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## **Equifax and Small Business Financial Exchange Extend Exclusive Management Agreement Through 2012**

ATLANTA, Nov. 28 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) and the Small Business Financial Exchange, Inc. (SBFE) announced today that SBFE has extended Equifax's exclusive contract to manage its database through the end of 2012.

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

The SBFE is a member owned, not-for-profit corporation which counts among its members the nation's leading small business lenders, credit card companies and leasing companies. Founded in 2001, the SBFE joined with Equifax to address the industry's need to access detailed payment information on commercial customers and prospects.

Equifax provides SBFE members with information on more than 24 million small businesses in the U.S., including banking, credit card, and leasing credit information. Equifax also supplements the reports with demographic information, vendor and supplier payment history, as well as business public record data. Over the past three years, the SBFE has more than doubled the number of trade lines in its database and has more than tripled its membership

"Our members count on the Small Business Financial Exchange to provide credit risk managers with the most comprehensive data and analytics about credit-active small businesses," said Dan Massoni, President, SBFE. "Equifax has been an invaluable partner to the SBFE and we look forward to continuing this relationship for several years to come."

The SBFE chose Equifax to develop and manage the member-owned database, producing reports, scores and other products and services that members could use to make more informed lending decisions to small businesses, a rapidly growing, but often risky, market. Equifax was selected based on its historical experience in providing data exchanges to other industries, its ability to manage and maintain large amounts of data, and its analytical capabilities.

"Equifax is proud to be part of SBFE's success as the leading provider of critical data for small business lenders," said Michael Shannon, President, Equifax Commercial Solutions. "Commercial credit information is an important part of Equifax's growth strategy, and we remain committed to building valuable tools that will enable lenders to make informed decisions and develop stronger customer relationships."

According to the U.S. Small Business Administration, small businesses represent approximately 99.7 percent of all employers, employ about half of all private sector employees, and have generated 60 to 80 percent of net new jobs annually over the last decade. The idea behind the SBFE was to make lending to small businesses more efficient by centrally collecting and analyzing data that would accelerate the lending process while

reducing the risks.

About Small Business Financial Exchange ([www.sbfe.org](http://www.sbfe.org))

The SBFE is a voluntary, not-for-profit corporation, which has as its purpose to promote and enable the exchange of small business credit information among financial institutions. It operates as a member-owned exchange that contains previously unavailable payment performance information on small business loans, leases, credit cards and lines of credit. Membership in the SBFE is open to all financial services or leasing institutions that originate, own the paper or service the receivable for a small business financial obligation. Equifax manages the SBFE database under an exclusive contract.

About Equifax ([www.equifax.com](http://www.equifax.com))

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, 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, 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 6,900 people in 14 countries through 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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