

December 2, 2009



## New Equifax Solution Helps Businesses Reduce Losses, Improve Profitability

ATLANTA, Dec. 2 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today announced the launch of a new solution that gives companies increased control over the risk management of business customers as well as suppliers. Business Credit Monitoring(TM) provides companies with early warning alerts when business customers or vendors may be facing financial challenges. With this solution, businesses can improve their risk assessment processes and reduce losses by identifying customers and suppliers before they become delinquent on financial obligations and impact profitability.

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

Business Credit Monitoring is the latest addition to Equifax's comprehensive suite of portfolio management solutions. From account monitoring to benchmarking, Equifax solutions help businesses track industry and portfolio trends, identify areas of risk and market opportunity and modify strategies based on a deeper understanding of commercial accounts and their financial status.

One user of the portfolio management services is NewAlliance Bank, Connecticut's largest state-chartered bank. NewAlliance implemented Equifax's account management solutions to monitor accounts and detect signs of impending financial trouble within its customer portfolio and has seen significant improvement in its collections productivity.

"We have validated the alerts on our commercial portfolio and found that triggered loans are three times more likely to go delinquent than loans without trigger alerts," said Evan Kass, Director, Credit Portfolio Analytics, NewAlliance Bank. "It is an important and valuable service."

According to Equifax Commercial Information Solutions, commercial bankruptcies increased by 69 percentage points (27 percent) in September 2009 year over year. Equifax research has also shown that commercial bankruptcies continue to rise across all industry sectors, with transportation, construction and retail showing significant increases year to date.

"The need to proactively manage risk has shifted from 'important' to 'essential' for businesses navigating tough economic conditions in a soft economy, " said Michael Shannon, president, Equifax Commercial Information Solutions. "Our portfolio management solutions help businesses to detect early distress signals and act quickly to mitigate risk and drive stronger performance from commercial and supplier relationships."

A web-based solution, Business Credit Monitoring can be seamlessly integrated into a company's existing account management processes. This highly flexible solution allows companies to monitor their entire portfolio of business customers and suppliers or flag only those accounts that require close attention. By matching the list of selected accounts against the Equifax commercial credit database, the solution monitors and notifies customers of any

key adverse account developments. Businesses benefit from:

- Minimized manual account review and increased efficiency
- Timely alerts resulting from changes in Equifax's Small Business Credit Risk Score, Business Failure Risk Score and newly reported public record/bankruptcy information
- Potentially fewer write-offs based on improved risk assessment and decisioning
- Real-time insights into portfolio segments requiring customized strategies based on risk level
- Greater flexibility in setting monitoring preferences and managing accounts

Businesses that leverage Equifax portfolio management solutions gain access to the Equifax Commercial Credit Report, market-leading risk scores and Equifax's commercial credit database, the industry's largest source of small business information. Equifax currently provides credit grantors with information on more than 25 million small businesses.

Equifax Commercial Information Solutions provides the information and expertise necessary for companies to best understand and manage their dealings with business customers, prospects and suppliers. Our exclusive partnership with the Small Business Financial Exchange, along with other proprietary sources, provides the best-in-class commercial credit risk data. Combined with highly predictive scoring and innovative technology, businesses can leverage this information to make quick, confident credit decisions and minimize potential losses.

We also offer business linkage and firmographics to help companies gain greater visibility into their supply chain as well as improve the precision of their sales and marketing efforts - from customer acquisition to retention and expansion. To learn more about Business Credit Monitoring and other Equifax Commercial Information Solutions, visit [www.equifax.com/commercial](http://www.equifax.com/commercial).

*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, 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.

With a strong heritage of innovation and leadership, Equifax continuously delivers 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. operates in the U.S. and 14 other countries throughout North America, Latin America and Europe. Equifax is a member of Standard & Poor's (S&P) 500® Index. Our common stock is traded on the New York Stock Exchange under the symbol EFX.

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