Equifax Enabling Technologies

Don't Just Decide. Exceed.
Empower your front-line employees to make better loan origination, credit risk, cross-sell and related risk assessment decisions.

More than 1,000 of the world's top financial institutions rely on Equifax Enabling Technologies as their foundation for making good decisions. Equifax Enabling Technologies is a leading strategic advisor on credit applications, consumer and commercial loan originations, credit line assignments and more. In fact, 30 of the top 50 banks as ranked by *American Banker* use our decisioning solutions. Customers depend on these solutions to handle more than 35 million transactions monthly. They're doing more than making decisions — they're exceeding industry benchmarks for customer profitability.

The technology underneath puts you on top

Our name is Equifax Enabling Technologies for a reason. We deploy the latest technology platforms to help you automate your business processes and decision management tasks.

We can help you create a comprehensive solution that draws from multiple data sources — whether they are Equifax sources, your own data or third-party information.

Our InterConnect product line is built on a Service-Oriented-Architecture model. This means that we can move quickly to customize our solutions to your needs and provide unparalleled access to data for superior decisioning. It also means greater efficiency and lower maintenance burden for you.

Finally, we employ the most sophisticated business rules engine and management tools in the business. This makes it easy for you to continually adapt and hone decisioning solutions to fit different markets or changing conditions.

The Power to Simplify

Our goal is to provide a comprehensive suite of solutions to optimize and simplify your decision-oriented processes and procedures. We combine deep domain expertise in financial services with advanced business rules technologies to offer the most extensive range of automated decisioning solutions in the industry.

- Quickly process applications and open accounts
- Assess credit risk real-time
- Efficiently originate loans
- Target cross-sell opportunities precisely
- Identify and prevent fraud
# Better Customers Through Better Solutions

| Loan Origination | More than 180 financial institutions trust our APPRO solutions for fast, rules-based decisions on all types of loans, including:  
|                  | • Vehicle finance  
|                  | • Indirect financing  
|                  | • Credit cards  
|                  | • Home equity  
|                  | • Home improvement  
|                  | • Prime and sub-prime  
|                  | • Business and commercial lending |

| Account Acquisition | Application processing tools from Equifax help you strike the right balance between your aggressive growth goals and risk management. We support off-the-shelf and customized solutions for financial institutions of all sizes. Our DDA decisioning solution, for example, leverages TeleCheck's closed-for-cause and negative check performance databases. So you not only get the industry's best data, you get it quickly. |

| Credit Risk Decisioning | Our comprehensive credit risk solutions integrate relevant information from multiple data points, including scores, ratios, models, fraud tools, judgmental criteria and compliance rules. Now, all front-line employees can make real-time credit-granting decisions that are consistent with your policies. |

| Cross-Selling | Our cross-sell solutions help businesses capture the sale when customers are in purchasing mode. These in-stream solutions are easy to implement and ready to work across all delivery channels — from the teller line to online. |

| Fraud Prevention | Equifax excels at cost-effective fraud detection and prevention. Our solutions range from out-of-wallet authentication and identity verification to custom fraud models, fraud scores, fraud alerts and compliance processes. With data easily integrated from multiple sources, you'll gain more legitimate customers while reducing manual review costs. |
Helping clients make the best decisions — for more than 100 years

At Equifax we’ve been a trusted steward of information since 1899. By turning information into intelligence, we’ve enabled and secured global commerce for a broad range of industries.

Enabling Technologies takes that one step further. As the technology-driven decisioning business unit of Equifax, we can help your organization earn a higher return on your customers. Our application processing, loan origination, credit risk and cross-sell solutions empower your front-line employees to make better decisions. The result is more profitable relationships with both new and existing customers.

Find out how Equifax Enabling Technologies can help your organization drive revenue, decrease internal costs and strengthen customer loyalty.

Call us today at 1-800-722-6119.

Contacting Equifax is the first step to better decisions.

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Equifax Consistently Recognized as Leading Technology Provider

- APPRO recognized on American Banker’s FinTech 100 as a top technology provider to financial services worldwide
  November 2005
- Ranked #2 among financial services firms and #3 overall on Information Week 500 list of innovative users of technology
  September 2005
- Recognized on Mortgage Technology’s list of top 100 mortgage technology vendors
  June 2005
- Ranked #3 among financial services firms and #25 overall on Information Week 500 list of innovative users of technology
  September 2004
- Ranked #4 among financial services firms and #22 overall on Information Week 500 list of innovative users of technology
  September 2002
- CIO 100 award for impressive progress made toward enterprise integration
  August 2002
Listen to the experts: our customers

Our client roster includes leading businesses and organizations from key markets across the globe, including North America, Europe and Latin America. Whether they are community banks, national retail banks or monoline card issuers, businesses are turning to Equifax Enabling Technologies to help them increase revenue and reduce costs.

"Providing our bankers with tools that help them make more informed credit decisions is critical to helping us provide world standard service to our clients and manage risk. InterConnect, Equifax's business rules management system, gives us a powerful solution that fits well with our front-end system, custom models and SBFE interface."

Carlos Goodrich
Senior Vice President & SBB Risk Manager
BB&T Small Business Banking

"The APPRO loan origination system has been one of the greatest benefits to Chartway. It has been so successful and easy to use that we are looking to expand the system to help decision a greater percentage of our business. We want to expand our decisioning capability to increase our credit analyst capacity to process a greater volume of applications. I cannot stress enough the high level of flexibility and reliability that APPRO provides."

Tony Figlio
Vice President of Lending
Chartway Federal Credit Union

"The combination of functionality and flexibility in Equifax's APPRO system will allow us to make better lending decisions, while utilizing the technology to build a foundation for future growth in the lending area."

Robin O'Rorke
Vice President
Desert Schools FCU