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Equifax Expands Business Report Suite

New Reports Provide Greater Transparency into How Businesses Pay Within Specific Industries

ATLANTA, Aug. 3 /PRNewswire-FirstCall/ -- Equifax (NYSE: EFX) today announced it has expanded its suite of business credit reports, strengthening the company's position as a leading provider of small business solutions. With the new Equifax Business Report suite, all lenders and providers of commercial credit can access a range of business credit reports that address various industry needs. Commercial banks and trade creditors benefit from greater visibility into the payment habits of small firms and large companies to make informed credit decisions and strengthen commercial customer relationships.

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In a recent study, Equifax leveraged its Business Failure Risk Score™ to analyze the percent of businesses that may file for formal bankruptcy or cease operations, leaving debt to creditors within a 12-month time period. Equifax research showed that the percent of businesses in this high-risk group nearly doubled, increasing from 0.5% in Q1 2009 to 0.9% in Q1 2010.

"With delinquencies and business failures on the rise, companies must leverage the industry's best data and tools to mitigate financial risk and make informed decisions for any business credit situation," said Dan Csont, Chief Marketing Officer, Equifax Commercial Information Solutions. "The Equifax Business Report suite provides the business intelligence and insight lenders and trade creditors need to acquire profitable customers while minimizing the potential for losses and achieving strong business results."

The suite provides a complete view of a business' financial obligations, including its banking and leasing payment information as reported by the Small Business Financial Exchange (SBFE) and non-banking supplier payment history. A single source of business credit information, Equifax's expanded offering provides reports that address identity verification, low/high credit risk exposure and credit worthiness of the principal/guarantor. Among the new reports included in this suite are the Business Credit Industry Report Plus™ and the Business Credit Industry Report™. Leveraging expanded metrics and data in these reports, lenders and trade creditors can obtain valuable insight into a business's financial obligations and payment habits within specific industry sectors.

A key advantage, all Equifax business reports return the 9-digit EFX ID™ for the inquired company, registered site and parent company, if available. Never retired or reused, this unique identifier links together an organization's divisions, subsidiaries and locations into a global corporate hierarchy to provide a comprehensive view of a business's legal structure.

All Equifax Business Reports are now available and can be seamlessly integrated into a company's existing risk management processes. For more information about the Equifax Business Report suite, visit www.equifax.com/commercial.

About Equifax (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.

About the Small Business Financial Exchange (www.sbfe.org)

The Small Business Financial Exchange (SBFE) is the country's leading source of small business credit information. Established in 2001, this non-profit association's database houses information on about 24 million businesses, and enables information exchange among approximately 400 members who provide small business financing.

Through its resources and relationships, SBFE makes possible innovative risk management solutions by providing industry insight and analysis of aggregated small business financial data to its members. SBFE sets the highest standards for data quality, integrity of use, and information security for its database to protect its members and their customers' information.

SBFE is the only member-controlled organization of its type and is a trusted advocate in promoting the needs of the small business lending industry. For more information, visit www.sbfe.org.

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