Forward-looking statements

This presentation contains certain forward-looking information, including first quarter and full year 2023 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 our future operating results, improvements in our IT and data security infrastructure, the expected financial and operational benefits, synergies and growth from our acquisitions, our strategy, our long-term financial framework, changes in the U.S. mortgage market environment, as well as changes more generally in U.S. and worldwide economic conditions, such as rising interest rates and inflation, and similar statements about our financial outlook and 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.
This presentation contains certain non-GAAP financial measures, including adjusted EPS and adjusted EBITDA, which reflect adjustments for certain items that affect the comparability of our underlying operational performance.

Adjusted EPS is defined as net income adjusted for acquisition-related amortization expense, legal expenses related to the 2017 cybersecurity incident, fair value adjustment and gain on sale of equity investments, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency adjustment, gain on settlement of Canada pension plan, and income tax adjustments.

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

Local currency is calculated by conforming the current 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 revenue growth excluding: (i) the impact on revenue from U.S. mortgage market activity, as measured by changes in total U.S. mortgage credit inquiries; (ii) the extraordinary revenue growth in our unemployment claims business; and (iii) Employee Retention Credit revenue from our HIREtech business.

Core mortgage growth is defined as revenue growth within our mortgage vertical, excluding the impact on revenue from U.S. mortgage market activity, as measured by changes in total U.S. mortgage credit inquiries.

Core non-mortgage growth is defined as revenue growth within our non-mortgage verticals excluding (i) the extraordinary revenue growth in our unemployment claims business; and (ii) Employee Retention Credit revenue from our recently-acquired HIREtech business.

Organic revenue growth is defined as revenue growth, adjusted to reflect an increase in prior year Equifax revenue from the revenue of acquired companies in the prior year period. This adjustment is made for 12 months following the acquisition.

Organic non-mortgage revenue growth is defined as revenue growth within our non-mortgage verticals adjusted to reflect an increase in prior year Equifax revenue from the revenue of acquired companies in the prior year period. This adjustment is made for 12 months following the acquisition.

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 Results/Non-GAAP Financial Measures."
US B2B Non-mortgage growth up 14% in 4Q… EFX executing on strategic priorities

4Q Revenue $1.198B and Adj EPS $1.52… Revenue above high end of guidance range and EPS above midpoint

US B2B Non-mortgage revenue growth of 14% / 11% organic… Strong non-mortgage growth across Workforce, USIS and International
US Mortgage revenue down 41%, outperforms originations by 27 points

EWS Non-mtg growth of 17%… Verifier Non-mortgage growth of 23% driven by 152M current records, up 12%, over 600M total records on TWN database… signed four new exclusive payroll provider arrangements in 4Q

USIS B2B Non-mtg growth of 10% / 6% organic… very strong B2B Non-mtg Online of 19% / 13% organic… Commercial, ID&F, Auto and FI

INTL C$ growth of 9%… Broad-based growth led by Latam +31%… strong NPI execution

EFX Cloud Data and Technology Transformation progressing… focus on North American customer migrations and shutting down legacy data centers

4Q Vitality Index of 14% at record levels… above 10% LT goal… Over 100 NPI introduced for third consecutive year… NPI is benefitting from EFX Cloud

Executing broad restructuring in 2023 to accelerate cloud cost savings and resize cost structure … Delivering $120M expense and $80M CapEx reductions in 2023
2022 Non-mortgage revenue growth continues at high-end of 8-12% Long Term Framework

**Note:** Growth rates are in constant currency.
Workforce Solutions powering EFX with 17% non-mortgage growth in 4Q... TWN records up 12% to 152M current

Strong Mortgage Levers in Declining Market

- EWS Mtg growth in excess of originations
- EWS Mtg Growth
- MBA Originations¹

<table>
<thead>
<tr>
<th></th>
<th>1Q22</th>
<th>2Q22</th>
<th>3Q22</th>
<th>4Q22</th>
<th>FY22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organic</td>
<td>50%</td>
<td>53%</td>
<td>38%</td>
<td>23%</td>
<td>40%</td>
</tr>
<tr>
<td>90%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>90%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Total Verifier Growth

- Non-mtg Growth
- Total Verifier

Strong Verifier Growth

- Total Verifier
- Non-mtg Growth

Total US Records

- 152M Active +12%
- 136M Active +19%
- 114M Active +10%
- 105M Unique, 537M Total
- 114M Unique, 463M Total

✓ TWN records - 152M current, over 600M total
✓ Signed four new exclusive payroll provider arrangements in 4Q... 10 signed in 2022
✓ Government up 43%, Talent up 19%, Employer up 4.5%
✓ Increase revenue per transaction through new products & increasing data depth & coverage
✓ Expanding system-to-system integrations

1. Mortgage originations are measured by Mortgage Bankers Association.
2. Equifax acquired Appriss Insights in October of 2021.
Strong 17% 4Q EWS Non-mortgage performance, down 4% total... Adjusted EBITDA Margins of 47%

Non-Mortgage growth remains strong... ~75% of 4Q22 EWS revenue

Includes revenue from Insights.
Strong 19% 4Q USIS Online B2B Non-mortgage growth... Adjusted EBITDA Margins of 35%

Excludes Consumer Solutions revenue.

4Q22 US Online B2B non-mtg remains strong:
✓ US B2B non-mtg up +10% / +7% organic
✓ US Online B2B non-mtg up +19% / +13% organic
✓ Offline / Batch down -9%
✓ Consumer Solutions up +8%
✓ Mortgage -46%, versus US inquiries -54%
✓ 4Q22 double digit growth in Commercial, Identity & Fraud, and Auto and high single digit growth in Banking
INTL up strong 9% in 4Q... Adjusted EBITDA Margins of 26%
NPI Vitality Index record 14% in 4Q ... 90% of NPIs driving Non-mortgage growth

**4Q Product Roll-Outs**

- **Priority Next Day/Two Day VOI + RVOE (Mortgage) (EWS)** Expedites the verification research process when information is not instantly available from The Work Number® (TWN) and automates the reverify process for individual's employment information.

- **Equifax Ignite for Auto (USIS)** Pre-built, self-serve analytical environments designed specifically for the auto lender community to evaluate cohorts with their predictive models and EFX data sources to optimize lending decisions.

- **Undisclosed Debt Monitoring Automation (USIS)** Streamlines automation of previously manual workflows for better user experience to activate, update, and monitor UDM requests.

- **Reverse Lookup/Signup+ (UK)** This product utilizes Open Banking data to streamline customer inputs for credit originations, lessening the burden on customers to input their information, improving application accuracy and reducing abandonment in the credit application process.

- **Pre-Qualification for Credit Providers (ANZ)** Provides an earlier designation of customers' risk profile in the origination process, based on EFX customer rule sets, to optimize their eligibility review cycles and speed to value.

---

**Vitality Index¹ and NPIs**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Non-mtg</th>
<th>Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>151</td>
<td>9%</td>
<td>1%</td>
</tr>
<tr>
<td>2022</td>
<td>113</td>
<td>12%</td>
<td>~12%</td>
</tr>
<tr>
<td>2023 (Guidance)</td>
<td></td>
<td>~13%</td>
<td>10% LT Goal</td>
</tr>
</tbody>
</table>

**2022+**

New Products: 113 NPI in 2022

加速NPI收入贡献

1. Vitality index is percentage of revenue in a given year derived from new product releases over the prior three years and the current year.
## Bolt-on M&A adding over $450M of run-rate revenue since 2021

<table>
<thead>
<tr>
<th>Run-rate Revenue</th>
<th>Date</th>
<th>Differentiated Data</th>
<th>Strengthen EWS</th>
<th>Broaden ID&amp;F Capabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>$175M</td>
<td>Insights</td>
<td>4Q21</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>$115M</td>
<td>Kount ID&amp;F</td>
<td>1Q21</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>Midigator</td>
<td>3Q22</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>$160M+</td>
<td>LawLogix</td>
<td>3Q22</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td>Data-Credito</td>
<td>1Q22</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Efficient Hire</td>
<td>1Q22</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Teletrack</td>
<td>3Q21</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health e(fx)</td>
<td>3Q21</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>i2Verify</td>
<td>1Q21</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>HIREtech</td>
<td>1Q21</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Other²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Potential Acquisition</td>
<td>BVS³</td>
<td>3Q23</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

### Run-rate Revenue
- ~$450M+, ~880+ BPS¹

### M&A PRIORITIES
- Differentiated Data
- Strengthen EWS
- Broaden ID&F Capabilities

### Potential Acquisition
- ~$160M

Reinvesting strong performance in strategic, bolt-on M&A for future growth

---

1. Calculated as $450M of acquisition revenue divided by 2022 Equifax revenue.
2. Includes AccountScore 1Q21, Creditworks 1Q21, and Profile Credit acquisition 1Q23.
3. BVS ~$160M revenue is annualized estimate based on 9/30/22 YTD financials. Subject to shareholder approval and customary closing conditions.
2023 revenue outperforming underlying global macro headwinds from NPI, records, penetration, pricing, synergies

**Macro Factors**
- US Mortgage Market Down -30%
- 1Q23 less than (-55%)
- 1H23 (-40%+)
- EFX outperforms mortgage market by +20%+
- US slowing growth
  - Labor market (-10%)
  - Talent / I9 & Onboarding outperform labor market
- International economies slow
  - Australia / Canada slowing
  - UK more significant slowdown

**EWS**
- Revenue Growth +6%
- Non-mtg Revenue Growth +13%
- Records, NPI, Penetration, Price, System to System Integrations

**International**
- C$ Revenue Growth +5%
- Weakening end markets
- Strong double digit growth in Latam driven by NPI

**USIS**
- Revenue Growth +2%
- Non-mtg Revenue Growth +5%
- Identity & Fraud, Commercial
- Accelerating NPI post Tech Transformation

**Non-Mtg Growth Drivers**
- Strong NPI... VI above 10% LT Framework...EFX Cloud-enabled innovation
- New EWS records
- Pricing
- Acquisition synergies
2023 Operational Restructuring and Cloud Transformation actions deliver $200M spending reduction in 2023

2023 Spending Reduction Driven By:

~$165M from Workforce Reduction
✓ 10%+ reduction in current workforce of ~23,500 employees and contractors
✓ ~20% reduction in contract labor
✓ ~5% reduction in employees

~$35M from Data Center, Software and Discretionary
✓ Closure of ~15 data centers, reduced software spend
✓ Reduction in discretionary spending / professional fees

Benefits Accelerate in 2Q-4Q23
✓ 2024 run-rate spending savings of $250M+
✓ Additional savings in 24/25 from Cloud, data center closures and decommissioning

$250M run-rate savings in 2024
Margins expanding in 2023 from non-mortgage growth and cost actions

Adjusted EBITDA Margin

500 bps of margin expansion

Adjusted EPS

2023 Cost actions driving sequential Adjusted EBITDA margin and Adjusted EPS growth

1. 1Q23 EBITDA margins expected to be ~29%. Adjusted for timing of equity compensation sequentially would be ~31%.
4Q Mortgage inquiries down 54%... 2023 expectations include 1H ~(-44%) and 2H ~(-7%)... 2023 ~(-30%)
2023 Revenue Guidance... Overcoming ~7% Mortgage Market headwinds to deliver 4% CC Growth

$ in billions

<table>
<thead>
<tr>
<th>2022</th>
<th>2023</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-mortgage</td>
<td>Non-mortgage</td>
<td>Non-mortgage</td>
</tr>
<tr>
<td>~77% of revenue</td>
<td>~79% of revenue</td>
<td>~79% of revenue</td>
</tr>
</tbody>
</table>

- **US Mortgage Market**
  - ~(-30%) in US Originations
- **US Mortgage Outperformance**
  - ~22% better than Mtg Market
- **Non-mortgage organic growth**
  - ~+7%
- **Acquisitions (Completed to-date)**
  - ~+5%
- **Constant Currency Revenue Growth**
  - ~+1%
- **FX**
  - -0.2%
- **Total**
  - +4%
  - $5.275B - $5.375B
  - Midpoint: $5.325B

Note: This slide contains forward-looking information, including our illustrative 2023 financial framework. Actual results may differ materially from our historical experience and our present expectations or projections. 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. Figures may not foot due to rounding.

Equifax
2023 Adjusted EPS Guidance... Revenue Growth and Cost Actions partially offset increased D&A & Interest Expense

<table>
<thead>
<tr>
<th>$ per share</th>
<th>2022</th>
<th>2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>$7.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>~(+5.5%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4% revenue growth at flat EBITDA margins</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flat EBITDA margins flat YTY</td>
<td>$7.05 - $7.35</td>
<td>~(-4.8%)</td>
</tr>
<tr>
<td>~(-4%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>D&amp;A up +~$50M</td>
<td></td>
<td></td>
</tr>
<tr>
<td>~(-6.2%)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest / Other Expense up ~$60M YTY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax Rate at ~26.0%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$7.20</td>
<td>(Midpoint)</td>
<td></td>
</tr>
</tbody>
</table>

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## 2023 Guidance

<table>
<thead>
<tr>
<th>Revenue¹</th>
<th>Adjusted EPS¹</th>
<th>2023</th>
<th>$ vs 2022</th>
<th>% vs 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,275M - $5,375M</td>
<td>$7.05 - $7.35 / share</td>
<td>$153M - $253M</td>
<td>(-$0.51) - (-$0.21) / share</td>
<td>3.0% - 4.9%¹</td>
</tr>
</tbody>
</table>

### Business Unit Revenue

<table>
<thead>
<tr>
<th>Business Unit</th>
<th>Revenue Growth Rate</th>
<th>Adj. EBITDA Margin (YTY)</th>
<th>Guidance Specifics</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWS</td>
<td>~+6%</td>
<td>~52%</td>
<td>Depreciation and amortization ~$375M</td>
</tr>
<tr>
<td>USIS</td>
<td>~+2%</td>
<td>~35%+</td>
<td>Amortization of acquired intangible assets ~$244M</td>
</tr>
<tr>
<td>INTL</td>
<td>~+5%²</td>
<td>~27%</td>
<td>Interest &amp; Other expense / Other Income ~$225M</td>
</tr>
</tbody>
</table>

### Equifax Adjusted EBITDA

- ~33.6%

---

1. 2023 FX based on February 2023 rates. FX impact is unfavorable to revenue by ~0.2%. Acquisitions benefit revenue in 2022 by ~1%.

2. Figures in constant currency.

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1Q 2023 Guidance

### Revenue

- **1Q23**: $1,270M - $1,290M
- **$ vs 1Q22**: ($-$93M) - ($-$73M)
- **% vs 1Q22**: (-6.8%) - (-5.4%)\(^1\)

### Adjusted EPS

- **1Q23**: $1.30 - $1.40 / share
- **$ vs 1Q22**: ($-$0.92) - ($-$0.82) / share
- **% vs 1Q22**: (-41.6%) - (-37.1%)\(^1\)

### Business Unit Guidance

- **EWS revenue growth rate / Adj. EBITDA Margin**: ~(-8.5%) / ~(-50%)
- **USIS revenue growth rate / Adj. EBITDA Margin**: ~(-5.5%) / ~32%
- **INTL revenue growth rate / Adj. EBITDA Margin**: ~5\(^2\) / ~22%

### Equifax Adjusted EBITDA

- **Guidance Specifics**
  - Depreciation and amortization: ~$90M
  - Amortization of acquired intangible assets: ~$61M
  - Interest & Other expense / Other Income: ~$55M
  - Effective tax rate: ~26.0%

---

1. 1Q23 FX based on February 2023 rates. FX impact is unfavorable to revenue by ~1%. Acquisitions benefit revenue in 1Q23 by ~1.4%.
2. Figures in constant currency.

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Strong non-mortgage performance powering EFX in 2022... Positioning for growth in uncertain 2023

Strong 2022 performance amid challenging mortgage market conditions... Revenue up 4% and non-mortgage revenue up 20%

- EFX 4Q revenue of $1.2B down 4%... EFX non-mortgage C$ growth of 12%

EWS outperforming mortgage market, growing records and penetrating new verticals... 4Q non-mortgage revenue up 17%... 152M current records +12% YTY... 600M total records

USIS strong finish to 2022... 4Q B2B non-mortgage revenue up 10%, organic non-mortgage growth of 7%¹... B2B Online non-mortgage up 19%... finishing the Cloud

International grew 12% C$ in 2022... Second consecutive year of double digit revenue growth

- 4Q Vitality Index of 14% at record levels... well above 10% LT goal... EFX Cloud is delivering benefits... third consecutive year delivering over 100 new products

13 Bolt-on acquisitions since 2021... EFX strategy to deliver 100-200 BPs of revenue from strategic, bolt-on M&A

Accelerated Cloud cost savings and broader restructuring will deliver spending reduction of $200M in 2023 and 250M+ in 2024

2023 guidance with non-mortgage growth of ~8% with ~4% overall constant currency growth...

- $200M spending reduction ($120M in expense and $80M in capital) in 2023

New EFX

- 8-12% LT Growth, $7B 2025 goal
- 2022 Non-mtg up 20%
- Strong EWS Growth...
  - Approaching 50% of EFX
- Completing Cloud...
  - Margins up 500 BPS from 2022-2025
- Accelerating FCF
- Accretive bolt-on M&A
- $200M spending out in 23

¹ Excludes impact from US Consumer Solutions.

Note: This slide contains forward-looking information, including 2023 guidance. Actual results may differ materially from our historical experience and our present expectations or projections.
Appendix
### Revenue Trends -- US

<table>
<thead>
<tr>
<th>EWS (~42% EFX Rev²)</th>
<th>1Q21</th>
<th>2Q21</th>
<th>3Q21</th>
<th>4Q21</th>
<th>1Q22</th>
<th>2Q22</th>
<th>3Q22</th>
<th>4Q22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online / Verific.</td>
<td>~78%</td>
<td>75%</td>
<td>57%</td>
<td>34%</td>
<td>29%</td>
<td>33%</td>
<td>28%</td>
<td>13%</td>
</tr>
<tr>
<td>-Mortgage</td>
<td>+100%</td>
<td>+50%</td>
<td>+20%</td>
<td>6%</td>
<td>3%</td>
<td>(13%)</td>
<td>(28%)</td>
<td>(38%)</td>
</tr>
<tr>
<td>-Non-Mortgage</td>
<td>26%</td>
<td>65%</td>
<td>55%</td>
<td>64%</td>
<td>90%</td>
<td>90%</td>
<td>72%</td>
<td>23%</td>
</tr>
<tr>
<td>Employer Svcs</td>
<td>~22%</td>
<td>17%</td>
<td>Flat</td>
<td>39%</td>
<td>28%</td>
<td>33%</td>
<td>(3%)</td>
<td>(7%)</td>
</tr>
<tr>
<td>-UC / ERC</td>
<td>47%</td>
<td>(17%)</td>
<td>28%</td>
<td>6%</td>
<td>6%</td>
<td>(33%)</td>
<td>(33%)</td>
<td>(11%)</td>
</tr>
<tr>
<td>-WFA, W2, Talent M.³, others</td>
<td>(1%)</td>
<td>43%</td>
<td>52%</td>
<td>62%</td>
<td>56%</td>
<td>42%</td>
<td>29%</td>
<td>21%</td>
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<tr>
<td>Online</td>
<td>~82%</td>
<td>11%</td>
<td>7%</td>
<td>(4%)</td>
<td>(3%)</td>
<td>(5%)</td>
<td>(7%)</td>
<td>(9%)</td>
</tr>
<tr>
<td>-Mortgage</td>
<td>25%</td>
<td>(2%)</td>
<td>(17%)</td>
<td>(18%)</td>
<td>(21%)</td>
<td>(29%)</td>
<td>(34%)</td>
<td>(46%)</td>
</tr>
<tr>
<td>-Non-Mortgage, Non-Consumer</td>
<td>16%</td>
<td>23%</td>
<td>14%</td>
<td>11%</td>
<td>10%</td>
<td>9%</td>
<td>9%</td>
<td>19%</td>
</tr>
<tr>
<td>-US Consumer Solutions</td>
<td>(27%)</td>
<td>(10%)</td>
<td>(12%)</td>
<td>1%</td>
<td>2%</td>
<td>(3%)</td>
<td>(1%)</td>
<td>8%</td>
</tr>
<tr>
<td>Financial Mktg Svcs</td>
<td>~18%</td>
<td>12%</td>
<td>14%</td>
<td>20%</td>
<td>14%</td>
<td>(14%)</td>
<td>(5%)</td>
<td>(8%)</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>USIS (~34% EFX Rev²)</th>
<th>1Q21</th>
<th>2Q21</th>
<th>3Q21</th>
<th>4Q21</th>
<th>1Q22</th>
<th>2Q22</th>
<th>3Q22</th>
<th>4Q22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online¹</td>
<td>~60%</td>
<td>35%</td>
<td>27%</td>
<td>12%</td>
<td>13%</td>
<td>14%</td>
<td>10%</td>
<td>2%</td>
</tr>
<tr>
<td>EWS Employer Services</td>
<td>~9%</td>
<td>17%</td>
<td>Flat</td>
<td>39%</td>
<td>28%</td>
<td>33%</td>
<td>(3%)</td>
<td>(7%)</td>
</tr>
<tr>
<td>USIS Fin. Mktg. Services</td>
<td>~6%</td>
<td>12%</td>
<td>14%</td>
<td>20%</td>
<td>14%</td>
<td>(14%)</td>
<td>(5%)</td>
<td>(8%)</td>
</tr>
<tr>
<td>Total</td>
<td>~76%</td>
<td>32%</td>
<td>23%</td>
<td>15%</td>
<td>14%</td>
<td>14%</td>
<td>8%</td>
<td>Flat</td>
</tr>
</tbody>
</table>

1. USIS Online + USIS Mortgage Solutions + US Consumer Solutions + EWS Verification Services.
2. Based on 4Q22 revenue
3. Includes I9/Onboarding
Note: Revenue trends are based on non-GAAP revenue figures.
### Revenue Trends -- International and EFX

<table>
<thead>
<tr>
<th>Region</th>
<th>% BU Rev¹</th>
<th>1Q21</th>
<th>2Q21</th>
<th>3Q21</th>
<th>4Q21</th>
<th>1Q22</th>
<th>2Q22</th>
<th>3Q22</th>
<th>4Q22</th>
</tr>
</thead>
<tbody>
<tr>
<td>APAC</td>
<td>~30%</td>
<td>7%</td>
<td>21%</td>
<td>8%</td>
<td>9%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>LatAm</td>
<td>~19%</td>
<td>1%</td>
<td>30%</td>
<td>17%</td>
<td>15%</td>
<td>23%</td>
<td>28%</td>
<td>34%</td>
<td>31%</td>
</tr>
<tr>
<td>Canada</td>
<td>~23%</td>
<td>12%</td>
<td>23%</td>
<td>7%</td>
<td>6%</td>
<td>2%</td>
<td>2%</td>
<td>12%</td>
<td>7%</td>
</tr>
<tr>
<td>Europe</td>
<td>~28%</td>
<td>(4%)</td>
<td>25%</td>
<td>9%</td>
<td>0%</td>
<td>16%</td>
<td>16%</td>
<td>24%</td>
<td>3%</td>
</tr>
<tr>
<td>- CRA</td>
<td>~17%</td>
<td>(4%)</td>
<td>23%</td>
<td>4%</td>
<td>2%</td>
<td>2%</td>
<td>(1%)</td>
<td>7%</td>
<td>(1%)</td>
</tr>
<tr>
<td>- Debt Management</td>
<td>~11%</td>
<td>(4%)</td>
<td>30%</td>
<td>21%</td>
<td>(5%)</td>
<td>45%</td>
<td>59%</td>
<td>66%</td>
<td>9%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>100%</td>
<td>4%</td>
<td>24%</td>
<td>9%</td>
<td>6%</td>
<td>10%</td>
<td>11%</td>
<td>17%</td>
<td>9%</td>
</tr>
</tbody>
</table>

**EFX**

| Total             | 27% | 26% | 14% | 12% | 12% | 7%  | 2%  | (4%)|

**Note:** Local currency growth rates, non-GAAP revenue figures for INTL revenue growth rates.

1. Based on 4Q22 reported revenue
Strong FY22 Equifax Core Revenue Growth of 16%... offsetting mortgage headwinds

Note: Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS mortgage related credit inquiries utilized as a proxy. UC & ERC growth is attributable to the EWS unemployment claims business. ERC growth is attributable to the EWS Employee Retention Credit revenue obtained with the HIREtech acquisition. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC & ERC; includes impact from acquisitions excluding acquired UC & ERC revenue. Figures may not foot due to rounding.

EFX Strong Core Revenue Growth Continues
EWS Delivers Strong 34% Core Revenue Growth in 2022... Double Digit Core Revenue Growth Consistently since 2018

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 mortgage related credit inquiries utilized as a proxy. UC & ERC growth is attributable to the EWS unemployment claims business. ERC growth is attributable to the EWS Employee Retention Credit revenue obtained with the HIREtech acquisition. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC & ERC; includes impact from acquisitions excluding acquired UC & ERC revenue. Figures may not foot due to rounding.
US B2B Core mortgage growth up 13% in 2022 ... partially offsetting 37% decline in credit inquiries and 56% decline in estimated mortgage originations

11% EWS/USIS core mortgage growth

16% EWS core mortgage growth

4% USIS core mortgage growth

Note: Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS inquiries utilized as a proxy. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market. Figures may not foot due to rounding.
## EFX Long Term Framework

### LTFF Revenue Growth

<table>
<thead>
<tr>
<th>Segment</th>
<th>Revenue Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>EWS</td>
<td>13-15%</td>
</tr>
<tr>
<td>USIS</td>
<td>6-8%</td>
</tr>
<tr>
<td>INTL</td>
<td>7-9%</td>
</tr>
</tbody>
</table>

### Long Term Financial Framework

<table>
<thead>
<tr>
<th>Metric</th>
<th>New EFX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organic revenue growth</td>
<td>7-10%</td>
</tr>
<tr>
<td>M&amp;A contribution</td>
<td>1-2%</td>
</tr>
<tr>
<td>Total growth</td>
<td>8-12%</td>
</tr>
<tr>
<td>EBITDA% margin improvement</td>
<td>+50 bps</td>
</tr>
<tr>
<td>Cash EPS growth</td>
<td>12-16%</td>
</tr>
<tr>
<td>Dividend yield</td>
<td>~1%</td>
</tr>
<tr>
<td>Annual shareholder return</td>
<td>13-18%</td>
</tr>
</tbody>
</table>

**Faster growth, higher margins and free cash flow, higher returns**
# Index

<table>
<thead>
<tr>
<th>Section</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>The New EFX</td>
<td>32-44</td>
</tr>
<tr>
<td>Workforce Solutions Overview</td>
<td>45-48</td>
</tr>
<tr>
<td>Identity and Fraud Overview</td>
<td>49-52</td>
</tr>
<tr>
<td>Supplemental Financial Information</td>
<td>53-66</td>
</tr>
<tr>
<td>Glossary</td>
<td>67-70</td>
</tr>
</tbody>
</table>
The New EFX
The New Equifax... we are just getting started

EFX Revenue and Core Growth

<table>
<thead>
<tr>
<th></th>
<th>Prior LTFF 7-10%</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>~4.0%</th>
<th>LTFF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>$4.1B</td>
<td>$4.9B</td>
<td>$5.1B</td>
<td>~$5.3B</td>
<td>8-12%</td>
<td></td>
</tr>
<tr>
<td>EBITDA %</td>
<td>36.2%</td>
<td>33.9%</td>
<td>33.6%</td>
<td>~33.6%</td>
<td>+50 bps</td>
<td></td>
</tr>
</tbody>
</table>

New EFX

<table>
<thead>
<tr>
<th>Technology</th>
<th>Yesterday</th>
<th>Today</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legacy</td>
<td>Cloud-native</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Data</th>
<th>Siloed</th>
<th>Single Data Fabric</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Innovation</th>
<th>Process-driven</th>
<th>Agile, customer-driven</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>NPI</th>
<th>Sales-centric</th>
<th>Product-centric</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>EWS</th>
<th>#2 BU</th>
<th>Largest business</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>M&amp;A</th>
<th>Opportunistic</th>
<th>Accelerated</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Security</th>
<th>Compliance</th>
<th>Industry-leading</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Culture</th>
<th>Inward-focused</th>
<th>Customer-centric</th>
</tr>
</thead>
</table>

Faster growth, higher margins and free cash flow, higher returns

Note: 2023 projections represent midpoint of the guidance range issued on 2/9/23. Additional detail regarding 2025 projections can be found in the 2021 Investor Day presentation found on our Investor Relations website. This slide contains forward-looking information, including 2023 guidance. Actual results may differ materially from our historical experience and our present expectations or projections.
The EFX Cloud

- Real-time insights and decisions
- Multi-data assets at scale
- Faster and more efficient products to market
- Improved speed and performance
- Always-on stability
- Built-in security
EFX Transformation to Cloud Native on Track

**TECHNOLOGY**

- **2018**: Focused on the Core
  - Remediaion and transformation strategy

- **2019**: Build out core infrastructure
  - Product rationalization showing value

- **2020**: Migrate data, products, and customers
  - Global platforms deployed and growing NPIs

- **2021**: Migrations, decom, and new capabilities
  - Embracing Product discipline and increasing NPI revenue

- **2022**: Driving decom and enabling new markets & products
  - Scaling EFX cloud product innovation funnel with VOC

- **2023**: Enabled rapid global product development
  - Optimizing product commercialization & channel distribution

- **2024**: Robust NPI pipeline with faster path to revenue
  - Advancing Product led strategy and investment

**PRODUCT**

- **2018**: Build out core infrastructure
- **2019**: Migrate data, products, and customers
- **2020**: Migrations, decom, and new capabilities
- **2021**: Driving decom and enabling new markets & products
- **2022**: Enabled rapid global product development
- **2023**: Robust NPI pipeline with faster path to revenue
- **2024**: Advancing Product led strategy and investment
A Robust Foundation for Comprehensive Multi-Data Solutions

Insights Are Created Through Connected and Differentiated Data

- **Consumer Credit**
  - Traditional & Specialty Finance Records

- **Telco, Cable & Utility**
  - Unique National Data

- **Employment & Income**
  - Direct from Employers

- **Consumer Consented Information**
  - Opt-in Bank Transaction & Utility Data

- **Education & Credentials**
  - Degree, Graduation, & Professional Licensure

- **Asset & Wealth**
  - Anonymous, Direct Measured Deposits & Investments

- **Property & Valuation**
  - Wide-ranging National Data Set & Tools

- **Consumer Demographic**
  - Multi-source Targeting & Segmentation Database

- **Single-Source Verifications**
  - IRS Transcripts, & Identity

- **Identity & Fraud**
  - Authentication, Known Fraud, Chargeback & Real-Time Transaction Data

- **People-based Risk**
  - Incarceration, court, pharmacy

- **Commercial Credit**
  - Financial Trade, Receivables, & Lease Records

- **Commercial Marketing**
  - Small / Medium Business Profiles

- **Auto**
  - Motor Vehicle Registration & Owner / Buyer Propensity Marketing Data

- **Consumer Consented Information**
  - Opt-in Bank Transaction & Utility Data

- **Education & Credentials**
  - Degree, Graduation, & Professional Licensure

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.
A Strong Portfolio of Businesses

2022 Business Mix

<table>
<thead>
<tr>
<th>Segment</th>
<th>2022 Revenue Growth (Constant $)</th>
<th>2022 Adjusted EBITDA Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>International</td>
<td>12%</td>
<td>25.7%</td>
</tr>
<tr>
<td>US Information</td>
<td>-7%</td>
<td>36.8%</td>
</tr>
<tr>
<td>Solutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Workforce Solutions</td>
<td>14%</td>
<td>51.3%</td>
</tr>
</tbody>
</table>

Note: Figures may not foot due to rounding.

2022 Vertical Mix

- Financial: 19%
- Mortgage: 24%
- Corporate (Employers): 16%
- Government: 9%
- Healthcare: 3%
- Auto: 6%
- Insurance: 1%
- Retail: 1%
- Resellers: 3%
- ID&F: 5%
- Commercial: 5%
- Consumer: 4%
- Other: 2%

Note: Figures may not foot due to rounding.
Workforce Solutions (WS)

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

2022 Revenue Mix - $2,325M

- **Corporate:** Employer Services 21%
- **Corporate:** Talent Solutions 14%
- **Government:** 15%
- **Healthcare:** 7%
- **Financial:** 7%
- **Mortgage:** 33%
- **Auto:** 3%
- **Commercial:** <1%

**Focus Areas**

**Data HUB**
- Grow active TWN records
- Integrate alternative data assets into data hub

**I-9 & Onboarding**
- Grow adoption and usage across direct, partner, and digital channels
- Launch new packages and solutions

**Acquisitions**
- Augment Employer Services Capabilities
- Acquire Unique Data
- Expand Geographically

**Mortgage**
- Increase system-to-system integrations
- Increase penetration of closed loans

**Government**
- Optimize SSA payroll exchange
- Drive CMS penetration
- Expand State Contracts

**Talent Solutions**
- Launch enhanced, multi-data and industry-specific solutions
- Drive VOE utilization and leverage ATS integrations

**Note:** Figures may not foot due to rounding.

**EFX Cloud**

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- Drive VOE utilization and leverage ATS integrations

**Note:** Figures may not foot due to rounding.

**EFX Cloud**
Broadening Our Global Presence in Important Growth Markets

Key Revenue Drivers
- Consumer Credit
- Commercial Credit
- Employment & Income
- Identity & Fraud
- Analytics
- Collections

Countries and Regions:
- CANADA
- UNITED KINGDOM
- IBERIA
- INDIA
- UNITED STATES
- LATAM
- Brazil
- AUSTRALIA
- NEW ZEALAND
EWS Long Term Growth Framework

**LTFF Growth Drivers**
- The Work Number® record growth thru direct clients, strong partnerships and alternative data
- Growth in new verticals: Talent, Government
- Robust set of growth levers: hit rate, NPI, penetration, price-value
- Bolt-on M&A to broaden EWS
- Data hub and use case expansion

**Organic Revenue Growth %**

<table>
<thead>
<tr>
<th>Prior LTFF</th>
<th>New LTFF</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-11%</td>
<td>13-15%</td>
</tr>
</tbody>
</table>

**Markets**
- 2%

**Records**
- 4%

**Cloud & NPI**
- 3%

**Pricing & Penetration**
- 4%

**Employer Services**
- 2%

**New EFX**
- 13-15%

*Note: Figures may not foot due to rounding. Prior LTFF as of August 2017. New EFX as of November 2021.*
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

2022 Revenue Mix - $1,658M

- Financial 22%
- Mortgage 25%
- Auto 11%
- Consumer 6%
- Commercial 8%
- Telco 5%
- ID&F 9%
- Resellers 6%
- Government 2%
- Insurance 3%
- Other 2%

Note: Figures may not foot due to rounding.

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 and mature Auto
- Propel Commercial market expansion, OneScore Market Leadership and database growth

**Building Emerging Businesses**
- Continue Non-Mortgage expansion in Digital Banking and FinTech; synergy opportunities with Kount & Midigator
- Broaden Marketing Services product offerings

**Innovation Engine**
- New Product Innovation... targeting 50 NPIs over two year period
- Fuel growth from Kount & Midigator acquisitions... 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 and retail
- Expansion of wealth insights portfolio using IXI data
- Data fabric driving multi-data asset products; leveraging cloud environment to expand Equifax Ignite and InterConnect

Note: Figures may not foot due to rounding.
USIS Long Term Growth Framework

LTFF Growth Drivers

- Enable the digital client experience:
- “Say Yes More” and frictionless, personalized experiences
- Be the leader in identity solutions
- New product innovation enabled by differentiated data and EFX cloud
- Accelerate commercial B2B growth
- Above-market mortgage growth
- “Customer First” sales transformation

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.

2022 Revenue Mix - $1,139M

- Financial: 40%
- Commercial: 9%
- Consumer: 9%
- Mortgage: 3%
- Telco: 4%
- Reseller: 3%
- Auto: 4%
- Retail: 3%
- Government: 9%
- ID&F: 8%
- Other: 5%
- Healthcare: <1%
- Insurance: 2%

Note: Revenue mix based on reported figures. Figures may not foot due to rounding.

Focus Areas

Data & Insights
- Driving innovation with differentiated alternate data & exchanges
- Deploying data fabric
- Advanced Keying & Linking for better insights

Identity
- Leverage global digital identity authentication capabilities
- Verification solutions for compliance / AML
- Acquire unique data assets

Debt Management
- Debt Management & Recoveries (UK Private & Government)
- Global Expansion of Cyber Financial via cloud-based product offering

Consumer B2B
- Global platforms enable risk, marketing, and identity solutions
- Digital enablement of the customer journey
- Innovate with BNPL, Open Banking, New-to-Credit
- Data hub for credit, marketing, and other solutions
- Strategic partnerships to accelerate growth
- Verification solutions

Commercial B2B
- Drive financial literacy solutions
- Drive subscription services for credit monitoring
- Expand offerings to new regions

Consumer B2C
- Drive financial literacy solutions
- Drive subscription services for credit monitoring
- Expand offerings to new regions

Note: Revenue mix based on reported figures. Figures may not foot due to rounding.
INTL Long Term Growth Framework

### Organic\(^1\) Revenue Growth %

<table>
<thead>
<tr>
<th>Prior LTFF</th>
<th>Markets</th>
<th>Cloud &amp; NPI</th>
<th>Price</th>
<th>Penetration</th>
<th>New EFX</th>
<th>New LTFF</th>
</tr>
</thead>
<tbody>
<tr>
<td>8-10%</td>
<td>2.0-2.5%</td>
<td>2.5-3.0%</td>
<td>1.5-2.0%</td>
<td>1.0-1.5%</td>
<td>7-9%</td>
<td>Regions range between 5-10%</td>
</tr>
</tbody>
</table>

### LTFF Growth Drivers

- EFX Cloud-enabled innovation
- Differentiated data and insights
- NPI acceleration across INTL platforms
- Global platforms in local markets
- Bolt-on M&A to strengthen portfolio

**Note:** Prior LTFF as of August 2017. New EFX as of November 2021.

1. Organic excludes the impact of FX and acquisition.
Workforce Solutions Overview
Unique Dual-sided Business Model Driving Growth

Supply Networks

- 600M+ TWN records
- 2.6M Record contributors
- 51% Records via direct contributors
- 49% Records via partner contributors
- 92% Real time incarceration coverage
- 770M+ Incarceration and court records

Demand Networks

- 500M+ TWN inquiries
- System-to-System API
- Unique Hubs
- Web Portals
- 75M+ New hires
- 90M+ Government benefit recipients

Employer services
- The Work Number
- Insights and analytics
- Verification services

Alliance partners
- Contributors
- Verifications

Data Hub Workforce Solutions

- Employment
- Income
- Education & Certification
- Incarceration & Sanctions
- Identity & Authentication
- Assets & Collateral

Helping people live their best!
Multiple Drivers for EWS Revenue Growth

Number of Contributors (Thousands)

Number of Records (Millions)

2022 Growth Drivers

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

**Government**
Optimize Social Security Administration (SSA) Payroll Exchange, increase CMS penetration, and expand state contracts

4-Year CAGR 31%

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue ($M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$150</td>
</tr>
<tr>
<td>2022</td>
<td>$448</td>
</tr>
</tbody>
</table>

**Talent Solutions**
Drive utilization and leverage new products based on industry needs

4-Year CAGR 60%

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue ($M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$65</td>
</tr>
<tr>
<td>2022</td>
<td>$429</td>
</tr>
</tbody>
</table>

**Employer Services**
Grow adoption of I-9 & Onboarding products across direct, partner and digital channels

4-Year CAGR 13%

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue ($M)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>$279</td>
</tr>
<tr>
<td>2022</td>
<td>$454</td>
</tr>
</tbody>
</table>

Note: Government and Talent Solutions include revenue from the acquisition of Appriss Insights, which closed in 4Q21.
Identity and Fraud
Alternative Data
EFX well positioned within $19B digital identity and fraud prevention market growing in high-teens annually

Total Fraud, Risk & Authentication Market at $35B

EFX + Kount & Midigator Addressable Market $19B*

US $12B

INTERNATIONAL $7B

1. Digital Acceleration with Digital Signals - Kount’s Identity & Fraud Solutions to increase approvals and **convert more good customers faster** through frictionless real-time identity insights while reducing the customers fraud / compliance risk exposure.

2. Data Fabric / Identity Foundry - Single Identity & Fraud global data repository to fuel EFX’s entity graphs to **improve product performance** in a highly competitive marketplace. Facilitate global expansion into Canada, Australia, Latin America, and India.

3. Foundational Building Blocks To Expand Into New Verticals - Transforming and expanding our capabilities leveraging new data sources and digital signals, making it easier to do business via self service options. **EFX + Kount & Midigator = New Opportunities / Verticals**

**ID Foundry** will leverage **Data Fabric** to fuel Identity and fraud products with insights created from **multi-domain data sources** (Equifax + 3rd Party)

---

**EFX Data**

**3rd Party Data**

**Feedback Data**

**Consumer Consent Data**

---

**Raw Data w/Key Meta Data**
(e.g. Match Score)

**Journal Data**
(By several views - personal key, address, email, etc...)

**Proposed Views**
Knowledge Graphs
(relationships / associations)
Trended Identity View
Trended view by tuples of identity elements
Various summary and aggregation views (e.g. counts)

**Kount Capabilities Interface**
Identity, Fraud, & Compliance

**D&A Ignite**
Internal Interface

---

**Intrinsic Value**

1. **Expanding data reach** in features, capabilities, and products
2. **Providing a standard way to organize and scale** the data
3. **Promoting a global Keying & Linking standard**
4. **Enabling faster product build** with standard feature views
5. **Products built on up to date data** enabling instant insights
**Kount & Midigator acquisitions and new product investment** to fuel EFX identity and fraud growth

**Revenue Growth Trajectory**

2020: ~$150M  
2021: ~$215M  
2022: ~$245M

**Financial Highlights**

- Digital capabilities revenue to grow ~2x driven by Kount & Midigator acquisitions and new products
- Global approach to identity and fraud will accelerate international adoption
- Projecting 20% growth in global ID&F business
Supplemental Financial Information
Expanding TAM and Broadening Revenue Base

- **EFX TAM**
  - Up 3x
  - $45B

- **+$1B Non-Mtg Rev Since 2019**
  - $3.9B
  - $3.5B
  - $2.8B Non-Mtg
  - $19
  - $5
  - $2

- **Non-Mortgage Growth Levers**
  - EWS expansion into Talent, Government, I9 / Onboarding
  - USIS Identity & Fraud accelerating
  - New INTL markets driving growth in ID&F
  - Accelerating NPIs
  - Cloud native

- **Traditional Credit Bureau**
  - $17

- **US - Talent**
  - $2

- **US - Govt**
  - $2

- **US - Empl. Svcs /HR**
  - $5

- **ID&F**
  - $19
EFX more resilient and well positioned for potential recession

**EFX / EWS Revenue Growth**

<table>
<thead>
<tr>
<th>EFX</th>
<th>EWS</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPS</td>
<td>7%</td>
</tr>
<tr>
<td>EWS</td>
<td>5%</td>
</tr>
<tr>
<td>2007</td>
<td>$1.9B</td>
</tr>
<tr>
<td>2008</td>
<td>$1.9B</td>
</tr>
<tr>
<td>2009</td>
<td>$1.8B</td>
</tr>
<tr>
<td>2021</td>
<td>$3.1B</td>
</tr>
<tr>
<td>2022</td>
<td>$4.0B</td>
</tr>
</tbody>
</table>

**Recession Resilient**

- 19% EFX, 6% CC
- $1.8B, +5%
- ~54%

**Recession Growth Levers**

1. EWS growth… records, penetration, product, Employer, Talent, Government, UC
2. Cloud benefits... cost savings and share gains
3. NPI growth... cloud leverage, 13% Vitality Index
4. M&A... synergies kicking in

**Recession Impacted**
- Financial (Intl Markets), Telco, Commercial/Consumer, Auto and Pre-employment.

**Recession Resistant**
- Financial (US Market), Mortgage (assumes normalized market), Gov’t, Healthcare, Recovery Mgmt and ID&F.

**Counter-cyclical**
- Debt Mgmt, UC, ERC.

EWS driving EFX resiliency... up from 16% of EFX in 2008 to ~45% and grew through 08/09 GFC
EFX 2023 - Economic & Market Assumptions

US economy slows moving through 2023... Planning reflects low GDP growth w/o US Recession
- US hiring expected to decline by over ~10% from 2022
International economies also assumed to have slowing growth in 2023. Canada and Australia with marginally positive GDP, UK likely more significant slowdown

US Mortgage Market Originations decline ~30% from 2022
- 1Q23 Mortgage market originations down ~55%+ / 1H23 Mortgage market originations down ~44%
- 2H23 Mortgage market down -7% / 4Q23 Mortgage Market up slightly

Equifax Non-Mortgage up ~8% in 2023
- USIS non-mortgage expected to outperform underlying markets
- EWS non-mortgage, excluding UC & ERC business, expected to significantly outperform underlying markets
  - Talent Solutions and I-9 expected to grow 10%+ – out-growing US Hiring decline by ~20 percentage points
- EWS UC and ERC business expected to decline by almost -6% in 2023.
- International constant currency growth about 5%, reflecting weaker end-markets

Equifax US Mortgage Revenue down ~8% in 2023 despite growing ~22 percentage points faster than overall Mortgage Market

Accelerating Cloud cost savings and Operational Restructuring will in 2023 deliver ~$200M in spending reductions — ~$120M cost & expense reduction and ~$80M capital spending reduction
2023 Guidance
General Corporate Expense, Capital Spending, D&A, Interest Expense and Other Income and Expense, excluding non-recurring costs

**General Corporate Expense** – 1Q23
Expected to be ~$140M in 1Q23 compared to 1Q22 of $131 million

**General Corporate Expense** – 2023
Expected to be $510M in 2023. General corporate expense was $452 million in 2022

The increase in 2023 is principally from higher variable compensation expense and higher depreciation and amortization.

**Capital Expenditures** (incurred) in 1Q23 are expected to be ~$150M, up from $141M in 1Q22. **Capital Expenditures** (incurred) in 2023 are expected to be $545M, down from $617M in 2022.

**Depreciation and Amortization** in 1Q23 is expected to be $90M, up from $80M in 1Q22. **Depreciation and Amortization** in 2023 is expected to be $375M, up from $323M in 2022.

**Amortization of acquired intangible assets** in 1Q23 is expected to be $61M, up from $57M in 1Q22. **Amortization of acquired intangible assets** in 2023 is expected to be $244M, up from $237M in 2022.

**Interest & Other Income / (Expense)** in 1Q23 is expected to be $55M, up from $36M in 1Q22. **Interest & Other Income / (Expense)** in 2023 is expected to be $225M, up from $164M in 2022.

*excluding non-recurring costs
** excluding amortization of acquired intangible assets
## 2020-2023 Effective Income Tax Rate

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

<table>
<thead>
<tr>
<th></th>
<th>GAAP EPS</th>
<th>Adjusted EPS</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2020</td>
<td>23.2%</td>
<td>23.7%</td>
</tr>
<tr>
<td>FY 2021</td>
<td>21.2%</td>
<td>23.6%</td>
</tr>
<tr>
<td>1Q 2022</td>
<td>26.7%</td>
<td>25.9%</td>
</tr>
<tr>
<td>2Q 2022</td>
<td>23.9%</td>
<td>24.7%</td>
</tr>
<tr>
<td>3Q 2022</td>
<td>24.0%</td>
<td>24.1%</td>
</tr>
<tr>
<td>4Q 2022</td>
<td>22.7%</td>
<td>22.3%</td>
</tr>
<tr>
<td>FY 2022</td>
<td>24.7%</td>
<td>24.5%</td>
</tr>
<tr>
<td>1Q 2023 Estimate</td>
<td></td>
<td>~26.0%</td>
</tr>
<tr>
<td>FY 2023 Estimate</td>
<td></td>
<td>~26.0%</td>
</tr>
</tbody>
</table>

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.
## FY 2022 Equifax Results

<table>
<thead>
<tr>
<th>Dollars in millions (except per share amounts)</th>
<th>FY 2022</th>
<th>FY 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Reported Revenue</strong></td>
<td>$5,122.2</td>
<td>$4,923.9</td>
</tr>
<tr>
<td>Growth %</td>
<td>4.0%</td>
<td>19.3%</td>
</tr>
<tr>
<td><strong>Local Currency Revenue</strong></td>
<td>$5,217.0</td>
<td>$4,873.5</td>
</tr>
<tr>
<td>Growth %</td>
<td>6.0%</td>
<td>18.1%</td>
</tr>
<tr>
<td><strong>GAAP Net Income</strong></td>
<td>$696.2</td>
<td>$744.2</td>
</tr>
<tr>
<td>Growth %</td>
<td>-6.4%</td>
<td>43.1%</td>
</tr>
<tr>
<td><strong>Adjusted EBITDA Margin</strong></td>
<td>33.6%</td>
<td>33.9%</td>
</tr>
<tr>
<td>Growth %</td>
<td>-30 bps</td>
<td>-230 bps</td>
</tr>
<tr>
<td><strong>GAAP Diluted EPS</strong></td>
<td>$5.65</td>
<td>$6.02</td>
</tr>
<tr>
<td>Growth %</td>
<td>-6.2%</td>
<td>42.1%</td>
</tr>
<tr>
<td><strong>Adjusted EPS</strong></td>
<td>$7.56</td>
<td>$7.64</td>
</tr>
<tr>
<td>Growth %</td>
<td>-1.0%</td>
<td>9.6%</td>
</tr>
<tr>
<td><strong>Capital Expenditures</strong></td>
<td>$624.5</td>
<td>$469.0</td>
</tr>
</tbody>
</table>

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.
# FY 2022 Business Unit Performance

<table>
<thead>
<tr>
<th></th>
<th>Reported Revenue Growth</th>
<th>Local Currency Revenue Growth</th>
<th>Adj. EBITDA Margin</th>
<th>Adj. EBITDA Margin Growth / (Decline)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Workforce Solutions</strong></td>
<td>14.3%</td>
<td>14.3%</td>
<td>51.3%</td>
<td>(320 bps)</td>
</tr>
<tr>
<td><strong>Verification Services</strong></td>
<td>16.3%</td>
<td>16.3%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Employer Services</strong></td>
<td>6.6%</td>
<td>6.6%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>USIS</strong></td>
<td>(7.2%)</td>
<td>(7.2%)</td>
<td>36.8%</td>
<td>(310 bps)</td>
</tr>
<tr>
<td><strong>Online</strong></td>
<td>(5.0%)</td>
<td>(5.0%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>US Consumer Solutions</strong></td>
<td>1.3%</td>
<td>1.3%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Mortgage Solutions</strong></td>
<td>(27.4%)</td>
<td>(27.4%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Financial Marketing</strong></td>
<td>(9.2%)</td>
<td>(9.2%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>International</strong></td>
<td>3.4%</td>
<td>12.0%</td>
<td>25.7%</td>
<td>(190 bps)</td>
</tr>
<tr>
<td><strong>Canada</strong></td>
<td>2.4%</td>
<td>5.6%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Latin America</strong></td>
<td>17.6%</td>
<td>29.2%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Europe</strong></td>
<td>2.5%</td>
<td>14.1%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Asia Pacific</strong></td>
<td>(2.2%)</td>
<td>6.0%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.
# 4Q 2022 Equifax Results

<table>
<thead>
<tr>
<th><strong>Dollars in millions</strong> (except per share amounts)</th>
<th><strong>4Q22</strong></th>
<th><strong>4Q21</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Reported Revenue</td>
<td>$1,197.9</td>
<td>$1,253.2</td>
</tr>
<tr>
<td><strong>Growth %</strong></td>
<td>-4.4%</td>
<td>12.0%</td>
</tr>
<tr>
<td>Local Currency Revenue</td>
<td>$1,228.6</td>
<td>$1,254.8</td>
</tr>
<tr>
<td><strong>Growth %</strong></td>
<td>-2.0%</td>
<td>12.2%</td>
</tr>
<tr>
<td>GAAP Net Income</td>
<td>$108.2</td>
<td>$122.1</td>
</tr>
<tr>
<td><strong>Growth %</strong></td>
<td>-11.4%</td>
<td>-63.9%</td>
</tr>
<tr>
<td>Adjusted EBITDA Margin</td>
<td>31.0%</td>
<td>32.2%</td>
</tr>
<tr>
<td><strong>Growth %</strong></td>
<td>-120 bps</td>
<td>-560 bps</td>
</tr>
<tr>
<td>GAAP Diluted EPS</td>
<td>$0.88</td>
<td>$0.99</td>
</tr>
<tr>
<td><strong>Growth %</strong></td>
<td>-19.0%</td>
<td>62.9%</td>
</tr>
<tr>
<td>Adjusted EPS</td>
<td>$1.52</td>
<td>$1.84</td>
</tr>
<tr>
<td><strong>Growth %</strong></td>
<td>-17.6%</td>
<td>-7.7%</td>
</tr>
<tr>
<td>Capital Expenditures</td>
<td>$156.1</td>
<td>$136.1</td>
</tr>
</tbody>
</table>

1. See Earnings Release for reconciliation of non-GAAP measures and related disclosures.
# 4Q22 Business Unit Performance

<table>
<thead>
<tr>
<th></th>
<th>Reported Revenue Growth</th>
<th>Local Currency Revenue Growth</th>
<th>Adj. EBITDA Margin</th>
<th>Adj. EBITDA Margin Growth / (Decline)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Workforce Solutions</strong></td>
<td>(4.4%)</td>
<td>(4.4%)</td>
<td>46.8%</td>
<td>(165 bps)</td>
</tr>
<tr>
<td><strong>Verification Services</strong></td>
<td>(6.6%)</td>
<td>(6.6%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Employer Services</strong></td>
<td>4.5%</td>
<td>4.5%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>USIS</strong></td>
<td>(6.5%)</td>
<td>(6.5%)</td>
<td>35.3%</td>
<td>(420 bps)</td>
</tr>
<tr>
<td><strong>Online</strong></td>
<td>(3.6%)</td>
<td>(3.6%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>US Consumer Solutions</strong></td>
<td>8.2%</td>
<td>8.2%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Mortgage Solutions</strong></td>
<td>(36.2%)</td>
<td>(36.2%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Financial Marketing</strong></td>
<td>(9.4%)</td>
<td>(9.4%)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>International</strong></td>
<td>(1.4%)</td>
<td>9.3%</td>
<td>25.8%</td>
<td>(405 bps)</td>
</tr>
<tr>
<td><strong>Asia Pacific</strong></td>
<td>(4.3%)</td>
<td>6.5%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Europe</strong></td>
<td>(9.8%)</td>
<td>2.7%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Latin America</strong></td>
<td>17.6%</td>
<td>30.7%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Canada</strong></td>
<td>1.1%</td>
<td>7.4%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

See Earnings Release for reconciliation of non-GAAP measures and related disclosures.
### 4Q22 International Highlights

<table>
<thead>
<tr>
<th>Geographic Region</th>
<th>Financial Performance</th>
<th>Commentary</th>
</tr>
</thead>
</table>
| **International** | Revenue: $284M, +9%  
Adj. EBITDA: $73M, 25.8% |  |
| **Asia Pacific** | Revenue: $85M, +6% | B2B Consumer: +9%  
B2B Commercial: +7% |
| **Europe** | Revenue: $81M, +3% | European Credit Reporting Business: (1%)  
B2B Consumer: (4%)  
B2B Commercial: +19%  
Debt Management: +9% |
| **Canada** | Revenue: $64M, +7% | B2B Consumer: +19%  
B2B Commercial: +5%  
Analytics: (8%)  
ID&F: +33% |
| **Latin America** | $53M, +31% | B2B Consumer: +29%  
Recovery Management: +6%  
Analytics: +62%  
ID&F: +37% |

Note: Growth rates are in constant dollar.
**4Q2022**

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

**General Corporate Expense* – 4Q22**

$101 million in 4Q22, as compared to $130 million in 4Q21

The decrease is from lower variable compensation expense and lower corporate technology expense.

**Capital Expenditures** (incurred) in 4Q22 were $163M, up from $145M in 4Q21.

**Depreciation and Amortization**** in 4Q22 was $80M, up from $75M in 4Q21.

**Amortization of acquired intangible assets** in 4Q22 was $62M, up from $57M in 4Q21.

**Interest Expense & Other Income / (Expense)** in 4Q22 was $49M, up from $30M in 4Q21.

*excluding non-recurring costs

** excluding amortization of acquired intangible assets
## Strong balance sheet and liquidity

<table>
<thead>
<tr>
<th>December 31, 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash</strong></td>
</tr>
<tr>
<td><strong>Available Borrowing Capacity</strong>¹</td>
</tr>
<tr>
<td><strong>Total Liquidity</strong></td>
</tr>
<tr>
<td><strong>Leverage Ratio for 4Q22</strong>²</td>
</tr>
<tr>
<td><strong>Credit Ratings</strong></td>
</tr>
</tbody>
</table>

**Next debt maturity:** 3.95% $400M Sr Notes Due 6/15/2023

1. $1.5 billion Revolver
2. Covenant compliance leverage ratio calculated in accordance with EFX credit agreements
## Cash Flow and Other Metrics

<table>
<thead>
<tr>
<th></th>
<th>4Q22</th>
<th>4Q21</th>
<th>FY 2022</th>
<th>FY 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating Cash Flow</strong></td>
<td>$325.4</td>
<td>$385.3</td>
<td>$757.1</td>
<td>$1,334.8</td>
</tr>
<tr>
<td><strong>Capital Expenditures (Cash)</strong></td>
<td>($156.1)</td>
<td>($136.1)</td>
<td>($624.5)</td>
<td>($469.0)</td>
</tr>
<tr>
<td><strong>Free Cash Flow</strong></td>
<td>$169.3</td>
<td>$249.2</td>
<td>$132.6</td>
<td>$865.8</td>
</tr>
<tr>
<td><strong>Cash Capex as a % Revenue</strong></td>
<td>13.0%</td>
<td>10.9%</td>
<td>12.2%</td>
<td>9.5%</td>
</tr>
<tr>
<td><strong>Depreciation Expense</strong></td>
<td>$80.0</td>
<td>$75.4</td>
<td>$323.4</td>
<td>$304.0</td>
</tr>
<tr>
<td><strong>Depreciation and Amortization</strong></td>
<td>$142.3</td>
<td>$132.2</td>
<td>$560.1</td>
<td>$480.4</td>
</tr>
<tr>
<td><strong>Cash Paid for Acquisitions, Net and Other Investments</strong></td>
<td>($3.7)</td>
<td>$1,826.7</td>
<td>$433.8</td>
<td>$2,935.6</td>
</tr>
</tbody>
</table>

*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. 4Q22 amount represents adjustment to opening balance sheet of prior period acquisitions.
Glossary
<table>
<thead>
<tr>
<th>Term</th>
<th>Our Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data &amp; Analytics (D&amp;A)</td>
<td>The organization of our data and analytic professionals responsible for developing new analytic insights used for new products and other research endeavors.</td>
</tr>
<tr>
<td>Insights</td>
<td>Analytical interpretations of various data assets that enable institutions to make better, more precise, real time decisions.</td>
</tr>
<tr>
<td>Verticals</td>
<td>Our various end-use markets aka industry verticals; reflects how we organize our sales professionals and go-to-market strategies.</td>
</tr>
<tr>
<td>InterConnect</td>
<td>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.</td>
</tr>
<tr>
<td>Adjusted EBITDA</td>
<td>Consolidated Net Income Attributable to Equifax adding back Depreciation &amp; 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).</td>
</tr>
<tr>
<td>Adjusted EPS</td>
<td>GAAP EPS excluding acquisition amortization and select periodic (i.e. less frequent) one-time items, e.g. restructuring charges, large tax credits, etc.</td>
</tr>
<tr>
<td>Term</td>
<td>Our Definition</td>
</tr>
<tr>
<td>-------------------------------------------</td>
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<tr>
<td>Agile</td>
<td>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.</td>
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<tr>
<td>API – Application Programming Interface</td>
<td>A software intermediary that allows two applications to talk to each other.</td>
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<tr>
<td>Architecture</td>
<td>The process by which organizations standardize and organize IT infrastructure to align with business goals.</td>
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<tr>
<td>Automation</td>
<td>The use of software to create repeatable instructions and processes to replace or reduce human interaction with IT systems.</td>
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<tr>
<td>Cloud First</td>
<td>A strategy where any new or updated IT project will evaluate safe, secure cloud computing options before making any new investments.</td>
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<tr>
<td>Cloud Native</td>
<td>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.</td>
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<tr>
<td>Data Analytics</td>
<td>The process of examining data to draw conclusions about the information they contain.</td>
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<tr>
<td>Data Center</td>
<td>A physical facility that enterprises use to house their business critical applications and information.</td>
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<tr>
<td>Data Fabric</td>
<td>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.</td>
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<tr>
<td>Data Ingestion</td>
<td>The process of obtaining and importing data for immediate use or storage in a database.</td>
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<tr>
<td>Data Insight</td>
<td>Information gained from analyzing data that could be used to make better business decisions.</td>
</tr>
<tr>
<td>Term</td>
<td>Our Definition</td>
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<tr>
<td>Data Gateway</td>
<td>A system that connects to multiple data sources and provides a single and central point of access to connect to each data source.</td>
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<tr>
<td>Data Governance</td>
<td>The overall management of the availability, usability, integrity and security of data used in an Enterprise.</td>
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<tr>
<td>Data Lineage</td>
<td>Data life cycle that describes the data's origins and where its transformations over time.</td>
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<tr>
<td>Data Linking</td>
<td>A technique for connecting pieces of information that are thought to relate to the same person, family, place or event.</td>
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<tr>
<td>Data Modeling</td>
<td>A set of tools and techniques used to understand and analyze how an organization should collect, update and store data.</td>
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<tr>
<td>Data Security</td>
<td>The process of protecting data from unauthorized access and data corruption throughout its lifecycle.</td>
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<tr>
<td>Data Silo</td>
<td>A collection of information in an organization that is isolated from and not accessible by other parts of the organization.</td>
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<tr>
<td>Data Tokenization</td>
<td>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.</td>
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<tr>
<td>Decisioning System</td>
<td>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.</td>
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<tr>
<td>Deployment</td>
<td>Interrelated set of activities that make a software system available to the users.</td>
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<tr>
<td>IVR – Interactive Voice Response</td>
<td>A technology that allows a computer to interact with humans through the use of voice.</td>
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<tr>
<td>On Premises</td>
<td>Traditional methods of installing and customizing software on the customer's own computers that reside inside their own data center.</td>
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