



INVESTOR RELATIONS

May 2015



Decision**360**[®]

Forward Looking Statements

As usual, we will make statements during the presentation which are forward looking. Our 10Ks, 10Qs and other SEC documents outline the risks associated with these statements and we encourage you to review them.

We also incorporate non-GAAP financial measures in this presentation. A reconciliation of those measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center. You can also reach the same information by clicking on the link included for those sections which discuss these non-GAAP measures.

GAAP/Non-GAAP Reconciliation

Our Vision Has Evolved to Address a New Environment

To be the **global leader** in information solutions that creates **unparalleled insights** to solve **customer challenges**.



Sound Business Fundamentals to Drive Long Term Growth

Demand for information solutions is growing as decision-making becomes more knowledge intensive AND the benefits of more accurate decisions deliver above average ROI for the customer

- Competition for customers is more intense
- Consumers are more selective in era of greater transparency
- Markets evolving toward one-to-one interaction across multiple channels

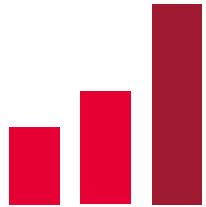
Supply of information solutions is expanding as technology facilitates access to more types and larger volumes of data for real time decisions at an increasingly lower cost

- Different ways to apply or combine existing data
- New sources of data become available (transaction data, social data, demographic data, etc.)

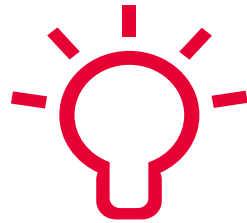
Information solutions – positioning Equifax as an insights company – represent a long term, sustainable growth opportunity

- End market growth through greater share of wallet
- New data sources broaden applications and increase value of installed solutions
- Becoming more embedded in clients' operations
- Penetrating new customer segments: auto, employers

Corporate Imperatives



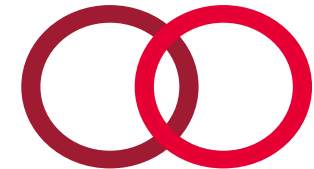
Deliver consistently strong profitable **growth and shareholder returns**



Develop **unparalleled analytical insights** leveraging Equifax unique data

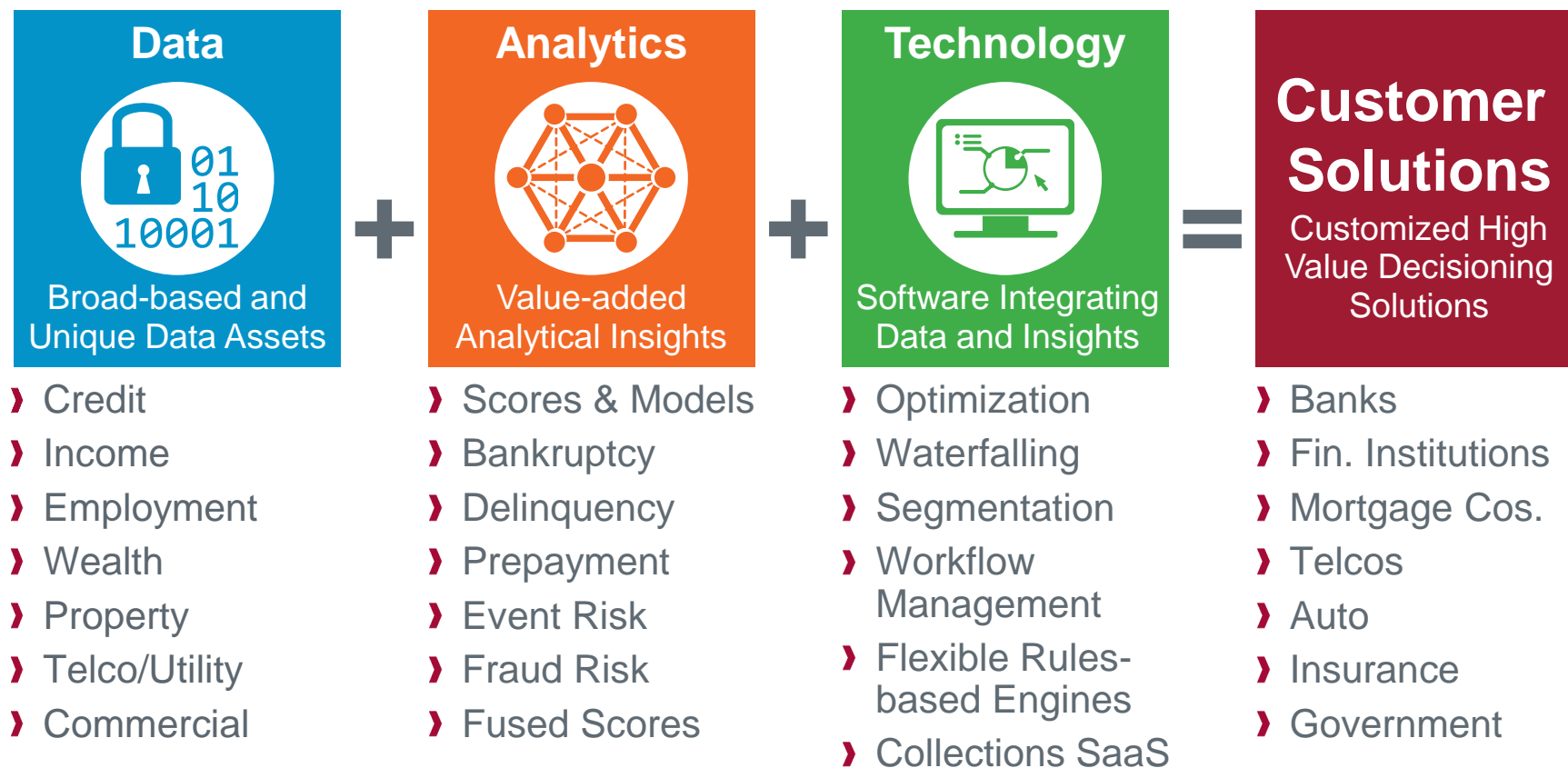


Innovate for market leadership in key **domains and verticals**



Serve as a **trusted steward and advocate** for our customers and consumers

Our Business Model is Robust and Resilient



We have developed critical competencies that will continue to have great leverage and opportunity.



We Are a Leader in Unique Data Assets



New Market/Segment Opportunities

New/Underpenetrated Markets

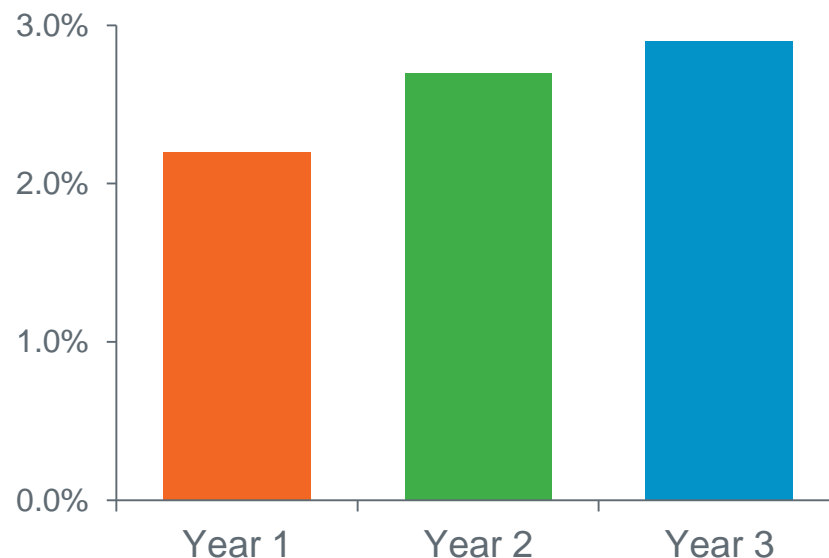
- › Insurance
- › Government
 - Federal
 - State
- › Telco
 - Domestic
 - International
- › Auto

New/High Growth End Use Segments

- › Analytic driven insights
- › Fraud detection/prevention
- › ID authentication/management
- › Marketing, segmentation, and pricing
- › Mobile commerce

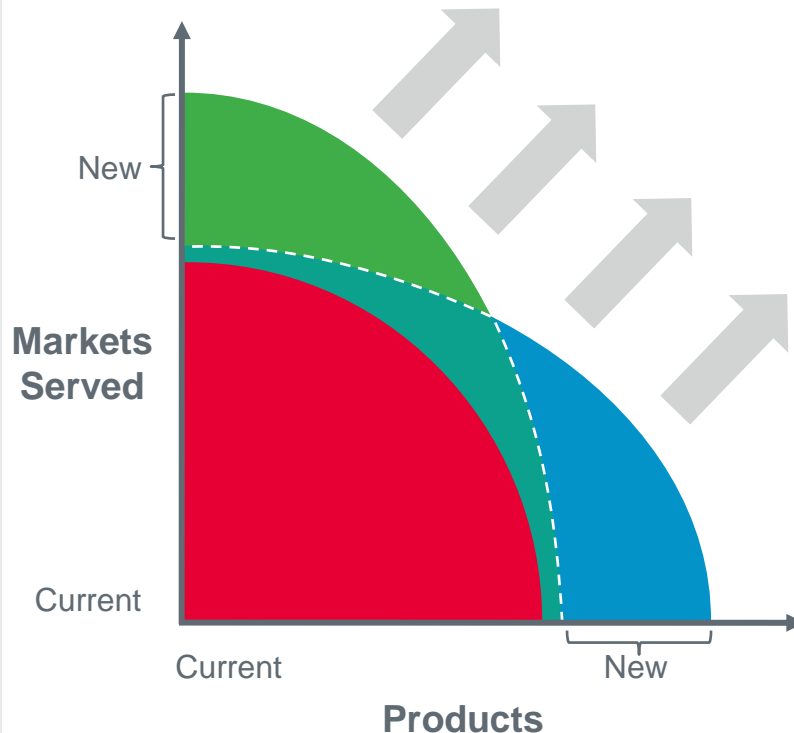
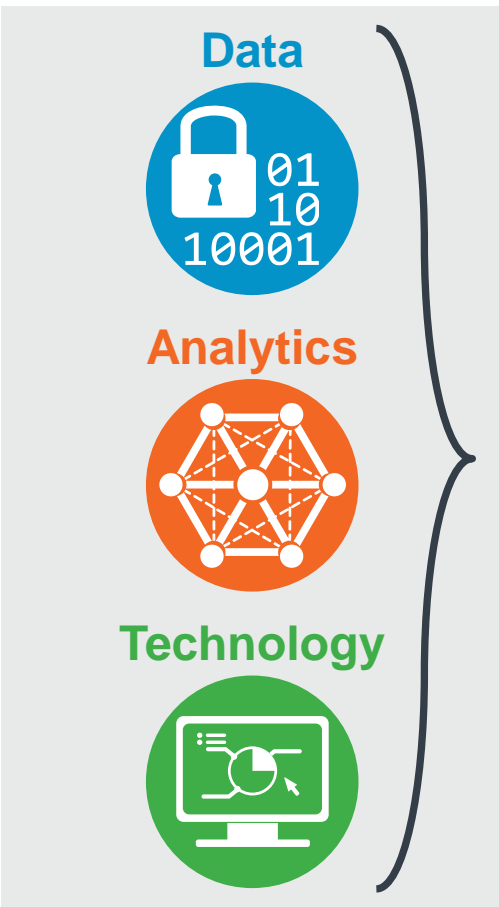
Growth Through New Product Innovation

- › A well established, structured discipline
 - Ideation
 - Elaboration
 - Construction
 - Launch
- › Dedicated staff
- › Routine senior executive reviews and visible targets
- › Drives 50 to 70 new product launches each year
- › Delivering increasingly high-value decisioning insights to our customers



Adding 2 to 3%
points of growth
per year

Our Business Model Drives Consistent and Sustainable Performance

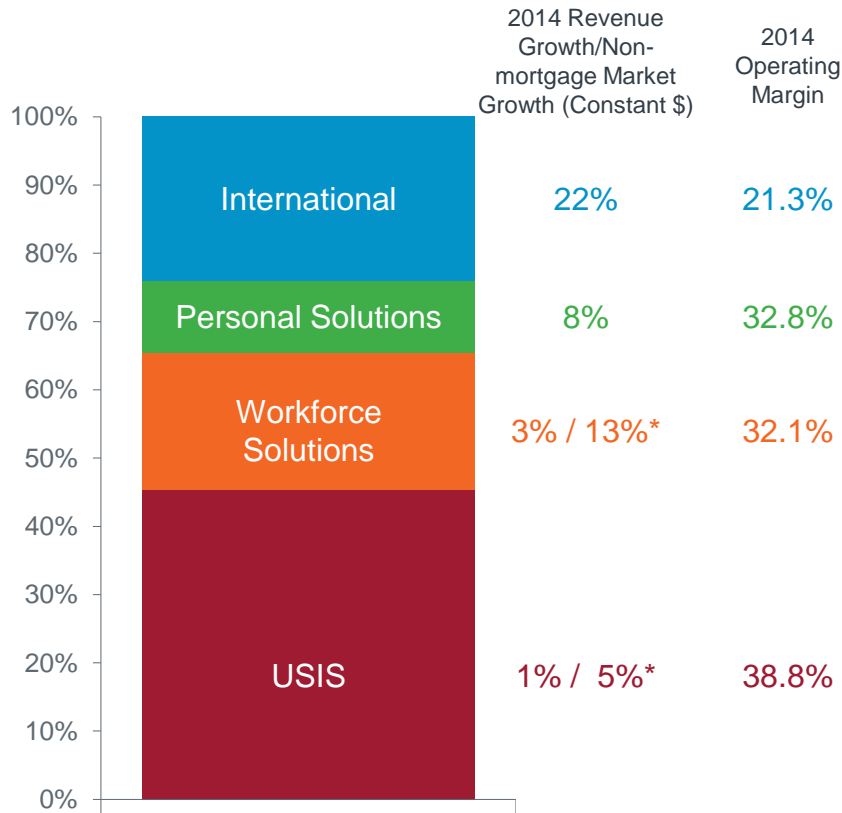


Growth Vectors

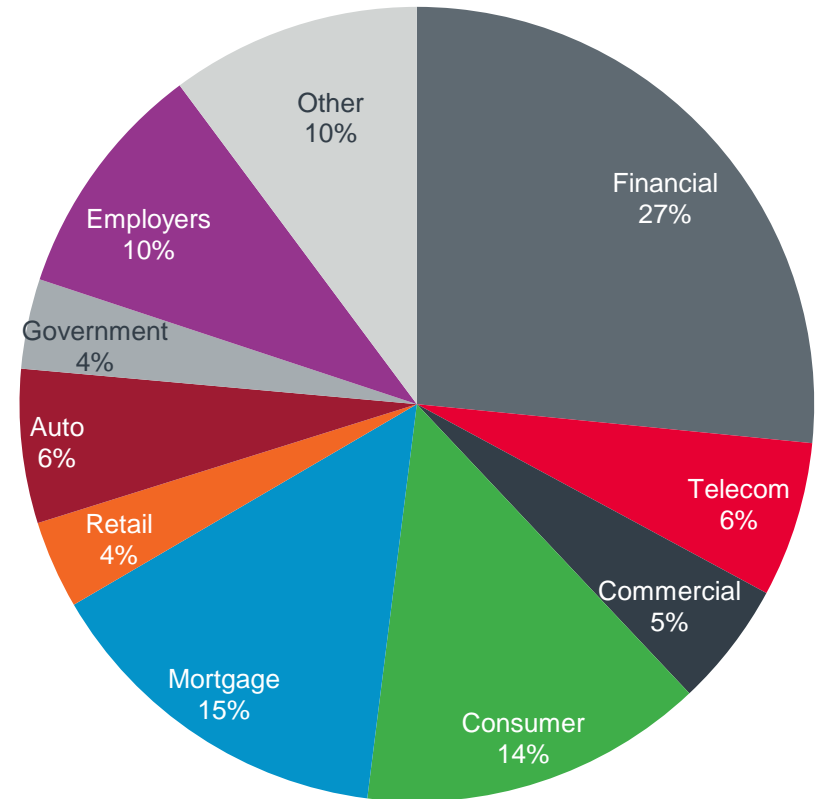
- › Unique Data
- › New Product Innovation
- › Enterprise Growth Initiatives
- › Analytics and Decisioning Technology
- › Strategic M&A

A Strong Portfolio of Businesses

2014 Business Mix



2014 Vertical Mix

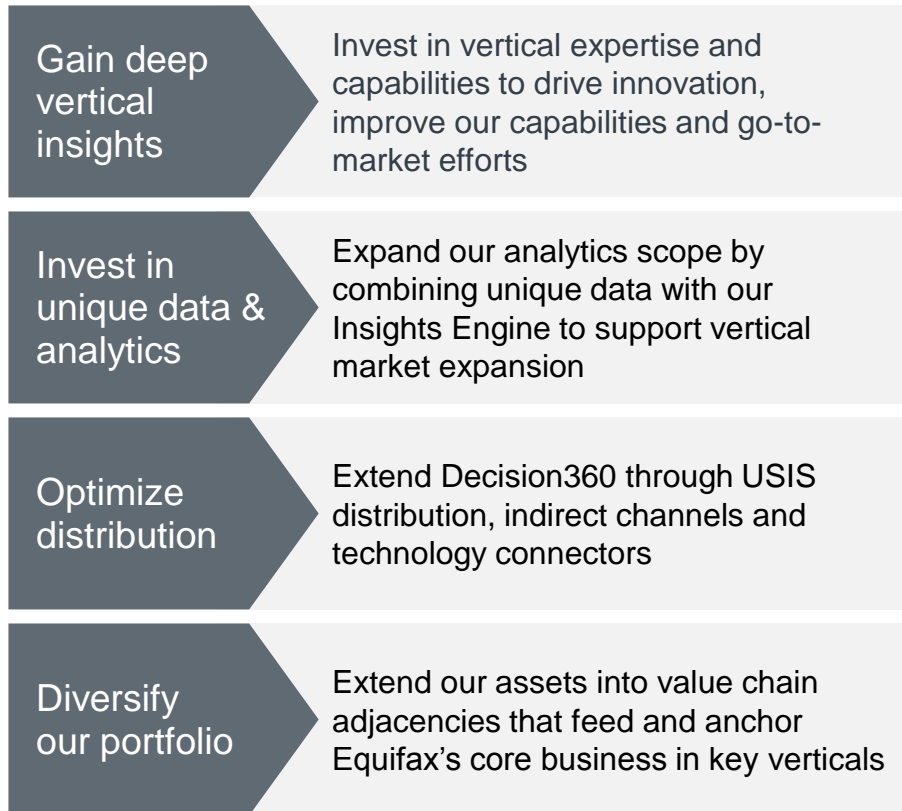


Note: Restated for the integration of North America Commercial into USCIS & Int'l and the organizational realignment of Personal Solutions
 *Excluding the mortgage market impact, business units' core, non-mortgage market growth were consistent with long term growth targets

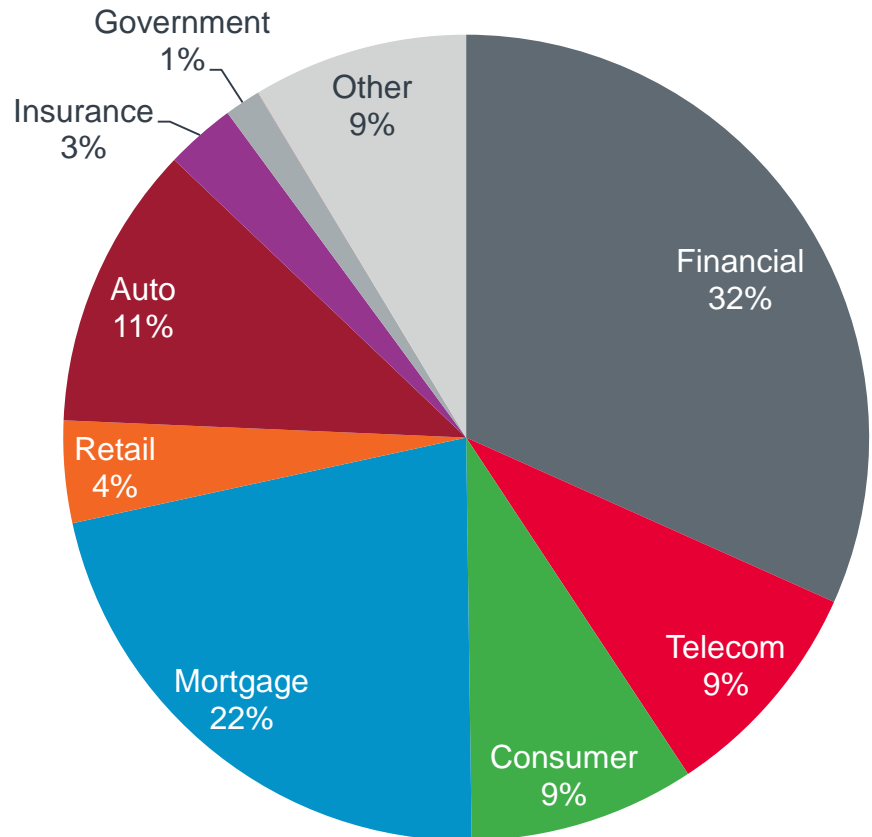
USIS

Revenue and Growth Drivers

Key Growth Drivers



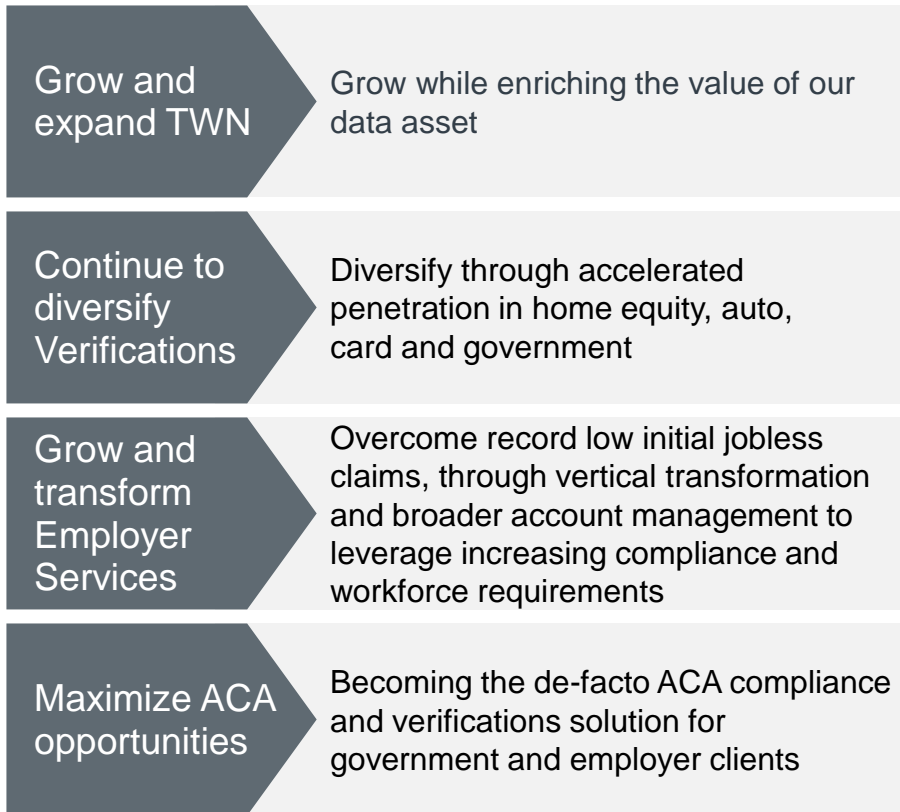
2014 USIS Revenue Mix



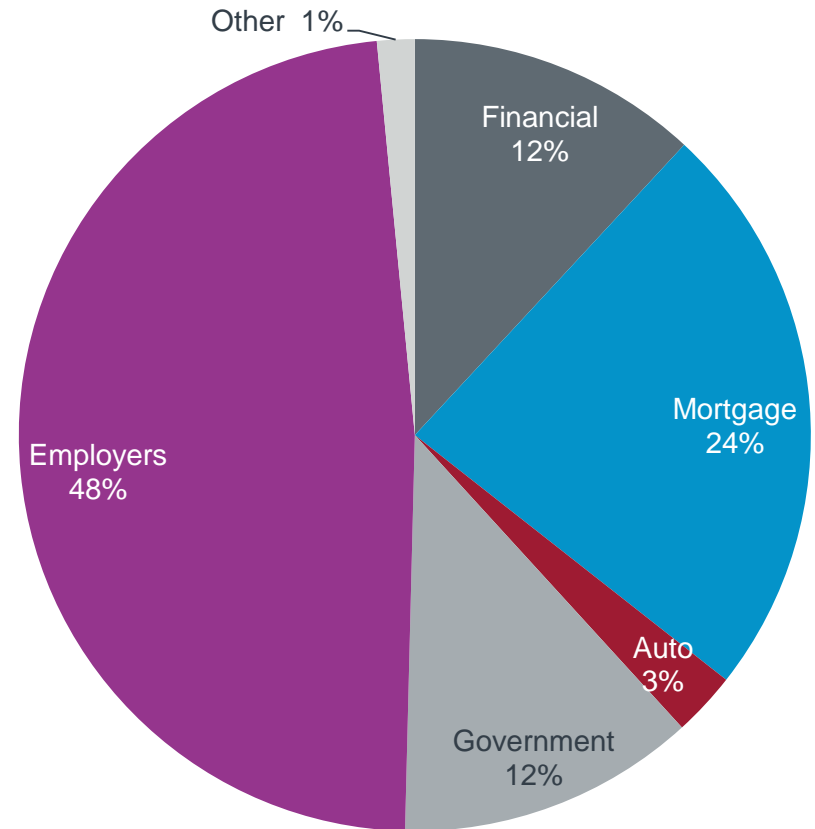
Workforce Solutions

Revenue and Growth Drivers

Key Growth Drivers



2014 Workforce Solutions Revenue Mix



PSOL

Revenue and Growth Drivers

Key Growth Drivers

Customer Journey Renaissance

Drive above-market growth in the core by enhancing the customer journey (through differentiated education and experience) and extending customer life and value (through value based operation)

Attack Indirect

Develop new, innovative solutions for our business customers to offer to their consumer customers through TrustedID capabilities

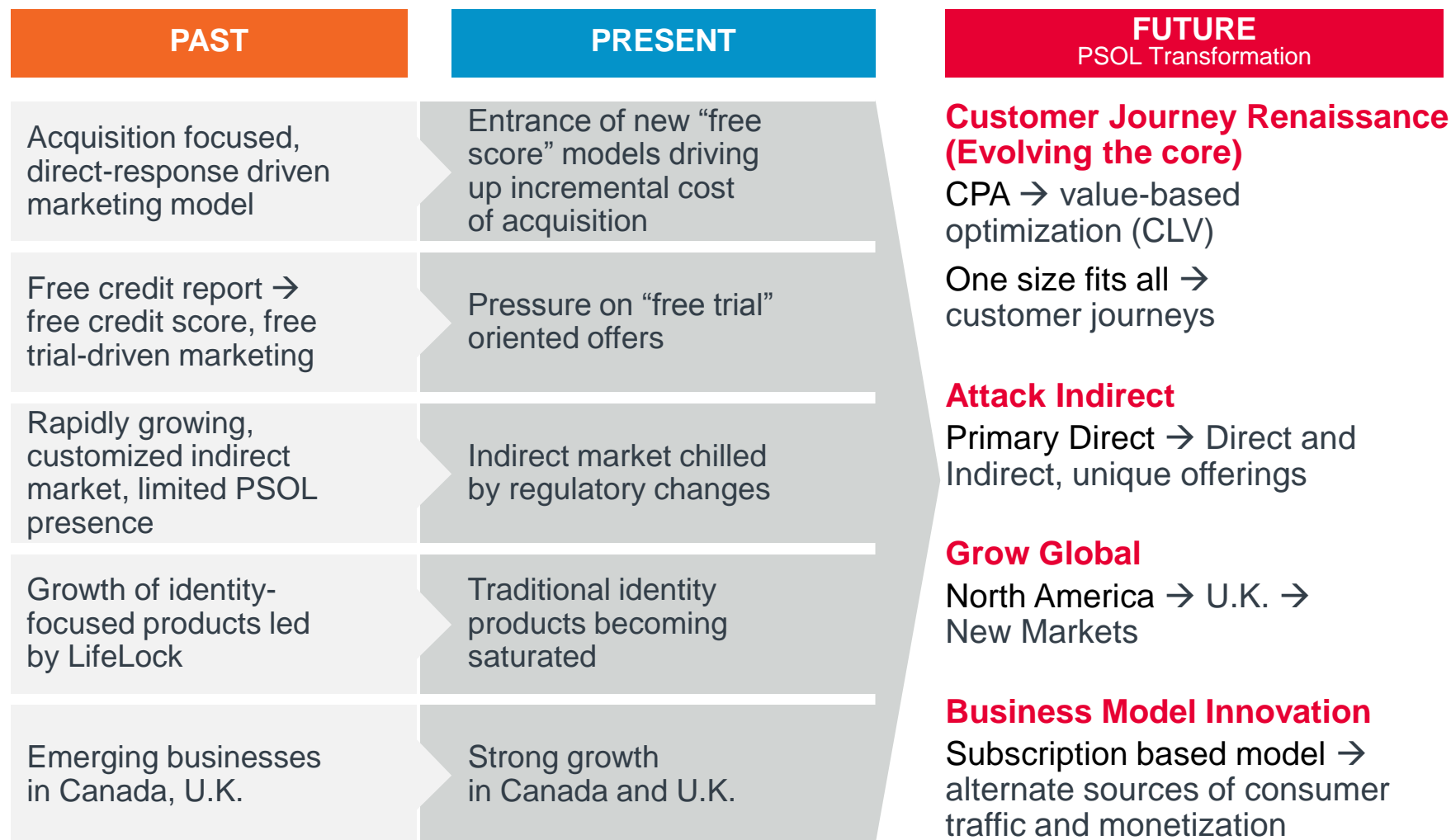
Grow Global

Drive innovation and marketing efficiencies and leverage global capabilities to continue growth in Canada and the U.K. and enter new markets such as LATAM

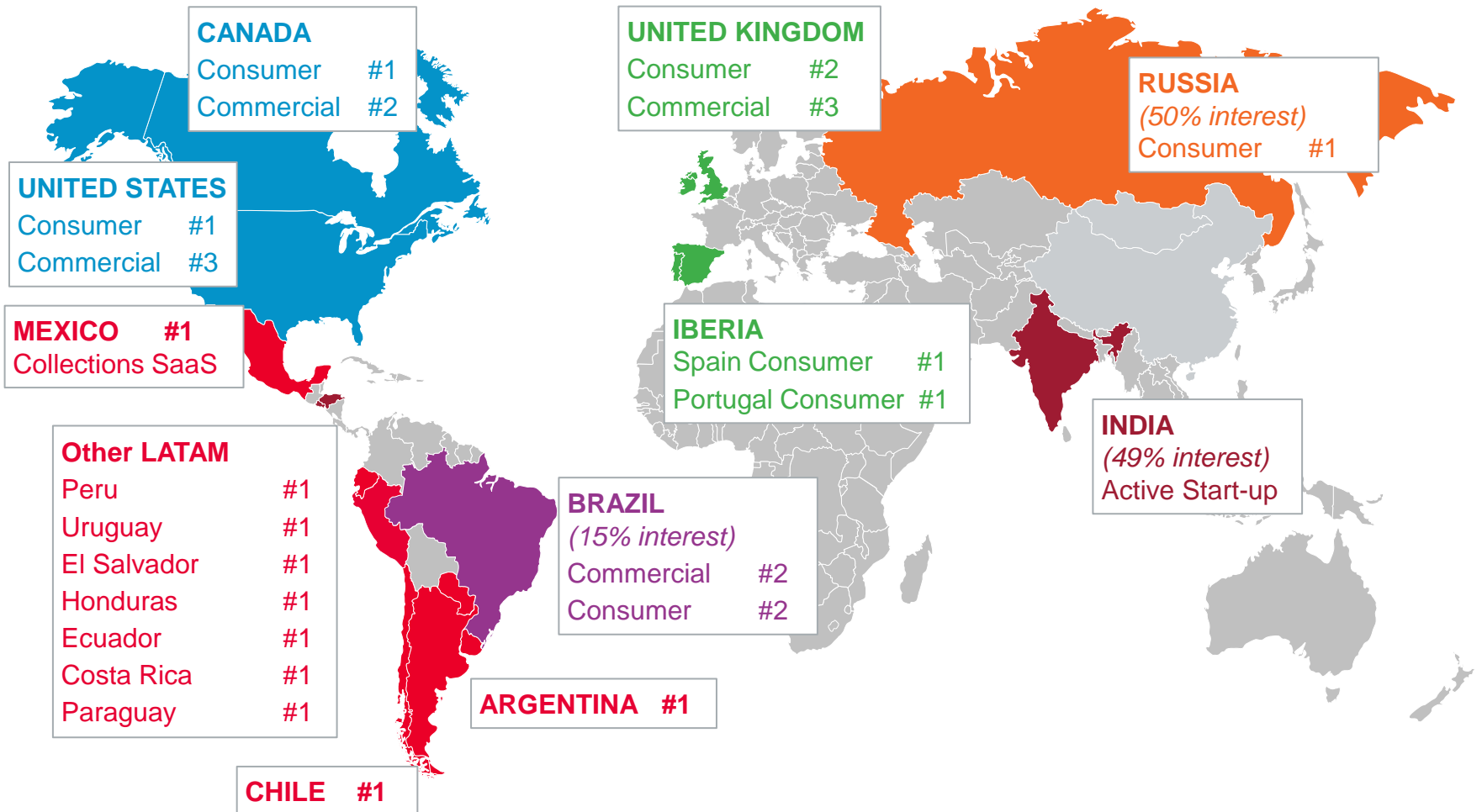
Business Model Innovation

Change the game by embracing new sources of value and monetization such as lead generation using data and content

PSOL Transformation



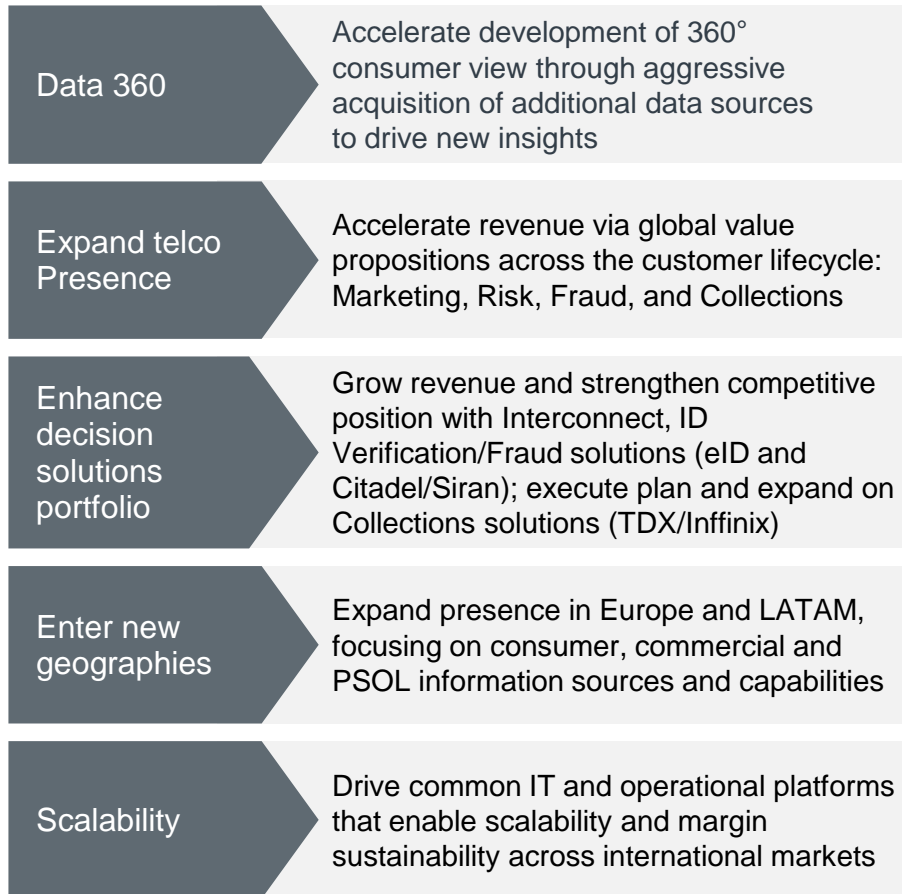
Global Presence in Important Growth Markets



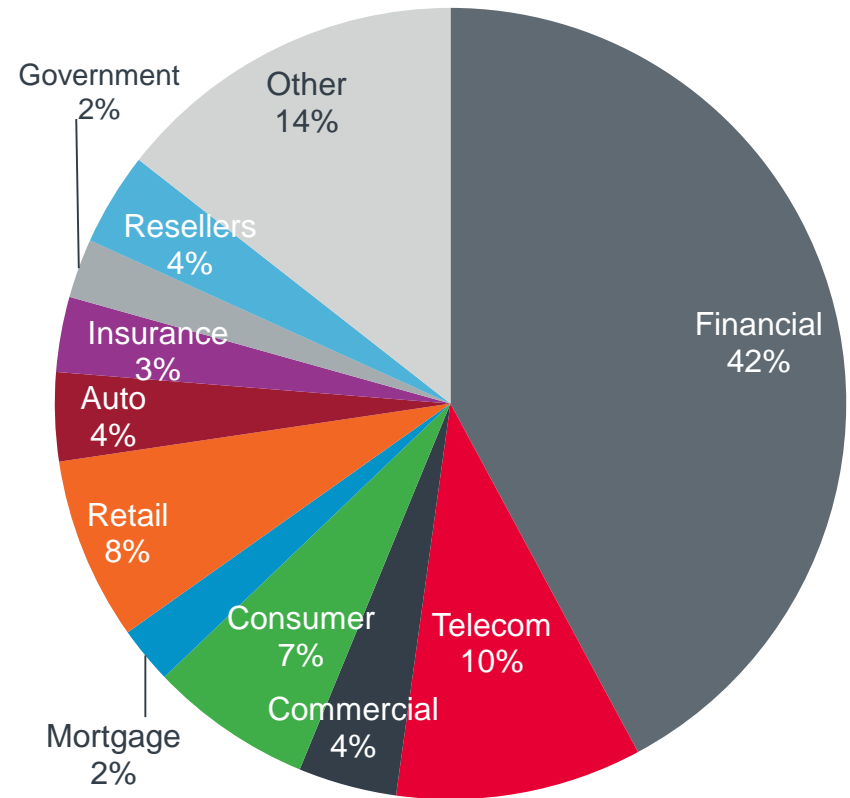
International

Revenue and Growth Drivers

2014 Business Mix



2014 International Mix



Collections

Revenues and Growth Drivers

Key Growth Drivers

Managed Services

Maximize TDX opportunity combining Advisory Analytics and Data with Software providing a fully managed service offering that automates and optimizes collections and recoveries

Advisory Services

Bring to all markets consulting services that draw on best practices from collections and recoveries strategies from around the world

Data and Analytics

Develop and sell Equifax collection insights and scores to enhance revenue and improved collection performance

Technology

Expand revenue and stickiness through SaaS capabilities to allow customers to rapidly and efficiently automate their collection and recoveries processes. Introduce on premise software to new markets enabling customers to manage all stages of the collections and recoveries lifecycle

Current LTG Model

Equifax Strategy Drives Attractive, Multi-year Growth

	Multi-year Outlook ²
Total Organic Growth	6-8%
M&A	1-2%
Total Company Growth	7-10%
Operating Margin	27% - 30%
EBITDA Margin	35% - 38%
Adjusted EPS Growth	10% - 13%
Dividends/Dividend Yield	25% - 35% of Net Income
Total Return to Shareholders¹	11% - 15%

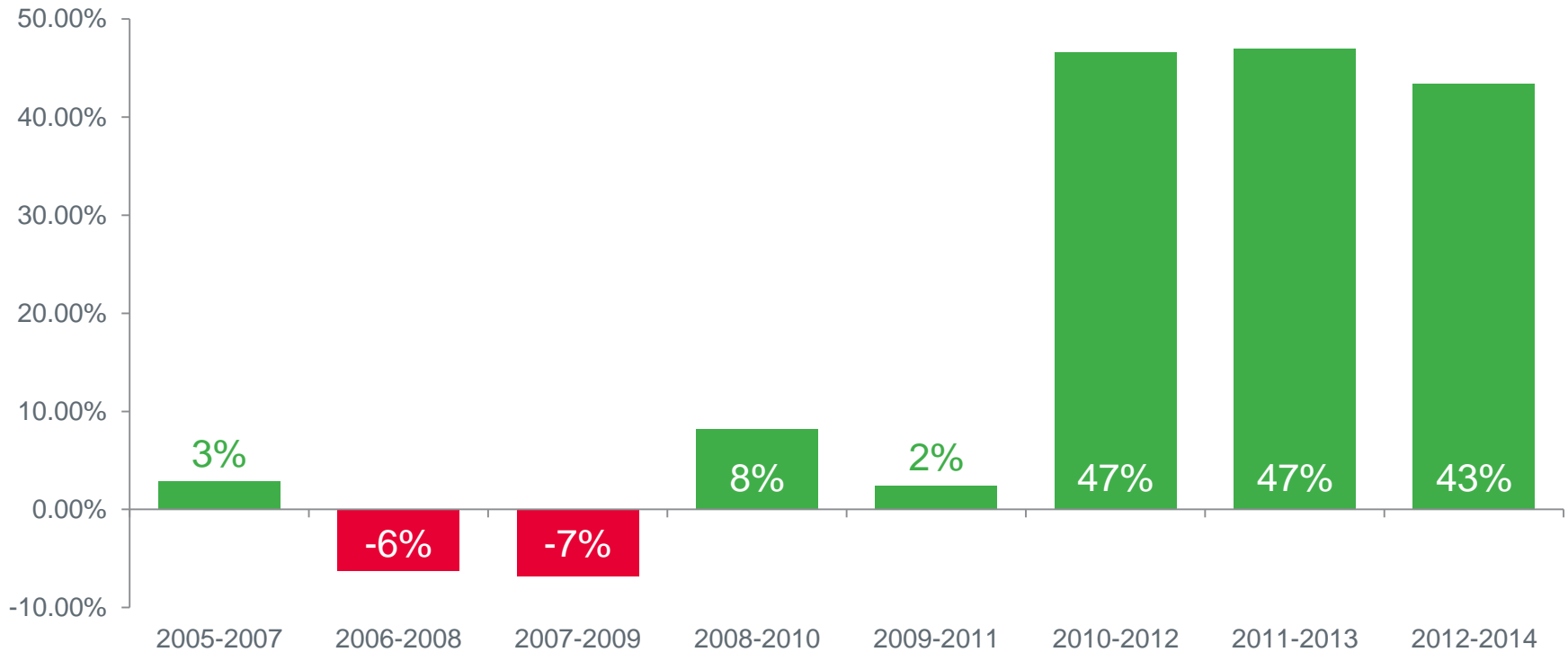
¹ Adjusted EPS growth plus dividend yield

²Constant Currency Basis

	Multi-year Organic Growth	Multi-year Operating Margin Trend
USIS	5-7%	Low 40s
Workforce Solutions	7-10%	Upper 30s
Personal Solutions	4-6%	Upper 20s
International	7-10%	Mid-to-upper 20s
Corporate Expenses		Mid-to-single digits
Total Organic Growth	6-8%	
M&A	1-2%	
Total Company Growth	7-10%	

Strong execution on strategic initiatives and M&A will drive high single to low double digit revenue growth and mid-teen returns to our shareholders.

3 Year Performance vs. S&P 500



EFX TSR	31.1%	-29.3%	-22.7%	-0.1%	51.0%	82.9%	103.8%	117.9%
S&P 500 TSR	28.2%	-23.0%	-15.9%	-8.3%	48.6%	36.3%	56.8%	74.5%
Over/Under	2.9	-6.3	-6.8	8.2	2.4	46.6	47.0	43.4

Summary

- › Increasing supply of and demand for information, combined with declining technology costs, creates continuing growth potential
- › Resilient strategy/business model enabled through an intense focus on evolving customer needs
 - Growth from new products and penetration of new or underserved market segments
- › Diverse portfolio of operating businesses and end user markets
- › Strong global presence with a rich market franchise
- › Consistent and sustainable performance drive attractive shareholder returns...
- › ...and consistent outperformance in the equity market

Q&A

