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Equifax Solution, Primary Impact™, Yields Favorable Results

PHOENIX, March 7, 2016 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions company, today reported at the 2016 CBA Live! conference the initial results of its Primary Impact™ solution, which helps financial institutions dramatically increase their direct marketing ROI by identifying prospects more likely to be primary and profitable.



Primary Impact is a solution developed through a strategic alliance with Argus Information and Advisory Services and introduced to the market in early 2015. Since then, the company has worked with several financial institutions that were challenged to improve the results of their household acquisition efforts and needed to redefine demand deposit account (DDA) prospecting strategies to grow primary households, increase profits, and improve marketing ROI.

For one large regional bank, Primary Impact models outperformed the bank's current revenue and profit models—capturing more profitability, balances, and fees. Using the Primary Impact models:

- 23 percent more profit contribution was captured
- 20 percent more balances were captured
- 42 percent more fees and 75 percent of total fees available were captured

For a second bank, Primary Impact captured 91 percent more balances and 47 percent more profit than the existing vendor balance targeting model.

Primary Impact combines robust data and predictive 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 rates.

"Our work with several financial institutions clearly shows the benefits of refining customer acquisition efforts," said Brad Jones, Retail Banking Leader at Equifax. "Primary Impact helps clients prospect more effectively and efficiently, aiding in the delivery of primary, profit-driving customers."

About Equifax

Equifax powers the financial future of individuals and organizations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax

has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organizes, assimilates and analyzes data on more than 800 million consumers and more than 88 million businesses worldwide, and its databases include employee data contributed from more than 5,000 employers.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 21 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 9,200 employees worldwide.

Some noteworthy achievements for the company include: Ranked 13 on the American Banker FinTech Forward list (2015); named a Top Technology Provider on the FinTech 100 list (2004-2015); named an InformationWeek Elite 100 Winner (2014-2015); named a Top Workplace by Atlanta Journal Constitution (2013-2015); named one of Fortune's World's Most Admired Companies (2011-2015); named one of Forbes' World's 100 Most Innovative Companies (2015). For more information, 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 de-identified longitudinal data, Argus provides important insights for its customers, which currently include most of the leading retail banks and credit card issuers in the United States, Canada, Australia, New Zealand, 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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