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Equifax® And Black Book® Activator Introduce New Service Offering Auto Shoppers Free Access To Credit Scores, Helping To Close The Gap Between Browsing And Buying

New solution provides credit score without the need for consumer's sensitive personal information, such as Social Security number, credit card information or date of birth

ATLANTA, April 1, 2016 /PRNewswire/ -- Equifax Inc. (NYSE: EFX), a global information solutions company, has joined with Black Book Activator, the online sales lead generator to develop Black Book Activator eCredit, a new customer-facing credit scoring solution available to the dealer community and online auto shoppers. The service will be introduced at the 2016 National Automobile Dealers Association (NADA) convention in Las Vegas by Mike McFall, president of Black Book Activator Division and John Giamalvo, vice president, dealer services, of Equifax®.



The Black Book Activator eCredit solution provides auto shoppers on dealer websites with free access to their Equifax Risk Score™, a key measurement designed to educate consumers to help better understand their vehicle finance options and monthly payments based on their credit score. The solution provides a simple process that delivers the user's Equifax score instantly and privately. The credit scores are not shared with any third parties, including the dealer.

The ease of use of this service speaks to consumers growing concerns around identity theft and fraud that can occur as a result of sharing sensitive personal information. Unlike many other services, which require a consumer's Social Security number, date of birth and/or other sensitive personal information (PII), the service asks only for a user's name, address and answers to a two-question, multiple-choice quiz. The process is designed to ask user-specific questions, which helps ensure that the right score is delivered to the correct person. And because the score is requested by the consumer, it does not adversely affect future credit scores.

"Our testing and consumer feedback have shown that car shoppers want access to their credit scores as they are making buying decisions, but until now, there hasn't been a simple,

non-intrusive way for auto shoppers to get an instant, accurate score without sharing a lot of detailed information," McFall said. "Working closely with Equifax, we've created an easy plug-in for dealers, and a truly risk-free way for consumers to gain insight about which vehicles might make the most sense for their budgets, moving them one step closer to purchase."

"Both Black Book Activator and Equifax are focused on innovation and customer service," Giamalvo said. "Black Book Activator eCredit is a unique solution that will engage online customers and help enable smoother, better informed transactions for both buyer and seller."

Dealers are already seeing benefits. Frances Looper, Internet Manager for Love Chevrolet in Columbia, SC was among the first to test the new service. "We are always excited to try things that make it easier for our customers to shop online. We focus heavily on digital and this fits right into our plan because most people are hesitant to give their SS# for anything they do online, but they want a score to be smarter shoppers. This gives them both. As a bonus, users don't leave our site to get the information, and they don't feel as if their privacy has been compromised. It makes everything friendlier," she added.

Frank Vargas Internet Manager at Planet Dodge in Miami notes that customers are more savvy today; they have "high expectations and dealers who step up with information like credit scores are more likely to engage them and make a sale." Everyone is pressed for time and this makes the process of qualifying customers much easier and quicker.

Marketing/Operations Manager Patrick Silva of Mel Rapon Honda in Sacramento, CA, says "These clients were invisible shoppers before this. We weren't seeing enough leads before and this has helped to bring in more."

Black Book Activator eCredit will be premiered at NADA in booth number 1661c.

About Equifax

Equifax® powers the financial future of individuals and organizations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax® has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organizes, assimilates and analyzes data on more than 800 million consumers and more than 88 million businesses worldwide, and its databases include employee data contributed from more than 5,000 employers.

Headquartered in Atlanta, GA, Equifax® operates or has investments in 21 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax® employs approximately 9,200 employees worldwide.

Some noteworthy achievements for the company include: Ranked 13 on the *American Banker FinTech* Forward list (2015); named a Top Technology Provider on the *FinTech* 100 list (2004-2015); named an *InformationWeek* Elite 100 Winner (2014-2015); named a Top Workplace by *Atlanta Journal Constitution* (2013-2015); named one of *Fortune's* World's

Most Admired Companies (2011-2015); named one of *Forbes'* World's 100 Most Innovative Companies (2015). For more information, visit www.equifax.com

About Black Book Activator

Black Book Activator provides integrated lead generating solutions on the websites of more than 20 auto manufacturers and 8,000 franchise dealers. Automotive shoppers receive instant and accurate credit score information and market based trade-in value ranges. Combined, these services offer high quality sales leads while turning customer-facing websites, mobile sites and Facebook pages into the industry's best lead-generating solution. Black Book Activator is part of Hearst Magazines. For more information, please visit www.BlackBook.com.

About Hearst Magazines

Hearst Magazines is a unit of Hearst (www.hearst.com), one of the nation's largest diversified media and information companies. With 21 titles in the U.S., Hearst is the leading publisher of monthly magazines in terms of total paid circulation, reaching 78 million readers and 70 million site visitors each month (comScore), with a social media following of 88 million. In addition, the company publishes close to 300 editions and 200 websites around the world. Hearst Magazines Digital Media includes 21 websites for brands such as *Car and Driver*, *Road & Track*, *Esquire* and *Popular Mechanics*. The company also includes iCrossing, a global, full-service digital marketing agency.



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