. This group doesn't understand what kinds of opportunities and experiences technology can provide them. Therefore, they have very limited engagement with new technology.



### Political Personas

Political Personas is a powerful consumer segment that provides in-depth insight and analysis across the

voting spectrum, with analysis at both the state and local levels. Political Personas provides a vivid understanding of key voter segments, demographics, responsiveness to various media platforms and their attitudes and opinions on key political issues and social trends.

Political Personas is a unique segmentation tool designed to help politicians, media owners, advertisers and agencies prepare for the seemingly never-ending campaign

season by delivering a detailed understanding of key voter segments that go beyond party affiliation and political outlook.

**The segments provide marketers, including political candidates, the ability to:**

- Understand the mindset of the American voters
- Identify the issues that are important to them
- Develop a plan to effectively reach voters across multiple media platforms
- Target key voter segments, including party loyalists and swing voters, at the national, state and local levels

Political Personas profile	Profile	Political outlook
<b>Super Democrats</b> 17% of registered voters 40% of registered Democrats	<ul style="list-style-type: none"> <li>• Even across males and females</li> <li>• Largely white and black</li> <li>• College graduate or more</li> <li>• Employed</li> <li>• Average age: 46</li> <li>• Average household income (HHI): \$98,000</li> <li>• Percent with kids in home: 34%</li> </ul>	Somewhat or very liberal, Super Democrats have far left-leaning positions on a variety of topics, including the environment, healthcare, international, education and the economy. They also hold very liberal positions on social issues, such as abortion and legalization of marijuana.
<b>Left-Out Democrats</b> 9% of registered voters 22% of registered Democrats	<ul style="list-style-type: none"> <li>• Even across males and females</li> <li>• Largely white, black and Hispanic</li> <li>• Some college</li> <li>• Not married/employed</li> <li>• Average age: 44</li> <li>• Average HHI: \$69,000</li> <li>• Percent with kids in home: 41%</li> </ul>	Left-Out Democrats consider themselves "middle of the road" to "very liberal." They aren't very engaged or opinionated on the majority of political and social issues and have a jaded view toward things like education, economy and healthcare. While this group skews Hispanic, they prefer communication in English.

## Audience lookbook

(continued)

Political Personas profile	Profile	Political outlook
<b>Conservative Democrats</b> 16% of registered voters 38% of registered Democrats	<ul style="list-style-type: none"><li>Female skew</li><li>Largely white and black</li><li>Some college</li><li>Many are retired and not married</li><li>Average age: 54</li><li>Average HHI: \$60,000</li><li>Percent with kids in home: 30%</li></ul>	These well-informed adults are likely to be "middle of the road" or somewhat liberal. Conservative Democrats have liberal views toward immigration and the environment, but stray from traditional Democratic party lines on issues such as abortion. They're more anti-abortion. Religion plays an important role in their lives.
<b>Mild Republicans</b> 10% of registered voters 30% of registered Republicans	<ul style="list-style-type: none"><li>Male skew</li><li>Largely white</li><li>College graduate or more</li><li>Employed</li><li>Average age: 47</li><li>Average HHI: \$110,000</li><li>Percent with kids in home: 35%</li></ul>	Consider themselves somewhat conservative. On the fence when it comes to issues like healthcare, the environment and religion. More conservative on social security, international issues and education, but more liberal toward abortion rights and the legalization of marijuana.
<b>Uninvolved Conservatives</b> 6% of registered voters 18% of registered Republicans	<ul style="list-style-type: none"><li>Male skew</li><li>Largely white with Asian skew</li><li>Some college</li><li>Employed</li><li>Average age: 44</li><li>Average HHI: \$92,000</li><li>Percent with kids in home: 42%</li></ul>	Uninvolved Conservatives are not particularly engaged in their communities or key political topics such as the environment, education or healthcare. They do espouse right-leaning attitudes when it comes to international issues and finances though.

(continued)

Political Personas profile	Profile	Political outlook
<b>Ultra Conservatives</b> 17% of registered voters 52% of registered Republicans	<ul style="list-style-type: none"> <li>Female skew</li> <li>Largely white</li> <li>College graduate or more</li> <li>Many are retired</li> <li>Average age: 53</li> <li>Average HHI: \$83,000</li> <li>Percent with kids in home: 35%</li> </ul>	Ultra Conservatives are well-informed, community-minded voters with strong opinions and views that reflect their conservative outlook. They have traditional to conservative views on key issues of employment, immigration, healthcare and the environment and are even more conservative on social issues.
<b>On-the-Fence Liberals</b> 16% of registered voters 65% of registered Independents	<ul style="list-style-type: none"> <li>Male skew</li> <li>Largely white</li> <li>College graduate or more</li> <li>Employed</li> <li>Average age: 43</li> <li>Average HHI: \$89,000</li> <li>Percent with kids in home: 40%</li> </ul>	On-the-Fence Liberals have a "middle-of-the-road" to liberal outlook. While they don't have very strong feelings on most key political issues, they do have left-leaning attitudes on issues such as abortion. They're on the fence when it comes to healthcare, the economy, education and international issues.
<b>Green Traditionals</b> 8% of registered voters 35% of registered Independents	<ul style="list-style-type: none"> <li>Even male skew</li> <li>Largely white</li> <li>College graduate or more</li> <li>Above average unemployed and retired</li> <li>Average age: 49</li> <li>Average HHI: \$79,000</li> <li>Percent with kids in home: 36%</li> </ul>	Green Traditionals lean to the political right. Their attitudes toward abortion, social security, healthcare and religion all skew conservative. The environment is a key issue for this group as they're active participants in recycling programs and are concerned about pollution.

## Audience lookbook

(continued)

Political Personas profile	Profile	Political outlook
<b>Unconnected and Unregistered</b> 69% of unregistered voters	<ul style="list-style-type: none"><li>• Male skew</li><li>• Diverse, above average</li><li>• Hispanic</li><li>• High school or less</li><li>• Employed or students</li><li>• Average age: 40</li><li>• Average HHI: \$70,000</li><li>• Percent with kids in home: 46%</li></ul>	Being as unconnected as they are, this segment has no identifiable political slant. In fact, they have no strong feelings toward the environment, healthcare or social security, though they do lean left on issues like abortion and marijuana legalization. They skew more Hispanic than any segment.
<b>Informed, but Unregistered</b> 31% of unregistered voters	<ul style="list-style-type: none"><li>• Female skew</li><li>• Diverse, above average</li><li>• Hispanic</li><li>• Some college</li><li>• Unemployed or homemaker</li><li>• Average age: 46</li><li>• Average HHI: \$61,000</li><li>• Percent with kids in home: 46%</li></ul>	While not registered to vote, this segment's members have very strong opinions that tend to lean more conservative, especially when it comes to abortion and legalization of marijuana. Well-informed and aware of the issues and are engaged in their communities and strive for a better environment.



### GreenAware

With the consumer population steadily growing in environmental consciousness and "Green" activity, marketers are

presented with a new set of values and methods for building customer loyalty and optimizing campaign efforts. GreenAware on ConsumerView is a first-of-its-kind segmentation system that defines four distinct Green segments by consumer buying patterns, lifestyles, opinions, attitudes and media use. It allows you to better understand and identify consumers based on their level of Green activity — and in turn — convert them into profitable customers.

#### GreenAware segments

**Behavioral Greens:** Think and act Green, hold negative attitudes toward products that pollute and incorporate Green practices on a regular basis

**Think Greens:** Think Green but don't necessarily act Green

**Potential Greens:** Neither behave nor think along particularly environmentally conscious lines and remain on the fence about key Green issues

**True Browns:** Not environmentally conscious and may have negative attitudes about the Green movement

GreenAware Tiers offers 10 levels of additional ranking detail for each of the four GreenAware segments. This additional stratification feature is powered by marketing-syndicated research data and addresses clients' requests for an even higher level of refinement to improve targeting, prospecting and overall campaign effectiveness.

GreenAware and GreenAware Tiers created using ConsumerView consumer database help marketers better understand four distinct consumer segments that reflect buying patterns, lifestyle, opinions, attitudes and media use toward the environment. GreenAware Tiers is a two-byte field with values or scores from 1 to 40. The higher the number within the index, the more likely the prospect will fit the profile within that segment.

## Audience lookbook

### Audience on Demand

#### **Audience targeting at your fingertips. Experian's Audience on Demand solution helps meet your audience needs**

Audience on Demand offers marketers a quick solution to create unique and custom audience segments that aren't otherwise readily available. Audience on Demand leverages the advanced modeling capabilities within our Audience Engine platform and our industry-leading data assets to provide custom target audiences in 24 hours or less. Once an Audience on Demand segment is built, Audience Engine can seamlessly launch cross-channel, addressable campaigns via our vast distribution partnerships, including the largest media providers across TV, online, mobile, email and direct mail.

#### **Powerful data, advanced data science and seamless activation**

The Audience on Demand methodology is based on Experian's accurate and powerful data assets, proven data science and performance, now available in Audience Engine.

#### **Models start with Experian's proven targeting data**

- Experian's vast data resources are readily available as the dependent variables for the models.
- Audience on Demand leverages insight from our industry-leading ConsumerView; North American Vehicle Database; and consumer preferences, attitudes and media behaviors from a leading cross-channel consumer research company.
- Models are matched to the best database files and built using the top predictors
- Audience Engine enables activation across channels.

### Ready to start activating Experian Audiences?

Contact your Experian Marketing Services representative,  
email [experianmarketingsolutions@experian.com](mailto:experianmarketingsolutions@experian.com)  
or call **1 877 902 4849**.



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