



## Partnership between Equifax and Identity Systems helps enhancing processes and improves the consistency of the company's database

**Oswaldo Alvarenga, Operations Director, Equifax Brazil**

### Equifax Business Overview

More than being a solutions provider for credit risk management, Equifax Brazil is also a company that manages databases. We have more than 20,000 different data sources, each with its respective layout and type of data. In total we receive more than 15 million records per month. This volume needs to be treated and incorporated into the database to become information to our clients, about 20,000 companies in various industries and of various sizes, all over the country. Among our clients are Public Notaries, Company Registrars, Stockbrokers, and Banks.

Equifax's mission is to provide the best, most accurate and up-to-date information so that our clients may approve more credit, with less risk.

### Background to Purchase of Identity Systems Technology

Our first contact with Identity Systems was in 1998 when our company was known as SCI. At that time the president of Identity Systems visited us. During the Identity Systems presentation, each one of us in the audience was imagining a different possibility, a new service opportunity or process improvement using the Identity Systems tools. We then evaluated the software, but before we could close the business our company was sold to Equifax Inc. The work involved in this transition caused us to postpone our plans.

When the acquisition process was finalized, we proceeded with the projects that had been put on the back-burner. In Identity Systems' case, with the recommendation from our parent company in Atlanta (USA), also an Identity Systems customer, the decision became even easier.

Equifax Brazil purchased three of Identity Systems' products, SSA-NAME3, the Data Clustering Engine, and ISS, at the beginning of 2001. Immediately, we restarted the development of the application that was to use SSA-NAME3 for the treatment of information from the Public Notaries. This information mainly concerns "protests" that have been lodged by creditors regarding non-payment of invoices by businesses or people. The data is published in the official "Protest List".

The technical support given by Identity Systems was fundamental to the success of this application. Without their dedication we wouldn't have moved so fast on the development of what is today our major matching routine.

### Types of Problems

In Brazil, the Protest List is fundamental when evaluating the risk of doing business with companies or with final consumers. This is why Equifax has agreements with almost all Brazilian Public Notaries, through whom protests must be lodged. In total, we receive, treat and process 99% of the protest registrations and removals that occur in the country, a little better than 45,000 records daily.

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Equifax Brazil



In this process there are some complicated issues. Equifax, as with other credit information providers in Brazil, uses CPF (national person identifier) and CNPJ (national company identifier) as primary keys on each database that it manages, but the 2,600 plus Public Notaries who process protests do not use this same type of primary key. This is because of the difficulty in verifying the integrity of the number and type of document provided by the creditor in the protest lodgment process. Instead, they try to maintain a tight control over the people's and companies' names registered in the Protest List. Another issue is that each Public Notary has the autonomy to develop his/her own management system and as such, there isn't any standard layout, system or periodicity on their remittance.

Imagine that because of data error, a certain CNPJ has been registered incorrectly in the Protest List. Worse still, what if the CPNJ is valid but belongs to another company? To whom should the debt be attributed? When dealing with companies alone, this type of occurrence comes to 1 million per year. Identification and correction of these issues have always been important to the Equifax management. Historically, this work was done manually.

**How Identity Systems' Software Has Helped**

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Using the Data Clustering Engine, Equifax has developed a family of services that was in demand by the market. These services are mostly in the database marketing space, and allow matching between external files and Equifax's database, to enrich and update the data to be used in campaigns for our customers and prospects.

New projects are also on the way. Soon we will have the opportunity to share information about the new services and processes developed or refined by the Identity Systems products.

**About Equifax Inc.**

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 identity 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. While engaging in fair and ethical information use, and employing privacy best practices, Equifax also enlightens, enables and empowers consumers to manage and protect their financial health with services offered at [www.equifax.com](http://www.equifax.com). The company was ranked number five in return on equity among Business Week's Best Performers during 2001. Equifax employs 4,800 in 12 countries and has \$1.1 billion in revenue. 🌟

For more information about Equifax, visit [www.equifax.com](http://www.equifax.com)

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◆◆◆ **About Identity Systems**



Identity Systems is the pioneer in enabling organizations to build and maintain high-quality identity data search and matching software solutions.

The company has been in this area of specialization since 1986, and has over 500 clients worldwide who rely on its robust, enterprise-wide software. For more information please visit our website.