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Equifax Offers Unique Ability-to-Pay Products for Credit Card Act Compliance

Industry's Only Set of Solutions based on Actual Income and Wealth Data

ATLANTA, GA, January 28, 2010 – Equifax Inc. (NYSE: **EFX**) today announced the availability of an industry-unique suite of “ability-to-pay” assessment tools to help credit card issuers comply with the amendments to Regulation Z of the Credit Card Act that go into effect February 22, 2010. The Federal Reserve Board (FRB) released its rules for compliance on January 12.

“While the regulations may be new, Equifax and its business unit, IXI, have been providing clients with ability-to-pay solutions for several years”, said Dann Adams, president U.S. Consumer Information Solutions, Equifax. “Our solutions are more predictive because they are based on actual income and wealth data.”

Equifax’s ability-to-pay solutions include verified as well as modeled personal and household income and wealth information that were built using actual wealth and income data provided through Equifax’s IXI and TALX businesses.

Equifax’s unique data sets can be distributed real-time online or batch-delivered offline to help issuers assess a consumer’s ability-to-pay at multiple touchpoints throughout the customer life cycle, including: batch and instant prescreen, invitation to apply, new account underwriting, and line management review.

Many firms are already turning to Equifax for Regulation Z solutions. In fact, three of the top four credit card issuers have been using Equifax and IXI ability-to-pay solutions to help them evaluate consumer financial capacity.

By acquiring IXI last year, and continuing to build on its strategic investment in a complete view of consumer capacity, Equifax has developed the industry’s most comprehensive income suite, spanning a full range of verified and estimated income measures that can support card issuers’ complying with the FRB’s final guidelines. The Equifax solution suite includes:

- Actual, employer-provided income as well as IRS-provided 4506-T tax filings which are FCRA and Regulation Z compliant
- Income estimation models that are empirically derived and statistically sound, FCRA compliant, and consistent with the new Regulation Z guidelines

The Equifax ability-to-pay suite also features a complete view of a consumer’s assets and obligations as well as turnkey solutions to provide the debt-to-income and debt-to-assets ratios, as well as the residual income measures outlined by the new regulations.



“Credit information continues to provide issuers with valuable insights,” said Tom Dailey, President of Equifax’s Ixi business. “However, with the new Reg Z requirements, issuers will be looking for additional predictive measures that supplement, complement, and enhance rather than duplicate credit data. That’s where we’re especially strong.”

For more information about Equifax and Ixi visit www.equifax.com and www.ixicorp.com.

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.