Meta Announces Advertising Policy Changes

January 17, 2025

Meta, the parent company of Facebook and Instagram, recently began notifying advertisers of impending changes to its policies that could significantly affect advertising on its platforms. In particular, Meta is implementing new restrictions on advertising campaigns related to housing, employment, and financial products and services (including credit and insurance) starting in March.[1] These restrictions will impact some Acxiom clients by limiting their ability to use custom audiences, including those distributed and shared through Acxiom's direct connector, for these types of campaigns.

More specifically, Meta will apparently restrict the use of shared custom audiences for campaigns in the housing, employment, and financial products and services categories unless they are shared from an account within the same business portfolio at Meta or directly uploaded to the advertiser's ad account.[2] While not referenced in Meta's announcements, the changes may have been prompted, at least in part, by an inquiry from the Consumer Financial Protection Bureau.[3]

At the moment, it appears Acxiom's direct connector, which utilizes Meta's Marketing API to send and share audiences with advertiser accounts, will be partially affected. This means that audiences distributed directly from Acxiom, the use of both first-party and third-party data will be restricted for housing, employment, and financial products/services campaigns.

We think Meta's proposed changes are overbroad and unnecessary. Acxiom's direct connection with Meta provides privacy-enhancing controls over audiences, including the use of custom non-natural personally identifiable information (PII) identifiers and restrictions on re-sharing and look-alike audience creation. These controls are crucial for protecting sensitive data and ensuring compliance with privacy regulations, especially for clients in regulated industries. Moreover, Acxiom's clients rely on transparency in how publishers use and share their data. These new restrictions may impact that transparency, as clients may need to directly manage audience uploads and sharing.

Acxiom is committed to helping ensure its clients comply with all applicable privacy laws and publisher policies. The new Meta policies may require adjustments to existing practices to maintain compliance. Acxiom is building a new/additional integration with Meta to enable the distribution of audiences from Acxiom directly to an advertiser's ad account. More details will be shared regarding this new capability this quarter.

Acxiom will continue to monitor the changes and provide additional guidance as more information becomes available. In the interim, we recommend affected clients continue to monitor Meta's updates, investigate alternative audience distribution methods, reassess existing privacy practices and update them to reflect the new Meta policies.

For questions on this brief, please contact the Acxiom Global Data Ethics and Privacy Team at DataEthics@acxiom.com.

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[1] Acxiom has also received inquiries about whether any of our data has been sourced from consumer reporting agencies. Acxiom does not license information from consumer reporting agencies or would be considered a "consumer report" under the Fair Credit Reporting Act.

[2] More detail on the changes to custom audiences can be found here: https://www.facebook.com/business/help/1452187872132363?checkpoint_src=any. (The new restrictions on custom audiences align with other targeting limitations announced by Meta for campaigns in those same categories, and more detail on those changes can be found here: https://www.facebook.com/business/help/2220749868045706.)

[3] https://news.bloomberglaw.com/banking-law/financial-ads-on-metas-platforms-draw-potential-cfpb-lawsuit

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