A Closer Look
As a global data, analytics, and technology company, we play an essential role in the economy by helping companies in diverse industries, such as automotive, communications, utilities, financial services, fintech, healthcare, insurance, mortgage, professional services, retail, e-commerce, plus government agencies, make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and technology lets us create the insights that power decisions to move people forward. We help businesses provide a seamless and positive experience during life’s pivotal moments — like applying for a job or mortgage, financing an education, or buying a car.
From uncovering more profitable prospects, detecting fraud, and verifying employment and benefits eligibility, to delivering powerful workforce management tools, Equifax serves consumers and businesses globally through three business units. Each business unit focuses on the needs of unique market segments, built on a cloud-native data fabric and scalable global platforms enabled by the Equifax Cloud™, and always putting customers first.

Each business unit focuses on the needs of unique market segments, putting customers first in everything they do.
Our Business Units

**U.S. Information Solutions**
Providing U.S. businesses with a wide range of commercial solutions — from credit information and fraud prevention to financial marketing and analytical services. We provide solutions to help assess market opportunities, identify more profitable customers, improve customer experiences, optimize portfolio performance, and manage risk. Our solutions help customers increase conversions, improve margins, build identity trust, and reduce fraud to help their business thrive.

---

**Workforce Solutions**
Partnering with thousands of customers to provide human resource, employment, tax management, and payroll-related services. We help lenders, employers, and government agencies confidently verify income, employment, and education, while also offering comprehensive risk and criminal justice intelligence solutions. Our HR management services help customers with regulatory compliance, freeing up their teams to focus on more value-added initiatives. We do this by leveraging extensive workforce data and powerful analytics to help deliver robust HR tools.

---

**International**
Leveraging unique data sources and analytics to provide consumers, businesses, and government entities with more access to credit and financial opportunity. From business credit checks to fraud prevention and new customer acquisition, to insights that help manage risk, combat fraud, grow profitable customer relationships, and comply with government regulations, we provide solutions in 24 countries around the world, with regions in Asia Pacific, Europe, Latin America, and Canada.

---

*2021 Revenue

<table>
<thead>
<tr>
<th>U.S. Information Solutions</th>
<th>Workforce Solutions</th>
<th>International</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.6B*</td>
<td>$2.0B*</td>
<td>$1.0B*</td>
</tr>
</tbody>
</table>
Our Impact

Our purpose is to help people live their financial best. It’s why we exist, to create economically healthy individuals and communities everywhere we do business.

In a single year, our unique data and analytics change millions of lives around the world.

13.5M Latin American consumers gained access to credit
12.3M know-your-client verification checks were completed for customers in Canada
8.1M people in the U.S. secured a loan to further their education
2.8B consumer credit card files were delivered to U.S. lenders
21.7M consumers secured a mortgage or a home equity loan
2.2M United Kingdom consumers got a credit card

*January - December 2021 Sources: Data & analytics captured by Equifax business units (U.S. Information Solutions, Workforce Solutions, and International)
Our Values

Our values express who we are, how we work, and the behaviors that support our company, our vision and our purpose. They serve as guiding principles for our global team.

Do the right thing

Leading with integrity, accountability, and high standards to secure all that is entrusted to us.

Customers first

Exceeding expectations and delivering value and quality as we aim to be our customers’ first call.

One Equifax

Working together globally, aligned with optimism, with the best intentions and a spirit of fun.

Grow and innovate

Being curious and applying insights to optimize and scale our leadership in technology, data, and products.

Say / do

Driving excellence, delivering, and winning with urgency, agility, and grit.

Live our best

Taking initiative to develop ourselves, value diversity of experience and thought with pride — at work and in our communities.
Our Commitments

We act on our commitments by nurturing our most valuable asset — our people.

- **Fostering a culture of inclusion** by living our shared values to ensure all employees feel they belong, have a voice, are respected, and are inspired to realize their greatest potential.

- **Maintaining diverse representation** by celebrating a holistic vision of employees through attracting, inspiring, and retaining talent with different backgrounds and perspectives.

- **Employing a comprehensive approach to inclusion and diversity** to ensure we focus our priorities and sustain the improvements we are making.

- **Integrating inclusion and diversity** into our infrastructure through equitable and inclusive policies, processes, and training that reinforce the value of diversity for employees and the company.

- **Leading partnerships and alliances** to educate, drive social impact, create shared value, and enable sustainable communities where we live and work.
Community, Foundation and Philanthropy

Through the Equifax Foundation, we help people live their financial best by supporting the financial wellbeing of the communities in which we live and work, applying our resources in pursuit of building economically resilient communities. Our support includes:

- Millions in direct grants and matching gifts to partner organizations
- Helping vulnerable communities gain access to financial coaching, credit-building tools, and programs
- Significant investments in financial resource centers to build financial health, economic independence
- Enabling low-cost banking and affordable credit to communities in need
Environmental, Social and Governance (ESG)

We believe having a strong ESG strategy is critical to creating a more inclusive global economy. We are committed to:

- **Managing our carbon footprint** with a goal of net zero emissions by 2040
- A **diversity, equity and inclusion strategy derived from our core values** and publicly disclosing our workforce demographics
- **Accelerating access to credit** and driving financial inclusion in our communities
- **Investing in our communities** to support access to capital and wealth-building efforts
- **Leading in security** with investments in technology, overhauled security controls, rigorous certifications, collaboration with leaders in business and government, and a focus on embedding security into our DNA.
**Fast Facts**

- **Company size:** 13,000 employees
- **Brand heritage:** Founded in 1899
- **Global presence:** 24 countries
- **NYSE ticker symbol:** EFX
- **Headquarters:** Atlanta, GA, U.S.
- **2021 Revenue:** $4.9 billion

**Industries served:** Automotive, capital markets, communications/utilities, financial services, fintech, government, healthcare, insurance, logistics, manufacturing, mortgage, HR, professional services, retail/e-commerce

**Innovation:** 300+ active patents and current patent applications; 151 new products delivered in 2021; 45% faster time to market with new products over last 24 months