

## Equifax Fraud Solutions Help Businesses Win the Fight Against Fraud

## **Customers Report That 25% of Business Write-Offs are Fraud-Related**

ATLANTA, Sept. 26 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today unveiled enhancements to its fraud portfolio, strengthening its position as a leading provider of fraud prevention and identity verification solutions. New product enhancements include a powerful fraud index score to strengthen online identity verification and the availability of fraud authentication offerings in Spanish.

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

Businesses attribute as much as 25 percent of their write-offs to fraud, according to the findings of a group of Equifax customers that recently were posed questions on the topic. Based on feedback from more than 200 companies, Equifax has learned that the majority of today's businesses experience fraud through the Internet and other channels such as credit/debit cards and counterfeit documents.

"Faced with mounting regulatory pressures, economic stress and a decline in consumer credit quality, businesses can't afford the consequences of overlooking fraud prevention technology," said Dann Adams, President, US Consumer Information Solutions, Equifax. "Our customers tell us that protecting their own customers, partners and employees from fraud is a top business priority. We're continuously bringing innovation and new technology to our fraud solutions to help them do this."

Among the enhancements, Equifax has added a statistically derived fraud index score to its online solutions, elDverifier(R) and elDcompare(TM). Equifax developed this new index score by analyzing patterns in fraud transactions across a wide range of industries. Based on its research, Equifax designed a highly predictive fraud index to help confirm the legitimacy of an identity and the likelihood of an applicant presenting fraudulent information. By giving businesses greater confidence that consumers are who they say they are, elDverifier and elDcompare enable financial institutions to speed the application process and make better business decisions.

In addition to these updates, Equifax has added bilingual capabilities to its elDverifier authentication offering. The solution now generates questions and corresponding multiple choice answers in Spanish as well as English, giving consumers the option to authenticate in either language.

All of these new product enhancements are part of Equifax's comprehensive suite of fraud solutions, which are used by more than 70 percent of Equifax customers. In fact, nine of the largest U.S. banks turn to Equifax for advanced fraud solutions when opening new accounts. For more information about Equifax fraud solutions, visit <a href="http://www.equifax.com/biz/solutions/fraud.shtml">http://www.equifax.com/biz/solutions/fraud.shtml</a>.

## 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 understand 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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