

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported): **July 17, 2003**

EQUIFAX INC.

(Exact name of Registrant as Specified in its Charter)

Georgia

1-6605

58-0401110

(State or other Jurisdiction
of Incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

**1550 Peachtree Street, N.W.
Atlanta, Georgia**

30309

(Address of principal executive offices)

(Zip code)

Registrant's telephone number, including area code: **(404) 885-8000**

Not Applicable

(Former name or former address, if changed since last report)

Item 7. Financial Statements and Exhibits.

- | | | |
|-----|--------------|---------------------------------------|
| (c) | Exhibits. | |
| | Exhibit 99.1 | Financial Information |
| | Exhibit 99.2 | Information provided per Regulation G |

Item 9. Regulation FD Disclosure

Pursuant to Item 12 (Results of Operations and Financial Condition) the Registrant is furnishing the financial information set forth in Exhibit 99.1 which relates to the fiscal quarter ended June 30, 2003, and which was disclosed during the Registrant's conference call with investment analysts on July 17, 2003. Exhibit 99.2 provides certain information required by Regulation G.

These exhibits are incorporated by reference into this Item 9 and into Item 12.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

EQUIFAX INC.

By: /s/ KENT E. MAST

Name: Kent E. Mast
Title: Corporate Vice President,
General Counsel & Secretary

Dated: July 18, 2003

Exhibit Index

The following exhibit is being filed with this report:

| Exhibit No. | Description |
|--------------------|---------------------------------------|
| 99.1 | Financial Information |
| 99.2 | Information provided per Regulation G |

QuickLinks

[Item 7. Financial Statements and Exhibits.](#)
[Item 9. Regulation FD Disclosure](#)

[SIGNATURES](#)
[Exhibit Index](#)

[QuickLinks](#) -- Click here to rapidly navigate through this document

Exhibit 99.1

Corporate Financials for the quarter are as follows:

- Free cash flow was \$63 million for the quarter
 - Capital investment was \$10 million
 - DSO was 56 days vs. 61 at this time last year
 - During the quarter, we repurchased 403,600 shares of stock for \$10 million at an average price of \$25.67. We now have \$192 million remaining under our authorization.
-

QuickLinks

[Exhibit 99.1](#)

[QuickLinks](#) -- Click here to rapidly navigate through this document

Exhibit 99.2

ADDITIONAL INFORMATION REGARDING FREE CASH FLOW

Free cash flow is commonly used by investors to measure a company's liquidity. We feel it adds insight to the generally accepted accounting principles (GAAP) measure of cash provided by operating activities by subtracting uses of cash for capital related expenditures. Free cash flow is not a measurement of liquidity under GAAP and should not be considered as an alternative to cash provided by operating activities as a measure of liquidity. In addition, our calculation of free cash flow may be different from the calculation used by other companies and therefore, comparability may be limited. Shown below is a reconciliation of cash provided by operating activities for the six months ended June 30, 2003, to free cash flow for the quarter ended June 30, 2003.

RECONCILIATION OF CASH PROVIDED BY OPERATING ACTIVITIES FOR THE SIX MONTHS ENDED JUNE 30, 2003, TO FREE CASH FLOW FOR THE QUARTER ENDED JUNE 30, 2003 (UNAUDITED)

| | 2003 |
|---|---------------|
| | (In millions) |
| Cash provided by operating activities for the six months ended June 30, 2003 | \$ 102.1 |
| Adjustments to reconcile cash provided by operating activities for the six months ended June 30, 2003, to free cash flow for the quarter ended June 30, 2003: | |
| Cash provided by operating activities for the quarter ended March 31, 2003 | (28.4) |
| Additions to property and equipment for the three months ended June 30, 2003 | (4.5) |
| Additions to other assets, net, for the three months ended June 30, 2003 | (5.9) |
| Free cash flow for the quarter ended June 30, 2003 | \$ 63.3 |

QuickLinks

[Exhibit 99.2](#)

[ADDITIONAL INFORMATION REGARDING FREE CASH FLOW](#)