

Common Questions & Answers (Unaudited)

(Dollars in millions)

1. Can you provide a further analysis of operating revenue and operating income by operating segment?

Operating revenue and operating income consist of the following components:

(in millions)

Three Months Ended September 30,					
Operating revenue:	2009	2008	\$ Change	% Change	Local Currency % Change*
Online Consumer Information Solutions	\$ 131.4	\$ 151.1	\$ (19.7)	-13%	
Mortgage Reporting Solutions	22.5	16.7	5.8	35%	
Credit Marketing Services	25.7	30.0	(4.3)	-14%	
Direct Marketing Services	21.1	22.8	(1.7)	-7%	
Total U.S. Consumer Information Solutions	200.7	220.6	(19.9)	-9%	
Europe	36.5	44.9	(8.4)	-19%	-8%
Latin America	52.3	59.3	(7.0)	-12%	-2%
Canada Consumer	26.1	28.3	(2.2)	-8%	-3%
Total International	114.9	132.5	(17.6)	-13%	-4%
The Work Number	37.0	32.6	4.4	13%	
Tax and Talent Management Services	46.1	40.8	5.3	13%	
Total TALX	83.1	73.4	9.7	13%	
North America Personal Solutions	37.1	40.9	(3.8)	-9%	
North America Commercial Solutions	16.1	16.7	(0.6)	-4%	-2%
Total operating revenue	\$ 451.9	\$ 484.1	\$ (32.2)	-7%	-4%

(in millions)

Nine Months Ended September 30,					
Operating revenue:	2009	2008	\$ Change	% Change	Local Currency % Change*
Online Consumer Information Solutions	\$ 403.4	\$ 459.3	\$ (55.9)	-12%	
Mortgage Reporting Solutions	76.5	52.0	24.5	47%	
Credit Marketing Services	80.4	101.2	(20.8)	-21%	
Direct Marketing Services	61.4	69.9	(8.5)	-12%	
Total U.S. Consumer Information Solutions	621.7	682.4	(60.7)	-9%	
Europe	102.5	139.1	(36.6)	-26%	-10%
Latin America	145.3	173.6	(28.3)	-16%	-1%
Canada Consumer	73.1	87.2	(14.1)	-16%	-4%
Total International	320.9	399.9	(79.0)	-20%	-5%
The Work Number	116.6	100.6	16.0	16%	
Tax and Talent Management Services	140.4	129.1	11.3	9%	
Total TALX	257.0	229.7	27.3	12%	
North America Personal Solutions	113.0	125.5	(12.5)	-10%	
North America Commercial Solutions	47.6	51.6	(4.0)	-8%	-3%
Total operating revenue	\$ 1,360.2	\$ 1,489.1	\$ (128.9)	-9%	-4%

(in millions)

Three Months Ended September 30,						
Operating income:	2009	Operating Margin	2008	Operating Margin	\$ Change	% Change
U.S. Consumer Information Solutions	\$ 69.4	34.6%	\$ 84.2	38.2%	\$ (14.8)	-18%
International	31.1	27.0%	39.8	30.0%	(8.7)	-22%
TALX	17.7	21.4%	11.8	16.1%	5.9	50%
North America Personal Solutions	10.1	27.3%	12.2	29.8%	(2.1)	-17%
North America Commercial Solutions	2.9	17.8%	2.5	14.8%	0.4	16%
General Corporate Expense	(24.9)	nm	(43.3)	nm	18.4	42%
Total operating income	\$ 106.3	23.5%	\$ 107.2	22.2%	\$ (0.9)	-1%

(in millions)

Nine Months Ended September 30,						
Operating income:	2009	Operating Margin	2008	Operating Margin	\$ Change	% Change
U.S. Consumer Information Solutions	\$ 219.2	35.3%	\$ 261.2	38.3%	\$ (42.0)	-16%
International	86.6	27.0%	121.4	30.3%	(34.8)	-29%
TALX	56.5	22.0%	38.1	16.6%	18.4	48%
North America Personal Solutions	24.1	21.3%	33.7	26.8%	(9.6)	-28%
North America Commercial Solutions	7.6	15.9%	7.9	15.4%	(0.3)	-4%
General Corporate Expense	(77.8)	nm	(101.2)	nm	23.4	23%
Total operating income	\$ 316.2	23.2%	\$ 361.1	24.2%	\$ (44.9)	-12%

nm - not meaningful

* Reflects percentage change in revenue conforming 2009 results using 2008 exchange rates.

Common Questions & Answers (Unaudited)

(Dollars in millions)

2. Can you provide the percentage change in revenue from the second quarter of 2009 in U.S. dollars and local currency?

Operating revenue:	U.S. Dollars	Local Currency
	% Change	% Change*
U.S. Consumer Information Solutions	-5%	
International	9%	4%
TALX	-3%	
North America Personal Solutions	-1%	
North America Commercial Solutions	2%	0%
Total operating revenue	-1%	-2%

* Reflects percentage change in revenue conforming Q3 2009 results using Q2 2009 exchange rates.

3. What drove the fluctuation in the effective tax rate?

Our effective income tax rate was 33.6% for the three months ended September 30, 2009, up from 19.6% for the same period in 2008, due primarily to the reversal of a \$14.6 million income tax reserve during 2008 related to the expiration of the statute of limitations for an uncertain tax position regarding our Brazilian operations. During the third quarter of 2009, we recorded a discrete item related to an investment loss in a subsidiary which favorably affected our third quarter of 2009 tax rate by approximately 3 percentage points. The effective income tax rate was 36.0% for the nine months ended September 30, 2009, up from 31.0% for the same period in 2008, due primarily to the items described above.

4. Can you provide depreciation and amortization by segment?

Depreciation and amortization are as follows:

	Three Months Ended		Nine Months Ended	
	September 30,		September 30,	
	2009	2008	2009	2008
U.S. Consumer Information Solutions	\$ 12.0	\$ 11.7	\$ 35.7	\$ 34.3
International	6.0	6.2	17.1	18.4
TALX	15.5	16.0	46.4	47.1
North America Personal Solutions	1.3	0.9	3.5	2.3
North America Commercial Solutions	1.5	1.2	4.3	4.0
General Corporate Expense	3.3	5.4	9.9	11.2
Total depreciation and amortization	\$ 39.6	\$ 41.4	\$ 116.9	\$ 117.3

5. What was the currency impact on the foreign operations?

The U.S. dollar impact on operating revenue and operating income is as follows:

	Three Months Ended September 30, 2009			
	Operating Revenue		Operating Income	
	Amount	%	Amount	%
Canada Consumer	\$ (1.4)	-5%	\$ (0.6)	-6%
Canada Commercial	(0.4)	-5%	(0.1)	-6%
Europe	(4.7)	-11%	(1.0)	-10%
Latin America	(5.9)	-10%	(1.9)	-10%
	\$ (12.4)	-3%	\$ (3.6)	-3%

	Nine Months Ended September 30, 2009			
	Operating Revenue		Operating Income	
	Amount	%	Amount	%
Canada Consumer	\$ (10.5)	-12%	\$ (4.2)	-12%
Canada Commercial	(2.5)	-12%	(1.0)	-14%
Europe	(23.3)	-16%	(4.6)	-15%
Latin America	(26.2)	-15%	(7.8)	-14%
	\$ (62.5)	-5%	\$ (17.6)	-5%

6. 2008 expense reclassification

Certain prior year amounts have been reclassified to conform to current year presentation. \$3.3 million and \$10.1 million of selling, general and administrative expense for the three and nine months ended September 30, 2008, respectively, have been reclassified to cost of services.