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# Equifax Helps Lenders Tap into Emerging Credit Market with New Direct Marketing Solution

ATLANTA, Oct. 16 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today announced the launch of a new direct marketing prospecting tool to help lenders target consumers in today's emerging credit market. Called Equifax TotalSource XL Emerging Market(TM), this solution enables lending institutions to reach households that likely are in need of financial products and would be receptive to invitation-to-apply (ITA) offers.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20060224/CLF037LOGO> )

According to the Center for Financial Services Innovation, an estimated 60 to 70 million consumers -- 30 million households -- have limited or nonexistent relationships with financial institutions and do not use credit to purchase goods and services. Known as the unbanked market, this population includes students and young adults, newly formed households and consumers focused on rebuilding their credit.

"For many lenders, banks, automotive and financial companies, the unbanked population represents a growing and untapped market," said Dann Adams, president, US Consumer Information Solutions, Equifax. "Leveraging Equifax's unique data assets and advanced technology, TotalSource Emerging Market empowers companies to reach this emerging market segment and capture account growth opportunities."

Created from a database containing extensive data on the unbanked market, TotalSource XL Emerging Market provides highly responsive consumer selects, including demographics, lifestyles and behavioral attributes to help lenders identify households in need of financial products. Lenders then can leverage these data attributes to align audience segments with the product or service being promoted through ITA offers.

TotalSource XL Emerging Market data is refreshed every six weeks, giving financial institution marketers access to prospects before they are flooded with competing offers. Businesses can find additional value in TotalSource XL Emerging Market by segmenting the data using Equifax ValueScore(TM). This combined solution not only helps marketers identify high-quality prospects, but also categorizes them according to sub-prime segments, enabling marketers to focus on the approval rates of prospects most likely to respond.

TotalSource XL Emerging Market is part of the company's portfolio of direct marketing solutions that empower businesses to maximize their marketing efforts and manage and grow their customer bases. For more information on TotalSource XL Emerging Market and other Equifax direct marketing solutions, visit <http://www.equifaxmarketingservices.com>.

About Equifax (<http://www.equifax.com>)

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, employment and income verification and human resources business process outsourcing services, we leverage one of the largest sources of consumer and commercial data, along with advanced analytics and proprietary technology, to create customized insights that enrich both the performance of businesses and the lives of consumers.

Customers have trusted Equifax for over 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses -- large and small -- rely on us for consumer and business credit intelligence, portfolio management, fraud detection, decisioning technology, marketing tools, HR/payroll services, and much more. We empower individual consumers to manage their personal credit information, protect their identity and maximize their financial well-being.

Headquartered in Atlanta, Georgia, Equifax Inc. employs approximately 6,900 people in 14 countries throughout North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500(R) Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

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