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# Equifax Introduces CreditStyles® Pro for Financial Institutions, Automotive Lenders, Insurers, Retailers and Telecommunications Companies

## New Product Gauging Household Financial Capacity to Improve Marketing and Risk Analytics

ATLANTA, Nov. 29, 2012 /PRNewswire/ -- [Equifax](#) announced today the availability of [CreditStyles® Pro](#), which enables marketers and risk executives at financial institutions, automotive finance companies and dealers, insurers, retailers and telecommunications companies to strategically differentiate customers by presenting aggregated household credit measures — enabling organizations to better understand their customers' likely credit capacity, needs and usage.

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

[CreditStyles® Pro](#) provides greater levels of insight on households' financial capacity for advanced prospecting, segmentation and risk management. These insights enable marketers to strategically differentiate customers and prospects, appropriately target specific households, and inform both traditional customer management and online marketing efforts.

By leveraging CreditStyles Pro, companies can:

- Better differentiate which prospects are the best fit for their products and services based on consumers' likely credit capacity
- Identify consumers who are likely to have high credit limits and are likely to maintain revolving balances
- Identify consumers that are likely in the market for a particular product and might need a loan to make the purchase
- Distinguish target markets that are likely to have high new mortgage, auto, home equity, bank card and student loan activity

Additional benefits include:

- Aggregated FICO® Scores, which are exclusively available from Equifax that enable marketers to utilize an aggregated version of the industry accepted credit risk assessment measure for non-FCRA marketing purposes across the customer lifecycle
- Anonymous household metrics that represent nearly 100 percent of all active credit consumers, while still protecting consumer privacy
- Variables that can be used to enhance segmentation in connection with prescreen initiatives

- More than 400 aggregated credit variables, risk scores, and intent indicators that are updated quarterly

Offering an extensive array of aggregated credit metrics, CreditStyles Pro enhances transparency in marketing and customer management by providing companies with insights on customers' financial capacity, such as:

- Likely credit limits and maintenance of revolving balances
- Propensity to be in the market for new credit
- Likely new credit activity and delinquency rates

"In today's market, companies are seeking economical options that can help them drive their prospecting, cross-sell, and risk applications," said Ian Wright, senior vice president of Business Strategy and Product Management Operations for Equifax's IXI Services.

"CreditStyles Pro is unique within the industry as it provides comprehensive, up-to-date aggregated credit metrics at the household-level that maximizes companies' return on their marketing investment."

Neither these materials nor any product described herein were developed or intended to be used for the extension of credit to any individual, nor may they be used for purposes of determining an individual's creditworthiness or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. Section 1681 et seq.

### **About Equifax Inc.**

Equifax is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. We organize and assimilate data on more than 500 million consumers and 81 million businesses worldwide, and use advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol [EFX](#). For more information, please visit [www.equifax.com](http://www.equifax.com).

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