



INVESTOR RELATIONS

December 2015



Decision**360**[®]

Forward Looking Statements

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

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

GAAP/Non-GAAP Reconciliation

Investment Thesis

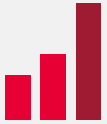
- › Sound strategy; strong execution; outperforming the competition
- › Dynamic external environment providing opportunities for growth
 - Economy gradually recovering; US entering credit “sweet spot”
 - Dynamic trends creating additional opportunity areas
- › Years ahead represent defining moment for Equifax trajectory – we are poised to take advantage
- › Corporate imperatives crystalize the strategy – positioning us to:
 - Distance Equifax from traditional competitors
 - Lead in disruptive innovation
- › We’re achieving our vision of being the global leader in information solutions...launching the company into the next playing field
- › Equifax’s business model is predicated on 7-10% multi-year annualized revenue growth and 9-13% multi-year annualized Adjusted EPS growth

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**.



Our Corporate Imperatives



Deliver consistently strong profitable growth and shareholder returns

- Grow revenue 7-10% while **expanding** operating margins
- Drive **shareholder return growth** that consistently **outperforms** the **S&P 500** average
- Embed **operational excellence** throughout the organization to drive performance



Develop unparalleled analytical insights leveraging Equifax unique data

- Advance our focus on **analytics** to deliver insights that solve customer challenges
- Continue to build out our **unique enterprise data assets** that can be leveraged for insights
- Advance Equifax **technology capabilities** to stay ahead of innovation trends



Innovate for market leadership in key domains and verticals

- Be the recognized experts in **credit/repayment risk, identity and fraud risk, and debt management**
- Build our **expertise and leadership** position in **strategic verticals** and expand in new verticals
- Achieve and maintain a **global** presence in alignment with our strategic and financial goals



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

- Uphold the highest level of **integrity** regarding legal, ethical, and business standards; purpose-driven company
- **Collaborate** with customers to innovate and create value; **empower** consumers to better understand their financial position
- Improve the **customer experience**, increasing the ease of doing business with Equifax and consuming our solutions

Sound Business Fundamentals Support 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

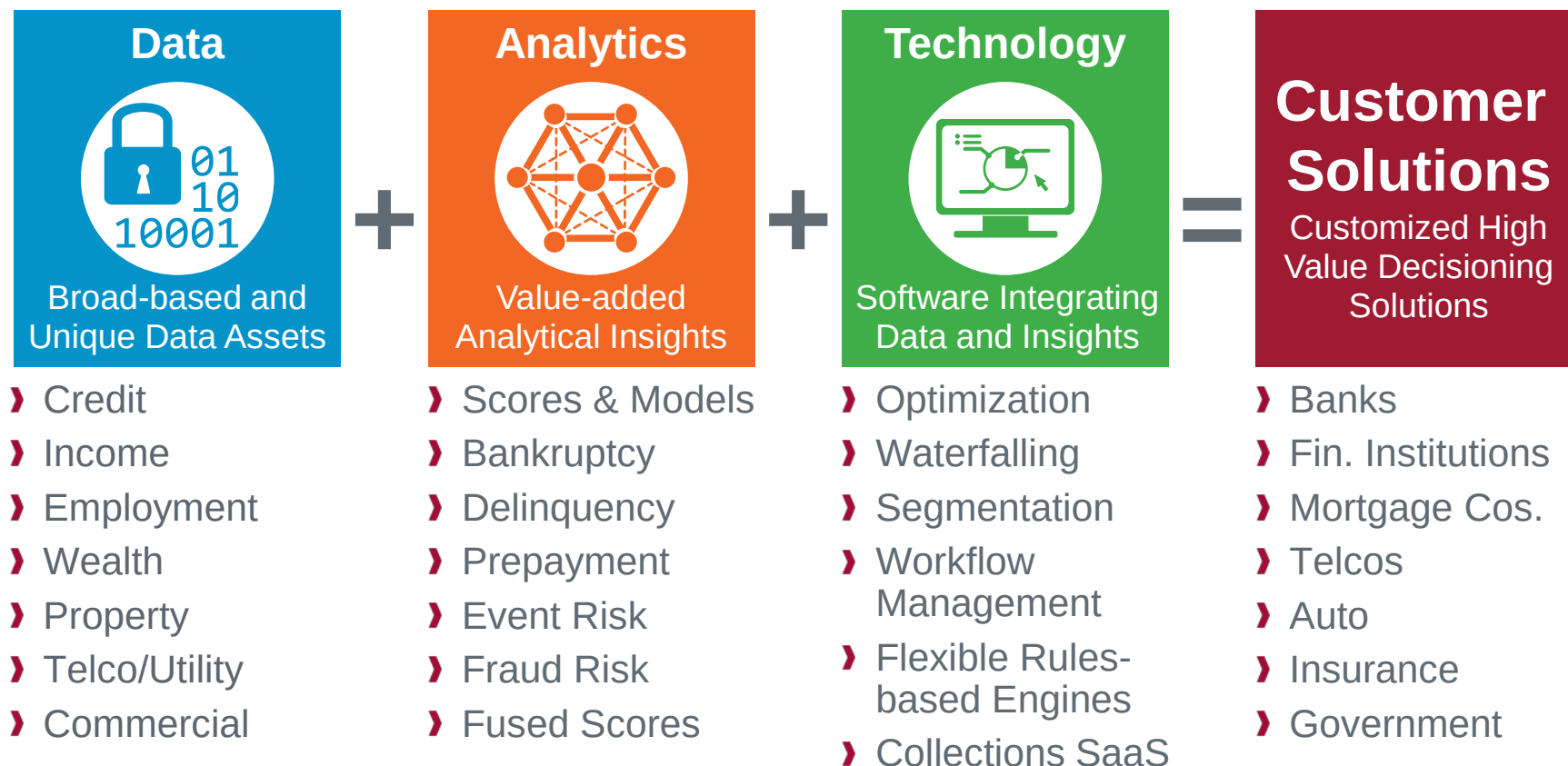
Supply of information solutions is expanding as technology facilitates access to more types and larger volumes of data for real time decisions at an increasingly lower cost

- 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

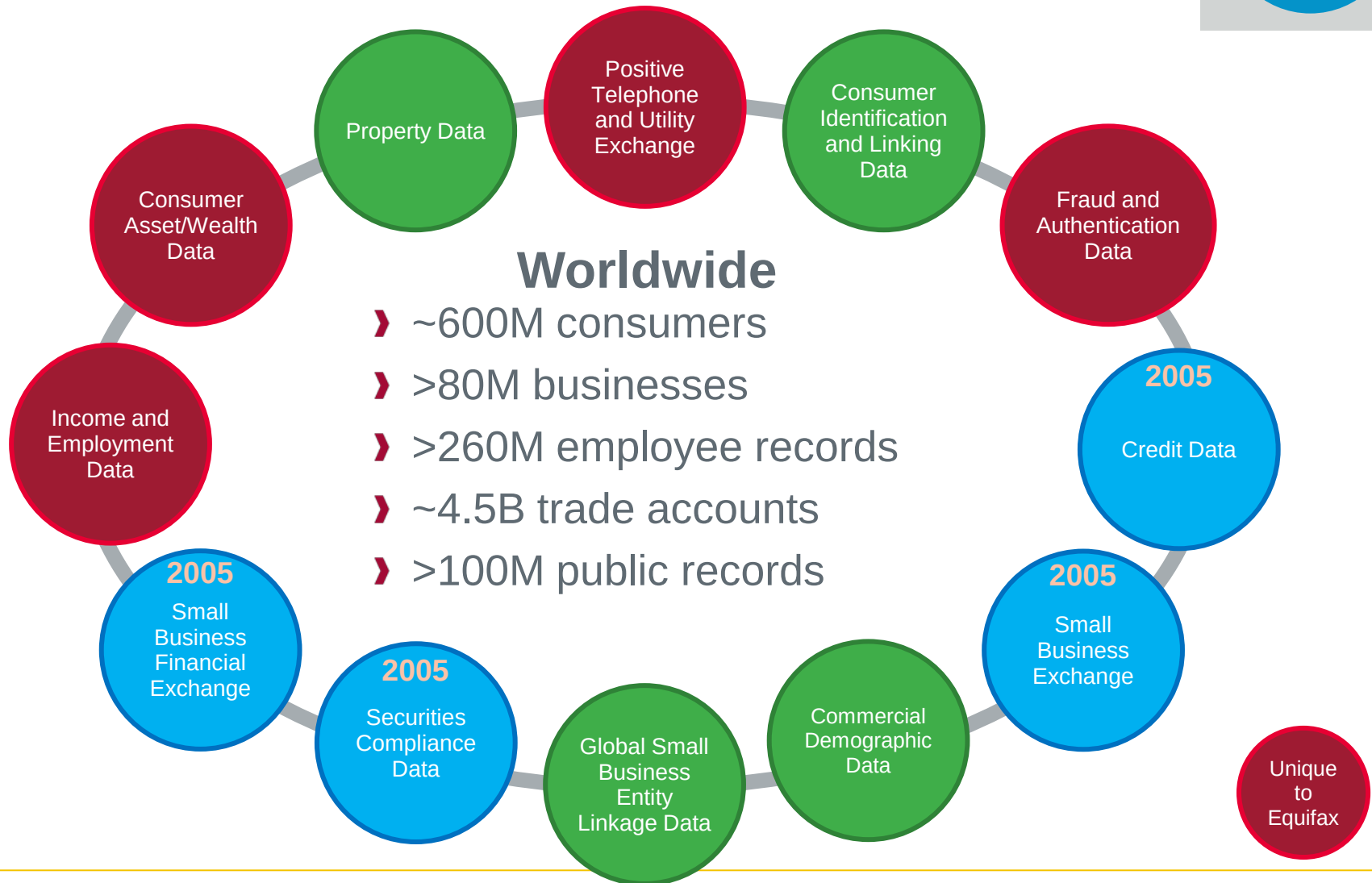
Our Business Model is Robust and Resilient



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

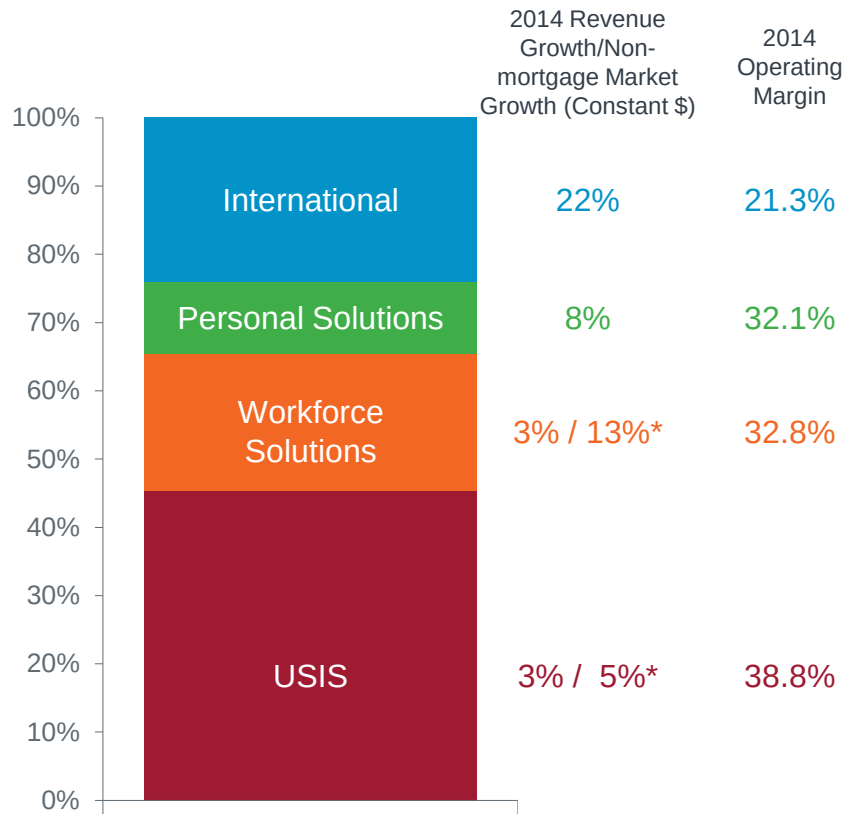


We Are a Leader in Unique Data Assets

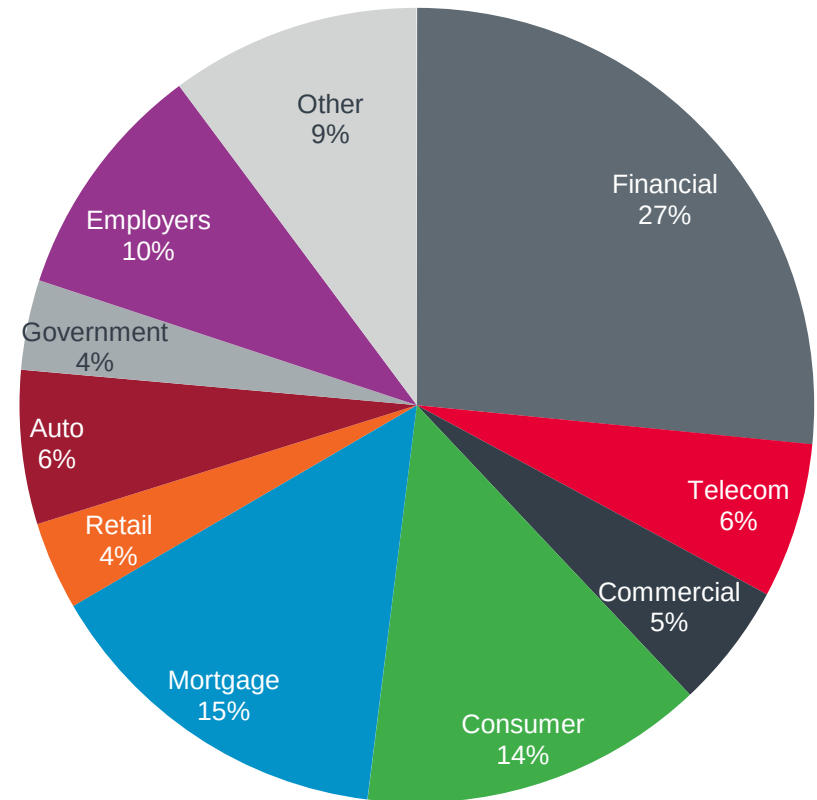


A Strong Portfolio of Businesses

2014 Business Mix



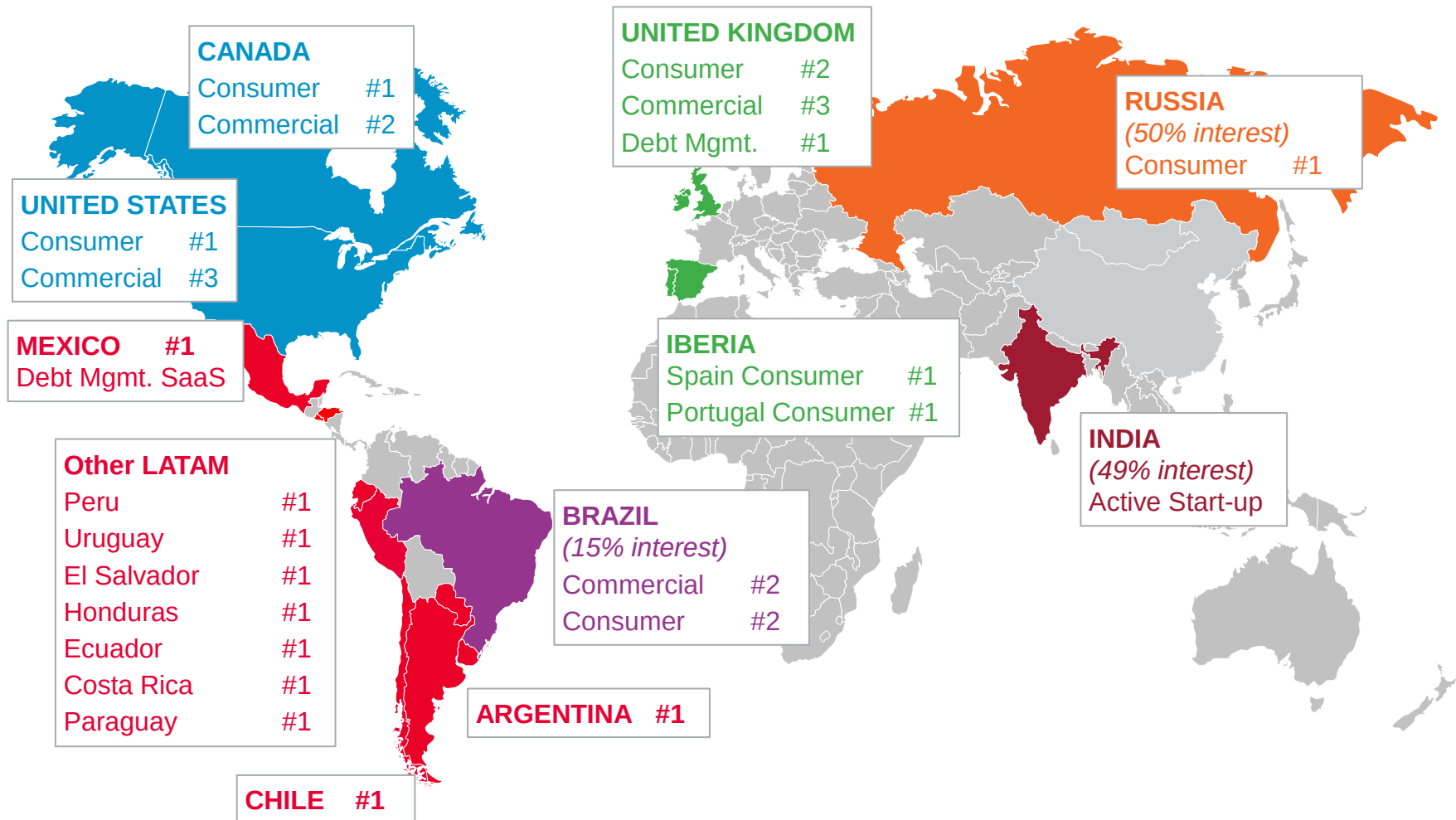
2014 Vertical Mix



Note: Restated for the integration of North America Commercial into USCIS & Int'l, the organizational realignment of Personal Solutions, and Ccollection of certain reserved 2012 billings

*Excluding the mortgage market impact, business units' core, non-mortgage market growth were consistent with long term growth targets

Global Presence in Important Growth Markets



Equifax Strategy Drives Attractive, Multi-year Growth

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

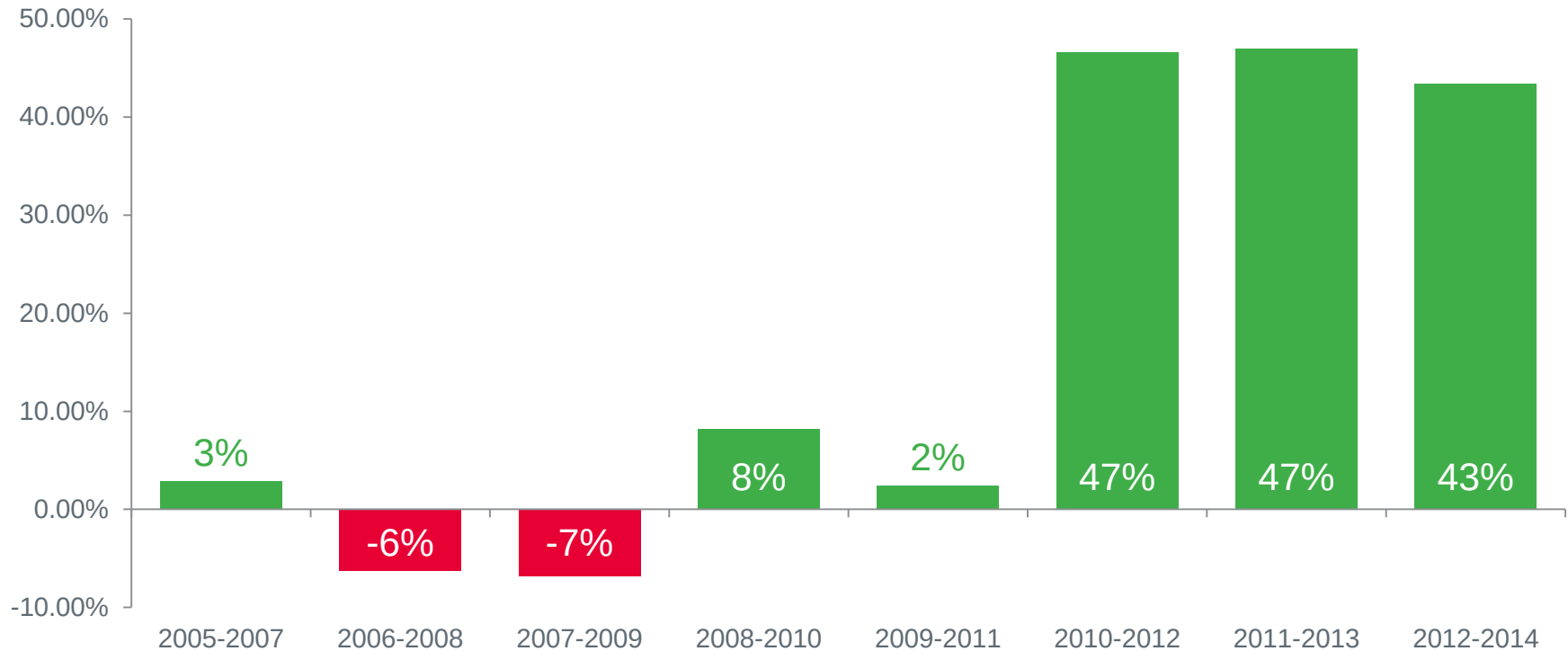
¹ Adjusted EPS growth plus dividend yield

²Constant Currency Basis

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

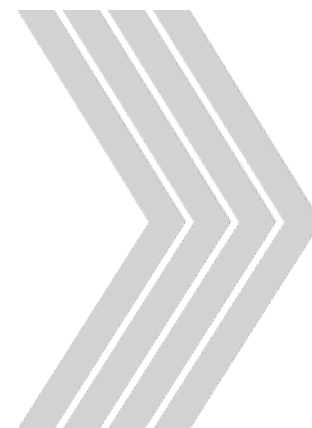
Strong execution on strategic initiatives and M&A will drive high single to low double digit revenue growth and mid-teen returns to our shareholders.

3 Year Performance vs. S&P 500

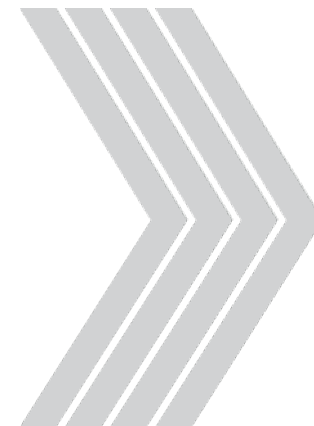


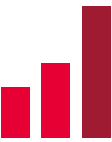
EFX TSR	31.1%	-29.3%	-22.7%	-0.1%	51.0%	82.9%	103.8%	117.9%
S&P 500 TSR	28.2%	-23.0%	-15.9%	-8.3%	48.6%	36.3%	56.8%	74.5%
Over/Under	2.9	-6.3	-6.8	8.2	2.4	46.6	47.0	43.4

Q&A



APPENDIX



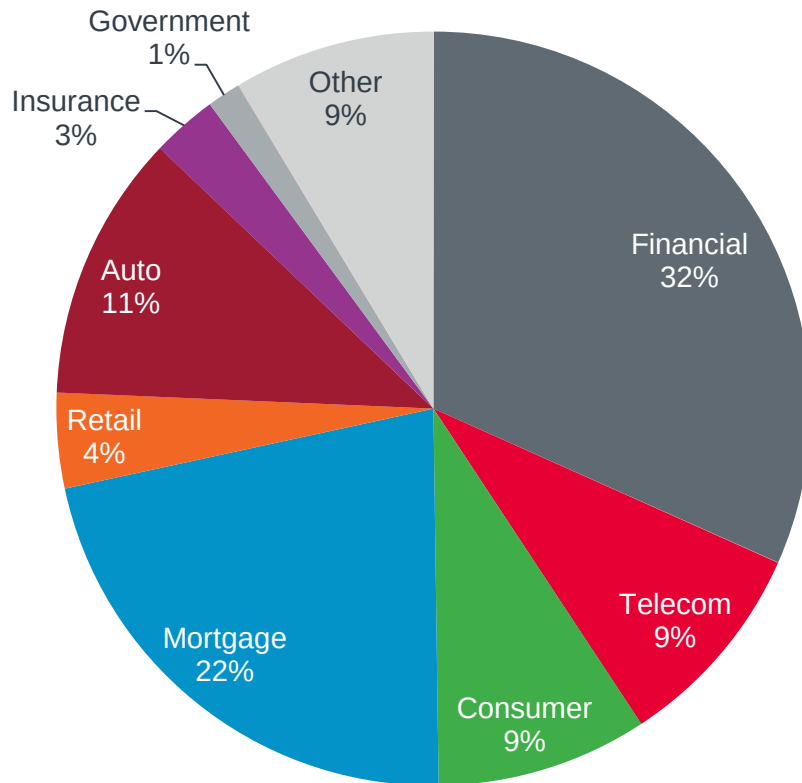


USIS Revenue and Growth Drivers

USIS Strategy

To strengthen our foundation of assets and capabilities while investing in agencies that enable and feed growth to our core position in key markets

2014 Revenue Mix



Key Growth Drivers

Invest in Analytics and Unique Data Assets

Accelerate growth and differentiation by combining most relevant data with expanded analytics capabilities.

Drive Innovation in Verticals

Invest in vertical expertise and capabilities to drive unparalleled insights that fuel innovation in a way no one else can.

Optimize Distribution

Focus on customer experience through optimized enterprise distribution and consumption of assets and capabilities.

Expand Addressable Market

Diversify portfolio growth drivers by expanding across value chain; redefining markets; consumer and client focused.



Expanding Analytic Insights Is Core Strategy

Equifax Today

From Single-Source to Multi-Source to Insights

Equifax
Tomorrow



› Delivering differentiation and customer value by:

- Incorporating Multi-Source Data, migrating customers to higher value scores and insights
- Driving Decision Strategies that incorporate multiple 360 solution components to help customers adopt and execute on insights
- Enabling Dynamic Insights via automated updates to scores as well as insights algorithms

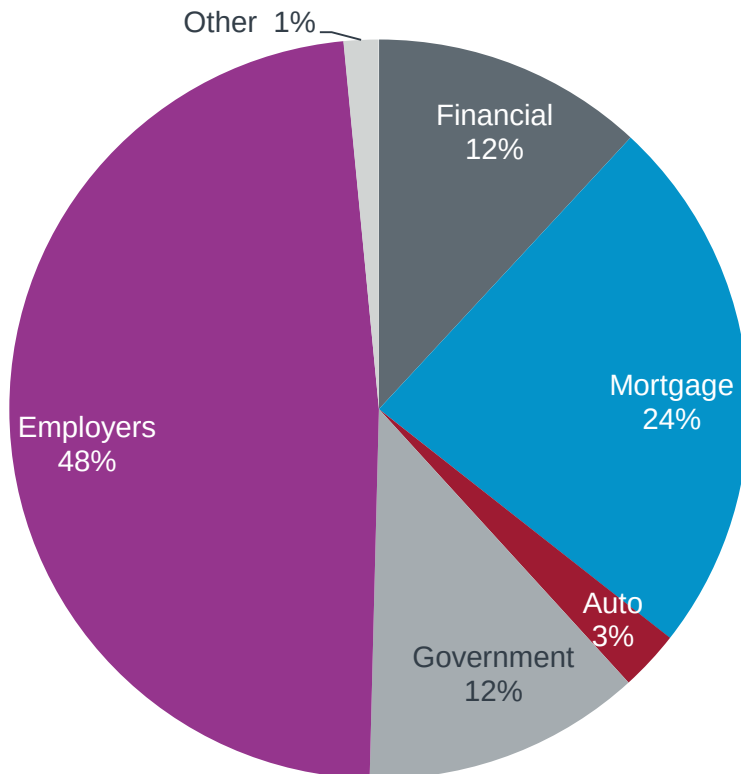
WS Revenue and Growth Drivers



Compliance-
focused,
data-driven

Workforce Solutions is accelerating growth through comprehensive SaaS-based solutions, analytics and insights delivery, and capitalizing on increasingly complex compliance challenges in the markets we serve.

2014 Revenue Mix



Key Growth Drivers

Accelerating Record Growth

Through down-market penetration and execution of our partner strategy, we will attain additional active payroll records to reach our long term objective of 100M active records and 300M total records.

Maximizing Employer ACA Compliance

Building a complete line of business around ACA will drive strong incremental revenue growth and position us as a dominant player in healthcare information solutions.

Solving Complex HR Compliance Challenges

Cross-selling existing clients with our rebuilt I-9 solution will drive above average growth in our HR compliance solutions.

Diversifying for Growth in Verification Services

Supporting enterprise strategies in Mortgage and Auto, and leading in Government solutions will increase Verification revenue.

Leading Through Innovation in Healthcare Compliance



Transforming
from a single product to a
complete line of business
around ACA regulation.

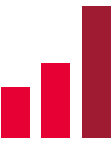


Driving Record Growth:

Payroll providers need a viable ACA management solution for their clients. Our market-leading capability is accelerating negotiations with top targets.

★ Solution offered today

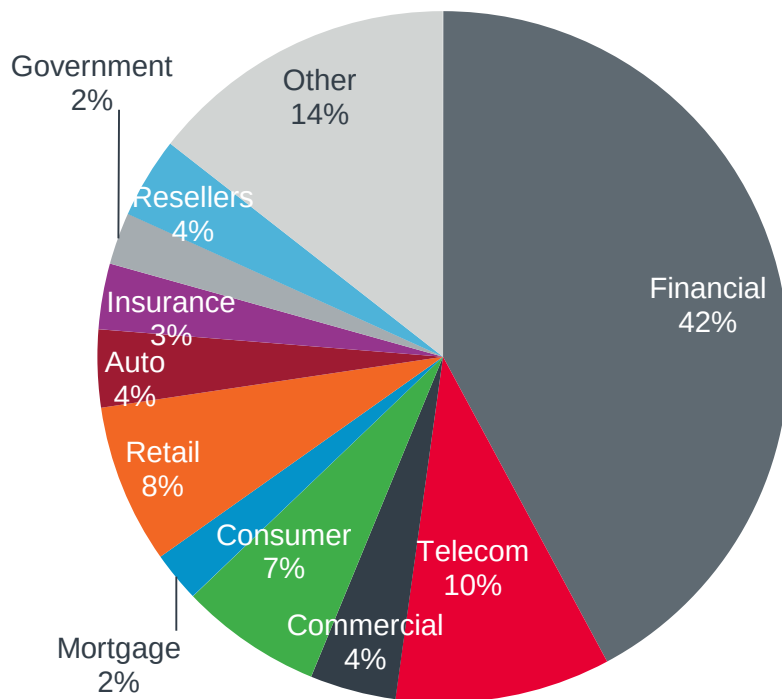
International Revenue and Growth Drivers



International Strategy

To be the #1 or #2 credit and marketing information bureau in all markets where we operate; focus on vertical industry growth (FIs, Telcos, SMEs) anchored by data and insights, decision solutions (decision, ID/Fraud, debt management platforms), as well as geographic expansion.

2014 Revenue Mix



Key Growth Drivers

Analytical Insights

Accelerate growth through aggressive acquisition of additional data assets and partnerships to drive new analytic insights throughout the geographies leveraging Cambrian.

Revenue Diversification

Grow revenue and strengthen competitive position across verticals with Interconnect, ID verification/ fraud solutions (eID, Citadel/Siran and Ostra). Execute plan and expand debt management solutions (TDX/Infinix).

Enter New Geographies

Expand presence in Europe, Asia (Australia) and Latin America (monitor Brazil until EOY), focusing on consumer and commercial capabilities and organically expanding Debt Management.

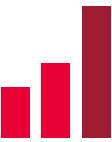
Scalability

Drive common and global solution platforms that enable scalability and margin sustainability across international markets.



Debt Management: Overview

Debt Management	Pre-collection Collections Recoveries Debt Sales Insolvency Legal Process & Asset Sale • Debt management is the practice of identifying, managing and optimizing the realizable value of debt across the portfolio life cycle of outstanding customer debts from early stage arrears to write-off. • \$800M - \$1B industry
Equifax Investment	 Software solutions for collections  Collections and recovery management
Strategic Relevance	• Expands ability to service all aspects of customer life • Analytics value delivered through software platforms
Drivers of Growth	• Debt Market Integrator (DMI) UK program delivery • Expansion through existing and new markets (Canada, Brazil, Mexico) • Integration and operational optimization



D2C Revenue and Growth Drivers

D2C Strategy

Combine consumer insight assets and capabilities with our broad experience to deliver credit and identity services to consumers across all channels and markets

Key Growth Drivers

Strengthen B2C

1

Maintain US B2C revenue by leveraging our position with the paid consumer segment and improved experience delivered with Renaissance platform

Attack Indirect

2

Drive productized solutions to key verticals to grow Indirect 150% (\$34m) in the US

Grow
Global

3

Invest in Growth in the UK & Canada by improving our brand and capabilities across multiple channels

Actively Disrupt
Markets

4

Leverage our assets and capabilities to deliver services in the growing, disruptive free market segments

Traditional
Reseller Market

5

Participate in broader category revenue growth by delivering core assets to traditional credit and identity markets, utilizing assets across all D2C channels

Equifax will actively participate across all channels



REVENUE SOURCE

Equifax Solution Type	Consumer-facing Products		Raw Materials for Consumer-facing Products
Equifax Distribution	Direct to Consumers	Thru Businesses	Thru Businesses
Paid by Consumers <i>Consumers: ~15M</i>	1 3 EQUIFAX.com US, Canada, UK	2 Bank of America, mint Paid, AARP, NAVY FEDERAL, H&R BLOCK	5 Experian, TransUnion, LifeLock, INTERSECTIONS INC.
Paid by Others ("Free") <i>Consumers: ~60M</i>	N/A	2 UNITED STATES POSTAL SERVICE, CAA	3 4 ClearScore, Credit Karma, mint Free, lendingtree, Quizzle, credit sesame
No Payment at All ("Free") <i>Consumers: ~80M</i>			FICO® Score Open Access

Equifax D2C Driver

Strengthen B2C **1**

Attack Indirect **2**

Grow Global **3**

Actively Disrupt Markets **4**

Traditional Reseller Market **5**

Key Capabilities and Enablers

Established foundation to support growth



IT

Global Platforms
for Scale



Operations

Disciplined
Execution



Human
Resources

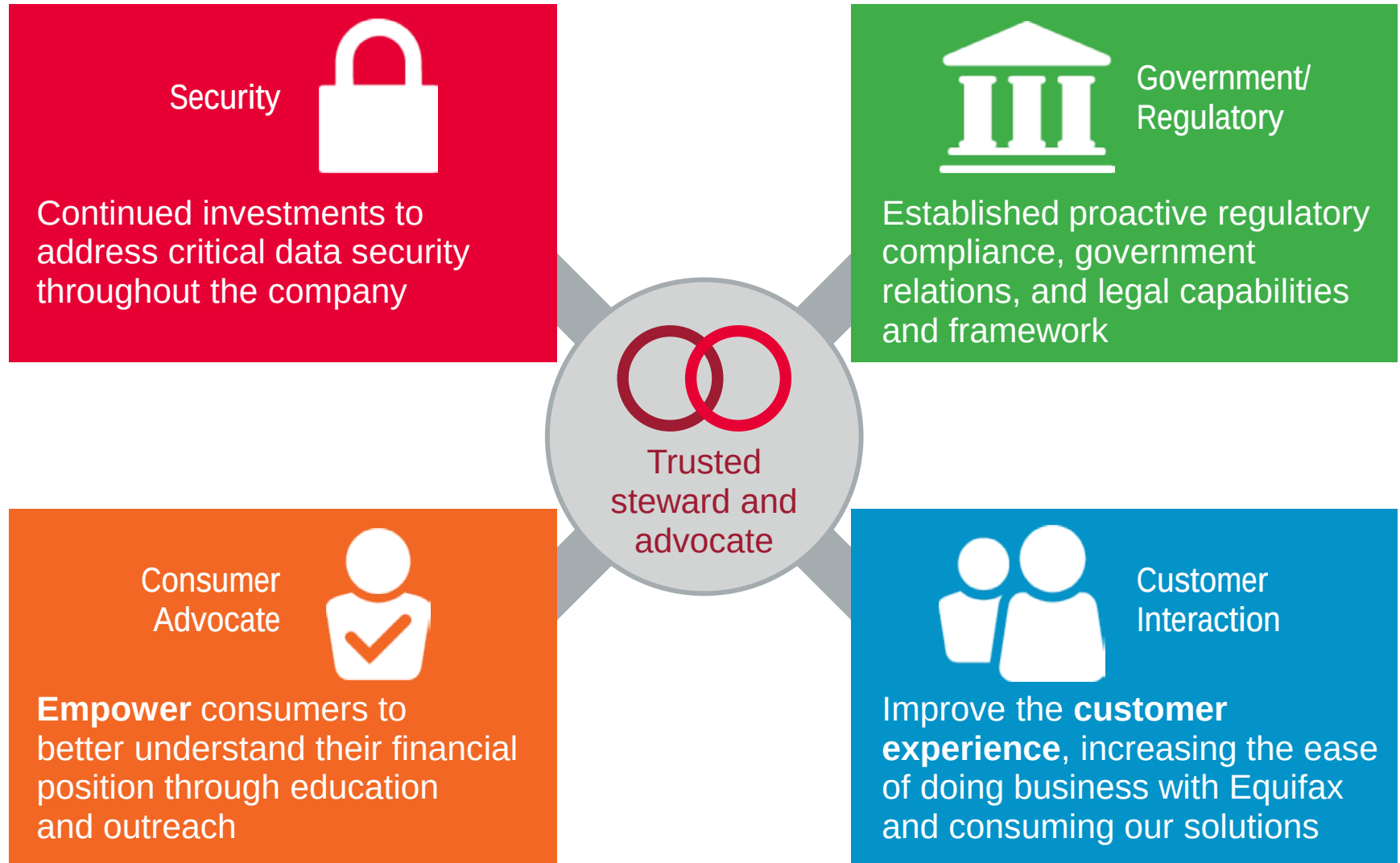
Winning the
War for Talent



Marketing

The Catalyst
for Growth

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



Early Days

1899–1960s

Regional CRA

- Need to assess credit risk arises
- Retail Credit Company opens in 1899
- Data starts locally, expands regionally
- 1st international office in Toronto



Scale and Automation

1970s–2005

National, Score-Driven CRA

- National credit card footprints drive consolidation of CRAs
- Computing advances enable automated databases; national coverage
- International expansion (Europe, LATAM)
- Decisioning solutions



Growth Transformation

2006–2015

Differentiated Data Leader

- 2008 mortgage and economic crisis forces lenders to go beyond FICO scores
- Differentiated data strategy established
- Cultural transformation; operational excellence; pricing; NPI; EGI
- Vertical focus; IT platforms for scale; analytics capabilities



Dynamic Future

2016–2020s

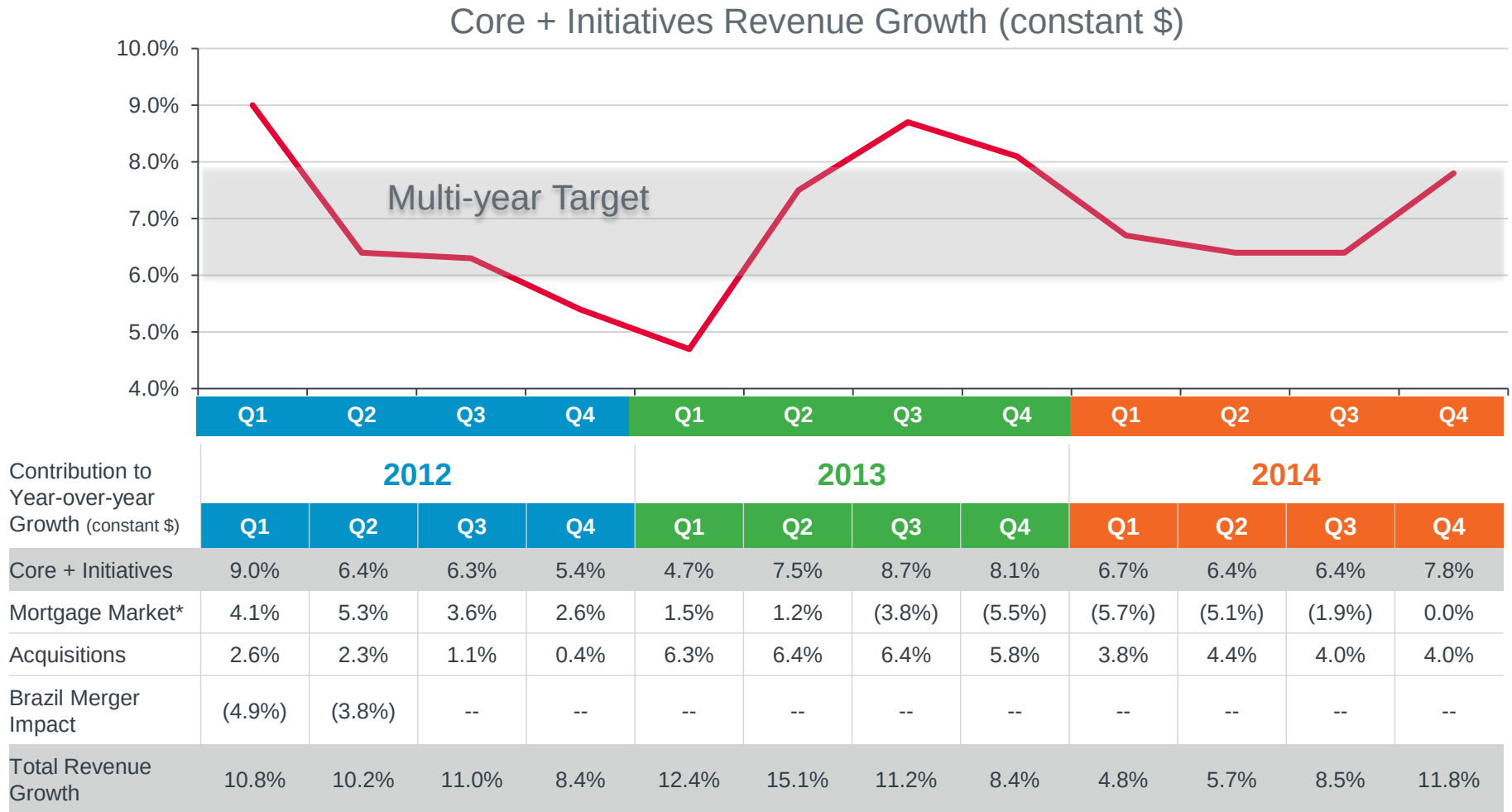
Information Solutions Leader

- Increased innovation due to lower cost technology, digital/mobile trends, advanced analytics
- Equifax positioned for disruptive growth

Market Cap

Revenue

We Are Delivering Strong Organic Growth



*Mortgage market growth is based on both internal and external data on total market activity. The external market data is subject to revision in subsequent periods and is used to update our growth analyses.