

2020 Security Annual Report

Executive Summary

Today's cyber challenges are unprecedented – and Equifax is ready. We've transformed security across our enterprise following the cyber attack in 2017. Equifax has built an industry-leading security program, backed with the largest investment in our company's history and supported by a team of highly-skilled security professionals who successfully defend against millions of threats every day.

Equifax has become a leader in security.

Every organization, large or small, is a target for a cyber attack. And, when a breach happens, how you respond matters. In the aftermath of our own cyber attack by the Chinese military, Equifax CEO Mark Begor testified in front of Congress and made a public commitment to become a leader in security.

We embedded security into the DNA of the company.

Equifax invested \$1.5 billion in security and technology, the largest investment in our 122-year history. And, because we know that prioritizing security starts at the top, we changed our reporting structure so that our Chief Information Security Officer reports directly to the CEO.

A security-first culture is our foundation.

We became one of the first publicly traded companies to add a security component to the annual incentive plan for all bonus-eligible employees. We also gave every employee visibility into their own security performance along with clear behaviors to improve their security scorecard.

We rebuilt our company's security and technology systems.

Our migration to the cloud has created an opportunity to exceed traditional on-premise security. Over 150 automated security checks in our cloud environment give us visibility into our security posture – in real time – to a degree that has never before been possible.

We are committed to being a force for good in security.

In the words of our CEO Mark Begor, "Security isn't a trade secret." We've helped others prepare to defend against emerging threats by conducting briefings with our customers and policymakers and by collaborating with law enforcement and intelligence partners.

Equifax is leveraging investments and security expertise to help consumers and customers become more cyber resilient.

Industry-leading security is embedded into our products and services.

> Trusted Identity

Equifax combines advanced analytics and intelligent data orchestration to help businesses verify the identity of consumers and prevent fraud.

> Supply Chain Security

To strengthen supply chain security, we developed CloudControl, which gives our customers visibility into the security of the cloud products they use.

> Breach Services

Our unmatched white-glove breach services program has helped thousands of companies better prepare for and respond to attacks.

> Fraud Detection

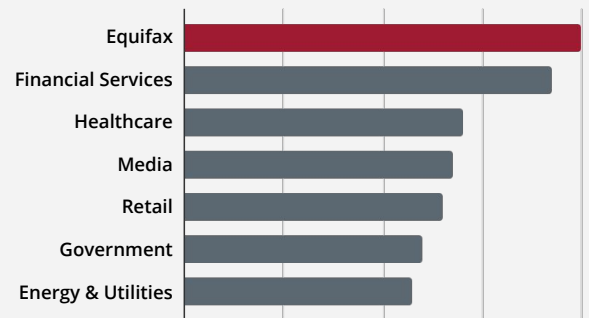
Equifax has used our investments to make personal security and fraud detection more transparent and convenient.

How We're Measured

Equifax exceeds every major industry average on the Gartner Control Maturity Benchmark.

We used the Gartner Control Maturity Benchmark Service to assess our security program maturity. The chart below shows our score as well as average scores by industry, as published by Gartner. At year-end 2020, our security program outperformed the averages of 11 major industries.

2020 Gartner Security Maturity Score

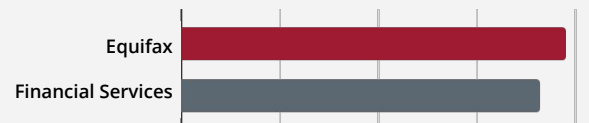


Graphic created by Equifax based on Gartner research. Source: Gartner, Inc., Control Maturity Benchmark Service, January 25, 2021.

A cybersecurity ratings company found that security at Equifax is in the top 3% of the 1,000 largest US firms.

Equifax uses ratings from BitSight, a leading cybersecurity expert, to measure the security posture of our supply chain partners as well as our own security environment. Equifax's security capabilities now rate higher than the financial services industry median as well as 97% of the 1,000 largest US firms surveyed.

March 2021 BitSight Security Posture Rating



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