

October 7, 2025



Equifax Expands Mortgage Credit Offerings to Promote Credit Scoring Competition, Supporting Consumers and the Mortgage Industry

- VantageScore® 4.0 mortgage credit scores will be priced by Equifax at \$4.50 for two years – more than 50% below FICO – offering mortgage credit score conversion at a lower price point.
- Free VantageScore 4.0 credit scores will be offered through the end of 2026 to all Equifax mortgage, automotive, card, and consumer finance customers who purchase FICO scores to drive industry adoption.
- The Work Number® Report Indicator and additional alternative data will be delivered alongside the Equifax mortgage credit report at no cost to enhance the value of the Equifax solution.
- Free income and employment indicators will be available alongside Equifax credit reports for automotive, card, and consumer finance in 2026.

ATLANTA, Oct. 7, 2025 /PRNewswire/ -- [Equifax](#)® (NYSE: EFX) is driving important changes to support a competitive credit scoring market and reduce mortgage costs for American homebuyers and the mortgage industry. First, the company is responding to FICO's monopoly-like doubling of their mortgage credit score prices to \$10 in 2026 by offering VantageScore® 4.0 mortgage credit scores at an over 50% reduction from FICO 2026 prices, or \$4.50, through the end of 2027. Equifax will also offer free [VantageScore 4.0](#) credit scores to all Equifax customers in mortgage, automotive, card and consumer finance who purchase FICO scores for the remainder of 2025 and throughout 2026. With these steps, lenders can see the value that VantageScore 4.0's inclusion of alternative data, or information not historically included in traditional credit reports, can bring – making it possible to score 33 million more U.S. adults.



"Equifax plays an essential role in the financial lives of consumers and the mortgage industry, and we take that responsibility very seriously – particularly in the most challenging mortgage and housing market in 20 years. We support Federal Housing Finance Agency Director Pulte's decision in July to end the 30-year FICO scoring monopoly in the mortgage industry, and believe that the best way to drive change in the marketplace, and to lower costs for consumers and our customers, is through open competition," said Mark W. Begor, Equifax Chief Executive Officer. "Equifax is supporting U.S. consumers and our mortgage customers with 2026 VantageScore 4.0 pricing at over 50% below FICO's aggressive 2026

\$10 pricing. We are committed to holding the \$4.50 score pricing for two years to give lenders the confidence they need to convert to the higher-performing VantageScore."

"By offering VantageScore 4.0 credit scores to all Equifax customers who purchase FICO scores through the end of 2026, we are making VantageScore more easily accessible for lenders of all types to evaluate. More data drives better decisions and VantageScore 4.0 provides a fuller view of consumers' financial profiles. We are also continuing to enhance the value that the Equifax mortgage credit file provides by including income and employment indicators and alternative data alongside credit data at no charge – to deliver more value to our customers and expand credit access to more U.S. consumers. We are committed to responsibly supporting consumers and the mortgage industry with the fullest insights available," Begor continued.

[VantageScore 4.0](#) uses trended data and alternative data (including rental, utilities and telecommunications payment histories) to enhance the assessment of creditworthiness. It was the first credit score to incorporate these factors, with a goal of expanding access to credit for millions more Americans. Trended credit data reflects changes in credit data over time, instead of relying on the static, point-in-time credit history records leveraged by conventional FICO credit scores. These deeper insights have proven to provide a 20% lift in originations without adding incremental risk – enabling greater mainstream financial opportunities for more people.

"American homebuyers have been challenged by high interest rates, rapidly increasing home values, and limited inventory. Offering higher-performing VantageScore 4.0 scores at over 50% below FICO's 2026 score pricing will provide value to our customers and consumers in this challenging time. Providing a fuller, data-driven view of their purchasing potential is critical to helping them achieve their goals," said Joel Rickman, General Manager and Senior Vice President of U.S. Mortgage and Verification Services at Equifax. "Equifax strives to create unique solutions that will move the mortgage market forward by offering greater levels of visibility into a consumer's financial health, streamline the underwriting process and allow more consumers to benefit from homeownership. We were the first in the industry to deliver verification of income and employment as well as utility and telecommunications payment attributes alongside every traditional mortgage credit report. These powerful insights can strengthen mortgage decision making and help provide more access to credit for more people."

Equifax is the only Nationwide Consumer Reporting Agency to provide alternative data including telecom, pay TV and utilities attributes alongside a tri-merge credit report for the mortgage market, at no additional cost to lenders. These insights provide a more complete financial picture of a borrower that can make mortgage underwriting faster and easier and are only used to help consumers obtain a mortgage loan.

Additionally, Equifax is also the first to empower lenders by delivering an indicator of employment status earlier in the mortgage qualification process through [The Work Number® Report Indicator](#). Offered at no additional cost to lenders, this innovation enables them to instantly assess an applicant's creditworthiness and employment status by receiving a notice of a consumer's verification of income and employment record on The Work Number database, alongside the Equifax mortgage prequalification credit report. Indicator Reports for the automotive, card, and consumer finance industries will be available in 2026.

ADDITIONAL MATERIALS

In conjunction with this release, Equifax is posting presentation materials on its website. To access the presentation materials, go to the Investor Relations section of our website at investor.equifax.com.

FORWARD-LOOKING STATEMENTS

This release contains certain forward-looking information to help you understand Equifax and its business environment. All statements that address operating performance and events or developments that we expect or anticipate will occur in the future, including statements relating to the pricing strategies, potential benefits and value propositions of product offerings of Equifax and its competitors, are forward-looking statements. We believe these forward-looking statements are reasonable as and when made. However, forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from our historical experience and our present expectations or projections. These risks and uncertainties include, but are not limited to, those described in our 2024 Form 10-K and subsequent SEC filings. As a result of such risks and uncertainties, we urge you not to place undue reliance on any forward-looking statements. Forward-looking statements speak only as of the date when made. We undertake no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

ABOUT EQUIFAX INC.

At [Equifax](https://www.equifax.com) (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](https://www.equifax.com).

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