

BB&T Strengthens Customer Experience with InterConnect

Leading Decisioning Solution Streamlines Bank Card Openings

ATLANTA, June 3 /PRNewswire-FirstCall/ -- Equifax (NYSE: EFX) today announced that Branch Banking and Trust (BB&T) has selected InterConnect(TM) to streamline its bank card opening process and enhance the customer experience. The new solution gives BB&T access to world-class data, analytics and decisioning -- resulting in more profitable risk management for this leading financial institution.

BB&T turned to InterConnect for its automated decisioning capabilities, advanced change control and superior business rules management system. InterConnect provided the flexibility that this full-service commercial and retail banking institution needed to deliver faster, more responsive customer service while mitigating risk.

"InterConnect has given us a powerful tool to improve the BB&T customer experience while also helping us streamline our business processes and gain a competitive advantage," said Brian Short, senior vice president and Bankcard & Merchant Services Risk Manager of BB&T. "Our experience with InterConnect -- from the extremely smooth implementation process to the benefits it has enabled us to pass on to our customers -- has been best-inclass."

Another key selling point for BB&T was InterConnect's superior analytic capabilities. Using InterConnect, BB&T gains a deeper view of its customer base and insight into the potential impact of business initiatives.

"Financial institutions are always looking for new ways to forge stronger customer relationships and drive growth, especially in the midst of increased market pressures," said Dann Adams, president, US Consumer Information Solutions. "Our solutions and technologies are designed to help companies be more responsive to their own customers while managing risk and quickly adapting to market changes."

BB&T also is using InterConnect's Rules Editor(TM) module, which enables business analysts and risk managers to view, update and approve changes to credit policy rules. This gives BB&T users greater flexibility to manage policies and implement new strategies across the enterprise. It also enables BB&T to respond quickly to seasonal changes or competitive market pressures.

InterConnect enables companies to process new account applications, mitigate risk, manage business processes and policies, integrate customer intelligence and perform what-if analysis. For additional information about InterConnect and other Equifax Technology Solutions, visit www.equifax.com/enablewebsite/index.html.

Branch Banking and Trust Company is the sole banking subsidiary of Winston-Salem, N.C.-based BB&T Corporation (NYSE: BBT). With \$136.4 billion in assets, BB&T is the nation's 14th largest financial holding company. It operates nearly 1,500 financial centers in 11 states and Washington, D.C. More information about the company is available at BBT.com.

About Equifax Inc. (<u>www.equifax.com</u>)

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 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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