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## Equifax Announces Scoring Solution to Expand Prospect Universe

CHICAGO, Oct. 15 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today announced at the Direct Marketing Association (DMA) 2007 Annual Conference the introduction of a list segmentation tool to help marketers identify and reach the highest quality prospects. Called Equifax ValueScore, the solution allows marketers to combine prospecting data with a proprietary segmentation model that leverages Equifax's extensive consumer behavior data -- enabling them to achieve the right balance between response and back-end performance.

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

Equifax ValueScore uses demographic and lifestyle profiles to model good and poor consumer payment behavior. With 12 ValueScores from which to select, ranging from high- to low-value, marketers can use Equifax ValueScore to expand their prospect universe by targeting high-quality prospects within lists that previously had payment and conversion rates that were too low to mail.

Money Mailer DM, an industry leader in direct response advertising and an early ValueScore adopter, has achieved strong results in test use, now a national program.

"Money Mailer DM optimizes direct marketing through integrated shared mail, one-to-one and interactive solutions. Since running a test program in October of 2006 for a national cash advance client, we have achieved a 38 percent lift in response rates compared against previous direct marketing programs," said Steven Gray, chief operating officer, Money Mailer DM. "ValueScore rankings and list selects are a large contributor to our client's prospecting strategy today and tomorrow. We look forward to replicating these types of successful analytical strategies for all of our clients."

While many industry marketers can benefit from using Equifax ValueScore, the solution is particularly attractive for Invitation to Apply (ITA) credit marketers. With this solution, marketers easily can target responsive lists that maximize marketing value and minimize underwriting costs, without having to extend firm offers of credit.

With Equifax ValueScore, direct marketers gain both a new marketing select and a variable that can be appended or installed on their house file. Since Equifax ValueScore has been validated against Equifax's vast databases of consumer behavior, mailers now have more leverage when using Equifax's powerful Lifestyle Selector(R) and TotalSourceXL(TM) databases. The Lifestyle Selector is the direct marketing industry's most comprehensive database of self-reported consumer information. TotalSourceXL(TM) is one of the largest and most powerful consumer databases on the market, containing demographic, lifestyle and purchase history information on more than 115 million U.S. households.

"Today's marketers not only need to reach the most-likely-to-respond prospects, they must have a solution to anticipate the marketing value of those relationships," said Dann Adams,

president, US Consumer Information Solutions, Equifax. "Equifax ValueScore gives marketers a clear, up-to-date picture of the prospects and existing customers most likely to deliver real value."

Equifax ValueScore is also available in specific versions for the auto finance, retail card and credit card industries. ValueScore's performance is driven by demographic information and does not incorporate any individual credit data.

ValueScore is part of the company's portfolio of marketing solutions that empower businesses to maximize their marketing efforts and manage and grow their customer bases. For more information on ValueScore and other Equifax marketing offerings, visit [www.equifaxmarketingservices.com](http://www.equifaxmarketingservices.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, employment and income verification and human resources business process outsourcing services, 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, HR/payroll services, 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 throughout 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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