

2016  
Chairman's Circle  
of **Excellence**



As we constantly evolve our business to deliver strong growth and shareholder returns, we depend on people across the company to step up and lead the way. Each of us must do our part, but some go above and beyond.

To recognize these leaders, each quarter every employee in our company is eligible to be nominated for a One Equifax award. And each year, Rick and the Senior Leadership Team select from among those One Equifax Award recipients the Chairman's Circle of Excellence. This elite group includes the Chairman's Circle Sales MVP Award winners, who are selected by their business unit presidents as the top-performing sales individual contributors.

Congratulations to these 2016 Chairman's Circle of Excellence honorees!

# Individual



**SHANNON ANDERSON**  
Global Operations

Since becoming the first fraud analyst dedicated to the U.K. and Ireland in October 2015, Shannon has created processes that maximize our fraud prevention, identification, analysis and, most importantly, consumer protection. Always customer-focused, she has almost singlehandedly been responsible for stabilizing the levels of fraud identified for the U.K. Working closely with the global fraud team, Shannon also has contributed significantly to a 33% reduction in the percentage of unauthorized credit reports, ensuring that we are protecting consumers more effectively than ever before.



**DONNA MICHELLE BARNES**  
Global Operations

By collaborating with Commercial Sales, Operations, and Technology teams, Donna worked diligently to transform customer boarding for Commercial. She took the leadership role and full accountability to bring all the parties together to drive this change. Donna has led and contributed in other key operational efforts for Commercial including a new Data Aggregator boarding process and two work streams within two separate Enterprise Growth Initiatives (Commercial Financial Network Prime and Certified Vendor Readiness). She also championed new marketing materials and an eCommercial marketing ad.



**ELENA BENNETT**  
Finance

Elena led the team through numerous enterprise-wide initiatives that required significant change management. Most notable among these initiatives were Atlas and the transitioning of the revenue accounting and billing functions from St. Louis to Atlanta and Costa Rica. Elena's knowledge of the business and influencing skills has been key in identifying and working through the Atlas challenges and engaging the right stakeholders. She has been a role model leader in embracing the change, executing plans, and taking care of her staff.



**LUCIANO BERNARDONI**  
International (Argentina)

Once again, Luciano's negotiations with the Banco Patagonia have been extremely successful, allowing Equifax to displace its competition and build a strong bond with the bank. Luciano parlayed the relationship into several wins, including a Service Account Management for active customers and liability clients. The bank also added Customer Insight to manage its clients and our Business Intelligence tool for the exploitation of data. Luciano also developed a digital channel with the client, which adds one of the most important digital retailers, Mercado Libre.

# Individual



**NANCY BISTRITZ-BALKAN**  
Global Consumer Solutions

Nancy juggled 3.5 roles for the entire year — Public Relations, PP Content Leader, Internal Communications and Brand Leader — while continuing to manage the blog and content development for the new website. She also oversaw GCS internal communications while taking on new public relations responsibilities. Nancy was the driving force planning and implementing our GCS-wide offsite meeting. She also stepped up to provide all of the content for the MS AG initiative on a very aggressive timeline. The customer-facing program has been recognized as innovative and impactful. Finally, as Equifax finalized a settlement with the Consumer Financial Protection Board late in 2016, Nancy (in partnership with Marisa Salcines) crafted a comprehensive internal communication plan that was executed with distinction.



**BONNIE BREEZEE**  
Global Operations

Bonnie is nominated for her outstanding work in conceiving a strategic segmentation and integrated approach to govern more than 256 mid-tier connectors supporting numerous vertical markets including auto, retail, direct-to-consumer and financial services. Further, she leveraged the segmentation results to drive a revenue-enabling campaign that promotes the adoption of Total View and MLA.



**JAMES BROWN**  
Human Resources

Recently promoted to Regional HR Operations Adviser A/NZ, James has consistently demonstrated exceptional commitment to the business and our stakeholders in his attitudes, behaviors, and actions. On many occasions he has gone above and beyond his responsibilities to accommodate stakeholder and business needs. Working with different time zones, James has ensured stakeholder needs were met, through working tirelessly after hours and at weekends on his own volition. James played a lead role successfully implementing Workday in the A/NZ region, ahead of schedule.



**JENNA CAPPEL**  
Information Technology

Workforce Solutions identified several high-level levers that will drive growth in the near term as well the long term. This initiative is known as TWN Prime. Translating the high-level objectives of TWN Prime into specific and actionable steps has been a challenging effort — and Jenna played a pivotal role in making that happen. Her attention to detail, top-notch project management skills and ability to ensure tasks are resolved has helped us make great progress towards our goals. Jenna has been instrumental in coordinating, facilitating, and actively participating in activities across teams as requirements evolved.

# Individual



**COLIN CAREY**  
Global Operations

2016 marked the launch of the Affordable Care Act Subsidy Management (ACASM) product, which focuses on partnering with our customers to help them navigate employee healthcare exchange subsidy notices and appeal any notices that might result in IRS fine exposure. Colin's meticulous research and planning for this product, which came with very little direct guidance from governmental agencies, allowed our team to launch the product quickly. Colin worked cross-functionally with Operations, Sales, Marketing, and other teams to ensure we were setting the right expectations with customers and able to fulfill them. His ability to adapt and make quick changes during this time enabled the Operations group to quickly fine-tune the process as governmental guidelines were set.



**RAPHAEL CASTAÑEDA**  
International (Peru)

Raphael has played an important role in keeping Telefonica Peru, our biggest customer in the country, completely satisfied. Raphael added value to the solutions offered to Telefonica's risk department and helped Equifax win Telefonica's 2017 RFP for the services of Decisions Platform, Marketing Services and BPO. Not only did he structure the services and the way we should present our solutions, but he also included new services for the RFP (GeoFinder, for example) that allowed us to increase our interconnect billing. And all this was achieved in a record time of three days!



**NICOLE CATLOW**  
Information Technology

Nicole has had a stellar first year within the Client Integration team. Her overall effectiveness and contribution to Equifax can be measured by the fact she has had three individual Employee of the Month nominations as well as emails from clients and her Sales colleagues singing her praises. Nicole was formally recognized as the U.K.'s Employee of the Year for 2015, has volunteered as one of the Leeds move "champions" and is active in organizing charity and social activities. Though new to her current role, Nicole has managed to integrate into her team seamlessly and take on a heavy work load while taking on a lot of learning as well.



**BRETT CONDON**  
International (Australia)

As leader of the Ostra EGI for Equifax Australia (Veda), Brett has managed a large number of local and offshore stakeholders across five project streams, six geographies, and disparate time zones. Under Brett's guidance, the Ostra global program has prioritized Australian requirements to achieve successful migration of approximately large 100 customers. As a consequence of Ostra in Australia, Equifax International is deploying and integrating to the first Bluebird instance outside the U.S., along with many other new initiatives that this requires. Prior to the Ostra leadership role, Brett has been a program leader for the introduction of CCR into Australia and Veda and, in particular, credit provider supply to the consumer bureau and product reciprocity in the consumer risk domain. Brett is a leader within the Australian IT project delivery team.

# Individual



**SHANE DEEGAN**  
Global Operations

Shane was instrumental in supporting the delivery of two new services for GCS business in 2016. His outstanding work in setting up the GCS Client Breach Support Service provided a hotline service for businesses that experience a breach event. Additionally, Shane helped the GCS Breach Business Development team establish our first outbound team for appointment setting to support the GCS sales team as they grow this new breach service. Shane was also outstanding in his support during the sourcing of a new vendor to provide rapid call center support on behalf of breach clients within 72 hours of an event. He accomplished all this on top of his regular work supporting GCS resellers and partners and delivering continued success and revenue through the GCS Call Centre sales and retention program.



**MICHELE GREEN**  
Finance

Michele has gone above and beyond to drive success with the Finance College hire and rotational program as well as with talent development generally in Finance. She helped arrange college visits, screen candidates, schedule interviews and assist in hiring decisions. In addition, Michele helped define rotational roles for previous classes of new college hires. Without her leadership, the FP&A college hire and rotational program would not be where it is today. Michele is an inspirational leader who can motivate and build teams. We celebrate her energy, commitment to the company, and the results she has achieved in building these critical programs.



**ALAN GREENWAY**  
U.S. Information Solutions

Despite many challenges, Alan executed three major multiyear contracts that significantly contributed to the bottom line and help secure long-term relationships with major clients. He also crafted an innovative deal with a key client to keep per-unit pricing constant in exchange for long-term agreements. Alan has a clear passion for growth and a keen eye for business.



**LAURA HALL**  
International

For the past 12 months, Laura has led the scorecard build and subsequent monitoring consultancy work for JCB Finance, a division of RBS. Importantly, the content of the model build — a blend of commercial data scorecard and bespoke monitoring services — is groundbreaking. The innovative nature of the work wowed the client, further cementing our relationship and contributing greatly to a key contract renewal. The consultative nature of Laura's approach has led to a raft of new business opportunities.

# Individual



**LINDA HEATON**  
Information Technology

Linda's efforts were critical in identifying, tracking remediation and mitigating substantial amounts of license-compliance risks. This accomplishment was the result of her exceptional commitment to accuracy, quality, delivery and collaboration with stakeholders that is the principle for One Team. Among other accomplishments, she successfully reconciled IBM license entitlements for about 240 products, provided complex manual compliance analysis and license optimization/risk mitigation recommendations, and tracked global remediation efforts and collected evidence to prove our compliance position. Linda also implemented procedures and trained project members on complex IBM Licensing rules and provided management with analysis and support for IBM settlement negotiations as well as WAS and Sterling software renewals.



**SMRITI JAIN**  
Information Technology

Smriti has taken her responsibility as Development Manager and quickly managed to move our efforts to a more customer-focused approach. Among other things, her efforts helped us reduce cost, time-to-revenue, and risk. Her business knowledge and willingness to empower the team gives her leaders the clarity and autonomy for decision-making, as well as support when it is required due to a complex conflict or question of prioritization. This has led to a nurturing environment for the development team, motivating them to embrace Agile Methodology.



**GURUPRADEEP KS**  
International

Guru led Equifax's engagement with Credit Mantri, a leading Fintech player in India providing credit counseling services. The company was keen to grow its franchise exponentially by helping its clients get credit from banks and financial institutions. Understanding Credit Mantri's requirements and growth aspirations, Guru offered the company an "All You Can Eat" contract for CIR at a fixed fee. This made the company's cash predictable while locking them with Equifax. Guru also was able to close one of the largest bureau deals in India. Demonstrating a passion for growth, Guru has consistently achieved his targets over the years and has shown tremendous tenacity to take opportunities to their logical conclusion.



**DIANA MESTRES**  
Global Operations

Diana quickly determined that Convergys, a customer management agency, uses Taleo for the company's applicant tracking system. She immediately called her contact at Convergys to identify whether Convergys tracked actual job start dates in Taleo. During the conversation, Diana confirmed that the job start dates stored in Taleo were the same dates normally provided on the payroll file. She suggested that Convergys secure an employee extract from Taleo with the needed information to load into the Equifax Tax Credits & Incentives database. Convergys was able to secure the new hire extract from Taleo and worked with Diana, who coordinated the loading of data, to ensure timely submission of the Work Opportunity Tax Credit forms to the States.

# Individual



**JUSTIN MINCHER**  
Workforce Solutions

Justin Mincher has been the leading producer of quality calls and appointments for our Regional Sales Managers since he started with the Business Development team more than five years ago. The ultimate professional, Justin continues to improve his presentation, and as a result his success has been second to none. He is fearless when it comes to introducing new ideas to our clients and prospects, and is as comfortable speaking with a CFO as with a payroll clerk. Justin is also extremely collaborative, seeking advice and guidance from product specialists and his Sales leaders. Because Justin is such a fine student of our services, he is a fantastic educator for incoming teammates and provided a series of focused hour-long product training sessions over a period of several weeks. He accomplishes all of his tasks with a vision, a drive to execute, and a passion to satisfy our clients' needs.



**MISSY MIXON**  
Workforce Solutions

During the first quarter of the year, Missy helped lead the Affordable Care Act Management Platform (ACAMP) product support team through its biggest call volume to date. This was the first year for tax forms and 1095c transmittals, so clients were concerned. In addition, since ACAMP is a new product, there were the regular problems associated with new software releases. Yet Missy helped the team by supporting her peers and also handled one of the largest shares of calls. In fact, calls with the hardest issues were purposely routed to her. Missy received high ratings from all of the clients we polled regarding her performance and went out of her way to support her team members as well as other departments.



**WILL MOYE**  
Marketing

Will was decisive in a number of milestones we achieved for the Value Activation program, specifically the work completed on the Value Visualization Engine. Will had positioned the organization for more than 25 trials of VVE, and we have two recent wins with our customers leveraging the Competency approach and the VVE tools. In addition, Will led the efforts to finalize Enterprise funding for VVE by working directly with DecisionLink. Finally, Will also recently worked with his Data & Analytics and Marketing peers to create the VVE for Paradigm both at an industry and a customer level.



**KELLY NASH**  
Global Operations

Kelly helped the Federal Reserve, a strategic customer, better respond to its ever-changing regulatory environment. After many consulting sessions with the customer, Kelly made multiple modifications to our deliverable to accommodate the needed changes, working many late nights and weekends to ensure on-time delivery. Kelly also conducted cross training on custom deliverables not previously performed by Costa Rica Shared Services, resulting in significant cost savings for Equifax. And she delivered on 15 projects within the same month, all with stellar quality and timeliness.

# Individual



**BLYDEN NCHAKO**  
Information Technology

Blyden has been responsible for managing and growing some of the most important clients in the Communications & Utilities portfolio. Over the last several months, Blyden led and successfully managed the DISH Mercury Migration project, one of the most complex Mercury migrations accomplished to date. This project encountered several technical challenges, yet Blyden kept his focus on effectively managing the project as well as on the customer and their experience. Blyden kept all cross-functional teams aligned and ensured we remained on track for committed timelines. He continually kept all team members informed and involved and was always available for support. We're also proud of the fierce sense of ownership Blyden demonstrated throughout the project.



**ZACH NEAL**  
Legal

Zach worked tirelessly for 18 months supporting GCS business and the Equifax enterprise in resolving the Consumer Financial Protection Bureau investigation of GCS's consumer practices. Zach was instrumental in resolving the investigation in a manner favorable to Equifax.



**BARRY E. NORTON**  
Global Operations

In Q1 2016, Barry led the negotiations with three key PSOL Marketing suppliers — 360i, MacLaren McCann and BrightWave Marketing — that resulted in substantial year-over-year initiative/operational cost savings. This outstanding result shows that Barry brought additional value/cost savings to all three transactions beyond what originally had been forecast. Through his leadership, Barry was able to drive value for Equifax by leveraging best practices and sound sourcing strategies.



**TOMMY PHILLIPS**  
Global Operations

As leader of the CMS Tech Support team, Tommy focused on customer experience, operational integrity, and revenue attainment by taking the lead role for CMS on the Project Bluebird migration project. Tommy was tasked to assess the impact of the migration to CMS business operations and to identify critical system upgrades required within an accelerated timeframe. With daily meetings, Tommy provided numerous options and technical guidance to the Project Bluebird migration team that strengthened the operational readiness for CMS and ultimately led to numerous improvements. Tommy also worked closely with IT partners in Automatic Credit Reporting Online, Technology, and other BUs to ensure a seamless transition with day-to-day transactions and critical database updates. Tommy attended or created weekly or daily meetings with Automatic Credit Reporting Online, IT/Technology, Storage, and Network teams to maintain communication and discuss updates or changes to the process. This commitment by Tommy has built trust with other departments and has led to stronger partnerships throughout Equifax.

# Individual



**ROY PIEDRA**  
Information Technology

Roy has helped support growth by his critical efforts to eliminate legacy tools and platforms. Roy's efforts enabled Global Corporate Platforms to move to standard platforms and frameworks, simplifying processes, reducing workloads, and improving user experiences. Roy also developed a solution that allowed Equifax to shut down a legacy Master Index account reconciliation application — and the underlying Win2K3 infrastructure. In its place, Roy developed a standard Oracle Forms interface on top of an Oracle database. Finance and Accounting users have raved about the improved performance and functionality, with a corresponding sharp reduction in their monthly account reconciliation activities.



**JORGE QUEA**  
International

Since Jorge joined Equifax, he has created a new valuable offering for recovery management (RM) business in Iberia. Jorge has accomplished this by working very closely with Salesforce and demonstrating a high commitment to Equifax and its internal teams. A team player, Jorge has a fantastic attitude and is eager to develop important opportunities in a difficult environment. Jorge is a great ambassador with our clients, demonstrating a passion for growth and for working as one team.



**JENN REID**  
U.S. Information Solutions

Jennifer closed a deal with Wayne Reeves, a dealer management software provider to 5,000 buy-here-pay-here (BHPH) and independent auto dealers. The contract enables Wayne Reeves to contract dealers to report their trade lines to Equifax (approximately half of BHPH dealers do not currently report into Equifax).



**CODY RHODES**  
Workforce Solutions

Cody made a significant impact in the quality of the delivery of the Affordable Care Act Management Platform product in Q4. Cody designed and implemented a process allowing the ACA team to track, analyze, and prioritize system issues, thus allowing the team to address them much more efficiently. The process also allows the support team to deliver more accurate information to its clients. Cody has burned the candle at both ends to successfully deliver this new process, positively impacting our company through retained annual recurring revenue, positive feedback from client surveys, substantially higher efficiency, and improved product quality.

# Individual



**JAMES ROBINSON**  
International (Canada)

Throughout 2014 and 2015, in an effort to demonstrate the Equifax unique value and in preparation of the pending contract expiration, James partnered internally to address Canada Mortgage and Housing Corporation (CMHC) needs. James' efforts resulted in an exclusive contract extension for core services and a differentiator (Lego) that resulted in an overall business increase of 18%. Lego, a new product that leverages our unique data assets, was built through collaboration with our partner, CMHC, and launched in March 2016. James led the effort for this outstanding client collaboration, which set the framework for Lego to become a product.



**MAGDALENA RODRIGUEZ**  
International

Magdalena increased her monthly customer portfolio 66% in just two years. In 2016, she closed important contracts that put her 117% over budget. These deals included signing Continental with different products (Behavior, Easy Check, for example) and Insight Gateway. Magdalena is an important team player. She is motivated and committed to developing her team by supporting and training her colleagues.



**BILL ROLFES**  
Workforce Solutions

Bill has contributed to Our Path Forward by maximizing The Work Number value and enabling the increase of our hit rate and revenue. Bill developed a process to deliver additional records to our Debt Management clients that has increased their hit rate by 2%. For TWN Prime, Bill has been responsible for running reports, analyzing data, and giving recommendations that contributed to additional revenue for the first month of the pilot to Phase 1 clients. Bill also created a detailed client activity report in order to show TWN ROI, which lead to additional business for new Springleaf locations and additional revenue. Bill has a passion for growing our business and continuously looks for ways to create value, especially with The Work Number. His integrity drives him to find the answers and not stop at the first roadblock until he feels comfortable with the solution. He always tries to confirm his findings or recommendations. He is a great partner in the business.



**DAVID STIFFLER**  
Human Resources

Demonstrating Customer Value Creation for internal and external clients, David is committed to making our communities better, which is evident in all that he does. David's holistic approach to community engagement was demonstrated when he turned a routine request from a community agency for a grant into a revenue opportunity for the company as well as a cost savings for the community agency. In addition, David led the partnership between GCS and The National Federation of Community Development Credit Unions, which resulted in the creation of the Westside Financial Capability Center in Atlanta. The center provides Atlanta's Westside community with affordable banking, alternatives to payday loans, affordable home mortgages, and a suite of financial services designed to empower residents to achieve their financial goals.

# Individual



**RICHARD STINNETT**  
Global Operations

Richard singlehandedly built the Paradigm training materials and delivered the material to more than 200 resellers. This task was especially challenging because the material was being built while the Paradigm solution was still in User Acceptance Testing. The mortgage reseller team requested the development of this training on a tight deadline, placing the highest urgency on the delivery of information to Credco. Richard successfully delivered the training on time and exceeding expectations. Richard consistently demonstrates a strong commitment to integrity and to the success of the Global Customer Care team.



**LUIS VALLI**  
International (Chile)

When Luis joined Equifax in February 2015, it was clear that he was on a mission to recover the most important telco accounts that had been lost two years earlier. With unwavering focus on the customer, Luis recovered our business with Entel (the second most important client for telco in Chile) and renewed our contract with Telefonica (our most important telco client in Chile). Under his management, Luis changed telco strategy, putting more focus on solution selling and finding many Analytics opportunities.



**CLIVE YOUNG**  
International

Clive has helped teams deliver successful bid responses to clients with presentations that have contributed directly to clients signing — and re-signing — with us over our competition. On multiple occasions, clients have said that the quality of Clive's work was a deciding factor in their choosing Equifax. A champion of our brand values, Clive is committed to ensuring that every presentation delivered by our team both internally and externally is up to standard. He is dedicated to ensuring the success of the promotions team and any project team he is part of, and his passion (and calm head) are a huge asset to our business.

# Managerial Excellence



## **JENNIFER COX**

U.S. Information Solutions

Jennifer's passion for growth is demonstrated by her team's strong performance, and she is committed to executing key initiatives through her team. Through her leadership, Jennifer's team executed an offline bundled extension with substantial annual contract revenue. As she and her team focus on innovation, they have deployed a customer-facing Cambrian proof of concept with Citi. Jennifer has been successful in building and leveraging the strengths of her team, and she continues to push our organization to think differently. Jennifer is quick to share her experiences and insights, and her dedication and commitment encourage others to raise the bar.



## **ALVIN GREEN III**

U.S. Information Solutions

In Q4, Alvin made a key decision during the negotiations with Chase which allowed USIS to achieve substantial revenue in Q4, thus fulfilling a significant gap in the forecast. As the sales leader of the Finance and Banking team, he strategically directed the team to securing several wins that positioned them to finish 116% above revenue budget. At the end of the same quarter, Alvin's Finance and Banking team billed 132% over budget. This success is a result of the 2016 strategy Alvin developed, which culminated in 14% year-over-year revenue growth and 100% renewal retention rate.

## **RYAN GUTHRIE**

U.S. Information Solutions

Ryan has distinguished himself by driving material new business and partnering opportunities across multiple domains, including Auto, Marketing, and Fraud. Under his leadership, the team secured 14 new wins in Q2 and Q3, including the addition of two new logos. These efforts have led to an almost 14% year-over-year growth. Ryan rallied when we needed additional revenue to end the quarter, creating unique deal structures that provided Equifax with immediate and long-term value over the life of the contracts.



## **KIM KNABLIN**

Global Operations

When Kim joined the company in early 2016, we had done a few Customer Journey pilots, but we did not have a program in place. In the course of a year, Kim made strong business partnerships, developed a program, and delivered results that include an established Client Experience (CX) rhythm to review projects across the globe and share best practices; CX training implemented in Canada; and the management of 60 CX journeys across the business. Kim has worked globally and with all business units, building a strong team that gets results.



## **JOHN LA VECCHIA**

International

By driving innovation across the portfolio of customers he serves, John demonstrates commitment and managerial excellence that allow his team to deliver strong results. All four of his sales teams are at or above plan. Recognizing our need to rebuild strong sales across our full portfolio, John has embraced change. This year, he built a partnership team driving direct and indirect year-over-year billing growth of nearly 12%. He also accepted the Canada lead sales role in partnership with Workforce Solutions.



# Managerial Excellence



**REGINA MALINA**  
Marketing

Regina has taken a significant role in leading a number of critical projects for the Canadian business. In Q3, she was the primary driver of the Trended Data development. She led the developmental of the actual attributes, including engaging the U.S. team for validation. She worked with the U.S. to bring in Model Toolkit and directed the analytics to determine the potential lift for two use cases. Thanks to Regina's leadership, trended data was implemented to very tight timelines, including modeling and the first customer file. Regina also managed her team through a very busy period, consistently shifting priorities and moving workloads as needed. She brought multiple groups together to build a highly focused team and consistently valued others' contributions.



**RAVIRAJ MAYILITTA**  
International

Raviraj oversees multiple BI delivery initiatives for Bajaj, Capital First, Axis, and MAFF in support of Equifax's strategic growth. He successfully delivered the MAFF automation of GL finance data into Microsoft Dynamics and has been instrumental in expediting the change request deliveries for Bajaj First and Capital First, thus contributing the revenue growth four times greater than the target. Raviraj also is skilled at client management, which was demonstrated by our continued business growth and strong relationships with Bajaj and Capital First. He collaborates well with presales and sales teams, frequently identifying opportunities to pitch EA products and applications for multiple clients.



**GREG VOLNER**  
Information Technology

In response to a very public security incident, Greg managed the response of the Authentication Gateway team to both protect the security of our customer data and ensure the integrity of our products. He was instrumental in formulating both the initial response and then coordinating the team responsible for developing the long-term strategy to enhance our authentication platform, a strategy that included multiple Equifax organizations. When the response required innovation and extra hours, Greg was the primary coordinator, pulling together the Technology, Operations, Legal, Security, and Product teams and creating a shared vision to accomplish significant changes in our security posture in very short timeframes. Greg created the "tiger team" approach to the issue and motivated and inspired the tiger team members to work through very complex issues. Greg not only managed his own team effectively to accomplish the technical goals, but also coordinated the operations response. He also facilitated management communications with senior leadership, ultimately protecting Equifax from further potential harm, both legal and public perception. Greg reached out across multiple Equifax teams to identify the best solution for Workforce Solutions, implementing a One Team approach that included capabilities from multiple business units.

# Team

## DEBT SERVICES - CANADA IMPLEMENTATION TEAM

This project faced many obstacles but came to a successful conclusion. Challenges included developing the solution on a new, untested platform; implementation of Phase II while repairing any Phase I defects; aggressive, inflexible dates determined by the customer's IT timelines; different global time zones; and additional requests from the customer. In addition, this project was one of many firsts: first use of Cyber for Recovery Management; first Canadian Debt Services customer; first time teams with different cultures (Canadian, Mexican, British) and business cultures (Equifax, TDX and Inffinix) worked together. Through it all, the team remained positive and committed to a positive business outcome.



**NANCY AGUIRRE**  
Mexico



**ANTONY DEAR**  
United Kingdom



**NICK DONEV**  
Canada



**ROB DURHAM**  
Canada



**MARTIN ESTRADA**  
Mexico



**EMMA MOSELY**  
United Kingdom



**JAMES O'DONNELL**  
Canada



**JAMES WHELAN**  
United Kingdom

# Team

## PARADIGM CORE LEADERSHIP TEAM

Project Paradigm was an innovative, industry-changing project where the team partnered with government-sponsored enterprises, the Federal Housing Finance Agency, HUD, TransUnion, and lenders to introduce trended data to the mortgage ecosystem. For 20 to 30 months, this core team influenced the market to use trended data to better determine risk. Then, they worked to implement and integrate trended data into Fannie Mae's technology platform (Desktop Underwriter®) followed by a successful launch into the industry.



**TANJA CLEVE**  
Team Lead for Verification



**CRAIG CRABTREE**  
Project Leader

**WENDY HANNAH-OLSON**  
Team Lead for Mortgage



**GEOFFREY HICKMAN**  
Government Liaison  
with Fannie Mae



**SANDI TEDFORD**  
EGI Leader



# Sales MVP



**CHRIS ALDRICH**  
U.S. Information Solutions

Chris achieved a combined 113% of Gold/Silver quota through his support of more than 20 Financial Services Group clients. He leveraged his access to Cambrian to develop insights into online lending and the Fitch industry, which also has been beneficial to his peers supporting other FSG regions and to Equifax Product and Data & Analytics teams. Chris worked directly with FSG sales leaders to develop a custom Online Lending Impact for Financial Services Group Customer Advisory Board members that was very well received.

**ANTONIO BAIOCCHI**  
International (Argentina)

The mature financial market in Argentina presents a big challenge in terms of growth. Antonio deployed a different strategy to develop each customer in his portfolio. His approach, combined with a loyalty strategy for existing products in the portfolio, resulted in a 60% increase in annual revenues.

**JT BLACKBURN**  
Workforce Solutions

JT does an excellent job of identifying client needs through a sound discovery process. He then works to build solutions that create value and meet the clients' needs. He also works well with internal partners ensuring services are implemented as promised. JT identified and established a relationship with Provider Trust, now a license certification alliance partner for the Healthcare Vertical. JT's most significant win was with Onin Group, a non-client, for CC, Work Opportunity Tax Credit, and The Work Number. Other significant wins were SavaSeniorCare and LabCorp.

**ERIK BODEEN**  
Global Consumer Solutions

Critical to the Credit Karma Account team, Erik leads our strategy and analytics work and has been the primary driver of insights and innovation with Credit Karma. His work in 2016 was vital in setting the right tone, and his efforts are expected to lead to revenue expansion in 2017. Erik is uniquely qualified for this role. His external and internal experience, ability to build a relationship of trust with the client, internal networks, knowledge of business issues and Equifax solutions, and his ability to connect these meaningfully are second to none.

**MIKE CHARNISKY**  
Workforce Solutions

Mike's ability to execute and accurately forecast ensures his consistently high performance. In 2016, he embraced Rule of 78 and closed many large deals including a sizeable contract with SoFi. He also secured a minimum volume commitment from Lending Club ahead of the volume fallout in the marketplace.

**MARK DELANTY**  
Workforce Solutions

Mark's wins include the Department of Labor (unemployment insurance cross-match supporting the Treasury's Do Not Pay initiative) and the State of Texas. Additionally, Mark has positioned Workforce Solutions for additional growth with the sale of four contracts that will materialize this year.



# Sales MVP



**SUSAN DERMODY**  
Workforce Solutions

Susan successfully closed four significant ETS projects in 2016: McGraw-Hill Global Education, TeleFlex Inc., Evoqua Water Technologies, and Equifax Inc. She is a credit to her team and to our company.

**HEATHER DESANDRE**  
U.S. Information Solutions

Heather's accounts delivered 111% of revenue quota. The revenue attainment was driven by a combination of new services sold in both Gold and Silver towers. Overall, Heather performed notably higher in 2016 relative to her Equifax Business Unit, NAU, and the overall Automotive Channel.

**CATHERINE DIXON**  
U.S. Information Solutions

Catherine achieved 105% growth, 110% budget and closed considerable NPI in a challenging year for Commercial. She leveraged strong relationships and ongoing communication to strategize positioning despite Small Business Financial Exchange challenges. Working diligently to keep her revenue (100% for Citibank and over 50% for Chase Bank), she won Commercial Financial Network contributions for Chase Bank and Citibank — an accomplishment that can't be overstated given the resistance and complexities of positioning CFN with these organizations. Catherine served as a Commercial leader for Equifax, supporting Synnovis and First Tennessee wins and stepping in to handle Bank of America and Capital One. By strategizing to capture support from key decision-makers, she adopted an "all-in" attitude and worked hard for the success of Equifax Commercial.



**JIM FIEN**  
U.S. Information Solutions

Jim used his extensive consultative housing industry knowledge to create diversity in his clients' utilization of Equifax solutions as well as stickiness in his account book. For 2016, Jim finished 125% over his assigned book quota. He was responsible for Freedom Mortgage, Navy Federal, and Citizens Banks, his top three accounts by revenue, as well as Ditech/Greentree, Bayview, Fifth Third, and Homeward/Ocwen. He also masterminded tremendous growth in Core and Workforce Solutions within Homeward/Ocwen and Bayview.

**GRETA GARCIA**  
U.S. Information Solutions

Greta enabled the Bank of America team to move from an outsider competing against the entrenched incumbent to a favorite in the account management RFP. This opportunity has as much as doubled and promises strong growth over the next decade. Greta brought order to chaos, helping win two large, significant deals with Bank of America Mortgage. This positions Equifax for future growth with Bank of America Mortgage, an opportunity that will also fuel new Trimerge business.



# Sales MVP



## **DEANA GLENN**

U.S. Information Solutions

In 2016, Deana grew IXI Insurance by 65% and signed six significant new logos. Year-over-year growth within the insurance vertical was 53%, and non-insurance growth was 48%. Her close/win rate was 33% with more than 20 contracts executed. A team player who partners across the enterprise to exceed business goals, Deana uncovered opportunities for peers within other divisions on potential sales opportunities that generated substantial revenue. Deana is a highly driven, consistent performer who embodies the Equifax competencies.

## **BRAD HOGAN**

Workforce Solutions

Brad has adopted a new go-to-market approach with Cards that is yielding a 9% average increase in hit rates. Brad's ability to understand markets and customers and to translate that knowledge into solutions and services will continue to add new business.

## **ANNA HUMET**

International (Spain)

Based on her ability to gain her customers' trust and develop strong relationships through knowledge of their processes and needs, Anna has been able to increase the business in her main accounts, generating substantial new business and achieving 141% of her sales quota. Thanks to Anna's long-term approach, she is building Equifax's business in two of the top four banks in Spain, with the same good prospects of growth in 2017.

## **TOMMY JAYNE**

Workforce Solutions

A key member of the Government Verification sales team, Tommy worked with federal, state and local government agencies to grow new revenue to 200% of his quota. Tommy closed five-year contracts with the State of Colorado and the State of New Mexico. Tommy also worked with several other state and local agencies to help his team attain 108% of their revenue goal and 171% of sales plan.

## **ZOWIE LEES-HOWELL**

International (U.K.)

Zowie won the Sales Manager Award 2016 and completed the year at 156% of her new business target. Zowie's contribution reflected 55% to the Tier 1 Banking new business revenue in the U.K. and exceeded all New Product Innovation targets for the year. Zowie also secured a significant banking contract with Barclays Retail Bank.

## **CAROL LUNT**

U.S. Information Solutions

Carol helped grow the Auto Finance portfolio 16% in 2016, exceeding quota even during a flat auto market. By working with clients through various sales channels and with internal partners (Product Development, Marketing, Data & Analytics, Public Relations), she built new products and developed sales and marketing strategies that resonated with our lenders. Her efforts produced significant sales from ACRO, Workforce Solutions, Commercial and Credit Marketing Services. Carol also maintained a high-profile industry presence that has continued to transform the Equifax Auto brand externally and to develop the Auto Finance Vertical and SME model internally.



# Sales MVP



**JOE METRO**  
U.S. Information Solutions

Within nine months of joining Equifax, Joe established himself as a talented upsell artist, making a significant impact on Credit Marketing Services and Commercial. Joe also closed the Quarterspot Commercial Risk account, whereby Equifax became a sales agent for QuarterSpot's white-label commercial lending division with the appropriate operating model and incentive compensation structure. Joe also established a new logo prospect pipeline: Angoss, Bureau van Dijk, Fundera, nCino, NICE Actimize, PinDrop, QuarterSpot, and others.

**JASMINE MOUSSEAU**  
International (Canada)

Jasmine's positive attitude allowed her to see customer objections as opportunities to educate them on the value of Equifax and what differentiates us from our competitors. That determination and confidence enabled her to create internal sponsorships at the Bank of Montreal (BMO) that gave her insights into what Equifax was doing well and what the company needed to improve to win the business. Her understanding allowed us to beat our competitors in several areas: Payment/spend dimensions (head-to-head against CreditVision); commercial business, and real estate dimensions. Even though CreditVision already had a piece of BMO's business, Jasmine collaborated and engaged with D+Q, consultants, Equifax executives, and the client's deal team to build an outstanding strategy that highlighted our commitment to BMO's business.



**KIM MUSI**  
U.S. Information Solutions

Kim had big wins at Citizens in Workforce Solutions non-mortgage and Credit Marketing Services and by increasing online revenue in education, finance, and auto. She leveraged her problem-solving ability to provide a fresh perspective on the customer's needs. Not only does she understand the client's desires and markets, but she offers valuable solutions to help them capitalize. As a result of the value Equifax brings, Citizens has expanded existing relationships and developed new ones with our company.



**FRANCO PALACINI**  
International (Paraguay)

Taking advantage of his background in telco market, Franco closed agreements with the three largest telco companies in Paraguay, obtaining a year-over-year growth of 29% and selling Expert Platform, risk models, and collections services. At the same time, he established a partnership with TIGO — Millicom (the leading telco company in the country) in order to build innovative cross-business products in MFS Mobile Financial Services. These involved key pillars such as financial inclusion for unbanked people as well as analytical and decision models using telco data monetization, alternate scores, and platforms. This strategic positioning will allow the development and scaling of analytical insights leveraging unique and combined data.



# Sales MVP



**ELVA PATTERSON**  
International (Canada)

With little information or governance about the accounts, Elva took the challenge to turn a new vertical around. She finished at 125% of plan with a year-over-year growth of 38%. Her success was one of the key contributors responsible for a 24% year-over-year growth in the Insurance vertical. Elva secured an Equifax primary status with two Top-10 property and casualty carriers. She also made Equifax aware of the IFRS-9 requirements, which contributed new business in both the Insurance and the Credit Union verticals.

**RYAN PEACEY**  
International (U.K.)

Ryan won the U.K. Sales Person of the Year award for 2016, seeing in a decade at Equifax delivery of double growth within various sectors of Equifax U.K. year on year. 2016 saw him reach 143% of his new business target. In the final quarter of the year, the challenger bank market was an area of focus for Ryan, and he secured three new contracts. Ryan is currently working closely with the new regulatory landscape, open banking, and Fintech community to deliver innovative propositions that drives Insights from Data.

**MARGIE POE**  
Workforce Solutions

Margie's diligence in pursuing new logos resulted in revenue targets above 120% in 2016. Her creativity and execution leads her to find additional new use cases that will benefit the larger organization.

**PAUL SEITH**  
U.S. Information Solutions

Paul sold a three-year IXI deal to People's Bank. He quickly built a strong relationship with the CM and is now viewed as an expert at this high potential account. Paul also grew Citizens' education, finance, and auto online revenue while helping the bank understand the value of Workforce Solutions in its auto business. His perception of what the bank was trying to accomplish with its student lending practices led to growing this area of business for both Equifax and Citizens.

**CORTNI SWEENEY**  
U.S. Information Solutions

Cortni generated revenue growth in 58 accounts between 100 and 4,000% of quota and added 93 accounts to her portfolio. Cortni developed a full submission process and tracking spreadsheet for all components of current projects in order to ensure that projects stay on track. In the previous year, the team averaged approximately 58 closed/won projects per month. Now, with the new process developed by Cortni, the monthly average is 75 closed/won projects.

**DORIS KIRBY WINSTON**  
U.S. Information Solutions

After stepping in and taking over both the Chase Bank and Wells Fargo accounts mid-year, Doris finished 113% over her assigned book quota in 2016. She created significantly more client engagement around housing in both accounts. Doris has a strong history covering other large Equifax housing accounts including SunTrust, Regions, and USAA, developing lasting relationships and a substantial revenue impact with each account.





