

VantageScore Gains Market Momentum Among Industry Leaders

Equifax Retail and Technology Customers Embrace VantageScore(sm)

ATLANTA, June 8 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today announced that several banking, retail and technology customers are incorporating VantageScore(sm) into their decisioning processes. Fingerhut, a national direct mail and web retailer of a broad range of consumer products and services, will leverage VantageScore for its portfolio reviews. Recently, I4 Commerce, which provides strategic payments and marketing technology solutions to merchants across the country, began utilizing VantageScore within its underwriting process.

(Logo: http://www.newscom.com/cgi-bin/prnh/20060224/CLF037LOGO)

VantageScore, a credit score jointly developed by Equifax, Experian and TransUnion, is a direct result of market demand for a more consistent and predictive approach to credit-scoring methodology across all three national credit reporting companies. Introduced to the market in March 2006, VantageScore is recognized today as an alternative risk management scoring solution.

"Currently we have 100 major financial and retail institution customers in various stages of evaluating and testing VantageScore," said Dann Adams, president of US Consumer Information Solutions, Equifax. "VantageScore represents a breakthrough in credit scoring where score variability among the three major credit reporting companies is due solely to data differences within the credit files."

All three credit reporting companies use the same VantageScore algorithm to calculate the credit score. VantageScore leverages the collective experience of the industry's leading experts on credit data, scoring and analytics. In addition to Fingerhut and I4 Commerce, several other Equifax customers have begun using VantageScore within their underwriting processes for mortgage, credit card and pre-screen decisioning.

"Fingerhut has come to rely on Equifax to provide industry-leading analytics and technologies that enable us to offer our customers immediate credit access," said Richard Payne, senior vice president and chief credit officer, Fingerhut. "We have been impressed by VantageScore's performance and look forward to using the score more in the future."

Through complex analytic models, Equifax Predictive Sciences mines data to generate new intelligence for customer decisions. The result is the opportunity for our customers to offer more products to more of their consumer and business customers. For more information about Equifax solutions, visit http://www.equifax.com.

VantageScore is being independently marketed and sold separately through each of the three national credit reporting companies via licensing agreements with VantageScore

Solutions, LLC.

About Equifax (<u>www.equifax.com</u>)

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.

Customers have trusted Equifax for over 100 years to deliver 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. employs approximately 6,900 people in 14 countries through North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500(R) Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

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