



Equifax Inc.  
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Atlanta, Georgia 30302  
(404) 885-8000

June 27, 1990

Mr. Simpson Garfinkel  
52 1/2 Pleasant Street  
Cambridge, Massachusetts 02139

Dear Mr. Garfinkel:

I appreciated the opportunity to talk with you yesterday and to discuss Equifax in general and LOTUS MarketPlace (LMP) in particular. You seem to have a good understanding of how LMP works and the desktop marketing capability it will provide small businesses. We believe consumers will also benefit from the better targeted mailings. More refined lists mean that consumers will receive direct mail offers for goods and services which they are more likely to be interested in.

As The Equifax Report on Consumers in the Information Age reflects, consumers find the practice of direct marketing acceptable when they understand the benefits to be gained from the use of their personal information and when they have the ability to opt out of the process. We discussed this opt-out ability and the Equifax address for consumers to use.

I have enclosed some material about MicroVision and the "lifestyle" and shopping preference categories for your review. The key point here is that this is all aggregated and modeled data, not individual-specific data. No user of LMP or the Equifax Consumer Marketing Database has the ability to call up an individual file and retrieve precise information about a particular consumer.

I look forward to reading your article. If I can be of further assistance, please let me know.

Sincerely,

John A. Ford, APR  
Public Relations Director  
Corporate Public Affairs

JAF:mae  
Enclosures



## NEWS RELEASE

### NATIONAL DECISION SYSTEM'S MICROVISION SETS NEW STANDARDS IN TARGET MARKETING WITH ZIP+4 SYSTEM AND ANNUAL UPDATING

Encinitas, CA -- National Decision Systems today announced that beginning March 1, marketers will be able to benefit from MicroVision™, the first and only micro-geographic consumer-targeting system that uses both individual and census data to define 50 unique and homogeneous market segments, developed and operating at the nine-digit ZIP Code (ZIP+4) level of geography. It is also the only such system that updates every ZIP+4's segment assignment annually, and is available in three different versions -- generic, industry-specific and custom. Consumer marketers can now benefit from enhanced accuracy and precision in quantifying, locating and reaching the most profitable customers and prospects in all target marketing applications -- from site selection to media analysis.

MicroVision is the first system that classifies each of the country's 19 million ZIP+4 areas into distinct and homogeneous market segments. Because the ZIP+4 areas of 10 to 15 households areas are typically more alike than the 200 to 300 households in census blocks, MicroVision market segments are more uniform and hence more accurate.

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Moreover, marketers using MicroVision can target areas as small as 10 to 15 households making target marketing more precise. It can be applied to any market area, from local trade zones to the entire country.

First to use Individual Data, First to be Annually Updated

MicroVision classifies every ZIP+4 using not only census information but also individual information from the Equifax Consumer Marketing Database (ECMD), including demographic, socioeconomic, life-stage, housing, purchasing activity, and consumption patterns among other variables, on more than 100 million individuals. This database receives some 65 million updates daily, and once a year National Decision Systems updates each of the 19 million ZIP+4s and its assignment to one of MicroVision's segments. As a result, marketing decisions using MicroVision are based on today's marketplace, not yesterday's.

"Micro-marketing was an empty buzzword until now. MicroVision finally makes it a reality," said National Decision Systems' president Tom Gay. "MicroVision is the closest any target marketing system can get to the customer. More homogeneous and up-to-date segments increase accuracy and precision for all target marketing functions.

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"Today, many companies are placing increasing emphasis on market segmentation and target marketing both to meet increasing competition and to optimize cost effectiveness," Gay continued. "We are providing marketers with the best targeting tool, and expect consumer-based industries to show keen interest."

National Decision Systems, an Equifax company, is the nation's leading provider of marketing information and customer segmentation systems for consumer and business targeting. The company recently combined with two other Equifax marketing companies to form the new Equifax Marketing Decision Systems (EMDS). EMDS is a \$68 million company employing 600 people in 30 offices nationwide providing a wide range of marketing services for analytical, credit marketing, and direct marketing applications. The parent company, Equifax, Inc. (NYSE-EFX) is the nation's primary source of individual consumer information for business, industry, and government. Equifax employs more than 17,000 people in 1,100 locations throughout the United States and Canada.

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