

Equifax Inc.

2021 Sustainability Accounting Standards Board Index

Equifax supports the goals of the Sustainability Accounting Standards Board (SASB) standards to provide transparency and communicate important sustainability information to our investors and other stakeholders.

Through our continued investor engagement, we understand that the SASB standards represent an important tool for investors to analyze and evaluate companies.

Equifax is included under SASB’s Professional and Commercial Services industry category and our disclosure below addresses the topics and metrics associated with that industry.

Table 1. Sustainability Disclosure Topics & Accounting Metrics

Data Security		
Accounting Metric	Code	Response
Description of approach to identifying and addressing data security risks	SV-PS-230a.1	Equifax has undergone a multi-year transformation of our cybersecurity capabilities, backed by a \$1.5 billion dollar investment in security and technology. As part of the transformation, we have significantly improved the capabilities and effectiveness of our security program (see our 2021 and 2020 Security Annual Reports ¹).

¹ Equifax 2021 and 2020 Security Annual Reports, available at <https://www.equifax.com/newsroom/#reports>

		<p>As described in our 2021 Security Annual Report, Equifax continues to strengthen its security program. Of note, in 2021, we:</p> <ul style="list-style-type: none"> ● Enhanced our cloud security to include automated validation and monitoring; ● Conducted assessments on every vendor in our digital supply chain; ● Customized our employee security training models in order to meet the specific needs of our Company; ● Expanded our collection of specific security metrics to strengthen our global risk posture; ● Conducted tabletop exercises and a real-time crisis simulation with our Company leaders; and ● Engaged with stakeholders around the world to advocate for stronger cybersecurity. <p>Because of these and other efforts, Equifax achieved industry-leading results for our Security Maturity (how well an organization can adapt to cyber threats and manage risk over time) and Security Posture (an organization’s readiness and ability to identify, respond to, and recover from security threats and risks), as measured by independent third parties. Additional results of the Equifax security program can be found in our 2021 Security Annual Report.</p> <p>Industry-leading controls are a central part of the Equifax security program. Our controls are aligned to the National Institute of Standards</p>
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		<p>and Technology (NIST) Cybersecurity Framework as well as the NIST Privacy Framework. Five core capabilities – cybersecurity, privacy, fraud prevention, crisis management, and physical security – are represented in Equifax’s unified controls framework and comprehensive security program.</p> <p>The Audit Committee and Technology Committee of our Board of Directors coordinate on cybersecurity risk oversight for the Company. As discussed in our 2022 Proxy Statement²:</p> <p>... the Audit Committee and Technology Committee coordinate on risk management oversight with respect to cybersecurity, including through quarterly joint committee meetings that cover the following topics:</p> <ul style="list-style-type: none"> • Regular reports from the internal audit department regarding the security and technology portions of the internal audit plan • Regular reports from our CISO and CTO regarding the cybersecurity control environment, including remediation updates, compensating controls analyses and other recurring items • Regular reports from our SVP for Enterprise Risk Management and our Chief Privacy and Compliance Officer regarding our risk and compliance programs, including our compliance with obligations under
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² Equifax 2022 Proxy Statement, available at <https://investor.equifax.com/company-information/annual-reports-proxy-statements>

		<p>agreements to settle litigation matters and certain federal and state government investigations arising out of the 2017 cybersecurity incident</p> <ul style="list-style-type: none"> • Periodic updates from the Chief Privacy and Compliance Officer regarding developments related to our global privacy program <p>On an annual basis, the Board performs an enterprise risk assessment which considers privacy and data security (including cybersecurity) risks. As discussed in the 2022 Proxy Statement:</p> <p>On an annual basis, the Board performs an enterprise risk assessment with management to review the principal risks and monitors the steps management is taking to map and mitigate these risks</p> <ul style="list-style-type: none"> • 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 (i) financial, operational and strategic risks, and (ii) ethical, legal, privacy, data security (including cybersecurity), regulatory and other compliance risks <p>Equifax has developed a cyber audit framework for the Board to more effectively assess and address cybersecurity issues. Of note, the framework goes into details around the Company's status of threat</p>
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		<p>condition; third-party assessments; cybersecurity and risk reduction initiatives; program measures from Audit, Compliance, Regulatory, and Talent; and key risk indicators. In addition to participation in annual crisis tabletop exercises with the Senior Leadership Team, the Board also receives annual training on cybersecurity issues.</p> <p>Equifax continues to implement a cybersecurity performance measure into our compensation program which is one of the metrics used to evaluate performance of all bonus-eligible employees, including executives, under the Annual Incentive Program. The cybersecurity performance measures, and assessment of employee performance thereunder, are discussed in more detail in the 2018-2022 Proxy Statements.</p> <p>Equifax has multiple additional processes to assess, rate, and manage risks that could result in the loss of confidentiality, integrity, or availability of Equifax assets or consumer data. These include completing an annual risk assessment for the security program as well as risk rating and risk assessment processes for individual applications and third parties (e.g., suppliers).</p> <p>Additional details regarding Equifax's commitment to data security can be found under the Security section of our ESG website and in the 2021 and 2020 Security Annual Reports.</p>
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<p>Description of policies and practices relating to collection, usage, and retention of customer information</p>	<p>SV-PS-230a.2</p>	<p><u>Privacy Principles</u></p> <p>Equifax focuses on five key privacy principles: (1) Quality, (2) Stewardship, (3) Discretion, (4) Partnerships, and (5) Designing for Privacy.</p> <p><u>Transparency and Control</u></p> <p>Equifax is committed to providing transparency over our collection, use, and sharing of data, and providing consumers with greater control over their data. For our United States business, we’ve consolidated most of our privacy policies into a unified Equifax Privacy Statement. This comprehensive privacy statement discusses how we collect, use, and share data across all of our businesses, and provides greater detail over the types of data we collect. Individuals outside the United States can refer to the privacy statements for their country on our country-specific websites.</p> <p><u>Effective Governance</u></p> <p>We are committed to embedding privacy into all aspects of our business, and we believe that commitment should be transparent and accountable. That’s why we’ve publicly committed to being an early adopter of the NIST Privacy Framework, a best-in-class privacy tool to help identify and manage privacy risk to build innovative products and services while protecting individuals’ privacy.³</p>
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³ “Equifax Takes Leadership Stand With Early-Adoption Of Privacy Framework,” 28 January 2020, <https://investor.equifax.com/news-and-events/press-releases/2020/01-28-2020-215935971>

		<p>Equifax maintains privacy policies covering our global operations which include:</p> <ul style="list-style-type: none"> ● US: Equifax Privacy Statement⁴ ● UK: Equifax Information Notice,⁵ Credit Reference Agency Information Notice (CRAIN), and the Equifax Website, Cookies and Consumer Services Privacy Policy.⁶ ● Canada: Canada Privacy Policy⁷ ● Australian/New Zealand: Equifax Privacy Policy⁸ ● Argentina: Terminos y condiciones de Equifax⁹ ● Paraguay: Política de Privacidad¹⁰ ● Chile: Términos y Condiciones de Compra los Productos / Servicios Equifax en el Sitio Web www.Equifax.cl¹¹ ● Ecuador: Política de Privacidad¹² ● Honduras: Política de Privacidad¹³ ● El Salvador: Política de Privacidad¹⁴ ● Costa Rica: Política de Privacidad¹⁵ ● Mexico: Aviso de Privacidad¹⁶
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⁴ Equifax Privacy Statement, August 2021, <https://www.equifax.com/privacy/privacy-statement/>

⁵ Equifax Information Notice, September 2021, <https://www.equifax.co.uk/ein.html>

⁶ Equifax Website, Cookies and Consumer Services Privacy Policy, November 2021, https://www.equifax.co.uk/About-us/Privacy_policy.html

⁷ Equifax Privacy Policy, May 2021, <https://www.consumer.equifax.ca/privacy/>

⁸ Equifax Privacy Policy (Australia), September 2021, <https://www.equifax.com.au/privacy>

⁹ Equifax Veraz Terminos y condiciones de Equifax, <https://www.soluciones.equifax.com.ar/legal#PrincipiosB%C3%A1sicos>

¹⁰ Equifax Política de Privacidad, https://soluciones.equifax.com.py/privacy_policy

¹¹ Equifax Derechos de los Consumidores, <https://soluciones.equifax.cl/legal>

¹² Equifax Política de Privacidad, https://www.equifax.ec/privacy_policy

¹³ Equifax Política de Privacidad, <https://www.equifax.hn/legal>

¹⁴ Equifax Política de Privacidad, <https://www.equifax.sv/legal>

¹⁵ Equifax Política de Privacidad, <https://www.equifax.co.cr/legal>

¹⁶ Equifax Aviso de Privacidad, <https://www.equifax.com.mx/es/privacidad>

		<ul style="list-style-type: none"> • India: Privacy Policy¹⁷ • Spain: Política de Privacidad y Cookies¹⁸ <p>Additional details regarding Equifax's commitment to privacy can be found under the Privacy section of our ESG website.</p>
(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected	SV-PS-230a.3	Equifax complies with all legal, regulatory, and other applicable industry requirements involving customers' confidential business information (CBI) or personally identifiable information (PII). Except as a matter of public record, Equifax does not disclose this information.

¹⁷ Equifax Privacy Policy, https://www.equifax.co.in/privacy-policy/en_in

¹⁸ Equifax Política de Privacidad y Cookies, August 2021, <https://soluciones.equifax.es/legal#Privacy>

Workforce Diversity & Engagement

In 2021, Equifax gained more than 700 employees through eight acquisitions completed during the year. Our 2021 workforce diversity percentages reflect the impact of those acquisitions on our employee composition. Excluding acquisitions, we experienced positive increases in racial and ethnic diversity among our U.S. leadership and our overall U.S. workforce, and an increase in professional and sales roles. As we integrate acquisitions, we will continue to incorporate Equifax’s inclusion and diversity practices, programs, and initiatives throughout our organization and leverage them to attract, develop, and retain a talented and diverse workforce.

In the context of labor trends and shifts that occurred market-wide in 2021, Equifax experienced an increase in voluntary employee turnover. At Equifax, our leadership team continues to monitor turnover and take targeted action to improve retention and engagement. We also use rigorous internal metrics and external benchmarks to measure progress.

For more information regarding Equifax’s inclusion and diversity and talent initiatives, please see the [Culture and Careers](#) section of our ESG website and our Proxy Statement.

Accounting Metric	Code	Response		
Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	SV-PS-330a.1	Category¹⁹	2020	2021
		Women Senior Leaders ²⁰ (Global)	31%	31%
		Women (Global)	45%	44%
		Black Senior Leaders (US)	5%	3%

¹⁹ Race and ethnic diversity include US demographic information only. Gender data is based on global workforce consistent with EEO reporting.

²⁰ “Senior Leaders” include all employees with roles at Management Band 4 and above.

		Black (US)	17%	16%
		Hispanic Senior Leaders (US)	4%	4%
		Hispanic (US)	5%	5%
		Asian Senior Leaders (US)	17%	17%
		Asian (US)	18%	17%
		Other ²¹ Senior Leaders (US)	1%	1%
		Other (US)	2%	2%
		Total Minority Senior Leaders (US)	27%	26%
		Total Minority (US)	42%	41%
(1) Voluntary and (2) involuntary turnover rate for employees	SV-PS-330a.2	Voluntary Turnover Rate ²²	12%	20%
		Involuntary Turnover Rate	5%	6%
Employee engagement as a percentage	SV-PS-330a.3	Employee Engagement ²³	NA	NA

²¹ "Other" category includes the following demographics: American Indian or Alaska Native, Native Hawaiian or other Pacific Islanders, and Two or More races.

²² Equifax uses global workforce data to calculate turnover rate.

²³ No comprehensive employee surveys conducted during this timeframe; 2020 employee engagement survey focused primarily on COVID-19 topics.

Professional Integrity		
Accounting Metric	Code	Response
Description of approach to ensuring professional integrity	SV-PS-510a.1	<p>To meet our ethics and compliance responsibilities, Equifax maintains a Code of Ethics and Business Conduct. Our Code of Ethics and Business Conduct provides guidance on each team member’s personal responsibility and expectations of all Equifax employees, which includes complying with the laws in every market we operate in and also applying our good judgment in everything we do, each and every day.</p> <p>The Equifax Code of Ethics and Business Conduct addresses topics such as (1) our commitment to ethics and compliance, including the Equifax integrity line, (2) respect and integrity in the workplace, including diversity and non-discrimination, (3) maintaining appropriate business relations, (4) protecting our information and assets, and (5) following the letter and spirit of the law.</p> <p>The Equifax Code of Ethics and Business Conduct is provided to all new hires and each year all Equifax employees receive training on the Code and certify their review and understanding of, and agreement to abide by its terms and conditions.</p> <p>Additional details regarding Equifax’s approach to ensuring professional responsibility can be found in the full Code of Ethics and Business Conduct.</p>
Total amount of monetary losses as a result of legal proceedings associated with professional integrity	SV-PS-510a.2	Any material legal proceedings for the company are disclosed under “Item 3. Legal Proceedings” in our Form 10-K and Form 10-Qs, filed with the SEC.

Table 2. Activity Metrics

Activity Metric	Code	Response		
Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract	SV-PS-000.A	Category	2020	2021
		Full-Time and Part-Time	11,621	12,541
		Temporary	258	208
		Contract	10,021	10,687
Employee hours worked, percentage billable	SV-PS-000.B	Employee hours	45,622,876 annualized	48,911,189 annualized
		Percentage billable	NA	NA

Last updated: March 24, 2022

You should assume that the information appearing in this report is accurate only as of the date it was last updated.