

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 6, 2012

EQUIFAX INC.

(Exact Name of Registrant as Specified in Charter)

Georgia

(State or Other Jurisdiction
of Incorporation)

1-6605

(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 obligations of the registrant under any of the following provisions:

- Written communication 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.

Members of the executive team of Equifax Inc. (the "Company") today will make presentations to attendees of the Company's 2012 Investor Day regarding, among other things, the Company's business strategy and long-term outlook. A copy of materials to be used in conjunction with the presentations is included as Exhibit 99.1 hereto. The presentation materials and a live audio webcast also will be made available through the Investor Relations page of the Company website (www.equifax.com).

The information contained in this Current Report on Form 8-K, including Exhibit 99.1, is furnished pursuant to Item 7.01 of Form 8-K and shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Securities Exchange Act of 1934, as amended, except as shall be expressly stated by specific reference in such filing.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits:

The following exhibit is attached with this current report on Form 8-K:

Exhibit No. Description

99.1 Presentation Materials of the Company, dated December 6, 2012.

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/ Dean C. Arvidson
Name: Dean C. Arvidson
Title: Senior Vice President and
Corporate Secretary

Date: December 6, 2012

Exhibit Index

The following exhibit is being furnished with this current report:

<u>Exhibit No.</u>	<u>Description</u>
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99.1	Presentation Materials of the Company, dated December 6, 2012.
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2012 EQUIFAX INVESTOR DAY

GROWTH > *You Can Count On*

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

We also incorporate certain non-GAAP financial measures in this presentation. A reconciliation of historical financial non-GAAP measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center.

Introduction	Jeff Dodge
Executing on Our Strategic Plan Accelerates Growth	Rick Smith
Driving Growth in U.S. Consumer Information Solutions	Rudy Ploder
Premier Provider of Small Business Insights	Alex Gonzalez
Superior Insights for Our Partners	Dann Adams
Break	
The Consumers' Most Trusted Partner for Financial Insights	Trey Loughran
Premier Provider of Decisioning Insights	Paulino Barros
Financials	Lee Adrean
Strategic Summary	Rick Smith
Q&A Panel	Rick Smith and Lee Adrean



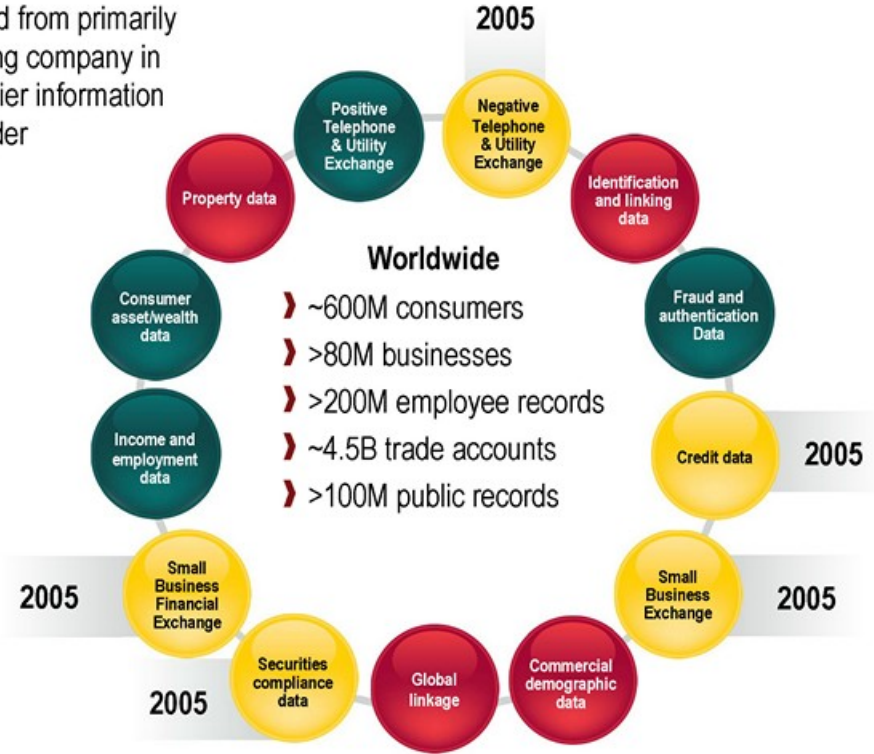
EXECUTING ON OUR STRATEGIC PLAN
ACCELERATES GROWTH

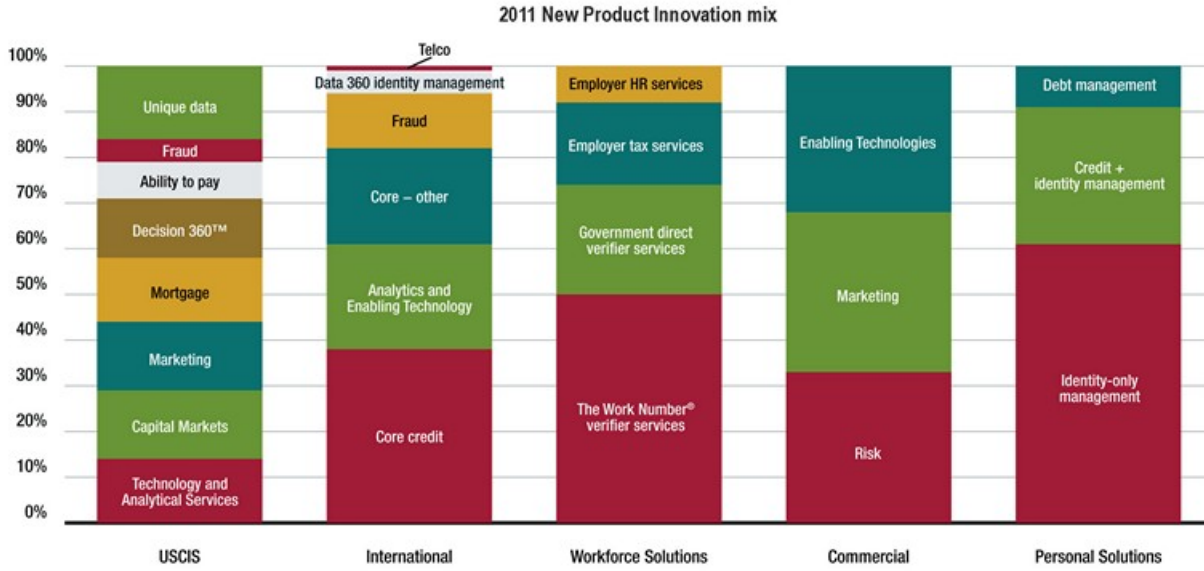
Rick Smith, Chairman and Chief Executive Officer



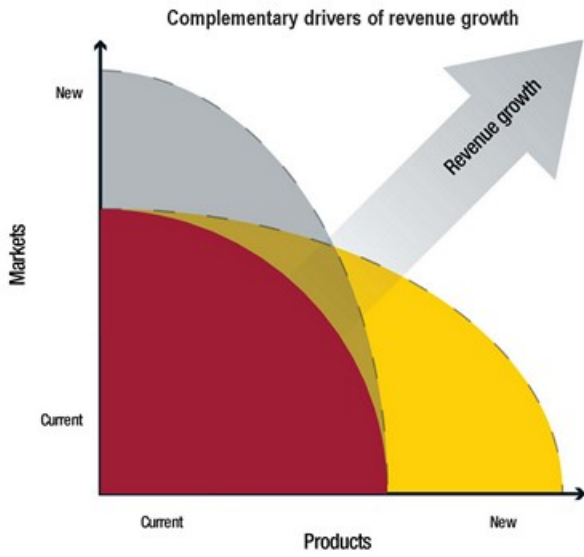
- › Expand and broaden our portfolio of unique data assets
- › Develop discipline and executional excellence in New Product Innovation (NPI)
- › Build expertise and dedicate resources to expand our served markets
- › Ensure strong financial and operational discipline with M&A initiatives
- › Ingrain an ongoing effort to drive process improvement across and throughout the enterprise
- › Recruit and develop exceptional management talent to drive superior and consistent execution of strategic objectives

We have shifted from primarily a credit reporting company in 2005 to a premier information solutions provider





We are delivering 3% incremental annual growth from New Product Innovation

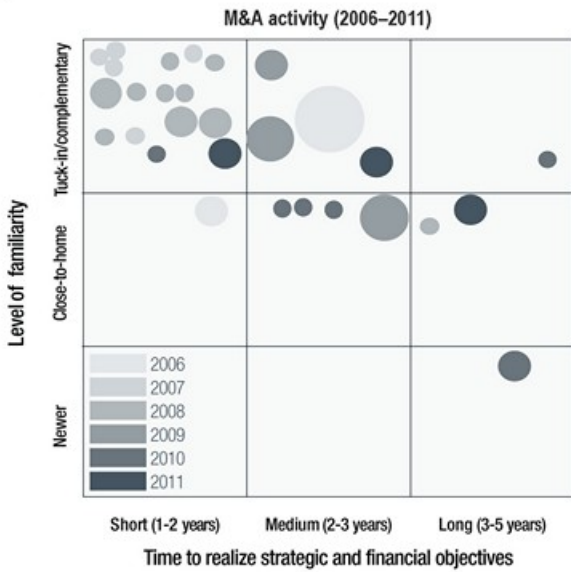


Expansion of markets served

- › Mortgage
- › Insurance
- › Capital Markets
- › HR Solutions
- › International Telco
- › Automotive

**Market penetration through dedicated resources,
development of expertise and product innovation**

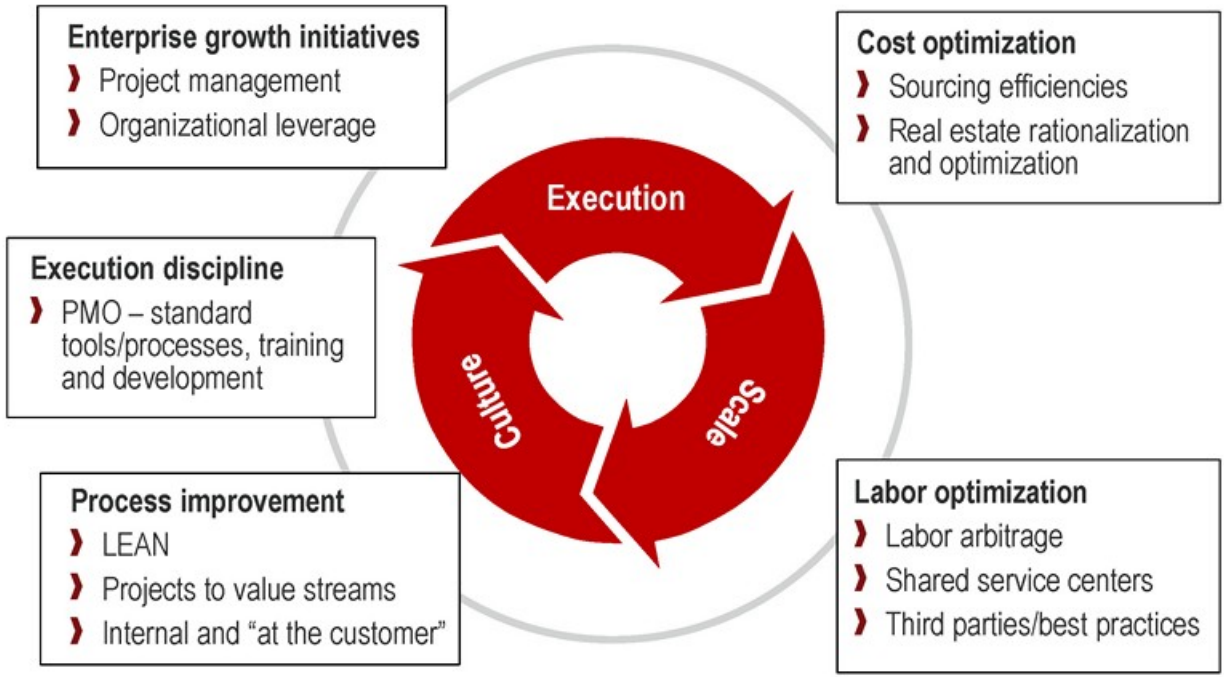
M&A activity encompasses a balanced portfolio addressing short, medium and long-term growth opportunities



Strategic acquisition focus

- › Unique data
- › Geographic expansion
- › Analytics
- › Decisioning technology
- › Scaling existing operations

Acquisitions deliver 1–2% of annual revenue growth



Process improvement delivers \$25–30 million in contribution to profit annually

Recruit and develop exceptional management talent to drive superior and consistent execution of strategic objectives

Recruiting top talent

Adding top talent in key positions to expand market penetration and develop innovative capabilities

Developing the talent base

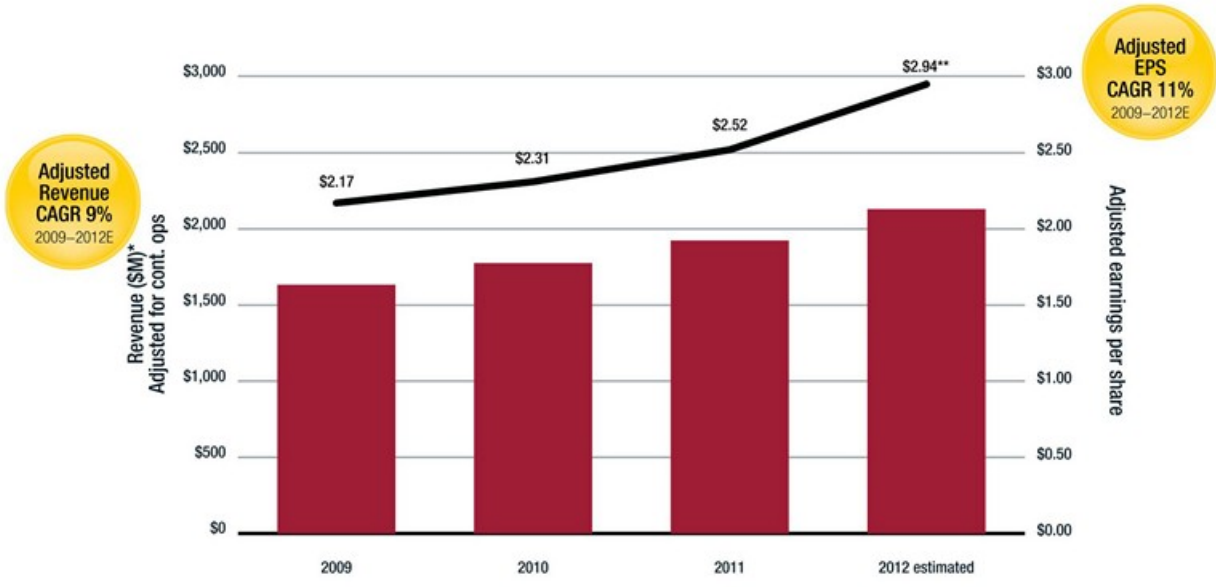
Broadening our management team's knowledge, capabilities and skills through specific development opportunities

Transforming the organization

Continued investment in pricing, marketing, analytics and best practices

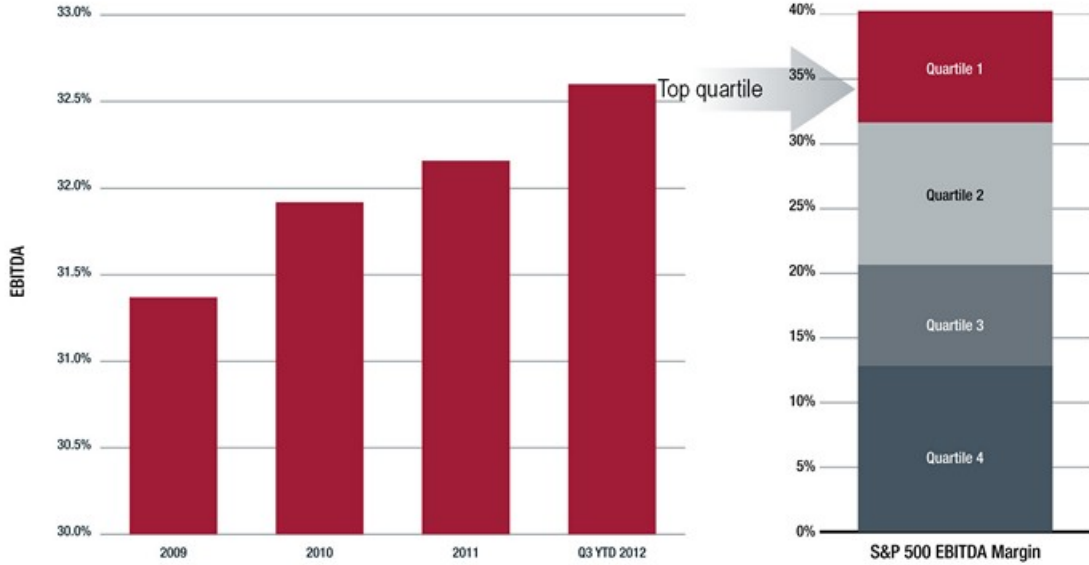
Culture

Fostering a culture of meritocracy, growth, innovation and execution



*Revenue (\$ millions), excluding Brazil and divested operations
 ** YTD actual + Q4 consensus

Equifax continues to deliver outstanding EBITDA* margins, ranking in the top quartile of S&P 500 companies



*Excludes unusual items and discontinued operations

Economic

Economic growth will be at best a modest driver of Equifax growth
We are investing in segments experiencing economic growth

Regulatory

Our changing regulatory environment potentially provides growth opportunities and challenges

Competitive

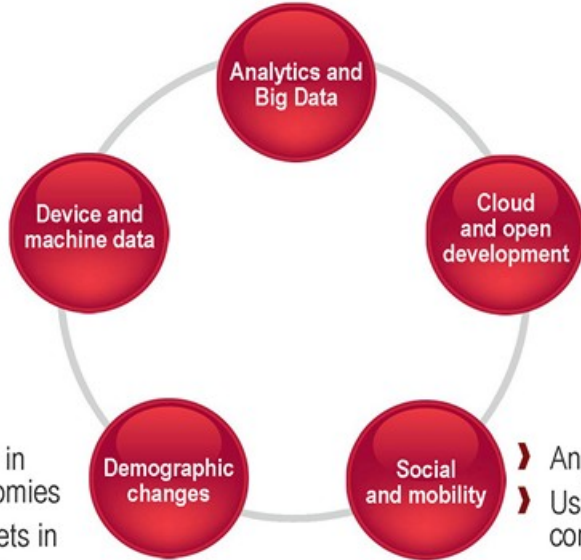
Emerging competitors and most traditional competitors focus on analytics and new types of data for growth

Social and technology

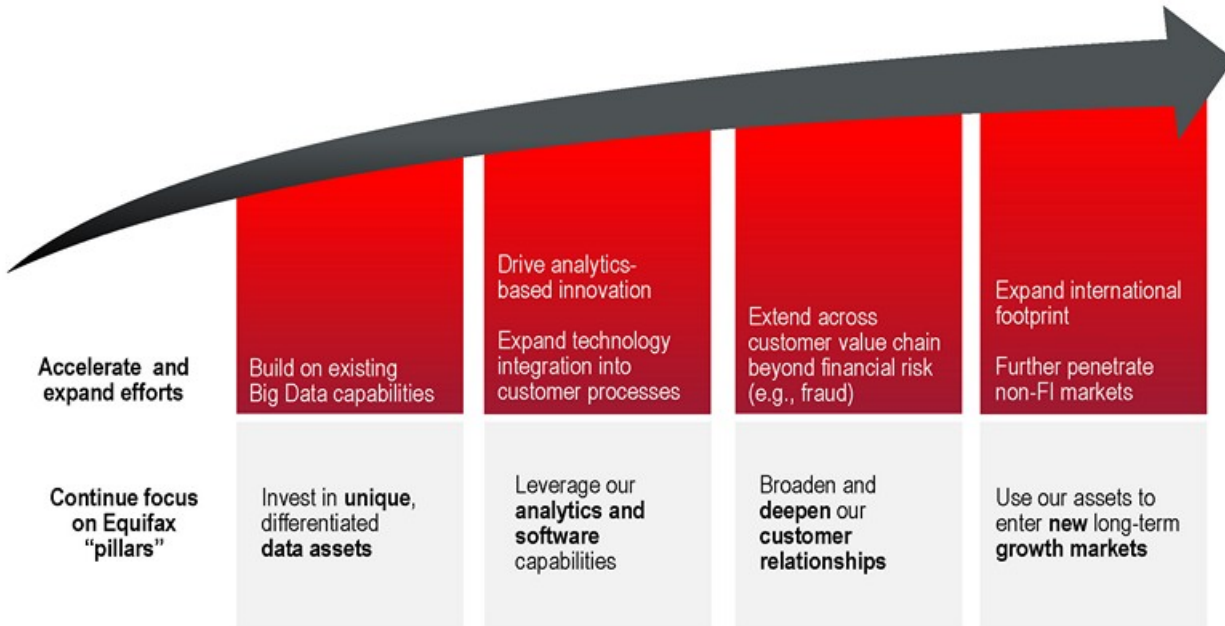
Trends are changing our environment, but largely drive new growth opportunities

Optimistic in spite of market uncertainties

- › Analytics to drive insight from data
- › New data for traditional decisions



Equifax is accelerating investment in specific aspects of our core “pillars” to drive future growth



We are expanding existing Big Data capabilities to support current Equifax businesses and to drive innovation and new growth

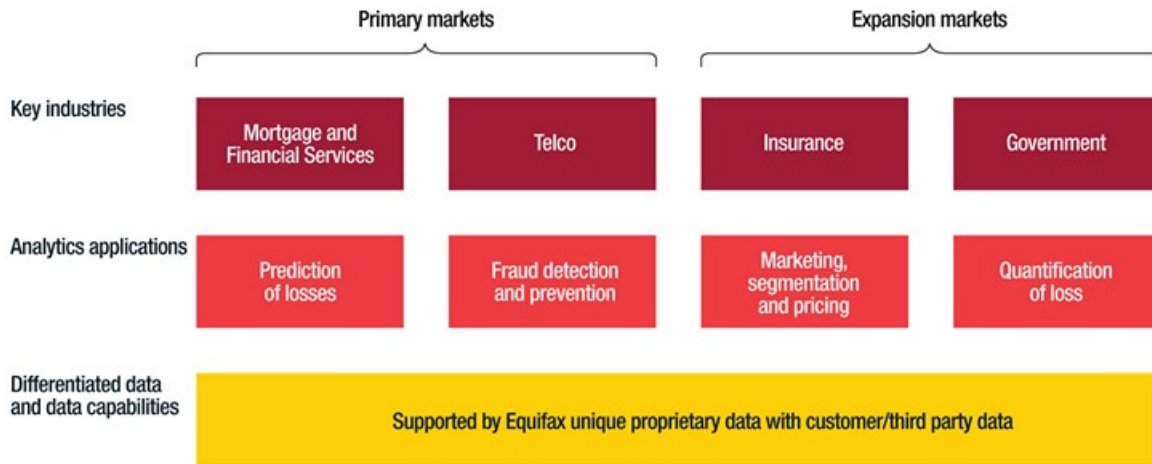
Our view

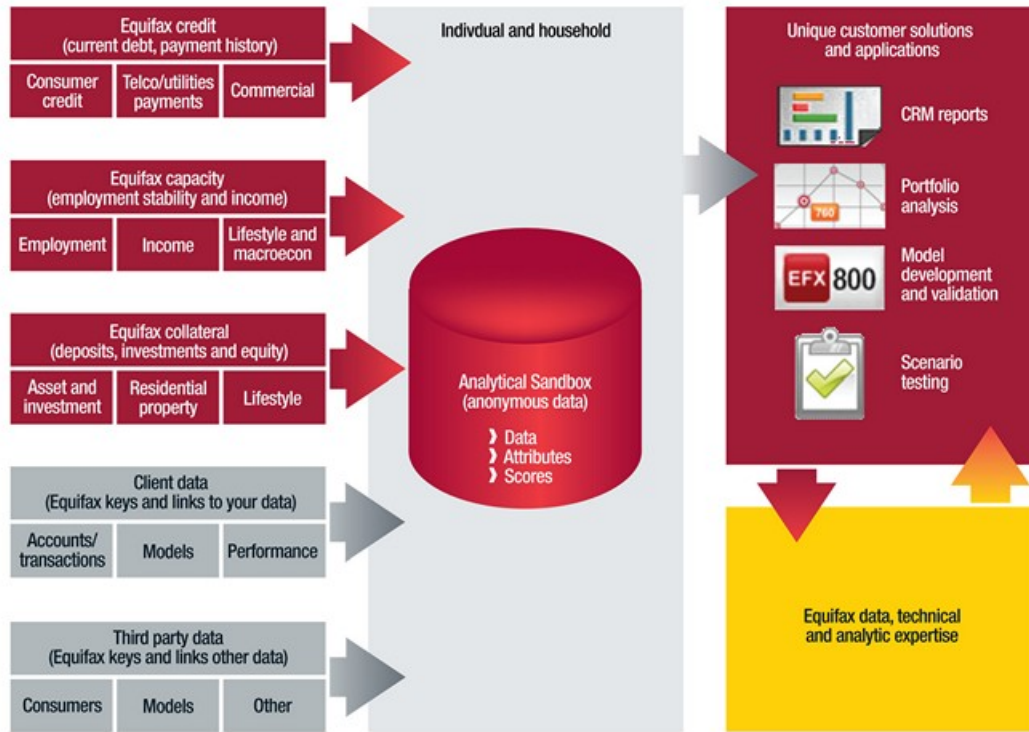
- › It's still early. Most companies working to understand trends and benefits
- › Adoption occurring first in IT and marketing, but developments in risk areas are on the horizon...
- › ...and additional lending analysis is beginning to occur across multiple types of repayment risk

Our approach

- › Build on current Big Data capabilities of aggregation, linking and analysis of structured data
- › Enhance capabilities to include customer and third-party data in various forms, unstructured and otherwise
- › Leverage partnerships and internal investments to rapidly identify new insight for customers

We are building on existing analytic capabilities to more rapidly innovate in the primary markets we serve today

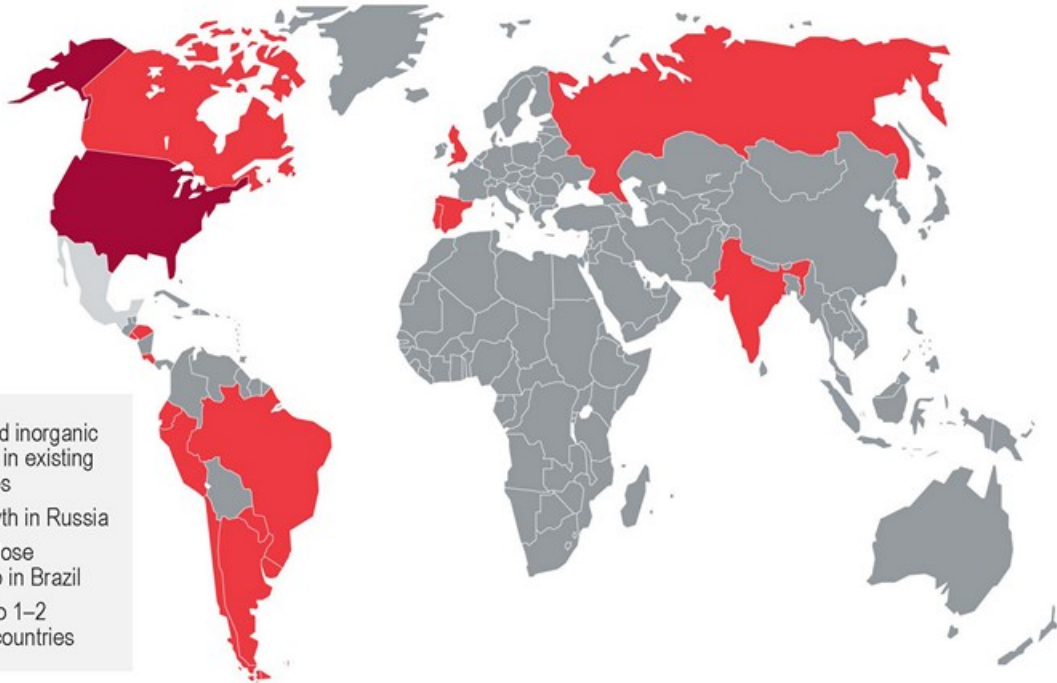




- | | |
|---------------------------|--|
| Market drivers | <ul style="list-style-type: none"> › Customer investment in fraud solutions is increasing › Online and mobile trends driving shift in fraud perpetration behaviors › Fraud mitigation sub-segments growing rapidly › Compliance with regulation and protection of privacy adds to demand |
| Equifax advantages | <ul style="list-style-type: none"> › Data depth and breadth provides view of identity and its activities that is difficult to replicate › Sophisticated keying and linking help us zero in on identities › Reputation of data steward helps in certain markets › Existing presence helps in the biggest growth market – Financial Services |
| Equifax approach | <ul style="list-style-type: none"> › Provide benefit eligibility solutions › Offer identity verification solutions to protect data privacy › Provide frictionless authentication and verification solutions › Offer continuous identity monitoring solutions |

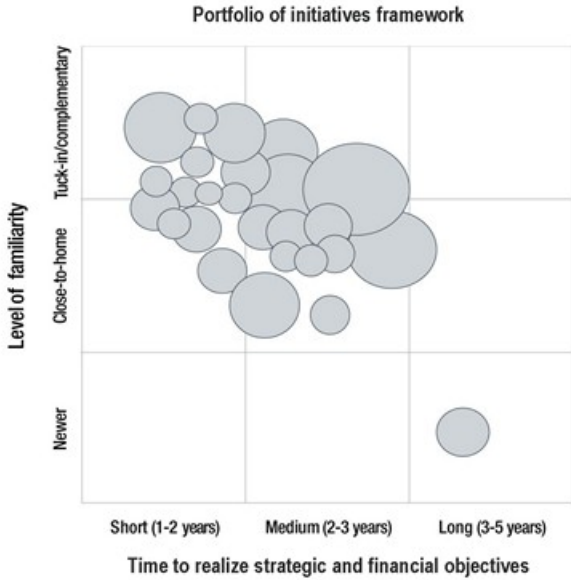
We understand identity better than anybody else

We continue to invest in our 16 country locations, while evaluating opportunities for additional geographic expansion



- › Organic and inorganic investment in existing geographies
- › Rapid growth in Russia
- › Continue close relationship in Brazil
- › Expand into 1–2 additional countries

M&A provides Equifax with a balance of options to expand in close-in opportunities and to pursue longer-term plays consistent with our stated strategy



- › Disciplined approach
 - Financial assessment
 - Operational integration
 - Revenue synergies
- › Robust/active pipeline
- › Business unit accountability established up front
- › Organizational integration – thoughtful but quick

- › 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

	Multi-year outlook**
Revenue growth	7–10%
Adjusted EPS growth	10–13%
Operating margin	+25 bps/year
Adjusted ROIC*	~15%
Dividends	25–35% of net income

* Adjusted ROIC = net income (excluding acquisition amortization)/average long-term debt and shareholders' equity
 ** Includes impact of CSC

	2013**	Multi-year outlook**
Revenue growth	10–12%	7–10%
Adjusted EPS growth	20–25%	10–13%
Operating margin	26–27%	+25 bps/year
Adjusted ROIC*	~14%	~15%
Dividends	25–35% of net income	25–35% of net income

* Adjusted ROIC = net income (excluding acquisition amortization)/average long-term debt and shareholders' equity
 ** Includes impact of CSC

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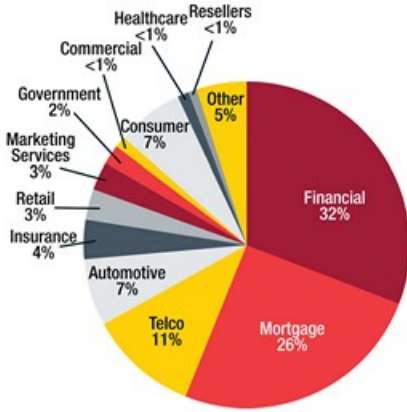
DRIVING GROWTH IN U.S. CONSUMER
INFORMATION SOLUTIONS

Rudy Ploder, President
U.S. Consumer Information Solutions



USCIS is a diversified and growing business that focuses on helping clients optimize and grow their portfolio of consumers and products

We service markets beyond financial institutions...



We enable opportunities for our clients...

- › Target and acquire profitable customers
- › Underwrite and manage credit risk
- › Manage fraud risk beyond core credit repayment trends
- › Optimize Customer Lifetime Value (CLTV) to improve portfolio profitability
- › Identify business intelligence to drive strategic decisions

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

Decision360™



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

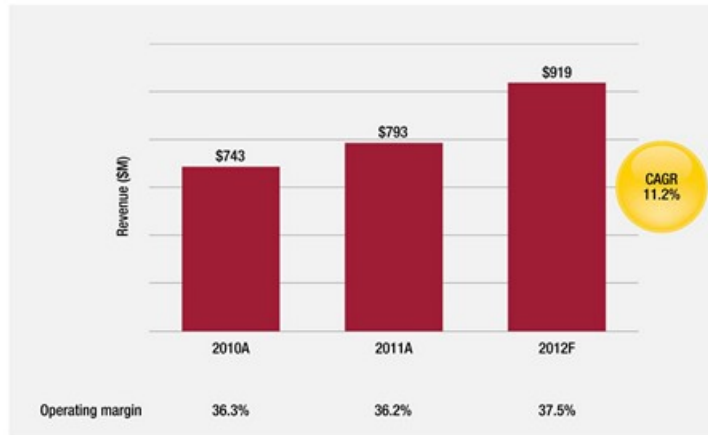
Tax return transcripts
4506-T tax return data through IRS

Income and employment data
Over 52M active consumer records

Protect "the core" while delivering differentiation through unique data, analytics and technology

USCIS is driven by innovation and execution that have delivered consistent growth and financial results

Decision360™



Key Business Performance Drivers

- › **Innovation:** Leveraging new data and analytic capabilities to drive new products and services
- › **Execution:** Deep focus on aligning industry and client needs with our sales performance programs
- › **Pricing:** Continued investment in market analytics and deal optimization to maximize profit

Decision**360**TM



- › Organize around the customer, leverage USCIS scale and reach to represent all of Equifax
- › Significantly improve go-to-market and last mile execution through alignment of marketing, sales and the business units in critical vertical markets
- › Solving "last mile execution" challenges by offering more holistic solutions from sales through fulfillment



- › **Mortgage**
Continue diversifying in market by driving analytics to address value chain problems specific to:
 - Underwriting
 - Fraud
 - Compliance
- › **Automotive**
Reposition in Automotive vertical to drive growth across the value chain – among key ecosystem players
- › **Retail Banking, Telco, Insurance and Fraud**
Our differentiated data assets and products drive our growth

USCIS serves as the sales and distribution face to the customer on behalf of enterprise.
 Deep customer knowledge leads to new product opportunities across the value chain.



Customer	Solution	Why it matters
Top 5 Financial Institution	Modeling Analytic Platform	<ul style="list-style-type: none"> › Equifax data becomes the foundation for consumer modeling and analytic development › 5-year revenue stream
Top 5 Financial Institution	Verification of Employment (VOE)	› A fundamental industry shift to improve the lending experience for their mortgage customers. Utilizing LEAN for rapid adoption.
Top 5 Credit Card Company	Verification of Income (VOI)	› Enables Card Act (ability-to-pay) compliance which enables critical credit line increase programs
Mortgage	Credit Trends Portfolio Risk analytics and evaluation tool	› Improves government risk analytics footprint
Telco	Connexus Consumer Key EFXID Commercial Key	› Keying solutions to be utilized across all residential and commercial portfolios – more deeply embedding us as a longer-term partner

Decision 360

- › Expansion in key markets
- › Increased penetration of Decision 360 initiatives
- › Recognized leader in identity authentication/management
- › Superior decisioning solutions leveraging proprietary analytical driven insights



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PREMIER PROVIDER OF
SMALL BUSINESS INSIGHTS

Alex Gonzalez, President
North America Commercial Solutions



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

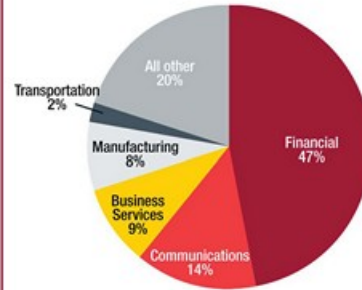
Accessible data/attributes

- › Credit information and attributes for businesses
- › Revenue, number of employees
- › Business address
- › Business ownership hierarchy and linkage
- › SIC code
- › Business identity
- › Relationship between business owner and consumer

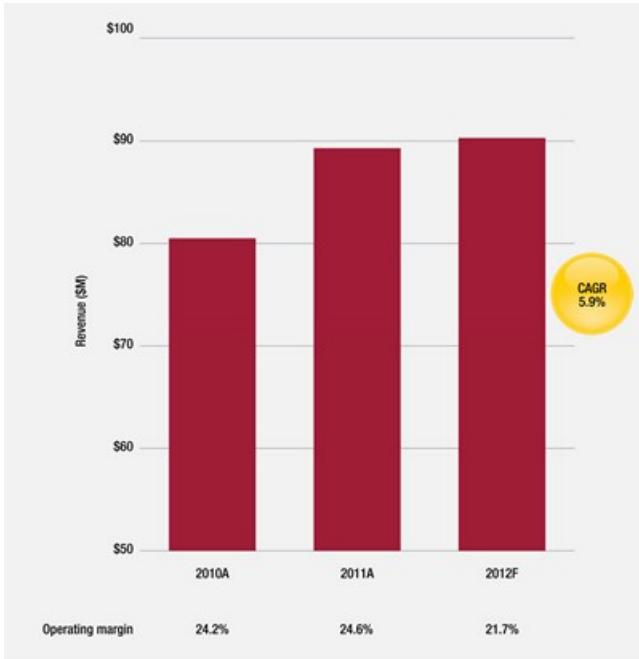
Key business challenges we solve

- › New customer acquisition
 - Targeting and segmentation
 - Offer development
 - Customer data management
- › Underwriting
 - Identity authentication/verification
 - Ability-to-pay
 - Bankruptcy
- › Account management
 - Payment behavior changes
 - Cross-sell and up-sell
- › Asset recovery
 - Collections

Customer mix

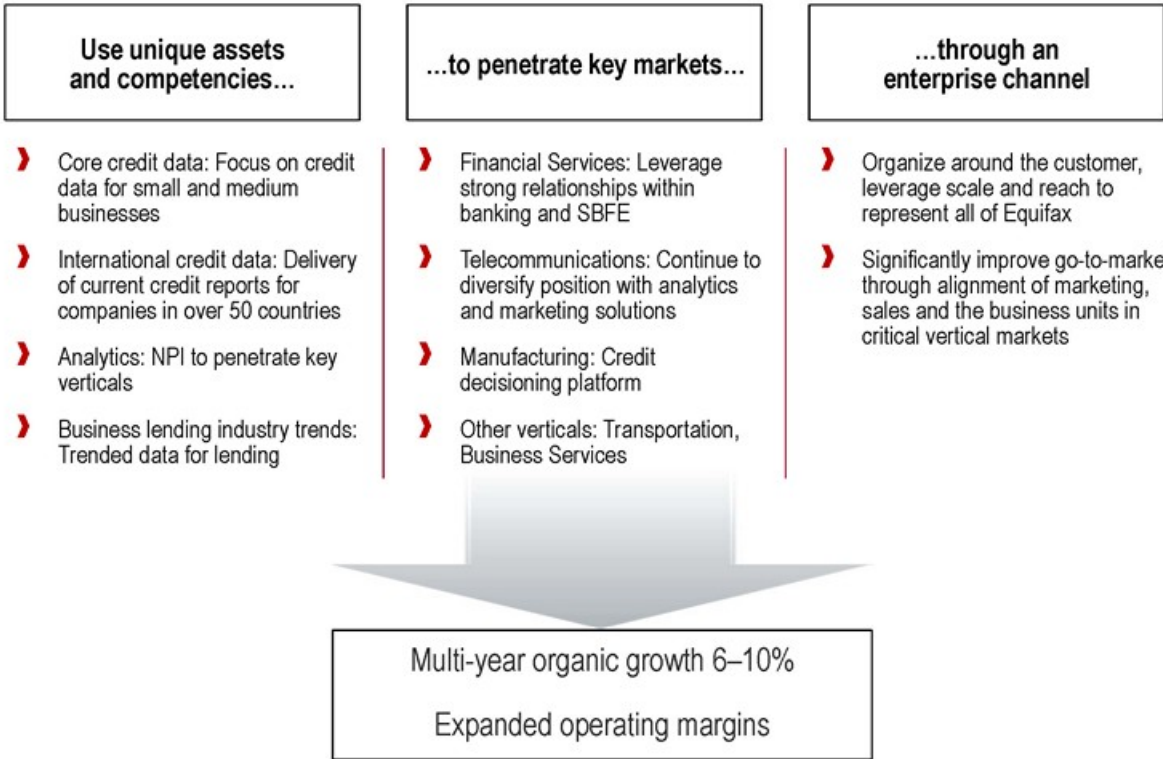


Be the premier provider of small business intelligence to customers through industry-leading data, analytics, decisioning tools and customer service



Strategic initiatives

- › Protect and grow the core
 - Increase share of banking by expanding presence in mid-tier and smaller banks; develop new analytic solutions and insights
 - Expand revenue in communications by increasing market penetration and cross-selling marketing solutions
 - Drive growth in Canada by accelerating innovation and leveraging our strong market presence
- › Expand the core
 - Differentiate and win in select, key vertical markets by investing in innovation that creates differentiation and sustainable competitive advantage



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SUPERIOR INSIGHTS FOR OUR PARTNERS

Dann Adams, President
Equifax Workforce Solutions



Workforce Solutions is building out the largest U.S.-based employment and income repository – The Work Number database – enabling two key business units

Verification Services

The Work Number drivers

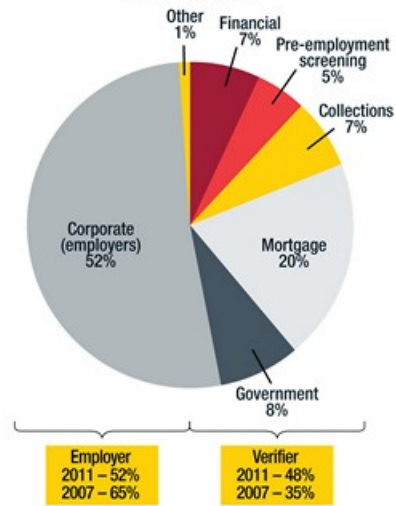
- › Mortgage GSE required
- › Government eligibility
- › Pre-employment
- › Collection
- › "Ability to pay" in card
- › Automotive and student lending
- › Enabling next generation risk tools – Decision 360

Employer Services

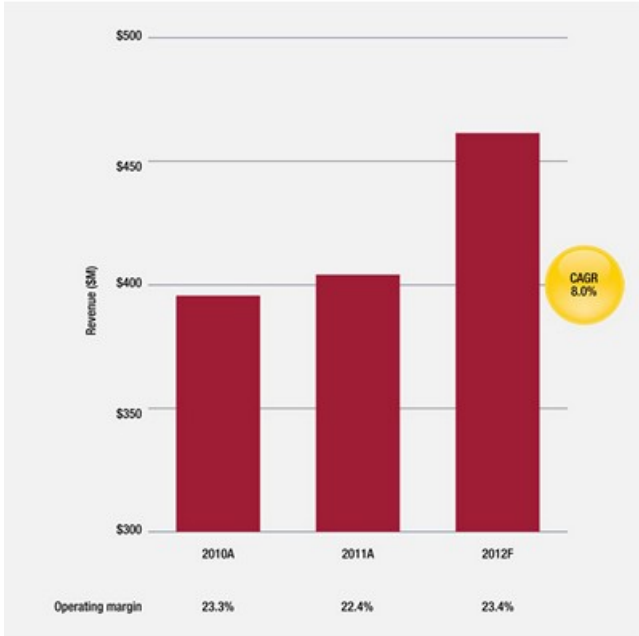
The Work Number enablers

- › Unemployment claims
- › I-9 and eVerify
- › Onboarding
- › Tax credits and incentives
- › Workforce analytics

Customer mix

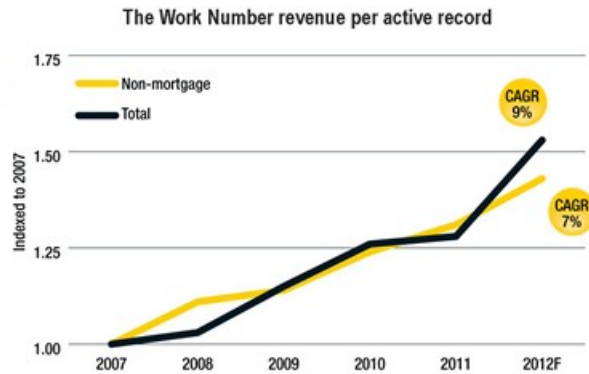
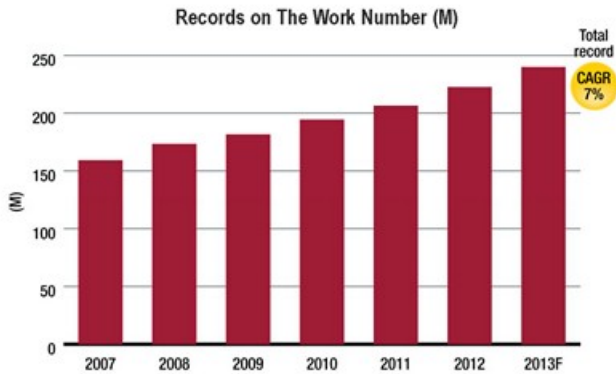


Workforce Solutions enables transparency for risk decisioning to clients and markets served by USCIS and Workforce Solutions. We also offer insights into workforce and HR-related metrics and benchmarks



Strategic initiatives

- › **Grow The Work Number** records through mid-market employers via commercial partners
- › Protect and **embed The Work Number** in key employer services
- › Penetrate The Work Number in targeted verticals through **direct and indirect channels**
- › Leverage The Work Number by **identifying new revenue streams** and new product opportunities
- › Expand **Workforce Analytics** becoming the leader in human capital metrics, turnover insight, and unique HR benchmarks
- › Continue to leverage USCIS sales force and align our HR services organization by key employer industries



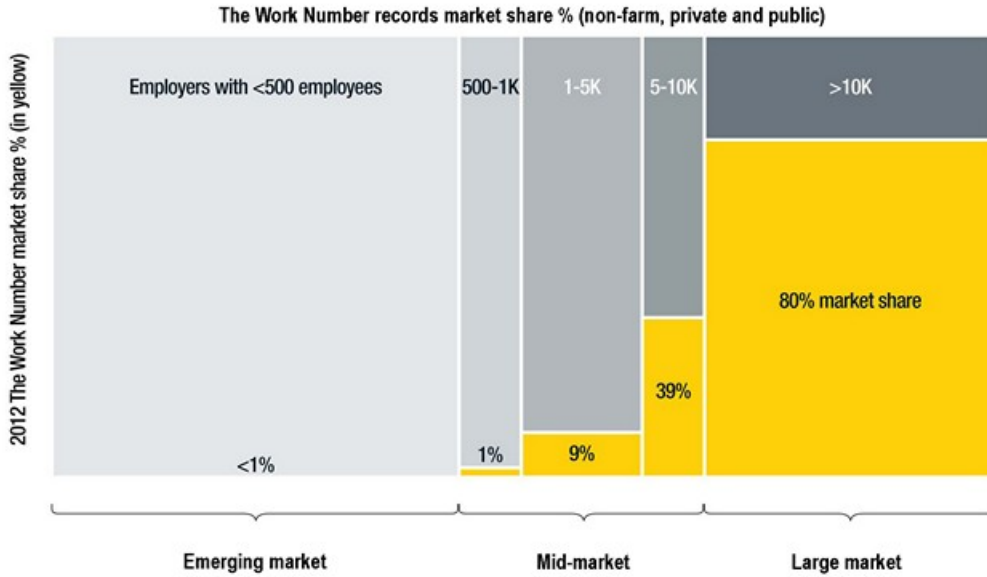
Strategies to grow records in the database

- › 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
- › Growing value in historical and active records

Strategies to grow average revenue per record

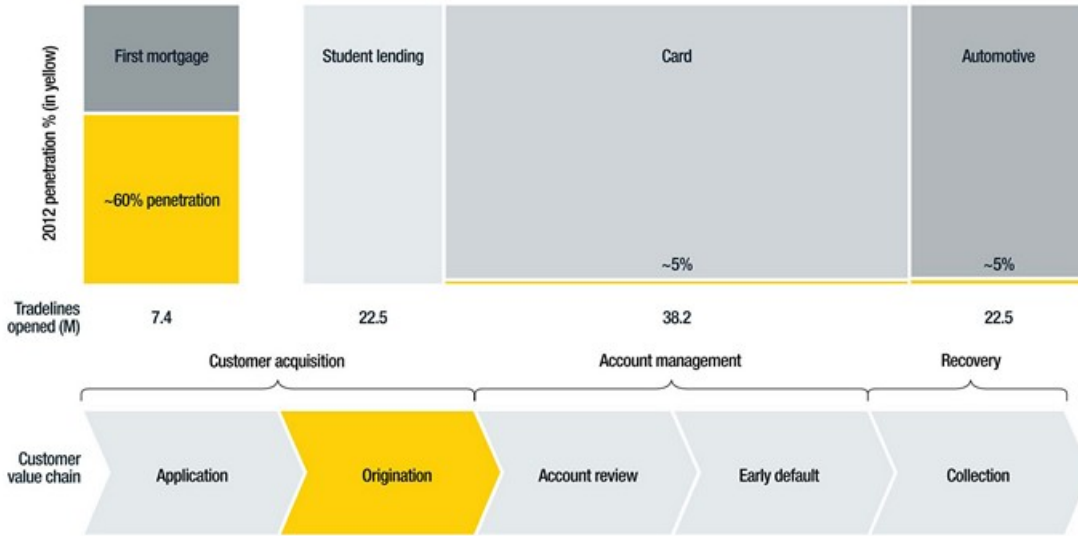
- › Penetration and value add in government benefits applications
- › Penetration in emerging applications: Card, Automotive
- › Penetration from system-to-system integration
- › New products for specialized applications
- › Pricing
- › Increase use of historic records

We have 80% of the employers with over 10,000 employees reporting and now have also gone down-market



We will continue to penetrate originations and expand our presence along the lending value chain via analytic solutions and channel partners

Market penetration for The Work Number instant verifications in originations



Our employment and income verification 100% solution allows us to penetrate further in originations, expand across the value chain and pursue new product initiatives

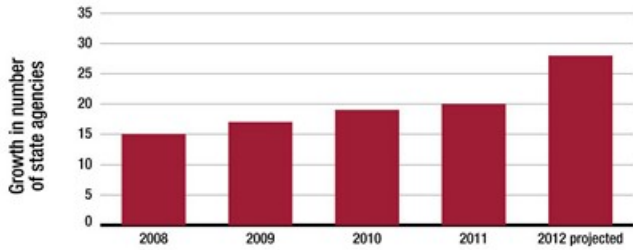
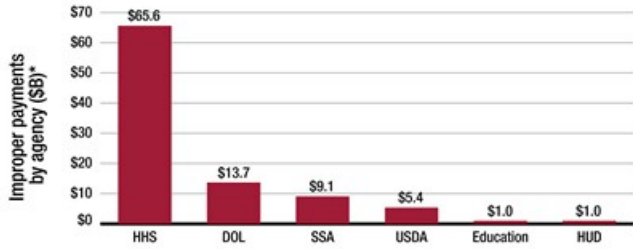
Key initiatives

1. Penetrate originations
 - › 100% solution penetration in the top 20 lenders
 - › Penetration down market
2. Penetrate non-originations
 - › Loan modifications/due diligence
3. New Product Innovation (NPI)
 - › Go-to-market strategy to include connector partners
 - › Broker network/correspondent network

Traction

- › 35 new clients live on DataVision platform in 2012
- › 3 of top 4 banks

Addressing a large opportunity within governmental agencies



- › Government programs are expected to grow
- › State budgets are under increasing scrutiny



- › Executive order: Reduce improper payments by \$50B
- › Executive order: Implement Affordable Care Act
- › Opportunity is at the federal and state level as they administer key federal programs

- › Solid, sustainable growth in TWN records
- › Deeper penetration of Verification Services in USCIS customer base
- › Broaden markets served with Verification Services



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THE CONSUMERS' MOST TRUSTED PARTNER
FOR FINANCIAL INSIGHTS

Trey Loughran, President
North America Personal Solutions



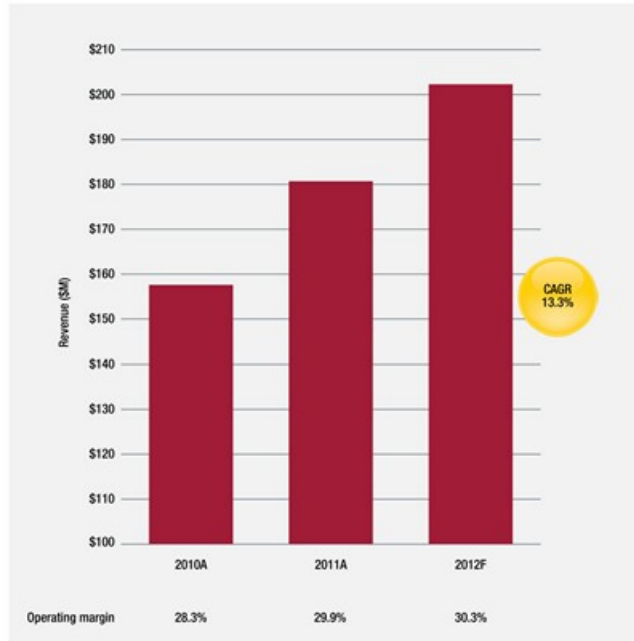
PSOL will achieve double-digit growth by efficiently acquiring new customers, growing customer lifetime value and leveraging best practices in newer markets

Personal Solutions vision

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

How we deliver on that vision

- Provide 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**



Personal Solutions market
(estimated \$2.5–3.0B)

~45% market

~55% market

Direct market

Offer credit and identity-focused products directly to consumers, primarily on-line for one-time transaction or monthly subscription fee; driven by bureaus and several independent providers

Equifax Personal Solutions



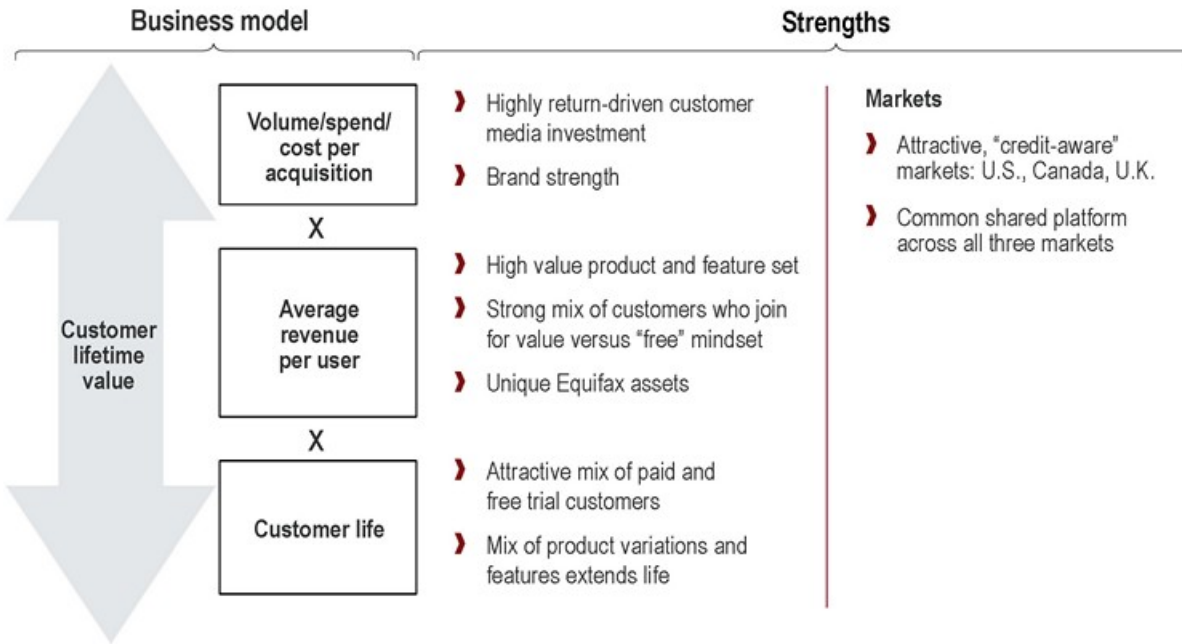
› Historic focus in direct market

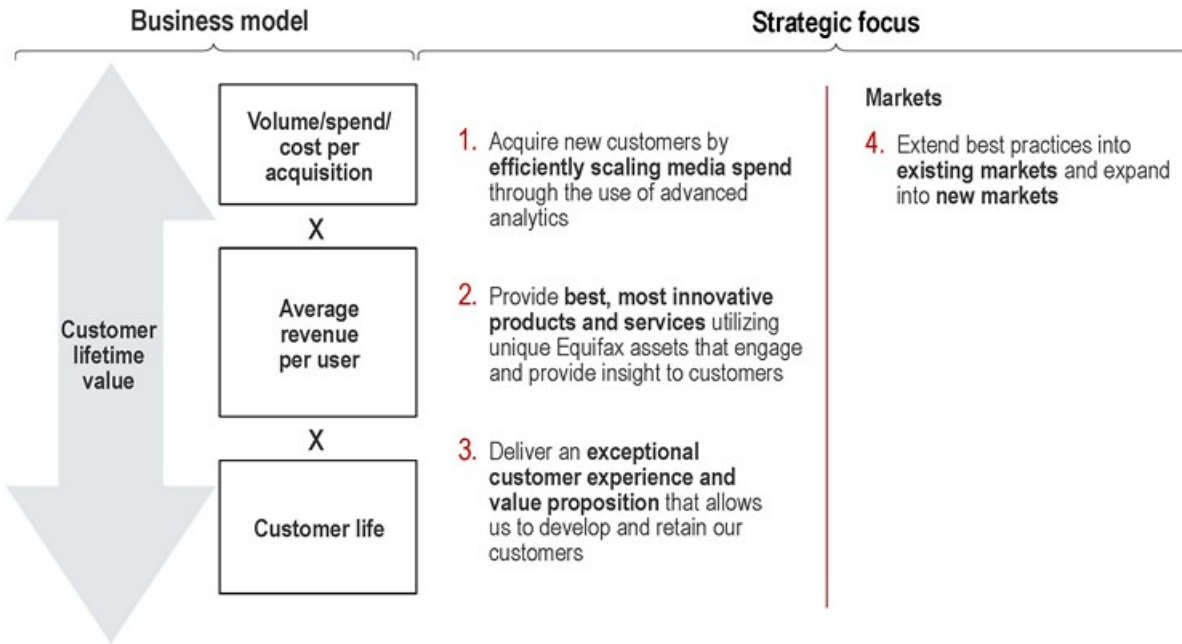
Indirect market

Banks as well as some other third parties offering both credit and identity solutions, on and off-line, to their customers for monthly subscription fee; solutions typically offered by a few providers

Key dynamics

- › Credit side still dominates; highly free trial/score driven
 - › Highly competitive media spend market
 - › Direct response oriented; varying levels of brand investment
 - › Emerging trends: identity, “free” providers
-
- › Regulatory scrutiny
 - › Breach incidents continue to grow but revenue opportunities down





Volume/spend/cost per acquisition**What we've done**

- › Improved data/ tools for insight on return on marketing investment
- › Deployment of better testing tools
- › Testing of different levels of media mix (on and offline) and optimization
- › Careful introduction of free trial mix

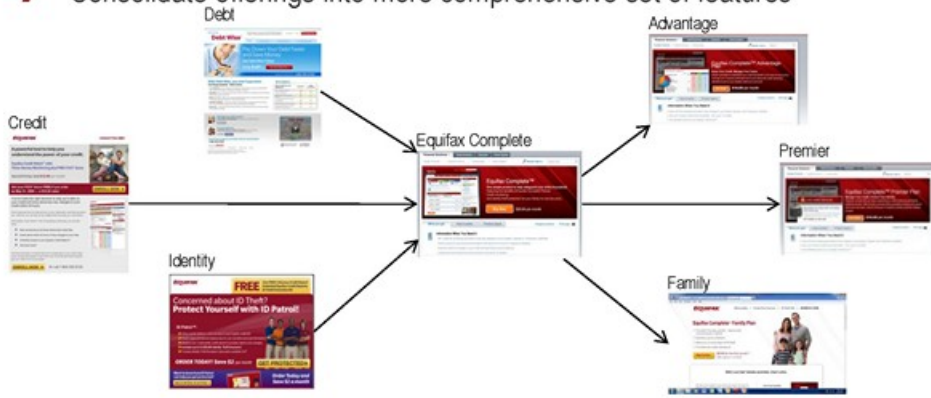
Where we're headed

- › Leverage internal Equifax capabilities (data, analytics) to provide insight into customer segments
- › More effectively tailor offers, messaging to customer needs/ interests
- › Utilize third party capabilities (DSP, DMP) to better optimize digital media delivery

Average revenue per user

What we've done

- › Consolidate offerings into more comprehensive set of features



Where we're headed

- › Incorporate additional Equifax data and insights to expand customers' understanding of financial position in additional ways
- › Partner with third parties to bring enhanced capabilities
- › Improve system capabilities to be able to offer better bundles and à-la-carte features and up-sell/cross-sell

Customer life**What we've done**

- › Added features to products that promote retention
- › Developed more detailed churn and retention tools and metrics that allow much quicker diagnosis of churn issues
- › Improved performance on credit card updates/renewals

Where we're headed

- › Drive feature adoption and usage
- › Expand services and improve customer experience to engage customers
- › Improve tools and processes in order flow to align offers with customer needs
- › Utilize data and analytics to better understand what drives retention

Market expansion

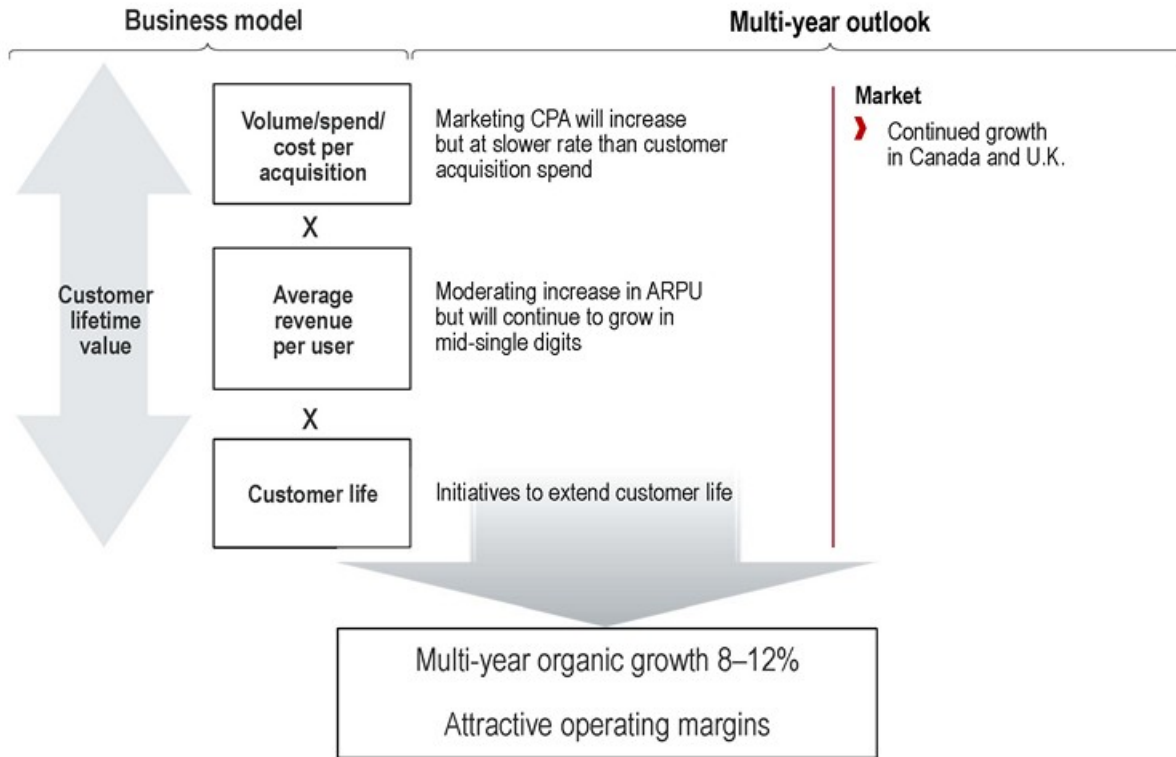
What we've done

- › Extended PSOL U.S. platform to Canada and U.K.
- › Launched new product offerings in Canada and U.K.



Where we're headed

- › Implement U.S. testing and measurement tools in Canada and U.K.
- › Port relevant product and feature concepts from market to market
- › Launch PSOL businesses in other Equifax International markets



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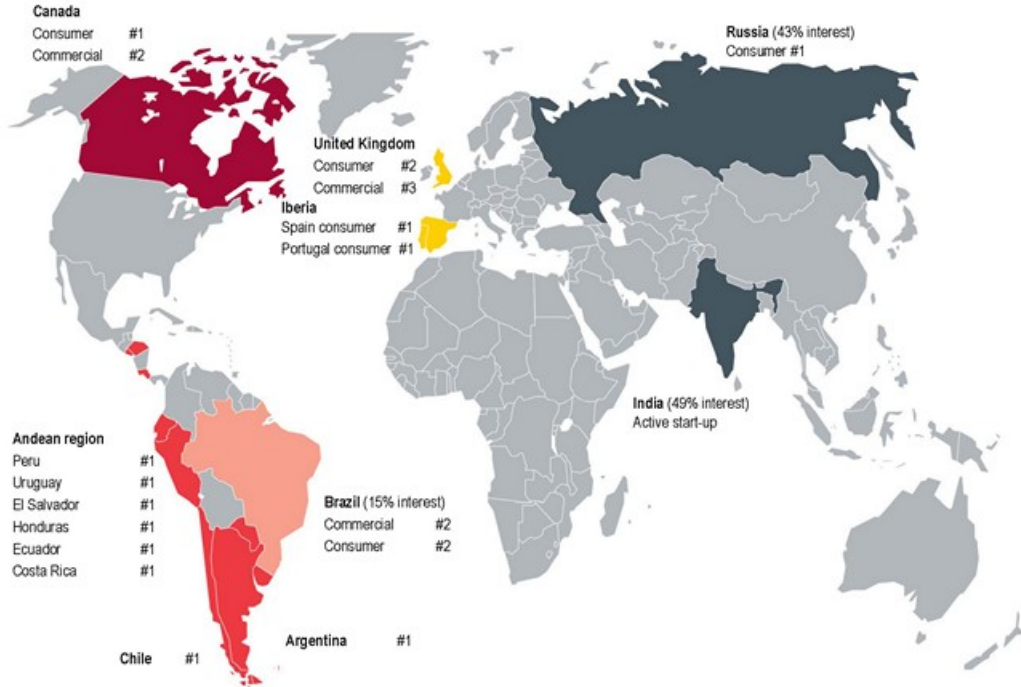
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PREMIER PROVIDER OF DECISIONING INSIGHTS

Paulino Barros, President
Equifax International



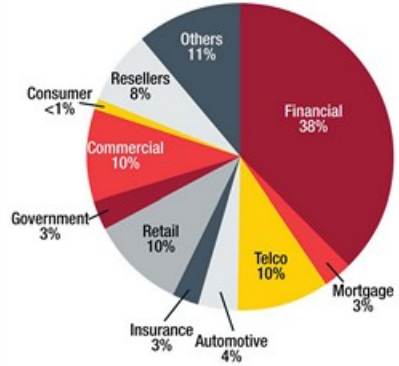
Strong, broad-based geographic presence

- › Canada
- › Europe
- › Latin America
- › Russia
- › India

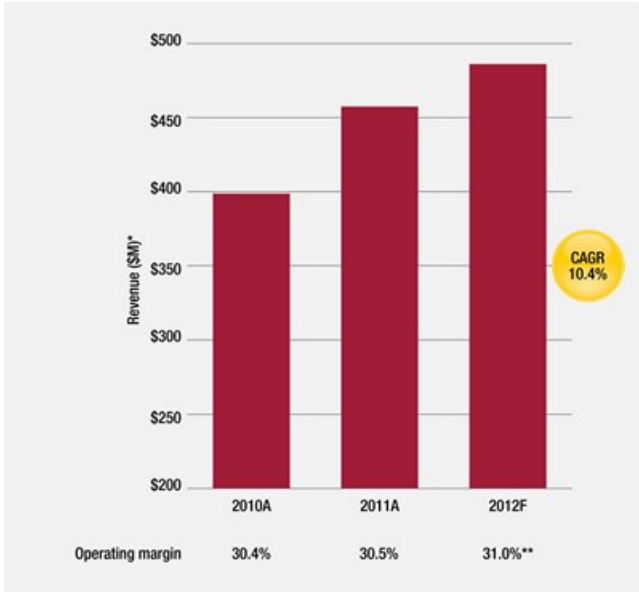
Building blocks for growth

- › Differentiated data
- › Fraud – real time; across geographies
 - Citadel
- › Identity authentication and management
 - eID Verifier
- › Decisioning platforms and analytical services
 - InterConnect
 - Experto
- › NPI
- › Personal Solutions

Customer mix



We will be the #1 or #2 credit and marketing information bureau in all markets where we operate. Focus on vertical industry growth – anchored by data, identity management, and technology and analytical solutions, as well as geographic expansion



Strategic initiatives

- › **Develop a 360° view of the consumer** through data acquisition and/or linkage
- › **Aggressive NPI** to take best offerings globally
- › Rapid growth in **Technology and Analytical Services** to meet latent market need and deepen penetration of value chain
- › Leverage expertise in **fraud and identity management** into non-core markets
- › Expand presence in **telco market** with solutions in risk, authentication and marketing
- › Enter new geographies and expand presence in existing geographies
- › Implement and leverage **regional organizations**

* Excludes Brazil which was deconsolidated in Q2, 2011
 ** Excludes Q3, 2012 restructuring charge

3. Emerging data

- › Combine credit with other consumer financials to give customers complete view

2. Fraud and identity data

- › Fraud and identity data to support our fraud initiative



Credit data

1. Data foundations

- › Continually improve our data quality and coverage, contributors and integration



Fraud data



Wealth data



...and beyond

4. Assemble the 360° view

- › Transaction data, on-line behavioral data, etc.
- › Big Data (volume, variety, velocity)

- › Increase technology services presence

- › Accelerate deployment of decisioning platforms – Citadel (fraud) and InterConnect

- › Expand and enhance analytics capabilities

- › Create new competencies in third party data combined with Equifax data and solutions for enhanced insights for decision making

- › Expand presence in Telco market through new solutions



Canada

- › Leverage fraud consortium data (Financial Institutions and Telco)
- › Develop next generation application fraud solution eID presently deployed supporting multiple verticals
- › Developing application fraud solution within Insurance vertical



Iberia

- › Develop next generation application fraud solution
- › Application fraud solution PoC underway with Automotive finance industry



Latin America

- › eID deployed in Chile with focus on Telco and Financial Institutions
- › EFX global identity solution under consideration for other countries

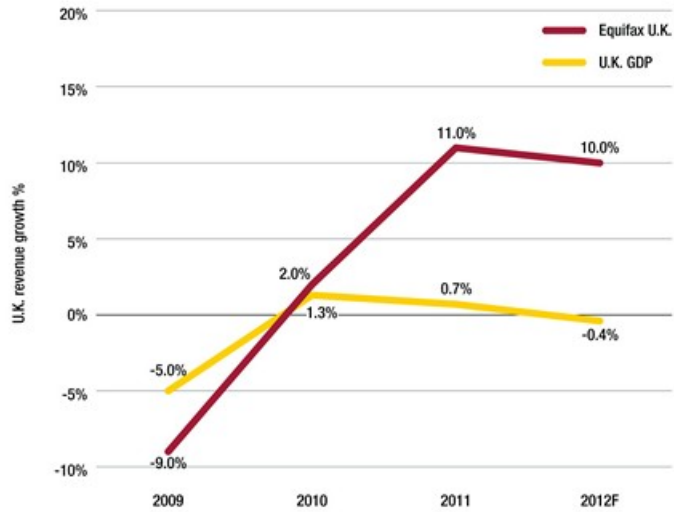


U.K.

- › Develop next generation application fraud solution
- › eID presently deployed supporting financial institutions and Telco vertical

Focus on core business activities – implementing core competencies in sales, marketing, analytics, market expansion and operational efficiency – to drive revenue growth

- › Increased level and depth of customer contact and insight
- › Created partnerships for more advanced analytics in face of entrenched competitor
- › Entered new markets
- › Developed solutions through NPI
- › Acquired unique data assets (wealth, insurance, income, etc.) to build 360° capability
- › Expand Personal Solutions penetration



- › 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

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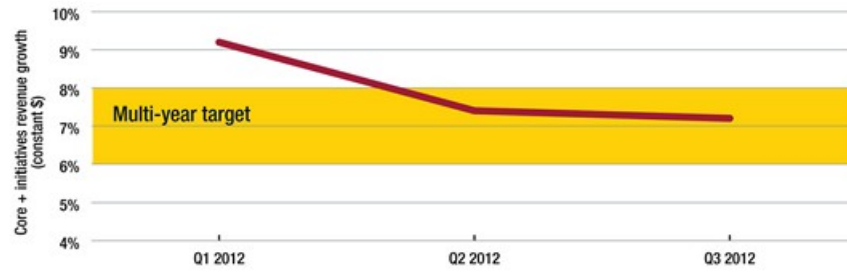
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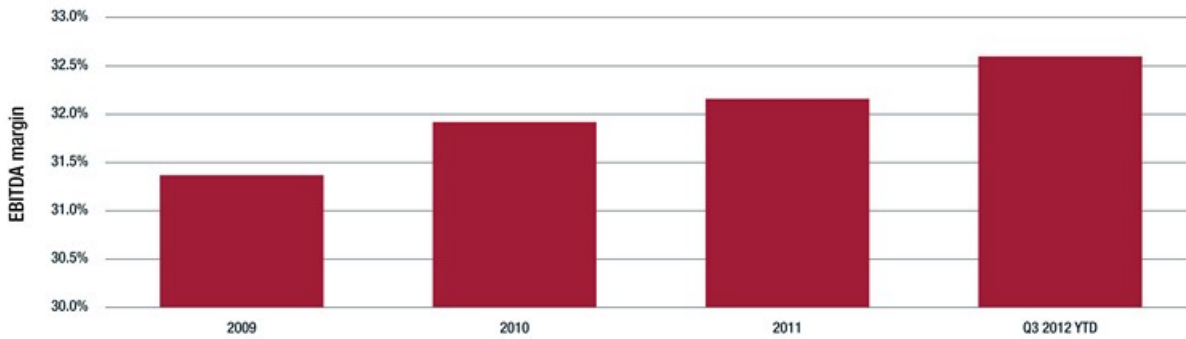
FINANCIALS
Lee Adrean, Chief Financial Officer



Contribution to year-over-year growth (constant \$)

Core non-mortgage	8.7%	6.1%	5.9%
Mortgage initiatives	0.5%	1.3%	1.3%
Core + initiatives	9.2%	7.4%	7.2%
Mortgage market	4.2%	5.5%	3.5%
Acquisitions	2.4%	2.2%	1.1%
Brazil merger impact	(4.7%)	(3.7%)	—
Total revenue growth	11.1%	11.4%	11.8%

Mortgage market growth has pushed total growth to 11–12% YTD, above our long-term targets. Core plus Initiative growth is within our target 6–8% range.

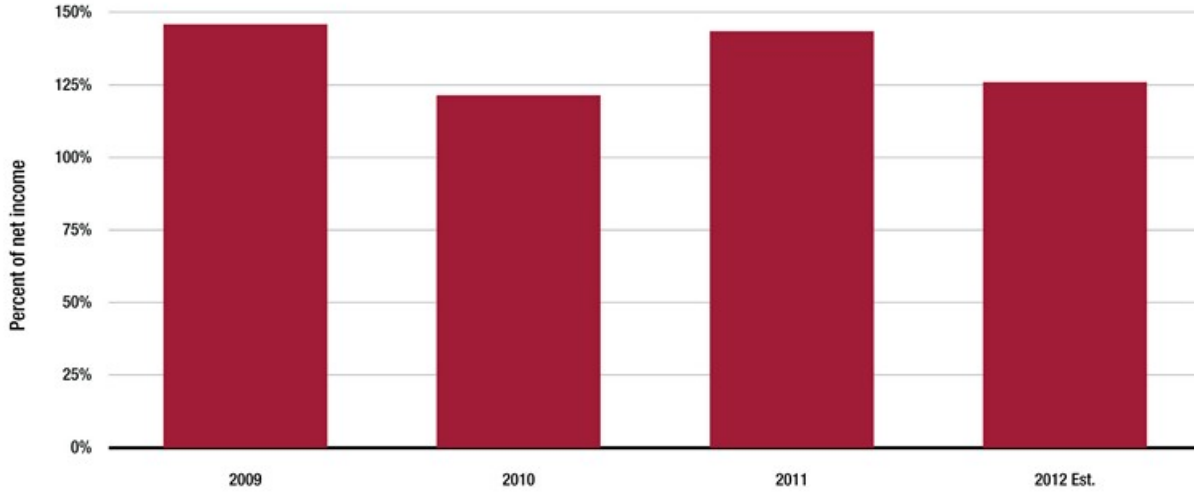


Factors driving margin expansion

- › Revenue growth vs. fixed cost base
- › Proprietary high value offerings (price for value)
- › Breadth and depth of relevant product offerings (e.g. end-to-end)
- › Process improvement/LEAN operating disciplines

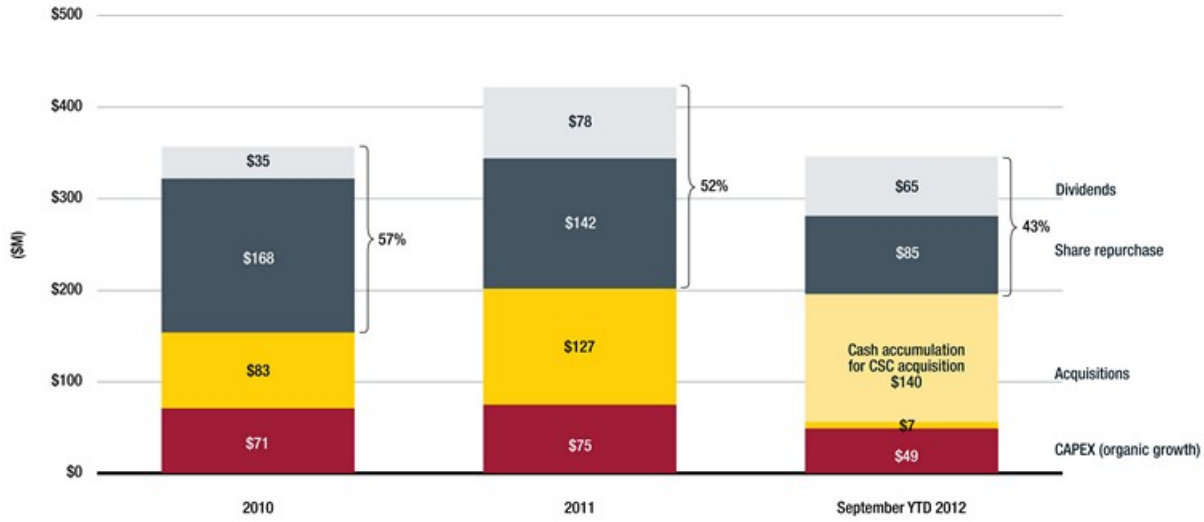
Factors which moderate margin expansion

- › Investment in growth initiatives – new products or markets
- › New products take time to scale
- › Product/market mix – higher vs. lower margin
- › Investment in evolving capabilities – analytics, Big Data, etc.
- › Potential regulatory requirements

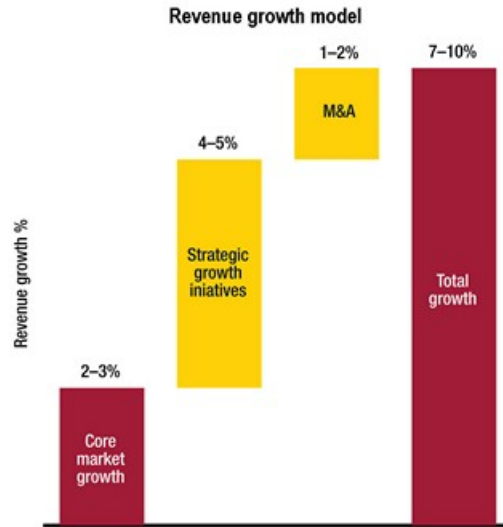


Note: reported net income; free cash flow is reported cash from operations less capital expenditures

Strong cash flow supports investment for organic growth, M&A and cash returns to shareholders



	Multi-year organic growth	Operating margin trend
USCIS	5–7%	High 30's/low 40's
N.A. Commercial	6–10%	Low-to-mid 20's
Workforce Solutions	7–9%	Mid-to-upper 20's
N.A. Personal Solutions	8–12%	High 20's
International	7–10%	Low 30's
Corporate expenses		Mid-single digits
Total company	6–8%	Mid-to-upper 20's



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%.

	Multi-year outlook
Revenue growth	7–10%
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 long-term debt and shareholders equity



STRATEGIC SUMMARY
Rick Smith, Chairman and Chief Executive Officer

- › We are delivering on our promise of strong, consistent growth
- › Our competencies provide a basis for sustainable competitive advantage
- › Market trends are driving changes that create opportunities for Equifax to evolve
- › Equifax management and operating discipline support strong and consistent execution of our strategic growth initiatives
- › Consistent financial performance and revenue growth will increasingly reward our shareholders



Q&A PANEL
Rick Smith and Lee Adrean

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