





Decision360°

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

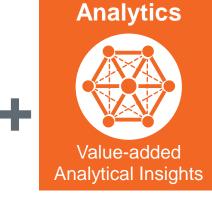


Serve as a trusted steward and advocate for our customers and consumers

Our Business Model is Robust and Resilient



- Credit
- Income
- **)** Employment
- Wealth
- Property
- Telco/Utility
- Commercial



- Scores & Models
- Bankruptcy
- Delinquency
- > Prepayment
- Event Risk
- Fraud Risk
- Fused Scores

Technology Software Integrating Data and Insights

- Optimization
- Waterfalling
- Segmentation
- Workflow Management
- Flexible Rulesbased Engines
- Collections SaaS

Customer Solutions

Customized High Value Decisioning Solutions

- Banks
- > Fin. Institutions
- Mortgage Cos.
- Telcos
- Auto
- Insurance
- Government

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

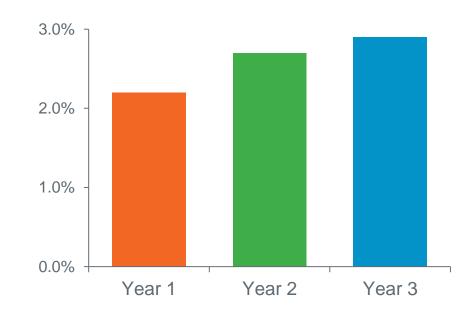
- Insurance
- Government
 - Federal
 - State
- Telco
 - Domestic
 - International
- Auto

New/High Growth End Use Segments

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

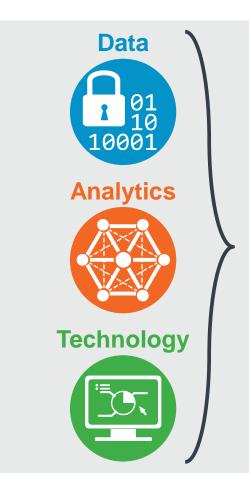
Growth Through New Product Innovation

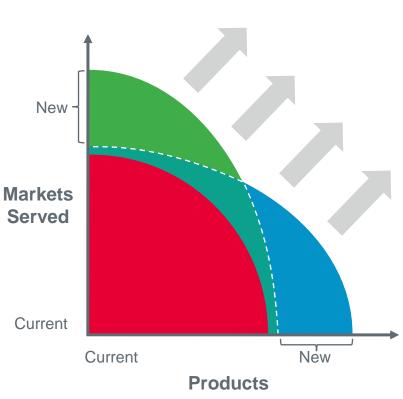
- A well established, structured discipline
 - Ideation
 - Elaboration
 - Construction
 - Launch
- Dedicated staff
- Routine senior executive reviews and visible targets
- Drives 50 to 70 new product launches each year
- Delivering increasingly high-value decisioning insights to our customers



Adding 2 to 3% points of growth per year

Our Business Model Drives Consistent and Sustainable Performance





Growth Vectors

-) Unique Data
- New Product Innovation
- EnterpriseGrowth Initiatives
- Analytics and Decisioning Technology
- Strategic M&A

A Strong Portfolio of Businesses

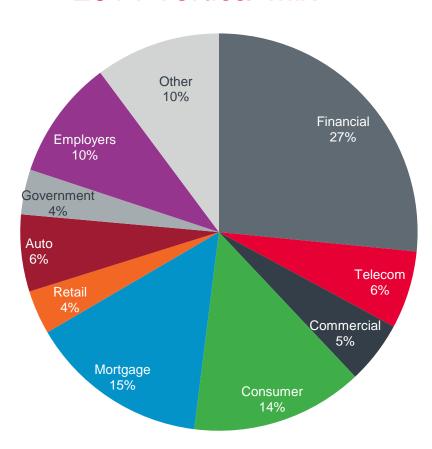
2014 Business Mix

2014 Revenue

1% / 5%*

2014 Growth/Non-Operating mortgage Market Margin Growth (Constant \$) 100% 90% International 22% 21.3% 80% Personal Solutions 8% 32.8% 70% 60% Workforce 3% / 13%* 32.1% Solutions 50% 40% 30%

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

38.8%



20%

10%

0%

USIS

USIS

Revenue and Growth Drivers

Key Growth Drivers

Gain deep vertical insights

Invest in vertical expertise and capabilities to drive innovation, improve our capabilities and go-to-market efforts

Invest in unique data & analytics

Expand our analytics scope by combining unique data with our Insights Engine to support vertical market expansion

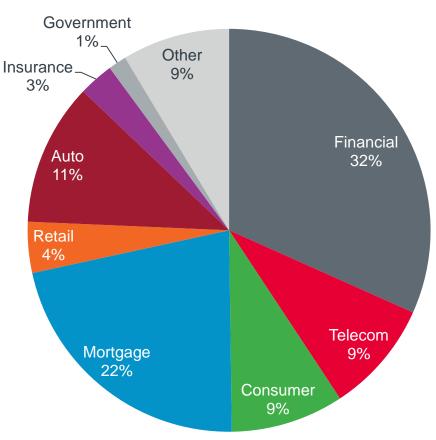
Optimize distribution

Extend Decision360 through USIS distribution, indirect channels and technology connectors

Diversify our portfolio

Extend our assets into value chain adjacencies that feed and anchor Equifax's core business in key verticals

2014 USIS Revenue Mix



Workforce Solutions

Revenue and Growth Drivers

Key Growth Drivers

Grow and expand TWN

Grow while enriching the value of our data asset

Continue to diversify Verifications

Diversify through accelerated penetration in home equity, auto, card and government

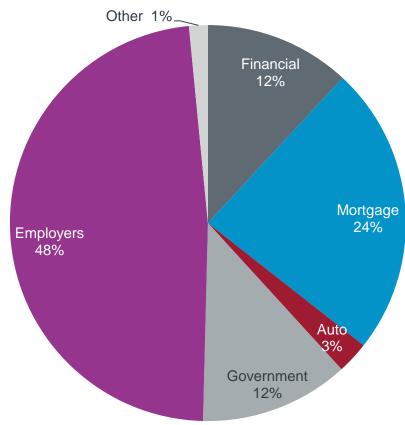
Grow and transform Employer Services

Overcome record low initial jobless claims, through vertical transformation and broader account management to leverage increasing compliance and workforce requirements

Maximize ACA opportunities

Becoming the de-facto ACA compliance and verifications solution for government and employer clients

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

PAST	PRESENT
Acquisition focused, direct-response driven marketing model	Entrance of new "free score" models driving up incremental cost of acquisition
Free credit report → free credit score, free trial-driven marketing	Pressure on "free trial" oriented offers
Rapidly growing, customized indirect market, limited PSOL presence	Indirect market chilled by regulatory changes
Growth of identity- focused products led by LifeLock	Traditional identity products becoming saturated
Emerging businesses in Canada, U.K.	Strong growth in Canada and U.K.

FUTURE

PSOL Transformation

Customer Journey Renaissance (Evolving the core)

CPA → value-based optimization (CLV)

One size fits all → customer journeys

Attack Indirect

Primary Direct → Direct and Indirect, unique offerings

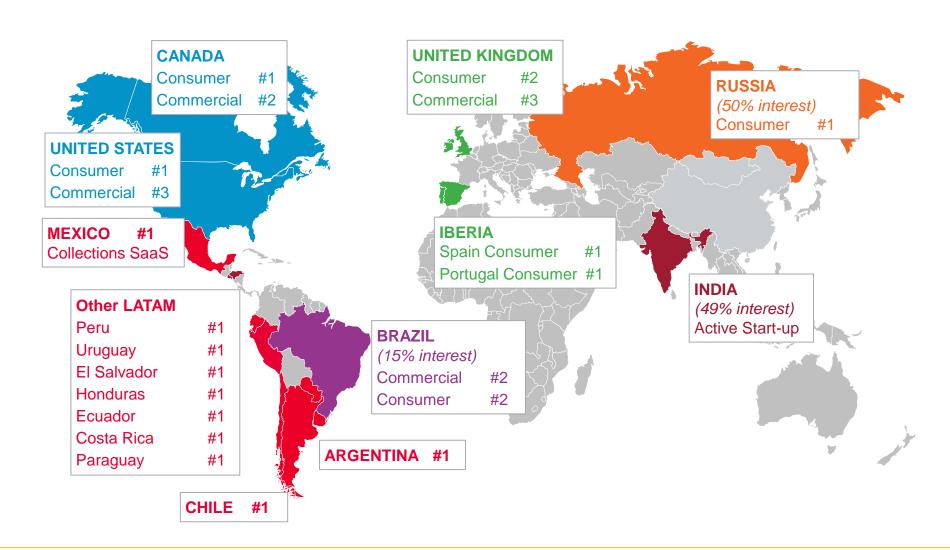
Grow Global

North America → U.K. → New Markets

Business Model Innovation

Subscription based model → alternate sources of consumer traffic and monetization

Global Presence in Important Growth Markets



International

Revenue and Growth Drivers

2014 Business Mix

Data 360

Accelerate development of 360° consumer view through aggressive acquisition of additional data sources to drive new insights

Expand telco Presence Accelerate revenue via global value propositions across the customer lifecycle: Marketing, Risk, Fraud, and Collections

Enhance decision solutions portfolio

Grow revenue and strengthen competitive position with Interconnect, ID Verification/Fraud solutions (eID and Citadel/Siran); execute plan and expand on Collections solutions (TDX/Inffinix)

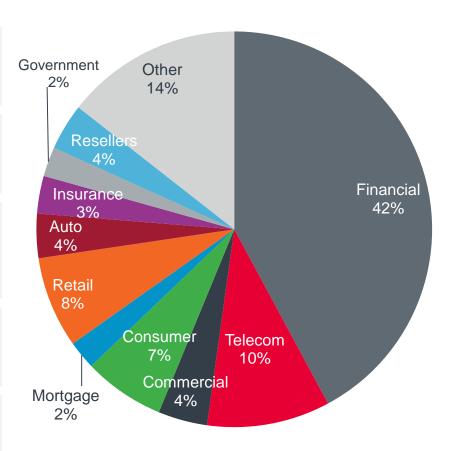
Enter new geographies

Expand presence in Europe and LATAM, focusing on consumer, commercial and PSOL information sources and capabilities

Scalability

Drive common IT and operational platforms that enable scalability and margin sustainability across international markets

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 Shareholders ¹	11% - 15%

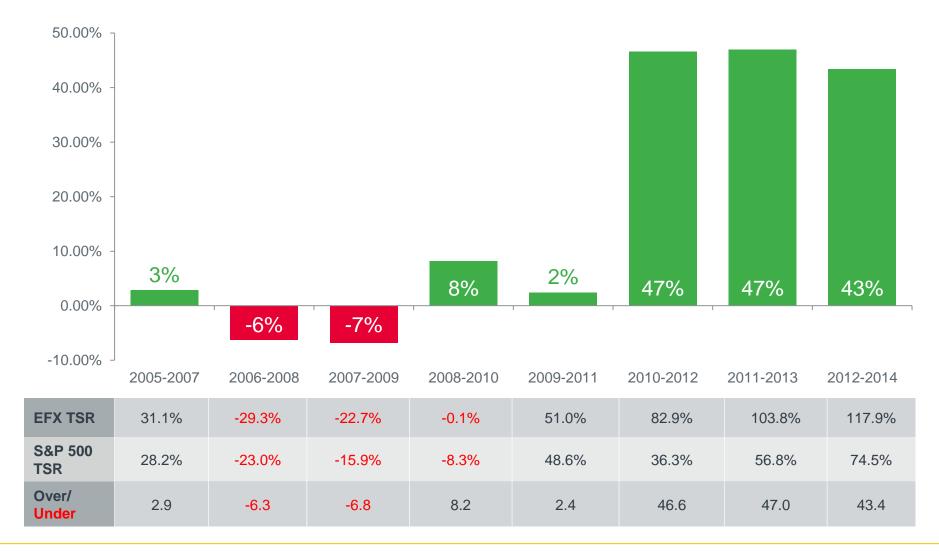
	Multi-year Organic Growth	Multi-year Operating Margin Trend
USIS	5-7%	Low 40s
Workforce Solutions	7-10%	Upper 30s
Personal Solutions	4-6%	Upper 20s
International	7-10%	Mid-to-upper 20s
Corporate Expenses		Mid-to-single digits
Total Organic Growth	6-8%	
M&A	1-2%	
Total Company Growth	7-10%	

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.

¹ Adjusted EPS growth plus dividend yield

²Constant Currency Basis

3 Year Performance vs. S&P 500





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

