

Congress of the United States
Washington, DC 20515

February 6, 2013

Richard F. Smith
Chairman and CEO
Equifax
1550 Peachtree St NE
Atlanta, GA 30309

Dear Mr. Smith:

Most Americans would consider payroll information very sensitive and private, information generally only shared with the Internal Revenue Service. We were therefore very disturbed to read the recent report on NBCNews.com regarding the collection and sale of detailed employee salary and personal data by The Work Number, a little known subsidiary of Equifax. According to NBCNews, the Equifax credit reporting agency, with the aid of thousands of human resource departments around the country, has assembled what may be the most powerful and thorough private database of Americans' personal information ever created, containing 190 million employment and salary records covering more than one-third of U.S. adults. Some of the information reportedly is sold to debt collectors, financial service companies and other entities.

The database apparently is so detailed that it contains week-by-week paystub information dating back years for many individuals, as well as other kinds of human resources-related information, such as health care provider, whether someone has dental insurance and if they've ever filed an unemployment claim. Government agencies -- representing 85 percent of the federal civilian population, including workers at the Department of Defense and the Department of Homeland Security-- and schools reportedly also work with The Work Number. Many of them let Equifax tap directly into their data so the credit bureau can always have the latest employment information.

What is most concerning to us is that this massive database appears to generate revenue using consumers' sensitive personal information for profit. According to NBCNews, Equifax sells some of this data to third parties, including debt collectors and other financial services companies. According to a brochure on your own website, Equifax brags that The Work Number makes debt collectors' jobs easier. We are also concerned by the fact that Equifax markets The Work Number specifically to student loan issuers.

We believe it is unlikely that consumers understand that they give these third parties the right to access the kind of data included in this database "at the time of application" for credit.

We appreciate that such a database can offers consumers some benefits. It provides an easy way for prospective landlords to verify an applicant's income, for example. Consumers tell the Work Number they want a one-time access code, which they then give to a landlord so he or she can verify that the potential tenant can really afford the apartment. But that should not mean that consumers give up all rights to their most sensitive personal information.

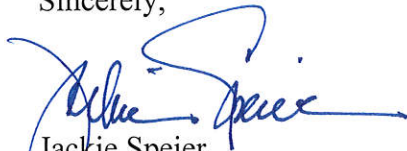
Because the data is considered a credit report, consumers are entitled to one free credit report every year. The report shows what data the report contains, and what entities have seen it. However, to request such a report, a consumer has to know it exists.

We respectfully request that you answer the following questions:

- How many consumers have requested a free work number report? How many have reported errors in their report? Do consumers have the ability to see all information that is maintained on them and shared or sold?
- Do you consider this information to be part of the consumer's credit report? Is this information provided when a consumer requests their credit report from Equifax?
- To whom does The Work Number sell employment and salary data? Does The Work Number sell employee information to third party marketers? Is consumer consent ever required for the sale of their data? When?
- How much has Equifax earned from the sale of employee data on an annual basis over the past five years?
- Is health care provider and dental insurance information ever included in these reports? If so, why? Who has access to this information?
- Has there ever been a data breach involving The Work Number database? If so, when and what information was accessed? How many records? Were consumers notified?
- Is full salary and employment data ever sold to debt collectors? What information can debt collectors access?

Thank you for your quick response to our request.

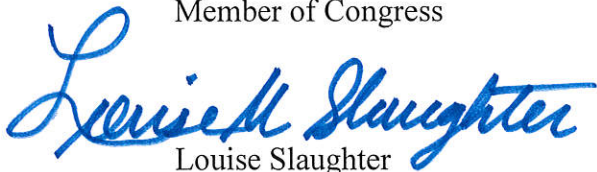
Sincerely,



Jackie Speier
Member of Congress




Hank Johnson
Member of Congress



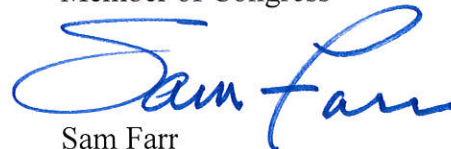
Louise Slaughter
Member of Congress



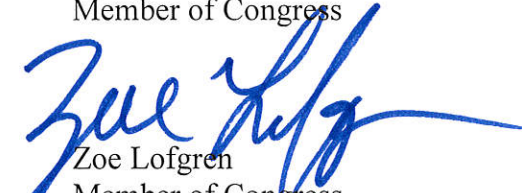
Marcy Kaptur
Member of Congress



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