

Equifax Inc. Sustainability Accounting Standards Board (SASB) 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 making our initial SASB disclosure. We are proud to take this important step and plan to continue to review and enhance our disclosure going forward based in part on our ongoing engagement with investors.

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	<p>The Audit Committee and Technology Committee of the Board of Directors coordinate on cybersecurity risk oversight. As discussed in the Company's 2021 Proxy Statement:</p> <p style="padding-left: 40px;">... 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

		<ul style="list-style-type: none"> ● 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 and Compliance regarding our risk and compliance program, including our compliance with obligations under agreements to settle litigation matters and certain federal and state government investigations arising out of the 2017 cybersecurity incident ● Periodic updates from the Chief Privacy and Data Governance Officer regarding developments related to our global privacy program <p>Additionally, Equifax has developed a cyber audit framework for the Board to more effectively assess and address cybersecurity issues (see discussion in the 2019 Proxy Statement). The full Board participates in annual tabletop crisis management simulation exercises and/or training with management.</p> <p>We implemented a cybersecurity performance measure into our compensation program which, beginning in 2018, is one of the metrics used to evaluate performance of all employees, including executives, under the Annual Incentive Program. The assessment and cybersecurity performance measure are discussed in more detail in the Company's 2018, 2019, 2020, and 2021 Proxy Statements.</p> <p>In 2018, Equifax began a three-year transformation of our security program. As part of the transformation, the Company undertook a process to improve the efficiency, operability, and effectiveness of our Information Security</p>
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		<p>Program (see <i>2020 Security Annual Report</i>¹ and discussion of “refining our security policies and technical standards” in the 2019 Proxy Statement). Our comprehensive Information Security Program controls are aligned to the National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF) and NIST Privacy Framework (PF).² Today, five capabilities – cybersecurity, privacy, fraud prevention, crisis management, and physical security – are represented in the Company’s unified controls framework and comprehensive security program.</p> <p>On an annual basis, the Board of Directors performs an enterprise risk assessment which considers privacy and data security (including cybersecurity) risks. As discussed in our 2020 Proxy Statement:</p> <p style="padding-left: 40px;">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 multiple additional processes to assess, rate, and manage risks that could result in the loss of confidentiality, integrity, or availability of Equifax</p>
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¹ *Equifax 2020 Security Annual Report*, <https://assets.equifax.com/newsroom/2020-security-annual-report.pdf>

² “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> and *Equifax 2020 Security Annual Report*, 5 May 2021, <https://assets.equifax.com/newsroom/2020-security-annual-report.pdf>

		<p>assets or consumer data. These include completing an annual risk assessment for the Information Security Program as well as risk rating and risk assessment processes for individual applications and third parties (e.g., suppliers).</p> <p>Equifax previously announced our adoption of the NIST Cybersecurity Framework.³ As outlined in the framework, the Company reviews both external and internal threats, analyzes potential business impacts and likelihoods, and uses threats, vulnerabilities, likelihoods, and impacts to determine risk.⁴</p> <p>Additional details regarding Equifax’s commitment to data security can be found at https://www.equifax.com/about-equifax/security/ and in the 2020 Security Annual Report available at https://www.equifax.com/securityreport.</p>
<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> 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> 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.</p>

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 National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF), <https://www.nist.gov/cyberframework/framework>

		<p>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 National Institute of Standards and Technology (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.⁵</p> <p>Equifax maintains privacy policies covering our global operations which include:</p> <ul style="list-style-type: none"> ● US: Equifax Privacy Statement⁶ ● UK: Equifax Information Notice,⁷ Credit Reference Agency Information Notice (CRAIN), and the Equifax Website, Cookies and Consumer Services Privacy Policy.⁸ ● Canada: Canada Privacy Policy⁹ ● Australian/New Zealand: Equifax Privacy Policy¹⁰ ● Argentina: Terminos y condiciones de Equifax¹¹ ● Paraguay: Política de Privacidad¹² ● Chile: Términos y Condiciones de Compra los Productos / Servicios Equifax en el Sitio Web www.Equifax.cl¹³
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⁵ “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>

⁶ Equifax Privacy Statement, April 2020, <https://www.equifax.com/privacy/privacy-statement/>

⁷ Equifax Information Notice, May 2020, <https://www.equifax.co.uk/ein.html>

⁸ Equifax Website, Cookies and Consumer Services Privacy Policy, May 2020, https://www.equifax.co.uk/About-us/Privacy_policy.html

⁹ Equifax Privacy Policy, September 2018, <https://www.consumer.equifax.ca/privacy/>

¹⁰ Equifax Privacy Policy (Australia), <https://www.equifax.com.au/privacy>

¹¹ Equifax Veraz Terminos y condiciones de Equifax, <https://www.soluciones.equifax.com.ar/legal#PrincipiosB%C3%A1sicos>

¹² Equifax Política de Privacidad, https://soluciones.equifax.com.py/privacy_policy

¹³ Equifax Derechos de los Consumidores, <https://soluciones.equifax.cl/legal>

		<ul style="list-style-type: none"> ● Ecuador: Política de Privacidad¹⁴ ● Honduras: Política de Privacidad¹⁵ ● El Salvador: Política de Privacidad¹⁶ ● Costa Rica: Política de Privacidad¹⁷ ● Mexico: Aviso de Privacidad¹⁸ ● India: Privacy Policy¹⁹ ● Spain: Política de Privacidad y Cookies²⁰ <p>Additional details regarding Equifax’s commitment to privacy can be found at https://www.equifax.com/privacy/.</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.

¹⁴ Equifax Política de Privacidad, https://www.equifax.ec/privacy_policy

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

¹⁶ Equifax Política de Privacidad, <https://www.equifax.sv/legal>

¹⁷ Equifax Política de Privacidad, <https://www.equifax.co.cr/legal>

¹⁸ Equifax Aviso de Privacidad, <https://www.equifax.com.mx/es/privacidad>

¹⁹ Equifax Privacy Policy, https://www.equifax.co.in/privacy-policy/en_in

²⁰ Equifax Política de Privacidad y Cookies, <https://soluciones.equifax.es/legal#Privacy>

Workforce Diversity & Engagement			
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	Category²¹	2020
		Women Senior Leaders ²² (Global)	31%
		Women (Global)	45%
		Black Senior Leaders (US)	5%
		Black (US)	17%
		Hispanic Senior Leaders (US)	4%
		Hispanic (US)	5%
		Asian Senior Leaders (US)	17%
		Asian (US)	18%
		Other ²³ Senior Leaders (US)	1%
		Other (US)	2%
		Total Minority Senior Leaders (US)	27%
		Total Minority (US)	42%

²¹ Race and ethnic diversity includes US demographic information only. Gender data is based on global workforce consistent with EEO reporting.

²² "Senior Leaders" include all employees with roles at Management Band 4 and above.

²³ "Other" category includes the following demographics: American Indian or Alaska Native, Native Hawaiian or other Pacific Islanders, and Two or More races.

(1) Voluntary and (2) involuntary turnover rate for employees	SV-PS-330a.2	Voluntary Turnover Rate ²⁴	12%
		Involuntary Turnover Rate	5%
Employee engagement as a percentage	SV-PS-330a.3	Employee Engagement	NA ²⁵
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 all Equifax employees must certify their review and understanding of, and agreement to abide by the terms and conditions of the Code each year.</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>	

²⁴ Equifax uses global workforce data to calculate turnover rate.

²⁵ No comprehensive employee survey conducted during this time; employee engagement survey focused primarily on COVID-19 topics.

		which is available at: https://assets.equifax.com/assets/corp/code_of_ethics.pdf .
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
		Full-Time and Part-Time	11,621
		Temporary	258
		Contract	10,021
Employee hours worked, percentage billable	SV-PS-000.B	Employee hours	45,622,876 annualized
		Percentage billable	NA

Last updated: October, 2021

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