

## News Release

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### CONSUMER CREDIT REPORTING COMPANIES INTRODUCE VantageScore<sup>SM</sup> New Credit Scoring System to Benefit Consumers and Credit Grantors

Atlanta, Chicago and Costa Mesa, CA March 14, 2006 – The nation’s three consumer credit reporting companies – Equifax, Experian and TransUnion – today jointly announced the introduction of a new credit score designed to simplify and enhance the credit process for both consumers and credit grantors.

VantageScore<sup>SM</sup> is a direct result of market demand for a more consistent and objective approach to credit scoring methodology across all three national credit reporting companies. This approach is unprecedented in the marketplace.

The New VantageScore leverages the collective experience of the industry’s leading experts on credit data, scoring and analytics. Under the new scoring system, credit score variance between credit reporting companies will be attributed to data differences within each of the three consumer credit files and not to the structure of the scoring model or data interpretation.

By combining cutting edge, patent pending analytic techniques with a highly intuitive scale for scoring, VantageScore will provide consumers and businesses with a highly predictive, consistent score that is easy to understand and apply. VantageScore uses score ranges from 501 to 990.

VantageScore is being independently marketed and sold separately through each of the three national credit reporting companies via licensing agreements with VantageScore Solutions, LLC. VantageScore is commercially available beginning today.

#### About Equifax

Equifax Inc. (NYSE: EFX, [www.equifax.com](http://www.equifax.com)) is a global leader in turning information into intelligence. For businesses, Equifax provides faster and easier ways to find, approve and market to the right customers. For consumers, Equifax offers easier, instantaneous ways to buy products or services, and better insight into and management of their personal credit. Headquartered in Atlanta,

**VANTAGESCORE**<sup>SM</sup>

Equifax reported annual revenue of over \$1.4 billion in 2005, and employs over 4,500 employees in 13 countries in North America, Latin America, and Europe.

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#### About Experian

Experian is the global leader in providing value-added information solutions to organizations and consumers. It has an unrivaled understanding of individuals, markets and economies around the world. Experian provides information, analytics, decision-making solutions and processing services. It assists organizations in understanding their markets and customers and helps them find, develop, and manage profitable customer relationships to make their businesses more profitable. Experian promotes greater financial health and opportunity among consumers by enabling them understand, manage and protect their personal information, helping them control financial aspects of key life event and make the most advantageous financial decisions. Experian works with more than 50,000 clients across diverse industries, including financial services, telecommunications, health care, insurance, retail and catalog, automotive, manufacturing, leisure, utilities, e-commerce, property and government. A subsidiary of GUS plc with headquarters in Nottingham, UK and Costa Mesa, Calif., Experian employs 12,000 people in 31 countries who support clients in more than 60 countries. Annual sales exceed \$2.5 billion.

For more information, visit the company's Web site at [www.experian.com](http://www.experian.com).

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#### About TransUnion

TransUnion is a leading global information solutions company that customers trust as a business intelligence partner and commerce facilitator. TransUnion offers a broad range of financial products and services that enable customers to manage risk and capitalize on market opportunities. The company uses leading-edge technology coupled with extensive analytical capabilities to combat fraud and facilitate credit transactions between businesses and consumers across multiple markets. Founded in 1968, Chicago-based TransUnion employs 4,100 associates that support clients in 29 countries. Visit us at [www.transunion.com](http://www.transunion.com).