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# Equifax Helps Financial Institutions Improve Account Management Productivity Across Portfolios

## New InterConnect Solution Introduced at BAI Retail Delivery Conference

BOSTON, Nov. 5 /PRNewswire-FirstCall/ -- Equifax Inc. (NYSE: EFX) today announced at the BAI Retail Delivery Conference the launch of a new solution to help banks and financial institutions drive increased return-on-investment from their portfolio review processes. InterConnect for Account Management(TM) enables banks to automate account segmentation and risk decisioning for credit line adjustments and cross-sell offers. Now, banks can better identify customers most likely to accept product and service offers, resulting in increased cross-sell acceptance rates and improved customer retention.

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

"Providing this automation as a hosted solution will make it possible for more institutions to see the advantages of customer-centric decisioning," said James Taylor, CEO of Decision Management Solutions, a consulting firm focused on helping companies adopt decisioning technologies. "With complete control over credit policies, portfolio segmentation and customer treatment and no software to install, lenders can maximize their agility and keep their operating costs down."

While financial institutions historically have leveraged these types of tools with their credit card portfolios, many have considered them too complex and costly to use when managing deposit accounts. According to the Federal Deposit Insurance Corporation, the percent of increase year-over-year in total deposits for both commercial banks and savings institutions was approximately 27.4 percent from June 2005 to June 2009. Recent Equifax research has shown that while consumer debt has declined year-over-year more than \$440B since 2000, the average personal savings rate reached its highest levels in the past decade during Q2 and Q3 2009.

InterConnect for Account Management enables banks to cost-effectively evaluate portfolio changes in both credit and deposit accounts - resulting in a comprehensive view of customers and their relationships with the financial institution. The solution provides a consolidated look at each customer within the portfolio and segments these customers based on behavioral and transactional data from Equifax, third-party sources and internal databases. With this insight, banks can better measure individual risk and assess the overall ROI associated with an account.

"Current economic pressures make consistent account management especially important for today's financial institutions, which must address increasing regulatory requirements and respond quickly to changing market needs," said Dann Adams, president, US Information

Solutions. "Our new solution provides the flexibility lenders need to accurately segment their portfolios and optimize credit risk decisions to reflect evolving market conditions and business priorities. Those that do stand a greater chance of winning the battle for reduced risk and profitable growth over time."

Financial institutions that adopt InterConnect for Account Management gain access to actionable customer intelligence delivered in real-time from internal and external databases. Leveraging business rules technology, the solution automates account-level decisions for:

- Credit line assignments
- Exception handling and compliance reporting
- Implementation of new risk policies
  
- Cross-sell and product optimization

Other benefits of the solution include its flexible suite of modules for data integration, decision management, rules editing and reporting which can be easily deployed, allowing businesses to respond quickly to market changes. The solution's comprehensive reporting tools enable financial institutions to view credit risk as well as transaction and operational activity to identify emerging trends.

InterConnect for Account Management is the latest addition to Equifax's Technology and Analytical solutions, which include loan origination, credit risk decisioning, fraud prevention and account opening products. For more information about InterConnect and other Equifax technology solutions, visit [www.equifax.com/consumer/risk/account\\_opening/appro/en\\_us](http://www.equifax.com/consumer/risk/account_opening/appro/en_us).

*About Equifax Inc. ([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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