**Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)**
(Dollars in millions, except per share amounts)

**A. Reconciliation of net income attributable to Equifax to diluted EPS attributable to Equifax, defined as net income adjusted for acquisition-related amortization expense, accrual for legal matters related to the 2017 cybersecurity incident, costs related to the 2017 cybersecurity incident, settlements with commercial customers, realignment of internal resources and other costs, PayNet acquisition-related amounts other than acquisition-related amortization, Argentina highly inflationary foreign currency impacts, the income tax effect of stock awards recognized upon vesting or settlement, a legal settlement unrelated to the 2017 cybersecurity incident, adjustments for uncertain tax positions, and income tax adjustments:**

| | Three Months Ended December 31, | | |
|---|---|---|---|
| *(In millions, except per share amounts)* | **2019** | **2018** | **$ Change** |
| Net income attributable to Equifax | **$ 9.2** | $ 25.6 | $ (16.4) |
| Acquisition-related amortization expense of certain acquired intangibles (1) | **35.3** | 34.9 | 0.4 |
| Cybersecurity incident related costs (3) | **82.0** | 104.6 | (22.6) |
| Accrual for legal matters related to the 2017 cybersecurity incident (2) | **99.6** | — | 99.6 |
| Income tax effects of stock awards that are recognized upon vesting or settlement (8) | **1.1** | (0.5) | 1.6 |
| Argentina highly inflationary foreign currency adjustment (7) | **0.2** | 0.6 | (0.4) |
| Realignment of internal resources and other costs (5) | **—** | 46.1 | (46.1) |
| Tax impact of adjustments (11) | **(39.9)** | (44.0) | 4.1 |
| Net income attributable to Equifax, adjusted for items listed above | **$ 187.5** | $ 167.3 | $ 20.2 |
| Diluted EPS attributable to Equifax, adjusted for the items listed above | **$ 1.53** | $ 1.38 | $ 0.15 |
| Weighted-average shares used in computing diluted EPS | **122.3** | 121.4 | |

| | Twelve Months Ended December 31, | | |
|---|---|---|---|
| *(In millions, except per share amounts)* | **2019** | **2018** | **$ Change** |
| Net income attributable to Equifax | **$ (398.8)** | $ 299.8 | $ (698.6) |
| Acquisition-related amortization expense of certain acquired intangibles (1) | **140.2** | 152.8 | (12.6) |
| Accrual for legal matters related to the 2017 cybersecurity incident (2) | **800.9** | — | 800.9 |
| Cybersecurity incident related costs (3) | **337.3** | 326.2 | 11.1 |
| Settlements with commercial customers (4) | **20.0** | — | 20.0 |
| Realignment of internal resources and other costs (5) | **11.5** | 46.1 | (34.6) |
| PayNet acquisition-related amounts other than acquisition-related amortization (6) | **6.3** | — | 6.3 |
| Argentina highly inflationary foreign currency adjustment (7) | **1.0** | 1.8 | (0.8) |
| Income tax effects of stock awards that are recognized upon vesting or settlement (8) | **(3.0)** | (7.5) | 4.5 |
| Legal settlement (9) | **—** | 18.5 | (18.5) |
| Adjustments for uncertain tax positions (10) | **—** | (14.1) | 14.1 |
| Tax impact of adjustments (11) | **(229.7)** | (121.4) | (108.3) |
| Net income attributable to Equifax, adjusted for items listed above | **$ 685.7** | $ 702.2 | $ (16.5) |
| Diluted EPS attributable to Equifax, adjusted for items listed above | **$ 5.62** | $ 5.79 | $ (0.17) |
| Weighted-average shares used in computing diluted EPS | **122.0** | 121.4 | |

(1) During the fourth quarter of 2019, we recorded acquisition-related amortization expense of certain acquired intangibles of $35.3 million ($30.0 million net of tax). We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the significant cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. The $5.3 million of tax is comprised of $9.3 million of tax expense net of $4.0 million of a cash income tax benefit. During the fourth quarter of 2018, we recorded acquisition-related amortization expense of certain acquired intangibles of $34.9 million ($29.9 million net of tax). The $5.0 million of tax is comprised of $9.0 million of tax expense net of $4.0 million of a cash income tax benefit.

For the year ended December 31, 2019, we recorded acquisition-related amortization expense of certain acquired intangibles of $140.2 million ($119.4 million net of tax). The $20.8 million of tax is comprised of $36.9 million of tax expense net of

$16.1 million of a cash income tax benefit. For the year ended December 31, 2018, we recorded acquisition-related amortization expense of certain acquired intangibles of $152.8 million ($129.2 million net of tax). The $23.6 million of tax is comprised of $39.6 million of tax expense net of $16.0 million of a cash income tax benefit. See the Notes to this reconciliation for additional detail.

(2) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded expenses, net of directors and officers insurance recoveries, of $99.6 million ($83.5 million, net of tax) and $800.9 million ($686.1 million, net of tax) for losses associated with certain legal proceedings and government investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses. See the Notes to this reconciliation for additional detail.

(3) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded pre-tax expenses of $82.0 million ($63.5 million, net of tax) and $337.3 million ($252.3 million, net of tax), respectively, for expenses related to the 2017 cybersecurity incident. During the fourth quarter of 2018 and for year ended December 31, 2018, we recorded pre-tax expenses of $104.6 million ($76.8 million, net of tax) and $326.2 million ($243.9 million, net of tax), respectively, for expenses related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

(4) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. See the Notes to this reconciliation for additional detail.

(5) During the first quarter of 2019 and the fourth quarter of 2018, we recorded $11.5 million ($8.8 million, net of tax) and $46.1 million ($35.0 million, net of tax), respectively, of restructuring charges for the realignment of internal resources and other costs, which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(6) During the second quarter of 2019, we recorded $6.3 million ($4.8 million, net of tax) for PayNet acquisition related amounts other than acquisition-related amortization which was primarily related to transaction costs resulting from the acquisition and was recorded in operating income. See the Notes to this reconciliation for additional detail.

(7) Argentina experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina has been deemed a highly inflationary economy by accounting policymakers. During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded a foreign currency loss of $0.2 million and $1.0 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. During the fourth quarter of 2018 and for the year ended December 31, 2018, we recorded a foreign currency loss of $0.6 million and $1.8 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(8) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded tax expense of $1.1 million and tax benefit of $3.0 million, respectively, related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the fourth quarter of 2018 and for the year ended December 31, 2018, we recorded a tax benefit of $0.5 million and $7.5 million, respectively, related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. See the Notes to this reconciliation for additional detail.

(9) During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

(10) For the year ended December 31, 2018, we recorded a tax benefit of $14.1 million related to adjustments from uncertain tax positions resulting from the completion of examinations of historical tax returns. See the Notes to this reconciliation for additional detail.

(11) During the fourth quarter of 2019, we recorded the tax impact of adjustments of $39.9 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $5.3 million ($9.3 million of tax expense net of $4.0 million of a cash income tax benefit), (ii) tax adjustment of $16.1 million related to the 2017 cybersecurity incident related legal matters, and (iii) a tax adjustment of $18.5 million related to expenses for the 2017 cybersecurity incident. During the fourth quarter of 2018, we recorded the tax impact of adjustments of $44.0 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $5.0 million ($9.0 million of tax expense net of $4.0 million of a cash income tax benefit), (ii) tax adjustment of $11.1 million related to the realignment of internal resources, and (iii) a tax adjustment of $27.8 million related to expenses for the 2017 cybersecurity incident.

For the year ended December 31, 2019, we recorded the tax impact of adjustments of $229.7 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $20.8 million ($36.9 million of tax expense net of $16.1 million of a cash income tax benefit), (ii) a tax adjustment of $114.8 million related to cybersecurity incident related legal matters, (iii) a tax adjustment of $85.0 million related to expenses for the 2017 cybersecurity incident, (iv) a tax adjustment of $1.5 million for PayNet acquisition related amounts other than acquisition-related amortization, (v) a tax adjustment of $4.9 million related to the settlement with commercial customers, and (vi) a tax adjustment of $2.7 million related to the realignment of internal resources. For the year ended December 31, 2018, we recorded the tax impact of adjustments of $121.4 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $23.6 million ($39.6 million of tax expense net of $16.0 million of a cash income tax benefit), (ii) tax adjustment of $4.4 million related to the settlement of a legal claim, (iii) tax adjustment of $11.1 million related to the realignment of internal resources, and (iv) a tax adjustment of $82.3 million related to expenses for the 2017 cybersecurity incident.

**Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)**
(Dollars in millions, except per share amounts)

**B. Reconciliation of adjusted revenue, defined as GAAP revenue adjusted for a charge related to settlements with commercial customers, and net income attributable to Equifax to adjusted EBITDA, defined as net income excluding income taxes, interest expense, net, depreciation and amortization, accrual for legal matters related to the cybersecurity incident, costs related to the 2017 cybersecurity incident, settlements with a commercial customer, realignment of resources and other costs, PayNet acquisition related amounts, Argentina highly inflationary foreign currency impacts, a legal settlement unrelated to the 2017 cybersecurity incident, and presentation of adjusted EBITDA margin:**

| | Three Months Ended December 31, | | |
|---|---|---|---|
| *(In millions)* | **2019** | **2018** | **$ Change** |
| Revenue | **$ 905.8** | $ 835.3 | $ 70.5 |
| Settlements with commercial customers [3] | **—** | — | — |
| Adjusted revenue | **$ 905.8** | $ 835.3 | $ 70.5 |
| | | | |
| Net income attributable to Equifax | **$ 9.2** | $ 25.6 | $ (16.4) |
| Income taxes | **13.1** | (1.7) | 14.8 |
| Interest expense, net* | **28.1** | 25.4 | 2.7 |
| Depreciation and amortization | **86.9** | 79.1 | 7.8 |
| Cybersecurity incident related costs (exclusive of depreciation and amortization above) [2] | **82.0** | 102.5 | (20.5) |
| Accrual for legal matters related to the 2017 cybersecurity incident [1] | **99.6** | — | 99.6 |
| Argentina highly inflationary foreign currency adjustment [6] | **0.2** | 0.6 | (0.4) |
| Realignment of internal resources and other costs [4] | **—** | 46.1 | (46.1) |
| Adjusted EBITDA, excluding the items listed above | **$ 319.1** | $ 277.6 | $ 41.5 |
| Adjusted EBITDA margin | **35.2 %** | 33.2 % | |

| | Twelve Months Ended December 31, | | |
|---|---|---|---|
| *(In millions)* | **2019** | **2018** | **$ Change** |
| Revenue | **$ 3,507.6** | $ 3,412.1 | $ 95.5 |
| Settlements with commercial customers [3] | **20.0** | — | 20.0 |
| Adjusted revenue | **$ 3,527.6** | $ 3,412.1 | $ 115.5 |
| | | | |
| Net income attributable to Equifax | **$ (398.8)** | $ 299.8 | $ (698.6) |
| Income taxes | **(40.2)** | 50.0 | (90.2) |
| Interest expense, net* | **108.6** | 99.3 | 9.3 |
| Depreciation and amortization | **331.1** | 310.4 | 20.7 |
| Accrual for legal matters related to the 2017 cybersecurity incident [1] | **800.9** | — | 800.9 |
| Cybersecurity incident related costs (exclusive of depreciation and amortization above) [2] | **337.3** | 324.0 | 13.3 |
| Settlements with commercial customers [3] | **20.0** | — | 20.0 |
| Realignment of internal resources and other costs [4] | **11.5** | 46.1 | (34.6) |
| PayNet acquisition-related amounts other than acquisition-related amortization [5] | **6.3** | — | 6.3 |
| Argentina highly inflationary foreign currency adjustment [6] | **1.0** | 1.8 | (0.8) |
| Legal settlement unrelated to the 2017 cybersecurity incident [7] | **—** | 18.5 | (18.5) |
| Adjusted EBITDA, excluding the items listed above | **$ 1,177.7** | $ 1,149.9 | $ 27.8 |
| Adjusted EBITDA margin | **33.4 %** | 33.7 % | |

*Excludes interest income of $1.2 million and $1.1 million for the fourth quarter of 2019 and 2018, respectively. Also, excludes interest income of $3.1 million and $4.2 million the years ended December 31, 2019 and 2018, respectively.

(1) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded expenses, net of directors and officers insurance recoveries, of $99.6 million ($83.5 million, net of tax) and $800.9 million ($686.1 million, net of tax) for losses associated with certain legal proceedings and government investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses. See the Notes to this reconciliation for additional detail.

(2) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded pre-tax expenses of $82.0 million ($63.5 million, net of tax) and $337.3 million ($252.3 million, net of tax), respectively, for expenses related to the 2017 cybersecurity incident. During the fourth quarter of 2018 and for year ended December 31, 2018, we recorded pre-tax expenses of $104.6 million ($76.8 million, net of tax) and $326.2 million ($243.9 million, net of tax), respectively, for expenses related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

(3) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. See the Notes to this reconciliation for additional detail.

(4) During the first quarter of 2019 and the fourth quarter of 2018, we recorded $11.5 million ($8.8 million, net of tax) and $46.1 million ($35.0 million, net of tax), respectively, of restructuring charges for the realignment of internal resources and other costs, which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company's strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(5) During the second quarter of 2019, we recorded $6.3 million ($4.8 million, net of tax) for PayNet acquisition related amounts other than acquisition-related amortization which was primarily related to transaction costs resulting from the acquisition and was recorded in operating income. See the Notes to this reconciliation for additional detail.

(6) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded a foreign currency loss of $0.2 million and $1.0 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. During the fourth quarter of 2018 and for the year ended December 31, 2018, we recorded a foreign currency loss of $0.6 million and $1.8 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(7) During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

**C. Reconciliation of adjusted revenue, defined as GAAP revenue adjusted for a charge related to settlements with commercial customers and operating income to Adjusted EBITDA, excluding depreciation and amortization expense, other income, net, noncontrolling interest, accrual for legal matters related to the cybersecurity incident, costs related to the 2017 cybersecurity incident, settlements with a commercial customer, realignment of resources and other costs, PayNet acquisition related amounts, Argentina highly inflationary foreign currency impacts, a legal settlement unrelated to the 2017 cybersecurity incident, and presentation of adjusted EBITDA margin for each of the segments:**

| *(In millions)* | Three Months Ended December 31, 2019 | | | | | |
|---|---|---|---|---|---|---|
| | U.S. Information Solutions | Workforce Solutions | International | Global Consumer Solutions | General Corporate Expense** | Total |
| Revenue | $ 330.9 | $ 250.5 | $ 235.9 | $ 88.5 | — | $ 905.8 |
| Operating Income | 111.2 | 98.3 | 36.2 | 12.2 | (210.9) | 47.0 |
| Depreciation and Amortization | 21.7 | 14.2 | 30.2 | 3.6 | 17.2 | 86.9 |
| Other income/(expense), net* | 0.7 | — | 7.2 | — | (2.9) | 5.0 |
| Noncontrolling interest | — | — | (1.6) | — | — | (1.6) |
| Adjustments (1) (2) (6) | 15.7 | 5.1 | 13.8 | 8.0 | 139.2 | 181.8 |
| Adjusted EBITDA | $ 149.3 | $ 117.6 | $ 85.8 | $ 23.8 | $ (57.4) | $ 319.1 |
| Operating Margin | 33.6 % | 39.2 % | 15.3 % | 13.8 % | nm | 5.2 % |
| Adjusted EBITDA Margin | 45.1 % | 47.0 % | 36.4 % | 26.9 % | nm | 35.2 % |

| *(In millions)* | Twelve Months Ended December 31, 2019 | | | | | |
|---|---|---|---|---|---|---|
| | U.S. Information Solutions | Workforce Solutions | International | Global Consumer Solutions | General Corporate Expense** | Total |
| Revenue | $ 1,277.4 | $ 949.7 | $ 920.6 | $ 359.9 | — | $ 3,507.6 |
| Adjustments (3) | 20.0 | — | — | — | — | 20.0 |
| Adjusted revenue | 1,297.4 | 949.7 | 920.6 | 359.9 | — | 3,527.6 |
| | | | | | | |
| Operating Income | 423.4 | 389.7 | 96.1 | 48.4 | (1,293.0) | (335.4) |
| Depreciation and Amortization | 81.8 | 53.6 | 117.8 | 15.0 | 62.9 | 331.1 |
| Other income/(expense), net* | 2.6 | — | 17.5 | — | (9.1) | 11.0 |
| Noncontrolling interest | — | — | (6.0) | — | — | (6.0) |
| Adjustments (1) (2) (3) (4) (5) (6) | 70.4 | 17.9 | 54.3 | 25.2 | 1,009.2 | 1,177.0 |
| Adjusted EBITDA | $ 578.2 | $ 461.2 | $ 279.7 | $ 88.6 | $ (230.0) | $ 1,177.7 |
| Operating Margin | 33.1 % | 41.0 % | 10.4 % | 13.4 % | nm | (9.6)% |
| Adjusted EBITDA Margin | 44.6 % | 48.6 % | 30.4 % | 24.6 % | nm | 33.4 % |

*Excludes interest income of $1.2 million in the fourth quarter and $3.1 million for the year ended December 31, 2019.
**General Corporate Expense includes non-recurring adjustments of $139.2 million for the fourth quarter and $1,009.2 million for the year ended December 31, 2019.

| *(In millions)* | Three Months Ended December 31, 2018 | | | | | |
|---|---|---|---|---|---|---|
| | U.S. Information Solutions | Workforce Solutions | International | Global Consumer Solutions | General Corporate Expense** | Total |
| Revenue | $ 307.4 | $ 205.9 | $ 236.4 | $ 85.6 | — | $ 835.3 |
| Operating Income | 109.2 | 81.7 | 15.6 | 7.3 | (167.7) | 46.1 |
| Depreciation and Amortization | 18.6 | 11.5 | 30.7 | 3.8 | 14.5 | 79.1 |
| Other income/(expense), net* | 0.6 | — | 5.7 | — | (2.0) | 4.3 |
| Noncontrolling interest | — | — | (1.1) | — | — | (1.1) |
| Adjustments (2) (4) (6) | 17.6 | 7.0 | 25.8 | 6.9 | 91.9 | 149.2 |
| Adjusted EBITDA | $ 146.0 | $ 100.2 | $ 76.7 | $ 18.0 | $ (63.3) | $ 277.6 |
| Operating Margin | 35.5 % | 39.7 % | 6.6 % | 8.5 % | nm | 5.5 % |
| Adjusted EBITDA Margin | 47.5 % | 48.7 % | 32.4 % | 21.1 % | nm | 33.2 % |

| (In millions) | Twelve Months Ended December 31, 2018 | | | | | |
|---|---|---|---|---|---|---|
| | U.S. Information Solutions | Workforce Solutions | International | Global Consumer Solutions | General Corporate Expense** | Total |
| Revenue | $ 1,247.3 | $ 826.8 | $ 966.2 | $ 371.8 | — | $ 3,412.1 |
| Operating Income | 441.7 | 332.7 | 108.6 | 68.6 | (503.6) | 448.0 |
| Depreciation and Amortization | 79.2 | 45.8 | 118.5 | 14.9 | 52.0 | 310.4 |
| Other income/(expense), net* | 2.7 | — | 14.4 | — | (9.5) | 7.6 |
| Noncontrolling interest | — | — | (6.5) | — | — | (6.5) |
| Adjustments (2) (4) (6) (7) | 55.3 | 19.8 | 58.6 | 23.7 | 233.0 | 390.4 |
| Adjusted EBITDA | $ 578.9 | $ 398.3 | $ 293.6 | $ 107.2 | $ (228.1) | $ 1,149.9 |
| Operating Margin | 35.4 % | 40.2 % | 11.2 % | 18.4 % | nm | 13.1 % |
| Adjusted EBITDA Margin | 46.4 % | 48.2 % | 30.4 % | 28.8 % | nm | 33.7 % |

*Excludes interest income $1.1 million in the fourth quarter and $4.2 million for the year ended December 31, 2018.
**General Corporate Expense includes non-recurring adjustments of $91.9 million in the fourth quarter and $233.0 million for the year ended December 31, 2018.

(1) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded expenses, net of directors and officers insurance recoveries, of $99.6 million ($83.5 million, net of tax) and $800.9 million ($686.1 million, net of tax) for losses associated with certain legal proceedings and government investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses. See the Notes to this reconciliation for additional detail.

(2) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded pre-tax expenses of $82.0 million ($63.5 million, net of tax) and $337.3 million ($252.3 million, net of tax), respectively, for expenses related to the 2017 cybersecurity incident. During the fourth quarter of 2018 and for year ended December 31, 2018, we recorded pre-tax expenses of $104.6 million ($76.8 million, net of tax) and $326.2 million ($243.9 million, net of tax), respectively, for expenses related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

(3) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. See the Notes to this reconciliation for additional detail.

(4) During the first quarter of 2019 and the fourth quarter of 2018, we recorded $11.5 million ($8.8 million, net of tax) and $46.1 million ($35.0 million, net of tax), respectively, of restructuring charges for the realignment of internal resources and other costs, which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company’s strategic objectives and increase the integration of our global operations. See the Notes to this reconciliation for additional detail.

(5) During the second quarter of 2019, we recorded $6.3 million ($4.8 million, net of tax) for PayNet acquisition related amounts other than acquisition-related amortization which was primarily related to transaction costs resulting from the acquisition and was recorded in operating income. See the Notes to this reconciliation for additional detail.

(6) During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded a foreign currency loss of $0.2 million and $1.0 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. During the fourth quarter of 2018 and for the year ended December 31, 2018, we recorded a foreign currency loss of $0.6 million and $1.8 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(7) During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

**D. Reconciliation of adjusted revenue, defined as GAAP revenue adjusted for a charge related to settlements with commercial customers and adjusted revenue growth for each of the segments for the twelve months ended December 31, 2019**:**

| *(In millions)* | Twelve Months Ended December 31, | | | | | | |
|---|---|---|---|---|---|---|---|
| | Operating revenue | Adjustments [1] | Adjusted revenue | Operating revenue | | | Local Currency |
| **Operating revenue:** | **2019** | | **2019** | **2018** | **$ Change** | **% Change** | **% Change*** |
| Online Information Solutions | **$ 924.1** | **$ 15.0** | **$ 939.1** | $ 877.5 | 61.6 | 7 % | |
| Mortgage Solutions | **136.9** | **—** | **136.9** | 153.6 | (16.7) | (11)% | |
| Financial Marketing Services | **216.4** | **5.0** | **221.4** | 216.2 | 5.2 | 2 % | |
| Total U.S. Information Solutions | **1,277.4** | **20.0** | **1,297.4** | 1,247.3 | 50.1 | 4 % | |
| Verification Services | **700.1** | **—** | **700.1** | 567.0 | 133.1 | 23 % | |
| Employer Services | **249.6** | **—** | **249.6** | 259.8 | (10.2) | (4)% | |
| Total Workforce Solutions | **949.7** | **—** | **949.7** | 826.8 | 122.9 | 15 % | |
| Asia Pacific | **300.1** | **—** | **300.1** | 325.6 | (25.5) | (8)% | (1)% |
| Europe | **275.6** | **—** | **275.6** | 287.3 | (11.7) | (4)% | — % |
| Latin America | **190.5** | **—** | **190.5** | 206.6 | (16.1) | (8)% | 9 % |
| Canada | **154.4** | **—** | **154.4** | 146.7 | 7.7 | 5 % | 8 % |
| Total International | **920.6** | **—** | **920.6** | 966.2 | (45.6) | (5)% | 3 % |
| Global Consumer Solutions | **359.9** | **—** | **359.9** | 371.8 | (11.9) | (3)% | (3)% |
| Total | **$ 3,507.6** | **$ 20.0** | **$ 3,527.6** | $ 3,412.1 | $ 115.5 | 3 % | 6 % |

*Reflects percentage change in revenue conforming 2019 results using 2018 exchange rates.
**We did not have any adjustments to revenue for the three months ended December 31, 2019 or the three and twelve months ended December 31, 2018.

(1) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related settlements with commercial customers. See the Notes to this reconciliation for additional detail.

***Notes to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures***

**Acquisition-related amortization expense, net of tax** - During the fourth quarter of 2019, we recorded acquisition-related amortization expense of certain acquired intangibles of $35.3 million ($30.0 million net of tax). For the year ended December 31, 2019, we recorded acquisition-related amortization expense of certain acquired intangibles of $140.2 million ($119.4 million net of tax).

We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the significant cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. These financial measures are not prepared in conformity with GAAP. Management believes excluding the impact of amortization expense is useful because excluding acquisition-related amortization, and other items that are not comparable, allows investors to evaluate our performance for different periods on a more comparable basis. Certain acquired intangibles result in significant cash income tax savings which are not reflected in earnings. Management believes that including a benefit to reflect the cash income tax savings is useful as it allows investors to better value Equifax. Management makes these adjustments to earnings when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital.

**Accrual for legal matters related to the 2017 cybersecurity incident -** During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded expenses, net of directors and officers insurance recoveries, of $99.6 million ($83.5 million, net of tax) and $800.9 million ($686.1 million, net of tax) for losses associated with certain legal proceedings and government investigations related to the 2017 cybersecurity incident, exclusive of our legal professional services expenses. While it is reasonably possible that losses exceeding the amount accrued will be incurred, it is not possible at this time to estimate the additional possible loss in excess of the amount already accrued that might result from adverse judgments, settlements, penalties or other resolution of the proceedings and investigations related to the 2017 cybersecurity incident. The ultimate amount paid on these actions, claims and investigations in excess of the amount already accrued could be material to the Company's consolidated financial condition, results of operations, or cash flows in future periods. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2019, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**Costs related to the 2017 cybersecurity incident** - During the third quarter of 2017, we reported that we were the target of a cybersecurity incident. We recorded $82.0 million ($63.5 million, net of tax) and $337.3 million ($252.3 million, net of tax) during the fourth quarter of 2019 and for the year ended December 31, 2019, respectively, and $104.6 million ($76.8 million, net of tax) and $326.2 million ($243.9 million, net of tax) during the fourth quarter of 2018 and for the year ended December 31, 2018, respectively, for costs related to the 2017 cybersecurity incident. Costs related to the 2017 cybersecurity incident are defined as incremental costs to transform our information technology infrastructure and data security; legal fees and professional services costs to investigate the 2017 cybersecurity incident and respond to legal, government and regulatory claims; as well as costs to provide the free credit monitoring product and related support to the consumer. Costs related to the 2017 cybersecurity incident do not include the above accrual for losses associated with certain legal proceedings and government investigations related to the 2017 cybersecurity incident. Management believes excluding these charges is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to net income when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**Settlements with commercial customers -** During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. Management believes this adjustment to revenue provides meaningful information regarding our revenue and provides a basis to compare revenue between periods and to net income when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. Management considers these adjustments when assessing historical performance and is useful when planning, forecasting and analyzing future periods.

**Charge related to the realignment of internal resources and other costs** - During the first quarter of 2019 and the fourth quarter of 2018, we recorded $11.5 million ($8.8 million, net of tax) and $46.1 million ($35.0 million, net of tax), respectively, of restructuring charges for the realignment of internal resources and other costs, which predominantly relates to the reduction of headcount and the realignment of our internal resources to support the Company's strategic objectives. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the years ended December 31, 2019 and 2018, since a charge of such amount is not comparable among the periods.

This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**PayNet acquisition related amounts for transaction expenses incurred as a direct result of the acquisition -** During the second quarter of 2019, we recorded $6.3 million ($4.8 million, net of tax) for PayNet acquisition related amounts other than acquisition-related amortization which was primarily related to transaction costs resulting from the acquisition and was recorded in operating income. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the twelve months ended December 31, 2019, since a charge of such amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting, and analyzing future periods.

**Argentina highly inflationary foreign currency adjustment** - Argentina experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina has been deemed a highly inflationary economy by accounting policymakers. During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded a foreign currency loss of $0.2 million and $1.0 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. During the fourth quarter of 2018 and for the year ended December 31, 2018, we recorded a foreign currency loss of $0.6 million and $1.8 million, respectively. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**Income tax effects of stock awards that are recognized upon vesting or settlement** - During the fourth quarter of 2019 and for the year ended December 31, 2019, we recorded tax expense of $1.1 million and tax benefit of $3.0 million, respectively, related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. During the fourth quarter of 2018 and for the year ended December 31, 2018, we recorded a tax benefit of $0.5 million and $7.5 million, respectively. Management believes excluding this tax effect from financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2019, as compared to the corresponding period in 2018, because this amount is non-operating and relates to income tax benefits or deficiencies for stock awards recognized when tax amounts differ from recognized stock compensation cost. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**Legal settlement unrelated to the 2017 cybersecurity incident -** During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the 2017 cybersecurity incident. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2018, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**Adjustments for uncertain tax positions** - For the year ended December 31, 2018, we recorded a tax benefit of $14.1 million related to adjustments from uncertain tax positions resulting from the completion of examinations of historical tax returns. Management believes excluding this tax effect from certain financial results provides meaningful supplemental information regarding our financial results for the year ended December 31, 2018, since a charge of such amount for 2018 is not comparable among the periods. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

**Adjusted EBITDA and EBITDA margin -** Management defines adjusted EBITDA as consolidated net income attributable to Equifax plus net interest expense, income taxes, depreciation and amortization, and also excludes certain one-time items. Management believes the use of adjusted EBITDA and adjusted EBITDA margin allows investors to evaluate our performance for different periods on a more comparable basis.

**Adjusted revenue** - Management defines adjusted revenue as GAAP revenue adjusted for certain non-recurring items such as a charge related to settlements with commercial customers. Management believes the use of adjusted revenue allows investors to evaluate our performance for different periods on a more comparable basis.