UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934**

Date of report (Date of earliest event reported): **February 3, 2005**

EQUIFAX INC.
(Exact Name of Registrant as Specified in Charter)

Georgia	**1-6605**	**58-0401110**
(State or Other Jurisdiction of Incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1550 Peachtree Street, N.W.	
Atlanta, Georgia	**30309**
(Address of Principal Executive Offices)	(Zip Code)

Registrant's telephone number, including area code: **(404) 885-8000**

Not Applicable
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions:

☐ Written communication pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 1.01 Entry into a Material Definitive Agreement.

On February 3, 2005, Equifax Inc. ("Equifax") entered into an Agreement and Plan of Merger ("Merger Agreement") with APPRO Systems, Inc. ("APPRO"), a privately-held corporation headquartered in Baton Rouge, Louisiana. APPRO is a provider of automated credit risk management and financial technologies for consumer, commercial and retail banking lending operations. Pursuant to the terms of the Merger Agreement, APPRO will become a wholly owned subsidiary of Equifax (the "Merger"). At the effective time of the Merger, Equifax will pay a total of approximately $92 million in cash ("Merger Consideration") to the stockholders and optionholders of APPRO, subject to adjustment as provided in the Merger Agreement. The net cash impact to Equifax of the Merger will be approximately $74 million after disposition of certain assets. The obligations of the parties to close the Merger are subject to the expiration or termination of the waiting period under the Hart-Scott-Rodino Antitrust Improvements Act of 1976 and certain other customary conditions.

Equifax currently plans to finance the purchase price of the Merger through borrowings under one or more of its existing credit facilities, including a trade-receivables backed revolving credit facility which currently has an available borrowing base of $73.9 million and a $500 million senior unsecured revolving credit facility with a group of banks. As of December 31, 2004, no amounts were outstanding under these credit facilities.

Credit Bureau of Baton Rouge, Inc. ("CBBR") is a 5% shareholder of APPRO and receives computerization services for its credit files from Equifax Information Services LLC, a subsidiary of Equifax, in the ordinary course of business. Steve Uffman is the founder, Chairman and Chief Executive Officer of APPRO and is the Chief Executive Officer of CBBR. Mr. Uffman is expected to become Group Executive, Enabling Technologies of Equifax upon the closing of the Merger.

Item 7.01 Regulation FD Disclosure.

On February 7, 2005, Equifax Inc. issued a press release relating to the Merger described in Item 1.01 above. A copy of the text of the press release is attached as Exhibit 99.1 hereto. The information in Exhibit 99.1 shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits:

Exhibit No.	Description
99.1	Equifax Inc. press release, issued February 7, 2005, announcing the Merger.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EQUIFAX INC.

By:	/s/Kent E. Mast
Name:	Kent E. Mast
Title:	Corporate Vice President and General Counsel

Date: February 7, 2005

Exhibit Index

The following exhibit is being furnished with this report:

Exhibit No.	Description
99.1	Equifax Inc. press release, issued February 7, 2005, announcing the Merger.

Exhibit 99.1

1550 Peachtree Street, N.W. Atlanta, Georgia 30309

NEWS RELEASE

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Equifax to Acquire APPRO Systems;
Brings Powerful New Dimension to Equifax's Enabling Technologies

ATLANTA, February 7, 2005 – Equifax Inc. (NYSE: EFX) today announced it has agreed to acquire APPRO Systems, Inc., a leading provider of automated credit risk management and financial technologies. The transaction, valued at $92 million including non-operating liquid assets, is expected to close within 90 days.

Based in Baton Rouge, La., APPRO designs and develops industry-leading technologies for consumer, commercial and retail banking lending operations. The privately held company generated more than $20 million in annual revenue last year and has more than doubled its revenue over the past two years. APPRO counts among its customers more than 150 financial institutions, including many leading banks and credit unions throughout the U.S.

"This acquisition accelerates us toward our goal of establishing Equifax's enabling technologies as a vital and visible growth engine for Equifax," said Tom Chapman, Equifax chairman and CEO. "The addition of APPRO to our already robust, leading-edge decisioning platforms and world-class analytics provides a competitive advantage that will fuel future growth for our company. Based on current economic conditions, Equifax expects annual revenue growth for the Enabling Technologies business to be in the mid-teens."

APPRO's LoanCenter™ software products and services serve the credit origination, underwriting and fulfillment needs for financial institutions and automotive lending.

"APPRO's software solutions combined with Equifax's enabling technologies, including InterConnect™, Decision Power™ and Apply™, create powerful, unmatched solutions which enable clients to better manage their customer relationships," continued Chapman.

Upon the close of the acquisition, Steve Uffman, founder, chairman and CEO of APPRO, will join Equifax as Group Executive, Enabling Technologies, reporting directly to Chapman. "Having an innovator such as Steve Uffman underscores Equifax's commitment to the long-term development of our enabling technology capabilities," Chapman added.

"There isn't a better fit for all of the APPRO stakeholders than Equifax," said Uffman. "We have known the Equifax management team for many years, and our vision for the mission critical role that enabling technologies plays for our customers sync up perfectly."

Under the terms of the agreement, Equifax will pay a total of about $92 million in cash to APPRO's stockholders and option holders. The net cash impact to Equifax of the acquisition will be approximately $74 million after the disposition of certain assets.

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About Equifax Inc.

Equifax Inc. is a global leader in turning information into intelligence. For businesses, Equifax provides faster and easier ways to find, approve and market to the appropriate customers. For consumers, Equifax offers easier, instantaneous ways to buy products or services and better insight into and management of their personal credit. Equifax. Information that Empowers.

About APPRO Systems, Inc.

APPRO Systems, Inc. is one of the lending industry's leading providers of comprehensive, automated credit risk management and financial technologies for the Internet and traditional lending environments. APPRO supports more than 150 financial institutions, with customers of all types in the United States, Canada and Puerto Rico. The 26-year-old company is based in Baton Rouge, LA.

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