EQUIFAX®

Climate Report

2024

Introduction

This Annual Climate Report of Equifax Inc. ("Equifax" or the "Company") is presented in accordance with the IFRS Sustainability Disclosure Standards issued by the International Sustainability Standards Board: IFRS S1 (General Requirements for Disclosure of Sustainability-related Financial Information) and IFRS S2 (Climate-related Disclosures). Unless stated otherwise, all data disclosed covers the global organization and calendar year ended December 31, 2024.

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. As a technology company that does not manufacture physical products, we have identified carbon emissions from the operation of our offices and data centers (scope 1 and 2), as well as the purchase of goods and services (including capital goods), waste, employee commuting and business travel (scope 3), as the most significant areas of environmental impact generated by our company. These findings — as well as input from our investors, business partners and other stakeholders — have informed our environmental priorities and actions.

We are committed to undertaking environmental initiatives that are supported by our shareholders, business partners and other stakeholders. In 2021, we announced our commitment to reach net-zero greenhouse gas ("GHG") emissions by 2040. In support of our long-term net-zero goal, we set near-term science-based emission reduction targets, which were validated by the Science-Based Targets initiative ("SBTi") in 2023. Our environmental commitments are enabled by our Equifax Cloud™ transformation, which has reduced the footprint of our on-site technology and data centers and instead leverages the enhanced energy efficiency of our cloud service providers. Our investment in cloud technology exemplifies the alignment between our business strategy and our responsible business priorities.

In this report, covering calendar year 2024, we enhanced our disclosures by providing information about our scope 3 supplier engagement campaign and our inaugural climate scenario analysis. In addition, we have refreshed our climate-related risks and opportunities disclosure.

Looking ahead, we will continue to solicit and incorporate feedback from our investors, business partners and other stakeholders when developing our climate-related initiatives and disclosures. We plan to continue to transparently share our progress on our environmental initiatives through our website and our annual climate report.

Risk Management

Board Oversight of Enterprise Risk

The Equifax Board of Directors monitors our "tone at the top" and risk culture and oversees the principal risks facing the Company. On an annual basis, the Board reviews an enterprise risk assessment prepared by management that describes the principal risks and monitors the steps management is taking to map and mitigate these risks. The Board then sets the general level of risk appropriate for the Company through business strategy reviews. Risks are assessed throughout the business, focusing on nine primary risk categories.

The Audit Committee of the Board reviews our policies related to enterprise risk assessment and risk management, including the adequacy of our risk-related internal controls.

Climate-Related Risks Incorporated into Enterprise Risk Management Program

We have implemented an enterprise risk management ("ERM") program that operates under the leadership of our Chief Privacy and Compliance Officer. Each business unit and corporate support unit has primary responsibility for assessing and mitigating risks within its respective areas of responsibility, and the enterprise risk team is responsible for oversight and reporting to management at least quarterly and to the Board annually.

Our enterprise risk team is responsible for developing our ERM framework, policies and standards, performing risk-based monitoring, and identifying and assessing material risks. This team leverages the risk and control self-assessment process under our ERM framework in order to analyze our climate-related risks. As a part of this process, our enterprise risk team meets with internal stakeholders, including members of our Environmental Management Committee and members of management, to discuss climate-related risks and opportunities. Climate-related risks and opportunities are captured on a risk register to drive accountability and mitigation efforts across the business. See Risks and Opportunities and Climate Strategy for a description of our climate-related risks and opportunities as well as the mitigating actions we have taken to enhance our climate risk resiliency.

Additional information regarding our ERM program is available in our 2025 Proxy Statement. Additional information regarding our enterprise risk team and our Environmental Management Committee, is available under Governance.

Governance

Board of Directors Oversight

The Governance Committee of the Equifax Board of Directors provides oversight related to our responsible business priorities, including climate. As part of its oversight, the Governance Committee receives regular updates from management regarding the Company's substantive initiatives in support of these priorities (including climate-related initiatives) and provides reports to the Board of Directors, as appropriate. More information on the Governance Committee's responsibilities and duties can be found in the Committee charter.

The Audit Committee of the Board reviews the reports prepared by our Internal Audit department in connection with its annual review of our GHG emissions calculations and associated controls.

Role of Management

Environmental Management Committee

Our environmental management strategy, including our climate-related strategy, is led by a cross-functional team, with direction and prioritization provided by senior leadership, including our Chief Executive Officer, Chief Financial Officer and Chief Legal Officer. To execute on our environmental strategy, we formed an Environmental Management Committee composed of representatives from our real estate, finance, procurement, technology, enterprise risk, legal and shareholder engagement teams. The Environmental Management Committee meets regularly to develop strategic recommendations, monitor the progress of enterprise initiatives, support the collection and analysis of data, and create communications materials. The Committee also facilitates collaboration among Equifax team members across the global organization on environmental initiatives.

Shareholder Engagement Team

Our shareholder engagement team, led by our Office of Corporate Secretary, is responsible for soliciting investor feedback, monitoring trends, responding to surveys and overseeing the alignment of our climate disclosures with key reporting frameworks and stakeholder expectations. Our shareholder engagement team reports regularly to the Board Governance Committee on climate-related matters, including the direction and progress of our environmental initiatives in the context of our business strategy and stakeholder priorities.

Enterprise Risk Management Program

As described under Risk Management, we have an ERM program that operates under the leadership of our Chief Privacy and Compliance Officer. Our enterprise risk team meets periodically with members of the Environmental Management Committee to collaborate on climate-related risk identification and management. Our enterprise risk team prepares an enterprise risk scorecard, which is reviewed with management and the Board of Directors on an annual basis.

Internal Audit

Our Internal Audit team performs an annual review of the governance processes and control environment related to our responsible business priorities, including recalculation of our GHG emissions on a sample basis. Results of the audit are provided to management and the Audit Committee in accordance with the Internal Audit Charter and Manual.

Risks and Opportunities

Overview

As part of our commitment to reach net-zero GHG emissions by 2040, our enterprise risk team conducts an annual assessment of our climate-related risks and opportunities over the short, medium and long term. As part of this process, the enterprise risk team meets with a broad group of internal stakeholders to identify our current climate-related risks and opportunities. Climate-related risks and opportunities are captured on a risk register to drive accountability and mitigation efforts across the business. In addition, in 2024, our enterprise risk team conducted an inaugural climate scenario analysis in order to inform our climate risk assessment, disclosures and business resiliency planning.

2024 Climate Risk Assessment

As part of our 2024 climate risk assessment, we refreshed our list of climate-related risks and opportunities. Among other things, we took into consideration our 2024 CDP survey responses, our SBTi-approved near-term emission reduction targets and the evolving regulatory landscape.

Figures 1-3 that follow provide an overview of: (i) our reputational, financial and operational climate-related risks and opportunities; (ii) the time horizon associated with each risk; and (iii) mitigating actions we have taken to enhance our climate risk resiliency in each area.

Figure 1

Reputational

● **Short term** *(1-5 yrs)* ● **Medium term** *(5-15 yrs)* ● **Long term** *(15+ yrs)*

Risks

- Failure to meet stakeholder expectations regarding content and breadth of climate-related disclosures
- Increasing scrutiny and/or reputational risk regarding our climate initiatives, goals and commitments in view of an "anti-ESG" sentiment has recently developed in the U.S. among certain activists and institutions
- Failure to comply with climate-related laws and regulatory reporting requirements
- Failure to meet SBTi-validated scope 3 supplier engagement target
- Failure to meet SBTi-validated scope 1 and 2 near-term GHG emissions reduction targets
- Failure to meet publicly disclosed commitment to be net-zero by 2040

Opportunities

- Demonstrate commitment to continued decarbonization efforts through the decommissioning of legacy data centers to meet our climate goals and maintain/improve our reputation among stakeholders
- Deepen our understanding of our stakeholders' expectations for climate-related initiatives and commitments, as well as the broader external landscape

Mitigating Actions

We set science-based GHG reduction targets that were validated by SBTi in response to feedback from our stakeholders

Our GHG emissions forecasting process informs our decarbonization efforts and strategy to help us meet our climate-related targets

Our legal and compliance teams, with assistance from our Environmental Management Committee, monitor the applicability of climate-related laws and regulatory reporting requirements across the global organization and formulate our strategy for compliance

Our robust investor engagement program helps ensure we are taking actions that our investor base broadly supports

We closely monitor actions taken by peers, policymakers, media and activists as it relates to climate and sustainability

We seek to make explicit the links between our climate strategy and the execution of our business strategy

Figure 2

Financial

● **Short term** *(1-5 yrs)* ● **Medium term** *(5-15 yrs)* ● **Long term** *(15+ yrs)*

Risks

- Increasing cost of moving spend to vendors that have SBTi commitments and targets
- Increasing cost of moving into energy efficient offices or locations or making existing office spaces more energy efficient
- Rising insurance expenses resulting from the impacts of climate change/prevalence of natural disasters
- Increasing cost of energy
- Inaccurate or insufficient climate-related disclosures could expose Equifax to regulatory scrutiny and/or penalties
- We have made significant investments in our technology transformation, and if we were to change cloud-based service providers, we may incur additional costs in connection with a transition
- Increasing cost of repairing property damage caused by extreme weather events

Opportunities

- Advance our plan to continuously rationalize our rooftops and improve/optimize the overall real estate portfolio
- Reductions in energy use at office sites could reduce energy costs

Mitigating Actions

We have robust forecasting and budgeting processes that take into account the costs associated with meeting climate--related commitments and targets

We are actively monitoring for new global and regional compliance requirements and associated costs

Our global resilience planning team takes into consideration multiple factors to minimize disruption and ensure business continuity

Figure 3

Operational

● **Short term** *(1-5 yrs)* ● **Medium term** *(5-15 yrs)* ● **Long term** *(15+ yrs)*

Risks

- Challenges in identifying and capturing vendor GHG emissions and reduction targets
- Miscalculation of carbon emissions or reductions
- Failure to comply with climate-related laws and regulatory reporting requirements
- Dependency on vendors that may not have climate-related goals
- Disruption to business operations from impact of climate change

Opportunities

- Consider climate commitments as part of the vendor selection process
- Purchase subscription-based service(s) that captures the climate commitments of global companies to more easily identify the GHG reduction targets of our vendors
- Explore new functionality in existing sustainability software that facilitates compliance with new and pending climate regulations

Mitigating Actions

Our investment in software to manage and calculate our GHG emissions has streamlined the calculation of our carbon emissions, significantly reducing the risk of miscalculation and improving the auditability of our emissions data

Our Internal Audit department performs an annual review to reperform the calculation of the reported climate numbers on a sample basis

Our global resilience planning team takes into consideration multiple factors to minimize disruption and ensure business continuity

We have an Environmental Management Committee that meets regularly to develop strategic recommendations, monitor the progress of enterprise initiatives and facilitate collaboration across the global organization on environmental initiatives

Our legal and compliance teams, with assistance from our Environmental Management Committee, monitor the applicability of climate-related laws and regulatory reporting requirements across the global organization and formulate our strategy for compliance

2024 Climate Scenario Analysis

In 2024, we conducted an inaugural climate scenario analysis using scenarios designed by the Network for Greening the Financial System ("NGFS"). We selected the NGFS framework because it provides a range of scenarios that account for varying degrees of climate policy rigor and technological advancements.

The first scenario we selected was the "Net Zero 2050" scenario, which outlines a pathway whereby global CO2 emissions reach net zero by 2050. This scenario involves stringent climate policies and rapid technological advancements in renewable energy, energy efficiency, and carbon capture and storage (CCS). It assumes immediate and strong action to mitigate climate change. Equifax has committed to reduce our absolute scope 1 and 2 greenhouse gas emissions 54.6% by 2032, from a 2019 base year. Given the scope and ambition of our emissions reduction targets, we determined that the Net Zero 2050 scenario was relevant to our assessment of our resilience to climate-related changes.

The second scenario we selected was the "Delayed Transition" scenario, which assumes that climate policies are not significantly strengthened until 2030, resulting in a delayed transition to achieve similar climate goals. This would lead to an increase in carbon prices and more rapid deployment of low-carbon technologies post-2030, causing significant economic and social disruption. We deemed this scenario relevant to Equifax given the lack of uniform climate-related regulations, policies and approaches across the globe and the potential for these disparate approaches to delay the world's climate transition.

By using both the Net Zero 2050 and Delayed Transition scenarios, it offered us a comprehensive view of potential future outcomes, allowing for a robust analysis of risks and opportunities, as well as the implications of different policy pathways. Together, they provide a balanced framework for understanding the full spectrum of climate-related risks and informing strategic decision making.

The results of our 2024 climate scenario analysis were used to inform the 2024 climate risk assessment conducted by our enterprise risk team, as described on pages 6-9.

Using both the Net Zero 2050 and Delayed Transition scenarios offered us a comprehensive view of potential future outcomes

Climate Commitments

Since 2019, Equifax has dedicated a meaningful amount of resources to measuring and reducing the environmental impact of our GHG emissions. To assist in this process, we have allocated internal resources, acquired new technology services and leveraged expert advisors, as needed.

Net-Zero 2040 Commitment and Decarbonization Baseline

We are committed to reaching net-zero GHG emissions by 2040 along a science-based pathway, and have set near-term emission reduction targets to facilitate these efforts. In 2021, we worked with a leading environmental advisory firm to perform an internal analysis, which allowed us to establish a baseline for our decarbonization efforts and strengthen transparency around our environmental strategy. As a result of this analysis, we determined that our scope 1 and 2 emissions primarily result from the operation of our office facilities and data centers.

We also performed an analysis of our value chain in line with guidance from the GHG Protocol and determined that the five significant categories of scope 3 emissions for Equifax are: (1) purchased goods and services, (2) capital goods, (3) waste generated in operations, (4) employee commuting, and (5) business travel. We used this data to develop an initial GHG inventory and inform our decarbonization strategy.

Over time, we have refined our processes and procedures to utilize internal forecasting as a means to inform our reduction strategy and measure progress. A more detailed discussion of our decarbonization strategy can be found under Climate Strategy.

SBTi-Approved Near-Term GHG Targets

As part of our strategy to be net zero by 2040, we developed near-term GHG emission reduction targets that were submitted to SBTi for validation in 2022. These targets, which were approved by SBTi in 2023, cover our scope 1 and 2 emissions, as well as our material scope 3 emissions. Under our target ambitions, we have committed to reduce absolute scope 1 and 2 greenhouse gas emissions 54.6% by 2032, from a 2019 base year. We have also committed that 73% of our suppliers by spend, covering purchased goods and services and capital goods (scope 3), will have science-based targets by 2027.

Climate Strategy

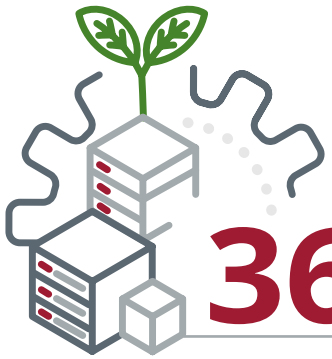
Decarbonization Strategy: Scope 1 and 2

Our scope 1 and 2 emissions primarily result from the operation of data centers and office facilities. To meet our scope 1 and 2 emissions reduction targets, Equifax has invested in a number of energy-saving initiatives, including our extensive Equifax Cloud™ transformation, ongoing workplace enhancements, and space utilization initiatives.

Equifax Cloud Transformation and Data Center Decommissioning

We are in the final stages of migrating the vast majority of our applications and systems infrastructure from legacy on-premises systems to cloud-based solutions hosted by third parties. Our move to the Equifax Cloud continues to have a positive environmental impact by significantly reducing our on-site technology and data centers and leveraging the enhanced energy efficiency of our cloud service providers.[1] As we continue to decommission data centers and on-site servers, we expect to reduce overall gross emissions and transition the corresponding GHG emissions from our scope 1 and 2 inventory to scope 3.

In 2024, we decommissioned 10 data centers, for a total of 36 data centers decommissioned since 2019. Our remaining data centers make up approximately 31% of our total scope 1 and 2 emissions. As we continue to decommission data centers, we expect this number to continue to decline.



36 Data centers decommissioned since 2019

Investment in Energy Efficient Worksites

In recent years, Equifax has enhanced the energy efficiency of a number of our workplaces with high efficiency HVAC systems and daylight and occupancy office sensors, both of which we plan to continue to incorporate at other sites. We have also targeted environmentally efficient buildings for our office space. As of year end 2024, the Equifax real estate portfolio included seventeen Leadership in Energy and Environmental Design (LEED) certified buildings in North and South America and India, three Building Research Establishment Environmental Assessment Method (BREEAM) Excellent rated buildings in the United Kingdom and Spain, three National Australian Built Environment Rating System (NABERS), one Energy Performance Contract certified building in the United Kingdom, one A3 building energy rating (BER) office in Ireland and one building with Neutral Carbon Certification and Blue Flag Certification in Costa Rica. While these Equifax buildings do not represent the majority of our worksites, our global real estate team includes energy efficiency as a factor in determining new office locations. As we progress through our cloud transformation, we are also taking steps to more efficiently manage our remaining onsite data centers, such as optimizing our HVAC systems and implementing cold aisle containment processes.

As we review our physical office space requirements around the world, we have established space utilization standards and metrics, and invested in technology and workspaces that help reduce our space needs, while encouraging employee collaboration and productivity. Maximizing the efficiency of our office spaces and reducing our overall footprint is expected to help Equifax deliver on our decarbonization commitments.

1 Google, our primary cloud-service provider, has announced its goal of running on carbon-free energy, 24/7,at all of its data centers by 2030.

Decarbonization Strategy: Scope 3

Set forth is a description of our scope 3 decarbonization strategy across our value chain.

Purchased Goods and Services and Capital Goods

The Equifax decarbonization strategy related to purchased goods and services and capital goods is being driven by an engagement method. We are working to engage our key suppliers and partners to encourage their adoption of science-aligned targets and/or net-zero ambitions through education on decarbonization, advocating for their participation and leveraging our purchasing power.

Scope 3 Supplier Engagement Campaign

Prior to 2020, we had limited engagement with our suppliers on sustainability-related initiatives. However, in 2023, we set an SBTi-approved target that 73% of our suppliers by spend, covering purchased goods and services and capital goods, will have science-based targets by 2027. During the process of setting our scope 3 target, we identified the value derived from engaging with our suppliers on their climate-related initiatives and began plans to execute a supplier engagement campaign.

In 2023, we initiated a scope 3 supplier engagement campaign targeting the top 86% of our suppliers by spend. As part of this engagement campaign, which continued through year end 2024, we sent letters to over 300 of our top suppliers to inform them of our climate-related commitments and solicit information about their climate-related targets and/or plans.

In determining how to prioritize suppliers for engagement, Equifax looks at where our engagement could have the most impact. We target our largest suppliers, by spend, because they are the most significant contributors to our scope 3 (category 1 and 2) emissions. We have also focused our engagement efforts on suppliers that do not have science-based emissions reduction commitments, because we have the most potential to impact their climate-related commitments.

As a result of this engagement campaign, we have gathered valuable information regarding our suppliers' science-based emission reduction plans and commitments. This information has allowed us to update our current progress toward our scope 3 supplier engagement target and will also be used to inform our go-forward strategy.

Waste

We have undertaken a number of initiatives to reduce the waste and corresponding waste-related emissions produced at our offices. We have reduced, and in many cases eliminated, personal waste bins at desks in favor of more efficient central trash and recycling bins. We shred and recycle paper documents within our offices and program all printers to print double-sided as the default setting to reduce paper usage and waste. We also responsibly dispose of electronic waste, such as laptops and monitors, through a third-party recycling organization.

Our employee Sustainability Network provides an opportunity for employees interested in coordinating, communicating and celebrating sustainability at Equifax. At our Atlanta offices, our employee Sustainability Network has partnered with the real estate team to develop education materials and guidance for fellow employees regarding waste management and recycling efforts at the Company.

Additionally, at our Costa Rica office (approximately 12% of our employee base), we developed an environmental management strategy and are engaged in a number of initiatives, including waste management. Our team reinforces recycling campaigns and updates products and processes to reduce garbage going to the landfill and increase recycling, organic composting and garbage used for energy generation.

Employee Commuting

In 2022, we implemented a 3/2 + 2 return to office framework — open to any employee who can perform work outside of the office and whose role does not require routine weekly travel. As part of this framework, Tuesday, Wednesday and Thursday are standard “in office days,” and employees have the option to work from home on Mondays and Fridays. Our “+2” policy enables employees to work remotely for two full weeks of their choosing each year.

In addition to other benefits, this policy reduces the number of employees commuting to our offices and the corresponding GHG emissions associated with that travel. We support our employees’ use of electric vehicles by purchasing and installing electric car charging stations at our company-owned buildings and offering similar options at our leased facilities. Additionally, access to public transportation is a factor in our building selection process.

Business Travel

To reduce our business-travel related emissions, Equifax policy discourages business travel for internal, non-customer meetings and encourages the use of technology alternatives.

Data centers account for

31%

of total scope 1 and 2 emissions

Metrics and Targets

Overview of Climate-Related Targets

Equifax is committed to reaching net-zero GHG emissions by 2040 along a science-based pathway. In support of that goal, we set near-term emission reduction targets, which were validated by SBTi in 2023. Under our target ambitions, we committed to reduce absolute scope 1 and 2 greenhouse gas emissions 54.6% by 2032, from a 2019 base year. We also committed that 73% of our suppliers by spend, covering purchased goods and services and capital goods (scope 3), will have science-based targets by 2027.

Equifax Targets

Net-Zero
GHG emissions
by 2040

54.6%
reduction in scope 1 and 2
GHG emissions by 2032

73%
of our suppliers to have
science-based targets by 2027

2024 Progress vs. Near-Term GHG Targets

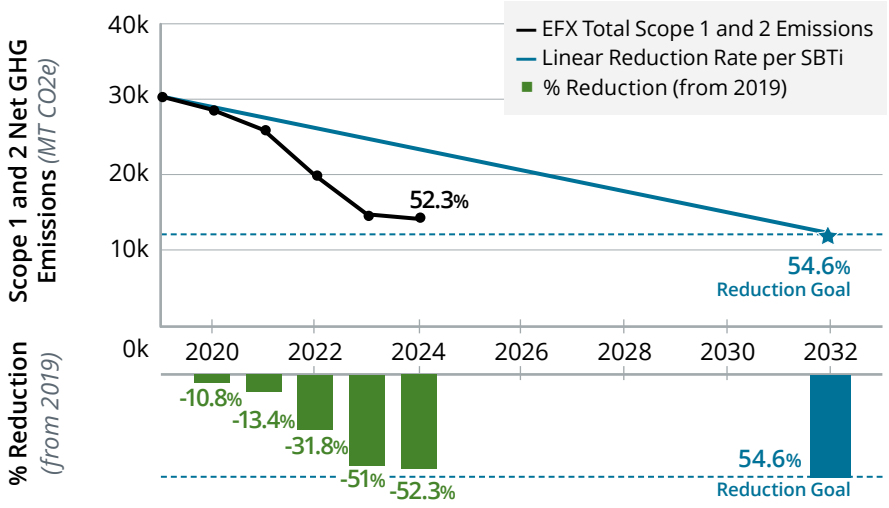
Progress vs. Scope 1 and 2 Targets

As a data, analytics and technology company, our scope 1 and 2 emissions result primarily from the operation of our office facilities and data centers. We are working to reduce our scope 1 and 2 emissions by: (i) converting our scope 1 and 2 inventory to scope 3 by decommissioning our data centers and migrating the vast majority of our applications and system infrastructure from legacy on-premises systems to cloud-based solutions hosted by third parties; and (ii) enhancing the energy efficiency of our workplaces.

We set an SBTi-approved target to reduce absolute scope 1 and 2 greenhouse gas emissions 54.6% by 2032, from a 2019 base year. As shown in Figure 4, as of year end 2024, we have decreased our scope 1 and 2 emissions by 52.3%, representing significant progress toward our near-term reduction target of 54.6% by 2032.

Figure 4

Progress Towards Near-Term Scope 1 and 2 GHG Emissions Reduction Target



A more in-depth description of our scope 1 and 2 decarbonization efforts can be found under Decarbonization Strategy: Scope 1 and 2

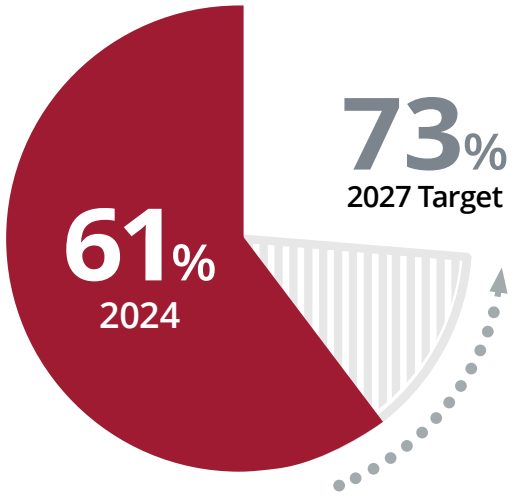
Progress vs. Scope 3 Target

We set an SBTi-approved supplier engagement target that 73% of our suppliers by spend, covering purchased goods and services and capital goods (scope 3), will have science-based targets by 2027. As shown in Figure 5, as of year-end 2024, 61% of our suppliers have set science-based emission reduction targets, reflecting meaningful progress from our 2021 baseline of 20%.

For Equifax, our most significant scope 3 emissions come from the purchase of goods and services and capital goods. Our 2024 progress toward our 2027 supplier engagement target was driven by two primary factors. First, during 2024, we continued to migrate data from on-site data centers to third party cloud service providers (such as Google), many of which have already set science-based emission reduction targets. As we continue to migrate additional data centers to the Equifax Cloud, we expect to increase the percentage of spend with suppliers that have set science-based commitments. Second, many of our other (non-cloud service provider) suppliers set science-based targets in 2024 as part of a broader movement among large U.S. public companies to support global decarbonization efforts.

Figure 5

Progress Toward Scope 3 Supplier Engagement Target



Emissions Data and Metrics

GHG Emissions 2020-2024

Figure 6 summarizes our GHG emissions for 2020-2024.

In 2024, we reduced our combined scope 1 and 2 net GHG emissions by 3% compared to 2023, primarily by decommissioning 10 data centers as part of our ongoing Equifax Cloud technology transformation. Our efforts to move into more energy-efficient office spaces also had a positive impact on our scope 1 and 2 emissions, although most of these gains were offset by the increased footprint of physical offices added as a result of our merger and acquisition activity in 2023.

In 2024, our scope 3 emissions increased by 7% compared to 2023, most notably in the areas of purchased goods and services and capital goods, primarily due to our decommissioning of 10 data centers and migration to cloud-based service providers.

Other Emissions Metrics

Figure 7 summarizes other key environmental metrics for 2020-2024, highlighting our gradual reduction in energy use as a result of data center decommissions and more energy efficient worksites. Figure 7 also reflects the decrease in the intensity of our net emissions relative to revenue. Despite 19 acquisitions during 2020-2024, we decreased our scope 1 and 2 net emissions per million dollars of revenue by 10% during that period.

Figure 6

Emissions Summary

2020-2024 (MT CO2e)	2020	2021	2022	2023	2024
Scope 1	800	1,388	1,089	1,172	1,121
Scope 2 (Gross)	27,140	27,691	27,336	24,205	22,873
Scope 2 (Net)	26,320	24,951	19,641	13,742	13,401
Total Scope 1 and 2 (Net)	**27,120**	**26,339**	**20,730**	**14,914**	**14,522**
Scope 3					
Purchased Goods and Services[1] and Capital Goods[2]	—	—	217,066	212,903	227,302
Waste[3]	—	—	—	267	249
Employee Commuting[4]	—	—	8,027	7,059	6,772
Business Travel[5]	1,769	1,490	5,773	3,749	5,780

1 **Purchased Goods and Services:** To calculate the GHG emissions associated with our purchased goods and services, we use an environmentally-extended input-output (EEIO) expense-based approach, supplemented by actual data, where available and provided to us. EEIO models estimate energy use and/or GHG emissions resulting from the production and upstream supply chain activities of different sectors and products.

2 **Capital Goods:** Included within our purchased goods and services emissions and calculated using the EEIO model.

3 **Waste Generated in Operations:** Using the average-data method, we calculate waste-related emissions for 1/3 of our sites that we then extrapolate to the remaining 2/3 of our offices and data centers.

4 **Employee Commuting:** We developed a model that factors in our return to office framework (Tuesday – Thursday standard in office days + 2 weeks per year remote), geographic location, typical modes of transport, and number of employees to estimate employee commuting GHG emissions for our global office footprint.

5 **Business Travel:** We work with information provided by our travel partners to calculate the GHG emissions associated with our business travel.

Figure 7

Environmental Metrics

2020-2024 (MT CO2e)	2020	2021	2022	2023	2024
Total Scope 1 and 2 Energy (kwh)	66,986,844	74,176,517	72,522,387	62,045,323	60,588,410
Total Scope 1 and 2 (Net) **Emissions Intensity** (per $ million of revenue)	**6.57**	**5.35**	**4.05**	**2.83**	**2.56**

Looking Ahead

Equifax understands the power of data, analytics and technology in addressing the most pressing issues facing the world around us, and the important role we play in the communities where we live and work. We continue to prioritize the reduction of our environmental impact by integrating our oversight and management of climate-related risks and opportunities into our overall business strategy. We are committed to communicating with our investors, employees, communities and customers transparently throughout our environmental journey.

Looking ahead, we plan to continue to transparently share our progress on our environmental initiatives through our annual climate report and the Environment section of equifax.com.

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 operating or environmental performance and events or developments that we expect or anticipate will occur in the future, including statements relating to our climate strategy, reductions in our greenhouse gas emissions, improvements in our IT and data security infrastructure, and similar statements about our outlook and our 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 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.