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# Equifax Expands Risk-Based Authentication

## Helping Mitigate Fraud With Improved Customer Experience

ATLANTA, Sept. 20, 2013 (GLOBE NEWSWIRE) -- Equifax Inc. (NYSE:EFX), a leading provider of identity authentication services and fraud mitigation solutions, announces the expansion of risk-based authentication capabilities within the Identity and Fraud product suite.

Trends show that businesses want to improve the end user experience and reduce intrusive authentication methods while still maintaining security for online transactions and reducing fraud. A risk-based strategy that can segment safer transactions from riskier ones allows businesses a flexible way to balance risk, consumer friction, and cost. Our risk-based technology includes pattern and velocity detection, device recognition and risk score, and financial account validation, among other criteria. These risk factors combine within automated transactional decisioning to give business a workflow that challenges users with the most appropriate authentication based on the risk presented by the person, their location, and the task.

"There is a tremendous need in the marketplace to help fight fraud and manage risk in both the private and public sector," said Rajib Roy, President, Equifax Identity and Fraud Solutions (IFS). Mr. Roy is responsible for global fraud strategy and product development for IFS incorporating unique data, intellectual property, and proprietary technology.

Leading analysts have called for a layered security model to protect against fraud, account take over, and loss. Equifax Identity and Fraud Solutions implement this model by providing multi-layered security and fraud mitigation that performs in the background to assess risk during enrollment, account maintenance, and ongoing transactional activity. Customers are not limited to their own experience with a user, but have the advantage of risk assessment across the Equifax network which can help identify actual or potential bad actors.

"We believe that risk-scoring combined with validation of the components of an individual's identity allows the most judicious use of more intrusive authentication methods," continued Mr. Roy. "Strong authentication methods need to be used appropriately in order to maintain a good user experience – especially in competitive businesses. However, we also see that "silent" risk assessment helps identify previously unknown risks, and changes in risk situations that might have previously been deemed low-risk and so not secured with a stepped-up authentication challenge."

Equifax Identity and Fraud Solutions risk-based authentication and identity verification are available via a single API through our managed cloud service. Expanded features are available starting in October.

### 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 500 million consumers and 81 million businesses worldwide, and uses 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 or has investments in 18 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](#). For more information, please visit [www.equifax.com](http://www.equifax.com).

For more information about our Identity and Fraud Solutions, please visit [http://www.equifax.com/technology/anakam/en\\_tas](http://www.equifax.com/technology/anakam/en_tas) or call 1-877-262-5261.

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