

October 21, 2013



FORMFREE, Equifax Partner to Streamline Borrower Asset Checks

Alliance Adds Automated Verification of Deposit and Asset (VODA) Service to the Equifax Set of Solutions

—Digital Bank Reports Reduce Borrower Fraud and Wasteful, Paper-Based Processes—



ATHENS, Ga., Oct. 21, 2013 (GLOBE NEWSWIRE) -- FORMFREE, a provider of technologies that help financial institutions determine the ability of their customers to pay back loans, and Equifax Workforce Solutions (NYSE:EFX), a global provider of human resource and verification services, have formed a strategic referral partnership through which Equifax will offer the ACCOUNTCHEK service, the mortgage industry's leading automated verification of deposit and asset (VODA) solution.

Used by mortgage lenders and other providers of consumer credit, ACCOUNTCHEK automates the verification of a borrower's deposits and assets in the loan process by providing instant digital statements from more than 15,000 financial institutions. ACCOUNTCHEK delivers VODA reports in minutes through a secure web and mobile portal, eliminating the need for borrowers to submit endless paper copies of bank statements while reducing loan file errors and potential fraud.

Equifax offers asset verifications to its customers through manual processes, but will be adding ACCOUNTCHEK as a digital alternative. The ACCOUNTCHEK service is completely paperless and connects lenders directly to virtually any financial institution where a borrower holds an account.

"By partnering with FORMFREE, we will be able to empower our verifier clients with immediate access to digital account statements when authorized by the applicant, thus helping them close loans more quickly and provide a better overall consumer experience," said Michael Kuentz, senior vice president for Equifax Verification Services. "In today's lending environment, where reducing fraud, using verified data, and ensuring borrower authenticity are paramount, ACCOUNTCHEK is a great solution to add to our offerings."

Shortly after its initial beta release in 2009, ACCOUNTCHEK entered into a joint venture and hosting agreement with Equifax. During this time, the ACCOUNTCHEK service received positive reactions and steady adoption from leading mortgage, credit and payroll companies as well as GSE support for its digital automated verification. Today, ACCOUNTCHEK is owned and managed by FORMFREE Holdings Corporation and serves referred Equifax customers directly.

"We were fortunate early on to have a relationship with a true giant in financial services technology," said FORMFREE Founder and CEO Brent Chandler. "Not only does our new business partnership give us exposure to a large number of lenders, it will also speed

adoption of paperless asset and deposit verifications at a time when the industry needs them most."

ACCOUNTCHEK helps lenders comply with new Consumer Financial Protection Bureau regulations set to go into effect in January 2014, which require lenders to verify a borrower's ability to repay on all residential mortgages. The solution also satisfies Fannie Mae's Form 1006 Verification of Deposit (VOD) requirements by delivering complete VOD reports in seconds. ACCOUNTCHEK reports are available in multiple digital formats, including PDF, for lenders to store in their digital vaulting systems.

For more information about ACCOUNTCHEK, visit www.accountchek.com

About FORMFREE

FORMFREE Holdings Corporation is a privately-held technology provider that specializes in helping financial institutions determine the ability of their customers to pay back loans. FORMFREE has partnered with Equifax and other industry-leading credit and financial service providers to collect, certify and analyze data and help customers make better lending decisions. The company was founded in 2008 and is based in Athens, Georgia. For more information, visit www.formfree.com.

About Equifax

Equifax (NYSE: [EFX](http://www.equifax.com)) is a global leader in consumer, workforce and commercial information solutions, that provides businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 500 million consumers and 81 million businesses worldwide, and uses advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers. Equifax Workforce Solutions, also known as TALX Corporation, is a wholly owned subsidiary of Equifax and an Equifax business unit. Equifax Workforce Solutions maintains the most comprehensive database of employment and income information in the nation.

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. In 2013, Equifax was named a Bloomberg BusinessWeek Top 50 company, was #3 in Fortune's Most Admired list in its category, and was named to InfoWeek 500 as well as the FinTech 100. For more information, please visit www.equifax.com.

CONTACT: MEDIA CONTACT:

Warren Lutz

Strategic Vantage Marketing & Public Relations

(925) 270-3941

WarrenLutz@StrategicVantage.com

Source: Equifax Inc.