# 2Q26 Earnings Review

July 21, 2026

# Forward-looking Statements

This presentation contains certain forward-looking information, including third 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.

# 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, gain on sale of an equity investment, 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, antitrust litigation costs and an accrual for a legal settlement

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.

# 2Q Results Top End of April Framework, Strong 120 bps Adj EBITDA Margin Expansion Ex FICO

**2Q revenue[1] up 11% reported, 10% C$, 7% R$ ex FICO**… $5M above April Guide midpoint… Adj EPS of $2.25 / share… $0.05 above April Guide midpoint… Adj EBITDA Margin ex FICO up strong 120 bps, 40 bps above April Guide midpoint

**EWS revenue up 7%…** Strong Talent revenue up HDD outperforming hiring market… Consumer Lending up HDD… Mortgage up HSD… Government signed agreements with ~$300M ACV YTD… 217M Active records up 10%

**USIS revenue up 17%…** Diversified Markets up 6%… strong 40% Mortgage revenue growth… TWN Indicator driving share gains.. VantageScore activated with over 1,300 mortgage lenders using VantageScore

**International**… C$ revenue up 4%… APAC up 7%, Canada up 6% … Adj EBITDA Margins up 120 bps

**Círculo de Crédito acquisition**… high 31% LTM rev growth(2)… acquisition in fast growing Mexico market… accretive to LTFF and EPS in year 1

**Continued strong NPI with EFX.AI solutions, TWN indicator**… VI 16%

**Doubling AI4EFX 2026 - 2028 Productivity Goal to $150M**

**Strong FCF…returned $366M cash to shareholders in 2Q**… repurchased 1.8M shares for $300M… $66M dividends

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

## STRATEGIC PRIORITIES

- Accelerate Innovation and New Products Powered by EFX.AI
- Leverage Equifax Cloud Capabilities
- Drive Market-leading D&A and Expanded Data Assets
- Optimize Operations and Team Effectiveness with AI 4 EFX
- Put Customers and Consumers First
- Execute Bolt-on M&A
- Continue Leadership in Cybersecurity
- Act as One Team, One Equifax

**Announced Attractive Círculo Acquisition in Mexico, Doubling AI Productivity Goal to $150M, and Returned $366M of Cash to Shareholders in 2Q26**

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(2) Financials were converted from Mexican Peso to USD at an exchange rate of 17.37 USD/MXN. Estimated last twelve months financial results through June 30, 2026 based on information provided by Círculo de Crédito

# EWS Revenue +7%... Diversified Markets Verifier Growth +7%... Adj EBITDA Margins 52%

## Verifier

**Revenue Growth +7%**

**Verifier Diversified Markets +7%**

| | |
|---|---|
| Government | - MSD |
| Talent | + HDD |
| Consumer Lending | + HDD |

**Verifier Mortgage +8%**

## Talent

**Revenue Growth +HDD**

Alternative Data Expansion

Co-Innovation with Background Screeners

Displacing Manual

## Records

- ✓ **217M** Active Records +10% YTY
- ✓ **124M** Current Active Records on **108M** SSNs
- ✓ **839M** Total Records
- ✓ **5M** companies contributing

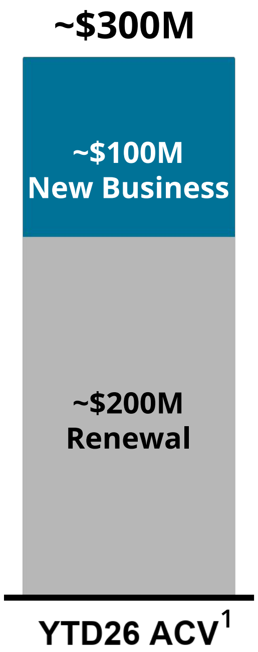
Big opportunity to grow TWN records from 108M current to 250M earners

52% Adj EBITDA Margin

**EWS +7%**
**2Q Revenue Growth**

Employer +3%

# EWS Govt Signed $300M[1] Contracts in Last 4 Months… ~$100M New Business




## New EWS Government Wins

**~$60M ACV**

Direct Medicaid

Winback

State moving from manual to TWN data

**~$15M ACV**

State moving from CMS Hub to Direct Medicaid

Adding SNAP to existing QA functions

**~$10M+ ACV**

Direct Medicaid

New Business

Income data

**~$10M ACV**

Direct Medicaid

Winback

**~$5M ACV**

Other programs

**Government Deal Pipeline Up 2X… Strong Momentum for 2027**

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(1) Annual Contract Value

# USIS Revenue Up +17%… Mortgage Up +40%… Diversified Markets Up +6%… Adj EBITDA Margin 40% ex FICO, up 140 bps

## Mortgage

**+40%**
**Revenue Growth**

TWN Indicator driving share gains

Hard Inquiries up 1%

## Diversified Markets

**+6%**
**Revenue Growth**

| | |
|---|---|
| **B2B (Total)** | **+5%** |
| Online | +MSD |
| Offline / Batch | +MSD |
| **B2C** | **+11%** |

## Online B2B

**Consumer Resilient**

FI revenue Up HSD

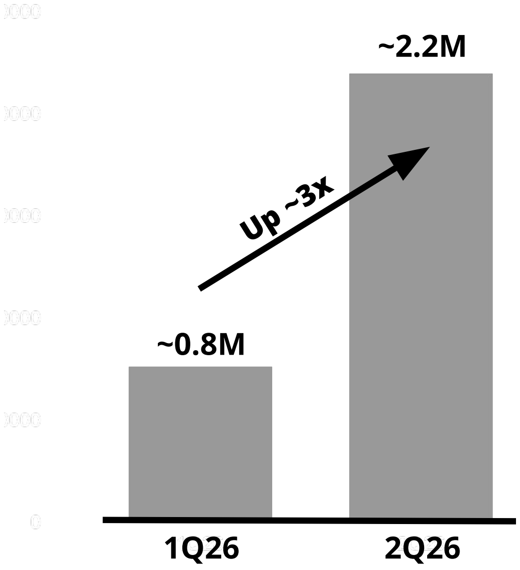
Auto revenue Up HSD

Other revenue Up LSD

**Strong Margin Expansion Up 140 BPs from Operating Leverage & AI Driven Cost Efficiencies**

# Mortgage VantageScore Adoption Accelerating Post-April FHFA Activation… VS Volume Up ~3X Sequentially

**VantageScore Transactions**




**Mtg Lenders Using VantageScore**


## Mortgage Scores Update

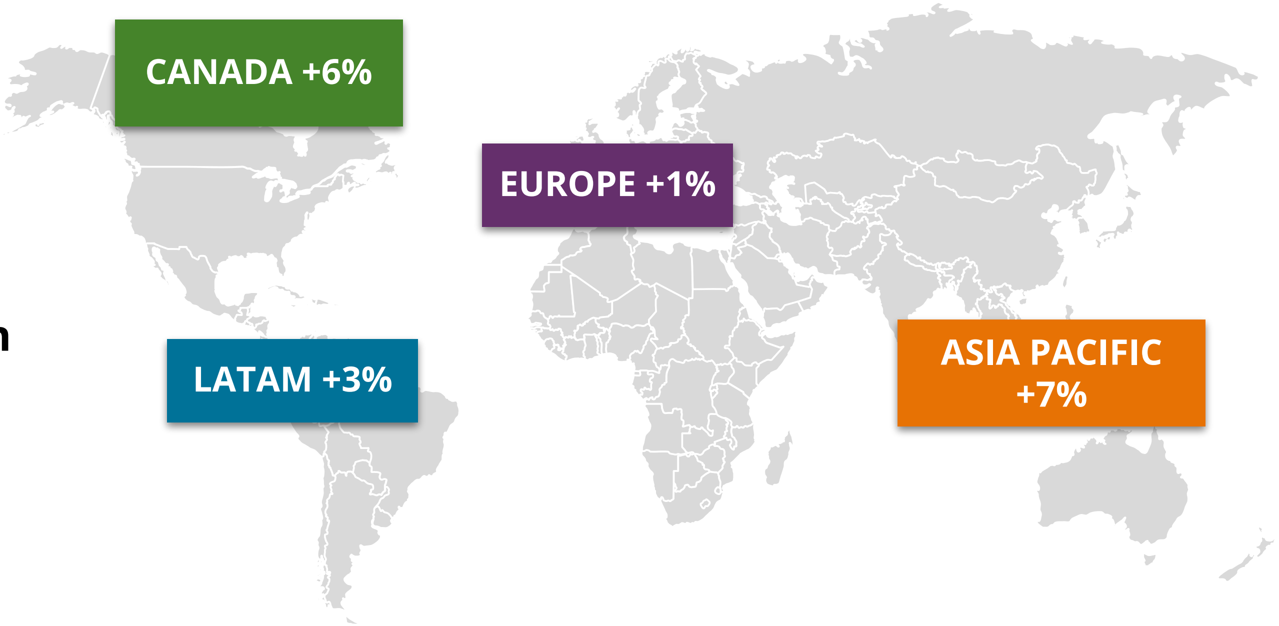
- ✓ FHFA activates VantageScore in April… Over 20 lenders in pilot program
- ✓ VantageScore priced at $1 to drive conversion… will maintain in 2027
- ✓ $1B mortgage industry annual savings opportunity expected to accelerate lender adoption
- ✓ ~1,300 lenders using VantageScore
- ✓ ~2.2M VS transactions in 2Q
- ✓ ~$35M annualized margin upside from VantageScore conversion

**$1B Annual Mortgage Industry Cost Savings Opportunity Driving Adoption**

# International C$ Revenue Up +4%... Led by ANZ and Canada...Adj EBITDA Margins Up 120 bps

## Highlights

- ✓ Canada up +6% driven by ID & Fraud, B2C, Commercial
- ✓ Asia Pac up +7% driven by Online B2B and Commercial
- ✓ Adj EBITDA Margins 28%... up 120 bps YTY
- ✓ Strong NPI execution




**Leveraging New EFX Cloud Capabilities for NPIs and Growth**

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Note: Region growth rates are in constant currency

# Equifax to Acquire Círculo de Crédito, Fastest Growing Credit Bureau in Mexico… Aligned with Bolt-On M&A Strategy… Accretive to Top / Bottom Line at Attractive Valuation

**Signed definitive agreement to acquire Círculo de Crédito for $750M enterprise value…expected to close in 4Q26 subject to customer closing conditions and regulatory approvals**

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

- Key player in a large, fast-growing Mexican market that provides consumer and commercial credit solutions to banks, non-bank FIs (FinTechs), government, services
- Only Mexican credit bureau to operate both consumer and commercial operations
- Strong moat of differentiated proprietary data… leader in alternative data, including gig-economy transactions and utility payment history - used to score large underbanked population… 2 billion tradelines covering 80 million validated identities
- Strong financial performance with LTM revenue growth +31%[(1)] and Adj EBITDA Margins 46%[(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
- Enhanced security capabilities expected to improve Círculo's platform and position as market leader

**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 +31% LTM revenue growth[(1)]
- ✓ 46% LTM Adj EBITDA Margins accretive to EFX[(1)]
- ✓ Accretive to EFX Adjusted EPS in Year 1

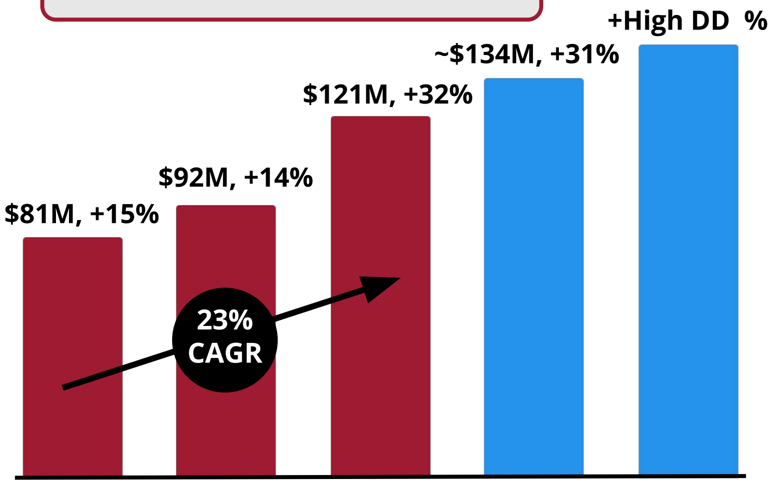
(1) Financials were converted from Mexican Peso to USD at an exchange rate of 17.37 USD/MXN. Estimated last twelve months financial results through June 30, 2026 based on information provided by Círculo de Crédito

# Strong +31% Círculo Rev Growth and 46% EBITDA Margins Driven by Differentiated CdC Data and Deep FinTech Relationships

## Círculo de Crédito Growth

USD in Millions

Revenue, YoY Growth




| | 2023 | 2024 | 2025 | 2026 TTM (6/30/26) | 2026E |
|---|---|---|---|---|---|
| Adj EBITDA | $28M | $32M | $54M | ~$62M | |
| Adj EBITDA Margin | 34% | 35% | 44% | ~46% | Mid-40%s |

## Círculo Financial Impact

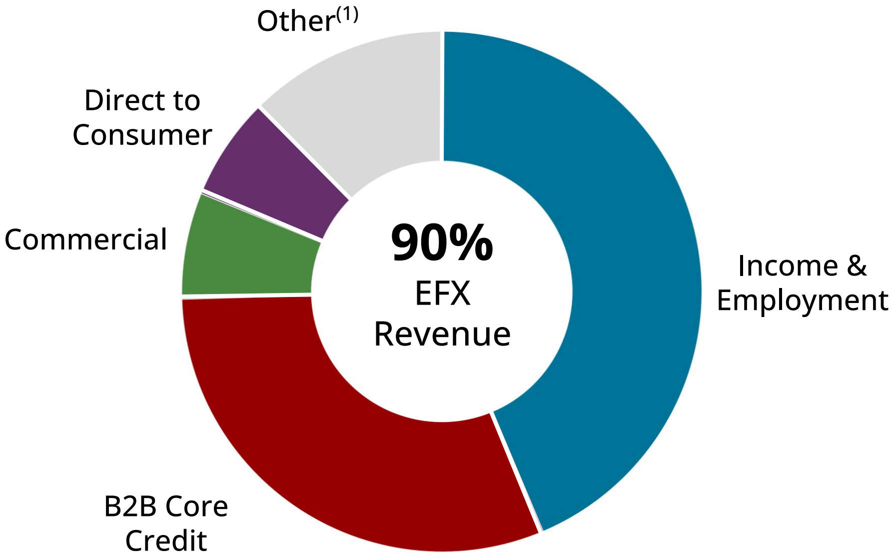
- ✓ Revenue growth accretive to EFX 7-10% organic LTFF
- ✓ LTM revenue growth +31%... 3 Year CAGR +23%
- ✓ FinTech revenue grew over 50% in 2025... over 40% of 2025 Círculo revenue
- ✓ Enterprise client upsell drove LTM revenue growth
- ✓ LTM Adj EBITDA Margins of 46% accretive to EFX and Intl BU
- ✓ Data advantage... over 60% of tradelines unique to Círculo
- ✓ Strong management team

**Purchase Multiple at Closing 11.7X 2026 Adj EBITDA...with Run-Rate Synergies 9.4X**

Financials were converted from Mexican Peso to USD at an exchange rate of 17.37 USD/MXN. Estimated last twelve months financial results through June 30, 2026 and full year 2026 based on information provided by Círculo de Crédito

# Broad Proprietary Data Moat and AI-Enabled Solutions Driving Top Line Growth

## ~90% EFX Rev from Proprietary Data




## EFX.AI Innovation Driving Growth

- ✓ EFX Cloud, EFX.AI, global platforms, and proprietary data delivering new global suite of AI-enabled solutions to help customers grow
- ✓ Ignite AI Advisor and EFXIQ in market… improving credit policy, risk mgmt and portfolio optimization… returns for customers
- ✓ 100% of new models, scores built using EFX.AI… higher performing credit and fraud models
- ✓ New addressable market

**Leveraging Proprietary EFX Data and EFX.AI For Growth & Market Expansion**

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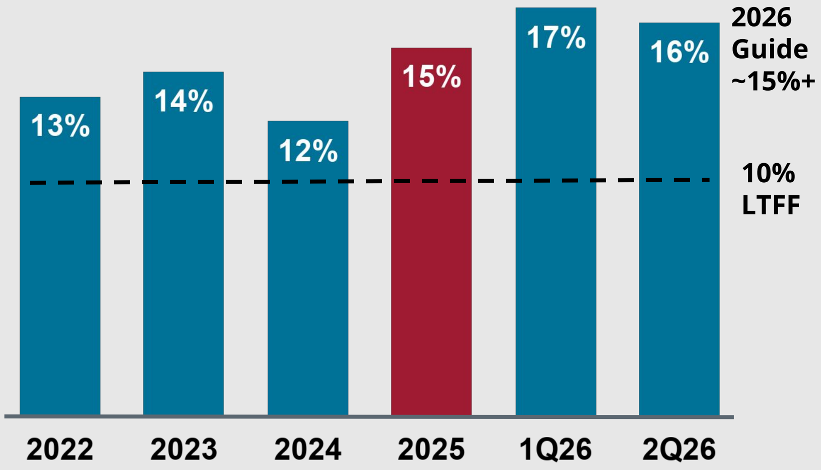
Note: Based on 2025 revenue
1. Includes data sources such as Incarceration, Identity & Fraud, Alternative Credit Data and others

# Strong AI-Innovation Driving Vitality Index to 16%

## Strong 16% 2Q Vitality Index




## EFX.AI Innovation Driving Growth

- ✓ Strong 16% AI-enabled Vitality Index
- ✓ 54 new products launched in 1H26 with AI embedded in product architecture interfacing with customer
- ✓ TWN Indicator for Mortgage, Auto, Card, P-Loan… no additional cost… Mortgage driving share gains… differentiates EFX Credit File
- ✓ EWS Talent… education / incarceration data… co-innovation with background screeners… blue color solutions
- ✓ 440 AI Patents Unique to EFX

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

Note: Vitality index is percentage of revenue in a given year derived from new product releases over the prior three years and the current year.
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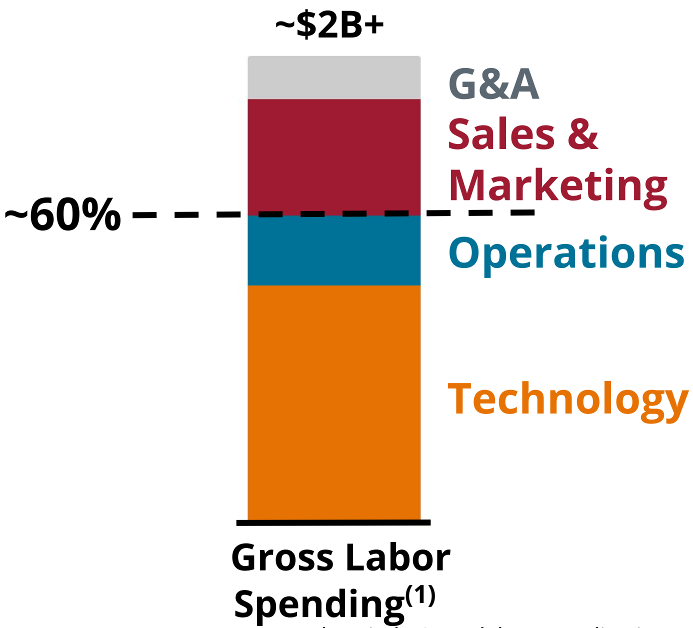
# Strong AI4EFX Momentum … Doubling AI & Process Improvement Productivity Cost Savings Goal to $150M




(1) Represents gross expense and capital. Gross labor spending is approximately 40% of total EFX spending. ~$2B+ is 2026 Estimate.

## AI Driving Process Optimization

- ✓ Implementing AI and Agentic-based solutions across internal processes to drive speed, accuracy, productivity… margin expansion
- ✓ Product Development, Technology, Operations, and support functions (HR, Legal, Finance)
- ✓ Technology and Operations represent ~60% of gross labor spending
- ✓ $150M[1] cost and capital run rate savings goal over next three years from process optimization

**Rapid AI4EFX Deployment Driving Speed, Accuracy, and Big Productivity**

(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.

# FY26 Reported Guidance Consistent with April… Stronger Diversified Markets Offset by Mortgage Market and FX

| Guidance | 2026 | vs 2025 | % vs 2025 |
|---|---|---|---|
| **Revenue[1]** | $6,710M - $6,780M | $635M - $705M | 10.5% - 11.6%[1] |
| **Adjusted EPS** | $8.39 - $8.69 / share | $0.74 - $1.04 / share | 9.7% - 13.6% |
| **Adjusted EBITDA** | $2,103M - $2,157M | $168M - $222M | 8.7% - 11.5% |
| **Adj. EBITDA Margin %** | 31.3% - 31.8% | (-60 bps) - (10 bps) | |

| Business Units | Revenue Growth | Adj EBITDA Margin % |
|---|---|---|
| **Workforce Solutions** | up HSD | ~51.2% - 51.7% |
| **US Information Solutions** | up Mid-Teens % | ~32.4% - 32.9% |
| **International** | up MSD[2] | ~28.6% - 29.1% |

## Guidance Specifics

US Mortgage Market Originations: down LSD

EFX Mortgage Revenue: +20%+, +MSD% 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 | 7.2% - 8.4% | up MSD |
| Adj EBITDA Margin % ex FICO Mtg Royalty | ~33.5% - 34.0% | 39.6% - 40.1% |

(1) 2026 FX based on June 2026 rates. FX impact is favorable to revenue by ~0.7% and Adj EPS by ~$0.05/share. There is minimal M&A revenue benefit in 2026.

(2) Figures in constant currency

**Strong Operating Leverage with Margins up 75 BPs Ex FICO**

# 3Q26 Guidance... Margins Ex FICO Up Over 90 BPs

| Guidance | 3Q 2026 | vs 3Q 2025 | % vs 3Q 2025 |
|---|---|---|---|
| **Revenue**[1] | $1,680M - $1,710M | $135M - $165M | 8.7% - 10.7%[1] |
| **Adjusted EPS** | $2.15 - $2.25 / share | $0.11 - $0.21 / share | 5.5% - 10.4% |
| **Adjusted EBITDA** | $547M - $564M | $42M - $59M | 8.3% - 11.6% |
| **Adj EBITDA Margin %** | 32.6% - 33.0% | (10) bps - +30 bps | |

## Guidance Specifics

**Total US Mortgage Revenue**

Up about 20% / Up HSD % ex FICO

**Diversified Mkts C$ Revenue**

Up Mid Single Digits

(1) **3Q26 FX based on June 2026 rates**

FX impact is favorable to revenue by ~0.3%. There is minimal M&A revenue impact.

| Other Info (Not Guidance) | EFX |
|---|---|
| Revenue[1] Growth ex FICO Mtg Royalties | 6.0% - 8.0% |
| Adj EBITDA Margin % ex FICO Mtg Royalties | 34.6% - 35.0% |

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# Strong 2Q Results… Adj EBITDA Margins Ex FICO Up 120 bps

**Revenue** up +7% ex FICO
**Adj EBITDA Margins** up 120 bps ex FICO

EWS Government signed agreements YTD26 for **~$300M of ACV**… **~$100M new business**, ~$200M renewals

**EFX signed agreement to acquire Círculo de Crédito…** fastest growing credit bureau in Mexico

**Doubling AI productivity** target to $150M

Returned **$366M cash to shareholders** in 2Q26
**FY 2026 FCF $1.0B+**…100%+ Cash Conversion

**New EFX** in 2026

- ✓ **11% Revenue Growth, 8% Ex-FICO**
- ✓ **75 BPs Margin Expansion Ex-FICO**
- ✓ **15%+ Vitality Index**
- ✓ **EFX.AI driving products and productivity**
- ✓ **Bolt-on M&A**
- ✓ **~$1B Mortgage market recovery ex FICO w/ VS conversion upside**

**Strong FCF Reinvested to Strengthen EFX and Return Significant Cash to Shareholders**

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# Q&A

EQUIFAX®

powering the world with knowledge™

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# Investor Relations

July 2026

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# The New EFX

# NewEFX LT Growth Framework

## LTFF Rev Growth[1]

EWS
13-15%

USIS
6-8%

INTL
7-9%

VI
10%

1. *Mtg market grows on average 2-3%*

| Long Term Financial Framework | New 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%+** |

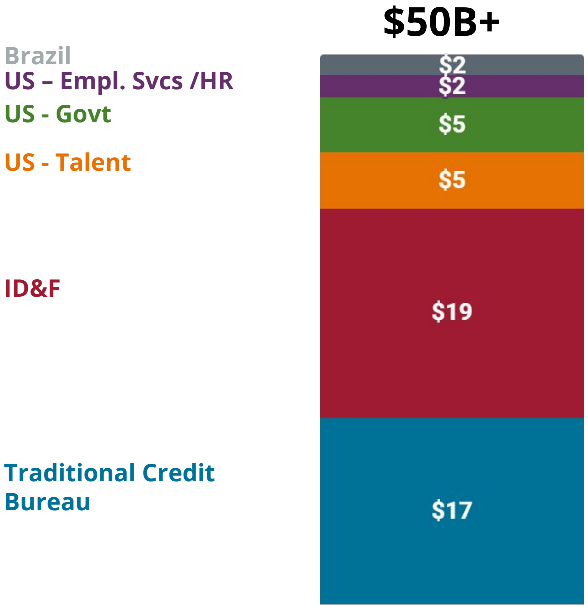
## EFX Growth Drivers

- ✓ 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

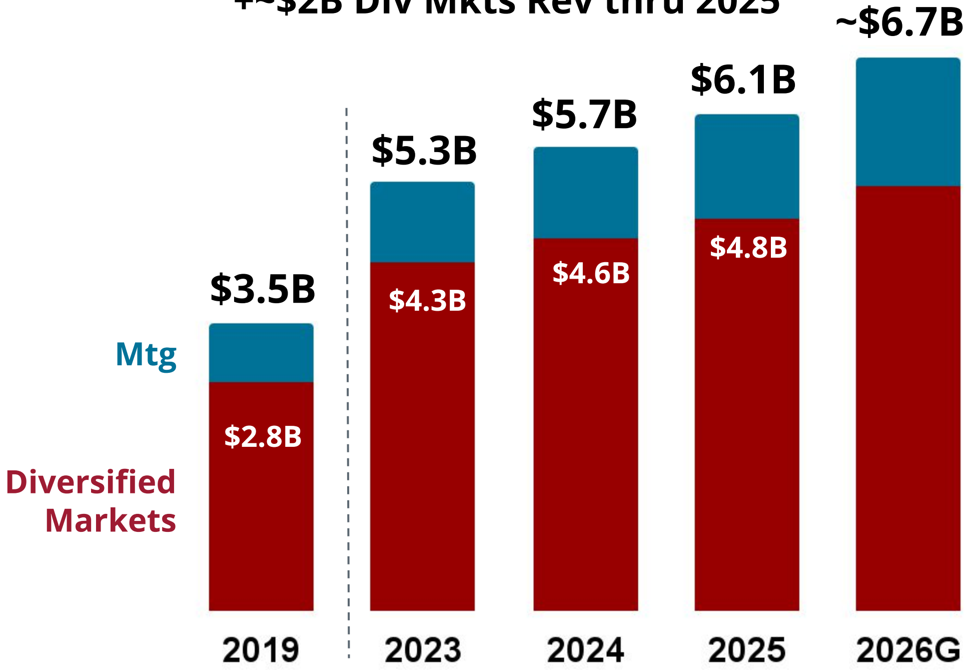
**Deliver LT Growth Framework without Mortgage Market Recovery**

# Strong TAM and Broadening Revenue Base

## EFX TAM Up 3x




## +~$2B Div Mkts Rev thru 2025

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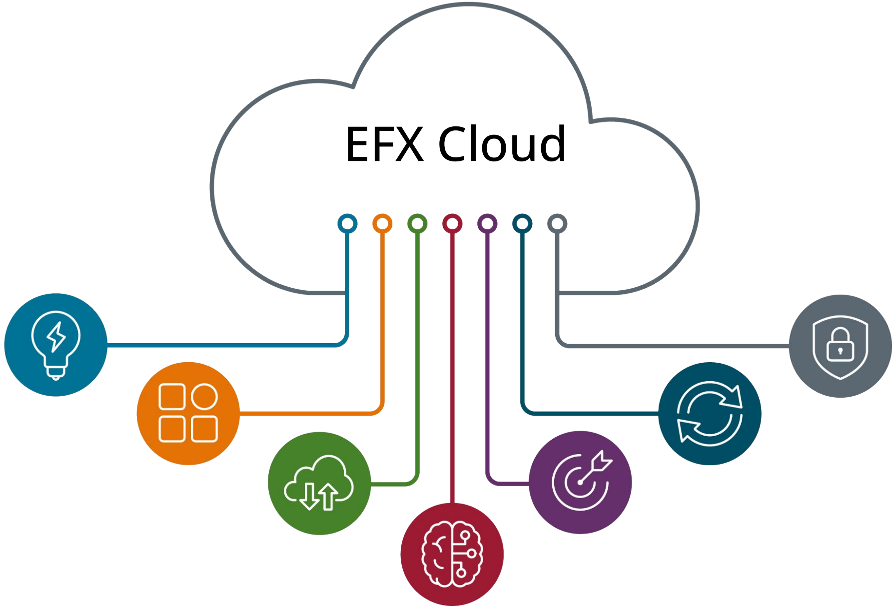
# The EFX Cloud




### What's Next for EFX Cloud

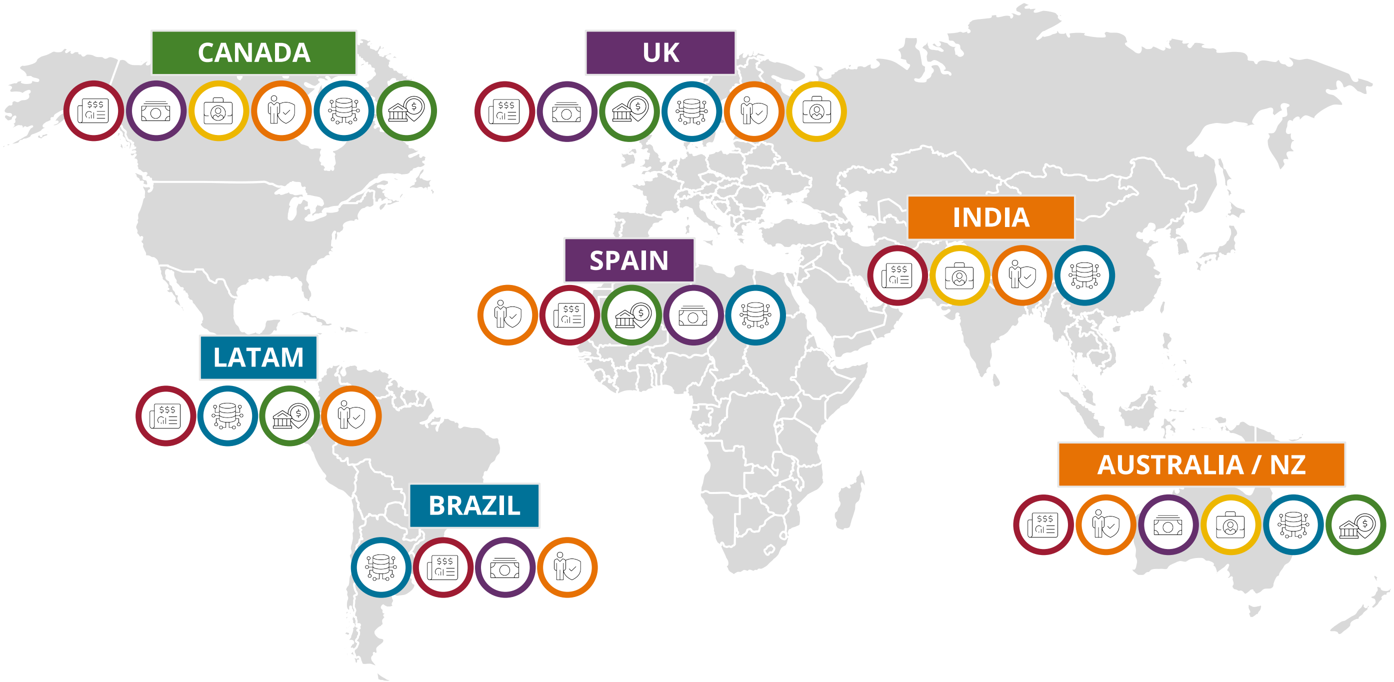
- ✓ Share gains from always-on and speed
- ✓ NPI and Vitality
- ✓ EFX.AI powered solutions
- ✓ Multi-data and multi-market solutions
- ✓ More data and faster ingestion
- ✓ Industry leading security
- ✓ Future-proof

# 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**

Consumer Credit | Commercial Credit | Employment & Income | ID & Fraud | Analytics | Collections

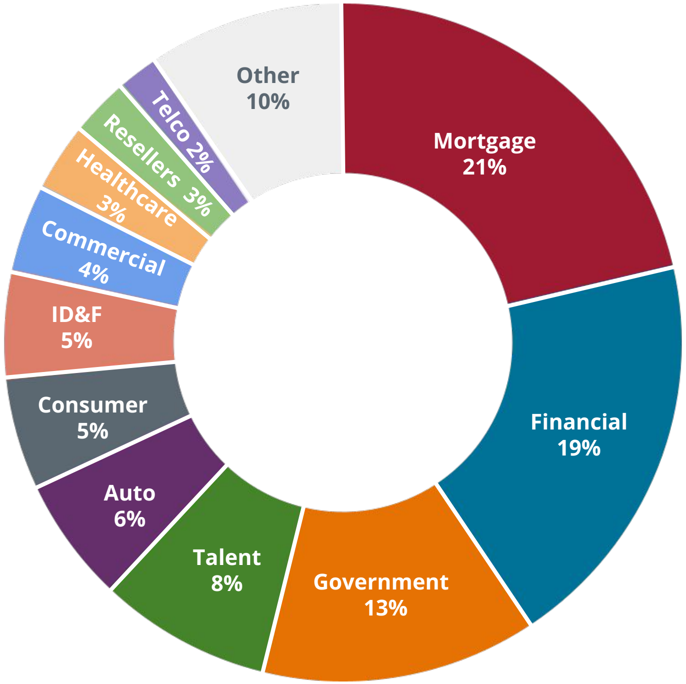
# A Strong Portfolio of Businesses

## 2025 Business Mix

| | 2025 Revenue Growth (Constant $) | 2025 Adjusted EBITDA Margin |
|---|---|---|
| International | +6% | 28.5% |
| US Information Solutions | +10% | 35.2% |
| Workforce Solutions | +6% | 51.5% |

*Note: Figures may not foot due to rounding.*

## 2025 Vertical Mix

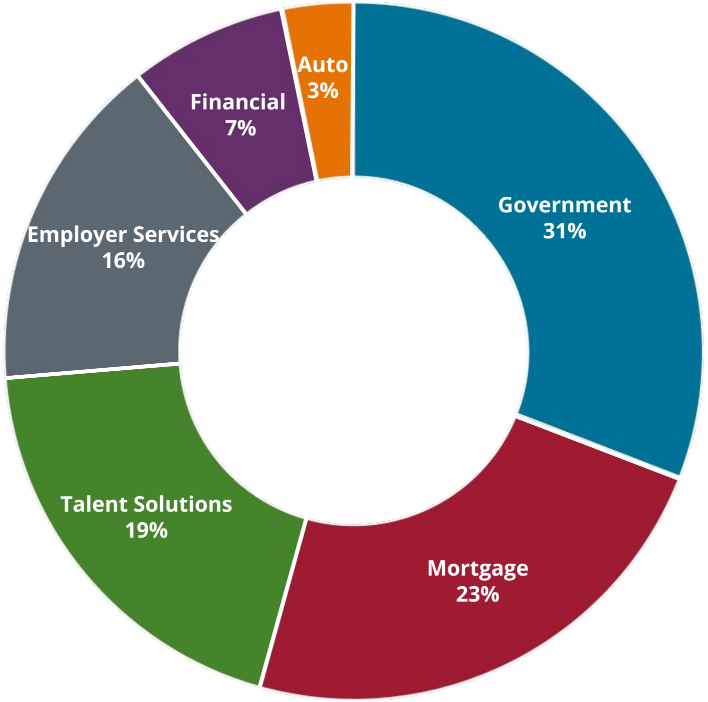



*Other includes Retail, Insurance, portions of Employer Services and other verticals*

# 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




*Note: Figures may not foot due to rounding.*

## 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

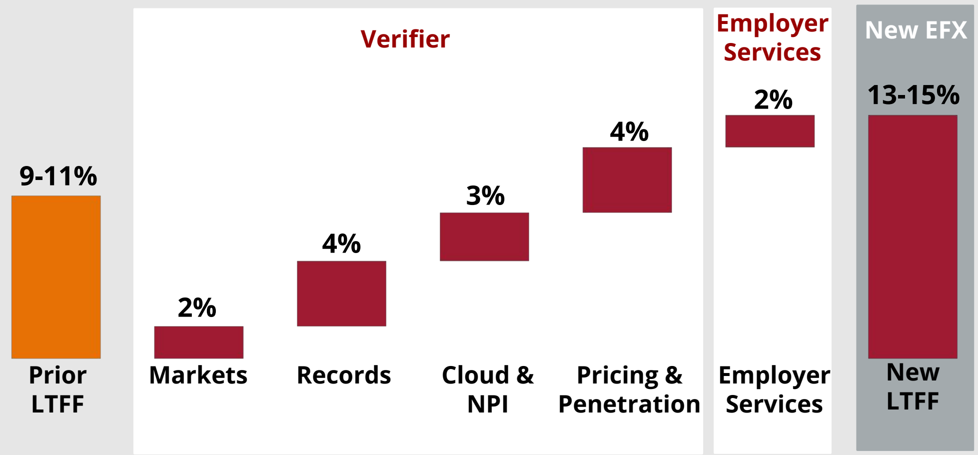
### Talent Solutions

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

**EFX Cloud / EFX.AI**

# EWS Long Term Growth Framework

## Organic Revenue Growth %




## LTFF Growth Drivers

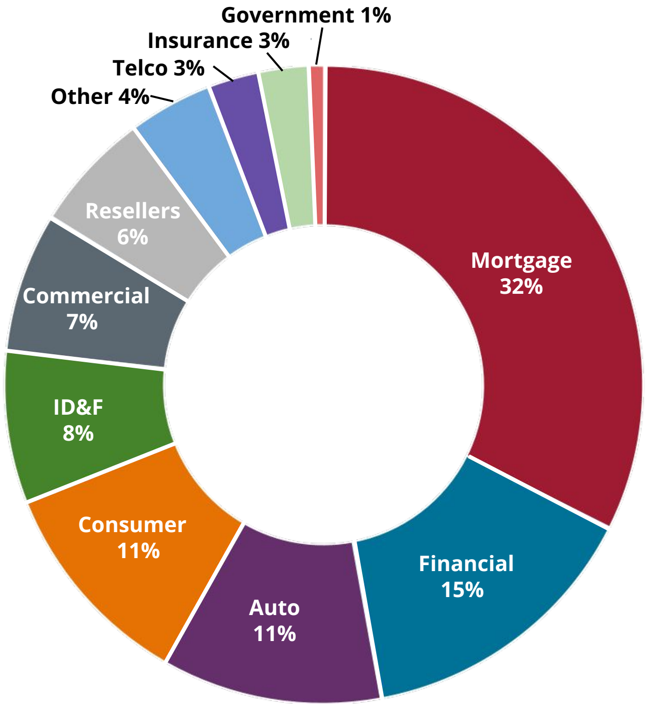
- The Work Number® record growth thru direct clients, strategic partnerships and alternative data
- Growth in new verticals: Government, Talent
- Robust set of growth levers: hit rate, NPI, penetration, price-value, EFX.AI
- Bolt-on M&A to broaden EWS
- Data hub and use case expansion

*Note: as of November 2021.*

# 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




*Note: Figures may not foot due to rounding.*

## 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

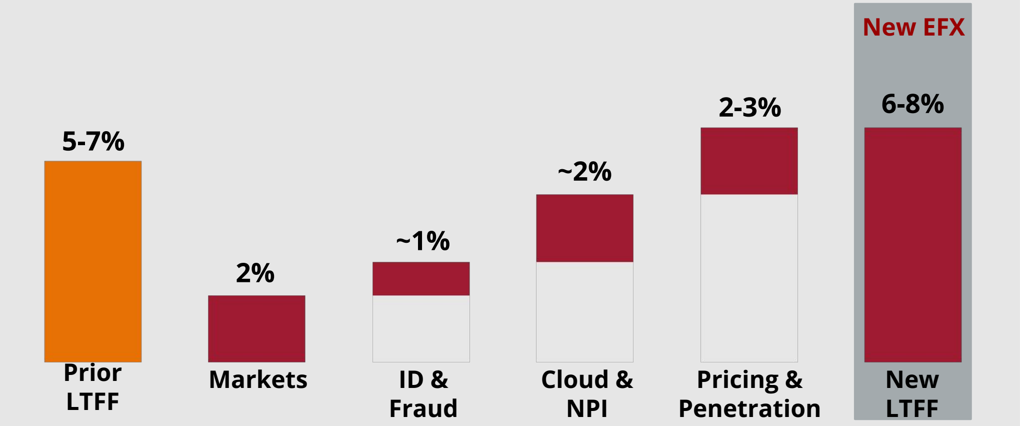
### Innovation

- 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**

# USIS Long Term Growth Framework

## Organic Revenue Growth %




## LTFF Growth Drivers

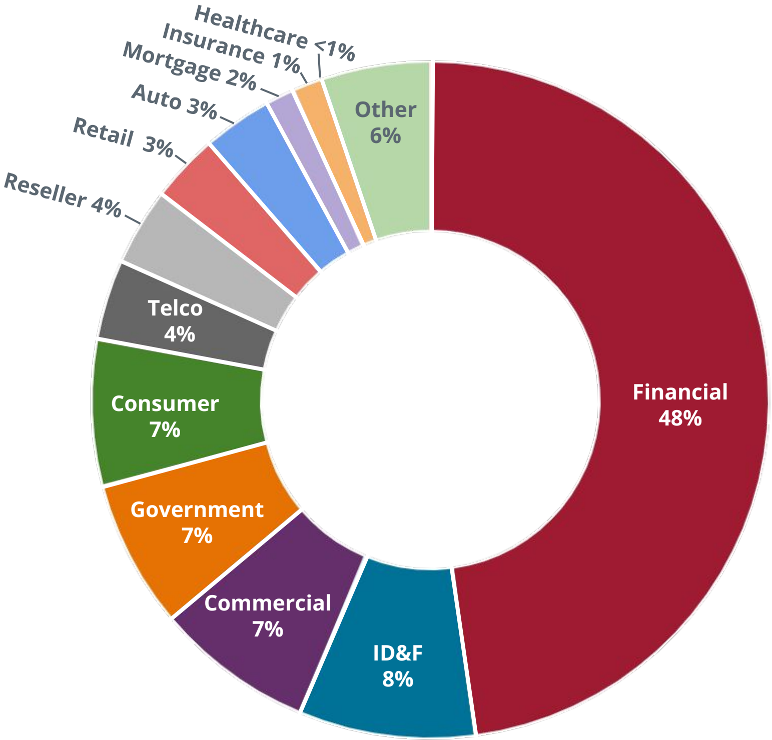
- New product innovation enabled by differentiated data, EFX Cloud, EFX.AI, Only EFX… TWN Indicator, NCTUE
- Enable the digital client experience: "Say Yes More" and frictionless, personalized experiences
- Be the leader in Identity solutions
- Above-market Mortgage growth… drive higher margin VantageScore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

*Note: as of November 2021.*

# 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




*Note: Figures may not foot due to rounding.*

### 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

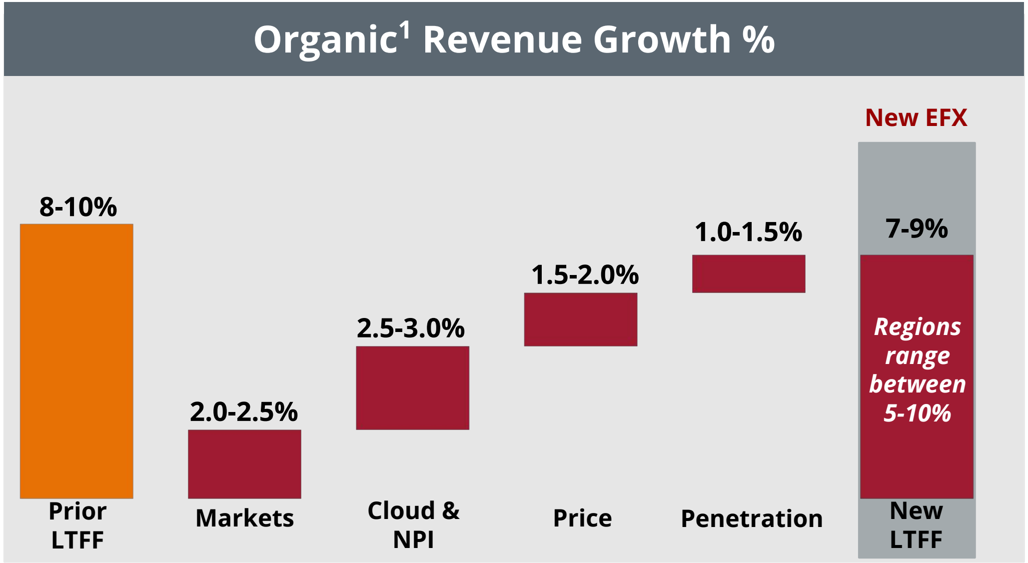
**Identity & Fraud**
- Insights for digital fraud use cases (APP, scams, takeovers)
- Verification solutions for compliance / AML
- Orchestrated solutions to simplify customer experience

**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**

# 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

**839M** TWN records

**5.1M** Record contributors

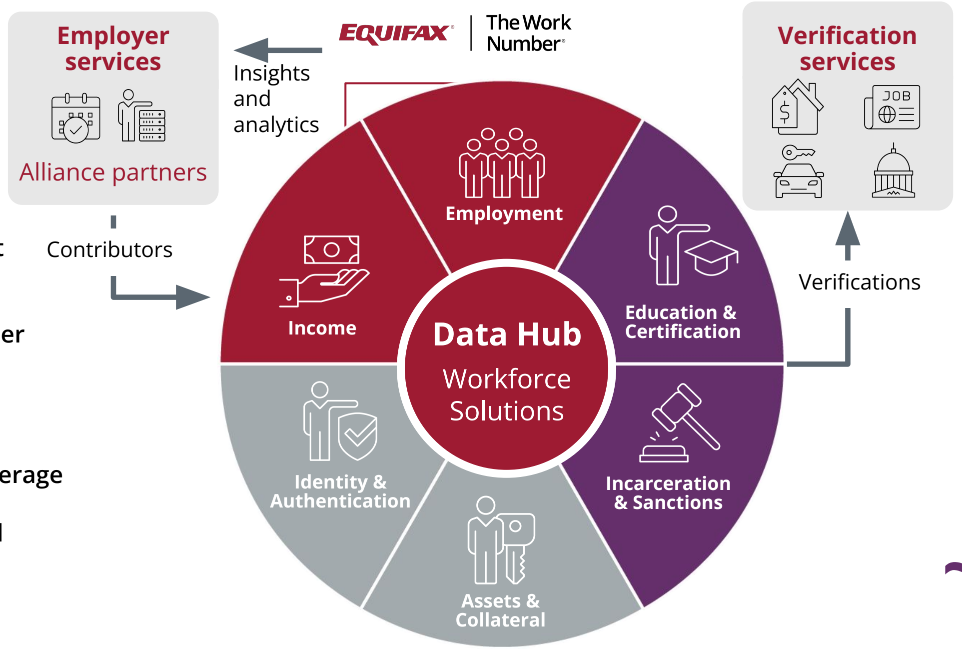
**36%** Records via direct contributors

**64%** Records via partner contributors

**92%** Real time incarceration coverage

**770M+** Incarceration and court records

## Dual-sided Business Model




## Demand Networks

**500M+** TWN inquiries

Delivery channels:
- System-to-System
- API
- Unique Hubs
- Web Portals

**70M+** New hires

**~100M** Government benefit recipients

*Helping people live their best!*

# 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

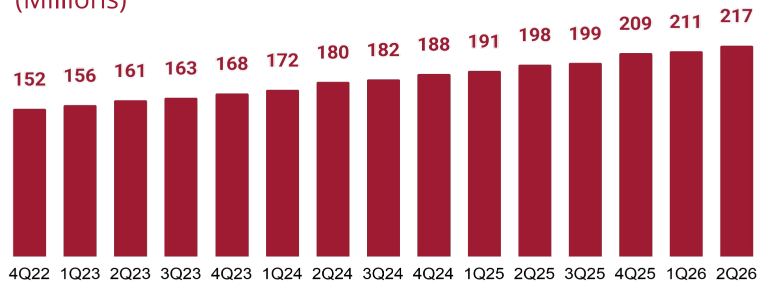
- ✓ **Speed** to decision-making
- ✓ **Accuracy** harnessing payroll data
- ✓ **Productivity** for lenders, background screeners and government agencies
- ✓ **High coverage**, with increasing number of records available

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

# Continued Strong Record Growth

EQUIFAX | The Work Number®

## Number of Active Records
(Millions)




**+19M increase**
2Q26 vs. 2Q25

**149M Unique SSNs**

Note:
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

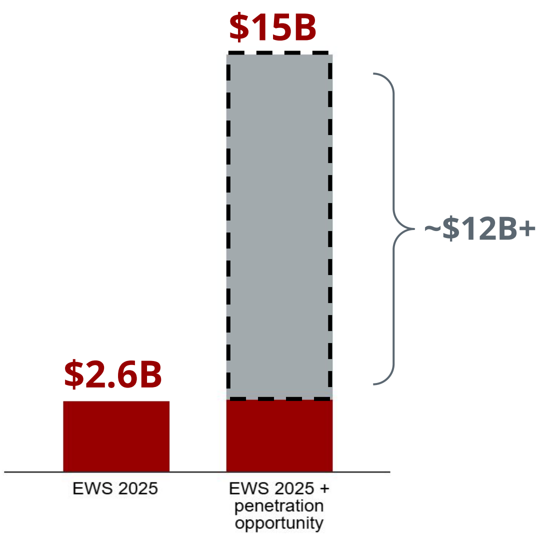
- TWN Record Growth
- Penetration, More Pulls
- New Products / Use Cases
- Data Hub Expansion
- New Record Sources… Pension, Gig, Government Benefits, Investment Income

# Growth Verticals in Big TAMs - Government and Talent

| | | Equifax | Manual / No Verifications / Other Players |
|---|---|---|---|
| Government | $5.0B | ~16% | 85% |
| Talent Solutions | $5.0B | ~12% | 90% |
| Employer Services | $2.0B | ~20% | 80% |
| Mortgage & Housing[1] | $1.5B | ~40% | 60% |
| Lending[2] | $1.5B | ~20% | 80% |
| **Total** | **$15B** | | |

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**

1. *Includes Mortgage and Rental*
2. *Includes Auto, Consumer Lending, Card, Other*

# Supplemental Financial Information

# **2Q2026** - General Corporate Expense, Capital Spending, D&A, Interest Expense and Other Income / Expense, Excluding Non-Recurring Costs

**General Corporate Expense (Including D&A)* –** $145M in 2Q26, as compared to $152M in 2Q25

**Capital Expenditures (incurred) in 2Q26 were $130M, up from $122M in 2Q25.**

**Depreciation and Amortization** in 2Q26 was $128M, up from $115M in 2Q25.**

**Amortization of acquired intangible assets in 2Q26 was $61M, down from $63M 2Q25.**

**Interest Expense & Other Income / (Expense)* in 2Q26 was $57M, up from $49M 2Q25.**

**Effective Income Tax Rate*** in 2Q26 was 27.6%, compared to 26.3% in 2Q25.**

**excluding non-recurring costs*
*** excluding amortization of acquired intangible assets*
**** The effective tax rate used in calculating our Adjusted EPS*

# **3Q26 & 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)***

**3Q26** : **~$60M - $64M**, vs $48M in 3Q25
**2026** : **~$225M - $235M**, vs $198M in 2025

**Depreciation and Amortization****

**3Q26** : **~$134M - $138M**, vs $121M in 3Q25
**2026** : **~$520M - $530M** vs 2025

**Effective Income Tax Rate*****

**3Q26** : **~28%** vs 25.2% in 3Q25
**2026** : ~**27%** vs 25.9% in 2025

**Amortization of Acquired Intangible Assets**

**3Q26** : **~$60M**, vs $63M in 3Q25
**2026** : **~$245M**, 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*

# 2Q26 Business Unit Performance

| | Reported Revenue Growth | Local Currency Revenue Growth |
|---|---|---|
| **Workforce Solutions** | **6.5%** | **6.5%** |
| Verification Services | 7.1% | 7.1% |
| Employer Services | 2.9% | 2.9% |
| **USIS** | **17.3%** | **17.3%** |
| *USIS excl FICO Mortgage Royalties* | *5.9%* | *5.9%* |
| Online (Excl. US Consumer, incl Mortgage) | 20.5% | 20.5% |
| *Online (Excl. US Consumer, incl Mortgage) excl FICO Mortgage Royalties* | *5.3%* | *5.3%* |
| US Consumer Solutions | 11.1% | 11.1% |
| Financial Marketing | 4.0% | 4.0% |
| **International** | **8.4%** | **4.2%** |
| Asia Pacific | 16.9% | 7.3% |
| Europe | 1.9% | 1.1% |
| Latin America | 9.4% | 3.4% |
| Canada | 5.9% | 5.9% |

# VantageScore at $1 Creates $1B Annual Savings Opportunity for Originators and Consumers… ~1,300 Lenders Using VS

## VantageScore Conversion Scenarios
## Δ vs 2026 Guide Midpoint

| | 2026 Guide Midpoint | Percent of Full Year Credit Scores that are FICO / VantageScore delivered in 2026 | | |
|---|---|---|---|---|
| **FICO %** | **100%** | **70%** | **50%** | **0%** |
| **VS Adoption %** | **0%** | **30%** | **50%** | **100%** |
| Revenue | $6,745 | -$115 | -$195 | -$385 |
| Adj EBITDA | $2,130 | +$10 | +$15 | +$35 |
| EBITDA Margin % | 31.6% | +~70bps | +~120bps | +~250bps |
| *EBITDA Margin % ex FICO* | *33.8%* | *+~10 bps* | *+~15 bps* | *+~35 bps* |

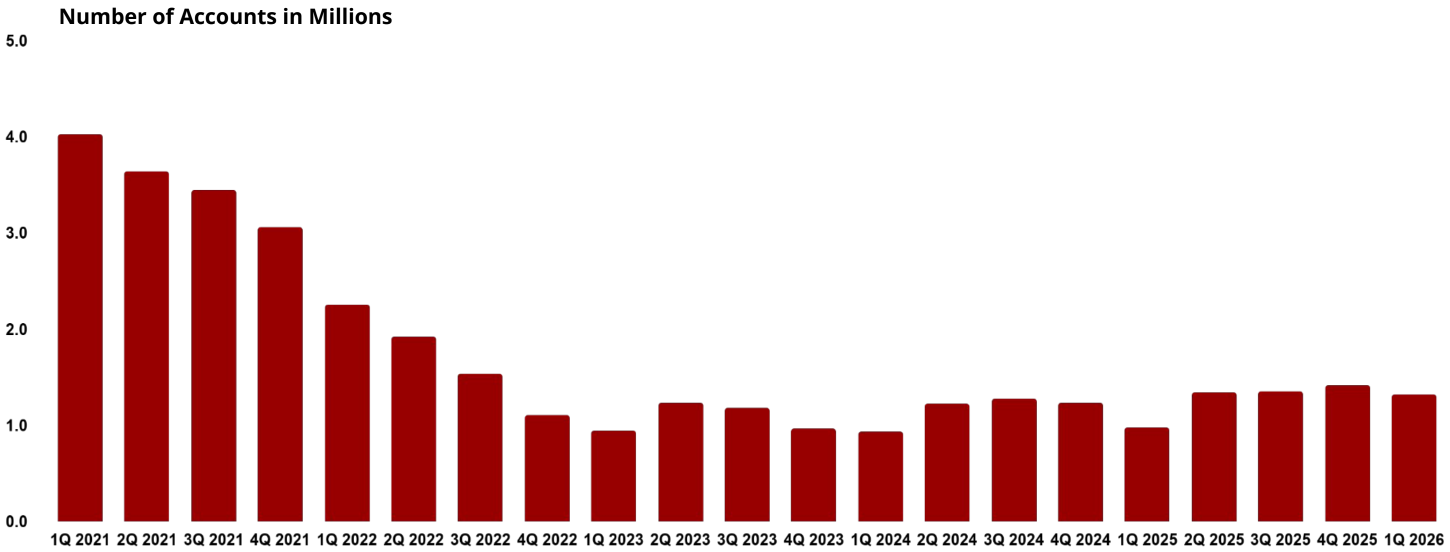
### VantageScore Conversion

- ✓ VantageScore priced at $1 through end of 2027
- ✓ 2026 Guidance assumes immaterial paid VantageScore conversion
- ✓ Conversion scenarios consider calendar year 2026
- ✓ ~1,300 lenders using VantageScore… ~1,200 alongside FICO… ~100 VantageScore only
- ✓ $1 billion annual savings opportunity for originators and consumers

**~35 bps EBITDA Annualized Opportunity with Full VS Conversion (2026 Guidance)**

*Note: This slide contains forward-looking information, including 2026 guidance. Actual results may differ materially from our historical experience and our present expectations or projections. 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.*

# First Mortgage Originations: Accounts

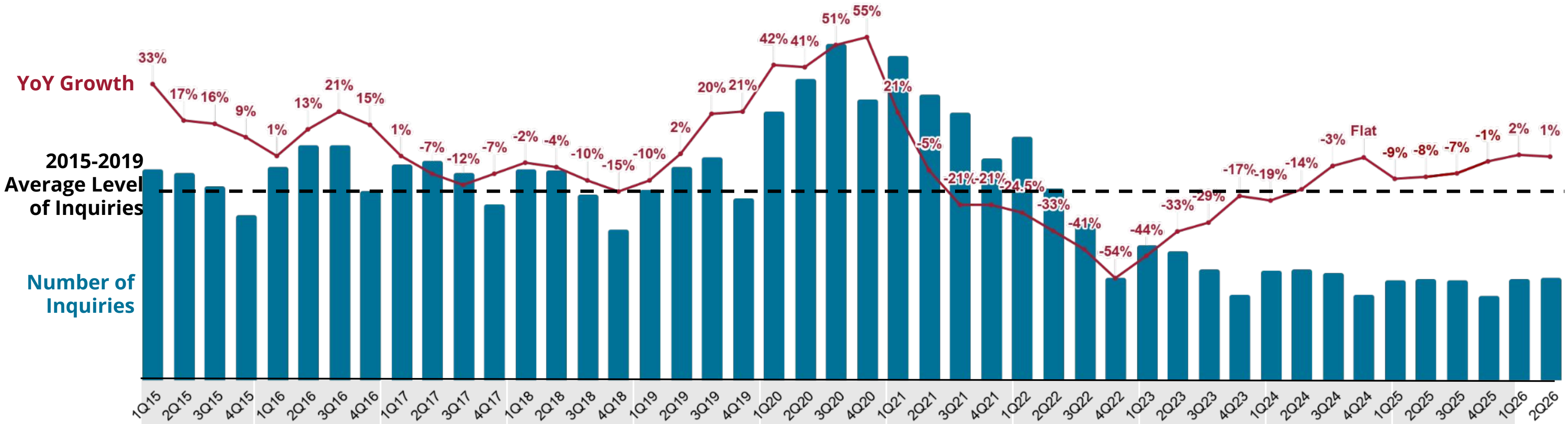



| Number of First Mortgage Accounts Originated in Millions | | |
|---|---|---|
| **Year** | **Annual** | **%YoY** |
| **2021** | 14.1 | 1.3% |
| **2022** | 6.8 | -52.0% |
| **2023** | 4.3 | -36.8% |
| **2024** | 4.7 | 8.7% |
| **2025** | 5.1 | 9.0% |

*Note: Originations through March 2026 reported as of May 2026*
*Data Sourced from Equifax Market Pulse*
*Represents mortgage accounts included on the Equifax Consumer Credit File*

# 2Q 2026 USIS Mortgage Hard Inquiries +1%

## Mortgage Market Credit Inquiries (Hard Pulls*)




| | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Full Year | 15% | 12% | (-6%) | (-8%) | 6.5% | 47% | (-7.5%) | (-37%) | (-34%) | (-10%) | (-7%) |

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

# Returned $1.6B of Capital to Shareholders for the LTM Ended June 30, 2026, or 100% of Operating Cash Flow

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

**Returned $366M to Shareholders in 2Q26**

*Note: Totals may not foot due to rounding*

# Strong Balance Sheet and Liquidity

| | June 30, 2026 |
|---|---|
| Cash | $170M |
| Available Borrowing Capacity[1] | $602M |
| **Total Liquidity** | **$772M** |
| Leverage Ratio for 2Q26[2] | 2.56x |
| Credit Ratings | BBB (S&P) / Baa2 (Moody's) |

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

EQUIFAX

1. *$2.0 billion Revolver (net of CP, LCs, Revolver outstandings)*
2. *Covenant compliance leverage ratio calculated in accordance with EFX credit agreement*

# 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 |

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