

ESG @ Equifax

We believe that focusing on environmental, social and governance (“ESG”) priorities will better position our Company for long-term sustainability and, in turn, build shareholder value. In 2020, we made significant progress with respect to each priority. Disclosure of all of our ESG priorities and related initiatives can be found at www.equifax.com/about-equifax/environmental-social-governance. Each of these topics addressed on our website reflects an important area of focus for our Company. Below are highlights on our progress with respect to four of our ESG priorities.



Consumer Impact



Our People



Environment and Energy



Security



Community Engagement



Values, Purpose, and Ethics



Privacy



Our Suppliers



Corporate Governance



Consumer Impact

One leading example of embedding ESG within our business is the positive role our Company plays in the lives of our consumers, which aligns with our purpose of “helping people live their financial best.” According to the Consumer Financial Protection Bureau, approximately 45 million Americans operate outside the formal financial system and do not have credit records that can be scored to enable access to lower cost loans. Our unique and differentiated data assets – such as utility and phone payments in our exclusively managed data – reach approximately 30 million people who do not have traditional credit files. We help bring these Americans into the formal credit system, increase their access to credit and lower their credit costs.



Our People

Equifax is committed to inclusion and diversity. The slate of nominees for election at our 2021 Annual Meeting of Shareholders includes three female directors, one of whom is racially diverse. At the executive management level, all eight individuals who have been added to the senior leadership team since 2019 are diverse in terms of gender, race or ethnicity. Three of our four business unit leaders are diverse. Among other initiatives within our Company, we have accelerated the focus on our employee affinity networks, including our Black Organization for Leveraging Differences (BOLD), launched in 2020, and our Equifax Pride Network. We have implemented unconscious bias training for all leaders and imposed a new requirement that a diverse slate of candidates must be considered for all higher level management roles. In 2020, our CEO hosted a global town hall attended by more than 3,200 employees in order to promote an ongoing dialogue about race.



Environment and Energy

We are responding in new ways regarding environmental impact and greenhouse gas emissions disclosure. Since 2018, we have invested an incremental \$1.5 billion in transformational cloud technology. Through this bold strategic investment, we are moving our technology infrastructure and data assets to the cloud, which will have a positive environmental impact by leveraging the environmental efficiency of our cloud service provider to reduce our impact on greenhouse gas emissions. During 2020, we decommissioned six data centers, over 6,800 legacy assets and 1,098 legacy applications. We have committed to disclosing our corporate greenhouse gas emissions by the end of 2021 and look forward to sharing our strategies to continue to reduce our environmental impact.



Security

Security is a significant business priority and we are committed to being an industry leader. Our corporate culture prioritizes security and we have enhanced our security controls and completed rigorous certifications of our security program. We believe in transparency and sharing with our partners, customers and competitors around security. The pillars of our security program are culture, controls, compliance and customers. We expanded our commitment to share our learnings with our customers and peers, and in 2020, hosted the Equifax inaugural Customer Security Summit, detailing our progress on our security transformation and discussing advancements in supply chain security with teams that conduct third party audits on Equifax. Among other external recognition, we were named a 2020 CS050 award winner for our security transformation, in recognition of our thought leadership in security as judged by security executives, industry experts and academics.