Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)
(Dollars in millions, except per share amounts)

A. Reconciliation of net income from continuing operations attributable to Equifax to diluted EPS attributable to Equifax, adjusted for the settlement of a legal dispute over certain software license agreements, acquisition-related amortization expense, the collection of certain reserved 2012 billings, resource realignment charge, and impairment of BVS investment:

	Three Months Ended December 31,			
(in millions except per share amounts)	**2014**	**2013**	**$ Change**	**% Change**
Net income from continuing operations attributable to Equifax	$ **98.0**	$ 76.7	$ 21.3	28%
Collection of certain reserved 2012 billings, net of tax (2)	—	(4.5)	4.5	nm
Charge related to resource realignment, net of tax (3)	—	5.9	(5.9)	nm
Impairment of BVS investment, net of tax (4)	—	11.2	(11.2)	nm
Net income from continuing operations attributable to Equifax, adjusted for items listed above	**98.0**	89.3	8.7	10%
Acquisition-related amortization expense, net of tax, and cash income tax benefit of acquisition-related amortization expense of certain acquired intangibles	**26.6**	24.0	2.6	11%
Net income from continuing operations attributable to Equifax, adjusted for items listed above and acquisition-related amortization expense	$ **124.6**	$ 113.3	$ 11.3	10%
Diluted EPS from continuing operations attributable to Equifax, adjusted for items listed above and acquisition-related amortization expense	$ **1.02**	$ 0.91	$ 0.11	12%
Weighted-average shares used in computing diluted EPS	**122.0**	124.2		

	Twelve Months Ended December 31,			
(in millions except per share amounts)	**2014**	**2013**	**$ Change**	**% Change**
Net income from continuing operations attributable to Equifax	$ **367.4**	333.4	$ 34.0	10%
Settlement of a legal dispute over certain software license agreements, net of tax (1)	**5.0**	—	5.0	nm
Collection of certain reserved 2012 billings, net of tax (2)	—	(4.5)	4.5	nm
Charge related to resource realignment, net of tax (3)	—	5.9	(5.9)	nm
Impairment of BVS investment, net of tax (4)	—	11.2	(11.2)	nm
Net income from continuing operations attributable to Equifax, adjusted for items listed above	**372.4**	346.0	26.4	8%
Acquisition-related amortization expense, net of tax, and cash income tax benefit of acquisition-related amortization expense of certain acquired intangibles	**107.7**	99.9	7.8	8%
Net income from continuing operations attributable to Equifax, adjusted for items listed above and acquisition-related amortization expense	$ **480.1**	445.9	$ 34.2	8%
Diluted EPS from continuing operations attributable to Equifax, adjusted for items listed above and acquisition-related amortization expense	$ **3.89**	3.60	$ 0.29	8%
Weighted-average shares used in computing diluted EPS	**123.5**	123.7		

nm - not meaningful

(1) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.

(2) Collection of certain reserved 2012 billings includes $7.2 million of revenue ($4.5 million, net of tax) recorded during the fourth quarter of 2013 that relates to the collection of revenue attributable to certain reserved 2012 billings that did not originally meet the revenue recognition criteria. See the Notes to this reconciliation for additional detail.

(3) Charge related to resource realignment includes $9.3 million ($5.9 million, net of tax) of primarily severance expense in the fourth quarter of 2013. See the Notes to this reconciliation for additional detail.

(4) Impairment of BVS investment includes a $17.0 million ($11.2 million, net of tax) impairment on our cost method investment in BVS in the fourth quarter of 2013. See the Notes to this reconciliation for additional detail.

Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)
(Dollars in millions, except per share amounts)

B. Reconciliation of revenue and operating income to adjusted revenue and operating income, excluding the settlement of a legal dispute over certain software license agreements, the collection of certain reserved billings, and a resource realignment charge, and presentation of adjusted operating margin:

(in millions)	Three Months Ended December 31, 2014	Three Months Ended December 31, 2013	$ Change	% Change	Local Currency % Change*
Revenue	**$ 624.6**	$ 578.5	$ 46.1	8%	10%
Collection of certain reserved 2012 billings (2)	**—**	(7.2)	7.2	nm	nm
Adjusted revenue, excluding collection of certain reserved billings	**$ 624.6**	$ 571.3	$ 53.3	9%	12%
Operating income	**$ 165.2**	$ 154.1	$ 11.1	7%	11%
Collection of certain reserved 2012 billings (2)	**—**	(7.2)	7.2	nm	nm
Charge related to resource realignment (3)	**—**	9.3	(9.3)	nm	nm
Adjusted operating income, excluding the items listed above	**$ 165.2**	$ 156.2	$ 9.0	6%	9%
Adjusted operating margin	**26.5%**	27.4%			

(in millions)	Twelve Months Ended December 31, 2014	Twelve Months Ended December 31, 2013	$ Change	% Change	Local Currency % Change*
Revenue	**$ 2,436.4**	$ 2,303.9	$ 132.5	6%	7%
Collection of certain reserved 2012 billings (2)	**—**	(7.2)	7.2	nm	nm
Adjusted revenue, excluding collection of certain reserved billings	**$ 2,436.4**	$ 2,296.7	$ 139.7	6%	8%
Operating income	**$ 638.2**	$ 611.2	$ 27.0	4%	8%
Settlement of a legal dispute over certain software license agreements (1)	**7.9**	—	7.9	nm	nm
Collection of certain reserved 2012 billings (2)	**—**	(7.2)	7.2	nm	nm
Charge related to resource realignment (3)	**—**	9.3	(9.3)	nm	nm
Adjusted operating income, excluding the items listed above	**$ 646.1**	$ 613.3	$ 32.8	5%	9%
Adjusted operating margin	**26.5%**	26.7%			

* Reflects percentage change in revenue and operating income conforming 2014 results using 2013 exchange rates.
nm - not meaningful

(1) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.
(2) Collection of certain reserved 2012 billings includes $7.2 million of revenue ($4.5 million, net of tax) recorded during the fourth quarter of 2013 that relates to the collection of revenue attributable to certain reserved 2012 billings that did not originally meet the revenue recognition criteria. See the Notes to this reconciliation for additional detail.
(3) Charge related to resource realignment includes $9.3 million ($5.9 million, net of tax) of primarily severance expense in the fourth quarter of 2013. See the Notes to this reconciliation for additional detail.

C. Reconciliation of USIS revenue and operating income to adjusted USIS revenue and operating income, excluding the settlement of a legal dispute over certain software license agreements and collection of certain reserved billings, and presentation of adjusted operating margin:

	Three Months Ended December 31,			
(in millions)	2014	2013	$ Change	% Change
Revenue	**$ 283.9**	$ 276.1	$ 7.8	3%
Collection of certain reserved 2012 billings [2]	**—**	(7.2)	7.2	nm
Adjusted revenue, excluding collection of certain reserved billings	**$ 283.9**	$ 268.9	$ 15.0	6%
Operating income	**$ 115.8**	$ 112.1	$ 3.7	3%
Collection of certain reserved 2012 billings [2]	**—**	(7.2)	7.2	nm
Adjusted operating income, excluding reserved billings collection	**$ 115.8**	$ 104.9	$ 10.9	10%
Adjusted operating margin	**40.8%**	39.0%		

	Twelve Months Ended December 31,			
(in millions)	2014	2013	$ Change	% Change
Revenue	**$ 1,104.8**	$ 1,084.5	$ 20.3	2%
Collection of certain reserved 2012 billings [2]	**—**	(7.2)	7.2	nm
Adjusted revenue, excluding collection of certain reserved billings	**$ 1,104.8**	$ 1,077.3	$ 27.5	3%
Operating income	**$ 428.2**	$ 410.0	$ 18.2	4%
Settlement of a legal dispute over certain software license agreements [1]	**7.9**	—	7.9	nm
Collection of certain reserved 2012 billings [2]	**—**	(7.2)	7.2	nm
Adjusted operating income, excluding items listed above	**$ 436.1**	$ 402.8	$ 33.3	8%
Adjusted operating margin	**39.5%**	37.4%		

nm - not meaningful

(1) Settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) recorded during the third quarter of 2014. See the Notes to this reconciliation for additional detail.

(2) Collection of certain reserved 2012 billings includes $7.2 million of revenue ($4.5 million, net of tax) recorded during the fourth quarter of 2013 that relates to the collection of revenue attributable to certain reserved 2012 billings that did not originally meet the revenue recognition criteria. See the Notes to this reconciliation for additional detail.

D. Reconciliation of general corporate expense to adjusted adjusted general corporate expense, excluding the charge related to resource realignment:

(in millions)	Three Months Ended December 31, 2014	Three Months Ended December 31, 2013	$ Change	% Change
General corporate expense	**$ (46.1)**	$ (46.6)	$ 0.5	1%
Charge related to resource realignment [(1)]	**—**	9.3	(9.3)	nm
Adjusted general corporate expense, excluding the resource realignment charge	**$ (46.1)**	$ (37.3)	$ (8.8)	24%

(in millions)	Twelve Months Ended December 31, 2014	Twelve Months Ended December 31, 2013	$ Change	% Change
General corporate expense	**$ (157.9)**	$ (157.3)	$ (0.6)	—%
Charge related to resource realignment [(1)]	**—**	9.3	(9.3)	nm
Adjusted general corporate expense, excluding resource realignment charge	**$ (157.9)**	$ (148.0)	$ (9.9)	7%

nm - not meaningful

(1) Charge related to resource realignment includes $9.3 million ($5.9 million, net of tax) of primarily severance expense in the fourth quarter of 2013. See the Notes to this reconciliation for additional detail.

Notes to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures

Settlement of a legal dispute over certain software license agreements – During the third quarter of 2014, we recorded a settlement of a legal dispute over certain software license agreements of $7.9 million ($5.0 million, net of tax) in our USIS segment. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to operating income when measuring operating profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Collection of certain reserved 2012 billings – During the fourth quarter of 2013, we recorded revenue of $7.2 million ($4.5 million, net of tax) that relates to the collection of revenue attributable to certain reserved billings prior to 2013 that did not originally meet the revenue recognition criteria due to collectability issues. Management believes excluding this revenue is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to revenue when measuring operating profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Charge related to resource realignment – During the fourth quarter of 2013, we recorded a restructuring charge primarily to realign internal resources with our strategic opportunities. This charge of $9.3 million, pretax, ($5.9 million, net of tax) is reflected in selling, general and administrative expenses in our Consolidated Statements of Income. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2014, as compared to the corresponding periods in 2013, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Impairment of BVS investment – During the fourth quarter of 2013, we recorded an impairment of our cost method investment in BVS of $17.0 million, pretax, ($11.2 million, net of tax) in other expense in our Consolidated Statements of Income due to indicators of impairment that arose during the quarter. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three and twelve months ended December 31, 2014, as compared to the corresponding periods in 2012, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Diluted EPS and net income from continuing operations attributable to Equifax, adjusted for the settlement of a legal dispute over certain software license agreements, collection of certain reserved 2012 billings, resource realignment charge, BVS investment impairment, and acquisition-related amortization expense, net of tax - We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the material cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. These financial measures are not prepared in conformity with GAAP. Management believes excluding the impact of amortization expense is useful because excluding acquisition-related amortization, and other items that are not comparable, allows investors to evaluate our performance for different periods on a more comparable basis. Certain acquired intangibles result in material cash income tax savings which are not reflected in earnings. Management believes that including a benefit to reflect the cash income tax savings is useful as it allows investors to better value Equifax. Management makes these adjustments to earnings when measuring operating profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital.

Adjusted revenue, adjusted operating income and operating margin, excluding the settlement of a legal dispute over certain software license agreements, the collection of certain reserved 2012 billings, and resource realignment charge- Management believes excluding the settlement of a legal dispute over certain software license agreements, collection of certain reserved billings, and resource realignment charge from the calculation of operating income and margin, on a non-GAAP basis, is useful because management excludes items that are not comparable when measuring operating profitability, evaluating performance trends, and setting performance objectives, and it allows investors to evaluate our performance for different periods on a more comparable basis by excluding items that impact comparability.