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## **Equifax Announces Paperless Lending Solution at BAI Retail Delivery Conference & Expo**

LAS VEGAS, Nov. 14 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) announced today at the BAI Retail Delivery Conference & Expo the launch of a paperless lending solution that allows financial institutions to close loans electronically. Lenders now have access to a new electronic signature and vaulting solution that Equifax has brought to market by forging relationships with industry leaders Carleton, Inc. and eOriginal, Inc. The solution provides a complete process for origination, underwriting, closing, managing and selling loans electronically through Equifax's APPRO(R) loan origination platform.

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

"Today's financial institutions are increasingly looking for ways to reduce their dependency on paper and bring greater efficiency to the lending process," said Rajib Roy, president, Enabling Technologies, Equifax. "With this new solution, we are enabling lenders to minimize paper through a powerful combination of loan origination, electronic signature and secure electronic vaulting capabilities."

Lenders gain this competitive advantage through the integration of APPRO with Carleton's SmartDocs solution and eOriginal's eCore(TM) advanced electronic vaulting. Electronic loan documents are created and signed using SmartDocs and an electronic signature pad. Documents are then deposited to the eCore vault, where they are securely maintained and managed. eCore provides permissioned access to facilitate easy organizing, reviewing and auditing of the loan package and ensures that documents maintain legal compliance and enforceability throughout their lifecycle.

The new electronic signature and vaulting solution eliminates the need for expensive software implementations that can take years to complete. Financial institutions can implement this solution within a few weeks, and once deployed, offer their customers a shortened and more convenient loan closing process. When customers enter a retail bank branch or credit union, loan documents can be viewed on screen and signed via an electronic signature pad. Once the signatures are applied, documents are automatically vaulted.

Banks and credit unions that take advantage of the new solution can realize significant cost and time savings from reduced processing time and decreased utilization of resources for paper-based tasks. Electronic loan packages ensure that documents are signed properly, and then viewed, managed and sent to all loan parties.

Part of Equifax's portfolio of Enabling Technologies, APPRO provides a single platform for end-to-end consumer and business loan processing. APPRO automates every phase of the loan processing workflow -- from data acquisition and decisioning through a range of post-

approval functions. Equifax will showcase APPRO and other Enabling Technologies solutions in booth #1245 at the BAI Conference from November 13 to 15.

About Equifax Inc. ([www.equifax.com](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 understand 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 through 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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