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 attributable to Equifax to diluted EPS attributable to Equifax, defined as net income adjusted for acquisition-related amortization expense, costs related to the 2017 cybersecurity incident, settlements with commercial customers, the income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency adjustment, a legal settlement, and income tax adjustments:

	Three Months Ended September 30,			
(In millions, except per share amounts)	**2019**	**2018**	$ Change	% Change
Net income attributable to Equifax	**$ 81.1**	$ 38.4	$ 42.7	111 %
Acquisition-related amortization expense of certain acquired intangibles (1)	**35.1**	36.5	(1.4)	(4)%
2017 cybersecurity incident related costs (2)	**77.0**	116.5	(39.5)	(34)%
Settlements with commercial customers (3)	**20.0**	—	20.0	100 %
Income tax effects of stock awards that are recognized upon vesting or settlement (4)	**(2.0)**	(2.0)	—	— %
Argentina highly inflationary foreign currency adjustment (5)	**0.5**	1.2	(0.7)	nm
Legal settlement (6)	**—**	18.5	(18.5)	(100)%
Tax impact of adjustments (7)	**(30.3)**	(37.2)	6.9	(19)%
Net income attributable to Equifax, adjusted for items listed above	**$ 181.4**	$ 171.9	$ 9.5	6 %
	$ 1.48	$ 1.41	$ 0.07	5 %
Weighted-average shares used in computing diluted EPS	**122.3**	121.6		

nm - not meaningful

(1) During the third quarter of 2019, we recorded acquisition-related amortization expense of certain acquired intangibles of $35.1 million ($29.9 million, net of tax). We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the significant cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. The $5.2 million of tax is comprised of $9.2 million of tax expense net of $4.0 million of a cash income tax benefit. During the third quarter of 2018, we recorded acquisition-related amortization expense of certain acquired intangibles of $36.5 million ($31.0 million, net of tax). The $5.5 million of tax is comprised of $9.4 million of tax expense net of $3.9 million of a cash income tax benefit. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2019, we recorded pre-tax expenses related to the 2017 cybersecurity incident of $77.0 million ($56.8 million, net of tax). During the third quarter of 2018, we recorded $116.5 million ($89.2 million, net of tax) for costs related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

(3) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. See the Notes to this reconciliation for additional detail.

(4) During the third quarter of 2019 and 2018, we recorded a tax benefit of $2.0 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. See the Notes to this reconciliation for additional detail.

(5) Argentina has experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina has been deemed a highly inflationary economy by accounting policymakers. During the third quarter of 2019 and the third quarter of 2018, we recorded a foreign currency loss of $0.5 million and $1.2 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(6) During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the cybersecurity incident. See the Notes to this reconciliation for additional detail.

(7) During the third quarter of 2019, we recorded the tax impact of adjustments of $30.3 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $5.2 million ($9.2 million of tax expense net of $4.0 million of cash income tax benefit), (ii) a tax adjustment of $20.2 million related to expenses for the 2017 cybersecurity incident, and (iii) a tax adjustment of $4.9 million related to the settlement with commercial customers.

During the third quarter of 2018, we recorded the tax impact of adjustments of $37.2 million comprised of (i) acquisition-related amortization expense of certain acquired intangibles of $5.5 million ($9.4 million of tax expense net of $3.9 million of cash income tax benefit), (ii) a tax adjustment of $27.3 million related to expenses for the 2017 cybersecurity incident, and (iii) a tax adjustment of $4.4 million related to the settlement of a legal claim.

B. Reconciliation of adjusted revenue, defined as GAAP revenue adjusted for a charge related to settlements with commercial customers, and net income attributable to Equifax to adjusted EBITDA, defined as net income excluding income taxes, interest expense, net, depreciation and amortization expense, costs related to the 2017 cybersecurity incident, settlements with commercial customers, Argentina highly inflationary foreign currency adjustment, a legal settlement, and presentation of adjusted EBITDA margin:

	Three Months Ended September 30,			
(in millions)	**2019**	**2018**	**$ Change**	**% Change**
Revenue	**$ 875.7**	$ 834.2	$ 41.5	5 %
Settlements with commercial customers [2]	**20.0**	—	20.0	nm
Adjusted Revenue	**$ 895.7**	$ 834.2	$ 61.5	7 %
Net income attributable to Equifax	**$ 81.1**	$ 38.4	$ 42.7	111 %
Income taxes	**14.0**	(0.9)	14.9	(1,656)%
Interest expense, net*	**27.4**	25.9	1.5	6 %
Depreciation and amortization	**84.1**	75.9	8.2	11 %
2017 cybersecurity incident related costs [1]	**77.0**	116.5	(39.5)	(34)%
Settlements with commercial customers [2]	**20.0**	—	20.0	nm
Argentina highly inflationary foreign currency adjustment [3]	**0.5**	1.2	20.0	nm
Legal settlement [4]	—	18.5	(0.7)	nm
Adjusted EBITDA, excluding the items listed above	**$ 304.1**	$ 275.5	$ 28.6	10 %
Adjusted EBITDA margin	**33.9%**	33.0%		

nm - not meaningful
*Excludes interest income of $0.6 million in 2019 and $0.8 million in 2018.

(1) During the third quarter of 2019, we recorded pre-tax expenses related to the 2017 cybersecurity incident of $77.0 million ($56.8 million, net of tax). During the third quarter of 2018, we recorded $116.5 million ($89.2 million, net of tax) for expenses related to the 2017 cybersecurity incident. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. See the Notes to this reconciliation for additional detail.

(3) Argentina has experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina has been deemed a highly inflationary economy by accounting policymakers. During the third quarter of 2019 and the third quarter of 2018, we recorded a foreign currency loss of $0.5 million and $1.2 million, respectively, related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy. See the Notes to this reconciliation for additional detail.

(4) During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the cybersecurity incident. See the Notes to this reconciliation for additional detail.

C. Reconciliation of adjusted revenue, defined as GAAP revenue adjusted for a charge related to settlements with commercial customers, by segment and operating income to Adjusted EBITDA, excluding depreciation and amortization expense, other income, net, noncontrolling interest, costs related to the 2017 cybersecurity incident, settlements with commercial customers, Argentina highly inflationary foreign currency adjustment, a legal settlement, and presentation of adjusted EBITDA margin and adjusted revenue growth for each of the segments:

(In millions)	Three Months Ended September 30, 2019					
	U.S. Information Solutions	International	Workforce Solutions	Global Consumer Solutions	General Corporate Expense*	Total
Revenue	$ 315.5	$ 230.5	$ 240.6	$ 89.1	—	$ 875.7
Adjustments [1]	20.0	—	—	—	—	20.0
Adjusted revenue	$ 335.5	$ 230.5	$ 240.6	$ 89.1	—	$ 895.7
Operating income	98.2	26.0	99.6	11.9	(114.1)	121.6
Depreciation and Amortization	21.3	29.1	13.7	3.8	16.2	84.1
Other income/(expense), net**	0.7	3.5	—	—	(1.9)	2.3
Noncontrolling interest	—	(1.4)	—	—	—	(1.4)
Adjustments [1]	28.9	14.1	4.2	6.5	43.8	97.5
Adjusted EBITDA	$ 149.1	$ 71.3	$ 117.5	$ 22.2	$ (56.0)	$ 304.1
Operating margin	31.1%	11.3 %	41.4%	13.4%	nm	13.9%
Adjusted EBITDA margin	44.4%	30.9 %	48.8%	24.9%	nm	33.9%

nm - not meaningful
*General Corporate Expense includes non-recurring adjustments of $43.8 million.
**Excludes interest income of $0.5 million in International and $0.1 million in General Corporate Expense.

(In millions)	Three Months Ended September 30, 2018					
	U.S. Information Solutions	International	Workforce Solutions	Global Consumer Solutions	General Corporate Expense*	Total
Revenue	$ 308.3	$ 235.0	$ 202.2	$ 88.7	—	$ 834.2
Operating income	95.4	19.2	77.0	12.2	(139.7)	64.1
Depreciation and Amortization	19.1	28.8	11.4	3.5	13.1	75.9
Other income/(expense), net**	0.8	2.4	—	—	(2.7)	0.5
Noncontrolling interest	—	(1.2)	—	—	—	(1.2)
Adjustments [1]	27.3	19.8	7.5	9.4	72.2	136.2
Adjusted EBITDA	$ 142.6	$ 69.0	$ 95.9	$ 25.1	$ (57.1)	$ 275.5
Operating margin	30.9%	8.2%	38.1%	13.8%	nm	7.7%
Adjusted EBITDA margin	46.2%	29.4%	47.5%	28.3%	nm	33.0%

nm - not meaningful
*General Corporate Expense includes non-recurring adjustments of $72.2 million.
**Excludes interest income of $0.3 million in International and $0.5 million in General Corporate Expense.

(1) During the third quarter of 2019, we recorded pre-tax expenses related to the 2017 cybersecurity incident of $77.0 million ($56.8 million, net of tax), a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers and a foreign currency loss of $0.5 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy.

During the third quarter of 2018, we recorded $116.5 million ($89.2 million, net of tax) for expenses related to the 2017 cybersecurity incident, an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the cybersecurity incident and a foreign currency loss of $1.2 million related to the impact of remeasuring the peso denominated monetary assets and liabilities as a result of Argentina being a highly inflationary economy.

D. Reconciliation of adjusted revenue, defined as GAAP revenue adjusted for a charge related to settlements with commercial customers and adjusted revenue growth for each of the segments:

(In millions)	Three Months Ended September 30,						
	Operating revenue	**Adjustments (1)**	**Adjusted revenue**	**Operating revenue**			**Local Currency**
Operating revenue:	**2019**		**2019**	**2018**	**$ Change**	**% Change**	**% Change***
Online Information Solutions	**$ 233.0**	**$ 15.0**	**$ 248.0**	$ 222.4	$ 25.6	12 %	
Mortgage Solutions	**36.7**	—	**36.7**	39.0	(2.3)	(6)%	
Financial Marketing Services	**45.8**	**5.0**	**50.8**	46.9	3.9	8 %	
Total U.S. Information Solutions	**315.5**	**20.0**	**335.5**	308.3	27.2	9 %	
Asia Pacific	**77.4**	—	**77.4**	80.5	(3.1)	(4)%	2 %
Europe	**64.8**	—	**64.8**	68.5	(3.7)	(5)%	— %
Latin America	**49.2**	—	**49.2**	48.7	0.5	1 %	15 %
Canada	**39.1**	—	**39.1**	37.3	1.8	5 %	6 %
Total International	**230.5**	—	**230.5**	235.0	(4.5)	(2)%	5 %
Verification Services	**185.3**	—	**185.3**	143.9	41.4	29 %	
Employer Services	**55.3**	—	**55.3**	58.3	(3.0)	(5)%	
Total Workforce Solutions	**240.6**	—	**240.6**	202.2	38.4	19 %	
Global Consumer Solutions	**89.1**	—	**89.1**	88.7	0.4	— %	1 %
Total	**$ 875.7**	**$ 20.0**	**$ 895.7**	$ 834.2	$ 61.5	7 %	9 %

*Reflects percentage change in revenue conforming 2019 results using 2018 exchange rates.

(1) During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. See the Notes to this reconciliation for additional detail.

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

Diluted EPS attributable to Equifax is adjusted for the following items:

Acquisition-related amortization expense - 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 profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital.

Costs related to the 2017 cybersecurity incident - We recorded $77.0 million ($56.8 million, net of tax) and $116.5 million ($89.2 million, net of tax) during the third quarter of 2019 and 2018, respectively, associated with the costs to investigate the 2017 cybersecurity incident, legal fees to respond to subsequent litigation and government investigations, costs to deliver the free product offering made to all U.S. consumers and incremental costs to transform our information technology, data security, and infrastructure. Management believes excluding these charges is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to net income when measuring 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. Costs related to the 2017 cybersecurity incident do not include losses accrued for certain legal proceedings and government investigations related to the 2017 cybersecurity incident.

Settlements with commercial customers - During the third quarter of 2019, we recorded a $20.0 million ($15.1 million, net of tax) charge to revenue related to settlements with commercial customers. Management believes this adjustment to revenue provides meaningful information regarding our revenue and provides a basis to compare revenue between periods and to net income when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. Management considers these adjustments when assessing historical performance and is useful when planning, forecasting and analyzing future periods.

Income tax effects of stock awards that are recognized upon vesting or settlement - During the third quarter of 2019 and 2018, we recorded a tax benefit of $2.0 million related to the tax effects of deductions for stock compensation in excess of amounts recorded for compensation costs. Management believes excluding this tax effect from financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2019 because this amount is non-operating and relates to income tax benefits or deficiencies for stock awards recognized when tax amounts differ from recognized stock compensation cost. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Argentina highly inflationary foreign currency adjustment - Argentina has experienced multiple periods of increasing inflation rates, devaluation of the peso, and increasing borrowing rates. As such, Argentina has been deemed a highly inflationary economy by accounting policymakers. We recorded foreign currency losses of $0.5 million and $1.2 million during the third quarter of 2019 and 2018, respectively, as a result of remeasuring the peso denominated monetary assets and liabilities due to Argentina being highly inflationary. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Legal settlement - During the third quarter of 2018, we recorded an $18.5 million ($14.1 million, net of tax) charge for a legal settlement that was not related to the cybersecurity incident. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2018, 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.

Adjusted EBITDA and EBITDA margin - Management defines adjusted EBITDA as consolidated net income attributable to Equifax plus net interest expense, income taxes, depreciation and amortization, and also excludes certain one-time items. Management believes the use of adjusted EBITDA and adjusted EBITDA margin allows investors to evaluate our performance for different periods on a more comparable basis.

Adjusted revenue - Management defines adjusted revenue as GAAP revenue adjusted for certain non-recurring items such as a charge related to settlements with commercial customers. Management believes the use of adjusted revenue allows investors to evaluate our performance for different periods on a more comparable basis.