

August 26, 2022



Equifax Completes Acquisition of Midigator

Acquisition Further Expands Equifax Global Footprint in Digital Identity and Fraud Prevention Solutions

ATLANTA, Aug. 26, 2022 /PRNewswire/ -- [Equifax®](#) (NYSE: [EFX](#)) announced today that it has completed the acquisition of [Midigator LLC](#), a provider of post-transaction fraud mitigation solutions. The definitive agreement to acquire Midigator was [announced](#) on July 26, 2022. With this acquisition, Equifax further expands the company's global footprint in digital identity and fraud prevention solutions.



"Equifax is poised to broaden our digital identity footprint in a fast growing space," said Mark W. Begor, CEO of Equifax. "The acquisition of Midigator will harness the power of the Equifax Cloud™ and expand on the strength of our rapidly growing Kount business to bring global businesses the information and solutions they need to better manage fraud across the complete customer lifecycle. We are energized to welcome the Midigator team to Equifax and will continue to reinvest in strategic bolt-on acquisitions to further expand our capabilities well beyond a traditional credit bureau and drive growth in the future."

Founded in 2013, Midigator offers a technology platform designed to not only automate the dispute response process, but to provide the real-time data businesses need to know why chargebacks are occurring in the first place and better understand their customers. The resulting granular, post-transaction data and digital signals complement the Equifax Kount dataset and augment its AI-driven preventative fraud solutions to combat the illegitimate chargebacks known as "friendly" fraud as well as criminal fraud activities.

"The combination of Midigator with our Kount pre-authorization and preventative protection capabilities accelerates the expansion of our digital identity network for current and prospective customers while further enabling new forms of engagement in online commerce," said Sid Singh, President of United States Information Solutions (USIS) at Equifax. "Businesses around the world need better solutions for digital identity and fraud prevention that encompass the entire customer journey, specifically around the desire to mitigate and manage post-transaction issues. Adding on Midigator's intelligent post-authorization and automated chargeback technologies will enable us to provide a complete end-to-end solution that helps businesses to protect and recover revenue."

"The addition of Midigator's chargeback representment and dispute management solutions will further enable us to broaden our product innovation around Identity & Fraud," added Brad Wiskirchen, General Manager of Kount, an Equifax company. "Our customers and

partners seek advanced tools and insights to protect and recover revenue, and enhancing the ability to prevent illegitimate chargebacks is a highly sought after solution to combat fraud challenges."

Midigator, an Equifax company, is now part of the Equifax USIS business unit. The acquisition is not anticipated to have a material impact on 2022 Equifax financial results.

FORWARD-LOOKING STATEMENTS

This release contains forward-looking statements and forward-looking information. All statements that address operating performance and events or developments that we expect or anticipate will occur in the future, including statements relating to the expected financial and operational benefits, synergies and growth from the Midigator acquisition and our ability to integrate Midigator and its products, services, technologies, IT systems and personnel into our operations, 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 2021 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.

ABOUT EQUIFAX INC.

At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employees, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by more than 13,000 employees worldwide, Equifax operates or has investments in 25 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](https://www.equifax.com).

ABOUT MIDIGATOR LLC

Midigator provides an effective and efficient alternative approach to the manual processes typically used to manage chargeback disputes: intelligent chargeback technology. With intuitive features that remove complexities and flexible automation that reduces costs, clients recover more revenue and prevent more chargebacks — all with unparalleled ROI. To learn more about managing chargebacks smarter, visit [Midigator.com](https://www.midigator.com) today.

FOR MORE INFORMATION

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