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Equifax and Interthinx Expand Relationship to Provide Lenders with Greater Levels of Visibility During Underwriting

The Work Number® — Equifax's Full-Solution Income and Employment Verification Service — Now Seamlessly Integrated with Interthinx' FraudGUARD®

ST. LOUIS and AGOURA HILLS, Calif., Sept. 7, 2011 /PRNewswire/ -- Equifax (NYSE: EFX) and [Interthinx](#), a Verisk Analytics company (NASDAQ:VRSK), announced today an expansion of their existing relationship to give financial institutions unprecedented visibility into the underwriting process. Now, Interthinx clients can seamlessly access The Work Number's fully automated solution for [verified employment and income](#) (VOE/VOI) through [FraudGUARD®](#) to reduce lenders' exposure by delivering timely and increased transparency into a borrower's true current employment status and ability (capacity) to pay.

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"Obtaining current, independently verified income information can be a challenge, and one that presents a certain level of uncertainty that a lender may not want to accept," said Craig Crabtree, senior vice president of Mortgage Services for Equifax. "Given today's volatile market conditions, having timely and increased transparency into a borrower's true current employment status and ability (capacity) to pay is more important than ever, and integrating The Work Number's income and employment verifications into FraudGUARD enables lenders to effectively outsource this critical function of loan production with assurance."

This integration of VOE/VOI into FraudGUARD expands upon Equifax's existing relationship with Interthinx. In March, Equifax announced the integration of [Undisclosed Debt Monitoring](#) — the mortgage industry's first platform to monitor for and notify financial institutions of new accounts and borrower activity initiated during the "quiet period," which spans from the application date to the mortgage closing—within FraudGUARD. A solution that is "always on," [Undisclosed Debt Monitoring](#) alerts lenders of borrower activity that may represent risk associated with mortgage loans in their pipelines. The Work Number's VOE/VOI is now integrated into the confidence score FraudGUARD delivers to lenders.

"[Interthinx](#) remains committed to helping lenders mitigate risk, eradicate fraud and support compliance, and adding VOE/VOI to our solution furthers this commitment," said Mike Zwerner, senior vice president of Business Development, Interthinx. "Together with The Work Number, we are poised to deliver automated verifications that further streamline the risk mitigation process for lenders."

[FraudGUARD](#) is considered the industry's most comprehensive evaluation tool to help lenders and investors mitigate mortgage fraud, reduce repurchase risk, satisfy regulatory demands, and improve loan quality. Its proven pattern-matching analytics measure and score fraud risk against public, private, and proprietary data sources. Leveraging a network of data and state-of-the-art technology, [FraudGUARD](#) validates borrower information and interprets loan application data to uncover potential fraud and buyback exposure.

"This expansion of our relationship with Interthinx represents a continued evolution of our service offering in response to industry demand," said Janet Ford, senior vice president, The Work Number, a service of Equifax.

The Work Number integration within FraudGUARD will provide lenders the ability to:

- Order income and employment verifications directly through FraudGUARD
- Receive verification results within seconds when the borrower's employment data is in The Work Number database, or leverage The Work Number's researched verifications expertise when instant results are not available
- Identify overall borrower risk, which includes the analysis of the employment and income verification results, and confirm the borrower's ability to pay
- Meet the requirements set forth in the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 to confirm the borrower's ability to repay

Interested parties should contact their Interthinx or Equifax representative for more information or to schedule a presentation of the VOE/VOI module within FraudGUARD. To learn more about The Work Number's VOE/VOI, visit www.theworknumber.com/brochures/verifier.pdf. For additional information about Interthinx' FraudGUARD, visit www.interthinx.com/solutions/fraudguard.php.

About Interthinx

Interthinx, a Verisk Analytics subsidiary (Nasdaq:VRSK), is a leading national provider of comprehensive risk mitigation solutions focusing on mortgage fraud, collateral risk and valuation, regulatory compliance, forensic loan audit services, loss mitigation, and loss forecasting. With more than 20 years of experience in customizable risk evaluation technology, Interthinx offers proven and effective predictive analytics to the residential mortgage industry through its experience with millions of loan applications and fraud incident data from thousands of monthly loan reviews. Throughout the mortgage life cycle, the Interthinx suite of services can increase the value of client portfolios with its comprehensive and holistic approach to loan quality and compliance. Winner of multiple awards for technology, Interthinx helps clients reduce risk, increase operational efficiencies, satisfy regulator demands, manage data verification, remain compliant, and mitigate loan buybacks. The Interthinx quarterly *Mortgage Fraud Risk Report* is a standard for the financial services industry. For more information, visit www.interthinx.com or call 1-800-333-4510.

About The Work Number

The Work Number, a service of Equifax, is the largest source for employer-direct current and historical employment and income verifications. The service offers access to over 200 million

records instantly and will manually complete remaining employment and income verification requests within days. Additionally, The Work Number offers IncomeChek®, a 4506-T tax transcript fulfillment service, and DirectChek®, an SSA identity assessment and authentication service. All of these tools provide more authentic, complete information to help in servicing, underwriting, fraud prevention, loan modifications and repurchase. For more information, please visit www.theworknumber.com.

About Equifax

Equifax is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates in four continents and 15 countries, is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange under the symbol [EFX](http://www.equifax.com). For more information, please visit www.equifax.com.

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