As usual, we will make statements during the presentation which are forward looking. Our 10Ks, 10Qs and other SEC documents outline the risks associated with these statements and we encourage you to review them.

We also incorporate non-GAAP financial measures in this presentation. A reconciliation of those measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center. You can also reach the same information by clicking on the link included for those sections which discuss these non-GAAP measures.

**GAAP/ Non-GAAP Reconciliation**
A Strong Portfolio of Businesses; Very Diverse Customer Base

Total Year 2012

**Business Mix**

<table>
<thead>
<tr>
<th>Segment</th>
<th>Revenue Growth (Constant $)</th>
<th>Operating Margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>International</td>
<td>1%</td>
<td>30.3%*</td>
</tr>
<tr>
<td>NA Personal Solutions</td>
<td>13%</td>
<td>30.1%</td>
</tr>
<tr>
<td>Workforce Solutions</td>
<td>15%</td>
<td>23.3%</td>
</tr>
<tr>
<td>NA Commercial</td>
<td>1%</td>
<td>22.0%</td>
</tr>
<tr>
<td>USCIS</td>
<td>16%</td>
<td>37.3%</td>
</tr>
</tbody>
</table>

**Consolidated Customer Mix**

- Financial: 25%
- Mortgage: 19%
- Auto: 4%
- Telco: 7%
- Consumer: 11%
- USCIS: 16%
- Workforce Solutions: 15%
- Government: 3%
- Retail: 3%
- Insurance: 2%
- Commercial: 5%
- Marketing Services: 1%
- Corporate (Employers): 11%
- Other: 7%

* Excludes $3.7M of severance expense in Q3
A Strong International Franchise in Key Growth Markets

CANADA
Consumer #1
Commercial #2

UNITED KINGDOM
Consumer #2
Commercial #3

RUSSIA (43% interest)
Consumer #1

UNITED STATES
Consumer #1
Commercial #3

IBERIA
Spain Consumer #1
Portugal Consumer #1

BRAZIL (15% interest)
Commercial #2
Consumer #2

ANDEAN REGION
Peru #1
Uruguay #1
El Salvador #1
Honduras #1
Ecuador #1
Costa Rica #1
Paraguay #2

ARGENTINA #1

CHILE #1

INDIA (49% interest)
Active Start-up

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Slide 4, 2/25/2013 7:49 AM
To be the trusted provider of information solutions that empower our customers to make critical decisions with greater confidence.
Core Fundamentals Remain Strong

- Decision-making in businesses is becoming more knowledge intensive
  - Competition for customers is more intense
  - Consumers are more selective
  - Markets evolving toward one-to-one interaction across multiple channels

- Technology greatly facilitates access to large volumes of data for real time decisioning
  - Able to process large amounts of data and complex algorithms in real time
  - Increasing efficiency

- Benefits of more accurate decisions have a very high value proposition

- Information solutions represent a long term, sustainable growth opportunity
  - End market growth through greater share of wallet
  - New data sources broaden applications and increase value of installed solutions
  - Becoming more embedded in clients’ operations
  - Penetrating new customer segments – insurance, healthcare
Our Business Model

Data
- Broad-Based and Unique Data Assets

Analytics
- Value-added Analytical Insights

Technology
- Software that Integrate Data & Insights

Customer Solutions
- Customized High Value Decisioning Solutions

Credit
- Scores & Models
- Optimization
- Banks

Income
- Bankruptcy
- Waterfalling
- Fin Inst’s

Employment
- Delinquency
- Segmentation
- Mortgage Cos.

Wealth
- Prepayment
- Workflow management
- Telco’s

Property
- Event Risk
- Flexible Rules-based Engines
- Auto

Telco/Utility
- Fraud Risk
- Insurance

Commercial
- Fused Scores
- Government

We have developed critical competencies that will continue to have great leverage and opportunity.
Being a Leader in Unique Data Assets Fuels Innovation

Positive Telephone & Utility Exchange

Negative Telephone & Utility Exchange

Identification and linking data

Property data

Income and employment data

Fraud and authentication Data

Credit data

Small Business Financial Exchange

Securities compliance data

Global linkage

Commercial demographic data

Small Business Exchange

~600M consumers

>80M businesses

>200M employee records

~4.5B trade accounts

>100M public records

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Organic Growth Drives Consistent & Sustainable Performance

**Growth Vectors**

- Unique Data
- New Product Innovation
- Enterprise Growth Initiatives
- Analytics & Decisioning Technology
- Strategic M&A
NPI Is A Proven Lever for Our Organic Growth

Adds 2-3% of Growth
Markets which have driven recent growth

- Mortgage
- Telco
- Auto
- United Kingdom & Spain
- Costa Rica

Markets which are expected to drive future growth

- Insurance
- Fraud
- Government
- International Telco
- Russia
- India
- Brazil
Disciplined Approach to Strategic Acquisitions

M&A activity encompasses a balanced portfolio addressing short, medium and long-term growth opportunities.

<table>
<thead>
<tr>
<th>M&amp;A activity (2006–2011)</th>
<th>Strategic acquisition focus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Close-to-home</td>
<td>Unique data</td>
</tr>
<tr>
<td>Tuck-in/Complementary</td>
<td>Geographic expansion</td>
</tr>
<tr>
<td>Newer</td>
<td>Analytics</td>
</tr>
<tr>
<td>Short (1-2 years)</td>
<td>Decisioning technology</td>
</tr>
<tr>
<td>Medium (2-3 years)</td>
<td>Scaling existing operations</td>
</tr>
<tr>
<td>Long (3-5 years)</td>
<td></td>
</tr>
</tbody>
</table>

Time to realize strategic and financial objectives

Acquisitions deliver 1–2% of annual revenue growth
Execution of Strategy Delivers Solid Growth

**CAGR 10.8%**

Revenue ($ millions), excluding Brazil and Divested Operations

**Adjusted for Cont. Ops.**

Adjusted EPS

*Revenue ($ millions), excluding Brazil and Divested Operations

** Excludes income tax benefit from CSC Credit Services acquisition
Operating Margins Are Improving

- 2010: 23.0%
- 2011: 24.0%
- 2012*: 25.0%
- 2013F: 26.0%

*Note: 2012 Operating Margin excludes pension adjustment
Equifax Generates Strong Free Cash Flow

Note: Reported Net Income; Free Cash Flow is Reported Cash from Operations less Capital Expenditures
Strong Cash Flow Supports Investment for Organic Growth, M&A, and Cash Returns to Shareholders
Analytics and Big Data

Regulation

Cloud and open development

Demographic changes

Social and mobility

Stand still, risks bite you … Move and you seize the opportunity
The five business units are expected to drive 6–8% in organic growth from core market growth and their strategic growth initiatives. With an additional 1–2% from strategic acquisitions, total long-term revenue growth is expected to be 7–10%.
Operating Metrics

Multi-Year Outlook

Organic Revenue Growth 6-8%
Inorganic Growth 1-2%
Operating Margin +25 bps/year

Adjusted EPS Growth 10% - 13%
Dividends 25% - 35% of Net Income

Free Cash Flow Conversion\(^1\) 120% - 150%
Adjusted ROIC\(^2\) >15%

Note: 1) Free Cash Flow / Net Income
    2) Adjusted ROIC = Net Income (excluding Acquisition Amortization) / Average LT Debt & Shareholders Equity
Effective Execution Drives Consistent 11-15% Annual Returns

<table>
<thead>
<tr>
<th>Contribution from</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Term Revenue Growth (CAGR)</td>
<td>7-10%</td>
</tr>
<tr>
<td>- Margin Improvement</td>
<td>1%</td>
</tr>
<tr>
<td>- Financial Leverage (share repurchase/debt reduction)</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cash EPS Growth(^1)</th>
<th>10-13%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividend Yield</td>
<td>1.5-2%</td>
</tr>
<tr>
<td>Consistent Annual Shareholder Returns(^2)</td>
<td>11.5-14.5%</td>
</tr>
</tbody>
</table>

\(^1\)Excludes any impact from changes in income tax rates
\(^2\)Excludes impact of valuation multiple expansion or contraction
Delivering Strong Organic Growth

<table>
<thead>
<tr>
<th>Contribution to Year-over-Year Growth (constant $)</th>
<th>Q1 2012</th>
<th>Q2 2012</th>
<th>Q3 2012</th>
<th>Q4 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core + Initiatives</td>
<td>9.2%</td>
<td>7.0%</td>
<td>6.6%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Mortgage Market*</td>
<td>4.2%</td>
<td>5.9%</td>
<td>4.1%</td>
<td>3.1%</td>
</tr>
<tr>
<td>Acquisitions</td>
<td>2.4%</td>
<td>2.2%</td>
<td>1.1%</td>
<td>0.2%</td>
</tr>
<tr>
<td>Brazil Merger Impact</td>
<td>(4.7%)</td>
<td>(3.7%)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Total Revenue Growth</td>
<td>11.1%</td>
<td>11.4%</td>
<td>11.8%</td>
<td>9.2%</td>
</tr>
</tbody>
</table>

* Mortgage market growth is based on both internal and external data on total market activity. The external market data is subject to revision in subsequent periods and is used to update our growth analyses.
Revenue Growth       10 – 12%

Operating Margin     26 – 27%

Adjusted EPS         $3.56 – $3.64

Growth               21 – 24%
We are delivering strong, consistent growth

Our core competencies support continued growth and strong market position
- Unique data assets
- Data aggregation and management expertise
- Analytical resources
- Deep customer insight and strong domain expertise
- Well established growth processes: Growth Playbook, NPI, 4G, EGI

Evolving strategy to changing market conditions
- Access a broader array of data from customers and partners
- Enhance analytics to drive insight from the data
- Leverage innovation to create new avenues for growth
- Expand global footprint

Our strategy is evolving as we build on our core competencies to go broader and deeper into the value chain of delivering world class decisioning tools.
Leverage innovation in all of our served markets to drive incremental growth

Become a worldwide leader in analytics based decisioning tools

Become a worldwide competitor in ID Management

Continue growing the active records in The Work Number database

Expand and further develop international footprint; maintain strong market positions

Achieve consistent, above average revenue growth

Leverage world class process management discipline to support sustainable, above average operating margins
A High Value & Resilient Business Model

- Premier provider of critical decisioning solutions
  Incorporating unique data and advanced analytics
- Broad and diverse customer base with increasing demand for high value decisioning tools
- Product offerings heavily integrated into customers’ daily operating activities
- Transaction driven business model with strong operating leverage
- Consistent financial performance delivering stable revenue growth, strong operating margins, and high levels of free cash flow
- Strong management discipline - new product innovation, LEAN, strategic acquisitions, focused growth initiatives
- Commitment to shareholders - share buyback & dividends
Results in Consistent Outperformance Across Business Cycles

**Total Shareholder Return (2000 through 2006)**

- Equifax: 250.0%
- S&P 500: 200.0%
- Banks: 100.0%
- Commercial & Professional Services: -20.0%

**Total Shareholder Return (2007 through 2012)**

- Equifax: 200.0%
- S&P 500: 150.0%
- S&P 500 Banks: 0.0%
- S&P 500 Commercial & Professional Services: -60.0%
CSC Enhances the 2013 Business Model

- Generates additional $0.45–$0.50/share of adjusted EPS
- Contributes $110–$115M EBITDA
- Adds $115–$125M of revenue
- Expands Equifax margins
- Allows team to focus on innovation, not managing the relationship
- Opportunity to leverage process improvement expertise
- Very limited revenue synergies assumed
NPI Activity Is Diverse and Deeply Imbedded In BU Strategies
USCIS leverages a diverse and broad-based portfolio of data assets to address a wide range of customers' analytic and decisioning needs across a very diverse end user customer base.

<table>
<thead>
<tr>
<th>Accessible Data/Attributes</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Credit information &amp; attributes</td>
</tr>
<tr>
<td>• Income</td>
</tr>
<tr>
<td>• Asset profile</td>
</tr>
<tr>
<td>• Employment information</td>
</tr>
<tr>
<td>• ID authentication and verification</td>
</tr>
<tr>
<td>• Share of spend (modeled)</td>
</tr>
<tr>
<td>• Identify anomalous behavior</td>
</tr>
<tr>
<td>• Relationship between business owner &amp; consumer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Business Challenges We Solve</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Acquisition</td>
</tr>
<tr>
<td>- Targeting and segmentation</td>
</tr>
<tr>
<td>- Propensity to open accounts</td>
</tr>
<tr>
<td>• Origination</td>
</tr>
<tr>
<td>- ID verification and authentication</td>
</tr>
<tr>
<td>- Ability to pay</td>
</tr>
<tr>
<td>• Account Management</td>
</tr>
<tr>
<td>- Payment behavior changes</td>
</tr>
<tr>
<td>- Cross-sell and up-sell</td>
</tr>
<tr>
<td>• Business Intelligence</td>
</tr>
</tbody>
</table>

USCIS Customer Mix

- Financial 28%
- Mortgage 30%
- Mortgage 30%
- Auto 7%
- Consumer 7%
- Telco 10%
- Mortgage 30%
- Insurance 3%
- Retail 3%
- Marketing Services 2%
- Other 6%
- Government 2%
Improve Cross-Product Penetration for Mid-Mkt FIs

Identify Problems

What additional products should I offer customers at POS?

Gather & Combine Data

EFX Data: IXI, TWN

Client Data

Structured Data

Unstructured Data

Hosting/Database Services

Create Insights & Deliver Analytics

Predictive Analytics

Next Best Offer identified in BI Tool

Advise Customer

Operationalize with Continuous Loop

InterConnect

Provide solution to deliver Next Best Offer

Continually monitor consumer through BI
Decision 360 Solves Common Problems in Unique Ways

Delivering insights into a consumer’s assets, income statement and liabilities like no one else can is core to our strategy.

---

**Decision 360™**

- Core credit data
  - 250M+ consumer credit files

- Alternative data
  - 184M and growing NCTUE+ consumers
    - (20% not on credit file)

- Housing data
  - Property data and valuation models

- Asset/wealth data
  - Over $11T at the "micro-neighborhood" level

- Tax return transcripts
  - 4506-T tax return data through IRS

- Income and employment data
  - Over 52M active consumer records

---

Protect “the core” while delivering differentiation through unique data, analytics and technology.
Expansion in key markets

Increased penetration of Decision 360 initiatives

Recognized leader in identity authentication/management

Superior decisioning solutions leveraging proprietary analytical driven insights

Multi-year organic growth 5–7%

Expanded operating margins
NACS uses its unique data sources, expertise in the small and medium business market and advanced analytics to provide customers solutions that help them grow their business intelligently.

<table>
<thead>
<tr>
<th>Accessible Data/Attributes</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Credit information &amp; attributes for businesses</td>
</tr>
<tr>
<td>• Revenue, # of employees</td>
</tr>
<tr>
<td>• Business Ownership Hierarchy and Linkage</td>
</tr>
<tr>
<td>• Business ID authentication and verification</td>
</tr>
<tr>
<td>• Relationship between business owner &amp; consumer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Business Challenges We Solve</th>
</tr>
</thead>
<tbody>
<tr>
<td>• New Customer Acquisition</td>
</tr>
<tr>
<td>• Targeting and segmentation</td>
</tr>
<tr>
<td>• Offer Development</td>
</tr>
<tr>
<td>• Customer Data Management</td>
</tr>
<tr>
<td>• Underwriting</td>
</tr>
<tr>
<td>• ID verification and authentication</td>
</tr>
<tr>
<td>• Ability to pay</td>
</tr>
<tr>
<td>• Bankruptcy</td>
</tr>
<tr>
<td>• Account Management</td>
</tr>
<tr>
<td>• Payment behavior changes</td>
</tr>
<tr>
<td>• Cross-sell and up-sell</td>
</tr>
<tr>
<td>• Asset Recovery</td>
</tr>
<tr>
<td>• Collections</td>
</tr>
</tbody>
</table>

Customer Mix

- Financial Institutions 47%
- All Other 20%
- Transportation 2%
- Manufacturing 8%
- Business Services 9%
- Communications 14%
NACS Is Delivering Competitive Advantage Through …

Providing Advanced Analytics to power decision-making at top-tier financial institutions
  › Next Generation Risk Scores
  › Early Default Scores

Delivering business risk process management to broad range of industries
  › QTC Advantage
  › Enhanced business linkage

Leveraging broad range of enterprise capabilities to enhance customer experience
  › Linking Equifax consumer identity with Equifax commercial identity
  › Enterprise sales model
Use unique assets and competencies... to penetrate key markets... through an enterprise channel

> Core credit data: Focus on credit data for small and medium businesses
> International credit data: Delivery of current credit reports for companies in over 50 countries
> Analytics: NPI to penetrate key verticals
> Business lending industry trends: Trended data for lending

> Financial Services: Leverage strong relationships within banking and SBFE
> Telecommunications: Continue to diversify position with analytics and marketing solutions
> Manufacturing: Credit decisioning platform
> Other verticals: Transportation, Business Services

Multi-year organic growth 6–10%
Expanded operating margins
Workforce Solutions is building out the largest US based Employment and Income Repository - The Work Number Database – enabling two key business units.

**Verification Services**

**WORK NUMBER DRIVERS**
- Mortgage GSE required
- “Ability to Pay” in Card
- Government Eligibility
- Pre-Employment
- Collection and Garnishment
- Automotive and Student Lending
- Enabling Next Generation risk tools - D360

**WORK NUMBER ENABLERS**
- Unemployment Claims
- I-9 and eVerify
- OnBoarding
- Tax Credits and Incentives
- Workforce Analytics
- Customer Value

**Employer Services**

**EWS Customer Mix**

- Mortgage 27%
- Corporate (Employers) 50%
- Government 8%
- Financial 11%
- Other 1%
- Auto 2%
- Commercial 8%
We have 80% of the employers with over 10,000 employees reporting and now have also gone down-market.
Building a Path to 240 Million Records

**Strategies to Grow Records in the Database**

- Direct sales to employers
- Commercial partnerships to access small to mid-size employers
- Technology and process improvement
- Penetration of high value employer services to gain and retain records

**Strategies to Grow Average Revenue per Record**

- Penetration and value add in government benefits applications
- Penetration in emerging applications: Card, Auto
- Penetration from system-to-system integration
- New products for specialized applications
- Pricing
- Increase use of historic records

**Records on TWN**

<table>
<thead>
<tr>
<th>Year</th>
<th># millions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>100</td>
</tr>
<tr>
<td>2008</td>
<td>125</td>
</tr>
<tr>
<td>2009</td>
<td>150</td>
</tr>
<tr>
<td>2010</td>
<td>175</td>
</tr>
<tr>
<td>2011</td>
<td>175</td>
</tr>
<tr>
<td>2012F</td>
<td>200</td>
</tr>
<tr>
<td>2013F</td>
<td>225</td>
</tr>
</tbody>
</table>

**Total Record CAGR = 7%**

**Active Record CAGR = 5%**

**TWN Revenue per Active Record**

Indexed to 2007

- Non-Mortgage
- Total

**CAGR = 9%**

**CAGR = 7%**

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We will continue to penetrate originations and expand our presence along the lending value chain via analytic solutions and channel partners.
Solid, sustainable growth in TWN records

- Deeper penetration of Verification Services in USCIS customer base
- Broaden markets served with Verification Services

Multi-year organic growth 7–9%
Expanding operating margins
Personal Solutions

Vision

We will empower people with the confidence and control to be their financial best

How

Deliver unique personal financial and identity information

Offer insights about how that information impacts customers’ lives

Engage customers in understanding their situation

Through the best customer experience
Strategic Focus

Business model

1. Acquire new customers by efficiently scaling media spend through the use of advanced analytics

2. Provide best, most innovative products and services utilizing unique Equifax assets that engage and provide insight to customers

3. Deliver an exceptional customer experience and value proposition that allows us to develop and retain our customers

4. Extend best practices into existing markets and expand into new markets

Strategic focus

Volume/spend/cost per acquisition

Average revenue per user

Customer lifetime value

Multi-year organic growth 8–12%

Attractive operating margins
International leverages enterprise growth initiatives, operational discipline, and new product innovation to drive growth and strong operating margins.

**Strong, Broad-based Geographic Presence**

- Canada
- Europe
- Latin America
- Brazil
- Russia
- India

**Building Blocks for Growth**

- Differentiated Data
- Fraud – real time; across geographies
  - Citadel
  - FICO Partnership
- ID authentication & management
  - eID Verifier
- Decisioning platforms
  - InterConnect
  - Experto
- Personal Solutions
- NPI

![Int'l Customer Mix Pie Chart]

- Financial 45%
- Telco 10%
- Auto 4%
- Retail 8%
- Insurance 2%
- Mortgage 3%
- Commercial 3%
- Government 2%
- Resellers 4%
- Other 18%
Emerging Data

4

• Transaction data, on-line behavioral data, etc.
• Big Data (Volume, Variety, Velocity)

Fraud and Identity Data

2

Identity and Fraud data to support our Fraud Initiative.

Fraud Data

3

Combine credit with other consumer financials to give customers complete view.

Credit Data

1

Continually improve our data quality and coverage, contributors and integration.

And Beyond...
Increase Technology Services presence in Latin America, Canada, UK, & Spain

Accelerate deployment of decisioning platforms in countries & regions – Citadel & InterConnect

Expand and enhance analytics capabilities in Latin America, Canada, UK & Spain

Create new competencies in third party data (and technology) combined with Equifax data and solutions for enhanced insights for decision making

Expand presence in Telco
Fraud Opportunity Is Broad Based

Canada

- Leverage Fraud consortium data (financial institutions and Telco)
- Develop next generation application fraud solution in collaboration with technology partner Fico
- eID presently deployed supporting multiple verticals
- Developing action plan to position application fraud solution within Insurance Vertical

Iberia

- Develop next generation application fraud solution in collaboration with technology partner Fico
- Application fraud solution PoC underway with automotive finance industry

LatAm

- eID deployed in Chile with focus on Telecommunication and financial institutions
- EFX Global ID solution under consideration for other countries
- Developing action plan to position application fraud solution within Insurance Vertical

UK

- Develop next generation application fraud solution in collaboration with technology partner Fico
- eID presently deployed supporting financial institutions and telecommunication vertical
Focus on key market verticals – Financial Institutions, Telco and SME

Leverage Technology and Analytical Services to deliver unique, high value solutions

Expand into new geographies

Multi-year organic growth 7–10%

Attractive and sustainable operating margins