



PAYMENT DIMENSIONS PLUS™ – A PERSPECTIVE YOU'VE NEVER HAD BEFORE

TRENDED DATA POWERS PAYMENT DIMENSIONS PLUS™

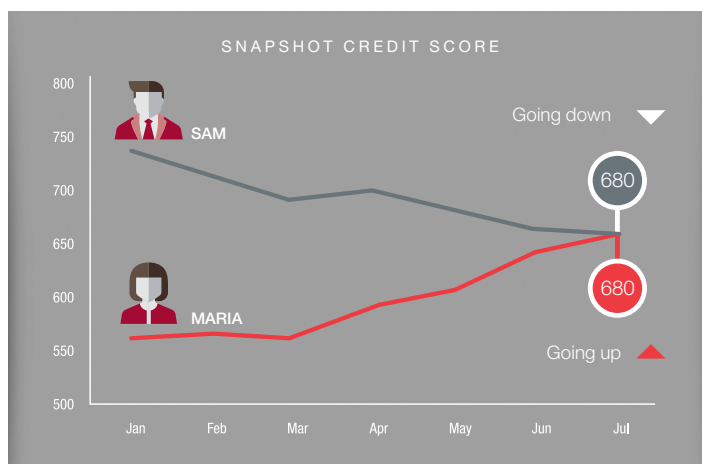
The best predictor of future behaviour is past behaviour. That's the premise behind Equifax Payment Dimensions Plus™, a solution that goes beyond the 'snapshot' approach of a credit report to provide a more granular and robust understanding of consumer behaviour patterns over time.

With a traditional credit report, you can see your customers' existing balance and determine whether they have paid their bills on time but you may not be able to tell if they are consistently carrying debt loads on revolving accounts, such as credit cards, whether they pay their balances in full every month and even more importantly, how that data is trending. As a result, two people with the same credit score at a specific point in time may appear to carry the same risk but the paths they took to arrive at that point could vary widely.

Equifax Payment Dimensions Plus uses trended data analytics to supplement the traditional snapshot approach with a more granular picture of their historical credit behaviour over time, from three months up to 24

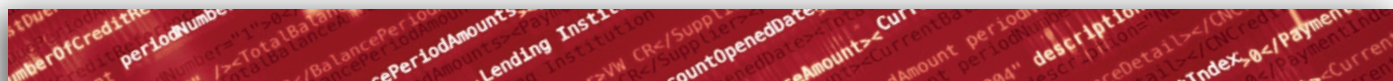
months. You can easily see if they are **transactors** who pay their credit card accounts in full or in large part every month, or **revolvers** who pay only the minimum amount due. You can also see if they are trending up or trending down in payments and balances, the frequency of payments and spending and their approach to managing credit over time.

The result? Precision Insight™ that tell a story about a consumer's credit behaviour which you can use to predict future credit and spend behaviour. This predictive capacity opens new doors when it comes to evaluating risk or marketing credit products.



PAYMENT DIMENSIONS PLUS IN ACTION

Consider Sam and Maria. They are both current customers who are applying for a loan. Both have the same risk score; both are revolving payers; and neither has been delinquent. Their position today might lead you to believe their credit risk is the same but trended data tells a different story. Once you review their payment and balance histories over time, you can see the differences in their profiles and improve your ability to become more precise in your lending decisions.



WHAT THIS MEANS FOR YOU



IGNITE YOUR BOTTOM LINE

Strategies you can use to generate growth

- Reach out to consumers when they are most responsive to offers
- Customize products based on your share of wallet
- Improve your response rates
- Improve marketing return-on-investment



TRACK DOWN COST SAVINGS

Opportunities to significantly reduce your costs

- Reduce charge-offs and delinquencies by enhancing your risk models
- Manage marketing costs through improved segmentation



PROTECT YOUR BUSINESS

Areas you identify for improved risk management

- Analyze the direction, velocity, tipping points and magnitude of change within a customer's credit behaviour
- Improve credit risk decisioning by increasing confidence levels in your models
- Optimize credit limit assignment

THE ADDED POWER OF COMPETITIVE BENCHMARKS

Payment Dimensions Plus™ becomes even more powerful with its competitive benchmarking capabilities that can compare your customers' credit payment behaviours both within and outside your organization. You'll not only be able to view your customer's spend and payment history with your credit products; you can also see how they use your competitors' products. This gives you valuable insight into your "share of wallet" with this customer.

On Us/Off Us Analytics is a unique Equifax service that enables you to create a strategic framework to benchmark key drivers of business performance. This framework can greatly inform your strategies to increase customer holdings, improve share of wallet and influence spend behaviour in key segments. The market measures and benchmarks are configurable and reportable across product, consumer segments and geographies. The measures can also inform customer strategies and contact activities, measuring effectiveness of customer management and campaign activities.

DATA IN ITS MOST POWERFUL FORM

Contact your Equifax representative now to explore which products and services best meet your unique business needs.

ABOUT EQUIFAX®

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.

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, Equifax Inc. operates in the U.S. and 15 other countries throughout North America, Latin America, Europe and Asia. Equifax's common stock is traded on the New York Stock Exchange under the symbol EFX.