



3Q26 Earnings Review

October 20, 2026

Non-GAAP & Other Disclosures Statement

Non-GAAP Disclosure Statement

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

Adjusted EPS is defined as net income adjusted for acquisition-related amortization expense of certain acquired intangibles, accrual for legal and regulatory matters related to the 2017 cybersecurity incident, foreign currency impact of certain intercompany loans, acquisition-related costs other than acquisition amortization, income tax effect of stock awards recognized upon vesting or settlement, Argentina highly inflationary foreign currency adjustment, realignment of resources and other costs and antitrust litigation costs.

Adjusted EBITDA is defined as consolidated net income attributable to Equifax plus net interest expense, income taxes, depreciation and amortization, and also excludes certain one-time items.

Adjusted Net Income is defined as net income adjusted for certain one-time items.

Free Cash Flow is defined as the cash provided by operating activities less capital expenditures.

Cash Conversion is defined as the ratio of Free Cash Flow to adjusted net income.

Local currency is calculated by conforming the current period results to the comparable prior period exchange rates. Local currency can be presented for numerous GAAP measures, but is most commonly used by management to analyze operating revenue without the impact of changes in foreign currency exchange rates.

These non-GAAP measures are detailed in reconciliation tables which are included with our earnings release and are also posted at www.equifax.com under "Investor Relations/Financial Results/Non-GAAP Financial Measures."

Other Disclosures

Diversified Markets represents all Equifax businesses excluding Equifax Mortgage businesses.

The term "moat" refers to the protection our company provides to ensure that Equifax data can only be used by customers on a permissioned or aggregated basis and not blended with public, untrusted sources.

Forward-looking Statements

This presentation contains certain forward-looking information, including fourth quarter and full year 2026 guidance as well as our long-term financial framework, 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 related to our strategy, our long-term financial framework, our future operating results, improvements in our IT and data security infrastructure, the expected financial and operational benefits, synergies and growth from our acquisitions, the expected benefits of our use of artificial intelligence, the pricing strategies, benefits and value proposition of product offerings of Equifax and its competitors, changes in the U.S. mortgage market environment (as well as changes more generally in U.S. and worldwide economic conditions), such as changes in interest rates and inflation levels, uncertainty related to geopolitical events, and similar statements about our financial outlook and 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 2025 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.

Strong, Broad Based Execution Against Weaker Mortgage Market ... Adj EBITDA Margins, Ex FICO Up 130 BPs

3Q revenue¹ +10% reported, +9% C\$, +7% R\$ ex FICO, Div Mkts +8% ... Adj EPS of \$2.26 / share... Adj EBITDA Margin ex FICO up strong 130 bps to 35.2%, 40 bps above July Guide midpoint... \$150M AI4EFX productivity

EWS revenue up 7%... Govt up MSD with strong 3Q wins... Talent revenue up over 20% outperforming hiring market from new solutions... Consumer Lending up HDD... 223M Active records up 12% with strong pipeline

USIS revenue up 5% ex FICO... Diversified Markets up 6%... Mortgage revenue up 28% / up LSD % ex FICO... TWN Indicator driving share gains... EBITDA Margin ex FICO up over 320 bps

VantageScore approved for all mortgage lenders... ~2,000 mortgage lenders using VantageScore, including over 200 exclusively... volume up 230% since April... conversion to VS accelerating

International... C\$ revenue up 7%... APAC up 12%, Latam up 8% ... 31% Adj EBITDA Margin... expect Círculo to close in 4Q26

Continued strong NPI... EFX.AI solutions, TWN Indicator... Record 17%+ VI

Strong FCF...returned \$158M cash to shareholders in 3Q... repurchased 0.5M shares for \$92M... \$66M dividends

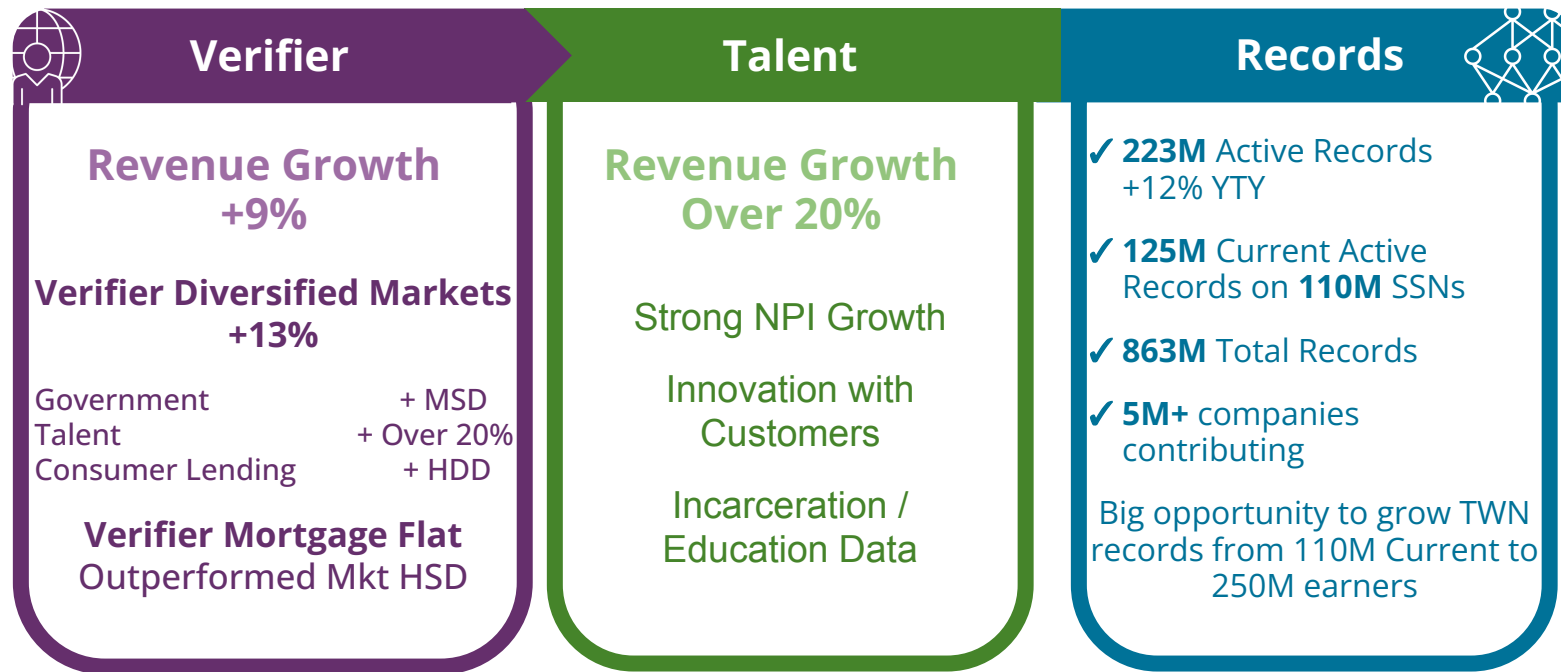
(1) Revenue from Vault Verify acquisition immaterial in the Third Quarter

	Act as OneTeam, OneEFX
	Accelerate Innovation and OnlyEFX New Products Powered by EFX.AI
	Leverage New, EFX Cloud Capabilities
	Drive Market-leading D&A and Expanded Data Assets
	Optimize Operations, Technology, and Team Effectiveness with AI4EFX
	Put Customers and Consumers First
	Deliver Commercial Excellence with OneTeam, OneEFX Approach
	Execute Bolt-on M&A
	Continue Leadership in Cybersecurity

STRATEGIC PRIORITIES

Lowering FY Revenue Guide by ~\$80M from Weaker Mortgage Market But Increasing Adj EBITDA Margin Guide to Up 100 BPs from Strong Cost Management and AI Productivity

EWS Revenue +7%... Verifier Diversified Markets Revenue Up Strong +13%... Adj EBITDA Margin 51%

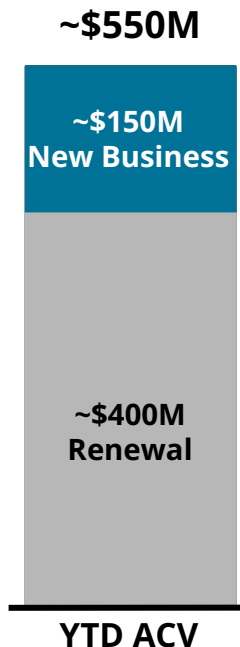


Strong 3Q Verifier DM Revenue Growth from Penetration, Records, New Product Innovation

3Q EWS Govt Revenue Up MSD... Strong YTD Wins and Pipeline Builds Momentum for 2027

Government NPI

- ✓ **Continuous Evaluation for SNAP...** identifies changes in recipient income
- ✓ **Medicaid Community Engagement Verify...** supporting hours worked requirement
- ✓ **Complete Income...** creates more holistic view of income adding gig, alternative income

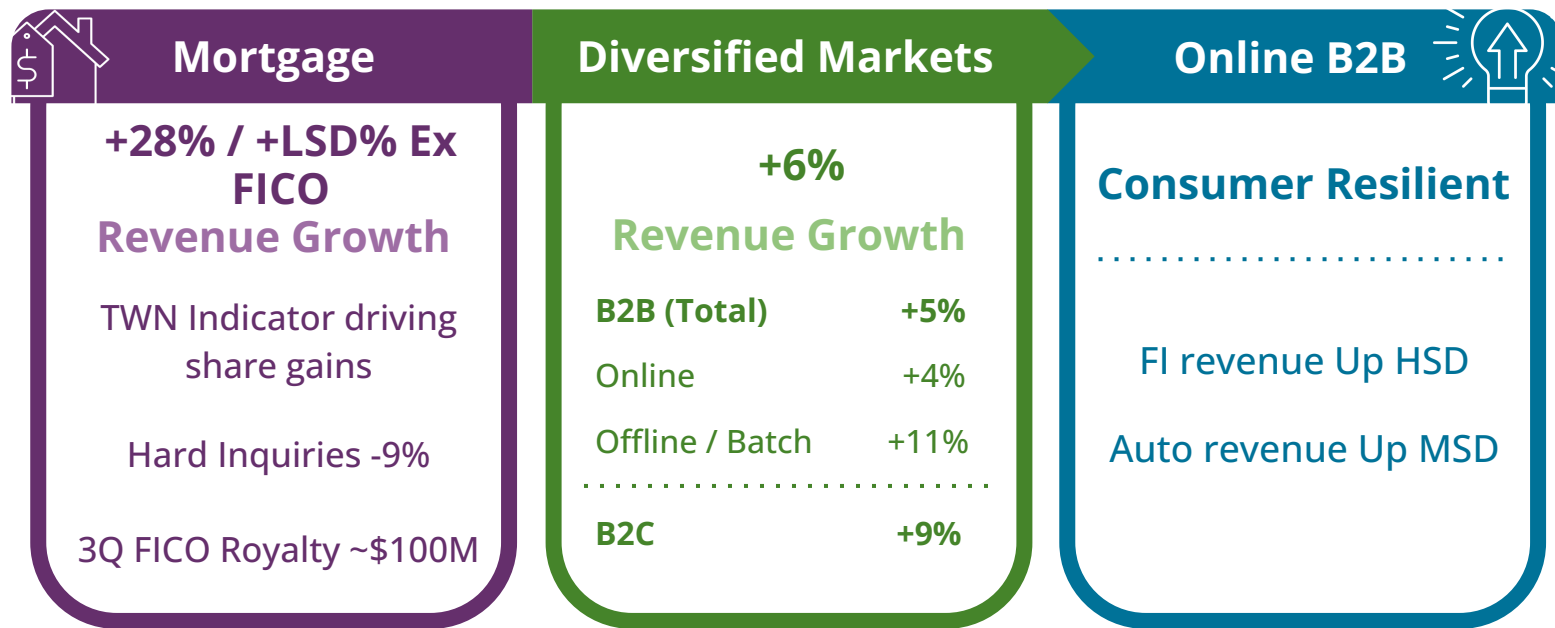


Government Growth

- ✓ 3Q26 revenue up MSD
- ✓ Strong pipeline powered by new solutions and OB3
- ✓ ~\$550M ACV signed YTD... ~\$150M new business... ~\$400M renewals
- ✓ Subscription-based revenue model
- ✓ Large \$5B TAM for growth

Big \$5B TAM for Growth at Federal, State, Local Level

USIS Revenue Up +5% Ex FICO... Mortgage Up +28%... Diversified Markets Up +6%... Adj EBITDA Margin Ex FICO 42%, Up 320+ BPs



Strong Margin Expansion Up 320+ BPs from Operating Leverage & AI Driven Cost Efficiencies

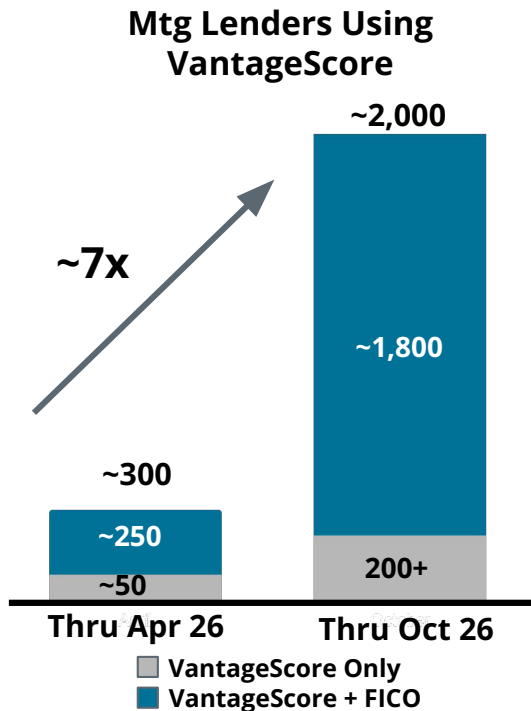
FHFA Activated VantageScore for all Mortgage Lenders...

Number of Lenders Using VantageScore Up 7X Since April

Strong VS Conversion Momentum

Mortgage Lender Feedback

- ✓ Largest mortgage lender - VantageScore as preferred score helping more clients qualify and reducing costs
- ✓ Large mortgage lender deployed VantageScore across all production platforms to lower costs and support homeownership
- ✓ VantageScore is helping a mortgage lender save loans and win in the marketplace at lower cost

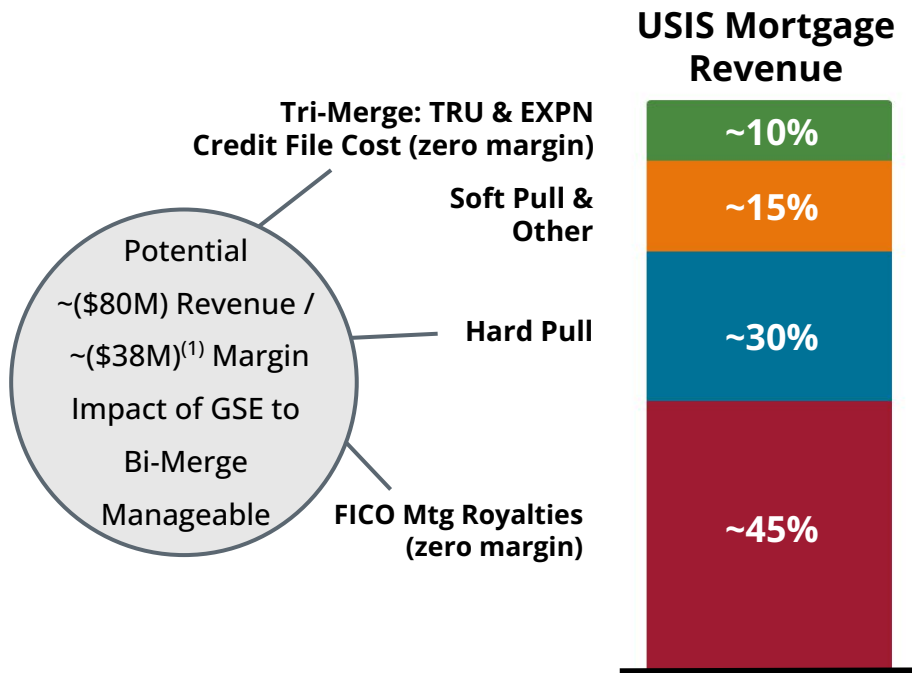


VantageScore Accelerating

- ✓ FHFA directs GSEs to allow all mtg lenders to use VantageScore
- ✓ Strong support for VantageScore from largest mortgage lenders
- ✓ FHA (Ginnie Mae) going live on VS 1/1
- ✓ VantageScore priced at \$1 to drive conversion... will maintain \$1 thru 28
- ✓ ~5% mortgage loans securitized with VantageScore in September
- ✓ ~2,000 lenders using VantageScore in their process flows... 200+ VS only
- ✓ ~\$35M annualized margin upside from full VantageScore conversion... ~\$400M revenue impact

\$1B Annual Mortgage Industry Cost Savings Opportunity Driving Adoption... ~\$35M Margin Upside for EFX with Full Conversion

Potential USIS Revenue Impact from GSE Originations to Bi-Merge Manageable



Broad EFX Levers to Differentiate in Soft/Hard Mortgage Pulls

- ✓ Expect FHA/VA to remain Tri-merge... go live on 1/1
- ✓ Likely customer choice in GSE, expect many to remain 3B
- ✓ GSEs only ~40% of loan originations
- ✓ Long implementation process
- ✓ TWN Indicator and NC+ drive EFX share advantage
- ✓ Vantage conversion drives about ~\$35M incremental Margin
- ✓ EFX Tri-Merge business GTM advantage
- ✓ Mortgage market recovery \$1B+ revenue / ~\$700M margin upside

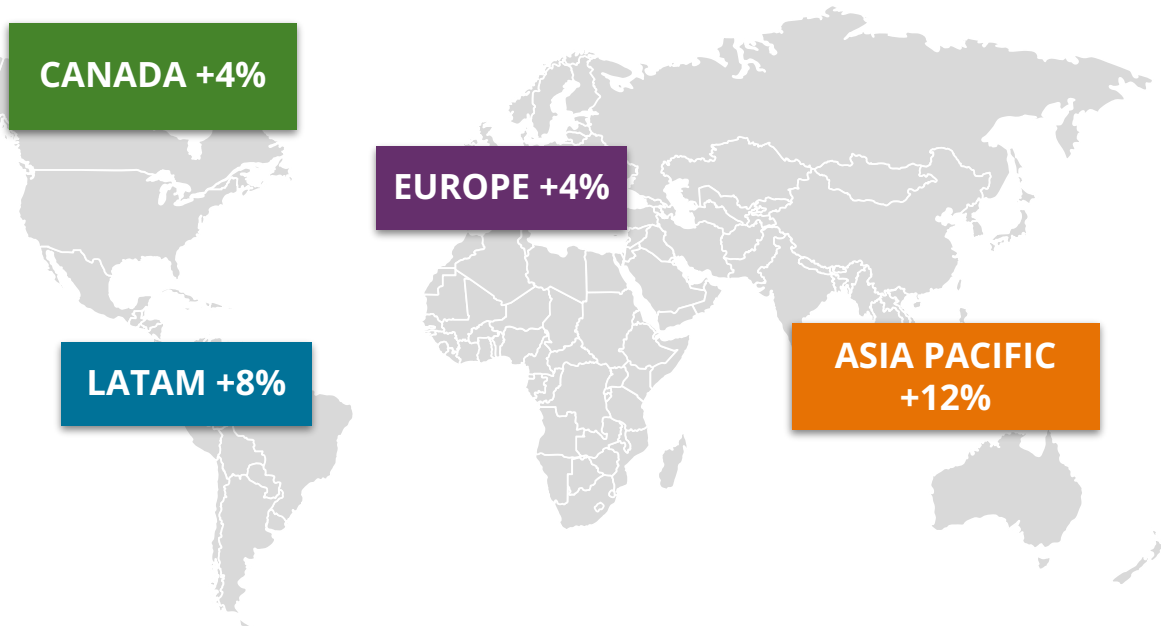
Tri-Merge Delivers Access to Credit, Lower Rates for Consumers, and Safety & Soundness to Underwriting

(1) Potential impact to EFX USIS Revenue and Cont Margin of GSE related Originations moving to Bi-Merge estimated based on Oct '26 USIS Mortgage guidance and assumption that approx. 40% of loans originated are GSE related and that each Credit Bureau equally impacted by GSE transactions moving from TriMerge to BiMerge. Revenue assumes TriMerge/BiMerge/Hard Pull credit files delivered with FICO credit scores. Contribution Margin dollars based on assumption of average just under 50% Contribution Margin. Estimate is not guidance.

International C\$ Revenue Up +7%... Led by Australia and Latam... Adj EBITDA Margin 31%

Highlights

- ✓ Asia Pac up +12%... led by Australia up +11% driven by Commercial
- ✓ Latam up +8%... broad based... led by NPI
- ✓ Adj EBITDA Margin 31%
- ✓ Strong NPI execution
- ✓ Expect to close Círculo de Crédito acquisition in 4Q26



Leveraging New EFX Cloud Capabilities for NPIs and Growth

Attractive Círculo de Crédito Acquisition in Mexico... Fastest Growing Credit Bureau in Mexico

Signed definitive agreement to acquire Círculo de Crédito for \$750M enterprise value...expected to close in 4Q26

Círculo is the 2nd largest and fastest growing credit bureau in Mexico

- Key player in a large, fast-growing Mexican market
- Only Mexican credit bureau to operate both consumer and commercial operations
- Strong moat of differentiated proprietary data... leader in alternative data... 2 billion tradelines covering 80 million validated identities
- Strong financial performance with LTM revenue growth +24%⁽¹⁾ and Adj EBITDA Margins 47%⁽¹⁾... proprietary data and advanced technology driving significant revenue growth with FinTechs

EFX would accelerate Círculo's Technology, AI, Product and Data Transformation

- EFX Cloud technology and unique proprietary data assets expected to drive Círculo to become the go-to platform for millions of Mexican consumers... leverage global EFX footprint and technology to drive new products and capabilities in Mexico
- Aligned with EFX bolt-on M&A strategy... strong 24%⁽¹⁾ LTM top-line growth, 47%⁽¹⁾ LTM Adj EBITDA Margins, and attractive valuation

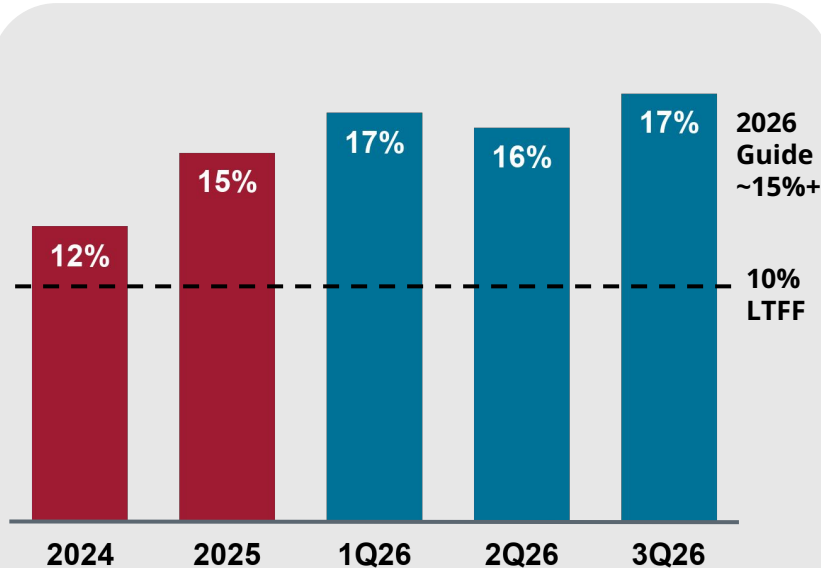
Círculo

- ✓ Strategic, adds Diversified Markets growth
- ✓ Expands Global footprint
- ✓ Aligned with bolt-on M&A strategy
- ✓ Large and fast growing Mexican market
- ✓ Leverage EFX Cloud, products, and capabilities
- ✓ Strong +24% LTM revenue growth⁽¹⁾
- ✓ 47% LTM Adj EBITDA Margins accretive to EFX⁽¹⁾
- ✓ Accretive to EFX Adjusted EPS in Year 1

LTM 9/30/26 Revenue Up 24% with 47% Adj EBITDA Margin... Expect to Close in 4Q26

Strong AI-Innovation Driving Record 17%+ Vitality Index

Strong 17%+ 3Q Vitality Index



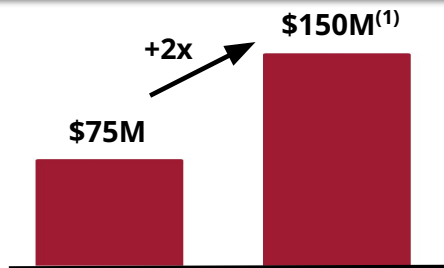
EFX.AI Driving Innovation

- ✓ Record 17%+ AI-enabled Vitality Index
- ✓ Over 80% of new products introduced YTD leveraging EFX.AI
- ✓ EFX.AI solutions... Ignite AI Advisor, EquifaxIQ
- ✓ TWN Indicator for Mortgage, Auto, Card, P-Loan... no additional cost... Mortgage driving share gains
- ✓ EWS Government... Continuous Evaluation and Public Safety
- ✓ 470+ AI Patents Unique to EFX

Strong TWN Indicator Momentum in Mortgage, Auto, Card, and P-Loan

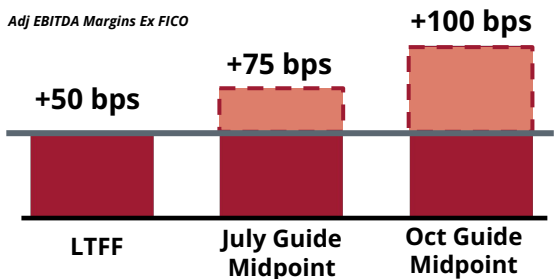
AI4EFX Accelerating Across EFX... Raising FY26 Adj EBITDA Margin Ex FICO Guide from Up 75 BPs to Up 100 BPs

EFX.AI Productivity Goal



Margins Expanding

Adj EBITDA Margins Ex FICO



Operations

- ✓ AI voice alerts
- ✓ AI paper doc processing
- ✓ Data onboarding

Technology

- ✓ AI agent coding and QC

Finance, HR, Legal

- ✓ Analytics, accounting, contracts, legal analysis, HR

D&A / Product

- ✓ Model management
- ✓ NPI specs

Security

- ✓ Perimeter testing, alert management

Cloud Foundation Enabling Broad AI4EFX Deployment and \$150M AI Productivity Goal

EQUIFAX (1) \$150M savings goal reflects planned improvements in AI & overall process productivity efforts, and would impact both capital and expense. The savings is relative to previously expected growth in spending. Portion of savings may be re-invested in accelerating AI initiatives.

Lower FY26 Revenue Guidance for Weaker US Mortgage Market... Raising FY26 Adj EBITDA Margin Guidance Ex FICO to Up 100 BPs

Guidance	2026	vs 2025	% vs 2025
Revenue ¹	\$6,646M - \$6,676M	\$571M - \$601M	9.4% - 9.9% ¹
Adjusted EPS	\$8.45 - \$8.55 / share	\$0.80 - \$0.90 / share	10.4% - 11.7%
Adjusted EBITDA	\$2,116M - \$2,133M	\$181M - \$198M	9.3% - 10.2%
Adj. EBITDA Margin %	31.7% - 32.0%	(20 bps) - +10 bps	

Business Units	Revenue Growth	Adj EBITDA Margin %
Workforce Solutions	up MSD ⁽³⁾	~51.3% - 51.6%
US Information Solutions	up Mid-Teens %	~33.6% - 33.9%
International	up MSD ²	~28.8% - 29.1%
(3) EWS Diversified Revenue Growth of HSD%		

Guidance Specifics

US Mortgage Market Originations: down 6.5%-7.5%

EFX Mortgage Revenue: +HDD%, +LSD% ex FICO

EFX Diversified Markets Revenue: +HSD%

Free Cash Flow: \$1.0B+, 100%+ Cash Conversion

Other Info (Not Guidance)	EFX	USIS
Revenue ¹ Growth ex FICO Mtg Royalty	6.3% - 6.8%	up MSD
Adj EBITDA Margin % ex FICO Mtg Royalty	~33.8% - 34.1%	40.5% - 40.8%

- (1) 2026 FX based on October 2026 rates. FX impact is favorable to revenue by ~0.9% and Adj EPS by ~\$0.06/share. There is minimal M&A revenue benefit in 2026.
(2) Figures in constant currency

Strong Operating Leverage with Margins up 100 BPs Ex FICO

4Q26 Guidance... Adj EBITDA Margin Ex FICO Up ~90 BPs

Guidance	4Q 2026	vs 4Q 2025	% vs 4Q 2025
Revenue ¹	\$1,605M - \$1,635M	\$54M - \$84M	3.5% - 5.4% ¹
Adjusted EPS	\$2.07 - \$2.17 / share	(\$0.02) - \$0.08 / share	(1.0%) - 3.8%
Adjusted EBITDA	\$529M - \$546M	\$21M - \$38M	4.1% - 7.5%
Adj EBITDA Margin %	33.0% - 33.4%	+20 bps - +60 bps	

Guidance Specifics

Total US Mortgage Revenue
Down MSD / Down MDD % ex
FICO

Diversified Mkts C\$ Revenue
Up 6% - 7%

(1) 4Q26 FX based on October 2026 rates
FX impact is favorable to revenue by ~0.4%. There is
minimal M&A revenue impact.

Other Info (Not Guidance)

EFX

Revenue¹ Growth ex FICO Mtg Royalties

2.0% - 4.0%

Adj EBITDA Margin % ex FICO Mtg Royalties

34.6% - 35.0%

Strong +7%, Ex FICO Revenue Growth Led by +8% Diversified Markets Growth... Adj EBITDA Margins Ex FICO Up 130 BPs

Revenue up +7% ex FICO
Adj EBITDA Margin up 130 BPs ex FICO

Diversified Markets revenue up +8% ... led by +13% revenue growth in EWS Verifier Diversified Markets

EWS Government revenue up MSD... ~\$550M renewals and new business YTD... strong pipeline

Strong AI productivity target of \$150M

Returned **\$158M cash to shareholders** in 3Q26
FY 2026 FCF \$1.0B+...100%+ Cash Conversion

New EFX in 2026

- ✓ +10% Revenue Growth, +7% Ex FICO
- ✓ 100 BPs Margin Expansion Ex FICO
- ✓ 15%+ Vitality Index
- ✓ EFX.AI Driving Products and Productivity
- ✓ Círculo Closing Expected in 4Q26

Increasing FY Adj EBITDA Margin Ex FICO Guide to 100 BPs, Strong AI Productivity Progress Against \$150M Target



Q & A



powering the world with *knowledge*™

Trevor Burns • Investor Relations • trevor.burns@equifax.com

Molly Clegg • Investor Relations • molly.clegg@equifax.com



Investor Relations

October 2026

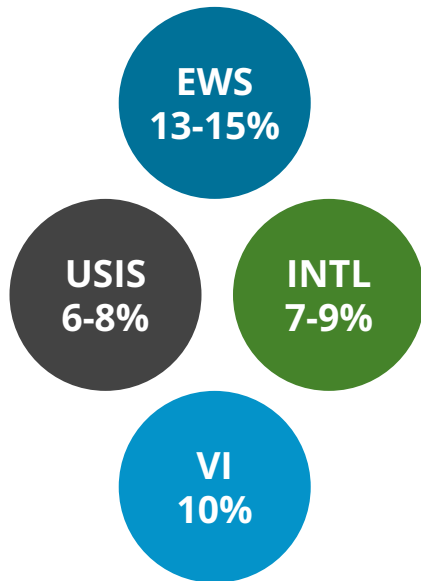
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The New EFX

EFX LT Growth Framework

LTFF Rev Growth¹



1. Mtg market grows on average 2-3%

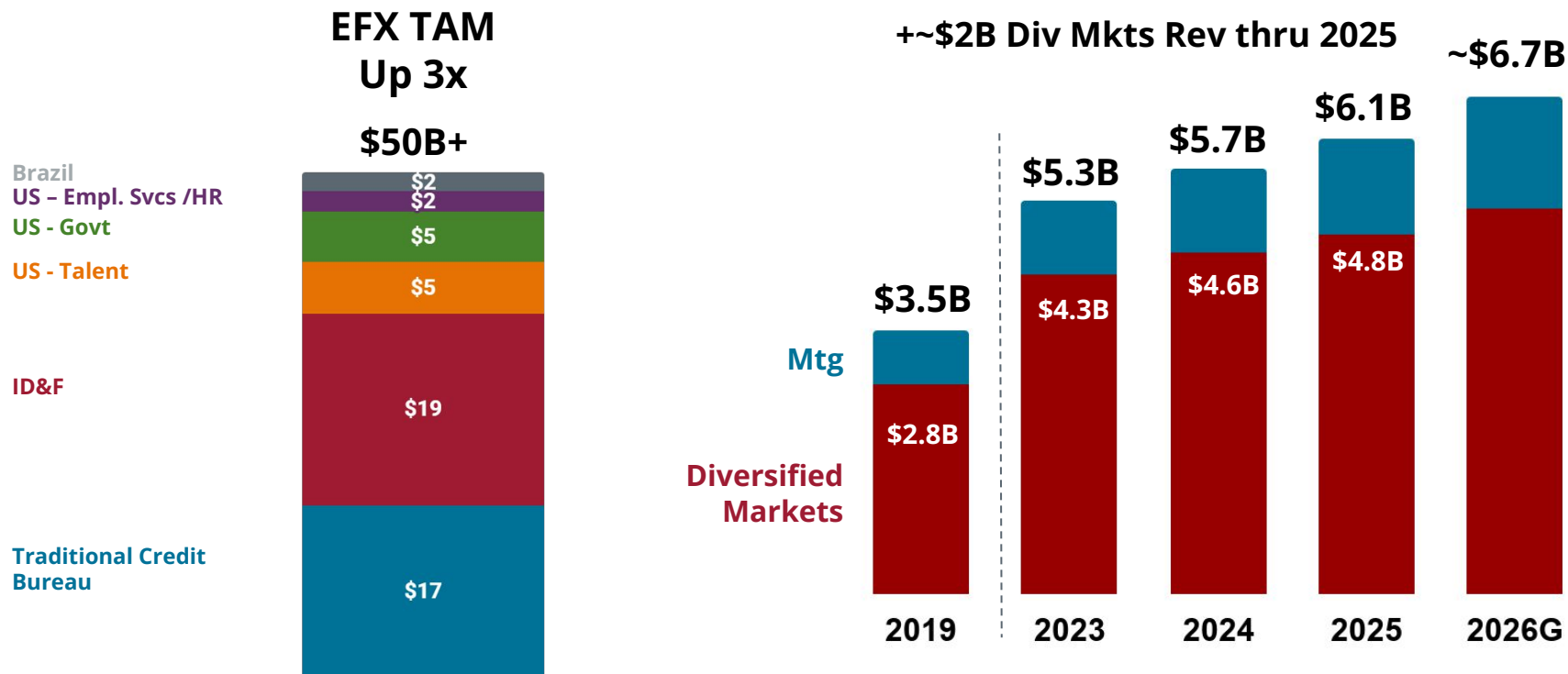
Long Term Financial Framework	EFX
Organic revenue growth	7-10%
M&A contribution	1-2%
Total growth	8-12%
EBITDA% margin improvement	+50 bps (ex FICO)
Cash EPS growth	12-16%
Dividend yield	~1%
Annual shareholder return	13-18%
Cash Conversion	95%+

EFX Growth Drivers

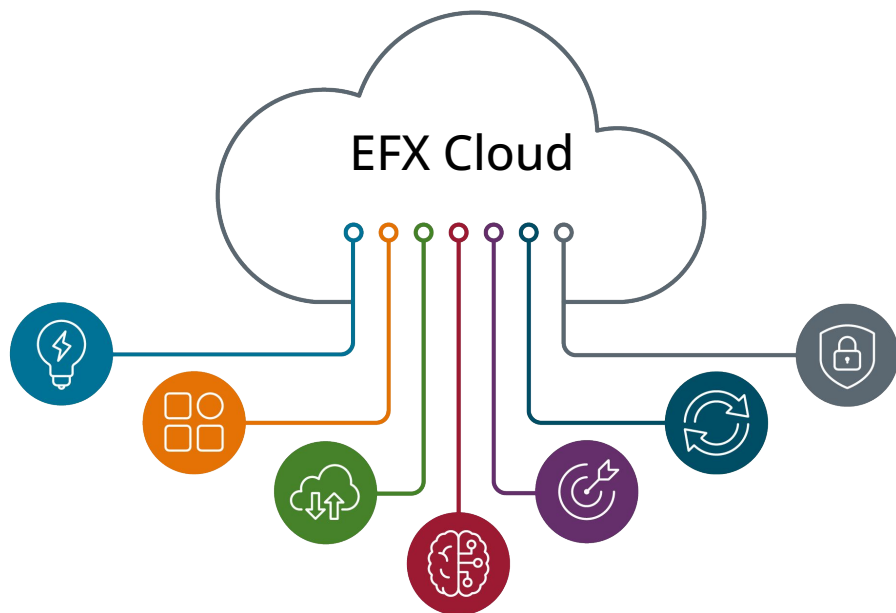
- ✓ EFX Cloud / EFX.AI
- ✓ Differentiated proprietary data
- ✓ Single data fabric
- ✓ EWS growth... Government supporting program integrity
- ✓ NPI acceleration / VI... TWN Indicator for Mortgage, Card, Auto, P-Loan... AI-enabled solutions (Ignite AI Advisor, EquifaxIQ)
- ✓ Bolt-on M&A... Círculo de Crédito

Deliver LT Growth Framework without Mortgage Market Recovery

Strong TAM and Broadening Revenue Base



The EFX Cloud



What's Next for EFX Cloud

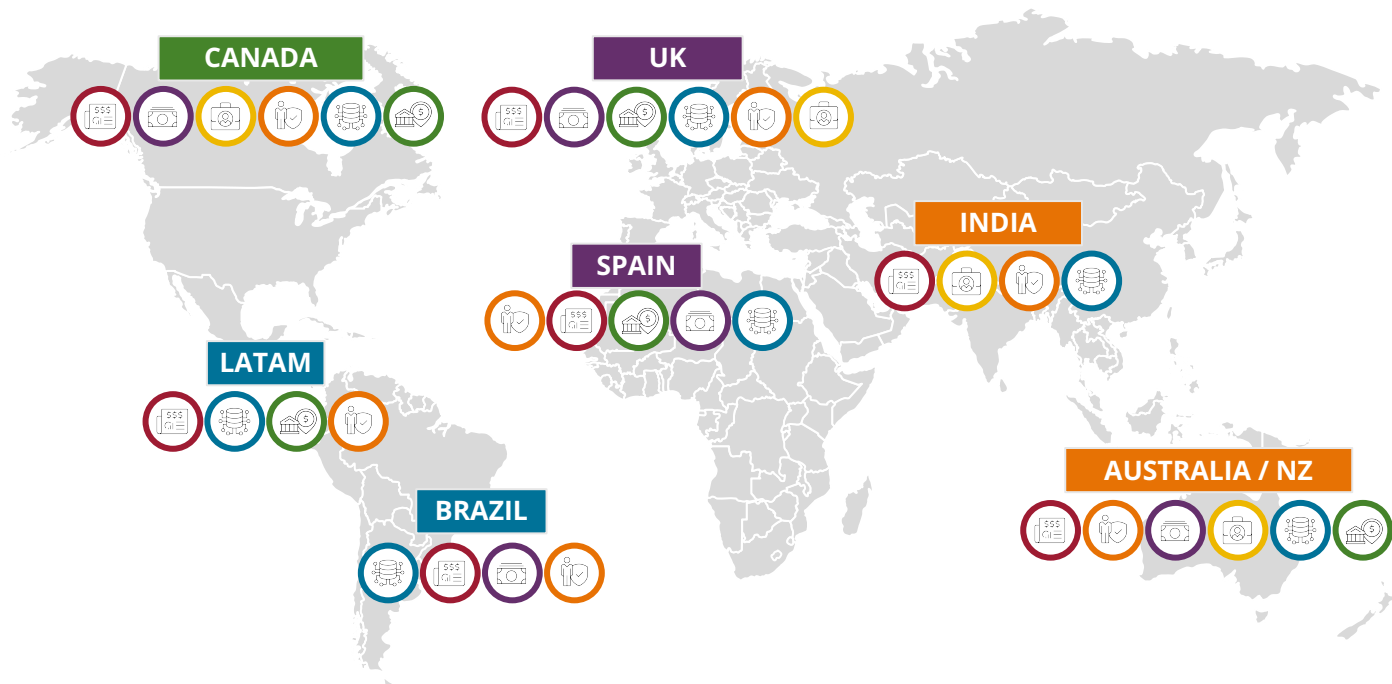
- ✓ Share gains from always-on and speed
- ✓ NPI and Vitality
- ✓ EFX.AI powered solutions
- ✓ Multi-data and multi-market solutions
- ✓ More data and faster ingestion
- ✓ Industry leading security
- ✓ Future-proof

Proprietary Data Advantages Drive Share Gains and Revenue Growth

Diversified and differentiated sources of data exist today in all geographies

Data fabric for easier ingestion of new data, facilitating diversification and differentiation

Keying and Linking to maximize use of the data, create unique insights, and drive revenue

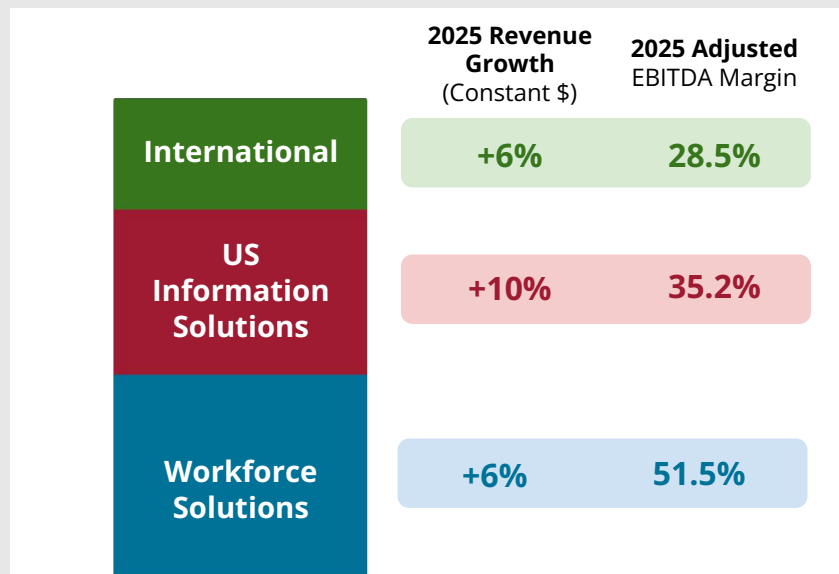


Combining Unique Data Sources to Deliver Differentiated Insights



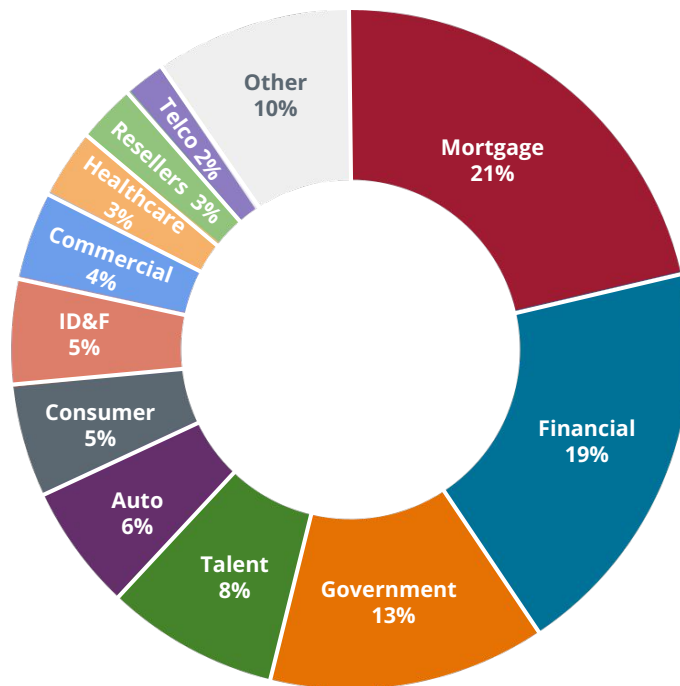
A Strong Portfolio of Businesses

2025 Business Mix



Note: Figures may not foot due to rounding.

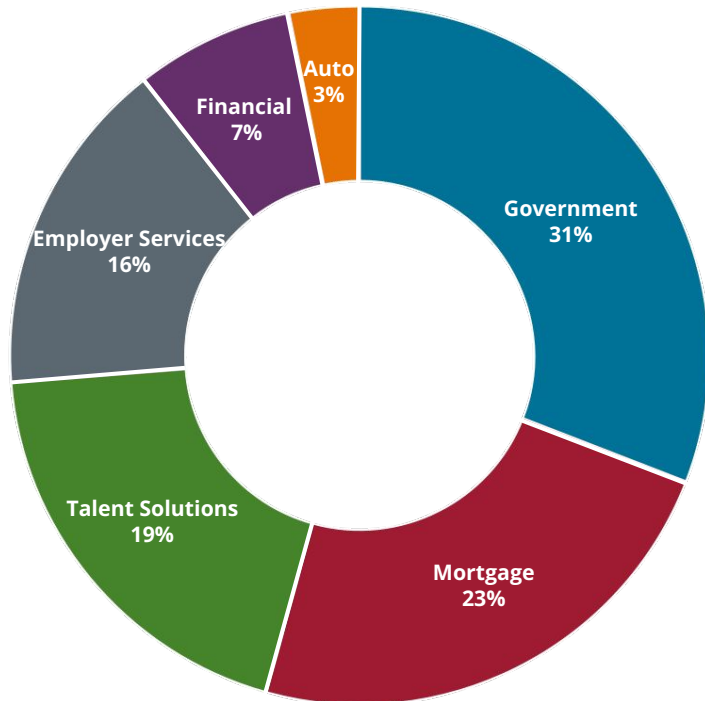
2025 Vertical Mix



Workforce Solutions (WS)

Accelerating growth through The Work Number expansion, advanced analytical solutions, and vertical expertise across direct and indirect channels

2025 Revenue Mix - \$2,582M



Focus Areas

Data HUB

- Grow TWN records (W2, pension, 1099, gig, non-traditional)
- Integrate alternative data assets into Data Hub... incarceration, education

Innovation

- AI powered new solutions enabled by unique data assets at scale
- Seamless integration with employers, partners

Acquisitions

- Augment Employer Services capabilities
- Acquire unique data to drive innovative new solutions

Mortgage

- Only EFX solutions to help lenders gain deeper insights into credit worthiness
- Increase penetration of closed loans
- Expand value chain... new Prequalification solutions

Government

- Drive Federal and State penetration supporting program integrity
- Innovative solutions across the value chain... Continuous Evaluation for CMS & SNAP, Complete Income

Talent Solutions

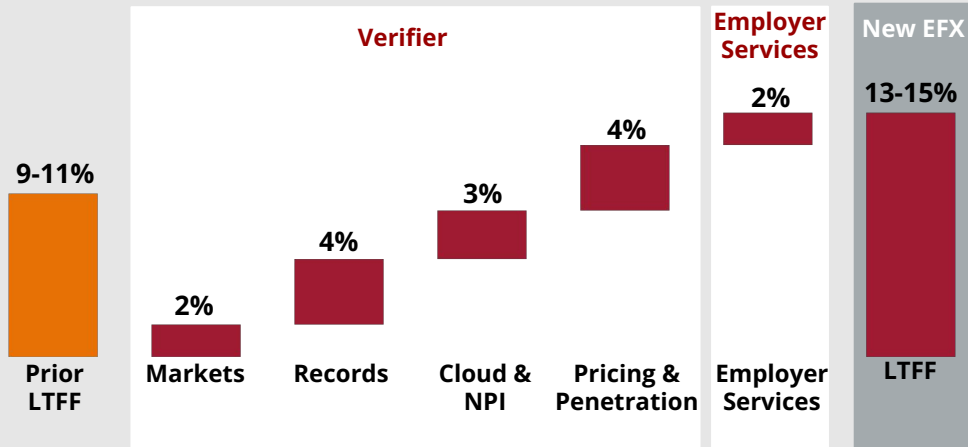
- Launch enhanced, multi-data and industry-specific solutions
- Drive VOE utilization and leverage ATS integrations
- Trended data solutions

EFX Cloud / EFX.AI

Note: Figures may not foot due to rounding.

EWS Long Term Growth Framework

Organic Revenue Growth %



Note: as of November 2021.

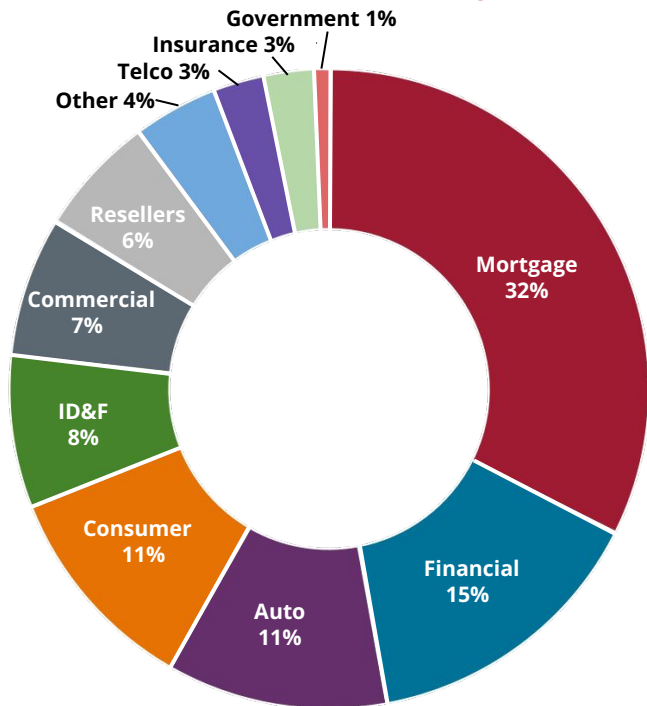
LTFF Growth Drivers

- The Work Number® record growth thru direct clients, strategic partnerships and alternative data
- Growth in new verticals: Government, Talent
- Robust set of growth levers: hit rate, NPI, penetration, price-value, EFX.AI
- Bolt-on M&A to broaden EWS
- Data hub and use case expansion

US Information Solutions (USIS)

Strengthen our foundation of assets and capabilities while investing in solutions and adjacencies that accelerate sustainable growth in existing and new markets

2025 Revenue Mix - \$2,078M



Focus Areas

TWN Indicator

- Unique OnlyEFX solutions... credit alongside TWN
- Lender productivity, faster approvals
- No cost to drive share gains
- Mortgage, Auto, Card, P-Loan launched

Core Markets

- Fuel growth in FI / Auto
- Multi-data products driven by EFX.AI and proprietary data
- Continue Diversified Markets expansion in Digital Banking and FinTech

Mortgage

- Drive adoption of higher performing, higher margin VantageScore... \$35M profit opportunity at current volumes
- Drive adoption of new TWN Indicator solutions at no cost for share gains

Innovation

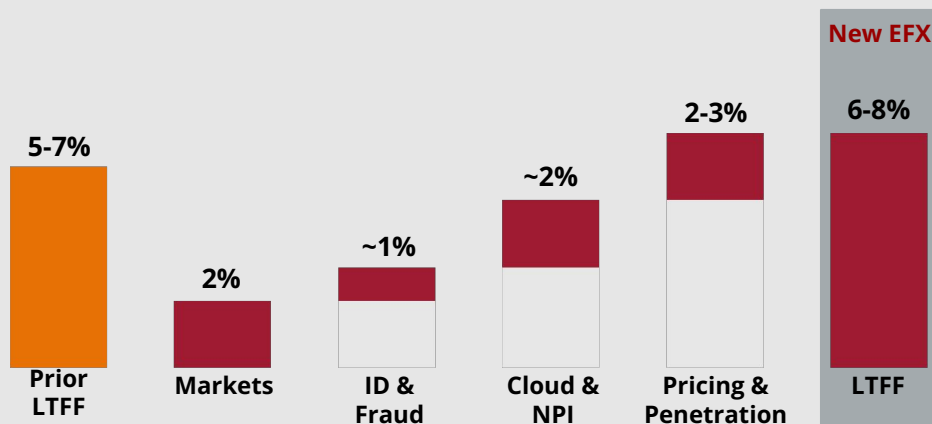
- New Product Innovation... Vitality Index goal of 10%
- Data Fabric and EFX.AI driving multi-data asset products
- Leverage cloud environment to expand Equifax Ignite (analytics) and InterConnect (decisioning)

EFX Cloud / EFX.AI

Note: Figures may not foot due to rounding.

USIS Long Term Growth Framework

Organic Revenue Growth %



Note: as of November 2021.

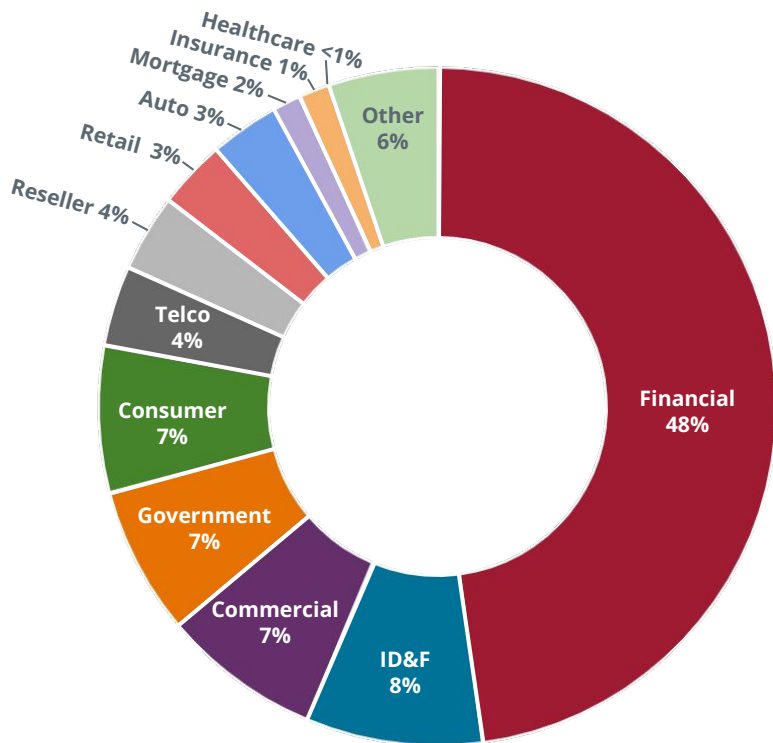
LTFF Growth Drivers

- New product innovation enabled by differentiated data, EFX Cloud, EFX.AI, Only EFX... TWN Indicator, NCTUE
- Enable the digital client experience: "Say Yes More" and frictionless, personalized experiences
- Be the leader in Identity solutions
- Above-market Mortgage growth... drive higher margin VantageScore adoption
- Bolt-on M&A to broaden USIS

International (INTL)

Address customer needs through unique data assets to drive insights delivered via strategic technology platforms complemented by M&A for geographic and domain expansion

2025 Revenue Mix - \$1,414M



Focus Areas

Data & Insights

- Leverage Data Fabric
- Drive innovation with differentiated data & analytics fueled by AI
- Address new use cases (affordability, consented data analytics, regulatory requirements)

Innovation

- AI powered new solutions enabled by unique data assets at scale
- Seamless integration with employers, partners

Consumer B2B

- Own the end-to-end consumer lending journey
- Innovate with alternative lending, consented data, new-to-credit solutions
- Enhance commercial excellence to amplify growth

Identity & Fraud

- Insights for digital fraud use cases (APP, scams, takeovers)
- Verification solutions for compliance / AML
- Orchestrated solutions to simplify customer experience

Commercial B2B

- Strategic partnerships to accelerate growth
- Third party risk management solutions
- Data Fabric to enable global commercial risk solutions

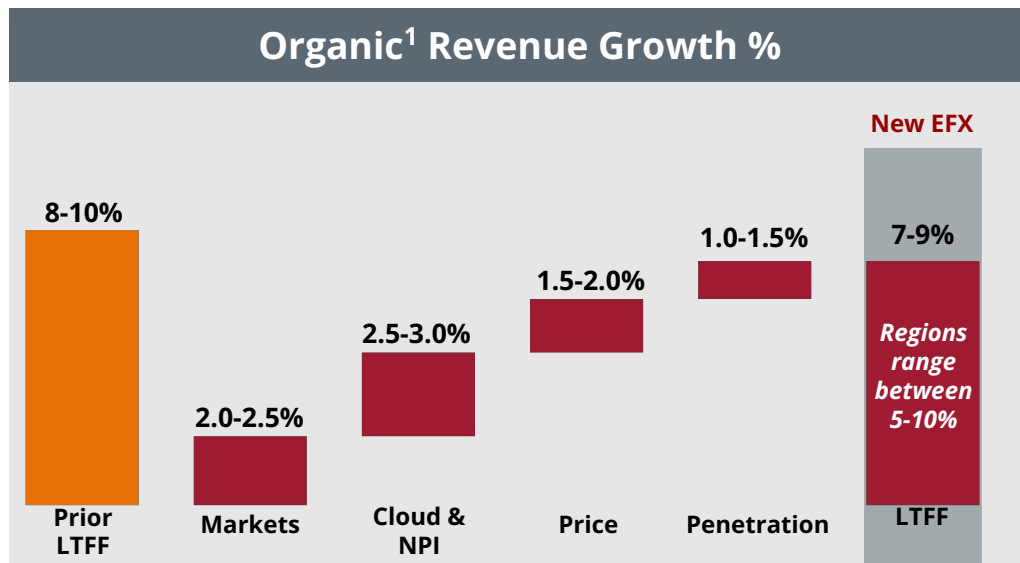
Consumer B2C

- Most consumer-friendly CRA
- B2B2C strategies to broaden reach
- Solutions to consumers achieve and maintain commercial health

EFX Cloud / EFX.AI

Note: Figures may not foot due to rounding.

INTL Long Term Growth Framework



Note: as of November 2021.

1. Organic excludes the impact of FX and acquisitions.

LTFF Growth Drivers

- EFX Cloud-enabled innovation... EFX.AI
- Differentiated data and insights
- NPI acceleration across INTL platforms... multi-market NPI
- Global platforms in local markets... Ignite, Interconnect
- Bolt-on M&A to strengthen portfolio... Círculo de Crédito

Workforce Solutions Overview

Unique Dual-sided Business Model Driving Growth

Supply Networks

863M TWN records
5.1M Record contributors

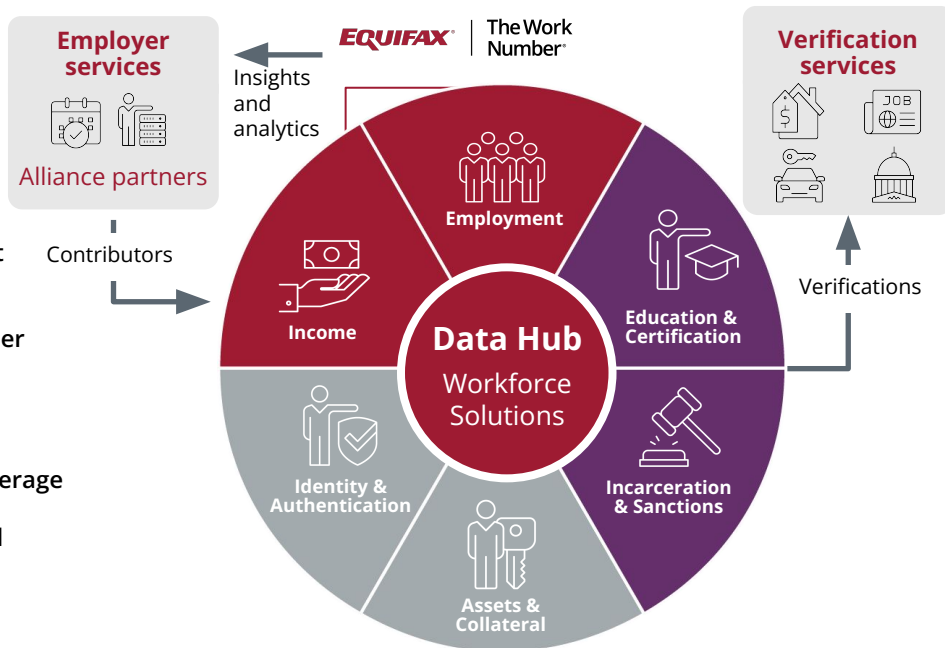
36% Records via direct contributors

64% Records via partner contributors

92% Real time incarceration coverage

770M+ Incarceration and court records

Dual-sided Business Model



Demand Networks

500M+ TWN inquiries

System-to-System

API

Unique Hubs

Web Portals

Delivery channels

70M+

New hires

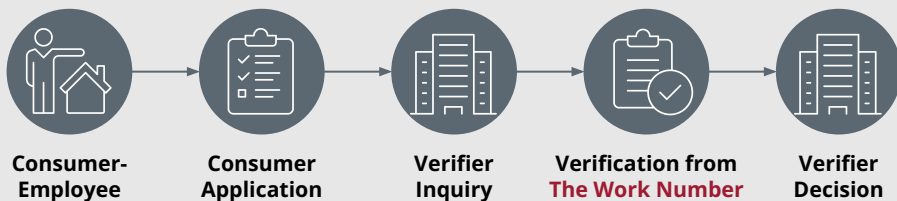
~100M

Government benefit recipients

The Work Number Delivers Speed, Accuracy, and Productivity

Verifications Powered by The Work Number

The Work Number provides an **FCRA-governed** and **frictionless** process that delivers significant **value** for all stakeholders



Count on The Work Number to Deliver

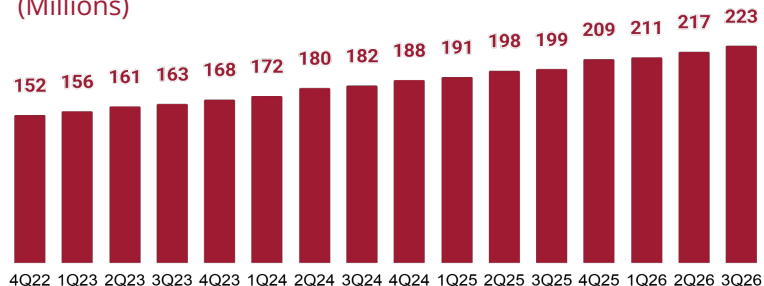
- ✓ **Speed** to decision-making
- ✓ **Accuracy** harnessing payroll data
- ✓ **Productivity** for lenders, background screeners and government agencies
- ✓ **High coverage**, with increasing number of records available

Compelling Contributor Value Prop: Security, Privacy, Control at No Cost

Continued Strong Record Growth



Number of Active Records (Millions)



+24M increase
3Q26 vs. 3Q25

152M Unique SSNs

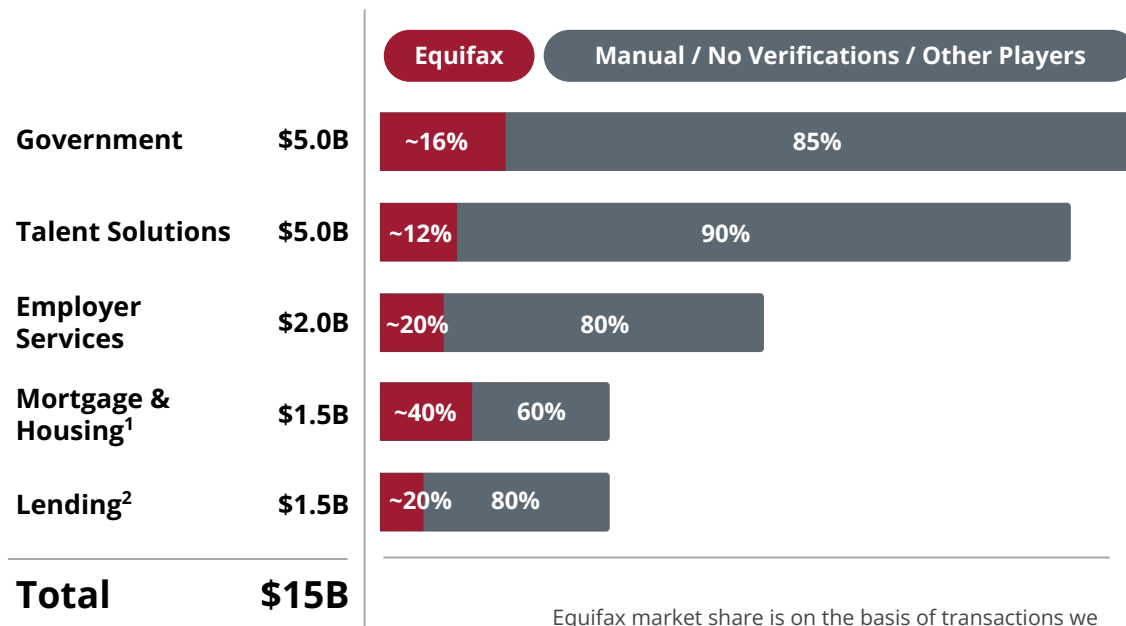
Note:

3Q '26 Current Records: 125M
2Q '26 Current Records: 124M
1Q '26 Current Records: 120M
4Q '25 Current Records: 120M
3Q '25 Current Records: 113M
2Q '25 Current Records: 113M
1Q '25 Current Records: 111M
4Q '24 Current Records: 110M
3Q '24 Current Records: 106M

2026 Growth Drivers

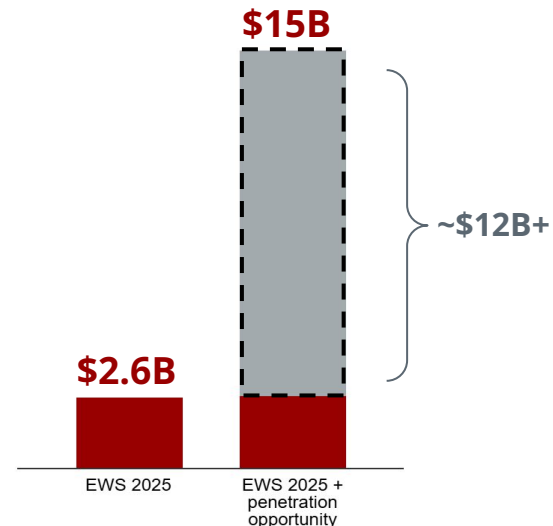
- TWN Record Growth
- Penetration, More Pulls
- New Products / Use Cases
- Data Hub Expansion
- New Record Sources...
Pension, Gig, Government
Benefits, Investment Income

Growth Verticals in Big TAMs - Government and Talent



Equifax market share is on the basis of transactions we were able to fulfill / for which had the specific record

EWS Revenue Opportunity



~\$12B+ EWS Growth Opportunity

Supplemental Financial Information

3Q2026 - General Corporate Expense, Capital Spending, D&A, Interest Expense and Other Income / Expense, Excluding Non-Recurring Costs

General Corporate Expense (Including D&A)* – \$157M in 3Q26, as compared to \$153M in 3Q25

Capital Expenditures (incurred) in 3Q26 were \$127M, up from \$126M in 3Q25.

Depreciation and Amortization** in 3Q26 was \$134M, up from \$121M in 3Q25.

Amortization of acquired intangible assets in 3Q26 was \$60M, down from \$63M 3Q25.

Interest Expense & Other Income / (Expense)* in 3Q26 was \$58M, up from \$48M 3Q25.

Effective Income Tax Rate*** in 3Q26 was 27.9%, compared to 25.2% in 3Q25.

**excluding non-recurring costs*

*** excluding amortization of acquired intangible assets*

**** The effective tax rate used in calculating our Adjusted EPS*

4Q26 & FY26 Guidance - General Corporate Expense, Capital Spending, D&A, Interest Expense and Other Income / Expense, Excluding Non-Recurring costs

Capital Expenditures (incurred)

2026 : ~7.5% of Revenue

Interest & Other Income / (Expense)*

4Q26 : ~\$63M - \$68M, vs \$51M in 4Q25

2026 : ~\$230M - \$235M, vs \$198M in 2025

Depreciation and Amortization**

4Q26 : ~\$140M - \$145M, vs \$122M in 4Q25

2026 : ~\$524M - \$529M vs \$469M in 2025

Effective Income Tax Rate***

4Q26 : ~25.5% vs 24.6% in 4Q25

2026 : ~27% vs 25.9% in 2025

Amortization of Acquired Intangible Assets

4Q26 : ~\$60M, vs \$63M in 4Q25

2026 : ~\$243M, vs \$250M in 2025

General Corporate Expense

2026 : +LSD vs 2025

*excluding non-recurring costs

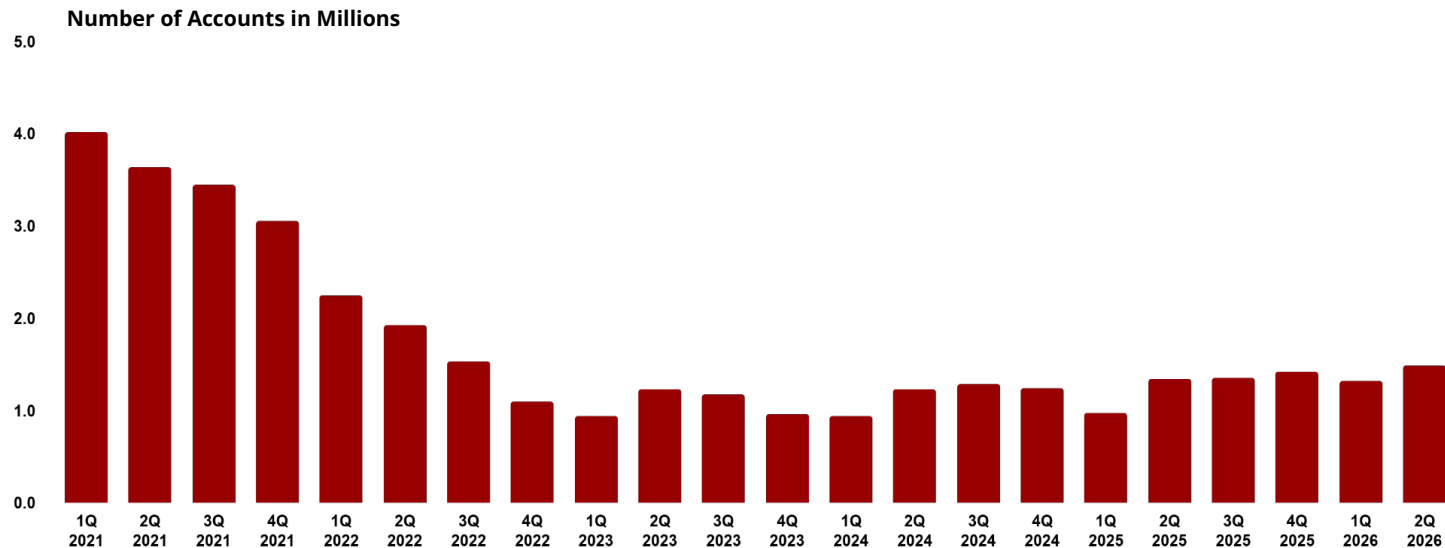
** excluding amortization of acquired intangible assets

*** The effective tax rate used in calculating our Adjusted EPS

3Q26 Business Unit Performance

	Reported Revenue Growth	Local Currency Revenue Growth
Workforce Solutions	6.8%	6.8%
Verification Services	9.0%	9.0%
Employer Services	-5.4%	-5.4%
USIS	13.0%	13.0%
<i>USIS excl FICO Mortgage Royalties</i>	<i>4.9%</i>	<i>4.9%</i>
Online (Excl. US Consumer, incl Mortgage)	14.1%	14.1%
<i>Online (Excl. US Consumer, incl Mortgage) excl FICO Mortgage Royalties</i>	<i>3.1%</i>	<i>3.1%</i>
US Consumer Solutions	8.6%	8.6%
Financial Marketing	10.6%	10.6%
International	9.4%	6.9%
Asia Pacific	19.5%	12.2%
Europe	3.2%	3.8%
Latin America	11.8%	7.6%
Canada	2.0%	3.6%

First Mortgage Originations: Accounts



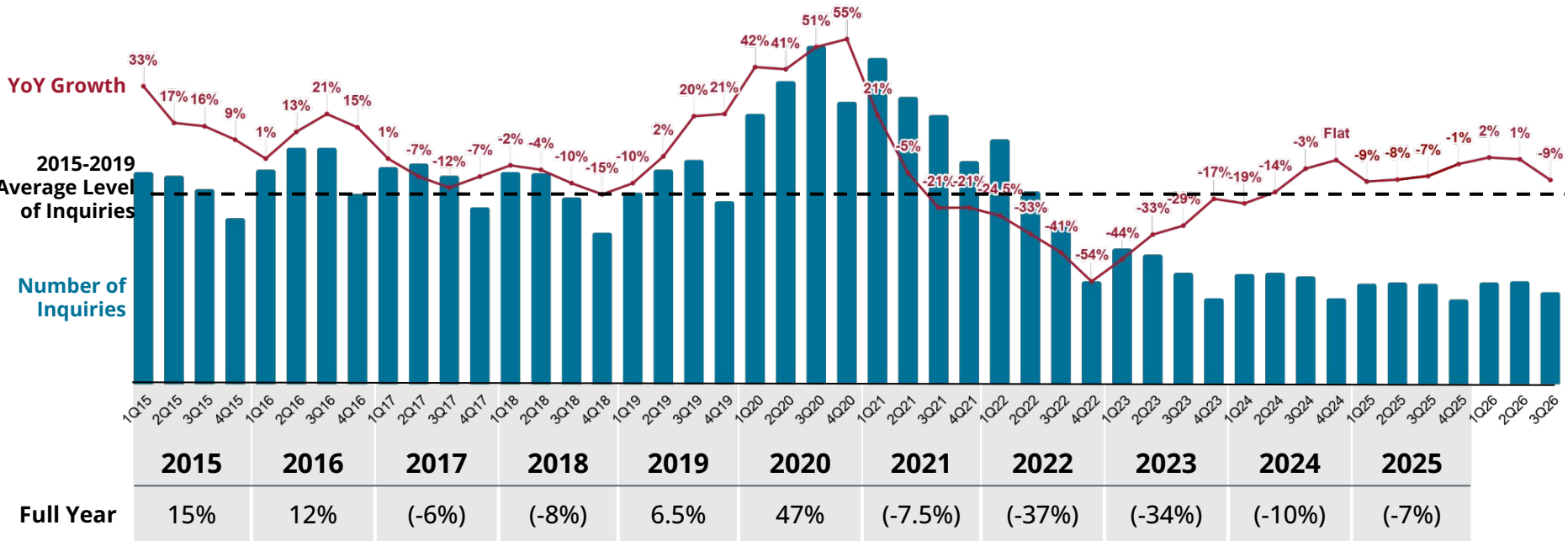
1.08

Number of First Mortgage Accounts Originated in Millions		
Year	Annual	%YoY
2021	14.1	1.3%
2022	6.8	-52.0%
2023	4.3	-36.8%
2024	4.7	8.7%
2025	5.1	8.9%

Note: Originations through June 2026 reported as of August 2026
Data Sourced from [Equifax Market Pulse](#)
Represents mortgage accounts included on the Equifax Consumer Credit File

3Q 2026 USIS Mortgage Hard Inquiries -9%

Mortgage Market Credit Inquiries (Hard Pulls*)



*Hard Pulls do not include soft pulls (including PreApproval or PreQualification).

Expecting Over \$1 Billion of Free Cash Flow in 2026

	1Q25	2Q25	3Q25	4Q25	2025	1Q26	2Q26	3Q26
Adjusted EBITDA	\$423M	\$499M	\$505M	\$508M	\$1,935M	\$477M	\$552M	\$560M
Free Cash Flow	\$117M	\$239M	\$438M	\$340M	\$1,134M	\$122M	\$205M	\$437M
Cash Dividends	\$49M	\$62M	\$62M	\$61M	\$233M	\$67M	\$66M	\$66M
Dividend per Share	\$0.39	\$0.50	\$0.50	\$0.50	\$1.89	\$0.56	\$0.56	\$0.56
Share Repurchase (\$Ms)	-	\$127M	\$300M	\$500M	\$927M	\$260M	\$300M	\$92M
Share Repurchase (Ks)	-	480K	1,237K	2,300K	4,017K	1,344K	1,763K	532K
% Shares Outstanding					3.2%			
Total Capital Returned to Shareholders	\$49M	\$189M	\$362M	\$561M	\$1,160M	\$327M	\$366M	\$158M

Returned \$850M to Shareholders Year-to-Date

Strong Balance Sheet and Liquidity

September 30, 2026

Cash \$193M

Available Borrowing Capacity¹ \$1,849M

Total Liquidity \$2,042M

Leverage Ratio for 3Q26² 2.37x

Credit Ratings BBB (S&P) / Baa2 (Moody's)

Next Debt Maturity: 5.10% \$750M Sr Notes Due 12/15/2027

Glossary of Terms

Equifax, from time to time, will use the following terms, which have the following definitions, unless otherwise specified.

Term	Definition
Low Single Digits (LSD)	When referring to a growth rate representing 0.1% to 3.9%
Mid Single Digits (MSD)	When referring to a growth rate representing 4.0% to 6.9%
High Single Digits (HSD)	When referring to a growth rate representing 7.0% to 9.9%
Low Double Digits (LDD)	When referring to a growth rate representing 10.0% to 13.9%
Mid Double Digits (MDD)	When referring to a growth rate representing 14.0% to 16.9%
High Double Digits (HDD)	When referring to a growth rate representing 17.0% to 19.9%
Proprietary Data	Highly regulated datasets that are exclusively accessible and managed by authorized parties and cannot be accessed by Artificial Intelligence or other individuals in the public domain



powering the world with *knowledge*™

Trevor Burns • Investor Relations • trevor.burns@equifax.com

Molly Clegg • Investor Relations • molly.clegg@equifax.com