Barclays Credit Bureau Day

September 9, 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.

New EFX Strategic and LT Framework

STRATEGIC PRIORITIES

- Act as OneTeam, OneEFX
- Accelerate Innovation and OnlyEFX New Products Powered by EFX.AI
- Leverage New, EFX Cloud Capabilities
- Drive Market-leading D&A and Expanded Data Assets
- Optimize Operations, Technology, and Team Effectiveness with AI4EFX
- Put Customers and Consumers First
- Deliver Commercial Excellence with OneTeam, OneEFX Approach
- Execute Bolt-on M&A
- Continue Leadership in Cybersecurity

Long Term Financial Framework	LTFF	2026 Guide
Organic revenue growth	**7 - 10%**	✓ **7.2 - 8.4% ex FICO**
M&A contribution	1-2%	Círculo
Total growth	**8 - 12%**	✓ **7.2 - 8.4% ex FICO**
EBITDA% margin improvement	+50 bps (ex FICO)	✓ +75 bps ✓ +100 bps 1H26
Cash EPS growth	**12 - 16%**	✓ **9.7 - 13.6%**
Dividend yield	~1%	✓ ~1%(1)
Annual shareholder return	**13 - 18%**	✓ **~11 - 15%(1)**
Cash Conversion	**95%+**	✓ **100%+**

EFX.AI and AI4EFX New Gear for Growth and Margin Expansion

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(1) Dividend yield based on LTM dividends as of 6/30/26 and EFX stock price as of 6/30/26.

Strong 2Q Results… Revenue Up 7% Ex FICO, Adj EPS Up 13%, Adj EBITDA Margin up 120 bps Ex FICO

EFX to acquire **Círculo de Crédito** for $750M EV… fastest growing credit bureau in Mexico

Returned **$366M cash to shareholders** in 2Q26…$300M share repurchases, $66M dividends

EWS Govt signed $300M+ in ACV in 1H26, $100M+ new business, $200M+ renewals

EFX Adj EBITDA Margins up very strong 120 bps ex FICO

Strong 16% NPI Vitality Index… TWN Indicator share gains

FHFA activated VantageScore… mortgage lenders testing VS 1,500+

STRATEGIC PRIORITIES

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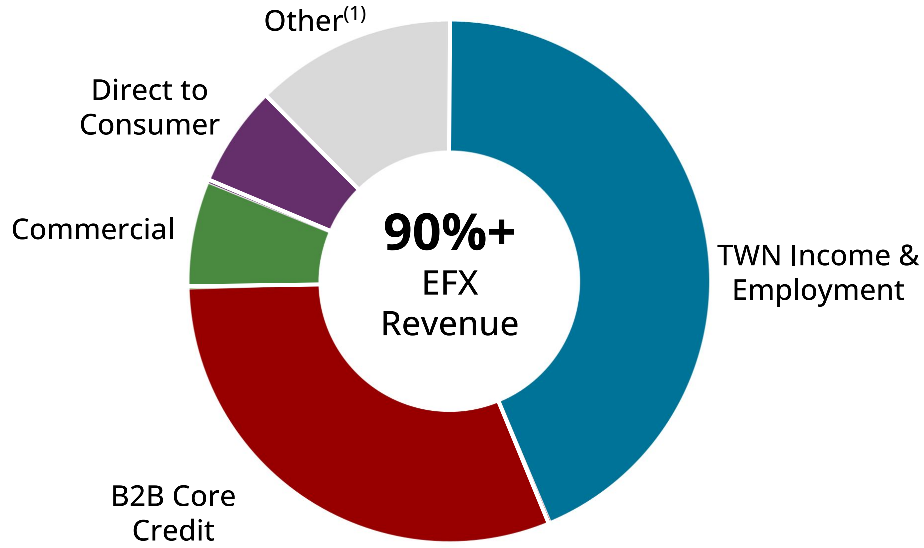
2Q Results Top End of April Framework, Strong 120 bps Adj EBITDA Margin Expansion Ex FICO

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

90%+ EFX Rev from Proprietary and Regulated Data Sources



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

On Offense with EFX.AI Leveraging Scaled Proprietary EFX Data for Growth & Market Expansion

Note: Based on 2025 revenue plus expected run rate annual revenue from Círculo de Crédito Acquisition
1. Includes data sources such as Incarceration, Identity & Fraud, Alternative Credit Data and others

EWS Government Deal Pipeline Still Up 2x After Signing $100M New Business... Strong Momentum for 2027

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

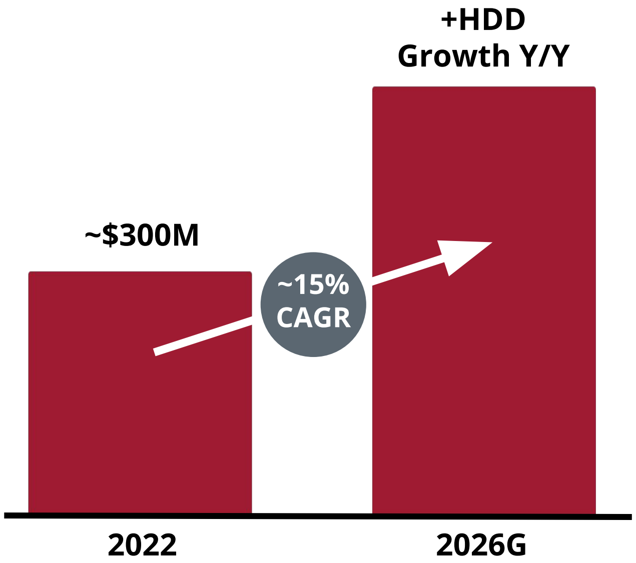
Other programs

Big $5B TAM... Expect Accelerating Growth in 2027

(1) Annual Contract Value

Strong High Double Digit EWS Talent Revenue Growth in 2Q Driven by New Products and Penetration

Talent Revenue

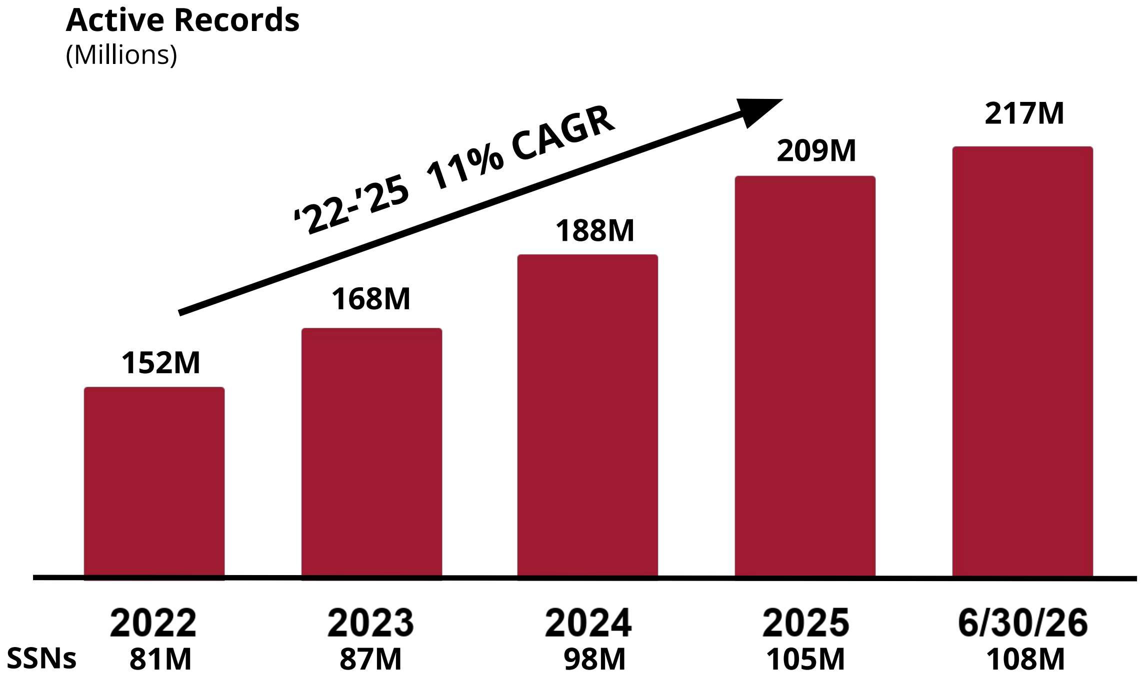


New Products Driving Growth

- ✓ Co-innovating with background screeners
- ✓ Blue collar / hourly wage earner products
- ✓ Insights incarceration data… monitoring solutions
- ✓ Education… college / high school
- ✓ Healthcare licences and sanction checks

Big $5B TAM for EWS Talent Revenue Growth

Continued Strong EWS Record Growth with Big Runway for Growth



EWS Records

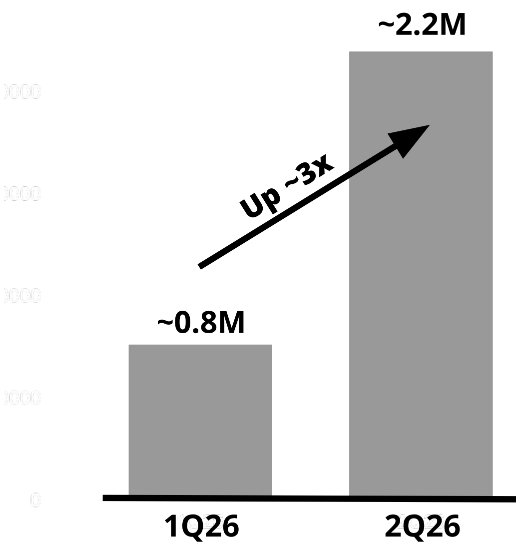
- ✓ EWS only provider with records scale across income and employment attributes
- ✓ TWN is the frictionless solution
- ✓ Distribution advantage makes EWS preferred records partner… mortgage, government, talent, lending
- ✓ 839M total records for trended / historical solutions
- ✓ 250M income producing Americans…long runway for growth

Long Runway for Records Growth to 250M Income Producing Americans from 108M Current SSNs

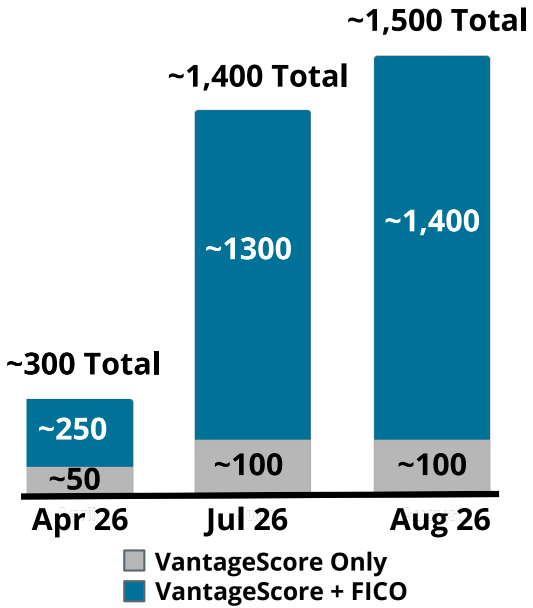
EQUIFAX

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

VantageScore Transactions



Mtg Lenders Using VantageScore



Mortgage Scores Update

- ✓ FHFA directs GSEs to allow all mtg lenders to use VantageScore
- ✓ VantageScore priced at $1 to drive conversion… will maintain in 2027
- ✓ $1B mortgage industry annual savings opportunity expected to accelerate lender adoption
- ✓ ~1,500 lenders testing VantageScore in process flows
- ✓ ~2.2M VS transactions in 2Q
- ✓ ~$35M annualized margin upside from full VantageScore conversion… ~$400M revenue impact

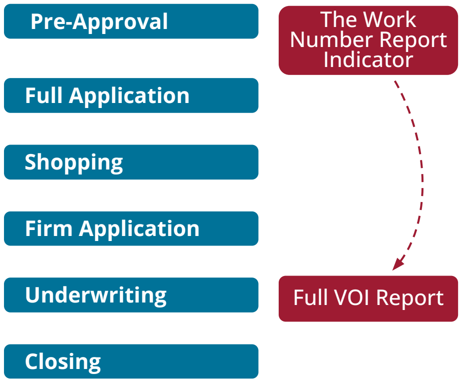
$1B Annual Mortgage Industry Cost Savings Opportunity Driving Adoption… ~$35M Margin Upside for EFX with Full Conversion

Differentiating the Equifax Mortgage Credit File

Income Qualify Mortgage PreQual Solution - TWN Indicator

Delivered ***alongside*** the Equifax Hard & Soft Pull credit report **at no additional fee**

- ✓ **Reduces friction early in the process** by verifying income at PreQual
- ✓ **Streamlines loan processing** steps with upfront income data clarity
- ✓ **Helps lenders move faster** from PreQual to close without manual delays
- ✓ **Supports better borrower experience** by reducing last-minute surprises



NCTUE Attributes

- ✓ **NCTUE - cell phone, utility, pay tv data …** deliver 54 attributes along with EFX credit file… insights that are not typically available via traditional credit reports
- ✓ Provide visibility to millions of credit invisible consumers
- ✓ Enhance the financial profiles of thin, young and unscorable consumers as they complete first mortgage applications
- ✓ Help to automate, save time and resources, and streamline the first mortgage process for applicants

Differentiate EFX Credit File for Pre-Qual… Income Qualify and NC+ Attributes Delivered at No Charge to Drive Share Gain

Rolling Out Income Qualify with Card, Auto, P-Loan Credit Files

Auto **TWN Indicator**

Deliver ***alongside*** the Equifax Soft or Hard Pull credit report for no additional fee.

Improves dealer efficiency with validated identity and verified income upfront

Helps dealers expedite the process for qualified customers using income insights

Creates a more complete consumer view to support better credit decisions

- **Shopping / PreQual** — TWN Employment Insights PreQual
- **Vehicle Selection**
- **F&I / Deal Closure** — TWN Employment Insights F&I
- **Loan Funding**

Card **TWN Indicator**

Deliver ***alongside*** the Equifax Hard Pull credit report for no additional fee.

Improves lender efficiency in collecting verified income information

Creates a more complete consumer view to support better credit decisions

Set competitive terms based on a more complete consumer view beyond stated data.

- **PreScreen / PreQual**
- **KYC & Fraud Check**
- **Credit Decisioning**
- **Line Assignment**
- **Loan Funding**

TWN Card Solution

Differentiated EFX Credit File with TWN Attributes at No Cost to Drive Share Gains

Attractive Círculo de Crédito Acquisition in Mexico… Fastest Growing Credit Bureau in Mexico

Signed definitive agreement to acquire Círculo de Crédito for $750M enterprise value…expected to close in 4Q26

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

- Key player in a large, fast-growing Mexican market
- Only Mexican credit bureau to operate both consumer and commercial operations
- Strong moat of differentiated proprietary data… leader in alternative data… 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

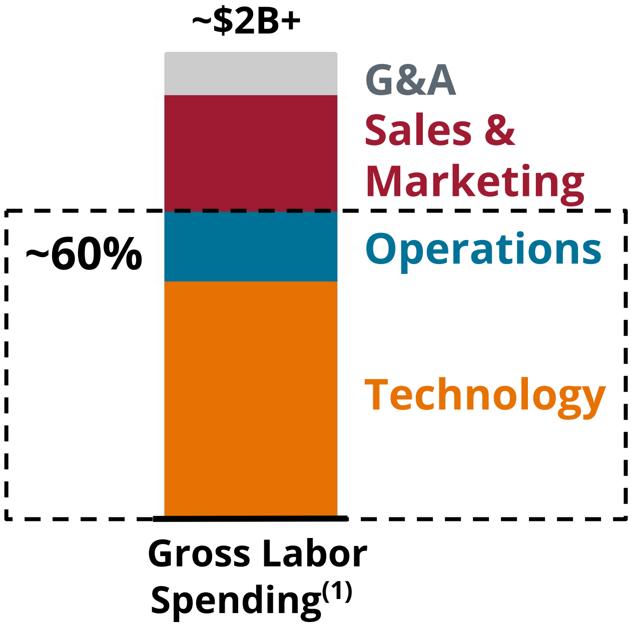
- EFX Cloud technology and unique proprietary data assets expected to drive Círculo to become the go-to platform for millions of Mexican consumers… leverage global EFX footprint and technology to drive new products and capabilities in Mexico
- Aligned with EFX bolt-on M&A strategy… strong 31%(1) LTM top-line growth, 46%(1) LTM Adj EBITDA Margins, and attractive valuation

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

AI4EFX Driving Operations and Technology Productivity



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

AI Driving Process Optimization

Operations

- ✓ Moving to autonomous agent model
- ✓ Scaling conversation AI and real-time AI across contact centers to drive cost savings and improve speed
- ✓ Lift in customer authentication and fulfillment rates

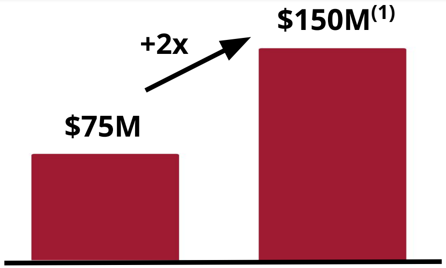
Technology

- ✓ Early benefits in software dev, IT Ops, cybersecurity, and cloud cost optimization
- ✓ 50%+ of AI coding at L3 level… agent session, human reviewed
- ✓ Agentic AI platform live… moved beyond pilots to autonomous agents
- ✓ Agent-native distribution and engineering… data consumed by customers agents at machine speed

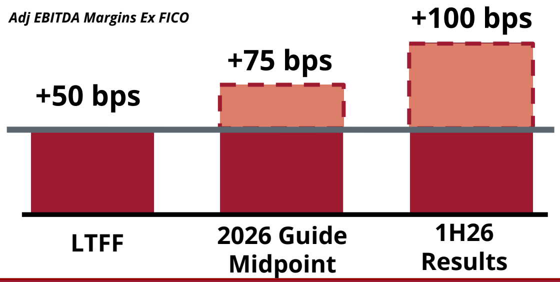
Managing Agent Costs… $150M Spending Savings Over Next Three Years

AI4EFX Deployment Accelerating Across EFX… Doubled EFX.AI Productivity Goal to $150M

EFX.AI Productivity Goal



Margins Expanding



Operations

- ✓ AI voice alerts
- ✓ AI paper doc processing
- ✓ Data onboarding

Technology

- ✓ AI agent coding and QC

Finance, HR, Legal

- ✓ Analytics, accounting, contracts, legal analysis, HR

D&A / Product

- ✓ Model management
- ✓ NPI specs

Security

- ✓ Perimeter testing, alert management

Cloud Foundation Enabling Broad AI4EFX Deployment and $150M Productivity

EQUIFAX (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.

New EFX Cloud and EFX.AI Driving Innovation, New Products, and Growth

EFX Advantage

- ✓ $3B Cloud Investment
- ✓ Global Platforms Built Cloud Native in GCP
- ✓ Ignite / Interconnect
- ✓ Proprietary Data
- ✓ 440+ AI Patents
- ✓ EFX Agentic AI Platform

Innovation Accelerating[1]

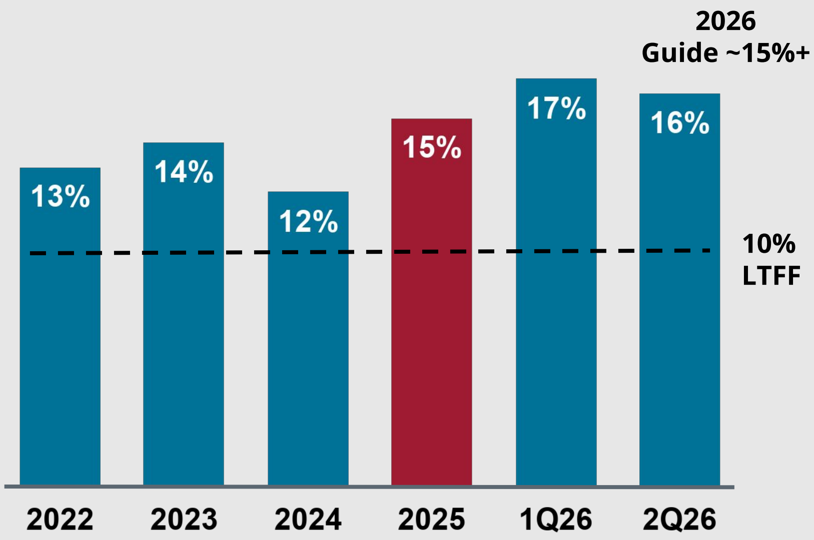
- ✓ Products in NPI funnel up 4x
- ✓ Time to market down ~50%
- ✓ Product launches up 2x
- ✓ Year 3 NPI revenue up ~70%
- ✓ % of products that leverage global platforms up 4x to 90%+
- ✓ ~50% of products contain multiple data sources
- ✓ 100% of new models, scores built using AI

(1) Results reflect growth from 2019 to 2025

~90%+ EFX Revenue from Proprietary Data

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
- ✓ Ignite AI Advisor… multi-agent system that delivers AI-driven, real time personalized insights and actionable recommendations
- ✓ TWN Indicator for Mortgage, Auto, Card, P-Loan… no additional cost… Mortgage driving share gains… differentiates EFX Credit File
- ✓ 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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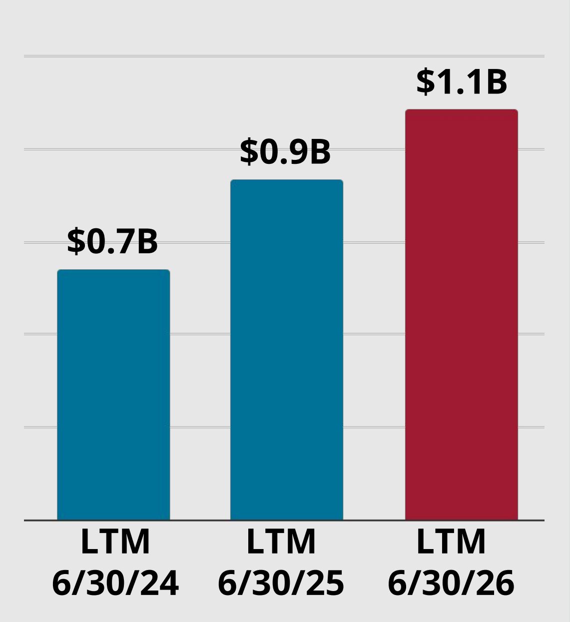
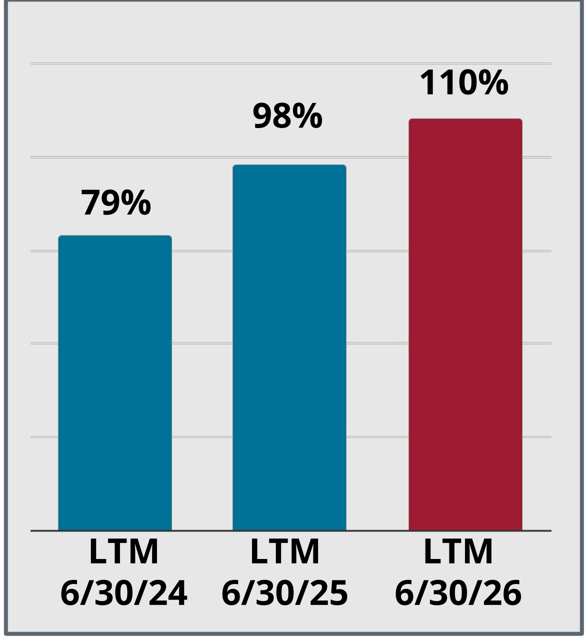
Repurchased 6.6M Shares LTM 6/30/26 for $1.4B… Cash to Shareholders of $1.6B Represents ~100% of Operating Cash Flow

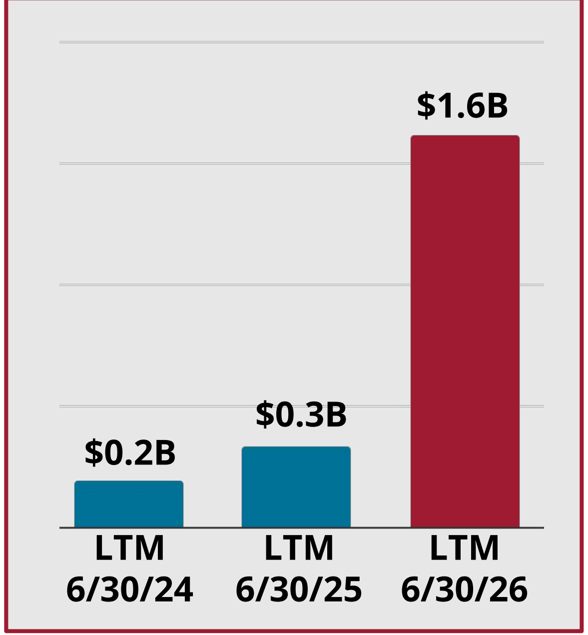
Free Cash Flow



FCF Conversion[1]



Cash to Shareholders



1. Cash conversion is defined as the ratio of free cash flow (which is defined as cash provided by operating activities less capital expenditures) to adjusted net income.

NewEFX driving growth, margin expansion, FCF, and cash returns to shareholders

- ✓ EFX proprietary and regulated AI data moat
- ✓ 7-10% LT organic revenue growth delivers 50 bps margin expansion / year
- ✓ EFX.AI driving product, model, and score differentiation from scaled EFX data
- ✓ AI4EFX ramping across EFX… doubled AI driven productivity goal to $150M
- ✓ Strong post cloud new product roll-outs with EFX Vitality Index 15%+
- ✓ Attractive Circulo bolt-on acquisition
- ✓ $1B+ upside in mortgage market recovery
- ✓ Strong FCF and return of cash to shareholders

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

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Q&A

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