



The Equifax difference is simple yet powerful: **smarter insights for smarter action**

At Equifax, we believe knowledge drives progress. **As a global data, analytics, and technology company, we play an essential role in the global economy** by helping employers, employees, financial institutions, and government agencies make critical decisions with greater confidence.

Our unique blend of differentiated data, analytics, and technology drives insights that power decisions to move people forward. It's this difference that allows businesses to provide a seamless and positive experience for people when they face some of life's pivotal moments: applying for a new job or mortgage, financing an education, or buying a car.

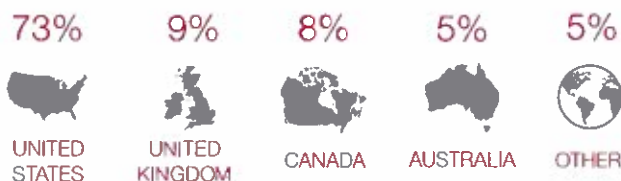
Equifax today is undergoing a significant transformation across every aspect of our company. We're implementing new technologies that help customers solve complex business challenges faster than ever. We're working to become the most consumer-friendly credit reporting agency by improving the consumer experience at every touchpoint. And, we're committed to becoming an industry leader in data security by embedding it into everything we do -- so it's baked in, not bolted on.

FINANCIAL PERFORMANCE

REVENUE



REVENUE BY GEOGRAPHY (2019)



GLOBAL IMPACT

Over the course of a single year, we helped:

14 Million
PEOPLE IN LATIN AMERICA GAIN ACCESS TO CREDIT

8.7 Million
PEOPLE IN THE U.S. SECURE A LOAN FOR THEIR EDUCATION

850 Thousand
PEOPLE IN THE U.K. PURCHASE A NEW HOME

18 Thousand
SMALL, MEDIUM, AND LARGE BUSINESSES MAKE CRITICAL DECISIONS WITH GREATER CONFIDENCE

WHO WE ARE 2019

11,000 EMPLOYEES	25 COUNTRIES	Atlanta, GA HEADQUARTERS
EFX NYSE TICKER SYMBOL	121 YEAR BRAND HERITAGE	\$3.5M PHILANTHROPIC GIVING

SERVING KEY INDUSTRIES

AUTOMOTIVE	BANKING
COMMERCIAL	COMMUNICATIONS
DIGITAL	ENERGY
GOVERNMENT	LENDING
MORTGAGE	RETAIL

EXAMPLES OF WHAT WE DO

We're an early leader in using Explainable Artificial Intelligence to provide a more tailored credit score to each individual consumer. This patented technology also helps lenders approve credit without taking on additional risk.

Our enterprise leverages alternative data from sources like utility and cell phone payment history. This information creates a more complete picture of a person's financial profile and enables greater financial opportunity.

We provide real-time insights to thousands of businesses of all sizes so they can better understand their market, their customers, and their competitive position.

75% of the Fortune 500 partners with us -- along with thousands of other businesses -- allowing our team to quickly verify millions of identities, employment records, and income data.

The public and private sector rely on us to help reduce losses from fraudulent applications, minimize bad debt exposure, and identify potential insider threats.