EQUIFAX INFORMATION SERVICES, LLC
1550 PEACHTREE STREET, N.W.
ATLANTA, GEORGIA 30309
P. 314-214-7308
F. 877-291-4786

WWW.EQUIFAX.COM

OTHER THAN SMALL BUSINESS

FSC/PSC CODE: R704 SUPPORT – MANAGEMENT: AUDITING

Contract Number: **GS-00F-159DA**
Period Covered by Contract: **May 20, 2016** thru **May 19, 2021**
Current through Modification PA-0012, effective 09/16/19

Christine.brotherton@equifax.com  Telephone: 314-214-7308

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: GSAAAdvantage.gov.

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

INFORM ➤ ENRICH ➤ EMPOWER™

AUTHORIZED FEDERAL SUPPLY SCHEDULE PRICELIST
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Company Profile

Equifax powers the financial future of individuals and organizations around the world. Using the combined strength of unique trusted data, technology and innovative analytics, Equifax has grown from a consumer credit company into a leading provider of insights and knowledge that helps its customers make informed decisions. The company organizes, assimilates and analyzes data on more than 800 million consumers and more than 88 million businesses worldwide, and its database includes employee data contributed from more than 5,000 employers.

Headquartered in Atlanta, Ga., Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 9,200 employees worldwide.

Vision

The Equifax Vision is to be the global leader in information solutions that creates unparalleled insights to solve customer challenges. 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.
Customer Information

1a. Table of Awarded SIN(s):
   - 52016 Business Information
   - 520-16RC Disaster & Recovery
   - 00CORP 500 Order Level Materials
   - 00CORP 500RC Order Level Materials

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

1c. Hourly Rates:
   Not Applicable

2. Maximum Order:
   $1,000,000

3. Minimum Order:
   $100.00

4. Geographic Coverage:
   48 Continuous States and Washington, DC

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

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

7. Quality Discounts:
   Reference the quantity tier discounts on pages 10-15.

8. Prompt Payment Terms:
   Net 30 days. Information for Ordering Offices: Prompt payment terms cannot be negotiated out of the contractual agreement in exchange for other concessions in Customer Information Item 8 per I-FSS-600.
Customer Information

9a. 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

9b. 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

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

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

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

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
13a. Ordering Address(es):  
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. 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

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

### PRICING FOR EQUIFAX PRODUCTS & SERVICES (SIN 520-16)

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<thead>
<tr>
<th>Product</th>
<th>High level Product Description</th>
<th># of Units</th>
<th>Unit of Issue (e.g. Hour, Task, Sq Ft)</th>
<th>GSA Awarded Prices</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACROfile, (ACF)</td>
<td>Consumer Credit Reports</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 1.15</td>
</tr>
<tr>
<td>ID ScanSM (ISH, IGS)</td>
<td>Fraud Report</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 0.13</td>
</tr>
<tr>
<td>On-Line DirectorySM (OLC)</td>
<td>Collection Report</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 0.29</td>
</tr>
<tr>
<td>DTEC (DTC)</td>
<td>Social Security Search</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 1.37</td>
</tr>
<tr>
<td>FindersSM (FIK)</td>
<td>Skip Location Report</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 1.22</td>
</tr>
<tr>
<td>PERSONA (P1P, P1R, P2P, P2R, PB3)</td>
<td>Consumer Credit Profiles for Employment Purposes</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 2.97</td>
</tr>
<tr>
<td>Vantage Score (VAN, VA2, VSA)</td>
<td>Credit Risk Score</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 0.05</td>
</tr>
<tr>
<td>Regulatory Recovery Fee (RRF)</td>
<td></td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 0.11</td>
</tr>
<tr>
<td>elDcompare (EI2)</td>
<td>Authenticates a consumer’s identity</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 0.52</td>
</tr>
<tr>
<td>elDverifier (RAU)</td>
<td>Helps companies mitigate the risk of doing business online</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 1.00</td>
</tr>
<tr>
<td>Product</td>
<td>High Level Product Description</td>
<td># of Units</td>
<td>Unit of Issue (e.g. Hour, Task, Sq Ft)</td>
<td>GSA Awarded Prices</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>------------------------------------------------</td>
<td>------------</td>
<td>----------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>OFAC Alert (OAA, OFA)</td>
<td>Assists with compliance with OFAC regulations</td>
<td>1</td>
<td>Per Transaction</td>
<td>$ 0.15</td>
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</tbody>
</table>

**Note:** The Regulatory Recovery Fee (RRF) OF $0.11 is assessed for the following products: ACROfile, DTEC and PERSONA

A Colorado surcharge of $.74 applies to ACROfile and PERSONA for consumers who reside in or formerly resided in Colorado.
## Pricing Information

### Credit Monitoring Services

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<tr>
<th>Product</th>
<th># of Units</th>
<th>Unit of Issue (e.g. Hour, Task, Sq Ft)</th>
<th>GSA Awarded Prices</th>
</tr>
</thead>
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<td>ID Patrol</td>
<td>100-4999</td>
<td># of codes issued per event</td>
<td>$ 45.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>5000-24,999</td>
<td># of codes issued per event</td>
<td>$ 45.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>25,000-49,999</td>
<td># of codes issued per event</td>
<td>$ 39.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>50,000-249,999</td>
<td># of codes issued per event</td>
<td>$ 39.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>250,000-499,999</td>
<td># of codes issued per event</td>
<td>$ 39.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>500,000 - 999,999</td>
<td># of codes issued per event</td>
<td>$ 38.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>1,000,000 - 1,999,999</td>
<td># of codes issued per event</td>
<td>$ 37.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>2,000,000 - 4,999,999</td>
<td># of codes issued per event</td>
<td>$ 35.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>5,000,000 - 9,999,999</td>
<td># of codes issued per event</td>
<td>$ 34.00</td>
</tr>
<tr>
<td>ID Patrol</td>
<td>10,000,000 and above</td>
<td># of codes issued per event</td>
<td>$ 33.00</td>
</tr>
<tr>
<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>100-4999</td>
<td># of codes issued per event</td>
<td>$ 38.00</td>
</tr>
<tr>
<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>5000-24,999</td>
<td># of codes issued per event</td>
<td>$ 38.00</td>
</tr>
<tr>
<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>25,000-49,999</td>
<td># of codes issued per event</td>
<td>$ 34.00</td>
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<tr>
<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>50,000-249,999</td>
<td># of codes issued per event</td>
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<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>250,000-499,999</td>
<td># of codes issued per event</td>
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<td>Product</td>
<td># of Units</td>
<td>Unit of Issue (e.g. Hour, Task, Sq Ft)</td>
<td>GSA Awarded Prices</td>
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<tr>
<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>500,000 - 999,999</td>
<td># of codes issued per event</td>
<td>$33.00</td>
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<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>1,000,000 - 1,999,999</td>
<td># of codes issued per event</td>
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<td>Credit Watch Gold with 3-in-1 Monitoring</td>
<td>2,000,000 - 4,999,999</td>
<td># of codes issued per event</td>
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<td>Credit Watch Gold with 3-in-1 Monitoring</td>
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<td># of codes issued per event</td>
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<td>10,000,000 and above</td>
<td># of codes issued per event</td>
<td>$29.00</td>
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<tr>
<td>Credit Watch Gold with Web Detect</td>
<td>100-4999</td>
<td># of codes issued per event</td>
<td>$15.00</td>
</tr>
<tr>
<td>Credit Watch Gold with Web Detect</td>
<td>5000-24,999</td>
<td># of codes issued per event</td>
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<tr>
<td>Credit Watch Gold with Web Detect</td>
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<td>Credit Watch Gold with Web Detect</td>
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<td># of codes issued per event</td>
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<td>Credit Watch Gold with Web Detect</td>
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<td># of codes issued per event</td>
<td>$12.50</td>
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<td># of codes issued per event</td>
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<td>Credit Watch Gold with Web Detect</td>
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<td># of codes issued per event</td>
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<td>Credit Watch Gold with Web Detect</td>
<td>5,000,000 - 9,999,999</td>
<td># of codes issued per event</td>
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<tr>
<td>Credit Watch Gold with Web Detect</td>
<td>10,000,000 and above</td>
<td># of codes issued per event</td>
<td>$9.50</td>
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<tr>
<td>Credit Watch Silver</td>
<td>100-4999</td>
<td># of codes issued per event</td>
<td>$10.80</td>
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<tr>
<td>Credit Watch Silver</td>
<td>5000-24,999</td>
<td># of codes issued per event</td>
<td>$10.80</td>
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<tr>
<td>Product</td>
<td># of Units</td>
<td>Unit of Issue (e.g. Hour, Task, Sq Ft)</td>
<td>GSA Awarded Prices</td>
</tr>
<tr>
<td>----------------------------------------</td>
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<tr>
<td>Credit Watch Silver</td>
<td>25,000-49,999</td>
<td># of codes issued per event</td>
<td>$7.00</td>
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<td>Credit Watch Silver</td>
<td>50,000-249,999</td>
<td># of codes issued per event</td>
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<td>Credit Watch Silver</td>
<td>250,000-499,999</td>
<td># of codes issued per event</td>
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<td>Credit Watch Silver</td>
<td>500,000 - 999,999</td>
<td># of codes issued per event</td>
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<td>Credit Watch Silver</td>
<td>1,000,000 - 1,999,999</td>
<td># of codes issued per event</td>
<td>$5.00</td>
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<td>Credit Watch Silver</td>
<td>2,000,000 - 4,999,999</td>
<td># of codes issued per event</td>
<td>$4.00</td>
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<td>Credit Watch Silver</td>
<td>5,000,000 - 9,999,999</td>
<td># of codes issued per event</td>
<td>$3.90</td>
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<tr>
<td>Credit Watch Silver</td>
<td>10,000,000 and above</td>
<td># of codes issued per event</td>
<td>$3.80</td>
</tr>
</tbody>
</table>

ID Patrol, Credit Watch Gold with 3-in-1 Monitoring, Credit Watch Gold with Web Detect and Credit Watch Silver are 12-month subscription services.

Please Note: The number of codes issued per event = for each data breach event, the company can purchase a block of codes for their customers to redeem.

**PRODUCT DESCRIPTIONS:**

**ACROFILE®**

ACROFILE® is Equifax's core consumer credit report that provides credit information in a clear, concise format. It delivers comprehensive credit information by searching a national, online database of over 220 million consumer credit files. The benefits of utilizing ACROFILE include:

- 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

The straightforward reporting format provides complete credit-granting decision support that’s easy to use with continually updated information and advanced database search techniques.

*Please note that the Regulatory Recovery Fee (RRF) of $0.11 applies to the above product.*
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 the Fair Credit Reporting Act (FCRA), State laws and the Equal Employment Opportunity Act (EEOA) requirements, a traditional credit report product SHOULD NOT be used for employment decisions. 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 trade line account numbers

PERSONA provides clients 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 clients 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.

Please note that the Regulatory Recovery Fee (RRF) of $0.11 applies to this product.
Please note that the Colorado surcharge of $0.74 applies to this product.

Ancillary Products and Services:
IdentityScan
On-Line Directory

VantageScore®
VantageScore® is the first tri-bureau model of its kind that defines a new standard in consumer credit risk scoring. By combining cutting-edge, patent pending analytic techniques with a highly intuitive scale for scoring, VantageScore provides a highly predictive, more consistent score that is easy to understand and apply. Under the new scoring system, credit score variance between the three major credit reporting companies is attributed to data differences within each of the three consumer credit files and not to the structure of the scoring model or data interpretation. The net result is a powerful tool poised to drive revenue by enhancing credit risk decision-making through unparalleled levels of model performance and consistency.

DTEC™
DTEC™ delivers accurate, up-to-date name and address information to help clients confirm applicant information and collect on unpaid accounts. Using just a Social Security number, DTEC searches the Equifax nationwide consumer credit database and returns identity information quickly and cost-effectively, helping clients to verify identities or locate hard-to-find individuals. DTEC is useful in locating individuals who may have utilized another name, or when more than one identity has been created with the same Social Security Number.

Please note that the Regulatory Recovery Fee (RRF) of $0.11 applies to this product.
Please note that the Colorado surcharge of $0.74 applies to this product.
**PLEASE NOTE:**

**Colorado Surcharge**

Equifax continues to provide cost-effective compliance with the unique requirements under the Colorado Fair Credit Reporting Act. The surcharge on Colorado consumer reports is $0.74. This surcharge will be applied to online transactions in Equifax-owned and System Affiliate geographies in Colorado for ACROFILE, and PERSONA. As before, transactions for account review and promotional (prescreen) services will not be assessed a surcharge.

This surcharge is necessitated by the additional expenses associated with the law’s requirements for us to provide:

- Notification to consumers by mail - once within a twelve-month period, when information indicating an item is not paid as agreed has been added to the credit file, or when there have been three inquiries to the credit file
- One free credit file disclosure copy per consumer per year
- An option for consumers to speak directly to a person to dispute consumer file information
- An option for consumers to correct previously reported information by telephone, facsimile or other automated means.

**el Dverifier® / el Dcompare™**

**el Dverifier®** is an Internet-based service that authenticates a consumer’s identity by presenting multiple-choice questions to the applicant that should only be known by that actual consumer. This patented interactive session binds the applicant to the identity information entered and leverages a statistical model that provides a fraud index score as part of the overall assessment.

**el Dverifier** uniquely authenticates an applicant’s identity through a five-step process.

**el Dcompare™** is an Internet-based service that helps companies mitigate the risk of doing business online by validating that an applicant’s identity actually exists or by verifying the identity of a joint applicant not present during an account opening process. el Dcompare is an economical solution that is deployed for less risky, lower-exposure online transactions by leveraging a “waterfall” approach to validating applicant information against multiple data sources.

**el Dverifier and el Dcompare:**

- Reduce fraud through identity authentication
- Automate the booking of authenticated customers in real-time
- Minimize manual processing time and costs
- Customize security requirements specific to vertical industries or business needs
- Reduce website abandonment rate by proactively addressing security concerns
- Comply with USA PATRIOT Act, FFIEC and FCRA guidelines

**FINDERS®**

**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
**Identity Scan™**

Identity Scan™ leverages more than a dozen up-to-date public and proprietary database sources to effectively identify potential or known identity theft and application fraud in real time. Identity Scan quickly identifies fraud victim alerts, misused socials, hot addresses, suspicious phone numbers and other tracked potential risk factors. Identity Scan is an important first step in leveraging the Equifax Identity Suite to further interrogate and identify suspicious applications.

**OFAC Alert™**

OFAC Alert™ provides an automated, user-friendly information service designed to assist with compliance with OFAC regulations. Available for either point-of-sale transactions, batch processing, off-line use in prescreen and account management projects or as a stand-alone project, OFAC Alert compares new or existing account information to CDC’s comprehensive database of SDNs (Specially Designated Nationals) and Blocked Persons. Both consumers as well as businesses/charities can be screened against OFAC Alert.

OFAC Alert automates the OFAC screening process and delivers clear, easy-to-read results to the point-of-sale on every inquiry, streamlining your compliance efforts with minimal cost. OFAC Alert enables you to:

- Reduce costs and lengthy searches by accessing a comprehensive online source of OFAC data.
- Facilitate compliance with certain OFAC and USA PATRIOT Act regulations.
- Save time and allocate resources more efficiently by reducing the time spent conducting manual searches and reviews.
- Automate a burdensome component of the compliance process by integrating OFAC screening into your current account-opening procedures.
- Document your compliance efforts with a record that you checked OFAC as part of your due diligence. OFAC Alert compares inquiry information to the OFAC database maintained by Equifax’s affiliate, Compliance Data Center (CDC). This comprehensive database consists of Specially Designated Nationals and Blocked Persons/Entities.

**On-Line Directory™**

On-Line Directory™ 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.
**ID Patrol**
An online solution which provides consumers with daily credit monitoring of their Equifax, Experian and TransUnion credit files, unlimited access to their Equifax® Credit Report, an annual 3-in-1 Credit Report which provides consumers with their credit history as reported by the three major credit reporting agencies, ability to lock and unlock a consumer’s Equifax credit file in real time, allows consumers to set a fraud alert on their credit file at all 3 bureaus and automatically renews every 90 days, scans the internet for a consumer’s personal information and alerts the consumer if it is found on suspected underground trading sites, provides wallet replacement assistance in event of a lost/stolen wallet, and identity theft insurance up to $1,000,000 per consumer to cover certain out of pocket expenses arising from an occurrence of identity theft (subject to limitations and exclusions*).

**Equifax Credit Watch Gold with 3-in-1 Monitoring**
An online and mail solution which provides consumers with daily credit monitoring of their Equifax, Experian and TransUnion credit files, unlimited access to their Equifax® Credit Report, an annual 3-in-1 Credit Report which provides consumers with their credit history as reported by the three major credit reporting agencies, and identity theft insurance up to $1,000,000 per consumer to cover certain out of pocket expenses arising from an occurrence of identity theft (subject to limitations and exclusions*). This online product also allows consumers to set a fraud alert on their credit file at all 3 bureaus and automatically renews every 90 days.

**Equifax Credit Watch Gold with 3-in-1 Web Detect**
An online solution which provides consumers with daily credit monitoring of their Equifax credit file, unlimited access to their Equifax® Credit Report, allows consumers to set a fraud alert on their credit file at all 3 bureaus and automatically renews every 90 days, scans the internet for the consumer's personal information and alerts the consumer if it is found on suspected underground trading sites, and provides identity theft insurance up to $25,000 per consumer to cover certain out of pocket expenses arising from an occurrence of identity theft (subject to limitations and exclusions*).

**Equifax Credit Watch™ Silver (Online)**
An online solution which provides consumers with daily credit monitoring of their Equifax credit file, an annual copy of their Equifax® Credit Report, allows consumers to set a fraud alert on their credit file at all 3 bureaus and automatically renews every 90 days, and provides identity theft insurance up to $25,000 per consumer to cover certain out-of-pocket expenses arising from an occurrence of identity theft (subject to limitations and exclusions*).

*Please Note: The above products and services are offered as a 12-Month Subscription.*

**FraudIQ Authenticate Passcode – Advanced Phone Verification**
Verifies identity to a given phone number in telephone account records, in a partnership with telecom network operators.

**FraudIQ Authenticate Passcode - Passcode Text**
Confirms telephone device possession via one-time passcode.

**FraudIQ Authenticate Passcode – Advanced Phone Verification & Passcode Text Bundle**
Verifies identity to a given phone number in telephone account records, in a partnership with telecom network operators and confirms telephone device possession via one-time passcode.

**FraudIQ Authenticate - Face**
Enables sites or mobile apps with real-time ID scanning and validation, identity and attribute verification, and (optional) face match with liveness detection.
FraudIQ Identity Score – Attributes and Reason Codes
A predictive fraud prevention tool that uses machine learning techniques, advanced data mining, and a logistical model that delivers a high degree of accuracy when verifying identities and detecting potentially fraudulent accounts and isolates high risk variables across proprietary Equifax data sources where key information and anomalies are statistically assessed.

Outputs key attribute data

FraudIQ Identity Score – Scores and Reason Codes
A predictive fraud prevention tool that uses machine learning techniques, advanced data mining, and a logistical model that delivers a high degree of accuracy when verifying identities and detecting potentially fraudulent accounts and isolates high risk variables across proprietary Equifax data sources where key information and anomalies are statistically assessed.

Outputs score

FraudIQ Identity Score – Attributes, Scores and Reason Codes
A predictive fraud prevention tool that uses machine learning techniques, advanced data mining, and a logistical model that delivers a high degree of accuracy when verifying identities and detecting potentially fraudulent accounts and isolates high risk variables across proprietary Equifax data sources where key information and anomalies are statistically assessed.

Outputs key attribute data and scores
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.
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 Credit Worthiness
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,
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.

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.

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.
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
- 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

**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 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.

**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
- Inquiry Alert appears when three or more inquiries have occurred within 90 days
- Trade section displays the consumer's financial obligations and payment patterns

**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.
DETERMINE CREDIT WORTHINESS

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

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

VantageScore® is the first tri-bureau model of its kind that defines a new standard in consumer credit risk scoring. By combining cutting-edge, patent pending analytic techniques with a highly intuitive scale for scoring, VantageScore provides a highly predictive, more consistent score that is easy to understand and apply. Under the new scoring system, credit score variance between the three major credit reporting companies is attributed to data differences within each of the three consumer credit files and not to the structure of the scoring model or data interpretation. The net result is a powerful tool poised to drive revenue by enhancing credit risk decision-making through unparalleled levels of model performance and consistency.