Solutions *for* Financial Services Marketers

Explore insightful data and digital marketing solutions designed to drive success for financial service marketers

In today's commoditized financial services sector, marketers face unique challenges when it comes to developing buyer trust, nurturing relationships, and building long term loyalty. A well-planned communications strategy deployed to thoughtfully targeted audiences can make a significant impact. But where to begin?

With access to an unparalleled number of industry-leading datasets, AccuData Integrated Marketing is well-positioned to provide accounting offices, banks, credit unions, insurance companies, and investment firms alike with independent, objective data recommendations for a variety of financial service needs. Whether you are looking to analyze and engage your current customers or focus exclusively on acquisition initiatives, AccuData enables greater access to desired audiences across a variety of channels.

Building Financially Focused Audiences

Concentrate your next campaign on highly targetable consumer datasets built with financial marketers in mind. Each of the following audience segments highlight economically active households that can be paired with relevant geographic and demographic attributes.

Income Producing Assets

Income Producing Assets (IPA) is a proprietary model that estimates the value of a household's liquid assets. Liquid assets typically include cash, checking accounts, savings products, investment products, and other assets considered easy to redeem and move. IPA is sourced from actual dollar measures that are reported through a survey of financial behaviors as well as a variety of demographic data elements that include age, income, presence of children, homeownership, and more. Financial marketers benefit from IPA as they can easily determine the dollar amount of financial resources available to be moved to alternative financial products.

Net Worth

Net Worth, which is also a proprietary model, estimates a household's assets less its liabilities. Assets typically include the primary residence value, cash value of insurance policies, collectibles, and real estate holdings whereas liabilities typically include mortgages, automotive loans, student loans, lines of credit, and credit card balances. Net Worth is sourced in a fashion similar to Income Producing Assets, using a combination of a survey of financial behaviors and demographic data attributes. Financial marketers looking to understand a household's overall financial position may benefit from using this particular attribute.
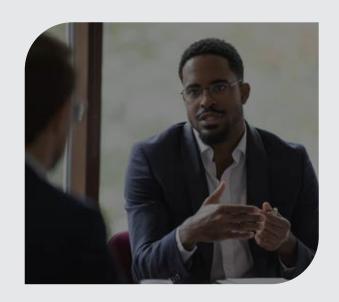
Benefits

Analyze existing audiences to uncover opportunities for expansion into new financial products and services

Improve acquisition initiatives by choosing audiences based on elements of financial interest and consumer activity

Extend the reach of your campaign by leveraging a combination of online and offline channels to distribute your message

Modeled Credit Data

Modeled Credit Data enables financial services marketers to quickly determine which households are likely to have the stability needed to become valued, long-term customers. Available for both prospect and current customer lists, modeled credit data is sourced from proprietary models built from a combination of demographic attributes known to impact financial status. Consumer credit scores are not utilized in the model creation process. Modeled credit data is ideal for invitation-to-apply offers but cannot be used to make credit, employment, or insurance decisions.

P$YCLE® Premier Segmentation

Built exclusively for the financial market, P$YCLE Premier, a Claritas segmentation tool, uses financial data transactions, a comprehensive survey of financial behavior, and demographic factors to group the population of the United States into sixty unique segments. Each segment is sorted by life stage and level of affluence and includes a detailed description of its audience members. P$YCLE is ideal for a marketer who understands the value of communicating with the consumer on a more personal, tailored level.

Wealth Rating

Wealth Rating is a FICO-like modeled credit rating that is used to assess the likely credit score of U.S. households. The data is sourced from a proprietary model that relies on numerous demographic and wealth-impacting factors including debt balance, estimated net worth, income, home value, and more. Consumer credit scores are not utilized in the model creation process. Wealth Rating is ideal for invitation-to-apply offers but cannot be used to make credit, employment, or insurance decisions.

Identify New Online Banking Customers

The *Ipsos-Forbes Advisor U.S. Weekly Consumer Confidence Survey* reported that 78% of consumers would prefer to bank digitally using a mobile banking app or bank website. By leveraging digital and social channels to promote relevant content and showcase new offerings, marketers appear relevant to their digitally focused audiences.

Addressable GeoFence

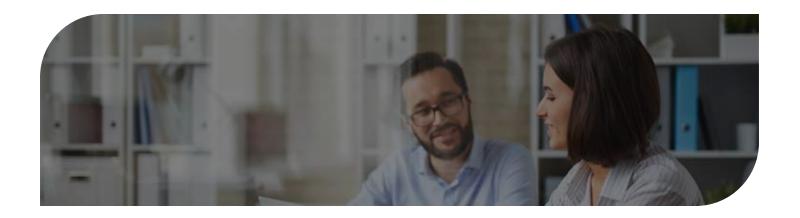Serve engaging display ads to your prospective and current customers' mobile and desktop devices based on their physical address. Addressable GeoFence campaigns are ideal complements to direct mail initiatives as they are proven to increase brand awareness and recall.

Contextual Advertising

Reach audiences based on the content they consume online. Keywords, categories, and topics that align with your brand's criteria are selected and serve as the foundation for your campaign. Your ads are shown only on websites whose content matches your criteria.

NextGen Behavioral Targeting

Connect with prospective account holders in the micro-moments when they are assessing their banking options. With a list of keywords, AccuData can reach people actively searching for account services, checking and savings products, and loans. You will reach the right audience, without wasted impressions.

Identify New Local Banking Customers

With the ease of today's online-based banking technologies, many customers have lost touch with neighborhood banks that are able to assist when face-to-face services are needed. When your institution seeks to build new accounts or regain contact with existing accounts, AccuData provides geolocation services that can be coupled with a variety of consumer behavioral attributes.

Saturation Mailings
Target prospective account holders based on where they live in proximity to your location. Saturation mailings are also ideal for announcing new location openings and service offerings.

New Homeowners/New Movers
Reach individuals that have recently purchased a home or moved into your area and are actively looking to establish new relationships with local service providers.

Underbanked/Cash Transactors
Connect with consumers considered "underbanked." Lacking in formal banking relationships and credit accounts, this audience relies primarily on cash transactions.

P$YCLE® Premier Segmentation
Learn about the financial lives of your current and prospective customers with a segmentation tool built from financial-transaction data and a comprehensive survey of financial behavior.

GeoCoding
Ideal for ATM finders and multi-location banks, geocoding is applied to direct mail initiatives to direct future customers to the location closest to them.

Attract Attendees for Financial Planning Events

When identifying affluent consumers is essential to building a strong presence at your financial, investment, or retirement planning seminars, AccuData leverages compiled data intelligence to connect your brand with individuals based on both age and financial qualifications. To increase the opportunity for responses to your invitation, consider concurrent display advertising or email marketing campaigns.

Available selects include:
- Active Investors
- Date of Birth/Exact Age
- Discretionary Spend
- Estimated Income
- Family Connections
- Home Market Value
- Income Producing Assets
- Insurance and Investment Propensities
- Net Worth
- Potential Inheritors
- Real Property Investments

Identify Prospective Investors and Wealth Management Clients

When your institution's campaign goals demand well-qualified, elite audiences, AccuData provides unique insights into the nation's ultra-wealthy, active investor, and philanthropic markets. Each audience is crafted from exclusive relationships with organizations providing investment questionnaires, membership rosters, real estate transactions, seminar attendees, shareholder lists, stockholder surveys, subscriptions, travel information, and more.

Available selects include:
- Accredited Investors
- Affluent Females
- Board Chairs
- Casino Rated Gamblers
- Entertainment and Sports Figures
- High Dollar Donors by Cause
- High Income Young Executives
- Investors by Estimated Net Worth
- Extensive Vacation Travelers
- Large Yacht Owners
- Millionaires and Billionaires

Uncover Opportunities that Exist Within Your Customer Base

Data enhancement offers financial institutions a means to gain deeper insights into their existing customers. With data enhancement, AccuData applies a customized list of demographic, life stage, and/or lifestyle attributes to your account holder or member list. These added insights enable you to create enhanced audience segments, effectively position new product and service offerings, and grow existing relationships.

Available selects include:
- Adult Age/Child Age
- Automotive Data
- Education
- Estimated Income
- Home Loan Details
- Home Market Value
- Income Producing Assets
- Net Worth
- Number of Generations in Household
- Occupation
- Presence of Children

Create Lookalike Audiences

With the application of a customer profile, your first-party data can also be used to generate highly targeted lookalike audiences. Attributes provided within your dataset help to guide AccuData's profile creation process to focus on your best customers. You benefit from the development of an ideal buyer persona on which to focus your campaigns. Access AccuData's online profile, SnapShot, via AccuLeads.com or inquire about our custom profile capabilities.

Customize Engagements in Real Time

Instantly identify and qualify individuals that interact with your brand. AccuData's real-time append solution provides updated contact information and instant access to more than 1,000 demographic attributes sourced from the nation's leading compiled datasets. With only a name, phone number, or postal address, we can identify your customer or prospect and provide complete contact information and additional demographic attributes in real time. In turn, your financial services advisors will be able to make personalized recommendations based on the appended variables.

Begin today by calling 800-732-3440.

When you need exceptional coverage and precise targeting for financial services campaigns or additional insight on your existing customers, trust the expert team at AccuData to provide thoughtful recommendations developed with your specific campaign needs and business goals in mind.

Sources
https://www.forbes.com/advisor/banking/digital-banking-survey-2022/