

June 2, 2011



# Equifax and FICO Launch Innovative Credit Management Solution Powered by Single Customer View

**First joint offering from new partnership makes Equifax Customer Insights available to UK lenders using FICO TRIAD Customer Manager**

LONDON, June 2, 2011 /PRNewswire/ -- Global information solutions leader Equifax and FICO, the leading provider of predictive analytics and decision management technology, today announced an enhancement in the UK market to FICO™ TRIAD® Customer Manager that integrates Equifax's Customer Insights® service. This solution, the first from the companies' expanded partnership announced last month, will enable lenders and card issuers to improve predictions of customer risk and behavior and make more profitable credit management decisions.

(Logo: <https://photos.prnewswire.com/prnh/20060224/CLF037LOGO> )

With the addition of Equifax's Customer Insights offering, banks, card issuers and retailers using FICO TRIAD Customer Manager can easily integrate a comprehensive range of customer-level data into their credit decision strategies. They will also be able to create customer-level scores. By using Equifax Customer Insights with FICO TRIAD Customer Manager, financial organizations can improve a range of credit decisions, including which credit offers to make to which customers, what over-limit transactions to authorize, how to treat early-stage delinquencies in collections, and how to manage customers' credit limits.

Leading lenders have used FICO TRIAD Customer Manager for years to successfully make customer-level decisions. Today more than 90% of cards issued in the UK are managed using FICO TRIAD. However, aggregating the source data at the customer level is a challenging undertaking that can require thousands of staff hours — in some cases, such projects have taken banks years to complete. Equifax Customer Insights can shorten this process, typically to between three and six months.

"Our clients tell us that the difficulty in creating customer-level data is one of the major barriers to high-performance customer decisioning," added Mike Gordon, vice president and managing director of Europe, the Middle East and Africa for FICO. "The Customer Insights service removes that barrier and puts additional data to work in credit strategies managed through FICO TRIAD Customer Manager, the industry-leading credit management application. Our clients can use this new enhancement to reduce credit losses while establishing stronger customer relationships."

"Having a complete view of all the relationships an organization has with a customer gives it much greater insight to manage that relationship as well as shape future credit strategies," explained Shawn Holtzclaw, managing director, Equifax UK. "Our Customer Insights

offering gives lenders that facility in an integrated and streamlined way that not only improves performance but that also enables regulatory compliance. The integration of Equifax Customer Insights with FICO TRIAD Customer Manager was an obvious opportunity to build upon our alliance with FICO to serve our customers better."

More information on this solution and the Equifax-FICO partnership in the UK is available at [www.efxfico.com](http://www.efxfico.com).

### **About Equifax ([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.

With a strong heritage of innovation and leadership, Equifax continuously delivers 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. operates in the U.S. and 15 other countries throughout North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500® Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

### **About FICO**

FICO (NYSE: FICO) delivers superior predictive analytics solutions that drive smarter decisions. The company's groundbreaking use of mathematics to predict consumer behavior has transformed entire industries and revolutionized the way risk is managed and products are marketed. FICO's innovative solutions include the industry-leading solutions for measuring credit risk, managing credit accounts, identifying and minimizing the impact of fraud, and customizing consumer offers with pinpoint accuracy. Most of the world's top banks, as well as leading insurers, retailers, pharmaceutical companies and government agencies, rely on FICO solutions to accelerate growth, control risk, boost profits and meet regulatory and competitive demands. Learn more at [www.fico.com](http://www.fico.com). FICO: Make every decision count™.

### **Statements Concerning Forward-Looking Information**

#### **EQUIFAX**

Equifax management believes certain statements in this release that relate to Equifax or its business may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, such as statements regarding risk management solutions product performance, customer acceptance of the new products, competitors'

products, and the timing of future product launches by the Equifax and FICO risk management solutions partnership in the U.K. These statements are made on the basis of Equifax management's views and assumptions regarding future events and business performance as of the time the statements are made. Equifax management does not undertake any obligation to update any forward-looking statements. Actual results may differ materially from those expressed or implied. Such differences may result from actions taken by Equifax, including our ability to develop new products and services as anticipated and to respond to pricing and other competitive pressures, as well as from developments beyond Equifax's control including, but not limited to, changes in U.K. and worldwide economic conditions that materially impact consumer spending, consumer debt and employment and the demand for Equifax's products and services, and changes in U.K. and other laws and regulations governing our business. Certain additional factors are set forth in Equifax's Annual Report on Form 10-K for the year ended December 31, 2010 under Item 1A, "Risk Factors", and our other filings with the U.S. Securities and Exchange Commission.

## FICO

Except for historical information contained herein, the statements contained in this news release that relate to FICO or its business are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are subject to risks and uncertainties that may cause actual results to differ materially, including the success of the Company's Decision Management strategy and reengineering plan, the maintenance of its existing relationships and ability to create new relationships with customers and key alliance partners, its ability to continue to develop new and enhanced products and services, its ability to recruit and retain key technical and managerial personnel, competition, regulatory changes applicable to the use of consumer credit and other data, the failure to realize the anticipated benefits of any acquisitions, continuing material adverse developments in global economic conditions, and other risks described from time to time in FICO's SEC reports, including its Annual Report on Form 10-K for the year ended September 30, 2010 and its last quarterly report on Form 10-Q for the period ended March 31, 2011. If any of these risks or uncertainties materializes, FICO's results could differ materially from its expectations. FICO disclaims any intent or obligation to update these forward-looking statements.

FICO, TRIAD and "Make every decision count" are trademarks or registered trademarks of Fair Isaac Corporation in the United States and in other countries.

SOURCE Equifax