TransUnion

TransUnion Audience Buying Guide

Consumer Finance and Small Business Audiences

In-market
Demographics
Personal Loans
Credit Card
Auto
Mortgage
Property
Insurance
Small Business

Reach over 163M consumers, 25M small businesses and 76M small business owners and executives with audiences from TransUnion.

TransUnion® has been a trusted source of consumer finance-related and small business data for over 40 years.

Let us show you what's possible.

FAST FACTS

- **According to eMarketer, the U.S. financial services industry will spend an estimated $5.75 billion on display advertising in 2018.**[1]

- **The financial services industry will make up about 12% of total digital ad spending.**[1]

- **Small businesses spend on average 46% of their marketing budget on digital marketing.**[2]

- **59% of small businesses said marketing on social networks, such as Facebook, LinkedIn and Twitter will be their primary spending focus.**[2]

[1] Orsini, P. (April 2017) *U.S. Digital Ad Spending 2008-2021 eMarketer*
[2] de Silva, K. (May 2017) *How Much Should Small Businesses Spend on Digital Marketing in 2017? entrepreneur.com*

ABOUT OUR AUDIENCES

Let us help you power your digital campaigns to discover your ideal prospects.

Use our consumer finance audiences to target prospects more likely to respond to a given promotion across categories, such as credit card, auto, mortgage, property and insurance.

Take advantage of TransUnion's small business audiences which allow you to target over 76 million small business owners and executives.

- TransUnion audiences are based on actual financial information from nearly every market-active consumer in the country.

- Our consumer finance audiences are aggregated and depersonalized using ZIP+4 micro-geographies to achieve a high level of targeting effectiveness while maintaining regulatory compliance.

CONSUMER AUDIENCES

PERSONAL LOANS
- Use our new TransUnion audiences to address one of the fastest-growing categories in financial services–personal loans.

CONSUMER PROPERTY
- Target consumer audiences based on property-related attributes like occupant type (first-time and recent home buyers, owner vs. renter), physical property characteristics (square footage, dwelling type, etc.) and transaction information (recent mortgage borrower, purchase vs. refinance, purchase price, investment property, etc.).

SMALL BUSINESS AUDIENCES

SMALL BUSINESS OWNERS BY CREDIT TIER
- Target small business owners likely to meet your financial criteria using our Small Business Credit Tier audiences.

FINANCIAL STATUS & COMMERCIAL PROPERTY
- Target commercial audiences by financial status (net worth and financial health propensity), as well as property ownership type (lease vs. own), commercial auto and mortgage loan propensity.

TRANSUNION DIFFERENCE

40+ **petabytes of data** growing 25% annually

installations in **30+** **countries**

20M+ transactions processed monthly

500M **credit histories**

90K data sources

600+ active solutions

23 credit bureaus

450 Million consumer files monitored daily

200+ data scientists

3B+ **updates from data providers per month**

DATA YOU CAN TRUST

- Rest assured knowing TransUnion audiences are created from reliable sources of consumer finance-related and small business data.

- Our data is not comprised of data from panels, surveys or online behavior.

- We source data from over 90,000 reliable, primary sources that include finance-related information and public records for both consumers and small businesses.

Financial services industry leaders look to TransUnion for our expertise in consumer and small business data.

9 **of the Top 10**
Banks

5 **of the Top 5**
Credit card issuers

14 **of the Top 15**
Insurance carriers

25 **of the Top 25**
Auto lenders

5 **of the Top 5**
Wireless providers

Let TransUnion help you identify the audiences more likely to respond to your message.

Identify audiences that are most likely to act on a product or promotion.

Suppress audiences unlikely to act on a product or promotion to avoid wasting marketing dollars.

The key to precision targeting consumer finance audiences is to ensure the data being used is derived from primary sources and linked to online users with a high degree of confidence.

Consumer Audiences

Credit tier & demographics

Mortgage

Credit card

Auto

Retail

Insurance

Personal loans

In-market

Property

Small Business Audiences

Number of employees

Industry vertical

Years in business

Location

Owner credit tier & demographics

Annual revenue

Commercial property

Title

Business classification

Owner estimated income

Business financial health

Women-owned business

Company net worth

Business growth classification

Consumer Audiences

How do you reach the right consumers with your financial services offers?

TransUnion curates hundreds of consumer finance audiences that you can use to meet your specific campaign goals.

Reach consumers *before* they make their final decision.

A few TransUnion definitions before you get started.

High-income consumer

Consumers in a geographical area with average estimated household income over $100,000.

In-market propensity

Likelihood of consumer to be in-market for new products within a defined time period, usually three months.

Audiences likely to be in-market for new financial service products

IN-MARKET AUDIENCES

Personal loans *new*

Measures average likelihood to be in-market for an unsecured installment loan within the next three months.

Credit card propensity

Measures average likelihood to be in-market for a new credit card account within the next three months.

Mortgage loan propensity

Measures average likelihood to be in-market for a mortgage within the next three months.

Home equity loan propensity *new*

Measures average likelihood to be in-market for a home equity loan within the next three months.

Auto loan propensity

Measures average likelihood to be in-market for an auto loan within the next three months.

Auto refinance propensity

Measures average likelihood to be in-market for an auto refinance loan within the next six months.

Demographic & Aggregated Credit Tier Audiences

Aggregated credit tiers

Prime to super prime—4th quartile
Near prime to prime—3rd quartile
Subprime to near prime—2nd quartile
Subprime—1st quartile

Measures average, aggregated credit scores
of consumers, based on credit scores across
a geographical area (ZIP+4).

Age
Consumer age ranges

19-24 · 25-34 · 35-44 · 45-54
55-64 · 65-74 · 75+

Gender

Male · Female

Households with children
Indicates presence of children in
the household

Ages 0-3 · Ages 4-6 · Ages 7-9
Ages 10-12 · Ages 13-18

Education
Indicates the highest level of
education achieved

High school graduates
Some college
College graduates
Graduate school graduates

new

TransUnion CreditVision®
Income Estimator

- CreditVision Income Estimator uses algorithms and modeling attributes to estimate average household adjusted gross income within a ZIP+4 micro-geography.

- CreditVision Income Estimator uses five different scorecards to more accurately segment household income based on consumer finance-related data.

- CreditVision Income Estimator models are validated using a sample of anonymized IRS 1040 tax returns.

CreditVision Household Income Estimator

Measures average estimated household income ranges of consumers in a geographical area (ZIP+4).

Less than $50,000
$50,000–$74,999
$75,000–$99,999
$100,000–$124,999
$125,000–$149,999
$150,000–$174,999
$175,000–$199,999
$200,000+

A broader view of income means deeper insight for you. Our model goes far beyond wages and salaries to capture multiple income sources, including:

Investment income
Alimony
Business income
IRA distributions
Pensions and annuities
Real estate income
Unemployment compensation
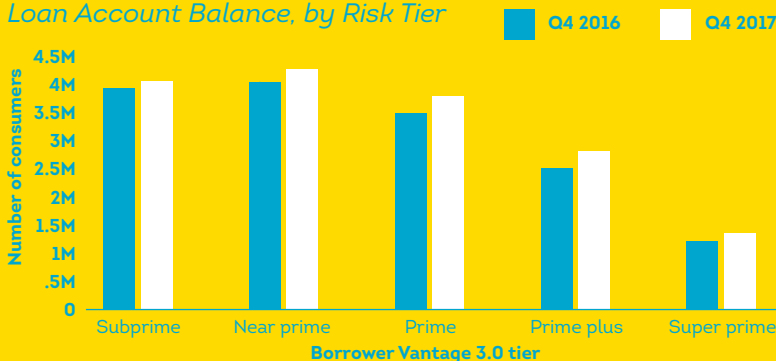*Social Security benefits*

PERSONAL LOAN FAST FACTS

Q4 2017 personal loan balances reached an all-time high since 2009, and this quarter saw the lowest level of year-end delinquencies since the recession. As a result, there is an expectation that loan volume will pick up in 2018 as credit unions and banks begin to further focus on this healthy personal loan market.[3]

- Total balances grew by 14.3% year-over-year in Q4 2017 to reach a new high of $116.9 billion, driven by the higher proportion of originations to prime and above-prime consumers.[3]

- The total number of consumers with unsecured personal loans increased by 7.1% year-over-year for Q4 2017.[3]

- The percentage of borrowers with serious delinquencies (60+ days past due) declined to 3.3% from 3.8% in Q4 2016. This represents the lowest year-end account and borrower-level delinquencies seen since The Great Recession.[3]

[3] TransUnion Financial Services Industry Insights Report Q4, 2017.

Total Number of Consumers with an Unsecured Installment Loan Account Balance, by Risk Tier

Legend: ■ Q4 2016 □ Q4 2017

Y-axis: Number of consumers — 0, .5M, 1M, 1.5M, 2M, 2.5M, 3M, 3.5M, 4M, 4.5M

X-axis (Borrower Vantage 3.0 tier): Subprime, Near prime, Prime, Prime plus, Super prime

Campaign Strategy Recommendation

With the higher proportion of unsecured installment loan originations coming from prime and above-prime consumers, lenders may consider targeting consumers likely to fall into these tiers to improve effectiveness of personal loan acquisition campaigns.

Personal Loan Audiences

new

Personal loan in-market propensity
Likelihood of a consumer to be in-market for an unsecured installment loan within the next three months.

Amount of prepayments (overpayments) on loans
Average total amount prepaid on installment loans in the past 12 months.

Number of prepayments (overpayments) on loans
Average number of times installment loans were prepaid in the past 12 months.
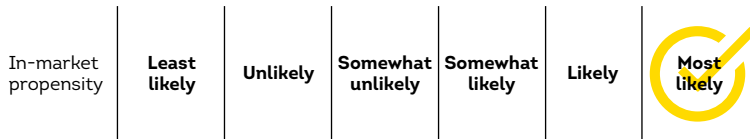
PERSONAL LOAN

Your campaign goal
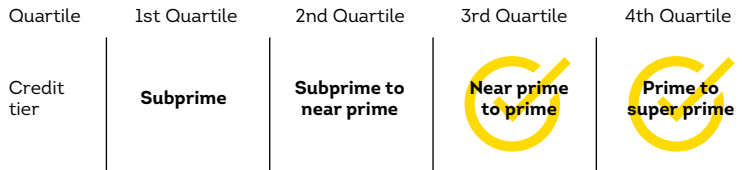Acquire new customers for personal loan products.

Your ideal prospects
- Consumers most likely to be in-market for a personal loan.

- Consumers who fall within a specified average aggregated credit tier.

Personal Loan In-market Propensity

In-market propensity	**Least likely**	**Unlikely**	**Somewhat unlikely**	**Somewhat likely**	**Likely**	**Most likely** ✓

Average Aggregated Credit Tiers

| Quartile	1st Quartile	2nd Quartile	3rd Quartile	4th Quartile
Credit tier	**Subprime**	**Subprime to near prime**	**Near prime to prime** ✓	**Prime to super prime** ✓

CREDIT CARD FAST FACTS

As consumer confidence and spending remain strong, the number of consumers with access to general-purpose credit cards remains at an all-time high. A decrease in originations was driven by continued pullback in high-risk credit tiers, likely in response to increasing delinquency rates.[3]

- The number of consumers with access to bankcards grew by 2.1% year-over-year, reaching an all-time high of 174.5 million consumers in Q4 2017.[3]

- Consumer confidence and card spend increases drove bankcard balances up 6.6% in the fourth quarter, primarily due to the 10.9% year-over-year growth rate in subprime balances.[3]

- Bankcard lenders appear to be lowering their credit exposure, as originations decreased in all risk tiers except super prime.[3]

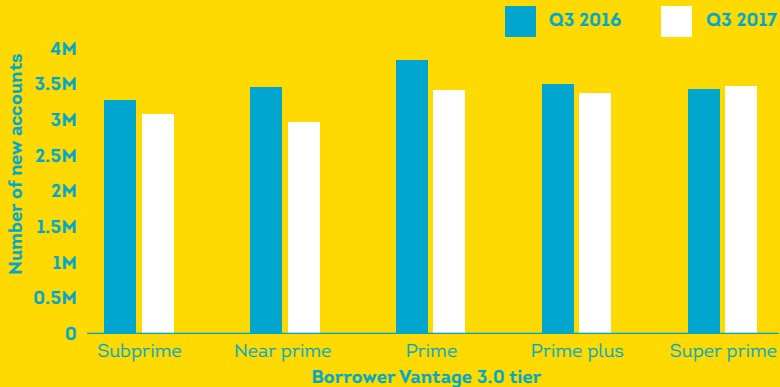[3] TransUnion Financial Services Industry Insights Report Q4, 2017

Total Number of New Bankcards
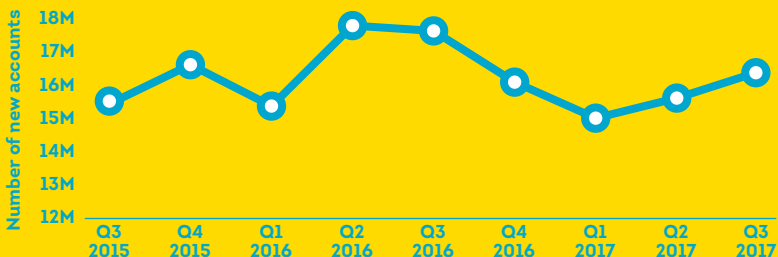
Campaign Strategy Recommendation

- As a result of lower originations across all risk tiers except super prime, issuers may consider shifting emphasis of their acquisition strategies to target consumers who may be more receptive to balance transfer offers.

- When targeting balance transfer offers, consider which balance and utilization behaviors and credit tiers best fit your target profile.

- Consider those likely to have lower-than-average available card balances and/or higher than average utilization.

- Consider targeting an audience by average likelihood to be in-market for a new card.

Number of New Bankcard Accounts, by Risk Tier

Legend: ■ Q3 2016 □ Q3 2017

Y-axis: Number of new accounts (0, 0.5M, 1M, 1.5M, 2M, 2.5M, 3M, 3.5M, 4M)

X-axis (Borrower Vantage 3.0 tier): Subprime, Near prime, Prime, Prime plus, Super prime

Credit Card Audiences

High-income consumers in-market for credit card
Measures average likelihood to be in-market for a new credit card/open a credit card account within the next three months and have an estimated household income over $100,000.

Credit card in-market propensity
Measures average likelihood to be in-market for a new credit card account within the next three months.

Available balance
Measures average available balance of all credit cards.

Card utilization
Measures average current utilization for all credit cards.

Seasonality of spend
Measures average total activity low to high by quarter, as a percentage of the past 12 month spend.

Retail credit card account balance
Measures average total retail account balance.

Retail credit card utilization
Measures average current utilization for all retail credit cards.
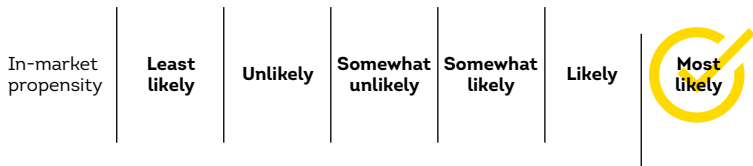
Use Case
CREDIT CARD

Your campaign goal
Increase new card activation for balance
transfer offers.

Your ideal prospects
- Consumers most likely to be in-market for a new
  card within the next 90 days.

- Consumers most likely to have lower-than-average
  available card balances.

Credit Card In-market Propensity

In-market propensity	**Least likely**	**Unlikely**	**Somewhat unlikely**	**Somewhat likely**	**Likely**	**Most likely** ✓

Available Balance

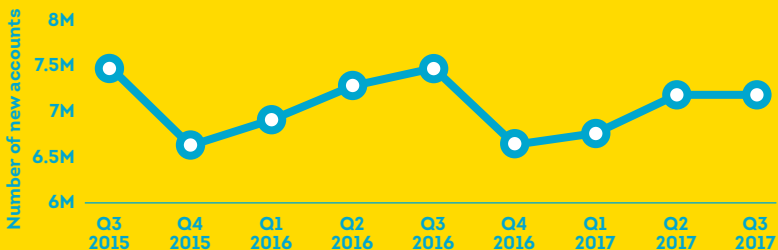| Quartile	1st Quartile	2nd Quartile	3rd Quartile	4th Quartile
Available balance	**Lowest likely available balance** ✓	✓		**Highest likely available balance**

AUTO LOAN FAST FACTS

Auto lending is stabilizing after years of rapid growth, due in part to responsive underwriting. Originations continue to fall at a faster rate than previous years and, as a result, balance growth is slowing. Delinquencies remained steady, which is reflective of the continued tightening of underwriting, particularly for prime and below-prime risk tiers.[3]
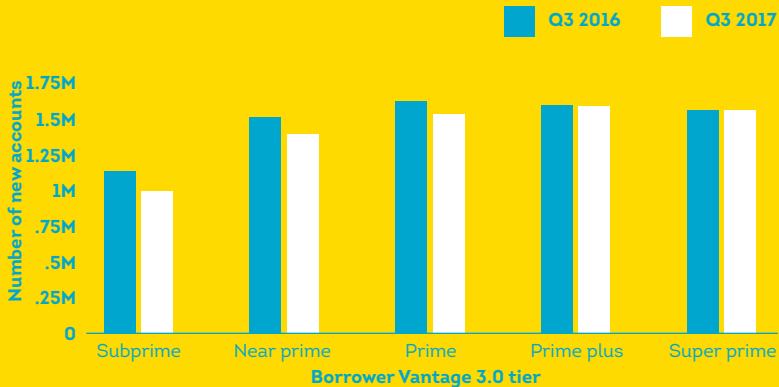
- Originations were down 4.8% year-over-year in Q3 2017, the fifth consecutive quarter of year-over-year declines. This is the first quarter since 2009 that a decline was seen across all five credit tiers.[3]

- Total auto loan balances increased by 5.5% year-over-year, the lowest year-over-year growth rate seen since Q2 2012's 5.3% growth rate.[3]

- Overall, quarterly results seem to confirm that the auto lending market is plateauing after years of robust growth as lenders continue to decrease their risk appetite.[3]

[3] TransUnion Financial Services Industry Insights Report Q4, 2017

Total Number of New Auto Loans

Number of new accounts (Y-axis: 6M, 6.5M, 7M, 7.5M, 8M)

X-axis: Q3 2015, Q4 2015, Q1 2016, Q2 2016, Q3 2016, Q4 2016, Q1 2017, Q2 2017, Q3 2017

Number of New Auto Loan Accounts, by Risk Tier

Q3 2016 **Q3 2017**

Chart axis labels:
- Y-axis (Number of new accounts): 0, .25M, .5M, .75M, 1M, 1.25M, 1.5M, 1.75M
- X-axis (Borrower Vantage 3.0 tier): Subprime, Near prime, Prime, Prime plus, Super prime

Campaign Strategy Recommendation

Given the continued tightening of underwriting and decreased appetite for risk, auto lenders may consider shifting their acquisition strategy to focus on audiences likely to fall into lower risk tiers.

Auto Audiences

Male consumers in-market for auto loan
Likelihood of male consumers to be in-market for a new auto loan within the next three months.

Female consumers in-market for auto loan
Likelihood of female consumers to be in-market for a new auto loan within the next three months.

High-income in-market for auto loan
Likelihood of consumers with an estimated household income over $100,000 to be in-market for an auto loan within the next three months.

Auto loan in-market propensity
Measures average likelihood to be in-market for a new auto loan within the next three months.

Auto refinance in-market propensity
Measures average likelihood to be in-market to refinance an auto loan within the next six months.

Active and open auto loans
Measures average number of active, open auto loans.

Auto loan balance
Measures average auto loan balance amount for open auto loans.

AUTO LOAN

Your campaign goal
Acquire new prime to super prime auto loan customers.

Your ideal prospects
- Consumers likely to be in-market for a new auto loan.

- Consumers who fall within a specified average aggregated credit tier.

Auto Loan In-market Propensity

In-market propensity	**Least likely**	**Unlikely**	**Somewhat unlikely**	**Somewhat likely**	**Likely**	**Most likely** ✓

Average Aggregated Credit Tiers

Quartile	1st Quartile	2nd Quartile	3rd Quartile	4th Quartile
Credit tier	**Subprime**	**Subprime to near prime**	**Near prime to prime**	**Prime to super prime** ✓

MORTGAGE LOAN FAST FACTS

Originations are down, likely due to a decrease in refinance activity as interest rates continue to rise. As a result, average new account balances are down in spite of increasing home values.[3]

- While Millennials may delay home purchasing by a few years, 74% of Millennials who do not already have a mortgage plan to purchase homes at some point.[4]

- Q3 2017 saw a 15.2% year-over-year decrease in the number of new accounts, likely due to a decrease in refinancing activity as interest rates continue to rise.[3]

- The number of consumers with a mortgage balance in Q4 2017 is up 2.1% over Q4 2016. Thus, while Q3 may have seen a decrease in new account growth, the past year has seen an overall increase in the number of consumers with access to credit.[3]

- With an increase in home prices over the past year, total mortgage balances also evidenced solid growth of 6.2% year-over-year in Q4 2017. This is the highest year-over-year growth rate seen since 2009 and brings total balances back to 2009 levels.[3]
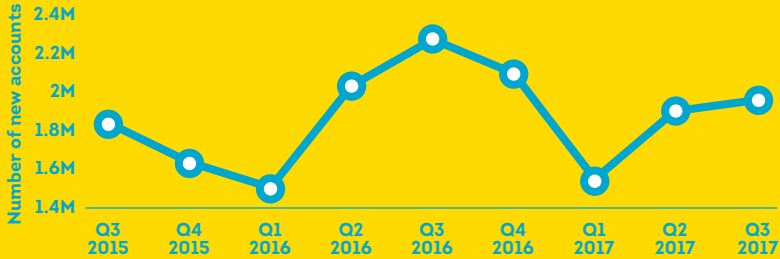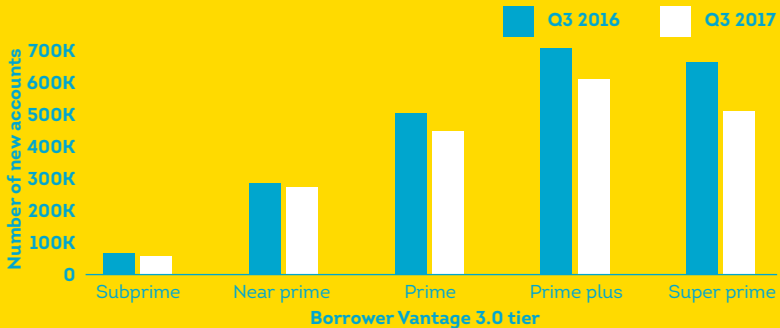
Campaign Strategy Recommendation

Use TransUnion audiences to target consumers most likely to
be in-market for a new mortgage or home equity loan product.

Total Number of New Mortgages

Number of New Mortgage Accounts, by Risk Tier

Mortgage Audiences

High-income consumers in-market for a mortgage
Likelihood of consumers with estimated household income over
$100,000 to be in-market for a mortgage within the next three months.

Young consumers in-market for a mortgage
Likelihood of consumers age 25–34 to be in-market for a mortgage
within the next three months.

Mortgage loan in-market propensity
Measures average likelihood to be in-market for a mortgage within
the next three months.

High-income consumers in-market for a home equity loan
Likelihood of consumers with estimated household income over $100,000
to be in-market for a home equity loan within the next three months.

Home equity loan in-market propensity
Measures average likelihood to be in-market for a home equity loan
within the next three months.

Number of mortgages
Measures average number of all active, open mortgages (e.g., 1st
and 2nd positions).

Potential equity
Measures average balance as compared to original loan amount.
Used as a proxy for home equity.

MORGAGE

Your campaign goal
Acquire young home buyers
for new mortgage products.

Your ideal prospects
- Young consumers (age 25–34)
  most likely to be in-market for a
  new mortgage.

- Consumers who fall within a
  specified average aggregated
  credit tier.

Young Consumers In-market for a Mortgage

In-market propensity	**Unlikely**	**Somewhat likely**	**Likely**	**Most likely** ✓

Average Aggregated Credit Tiers

Quartile	1st Quartile	2nd Quartile	3rd Quartile	4th Quartile
Credit tier	**Subprime**	**Subprime to near prime**	**Near prime to prime**	**Prime to super prime** ✓

Consumer Property Audiences

With data on over 106M residential properties, TransUnion can help you target consumers based on their property purchase and ownership attributes like first time and recent home buyers, recent mortgage borrowers, purchase price, loan type, home value, and length of ownership and residence, along with physical characteristics, such as dwelling type, home and lot size, home age and more:

Recent first time home buyers
Indicates consumers who have purchased a home within the last 90 days and have not owned property in the last three years (FHA first time home buyer definition).

Recent home buyers
Indicates consumers who have purchased a home within the last six, nine or twelve months.

Recent mortgage borrowers
Indicates borrowers who originated a mortgage within the last six, nine or twelve months.

Purchase price
Indicates purchase price of a home in tiers ranging from under $100K to greater than $1M.

Mortgage loan transaction type
Indicates a purchase or refinance.

Home owner type
Indicates a home owner or renter.

Home value
Indicates value of a home in tiers ranging from under $100K to greater than $1M.

Length of ownership
Indicates length of home ownership in tiers ranging from less than 1 year to more than 15 years.

Physical characteristics
Property physical attributes including dwelling type (single or multi-family), home and lot size, year built and other characteristics, such as presence of pool, type of roofing, garage size, climate control and more.

CONSUMER PROPERTY

Your campaign goal
Reach consumer residents in older homes who may be in-market for a home equity line of credit.

Your ideal prospects
- Consumers who live in homes built before 2000 and who are more likely to be in-market for a home equity line of credit.

Year Built

Before 1900 ✓	1900–1940 ✓	1941–1950 ✓	1951–1960 ✓	1961–1970 ✓	1971–1980 ✓
1981–1990 ✓	1991–1995 ✓	1996–2000 ✓	2001–2005	2006–2010	After 2010

Home Equity Loan In-market Propensity

| In-market propensity	Least likely	Somewhat unlikely	Somewhat likely	Likely ✓	Most likely ✓

PROPERTY & AUTO INSURANCE FAST FACTS

To support a customer-centric experience, insurance carriers are increasingly dependent on digital advertising for their acquisition programs.

TransUnion research suggests that consumers with nonstandard risk scores are more likely to interact with online insurance offers.[5]

- 74% of consumers shop online for insurance.[6]

- 25% purchase their policy online.[6]

- 50% close through an agent.[6]

- 22% phone a call center to close.[6]

- 30% of auto insurance shoppers change carrier.[6]

Click-through rate by Insurance Risk Score Tier

Average = 32%

Average = 26%

High loss ratio   Low loss ratio
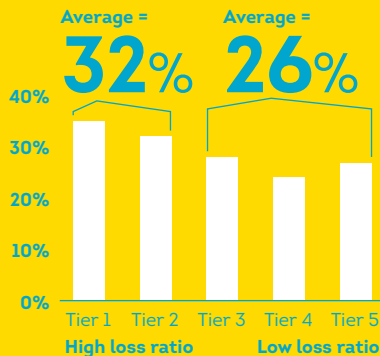
[5] TransUnion analysis of performance data.
[6] JD Power, *2016 Insurance Shopping Study*

Campaign Strategy Recommendation

Targeting audiences based on likelihood to meet insurance risk criteria and recent quote activity, carriers can focus their ad spend on prospects with lower risk and higher profitability.

Insurance Audiences
Auto, Property & Life Risk Tiers

Property

High-income consumers by property insurance risk tier
Measures average property insurance score of consumers with an estimated household income over $100,000 based on aggregated property insurance scores averaged across a geographical area.

Average aggregated property insurance risk tiers
Measures average aggregated property insurance score of consumers across a geographical area.

Autos

High-income consumers by auto insurance risk tier
Measures average auto insurance score of consumers with an estimated household income over $100,000 based on aggregated auto insurance scores averaged across a geographical area.

Average aggregated auto insurance risk tiers
Measures average aggregated auto insurance score of consumers across a geographical area.

Life

Average aggregated life insurance risk tiers
Measures average life insurance score of consumers, based on aggregated life insurance scores averaged across a geographical area.

Average life insurance loyalty
Measures average likelihood of consumers to continue their life insurance policy for at least 3 years based on aggregated life insurance persistency scores across a geographical area.

Insurance shopping indicators
Measures average amount of insurance shopping activity in a micro-geography in the past 3, 6, 9, 12, 18, or 24 months.

PROPERTY INSURANCE

Your campaign goal
Acquire new property
and casualty customers
with a low-risk profile.

Your ideal prospects
- Consumers who have a lower-than-average property risk score.

- Consumers who are likely shopping for an annual policy within the next three months.

Average Aggregated Property Insurance Risk Tiers

Quintile	1st Quintile	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile
Loss ratio	**Very high**			**Low**	**Very low**

Insurance Shopping Indicators–Average Insurance Shopping in the Past Nine Months

Quintile	1st Quintile	2nd Quintile	3rd Quintile	4th Quintile	5th Quintile
Activity level	**Very low**			**High**	**Very high**

Small Business Audiences

Access data on over 25 million unique businesses from over 70 B2B data sources.

SMALL BUSINESS FAST FACTS

- Small employers comprise **99.7%** of all employer firms in the U.S.[7]

- **50%** of workers in the private workforce run or work for a small business.[7]

- **29%** of small businesses have used a credit card to finance their capital needs in the last 12 months.[7]

- **34%** have used a bank loan (large, community, credit union) to finance their business expenses in the past 12 months.[7]

- **25%** of individuals in the total U.S. population are a part of the small business community.[7]

TransUnion audiences connect advertisers with small business decision makers to:

- Prospect small business target audiences, including decision makers.

- Cross-sell small business services to existing customers.

You Can Prospect at Scale Using TransUnion Audiences

Use TransUnion's wide assortment of small business audiences to meet your specific campaign goals

- Whether shopping for an insurance quote, applying to finance a fleet of business cars or buying new IT equipment, business executives are continually investing in their businesses.

- TransUnion helps you target business owners and executives for your next B2B campaign.

Small Business Prospecting

new

Small business owners average aggregated credit tiers

Prime to super prime–4th quartile
Near prime to prime–3rd quartile
Subprime to near prime–2nd quartile
Subprime–1st quartile

Measures average aggregated credit score of small business owners based on credit scores averaged across a geographical area (ZIP+4).

Small business owners estimated household income

Less than $50,000
$50,000–$74,999
$75,000–$99,999
$100,000–$124,999
$125,000–$149,999
$150,000–$174,999
$175,000–$199,999
More than $200,000

Measures average estimated household income ranges of small business owners in a geographical area (ZIP+4).

New Audiences

Financial Status

Company net worth
Indicates company net worth (also called net assets) and is the total assets minus total outside liabilities of a business.

Corporate card account propensity
Indicates the likelihood that a business has and uses corporate credit card(s).

Business financial health propensity
Indicates the likelihood of ongoing financial health of a business.

Business growth classification
Classifies relative growth of a business in comparison to its industry peer group–growing (growth of 10% or more), mature (growth between 0% and 10%), or static/declining (0% or less growth).

Firmographics

Women-owned business
Identifies businesses owned by women.

Business classification
Classifies businesses as non-profit or for-profit.

Commercial Property

new

Commercial property ownership type
Classifies business financial responsibility (own vs. lease) with respect to the physical site.

Commercial equipment lease propensity
Indicates the likelihood that a business has commercial equipment lease(s).

Commercial mortgage loan propensity
Indicates the likelihood that a business has and uses commercial mortgage loan(s).

Commercial auto loan propensity
Indicates the likelihood that a business has and uses commercial auto loan(s).

Small Business Audiences

Employment title

Chairman
CEO/C Level Executive
Executive
Owner
President
Professional/Medical

Company location

Small business location by state

Annual company revenue

Up to $250,000
$250,001–$500,000
$500,001–$1,000,000
$1,000,001–$3,000,000
$3,000,001–$10,000,000
More than $10,000,000

Total number of company employees

Up to 2 employees
2–4 employees
5–9 employees
10–49 employees
50–100 employees
More than 100 employees

Industry vertical business classifications based upon SIC/NAICS codes

Business and Professional services
Construction
Financial services
Government
Healthcare
Non profit
Personal services
Retail
SOHO

SMALL BUSINESS PROSPECTING

Your campaign goal
Target small business owners and executives for new card offers.

Your ideal prospects
- Consumers likely to be in-market for a corporate card.
- Business owners who fall within a specified average aggregated credit tier.

Employment Title
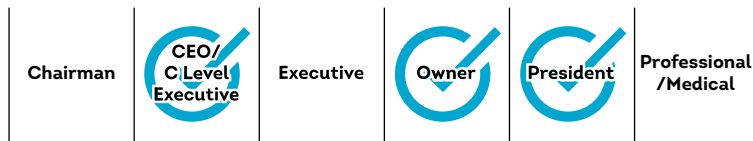
Chairman	CEO/ C Level Executive ✓	Executive	Owner ✓	President ✓	Professional /Medical

Corporate Card Account Propensity

In-market propensity	Unlikely	Likely	Most likely ✓	

Small Business Owners Average Aggregated Credit Tiers

Quartile	1st Quartile	2nd Quartile	3rd Quartile	4th Quartile
Credit tier	Subprime	Subprime to near prime	Near prime to prime	Prime to super prime ✓
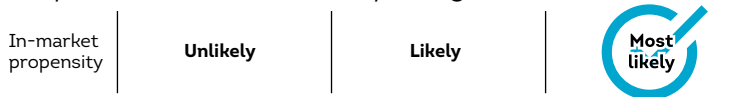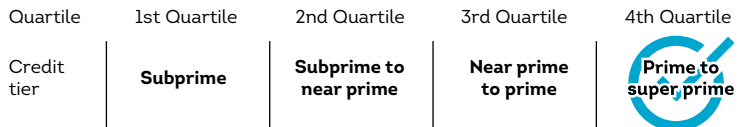
Small Business Cross-Sell

**Cross-sell individual consumers
who are also business owners**

- The small business market is widely viewed as a largely untapped revenue source for the financial services industry.

- TransUnion small business audiences can help identify small business prospects within an advertiser's first-party data.

- By intersecting small business audiences with existing first-party audiences, a new cross-sell audience can be created to deliver targeted campaigns.

Small business audience

Cross-sell opportunity

First-party data customers

SMALL BUSINESS CROSS-SELL

Your campaign goal
Target small businesses within existing customers to cross-sell small business and credit card products.

Your ideal prospects
- Existing customers who would be interested in offers unique to small business.

- Decision-makers such as business owners and executives.

Employment Title

Chairman	CEO/ C Level Executive	Executive	Owner	President	Professional /Medical
	✓	✓	✓	✓	

Audience Access

You can access audiences through these platforms.

Use the table of contents below to find details on how to access audiences.*

*Not all audiences may be available through every platform. If you have questions about activating your TransUnion Audiences please contact us at tu_digital@transunion.com

TransUnion is not affiliated with Acxiom, Adobe Systems Incorporated, BlueKai, Datalogix, DoubleClick Bid Manager, Facebook, Google AdWords, LiveRamp, The Nielsen Company, Oath, Oracle Corporation or Twitter.

All trademarks and registered trademarks are the property of their respective owners.

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new

Adobe Audience Manager

Adobe Audience Manager is a data management platform (DMP) that enables publishers, brands and agencies to build unique audience profiles and syndicate high-value audiences across any digital channels in real time.

Audience Marketplace is a groundbreaking feature of Audience Manager providing unified access to audience data from leading data providers.

With Audience Marketplace and Audience Manager users can:

- Continually discover and organize new, valuable segments for smarter targeting and personalization.

- Activate across the ecosystem of their choice within the Adobe Experience Cloud and beyond.

- Make ad campaigns more productive by targeting specific segments on any platform, bridging the worlds of ad tech and marketing tech together for the first time.

- Source data from a simple, yet powerful end-user experience.

Audience Marketplace is a neutral destination for clients to evaluate data that performs best in their campaigns—across any channel, at any time.

Adobe does not sell data or own data, so buyers and sellers have complete control.

TransUnion audiences are available in Adobe Audience Manager by subscribing to the TransUnion data offerings.

How to find TransUnion audiences on Adobe Audience Manager

1 *Navigate* to the Audience Marketplace section on the left navigation bar of the Audience Manager user interface.

2 *Click* the Marketplace sub-menu.

3 *Search* for "TransUnion" using the search bar OR sort and browse the listed data offerings in alphabetical order until you find "TransUnion" data offerings.

4 *Select* a TransUnion offering to review details and subscribe (turn on the data offering). Select other TransUnion data offerings to add more audiences to your campaign.

ADOBE AUDIENCE MARKETPLACE

DIGITAL MARKETING OPTIMIZATION

Increase ROI by extending TransUnion audiences across multiple Adobe Experience Cloud Solutions. Using Adobe Audience Manager as the central management console, you can integrate TransUnion audiences into key Adobe Experience Cloud Solutions such as:

Adobe Target
Optimize site and application content for different audience segments, using A/B and multivariate testing, to increase conversion and engagement.

Adobe Experience Manager
Personalize site and application content based on audience segments to drive greater engagement and higher revenue per user.

Adobe Analytics
Import your existing web analytics segmentation framework into Adobe Audience Manager to enrich and extend these segments with audiences.

Adobe Media Optimizer
Increase the ROI on your paid media campaigns by targeting audience segments created using Adobe Analytics and data across programmatic search, display and social channels, with creative optimization.

Facebook

Facebook has unparalleled reach, with 236 million people visiting monthly in North America.

Now with TransUnion's aggregated financial data—available through a partnership between TransUnion and Oracle | Datalogix—you can identify the optimal Facebook audience for your digital marketing campaign by selecting audiences most likely to have interest in your offer and the ability to act on it.

TransUnion consumer insights are aggregated, contain no personally identifiable information and are matched to Facebook in a privacy-safe manner.

Visit Facebook.com/business to learn more about Facebook.

Facebook partners with Oracle | Datalogix for targeting. To include TransUnion audiences in a targeting campaign with Facebook, you'll work with Oracle | Datalogix to order an audience.

Before you get started, be sure to have your Facebook Account ID ready.

1 *Visit* **https://www.oracle.com/cloud/data-hotline.html**.

2 *Fill out the form*

3 In the first open text field, include your Facebook Ad Account ID(s) and indicate that you would like access to all TransUnion audiences.

The data hotline team will enable the TransUnion Audiences in your Facebook account within 1-5 business days. You may also reach the hotline team with any questions at: **thedatahotline@oracle.com**.

Google

DoubleClick Bid Manager

DoubleClick Bid Manager gives you access to top-tier inventory across screens and formats, and the real-time insights you need to make your buys count.

Reach always-connected consumers when and where it matters with our complete programmatic buying platform. TransUnion has a single integration that allows TransUnion audiences to be accessed across DoubleClick™ Platforms like Bid Manager and DFP for Publishers and also on AdWords and YouTube Reservation buys. Highlights include:

- Precise targeting and optimization
- A single access point
- Cross-screen made simple
- Premium video inventory
- Industry-leading fraud protection

To access TransUnion audiences:

1 *Log in* to Partner account.

2 *Navigate* to selected advertiser.

3 *Select* specific line items where you would like to include TransUnion data.

4 *Scroll down to find* "Add Targeting" under Line Item Details.

5 *Choose* Audience Lists from the drop down.

6 *Choose* "1st & 3rd Party" tab and "Third Party" in the 'All Types' drop down.

7 *Search* for your chosen audience by entering it into the open field.

LiveRamp IdentityLink™ Data Store

Target the right audience

Build an omnichannel view of the customer journey and connect data across the LiveRamp partner ecosystem, including TransUnion consumer finance and small business audiences, so you can recognize and target consumers across channels, platforms, and devices.

Reach and flexibility

With 400+ marketing platform integrations, LiveRamp's extensive partner network gives buyers the ability to utilize IdentityLink across the marketing ecosystem.

Optimize the customer experience

Deliver the most relevant marketing messages to optimize each customer's engagement with your brand by onboarding to your preferred personalization platform, all while respecting consumer privacy.

Understand the omnichannel impact

Measure the impact of every marketing touchpoint throughout the customer journey by delivering the omnichannel view to your measurement platform to understand how to best allocate budgets and optimize strategies.

The LiveRamp IdentityLink Data Store makes it easy to access TransUnion's consumer finance and small business audiences. With IdentityLink Data Store, you can access over 400 TransUnion audiences and utilize them for audience targeting, modeling, and reporting & analytics.

LiveRamp IdentityLink™ Data Store *continued*

How to access TransUnion audiences on the Data Store:

1 *Log in* to **connect.liveramp.com**.

2 *Hover* over the Data Store icon on the left.

3 *Select* Buy Data.

4 *Search* or filter on the top by:

- Platform availability
- Data providers
- Permitted use cases
- Country availability
- Request status
- Include restricted

5 *Click* check boxes of select segments.

6 *Click* Request Segments.

Please note: Segments will still need to be distributed (via the "Out" section of Connect) in order to be usable in end platforms.

Nielsen Marketing Cloud

Nielsen Marketing Cloud® is the leading provider of data technology powering the digital marketing ecosystem.

Our unified customer profiles connect identities across all channels and devices—including display, video, audio, offline, mobile and TV. With our audience segments, which reach over five billion unique users and devices, marketers can engage consumers with personalized messages at scale.

As a member of the NAI, IAB, trustE, Council for Accountable Advertising, and Ghostery's Open Data Partnership, Nielsen Marketing Cloud adheres to privacy-compliant advertising practices.

All TransUnion audiences are organized under the Nielsen Marketing Cloud.

1 *Search* for Nielsen Marketing Cloud in your ad/media platform.

2 *Locate* the TransUnion and TransUnion B2B segments.

3 *Find* the categories within each taxonomy.

Consumer Audiences
TransUnion>Credit Card, Mortgage, Auto

Small Business Audiences
TransUnion B2B>Company Location, Employment Title, etc.

BrightRoll from Oath

BrightRoll delivers programmatic tools to help buyers and sellers make the most out of digital advertising. As the leading programmatic ad platform, we can help you meet and exceed your video, display, and native advertising goals.

BrightRoll DSP
With proprietary data from Yahoo, sophisticated targeting capabilities, and access to premium inventory, the BrightRoll DSP is uniquely positioned to help your ad campaigns succeed.

BrightRoll from Oath
TransUnion audiences are available on BrightRoll DSP. To access:

1 *Log in* to BrightRoll DSP.

2 *Select* Audiences on the left hand side.

3 *Click* Audience Builder and Composite Audience.

4 *Navigate* to Third Party> TransUnion and create your audience.

Oracle® Data Cloud

Oracle Data Cloud delivers the richest understanding of consumers across both digital and traditional channels based on what they do, what they say, and what they buy.

The Audience Data Marketplace enables leading brands to personalize and measure every customer interaction and maximize the value of their digital marketing.

TransUnion audiences are available under branded audiences on the BlueKai Audience Data Marketplace portal.

1 *Log in* at **partner.bluekai.com**.

2 *Select* "New Audience."

3 *Then select* + "Branded Data" or search for TransUnion.

4 *Choose* the TransUnion audiences that best fit your needs.

If you need help, the Data Hotline team can guide you. Reach out to: **thedatahotline@oracle.com** and you'll get a same-day response.

Twitter

With partner audiences, you can now target Twitter Ads to users who have shown powerful signals of intent off Twitter–helping you drive the highest possible ROI with your advertising campaigns. For example, by using a partner to provide the desired audience, an auto brand can connect with audiences that are in-market for a new car.

These partner audiences can also be combined with look-alike targeting, giving you the ability to expand the reach of your campaigns to people who have interests similar to those in your partner audience. In addition, you have the option to exclude partner audiences from your campaigns, if you only want to target customers who haven't purchased a category or brand in the past.

To access TransUnion small business audiences provided by Acxiom on Twitter:

1 *Log in* to http://ads.twitter.com.

2 *Select* Create New Campaign on the top right-hand side.

3 *Click* +Add Behaviors to select your targeting criteria.

Under Select Your Audience, select Browse Categories and then choose Business. Target the business audiences which are most relevant for your campaign.

If additional audiences are needed, you can email, **tu_digital@transunion.com** with your request and Twitter handle.

We see information not just for what it is, but for what it can help people achieve.

For more information about TransUnion Audiences
please email us at tu_digital@transunion.com

Activate Your TransUnion Audiences Today

Email us to schedule a training or to learn more about how to put TransUnion Audiences to work.

tu_digital@transunion.com
www.transunion.com/audiences