

From-the-Source
Deep Dive:
**Using Spending
Data to Connect
Visitors to the
Bottom Line**

SPEAKER:



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Affinity Solutions

Better understand consumer travel behavior and competitive threats for your clients using powerful purchase data.

Affinity Is the Leading Consumer Purchase Data Platform

Our Scale

3,000+

Financial Institutions

\$650B+

Annual Card Spend

4,000+

Brands and Categories



Use Cases

Insights

Activation
Measurement

TV Planning &
Optimization



Card Transaction Data Scale & Recency

The scale and recency of Affinity's transaction data ensures clients get a comprehensive and near real-time view of consumer behavior

100+_{MM}

Total Card Universe

41_{MM}

Annually Active
Cards

7_B

Annual
Transactions

5_Y

Transaction
History

1_{wk}

Data Refresh
Frequency

The Affinity Purchase Graph: *Purchases Don't Belong in a Silo*



Spend Info

Dollar Spend
 Transaction Count
 Unique Cards/ Shoppers
 Brand Name
 MCC Category
 Card Type
 Channel (Online/Offline)

Up to 5 years
 of historical data



Audience Info

Age
 Gender
 Income
 Location

5 shoppers/cards
 Lowest aggregation level



Merchant Info

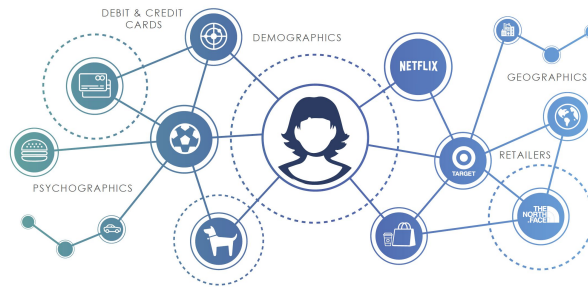
4,200+
 tracked brands

1,200+
 brands with location tagging



Matchable IDs

Individual or
 household-level 1st and 3rd
 party data
 Digital/ mobile ad IDs
 Hashed emails
 Cookies
 IP addresses



What Makes Affinity's Consumer Purchase Data Unique?

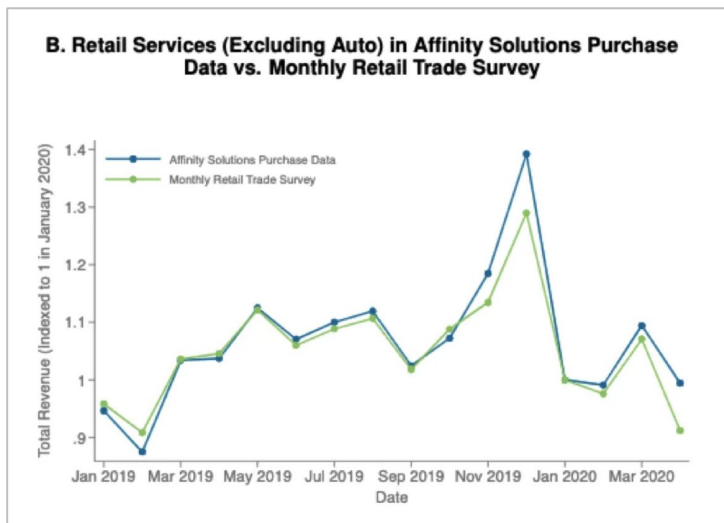
- 1 Scale** Deterministic consumer purchase data received from 100M+ debit & credit cards
- 2 Recency** Daily feeds from financial institution partners, capturing every transaction with actual date of swipe
- 3 Consumer Consent** Consumer opt-ins via financial institutions to use for full range of insights and marketing use cases
- 4 Broad Usage Rights** Financial Institutions extend valuable usage rights to Affinity on an exclusive basis, including for brand-level reporting
- 5 Accuracy** Complex inbound purchase data is organized and enhanced with insights on merchants, location and payment methods
- 6 Matchable** Ability to match merchants, categories and cards to first/third-party data and digital IDs (Purchase Graph)
- 7 Enriched** Purchase data is enriched with demographic, behavior and lifestyle variables

Affinity data represents an accurate and third-party validated reflection of consumer spend behavior in the United States

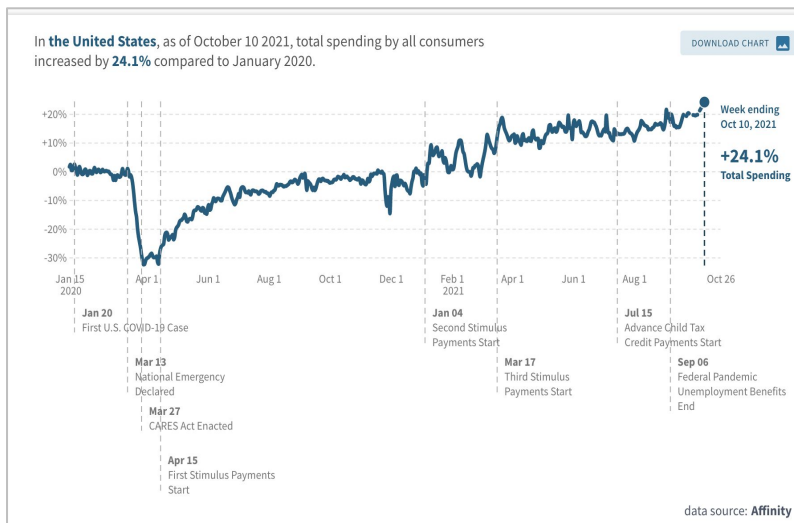
*The **Monthly Retail Trade Survey (MRTS)**, conducted by the US Census, is the most comprehensive data available on retail economic activity in the United States. It is used by the Bureau of Economic Analysis to calculate GDP.



As a result, Harvard features Affinity data as part of their Opportunity Insights Economic Tracker



Source: <https://www.vox.com/future-perfect/2020/6/17/21293353/coronavirus-covid-19-economy-recession-unemployment-raj-chetty>



Source: <https://tracktherecovery.org/>

INSIGHTS PLAYBOOK

Cross Shop & Demo Profiling

Where else are my customers shopping?

Share of Spend

Is my share going up or down? What can I do to make it go up?

Churn

What is happening with Churn for my brand and what can I do to stop it?

Brand Overlap

How do my shoppers overlap with other brands and to what extent?

Loyalty

Where does my brand sit in the category? How am I doing with loyalists, switchers, light-brand?

Campaign Measurement & IFO

What does Sales Lift & ROAS look like for my digital, TV, Podcast campaigns?

RFM

What does RFM look like for my brand?
R=Recency, F=Frequency, M=Monetary Value

Activation & Custom Audiences

Can affinity build custom audiences and push them to my activation partners?

Event Driven

How are major events impacting my brand and other brands in the category?

Growth Drivers

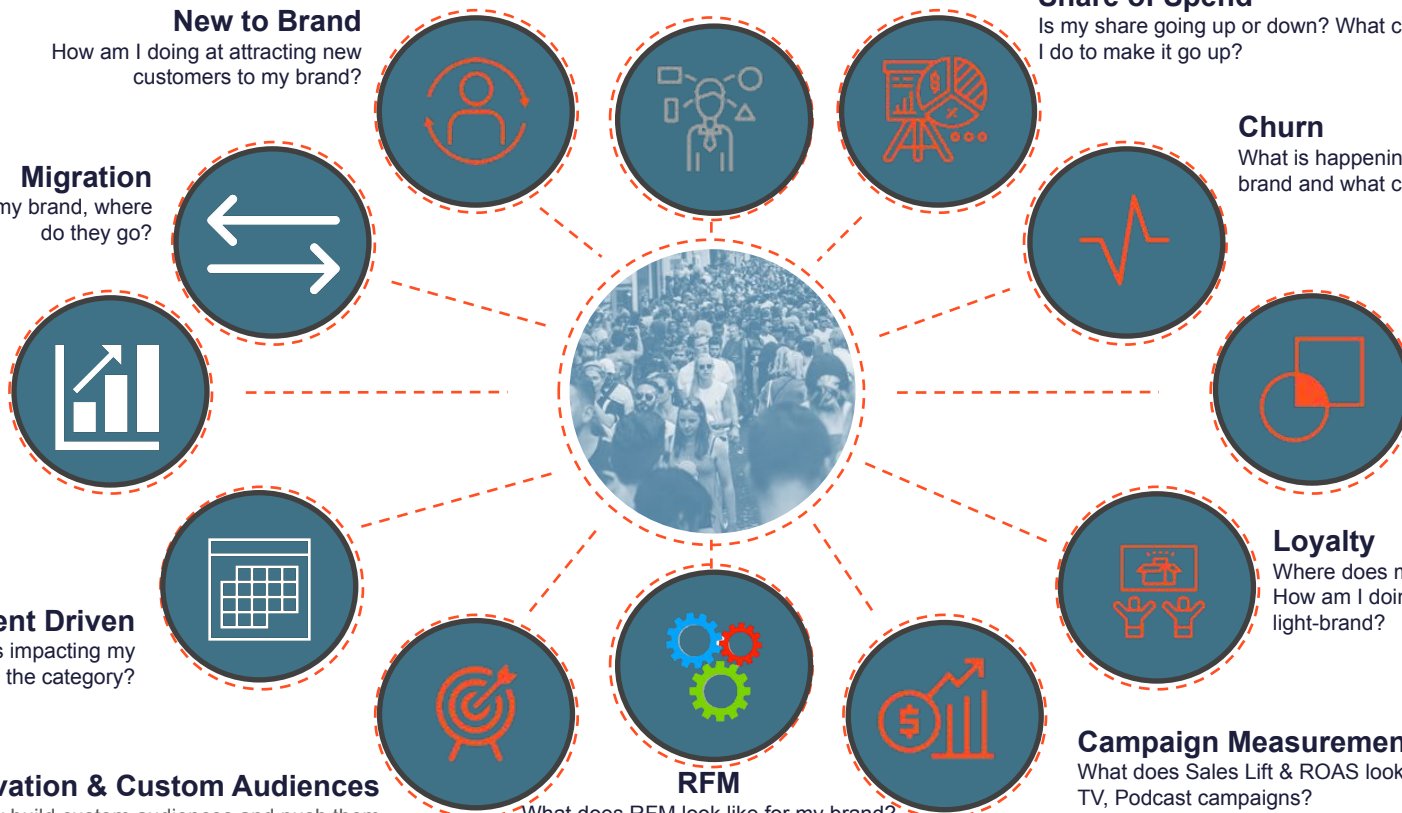
What is driving the growth of my brand? How do my growth drivers compare to my competition?

Migration

When customers leave my brand, where do they go?

New to Brand

How am I doing at attracting new customers to my brand?



EVENT DRIVEN INSIGHTS

- Access to event-driven insights is critical to understanding how consumer behavior is affected at local, regional and national levels.
- Here we see the impact of COVID (March 2020) on spending across various brands

Why it Matters

- Big events impact how and where consumers spend their money.
- Affinity’s insights can help marketers “time” their event driven marketing efforts.

