

The Equifax logo is centered within a large, solid maroon circle in the upper right corner of the page. The logo itself consists of the word "EQUIFAX" in a bold, white, sans-serif font, with a registered trademark symbol (®) to its upper right.

EQUIFAX[®]

2023

**Sustainability Accounting
Standards Board
(SASB) Report**

A decorative graphic in the bottom left corner of the page. It features a series of concentric, dotted circles that radiate outwards from the bottom left towards the center of the page. The dots are small and light gray, creating a subtle, textured effect.

Table of Contents

Sustainability Disclosure Topics & Accounting Metrics

Topic	Code	Accounting Metric	Page No.
Data Security	SV-PS-230a.1	Description of approach to identifying and addressing data security risks	2
	SV-PS-230a.2	Description of policies and practices relating to collection, usage, and retention of customer information	2
	SV-PS-230a.3	(1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected	4
Workforce Diversity & Engagement	SV-PS-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees	5
	SV-PS-330a.2	(1) Voluntary and (2) involuntary turnover rate for employees	6
	SV-PS-330a.3	Employee engagement as a percentage	6
Professional Integrity	SV-PS-510a.1	Description of approach to ensuring professional integrity	7
	SV-PS-510a.2	Total amount of monetary losses as a result of legal proceedings associated with professional integrity	7

Activity Metrics

Code	Activity Metric	Page
SV-PS-000.A	Number of employees by (1) full-time and part-time, (2) temporary and (3) contract	8
SV-PS-000.B	Employee hours worked, percentage billable	8

Introduction

Equifax is a global data, analytics and technology company. We provide information solutions for businesses, government organizations and consumers, and we provide human resources business process automation and outsourcing services for employers.

This report marks the third year Equifax has reported in alignment with the Sustainability Accounting Standards Board (SASB) sustainability accounting standards. Through our engagement with shareholders, we understand that the SASB Standards represent an important tool for investors to integrate sustainability considerations into their investment and stewardship decisions.

The information below provides content aligned with the SASB Standards applicable to the Professional & Commercial Services industry, which are deemed applicable to Equifax. Unless stated otherwise, all data disclosed covers the global organization and calendar year ended December 31, 2023.

Sustainability Disclosure and Accounting Responses

Data Security

SV-PS-230a.1. Description of approach to identifying and addressing data security risks

See "Item 1C. Cybersecurity" beginning on page 26 of our [Annual Report on Form 10-K](#) for a description of our approach to identifying and addressing data security risks.

Equifax is committed to being an industry leader in security. Since 2018, we have undergone a multi-year transformation of our cybersecurity capabilities, backed by a more than \$1.5 billion investment in security and technology. Equifax embeds security into everything we do – from our technology infrastructure, data fabric and product development, to our merger and acquisition strategies, employee training and our incentive compensation plans. We have overhauled our security controls, completed rigorous certifications of our program, and shared lessons learned with our customers and partners. In multiple independent ratings, our security capabilities have exceeded every major industry benchmark for four consecutive years.

Security has become a point of strength and a competitive advantage at Equifax. To learn more about these efforts, read our [Security Annual Report](#) and visit the [Security](#) section of our website.

SV-PS-230a.2. Description of policies and practices relating to collection, usage, and retention of customer information

Privacy Principles

Equifax focuses on five key privacy principles: (i) Quality; (ii) Stewardship; (iii) Discretion; (iv) Partnerships; and (v) Designing for Privacy.

Transparency and Control

Equifax is committed to providing transparency over our collection, use and sharing of data, and providing consumers with greater control over their data. Equifax publishes privacy policies on its various websites. For our United States business, we've consolidated most of our privacy policies into a unified Equifax Privacy Statement, while maintaining website-specific privacy policies where necessary. This comprehensive privacy statement discloses how we collect, use and share data across our businesses, and provides greater transparency to consumers. Individuals outside the United States can refer to the privacy statements for their country on our country-specific websites.

Effective Governance

We are committed to embedding privacy into all aspects of our business, and we believe this commitment should be transparent and accountable. To support a comprehensive approach to privacy, we selected the National Institute of Standards and Technology (NIST) Privacy Framework as the foundation for our privacy controls. The flexible, risk-based structure of the NIST Privacy Framework allows us to establish our strategic priorities, assess risk across our enterprise, navigate regulatory requirements and drive progress to build innovative products and services.

We maintain privacy policies covering our global operations that include:

- US: Equifax Privacy Statement¹
- US: Kount Privacy Statement²
- US: Midigator Privacy Statement³
- US: VINELink Privacy Statement⁴
- UK: Equifax Information Notice,⁵ Credit Reference Agency Information Notice (CRAIN), and the Equifax Website, Cookies and Consumer Services Privacy Policy⁶
- Canada: Canada Privacy Policy⁷
- Canada: JLR Privacy Policy⁸
- Australian/New Zealand: Equifax Privacy Policy⁹
- Argentina: Terminos y condiciones de Equifax¹⁰
- Paraguay: Politica de Privacidad¹¹

¹ Equifax Privacy Statement <https://www.equifax.com/privacy/privacy-statement/>

² Kount Privacy Policy, <https://kount.com/legal/privacy>

³ Midigator Privacy Policy, <https://midigator.com/privacy-policy/>

⁴ Vinlink Privacy Statement, <https://vinelink.vineapps.com/privacy>

⁵ Equifax Information Notice, <https://www.equifax.co.uk/ein.html>

⁶ Equifax Website, Cookies and Consumer Services Privacy Policy, https://www.equifax.co.uk/About-us/Privacy_policy.html

⁷ Equifax Privacy Policy, <https://www.consumer.equifax.ca/privacy>

⁸ JLR Privacy Policy, <https://solutions.jlr.ca/en/privacy-policy>

⁹ Equifax Privacy Policy (Australia), <https://www.equifax.com.au/privacy>

¹⁰ Equifax Veraz Terminos y condiciones de Equifax, <https://www.soluciones.equifax.com.ar/legal#PrincipiosB%C3%A1sicos>

¹¹ Equifax Politica de Privacidad, https://soluciones.equifax.com.py/privacy_policy

- Chile: Terminos y Condiciones de Compra los Productos / Servicios Equifax en el Sitio Web¹²
- Ecuador: Politica de Privacidad¹³
- Honduras: Politica de Privacidad¹⁴
- El Salvador: Politica de Privacidad¹⁵
- Costa Rica: Politica de Privacidad¹⁶
- Mexico: Aviso de Privacidad¹⁷
- India: Privacy Policy¹⁸
- Spain: Politica de Privacidad y Cookies¹⁹
- Brazil: Termo de Uso e Política de Privacidade²⁰

Additional details regarding Equifax's commitment to privacy can be found on the [Privacy](#) section of our website.

SV-PS-230a.3. (1) Number of data breaches, (2) percentage involving customers' confidential business information (CBI) or personally identifiable information (PII), (3) number of customers affected

Except as a matter of public record, Equifax does not disclose this information.

Equifax complies with all legal, regulatory and other applicable industry requirements involving customers' CBI or PII.

¹² Equifax Derechos de los Consumidores, <https://soluciones.equifax.cl/legal/terminos-y-condiciones/>

¹³ Equifax Politica de Privacidad, https://www.equifax.ec/privacy_policy

¹⁴ Equifax Politica de Privacidad, <https://www.equifax.hn/legal>

¹⁵ Equifax Politica de Privacidad, <https://www.equifax.sv/legal>

¹⁶ Equifax Politica de Privacidad, <https://www.equifax.co.cr/legal/politica-privacidad/>

¹⁷ Equifax Aviso de Privacidad, <https://www.equifax.com.mx/es/privacidad>

¹⁸ Equifax Privacy Policy, https://www.equifax.co.in/privacy-policy/en_in

¹⁹ Equifax Politica de Privacidad y Cookies, <https://soluciones.equifax.es/legal#Privacy>

²⁰ Equifax Brazil Politica de Privacidade, <https://www.consumidorpositivo.com.br/politica-de-privacidade>

Workforce Diversity & Engagement

For a description of our strategy and initiatives related to inclusion and diversity and talent, see “*Human Capital Management – Inclusion and Diversity*” in our [2024 Proxy Statement](#) and visit the [Culture and Careers](#) section of our website.

SV-PS-330a.1. Percentage of gender and racial/ethnic group representation for (1) executive management and (2) all other employees

Category ⁽¹⁾	2021	2022	2023
Women Senior Leaders (Global)	31%	29%	28%
Women (Global)	44%	45%	44%
Black Senior Leaders (US)	3%	4%	5%
Black (US)	16%	16%	16%
Hispanic Senior Leaders (US)	4%	5%	4%
Hispanic (US)	5%	6%	5%
Asian Senior Leaders (US)	17%	16%	16%
Asian (US)	17%	17%	19%
Other Senior Leaders (US)	1%	2%	2%
Other (US)	2%	3%	3%
Total Minority Senior Leaders (US)	26%	27%	27%
Total Minority (US)	41%	42%	42%

(1) Racial/ethnic diversity data reflects U.S. demographic information only. Gender data is based on global workforce consistent with our Equal Employment Opportunity (EEO) reporting. "Senior Leaders" includes all Equifax employees classified as group managers and above who are accountable for the performance and results of multiple teams. "Other" category includes the following demographics: American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and Two or More races.

SV-PS-330a.2. (1) Voluntary and (2) involuntary turnover rate for employees

Category	2021	2022	2023
Voluntary Turnover Rate⁽¹⁾	20%	19%	12%
Involuntary Turnover Rate	6%	5%	9%

(1) Equifax uses global workforce data to calculate turnover rate.

Our voluntary employee turnover rate decreased significantly in 2023, returning to pre-pandemic levels and remaining well below our industry benchmark of 20%.²¹ Our labor market for executive leadership extends across the highly competitive technology and technology-enabled industries, and our high quality leadership talent continues to be in significant demand in the labor market. Our involuntary turnover rate increased by 4% in 2023 compared to 2022, driven by the spending reduction plan we executed in 2023 in support of our Cloud transformation, including the reduction of headcount and contract terminations.

SV-PS-330a.3. Employee engagement as a percentage

Category	2021	2022	2023
Employee Engagement⁽¹⁾	N/A	78%	N/A

(1) No comprehensive employee surveys were conducted during 2021 or 2023.

We continue to focus on generating sustainable employee engagement by shaping meaningful experiences that result in increased productivity, loyalty and belonging. Building on our high levels of engagement (78% based on our most recent global survey), we continue to gather data and insights that drive further improvements in this area, including through pulse surveys, individual engagement conversations, employee focus groups and exit survey data.

In 2023, these insights drove deliberate actions. We expanded career development resources and provided opportunities for future growth, with almost 50% of open roles filled internally (compared to 38% in 2022). This signals that employees view Equifax as a place to grow and develop a career. As another meaningful indication of engagement, 21% of employees are active members of one of our employee networks. Finally, our employee volunteer hours doubled and employee giving increased by 25% compared to the prior year.

²¹ U.S. voluntary turnover benchmark data is reported by the U.S. Bureau of Labor Statistics in the Job Openings and Labor Turnover Survey (JOLTS). Equifax averages the annual Quits rate from three industries: Information, Finance and Insurance, and Professional and Business Services, in order to approximate the makeup of our U.S. workforce for benchmark purposes.

Professional Integrity

SV-PS-510.a.1. Description of approach to ensuring professional integrity

To meet our ethics and compliance responsibilities, Equifax maintains a Code of Ethics and Business Conduct. The Code of Ethics and Business Conduct provides our policies and expectations on a number of topics, including our commitment to good citizenship, providing transparency in our public disclosures, prohibiting insider trading, avoiding conflicts of interest, honoring the confidentiality of sensitive information, preservation and use of Company assets, compliance with all laws and operating with integrity.

The Equifax Code of Ethics and Business Conduct is provided to all new hires as part of the onboarding process. In addition, all employees participate in annual training regarding the Code in order to certify their understanding of, and agreement to abide by, its terms and conditions.

For more information, see the [Code of Ethics and Business Conduct](#) on our website.

SV-PS-510a.2. Total amount of monetary losses as a result of legal proceedings associated with professional integrity

Material legal proceedings of the Company are reported under "*Item 3. Legal Proceedings*" in the Company's [Annual Reports Form 10-K](#) and [Quarterly Reports on Form 10-Q](#) filed with the U.S. Securities and Exchange Commission.

Activity Metrics Responses

SV-PS-000.A. Number of employees by: (1) full-time and part-time, (2) temporary, and (3) contract

Category	2021	2022	2023
Full-Time and Part-Time	12,541	13,929	14,842
Temporary	208	191	85
Contract	10,687	10,606	8,158

SV-PS-000.B. Employee hours worked, percentage billable

Category	2021	2022	2023
Employee hours⁽¹⁾	48,911,189	52,075,182	45,263,530
Percentage billable	N/A	N/A	N/A

(1) Employee hours annualized; hours include full-time employees and contract employees combined.

March 21, 2024

Forward-Looking Statements

This report contains information that may constitute "forward-looking statements." Generally, the words "believe," "expect," "intend," "plan," "estimate," "anticipate," "project," "will," "may" and similar expressions identify forward-looking statements, which generally are not historical in nature. All statements that address operating or environmental performance and events or developments that we expect or anticipate will occur in the future, including statements relating to future operating results, plans for reducing our environmental footprint, reducing greenhouse gas emissions, improvements in our IT and data security infrastructure, our strategy, changes in U.S. and worldwide economic conditions, and similar statements about our outlook and our plans are forward-looking statements. We believe these forward-looking statements are reasonable as and when made. However, forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from our historical experience and our present expectations or projections. These risks and uncertainties include, but are not limited to, those described in our most recent Annual Report on Form 10-K and subsequent filings with the U.S. Securities and Exchange Commission. As a result of such risks and uncertainties, we urge you not to place undue reliance on any forward-looking statements. Forward-looking statements speak only as of the date when made. We undertake no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.