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Equifax Equips Financial Institutions with Valuable 'ARM' Mortgage Predictor

ATLANTA, Nov. 5 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) has launched a new solution to help financial institutions determine the likelihood that a consumer has an adjustable rate mortgage (ARM). With about two million loans expected to reset over the next 18 months, Equifax's ARM Predictor(SM) gives lenders the information they need to further refine their portfolio risk management and account acquisition campaign strategies.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20060224/CLF037LOGO>)

The Equifax ARM Predictor model identifies consumers within a lender's portfolio or target markets that have a high statistical probability of holding an ARM loan. This ability to better identify consumers with an ARM is especially important in the current marketplace, in which ARM resets are raising payments and impacting behavior.

"In the current credit economy, many financial institutions have had to pull back their acquisition activities and implement tighter portfolio management strategies," said Dann Adams, president, US Consumer Information Solutions, Equifax. "Unless businesses have detailed information about their customers and prospects, they have no way of knowing whether a consumer has an ARM. By using Equifax ARM Predictor, financial institutions can re-commit to growing their portfolios with greater knowledge, and better deploy resources to manage existing accounts."

ARM Predictor was developed by Equifax Predictive Sciences, which provides industry-leading analysis and consulting services to businesses around the world. Through custom modeling, advanced analytics and risk scores, Equifax Predictive Sciences equips businesses with valuable insight for account acquisition, marketing and portfolio management. For more information about Equifax Predictive Sciences, visit www.equifax.com.

About Equifax (www.equifax.com)

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, employment and income verification and human resources business process outsourcing services, we leverage one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

Customers have trusted Equifax for over 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses - large and small - rely on us for consumer and business credit intelligence, portfolio management, fraud detection, decisioning technology, marketing tools, HR/payroll services, and much more. We empower individual consumers to manage their personal credit information, protect their identity and maximize their financial

well-being.

Headquartered in Atlanta, Georgia, Equifax Inc. employs approximately 7,000 people in 14 countries throughout North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500(R) Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

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