

August 18, 2010



## **Equifax Capital Markets Integrates KXEN Technology, Delivers Powerful Predictive Modeling to the Secondary Market**

SAN FRANCISCO, Aug. 18 /PRNewswire-FirstCall/ -- KXEN, the leading provider of data mining automation solutions, announced today that Equifax Capital Markets is using KXEN technology to strengthen its data mining and predictive modeling capabilities. Through its relationship with KXEN, Equifax can build models faster and identify variables that are most predictive of mortgage loan default and delinquency. Together, Equifax and KXEN provide investors with access to data sources and tools that provide precise indicators of securitized loan performance.

With KXEN technology, Equifax can quickly analyze data and conduct efficient data mining and variable reduction exercises. KXEN technology advances the analytic capabilities of Equifax Capital Markets by isolating selected credit variables to build highly accurate and reliable models. This added speed and scalability enables rapid testing and delivery of credit data to the mortgage-backed securities marketplace.

"Through this relationship, we have the ability to provide the secondary market with the critical insights to improve default and pre-payment predictions," said Steve Albert, vice president, Equifax Capital Markets. "By leveraging the combined strength of Equifax's extensive borrower credit data and KXEN's leading-edge technology, our Capital Markets team gains access to actionable intelligence in a fraction of the time it would take using conventional tools."

A fully automated solution, KXEN's software embeds predictive analytics into key business processes and strategic solutions. The unmatched speed, ease of use and scalability of KXEN technology enable the delivery of critical customer insights related to potential pre-payment and default risks.

"We are pleased that Equifax has selected us to work with them to leverage the powerful capabilities of KXEN technology in the mortgage-backed securities market," said John Ball, Chief Executive Officer, KXEN. "Equifax represents the new wave of analytically sophisticated companies looking to next-generation technologies to build highly predictive models that can reshape the way mortgage investors predict payment performance and thereby reduce risk and exposure."

This relationship is the latest development among a number of industry innovations led by Equifax Capital Markets. Recently, Equifax added several, unique data variables to its premier solution for the mortgage-backed securities market - ABS Credit Risk Insight. An industry first, the solution gives investors greater visibility into borrower credit health by providing detail on all mortgage and home equity payments, owner-occupancy, bankruptcies and performance on past mortgages.

To learn more about Equifax Capital Markets, visit [www.equifax.com/capitalmarkets](http://www.equifax.com/capitalmarkets). For more information about KXEN solutions, visit [www.kxen.com](http://www.kxen.com).

## **About KXEN**

KXEN, The Data Mining Automation Company™ delivers next-generation Customer Lifecycle Analytics to enterprises that depend on analytics for competitive advantage. KXEN's solutions for CRM lifecycle analytics drive significant improvements in customer acquisition, retention, cross-sell and risk applications. KXEN's solutions are based on patented innovations and have been deployed at over 400 customers including Bank of America, Barclays, Cox Communications, Lowe's, Meredith Corporation, Overstock.com, Rogers, Vodafone, and Wells Fargo. KXEN is headquartered in San Francisco, California with field offices in the U.S., Paris and London. Find out more by visiting [www.kxen.com](http://www.kxen.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, 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. Its common stock is traded on the New York Stock Exchange under the symbol EFX.

SOURCE KXEN; Equifax Inc.