3Q20 Investor Update

September 8, 2020

Forward-Looking Statements

This presentation contains certain forward-looking information 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 future operating results, improvements in our IT and data security infrastructure, our strategy, our ability to mitigate or manage disruptions posed by COVID-19, the impact of COVID-19 and changes in U.S. and worldwide economic conditions, and similar statements about mortgage and financial markets, our outlook and our 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 2019 Form 10-K, our Form 10-Qs for the quarters ended March 31, 2020 and June 30, 2020, and future 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.

Non-GAAP Disclosure Statement

This presentation contains certain non-GAAP financial measures, including adjusted EPS attributable to Equifax, which reflect adjustments for certain items that affect the comparability of our underlying operational performance.

These are important financial measures for Equifax but are not financial measures as defined by GAAP. These non-GAAP financial measures should be reviewed in conjunction with the relevant GAAP financial measures and are not presented as an alternative measure of net income, EPS or revenue as determined in accordance with GAAP.

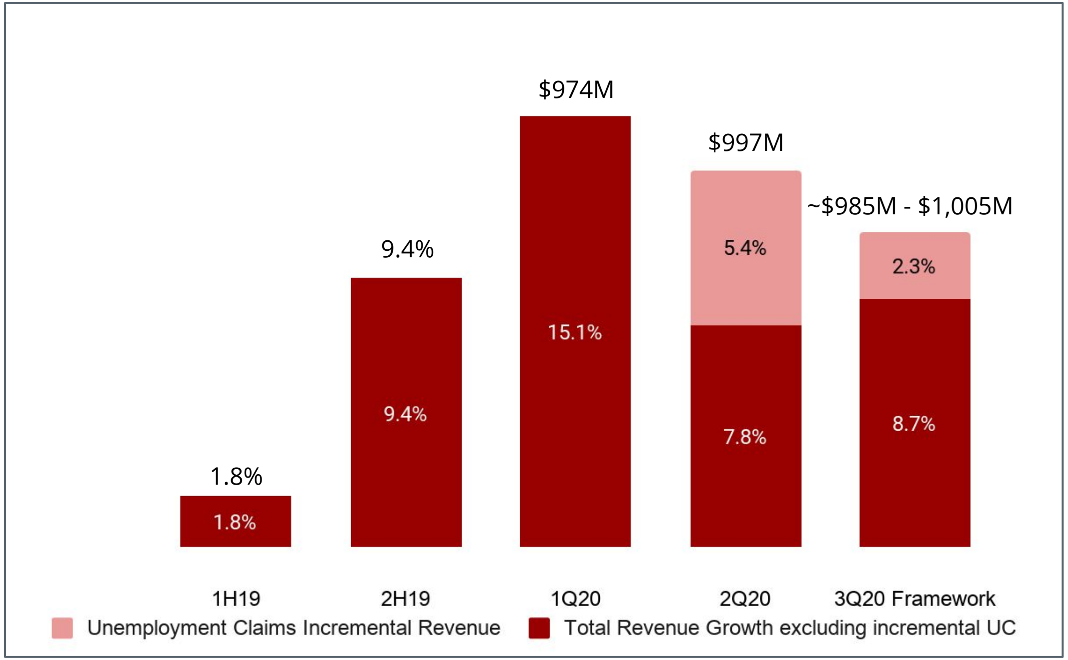
Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures can be found under "Investor Relations/Financial Information/Non-GAAP Financial Measures" on our website at www.equifax.com.

3Q Update… Revenue trends improving

- **Momentum in 2H2019, strong 1H2020 results, revenue trends improving in 3Q…** EFX outperforming vs. 08 / 09
- Still unable to forecast… **using daily / weekly trends**
- Expect YTY **revenue in 3Q to be ~$985M to $1,005M** based on current trends… driving Adjusted EPS overperformance
- **EFX performing exceptionally well in 3Q**
  - **Strong customer engagement**… recession products, TWN data, video series
  - **US Mortgage and Workforce Solutions**… powering EFX results
  - **TWN data uniquely valuable** in COVID environment… scale 3X 08/09… 50% US non-farm payroll
  - **Cloud data and technology investment progressing**… on track, hitting milestones, customer migrations accelerating… will transform EFX
  - **Accelerating innovation and new product funding**… 90 NPIs in 2019 to ~110 in 2020, trended data…"our next chapter"
  - **Keeping tight cost constraints** outside Technology, D&A, Product and Security

Expect 3Q revenue growth of +10%.

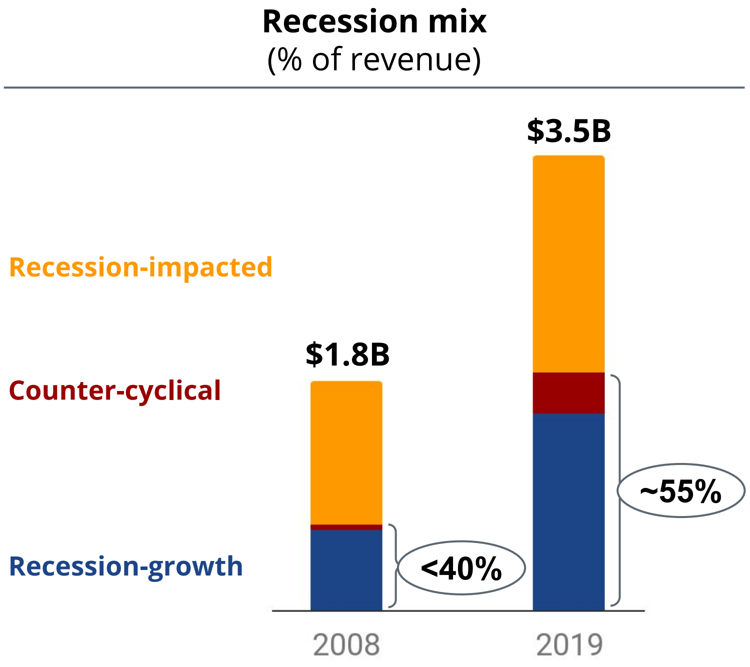
Revenue Accelerating

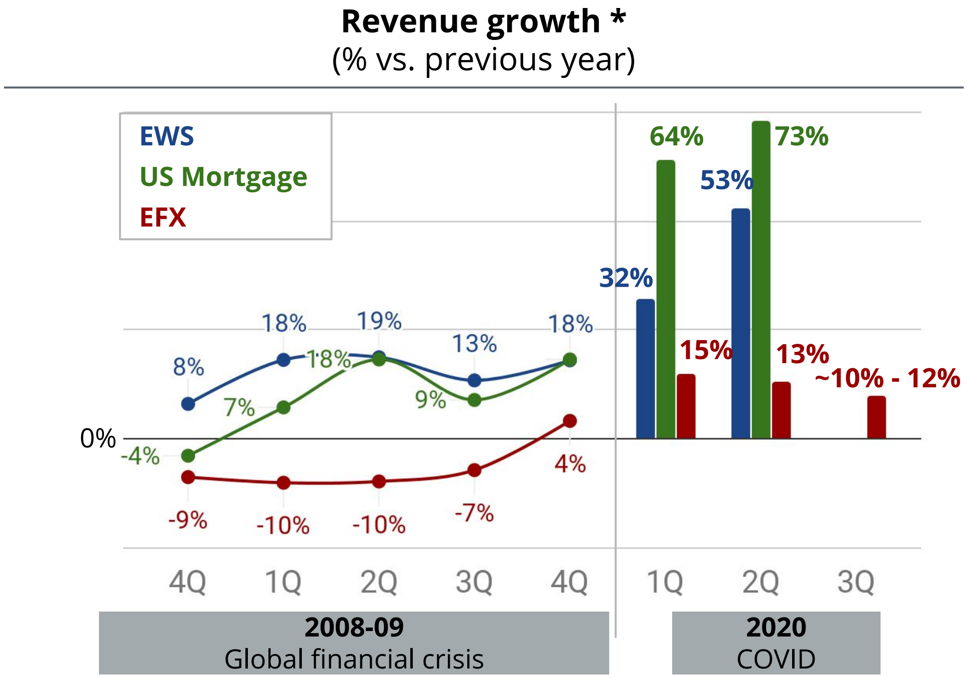


Note: Revenue growth in constant dollar

- **3Q20 revenue expected to approach ~$1B…** US B2B ~+25%
- **EWS very strong…** records, new products, penetration, new verticals
- **USIS commercial momentum…** pipeline, wins
- **Strong US mortgage market…** USIS, EWS structural components from records, price, new products, pull
- **Incremental Unemployment Claims growth…** incremental ~$20M in 3Q or +230 bps for EFX, vs +540 bps in 2Q
- **Broad based International improvement…** led by Canada, Latam and APAC
- **Strong COVID response…** EFX on offense commercially and with NPIs

EFX Resilient in COVID Recession





Strong mix of resilient, recession-growth and counter-cyclical businesses

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Strong COVID-19 Response… EFX on Offense

Priorities	Status
• **Establish clear priorities -** team health, continuous operations, cloud transformation, offense	✔
• **Enhance customer support -** virtual meetings, webinars, videos, blogs, whitepapers, analytics	✔
• **Enhance consumer support -** COVID+Credit Resource Center, free reports in US and in CAN	✔
• **Outreach to government / regulators -** US and International engagement	✔
• **Protect franchise -** cloud technology and data transformation, investments, NPI's, M&A	✔
• **Focus on leveraging unique data, real-time during crisis -** TWN income and employment, telco and utility, wealth	✔
• **Develop offensive products and solutions - "**COVID Response", Economic Impacts Suite, Credit Trends, Mortgage	✔
• **Proactive P&L and Balance Sheet actions -** $1B bond offering, headcount controls, discretionary cost actions	✔

August 2020 US B2B Revenue Trends*

		% BU Rev²	2Q vs 2019	Mid-July 7/23/20 Call	End-August
USIS (~37% EFX Rev²)	**Online**	**~85%**	**12%**	**~10%**	**~13%**
	-Mortgage		44%	~35%	~45%
	-Non-Mortgage		(10%)	~(8%)	~(8%)
	Financial Mktg Svcs	**~15%**	**1%**	**~(10%)**	**~(10%)**
EWS (~34% EFX Rev²)	**Online / Verific.**	**>70%**	**46%**	**~35%**	**~47%**
	-Mortgage		+100%	+70%	+100%
	-Non-Mortgage		(4%)	~Flat	~(1%)
	Employer Svcs	**<30%**	**75%**	**~25%**	**~+35%**
	-Unemployment Claims		+150%	~+50%	~60%
	-WFA, W2, Talent M., others		(17%)	(5%)	(5%)
US B2B	Online¹	>55%	25%	~+15%	~+25%
	EWS Employer Services	~9%	75%	~25%	~+35%
	USIS Fin. Mktg. Services	~5%	1%	~(10%)	~(10%)
	Total	**~70%**	**28%**		

1. USIS Online + USIS Mortgage Solutions + EWS Verification Services
2. Based on 1H20 revenue

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August 2020 Revenue Trends*

		% BU Rev	2Q vs 2019	Mid-July 7/23/20 Call	End-August
INTL (~20% EFX Rev[1])	**APAC**	**~34%**	(9%)	~(5%)	~(5%)
	LatAm	**~19%**	(14%)	~(15%)	~(9%)
	Canada	**~18%**	(13%)	~(10%)	~(1%)
	Europe	**~29%**	(25%)	~(15%)	~(15%)
	- CRA	**~19%**	(20%)	~(10%)	~(9%)
	- Debt Management	**~10%**	(34%)	~(+25%)	~(25%)
	TOTAL	**100%**	**(15%)**	**~(+10%)**	**~(8%)**
GCS (~9% EFX Rev[1])	**Consumer Direct**	**~44%**	(4%)	Up Slightly	+5%
	Partner	**~56%**	(5%)	~(+10%)	~(+10%)
	Total	**100%**	**(5%)**	**~(5%)**	**~(3%)**

1. Local currency growth rates
2. Based on 1H20 revenue

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3Q20 Illustrative Framework*

Based on end-August 2020 Trends

	3Q20	$ vs 3Q19	% vs 3Q19
Revenue[1]	$985M - $1,005M	$89M - $109M	10% - 12%[2]
Adjusted EPS[1]	$1.50 - $1.60 / share	$0.02 - $0.12 / share	1% - 8%

Adjusted EPS bridge

	3Q20 vs. 3Q19
Revenue	$89M - $109M
Pre-tax Income	$3M - $18M
Adjusted EPS	$0.02 - $0.12 / share

Revenue	**$89M**	**$109M**
Variable Margin (~75%) Impact of Revenue Increase	$67M	$82M
Product mix (↑ MTG)	($12M)	($12M)
Redundant System Cost[3]	($24M)	($24M)
Interest Expense / Other Income[3]	($11M)	($11M)
Other[4]	($17M)	($17M)
	$3M	**$18M**

1. If in 3Q20, end-August Online Revenue trends continue at levels expected and Other Revenue performs as anticipated
2. FX Impact: Not material to revenue
3. See details in July 23rd Investor Relations Deck. Includes interest on April 2020 $1B bond transaction
4. Includes SG&A, Security, Variable Compensation, Other

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EFX on offense… delivering in 2020 while investing for 2021-2023

+ **Right team** in place… experienced, focused
+ **EWS…** EFX's most differentiated business… record growth, new products, more pulls … 3rd inning
+ **USIS…** strong commercial engagement… pipelines building
+ **Strong commercial integration between USIS and EWS**… commercial incentives, products, combined data assets
+ **EFX differentiated data…** TWN, NCTUE, IXI… single **Cloud Data Fabric**
+ **Cloud Data and Technology Transformation will drive transformative New Products, Trended Data, Analytics / Insights, Ignite**
+ **Accelerating new products and innovation**… 100+ NPIs in 2020
+ **Strong balance sheet and liquidity** for offense… continue strong M&A focus… bolt-on acquisitions
+ **Focus on social responsibility**… diversity, carbon footprint, consumer education, expand access to credit with diverse data assets

EFX investing in cloud transformation, new products, data and analytics.