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Equifax and Exchange Solutions Partner to Help Financial Institutions, Telecommunications Companies Improve Sales Effectiveness

New Solution Enables Increased Account Acquisition and Cross-Selling with Greater ROI

ATLANTA and BOSTON, Sept. 14 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) and Exchange Solutions, Inc. (ESI) have formed a partnership to deliver joint solutions powered by ESI's innovative technology and Equifax's rich data and analytic capabilities. These new solutions will enable clients to more effectively engage in a two-way dialogue with their customers to identify opportunities for attracting a greater share of their customers' business. This new collaboration capability will provide companies with a powerful new approach to account origination and cross-selling that also better addresses the needs of the customer.

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

"In these challenging economic times, financial institutions and telcos must find new ways to improve the customer experience and build stronger relationships," said Dann Adams, President, Equifax Consumer Information Solutions. "Our relationship with ESI provides these companies with an innovative way to collaborate directly with their customers to drive more profitable outcomes at every point of interaction. This has the potential to transform the way businesses and customers work together in financial services and many other industries."

The ESI customer-company collaboration platform enables a personalized two-way exchange between customers and businesses during interactions in web, call center or in-store channels. ESI's web 2.0 platform includes software applications called "exchange agents" that help the customer work with the company to obtain special product and service benefits in return for giving the company more of their business - ensuring a "win-win" outcome. Financial institutions and telcos can use this capability to help their customers qualify for preferred benefits such as better pricing, service levels and loyalty incentives. These benefits can be sourced by the various functional departments within the client enterprise and/or from partner companies.

The ESI platform also provides the necessary account tracking, fulfillment and settlement capabilities needed by the client to monitor, administer and settle the exchange agreements formed during the interaction with the customer.

The new solution integrates ESI's technology with Equifax's extensive data and leading credit risk decisioning solution, InterConnect. Leveraging robust reporting and business rules

technology, InterConnect allows financial institutions to easily edit and optimize business rules during a company-customer interaction. For financial institutions faced with rapidly changing market demands, this new class of solution gives them the ability to:

- Accelerate account acquisition and increase new business revenues
- Manage credit risk and cross-sell decisions across multiple product lines
- Improve customer satisfaction through an innovative new customer experience
- Achieve a competitive advantage through faster speed-to-market

"We look forward to bringing this powerful capability to the marketplace," said Alan Grant, Chief Executive Officer, ESI. "The performance improvement solutions we can deploy with Equifax will help our clients increase the profit generated from each customer interaction by engaging them in a way not possible before. This solution will be of interest to companies seeking breakthrough competitive advantages and new ways to improve customer relationship profitability."

ESI's innovative performance improvement solution has garnered recognition from industry influencers such as Gartner Research, which has called ESI a "cool vendor" that "will catch the attention of innovative C-level business executives." As part of their relationship, ESI and Equifax plan to offer a range of pre-packaged performance improvement solutions targeting key industries such as banking, retail and telecommunications.

For more information about the Equifax and ESI relationship, visit www.equifax.com or www.exchangesolutions.com.

About Equifax Inc. (www.equifax.com)

Equifax empowers businesses and consumers with information they can trust. A global leader in information solutions, 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.

With a strong heritage of innovation and leadership, Equifax continuously delivers 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, 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. operates in the U.S. and 14 other 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.

About Exchange Solutions, Inc. (www.exchangesolutions.com)

Exchange Solutions, Inc. (ESI) is a leading provider of customer-company collaboration solutions utilizing intelligent software agents. Companies use the ESI GiveGet platform and

"exchange agent" deployment capabilities to enable customers and prospects who agree to give more of their business to the company to get enhanced product or service benefits in return.

ESI's web 2.0 solution can be used to identify win-win exchange agreements during company-customer interactions in web, call center and in-store channels. ESI's SaaS deployed platform provides companies with a low risk, high return on investment way to drive significant increases in channel sales productivity with minimal upfront investment. ESI has offices in Boston, Massachusetts and Toronto, Canada.

SOURCE Equifax Inc.