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# Equifax and NCTUE Expand Services Agreement through 2020

## Enhanced customer insights help telecommunications, pay TV and utility companies manage risk in new and developing markets

ATLANTA, Oct. 22, 2015 /PRNewswire/ -- Equifax (NYSE: EFX), a global information solutions company, today announced that the National Consumer Telecom and Utilities Exchange, Inc. (NCTUE) has extended its Contractor Services Agreement with Equifax to support and manage the NCTUE database for another five years, through August, 2020. Under the agreement, Equifax will continue delivering NCTUE products and services, including member and non-member products such as: ADRS (Alternative Data Risk Score), XRS (Exchange Risk Score) and fraud solutions.



The Equifax-managed database helps telecommunications, pay TV and utility companies to manage their consumer credit risk by using the customer insights in the database to better evaluate potential exposure, such as the likelihood of timely payments. In turn, alternative scoring methods assess risk and help millions of unbanked and underbanked consumers in good financial standing to access credit services through telecommunications utility and pay TV payment histories.

"Now going on 20 years as an alternative data source to traditional credit files, the NCTUE does a formidable job of providing enhanced insights for telecom, pay TV and utility companies through the use of alternative consumer insights," said Bill Brito, VP of Communications and Utilities Exchange Leader, USIS Programs & Exchanges, Equifax. "We look forward to seeing how our partnership will evolve over the next five years as alternative data scoring continues to become mainstream in determining credit risks."

The NCTUE is a consortium of over 70 member companies from the telecommunications, utilities and pay TV industries that serves as a credit data exchange service for its members. Holding over 400 million total accounts and 200 million consumer records, NCTUE provides information to its members regarding the credit risk of their current and potential customers.

### About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that provides 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 enables 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](http://www.equifax.com).

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