



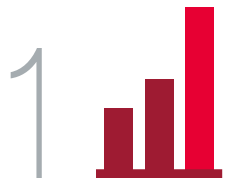
DRIVING SUSTAINED GROWTH THROUGH MARKETING

Investor Presentation

August 30, 2016



Strategy Driven by Five Corporate Imperatives



1
Deliver consistently strong profitable **growth and shareholder returns**



2
Develop **unparalleled analytical insights** leveraging Equifax unique data



3
Innovate for market leadership in key **domains and verticals**



4
Serve as a **trusted steward and advocate** for our customers and consumers



5
Invest in talent to drive our strategy and foster a culture of innovation

Equifax Global Marketing

The Catalyst for Growth

Data & Analytics



Proactively deliver actionable insights through data and analytics processes, technologies, and talent

New Product Innovation (NPI) & Product Mgmt



Drive product innovation from ideation to launch by developing and executing product strategies

Solutions Marketing



Drive awareness and demand of our products and services by designing and executing go to market strategies

Strategic Marketing



Identify growth opportunities by understanding environmental and economic trends, market needs and customer insights

Global Pricing / Business Intelligence



Monetize the value of our products and services through value based pricing, product bundling, and strategic deal engagements

Corporate Communications



Leverage communications capabilities to support the company's evolution to an insights company



Driving Sustained Competitive Advantage

1899

Today

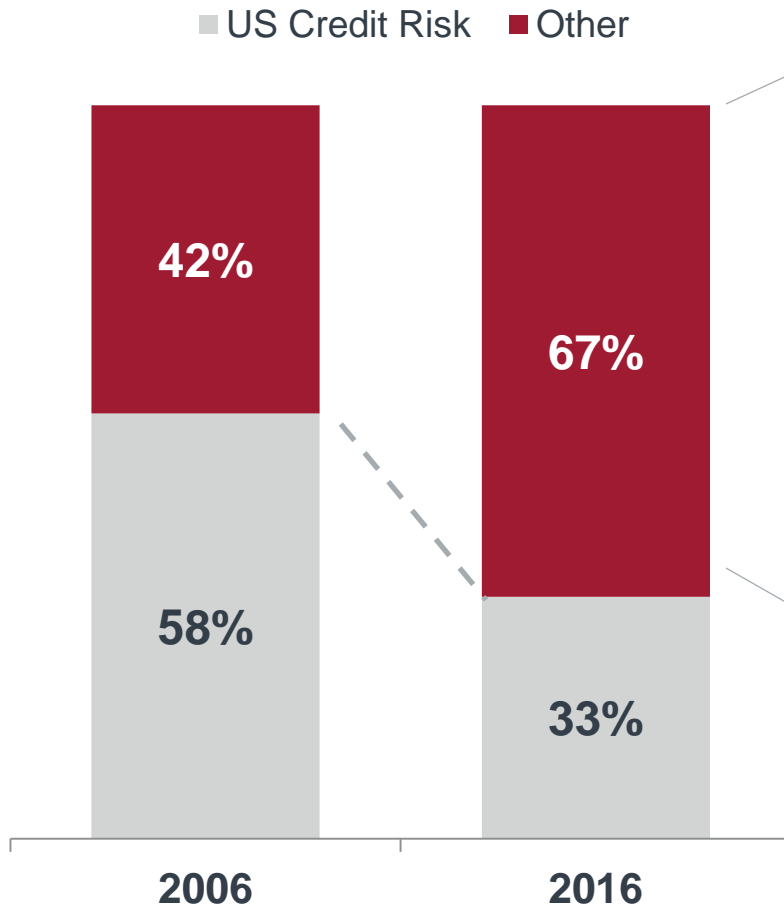


- Consumer Credit
- Mortgage, Auto, Communications, Insurance
- Canada, LATAM, Europe, Australia
- Employment & Income
- Telco / Utility
- Wealth / Property
- Cambrian Analytics Platform
- Trended Data
- NeuroDecision Technology™
- Configurable Insights





Diversifying Beyond Consumer Credit



International Markets

Canada, LATAM, Europe, Australia

New Verticals

Commercial, Healthcare, Government

Expanded Portfolio of Services

Verification of Employment / Income

Counter-Cyclical Offerings

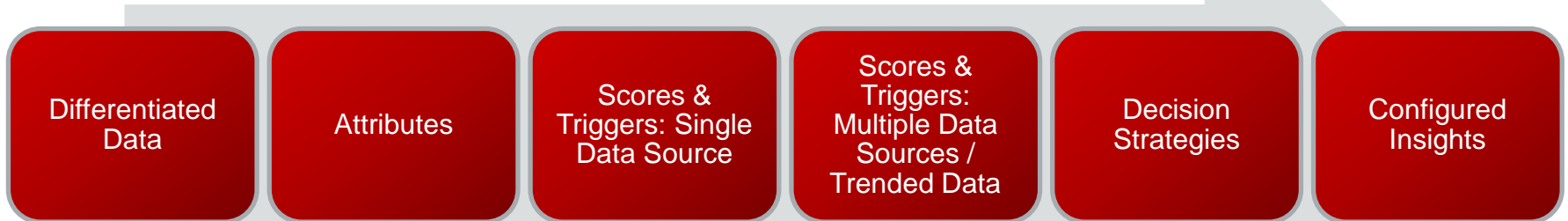
Unemployment Claims Management



Configured Insights Create More Customer Value

Configured Insights are tailored to customers' unique requirements, leveraging Equifax's differentiated data and analytics expertise, to deliver actionable information at the moment of need, enabling better business decisions.

Insights Evolution:



Powered by: Cambrian analytics platform and Equifax patented NeuroDecision Technology™

Customer Impact:

- A large bank was able to **increase approval rate by 9%** while maintaining bad rates
- A subprime auto lender was able to **expand their scoreable universe by 19%** and **approve 40% more** applications

Innovation Focus



New Products

- Disciplined approach to build, sustain and manage a robust pipeline of new products
- Consistently launch 50-70 new products a year, adding ~3% of growth



New Markets

- Expanding our reach in Australia / New Zealand, Russia, and India
- Operate ~50 data exchanges worldwide; continuing to implement new data exchanges and expand current ones globally



Vertical Innovation

- Banking/Lending, Auto, Commercial, Communications / Media, Insurance, Mortgage, Healthcare, Government



Channel Innovation

- Optimizing growth by leveraging multiple routes to market and determining how and when we sell with and through our partners



Driving Product Innovation

Our recent innovations span verticals, domains, and markets...

...and our focus continues to drive a strong innovation pipeline for sustained growth



Credit

Trended Data for Mortgage



Affordable Care Act (ACA) Product Suite

ACA IRS Reporting, ACA 1095 Fulfillment



Interconnect[®]

Flexible, cloud-based global decision management platform



Indesser

UK Debt Management Solution for Government

- Leveraging our NeuroDecision Technology™ and trended data attributes for configurable solutions
- Expanding the ACA Product Suite to serve the needs of down market customers and reseller partners
- Building our technology infrastructure and capabilities to support Mobile solutions
- Scaling our innovations to new markets – Interconnect, Fraud, Work Number

Q & A

