

Equifax Unveils Online Identity Card

Designed to Help Businesses Lower Fraud Risk, Strengthen Customer Relationships

ATLANTA, Nov. 13 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) unveiled today the Equifax online identity card or I-Card, with a beta test of a first-of-its-kind digital identity management solution that is designed to make online transactions easier and more secure for both consumers and businesses.

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

Information cards (I-cards) are the online equivalent of a driver's license, passport or similar ID and allow consumers to "click-in" to web and e-commerce sites that accept the I-card and conduct online transactions with greater security and control and without having to fill in forms or remember multiple passwords. It is anticipated that this ease-of-use and security will, over time, facilitate relationships between consumers and businesses by reducing the need for companies to retain customers' personal identification information, which could also result in the reduction of risks posed by data breaches.

Equifax is partnering with Parity, a leader in user-centric identity management, to offer the Equifax I-Card that enables people to verify their identity online. People who obtain the Equifax I-Card will also be offered Parity's Azigo I-card management software to enable one-click sign-in and identity verification. Consumers can get their Equifax I-Card free of charge at https://equifaxicards.com for use exclusively at a proof-of-concept site http://watch-this.com).

I-cards are a new technology standard for user-controlled release of personal information online. As the technology is adopted, people will be able to create and collect I-cards that contain personal data such as their profile, purchase preferences, payment, or verified identity information. They will manage their I-cards by using software such as Parity's Azigo I-card "selector" and will release their personal data to accepting web sites they trust with a single click.

"With fraud and identity theft on the rise, companies need better, more secure ways to conduct transactions online and take their identity management practices to the next level," said Steve Ely, president, Equifax Personal Information Solutions. "The launch of the Equifax I-Card is part of our commitment to build an identity management ecosystem that leverages the industry's latest technologies and data to help businesses address compliance needs and lower fraud rates."

"The Equifax I-Card is an important first step in the evolution of the information card ecosystem," said Jack Connors, President of Parity. "Information cards create the ultimate win-win: people get greater control and security with a vastly superior online experience, and businesses save money, reduce fraud, and get better customer information."

The Equifax I-Card is part of the growing trend to provide increased anonymity and security for a consumer's financial and credit information online. Equifax is working with Parity to help deliver this solution. It also used its premier authentication solution, eIDverifier (TM), as well as multiple data sources for identity verification along with open source technology that is endorsed by The Information Card Foundation (ICF), an industry consortium of consumer, data and technology companies.

The Equifax I-Card is among the first commercial I-card-based products to launch from members of ICF, a not-for-profit organization dedicated to developing a simpler and more secure digital identity on the Internet. Led by Deutsche Telecom, Equifax, Google, Intel, Microsoft, Novell, Oracle PayPal and Parity, the ICF promotes the rapid build-out and adoption of Internet-enabled digital identities using information cards.

About Equifax (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 15 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.

About Parity (<u>www.parity.com</u>)

Parity is the driving force in the new Information Card economy, creating value for individuals and businesses. People get an amazing web experience and greater control of personal data using Parity's Azigo information card software. Businesses, online merchants, governments and other organizations get better customer insight and a trusted online customer connection.

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