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Press Release

Fair, Isaac and Equifax Give Consumers New Score Power Tools Offering Greater Insights for Managing Their Credit Health

Enhancements Include First-Ever FICO Score Simulator

May 21, 2002 (San Rafael, California and Atlanta, Georgia, USA) —As part of their long-term initiative to demystify credit scores for consumers, Equifax (NYSE:EFX) and Fair, Isaac and Company, Incorporated (NYSE:FIC) today announced the addition of new features to Score Power™, the only score delivery service to include Fair, Isaac's FICO® credit risk score and an Equifax credit report. The new features offer consumers deeper insights into their credit health, and a new interactive tool that will help consumers see what impact their financial decisions can have on their credit score. Score Power's new features are available today at _____
http://www.web-mtg/Public/credit/fico_scores.htm

The cornerstone of the Score Power enhancements is the FICO *Score Simulator*. This new tool is the first and only interactive service that allows consumers to simulate their personal FICO score — the three-digit credit score used by the great majority of lenders to make credit decisions. Using the FICO Score Simulator, consumers can quickly understand how specific financial actions might impact their FICO score over time if other factors stay the same. By changing one factor at a time such as paying bills in a more timely fashion or opening a new credit card account, individuals can create any number of "what if" scenarios to help them decide what specific changes to make to their credit practices.

In addition, the score analysis report includes multiple click-through links to the consumer's Equifax Credit Profile™, enabling each consumer to view directly the underlying detail in his or her credit report. This direct link to the credit report helps consumers understand how specific factors have influenced their FICO score.

"Consumers tell us they want to easily understand how they are viewed by lenders and what they can do to improve their credit outlook," said Sue Simon, Fair, Isaac vice president for myFICO. "That's why we've created the first set of tools to enable consumers to get a look inside their FICO scores and understand how changes in their credit practices can improve their scores over the long run. These services are the next big step in our continuing push to provide consumers with the knowledge and tools they need to gain true credit empowerment."

"Offering consumers additional insight into credit scoring is yet another example of how we are demystifying credit reports, scores and the other tools lenders use," said Virgil Gardaya, general manager of consumer services at Equifax. "Providing credit reports, credit scores and our award winning identity theft protection product, Credit Watch™, Equifax continues to offer consumers world-class tools to manage their credit health."

Since March 2001, the Score Power report has provided more than one million consumers with their FICO score, their Equifax Credit Profile on which the score is

based, and Fair, Isaac's analysis of that score with suggestions for actions to improve it over time.

About Equifax

Equifax, a 103-year-old S&P 500 company, enables and secures global commerce through its information management, marketing services, direct to consumer, commercial and authentication businesses. As a leader in information technology, Equifax serves customers across a wide range of industries including the financial services, retail, healthcare, telecommunications/utilities, brokerage, insurance and government industries. Equifax also enlightens, enables and empowers consumers to manage and protect their financial health with services offered at www.equifax.com. The company ranked in the top five in return on equity among *Business Week's* Best Performers during 2001. Equifax employs 5,000 in 13 countries and has \$1.1 billion in revenue.

About Fair, Isaac

Fair, Isaac is the preeminent provider of creative analytics that unlock value for people, businesses and industries. The company's predictive and decision models, information management, software and consulting services power more than 14 billion decisions a year. Founded in 1956, Fair, Isaac helps thousands of companies in over 60 countries acquire customers more efficiently, retain customers and drive customer value, reduce risk and credit losses, lower operating expenses and enter new markets more profitably. Most leading banks and credit card issuers rely on Fair, Isaac's analytic solutions, as do insurers, retailers, telecommunications providers and other customer-centric companies. Through the www.myfico.com Web site, consumers use the company's FICO® scores, the standard measure of credit risk, to manage their financial health.

Headquartered in San Rafael, California, Fair, Isaac is traded on the New York Stock Exchange (NYSE:FIC) and for the fiscal year ended September 30, 2001, reported net income of \$46 million on revenues of \$329 million.

Statements in this press release that relate to Equifax's future plans, objectives, expectations, performance, events and the like are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 and the Securities Exchange Act of 1934. Future events, risks and uncertainties, individually or in the aggregate, could cause actual results to differ materially from those expressed or implied in these statements. Those factors could include changes in worldwide and U.S. economic conditions that materially impact consumer spending and consumer debt, changes in demand for the Company's products and services, risks associated with the integration of acquisitions and other investments, and other factors discussed in the "forward-looking information" section in the management's discussion and analysis included in the annual report on Form 10-K for the year ended December 31, 2001.

Except for historical information contained herein, the statements contained in this press release that relate to Fair, Isaac are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are subject to risks and uncertainties that may cause actual results to differ materially, including the company's ability to recruit and retain key technical and managerial personnel, the maintenance of its existing relationships with key alliance partners, its ability to continue to develop new and enhanced products and services, competition, regulatory changes applicable to the use of consumer credit and other data and other risks described from time to time in Fair, Isaac's SEC reports, including its Annual Report on Form 10-K for the year ended September 30, 2001, and Form 10-Q for the period ended March 31, 2002. Fair, Isaac disclaims any intent or obligation to update these forward-looking statements.

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