

Winning
with
360[®]
Insight

Investor Presentation
November 2014

As usual, we will make statements during the presentation which are forward looking. Our 10Ks, 10Qs and other SEC documents outline the risks associated with these statements and we encourage you to review them.

We also incorporate non-GAAP financial measures in this presentation. A reconciliation of those measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center. You can also reach the same information by clicking on the link included for those sections which discuss these non-GAAP measures.

GAAP/Non-GAAP Reconciliation

- › Resilient strategy/business model enabled through an intense focus on evolving customer needs
 - Growth from new products and penetration of new or underserved market segments
- › Increasing supply of and demand for information, combined with declining technology costs, creates continuing growth potential
- › Diverse portfolio of operating businesses and end user markets
- › Strong global presence with a rich market franchise
- › Consistent & sustainable performance drive attractive shareholder returns ...
- › ... and consistent outperformance in the equity market

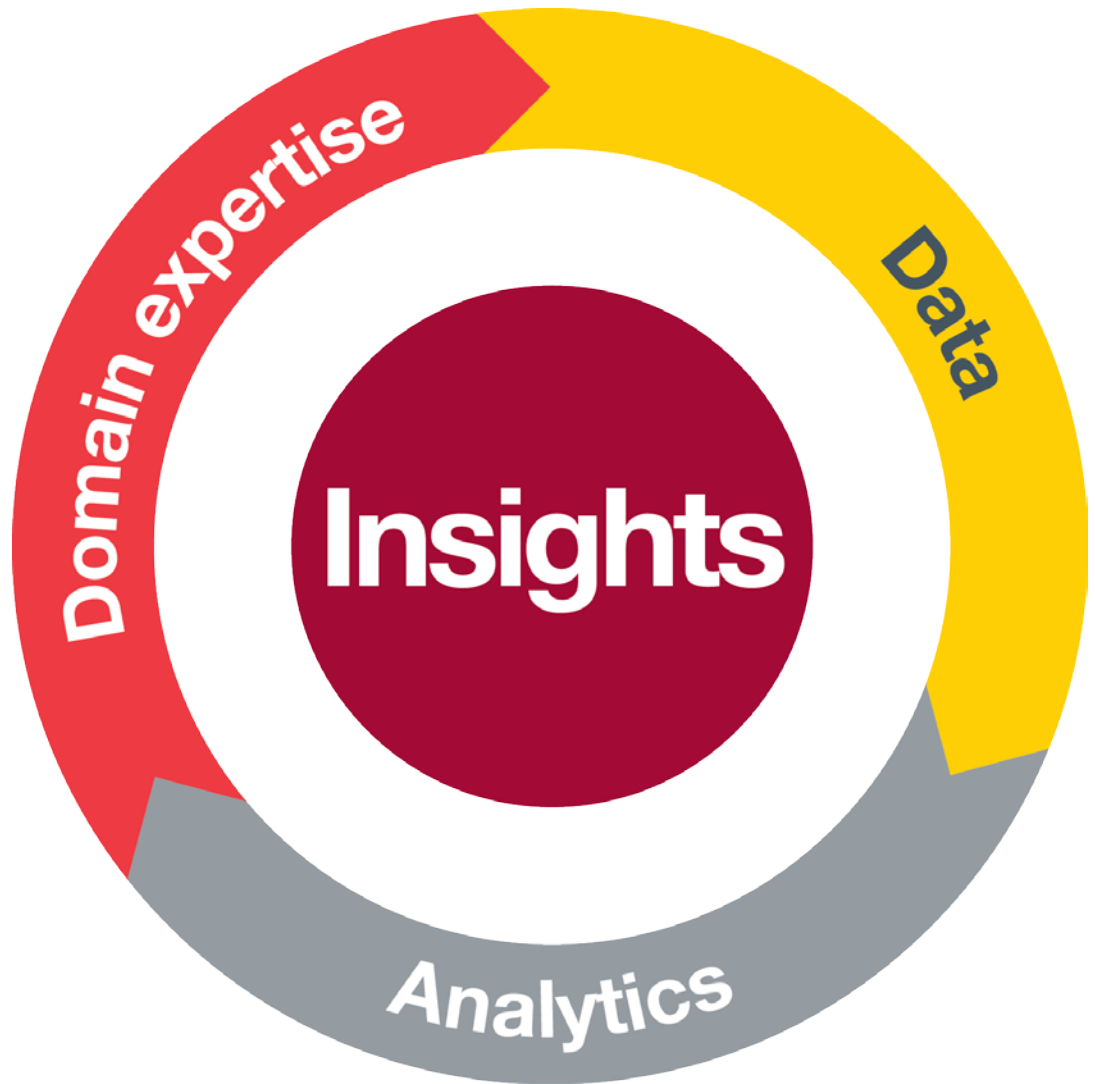
To be the **global leader** in information solutions
that creates **unparalleled insights**
to **solve customer challenges**

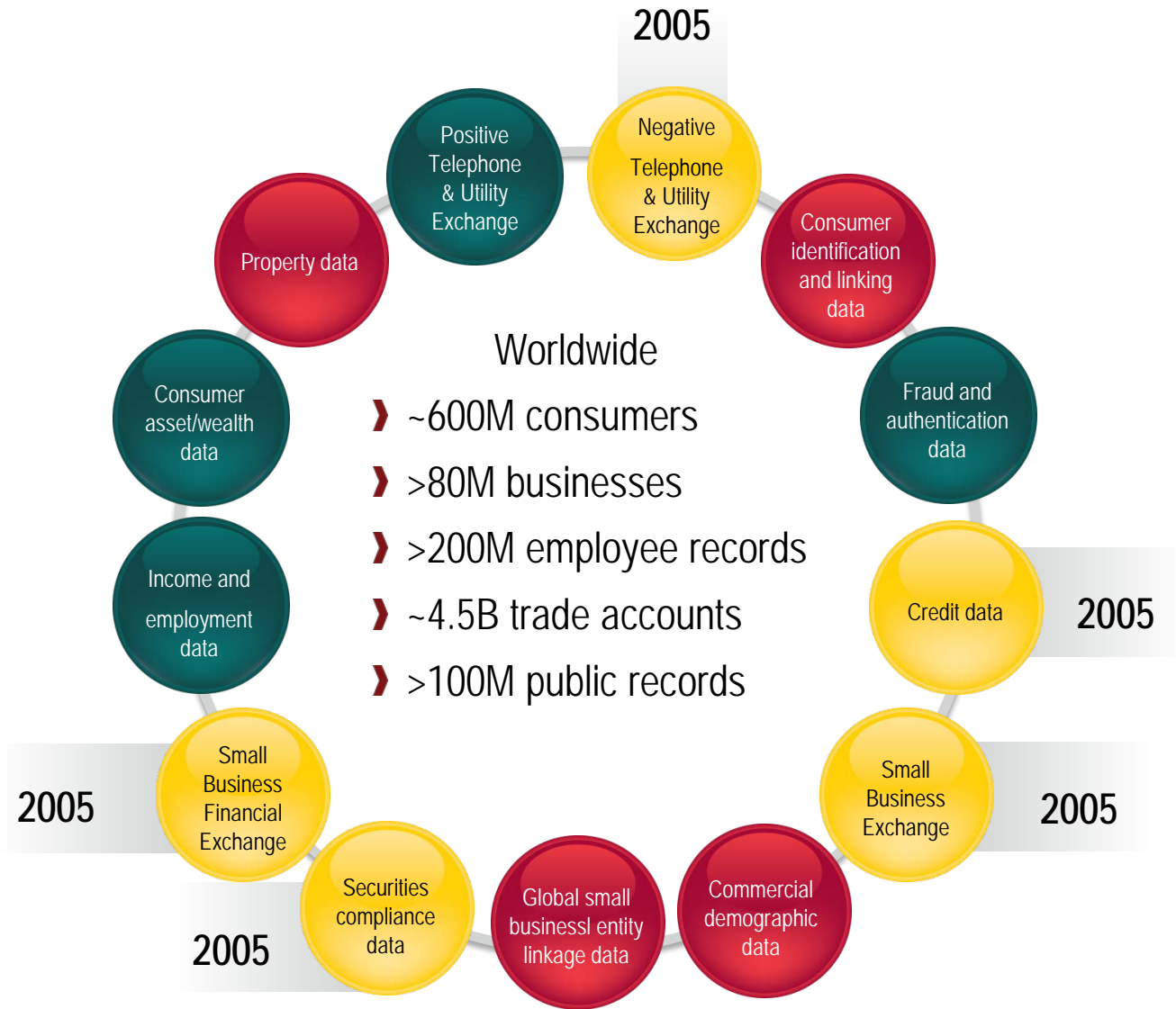
Insights:

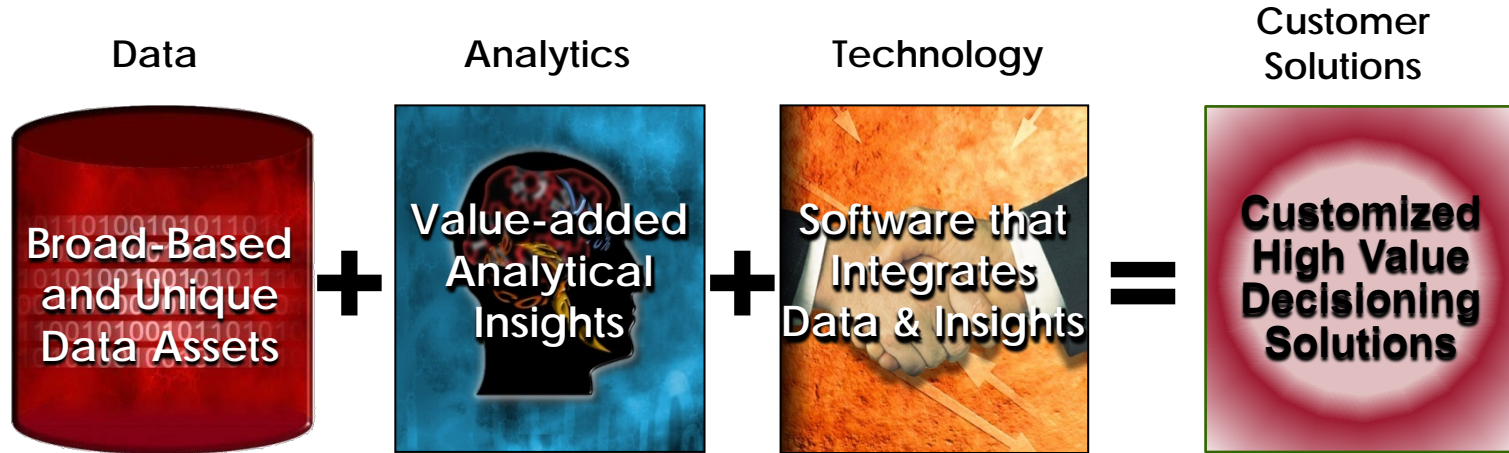
- › Identify important, actionable opportunities for our customers
- › Leverage our domain expertise, data, and analytics capabilities
- › Focus on the “so what” for the customer

Insight examples:

- › Undisclosed Debt Monitoring
- › Employment Benchmarks
- › Household Collateral Value
- › Lost Auto Sales
- › Cross-sell Triggers







Credit	Scores & Models	Optimization	Banks
Income	Bankruptcy	Waterfalling	Fin Inst's
Employment	Delinquency	Segmentation	Mortgage Cos.
Wealth	Prepayment	Workflow management	Telco's
Property	Event Risk	Flexible Rules-based Engines	Auto
Telco/Utility	Fraud Risk	Collections SaaS	Insurance
Commercial	Fused Scores		Government

We have developed critical competencies that will continue to have great leverage and opportunity

Business Intelligence



A comprehensive view that applies across industry verticals



Automotive

Communications

Human Resources

Retail Banking

Mortgage

Payment and Card

Government

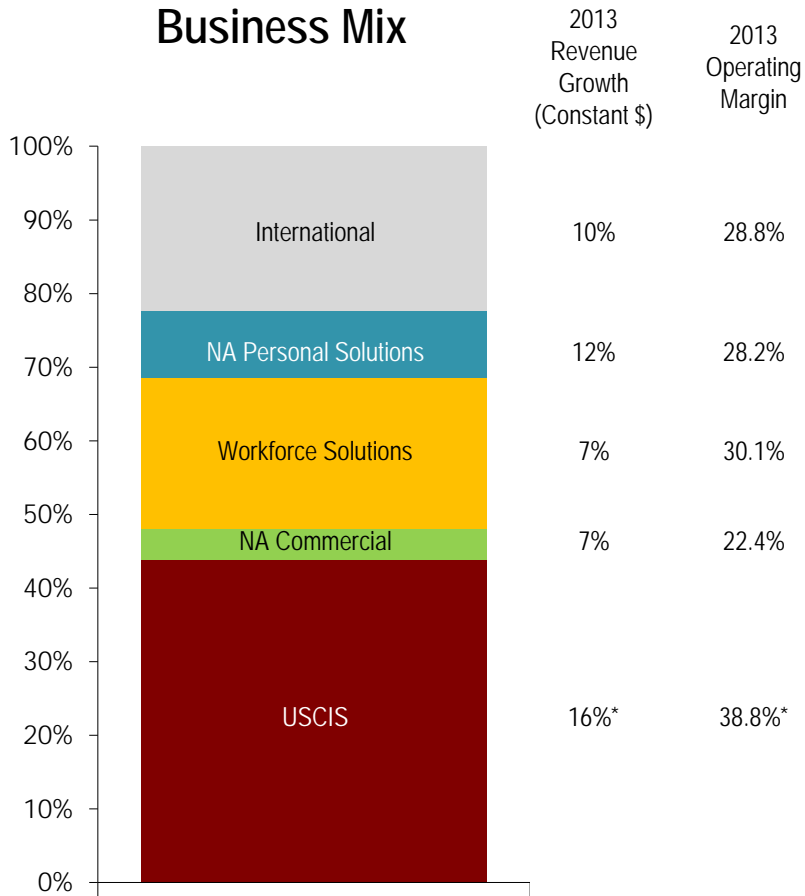
Insurance

Capital Markets

Brokerage

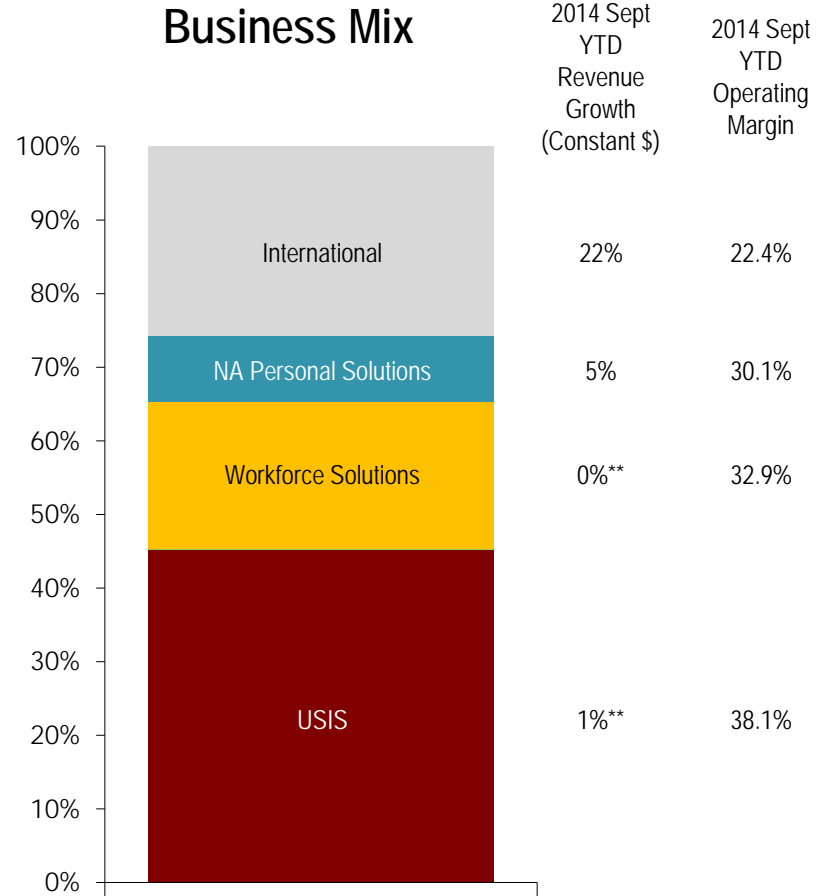
Financial Services

Total Year 2013



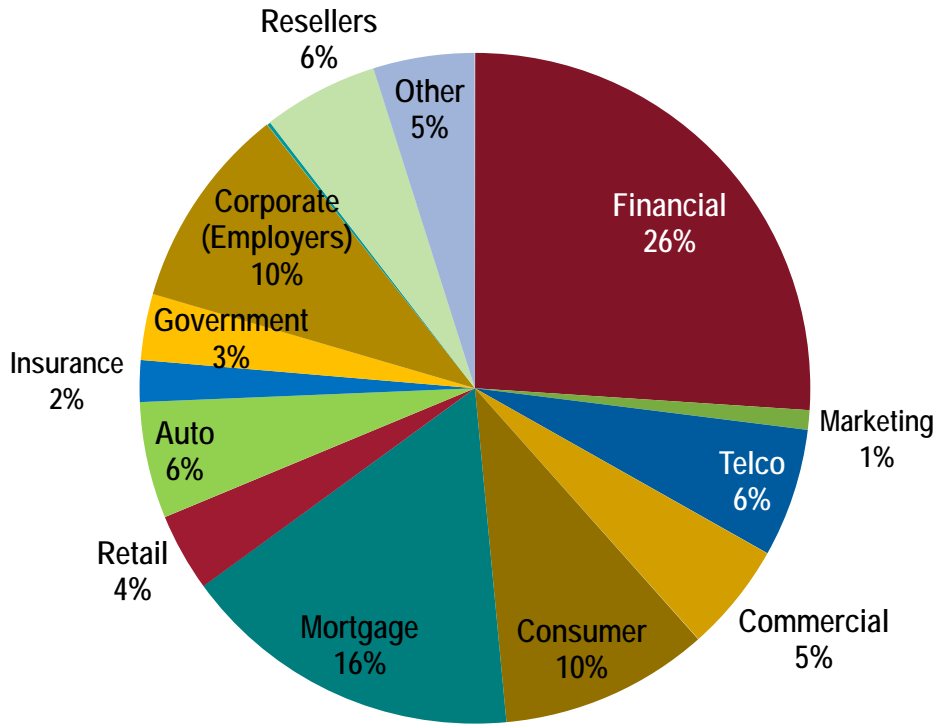
Note: Continuing operations basis
 * Excludes collection of certain 2012 reserved billings

2014 Sept. YTD



Note: Restated for the integration of North America Commercial into USCIS and Int'l
 ** Excluding the mortgage market impact, business units' core, non-mortgage market growth were consistent with long term growth targets

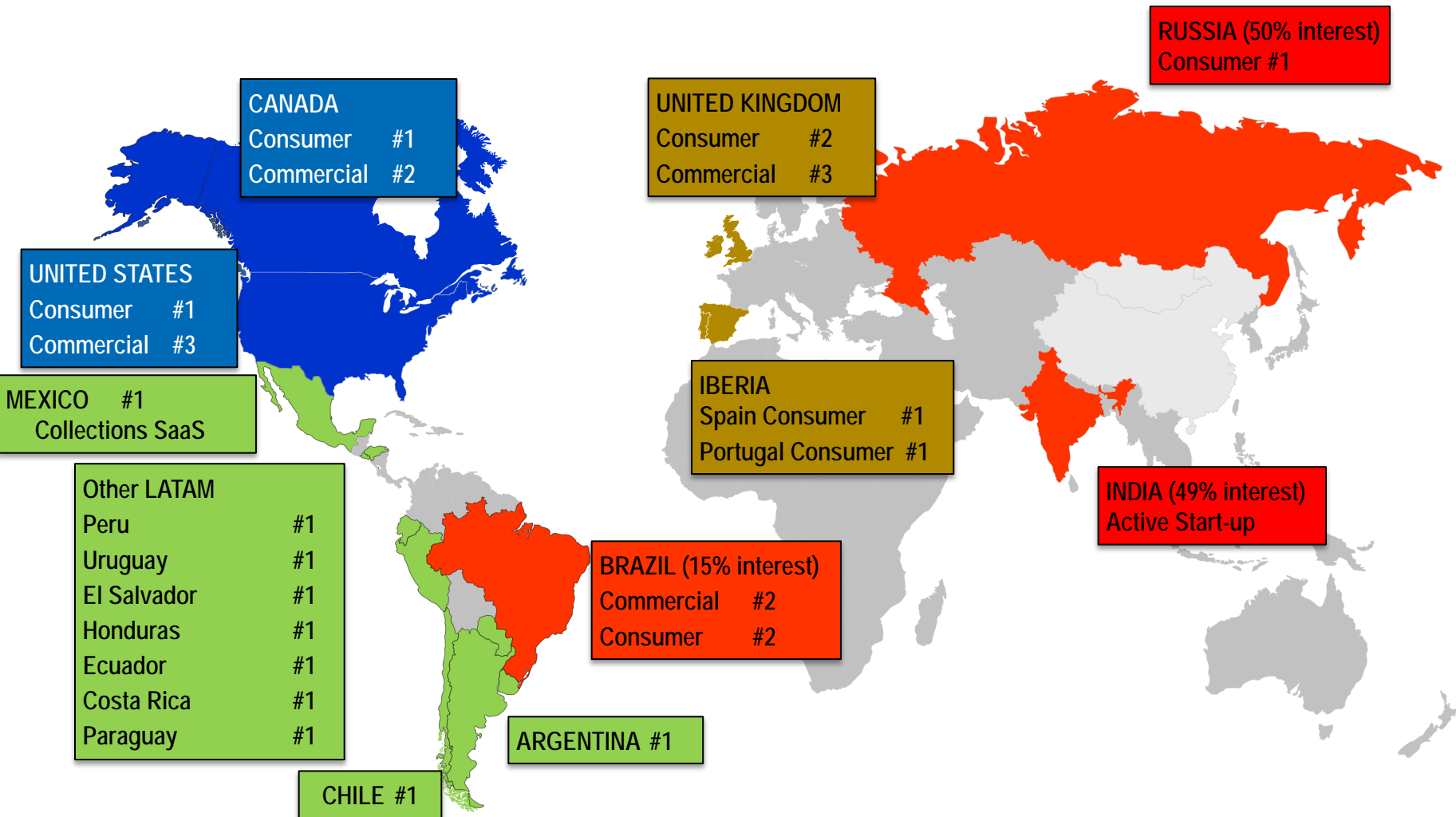
EFX Customer Mix - 2013



Growth Markets

- › Employers
- › Government
 - Federal
 - State
- › Telco
 - Domestic
 - International
- › Auto

The markets we serve today require us to interpret our data, provide value-added insights, and deliver technological capabilities and solutions that enable our customers to operate more efficiently.



Long Term Revenue Growth (CAGR) 7-10%

Contribution from

- Margin Improvement 1%

- Financial Leverage (share repurchase/debt reduction) 2%

Cash EPS Growth¹ 10-13%

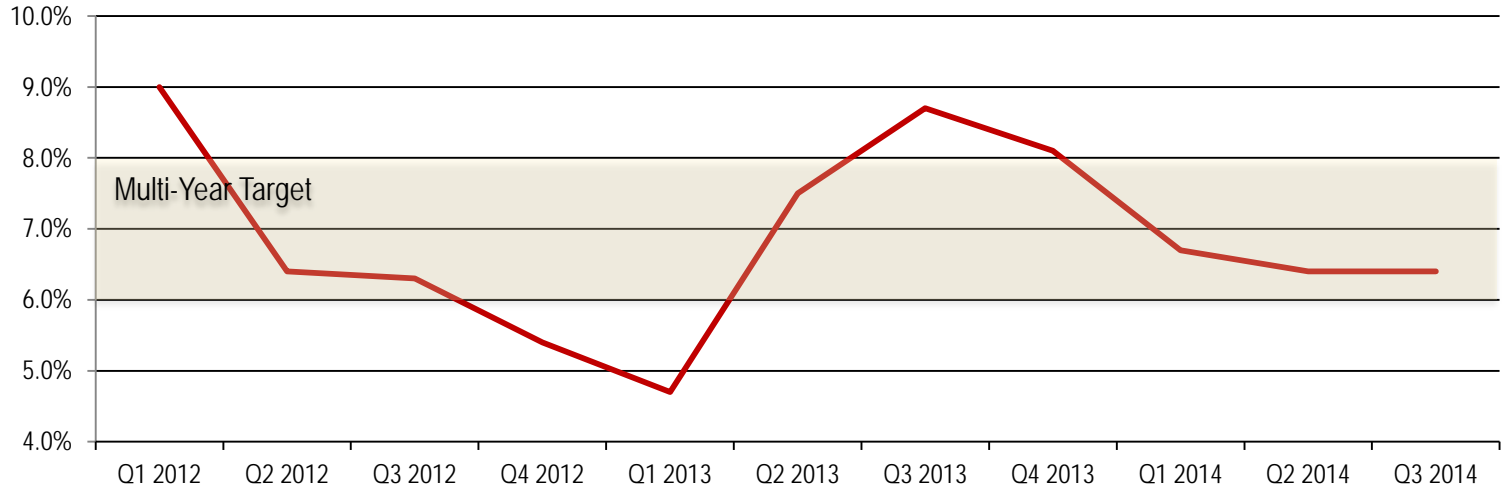
Dividend Yield 1.5-2%

Consistent Annual Shareholder Returns² 11.5-15%

¹Excludes any impact from changes in income tax rates

²Excludes impact of valuation multiple expansion or contraction

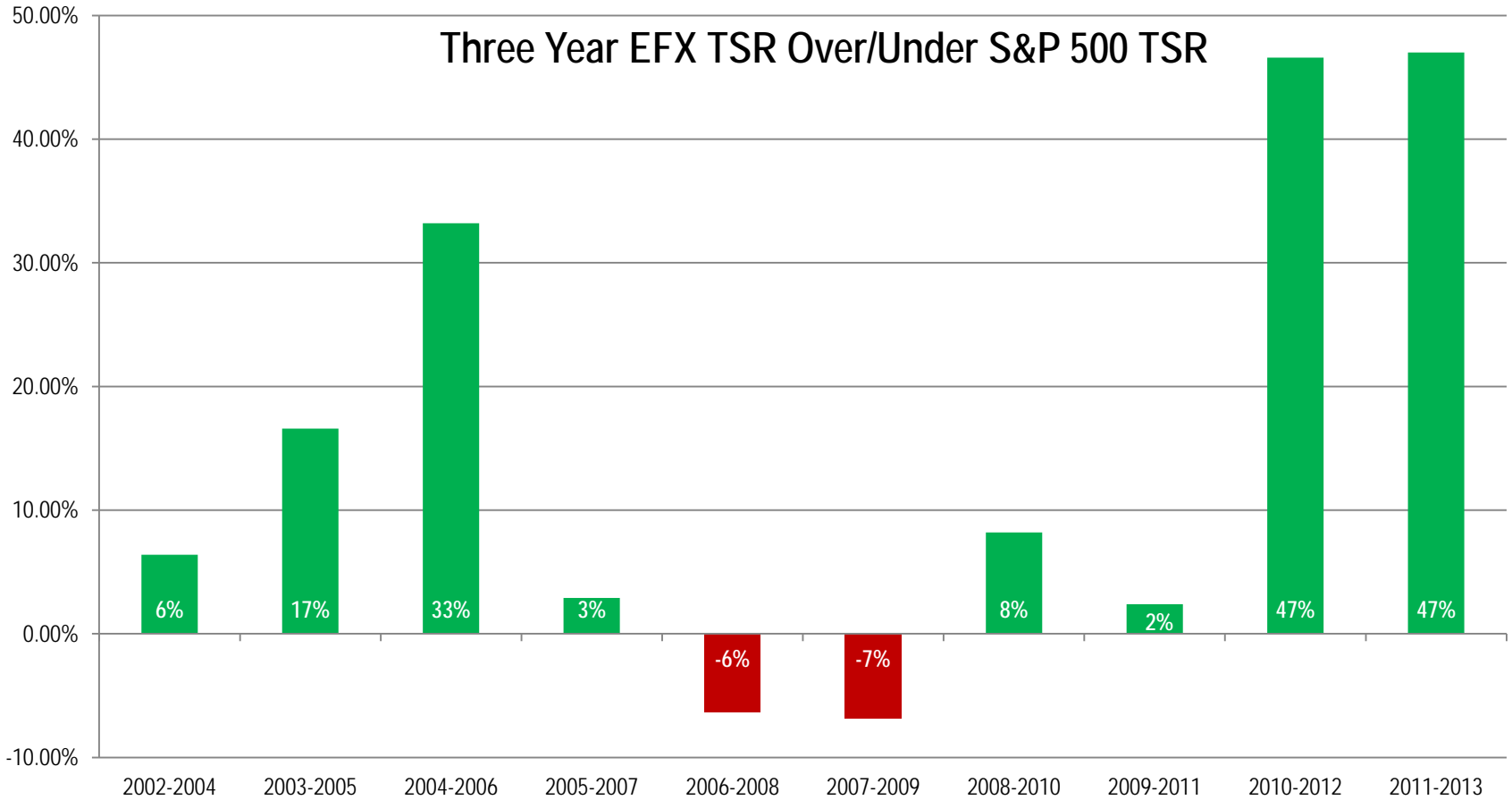
Core + Initiatives Revenue Growth (constant \$)



Contribution to Year-over-Year Growth (constant \$)

	<u>2012</u>				<u>2013</u>				<u>2014</u>		
	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>	<u>Q4</u>	<u>Q1</u>	<u>Q2</u>	<u>Q3</u>
Core + Initiatives	9.0%	6.4%	6.3%	5.4%	4.7%	7.5%	8.7%	8.1%	6.7%	6.4%	6.4%
Mortgage Market*	4.1%	5.3%	3.6%	2.6%	1.5%	1.2%	(3.8%)	(5.5%)	(5.7%)	(5.1%)	(1.9%)
Acquisitions	2.6%	2.3%	1.1%	0.4%	6.3%	6.4%	6.4%	5.8%	3.8%	4.4%	4.0%
Brazil Merger Impact	(4.9%)	(3.8%)	--	--	--	--	--	--	--	--	--
Total Revenue Growth	10.8%	10.2%	11.0%	8.4%	12.4%	15.1%	11.2%	8.4%	4.8%	5.7%	8.5%

* Mortgage market growth is based on both internal and external data on total market activity. The external market data is subject to revision in subsequent periods and is used to update our growth analyses.

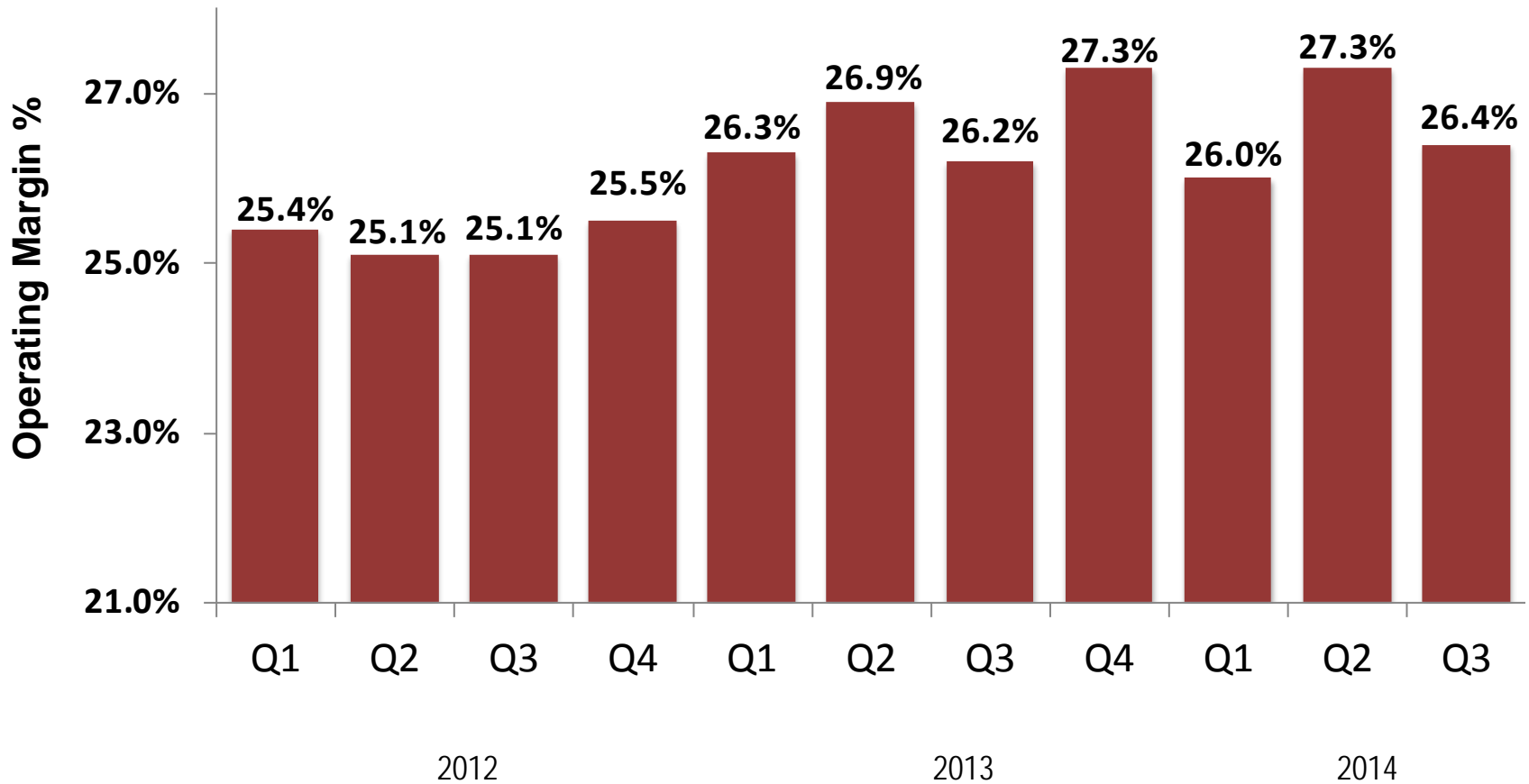


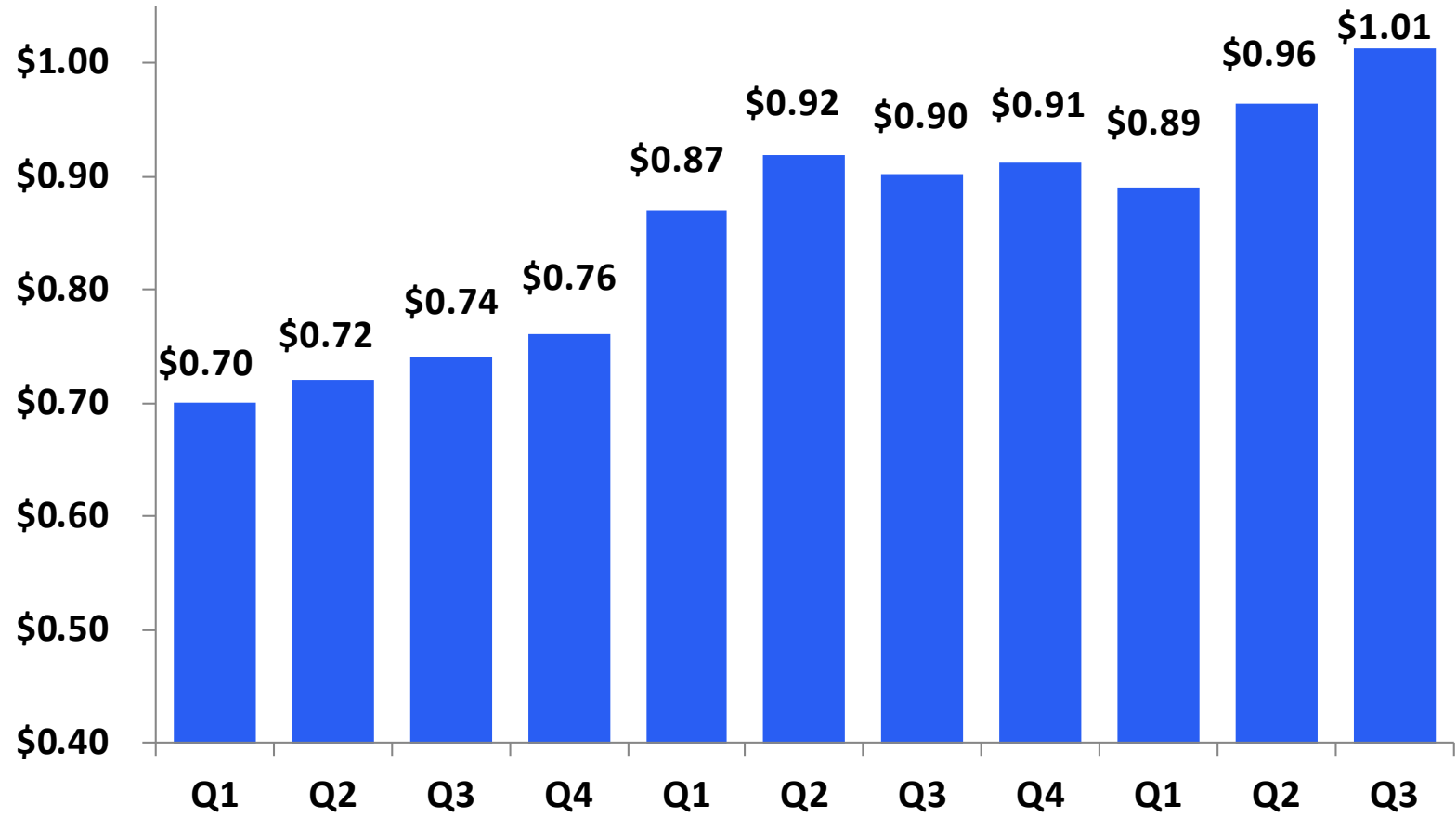
EFX TSR	17.6%	66.3%	67.9%	31.1%	-29.3%	-22.7%	-0.1%	51.0%	82.9%	103.8%
S&P 500 TSR	11.2%	49.7%	34.7%	28.2%	-23.0%	-15.9%	-8.3%	48.6%	36.3%	56.8%
Over/Under	6.4	16.6	33.2	2.9	-6.3	-6.8	8.2	2.4	46.6	47.0

Q&A



EFX Reported





YOY Growth	2012				2013				2014		
		21%	18%	14%	12%	24%	28%	21%	20%	2%	5%

USIS

- Strengthen our foundation of assets and capabilities while investing in adjacencies that enable and feed growth to our core position in key markets.
- Drive growth and share gain by investing in vertical expertise, unique data and analytics (Decision360), and optimizing distribution.

Workforce Solutions

- Transform by growing The Work Number (TWN), increasing record value, and repositioning from BPO to insights.
- Diversify Verification Services (Decision360), grow and transform Employer Services (Insights) and maximize Affordable Care Act (ACA) opportunities.

PSOL

- Adapt to changes in the environment (regulatory pressure, free scores).
- Grow by focusing on executing in the core, building indirect channels, business model innovation, and growing presence in international markets.

International

- Be the #1 or #2 Credit and Marketing information bureau in all markets where we operate.
- Focus on vertical industry growth, anchored by data and analytics, decision solutions (including Collections), and geographic expansion.

Key growth drivers

- Gain deep vertical insights**

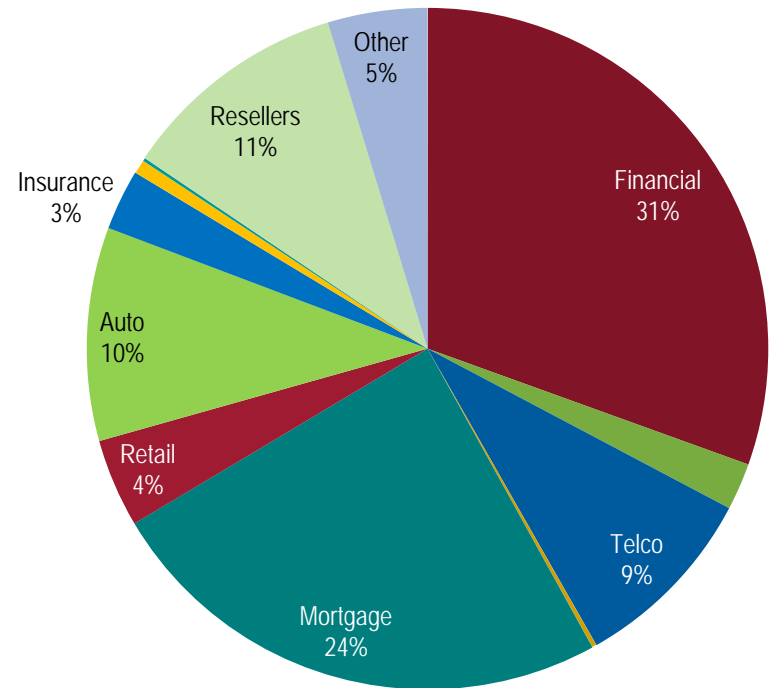
Invest in vertical expertise and capabilities to drive innovation, improve our capabilities and go-to-market efforts
- Invest in unique data & analytics**

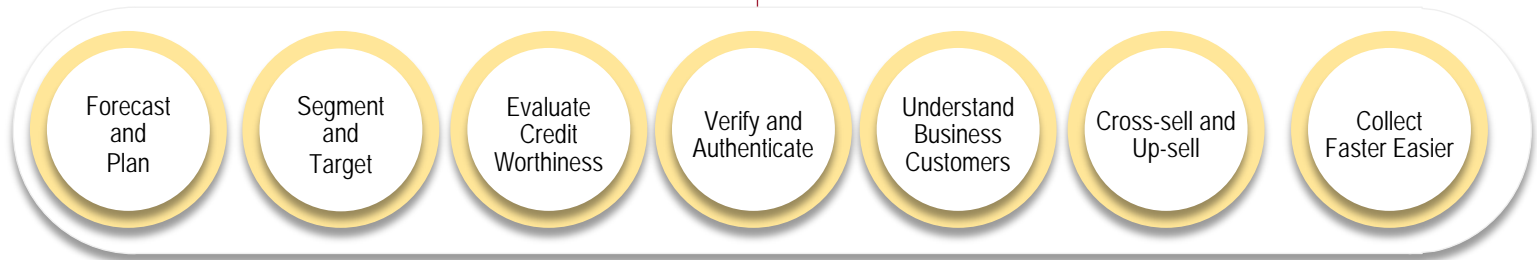
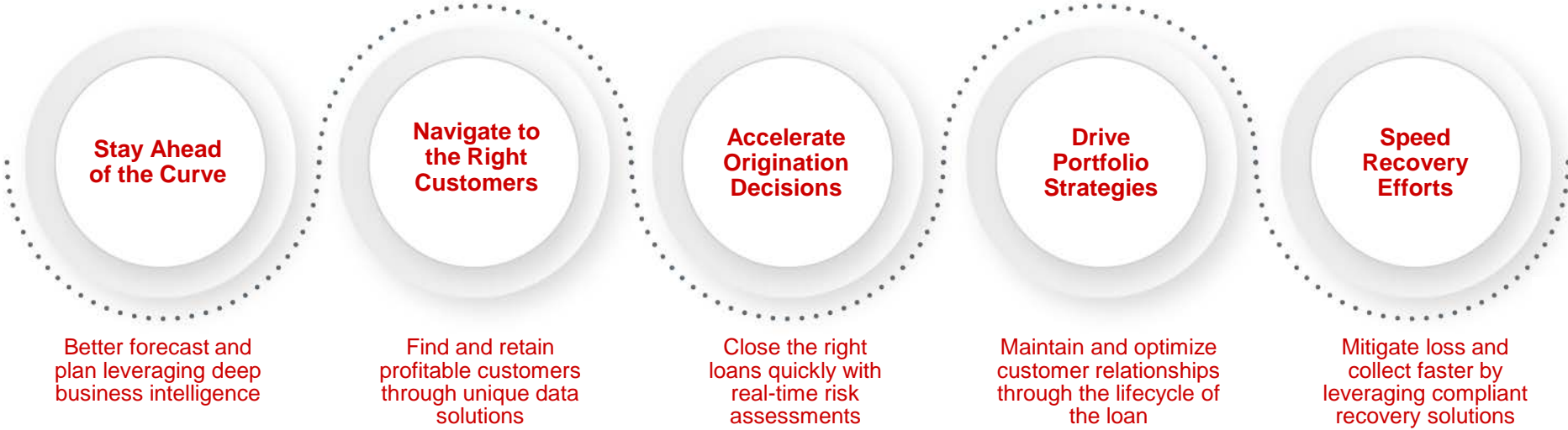
Expand our analytics scope by combining unique data with our Insights Engine to support vertical market expansion
- Optimize distribution**

Extend Decision360 through USCIS distribution, indirect channels and technology connectors
- Diversify our portfolio**

Extend our assets into value chain adjacencies that feed and anchor Equifax's core business in key verticals

Total USCIS - 2013





Key growth drivers

- Grow and expand TWN

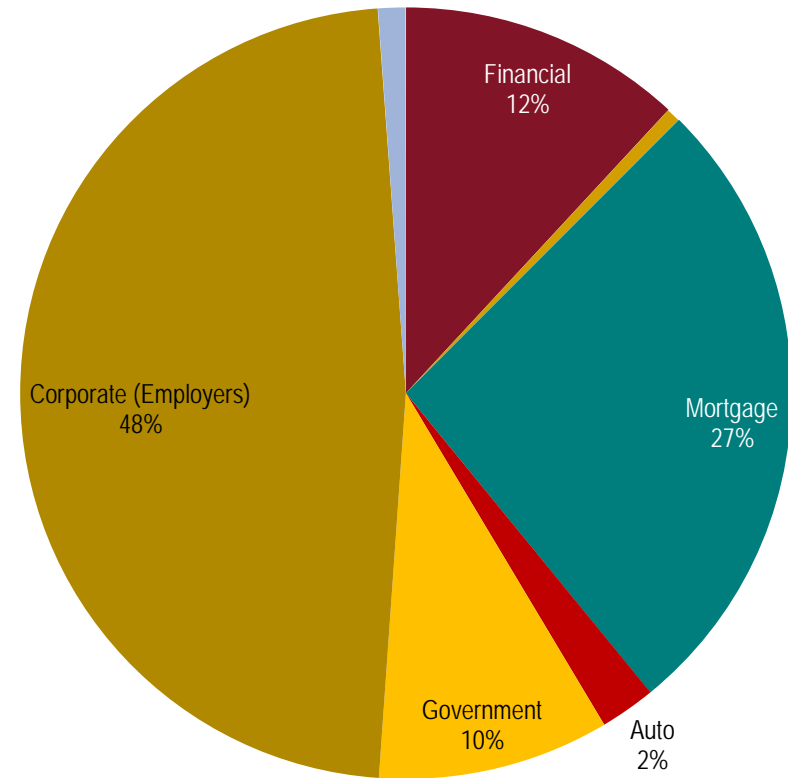
Grow to 75M records by 2017 while enriching the value of our data asset
- Continue to diversify Verifications

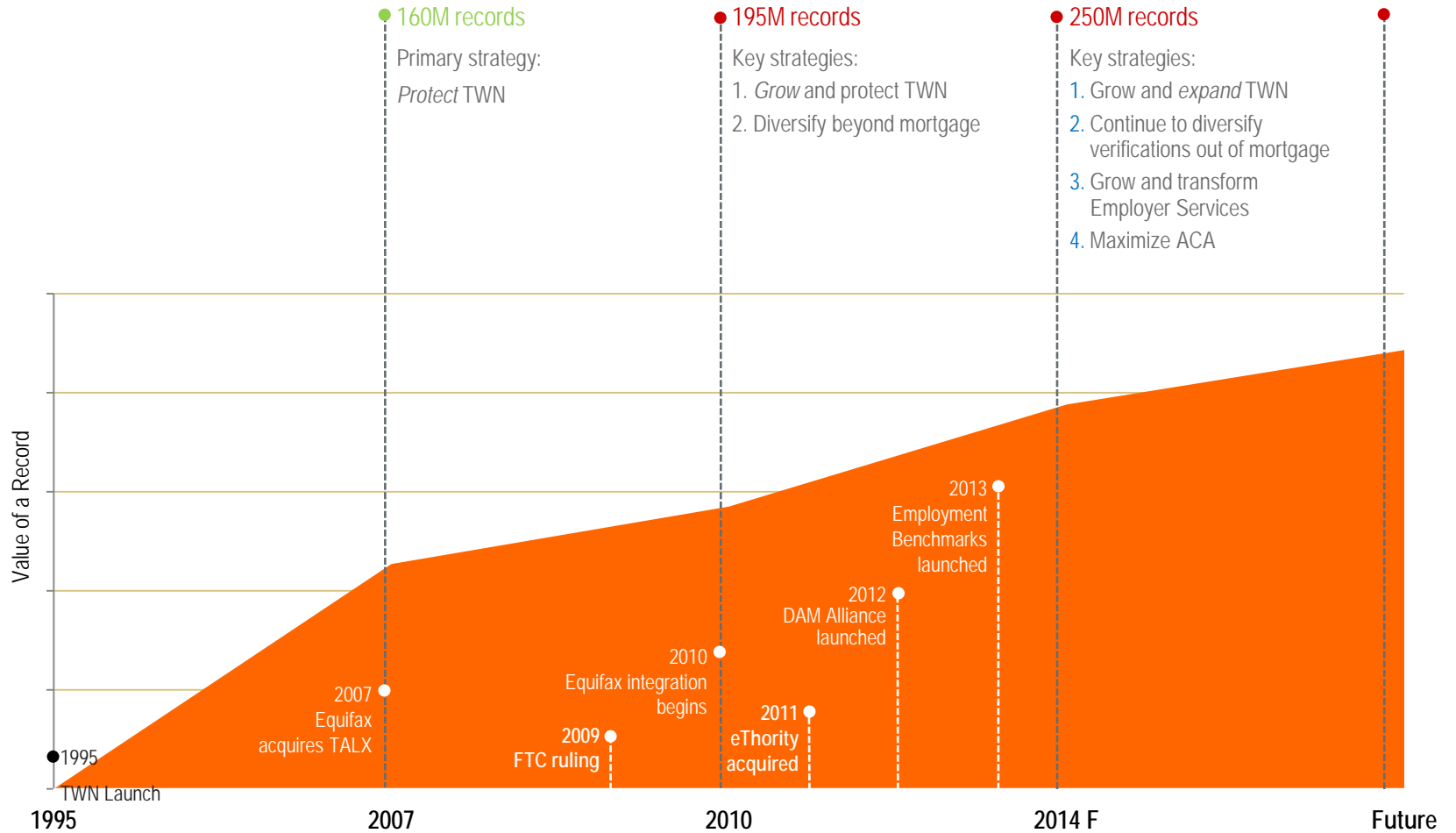
Diversify through accelerated penetration in home equity, auto, card and government
- Grow and transform Employer Services

Overcome record low initial jobless claims, through vertical transformation and broader account management to leverage increasing compliance and workforce requirements
- Maximize ACA opportunities

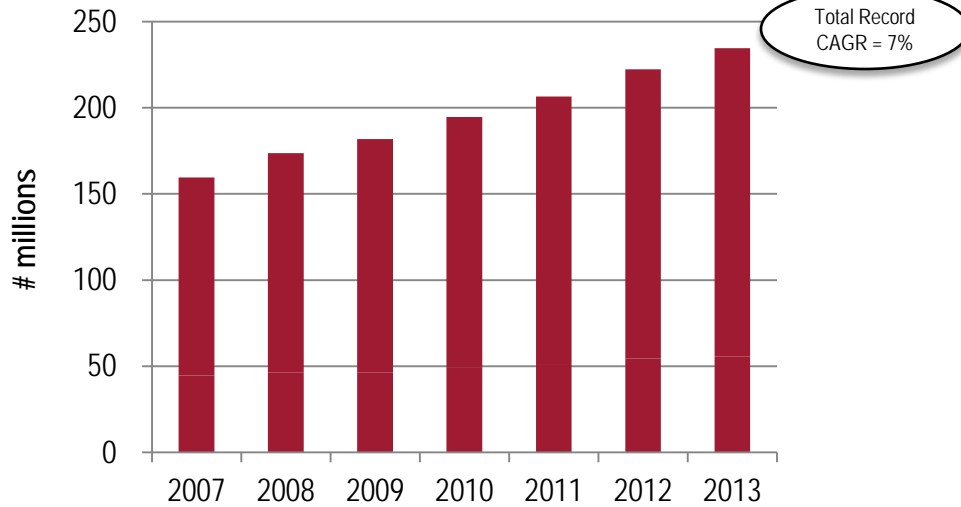
Becoming the de-facto ACA compliance and verifications solution for government and employer clients

Total Workforce Solutions - 2013

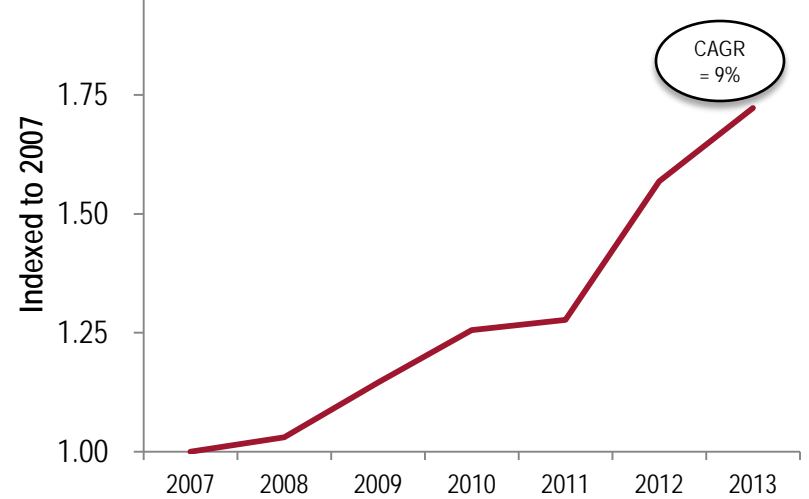




Records on TWN



TWN Revenue per Active Record



Strategies to Grow Records in the Database

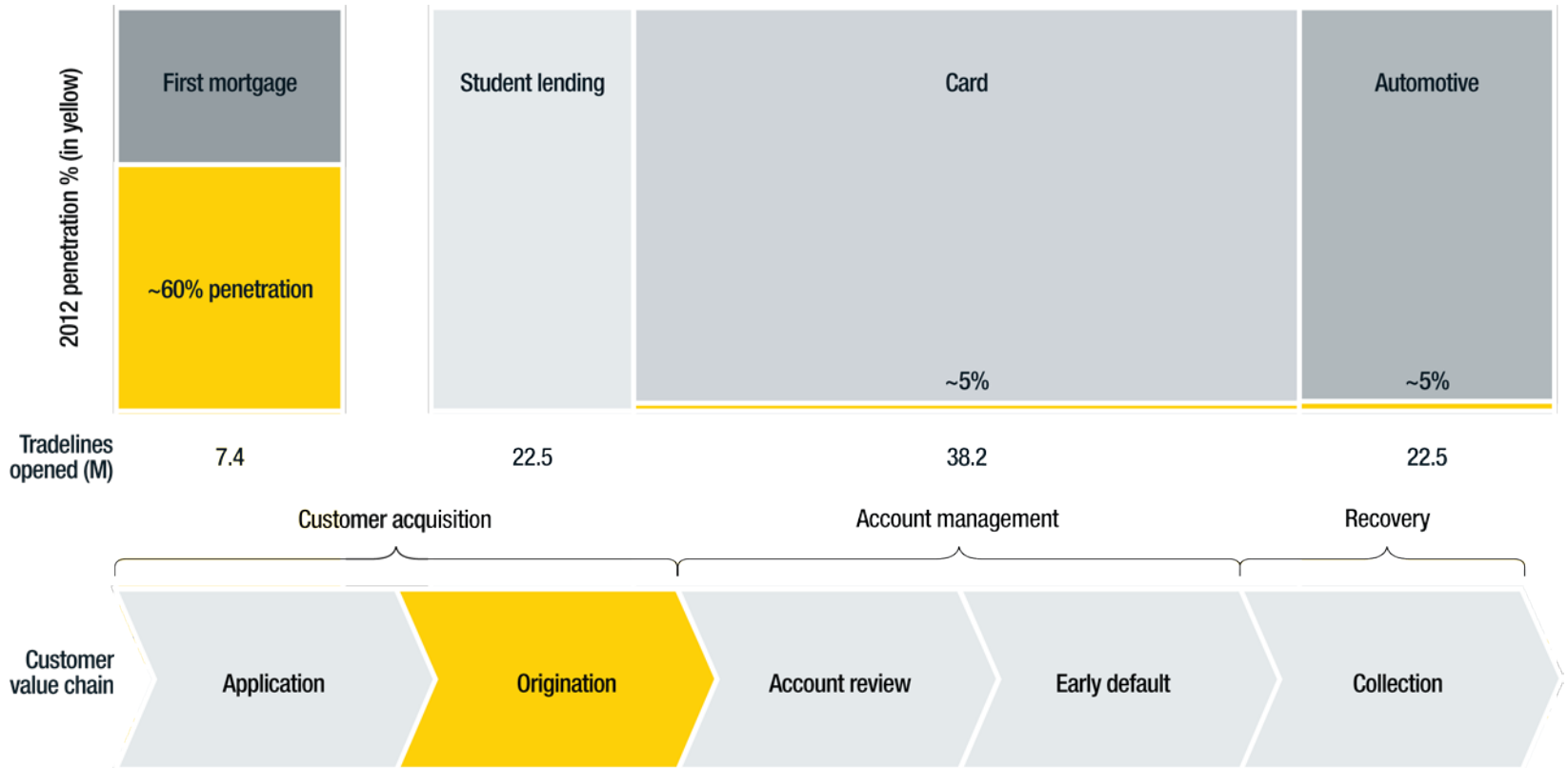
- Direct sales to employers
- Commercial partnerships to access small to mid-size employers
- Technology and process improvement
- Penetration of high value employer services to gain and retain records

Strategies to Grow Average Revenue per Record

- Penetration and value add in government benefits applications
- Penetration in emerging applications: Card, Auto
- Penetration from system-to-system integration
- New products for specialized applications
- Pricing
- Increase use of historic records

We will continue to penetrate originations and expand our presence along the lending value chain via analytic solutions and channel partners

Market penetration for The Work Number instant verifications in originations



Key growth drivers

Customer
Journey
Renaissance

Drive above-market growth in the core by enhancing the customer journey (through differentiated education and experience) and extending customer life and value (through value based operation)

Attack
Indirect

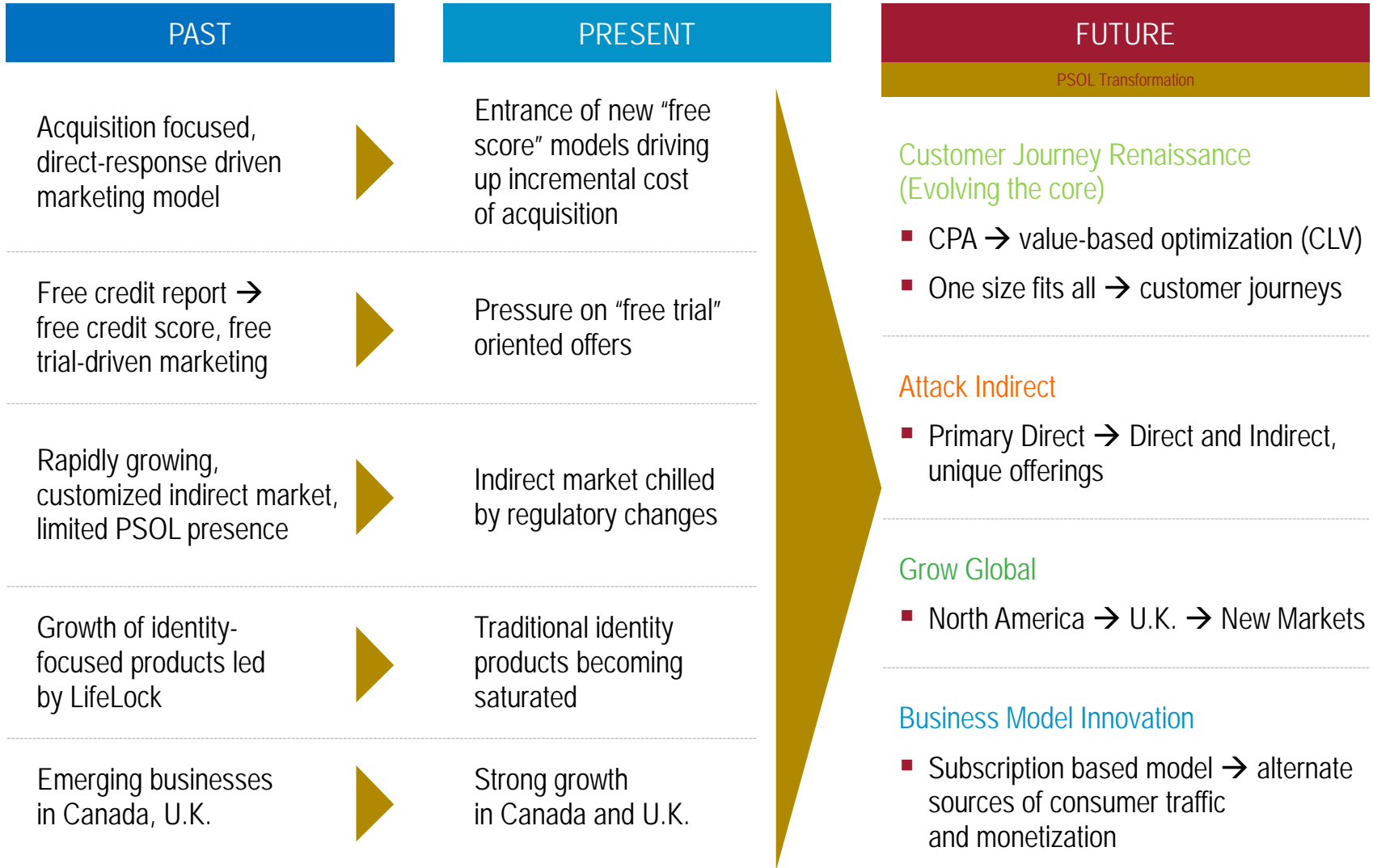
Develop new, innovative solutions for our business customers to offer to their consumer customers through TrustedID capabilities

Grow Global

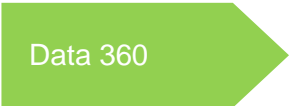
Drive innovation and marketing efficiencies and leverage global capabilities to continue growth in Canada and the U.K. and enter new markets such as LATAM

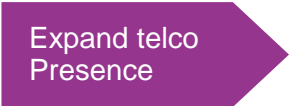
Business
Model
Innovation


Change the game by embracing new sources of value and monetization such as lead generation using data and content





Key growth drivers

- 
Data 360

Accelerate development of 360° consumer view through aggressive acquisition of additional data sources to drive new insights
- 
Expand telco Presence

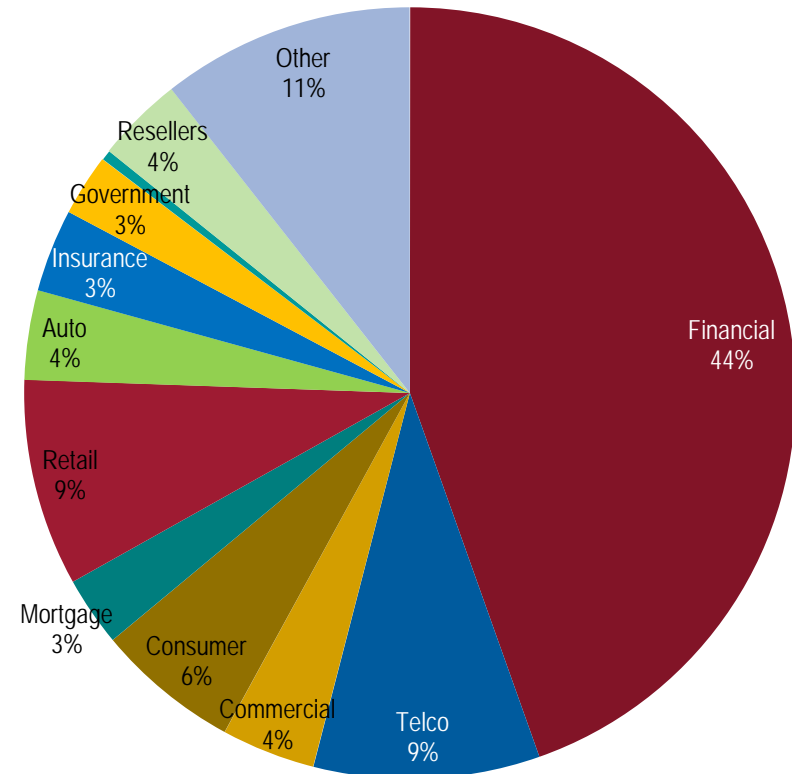
Accelerate revenue via global value propositions across the customer lifecycle: Marketing, Risk, Fraud and Collections
- 
Enhance decision solutions portfolio

Grow revenue and strengthen competitive position with Interconnect, ID Verification/Fraud solutions (eID and Citadel/Siran); execute plan and expand on Collections solutions (TDX/Inffinix)
- 
Enter new geographies

Expand presence in Europe and LATAM, focusing on consumer, commercial and PSOL information sources and capabilities
- 
Scalability

Drive common IT and operational platforms that enable scalability and margin sustainability across international markets

Total International - 2013



Decision platforms

Expand across customer lifecycle, improve InterConnect brand

Extend the InterConnect platform

- Attribute Navigator
- Model Integration Tool
- Customer Provisioning Tool

Leverage InterConnect to create new applications

- SME Insights in U.K.
- Public Sector Gateway in U.K.
- Extend Insight Gateway

ID / Fraud

Expand solutions and extend across geographies

Enhance eID with new solutions

- Device reputation
- Biometrics (voice, face)

Expand Fraud platform in to Spain / LATAM

- Build unique data exchanges

Collections

Achieve business case and leverage with local capabilities

Bring together Inffinix and TDX solutions

Expand solutions into existing International territories

Extend solutions into high priority new markets

Analytics capabilities

Establish leading systems, infrastructure and tools to enable analytics development

- Implement Analytics Sandbox capabilities
- Enable rapid development of deeper analytics-driven insights

Core Bureau platform

Standardize across markets for efficiency and scale

- Standardized platform
- Accelerate product development and optimize operational efficiency / scalability