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Equifax Partners with Industry Leader, Jumio, to Boost Mobile Commerce Capabilities

New Mobile Commerce Capabilities Mark Equifax Entry into Mobile Payments Market

ATLANTA, April 3, 2014 /PRNewswire/ -- Equifax Inc., a global information solutions provider, today announced its partnership with Jumio, an industry leader in the mobile commerce space that specializes in payments and ID scanning and validation products for mobile and web transactions. The companies will be working together in developing a series of solutions that will create a more streamlined, secure mobile transaction process for both consumers and retailers.

One of the biggest challenges facing the mobile commerce industry is shopping cart abandonment. Almost 47 percent of consumers[1] have abandoned a mobile purchase specifically due to the difficulty of entering personal information and card data on a small device. By leveraging the strengths of Equifax 1-Touch Services and Jumio's proprietary Netverify and Netswipe technology, Equifax will be able to auto-fill the personally identifiable information needed to complete a transaction on a mobile device. Equifax consumer information resources will be utilized in tandem with Jumio's authentication and validation capabilities to reduce fraud, increase purchases and ultimately improve the consumer mobile commerce experience.

The solutions will also be integrated with the Equifax Mobile Wallet functionality, allowing consumers to access their cards on their mobile device to use for purchases. Shoppers can choose to either scan their credit card with their smartphone, or utilize their smartphones in-store at the checkout counter to complete the transaction. Additionally, users can opt in for instant, store-brand credit card offers. If the line of credit is extended to the user, they can instantly use the card on their mobile device. Most importantly to the consumer – no consumer credit data is stored or cached on their smartphones.

"The partnership with Jumio will bring our mobile commerce capabilities to the forefront of a very dynamic, cutting-edge industry," said Anand Krishnaswamy, Vice President of Mobile Commerce, Equifax Inc. "Our joint initiatives are unmatched in the market, and we'll be working very closely with Jumio to take our technologies and solutions to the next level by making mobile transactions easier than ever and more secure for consumers and retailers alike. Consumer identity verification, device authentication and credit card origination can now be done in real-time with just the tap of a finger."

"Our mission is to provide our clients and their consumers with the ability to conduct a wide range of mobile transactions without a single keystroke. Our new partnership with Equifax is a key milestone on that path and we're delighted to be partnering with the global leader in

this endeavor," said Daniel Mattes, Jumio founder and CEO. "Once we properly authenticate an opted-in customer, we now can draw upon hundreds of millions of credit cards and other consumer information records to enable consumers to expeditiously complete transactions. That's a real game changer."

About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that provide businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enable it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 19 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. In 2013, Equifax was named a Bloomberg BusinessWeek Top 50 company, was #3 in Fortune's Most Admired list in its category, and was named to InfoWeek 500 as well as the FinTech 100. For more information, please visit www.equifax.com.

About Jumio

Jumio is a next-generation payments and ID software-as-a-service company that utilizes proprietary computer vision technology to reduce mobile/online payment and ID friction and fraud, while increasing revenue and customer satisfaction. The company's mission is to provide its clients with intuitive, consumer-facing technologies that make it possible to conduct a wide range of mobile transactions without a single keystroke. Half of the top 10 consumer internet companies, along with hundreds of other retailers, financial institutions, marketplaces, gaming companies and more have adopted Jumio products and services so their customers may efficiently speed through sign-up and checkout processes with higher completion rates and satisfaction. Jumio has received numerous innovation awards from leading industry associations and is listed on The Sharepost 100 as one of the world's most innovative and compelling private companies.

Jumio was founded in 2010 by CEO Daniel Mattes and is backed by top tier investors including Andreessen Horowitz, Citi Ventures and Facebook Co-Founder, Eduardo Saverin. Headquartered in Palo Alto, Jumio operates globally with offices in the US and Europe and processes credentials issued by over 100 countries. For more information, visit <http://www.jumio.com/>

[1] According to [Jumio 2013 Mobile Consumer Insights Study](#)

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