

Equifax and National Consumer Telecom & Utilities Exchange Extend Agreement Through 2015

ATLANTA, July 21 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) and The National Consumer Telecom & Utilities Exchange, Inc. (NCTUE) announced today that the NCTUE has extended Equifax's exclusive contract to manage its database until June 10, 2015. Through this relationship, telecommunications, cable and utility companies gain access to consumer payment performance data to identify higher-risk accounts and reduce write-offs, even when traditional credit risk data on consumers is unavailable.

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

"Our members rely on the NCTUE to provide them with data and analytics to support their risk management processes and capture emerging opportunities with today's underbanked market," said Nasser Akari, president of the NCTUE Board. "Our continued relationship represents a significant step toward addressing our membership's needs and we look forward to working with Equifax to deliver a unique 'win-win' solution for the industry."

A member-owned database housed and managed by Equifax, the NCTUE includes consumer default account and contact information from companies that provide cable, electricity/power, phone, gas, water and Internet services. From new account openings to pre-collections activity, the NCTUE leverages its extensive database to help members manage risk across the entire customer lifecycle. The database searches for matches between new residential service applicant information and data from NCTUE members on unpaid, closed or fraudulent accounts.

Enhancements to the exchange database will now capture payment history similar to what happens today in Equifax's consumer reporting file, making it the logical alternative for those members not comfortable with full file reporting. This represents a significant step forward to capturing widespread payment performance data on the unbanked and underbanked market.

"Unique data sources and advanced analytics are a powerful combination for businesses in the telecommunications, cable and utility industries looking for better ways to manage risk and expand their customer reach," said Dann Adams, president, US Consumer Information Solutions, Equifax. "Through our relationship with the NCTUE, Equifax is bringing this combination of data, matching technology and analytics to help these businesses maximize their customer relationships."

In addition to unique data sources, NCTUE members also can take advantage of other benefits including scoring and analytics to assess deposits and identify higher-risk consumer applicants.

Equifax, a leading developer and manager of industry-based exchanges, helped create the NCTUE database in 1997, when the organization was first founded. Today, the NCTUE is a 30 million+ record database.

About NCTUE

The National Consumer Telecom & Utilities Exchange, Inc. (NCTUE) is a member-owned database housed and managed by Equifax. Membership is available to the nation's leading telecommunication and utility companies.

NCTUE exchanges information on new connects and defaulted and/or fraudulent accounts among members. It provides access to current contact information on defaulted consumers and customized treatment and collection strategies for new applicants and existing customers who have unpaid final bills. In addition, information is available to assist in determining objective methodology for assessing deposits and identification of higher-risk consumer applicants.

About Equifax (<u>www.equifax.com</u>)

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 7,000 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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