

April 22, 2021

The Equifax logo consists of a solid red circle with the word "EQUIFAX" in white, bold, sans-serif capital letters inside it.

EQUIFAX

Q1 2021

EARNINGS

Forward-looking statements

This presentation contains certain forward-looking information, including second quarter and full year 2021 guidance, to help you understand Equifax and its business environment. All statements that address operating performance and events or developments that we expect or anticipate will occur in the future, including statements relating to future operating results, improvements in our IT and data security infrastructure, our strategy, our ability to mitigate or manage disruptions posed by COVID-19, the impact of COVID-19 and changes in U.S. and worldwide economic conditions, and similar statements about mortgage and financial markets, 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 2020 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.

Non-GAAP disclosure statement

This presentation contains certain non-GAAP financial measures, including adjusted EPS attributable to Equifax and adjusted EBITDA, which reflect adjustments for certain items that affect the comparability of our underlying operational performance.

Adjusted EPS attributable to Equifax is defined as net income adjusted for acquisition-related amortization expense, costs related to the 2017 cybersecurity incident, fair value adjustment of equity investments, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, valuation allowance for certain deferred tax assets, tax benefit on legal settlement related to the 2017 cybersecurity incident, income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency adjustment and income tax adjustment.

Adjusted EBITDA is defined as net income excluding income taxes, interest expense, net, depreciation and amortization expense, costs related to the 2017 cybersecurity incident, fair value adjustment of equity investments, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization and Argentina highly inflationary foreign currency adjustment.

Free Cash Flow is defined as Cash Provided by Operating Activities Less Capital Expenditures.

Local currency is calculated by conforming the prior period results to the comparable prior period exchange rates. Local currency can be presented for numerous GAAP measures, but is most commonly used by management to analyze operating revenue without the impact of changes in foreign currency exchange rates.

Core Revenue Growth is defined as Equifax Revenue Growth excluding: (i) the impact on revenue from US Mortgage market activity, as measured by changes in total US Mortgage Market credit inquiries; (ii) the extraordinary revenue growth in our Unemployment Claims business in 2020 and 2021; and (iii) Employee Retention Credit revenue from our recently acquired HireTech business in 2021.

These non-GAAP measures are detailed in reconciliation tables which are included with our earnings release and are also posted at www.equifax.com under "Investor Relations/Financial Information/Non-GAAP Financial Measures."



Leveraging cloud for innovation, new products, and growth

-  Accelerate Innovation and New Products
-  Leverage Equifax Cloud Capabilities
-  Expand Differentiated Data Assets
-  Put Customers First
-  Execute Bolt-on M&A
-  Continue Leadership in Security
-  One Team, One Equifax

EFX 2021 Priorities

EFX

- Continue **above-market growth**...
- Strong **EWS growth**, new records, new products, penetration
- **USIS non-Mortgage** growth
- **INTL / GCS back to growth**
- Complete **cloud migrations** in North America, accelerate in International
- Leverage cloud for **innovation and new products**
- Execute **bolt-on M&A**... Kount, EWS tuck-ins

Continued momentum delivered strong 1Q results

Revenue of \$1.2B+... highest ever and up 27%, 5th quarter of double-digit growth

US B2B Revenue up 38%...Non-mtg organic up over 16%

EBITDA Margins at 35.6%...up 250bp+

EFX Cloud Data, Technology Transformation delivering

New Product Innovation...Vitality Index of 8%+ in 2021

Acquisitions accelerating... Five in 1Q21 focused on core areas for growth

Executing EFX 2023 growth strategy

EFX Delivering:

- Core growth accelerated in 1Q21
- 27% Total / 20% core growth in 1Q
- Adj EPS of \$1.97 up 37%
- Raising 2021 guidance

Strong 1Q results... 27% total with 20% core growth



Revenue

\$481M

AS REPORTED

+59%

AS REPORTED

59.3%

+780bps

Largest and most powerful business

Revenue Growth

\$409M

AS REPORTED

+19%

AS REPORTED

42.9%

-180bps

11% organic non-mortgage growth

\$241M

AS REPORTED

3%

LOCAL CURRENCY

28.2%

+30bps

Recovering in tough COVID environment

\$81M

AS REPORTED

-17%

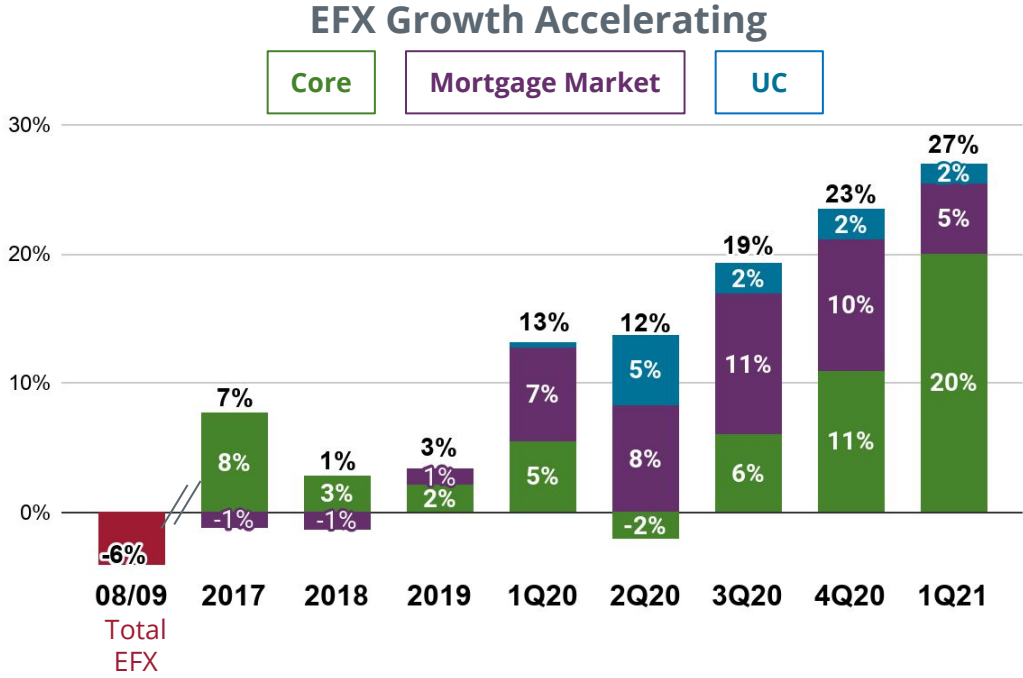
LOCAL CURRENCY

24.6%

+150bps

D2C business up 11%

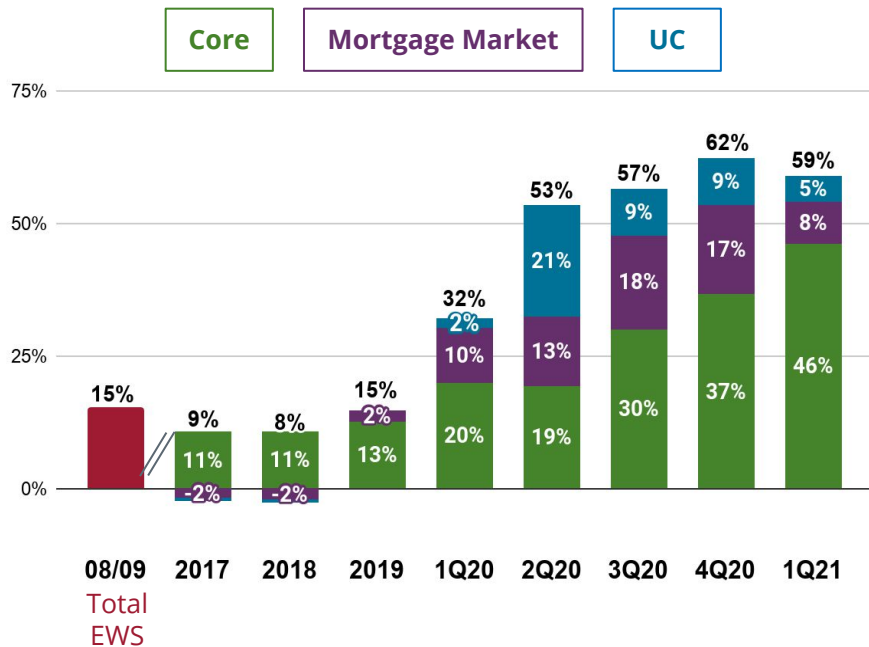
Core growth of 20% fuels record 1Q revenue



- ✓ 1Q growth accelerated to 27%
- ✓ 1Q core growth accelerates to 20%
- ✓ Sequential improvement
- ✓ Strong EWS growth... 59%
- ✓ EWS and USIS outperforming mortgage market
- ✓ Non-mortgage improving

Workforce Solutions powering EFX results... up 59% in 1Q, core growth accelerates to 46%

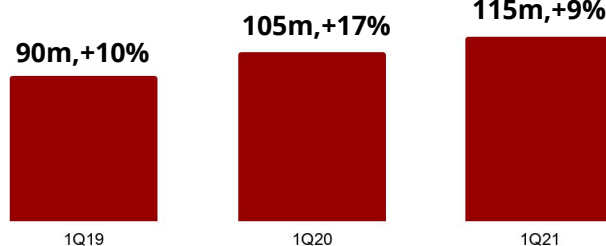
EWS revenue growth accelerating...



... with strong future growth levers

- ✓ New products
- ✓ Vertical expansion
- ✓ Penetration, pricing
- ✓ Record expansion and growth
- ✓ Bolt-on M&A

Total Records

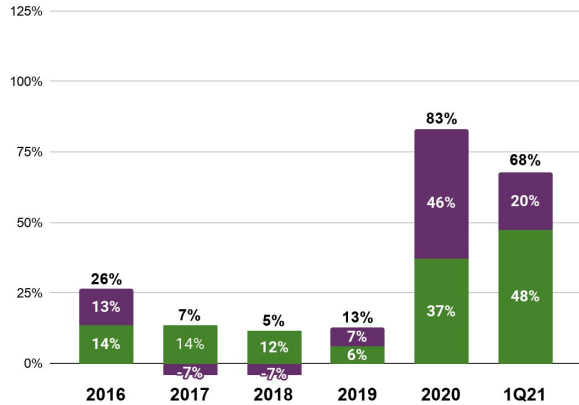


Note: 08/09 growth was calculated by taking the average growth rates from 4Q08 through 4Q09. Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS inquiries utilized as a proxy. UC growth is attributable to the EWS unemployment claims business. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC. Figures may not foot due to rounding.

EFX continues to outperform US mortgage market

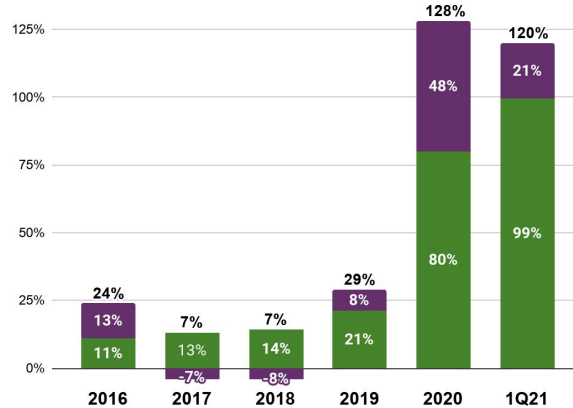
Mortgage Market Core

48% EWS/USIS core mortgage growth



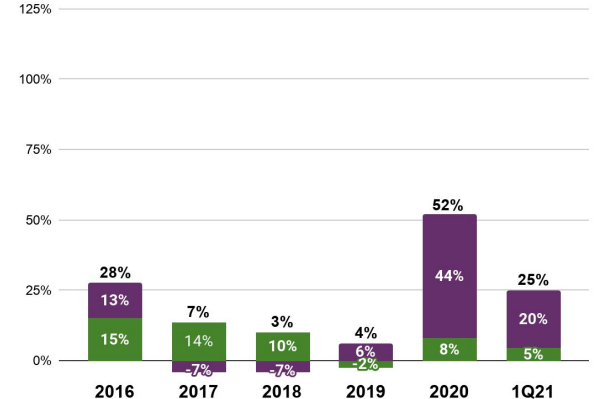
US B2B Mortgage

99% EWS core mortgage growth



EWS Mortgage

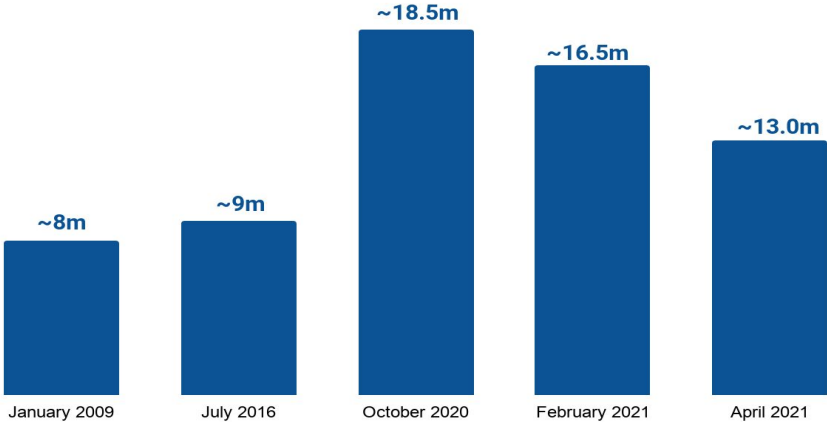
5% USIS core mortgage growth



USIS Mortgage

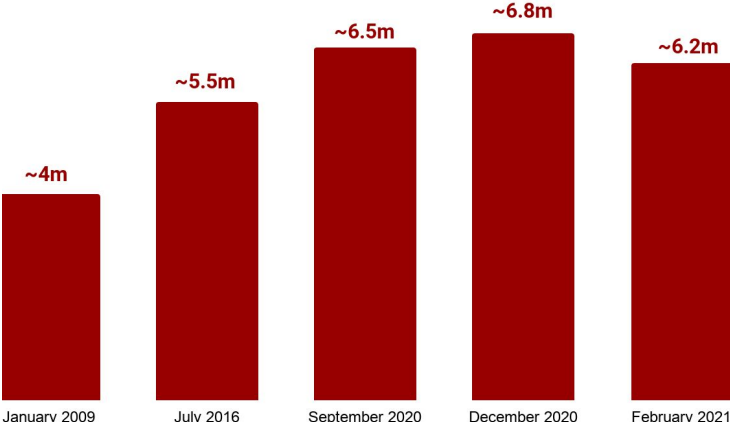
Mortgage market slowing but remains at record levels

~13M Home Mortgages Would Still Benefit from Refinancing at Record Low Rates¹



Existing Home Purchases still Elevated⁴

millions of purchases



Mortgage Rate³

Date	Mortgage Rate (%)
January 2009	5.15%
July 2016	3.65%
October 2020	~3%
February 2021	~3.05%
April 2021	~3.2%

Black Knight Estimated Refinance Candidates² and Average Monthly 30-Year Fixed Mortgage Rate³

Annualized Average Existing Home Purchases⁴

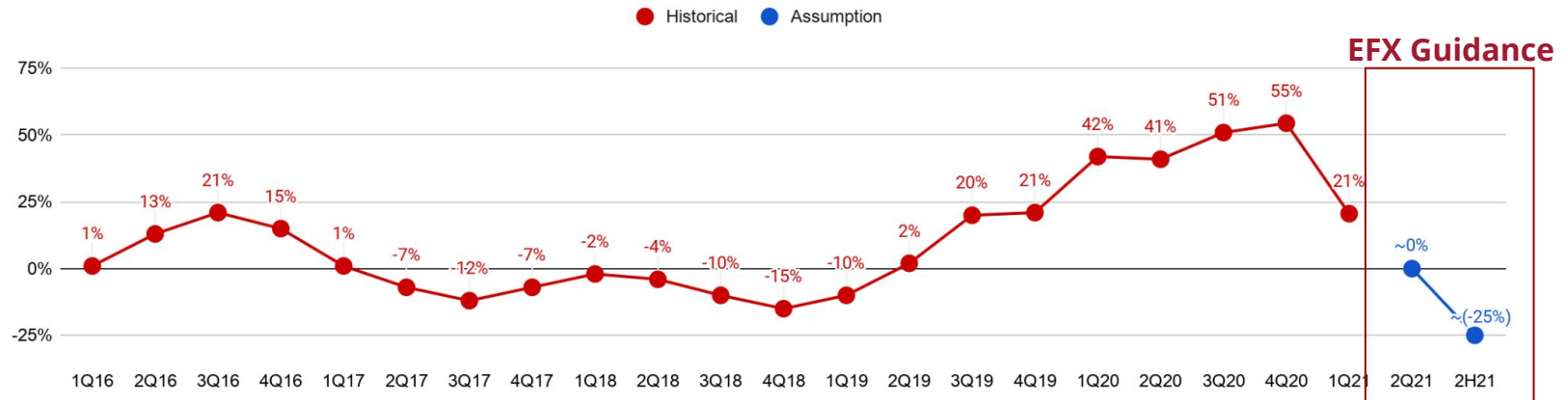


1. Source: Estimate derived from Mortgage Monitor Reports, Black Knight, of existing US Home Mortgages that would benefit by at least 75 bp if they were to refinance at Mortgage Rate shown on a 30-year Fixed Rate Mortgage

2. Refinance Candidates data is approximated from Black Knight Mortgage Monitor Report data.
 3. Mortgage Bankers Association
 4. Source: Trading Economics, National Association of Realtors Existing Home Purchases Annual Run Rate

Mortgage Credit Inquiries Expected Flat in 2Q21, Down ~(-25%) in 2H21

Quarterly Change in Consumer Credit Inquiries Serving Mortgage Market



	2015	2016	2017	2018	2019	2020	2021
Full Year	15%	12%	-6%	-8%	6 ½%	47%	~(-8%)

2Q21 Guidance

	2Q21	\$ vs 2Q20	% vs 2Q20
Revenue ¹	\$1,140M - \$1,160M	\$157M - \$177M	16.0% - 18.0% ¹
Adjusted EPS ¹	\$1.60 - \$1.70 / share	(\$0.03) - \$0.07 / share	(2%) - 4%
Memo: Adj. EPS excl. Tech Trans.	\$1.87 - \$1.97 / share	\$0.24 - \$0.34 / share	15% - 21%

Adjusted EPS bridge	1Q21 (midpoint) vs. 1Q20	Revenue (midpoint)	\$167M
Revenue	\$167M	Gross Margin (Impact of Revenue Increase less Annual Cost Increases)	\$107M
Pre-tax Income	\$4M ⁴	Redundant System Cost ²	(\$22M)
Adjusted EPS	\$0.02 / share	Interest Expense / Other Income ²	\$0M
		Acquisition SG&A / Integration Costs	(\$18M)
		Other ³	(\$20M)
		Sub-Total (midpoint)	<u>\$48M</u>
		Transformation Expense ⁵	(\$44M)
		Pre-Tax Income (midpoint)	<u>\$4M</u>

- 2Q21 FX Based on April 2021 Rates. FX Impact is favorable to revenue by ~2.1%. Acquisitions benefit revenue in 2Q21 by ~2.0%
- See details in Investor Relations Deck. Includes interest on April 2020 \$1B bond transaction
- Includes SG&A, Security, Variable Compensation, Other
- Tax rate on Adj EPS: 2Q20: 24.4% / 2Q21 (Guidance): 25.0%. Higher tax rate in 2Q21 negatively impacts 2021 Adj. EPS of (\$0.01).
- Tech Transformation Expense in 2Q21 of ~\$44M is equal to \$0.27 / share in Adj EPS

2021 Guidance

2021 Adj. EPS includes one-time EFX Cloud Technology Transformation Costs

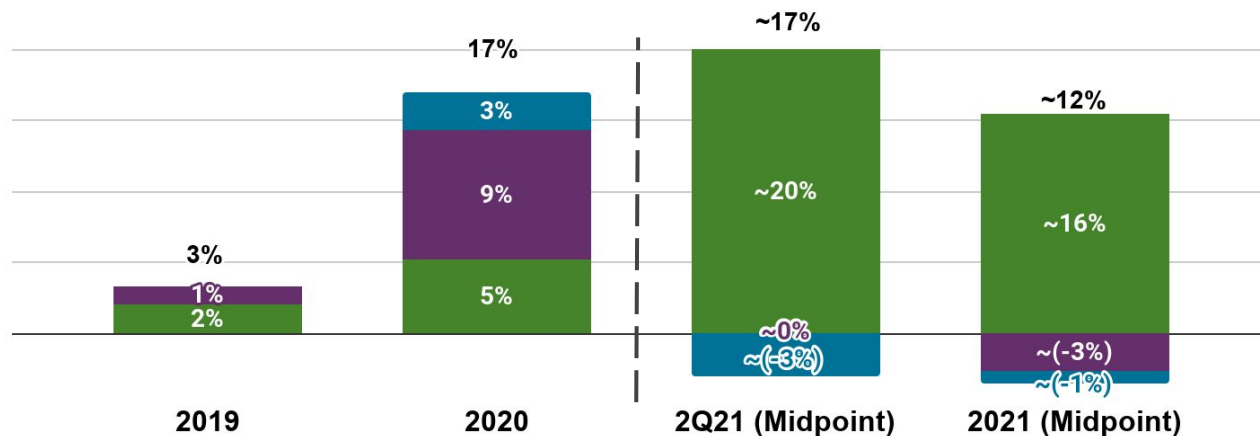
	2021	\$ vs 2020	% vs 2020
Revenue ¹	\$4,575M - \$4,675M	\$447M - \$547M	10.8% -13.3% ¹
Adjusted EPS ¹	\$6.75 - \$7.05 / share	(\$0.22) - \$0.08 / share	(3%) - 1%
Memo: Adj. EPS excl. Tech Trans.	\$7.66 - \$7.96 / share	\$0.69 - \$0.99 / share	10% - 14%

Adjusted EPS bridge		Revenue (midpoint)	
	2021 (midpoint) vs. 2020		\$497M
Revenue	\$497M	Gross Margin (Impact of Revenue Increase less Annual Cost Increases)	\$303M
Pre-tax Income	(\$11M) ⁴	Redundant System Cost ²	(\$69M)
Adjusted EPS	(\$0.07) / share	Interest Expense / Other Income ²	(\$8M)
		Acquisition SG&A / Integration Costs	(\$60M)
		Other ³	(\$33M)
		Sub-Total (midpoint)	\$134M
		Transformation Expense ⁵	(\$145M)
		Pre-Tax Income (midpoint)	(\$11M)

- 2021 FX Based on April 2021 Rates. FX Impact is favorable to revenue by ~1.4%. Acquisitions benefit revenue in 2021 by ~1.7%
- See details in Investor Relations Deck. Includes interest on April 2020 \$1B bond transaction
- Includes SG&A, Security, Variable Compensation, Other
- Tax rate on Adj EPS: 2020: 23.7% / 2021 (Guidance): 24.5%. Higher tax rate in 2021 negatively impacts 2021 Adj. EPS of (\$0.06)
- Tech Transformation Expense in 2021 of ~\$145M is equal to \$0.91 / share in Adj EPS

2021 Revenue Growth ~12%... Core ~16%

Total EFX Growth



2021 Guidance Drivers

- ✓ Mortgage market
- ✓ Non-mortgage recovery
- ✓ EWS strength
- ✓ USIS recovery
- ✓ COVID recovery
- ✓ Kount acquisition / ID&F growth
- ✓ New products

Total Revenue / Core Revenue Growth (USIS & EWS)

EWS	15% / 13%	51% / 27%
USIS	2% / 2%	14% / 0%
INTL	(5%)	(6%)
GCS	(3%)	(4%)

Core

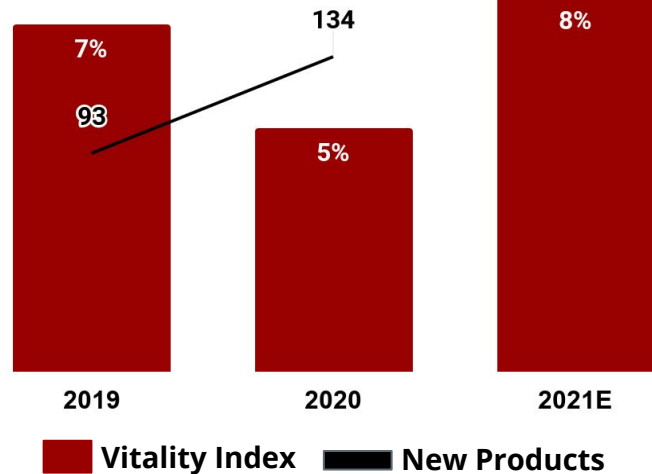
Mortgage Market

UC & ERC

Note: 2Q21 and FY21 denote midpoint of guidance range. Revenue attributable to acquisitions is 1.3% in 2019 and 0.7% in 2020. Revenue attributable to acquisitions is forecasted to be 2.0% in 2Q21 and 1.7% in 2021. This slide contains forward-looking information, including 2021 guidance. Actual results may differ materially from our historical experience and our present expectations or projections.

Leveraging Cloud to accelerate NPIs

Vitality Index¹ and New Products



1Q21 Product Roll-Outs

- Insight Score for Credit Card - enhanced decisioning with tradeline, utility, and telecommunication data
- Real Estate App - tenant, building, and portfolio analysis running on Ignite
- Gov't Enhanced Solution SSV - customer's choice of desired period of employment history
- Launched new products across regions leveraging the Luminate, Ignite and InterConnect global product platforms

2021+
New Products:
39 during 1Q21



**Accelerating NPI
revenue
contribution**

Executed strategic bolt-on acquisitions in 1Q



- Enhances EFX role in \$20B Identity & Fraud market
- Expansion into eCommerce
- 32B digital interactions, 5B transaction/year, 1B+ IP addresses, 1B unique devices 600M email addresses
- Market leading global identity platform
- Closed February 10th



- Technology-focused human capital management and tax credit related services firm
- Unique channel relationships to distribute employer services
- Provides EWS with more automated and better data-driven services that simplify HR processes
- Closed March 9th



- Income and employment verifier with concentration in healthcare and education sectors
- Capabilities increase consumer access to credit through secure digital verifications
- All employment records come from direct contributors
- Closed March 24th

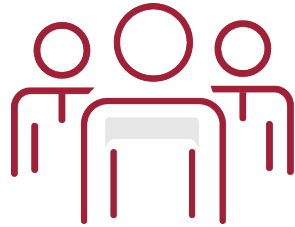
Reinvesting 2020 / 2021 outperformance to strengthen ID&F capabilities and EWS

EFX ESG: Positioned for long-term sustainability



Consumers

Unique and differentiated data assets help increase access and lower costs for individuals with non-traditional credit files



Our People

Committed to inclusion and diversity at the board and executive levels, within our employee base and in our recruitment



Environment and Energy

Technology and cloud transformation will have a positive environment impact by reducing our greenhouse gas emissions



Security

Corporate culture prioritizes security, and we have enhanced our controls and completed rigorous certifications

[ESG home page on equifax.com](#)

Strong momentum into 2Q... EFX on offense

Strong 1Q with highest quarterly revenue ever... 27% growth, 20% core growth, **fifth consecutive quarter of double-digit growth** with sequential improvement

Raising full-year guidance for 2021 revenue and Adjusted EPS... 2021 midpoint revenue growth of ~12%

EWS core growth accelerating... largest EFX business powering EFX results

USIS non-mortgage up 11% organically; in 1Q increased focus on NPI and **integrating Kount**

International recovering in tough COVID environment... accelerating 2021 growth

Benefitting from **EFX cloud data and technology investments... accelerating innovation and NPIs** and continuing to invest

Strong 2020 outperformance reinvested in 1Q to accelerate bolt-on acquisitions of five strategic deals focused on core growth

EFX

- ✓ 20% 1Q core growth
- ✓ Strong non-mortgage growth
- ✓ Increased 2021 framework
- ✓ Leveraging cloud for NPIs and growth
- ✓ Bolt-on M&A focus
- ✓ EFX 2023 growth strategy

Appendix

Revenue Trends -- US B2B

1. USIS Online + USIS Mortgage Solutions + EWS Verification Services
2. Based on Q1 2021 revenue
3. Includes I9/Onboarding

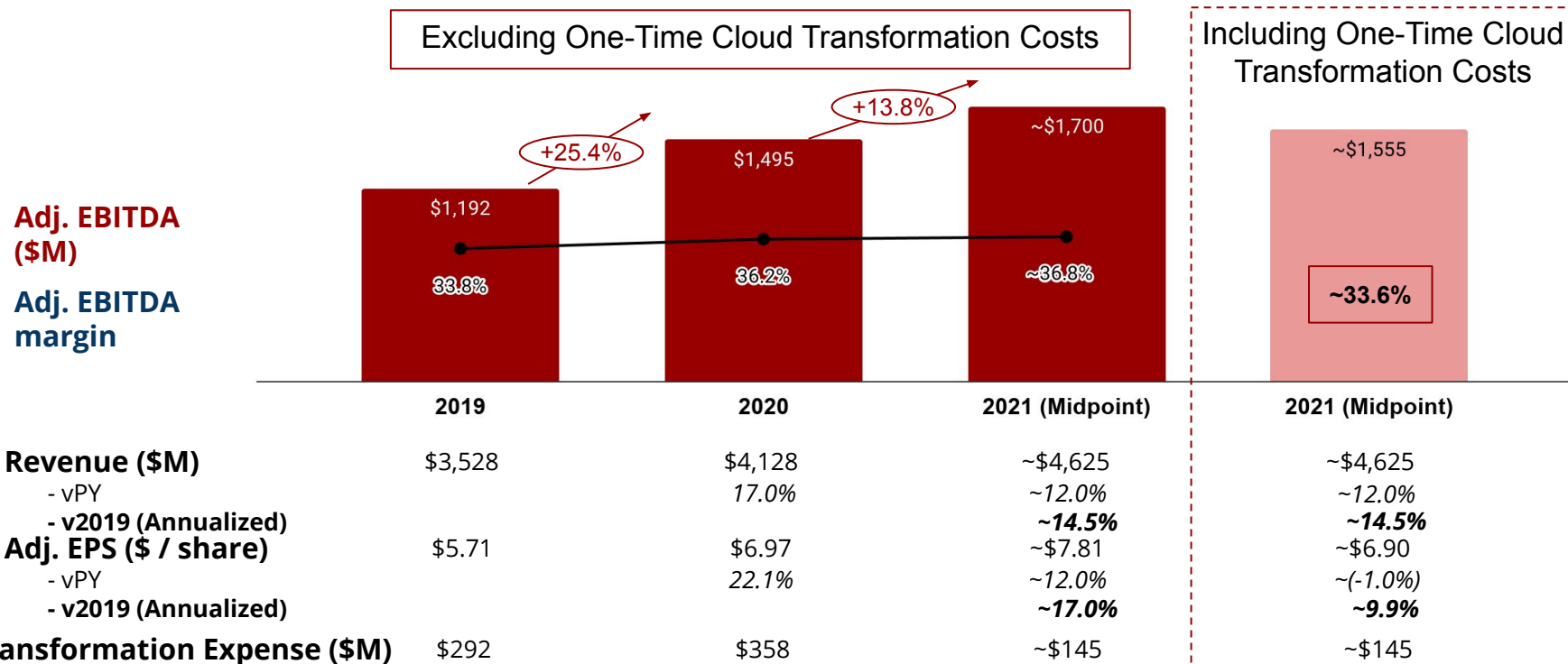
		% BU Rev ²	1Q20	2Q20	3Q20	4Q20	1Q21
USIS (~34% EFX Rev ²)	Online	~85%	18%	12%	19%	22%	20%
	-Mortgage		44%	47%	57%	60%	25%
	-Non-Mortgage		2%	(11%)	(5%)	Flat	16%
	Financial Mktg Svcs	~15%	(2%)	1%	(9%)	(2%)	12%
EWS (~40% EFX Rev ²)	Online / Verific.	~80%	48%	46%	63%	70%	75%
	-Mortgage		+100%	+100%	+100%	+100%	+100%
	-Non-Mortgage		15%	(4%)	4%	15%	26%
	Employer Svcs	~20%	2%	75%	37%	35%	17%
	-Unemployment Claims		14%	+150%	73%	72%	47%
	-WFA, W2, Talent M. ³ , others		(4%)	(17%)	(4%)	(6%)	(2%)
US B2B	Online ¹	>55%	29%	25%	36%	43%	44%
	EWS Employer Services	~11%	2%	75%	37%	35%	17%
	USIS Fin. Mktg. Services	~6%	(2%)	1%	(9%)	(2%)	12%
	Total	~73%	22%	28%	32%	37%	38%

Revenue Trends -- International and GCS

		% BU Rev ²	1Q20	2Q20	3Q20	4Q20	1Q21
INTL (~20% EFX Rev ²)	APAC	~36%	3%	(9%)	Flat	4%	7%
	LatAm	~17%	9%	(14%)	(6%)	(1%)	1%
	Canada	~18%	2%	(13%)	Flat	3%	13%
	Europe	~28%	(1%)	(25%)	(13%)	4%	(5%)
	- CRA	~18%	(1%)	(20%)	(7%)	(3%)	(5%)
	- Debt Management	~10%	(34%)	(34%)	(26%)	19%	(4%)
	TOTAL	100%	(3%)	(15%)	(5%)	3%	3%
GCS (~7% EFX Rev ²)	Consumer Direct	~54%	(2%)	(3%)	6%	9%	11%
	Partner	~46%	8%	(6%)	(10%)	(32%)	(36%)
	Total		3%	(5%)	(2%)	(13%)	(17%)

1. Local currency growth rates
2. Based on Q1 2021 revenue

2021 Guidance -- Continuing Strong Performance





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Investor Relations

April 2021

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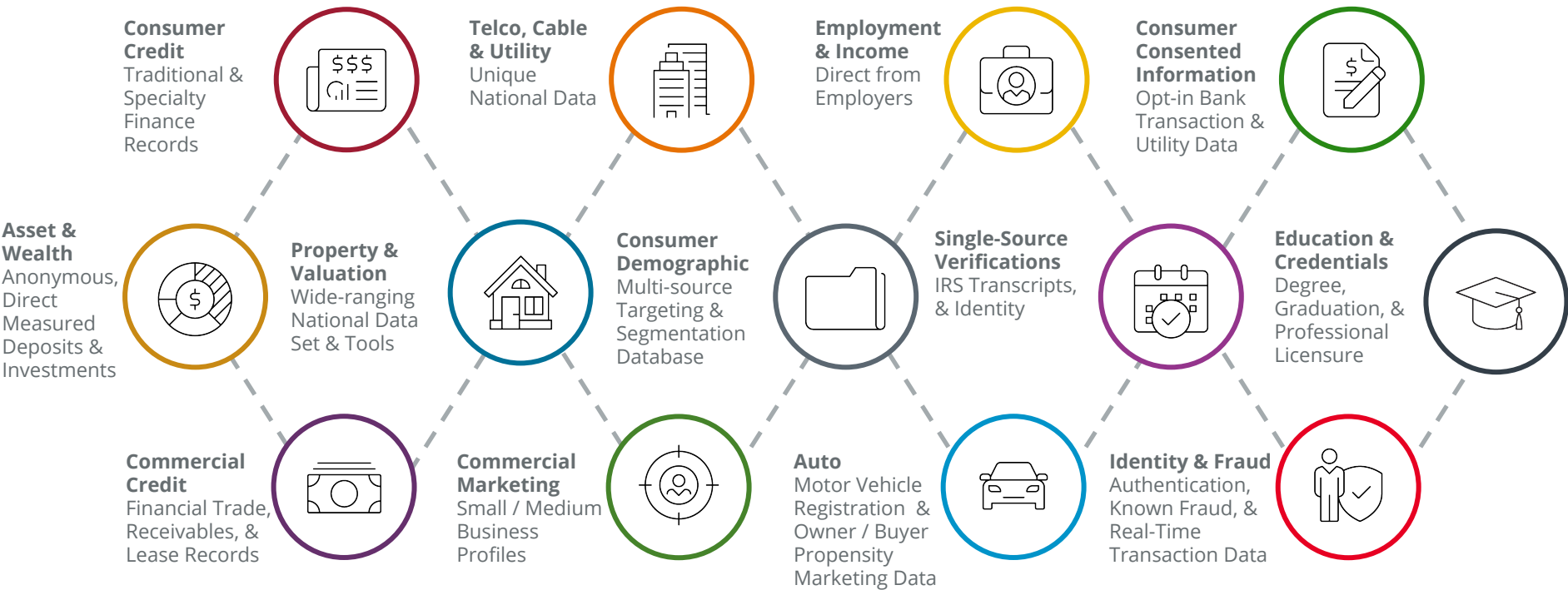
Product and Technology p. 42-47

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Glossary p. 61-64

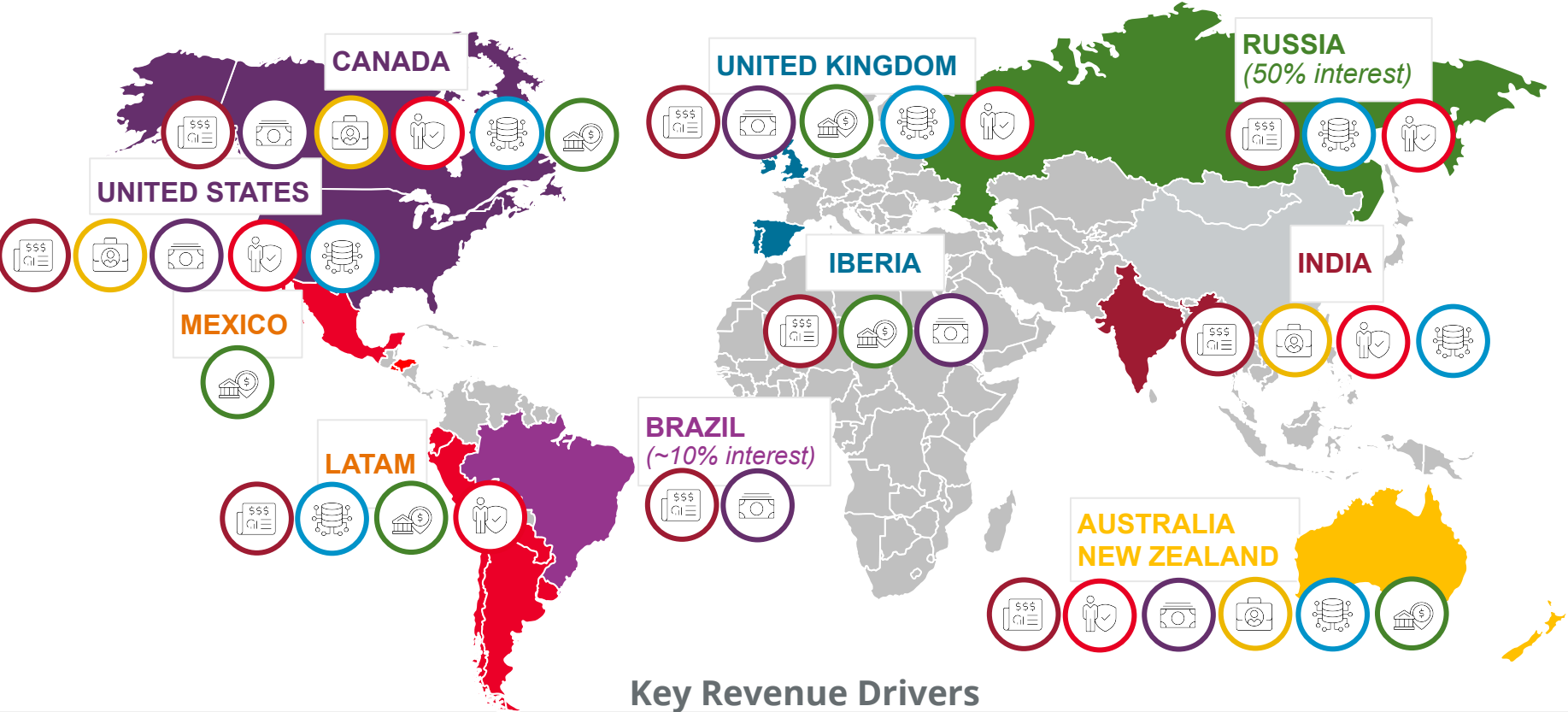
A Robust Foundation for Comprehensive Multi-Data Solutions

Insights Are Created Through Connected and Differentiated Data



Certain data is ingested into the Equifax environment, and curated, enriched, and purposed. Moving from over 70 data silos, multiple sources of data are organized into a seamless, globally-distributed Data Fabric with logical separation and governing rules.

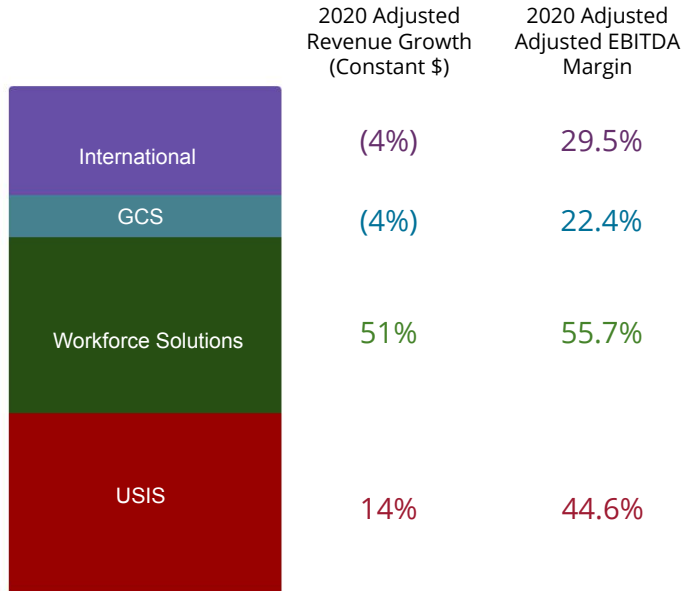
Broadening Our Global Presence in Important Growth Markets



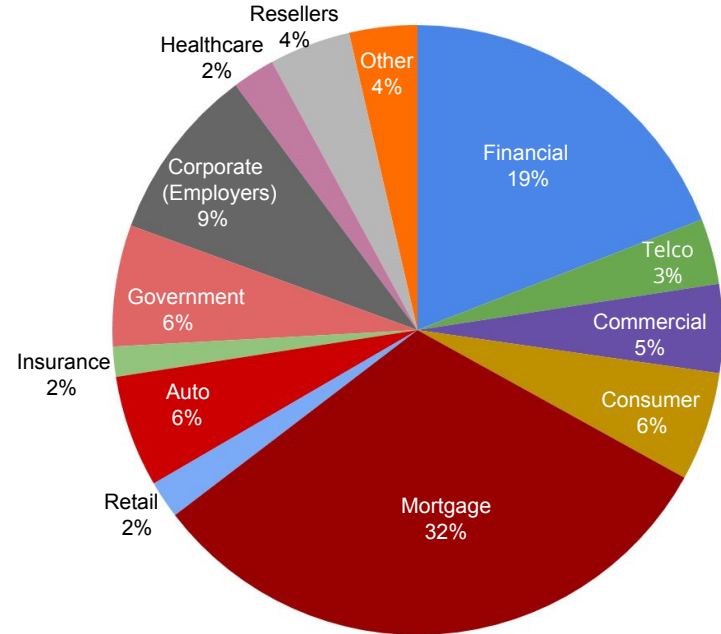
Key Revenue Drivers

A Strong Portfolio of Businesses

2020 Business Mix



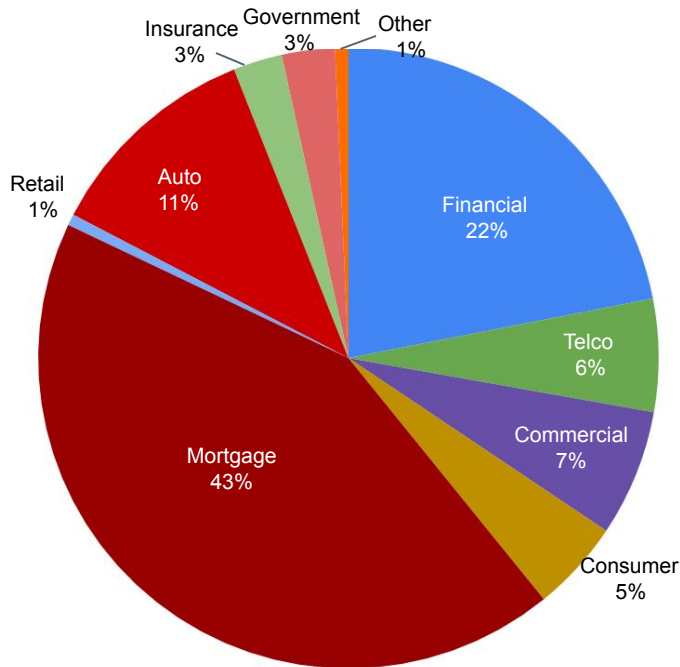
2020 Vertical Mix



US Information Solutions (USIS)

Strengthen our foundation of assets and capabilities while investing in solutions and adjacencies that accelerate sustainable growth in existing and new markets

2020 Revenue Mix - \$1,483M



Focus Areas

GROWTH IN CORE MARKETS

- Drive Mortgage growth in core credit, digital mortgage, UDM and rental expansion
- Fuel growth in Financial Institutions, Digital Identity; expand & mature Auto
- Propel Commercial market expansion; continue to drive Paynet & Ansonia synergies; additional bolt-on M&A

BUILD EMERGING BUSINESSES

- Continue Non-Mortgage expansion in Digital Banking & FinTech; synergy opportunities with Kount acquisition
- Broaden Marketing Services product offerings

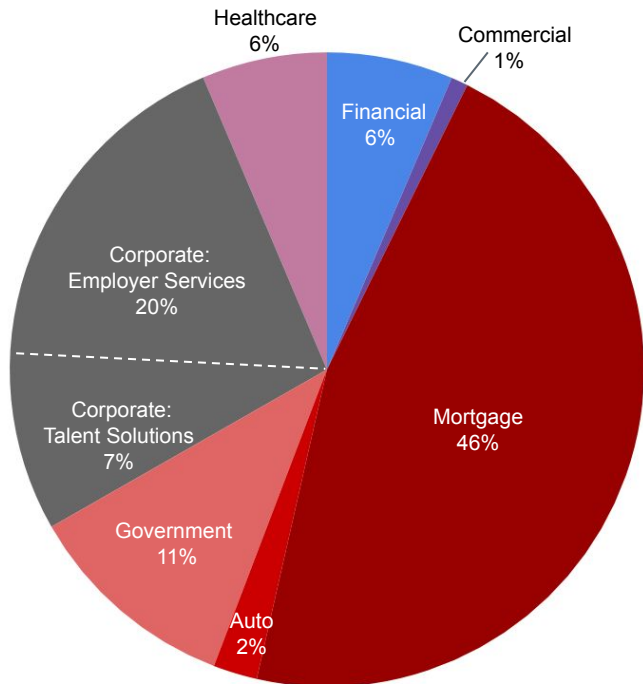
INNOVATION ENGINE

- New Product Innovation ... targeting 50 NPIs over two year period
- Fuel growth from Kount acquisition ... leverage best in class AI-driven fraud control services in digital payments and new account fraud; co-innovate in account opening and ID verification space; vertical expansion in eCommerce & retail
- Continue expansion of Luminate and Synthetic ID products
- Data fabric driving multi-data asset products; leveraging cloud environment to expand Ignite & Interconnect

Workforce Solutions (WS)

Accelerating growth through Work Number expansion, advanced analytical solutions, and vertical expertise across direct and indirect channels

2020 Revenue Mix - \$1,438M



Focus Areas

RECORD GROWTH

- Enhance partnerships and connector relationships to expand The Work Number® coverage, particularly in small to medium businesses

I-9

- Grow I-9 Anywhere solution for remote hires with nationwide local completor network

DIGITAL

- Emphasis on a self-service, mobile-first customer experience
- Transform technology platforms to accelerate speed-to-market and increase flexibility

MORTGAGE

- New Products
- Increasing the number of TWN to ACRO inquiries and utilization of TWN throughout the entire mortgage life cycle.

GOVERNMENT

- Drive penetration with increased usage, system-to-system integration, and new states and programs
- Introduce new data solutions for the eligibility decision waterfall

TALENT SOLUTIONS

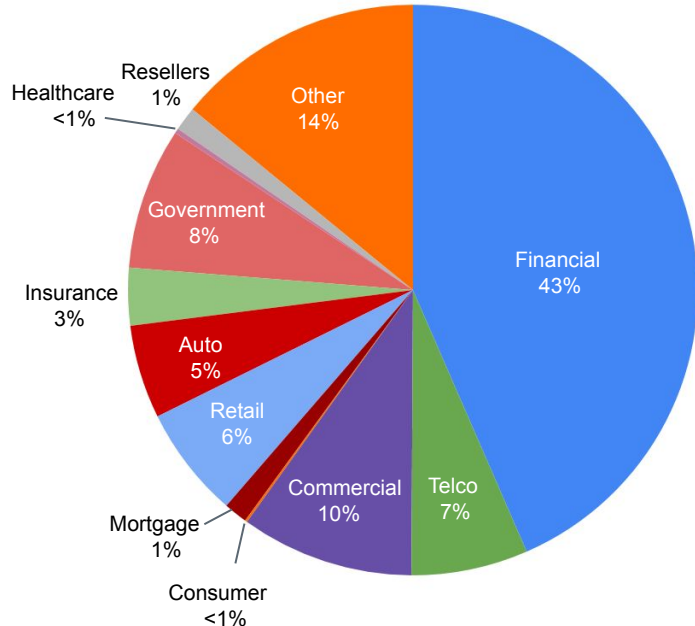
- Increase customer value and digital access to data through enhanced solutions
- Leverage employment data in new use cases to grow penetration

ACQUISITIONS

International (INTL)

Address customer needs through unique data assets to drive insights delivered via strategic technology platforms complemented by M&A for geographic and domain expansion.

2020 Revenue Mix - \$862M



Focus Areas

TECHNOLOGY

- Deliver cloud-based infrastructure in all markets
- Accelerate customer migration to new platforms
- Enhance digital consumer services and speed to market

INSIGHTS

- New data (Geo, I/E, Digital) & exchanges
- Analytics enabled by Ignite Product Suite
- Global InterConnect delivery platform

ID & FRAUD

- Build ID & Fraud exchanges
- Deployment of Fraud Transaction capabilities
- Digital Identity authentication

COLLECTIONS

- Debt Management & Recoveries (UK Private & Government)
- Global Expansion of Cyber Financial

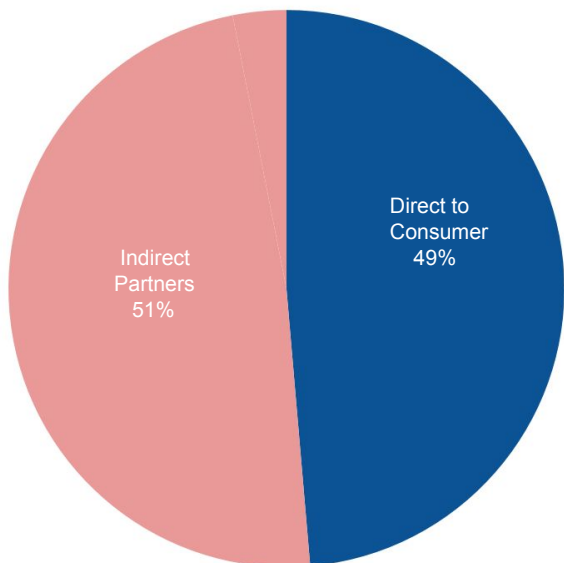
EXPLORE & DEVELOP

- Inorganic growth, bolt on and strategic M&A
- Int'l Work Number
- Access to consumer and commercial transaction data

Global Consumer Solutions (GCS)

Helping consumers access their data to help them progress financially.

2020 Revenue Mix - \$345M



Focus Areas

DIGITAL EXPERIENCE

- Enable digital experiences that allow consumers easier access to information
- Deliver differentiated experiences for Financial Wellbeing and Identity Protection products.

PARTNERS

- Co-innovating new solutions with existing strategic partners
- Help digital lending networks and marketplaces grow

TECHNOLOGY

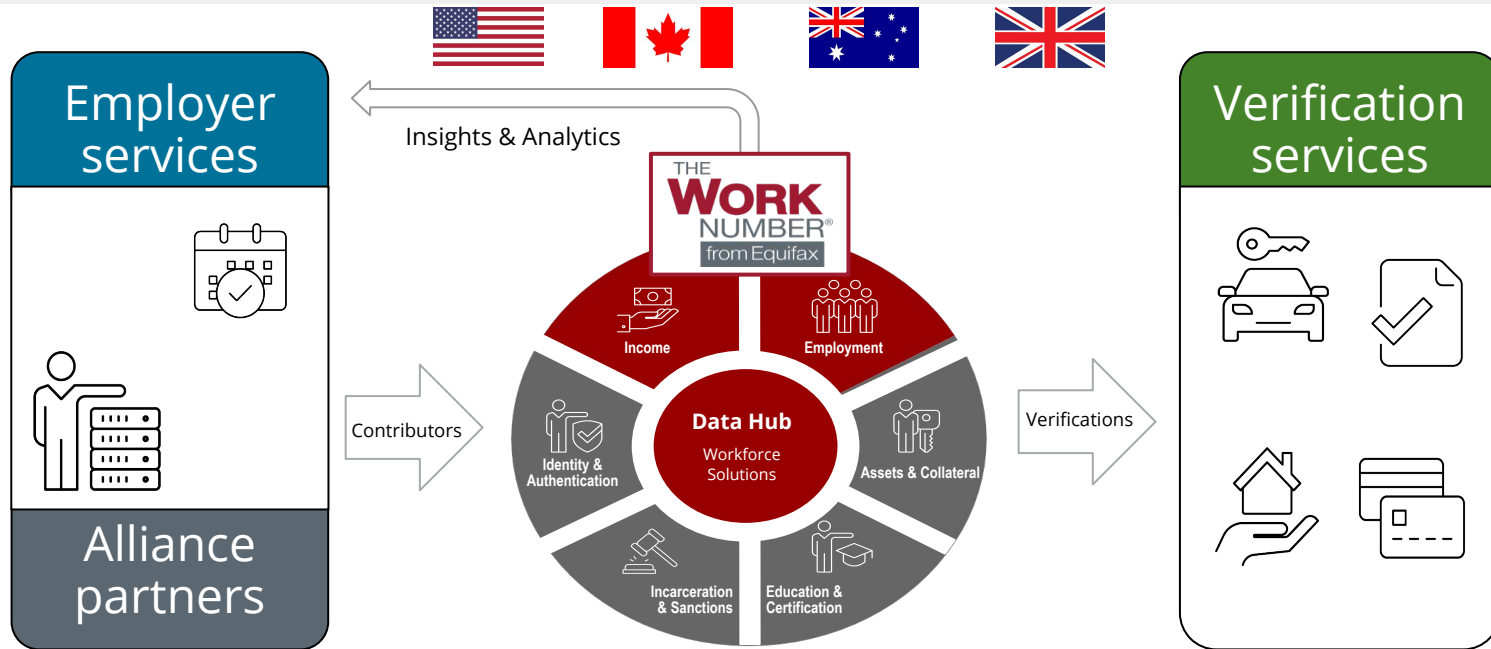
- Finalize cloud-based infrastructure to enhance digital consumer services, membership capabilities, and partner solutions

STRATEGIC MARKETING

- Engage consumers with targeted media, content and services that help consumers monitor their credit health

Workforce Solutions Overview

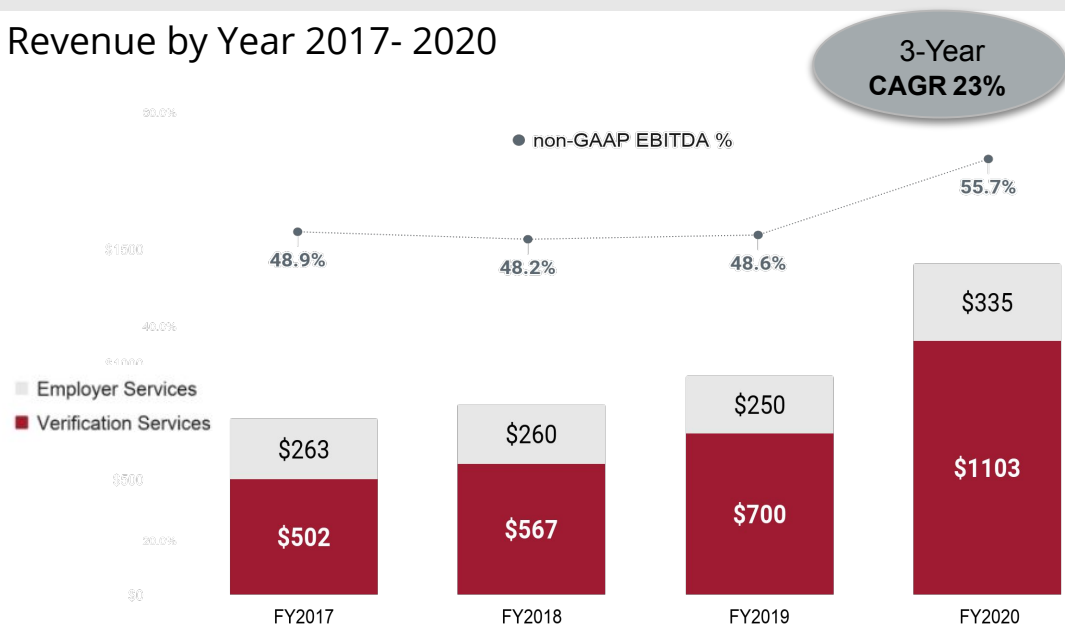
EWS is a multi-billion dollar business model



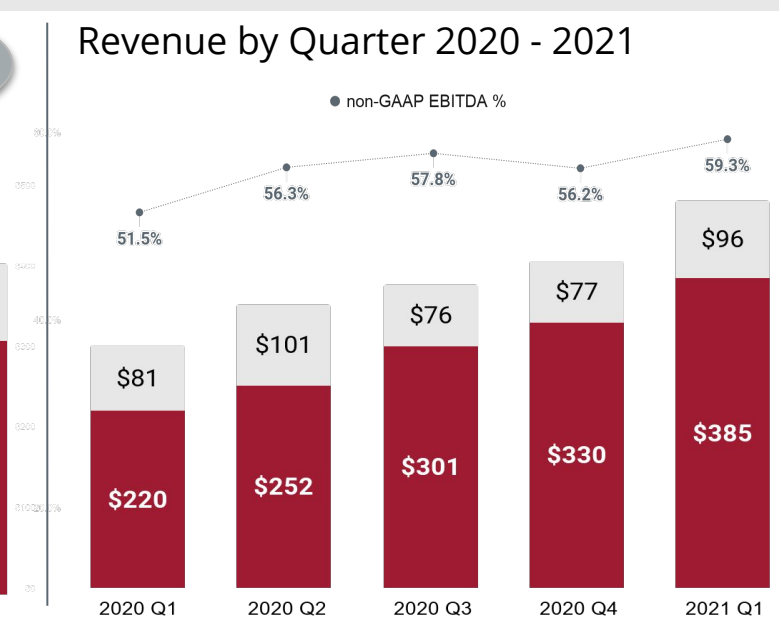
Employers and Partners securely contribute data to TWN, and we perform employment and income verification solutions for multiple industries

EWS Delivering Strong Growth, Margin Expansion

Revenue by Year 2017- 2020



Revenue by Quarter 2020 - 2021

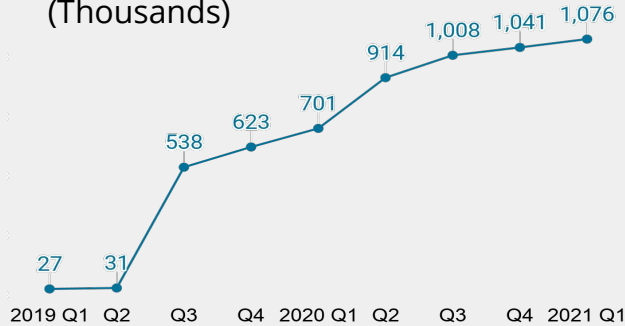


	FY2017	FY2018	FY2019	FY2020	2020 Q1	2020 Q2	2020 Q3	2020 Q4	2021 Q1
Total EWS Revenue	\$764M	\$827M	\$950M	\$1.4B	\$302M	\$353M	\$377M	\$406M	\$481M

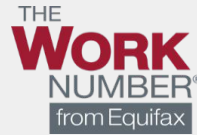
Note: Talent Solutions is included in Verification Services

Multiple Drivers for EWS Revenue Growth

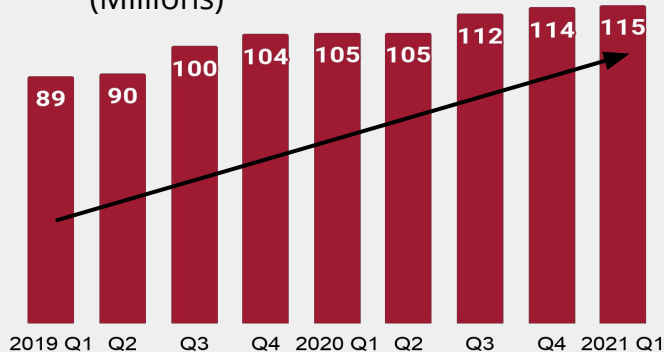
Number of Contributors
(Thousands)



~55% increase
1Q2021 vs. 1Q2020



Number of Records
(Millions)



+10M increase
1Q2021 vs. 1Q2020

90M Unique SSNs

**~50% BLS
non-farm payroll**

2021 Growth Drivers

- ✓ TWN Record Growth
- ✓ Deeper Integration with USIS in Key Verticals: Mortgage, Government, Banking, Auto, FinTech
- ✓ Expanding Key Employer Verticals: I-9, UC and Talent Solutions
- ✓ Penetration ... more pulls / transactions
- ✓ New products / use cases
- ✓ Technology enables distribution ... system-to-system, APIs
- ✓ International expansion

EWS Mortgage Growth: Increase Verifications per Loan



Distribution Expansion

Improve Trade Penetration

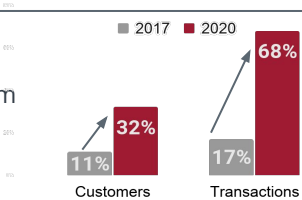
- Grow transaction volumes through connector partners
- TWN Indicator with USIS credit pull

Increase Verification Pulls

- Develop new products, new product materials and training guides that educate customer “best-practice”

Build Out Connectors

- % Using System-to-System



Expand Value Chain

- Expanding TWN products beyond just loan origination

Product Innovation

All Employers Within 12 Months™ (VOI)

Includes:
Verification of Income, VOI or VOE Re-verification (Active and Inactive records ≤ 12 months and Inactive records ≤ 12 months)

Mortgage Duo™ (VOI/E)

Includes:
Verification of Income, VOI or VOE Re-verification (Active and Inactive records ≤ 24 Months) for 2 applicants

Mortgage Complete™ (VOI/E)

Includes:
Verification of Income, VOI or VOE Re-verification (Active and Inactive records ≤ 24 Months), Manual VOE/VOI, IRS Income (4506-T)

Mortgage Complete Duo™ (VOI/E)

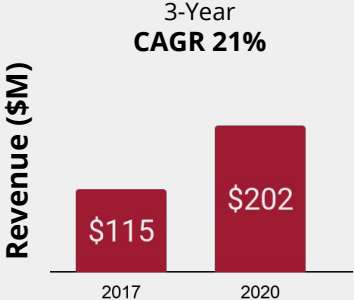
Includes:
Verification of Income, VOI or VOE Re-verification (Active and Inactive records ≤ 24 Months), Manual VOE/VOI, IRS Income (4506-T) for 2 applicants

Other EWS Key Verticals: Products and Trends



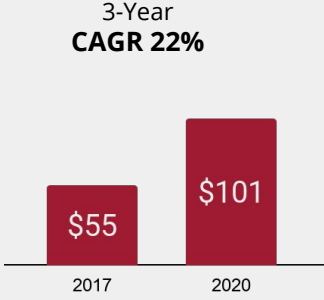
Government

Social Security Administration (SSA) Payroll Exchange new initiative **launches 2H 2021**



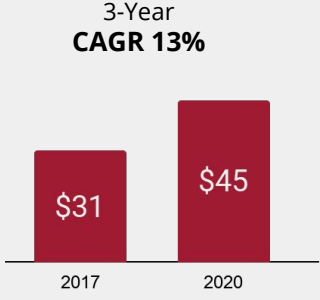
Talent Solutions

New products provided candidate-based experience reporting **developed based on industry needs**



I-9

I-9 Anywhere verification technology offers users a **remote, seamless and secure experience**



Unemployment Claims

EWS Unemployment Claim **volume reached 20x per day** during 2020, peaking in April



Security Transformation

We have successfully executed our 3-year security transformation strategy, balancing risk and value to become an industry leader in security.

ACT 1

BUILD | 2018

- Talent
- Capabilities
- Compensating Controls

When we began our transformation journey we were faced with legacy infrastructure, a talent mix that skewed non-technical, and a reputation deficit to overcome. Our focus was on rapidly reducing risk in our environment while building a sustainable team for the future.

ACT 2

MATURE | 2019

- Cloud Foundation
- Coverage Expansion
- Regulations & Certifications

2019 was a year of execution. We worked with the Technology team to make Cloud a reality and to embed security into development processes. We partnered with the external security community to help set and advance security standards. And we successfully regained certifications lost since the 2017 breach.

ACT 3

LEAD | 2020

- Risk Awareness
- Capability Automation
- Control Assurance

In 2020 we built trust, and pursued security leadership as we matured capabilities throughout our program. We optimized our controls, expanded automation to remediate weaknesses, and remained a strong contributor to the advancement of security worldwide.

2021 Priorities

As we evolve, we must continue to improve in order to stay ahead of our adversaries while supporting business growth.

We remain on offense, strengthening trust through customer enablement and compliance excellence, fostering innovation across our business, and optimizing execution to deliver frictionless security.

Equifax Security Transformation

In 2020 we continued to mature our security program while demonstrating industry leadership through partnership and innovation.

CULTURE

Activated established crisis management processes to implement COVID-19 safety and security protocols while maintaining operations

Enhanced threat monitoring to manage risk with increases in employees working from home

Deployed a new employee security scorecard globally, measuring and reinforcing key security behaviors around training and phishing

COMPLIANCE

Expanded our cloud assurance tools, increasing visibility into our cloud security posture and driving productive collaboration

Established a secure cloud environment to support FedRAMP compliance

Invested in our on-premise FISMA environment to continue supporting US government customers

CONTROLS

Aligned our controls with the National Institute of Standards and Technology (NIST) Cybersecurity Framework and new NIST Privacy Framework

Enhanced the M&A integration process to ensure that targets rapidly meet our security standards

Continued to improve our security program maturity as measured by independent third parties

CUSTOMERS

Hosted our inaugural Customer Security Summit, demonstrating our commitment to transparency

Continued supporting the FBI and the US Dept. of Justice, resulting in the indictment of 4 members of the Chinese military for the 2017 cyberattack

Advocated for stronger federal security and privacy legislation with members of Congress and the Cyberspace Solarium Commission

The 4 Cs

Our transformation journey is one of significant growth, and we view our achievements across the categories of culture, controls, compliance, and customers. These are the pillars of our transformation and represent key areas where we must continue to demonstrate progress.

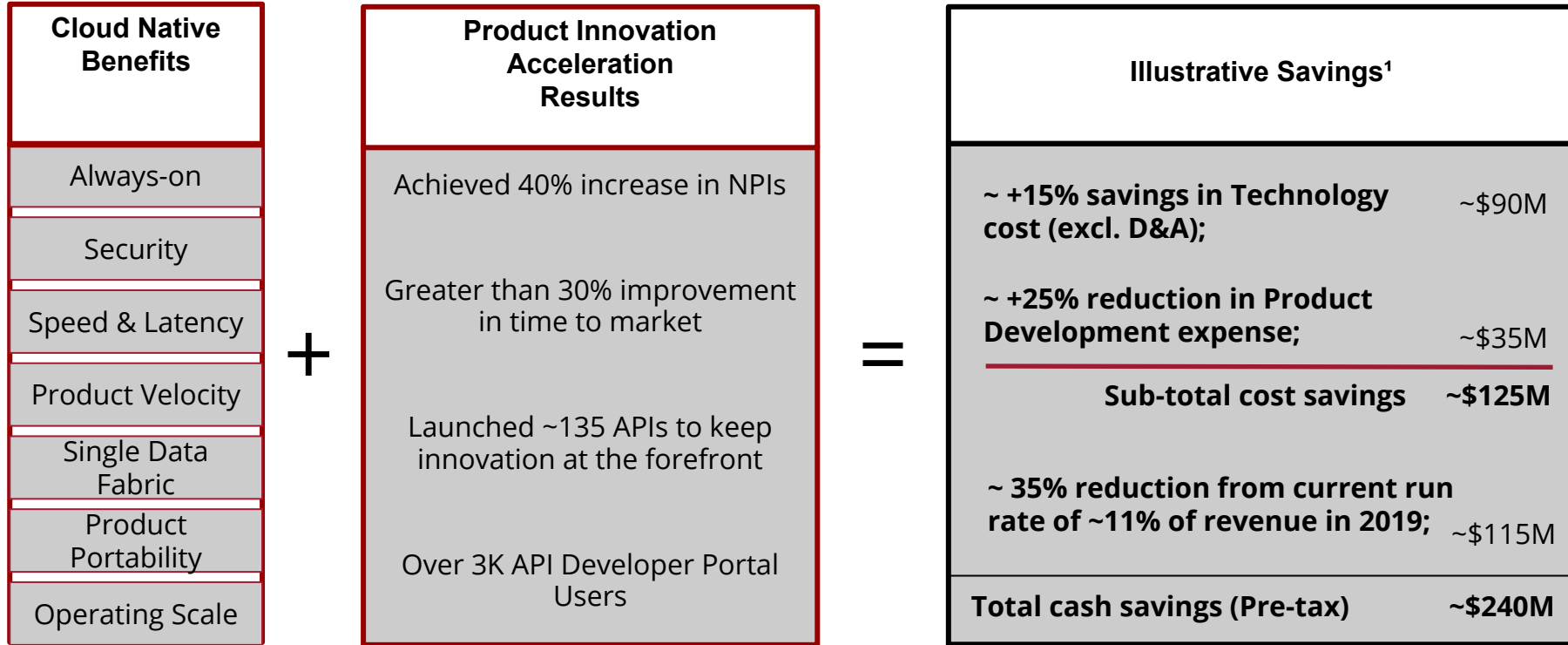
Product and Technology

Equifax has made much progress on the journey to cloud native...

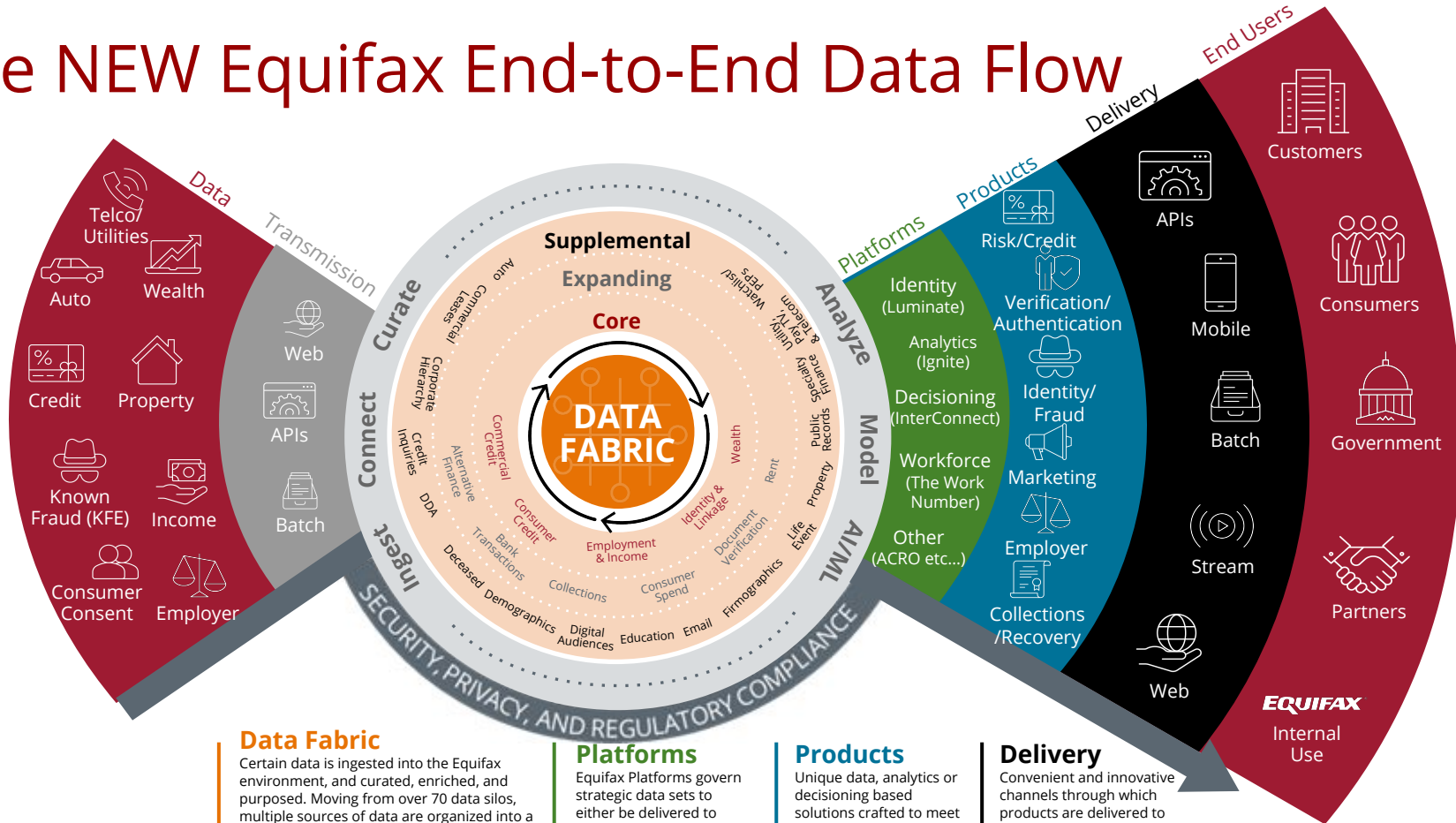
- Rebuild global decisioning, delivery and analytical platforms in the cloud – Interconnect, Ignite;
- 10 data centers offline;
- Executed over 47,000 customer migrations;
- 25 global markets undergoing migration, including Australia, UK, Canada; and change the way we operate to deliver new innovative products in an always-on capacity to our customers;



Cloud Native Benefits + Accelerated Product Innovation = Financial Results



The NEW Equifax End-to-End Data Flow



Data Fabric

Certain data is ingested into the Equifax environment, and curated, enriched, and purposed. Moving from over 70 data silos, multiple sources of data are organized into a seamless, globally-distributed Data Fabric with logical separation and governing rules.

Platforms

Equifax Platforms govern strategic data sets to either be delivered to users, data applications, or other products.

Products

Unique data, analytics or decisioning based solutions crafted to meet the needs of any sized organization across the globe.

Delivery

Convenient and innovative channels through which products are delivered to end users.

The Equifax Data Fabric

Why is the Equifax Data Fabric a game changer?

- Only the Equifax Data Fabric allows for the creation of compliant, multi-data products and solutions that could yield powerful, more predictive insights.
- Equifax has moved from over 80 data silos enabling multiple sources of data to be standardized and organized into a seamless Data Fabric with logical separation and governing rules.
- This structure drastically simplifies our architecture and gives Equifax the ability to act quickly and provide products and services to address customer, regulatory and security needs.

Key Results

Innovation/Acceleration

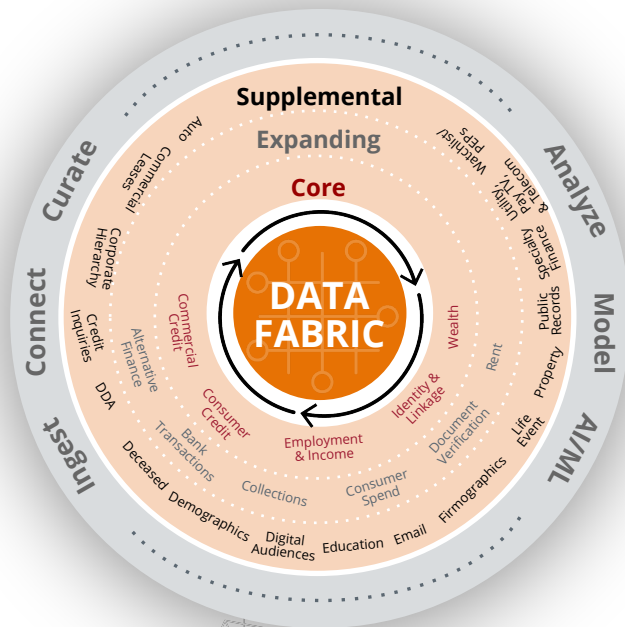
Launched Multi- Data asset based products. Not possible without the Data Fabric.

Efficiency

Significant reduction in time to run batches. One customer saw time decrease from roughly 100 hours to about an hour.

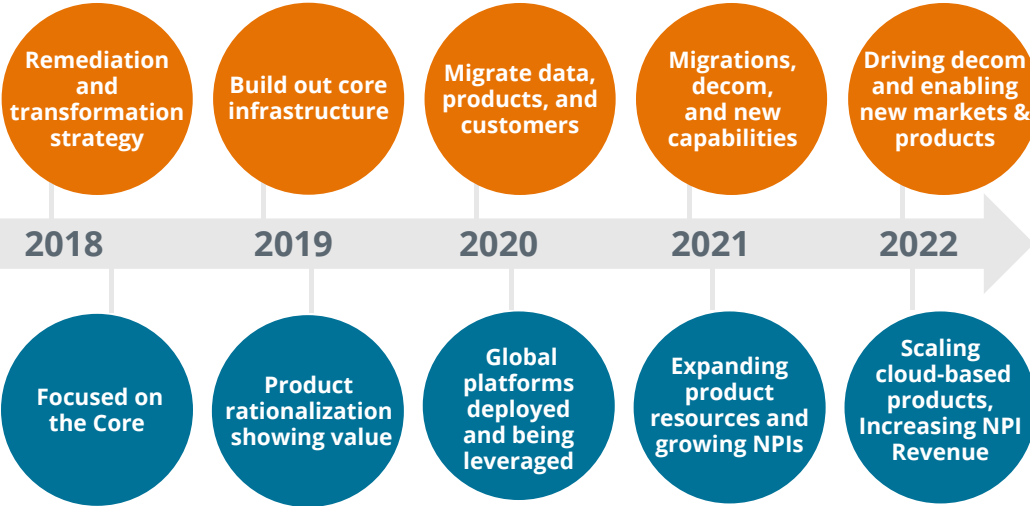
Effectiveness

Top-line growth from innovation



EFX Cloud Transformation on track

TECHNOLOGY



PRODUCT

Illustrative Savings¹ at 2019 Cost / Capital Spending Levels

~ +15% savings in Technology cost (excl. D&A); ~\$90M

~ +25% reduction in Product Development expense; ~\$35M

Sub-total cost savings ~\$125M

~ 35% reduction from current run rate of ~11% of revenue in 2019; ~\$115M

Total cash savings (Pre-tax) ~\$240M

Supplemental Financial Information

2021 General Corporate Expense, Capital Spending, D&A, Interest Expense and Other Income and Expense, excluding non-recurring costs

General Corporate Expense, excluding non-recurring costs, was \$138 million in 1Q21, as compared to \$91 million in 1Q20. The increase is approximately half due to the inclusion of Technology Transformation Costs in Adjusted Operating Income, EBITDA and EPS in 2021. The remainder was primarily due to investments in Security and Corporate Technology, and higher variable compensation expense.

- General Corporate Expense, excluding non-recurring costs, is expected to be ~\$140 million in 2Q21, as compared to \$75 million in 2Q20. The increase is approaching half due to the inclusion of Technology Transformation Costs in Adjusted Operating Income, EBITDA and EPS in 2021. The remainder was primarily due to investments in Security and Corporate Technology, and higher variable compensation expense.
- General Corporate Expense, excluding non-recurring costs, is expected to be ~\$550 million in 2021, as compared to \$368 million in 2020. The increase is approximately half due to the inclusion of Technology Transformation Costs in Adjusted Operating Income, EBITDA and EPS in 2021. The remainder was primarily due to investments in Security and Corporate Technology, and higher variable compensation expense.

Capital Expenditures (incurred) in 2021 is expected to be approximately \$410 million. Capital Expenditures in 1Q21 was \$107 million.

Depreciation and Amortization, excluding amortization of acquired intangible assets, is expected to be approximately \$305 million in 2021, and was \$75 million in 1Q21.

- Amortization of acquired intangible assets is expected to be approximately \$157 million in 2021, and was \$39 million in 1Q21.

Interest Expense in 1Q21 was \$37 million, up \$7 million from 1Q20 driven by the \$1B bond offering in 2Q20.

- Interest Expense in 2Q21 is expected to be approximately Flat with the \$37 million incurred in 2Q20.
- Interest Expense in 2021 is expected to be approximately Flat with the \$142 million incurred to 2020.

Other Income and (Expense) in 1Q21 was \$9 million of income, down \$2 million from 1Q20.

- Other Income and Expense in 2Q21 is expected to be approximately \$8 million of income, as compared to 2Q20 of \$9 million of income.
- Other Income and Expense in 2021 is expected to be approximately \$33 million of income, as compared to 2020 of \$40 million of income.

2019 - 2021 Effective Income Tax Rate

- The effective tax rate used in calculating our GAAP and Adjusted EPS is as follows:

	GAAP EPS	Adjusted EPS
1Q 2019	13.7%	24.1%
2Q 2019	23.3%	24.6%
3Q 2019	14.9%	21.2%
4Q 2019	46.3%	22.7%
FY 2019	8.6%	23.1%
FY 2020	23.2%	23.7%
1Q 2021	24.4%	25.3%
2Q 2021 Estimate		~25%
FY 2021 Estimate		~24.5%

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.

2021 Cloud Technology and Data Transformation Impacts

As transformed cloud native systems go into production, we are incurring **increased and redundant costs until legacy systems are decommissioned**. Increased costs reflect the following:

- **Depreciation & Amortization** increases (driven by Tech Transformation system investments)
- **Cloud and Other Operating Costs** on new systems, net of savings from legacy system decommissioning
 - Cost benefits from elimination of legacy system costs will begin to ramp in 2H21

Redundant System Costs during Transition (incl. in 2021 and 2020 Adj. Results) - Change from 2020

1Q21		2Q21		CY21	
\$	\$ / share	\$	\$ / share	\$	\$ / share
\$36M	\$0.22	\$20M-\$24M	\$0.12-\$0.15	\$64M-\$74M	\$0.39-\$0.45

Technology Transformation Expense (incl. in 2021 Adj. Results)

\$	\$ / share	\$	\$ / share	\$	\$ / share
\$38M	\$0.23	~\$45M	~\$0.27	~\$145M	~\$0.91

Legacy system decommissioning COGS savings are expected to exceed new Cloud Native System COGS beginning in late-2021

- These net COGS savings will then ramp toward 15% Tech COGS Savings Goal over 2022 and 2023



Note: 1Q21 and CY21 total redundant system costs are made up by about 90% depreciation and amortization; and 10% cloud and other operating costs net of legacy system decommissioning cost savings.

2020-22 Cloud Transformation Cost / Benefits Framework

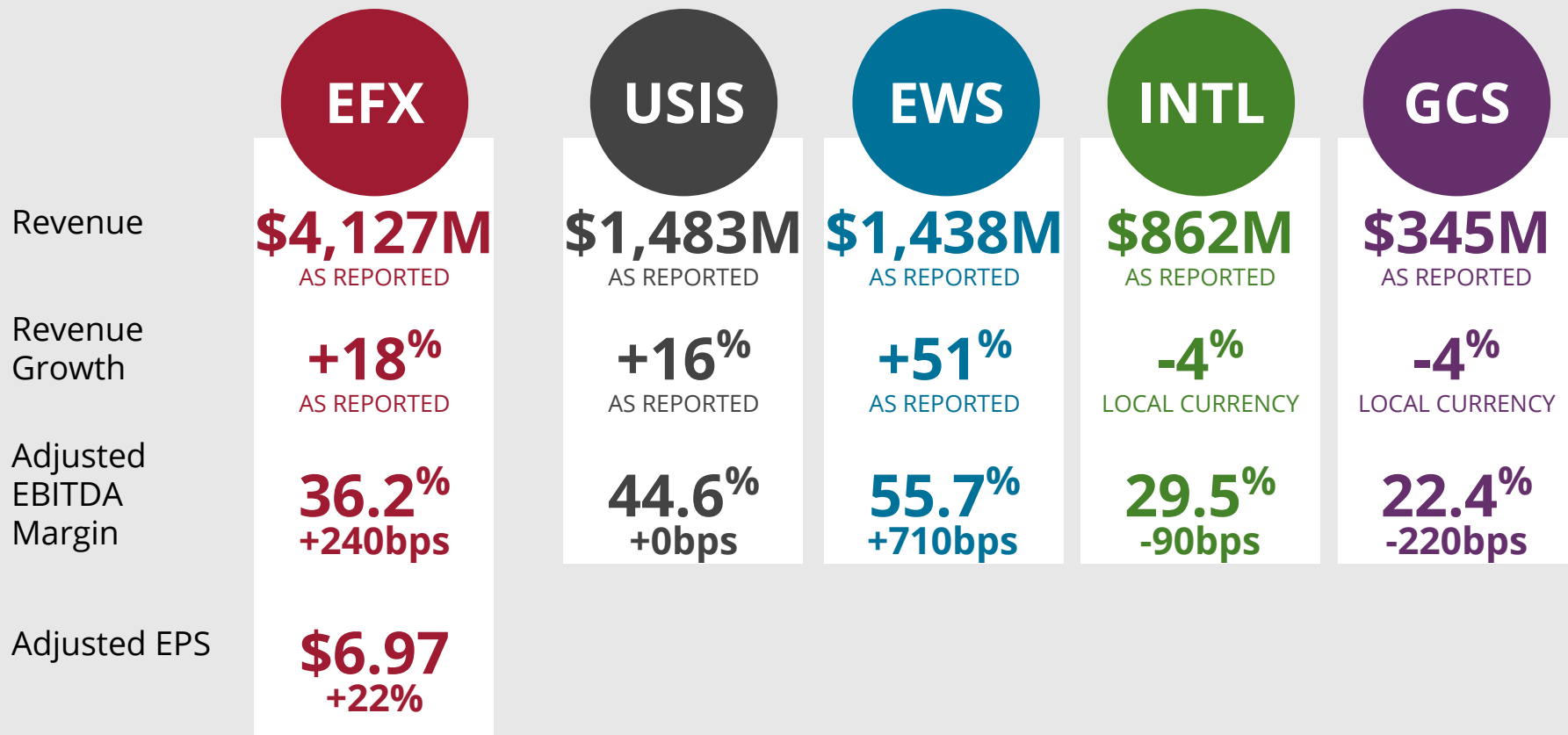
(\$millions)	2020		2021		2022	
		vPY		vPY		vPY
Operating Cost Impacts (ongoing):						
Legacy System Savings less Cloud Costs ¹ (F/(U)):	(\$27)	↓ \$25	~(\$40)	↓ ~\$13	~\$50	↑ \$90
<u>Depreciation and Amortizations :</u>	\$249	↓ \$58	~\$305	↓ ~\$56	~\$345	↓ ~\$40
Redundant System Costs / Cloud Cost Savings:		↓ \$83		↓ ~\$69		↑ ~\$50
Transformation Expense (One-Time):	\$358 ²		~\$145		~\$45	
Impact on Adjusted Earnings:		NA ²		↓ ~\$145		↑ ~\$100
Impact on GAAP Earnings:		↓ \$67		↑ ~\$212		↑ ~\$100
Pre-Tax Adj. Earnings Impact:						
Impact on Adjusted Earnings:		↓ \$83		↓ ~\$214		↑ ~\$150
Impact on GAAP Earnings:		↓ \$150		↑ ~\$143		↑ ~\$150
Capital Expenditures:	\$431	↓ \$56	~\$410	↑ \$21	Under 8%	↑ ~100 bps+
- % of Revenue ³ :	10.5%		~9%	130 bps+		

Tail-wind in 2022



1. Impact on Adjusted COGS of decommissioning savings offset by all cloud costs on transformed systems.
2. In 2020, Transformation Expense estimated at \$358M excluded from Adjusted Pre-Tax Income and EPS.
3. 2021 at midpoint of guidance. 2022 is Preliminary Estimate.

2020 by the Numbers



Broad Based Execution in 2020 to Strengthen Equifax

USIS	EWS	INTL	GCS
Revenue: +14%	Revenue: +51%	C\$ Revenue: -4%	C\$ Revenue: -4%
<ul style="list-style-type: none"> + 8% non-market mortgage growth + COVID response: 6 solutions suites, 22 market pulses, & \$16m in new sales + Launched 29 new products + Migrated +12k customers to cloud 	<ul style="list-style-type: none"> + Grew TWN records to 114M + Significantly expanded TWN record contributors, 1M+ + Mortgage outperforms; Non Mortgage growth driven by U.C./Talent Solutions/I-9 + Introduced new products to the marketplace 	<ul style="list-style-type: none"> + Continued Transformation roll out (IC SaaS, Luminate) + Renewed ASNEF in Spain, stepped up India stake to 100% + Launched 93 new products 	<ul style="list-style-type: none"> + Significant expansion of myEquifax subscriber base to 9M members (+300% growth) + Strong momentum in D2C - +9% revenue growth in 4Q20 + Leveraging cloud to drive new logos in Partner business
Security	Technology	D&A	2020
<ul style="list-style-type: none"> + Implemented COVID-19 safety and security protocols including enhanced threat monitoring + Deployed a security scorecard to employees globally + Expanded cloud assurance tools, increasing visibility into our cloud security posture + Hosted our inaugural Customer Security Summit + Continued to improve security program maturity as measured by independent third parties 	<ul style="list-style-type: none"> + 710 applications rebuilt on the cloud & 9 exchanges rebuilt on the Data Fabric including the core consumer risk exchange + Made substantial progress on customers migration with over 47K B2B customers migrated. + Launched 134 NPIs + Executed the transition of 21K workers to work from home + Launched 20+ new Ignite customers in the cloud in US, UK, Latam and Australia 	<ul style="list-style-type: none"> + Covid Response - launched new weekly trends, hardship attributes, Ignite sandbox and 32+ products globally + Customer Event - Ignite LIVE 2,245+ customers, 29 sessions, 7 cities + Explainable AI – patents issued for NDT2 & 3, NDT4 filed + Ignite - 280+ global deployments + TWN - coverage on 90M unique consumers 	

1Q 2021 Equifax Results

Dollars in millions (except per share amounts)	1Q21	1Q20
Reported Revenue	\$1,213.0	\$957.9
<i>Growth %</i>	26.6%	13.2%
Local Currency Revenue	\$1,193.7	\$973.9
<i>Growth %</i>	24.6%	15.1%
GAAP Net Income	\$201.6	\$116.9
<i>Growth %</i>	72.4%	121.1%
Adjusted EBITDA Margin	35.6%	33.0%
<i>Growth %</i>	250 bps	210 bps
GAAP Diluted EPS	\$1.64	\$0.95
<i>Growth %</i>	71.5%	121.0%
Adjusted EPS	\$1.97	\$1.43
<i>Growth %</i>	37.4%	17.0%
Capital Expenditures	\$113.0	\$88.0
Technology & Data Transformation expenses included in Adj EBITDA and Adj EPS	\$38.2	-



1. See Earnings Release for reconciliation of non-GAAP measures and related disclosures.
2. In 1Q20, \$78.6M of Technology and Data Transformation expenses were excluded from Adjusted EBITDA and EPS.

1Q21 Business Unit Performance

	Reported Revenue Growth	Local Currency Revenue Growth	Adj. EBITDA Margin	Adj. EBITDA Margin Growth / (Decline)
USIS	19%	19%	42.9%	(180 bps)
Online	19%	19%	N/A	N/A
Mortgage Solutions	27%	27%	N/A	N/A
Financial Marketing	12%	12%	N/A	N/A
Workforce Solutions	59%	59%	59.3%	780 bps
Verification Services	75%	75%	N/A	N/A
Employer Services	17%	17%	N/A	N/A
International	12%	3%	28.2%	30 bps
Canada	20%	13%	N/A	N/A
Latin America	(4%)	1%	N/A	N/A
Europe	3%	(5%)	N/A	N/A
Asia Pacific	25%	7%	N/A	N/A
Global Consumer Solutions	(16%)	(17%)	24.6%	150 bps

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.

FY 2020 Equifax Results

Dollars in millions (except per share amounts)	FY 2020	FY 2019
Reported Revenue	\$4,127.5	\$3,507.6
<i>Growth %</i>	17.7%	2.8%
Local Currency Revenue	\$4,152.1	\$3,582.3
<i>Growth %</i>	17.7%	5.0%
GAAP Net Income	\$520.1	(\$384.1)
<i>Growth %</i>	235.4%	(224.5%)
Adjusted EBITDA Margin	36.2%	33.8%
<i>Growth %</i>	240 bps	(60 bps)
GAAP Diluted EPS	\$4.24	(\$3.15)
<i>Growth %</i>	234.6%	(223.8%)
Adjusted EPS	\$6.97	\$5.71
<i>Growth %</i>	22.1%	(3.5%)
Capital Expenditures	\$421.3	\$399.6

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.

FY 2020 Business Unit Performance

	Reported Revenue Growth	Local Currency Revenue Growth	Adj. EBITDA Margin	Adj. EBITDA Margin Growth / (Decline)
USIS	16%	16%	44.6%	0 bps
Online	16%	16%	N/A	N/A
Mortgage Solutions	46%	46%	N/A	N/A
Financial Marketing	(1%)	(1%)	N/A	N/A
Workforce Solutions	51%	51%	55.7%	710 bps
Verification Services	58%	58%	N/A	N/A
Employer Services	34%	34%	N/A	N/A
International	(6%)	(4%)	29.5%	(90 bps)
Canada	(3%)	(2%)	N/A	N/A
Latin America	(16%)	(3%)	N/A	N/A
Europe	(7%)	(8%)	N/A	N/A
Asia Pacific	(1%)	(1%)	N/A	N/A
Global Consumer Solutions	(4%)	(4%)	22.4%	(220 bps)

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.

2018 - 2020 Cybersecurity Related Costs and Other Items

Dollars in millions	FY18	FY19*	1Q20	2Q20	3Q20	4Q20	FY20*
CYBERSECURITY RELATED							
Technology and Data Transformation ¹	\$307.2	\$292.1	\$78.6	\$85.2	\$83.0	\$111.5	\$358.5
Product Liability	\$20.4	\$3.9	\$-	\$-	\$-	\$-	\$-
Legal and Investigative Fees	\$73.6	\$41.3	\$2.6	\$2.1	\$0.7	\$1.1	\$6.5
Litigation and Regulatory Accruals	\$-	\$913.3	\$-	\$-	\$-	\$-	%-
Gross Expenses	\$401.2	\$1,250.6	\$81.2	\$87.3	\$83.7	\$112.6	\$365.0
Insurance Recoveries	(\$75.0)	(\$112.4)	\$-	\$-	\$-	\$-	\$-
Net Expenses	\$326.2	\$1,138.2	\$81.2	\$87.3	\$83.7	\$112.6	\$365.0
OTHER ITEMS							
Internal resource realignment	\$46.1	\$11.5	\$-	\$-	\$-	\$-	\$-
Other**	\$18.5	\$26.3	\$-	\$-	\$-	\$-	\$-
Total	\$390.8	\$1,176.0	\$81.2	\$87.3	\$83.7	\$112.6	\$365.0

1. Beginning in 2021, Technology and Data Security Costs are included in Adj Oper Inc, Adj EBITDA, and Adj EPS. Detail on these expenditures will be provided in 2021 for comparability to prior periods.

Amounts in the table above have been excluded from GAAP earnings. See Earnings Release for reconciliation of non-GAAP measures and related disclosures.



*FY19 and FY20 amounts are as reported for the full year, which may vary slightly from the sum of all quarters, due to rounding

**Included 2019 other items for consistency.

Cash Flow and Other Metrics

Dollars in millions	1Q21	1Q20	FY 2020	FY 2019
Operating Cash Flow*	\$143.4	\$30.8	\$946.2	\$313.8
Capital Expenditures (Cash)	(\$113.0)	(\$88.0)	(\$421.3)	(\$399.6)
Free Cash Flow	\$30.4	(\$57.2)	\$524.9	(\$85.8)
Dollars in millions	1Q20	1Q20	FY 2020	FY 2019
Cash Capex as a % Revenue	9.3%	9.2%	10.2%	11.4%
Depreciation Expense**	\$74.9	\$56.9	\$249.3	\$191.0
Depreciation and Amortization	\$114.3	\$91.9	\$391.1	\$331.1
Cash Paid for Acquisitions, Net and Other Investments***	\$862.0	\$48.1	\$80.4	\$297.9

*FY 2019 Operating Cash Flow includes \$341M of payments for legal settlements.

**Depreciation expense does not include the acquisition-related amortization of acquired intangibles.

***Amount includes cash paid for acquisitions, net of cash acquired, investments in unconsolidated affiliates, net and purchase of redeemable noncontrolling interests appearing in our consolidated statements of cash flows.

Glossary

Term	Our Definition
Closed Exchange	A give-to-get model where data providers determine the content of the database, utilization requirements/obligations, and governance philosophy; generally, all data providers contribute the same amount/type of data in return for their access to the consolidated data.
LEAN	The process of streamlining various processes to improve both operating efficiency and effectiveness.
Data & Analytics (D&A)	The organization of our data and analytic professionals responsible for developing new analytic insights used for new products and other research endeavors.
Insights	Analytical interpretations of various data assets that enable institutions to make better, more precise, real time decisions.
Fused Scores	A statistical process where multiple databases/scores are integrated into a single insight for customers to consume/integrate into their internal IT platforms.
Verticals	Our various end-use markets aka industry verticals; reflects how we organize our sales professionals and go-to-market strategies.
Enterprise Selling	The process whereby our sales organizations represent ALL of Equifax's capabilities to their respective vertical focus.
Connectors	Institutions that enable broader, more diverse distribution of insights and information.
InterConnect	The global IT platform whereby many customers consume our data and insight products; our most common decisioning platform that is and has been developed for global implementation.
Adjusted EBITDA	Consolidated Net Income Attributable to Equifax adding back Depreciation & Amortization, taxes, select periodic (i.e. less frequent) one-time items, e.g. restructuring charges, large tax credits, etc., and net Interest Expense (excluding Interest Income).
Adjusted EPS	GAAP EPS excluding acquisition amortization and select periodic (i.e. less frequent) one-time items, e.g. restructuring charges, large tax credits, etc.
Adjusted Revenue	GAAP revenue excluding charges related to Q3 2019 settlements with commercial customers.

Term	Our Definition
Agile	A method of project management used in software development that is characterized by the division of tasks into short phases of work and frequent reassessment and adaptation of plans.
API – Application Programming Interface	A software intermediary that allows two applications to talk to each other.
Architecture	The process by which organizations standardize and organize IT infrastructure to align with business goals.
Automation	The use of software to create repeatable instructions and processes to replace or reduce human interaction with IT systems.
Cloud First	A strategy where any new or updated IT project will evaluate safe, secure cloud computing options before making any new investments.
Cloud Native	As defined by the Cloud Native Computing Foundation (CNCF), Cloud native computing uses an open source software stack to deploy applications as microservices, packaging each part into its own container, and dynamically orchestrating those containers to optimize resource utilization.
Data Analytics	The process of examining data to draw conclusions about the information they contain.
Data Catalog	Metadata containing data objects definitions that enable any user to discover, understand and consume data store in an Enterprise data sources.
Data Center	A physical facility that enterprises use to house their business critical applications and information.
Data Encryption	The conversion of data from a readable format into an encoded format that can only be read or processed by people with access to a secret key or password.
Data Fabric	A converged platform supporting the diverse data management, processing and access needs across all disparate data sources and infrastructure types. A data fabric focuses on the data aspect of cloud computing as the unifying factor.
Data Ingestion	The process of obtaining and importing data for immediate use or storage in a database.
Data Insight	Information gained from analyzing data that could be used to make better business decisions.

Term	Our Definition
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Data Gateway	A system that connects to multiple data sources and provides a single and central point of access to connect to each data source.
Data Governance	The overall management of the availability, usability, integrity and security of data used in an Enterprise.
Data Lineage	Data life cycle that describes the data's origins and where its transformations over time.
Data Linking	A technique for connecting pieces of information that are thought to relate to the same person, family, place or event.
Data Modeling	A set of tools and techniques used to understand and analyze how an organization should collect, update and store data.
Data Security	The process of protecting data from unauthorized access and data corruption throughout its lifecycle.
Data Silo	A collection of information in an organization that is isolated from and not accessible by other parts of the organization.
Data Taxonomy	Taxonomy is the science of data classification according to a predetermined system to provide a conceptual framework for discussion, analysis of information retrieval.
Data Tokenization	Tokenization is the process of replacing sensitive data such as a Credit Card Primary Account Number (PAN) or Social Security Number with unique identification symbols that retain all the essential information about the data without compromising its security.
Decisioning System	A computerized information system that allows to sift through and analyze massive reams of data and compile information that can be used to solve problems and make better decisions.
Deployment	Interrelated set of activities that make a software system available to the users.
IVR – Interactive Voice Response	A technology that allows a computer to interact with humans through the use of voice.
On Premises	Traditional methods of installing and customizing software on the customer's own computers that reside inside their own data center.



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Dorian Hare • Investor Relations • dorian.hare@equifax.com