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Equifax and Ataeva Partner to Launch Advanced Spend and Yield Tools for Financial Institutions

ATLANTA, April 24, 2026 /PRNewswire/ -- [Equifax](#)® (NYSE: EFX) today announced a strategic partnership with [Ataeva](#) to launch the [Ataeva Product Suite](#). This high-impact, diagnostic toolkit is designed to significantly enhance financial institutions' ability to accurately value potential customers and optimize portfolio performance, driving profitable growth. The collaboration introduces two market-validated solutions—Ataeva TAPSSM (Total Annual Plastic Spend) and Ataeva CYMSM (Card Yield Metrics)—powered by Equifax consumer credit data.



The Ataeva Product Suite utilizes a set of more than 100 FCRA-regulated attributes¹ to provide the proprietary metrics essential for identifying true revenue potential and maximizing return on investment (ROI) for credit issuers. Built on up to 12 months of trended data, these solutions allow financial institutions to build highly profitable portfolios of low-risk revolvers and high spenders, establishing a powerful competitive advantage.

"This partnership is driving sustainable value for our financial institution customers," said Harald Schneider, Global Chief Data & Analytics Officer at Equifax. "By integrating these predictive attributes, we are empowering financial services to create a highly personalized, profitable and compliant strategy across every phase of the customer lifecycle—from acquisition pre-screening to proactive, data-driven retention. This capability elevates the industry standard for risk assessment and portfolio optimization."

Key Solutions for Portfolio Optimization:

- **Ataeva TAPS (Total Annual Plastic Spend):** This solution helps lenders identify consumers that could benefit from an increased credit limit by estimating their total annual credit card spend across their entire wallet.
- **Ataeva CYM (Card Yield Metrics):** This solution helps lenders identify consumers that make responsible monthly payments on their credit cards, carry a monthly balance and have a specific annual percentage rate (APR) on these accounts. Lenders can evaluate if they can offer more favorable credit terms, like a lower interest rate for debt consolidation or balance transfer.

"By combining Ataeva's advanced analytics with the differentiated data assets provided by

Equifax, we are helping to solve the market's core inefficiency in prospect valuation," said Ajay Pillai, Co-Founder of Ataeva. "The Ataeva Product Suite helps give issuers the proprietary metrics to accurately identify true revenue potential and build highly profitable portfolios of low-risk revolvers and high spenders."

For credit unions and community banks, these tools offer a clear path to gaining market share by leveraging superior data to identify and acquire high-value customers, solidifying their competitive position against larger financial institutions. To learn more about how Equifax helps financial institutions drive profitable growth and move people forward, [click here](#).


ABOUT EQUIFAX INC.

At Equifax (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).

FOR MORE INFORMATION:

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¹ The Ataeva Product Suite, including TAPS and CYM, features attributes derived from consumer credit data regulated by the Fair Credit Reporting Act (FCRA). Use of these attributes is subject to the FCRA and other applicable laws. Customers are responsible for ensuring they have a permissible purpose to access such data and for maintaining their own compliance with the FCRA, including requirements related to pre-screened offers of credit and adverse action notices.

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