



IXI Launches Echelon Discretionary Spending Dollars (DS\$) to Help Marketers Gauge Spending Levels

January 2008 – IXI Corporation announces the availability of a new income measure for financial services marketers. The measure, called Discretionary Spending Dollars™ (DS\$™), enables marketers to gauge household spending levels in order to identify consumers that are able to afford various products and services.

Financial services models that include consumer spending variables will benefit by incorporating DS\$. For example:

- Credit card marketers can supplement credit scores with DS\$ to identify consumers likely to achieve significant charge volume.
- Insurance marketers can use DS\$ to identify consumers who might need premium policies.

In addition, marketers can use DS\$ to differentiate among households with the same income levels, but vastly different spending habits – from moderate spenders to power spenders.

Discretionary Spending Levels up to \$1.2 Million

DS\$ provides a modeled dollar estimate of a household's spending beyond basic necessities (e.g. rent, utilities, public transportation). DS\$ values can be appended to any customer or prospect file and go all the way up to \$1.2 million per household. DS\$ translates income, factored assets scores derived from IXI's proprietary financial assets database, and life-stage attributes into a dollar value in order to estimate a household's DS\$ amount.

With DS\$, financial marketers can know with an unprecedented level of detail customer and prospect spending in play – dollars to compete for and capture.

For more information about how DS\$ can provide your company with powerful new insights into the spending levels of the households in your customer and prospect database, please contact us.