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CRIF Synergy Integrates TotalView™ from Equifax for Expanded Lending Insights

Enables Wider Range of Borrower Information and Deeper Borrower Insights

ATLANTA, July 21, 2015 /PRNewswire/ --[Equifax Inc.](#) (NYSE: EFX), a global information solutions company, today announced that CRIF Synergy's [CREDICHECK solution](#) for credit data access will provide [TotalView™ from Equifax](#) in order to help offer a wider range of borrower insights to its customers.



For lenders, assessing a customer's capacity to borrow often requires manual collection of data, which can be time-consuming and costly. Additionally, in order to balance risk, growth and profitability, lenders must rely on a broad range of data sources – as opposed to just the credit file – when implementing acquisition programs.

"TotalView leverages a single channel to provide a more seamless delivery method for multiple data sources," said Joy Wilder Lybeer, Senior Vice President of Enterprise Alliances at Equifax. "We are excited to bring this capability to CRIF Synergy so they can help their customers access a more complete view of a borrower's financial status, enabling better optimization of growth and risk decisioning."

Robert Fite, Vice President at CRIF Synergy says, "By integrating TotalView into our loan origination and data retrieval software technology, our customers will be able to more efficiently and effectively access a broader set of information for use in their loan origination processes, ultimately supporting more insight and more informed decisions."

TotalView was introduced in late 2014, and offers a single point of access to a wider range of borrower insights and capabilities including:

- Enhanced credit information, including granular trade line data, expanded payment information, and more precise dates and additional address records;
- Access to property data and analytics, including insights on property ownership and estimated equity and value;
- Income and employment verification;
- Automated decisioning, allowing for the application of unique rules to drive consistent, confident decisions and actions; and
- Fraud detection to help reduce risk.

Efficiency and strong risk management are critical to CRIF Synergy lending customers, and

TotalView is expected to help support the company's continued growth among its multi-channel customer base.

About Equifax

Equifax is a global leader in consumer, commercial and workforce information solutions that provides businesses of all sizes and consumers with insight and information they can trust. Equifax organizes and assimilates data on more than 600 million consumers and 81 million businesses worldwide. The company's significant investments in differentiated data, its expertise in advanced analytics to explore and develop new multi-source data solutions, and its leading-edge proprietary technology enables it to create and deliver unparalleled customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 19 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. In 2014, Equifax was nominated as a Bloomberg BusinessWeek Top 50 company; its CIO was listed as one of the top 100 by CIO magazine; and the company was named to the Fintech 100 list, was recognized as a top 20 company to work for by the Atlanta Journal-Constitution, and was named a 2014 InformationWeek Elite 100 Winner. For more information, please visit www.equifax.com.

About CRIF Lending Solutions

CRIF Lending Solutions is the nation's largest provider of loan and account origination, business process outsourcing, credit decisioning, data access, and lending and marketing analytics solutions to a number of the most successful U.S. financial institutions including banks, credit unions, finance companies, retailers and credit card processors. CRIF Lending Solutions is organized into four dedicated divisions: CRIF Achieve, CRIF ACTION, CRIF Select, and CRIF Synergy. CRIF Lending Solutions is a part of CRIF, the leading global company specializing in the development and management of decision support systems. For more information, visit www.criflendingsolutions.com.

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