

[Version en français](#)

[Versión en español](#)

COVID-19 (Coronavirus) Customer Update and FAQs (Updated August 24, 2020)

Equifax is closely monitoring the outbreak of Covid-19 (Coronavirus) and is following guidance from the World Health Organization and local authorities. Our Global Business Continuity program manages plans to address emergencies, including pandemics. Our priority is to protect the health and safety of our workforce. At this time, we do not foresee any disruption to our ability to serve customers.

We realize that you may have questions and put together the following FAQs:

[\(For USA CARES Act USA State Law and reporting related FAQs, please navigate here.\)](#)

- **What actions has Equifax taken with respect to any associated risks of Coronavirus?**

Equifax is continuously monitoring the situation, but it does not foresee any disruption to its ability to continue to serve its customers.

We have made immediate adjustments to our employee travel and Equifax office visitor policy.

- *Equifax has **restricted internal employee travel**, and is **evaluating customer meetings on a case-by case basis**.*
- *All employees with remote capabilities have **been asked to work from home**.*
- ***Visitors to Equifax offices will be denied access to our site.***

- **Does Equifax have pandemic / business continuity management (BCM) plans that are regularly updated?**

Yes, each Equifax Business Unit has a documented Business Continuity Plan (BCP) that is specific to their individual business and business needs. Each Business Unit BCP covers people, process and location and addresses various types of emergencies, including pandemics.

- **Is Equifax prepared should the COVID-19 (Coronavirus) situation worsen?**

Equifax is monitoring all guidance from the World Health Organization, the CDC, and federal and local government agencies in our local markets. Equifax has activated BCP plans to protect the health and safety of its workforce and continue to serve our customers. Equifax's global crisis management teams are trained and on standby in the event that the situation evolves.

- **Is Equifax allowing employees who handle sensitive data to work from home?**

As the global COVID-19 impacts continue to evolve, we, like many other companies, have faced capacity challenges as a result of government-imposed curfews, travel restrictions or "shelter in place" orders. As we seek to meet regulatory requirements and deliver acceptable service levels, we are using a combination of work from home and onsite agents. Please be assured that maintaining the security and privacy of your data is non-negotiable for us. All employees who

work remotely do so via a secure network connection, with enhanced monitoring, on approved and secure devices, subject to the same privacy and security policies as our office environments.

- **What is the Equifax plan to ensure that services to customers will not be impacted if the situation deteriorates? Does it include split site availability, alternate work arrangements etc. if required?**

Equifax's Business Continuity Plans (BCP) address emergencies, including pandemics. Equifax is prepared to take action to protect the health and safety of its workforce and continue to serve its customers.

Specifically, Equifax BCPs address the following pertinent areas:

- *Equifax has instructed non-essential employees to work remotely. Most teams are enabled to work from home with remote VPN access, and we have accelerated our plans to increase VPN capacity accordingly.*
 - *As the situation has escalated in some geographic locations, we have decided to adjust selected call center hours to best accommodate the health of our employees and the safety of those communities while maintaining service to customers. **As such, we are reducing operational hours of our Global Consumer Services (GCS) U.S. and Canada call centers to 9am - 5pm EST on Monday through Friday, effective immediately. All other call centers will maintain normal hours at this time.***
 - *Equifax Data Centers and facilities that require 24/7 onsite coverage: The technology and security teams are ensuring that applicable facilities are enabled for continued operations.*
- **Has Equifax taken precautions to mitigate the spread of COVID-19 (Coronavirus)?**
Equifax is closely monitoring guidance from the CDC and World Health Organization and is refining business continuity plans as necessary. Equifax has restricted internal employee travel and has also instructed its employees that have recently traveled to a high-risk area or have been in contact with exposed friends or family members to follow the guidelines proposed by the CDC and World Health Organizations. Namely, employees meeting these criteria should work from home for 14 days, self-monitor for symptoms, and follow country-specific guidance if they have symptoms. In addition, the company is scaling VPN access to enable greater volumes of employees to work from home.
 - **Does Equifax have procedures for communication with customers, suppliers and essential staff?**
Equifax holds regular leadership updates including its commercial leaders to share the most current information and resources on its response efforts. The company has processes in place to route customer inquiries to its business continuity team for response.
 - **For employees that may have had exposure, does Equifax have steps to quarantine them for a specific duration?**
Equifax is following guidance from the CDC, World Health Organization and local authorities.

- **Do your 3rd party service providers have a BCP in place?**
The Equifax on-boarding process requires all 3rd party service providers to verify their business continuity plan and/or ability to continue services during a crisis.
- **Will customer migrations continue as planned?**
We are continuously monitoring the situation, but we do not foresee any disruption to our business operations. If the situation should change, we will engage our action plans to protect the health and safety of our workforce and continue to serve our customers.
- **What are we doing to ensure business continuity with regard to migrations?**
We are prepared and equipped to continue migrations as planned, following the Business Continuity Plans (BCPs) for Equifax BUs.
- **Will employees who are directly involved with migrations be able to complete these migration tasks while working remotely?**
Yes. Our employees involved in migrations are enabled to work from home with remote VPN access and will stay connected using web and teleconferencing technology. Equifax has increased network capabilities to facilitate remote working access for our employees, including access to all our critical systems for business continuity in the event of facility closures.
- **How are we communicating transformation activities with customers? Is this changing?**
We will continue our planned communications to customers about business transformation in general and upcoming migrations in particular. Where appropriate, we will update our customer messaging to acknowledge the current situation with COVID-19 (Coronavirus) and direct customers to more information.
- **How is Equifax adhering to service levels and sustainability?**
Equifax continues to monitor internal SLOs (Service Level Objectives) to ensure we observe no impacts as a result of changes to our operating model brought on by COVID-19 response plans.

Execution of our roadmap to transform our business and technology in 2020 continues as scheduled.
- **How is Equifax dealing with critical system stability?**
Equifax technology and security teams have an established business continuity plan to enable on-going work from home / remote access. Currently, we have VPN appliances at our Alpharetta, GA and St. Louis, Missouri data centers with adequate capacity while continually monitoring for additional needs. We are continually accelerating our plans for additional global VPN capacity to withstand higher volumes of usage.

Even as we implement our new remote working protocol, our offices and data centers will remain open for all on-site essential employees. For Data Centers and facilities that require 24/7 onsite coverage, depending on the severity of the situation, the technology and security teams will ensure that applicable facilities are enabled for continued operations, and will perform regularly scheduled operational checkpoints with onsite resources.

We Implemented an initial change freeze globally from 3/20-3/24 to allow our supporting workforce time to work through any challenges experienced with implementation of these measures taken to ensure critical systems remain up and operational. We have no further need to implement this or other programs to restrict any delivery or maintenance in the future.

- **What are Equifax's redundancy protocols?**

Equifax holds regular leadership update meetings to share the most current information and resources on its response efforts. At this time, we do not foresee any disruption to our ability to serve customers.

- *Each Equifax Business Unit has a documented Business Continuity Plan (BCP) that is specific to their individual business and business needs. Each Business Unit BCP covers people, process and location and addresses various types of emergencies, including pandemics.*
- *Equifax's Business Continuity Plans (BCP) address emergencies, including pandemics. Equifax has taken action to protect the health and safety of its workforce and continue to serve its customers. Specifically, Equifax BCPs address the following pertinent areas:*
 - *Equifax has instructed non-essential employees to work remotely. Most teams are enabled to work from home with remote VPN access, and we have increased VPN capacity accordingly to support increased demand.*
 - *As the situation has escalated in some geographic locations, we have decided to adjust selected call center hours to best accommodate the health of our employees and the safety of those communities while maintaining service to customers. As such, we reduced operational hours of our Global Consumer Services (GCS) U.S. and Canada call centers to 9am - 5pm EST on Monday through Friday. All other call centers will maintain normal hours at this time (this includes our business customer support, where days and hours of operation remain the same as they normally do).*
 - *Equifax Data Centers and facilities that require 24/7 onsite coverage: The technology and security teams are ensuring that applicable facilities are enabled for continued operations.*
 - *The Equifax on-boarding process requires all 3rd party service providers to verify their business continuity plan and/or ability to continue services during a crisis.*

Additional operations functions defined:

1. *Client Implementation and Enablement (this is where we credential, onboard, and manage new or existing Customer requests for service - or changes to their existing services)*
2. *Solutions Delivery (this is where we build and deliver products like batch jobs, CDC, and our Mortgage Operations)*
3. *Customer Care (this is where we receive and respond to Customer inquiries, provide billing and product support, etc)*
4. *Data Contributor Services (this is the group that ensures the timeliness and accuracy of the ingestion of our data sources and supports our Data Contributors)*

In Operations, we have enacted our BCP plans and our work functions are operating in both a "work from home" and from an in-office perspective (in office applies to our staff that have been deemed essential and must report to an Equifax Office).

All functions continue to be performed.

CARES Act (USA) and State Law (USA) FAQs

- **If a consumer is struggling financially in relation to the COVID-19 pandemic, what guidance is being provided?**

If a consumer is unable to meet their credit obligations during the crisis, they should contact their creditor as soon as possible to work out an accommodation. If they receive an accommodation from their creditor as a result of being impacted by COVID-19, the recently passed CARES Act requires their creditor to report to credit bureaus that consumers are current on their loans if consumers have sought relief from their lenders due to the pandemic.

For additional reporting guidance resources, please refer to:

- *On July 16, 2020, the CDIA released [Metro 2 Format COVID-19 Post-Accommodation Reporting Guidance](#).*
 - *On April 2, 2020, the credit reporting industry released [additional guidance](#) to assist furnishers with reporting in accordance with the CARES Act. In addition, the CDIA hosted a second webinar for data furnishers that clarify data reporting under the CARES Act. This webinar was held on April 2, 2020 and is available from CDIA's [website](#).*
 - *The Consumer Financial Protection Bureau (CFPB) issued a [policy statement](#) on April 1 reminding lenders to work with borrowers and encouraging lenders to continue to furnish information to the credit reporting bureau.*
 - *The Department of Education posted [this memorandum](#) to address student loan relief.*
 - *Fannie Mae has posted [guidance](#) regarding their approach to the COVID-19 crisis.*
 - *Freddie Mac issued [temporary service guidance](#).*
 - *Equifax launched the [Equifax COVID + Credit Connection website](#) to provide guidance to consumers.*
- **How do Equifax data codes align with reporting codes used to reflect CARES Act-related accommodations or other payment arrangements?**

Equifax created this [guide](#) to help provide some clarity. Please note that Equifax does not offer this information as legal, data reporting or any other professional advice. Users should consider their own use cases and/or legal or business guidance.
- **What should lenders do when a consumer reaches out about needing assistance due to the Pandemic?**

Although we are in unprecedented times, lenders and the national credit reporting agencies have measures in place to address crisis and natural disasters. Our customers may have a number of options to address financial hardship:

 - *Lenders may place an account in forbearance, deferment or make other payment arrangements with the consumer for a period of time, effectively suspending or adjusting a consumer's payments until the crisis passes*

- *The national credit reporting agencies, including Equifax, have special reporting processes for lenders to report accounts in forbearance or deferment during crisis. If a lender elects to utilize the special reporting processes, the accounts may have no negative effect on the most common credit scores from FICO and VantageScore . Lenders should follow the guidelines on reporting to ensure that all the correct fields are updated.*
 - *Lenders may add a special statement to accounts that indicates the customer or borrower has been "affected by a natural or declared disaster." Some scoring systems will consider accounts with this statement as "neutral", meaning the reporting will have no negative effect on that specific score.*
 - *The CFPB has issued the following guidance on their [website](#).*
 - *DataX has provided consumer guidance on their [website](#)*
 - *NCTUE has provided member guidance on the [member section of the NCTUE website](#).*
-
- **What does the AW code mean?**
AW is the code data furnishers may choose to report to indicate the "natural or declared disaster."

 - **How will a customer know that a consumer is impacted by the "natural or declared disaster"?**
Some data furnishers (but not all) may provide a natural disaster indicator (AW) that translates to Narrative Code (NC) 034 on the Equifax credit file.

 - **What resources are available if I have questions related to Metro2 reporting?**
The CDIA has issued [suggested guidance](#) for furnishers on how they can report consumers who have been negatively financially impacted due to COVID-19. In addition, the CFPB has provided credit reporting guidance [here](#).

 - **Who should I contact with questions related to data furnishing?**
Contributor services and your data analyst are available to answer your standard data furnishing questions. Contact the team directly or via 888-407-0359, Option 4, Option 2. If it relates to the current pandemic and is not covered by the CDIA guidance, please submit your question to covid19customerquestions@equifax.com.

 - **Who do I contact at Equifax for matters related to ACDVs/AUDs, unsuppressing data, and Reinsertions?**
Contact the Equifax eOSCAR Support Team within Data Contributor Services at 866-464-7425.

 - **Why am I no longer receiving responses from ereportingsupport@equifax.com?**
Effective January 2020, this mailbox is no longer supported nor monitored. If you have questions about data reporting, please contact Data Contributor Services at 888-407-0359, Option 4, Option 2, or contact your Data Contributor Services analyst directly.

 - **Why am I receiving communications from ServiceNow on behalf of Equifax?**
Data Contributor Services has implemented process changes to create a more efficient and automated outreach channel for matters requiring action. Please review and take action on the communication. If you have questions, contact us!

- **What is new about the Unemployment Compensation (UC) provisions in the CARES Act?**

The CARES Act expands on the incentives and benefits included in the prior COVID-19 stimulus package. It includes expanded eligibility for new categories of workers including self-employed people and part-time workers as well as employees who are experiencing reduced hours. In addition there are a number of incentives for states and supplemental funding for payments.

- **How does state legislation impact reporting actions I have to take? How do I reconcile state legislation vs. the federal CARES Act?**

Several states are in the process of exploring legislation to help mitigate COVID-19 impacts to consumers and businesses. While Equifax is monitoring the legislation, please refer to your company's legal counsel for additional guidance at this time.

- **How do we account for the new Washington D.C. B23-0750 law?**

The Washington D.C. City Council is in the process of potentially amending the law. In the meantime, we continue to suggest that clients consult their legal counsel regarding D.C. B23-0750 and its impact, particularly in light of Mayor Bowser's [letter](#) to DC Council Chairman Mendelson regarding the bill.

- **Is the NCTUE providing any guidance on impact to members?**

Yes, the NCTUE Board had unanimously approved extending the COVID-19 reporting/coding initiative currently in place through July 31, 2020. Please see [NCTUE.com](https://www.nctue.com) for more details.

If you have **additional questions** not answered in the FAQs below, please discuss with your sales rep or email covid19customerquestions@equifax.com

Mise à jour et FAQ sur la COVID-19 (coronavirus) (Dernière révision le 24 d'Août 2020)

Equifax surveille l'épidémie de Covid-19 (coronavirus) de près, et elle suit les directives de l'Organisation mondiale de la Santé et des autorités locales. Notre programme mondial de continuité des activités permet la gestion de plans en cas d'urgence, y compris les pandémies. Notre priorité est de protéger la santé et la sécurité de notre main-d'œuvre. À l'heure actuelle, nous n'entrevoions aucune perturbation sur le plan de nos capacités à servir les clients.

Puisque nous sommes conscients que vous pourriez avoir des questions, nous avons rédigé la foire aux questions suivantes :

- **Quelles mesures Equifax a-t-elle prises relativement à tous les risques associés au coronavirus?**

Equifax surveille continuellement la situation, et elle n'entrevoit aucune perturbation dans sa capacité à continuer de servir ses clients.

Nous avons fait des ajustements immédiats sur le plan des voyages des employés et de notre politique sur les visiteurs dans les bureaux d'Equifax.

- ✓ *Equifax a **restreint les voyages des employés à l'intérieur du pays**, et elle **évalue les rencontres impliquant des clients sur la base du cas par cas**.*
- ✓ *Tous les employés qui disposent des capacités pour travailler à distance ont **été avisés de travailler à domicile**.*
- ✓ *Les visiteurs qui se rendent aux bureaux d'Equifax ne seront pas autorisés à accéder à nos établissements.*

- **Est-ce qu'Equifax possède des plans de continuité des activités régulièrement mis à jour en cas de pandémie?**

Oui, chaque unité commerciale possède un plan de continuité des activités qui est spécifique à son secteur individuel et aux besoins commerciaux. Chaque plan de continuité des activités de chacune des unités commerciales englobe les gens, les processus, les emplacements, en plus de présenter des mesures d'intervention en cas d'urgence, y compris en cas de pandémie.

- **Est-ce qu'Equifax est bien préparée si la situation liée au COVID-19 (coronavirus) dégénère?**

Equifax suit de près les directives émises par l'Organisation mondiale de la Santé, le CDC et les agences gouvernementales locales et fédérales dans nos marchés locaux. Equifax a activé ses plans de continuité des activités afin de protéger la santé et la sécurité de sa main-d'œuvre, en plus de continuer de servir ses clients. Les équipes mondiales en gestion de crises d'Equifax sont formées et prêtes à réagir dans l'éventualité où la situation dégénérerait.

- **Est-ce qu'Equifax permet aux employés qui manipulent des données sensibles de travailler à domicile?**

Alors que les répercussions mondiales de la COVID-19 continuent d'évoluer, Equifax, comme beaucoup d'autres entreprises, a dû faire face à des défis liés à la capacité à la suite des couvre-

feux imposés par le gouvernement, des restrictions liées aux voyages et des directives relatives aux confinements sur place. Pendant que nous nous efforçons de répondre aux exigences réglementaires et d'offrir des niveaux de service acceptables, nous disposons d'une combinaison d'agents qui travaillent dans nos établissements et à domicile. Soyez assuré que le maintien des mesures de sécurité et de confidentialité est une priorité absolue pour nous. Tous les employés qui travaillent à distance le font à l'aide d'une connexion réseau sécurisée, qui inclut des mesures de surveillance renforcées, via des appareils sécurisés et approuvés, et font l'objet des mêmes politiques en matière de sécurité et de protection des renseignements personnels que celles qui régissent nos environnements informatiques au bureau.

- **Quel est le plan d'Equifax visant à s'assurer qu'il n'y aura pas d'impact sur les services aux consommateurs si la situation dégénère? Est-ce qu'il comprend la disponibilité divisée des sites, des horaires de travail flexibles, etc. si nécessaire?**

Les plans de continuité des activités d'Equifax permettent la gestion des mesures d'intervention en cas d'urgence, y compris en cas de pandémie. Equifax est prête à prendre des mesures afin de protéger la santé et la sécurité de sa main-d'œuvre, en plus de continuer de servir ses clients.

Les plans de continuité des activités d'Equifax abordent, de manière précise, les secteurs pertinents suivants :

- ✓ *Equifax a ordonné aux employés non essentiels de travailler à domicile. La majorité des équipes sont en mesure de travailler à domicile avec l'accès RPV à distance, et nous avons accéléré nos plans pour augmenter la capacité RPV en conséquence.*
- ✓ *Alors que la situation a dégénéré dans certaines secteurs géographiques, nous avons décidé de modifier les heures d'ouverture du centre d'appels pour nous assurer de la santé de nos employés et de la sécurité de ces communautés, tout en maintenant nos services aux consommateurs. **Par conséquent, nous réduisons les heures d'ouverture de nos services mondiaux aux consommateurs (GCS) des centres d'appels aux É.-U. et au Canada, qui seront accessibles de 9 h à 17 h HNE, du lundi au vendredi, en vigueur dès maintenant. À l'heure actuelle, tous les autres centres d'appels maintiendront les heures d'ouverture normales.***
- ✓ *Les centres de données et les installations Equifax qui nécessitent une couverture sur place 24 h par jour et 7 jours par semaine : Les équipes des technologies et de la sécurité s'assurent que les installations applicables sont en mesure de poursuivre l'exploitation de ses activités en continu.*

- **Est-ce qu'Equifax a pris des mesures préventives permettant de réduire la propagation de la COVID-19 (coronavirus)?**

Equifax suit de près les directives émises par le CDC et l'Organisation mondiale de la Santé, et elle ajuste ses plans de continuité des activités au besoin. Equifax a restreint les voyages des employés à l'intérieur du pays, et a également mentionné à ses employés ayant récemment voyagé dans une des régions à risque élevé, ou qui ont été en contact avec des amis ou des membres de leur famille exposés au virus, de suivre les directives émises par le CDC et l'Organisation mondiale de la Santé. Par conséquent, les employés qui répondent à ces critères doivent travailler à domicile pendant 14 jours, rester à l'affût de leurs symptômes et suivre les directives spécifiques au pays si des

symptômes se manifestent. De plus, l'entreprise effectue une mise à l'échelle liée à l'accès RPV pour permettre qu'un plus grand volume d'employés puisse travailler à domicile.

- **Est-ce qu'Equifax dispose de procédures en ce qui concerne la communication avec les clients, les fournisseurs et le personnel essentiel?**

Equifax présente des mises à jour régulières auprès de l'équipe de direction, y compris ses dirigeants commerciaux afin de partager les plus récents renseignements et les plus récentes ressources concernant ses efforts d'intervention. L'entreprise a des processus en place afin de diriger les questions des clients vers ses équipes de continuité des activités pour obtenir des réponses.

- **En ce qui concerne les employés qui auraient été exposés au virus, est-ce qu'Equifax a des mesures pour les mettre en quarantaine pendant une durée précise?**

Equifax suit les directives émises par le CDC, l'Organisation mondiale de la Santé et les autorités locales.

- **Est-ce que vos fournisseurs de services tiers ont un plan de continuité des activités en place?**

Le processus d'intégration exige que tous les fournisseurs de services tiers examinent leur plan de continuité des activités, ou leur capacité à continuer d'offrir leurs services en situation de crise.

- **Est-ce que les migrations de clients se poursuivront comme prévu?**

Nous surveillons la situation de près en permanence, et nous n'entrevoions aucune perturbation sur le plan de l'exploitation de nos activités commerciales. Si la situation change, nous mettrons nos plans d'action en œuvre afin de protéger la santé et la sécurité de notre main-d'œuvre, en plus de continuer de servir nos clients.

- **Comment agissons-nous pour nous assurer de la continuité des activités sur le plan des migrations?**

Nous sommes préparés et outillés pour continuer les migrations telles qu'elles sont prévues, tout en suivant les plans de continuité des activités des unités commerciales d'Equifax.

- **Est-ce que les employés qui collaborent directement aux migrations seront en mesure de les compléter en travaillant à distance?**

Oui. Nos employés qui collaborent aux migrations sont en mesure de travailler à domicile grâce à un accès RPV, et ils continueront de communiquer à l'aide des technologies Web et de la téléconférence. Equifax a augmenté ses capacités du réseau en vue de faciliter l'accès à distance pour nos employés, y compris l'accès à tous nos systèmes essentiels pour la continuité des activités en cas de fermeture de nos établissements.

- **Comment communiquons-nous les activités liées à la transformation auprès des clients? Y'a-t-il des changements?**

Nous poursuivrons l'envoi de nos communiqués aux clients à propos de la transformation d'entreprise en général, et des migrations particulières à venir. Au besoin, nous adapterons les

communiqués à nos clients afin de souligner la situation actuelle entourant la COVID-19 (coronavirus) et pour partager plus de renseignements avec les clients. sécurisés sont soumis aux mêmes politiques en matière de sécurité et de confidentialité que nos environnements au bureau.

Si vous avez des **questions additionnelles qui n'auraient pas été abordées dans la FAQ, veuillez communiquer avec votre représentant commercial, ou envoyez un courriel à l'adresse covid19customerquestions@equifax.com.**

Actualización y preguntas frecuentes sobre el COVID-19 (coronavirus) para los clientes (actualizado el 24 de Agosto de 2020)

Equifax está monitoreando atentamente el brote de Covid-19 (Coronavirus) y sigue la orientación de la Organización Mundial de la Salud y las autoridades locales. Nuestro programa de Continuidad Global del Negocio administra planes para abordar emergencias, lo que incluye pandemias. Nuestra prioridad es proteger la salud y la seguridad de nuestra fuerza laboral. En este momento, no prevemos ninguna interrupción en nuestra capacidad de atender a los clientes.

Nos damos cuenta de que puede tener preguntas y hemos reunido las siguientes Preguntas frecuentes:

- **¿Qué medidas ha tomado Equifax con respecto a los riesgos asociados de Coronavirus?**

Equifax monitorea constantemente la situación, pero no prevé ninguna interrupción en su capacidad para continuar atendiendo a sus clientes.

Hemos realizado ajustes inmediatos en nuestra política de viajes de empleados y de visitantes en las oficinas de Equifax.

- ✓ *Equifax ha **restringido los viajes de los empleados internos** y está **evaluando las reuniones con clientes caso por caso.***
- ✓ *Se ha solicitado a todos los empleados con capacidades remotas que **trabajen desde su hogar.***
- ✓ ***Los visitantes a las oficinas de Equifax no podrán acceder a nuestras instalaciones.***

- **¿Cuenta Equifax con planes para pandemias y de administración de continuidad del negocio que se actualizan periódicamente?**

Sí, cada unidad de negocios de Equifax cuenta con un Plan de Continuidad del Negocio que es específico para su negocio individual y sus necesidades comerciales. El plan de negocio de cada unidad de negocios cubre las personas, los procesos y la ubicación y aborda diversos tipos de emergencias, incluidas las pandemias.

- **¿Está preparada Equifax en caso de que la situación del COVID-19 (coronavirus) empeore?**

Equifax está monitoreando toda orientación de la Organización Mundial de la Salud, de los CDC y de organismos gubernamentales locales y federales en nuestros mercados locales. Equifax ha activado los planes de negocio para proteger la salud y seguridad de sus empleados y continuar atendiendo a sus clientes. Los equipos de gestión de crisis mundiales de Equifax están capacitados y en estado de alerta en caso de que la situación evolucione.

- **¿Cuál es el plan de Equifax para garantizar que los servicios a los clientes no se vean afectados si la situación empeora? Si se requiere, ¿incluye disponibilidad de**

sitios divididos, arreglos laborales alternativos, etc.?

Los Planes de Continuidad del Negocio de Equifax abordan emergencias, lo que incluye pandemias. Equifax cuenta con la preparación para tomar medidas a fin de proteger la salud y la seguridad de su fuerza laboral y continuar atendiendo a sus clientes.

Específicamente, los planes de negocio de Equifax abordan las siguientes áreas pertinentes:

- ✓ Equifax ha dado instrucciones a los empleados no esenciales de que trabajen de forma remota. La mayoría de los equipos están autorizados para trabajar desde el hogar con acceso VPN remoto y hemos acelerado nuestros planes para aumentar la capacidad de VPN según sea el caso.
- ✓ Como la situación se ha agravado en algunas zonas geográficas, hemos decidido ajustar el horario de los centros de llamadas seleccionados para respetar la salud de nuestros empleados y la seguridad de esas comunidades mientras mantenemos el servicio a los clientes. **Como tal, estamos reduciendo las horas de operación de nuestros centros de llamadas de Servicios Globales al Consumidor (Global Consumer Services, GCS) de EE. UU. y Canadá de 9 a. m. a 5. p. m., hora del este, de lunes a viernes, con efecto inmediato. Por ahora, todos los demás centros de llamadas mantendrán sus horarios normales.**
- ✓ Centros de datos e instalaciones de Equifax que requieren cobertura 24/7 in situ: los equipos de tecnología y seguridad se están asegurando de que las instalaciones correspondientes se habiliten para operaciones sin interrupciones.

- **¿Ha tomado Equifax precauciones para mitigar la propagación del COVID-19 (Coronavirus)?**

Equifax está monitoreando atentamente la orientación de los CDC y la Organización Mundial de la Salud y está perfeccionando los planes de continuidad del negocio según sea necesario. Equifax ha restringido los viajes de empleados internos y, además, ha instruido a sus empleados que hayan viajado recientemente a una zona de alto riesgo o que hayan estado en contacto con amigos o familiares expuestos que sigan las pautas propuestas por los CDC y la Organización Mundial de la Salud. En otras palabras, los empleados que cumplan estos criterios deben trabajar desde el hogar durante 14 días y deben automonitorearse para detectar síntomas y acatar la orientación específica del país si presentan síntomas. Además, la compañía está aumentando el acceso VPN para posibilitar que mayores volúmenes de empleados trabajen desde el hogar.

- **¿Cuenta Equifax con procedimientos para la comunicación con clientes, proveedores y personal esencial?**

Equifax lleva a cabo actualizaciones periódicas del liderazgo, lo que incluye a sus líderes comerciales, para compartir la información más reciente y recursos sobre sus esfuerzos de respuesta. La compañía tiene implementados procesos para enrutar las consultas de los clientes a su equipo de continuidad del negocio para que sean respondidas.

- **Para los empleados que puedan haberse expuesto, ¿cuenta Equifax con medidas para ponerlos en cuarentena por un tiempo específico?**

Equifax está siguiendo la orientación de los CDC, la Organización Mundial de la Salud y las autoridades locales.

- **¿Tienen sus proveedores de servicios externos un plan de negocio?**

El proceso de incorporación de Equifax requiere que los proveedores externos de servicios verifiquen su plan de continuidad del negocio y/o su capacidad para continuar con los servicios durante una crisis.

- **¿Continuarán las migraciones de datos para los clientes según lo previsto?**

Estamos monitoreando continuamente la situación, pero no prevemos ninguna interrupción de nuestras operaciones comerciales. Si la situación cambia, activaremos nuestros planes de acción para proteger la salud y la seguridad de nuestros empleados y continuar atendiendo a nuestros clientes.

- **¿Qué estamos haciendo para garantizar la continuidad del negocio con respecto a las migraciones?**

Estamos preparados y equipados para continuar las migraciones según lo planificado, siguiendo los planes de negocio de las unidades de negocios de Equifax.

- **¿Los empleados que participan directamente en migraciones de datos podrán completar estas tareas trabajando de forma remota?**

Sí. Nuestros empleados involucrados en migraciones de datos están habilitados para trabajar desde casa con acceso remoto a VPN y permanecerán conectados utilizando tecnología web y de teleconferencia. Equifax ha aumentado las capacidades de red para facilitar el acceso al trabajo remoto de nuestros empleados, incluso el acceso a todos nuestros sistemas críticos para la continuidad del negocio en caso de que se cierren nuestras instalaciones.

- **¿Cómo comunicamos las actividades de transformación con los clientes?**

- ¿Es algo que está cambiando?**

Continuaremos nuestras comunicaciones planeadas con los clientes sobre la transformación de los negocios en general y las próximas migraciones en particular. Cuando corresponda, actualizaremos los mensajes a nuestros clientes para reconocer la situación actual del COVID-19 (coronavirus) y dirigir a los clientes a más información.

Si tiene **preguntas adicionales** a las cuales no hayamos respondido en las preguntas frecuentes a continuación, comuníquese con su representante de ventas o envíe un correo electrónico a covid19customerquestions@equifax.com.