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Equifax Automotive Lender Customers Gain Access to Black Book Vehicle Value Data

Relationship Enhances Lenders' LTV Evaluation by Combining Credit, Capacity and Collateral Data

ATLANTA, Oct. 7, 2014 (GLOBE NEWSWIRE) -- Equifax Inc. (NYSE:EFX), a global information solutions company, announced that its auto lending customers will now have the added benefit of direct access to Black Book® vehicle value data and loan-to-value (LTV) model data.

By incorporating Black Book data with differentiated Equifax data, lenders can better evaluate LTVs at origination, migration of LTVs, collateral risk and layered risk.

Additionally, using Equifax and Black Book data gives lenders additional tools to monitor evolving LTV ratios over time and better identify which vehicles present the most risk and growth potential. This enables lenders to more effectively forecast where losses may be more likely to occur and adjust lending strategies as a proactive countermeasure.

Beyond gains in portfolio management, the solution also enables lenders to better manage their:

- Ongoing account management strategy (by more accurately targeting who to call, when to call and how often);
- Remarketing and recovery (determination of auto value to justify repossession);
- Pricing strategy (to determine which rate/term/LTVs are most appropriate for individual customer/collateral combinations); and
- Competitiveness (by knowing what the competition is buying and by what credit segment).

"Our commitment has always been to providing our customers with access to multiple data sources to support their lending initiatives," said Lou Loquasto, Auto Finance Leader, Equifax. "In today's auto lending environment, lenders are gaining competitive advantages through appropriate use of credit, capacity and collateral insights, which is key to understanding layered risk, reducing stipulations and streamlining loan decisioning."

"Through our relationship with Equifax, we are aligning two of the most trusted sources of data in the industry to provide essential insights for succeeding in today's market," said Jared Kalfus, VP of Data Licensing. "Our solution streamlines pivotal analytic processes, allowing customers to work more efficiently and effectively."

About Black Book®

Black Book is best known in the automotive industry for providing timely, independent, and accurate vehicle pricing information, and is available to industry qualified users through our subscription products, mobile applications and licensing agreements. A leading provider of marketplace insight since 1955, Black Book continues to evolve, embracing technological advances and delivering quality products and services throughout the automotive industry. Black Books Subscription Services, Automotive Solutions, Lender Solutions and Activator groups offer the insight necessary for success whether you're buying, selling or lending. Black Book data is published daily by National Auto Research, a division of Hearst Business media, and maintains offices in Georgia, Florida, and Maryland. For more information, please visit BlackBookAuto.com or call 800.554.1026

About Equifax, Inc.

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.

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