



EQUIFAX[®]

2024

**Sustainability Accounting
Standards Board
(SASB) Report**



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Introduction

Equifax Inc. (“Equifax”) is a global data, analytics and technology company. We provide information solutions for businesses, governments and consumers, and we provide human resources business process automation and outsourcing services for employers.

This report marks the fourth year Equifax has reported in alignment with the Sustainability Accounting Standards Board (SASB) sustainability accounting standards (“SASB Standards”). Through our engagement with shareholders, we understand that the SASB Standards represent an important tool for investors to integrate sustainability considerations into their investment and stewardship decisions.

The information below provides content aligned with the SASB Standards applicable to the Professional & Commercial Services industry, which are deemed applicable to Equifax. Unless stated otherwise, all data disclosed covers the global organization and calendar year ended December 31, 2024.

Sustainability Disclosure and Accounting Responses

Data Security

SV-PS-230a.1. Description of approach to identifying and addressing data security risks

See “Item 1C. Cybersecurity” beginning on page 25 of our [Annual Report on Form 10-K](#) for a description of our approach to identifying and addressing data security risks.

Equifax is committed to being an industry leader in security. Since 2018, we have undergone a multi-year transformation of our cybersecurity capabilities, backed by a more than \$1.5 billion investment in security and technology. Equifax embeds security into everything we do – from our technology infrastructure, data fabric and product development to our merger and acquisition strategies, employee training and our incentive compensation plans. We have overhauled our security controls, completed rigorous certifications of our program, and shared lessons learned with our customers, partners and government agencies. In multiple independent ratings, our security capabilities have exceeded every major industry benchmark for five consecutive years.

Security has become a point of strength and a competitive advantage at Equifax. To learn more about these efforts, read our fifth annual [Security Annual Report](#) and visit the [Security](#) section of our website.

SV-PS-230a.2. Description of policies and practices relating to collection, usage, and retention of customer information

Privacy Principles

Equifax focuses on five key privacy principles: (i) Quality, (ii) Stewardship, (iii) Discretion, (iv) Partnerships and (v) Designing for Privacy.

Transparency and Control

Equifax is committed to providing transparency over our collection, use and sharing of data, and providing consumers with greater control over their data. Equifax publishes privacy policies on its various websites. For our United States business, we've consolidated most of our privacy policies into a unified Equifax Privacy Statement, while maintaining website-specific privacy policies where necessary. This comprehensive privacy statement discloses how we collect, use and share data across our businesses, and provides greater transparency to consumers. Individuals outside the United States can refer to the privacy statements for their country on our country-specific websites.

Equifax also publishes a Global Job Applicant Privacy Statement, which discloses how we collect, use and share data about individuals looking to join the Equifax team, as well as a [Global Human Rights Policy](#), which reiterates our commitment to data privacy and protection.

Effective Governance

We are committed to embedding privacy into all aspects of our business, and we believe this commitment should be transparent and accountable. To support a comprehensive approach to privacy, we selected the National Institute of Standards and Technology (NIST) Privacy Framework as the foundation for our privacy controls. The flexible, risk-based structure of the NIST Privacy Framework allows us to establish our strategic priorities, assess risk across our enterprise, navigate regulatory requirements and drive progress to build innovative products and services.

We maintain privacy policies covering our global operations that include:

- US: Equifax Privacy Statement¹
- US: Kount Privacy Statement²
- US: Midigator Privacy Statement³
- US: VINELink Privacy Statement⁴
- US: Jobalign Privacy Statement⁵
- US: Equifax Mortgage Services Portal Privacy Policy⁶
- UK: Equifax Information Notice,⁷ Credit Reference Agency Information Notice (CRAIN), and the Equifax Website, Cookies and Consumer Services Privacy Policy⁸
- Canada: Canada Privacy Policy⁹

¹ Equifax Privacy Statement (US), <https://www.equifax.com/privacy/privacy-statement/>

² Kount Privacy Policy (US), <https://kount.com/legal/privacy>

³ Midigator Privacy Policy (US), <https://midigator.com/privacy-policy/>

⁴ VINELink Privacy Statement (US), <https://vinelink.vineapps.com/privacy>

⁵ Jobalign Privacy Statement (US), https://assets.equifax.com/ews/efficienthire/assets/Jobalign_Privacy_Statement_2024.pdf

⁶ Equifax Mortgage Services Portal Privacy Policy (US), <https://emg.equifax.com/privacy>

⁷ Equifax Information Notice (UK), <https://www.equifax.co.uk/privacy-hub/ein>

⁸ Equifax Website, Cookies and Consumer Services Privacy Policy (UK), <https://www.equifax.co.uk/privacy-hub/privacy-notice>

⁹ Equifax Privacy Policy (Canada), <https://www.consumer.equifax.ca/privacy>

- Canada: JLR Privacy Policy¹⁰
- Australia: Equifax Privacy Policy¹¹
- New Zealand: Equifax Privacy Policy¹²
- Argentina: Terminos y condiciones de Equifax¹³
- Paraguay: Politica de Privacidad¹⁴
- Chile: Terminos y Condiciones de Compra los Productos / Servicios Equifax en el Sitio Web¹⁵
- Ecuador: Politica de Privacidad¹⁶
- Honduras: Politica de Privacidad¹⁷
- El Salvador: Politica de Privacidad¹⁸
- Costa Rica: Politica de Privacidad¹⁹
- Mexico: Aviso de Privacidad²⁰
- Dominican Republic: Politica de Privacidad²¹
- Uruguay: Politica de Privacidad²²
- Peru: Politica de Privacidad²³
- India: Privacy Policy²⁴
- Spain: Politica de Privacidad y Cookies²⁵
- Portugal: Politica de Privacidade²⁶
- Brazil: Termo de Uso e Política de Privacidade²⁷
- Global: Job Applicant Privacy Statement²⁸
- Global: Human Rights Policy²⁹

Additional details regarding Equifax's commitment to privacy can be found on the [Privacy](#) section of our website.

¹⁰ JLR Privacy Policy (Canada), <https://solutions.jlr.ca/en/privacy-policy>

¹¹ Equifax Privacy Policy (Australia), <https://www.equifax.com.au/privacy>

¹² Equifax Privacy Policy (New Zealand), <https://www.equifax.co.nz/privacy>

¹³ Equifax Veraz Terminos y condiciones de Equifax (Argentina),

<https://www.soluciones.equifax.com.ar/legal#PrincipiosB%C3%A1sicos>

¹⁴ Equifax Politica de Privacidad (Paraguay), <https://soluciones.equifax.com.py/legal/politica-privacidad/>

¹⁵ Equifax Derechos de los Consumidores (Chile), <https://soluciones.equifax.cl/legal/terminos-y-condiciones/>

¹⁶ Equifax Politica de Privacidad (Ecuador), https://www.equifax.ec/privacy_policy

¹⁷ Equifax Politicade Privacidad (Honduras), <https://www.equifax.hn/legal>

¹⁸ Equifax Politica de Privacidad (El Salvador), <https://www.equifax.sv/legal>

¹⁹ Equifax Politica de Privacidad (Costa Rica), <https://www.equifax.co.cr/legal/politica-privacidad/>

²⁰ Equifax Aviso de Privacidad (Mexico), <https://www.equifax.com.mx/es/privacidad>

²¹ Equifax Politica de Privacidad (Dominican Republic), <https://midata.do/politicas-privacidad>

²² Equifax Politica de Privacidad (Uruguay), <https://www.equifax.uy/legal/politica-privacidad/>

²³ Equifax Politica de Privacidad (Peru), <https://www.equifax.pe/legal/terminos-y-condiciones/#privacidad>

²⁴ Equifax Privacy Policy (India), https://www.equifax.co.in/privacy-policy/en_in

²⁵ Equifax Politica de Privacidad y Cookies (Spain), <https://soluciones.equifax.es/legal#Privacy>

²⁶ Equifax Politica de Privacidade (Portugal), https://www.equifax.pt/privacy_policy/

²⁷ Equifax Brazil Politica de Privacidade (Brazil), <https://www.consumidorpositivo.com.br/termos-e-politica>

²⁸ Job Applicant Privacy Statement, <https://www.equifax.com/privacy/applicant-privacy-statement>

²⁹ Human Rights Policy, <https://assets.equifax.com/assets/corp/human-rights-policy-2024-en.pdf>

Responsible Artificial Intelligence

Equifax has been driving responsible Artificial Intelligence (AI) innovation for nearly a decade. We are committed to ensuring transparency and explainability in the use of AI and infuse our patented AI techniques into solutions designed to enable customers to get to insights faster — helping to create new consumer opportunities. Equifax uses AI Systems in a transparent, trustworthy, fair, explainable and secure manner to provide benefits to consumers, customers, and our technical and business operations. Additional details regarding Equifax’s commitment to Responsible AI can be found on the [Responsible AI Policies and Procedures](#) section of [EFX.AI](#).

SV-PS-230a.3. (1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected

Except as a matter of public record, Equifax does not disclose this information.

Equifax complies with all legal, regulatory and other applicable industry requirements involving customers' CBI or PII.

Workforce Diversity & Engagement

At Equifax, we believe that our global employee base – located in 22 countries around the world – is our most important asset and a source of competitive advantage. We believe that diversity of experience and thought drives increased creativity and innovation, and we seek to create an inclusive workplace where our employees can collaborate to create the best products and services for our customers and consumers. We are focused on nurturing our people through meaningful opportunities for career advancement, learning and development, supporting our next generation of leaders, sustainable employee engagement and ongoing recognition. For a description of our strategy and initiatives related to our workforce talent development and engagement, see the [Culture & Values](#) section of our website.

SV-PS-330a.1. Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees

In view of regulatory requirements applicable to U.S. federal contractors, we are unable to provide the numerical information required by this item.

SV-PS-330a.2. (1) Voluntary and (2) involuntary turnover rate for employees

Category	2022	2023	2024
Voluntary Turnover Rate⁽¹⁾	19%	12%	11%
Involuntary Turnover Rate	5%	9%	7%

(1) Equifax uses global workforce data to calculate turnover rate.

Our voluntary employee turnover rate decreased to 11% in 2024, remaining at pre-pandemic levels and well below our industry benchmark of 20%.³⁰ Our labor market for executive leadership extends across the highly competitive technology and technology-enabled industries, and our high quality leadership talent continues to be in significant demand in the labor market. Our involuntary turnover rate decreased to 7% in 2024, in line with the spending reduction plan we undertook in 2023-2024 in support of our Equifax Cloud™ transformation, including the reduction of headcount and contract terminations.

SV-PS-330a.3. Employee engagement as a percentage

We continue to focus on generating sustainable employee engagement by shaping meaningful experiences that result in increased productivity, loyalty and belonging. Building on our high levels of engagement (78% based on our most recent global survey), we continue to gather data and insights that drive further improvements in this area, including through pulse surveys, individual engagement conversations, employee focus groups and exit survey data. As another meaningful indication of engagement, more than 20% of employees are active members of at least one of our employee networks, which are open to all employees.

Category	2022	2023	2024
Employee Engagement ⁽¹⁾	78%	N/A	N/A

(1) No comprehensive employee surveys were conducted during 2023 or 2024.

In 2024, these insights drove deliberate actions. We continued to expand career development resources and provide opportunities for future growth, with 46% of open roles filled internally (compared to 48% in 2023). Internal fill rates for managerial roles was 79% in 2024, up from 78% in 2023. This signals that employees view Equifax as a place to grow and develop a career.

We are committed to supporting the holistic well-being of our employees and improving the health and vitality of our employees through well-being programs, which include providing a wide range of available resources, both within Equifax and in the broader community, that empower our employees to manage and improve their personal well-being. These programs include: (i) access to tools that help employees manage finances; (ii) fitness facilities, health screenings and resources to support a healthy and active lifestyle; (iii) confidential counseling services, stress management workshops and mindfulness programs; (iv) and access to online resources, digital apps, webinars and workshops to support employees’ personal well-being goals.

Outside the office, Equifax supports our employees’ engagement within the community in various ways. We sponsor frequent community service activities and events and grant two paid days off for volunteer time each year. We also support our employees’ philanthropy by matching donations to eligible

³⁰ U.S. voluntary turnover benchmark data is reported by the U.S. Bureau of Labor Statistics in the Job Openings and Labor Turnover Survey (JOLTS). Equifax averages the annual Quits rate from three industries: Information, Finance and Insurance, and Professional and Business Services, in order to approximate the makeup of our U.S. workforce for benchmark purposes.

charitable causes up to \$10,000 per year. Finally, our U.S. BEST Credit Education program has certified more than 40 Equifax facilitators to deliver consumer credit training in their communities. We hosted 18 events in 2024, totaling 1,557 hours of training and educating 1,038 community members.

Professional Integrity

SV-PS-510a.1. Description of approach to ensuring professional integrity

To meet our ethics and compliance responsibilities, Equifax maintains a Code of Ethics and Business Conduct (the "Code of Ethics"). The Code of Ethics sets forth our policies and expectations on a number of topics, including our commitment to good citizenship, providing transparency in our public disclosures, prohibiting insider trading, avoiding conflicts of interest, honoring the confidentiality of sensitive information, preservation and use of Company assets, compliance with all laws and operating with integrity.

Our Code of Ethics is provided to all new employees and non-employee directors as part of the onboarding process. All employees participate in annual training regarding the Code of Ethics and all employees and non-employee directors annually certify their understanding of, and agreement to abide by, its terms and conditions. Employees may submit reports of suspected illegal or unethical activity by telephone via an Equifax Integrity Hotline or by email to the Code Compliance Officer.

For more information, see the [Code of Ethics and Business Conduct](#) on our website.

SV-PS-510a.2. Total amount of monetary losses as a result of legal proceedings associated with professional integrity

Material legal proceedings of the Company are reported under "Item 3. Legal Proceedings" in the Company's [Annual Reports Form 10-K](#) and [Quarterly Reports on Form 10-Q](#) filed with the U.S. Securities and Exchange Commission.

Activity Metrics Responses

SV-PS-000.A. Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract

Category	2022	2023	2024
Full-Time and Part-Time	13,929	14,842	14,586
Temporary	191	85	93
Contract	10,606	8,158	7,298

SV-PS-000.B. Employee hours worked, percentage billable

Category	2022	2023	2024
Employee hours ⁽¹⁾	52,075,182	45,263,530	45,898,668
Percentage billable	N/A	N/A	N/A

(1) Employee hours annualized; hours include full-time employees and contract employees combined.

March 27, 2025

Forward-Looking Statements

This report contains information that may constitute "forward-looking statements." Generally, the words "believe," "expect," "intend," "plan," "estimate," "anticipate," "project," "will," "may" and similar expressions identify forward-looking statements, which generally are not historical in nature. All statements that address events or developments that we expect or anticipate will occur in the future, including statements relating to our strategy, plans and future operating performance, 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 most recent Annual Report on Form 10-K and subsequent filings with the U.S. Securities and Exchange Commission. 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.