

January 11, 2021

The Equifax logo consists of a solid red circle on the left. Inside the circle, the word "EQUIFAX" is written in a white, bold, sans-serif font. A registered trademark symbol (®) is located at the top right of the word.

EQUIFAX®

Kount Acquisition

Investor Update

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, our strategy, our ability to consummate the proposed transaction, the expected benefits, synergies and growth from the proposed transaction, our ability to assimilate Kount and its products, services, technologies, IT systems and personnel into our operations, the impact of COVID-19 and changes in U.S. and worldwide economic conditions, and similar statements about 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 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.

Kount Acquisition ... Expands EFX Identity & Fraud Capabilities

Strong Strategic Fit with EFX

- Enhance EFX role in \$20B Identity & Fraud market¹
 - Expansion into eCommerce space
- Leverages unique EFX + Kount data
- Compelling synergies leveraging EFX Cloud

Kount Accelerates EFX Digital Identity Solutions

- Kount's market leading global identity platform
- Kount scale: 32B digital interactions, 5B transaction/year, 1B+ IP addresses, 1B unique devices 600M email addresses
- Strong patent portfolio relating to advanced AI and machine learning
- Global footprint and capabilities

Kount²

- ✓ Fast-growing space
- ✓ Unique data assets at scale
- ✓ Adds 100-150 bps to EFX '21 growth
- ✓ Accretive in '22... neutral in '21
- ✓ Strong synergies
- ✓ Re-investing '20 outperformance

1. Source: One World Identity (2020).



- Leader in AI-Driven Fraud Control

1

Kount is the leading fraud prevention and risk-based authentication solution. Founded in 2007, Kount is headquartered in Boise, ID and has ~200 employees.

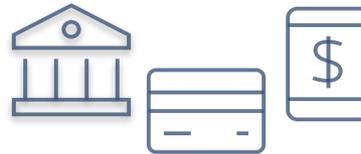


2

9,000+ customers across 75+ industries and 250+ countries and territories

Creates opportunities in financial institutions and telco

Extensive partner ecosystem with 50+ payment service providers, gateways, and platforms



3

Over \$60M in annualized revenue in 2021, with 20%+ growth rates¹

Direct Partners: ~2/3 revenue
Integrated Partners: ~1/3 revenue



Industry-Leading Advanced Technology

- Payments fraud prevention, digital account protection, chargeback prevention
- Adaptive AI with supervised and unsupervised machine learning
- Identity Trust Global Network
- Command Center to fine-tune policies
- Event-Based Bot Detection



Provides Leading Network of Digital Identity Trust and Fraud Data... 32B Annual Interactions

32B annual interactions

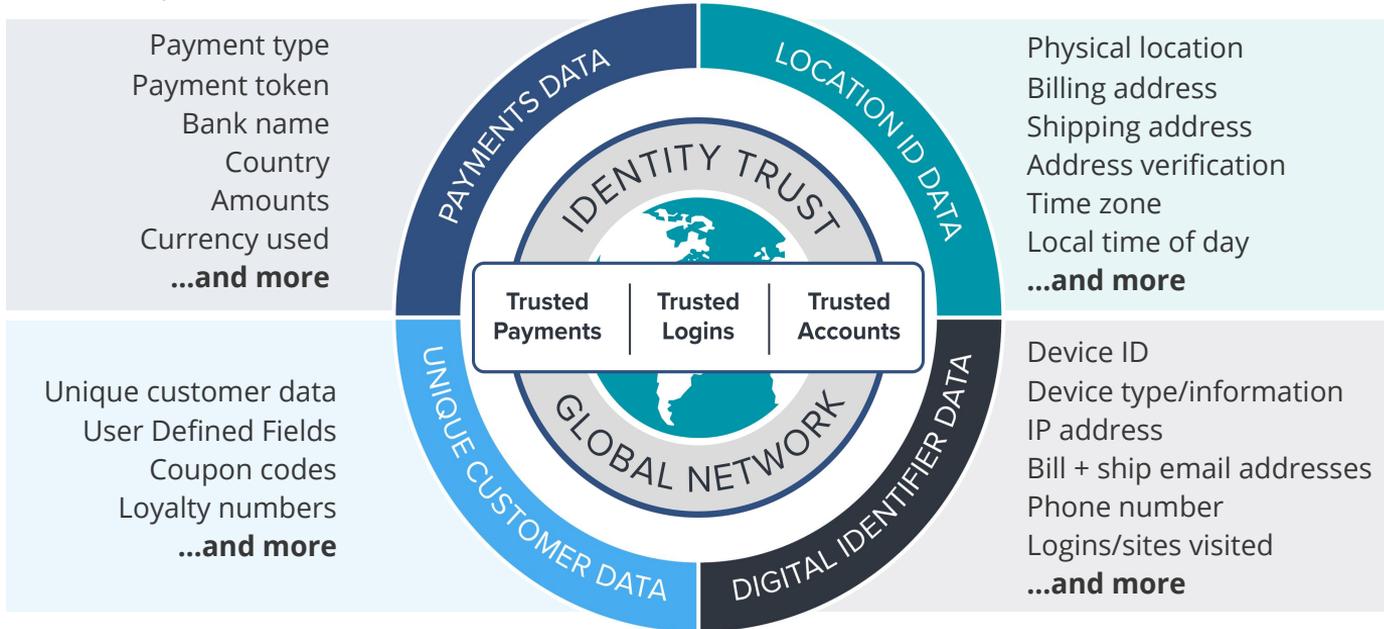
600M+ email addresses

400M addresses

5B+ unique transactions

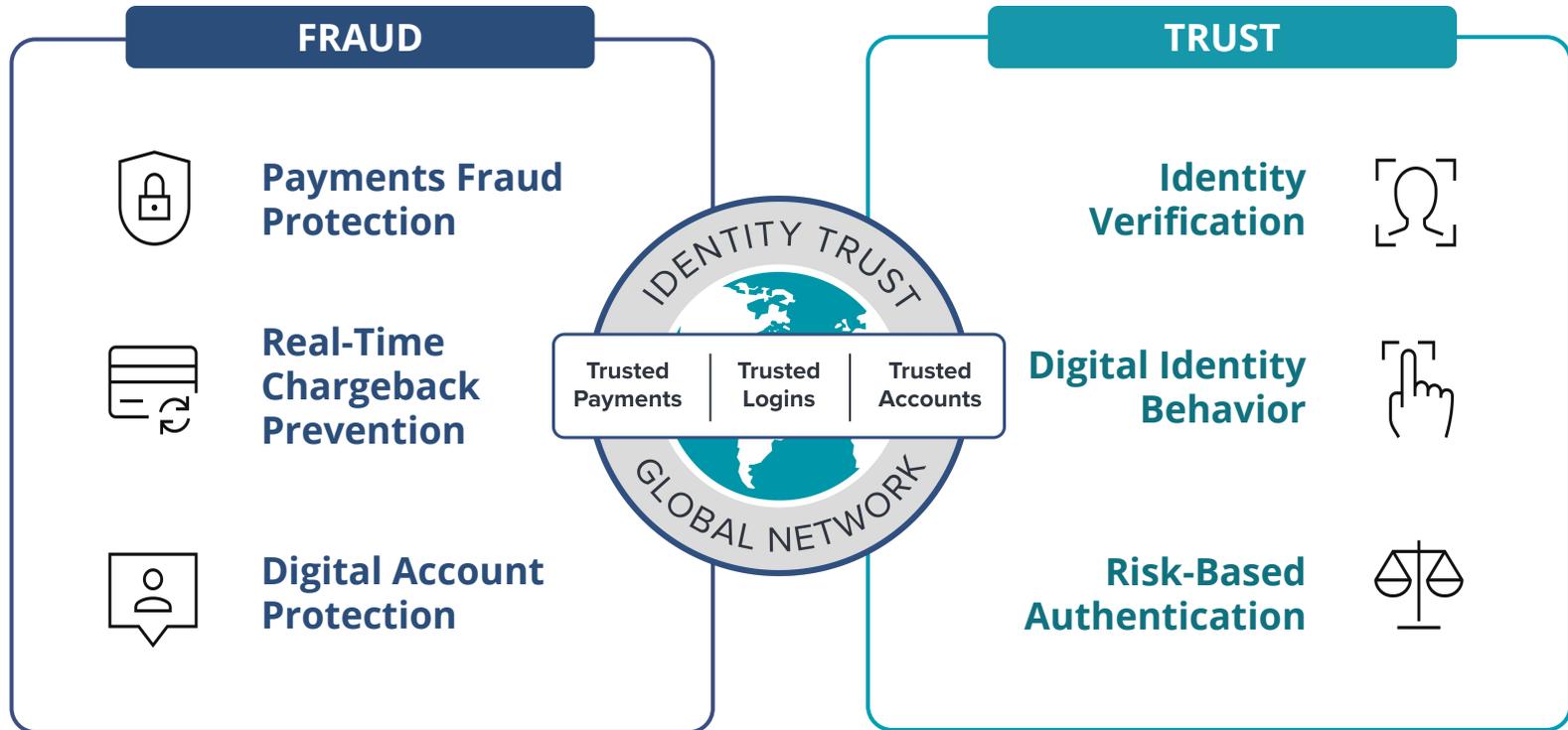
1B+ devices and IP addresses

22M Fraud Feedback





Provides Comprehensive Identity Validation and Fraud Prevention Platform



Why Customers Choose Kount



The only end-to-end solution to protect the entire customer journey – from account creation to login and from payments to chargebacks



Customers report over 90% reductions in chargebacks, and up to 83% reductions in manual reviews and 70% reductions in false positives¹



Scale of the Identity Trust Global Network, combined with next-gen AI / Machine Learning (ML) model with a sophisticated policy engine... 32B interactions annually



Automated and customizable use cases for large enterprises with complex, omnichannel business models and needs



Advanced analytics and Data on Demand for deep analysis, reporting, and custom ML models



Superior customer success with exceptional expertise that provide support across various models



Scalable architecture with superior performance and reliability and world class workflow and data orchestration

“We wanted a tool that provided everything in one—I didn't want to piece together rules and reporting by creating more internal tools.”

- Kount Customer

“They've always been there to answer questions and helped me grow as a fraud specialist.”

- Kount Customer

“Our main growth initiative is to increase mobile conversion rates, so Kount's millisecond processing was a huge factor in choosing them.”

- Kount Customer

EFX + Kount... Creates Leading Identity and Fraud Data Assets and Solutions Platform

Leading Network of Digital and Physical ID Trust and Fraud Data

EFX + Kount¹

| | |
|-----------------------|-------|
| Annual Interactions | 32B |
| Transactions Verified | 5B+ |
| Identities | 255M+ |
| Physical Addresses | 400M |
| Ship To Addresses | 280M |
| Phone Numbers | 420M |
| Email Addresses | 600M |
| Unique Devices | 1B |
| IP Addresses | 1B+ |

Capabilities Across Consumer Journey

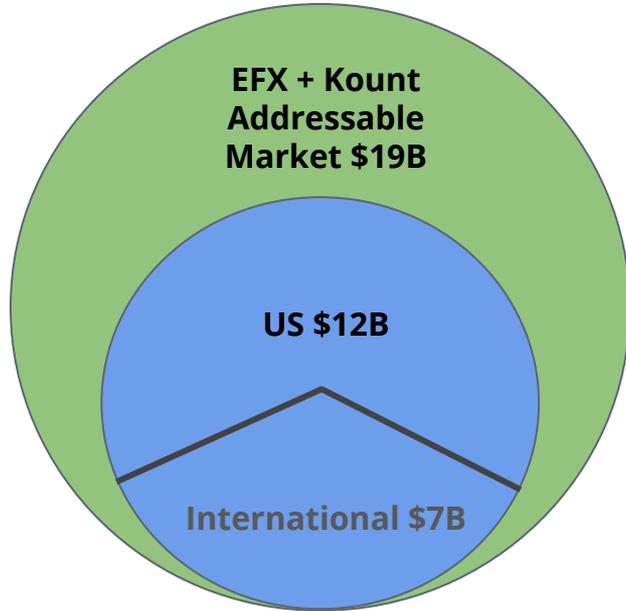
 Basic
  Strong
  Leading

EFX + Kount

| | |
|--------------------------------|---|
| Research / Shop |  |
| Account Opening / Registration |  |
| ID Verification |  |
| Credit / Eligibility Check |  |
| Log-In / Authentication |  |
| Transaction / Payments |  |
| Account Management |  |

EFX + Kount Well Positioned in Rapidly Expanding Digital Identity and Fraud Prevention Market

Total Fraud and Risk & Authentication Market \$35B



- \$19B market growing at high-teens % annually
- Will leverage EFX NPI capabilities to bring new solutions to market
- EFX + Kount growth levers:
 - New products leveraging EFX + Kount data... FI, Telco, Insurance
 - Upselling/cross-selling into EFX network... cards, auto, consumer finance, telco
 - Expansion of Kount retail network
 - EFX risk and marketing solutions to retail / eCommerce verticals
 - Further penetration of Kount partner channels
 - Expansion of direct sales channels
 - Global expansion into UK, Australia, Canada

Kount Acquisition Financial Summary

Financial Consideration

- \$640M gross purchase price; NOLs valued at \$22M¹

Financial Impact²

- Combined EFX + Kount ID and Fraud franchise of ~\$200M in revenue on a pro forma basis in 2020; accretive to EFX growth rate
- Expect over \$60M in 2021 annualized revenue, 2020 and 2021 growth rates at 20%+
- Revenue synergies from 2021-2023 expected to exceed \$50M
- EBITDA-positive Kount has negligible near-term impact on EFX margins; margin accretive by 2023
- Adjusted EPS impact expected to be break-even in 2021, accretive in 2022
- EFX cloud data and technology accelerates integration, synergies, and new product roll-outs

Business Leadership

- Kount CEO Bradley Wiskirchen and leadership team will continue to run company after closing as part of USIS business

Capital Structure

- Funded with cash on hand and enabled by 2020 outperformance
- Strong liquidity and cash flow generation provides flexibility for future M&A

Expected Closing

- Expected to close during 1Q21, subject to customary closing conditions

Kount... Strike Zone Acquisition for EFX

- Expands Identity and Fraud capabilities in fast-growing \$20B market ... strategic and accretive
- Digital / eCommerce drive Kount's 20%+ revenue growth
- Unique Kount data assets at scale leverage EFX differentiated data for new solutions and NPIs
- Synergies from Kount + EFX new products and expansion in cards, auto, consumer finance, telco
- Cloud accelerates Kount integration and new product roll-outs
- Adds 100-150 bps to growth in 2021... accretive to EPS in 2022¹
- Reinvesting 2020 mortgage / UC outperformance in future growth



EFX¹

- Growth in 2021+**
- ✓ Strong 2020 outperformance
 - ✓ Cloud benefits
 - ✓ EWS strength
 - ✓ COVID recovery
 - ✓ Accelerating NPIs
 - ✓ Kount growth & synergies
 - ✓ Bolt-on M&A



Powering the World with Knowledge™

Dorian Hare • Investor Relations • dorian.hare@equifax.com