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# Equifax Launches APPRO Account Opening Solution

## Merrimack Valley Federal Credit Union Selects New Equifax Solution

ATLANTA, July 1 /PRNewswire-FirstCall/ -- Equifax (NYSE: EFX) today announced the launch of a new online, account opening solution for financial institutions. With this latest APPRO offering, banks and other financial institutions now have access to solutions for account opening, cross-selling, consumer and business lending -- all on a single platform. APPRO customer Merrimack Valley Federal Credit Union is working with Equifax to implement the new solution.

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

"Changing market conditions can make it challenging when it comes to balancing the needs of our individual members with the best protection against fraud and other inherent risks," said Jay Caldwell, consumer loan manager, Merrimack Valley FCU. "With APPRO's advancement in account acquisition, we are ever more ready to service our members' needs while minimizing the credit union's risk exposure. APPRO's secure access and sophisticated authentication gives us more confidence than ever before that we are on the right track."

APPRO solutions give customers access to advanced data, analytics and decisioning to enable more profitable risk management for today's lenders. The latest APPRO solution is designed to help lenders be even more nimble, streamlined and cost-efficient to drive smart growth.

"In working with our customers, we've recognized that many banks and credit unions are looking for ways to streamline their account opening process across all the financial products they offer," said Rajib Roy, president, Equifax Technology Services. "APPRO is designed to give financial institutions a solution to open both deposit and lending accounts and cross-sell additional products across all channels in real-time. This new solution helps businesses achieve a faster sales process, improved customer relationships and lower total cost of ownership."

The new APPRO solution is highly configurable and provides an end-to-end solution across all sales areas, including online, branch, call center and dealer channels. In addition to providing one platform for account opening, consumer and business lending, APPRO provides numerous benefits to customers, including:

- Online account and loan origination processes, resulting in added convenience for customers, who no longer have to come into a branch for these services;
- Real-time cross selling across all lines of business;
- Increased change control over credit policies to better manage risk, pricing and marketing;

and

-- Reduced fraud through integrated identity verification and authentication.

APPRO helps automate every phase of the loan processing workflow -- from data acquisition and decisioning through a range of post-approval functions. For more information about APPRO and other Equifax Technology Services, visit [http://www.equifax.com/consumer/risk/account\\_opening/en\\_us](http://www.equifax.com/consumer/risk/account_opening/en_us) .

About Equifax Inc. (<http://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.

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, 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 7,000 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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