



2022 Sustainability Accounting Standards Board (SASB) Report

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 integrate sustainability considerations into their investment and stewardship decisions.

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.

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Sustainability Disclosure and Accounting Responses

Data Security

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

Equifax has continued to maintain and optimize the capabilities established during our multi-year over \$1.5B security and technology transformation. As part of the transformation, we have significantly improved the capabilities and effectiveness of our security program (see our Security Annual Reports¹).

As described in our 2022 Security Annual Report, Equifax continues to strengthen its security program. Of note, in 2022, we:

- Continued to strengthen the security posture of The Equifax Cloud, achieving multi-cloud environment security parity and improving container security;
- Completed security risk assessments on more than 750 critical risk vendors;
- Expanded and further customized our employee security training programs to reach more than 23,000 employees and contract workers while introducing new targeted behavior measures;
- Adopted advanced cybersecurity tooling, often partnering with external service providers to shape and build next generation capabilities for the benefit of the industry;
- Conducted 14 tabletop exercises and real-time crisis simulations with our Company leaders and Board of Directors; and
- Engaged with stakeholders around the world to advocate for stronger cybersecurity.

As a result of these and other efforts, Equifax achieved industry-leading results for our Security Maturity - or how well an organization can adapt to cyber threats and manage risk over time - for the third consecutive year, and continued to demonstrate industry leadership in Security Posture - 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 2022 Security Annual Report.

Comprehensive security and privacy controls are a central part of the Equifax security program. Our controls are aligned to the National Institute of Standards and Technology (NIST) Cybersecurity Framework as well as the NIST Privacy Framework. Five core capabilities – cybersecurity, privacy, fraud prevention, crisis

¹ Equifax 2020-2022 Security Annual Reports available at <https://www.equifax.com/about-equifax/reports-esg-annual/>

management, and physical security – are represented in Equifax’s unified controls framework and comprehensive security program.

The Audit Committee and Technology Committee of our Board of Directors coordinate on cybersecurity risk oversight for the Company. As discussed in our 2023 Proxy Statement²:

... 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:

- 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 Chief Privacy and Compliance Officer regarding our global privacy, risk management and compliance programs, including compliance matters related to cybersecurity

On an annual basis, the Board performs an enterprise risk assessment which considers privacy and data security (including cybersecurity) risks. As discussed in the 2023 Proxy Statement:

On an annual basis, the Board performs 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 (i) financial, operational and strategic risks, and (ii) ethical, legal, privacy, data security (including cybersecurity), data quality, regulatory and other compliance risks

Equifax has developed a reporting framework for the Board to more effectively assess and address cybersecurity issues. Of note, the framework details the Company’s threat condition status (calibrated to the conditions of the external threat landscape); third-party assessments; cybersecurity and risk reduction initiatives; program measures from Audit, Compliance, Regulatory, and Talent; and

² *Equifax 2023 Proxy Statement*, available at <https://investor.equifax.com/company-information/annual-reports-proxy-statements>

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.

Equifax continues to include an individual security performance measure as 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 2018-2023 Proxy Statements.

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).

Additional details regarding Equifax's commitment to data security can be found under the [Security](#) section of our ESG website and in the 2020-2022 [Security Annual Reports](#).

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: (1) Quality, (2) Stewardship, (3) Discretion, (4) Partnerships, and (5) 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. 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.

Effective Governance

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

Equifax maintains privacy policies covering our global operations which include:

- 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
- India: Privacy Policy¹⁷
- Spain: Política de Privacidad y Cookies¹⁸

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

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

Equifax complies with all legal, regulatory, and other applicable industry requirements involving customers' CBI or PII. Except as a matter of public record, Equifax does not disclose this information.

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>

⁴ Equifax Privacy Statement, <https://www.equifax.com/privacy/privacy-statement/>

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

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

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

⁸ Equifax Privacy Policy (Australia), <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>

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

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

Workforce Diversity & Engagement

We continue to make positive strides in support of our inclusion and diversity (I&D) strategy by deepening our commitment to employee networks around the world, open dialogues to enhance understanding and mutual listening, on-going I&D focused training, and cultural heritage celebrations.

We have consistently improved enterprise-wide trends around representation and promotions for both women and employees of diverse racial and ethnic backgrounds, and pride ourselves on promoting and hiring highly-qualified candidates who enhance our culture, add diverse perspectives, and deliver on our business strategy. Consistent with our commitment to diversity, in 2022, we expanded our diverse candidate interview slate requirements to include all external professional and management roles. Within Equifax's senior leadership team, nearly 60% are female or identify as having a diverse racial or ethnic background. Our high quality female leadership talent is in high demand in the current labor market. To drive accountability and progress, under the annual incentive plan, all employees in senior leadership roles have individual ESG performance goals related to workforce diversity. Performance versus this goal is taken into account when determining the bonus achievement of each leader.

Further, with the recent addition of Karen Fichuk, former Chief Executive Officer for Randstad North America, as an independent director, 40% of our director nominees for election at the 2023 Annual Meeting are women. Since 2019, we have added four new independent directors who have significantly enhanced the diversity of our Board.

In the context of labor trends and shifts that continued market-wide in 2022, Equifax experienced ongoing elevated voluntary employee turnover, although this remains well below our industry benchmark¹⁹ of 25% (U.S. Bureau of Labor Statistics). 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.

¹⁹ US 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 US workforce for benchmark purposes.

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

Category ²⁰	2020	2021	2022
Women Senior Leaders ²¹ (Global)	31%	31%	29%
Women (Global)	45%	44%	45%
Black Senior Leaders (US)	5%	3%	4%
Black (US)	17%	16%	16%
Hispanic Senior Leaders (US)	4%	4%	5%
Hispanic (US)	5%	5%	6%
Asian Senior Leaders (US)	17%	17%	16%
Asian (US)	18%	17%	17%
Other ²² Senior Leaders (US)	1%	1%	2%
Other (US)	2%	2%	3%
Total Minority Senior Leaders (US)	27%	26%	27%
Total Minority (US)	42%	41%	42%

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

Category	2020	2021	2022
Voluntary Turnover Rate ²³	12%	20%	19%
Involuntary Turnover Rate	5%	6%	5%

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

Category	2020	2021	2022
Employee Engagement ²⁴	N/A	N/A	78%

²⁰ Race and ethnic diversity include US demographic information only. Gender data is based on global workforce consistent with EEO reporting.

²¹ "Senior Leaders" include all employees with roles at Management Band 4 and above.

²² "Other" category includes the following demographics: American Indian or Alaska Native, Native Hawaiian or other Pacific Islanders, and Two or More races.

²³ Equifax uses global workforce data to calculate turnover rate.

²⁴ No comprehensive employee surveys conducted during 2020 and 2021; 2020 employee engagement survey focused primarily on COVID-19 topics.

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. 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.

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.

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.

Additional details regarding Equifax's approach to ensuring professional responsibility can be found in the full [Code of Ethics and Business Conduct](#).

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

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.

Activity Metrics Responses

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

Category	2020	2021	2022
Full-Time and Part-Time	11,621	12,541	13,929
Temporary	258	208	191
Contract	10,021	10,687	10,606

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

Category	2020	2021	2022
Employee hours ²⁵	45,622,876 annualized	48,911,189 annualized	52,075,182 annualized
Percentage billable	N/A	N/A	NA

Last updated: March 23, 2023

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

²⁵ Employee Hours include FTE and CTE combined