

520

Financial & Business Solutions (FABS)

Federal Supply Service



EQUIFAX INFORMATION SERVICES, LLC
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OTHER THAN SMALL BUSINESS

SIN 520-16/RC – BUSINESS INFORMATION SERVICES

FSC/PSC CODE: R704 SUPPORT – MANAGEMENT: AUDITING

NAICS CODE: 561450 CREDIT BUREAUS

Contract Number: **GS-22F-9663D**

Period Covered by Contract: **May 15, 1996** thru **May 21, 2016**

Pricelist Current through Modification: **PA-0044** dated **October 14, 2014**

Contacts for Contract Administration

Primary: Walter Hoffman, Strategic Account Executive, walter.hoffman@equifax.com

Secondary: Latrinta Spivey, Business Services Specialist, latrinta.spivey@equifax.com

On-line access to contract ordering information, terms and conditions, up-to-date pricing, and the option to create an electronic delivery order are available through GSA Advantage! ®, a menu-driven database system. The INTERNET address GSA Advantage! ® is: GSAAvantage.gov.

For more information on ordering from Federal Supply Schedules click on the FSS Schedules button at fss.gsa.gov.

INFORM > ENRICH > EMPOWER™

AUTHORIZED FEDERAL SUPPLY SCHEDULE PRICELIST

About Equifax

Company Profile

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.

Customers have trusted Equifax for over 100 years to deliver 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. employs approximately 7,000 people in 15 countries through 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.

Equifax is a registered trademark of Equifax Inc., Atlanta, Georgia. All rights reserved.

Corporate Governance

The Equifax Vision is to be the trusted provider of information solutions that empower our customers to make critical decisions with greater confidence. Good corporate governance is vital to meeting our performance goals by ensuring that our governing processes run smoothly and efficiently and we are prepared to adequately and timely meet the challenges and opportunities posed in our competitive environment.

Equifax is committed to act with integrity in all that we do. We adhere to the highest levels of ethical business practices, as embodied by the Codes of Ethics and Business Conduct for our directors, officers and employees. On the following pages you will find our fundamental governance documents which exemplify the way that Equifax conducts business on behalf of its shareholders, customers, suppliers and associates. At Equifax, good corporate governance is a way of life.

Thank you for your interest in Equifax.

› information
› commitment
› leadership
› innovation
solutions

Table of Contents

1a. Table of Awarded SIN(s):	5
1b. Identification of Lowest Priced Models:	5
1c. Hourly Rates:.....	5
2. Maximum Order:	5
3. Minimum Order:	5
4. Geographic Coverage:	5
5. Point(s) of Production:.....	5
6. Discount from List prices or a statement of net prices:	5
7. Quantity Discounts:.....	5
8. Prompt Payment Terms:.....	5
9a. Notification that Government purchase cards are accepted at or below the micro-purchase threshold:.....	5
9b. Notification whether Government purchase cards are accepted or not accepted above the micro-purchase threshold:.....	5
10. Foreign Items:	5
11a. Time of Delivery:	5
11b. Expedited Delivery:.....	5
11c. Overnight and 2-day Delivery:.....	5
11d. Urgent Requirements:.....	6
12. F.O.B. Points:.....	6
13a. Ordering Address(es):.....	6
13b. Ordering Procedures:	6
14. Payments Address(es):.....	6
15. Warranty Provision:	6
16. Export Packaging Charges, if applicable:.....	6
17. Terms and Conditions of Government Purchase card acceptance (any thresholds above the micro-purchase level):.....	6
18. Terms and Conditions of rental, maintenance, and repair (if applicable):.....	7
19. Terms and Conditions of installation.....	7
20. Terms and Conditions of repair parts indicating date of parts price lists and any discounts from list prices (if applicable):	7
20a. Terms and Conditions for any other services (if applicable):.....	7
21. List of Service and Distribution points	7
22. List of Participating Dealers (if applicable):	7
23. Preventative Maintenance (if applicable):	7
24a. Special Attributes such as environmental attributes:	7
24b. Section 508 compliance information is available on Electronic and Information Technology (EIT) supplies and services:.....	7
25. Data Universal Number System (DUNS):	7
26. Notification Regarding registration in System for Award Management (SAM) formally Central Contractor Registration (CCR):	7
Supplier and Customer DATA Direct Verification Option-U.S. Only (Equifax Research Services)	10
iNet Global Business Data Warehouse and Business Registration Service	10

EMPLOYMENT SCREENING 13
EMPLOYMENT SCREENING - VALUE ADDED SERVICES 13
BACKGROUND INVESTIGATIONS 14
BACKGROUND INVESTIGATIONS - VALUE ADDED SERVICES 15
COLLECTION EFFORTS & SKIP TRACING/LOCATE EFFORTS 15
DETERMINE CREDIT WORTHINESS 20

Customer Information

1 a. Table of Awarded SIN(s):	SIN	Description
	520-16	Business Information Services

1 b. Identification of Lowest Priced Models: Reference pricing below.

1 c. Hourly Rates: Not Applicable

2. Maximum Order: \$500,000

3. Minimum Order: \$300.00

4. Geographic Coverage: United States (50 states and Washington, D.C. & Puerto Rico

5. Point(s) of Production: Equifax Information Services, LLC
J.V. White Technology Center
1505 Windward Concourse, Alpharetta, GA
30202

6. Discount from List prices or a statement of net prices: Net Price; discounts already deducted

7. Quantity Discounts: None

8. Prompt Payment Terms: Net 30 days

9 a. Notification that Government purchase cards are accepted at or below the micro-purchase threshold: Yes. Government Purchase Cards are accepted at and below the micro-purchase threshold

9 b. Notification whether Government purchase cards are accepted or not accepted above the micro-purchase threshold: Yes. Government Purchase Cards are accepted above the micro-purchase threshold

10. Foreign Items: None

11 a. Time of Delivery: CRT: 12-Hour Access;
Internet: On-Line in Real Time

11 b. Expedited Delivery: Expedited Delivery is available. Contact Contractor.

11 c. Overnight and 2-day Delivery: Overnight and 2-day delivery is available. Contact Contractor.

Customer Information

- 11d. Urgent Requirements: Agencies can contact the Contractor's representative to affect a faster delivery. Customers are encouraged to contact for the purpose of requesting accelerated delivery.
12. F.O.B. Points: Destination
- Ordering may be done by contacting your Equifax Account Executives, or by mailing your order to the following address:
Equifax Information Services, LLC
Government Solutions
- 13a. Ordering Address(es): *Upon receipt of your order, a unique system access code and customer number will need to be assigned by Equifax so that your government office will be able to retrieve information from our database. Access codes and customer numbers will vary depending upon the location of the government agency and the location of the servicing bureau. For access codes and customer numbers, please contact your Equifax [Account Executives](#).*
- 13b. Ordering Procedures: For Supplies and Services, the ordering procedures, information on Blanket Purchase Agreements (BPA's) are found in Federal Acquisition Regulation (FAR) 8.405-3
14. Payments Address(es): Payment for all Equifax Information Services monthly statements for all services should be sent to:
Equifax Information Services, LLC
P.O. Box 105835
Atlanta, GA 30348-5835
15. Warranty Provision: Equifax Information Services, LLC will answer any questions from a customer and reinvestigate any disputed information. Equifax Information Services, LLC will report findings to the customer with no additional charges for this service.
16. Export Packaging Charges, if applicable: Not Applicable
17. Terms and Conditions of Government Purchase card acceptance (any thresholds above the micro-purchase level): Yes. Any thresholds above the micro-purchase threshold

Customer Information

- | | |
|---|--|
| 18. Terms and Conditions of rental, maintenance, and repair (if applicable): | Not Applicable |
| 19. Terms and Conditions of installation (if applicable): | Not Applicable |
| 20. Terms and Conditions of repair parts indicating date of parts price lists and any discounts from list prices (if applicable): | Not Applicable |
| 20a. Terms and Conditions for any other services (if applicable): | Not Applicable |
| 21. List of Service and Distribution points (if applicable): | Not Applicable |
| 22. List of Participating Dealers (if applicable): | Not Applicable |
| 23. Preventative Maintenance (if applicable): | Not Applicable |
| 24a. Special Attributes such as environmental attributes: | Not Applicable |
| 24b. Section 508 compliance information is available on Electronic and Information Technology (EIT) supplies and services: | Information can be found at:
www.Equifax.com
The EIT Standards can be found at:
www.section508/gov/ |
| 25. Data Universal Number System (DUNS): | 059538249 |
| 26. Notification Regarding registration in System for Award Management (SAM) formerly Central Contractor Registration (CCR): | Equifax is registered in the SAM Database. |

Pricing Information

PRICING FOR EQUIFAX PRODUCTS & SERVICES

(SIN 520-16)

Description of Services	Net Price
ACROfile, ACROfile Plus (Teleprinter Consumer Credit Reports) (Electronic Consumer Reports for the Internet)	\$1.25
ID ReportSM (Address Verification Report)	\$0.90
On-Line DirectorySM (A Collection Report)	\$0.20
DTEC (A Social Security Search)	\$1.30
FindersSM (Skip Location Report)	\$1.15
PERSONA (Consumer Credit Profiles for Employment Purposes)	\$3.59
BEACON (Credit Risk Score)	\$0.08
SAFESCAN (Fraud Warnings)	\$0.05
Regulatory Recovery Fee	\$0.11

Note: The Regulatory Recovery Fee (RRF) OF \$0.11 was assessed to the following: ACROfile, DTEC and PERSONA

Pricing Information

Miscellaneous Reports Archived Data

(SIN 520-16)

Number of Names	Per Name	E Beacon Model Add'l	Archive Processing
50,0001 – 100,000	\$0.19	\$0.05	\$11,970.30
100,001 – 150,000	\$0.18	\$0.05	\$11,471.53
150,001 – 200,000	\$0.17	\$0.05	\$10,972.77
200,001 - 250,000	\$0.16	\$0.05	\$10,474.01
250,001 – 500,000	\$0.15	\$0.05	\$9,975.25
500,001 – 750,000	\$0.14	\$0.05	\$9,476.49
750,001 – 1,000,000	\$0.12	\$0.05	\$8,977.72
1,000,001 – 1,250,000	\$0.10	\$0.04	\$8,478.96
1,250,001 – 1,500,000	\$0.08	\$0.04	\$7,980.20
1,500,001 – 1,750,000	\$0.06	\$0.04	\$7,481.44

Minimum input of 50,000 Records per archive.

Description of Product	Net Price
eIDcompare	\$0.70/transaction
eIDverifier	\$1.50/transaction
OFAC Alert	\$0.15/transaction

Service	Description	12-Month Subscription Rate
3-in-1 Bureau Monitoring	Internet: Equifax Credit Watch Gold with 3-in-1 Monitoring. Mail: Equifax Credit Watch by mail and 3-in-1 Credit Report	\$60.00
1 Bureau Monitoring	Internet: Equifax Credit Watch Gold. Mail: Equifax Credit Watch by mail	\$48.00
	Internet: Equifax Credit Watch Silver	\$32.00

Pricing Information

Supplier and Customer DATA Direct Verification Option-U.S. Only (Equifax Research Services)

The government may also retain Equifax customer service analysts to research high priority lower-confidence match or no-match records to convert them to high-confidence matches. This is an optional service that can further increase the number of records that are matched at the 99.8% high-confidence match accuracy rate.

Description of Services	Net Price
Supplier and Customer Data Direct Verification Option	\$19,742

iNet Global Business Data Warehouse and Business Registration Service

Equifax Marketing Data Services (MDS) has developed a web-based global business information management and reporting application to effectively deal with the many business information/visibility issues facing our clients today. iNet provides direct access to the Equifax MDS Global Database. iNet can be deployed to solve multiple information collection and access issues for clients.

The iNet Registration module is a cost effective and efficient method to collect information on any business record that remains unmatched after the Discovery Process. Further, our iNet Directory application will provide unlimited access into the entire Equifax MDS tier 1 database to any authorized user, anywhere in the world. Further details about this service are described below.

iNet Directory Global includes all U.S. diverse and women-owned companies, all businesses within the U.S. Federal service, U.S Comprehensive, as well as international businesses with corporate linkage (parent/child/subsidiary companies). This service includes a subscription to well over 30 million+ global businesses.

Description of Services	Net Price
iNet Global Business Directory – Limited	\$2,205

Company Overview (Additional Info)

Equifax (NYSE: [EFX](#)) 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.

Customers have trusted Equifax for over 100 years to deliver innovative solutions with the highest integrity and reliability. Businesses,— large and small, State and Local, US Government Agencies — 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.

Equifax Government Services Group delivers government agencies the industry's most reliable and comprehensive data assets and analytical insights for greater transparency in the areas of waste, fraud and abuse. We provide a unique, 360-degree view of businesses and individuals' fiscal health to assist government agencies solve with confidence a number of key areas including workforce management, vendor/credit assessment, identity management, investigative services and loan modification.

Using our proprietary and proven solutions, we can help government agencies drive greater transparency, mitigate risk across a number of key areas:

- *Workforce management* – Equifax assists with on-boarding, background checking and ongoing monitoring for fraud, waste and other unfavorable attributes of your employees. We possess the largest database of employer-provided income and employment data, with records on approximately 185 million consumers. Additionally, through our 260 million consumer credit records, 40 million employment and income records, and a unique database with over \$12 trillion in consumer wealth and asset information, Equifax can construct a 360-degree view of fiscal activity.
- *Vendor/Credit Assessment* – Equifax helps procurement officers ensure increased competition and save taxpayers money by effectively identifying and profiling businesses and their proprietors who perform work for the federal government. We maintain the most comprehensive small business payment performance database in the industry. In partnership with the Small Business Financial Exchange (SBFE), the database has a wide range of positive and negative payment information on \$250 billion in outstanding debt across a variety of credit products including term loans, lines of credit, leases and SBA loans. This database is the de facto standard in doing business with the small business market.
- *Identity Management* - Equifax Identity services enables government organizations to electronically validate, verify and authenticate users utilizing our unmatched data, analytics and software capabilities. As the creator and patent holder on Knowledge Based Authentication, combined with our discrete, regulated and proprietary data, and the ability to provide risk based strong authentication, we can provide the most scalable solutions to meet your e-authentication (OMB 0404) needs.

Company Overview (Additional Info)

- *Investigative Services* – Equifax Investigative Solutions utilize powerful data assets and technology to create a 360 degree view of an individual or business entity. With this view, Equifax provides your agency with the insight to proactively identify and manage waste, fraud and abuse from those with whom you do business from the initial eligibility assessment, to ongoing risk profile monitoring, to loss recovery.
- *Loan Modification* - Using owned data, we have performed analyses across loan portfolios indicating the ratio of actual income to total debt which is a better delineator of delinquency risk when compared to mortgage debt-to-income, credit scores, or loan vintage.

Headquartered in Atlanta, Georgia, Equifax Inc. employs approximately 7,000 people in 15 countries through North America, Latin America and Europe.

PRODUCTS & SERVICES LIST

As an approved General Services Administration contractor, Equifax offers a variety of data information services and applications to assist different agencies of the federal, state and local government. Please select one of the following categories for a description of Equifax products and services to suit your specific needs.

[Employment Screening](#)

[Background Investigations](#)

[Collection Efforts, Skip Tracing/ Locate Efforts](#)

[Detecting Possible Fraud](#)

[Determine Financial Status](#)

Information on pricing for [Equifax products and services](#)

Company Overview (Additional Info)

PRODUCTS & SERVICES DESCRIPTIONS

EMPLOYMENT SCREENING

For your Employment Screening needs, we recommend PERSONA. [Value added services](#) such as Id Scan and Online Directory in conjunction with PERSONA.

PERSONA - PERSONA provides affordable information that is crucial to the hiring decision. Drawing from a consumer credit database of more than 210 million records, PERSONA returns a job applicant's identification information and financial history in a concise, easy-to-read online report.

Due to Fair Credit Reporting Act [FCRA], State laws and Equal Employment Opportunity Act [EEOA] requirements, a traditional credit report product *SHOULD NOT* be used for employment decisions. PERSONA delivers the necessary information for employment decisions that meets all applicable regulations. In order to assist employers in complying with legal requirements, PERSONA does not deliver:

Age or date of birth

Marital status

Number of dependents

Reference to race, color or creed

As a fraud prevention measure, PERSONA does not display the applicant's tradeline account numbers

PERSONA provides you with valuable insight into an applicant's financial relationships and performance, as well as additional information (i.e., former names, former addresses, etc.) intentionally or unintentionally omitted from an application or resume. PERSONA assists you in evaluating candidates for positions that require financial or information-sensitive responsibility in the initial hiring process and for decisions relating to the promotion, reassignment or retention of employees. Used as a stand-alone screening tool or as a cost-effective supplement to more extensive background investigations, PERSONA quickly verifies applicant-supplied information.

EMPLOYMENT SCREENING - VALUE ADDED SERVICES

Id Scan is an optional service offering extra protection against fraudulent or potentially fraudulent information elements. Id Scan compares applicant inquiry information to the data contained in the Equifax national fraud database, examining address, telephone number and Social Security Number inputs for database matches. Specific alerts that may be provided,

Company Overview (Additional Info)

indicating that further review is appropriate, include alerts that the social security number provided has been reported deceased, never issued, issued within the last five years by the Social Security Administration, or previously misused. Warnings are also generated when the inquiry address is a mail-receiving service, state/federal prison or detention facility, US Post Office street address, has been misused in the past, or is associated with two or more names or social security numbers. While Id SCan alerts customers to potential application fraud and enhances the accuracy of application information by highlighting possible errors, the warnings it generates cannot be used as a basis for denying credit or employment.

Online Directory is available as a value-added service with PERSONA. It saves time by providing a faster means of verification. For each company shown on the file, On-Line Directory, when available delivers the name, telephone number and, if optionally requested, the address. The On-Line Directory decodes are displayed in a separate section at the end of each record. The entries are listed in the same order as they are found on the file. If a company is displayed more than once on the file. On-Line Directory provides the decoded data only once.

BACKGROUND INVESTIGATIONS

For your Background Investigative needs such as clearance after employment or reinvestigations, we recommend utilizing PERSONA. [Value-added services](#) such as Id Scan and Online Directory are available with PERSONA.

PERSONA - PERSONA provides affordable information that is crucial to the background investigation process. Drawing from a consumer credit database of more than 210 million records, PERSONA returns certain identification information and financial history of a consumer in a concise, easy-to-read online report. PERSONA provides you with valuable insight into a person's financial relationships and performance, as well as, additional information (i.e., former names, former addresses, etc.) intentionally or unintentionally omitted from an application or resume. PERSONA assists you in evaluating candidates for positions that require financial or information-sensitive responsibility in the initial hiring process and for decisions relating to the promotion, reassignment or retention of employees. Used as a stand-alone screening tool or as a cost-effective supplement to more extensive background investigations, PERSONA quickly verifies applicant-supplied information.

Company Overview (Additional Info)

BACKGROUND INVESTIGATIONS - VALUE ADDED SERVICES

Id Scan is an optional service with PERSONA that offers extra protection against fraudulent or potentially fraudulent information elements. Id SCan compares applicant inquiry information to the data contained in the Equifax national fraud database, examining address, telephone number and Social Security Number inputs for database matches. Specific alerts that may be returned, indicating that further review is appropriate, include alerts that the social security number provided has been reported deceased, never issued, issued within the last five years by the Social Security Administration, or previously misused. Warnings are also generated when the inquiry address is a mail-receiving service, state/federal prison or detention facility, US Post Office street address, has been misused in the past, or is associated with two or more names or social security numbers. While Id Scan alerts customers to potential application fraud and enhances the accuracy of application information by highlighting possible errors, the warnings it generates cannot be used as a basis for denying credit or employment.

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COLLECTION EFFORTS & SKIP TRACING/LOCATE EFFORTS

For your Collection, Skip tracing and/or locate needs, we recommend utilizing ACROfile, FINDERS, DTEC, and ID Report.

ACROfile is Equifax score consumer credit report which provides information from inquirers, collection agencies, trade sources and public records. ACROfile delivers current and comprehensive credit information by searching a national database of more than 210 million consumer credit files. The benefits of utilizing Equifax s ACROfile include the following:

- National coverage provides data regardless of consumer location

- Identification section can be used to confirm application data

- Address information can indicate stability

- Summary line capsules the report content

- Collection situations where third party collection agencies are involved

- Inquiry Section identifies companies inquiring over the past two years

Company Overview (Additional Info)

Public Records, such as bankruptcies, judgments and tax liens, are provided

Inquiry Alert appears when three or more inquiries have occurred within 90 days

Trade section displays the consumer's financial obligations and payment patterns

ACROFILE PLUS is an enhanced version of our core consumer credit report. ACROFILE PLUS delivers current and comprehensive credit information by searching a national, online database of over 210 million consumer credit files. A straightforward reporting format with payment history and financial totals by trade type provides complete credit decision support that's easy to use. Accounts are grouped into revolving, open and installment categories, providing each account's rate history for 24 months prior to current status and calculating category totals plus a grand total for limit, high credit balance, past due and terms.

Optional [Value-added services](#) such as Id Scan and Online Directory are available with ACROfile and ACROfile PLUS.

FINDERS provides valuable credit file information for finding new addresses and telephone numbers of consumers. Designed to assist collection agencies or in-house collection departments in locating missing debtors who have moved or "skipped" without paying their debts, FINDERS was developed in cooperation with a number of large collection operations. It offers a lower cost alternative than other forms of locate services. Some features and benefits of FINDERS include:

Provides complete ID and employment information to help in locating consumers.

Provides telephone numbers of active credit grantors and recent inquiries to assist collectors with additional skip-tracing efforts.

Provides bankruptcy warning which alerts collectors to a bankruptcy on file helping to prioritize collection efforts.

Provides an optional display of charged off accounts.

Optional [Value-added services](#) that can be offered in conjunction with FINDERS include Id Scan.

DTEC allows customers to search the Equifax national consumer credit database by entering only the nine-digit Social Security number of the consumer. DTEC, which includes Id Scan is useful in locating individuals for collection and skip tracing purposes. As a valuable search mechanism, DTEC can be utilized when attempting to locate consumers when the traditional search method has produced no record results. DTEC is useful in locating individuals who may have utilized another name, or when more than one identity has been created with the

Company Overview (Additional Info)

same Social Security Number. DTEC is has been used more often in the credit and utility markets to verify the identity of the consumer and confirm that the individual has reported his or her name and address correctly.

ID ReportSM was introduced in 1983 as a product to assist in locating consumers when no Social Security Number is known. ID Report searches the Equifax nationwide consumer credit database against the subject's name and last known address to return ID and location information. ID Report will assist agencies in searching for skipped accounts, former employees, beneficiaries, and custodial or non-custodial parents. The following are among the features and benefits of the ID REPORT:

ID information is returned confirming identity information provided by the consumer.

ID information including AKA's - Assists in locating consumer.

SAFESCAN option alerts customers to input errors or possible fraudulent information.

Optional [Value-added services](#) such as Id Scan are available with ID Report.

Company Overview (Additional Info)

COLLECTION/SKIP TRACING/LOCATE EFFORTS

VALUE ADDED SERVICES

Id Scan is an optional service with ACROfile, FINDERS, and ID Report that offers extra protection against fraudulent or potentially fraudulent information elements. Id Scan compares inquiry information to the data contained in the Equifax national fraud database, examining address, telephone number and Social Security Number inputs for database matches. Specific alerts that may be returned, indicating that further review is appropriate, include alerts that a social security number that has been reported deceased, never issued, issued within the last five years by the Social Security Administration, or previously misused.

Online Directory is available as a value-added service with ACROfile. It saves time by providing a faster means of verification. For each company shown on the file, On-Line Directory, when available, delivers the name, telephone number and, if optionally requested, the address. The On-Line Directory decodes are displayed in a separate section at the end of each record. The entries are listed in the same order as they are found on the file. If a company is displayed more than once on the file. On-Line Directory provides the decoded data only once.

DETECTING POSSIBLE FRAUD

For your Fraud Assessment needs, we recommend utilizing ACROfile and Id Scan.

ACROfile is Equifax's core consumer credit report which provides information from inquirers, collection agencies, trade sources and public records. ACROfile delivers current and comprehensive credit information by searching a national database of more than 210 million consumer credit files. The benefits of utilizing Equifax's ACROfile include the following:

- National coverage provides data regardless of consumer location

- Identification section can be used to confirm application data

- Address information can indicate stability

- Summary line capsules the report content

- Collection situations where third party collection agencies are involved

- Inquiry Section identifies companies inquiring over the past two years

- Public Records, such as bankruptcies, judgments and tax liens, are provided

Company Overview (Additional Info)

Inquiry Alert appears when three or more inquiries have occurred within 90 days

Trade section displays the consumer's financial obligations and payment patterns

ACROFILE PLUS is an enhanced version of our core consumer credit report. ACROFILE PLUS delivers current and comprehensive credit information by searching a national, online database of over 210 million consumer credit files. A straightforward reporting format with payment history and financial totals by trade type provides complete credit decision support that's easy to use. Accounts are grouped into revolving, open and installment categories, providing each account's rate history for 24 months prior to current status and calculating category totals plus a grand total for limit, high credit balance, past due and terms.

Id SCan offers extra protection against fraudulent or potentially fraudulent information elements. Id Scan compares applicant inquiry information to the data contained in the Equifax national fraud database, examining address, telephone number and Social Security Number inputs for database matches. Specific alerts that may be returned, indicating that further review is appropriate, include alerts that the social security number provided has been reported deceased, never issued, issued within the last five years by the Social Security Administration, or previously misused. Warnings are also generated when the inquiry address is a mail-receiving service, state/federal prison or detention facility, US Post Office street address, has been misused in the past, or is associated with two or more names or social security numbers. While SAFESCAN alerts customers to potential application fraud and enhances the accuracy of application information by highlighting possible errors, the warnings it generates cannot be used as a basis for denying credit or employment.

Company Overview (Additional Info)

DETERMINE CREDIT WORTHINESS

For your Credit Assessment needs, we recommend utilizing ACROfile and optional scoring models such as BEACON.

ACROfile is Equifax score consumer credit report which provides information from inquirers, collection agencies, trade sources and public records. ACROfile delivers current and comprehensive credit information by searching a national database of more than 210 million consumer credit files. The benefits of utilizing Equifax's ACROfile include the following:

- National coverage provides data regardless of consumer location

- Identification section can be used to confirm application data

- Address information can indicate stability

- Summary line capsules the report content

- Collection situations where third party collection agencies are involved

- Inquiry Section identifies companies inquiring over the past two years

- Public Records, such as bankruptcies, judgments and tax liens, are provided

- Inquiry Alert appears when three or more inquiries have occurred within 90 days

- Trade section displays the consumer's financial obligations and payment patterns

ACROFILE PLUS is an enhanced version of our core consumer credit report. ACROFILE PLUS delivers current and comprehensive credit information by searching a national, online database of over 210 million consumer credit files. A straightforward reporting format with payment history and financial totals by trade type provides complete credit decision support that's easy to use. Accounts are grouped into revolving, open and installment categories, providing each account's rate history for 24 months prior to current status and calculating category totals plus a grand total for limit, high credit balance, past due and terms.

BEACON was developed jointly by Equifax and Fair, Isaac, Inc. It is a unique credit risk assessment tool, using data from Equifax's national consumer credit database and scorecard development techniques from Fair, Isaac. These development techniques use proven statistical procedures which identify the most significant subset of characteristics that can be used to distinguish between future good and bad credit performers. BEACON predicts the likelihood of the consumer becoming seriously delinquent over a two-year period. BEACON is dynamic, reflecting changing content of the credit file as well as the passage of time. Each time a score is computed, BEACON provides the most accurate risk assessment associated with that file at that particular point in time.