

July 7, 2026



Equifax Announces Definitive Agreement to Acquire Círculo de Crédito in Mexico



Strategic Acquisition of Fastest-Growing Credit Bureau in Mexico Expands Equifax International Presence; Aligned with Equifax Strategy to Invest in Bolt-On Acquisitions: Offers Círculo de Crédito Customers Access to Cloud-Native Capabilities and Patented [EFX.AI](#) Technology to Accelerate Customer Growth and Financial Inclusion

Investor Call and Webcast to be Held on July 7 at 8:30 a.m. Eastern Time

ATLANTA, July 7, 2026 /PRNewswire/ -- [Equifax](#)® (NYSE: [EFX](#)) has signed a definitive agreement to acquire Círculo de Crédito, a leading credit information services company and the fastest-growing credit bureau in Mexico, for an enterprise value of \$750 million¹. This acquisition would expand Equifax into the fast-growth Mexico market, the second-largest economy in Latin America, and offer Círculo de Crédito customers access to industry-leading Equifax cloud-native capabilities, patented [EFX.AI](#) technology, and award-winning identity protection and fraud prevention offerings for the development of solutions designed to help customers grow and expand financial inclusion. Círculo de Crédito has delivered very strong financial results with revenue for the 12 months ended June 30, 2026 estimated at \$134 million, up 31%, with \$62 million of Adjusted EBITDA². Círculo de Crédito is expected to continue to deliver strong high double-digit revenue growth in 2026, and is expected to be accretive to Equifax Adjusted EPS in the first full year of ownership. An investor call and webcast on the agreement will be held on July 7 at 8:30 a.m. Eastern Time (ET).

"The acquisition of Círculo de Crédito will expand Equifax's presence in the fast-growing Mexico market and marks an energizing new global chapter for both companies. The acquisition is aligned with our strategy to reinvest our strong free cash flow in accretive and strategic acquisitions to strengthen Equifax. Círculo de Crédito will be our 17th bolt-on acquisition in the past six years, totaling nearly \$5 billion. Our strong performance and balance sheet allow Equifax to reinvest in growth, return cash to shareholders and acquire accretive and strategic acquisitions," said Mark W. Begor, CEO of Equifax. "Mexico is one of the fastest-growing credit markets globally. More than 25% of the Mexican population is without access to formal financial products, and nearly 44% of the population does not have a bank account.³ Equifax and Círculo de Crédito have a shared commitment to helping more consumers live their financial best, and together we will continue to offer deeper alternative data and unique insights that can help our customers deliver unique solutions to expand their consumer credit offerings."

Círculo de Crédito is the only Mexican credit bureau currently operating both consumer and commercial credit bureau services – with more than 1,700 bank, retail, fintech, small business lending, micro-finance, and telecommunications customers; and 2 billion tradelines covering 80 million validated identities. The company is a leader in alternative data, or information not included in traditional credit reports, including gig-economy transactions and utility and telecommunications payment history. This alternative data can responsibly expand access to credit and support a more inclusive economy, critical in a country where more than 33 million people⁴ are engaged in "informal" employment such as unregistered microbusinesses or gig employment.

"We are energized to join the Equifax team and have access to their industry-leading cloud-native technology, platforms, and products to help our customers grow and expand our position in Mexico. Consumer credit growth in Mexico is driven by inclusion and digitization, and Círculo de Crédito has been a first-mover in the market with the market's broadest data set and innovative solutions. We provide strategic data, decision-making, and digital solutions that empower lenders to deliver innovative financial services products across Mexico and expand access to credit for Mexican citizens," said Juan Manuel Ruiz Palmieri, CEO of Círculo de Crédito. "We are excited to integrate cloud-native Equifax data, analytics, and global solutions to help our customers grow."

Under the terms of the agreement, Equifax will acquire 100% of Círculo de Crédito equity from its existing shareholders, including: Banca Afirme, S.A. Institución de Banca Múltiple Afirme Grupo Financiero; Coppel, S.A. de C.V.; Grupo Elektra, S.A.B. de C.V.; and a group of private investors. Upon completion of the acquisition, Juan Manuel Ruiz Palmieri and the Círculo de Crédito team will continue to lead the company, which will join the Equifax International business team. The transaction is subject to customary closing conditions and regulatory review and approval, and is expected to close in the fourth quarter of 2026.

Conference Call and Audio Webcast

Equifax will host a conference call at 8:30 a.m. ET on July 7 in which senior management will discuss the Círculo de Crédito acquisition. Related presentation materials will be published on investor.equifax.com on July 7 at 6:30 a.m. ET.

Investor Conference Call:

US/Canada: 877-559-1190 /+1 201-389-0916

International: [Click here for participant International Toll-Free access numbers](#)

Please dial the appropriate number 5-10 minutes prior to the call to complete registration. Name and affiliation/company are required to join the call.

Webcast:

To view the webcast and slide presentation, please click [the link](#) and enter your information to be connected. The link becomes active 15 minutes prior to the scheduled start time.

[Webcast link](#)

NOTES TO EDITORS

1. Purchase price of \$825 million. Enterprise value of \$750 million reflects purchase price net of estimated \$75 million cash at closing with zero debt balance
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

3. Source: [ENCUESTA NACIONAL DE INCLUSIÓN FINANCIERA \(ENIF\) 2024](#)

4. Source: [ENCUESTA NACIONAL DE OCUPACIÓN Y EMPLEO \(ENOE\) INDICADORES DE OCUPACIÓN Y EMPLEO](#), June 25, 2026

FORWARD-LOOKING STATEMENTS

This release contains forward-looking statements and forward-looking information. All statements that address future operating performance and events or developments that we expect or anticipate will occur in the future, including statements relating to our future financial and operating results, our strategy, our ability to successfully consummate the proposed transaction, the expected financial and operational benefits, synergies and growth from the proposed transaction, our ability to integrate Círculo de Crédito and its products, services, technologies, IT systems and personnel into our operations, and similar statements about our outlook and our 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.

ABOUT EQUIFAX INC.

At [Equifax](#) (NYSE: [EFX](#)), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](#).

FOR MORE INFORMATION:

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