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Equifax Helps Businesses Thwart Authorized User Deception

VantageScore(sm) and Equifax Risk Score Exclude Authorized User Accounts

ATLANTA, June 25 /PRNewswire-FirstCall/ -- Over the past several months, Equifax has learned that individuals are paying to become authorized users on credit card accounts of people who have excellent credit. These people use their purchased "authorized user" status to artificially boost certain credit scores to gain access to a loan or loan terms they otherwise would not qualify for. "Piggybacking" on someone else's credit is a major concern to lenders, especially within the mortgage community, who are trying to protect their businesses from loan delinquencies and foreclosures.

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

In the wake of these concerns, Equifax Inc. (NYSE: EFX) emphasizes that VantageScore(sm) and the Equifax Risk Score 3.0 are not - and never have been - impacted by the authorized user manipulation. Authorized user information is excluded in calculating both VantageScore and the Equifax Risk Score 3.0.

"Being an authorized user on someone else's account does not demonstrate an individual's ability to pay their credit obligations. For this reason, it does not make sense to include authorized users in the calculation of a credit score," said Lisa Zarikian, who leads Equifax Predictive Sciences and was a member of the team that created VantageScore.

While it is not illegal for consumers to be authorized users on accounts, Equifax believes it is misleading to embellish one's credit history in order to obtain financing. Equifax will continue to dedicate resources to deepening its understanding of the problem and assist lenders in obtaining the most accurate assessment of an individual's credit risk.

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 effective risk management scoring solution.

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.

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 (<http://www.equifax.com>)

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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