



A Closer Look

Who we are

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.



What we do

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.

\$1.6B*

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.

\$2.0B*

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.

\$1.0B*

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)

What we believe

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.



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



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



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



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



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



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

Our Commitments

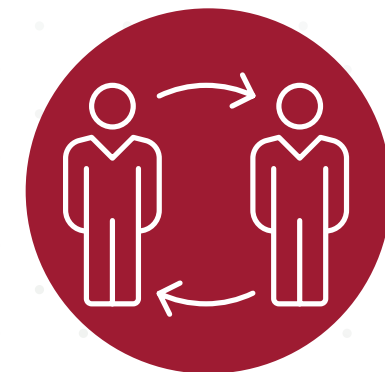
We act on our commitments by nurturing our most valuable asset — our people.



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



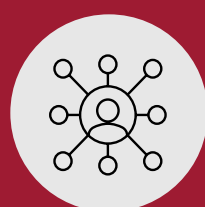
Investing in our communities to support access to capital and wealth-building efforts



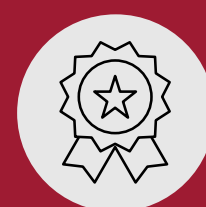
Leading in security with investments in technology, overhauled security controls, rigorous certifications, collaboration with leaders in business and government, and a focus on embedding security into our DNA.



Fast Facts



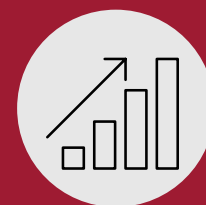
Company size:
13,000 employees



Brand heritage:
Founded in 1899



Global presence:
24 countries



NYSE ticker symbol:
EFX



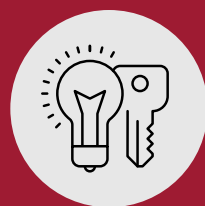
Headquarters:
Atlanta, GA, U.S.



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





Powering the World with Knowledge™