

November 12, 2014



Equifax and Argus Align to Optimize DDA Acquisition Strategies for Financial Institutions with Primary Impact™

CHICAGO, Nov. 12, 2014 /PRNewswire/ -- [Equifax Inc.](#) (NYSE:EFX), a global information solutions company, today announced at the BAI Retail Delivery conference that it has formed a strategic alliance with Argus Information and Advisory Services, a Verisk Analytics (Nasdaq:VRSK) business and a leading provider of analytics, information, and solutions to consumer banks and their regulators. The companies are excited to announce a new solution, Primary Impact™, which will help optimize demand deposit account (DDA) acquisition and maximize portfolio growth and customer profitability for financial institutions.



Primary Impact couples robust data and leading analytics from Equifax and Argus to enable financial institutions to identify households that have a higher propensity to produce positive contribution margins. With this additional insight, financial institutions can also custom-tailor their messaging and optimize incentives, which can positively affect response rate. Primary Impact is a proprietary suite of models that leverages aggregated financial and household insights to analyze:

- Primacy: the propensity of a prospect to have its primary account with a specific financial institution within 120 days post acquisition
- Profitability: the predicted profitability of a prospect's checking account within the first year of acquisition
- Lifetime value: the estimated value of a prospect based on predicted profitability and attrition
- Relationship expansion: the propensity of a prospect to accept an offer for additional products, such as a credit card or savings account, within the first year of acquisition

"Marketing practices have significantly changed over the past few years. There is a new dynamic in the marketplace — and financial institutions need to refine their approach to acquisition to stay relevant," said Brad Jones, Retail Banking Leader at Equifax. "Primary Impact brings clarity to the prospect universe for banks by identifying those consumers that are likely to be primary and become profit-driving customers."

Argus research shows the top 20 percent of checking customers represent more than 125 percent of portfolio profits. Banks that successfully focus their marketing on this group will grow, and those that do not will be at risk," said David Bolocan, managing director, head of Retail Banking Solutions at Argus. "Primary Impact enhances prospect marketing and provides rapid feedback to campaign results increasing campaign ROIs and checking

portfolio value."

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.

About Argus Information and Advisory Services

Argus Information & Advisory Services, LLC, is a leading provider of competitive benchmarking, scoring solutions, analytics, and customized services to financial services institutions and regulators in North America, Latin America, and Europe. Using more than ten years of deidentified longitudinal data, Argus provides important insights for its customers, who currently include most of the leading retail banks and credit card issuers in the United States, Canada, and the United Kingdom. Argus is a Verisk Analytics (Nasdaq:VRSK) business. For more information about Argus, visit www.argusinformation.com

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