

**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): **December 13, 2005**

**EQUIFAX INC.**

(Exact name of registrant as specified in its charter)

**Georgia**  
(State or other jurisdiction  
of incorporation)

**001-6605**  
(Commission File  
Number)

**58-0401110**  
(IRS Employer  
Identification No.)

**1550 Peachtree Street, N.W.**  
**Atlanta, Georgia**  
(Address of principal executive offices)

**30309**  
(Zip Code)

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

**Not Applicable**

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

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Item 7.01 Regulation FD Disclosure.**

Equifax Inc. ("Equifax" or the "Company") is furnishing as Exhibit 99.1 hereto Regulation FD disclosure to clarify certain unusual items in 2005 and 2006 that will have an impact on the Company's 2005 and 2006 earnings per share, including among other things the impact of the Fair and Accurate Credit Transactions of 2003 ("FACT Act"), previously disclosed recent executive compensation actions, and the Company's adoption on January 1, 2006 of Statement of Financial Accounting Standards No. 123 (Revised 2004) ("SFAS 123R"), "Share-Based Payment". The information contained in Exhibit 99.1 attached hereto shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference in such filing.

**Item 9.01. Financial Statements and Exhibits**

(d) Exhibits

99.1 Questions and Answers.

**SIGNATURE**

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 and  
General Counsel

Date: December 13, 2005

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**Exhibit Index**

The following exhibit is being filed with this report:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Questions and Answers.

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## Questions and Answers

### 1. What is the estimated impact of the FACT Act on Equifax's earnings per share (EPS) for the year ending December 31, 2005?

The Company estimates that the 2005 positive impact of the FACT Act on fully diluted EPS will be approximately \$0.07.

### 2. What is the expected EPS impact for 2006 of Equifax's adoption in January 2006 of SFAS 123R?

The estimated negative impact on 2006 fully diluted EPS of the Company's adoption of SFAS 123R will be approximately \$0.05. This estimate is subject to change based on a number of factors, including without limitation the number, terms and conditions of new stock awards and the fair value at date of grant of such awards.

### 3. What is the expected EPS impact for the full year 2005 of the September 2005 amendment of an agreement in which Equifax provides RMA Holdings LLC ("RMA") with credit information products and services?

The amendment to the RMA agreement reduced the level of credit information products and services that we are obligated to provide, resulting in a nonrecurring gain being recorded by Equifax during the third quarter of 2005 in other income, net. The Company estimates that the positive fully diluted EPS impact of the RMA agreement for full year 2005 is approximately \$0.03, which we do not expect in 2006. For additional information on the RMA agreement, see Note 11 to the Notes to Consolidated Financial Statements filed with Equifax's third quarter Form 10-Q on November 7, 2005.

### 4. On December 22, 2004, Equifax filed a Form 8-K summarizing certain executive compensation actions approved by the Board of Directors, including the terms of the transition agreement entered into between the Company and former Chief Executive Officer Thomas F. Chapman. What is the expected full year 2005 EPS impact of Mr. Chapman's transition agreement?

The Company estimates that the incremental impact for the full year 2005 on fully diluted EPS of compensation and other expenses related to Mr. Chapman's transition agreement is approximately \$0.03.

### 5. On October 4, 2005, Equifax filed a Form 8-K estimating the EPS impact for the third and fourth quarters of 2005 of Richard F. Smith's employment agreement, entered into on August 22, 2005, pursuant to which he became Chairman-Elect and Chief Executive Officer of Equifax effective September 19, 2005. Are there any incremental costs relating to Mr. Smith's employment agreement that will be reflected in 2006?

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As previously disclosed, Equifax estimates that the incremental impact of compensation and other expenses related to Mr. Smith's employment agreement on the Company's fully diluted EPS for the third and fourth quarters of 2005 will be approximately \$0.03 and \$0.01, respectively. In 2006, the Company estimates that higher Chief Executive Officer compensation and other expenses will have an incremental fully diluted EPS impact of approximately \$0.02 as compared to Chief Executive Officer expense in 2005.

#### Caution Concerning Forward-Looking Statements

Statements in this press release that relate to Equifax's future plans, objectives, expectations, performance, events and the like may constitute "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. Future events, risks and uncertainties, individually or in the aggregate, could cause our actual results to differ materially from those expressed or implied in these forward-looking statements. Those factors include, but are not limited to, changes in worldwide and U.S. economic conditions that materially impact consumer spending and consumer debt, changes in demand for Equifax's products and services, our ability to develop new products and services, pricing and other competitive pressures, risks relating to illegal third party efforts to access data, risks associated with the integration of acquisitions and other investments, the outcome of pending litigation, changes in laws and regulations governing our business, including the cost of compliance with the FACT Act and federal and state responses to identity theft concerns, and certain other factors discussed under the caption "Risk Factors" in the Management's Discussion and Analysis section of Equifax's Annual Report on Form 10-K for the year ended December 31, 2004, and in our other filings with the SEC. Equifax assumes no obligation to update any forward-looking statements to reflect events that occur or circumstances that exist after the date on which they were made.

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