

September 8th, 2021



Barclays Credit Bureau Day

Investor Presentation

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 financial and operating results, our strategy, our ability to successfully consummate and integrate announced acquisitions, the expected financial and operational benefits, synergies and growth from announced acquisitions, 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 2020 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.

Non-GAAP Disclosures

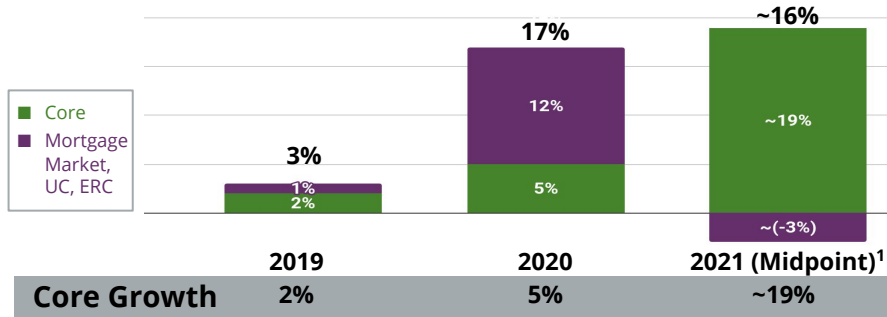
This presentation contains certain non-GAAP financial measures, including Adjusted EPS, that reflect adjustments for certain items that affect the comparability of our underlying operational performance.

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.

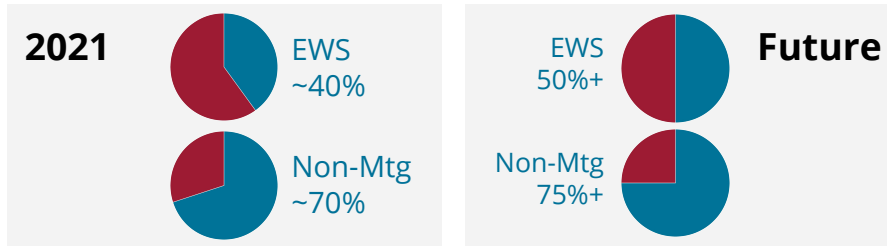
Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures can be found under "Investor Relations/Financial Results/Non-GAAP Financial Measures" on our website at www.equifax.com.

The New EFX... diversified with stronger growth

Revenue Accelerating



More Diverse



- ✓ Strong operating performance driving revenue, EBITDA, and FCF
- ✓ Workforce powering EFX results
- ✓ Diversified revenue... Talent, Government, Employer Services
- ✓ EFX Cloud driving top and bottom line
- ✓ Accelerating NPIs leveraging EFX Cloud
- ✓ Reinvesting in accretive and strategic bolt-on acquisitions

Credit Bureau + TWN, Employer Services, Talent Solutions, Government, and ID&F

(1) Revenue guidance provided on 7/22/21.

Note: Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS mortgage related credit inquiries utilized as a proxy. UC & ERC growth is attributable to the EWS unemployment claims business. ERC growth is attributable to the EWS Employee Retention Credit revenue obtained with the HIREtech acquisition. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC & ERC; includes impact from acquisitions excluding acquired UC & ERC revenue. Figures may not foot due to rounding.



Leveraging cloud for innovation, new products, and growth

EFX 2021 Priorities

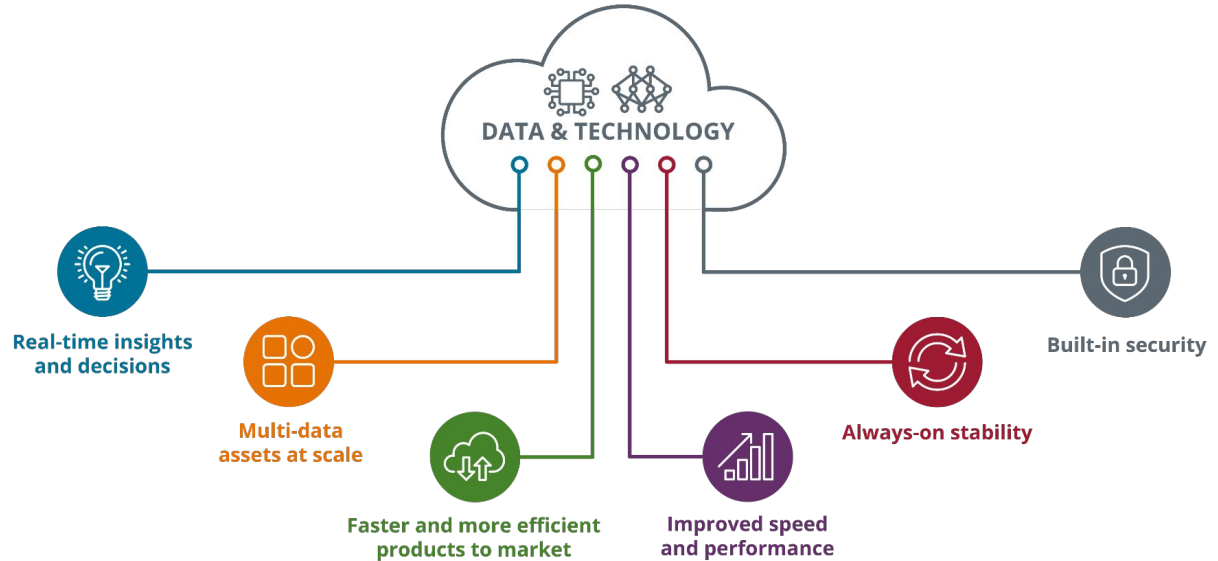


- Continue **above-market growth**...
- Strong **EWS growth**, new records, new products, new verticals, penetration
- **USIS non-Mortgage** growth
- **INTL / GCS back to growth**
- Execute **cloud transformation and migrations** in North America, accelerate in International
- Leverage cloud for **innovation and new products**
- Execute **bolt-on M&A**... Kount, EWS tuck-ins

Equifax Cloud

The Equifax Cloud will accelerate our product innovation, growth, and competitiveness

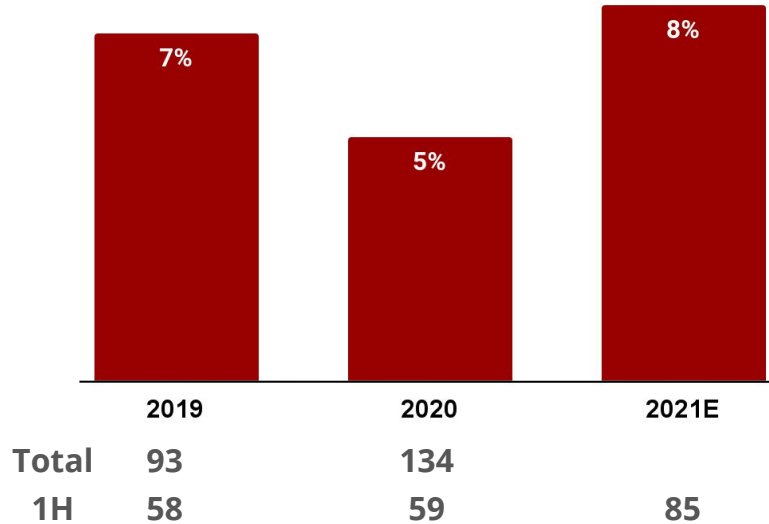
The Equifax Cloud™



Only cloud native data and technology company

Leveraging EFX Cloud to accelerate NPI roll-outs

Vitality Index¹ and NPIs

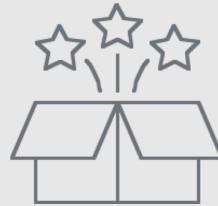


¹ Vitality index is percentage of revenue in a given year derived from new product releases over the prior three years and the current year.

2Q21 Product Roll-Outs

- **Payment Insights** - Consumer-permissioned utility and telco data to improve view of consumers' financial picture and help credit invisibles
- **Mortgage 36 and Talent Report Employment Staffing** from EWS addressing the income verification needs in the underwriting process and employment verification needs of staffing agencies
- **Credit Vitality View App** in the UK allowing comparison of market and company credit data trends
- **Equifax Affordability Solutions** in Australia & New Zealand delivering automated categorized income & expense verifications

2021+
NPIs:
85 launched
through 2Q

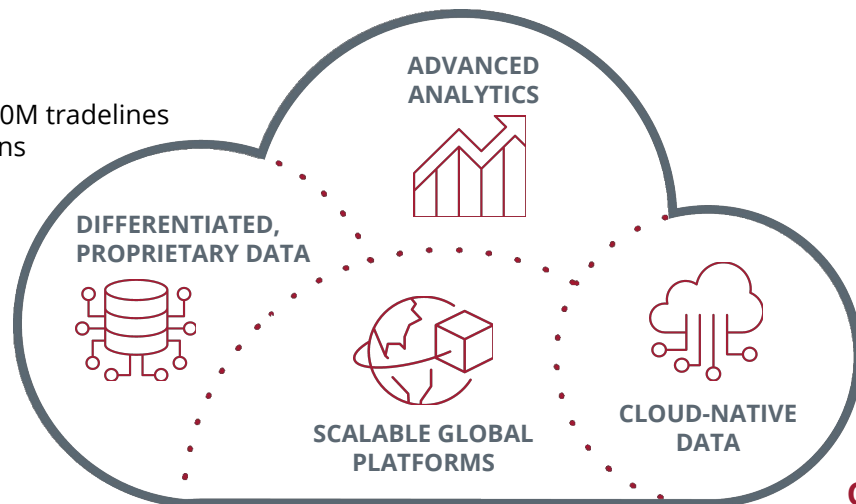


**Accelerating
NPI revenue
contribution**

Only Equifax

Differentiated Data at Scale

- ACRO: 228M credit records
- NC+: 237M payment records
- TWN: 119M employment records
- CFN & PayNet: 32M businesses/110M tradelines
- Kount: Signals from 32B interactions
- IXI: \$24T+ in financial asset data



Cloud-native Products and Applications

- Product delivery faster by 45%
- 225 APIs on the Equifax Developer Portal, 6096 users
- 8B+ API calls in the past 6 months

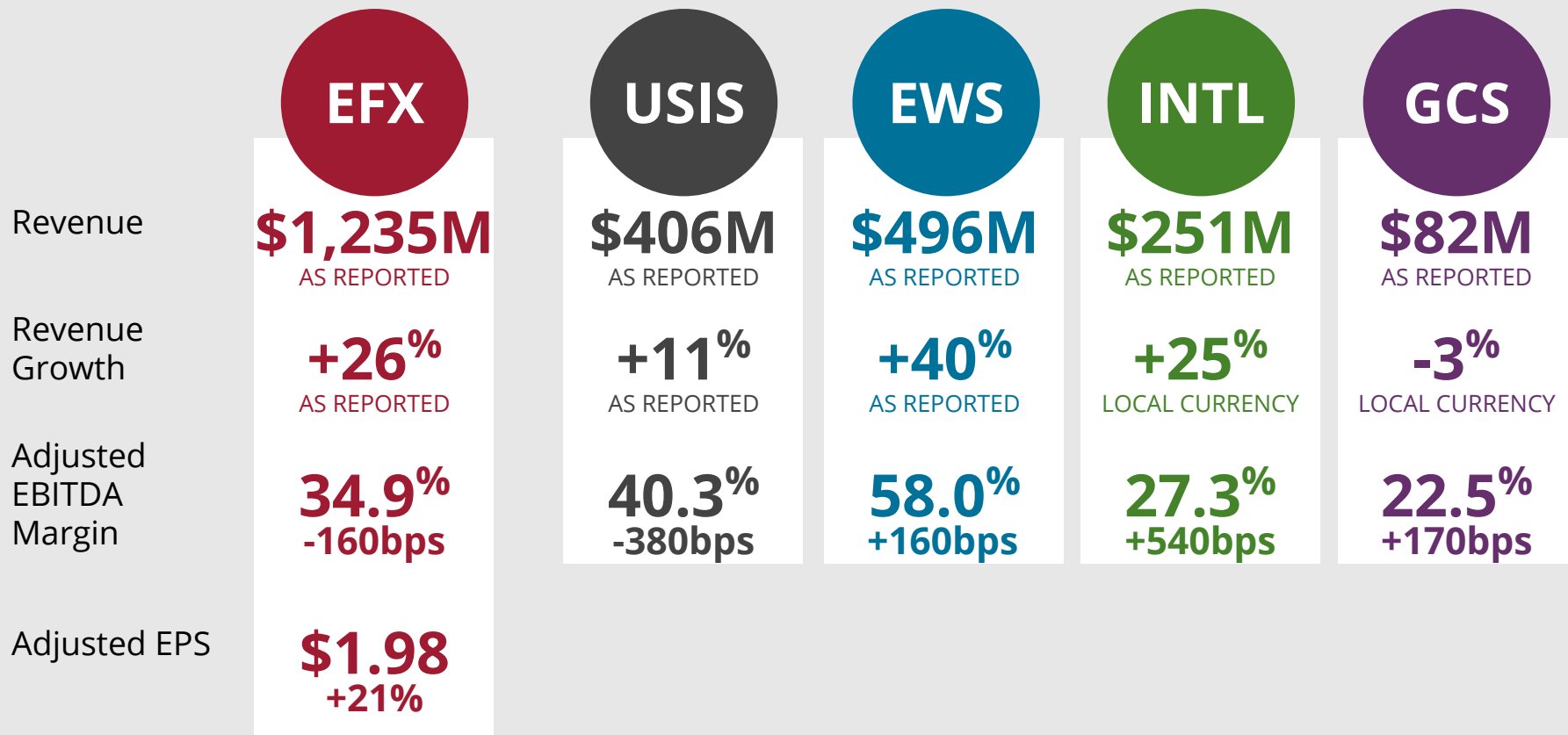
Advanced Analytics

- Build and test attributes faster
- Leverage artificial intelligence and machine learning
- Patented, proprietary NDT
- Develop models in days vs months
- 320 Data Scientists & Data Analysts globally

Cloud-native Data Fabric

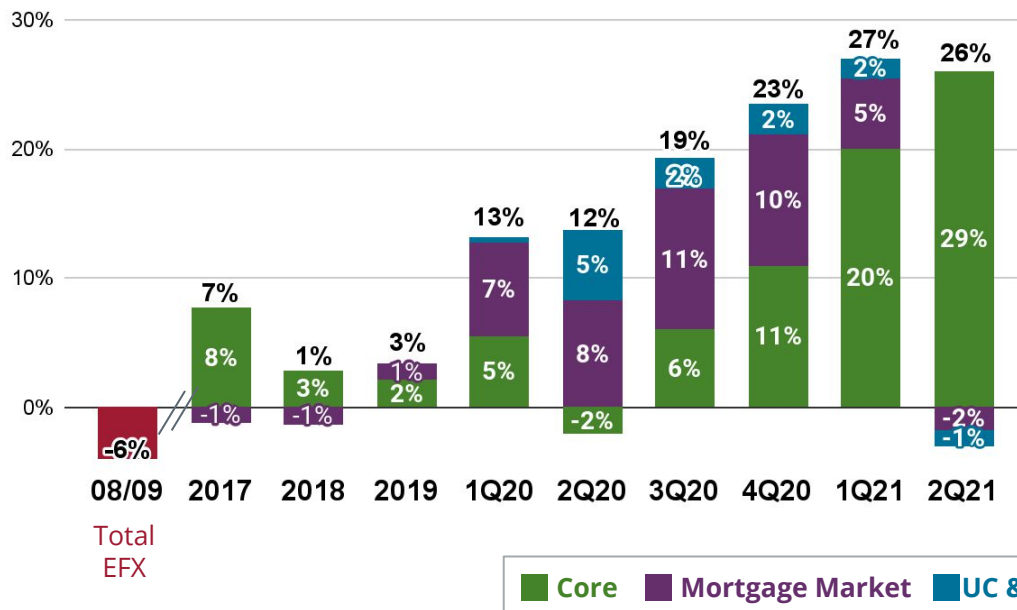
- 10B records keyed and linked
- Deployed in 24 global markets
- Enables multi-data solutions for more intelligent decisions

2Q by the Numbers



2Q Core revenue growth of 29%... total growth up 26%

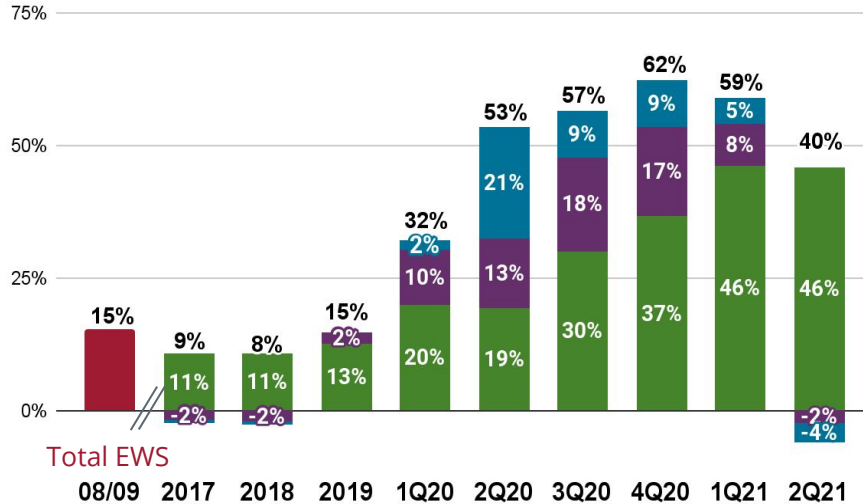
EFX Revenue Growth Accelerating



- ✓ Strong 26% growth in 2Q
- ✓ 2Q core growth accelerates to 29% off 20% in 1Q
- ✓ Strong EWS growth... 40%
- ✓ EWS and USIS outperforming despite declining mortgage market
- ✓ US B2B Non-mortgage sequential growth up from 4% in 1Q to 9% in 2Q

Workforce Solutions powering EFX results... 2Q up 40%, core growth up 46%

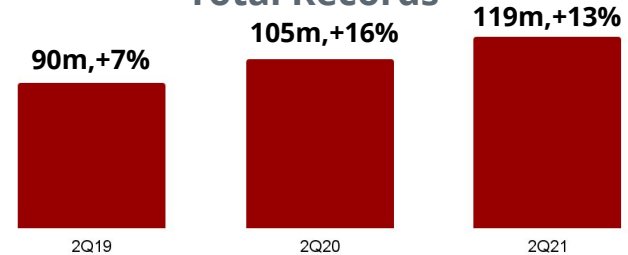
EWS core revenue growth accelerating...



... with strong future growth levers

- ✓ New products
- ✓ Vertical expansion
- ✓ Penetration, pricing
- ✓ Record expansion and growth
- ✓ Bolt-on M&A

Total Records



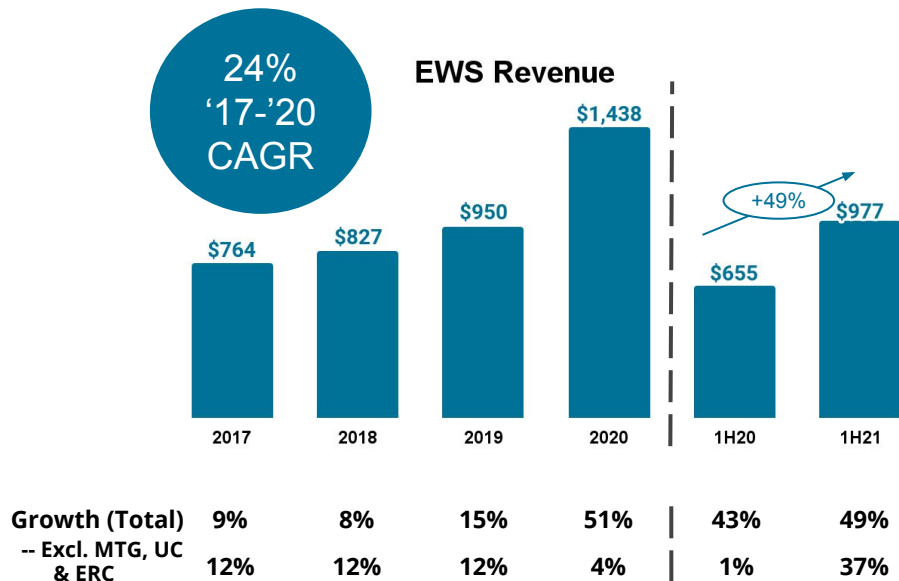
■ Core ■ Mortgage Market ■ UC & ERC

Total Revenue (M)

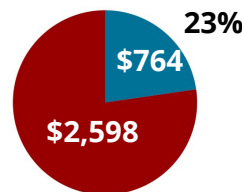
Year	2017	2018	2019	2020
Revenue (M)	\$764	\$827	\$950	\$1,438

Note: 08/09 growth was calculated by taking the average growth rates from 4Q08 through 4Q09. Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS mortgage related credit inquiries utilized as a proxy. UC & ERC growth is attributable to the EWS unemployment claims business. ERC growth is attributable to the EWS Employee Retention Credit revenue obtained with the HIREtech acquisition. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC & ERC; includes impact from acquisitions excluding acquired UC & ERC revenue. Figures may not foot due to rounding.

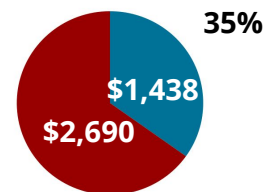
Workforce Solutions is EFX's fastest growing and highest margin business



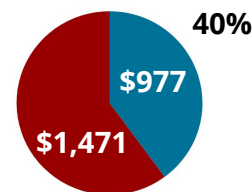
Revenue 2017



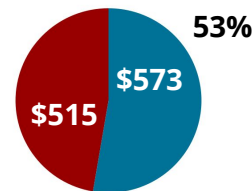
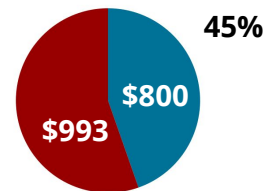
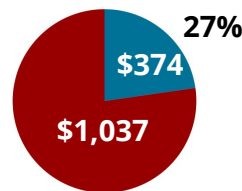
2020



1H21



BU EBITDA

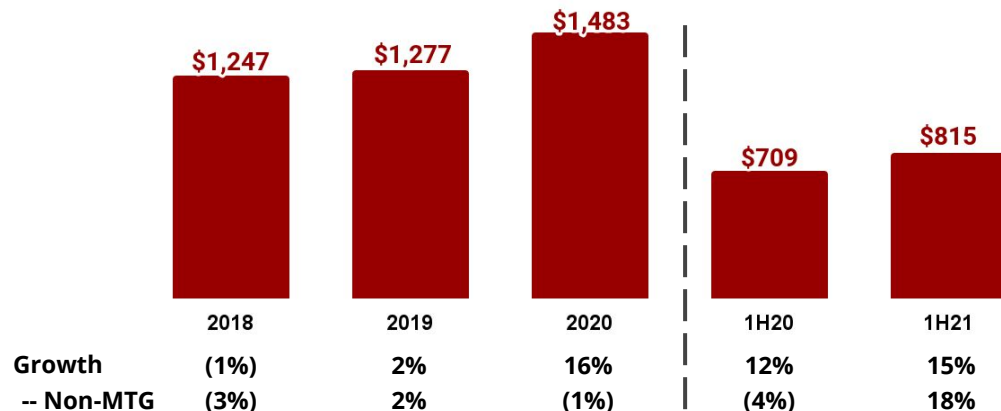


Rest of EFX EWS

USIS competitive and winning in marketplace...

Core, non-mortgage growth up 18% in 1H

USIS Revenue



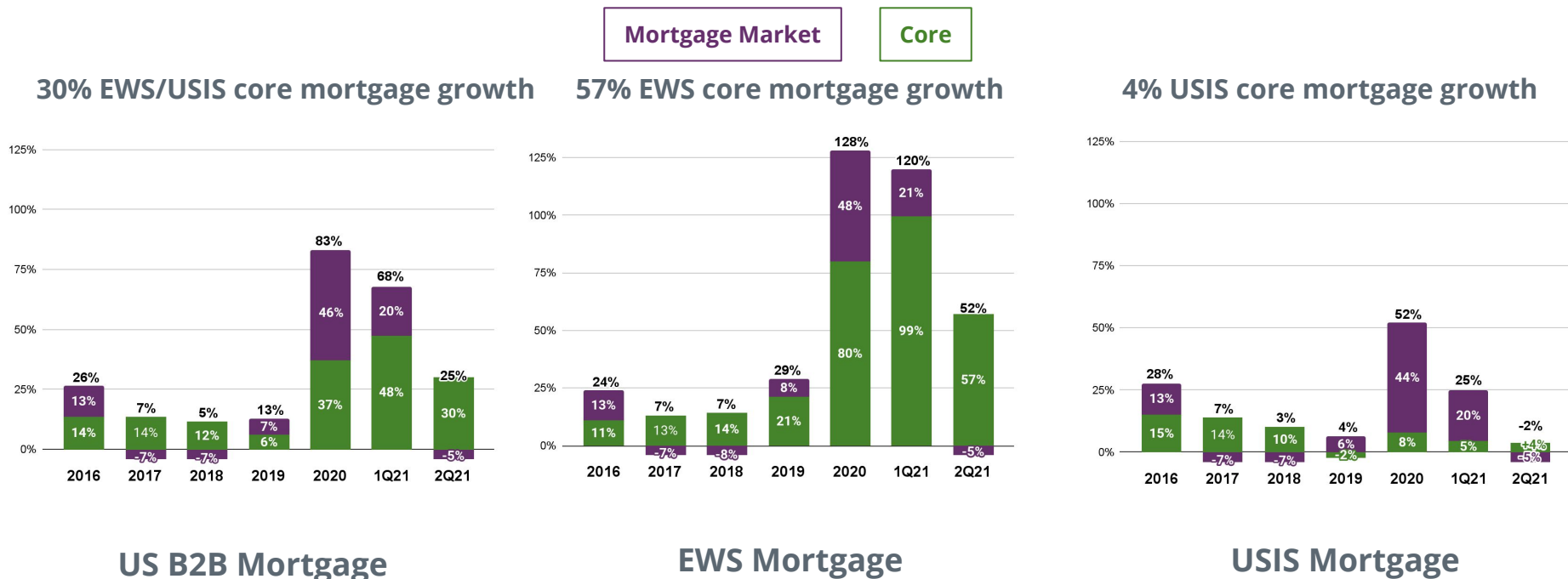
USIS Revenue Growth

	<u>1Q20</u>	<u>2Q20</u>	<u>3Q20</u>	<u>4Q20</u>	<u>1Q21</u>	<u>2Q21</u>
Total	15%	10%	22%	17%	19%	11%
Non-MTG	1%	(9%)	(6%)	Flat	15%	21%
-- Organic	(3%)	(9%)	2%	(1%)	11%	14%

Growth Levers

- ✓ New team and commercial focus
- ✓ EFX Cloud competitive advantage
- ✓ NPIs leveraging EFX Cloud
- ✓ Competitive wins from new cloud capabilities
- ✓ Kount integration driving ID&F

US B2B Mortgage up 25% in 2Q, despite 5% decline in mortgage market



Bolt-on M&A is central to EFX growth framework

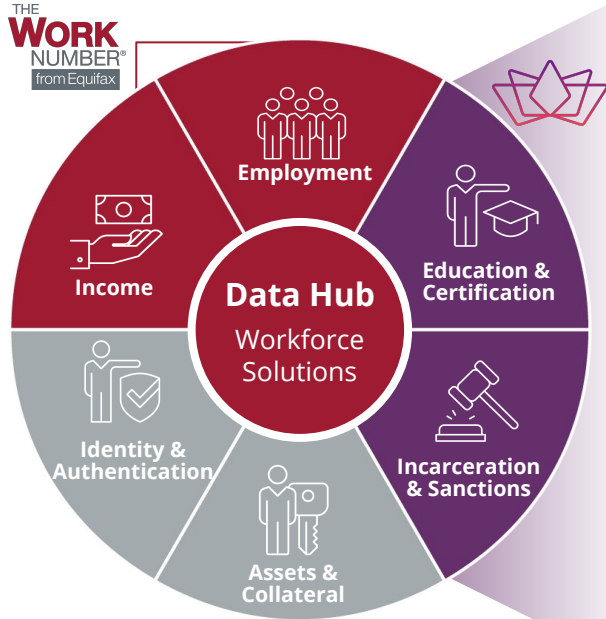
2021 Run-rate Revenue
~\$300M+ / 600+ BPS¹

		M&A PRIORITIES		
		Differentiated Data	Strengthen EWS	Broaden ID&F Capabilities
\$150M	Appriss Insights	✓	✓	✓
\$60M+	Kount ID&F	✓		✓
\$95M+	HIREtech	✓	✓	
	Health e(fx)	✓	✓	
	Teletrack	✓		
	i2Verify	✓	✓	
	Other ²	✓		

Reinvesting EFX strong performance in future growth

Appriss Insights expands EWS Data Hub

EWS Data Hub



Appriss criminal data

Appriss Insights data

Real-time incarceration data

Historical incarceration data

National criminal data

Court records

Healthcare credentials and sanctions

Use cases

Monitor arrest status for post-hire or benefit eligibility

Uncover arrest history ("pointer") for criminal background, benefit eligibility

Uncover possible interactions with criminal justice system ("pointer")

Search in a list of jurisdictions for criminal background check

Streamline credentialing, and compliance, identify disciplinary actions or disqualifications

End buyers

Private sector
• Employment

Government
• Employment, Benefit eligibility, Law enforcement

Private sector
• Employment

Government
• Employment

Private sector
• Employment

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 ESG: Positioned for long-term sustainability



Consumers

Unique and differentiated data assets help increase access and lower costs for individuals with non-traditional credit files



Our People

Committed to inclusion and diversity at the board and executive levels, within our employee base and in our recruitment



Environment and Energy

Technology and cloud transformation will have a positive environment impact by reducing our greenhouse gas emissions



Security

Corporate culture prioritizes security, and we have enhanced our controls and completed rigorous certifications

[ESG home page on equifax.com](#)

Strong momentum into Second Half... EFX on offense

Strong 2Q record setting revenue of \$1.235B up 26%, 29% core growth, **sixth consecutive quarter of double-digit growth** with sequential improvement

Raised full-year guidance for 2021 revenue and Adjusted EPS... 2021 midpoint revenue growth increased 375 bps to ~16% - not accounting for Appriss Insights, Health e(fx) and Teletrack acquisitions

EWS substantially outperforming mortgage market, growing records and penetrating new verticals... EFX's largest and most profitable business

USIS winning in the marketplace... non-mortgage revenue up 21%, organic growth of 14%

Strong International growth of 25% in local currency... outgrowing markets

Leveraging **EFX Cloud data and technology investments** to accelerate innovation and NPIs

Cloud capabilities and strong cash generation driving bolt-on M&A focus... 8 YTD bolt-on transactions provide \$300M of run rate revenue

EFX

- ✓ 26% Total / 29% Core revenue growth... 6th quarter of double-digit growth
- ✓ Strong sequential US B2B non-mortgage growth, up 9%
- ✓ Increased 2021 Guidance
- ✓ Leveraging EFX cloud for NPIs and growth
- ✓ Only Equifax capabilities
- ✓ Bolt-on M&A focus



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