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Equifax Equips Lenders with Unique Solution for Assessing Ability to Pay

ATLANTA, Oct. 26 /PRNewswire/ -- Equifax Inc. (NYSE: EFX) today announced the launch of an analytic solution that provides an expanded view of a borrower's total debt and income, enabling financial institutions to better predict payment behavior across multiple account types. Equifax Enhanced DTI™ provides a more precise measure of borrower capacity for mortgage, bankcard, retail and automotive lending than a traditional debt to income ratio. By enabling lenders to incorporate dimensions of affordability into their decisioning processes, Enhanced DTI helps financial institutions improve loss mitigation, strengthen customer retention and enhance their overall portfolios.

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"Financial institutions require a more holistic view of their borrowers' financial health to make sound and efficient decisions across the customer lifecycle. In today's dynamic economy, borrower capacity serves as an important component of this picture," said Rudy Ploder, president, Consumer Information Solutions, Equifax. "Used in conjunction with traditional tools, Enhanced DTI provides a granular look at a borrower's true financial condition so that lenders can assess both borrower propensity and capacity to pay in a more meaningful way."

In its most recent study, Equifax compared the effectiveness of standard debt-to-income to Enhanced DTI in predicting bankcard payment behavior. Equifax data showed that using Enhanced DTI and a traditional risk score enabled the approval of a greater number of quality accounts while reducing defaulted accounts by 23% versus leveraging a standard debt-to-income ratio and traditional risk score. These results underscore the market need for a solution like Enhanced DTI, which can help lenders balance risk exposure and profitability while still growing their business.

Enhanced DTI is Equifax's response to this industry trend. After more than two years of extensive research analyzing hundreds of debt and income formulations, Equifax developed a solution that is "tuned" to help financial institutions better evaluate borrower capacity for specific lending products. Financial institutions that leverage Enhanced DTI receive a three-digit score indicating a borrower's debt load and likelihood of meeting a credit payment obligation. When used in conjunction with a generic credit risk score, Enhanced DTI enables lenders to:

- Identify more profitable customers during prescreening
- Leverage modeled, stated or verified income data for maximum decisioning flexibility
- Speed account opening and decisioning for determining credit limits and loan payments
- Refine risk-based pricing

-- Align loan modification requirements with borrower ability to pay

Another key advantage, Enhanced DTI offers a more refined measure of debt and income for mortgage and equity lending. This solution underscores our industry expertise in mortgage analytics – making it part of a powerful suite of solutions designed to address the evolving needs of the lending community.

Enhanced DTI is the latest addition to the Equifax Decision 360™ suite of solutions that leverage its portfolio of credit, income and wealth data, along with advanced analytics, to give businesses the most complete consumer financial profile. For more information about Equifax Decision 360, visit <http://consumer.equifax.com/?elqPURLPage=31>.

About Equifax Inc. (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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