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Equifax, Zoot Join Forces to Introduce Innovative, All-in-One Mobile Banking Solution for Enhanced Decisioning

MobilityPlus™ offers bankers a powerful end-to-end mobile account opening tool for instantly authenticating consumers and their mobile devices, executing fraud checks, and identifying potential cross-sell opportunities

ORLANDO, Fla., March 23, 2015 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions company, and Zoot Enterprises, today announced their plans for the upcoming release of MobilityPlus™, a powerful end-to-end solution that leverages Equifax data and Zoot decisioning technology to facilitate the mobile account opening process while helping to minimize fraud risk.



MobilityPlus allows consumers to capture a photo of their ID on their smartphone or tablet to assist in auto-filling significant portions of their application, and in a matter of seconds, it performs a search-match analysis to help authenticate the consumer's identity, and determine whether the device in use may be associated with fraudulent activity. These processes pull in leading, knowledge-based identity questions and automated OFAC screening.

The announcement of the planned product launch, which coincided with the kickoff of the CBA Live 2015 conference in Orlando, is an outgrowth of a strategic relationship between Equifax and Zoot first announced in November 2014.

"We have created a solution that combines consumers' need for a fast, simple, secure experience in opening a bank account, with banks' need for an interface that allows them to engage in cross-sell and maximize account values in real-time," said Brad Jones, Retail Banking Leader at Equifax. "Most importantly, financial institutions can feel more confident in using the mobile channel, because MobilityPlus helps to ensure that appropriate risk and fraud checks are in place."

Banks can also potentially grow cross-sell by utilizing the MobilityPlus instant prescreen capability – which is fueled by Equifax data and proprietary alternative payment information – to give more insight into applicants' financial history. This can be used at the point-of-sale to generate new DDA openings, or to cross-sell more credit cards or consumer loan products.

"We are proud to unveil our roadmap for this solution at CBA Live, where the agenda is focused on consumers and how to give them what they care about most – trust, simplicity, access and convenience," said Dennis Dixon, President of Zoot. "With Equifax, we have created a premier mobile tool to help banks grow their accounts, differentiate their businesses, and enhance the customer experience by enabling real-time approvals and offers."

Equifax is demonstrating a prototype of MobilityPlus at Booth #36 at CBA Live. Additionally, Zoot executives will be available at Booth #54 to provide demos of the solution.

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 2014, Equifax was nominated as a Bloomberg BusinessWeek Top 50 company; its CIO was listed as one of the top 100 by CIO magazine; and the company was named to the Fintech 100 list, was recognized as a top 20 company to work for by the Atlanta Journal-Constitution, and was named a 2014 InformationWeek Elite 100 Winner. For more information, please visit www.equifax.com.

About Zoot

Bozeman, Mont.-based Zoot Enterprises, Inc. is a global provider of advanced origination, acquisition, and decision management solutions. For 25 years the company's innovative tools and services model has enabled Zoot clients to meet their exact business objectives and adapt quickly to seize market opportunities. Zoot's multinational processing environment has the capacity to deliver billions of realtime decisions annually. Visit www.zootweb.com or call 406.556.7555 for more information.

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