

August 10th, 2021

The Equifax logo consists of a solid red circle on the left. Inside the circle, the word "EQUIFAX" is written in a white, bold, sans-serif font. A registered trademark symbol (®) is located at the top right of the word.

EQUIFAX®

Appriss Insights Acquisition

Investor Update

Forward-looking statements

This presentation contains certain forward-looking information 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 relating to 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 Appriss Insights and its products, services, technologies, IT systems and personnel into our operations, the impact of COVID-19 and changes in U.S. and worldwide economic conditions, 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 2020 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 Disclosures

This presentation contains certain non-GAAP financial measures which reflect adjustments for certain items that affect the comparability of our underlying operational performance.

These are important financial measures for Equifax but are not financial measures as defined by GAAP. These non-GAAP financial measures should be reviewed in conjunction with the relevant GAAP financial measures and are not presented as an alternative measure of net income, EPS or revenue as determined in accordance with GAAP.

Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP financial measures can be found under "Investor Relations/Financial Results/Non-GAAP Financial Measures" on our website at www.equifax.com.

Appriss Insights strengthens EFX's largest and fastest growing business and further diversifies EFX revenue

Strong strategic fit for Equifax Workforce Solutions

- Accelerate growth in Talent Solutions supporting approximately 75 million new hires annually
 - Creates strong portfolio of employment, criminal background, medical credential and educational (through partner) data
- Strengthen Government Solutions in Unemployment, Medicaid and Other Benefit Program support and integrity
- Supporting public and workplace safety, law enforcement
- Further enhances EFX leading ID & Fraud capabilities
- Compelling synergies leveraging Equifax Cloud

Appriss Insights expands and diversifies Workforce Solutions portfolio

- Appriss Insights' data assets are highly differentiated: automation, coverage, accuracy
- Strong channel position to increase penetration in Talent and Government verticals
- New capabilities in continuous risk monitoring

Appriss

- ✓ Broadens EWS Talent Solutions Data Hub
- ✓ \$1,825M purchase price
- ✓ Tax benefit with present value of ~\$360M
- ✓ 23x '21 EBITDA Multiple net of tax benefit
- ✓ Revenue synergies approaching ~\$75M in 2025
- ✓ Unique data assets at scale
- ✓ New capabilities in monitoring
- ✓ Adds 275+ bps to EFX 4Q21 growth

Leading data platform for people-based risk

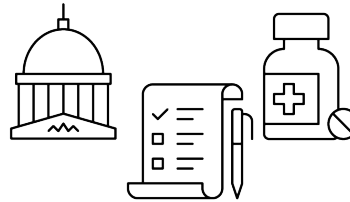
1

Appriss Insights administers the nation's most comprehensive source of incarceration, justice, people-based risk intelligence data. Established VINE Crime Victims notification service in 1994 and NPLEX in 2006. Founded in 1994, Appriss is headquartered in Louisville, KY, and has ~650 employees and contractors



2

- Broad distribution in the US across Federal/State Agencies, 500+ Background Screeners, and Pharmacies across all 50 states
- Analysis of Person Risks for Reputational, Financial and Community Risks Use Cases
- Enables Government Agencies to ensure compliance and mitigate entitlement risk



3

Over \$150M in projected revenue in 2021, representing ~30%+ growth rate from 2020¹

Revenue breakdown

Direct: ~30%	Commercial: ~60%
Partner: ~70%	Government: ~40%



Industry-leading data sets and solutions

- 92%+ of real-time incarceration data across the US... records
- Real-time access to court records via proprietary platform
- Continuous monitoring and alerts for major market segments, including post-hire
- 2,500 medical sanctions data sources with 5M records going back 10 years
- Person-centric risk attributes to drive decisions

Unique, highly actionable people-related risk data

92% of Real-time US incarceration data across Federal, State, and Local
170M Historical records going back 15+ years

Latest repository of **45M+** incarceration photos in the US across **2,800+** sources

Access to current court records via proprietary RPA platform & "runner" networks across **2,200+** courts

600M+ Historical court data records across **2,200+** courts

100% of US interstate parolee records across all 50 states

Protective orders from **600+** jurisdictions

Unique, national sex offender repository

International sanctions data across **165+** sources







Medical license and sanctions data from **2,500** sources
5M Records going back 10 years

80% of US cold medicine (PSE) purchases across 50K pharmacies

- ✓ Real-time updates and usage
- ✓ Data sets that span decades
- ✓ Nationwide insights
- ✓ Prescriptive analytics and insights

Solutions Overview

CORE INTELLIGENCE

 VINE	 NPLeX [®]	 Risk Intelligence	 ProviderSafe [™]	 Justice Intelligence	 Incarceration Intelligence
<p><u>Victim Notifications on criminal offenders' incarceration status</u></p>	<p>Real-time decision engine for pharmacies to <u>Regulate purchase of Pseudoephedrine (PSE)</u></p>	<p><u>Talent Solutions</u> Support background checks and monitoring relating to incarceration, conviction, and sanction-related events</p>	<p><u>Talent Solutions</u> Support credentialing and sanctions checks in Healthcare Industry</p>	<p><u>Law Enforcement Solutions</u> Real-time data on incarceration to support law enforcement</p>	<p><u>Government Solutions</u> Assess incarceration data on claimants designed to mitigate entitlement program fraud</p>
<p>Leading real-time incarceration and criminal justice data in the nation</p>	<p>Compliance for pharmacies and helps law enforcement agencies monitor and detect potential illegal purchasing rings</p>	<p>Key features include: pre-employment screening and continuous monitoring post-hire</p>	<p>Monitors in real-time for new exclusions, sanctions, and disciplinary actions</p>	<p>Key features include: real-time data, continuous monitoring, automated alerts, nationwide search</p>	<p>Entitlement programs include: child support, unemployment insurance, Medicaid and SNAP & TANF</p>
<p>25M+ VINE notifications sent annually</p>	<p>75% Reduction in domestic meth labs since inception 39⁽¹⁾ States mandate the use of NPLeX⁽²⁾</p>	<p>75M+ people change jobs in the US annually 500+ Screening providers</p>	<p>2,500 Medical credential and sanction data sources</p>	<p>170M+ Records and 45M+ Photos 20M+ Annual searches</p>	<p><1 Day Incident response time, compared to 60-90 days for next-best source</p>

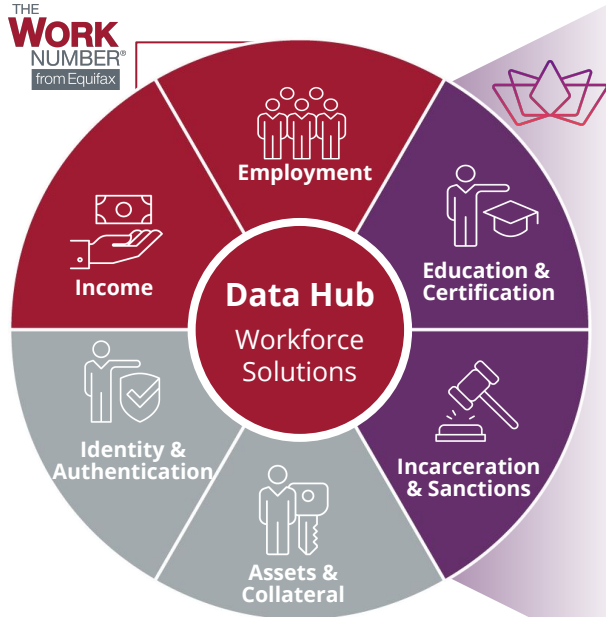
~33% of 2021 revenue

~50% of 2021 revenue

~17% of 2021 revenue

Appriss Insights expands EWS Data Hub

EWS Data Hub



Appriss criminal data

Appriss Insights data

Real-time incarceration data

Historical incarceration data

National criminal data

Court records

Healthcare credentials and sanctions

Use cases

Monitor arrest status for post-hire or benefit eligibility

Uncover arrest history ("pointer") for criminal background, benefit eligibility

Uncover possible interactions with criminal justice system ("pointer")

Search in a list of jurisdictions for criminal background check

Streamline credentialing, and compliance, identify disciplinary actions or disqualifications

End buyers

Private sector
• Employment

Government
• Employment, Benefit eligibility, Law enforcement

Private sector
• Employment

Government
• Employment

Private sector
• Employment

Large Talent and Government TAMs

Talent: ~\$5B

~75M New Hires Annually
(Private + Public)



Markets

- Background Screeners
- Corporates
- Investigators

Employee on-boarding and post-hire monitoring

Government SSV: ~\$2B

88M

0.8

TANF

19.6

SNAP

24.6

CMS/ACA

42.7

Medicaid and CHIP

Adult Benefit Recipients



Markets

- Law Enforcement
- State/Federal Agencies
- Pharmacies
- Unemployment Insurance
- Child Support

Social services delivery and program integrity

Powerful employee screening, benefits management and law enforcement support capabilities



Pre-hire screening

Leading Employment and Income Data, 119M active records, 480M total

DataHub providing education, vehicular and other data

Differentiated criminal data (170M records) and leading medical credentials and sanctions (5M records)

Leading position in post-hire incarceration monitoring

Post-hire monitoring

Leading Employment, Income and Criminal / Incarceration data for Federal & State Unemployment, Medicaid and Benefit Program support and integrity

Government

Growth support: investments, cloud, industry expertise

VINE, NPLeX, Law Enforcement solutions

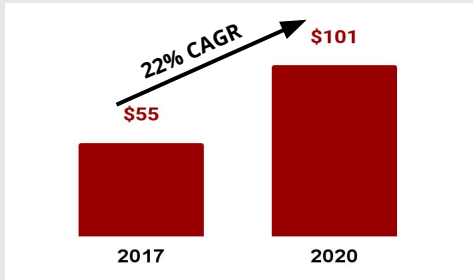
Workforce Solutions + Appriss Insights ... leading data platform across Talent and Government Solutions



WORKFORCE
SOLUTIONS

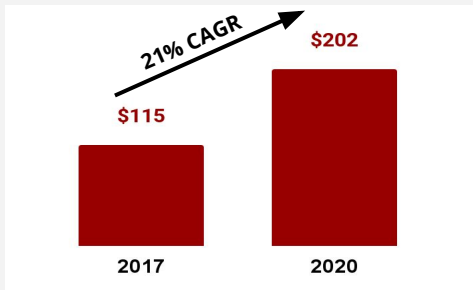


Talent Solutions



- **Talent Report™ Employment Select All:** Verification of employment for all candidate history by SSN
- **Talent Report™ Express:** Instant access to employment, identity, and education in one location

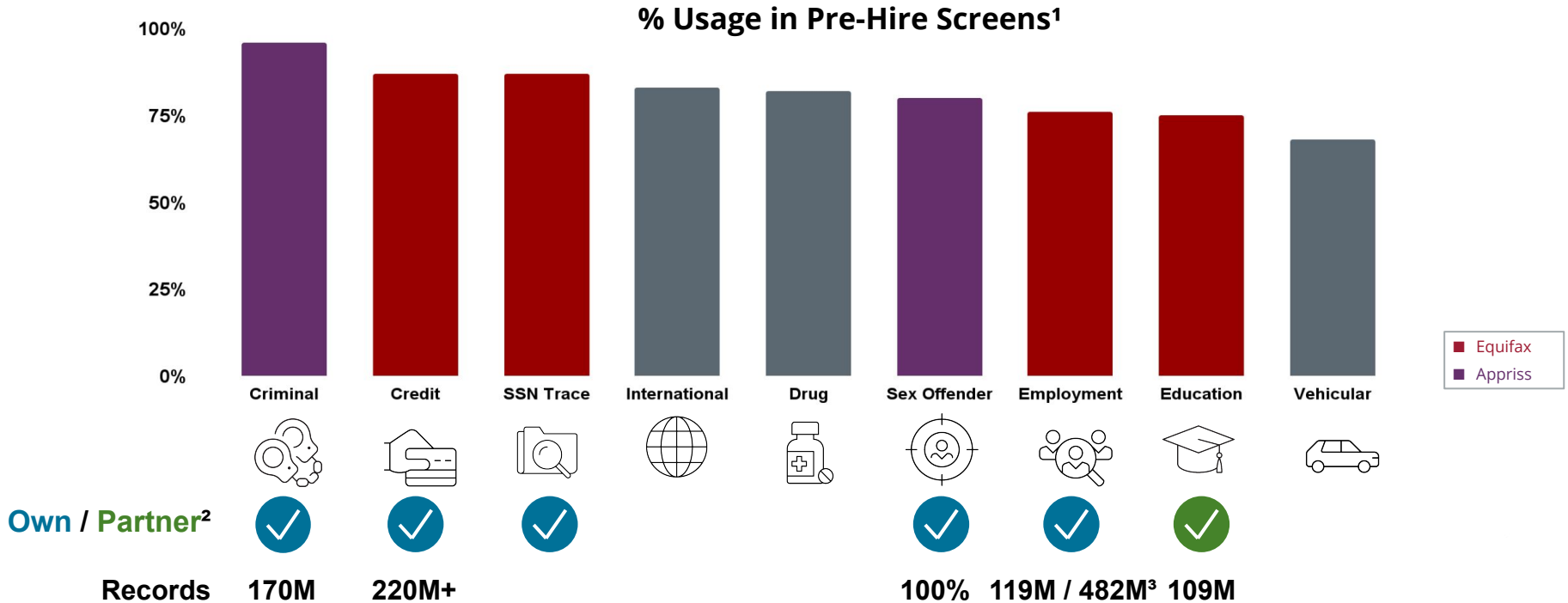
Government¹



- **Social Service Verification (SSV):** Verification of Employment + Income for all records available within 3 years, per SSN
- **Social Services Administration Payroll Exchange:** Efficiently administer monthly insurance benefits under Social Security Disability Income and Supplemental Security Income benefits

- **Risk Intelligence:**
 - Premier pre-hire criminal background and medical sanctions screening services
 - Higher quality, faster turnarounds and reduced false positives
 - Ongoing monitoring
- **VINE:** Victim safety and risk management
- **NPLeX:** Mitigate sale of pseudoephedrine for use in formulating and selling methamphetamines
- **Justice Intelligence:** Enables law enforcement to locate and investigate persons of interest
- **Incarceration Intelligence:** Enables governments to determine entitlement eligibility or non-eligibility

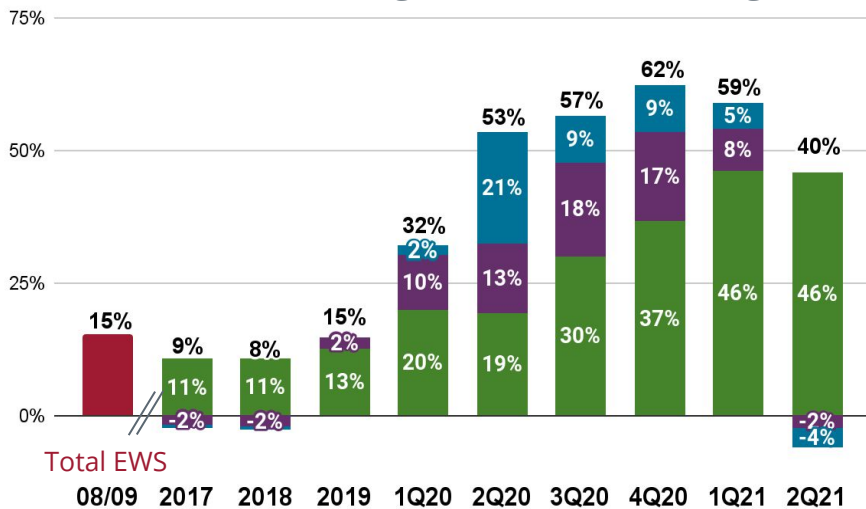
Strong data coverage for pre-hire screening



1. Source: Global HR Research
 2. Own / Partner status and Records are indicated at the closing of Appriss Insights acquisition.
 3. 119M active records and 482M total records as of 6/30/2021.

Workforce Solutions powering EFX results... 2Q up 40%, core growth up 46%

EWS core revenue growth accelerating...



Total EWS

08/09 2017 2018 2019 1Q20 2Q20 3Q20 4Q20 1Q21 2Q21

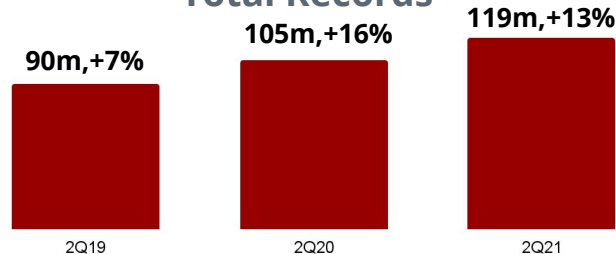
Total Revenue (M) 2017 \$764 2018 \$827 2019 \$950 2020 \$1,438



... with strong future growth levers

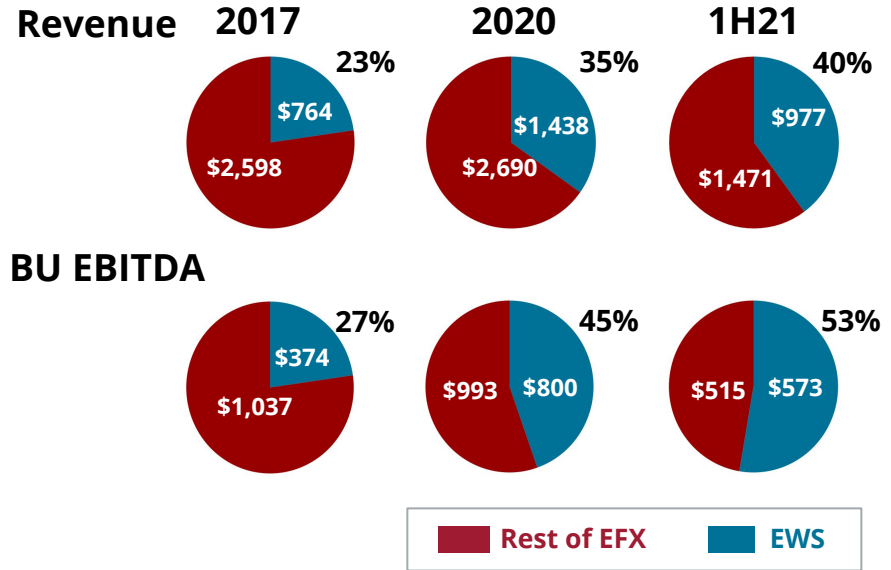
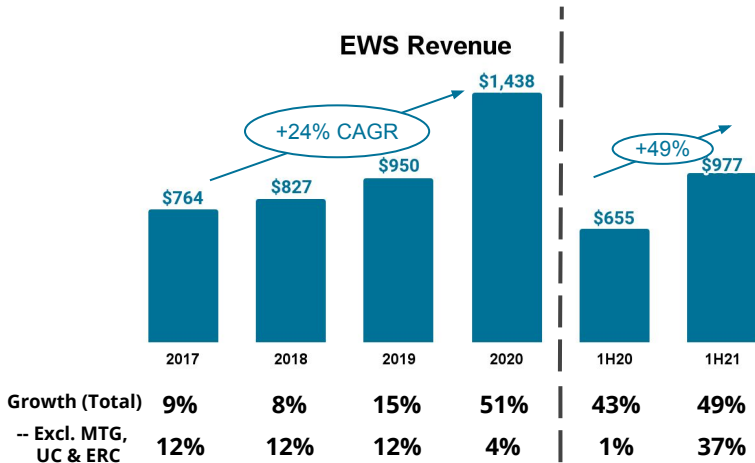
- ✓ New products
- ✓ Vertical expansion
- ✓ Penetration, pricing
- ✓ Record expansion and growth
- ✓ Bolt-on M&A

Total Records



Note: 08/09 growth was calculated by taking the average growth rates from 4Q08 through 4Q09. Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS mortgage related credit inquiries utilized as a proxy. UC & ERC growth is attributable to the EWS unemployment claims business. ERC growth is attributable to the EWS Employee Retention Credit revenue obtained with the HIREtech acquisition. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC & ERC; includes impact from acquisitions excluding acquired UC & ERC revenue. Figures may not foot due to rounding.

Workforce Solutions is EFX's fastest growing and highest margin business



EWS growth accelerating... up 24% since 2017

Health e(fx) and Teletrack acquisitions



Leading through change.

- Provides ACA compliance software solutions to employers
- Transforms data into aggregated time-aware data sets for compliance, reporting and IRS audit defense
- Serves 25% of the Fortune 100 and 75 companies in the Fortune 500
- 22M unique individuals tracked
- Complementary to current EWS ACA offering
- Adds records to EWS TWN database
- Closed on 8/9

Teletrack

- Specialty CRA that provides nontraditional credit data to the alternative financial services industry
- Provides real-time stream of consumer loan performance data from businesses nationwide
- Combination with Equifax DataX within USIS will create leading US specialty consumer reporting agency, with data on more than 80 million unbanked or underbanked consumers
- Expected to close in 3Q

Reinvesting 2020 / 2021 outperformance to strengthen EWS and add unique USIS data sets

Appriss Insights accretive to EFX financials

Financial Consideration

- \$1,825M Appriss Insights gross purchase price, \$1,465M net of tax benefit with NPV of ~\$360M
 - 23x '21 EBITDA multiple net of tax benefit

Financial Impact

- Appriss Insights revenue expected to be \$150M for full-year 2021, up 30%+ from 2020
 - Revenue synergies expected to grow to ~\$75MM by 2025
 - EBITDA margins expand to above 50% with synergies
- Combined EWS + Appriss Insights Talent Solutions pro-forma revenue of ~\$270M in 2021
- Combined EWS + Appriss Insights Government Vertical pro-forma revenue of \$300M+ in 2021
- EFX cloud data and technology accelerates integration, synergies, and new product roll-outs
- Adjusted EPS impact of Appriss, Health e(fx) and Teletrack about flat in 2021, accretive in 2022

Business Leadership

- Appriss Insights division president Brian Matthews and leadership team to continue to run company after closing as part of Workforce Solutions

Capital Structure / Allocation

- Total purchase price of Appriss Insights, Teletrack and Health e(fx) of \$2.1B to be debt financed
- Expect to retain current BBB / Baa2 credit ratings
- Focus on Debt Leverage Reduction in 2H21 / early-2022
 - Pause on further larger acquisitions to focus on integration
 - Suspend share repurchases
 - Hold dividend flat through 2022

Expected Closing

- Expected to close in the second half of 2021, subject to customary closing conditions

Bolt-on M&A is central to EFX growth framework

2021 Run-rate Revenue
~\$300M+ / 600+ BPS¹

	M&A PRIORITIES		
	Differentiated Data	Strengthen EWS	Broaden ID&F Capabilities
\$150M	Appriss Insights ✓	✓	✓
\$60M+	Kount ID&F ✓		✓
\$95M+	HIREtech ✓	✓	
	Health e(fx) ✓	✓	
	Teletrack ✓		
	i2Verify ✓	✓	
	Other ² ✓		

Reinvesting EFX strong performance in future growth

Appriss Insights broadens and strengthens EFX's largest and fastest growing business - EWS

- Creating leader in data in US Talent Solutions and Federal / State Govt in Unemployment, Medicaid and Other Benefit Program support and integrity
 - 75m+ new hires annually / Talent Solutions TAM \$5B
 - Government Benefit Program TAM \$2B
- Expands EWS' DataHub with unique and differentiated data assets
 - Leading portfolio of employment, criminal background, medical credential and educational (through partner) data
- Supports public & workplace safety, law enforcement, fraud prevention
 - Unique Victim Notification (VINE) and Pseudoephedrine Control (NPLEX)
- Creates EWS Talent and Govt Soln business proforma of over \$570M in 2021, growing over 35%
 - Revenue synergies to reach ~\$75M in 2025 through cross-sell and NPI, supporting growth
- EFX Cloud will accelerate integration and growth synergies
- Accelerating growth with eight 2021 Acquisitions, 2021 run-rate revenue over \$300M

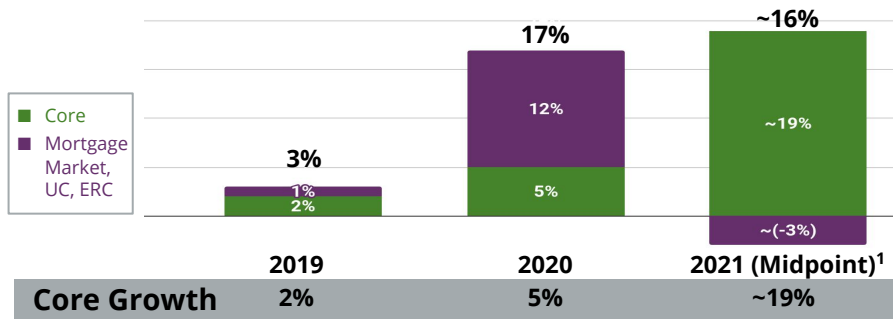
EFX

Growth in 2022+

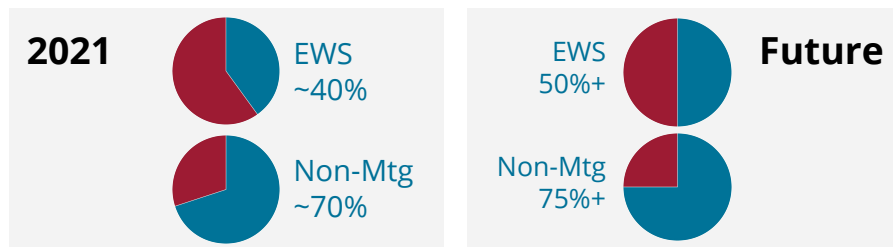
- ✓ Strong 2021 & 2020 outperformance
- ✓ Strengthens EWS
- ✓ Accelerating NPIs
- ✓ EFX Cloud
- ✓ Bolt-on M&A focused on data synergies & growth

The New EFX... diversified with stronger growth

Revenue Accelerating



More Diverse



- ✓ Strong operating performance driving revenue, EBITDA, and FCF
- ✓ Workforce powering EFX results
- ✓ Diversified revenue... Talent, Government, Employer Services
- ✓ EFX Cloud driving top and bottom line
- ✓ Accelerating NPIs leveraging EFX Cloud
- ✓ Reinvesting in accretive and strategic bolt-on acquisitions

Credit Bureau + TWN, Employer Services, Talent Solutions, Government, and ID&F

(1) Revenue guidance provided on 7/22/21.

Note: Mortgage Market growth is that portion of total growth attributable to fluctuations in mortgage volumes, with USIS mortgage related credit inquiries utilized as a proxy. UC & ERC growth is attributable to the EWS unemployment claims business. ERC growth is attributable to the EWS Employee Retention Credit revenue obtained with the HIREtech acquisition. Core growth is the remainder of total growth and excludes growth attributable to the Mortgage Market and UC & ERC; includes impact from acquisitions excluding acquired UC & ERC revenue. Figures may not foot due to rounding.



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