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Equifax Revolutionizes How Credit Card Issuers Market To Consumers with Launch of True In-Market Propensity (TIP) Scores™

ATLANTA, July 17, 2012 /PRNewswire/ -- Credit card issuers can now successfully identify prospective consumers with a higher propensity to borrow and repay with Equifax's new True In-Market Propensity (TIP) Scores™ announced today.

(Logo: <https://photos.prnewswire.com/prnh/20060224/CLF037LOGO>)

In addition to identifying the right prospects, Equifax's TIP Scores provides predictive analytics that allows card issuers the ability to better tailor their marketing campaigns and more precisely target customers, which will enable them to grow account acquisition.

Equifax's TIP Scores™ provide card issuers with unprecedented levels of marketing intelligence to more effectively prescreen consumers for pre-approved offers. By leveraging Equifax' wealth of credit file information, TIP Scores™ allow lenders to better market to consumers using pre-determined identifiers which measure borrowing propensity and delinquency likelihood at any given time. These markers assign consumers a digitized score, with a higher number indicating a borrower's increased likelihood to both accept an offer and open an account.

TIP Scores™ represent a powerful tool for issuers seeking greater return on their marketing investments while increasing the volume and quality of their overall card portfolio. Utilizing Equifax' industry-leading database of consumer information, card issuers can deploy highly targeted card marketing materials through customizable features -- making offers timely, relevant, and more appealing to consumers at the time that they are most likely to open a new account. The latest card data from Equifax's *National Consumer Credit Trends Report* indicates 9.2 million new bank cards were originated from January–March 2012, representing an increase of 27% over January–March 2010 totals. This data suggests sustained growth in both new card originations and credit limit over the past 12-24 months, supporting the assertion that card issuers are actively growing their portfolios:

"As the economy continues to recover and U.S. consumers' debt position improves, card issuers are now beginning to ramp up their direct marketing efforts," said Scott Waid, Equifax's Senior Vice President of Product Innovation & Management, "However, issuers are monitoring the return on investment of their marketing budgets much more closely than they had pre-recession. TIP Scores provide the most direct route to help card issuers achieve their marketing goals by more clearly identifying and targeting those select consumers with the highest true propensity to accept their offer."

About Equifax, Inc.

Equifax is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol [EFX](#). For more information, please visit www.equifax.com.

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