



ESG@EFX

PROGRESS

Our ESG Strategic Journey



2019

- Recognized ESG as growing investor priority
- Identified relevant internal subject matter experts
- Inventoried existing ESG initiatives at EFX
- Reviewed with Board



2020

- Researched market trends and ESG programs
- Coordinated with relevant internal teams
- Identified ESG Priorities for EFX
- Established ESG strategy with direction from Board
- Launched website with initial ESG disclosures



2021

- Gathered investor feedback on climate-related and diversity portfolios
- Incorporated ESG into Investor Day communications
- Enhanced disclosures:
 - SASB
 - EEO-1 Report
 - Net-zero; GHG Data
 - Security Report
- Added ESG oversight to Gov. Comm. Charter



2022

- TCFD climate reporting
- SBTi target validation
- Annualize disclosures:
 - SASB
 - EEO-1 Report
 - Security Report
 - GHG Emissions
- Expand focus on financial inclusion and consumer impact
- Expand bonus plan performance goals to include broader set of ESG priorities

Key ESG Considerations at Equifax

Governance and leadership

- Business Ethics
- Critical Incident Risk Management

Business model and innovation

- Supply Chain Management

Environmental impact and risk management

- GHG Emissions and Climate Risk
- Energy Management



Social capital

- Customer Privacy
- Financial Inclusion
- Data Quality

Human capital

- Employee Engagement
- Corporate Culture
- Diversity and Inclusion

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Equifax ESG priorities



**Environment
and Energy**



**Consumer
Impact**



**Community
Engagement**



**Culture
and Careers**



Security



Privacy



Our Suppliers



**Values,
Purpose, and
Ethics**



**Corporate
Governance**

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ESG Priority Spotlight: Environment & Energy



Measured our Environmental Impact

Inventoried and analyzed scope 1, 2 and 3 GHG emissions data

Equifax Cloud™ Transformation

Our Equifax Cloud™ helps enable our Net-zero commitment by:

- ❖ significantly reducing the footprint of on-site technology and data centers
- ❖ leveraging the enhanced energy efficiency of cloud service providers

Net-zero 2040 Commitment

In November 2021, we committed to reaching Net-zero greenhouse gas emissions by 2040 along a science based pathway.

Total Scope 1 + Scope 2 Net Emissions

2019-2020 (MT CO₂e)



ESG Priority Spotlight: Security



The maturity of our security program exceeds every major industry average, as measured by a third party.

2020 Security Maturity Benchmark



Security is part of our culture.

- Released inaugural 2020 Security Annual Report, establishing the company as a leader in security.
- Changed our organizational structure, elevating security to report to our CEO.
- Gave every employee visibility into their own security actions through a personalized security scorecard.
- Added a security goal to our incentive compensation plan for all bonus-eligible employees.
- We are a force for good in security – collaborating with peers, policymakers, and global organizations.

ESG Priorities: Culture & Careers



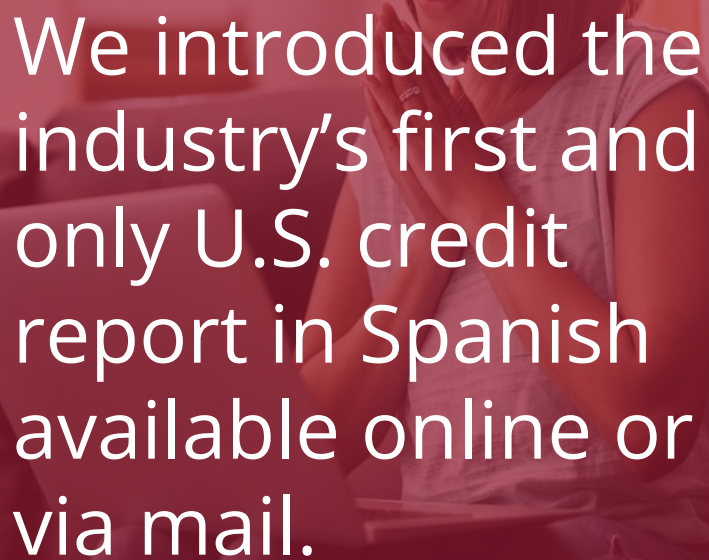
In 2021, we newly shared our annual workforce demographic data: SASB and EEO-1 report

In 2021, 41% of U.S. employees identified with diverse racial and ethnic groups

In 2021, 38% of our global senior leadership identified as female

Our employee networks serve as valued partners in amplifying and shaping our inclusive culture





We introduced the industry's first and only U.S. credit report in Spanish available online or via mail.

ESG Priority Spotlight: Consumer Impact



Only Equifax: Alternative Data

DataX / Teletrack

Access to 80 million unbanked, underbanked and credit rebuilding consumers – enabling greater access to credit

NCTUE®

Our utility data partnership covers over 420 million account records and 215 million consumers to capture no-hit or thin-files

The Work Number®

Our income & employment verification services helps speed up loan & credit application processes and helps those in need gain access to critical government services

Payment Insights

Our partnership with Urjanet empowers consumers to share utility and telecom payment history with banks or lenders when applying for loans and other services

Appriss Insights

The incarceration and court records extend our verification capabilities beyond income and employment with unique data & insights to more quickly help individuals in need

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ESG 2022: Focus Areas



Environment

Support our Net-zero emissions commitment by:

- ☐ Publishing TCFD framework to describe our strategy, processes and progress
- ☐ Establishing reduction targets and submitting to the Science Based Targets Initiative (SBTi) for validation



Consumer Impact

Help people live their financial best by:

- ☐ Implementing an industry first Buy Now Pay Later tradeline on credit report
- ☐ Investing in new technology to make it easier for consumers to address errors on their credit reports
- ☐ Using our data fabric to create richer picture of consumers



Human Capital

Nurture a culture where diverse talent thrives by:

- ☐ Increased reporting on inclusion and diversity initiatives
- ☐ Including ESG goals for members of our Global Leadership Team as part of their performance objectives



Helping People Live their Financial Best

equifax.com/ESG