

March 15, 2022



Equifax Acquires Data-Crédito

Purchase of Largest Consumer Credit Reporting Agency in the Dominican Republic
Expands Equifax Presence in Latin America

ATLANTA, March 15, 2022 /PRNewswire/ -- [Equifax®](#) (NYSE: EFX) continues to expand its international presence with the acquisition of Data-Crédito, the largest consumer credit reporting agency in the Dominican Republic. By bringing the power of the Equifax Cloud™ to credit reporting and scoring in the Dominican Republic, Equifax will enable financial institutions to gain new insights into consumers' financial profiles as part of the lending process, helping them to responsibly open up new mainstream financial services opportunities to underbanked individuals.



"We are reinvesting our free cash flow in strategic, bolt-on M&A that expands our global presence and capabilities while staying true to our company purpose – helping people to live their financial best," said Mark W. Begor, CEO of Equifax. "Including Data-Crédito, we have completed 11 acquisitions totaling more than \$3 billion in the past 18 months that strengthen and broaden Equifax. More data helps our customers drive better decisions for consumers. With the acquisition of Data-Crédito, we will bring powerful new insights to lenders and service providers that can help them better understand their customers. Nearly half of the 10 million people in the Dominican Republic are unbanked or underbanked, making Data-Crédito critical to opening new opportunities."

Founded in 1998, Data-Crédito provides consumer credit bureau services, analytics and scores. The company's established value proposition and experienced local team sets a strong foundation for Equifax to increase business leadership in risk analysis, decisioning, and fraud prevention platforms in the Dominican market.

"Equifax is the only cloud-native consumer credit reporting agency. By optimizing our cloud-based global technology framework, we're able to drive relevant, market-focused innovation. We're also able to scale and adapt for the specific needs of the countries in which we operate," said Lisa Nelson, president of Equifax International. "At the same time, we're also focused on bringing more of our existing Equifax enterprise strengths into our international

regions. More than 4,000 organizations in Latin America are current Data-Crédito customers, with projected expansion to be fueled by the addition of differentiated data assets and analytics that 'Only Equifax' can provide."

Data-Crédito is now part of the International business unit at Equifax and will continue to be led by Alberto Adam, Corporate Vice President. Adam commented: "The combination of Equifax and Data-Crédito will improve the credit landscape in the Dominican Republic, helping customers generate strategic insights to make better decisions. Equifax's experience and innovative solutions in the region along with our technical and analytical expertise will help to address the country's need to expand credit access for consumers and small-to-medium sized enterprises."

Chris Jones, Equifax Latin America (LATAM) President, further commented on the innovation-driven strategy executed in the LATAM region: "We have transformed the markets where Equifax operates by combining our unique data, analytics and technology and with the acquisition of Data-Crédito we are bringing this expertise and comprehensive solution set to the Dominican Republic. This is a bridge to the Caribbean that will allow Equifax to connect and stay close to strategic regional clients and to better serve our consumers."

Since the beginning of 2021, Equifax has invested more than \$3 billion in strategic acquisitions to strengthen the company for the future. The acquisition is not anticipated to have a material impact on Equifax's 2022 financial results.

For more information about Equifax and the global markets it serves, please visit [Equifax.com](https://www.equifax.com).

FORWARD-LOOKING STATEMENTS

This release contains forward-looking statements and forward-looking information. All statements that address operating performance and events or developments that we expect or anticipate will occur in the future, including statements relating to the expected financial and operational benefits, synergies and growth from the Data-Crédito acquisition, our ability to integrate Data-Crédito and its products, services, technologies, IT systems and personnel into our operations, and similar statements about our outlook and our business plans, are forward-looking statements. We believe these forward-looking statements are reasonable as and when made. However, forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from our historical experience and our present expectations or projections. These risks and uncertainties include, but are not limited to, those described in our 2021 Form 10-K and subsequent SEC filings. As a result of such risks and uncertainties, we urge you not to place undue reliance on any forward-looking statements. Forward-looking statements speak only as of the date when made. We undertake no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

ABOUT EQUIFAX INC.

At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical

decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by 13,000 employees worldwide, Equifax operates or has investments in 25 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](https://www.equifax.com).

FOR MORE INFORMATION

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