

# Equifax helps companies transform knowledge into Insights

Equifax was founded in 1899 by the brothers Cator and Guy Wooldford, who started up a small credit information business in the city of Atlanta (Georgia, USA). The Wooldford brothers discovered that the businesses on one side of their local main street were unaware of the defaulted customers of the businesses on the other side, so they decided to give them information to enable them to make better business decisions.

Almost 120 years later, Equifax has 10,300 employees and a presence in 24 countries including the United States, Portugal, Argentina, Spain, Brazil, Canada, Australia, United Kingdom, Ireland and Russia. It also manages, integrates and analyses data from over 820 million consumers and more than 91 million companies all over the world. This figure clearly highlights Equifax's leadership in information solutions, as it generates over 160 million credit scores a month and 60,000 updates per second.

In 2017, Equifax had a turnover of 3.4 billion dollars, up 7% over 2016, with a market capitalisation to 31 December 2017 of 14.16 billion dollars. Its EBITDA margin was 36.8%, an increase of 1% over the previous year. The yield per share in 2017 was 4.89 dollars, up 19.26% since 2016.

Equifax's vision is to be the world leader in information solutions by creating unique insights for decision-making. Equifax sets out to achieve this thanks to its access to the numerous data sources it offers its customers. However, data alone are not enough, so it applies its experience in analytics to help companies transform knowledge into insights.

Equifax provides its customers with the solutions they need to analyse consumer behaviour, obtain sales and marketing information, avoid information fraud and recover debts. Equifax is committed to offering its customers continued support and helping them grow their business by improving their knowledge of their consumers.

This vision of helping companies transform knowledge into insights is supported by Equifax's team of employees, who are the cornerstone of the company's success. They apply their talent and creativity every day to finding new ways of using and analysing data and of leveraging innovative technologies to provide unique solutions to benefit a wide range of sectors.

Equifax's solutions in credit risk, fraud prevention and marketing services cover the whole of the consumer's life cycle and provide information on the processes of prospecting, admission, recovery and recollection, in addition to live portfolio management.

Equifax acquired Inffinix, TDX Group and Veda in order to continue improving its services. Inffinix, the company that developed CyberFinancial, offers its customers competitive advantages to increase the yield of their credit portfolios by providing them with faster, better recovery management at a lower cost. CyberFinancial is the only modular recollection system on the market designed for integral recovery, in which the tasks done by everyone involved in recovering credit portfolios are all automated.

TDX Group is a strategic consulting company selling debt portfolios and specialising in credit risk and unpaid asset management. It helps optimise recovery processes and maximise the return of portfolios to its customers.

Veda is a leading provider of information on consumer and commercial credit in Australia and New Zealand, and also operates through joint companies in other Asian-Pacific markets.

Equifax has been operating in Spain since 1994, and has over 250 employees in Madrid, Barcelona and Lisbon. Equifax Iberia is responsible for operating the ASNEF file, Spain's largest credit bureau, with over 5.2 million entries. The information in the ASNEF file comes from all the sectors



that have financing operations, and offers solutions that provide complete coverage for all the consumer's behaviour throughout the whole of the credit cycle.

The ASNEF file receives over 1.1 billion queries a year and processes more than 340 million defaulted transactions in the same period. Thanks to the ASNEF file and its daily updates, Equifax solutions make it possible to monitor the live customer portfolio, reduce the default rate and increase debt recovery without reducing acceptance.

Equifax Iberia uses technology platforms for decision-making to help companies automate their credit allocations, and its analytical services provide the necessary insights to reach the correct decisions.

To supplement the information on non-payment in the credit sector and ensure the most accurate assessment of each customer, Equifax Iberia works with a positive information bureau called Credit Risk Insights, which allows it to extend the limits of financial products, accommodate the price to each person's risk profile, and tailor the offer to the consumer based on their funding needs. Credit Risk Insights currently has 1.2 million entries.

Equifax can offer companies and organisations a more accurate risk assessment by supplementing the non-payment information with positive information, and contributes value to the customers themselves by highlighting the most positive aspects of their credit history.

#### Awards:

- Mentioned in the ranking of Top 100 American Banker FinTech Forward (2015-2016)
- Mentioned in the ranking of Top Technology Provider on the FinTech 100 (2004-2016)
- Named winner of the InformationWeek Elite 100 (2014-2015)
- Named Top Workplace by the Atlanta Journal Constitution (2013-2016)
- Named one of Fortune's World's Most Admired Companies (2011-2015)
- Named one of Forbes' World's 100 Most Innovative Companies (2015-2017)

#### Useful links to information on Equifax:

- Corporate video: <https://goo.gl/dBwuAA>
- About us: <https://goo.gl/NH35L1>
- Our people: <https://goo.gl/DhgDji>
- What we offer: <https://goo.gl/cRx5bd>
- Our company: <https://goo.gl/cP7vh7>

 **CONTACT US TODAY**

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