

I am pleased to share with you the release of our inaugural Equifax 2020 Security Annual Report.

In the aftermath of the 2017 cyber attack on Equifax by an arm of the Chinese military, our CEO Mark Begor testified in front of Congress and committed to becoming a leader in security. Following this commitment, Equifax invested over \$1.5 billion from 2018 through 2020 to transform and rebuild the foundation of our business − with security at its core. Our Equifax Cloud™ technology and security enables us to provide unparalleled customer engagement with confidence − and has been a critical driver of our record performance in 2020 and in the first quarter of 2021. We believe there are no trade secrets when it comes to data and technology security and are actively sharing our best practices with our peers, customers, and industry. Together, we can more effectively defend against this ongoing threat.

A key part of the report shows how Equifax compares to financial services benchmarks for security maturity, cybersecurity posture, and employee security awareness, among other things. This benchmarking gauges progress on how well an organization adapts to and manages cyber risks over time. Equifax exceeds financial services industry benchmarks in more than one category.

I want to emphasize that as threats continue to evolve, we remain highly focused on advancing our efforts. We continue to invest in the very best people, processes, technology, and capabilities in order to continue to deliver leading security.

Please do not hesitate to reach out to me with any questions you have about our 2020 Security Annual Report or other topics of interest.



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