



Barclays Credit Bureau Day

September 6, 2023

EFX executing against EFX2025 strategic priorities in tougher mortgage market

EFX Next Gear... differentiated cloud native technology platform... faster data delivery, accelerating NPI, always on capabilities

Deliver spending reductions... \$210M in 2023 / \$250M 2024... with additional spending reductions as cloud completes in 2024 and 2025

Continue to outperform underlying EWS markets... expanding records, penetration, NPIs... fast growing Government / Talent markets... trended solutions... global expansion

Complete Cloud Transformation in USIS... leverage Data Fabric and existing / partner assets to accelerate NPI (EFX OneScore)... fast growing ID&F and Commercial

Leveraging market leading positions in key markets... strong NPI... expanding margins

Continue strong new product innovation with Vitality Index above 10% LT goal... NPI is benefitting from EFX Cloud, Data Fabric... differentiated data

Closed Boa Vista Serviços acquisition in August... second largest credit bureau in fast-growing Brazilian market... pause M&A to complete integrations of 2022 / 2023 acquisitions

Accelerate AI / ML capabilities with cloud native technology... proprietary data... revenue growth from faster product development, more predictive models... cost savings

Accelerate free cash flow... capex declining... return cash to shareholders

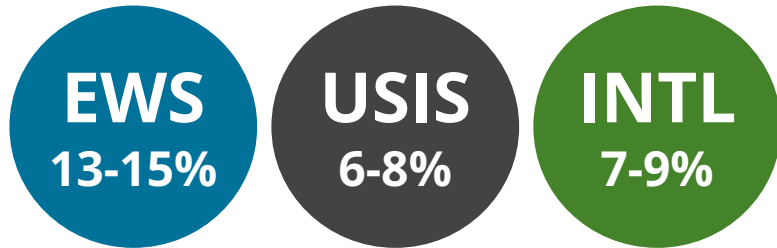


STRATEGIC PRIORITIES

EFX Next Gear...cloud native technology... accelerating NPI, faster data delivery, always on

New EFX Long Term Framework

New LTFF Revenue Growth

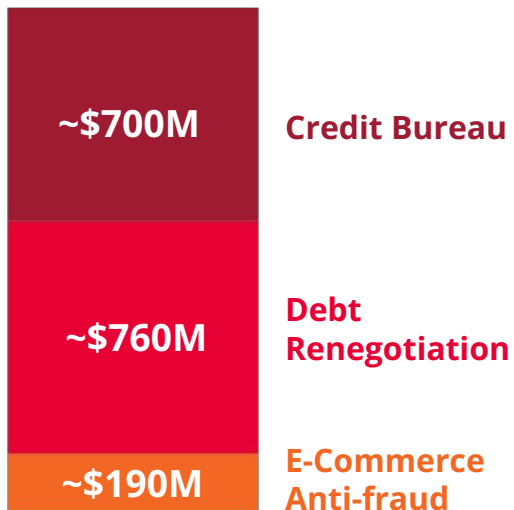


Long Term Financial Framework	New EFX
Organic revenue growth	7-10%
M&A contribution	1-2%
Total growth	8-12%
EBITDA% margin improvement	+50 bps
Cash EPS growth	12-16%
Dividend yield	~1%
Annual shareholder return	13-18%

Faster growth, higher margins and free cash flow, higher returns

BVS closed in August... Adding \$160M run-rate revenue in \$2B addressable market...EFX to enhance BVS products

Estimated Brazilian TAM for BVS's Product Offerings

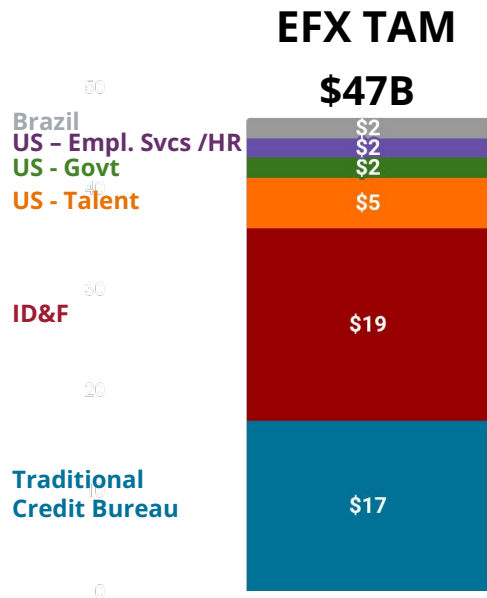


EFX will accelerate BVS' Technology, Product, and Data Transformation

- ✓ EFX talent and processes
- ✓ Move to EFX Cloud, add Interconnect, Ignite, ID&F platforms
- ✓ Cloud will drive competitiveness, innovation, and new products
- ✓ Transfer products from LATAM and global capabilities
- ✓ Industry leading security capabilities

BVS transaction slightly accretive to EPS in year 1

Expanding TAM and Broadening Revenue Base

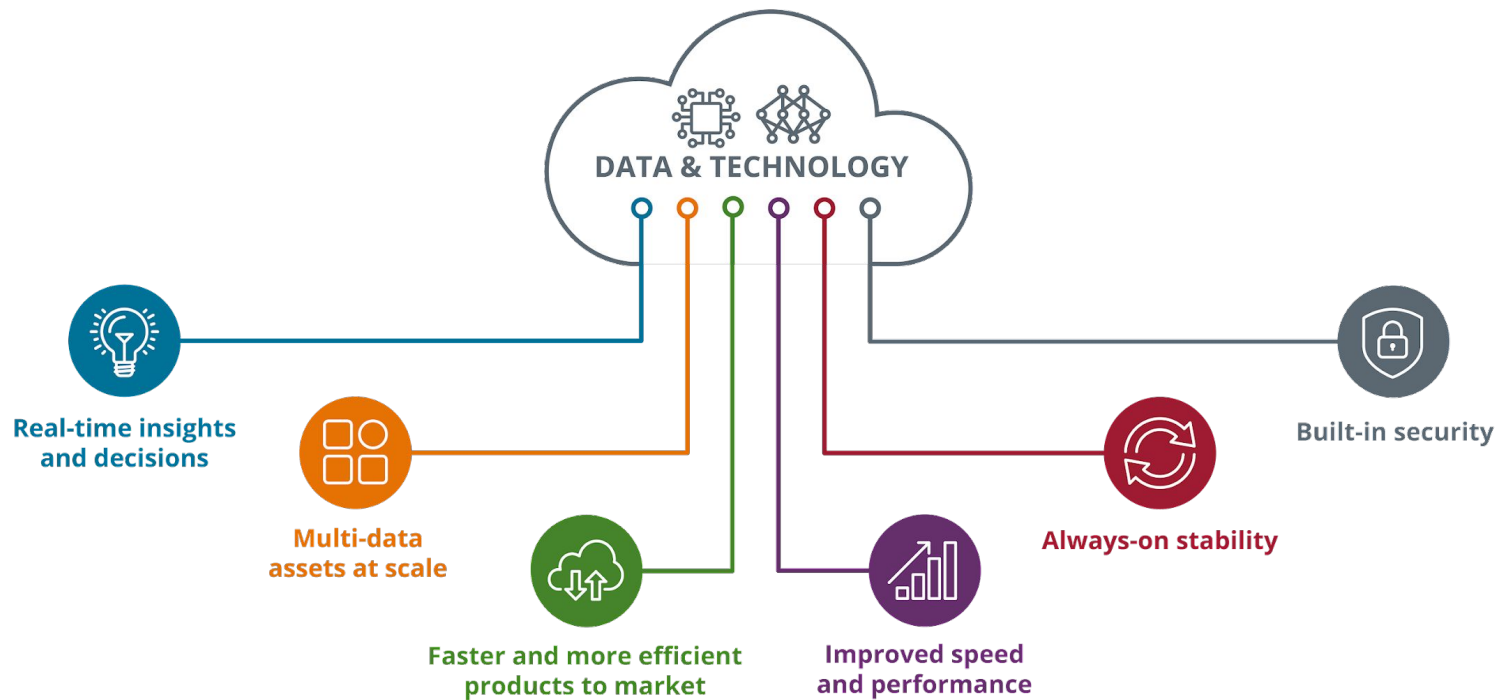


Non-Mortgage Growth Levers

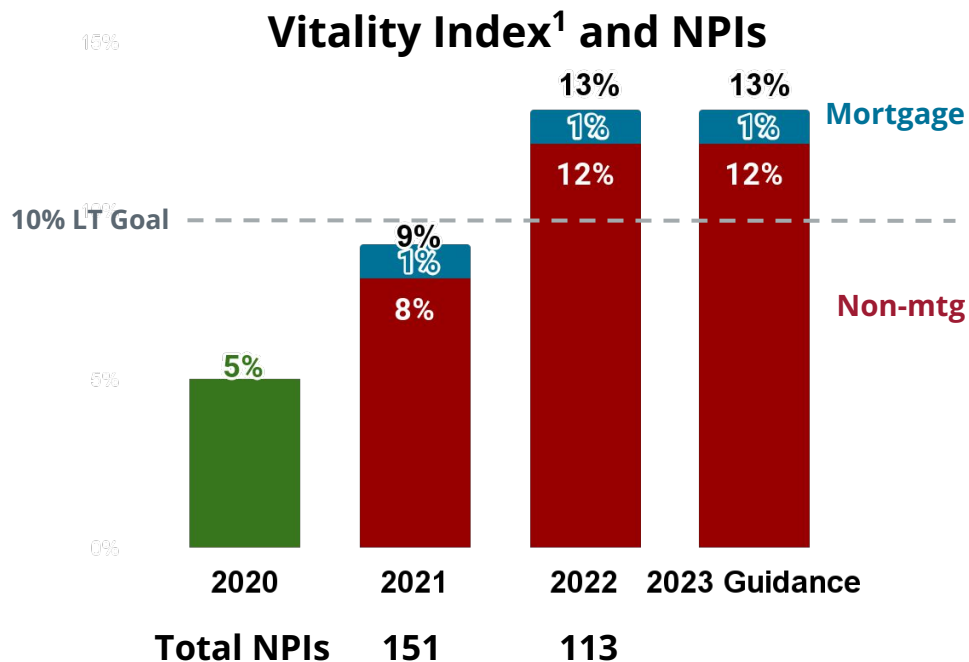
- ✓ EWS expansion into Talent, Government, I9 / Onboarding
- ✓ USIS Identity & Fraud, Commercial accelerating
- ✓ New INTL markets driving growth in ID&F
- ✓ Accelerating NPIs...2Q23 +14% record level
- ✓ Cloud native / leveraging AI

Fast growing Brazil market adding \$2B TAM to EFX TAM

The EFX Cloud... the next chapter



14% Vitality Index a record and well above 10% LT Framework... 30+ NPIs in Quarter, 65 YTD



2Q Product Roll-Outs

- **Mortgage Insurance Attributes (USIS)** - Accelerates Mortgage Insurers process of generating mortgage insurance quotes from offline to real-time through the use of new attribute sets
- **Dealer Verify (EWS)** - Enables auto Dealers to verify consumer-provided information (Income, Employment, Employer-Provided Address) to qualify lending stipulations
- **Talent Report Flex 2.0** - Customizable pre-hire employment verification solution that helps solve the challenges background screeners and HR professionals may experience when seeking to verify a candidate's specific employment records
- **Fraud IQ Manager & Authentication Products (INTL)** - Two next generation fraud detection and authentication products used in New Account Openings using global attribute sets to build identity trust

2023
New Products



30+ NPI in 2Q

80%+ of New Product Revenue from Non-mortgage NPIs

EFX driving leading AI capabilities leveraging EFXCloud and EFX unique proprietary data

US Proprietary Data Assets

EQUIFAX[®]
**WORKFORCE
SOLUTIONS**

161M Active Records,
631M Total Records

Kount[®]
An Equifax Company

32 billion digital interactions

DATA[™]
An Equifax Company

Specialty finance specializing
in underbanked population

PayNet
An Equifax Company

SMB Commercial Credit
aggregator

IX[™]

Consumer wealth and asset
data

Telco and Utility Database

EFX AI Advantages

- ✓ Industry leading NDT AI technology... ~70 patents
- ✓ Scale, proprietary EFX data assets
- ✓ Data in single data fabric, keyed and linked
- ✓ Using AI in models, scores, products, fraud

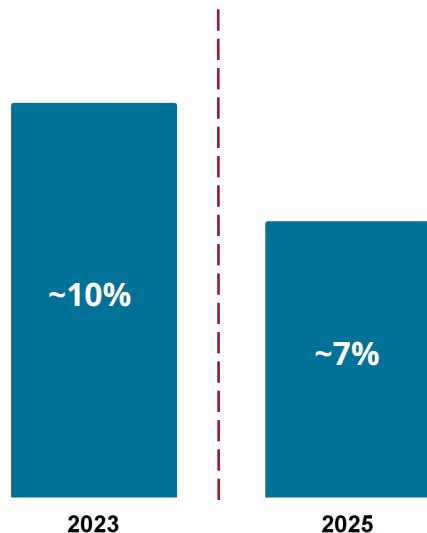
Investing in EFX NDT AI Capabilities

- ✓ Leveraging Google Vertex AI with EFX NDT capabilities
- ✓ More predictive and valuable models and scores... using more data
- ✓ Faster product/score/model development
- ✓ More current solutions

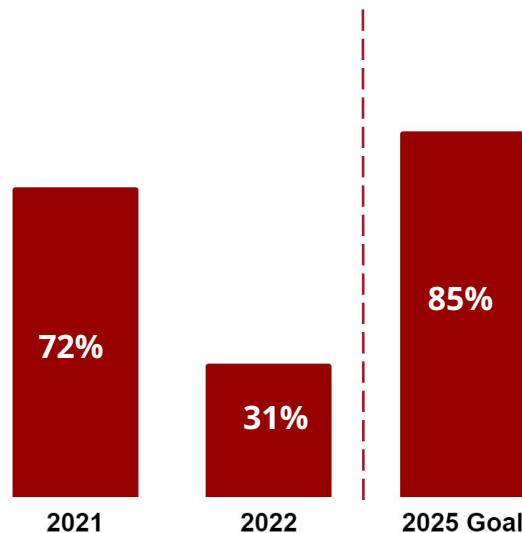
EFX positioned to leverage differentiated data and EFX Cloud with AI

New EFX... Accelerating free cash flow...Capex shifting from Cloud to NPIs and innovation

Capex / Revenue



Free cash flow after dividends as % adj net income



Significant Capacity To:

- ✓ Bolt-on M&A to deliver 1-2% growth
- ✓ Grow dividends in line with earnings
- ✓ Re-initiate share repurchase
- ✓ Maintain current credit ratings

Accelerating free cash flow available for increasing dividends and share buyback

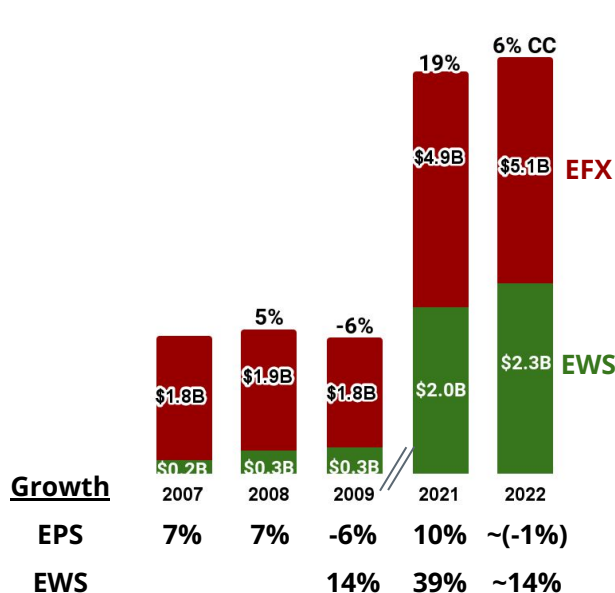


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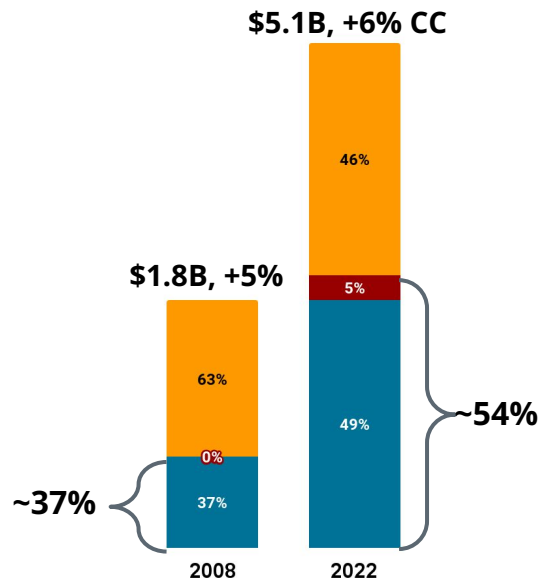
Appendix

EFX more resilient and well positioned in a slower macro environment

EFX / EWS Revenue Growth



Recession Resilient



Recession Growth Levers

1. EWS growth... records, penetration, product, Talent, Government, UC, Employer
2. Cloud benefits... cost savings and share gains
3. NPI growth... cloud leverage, 14% Vitality Index
4. Bolt-on M&A... synergies kicking in

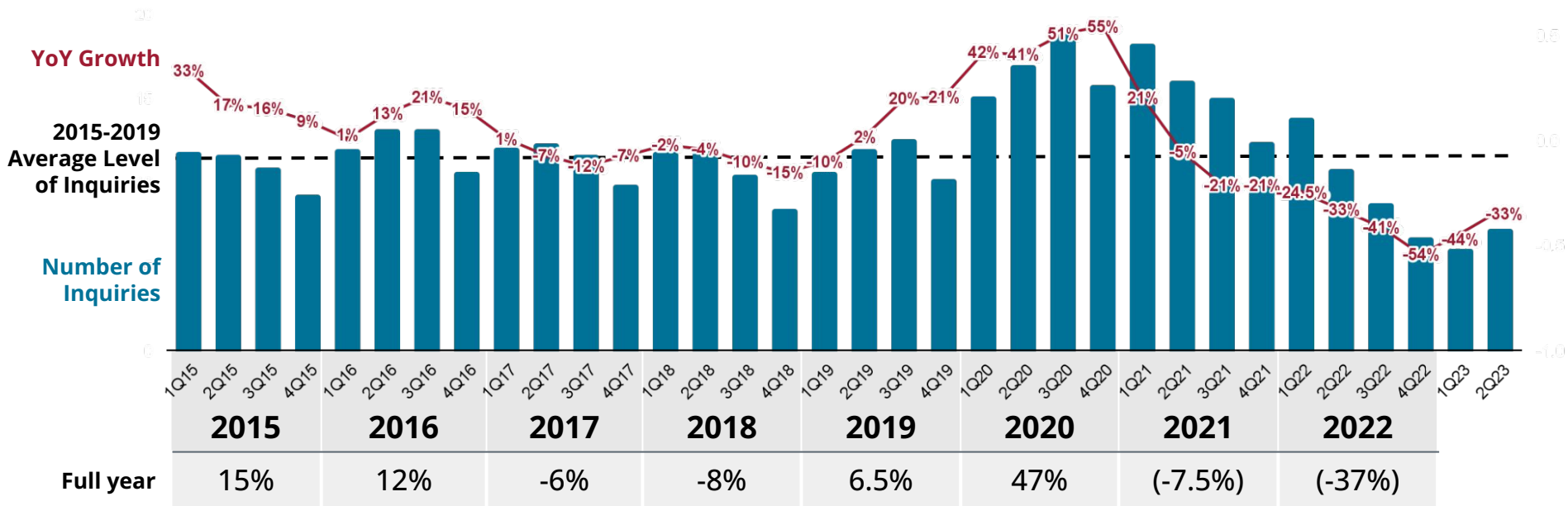
Recession-impacted Counter-cyclical Recession-resistant

EWS driving EFX resiliency... up from 16% of EFX in 2008 to ~45% and grew through 08/09 GFC

2Q23 Mortgage Inquiries Down 33%

Further increases in mortgage interest rates during 3Q23

Mortgage Market Credit Inquiries



2023 Mortgage Mortgage inquiries tracking unprecedented 40% below historical levels