

Investor presentation December, 2012



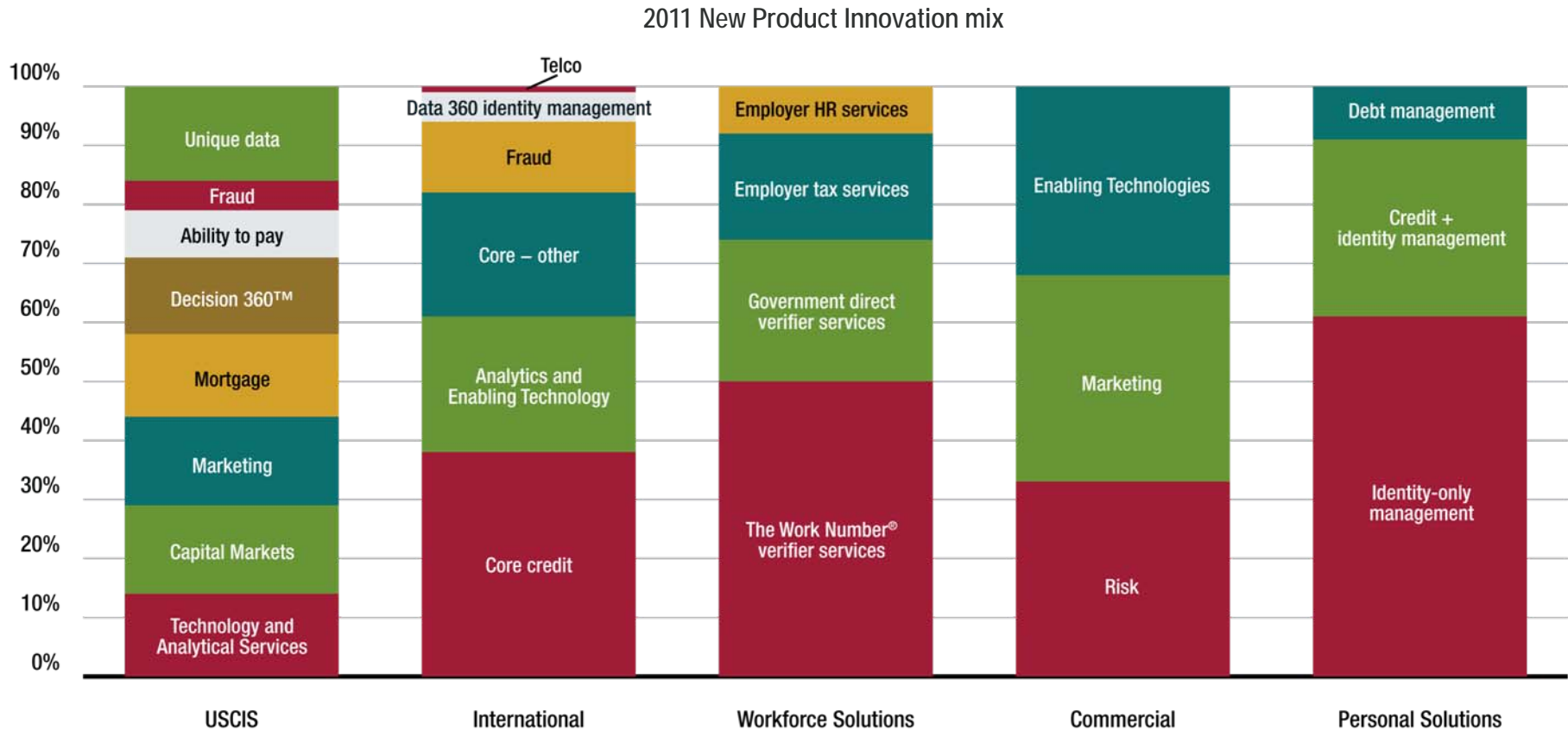
As usual, we will make statements during the presentation which are forward looking. Our 10-Ks, 10-Qs and other SEC documents outline the risks associated with these statements, and we encourage you to review them.

We also incorporate certain non-GAAP financial measures in this presentation. A reconciliation of historical financial non-GAAP measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center.

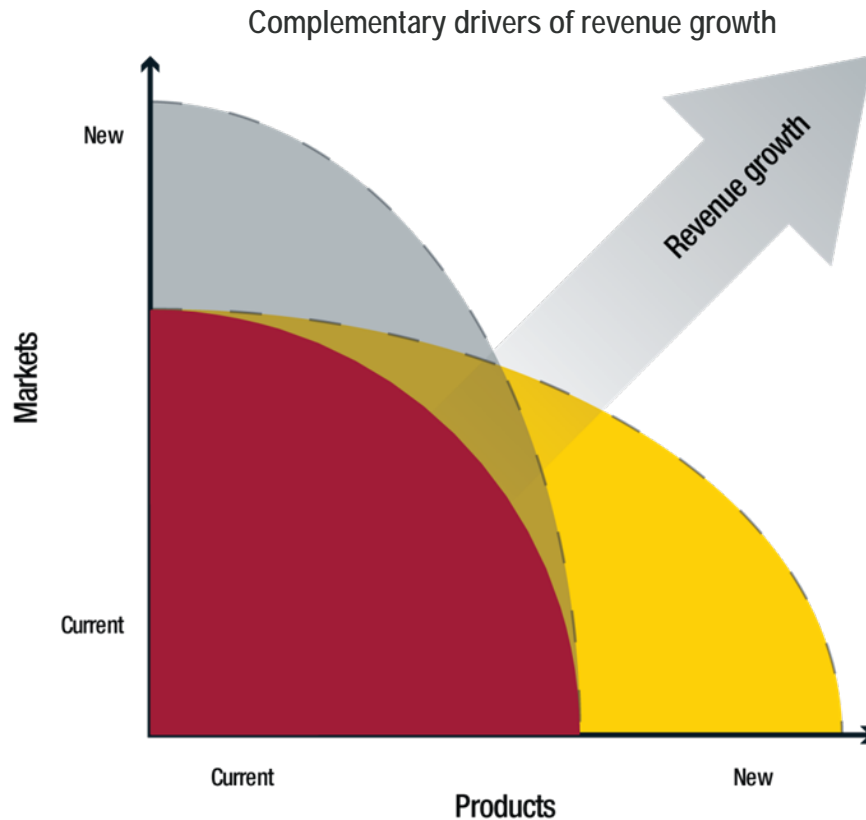
- › Expand and broaden our portfolio of unique data assets
- › Develop discipline and executional excellence in New Product Innovation (NPI)
- › Build expertise and dedicate resources to expand our served markets
- › Ensure strong financial and operational discipline with M&A initiatives
- › Ingrain an ongoing effort to drive process improvement across and throughout the enterprise
- › Recruit and develop exceptional management talent to drive superior and consistent execution of strategic objectives

We have shifted from primarily a credit reporting company in 2005 to a premier information solutions provider





We are delivering 3% incremental annual growth from New Product Innovation

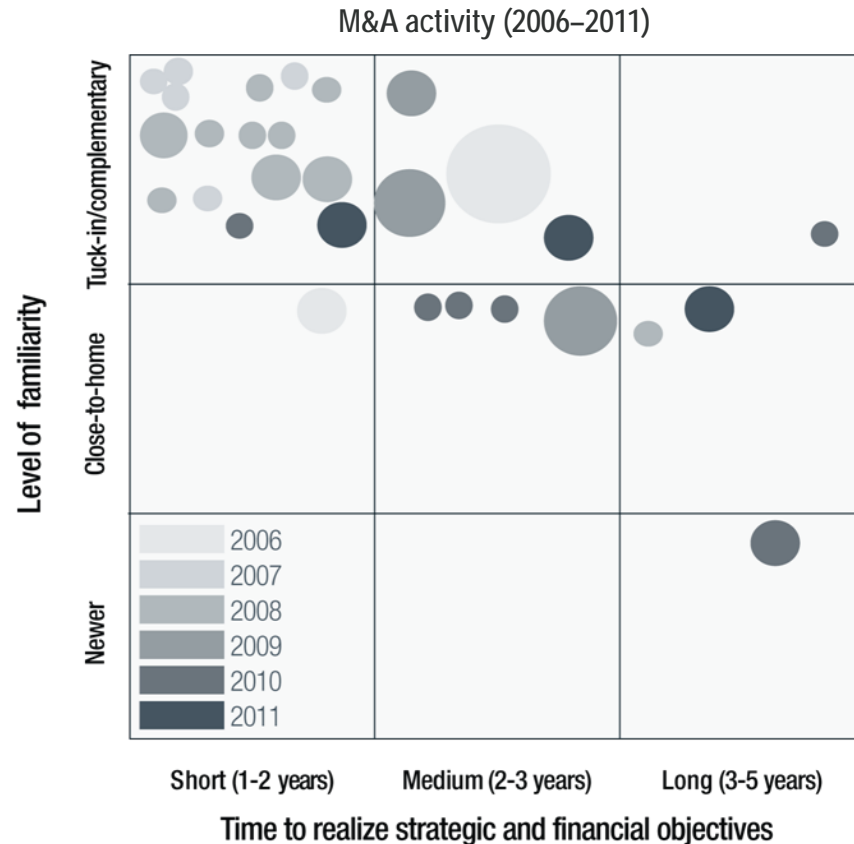


Expansion of markets served

- › Mortgage
- › Insurance
- › Capital Markets
- › HR Solutions
- › International Telco
- › Automotive

Market penetration through dedicated resources,
development of expertise and product innovation

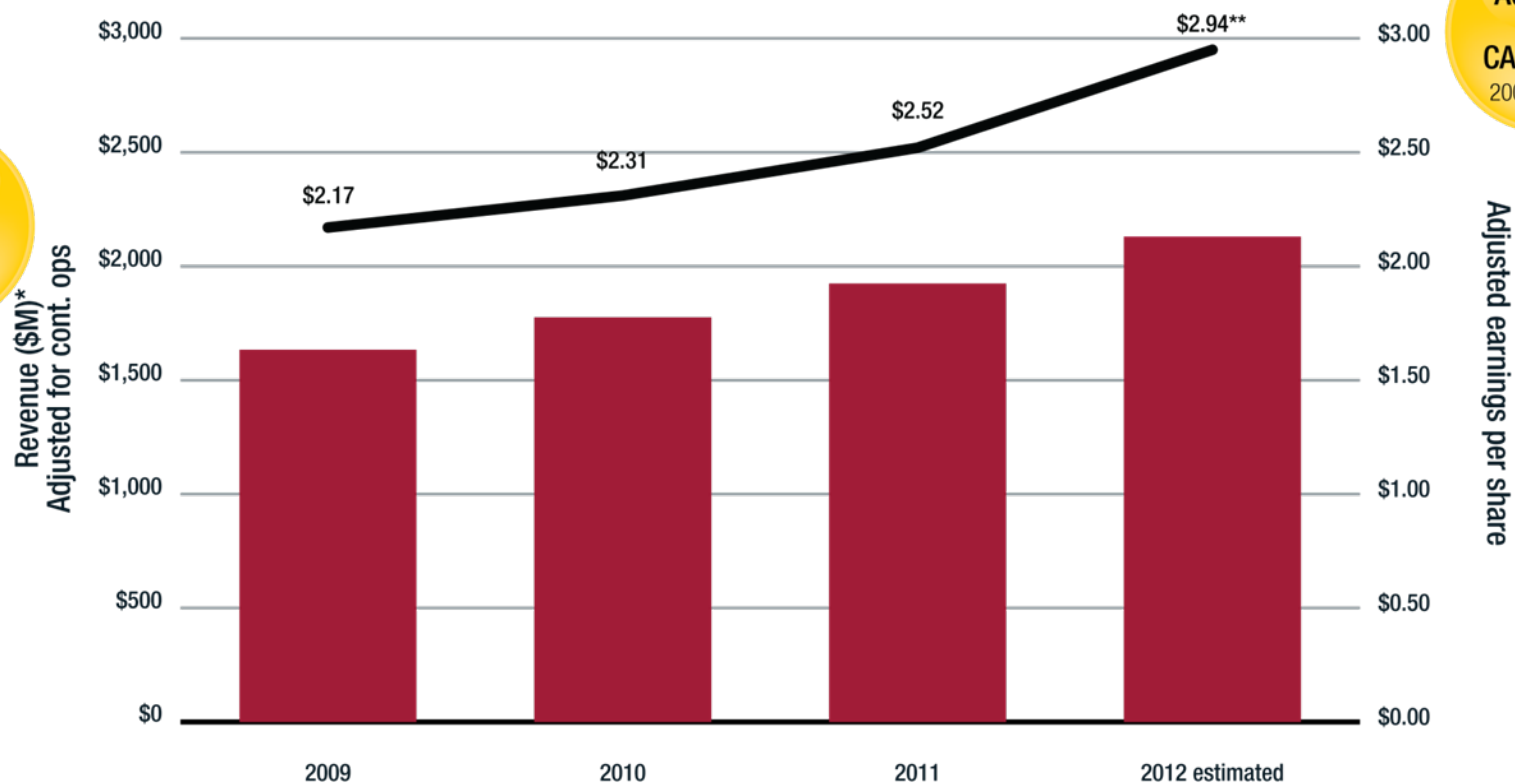
M&A activity encompasses a balanced portfolio addressing short, medium and long-term growth opportunities



Strategic acquisition focus

- » Unique data
- » Geographic expansion
- » Analytics
- » Decisioning technology
- » Scaling existing operations

Acquisitions deliver 1–2% of annual revenue growth

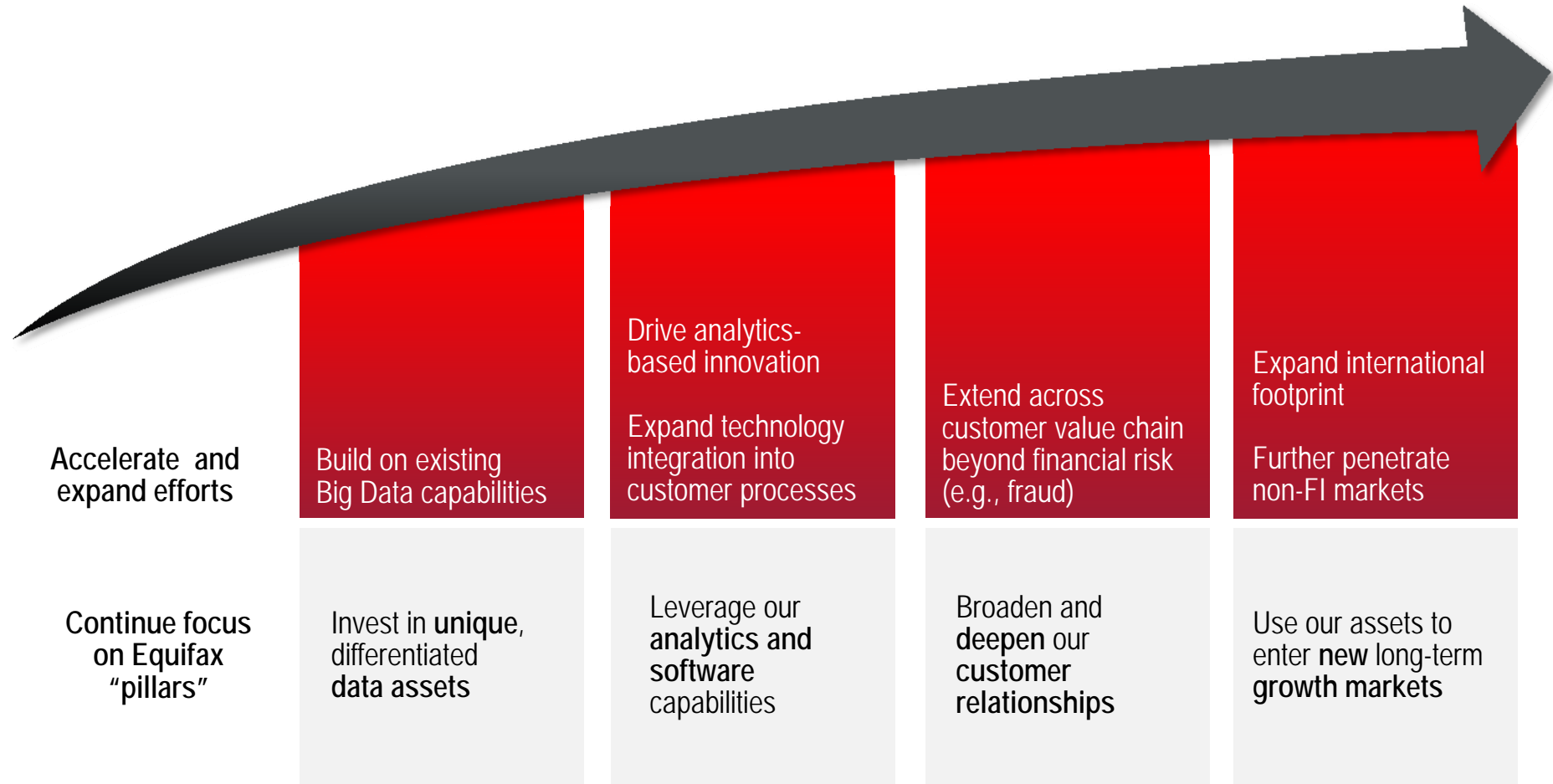


Adjusted Revenue
CAGR 9%
2009–2012E

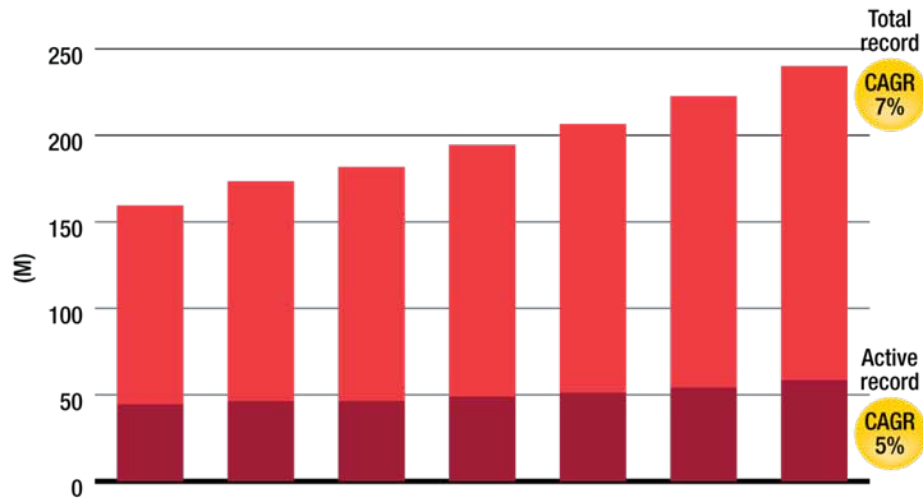
Adjusted EPS
CAGR 11%
2009–2012E

*Revenue (\$ millions), excluding Brazil and divested operations
 ** YTD actual + Q4 consensus

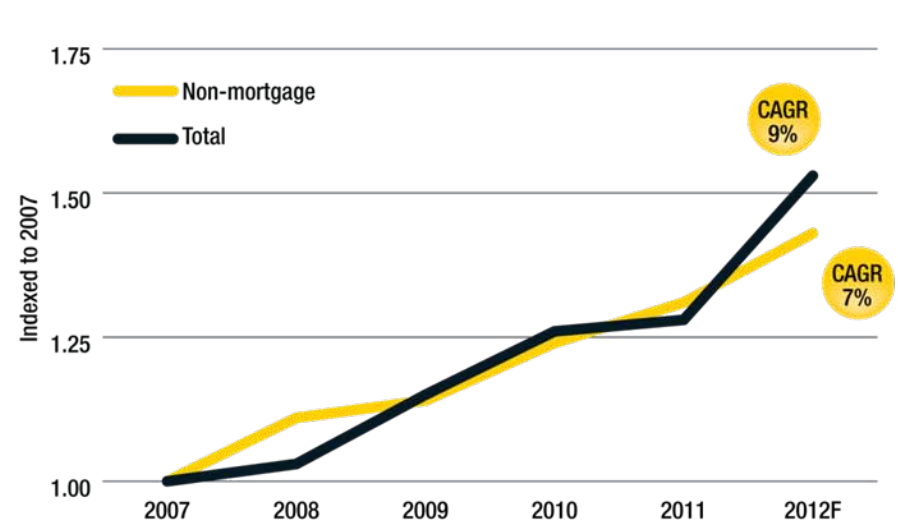
Equifax is accelerating investment in specific aspects of our core “pillars” to drive future growth



Records on The Work Number (M)



The Work Number revenue per active record



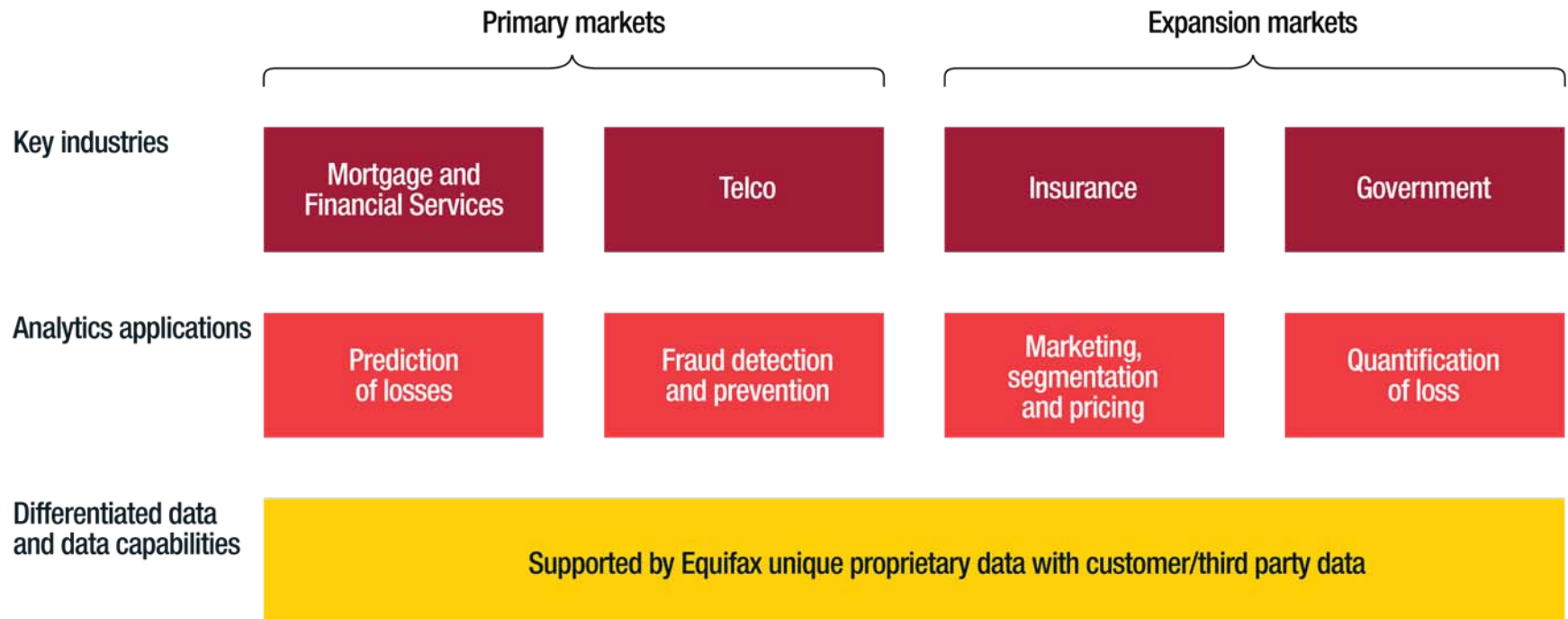
Strategies to grow records in the database

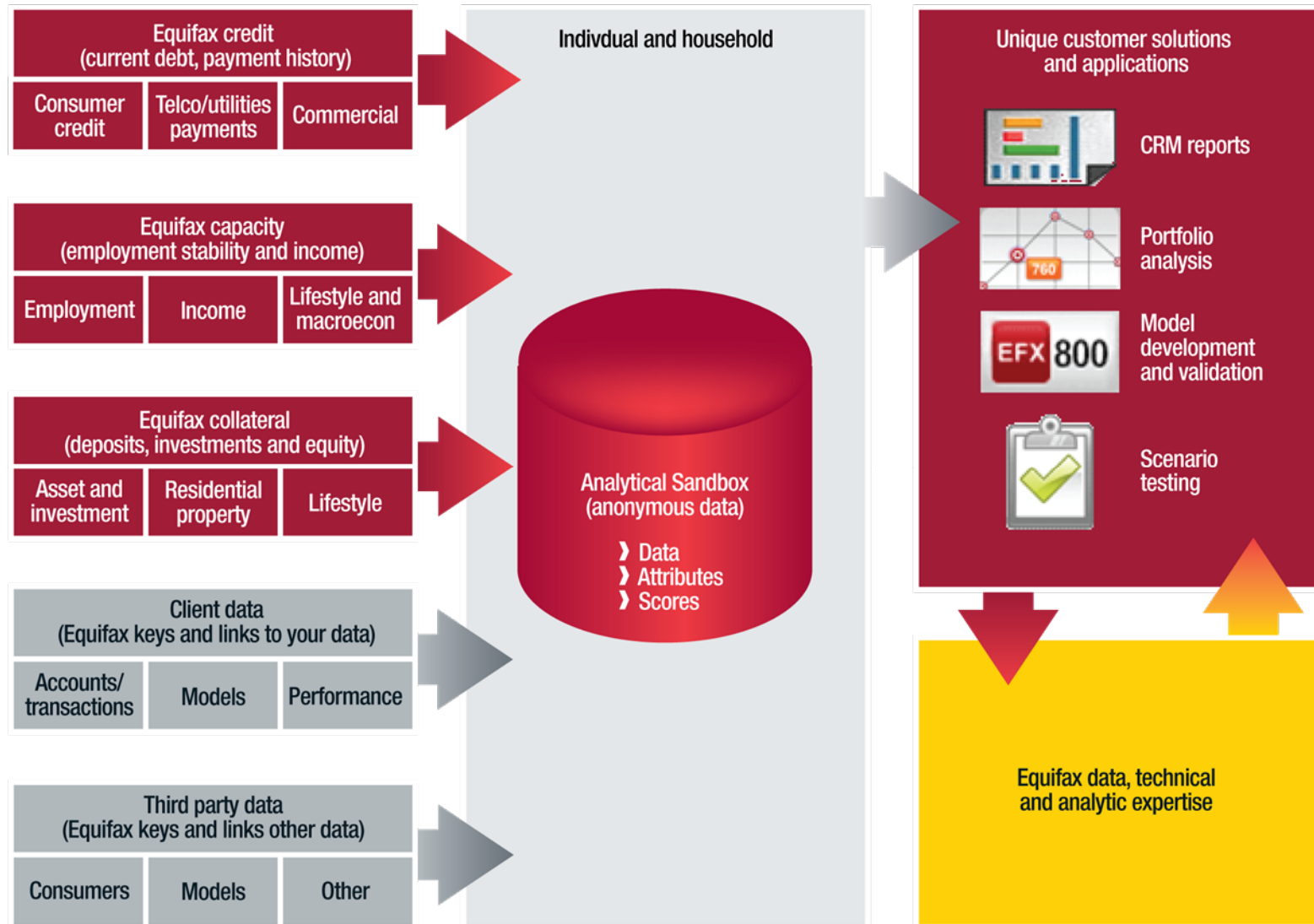
- > Direct sales to employers
- > Commercial partnerships to access small to mid-size employers
- > Technology and process improvement
- > Penetration of high value employer services to gain and retain records

Strategies to grow average revenue per record

- > Penetration and value add in government benefits applications
- > Penetration in emerging applications: Card, Automotive
- > Penetration from system-to-system integration
- > New products for specialized applications
- > Pricing
- > Increase use of historic records

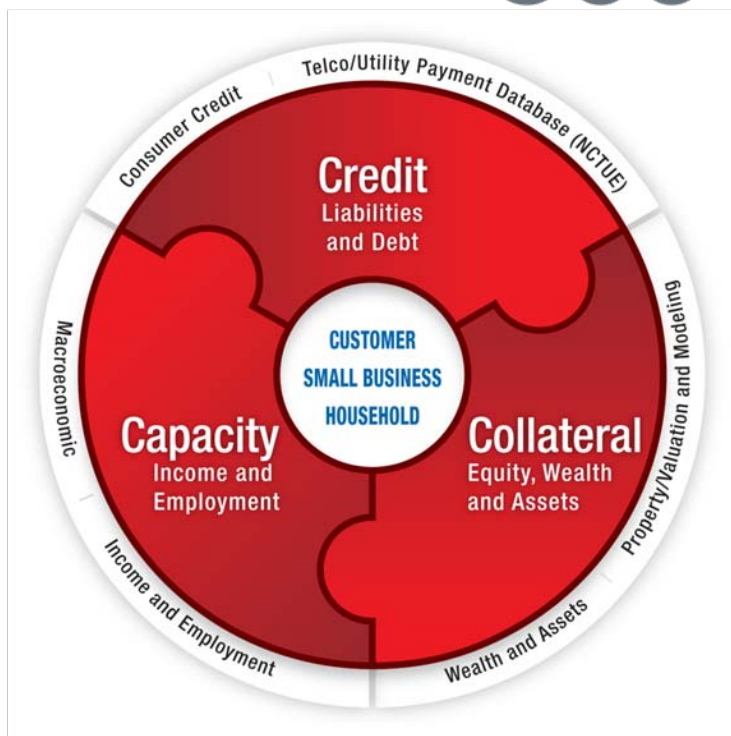
We are building on existing analytic capabilities to more rapidly innovate in the primary markets we serve today





Delivering insights into a consumer's assets, income statement and liabilities like no one else can is core to our strategy

Decision360™



Core credit data

250M+ consumer credit files

Alternative data

184M and growing NCTUE+ consumers (20% not on credit file)

Housing data

Property data and valuation models

Asset/wealth data

Over \$11T at the "micro-neighborhood" level

Tax return transcripts

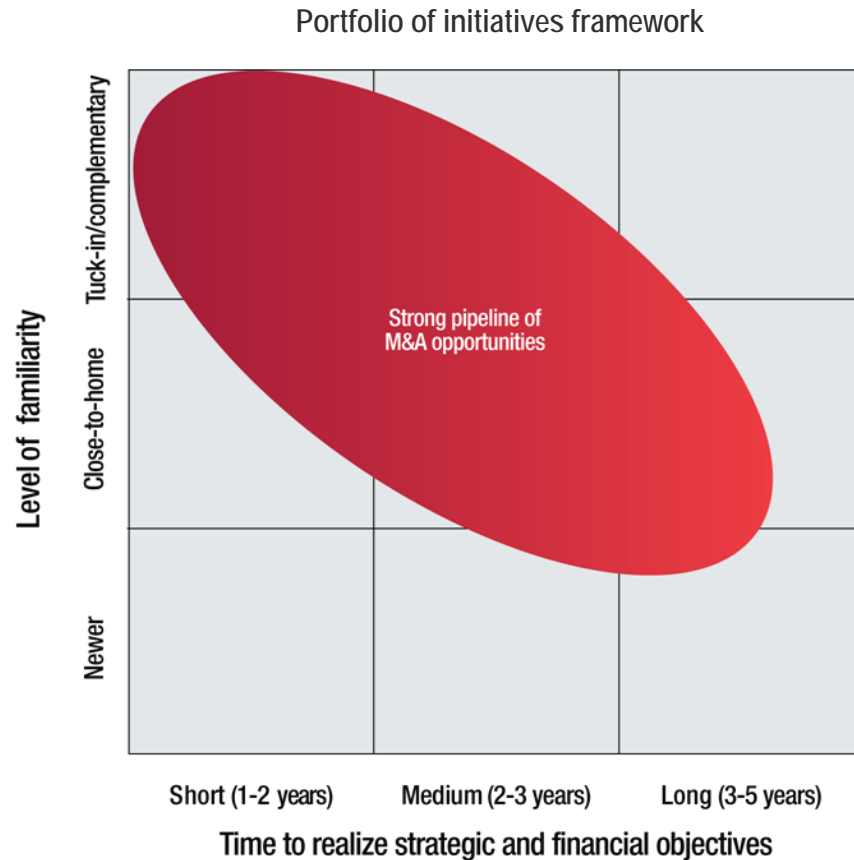
4506-T tax return data through IRS

Income and employment data

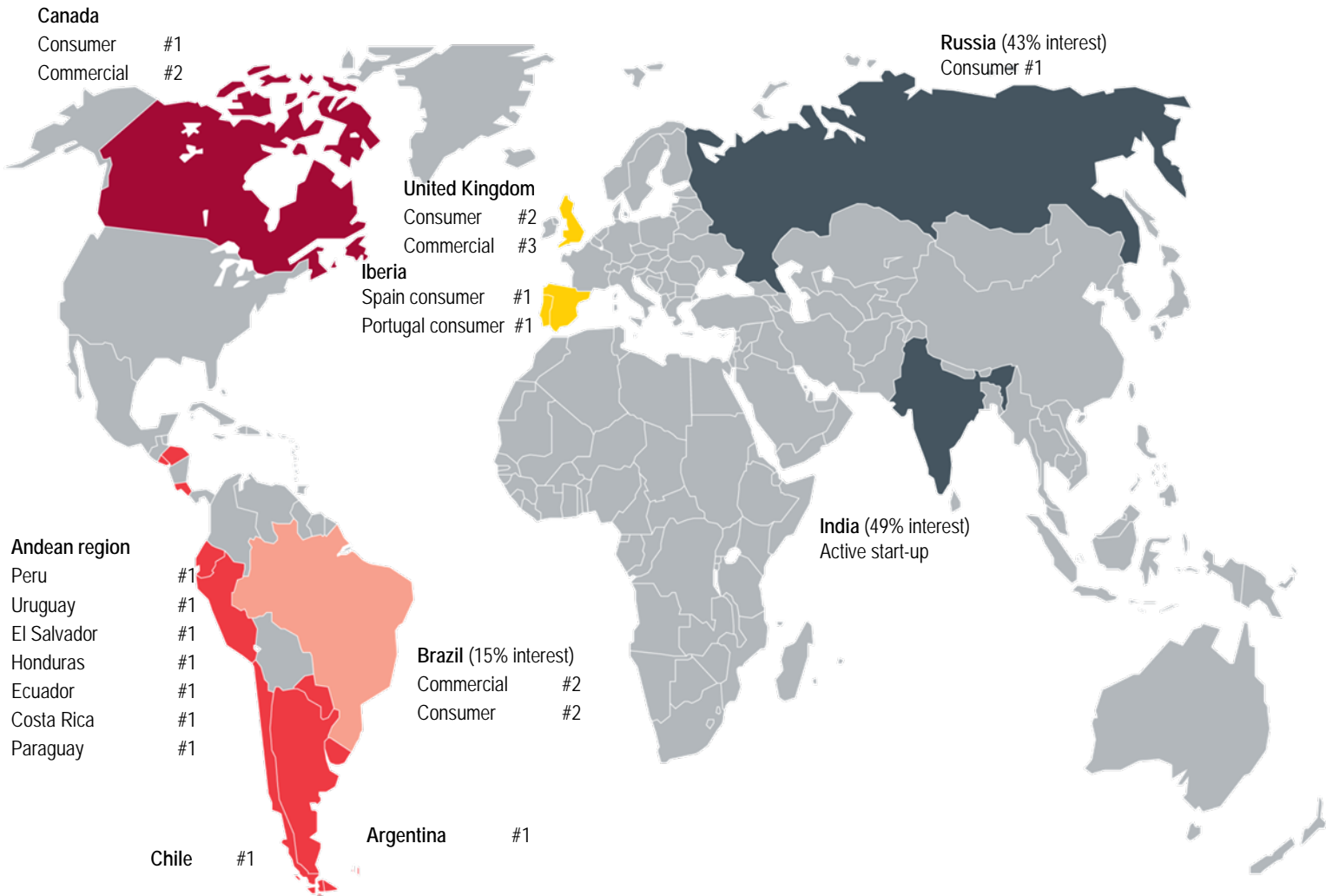
Over 52M active consumer records

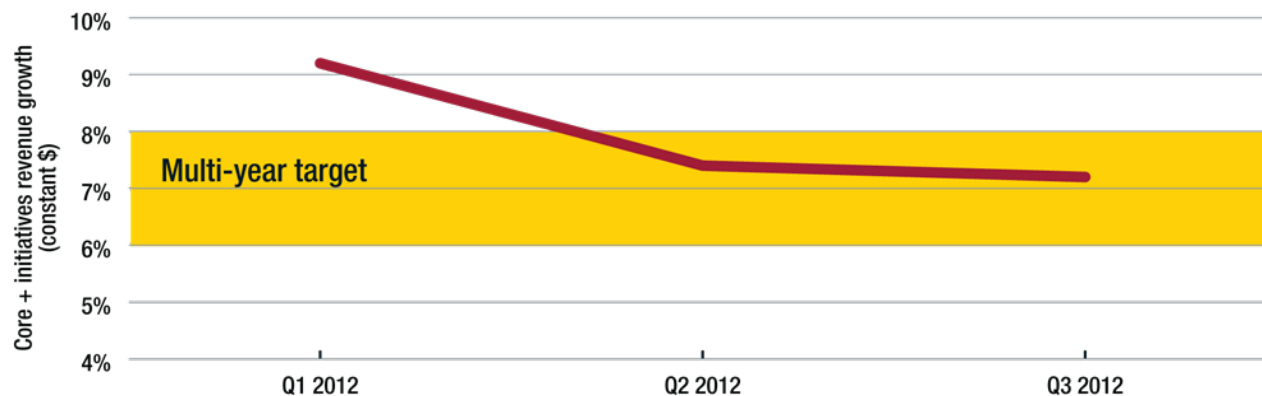
Protect "the core" while delivering differentiation through unique data, analytics and technology

M&A provides Equifax with a balance of options to expand in close-in opportunities and to pursue longer-term plays consistent with our stated strategy



- Disciplined approach
 - Financial assessment
 - Operational integration
 - Revenue synergies
- Robust/active pipeline
 - Data
 - Analytics
 - Software/Technology
 - Geographic Expansion



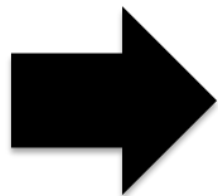
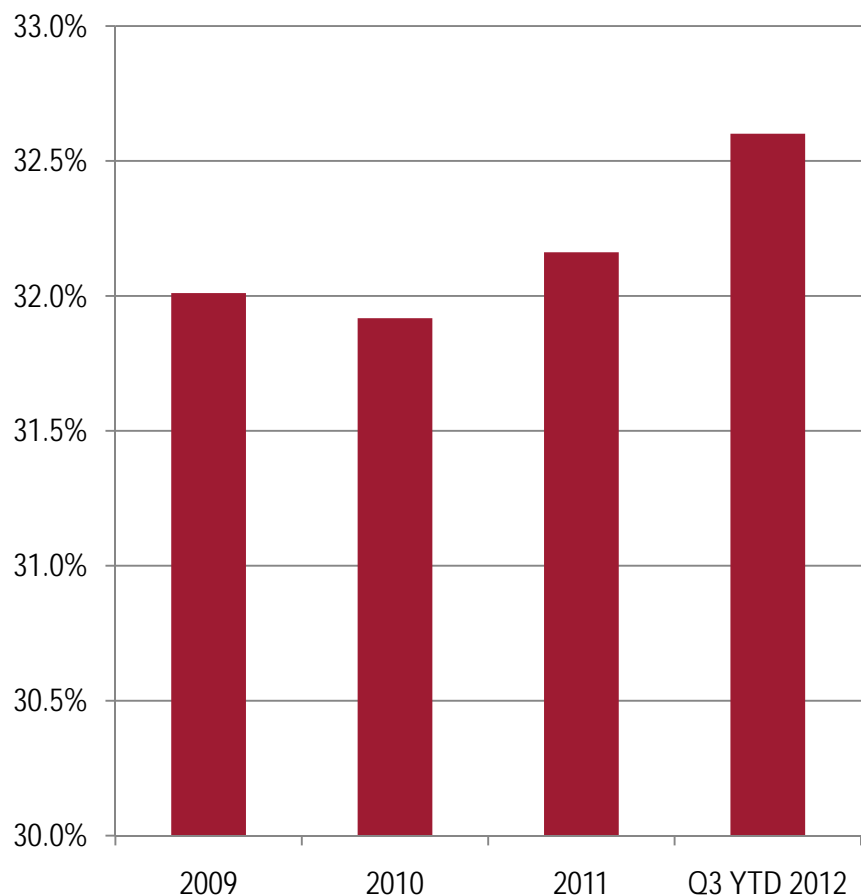


Contribution to year-over-year growth (constant \$)

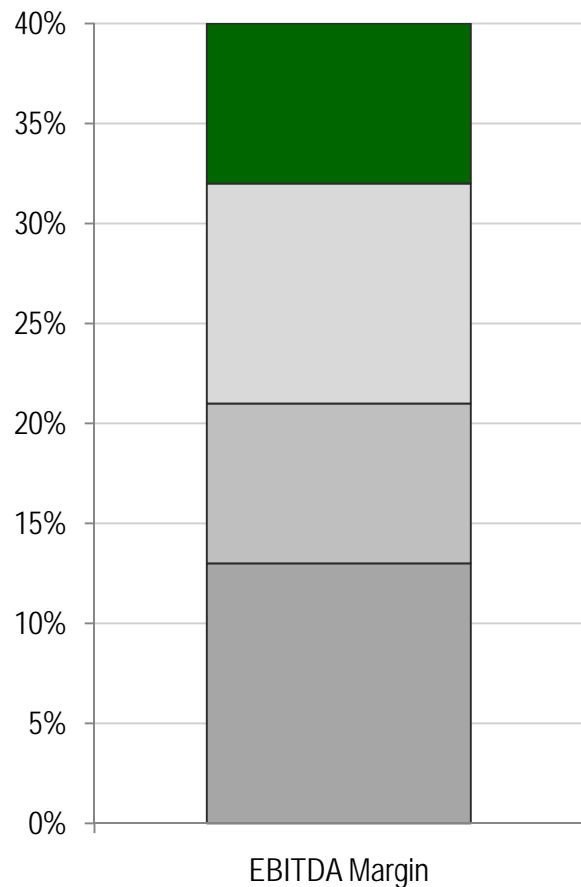
Core non-mortgage	8.7%	6.1%	5.9%
Mortgage initiatives	0.5%	1.3%	1.3%
Core + initiatives	9.2%	7.4%	7.2%
Mortgage market	4.2%	5.5%	3.5%
Acquisitions	2.4%	2.2%	1.1%
Brazil merger impact	(4.7%)	(3.7%)	—
Total revenue growth	11.1%	11.4%	11.8%

Mortgage market growth has pushed total growth to 11–12% YTD, above our long-term targets. Core plus Initiative growth is within our target 6–8% range.

Equifax continues to deliver outstanding EBITDA* margins, ranking in the top quartile of S&P 500 companies



S&P 500 EBITDA Margin



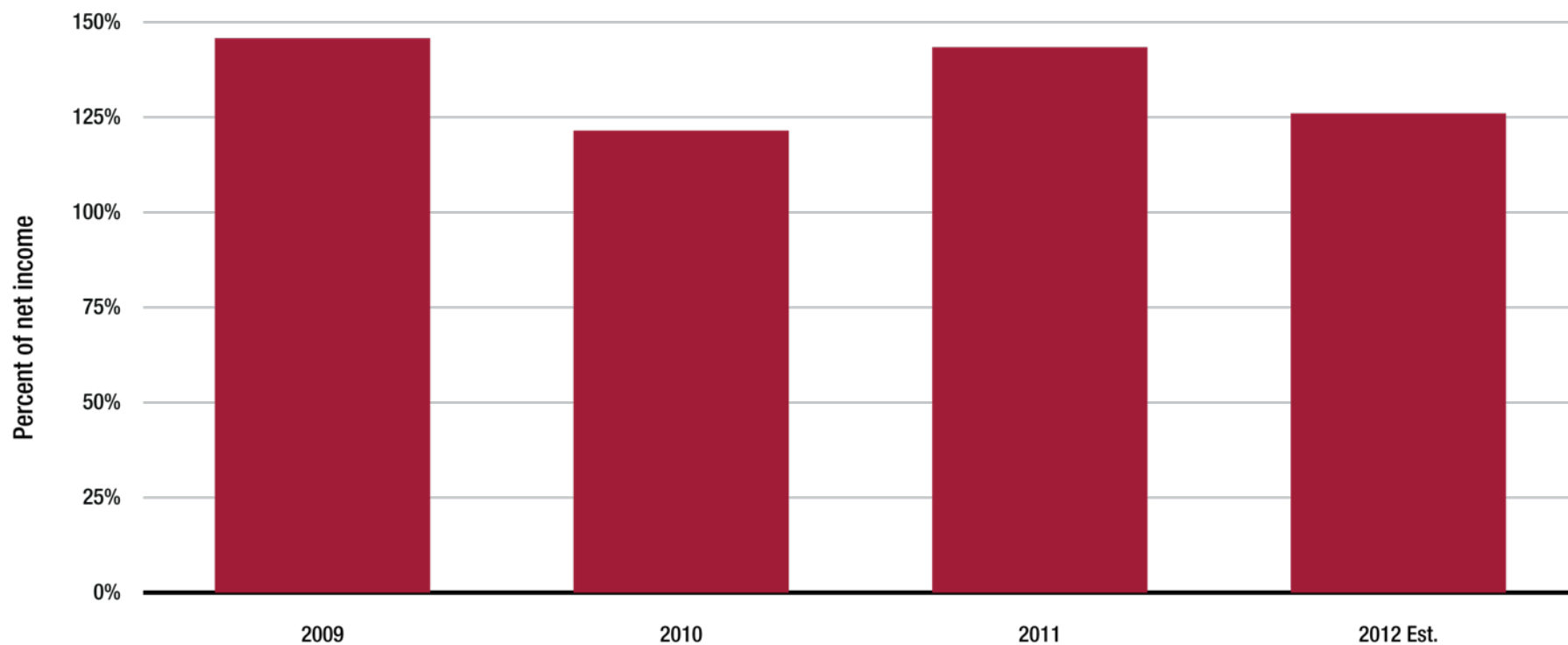
*Excludes unusual items and discontinued operations

Factors driving margin expansion

- › Revenue growth vs. fixed cost base
- › Proprietary high value offerings (price for value)
- › Breadth and depth of relevant product offerings (e.g. end-to-end)
- › Process improvement/LEAN operating disciplines

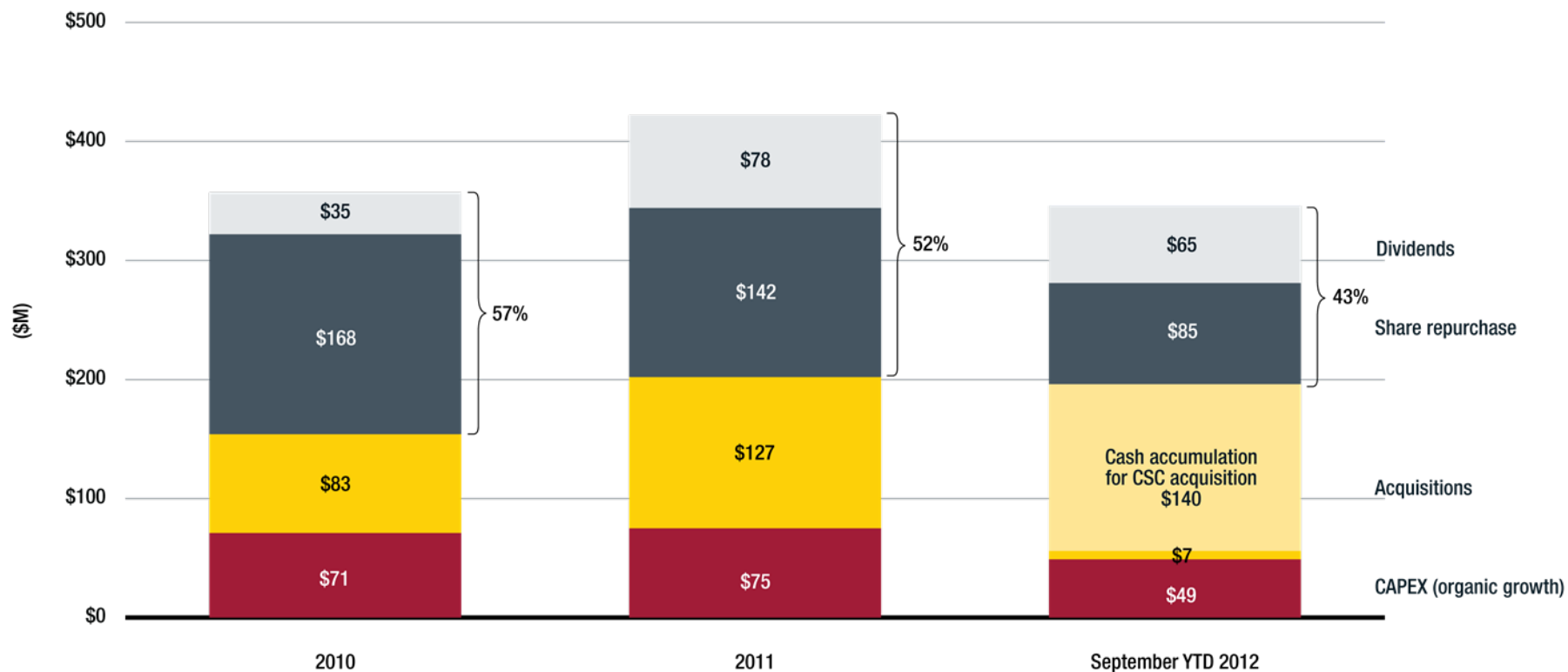
Factors which moderate margin expansion

- › Investment in growth initiatives – new products or markets
- › New products take time to scale
- › Product/market mix – higher vs. lower margin
- › Investment in evolving capabilities – analytics, Big Data, etc.
- › Potential regulatory requirements

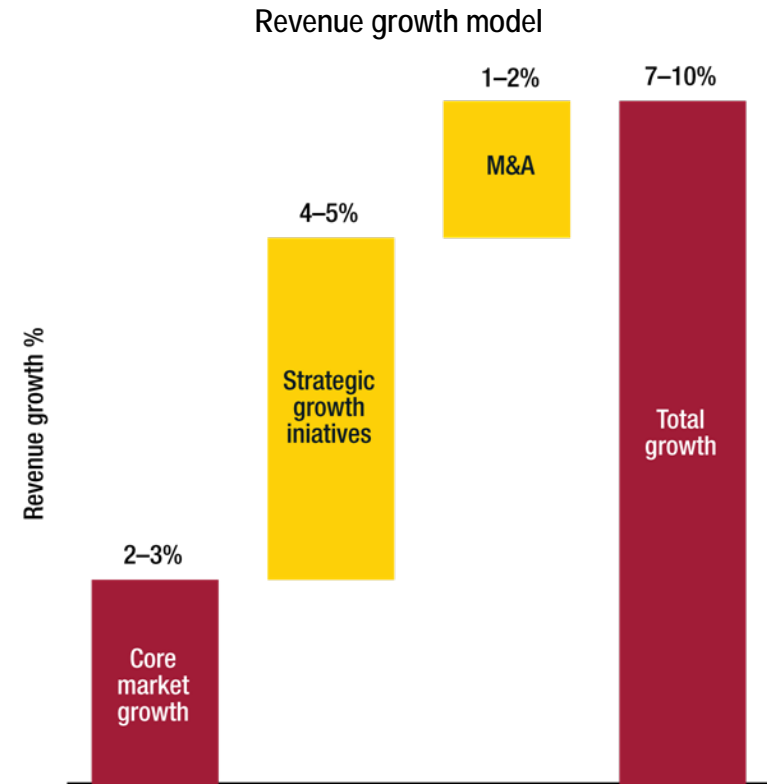


Note: reported net income; free cash flow is reported cash from operations less capital expenditures

Strong cash flow supports investment for organic growth, M&A and cash returns to shareholders



	Multi-year organic growth	Operating margin trend
USCIS	5–7%	Low 40's
N.A. Commercial	6–10%	Low-to-mid 20's
Workforce Solutions	7–9%	Mid-to-upper 20's
N.A. Personal Solutions	8–12%	High 20's
International	7–10%	Low 30's
Corporate expenses		Mid-single digits
Total company	6–8%	Mid-to-upper 20's



The five business units are expected to drive 6–8% in organic growth from core market growth and their strategic growth initiatives. With an additional 1–2% from strategic acquisitions, total long-term revenue growth is expected to be 7–10%.

	2013**	Multi-year outlook**
Revenue growth	10–12%	7–10%
Adjusted EPS growth	20–25%	10–13%
Operating margin	26–27%	+25 bps/year
Adjusted ROIC*	~14%	~15%
Dividends	25–35% of net income	25–35% of net income

* Adjusted ROIC = net income (excluding acquisition amortization)/average long-term debt and shareholders' equity

** Includes impact of CSC

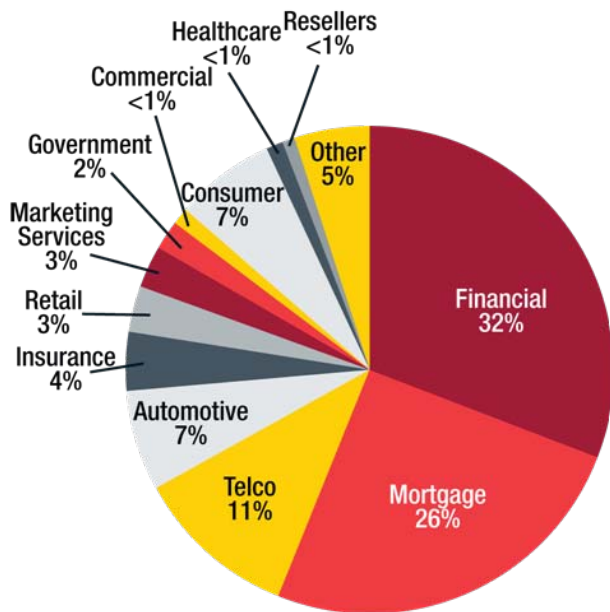
- › We are delivering on our promise of strong, consistent growth
- › Our competencies provide a basis for sustainable competitive advantage
- › Market trends are driving changes that create opportunities for Equifax to evolve
- › Equifax management and operating discipline support strong and consistent execution of our strategic growth initiatives
- › Consistent financial performance and revenue growth will increasingly reward our shareholders

APPENDIX



USCIS is a diversified and growing business that focuses on helping clients optimize and grow their portfolio of consumers and products

We service markets beyond financial institutions...

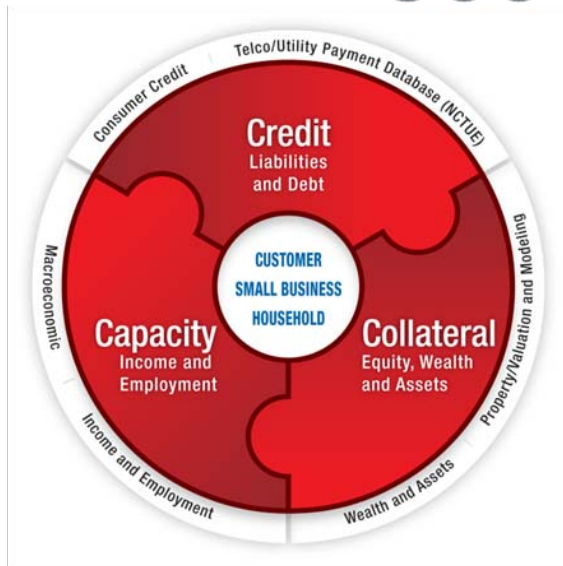


We enable opportunities for our clients...

- Target and acquire profitable customers
- Underwrite and manage credit risk
- Manage fraud risk beyond core credit repayment trends
- Optimize Customer Lifetime Value (CLTV) to improve portfolio profitability
- Identify business intelligence to drive strategic decisions

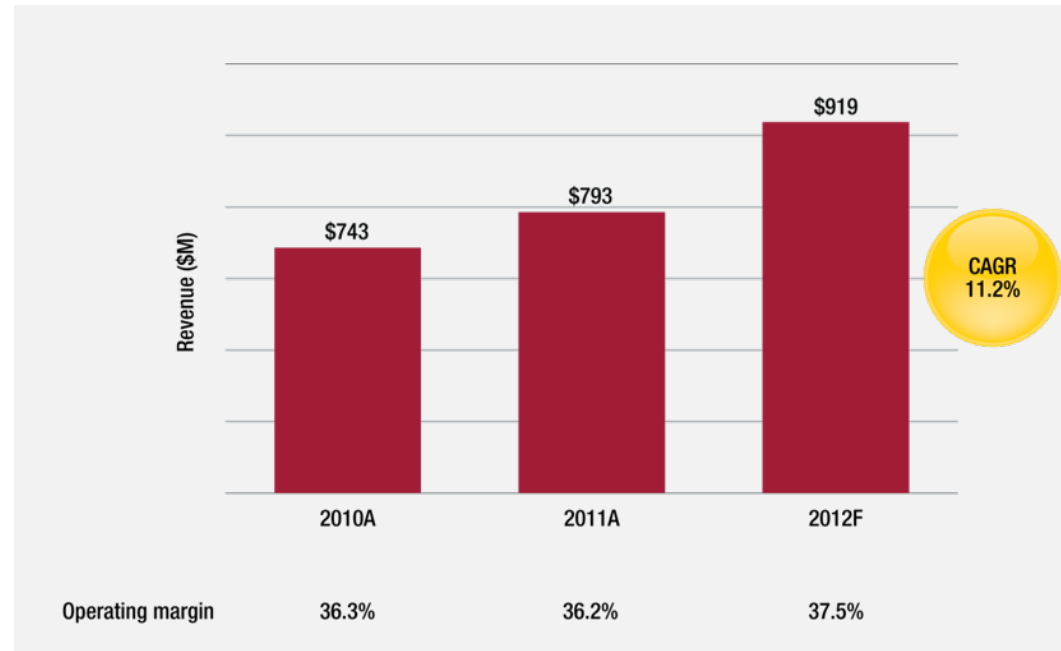
USCIS is driven by innovation and execution that have delivered consistent growth and financial results

Decision360™



Key Business Performance Drivers

- **Innovation:** Leveraging new data and analytic capabilities to drive new products and services
- **Execution:** Deep focus on aligning industry and client needs with our sales performance programs
- **Pricing:** Continued investment in market analytics and deal optimization to maximize profit



Customer		Solution	Why it matters
Top 5 Financial Institution	Decision 360	Modeling Analytic Platform	<ul style="list-style-type: none"> > Equifax data becomes the foundation for consumer modeling and analytic development > 5-year revenue stream
Top 5 Financial Institution		Verification of Employment (VOE)	<ul style="list-style-type: none"> > A fundamental industry shift to improve the lending experience for their mortgage customers. Utilizing LEAN for rapid adoption.
Top 5 Credit Card Company		Verification of Income (VOI)	<ul style="list-style-type: none"> > Enables Card Act (ability-to-pay) compliance which enables critical credit line increase programs
Mortgage		Credit Trends Portfolio Risk analytics and evaluation tool	<ul style="list-style-type: none"> > Improves government risk analytics footprint
Telco		Connexus Consumer Key EFXID Commercial Key	<ul style="list-style-type: none"> > Keying solutions to be utilized across all residential and commercial portfolios – more deeply embedding us as a longer-term partner

NACS uses its unique data sources, expertise in the small and medium business market, and advanced analytics to provide customers with solutions that help them grow their business

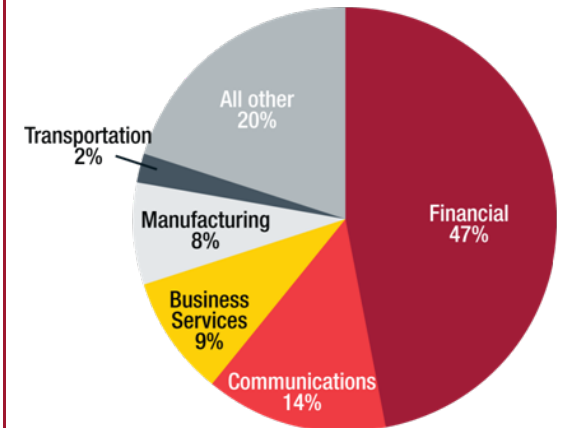
Accessible data/attributes

- > Credit information and attributes for businesses
- > Revenue, number of employees
- > Business address
- > Business ownership hierarchy and linkage
- > SIC code
- > Business identity
- > Relationship between business owner and consumer

Key business challenges we solve

- > New customer acquisition
 - Targeting and segmentation
 - Offer development
 - Customer data management
- > Underwriting
 - Identity authentication/verification
 - Ability-to-pay
 - Bankruptcy
- > Account management
 - Payment behavior changes
 - Cross-sell and up-sell
- > Asset recovery
 - Collections

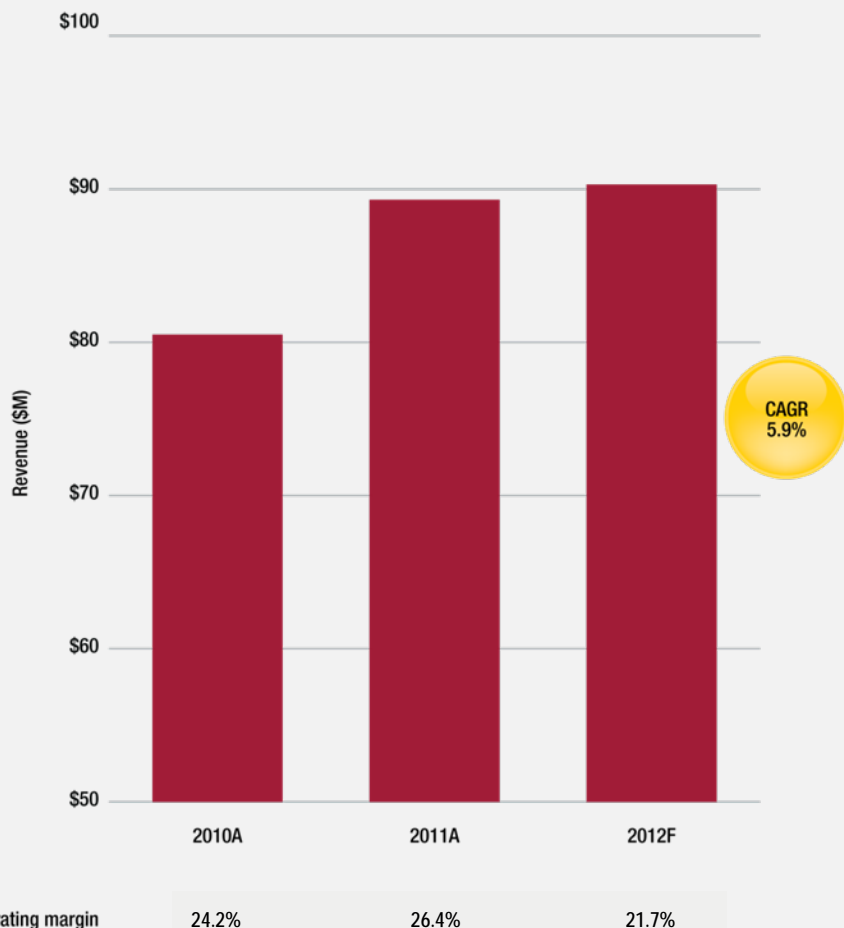
Customer mix



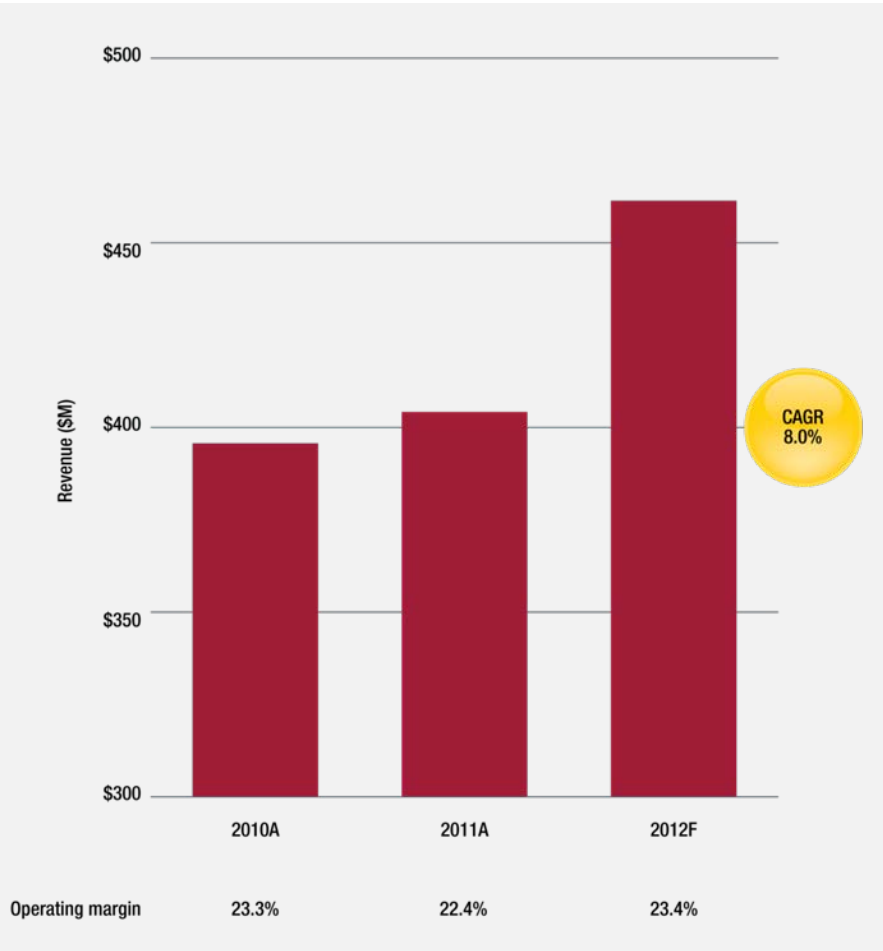
Be the premier provider of small business intelligence to customers through industry-leading data, analytics, decisioning tools and customer service

Strategic initiatives

- > Protect and grow the core
 - Increase share of banking by expanding presence in mid-tier and smaller banks; develop new analytic solutions and insights
 - Expand revenue in communications by increasing market penetration and cross-selling marketing solutions
 - Drive growth in Canada by accelerating innovation and leveraging our strong market presence
- > Expand the core
 - Differentiate and win in select, key vertical markets by investing in innovation that creates differentiation and sustainable competitive advantage



Workforce Solutions enables transparency for risk decisioning to clients and markets served by USCIS and Workforce Solutions. We also offer insights into workforce and HR-related metrics and benchmarks



Strategic initiatives

- > **Grow The Work Number** records through mid-market employers via commercial partners
- > Protect and **embed The Work Number** in key employer services
- > Penetrate **The Work Number** in targeted verticals through **direct and indirect channels**
- > Leverage **The Work Number** by **identifying new revenue streams** and new product opportunities
- > Expand **Workforce Analytics** becoming the leader in human capital metrics, turnover insight, and unique HR benchmarks
- > Continue to leverage USCIS sales force and align our HR services organization by key employer industries

Workforce Solutions is building out the largest U.S.-based employment and income repository – The Work Number database – enabling two key business units

Verification Services

The Work Number drivers

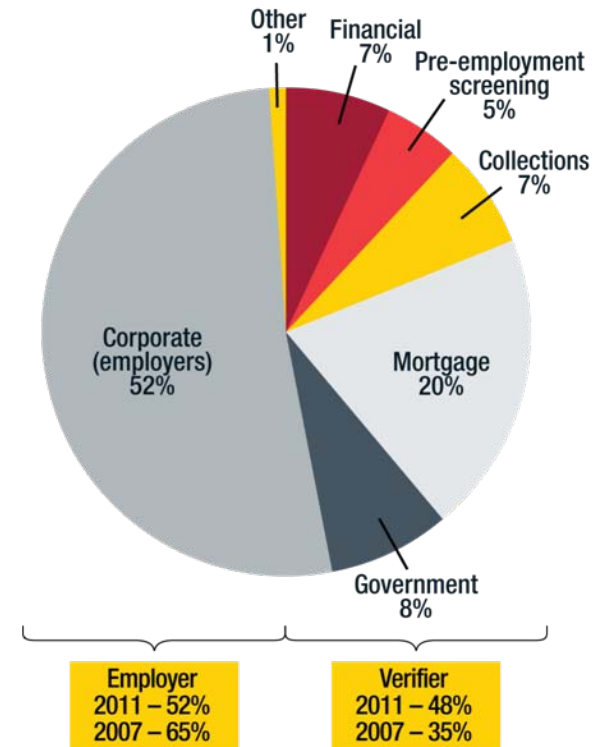
- > Mortgage GSE required
- > Government eligibility
- > Pre-employment
- > Collection
- > “Ability to pay” in card
- > Automotive and student lending
- > Enabling next generation risk tools – Decision 360

Employer Services

The Work Number enablers

- > Unemployment claims
- > I-9 and eVerify
- > Onboarding
- > Tax credits and incentives
- > Workforce analytics

Customer mix



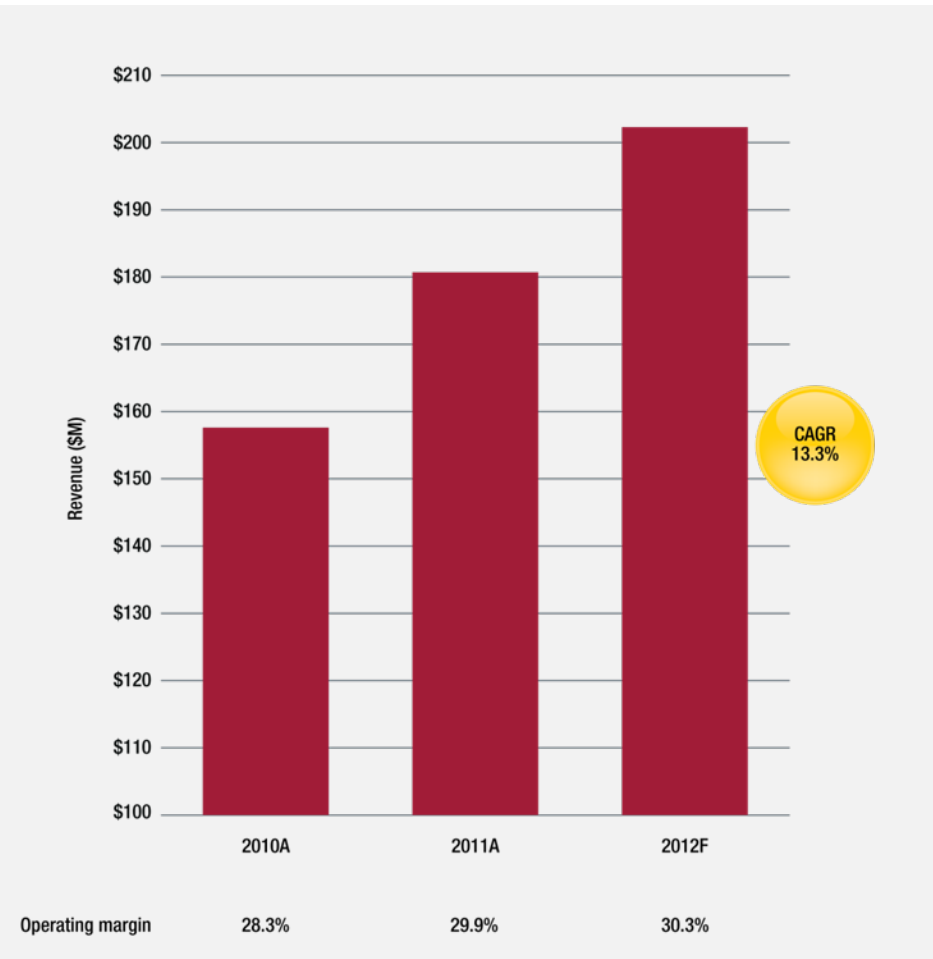
PSOL will achieve double-digit growth by efficiently acquiring new customers, growing customer lifetime value and leveraging best practices in newer markets

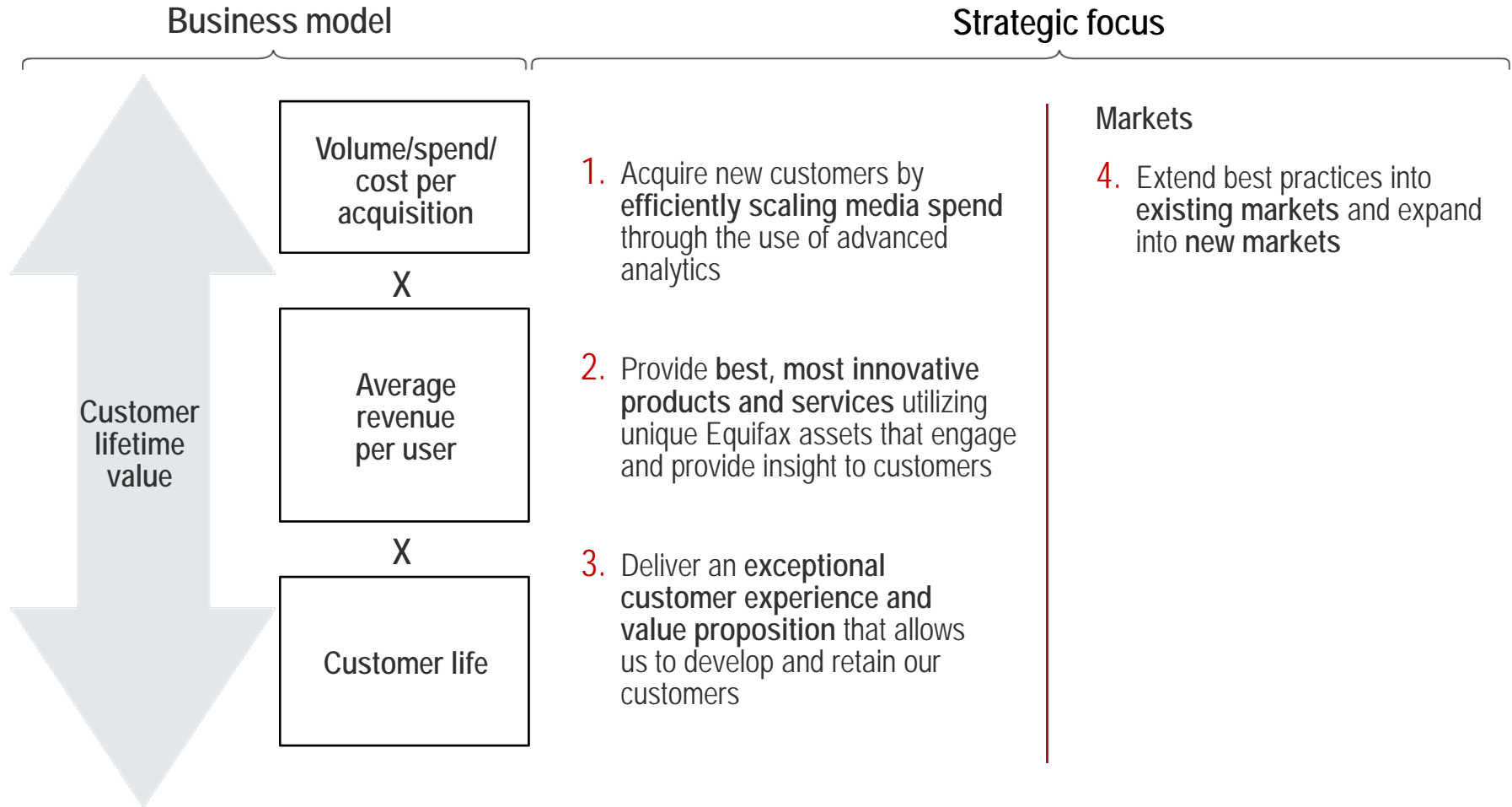
Personal Solutions vision

We will **empower** people with the **confidence** and **control** to be their **financial best**

How we deliver on that vision

- > Provide unique personal financial and identity **information**
- > Offer **insights** about how that information impacts customers' lives
- > **Engage** customers in understanding their situation
- > Through the best **customer experience**





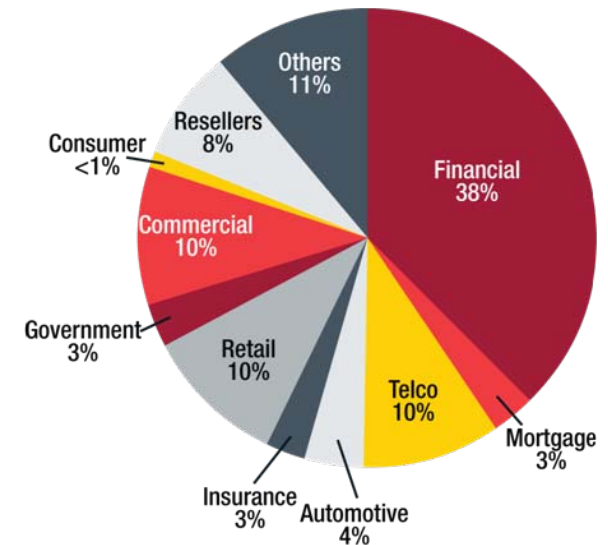
Strong, broad-based geographic presence

- > Canada
- > Europe
- > Latin America
- > Russia
- > India

Building blocks for growth

- > Differentiated data
 - > Fraud – real time; across geographies
 - Citadel
- > Identity authentication and management
 - eID Verifier
- > Decisioning platforms and analytical services
 - InterConnect
 - Experto
- > NPI
- > Personal Solutions

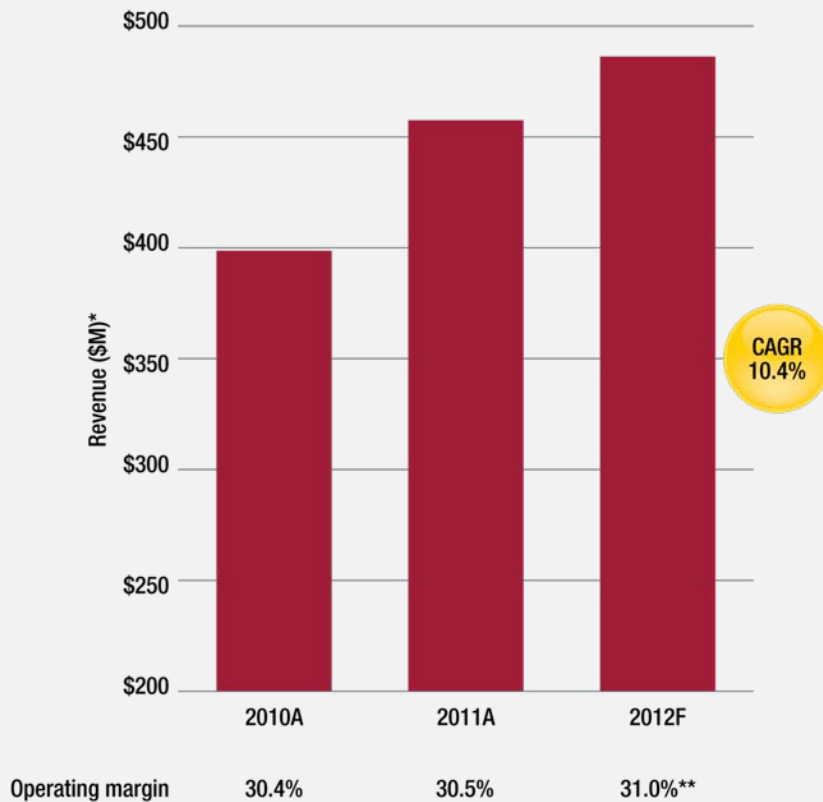
Customer mix



We will be the #1 or #2 credit and marketing information bureau in all markets where we operate. Focus on vertical industry growth – anchored by data, identity management, and technology and analytical solutions, as well as geographic expansion

Strategic initiatives

- > **Develop a 360° view of the consumer** through data acquisition and/or linkage
- > **Aggressive NPI** to take best offerings globally
- > Rapid growth in **Technology and Analytical Services** to meet latent market need and deepen penetration of value chain
- > Leverage expertise in **fraud and identity management** into non-core markets
- > Expand presence in **telco market** with solutions in risk, authentication and marketing
- > Enter new geographies and expand presence in existing geographies
- > Implement and leverage **regional organizations**



* Excludes Brazil which was deconsolidated in Q2, 2011

** Excludes Q3, 2012 restructuring charge

- › Generates additional \$0.45–\$0.50/share of adjusted EPS
- › Contributes \$110–\$115M EBITDA
- › Adds \$115–\$125M of revenue
- › Expands Equifax margins
- › Allows team to focus on innovation, not managing the relationship
- › Opportunity to leverage process improvement expertise
- › Very limited revenue synergies assumed