

EQUIIFAX



2007 Investor Day at NYSE

October 26, 2007
New York Stock Exchange



Forward-Looking Statements and Non-GAAP Financial Information

Some of our comments today include statements about our expectations for the future, in particular with respect to our strategy, management's objectives, future performance, costs, revenue, earnings and other trend information, including statements related to expected levels of operating expenditure, benefits of new products and services, growth of market share, benefits of the TALX integration and benefits of new initiatives and strategic ventures. Those expectations involve risks and uncertainties. Equifax cannot guarantee the accuracy of any forecasts or estimates, and we do not plan to update any forward-looking statements if our expectations change.

Factors that could cause actual results and developments to differ materially from those expressed or implied by these forward-looking statements include, but are not limited to: changes in worldwide and U.S. economic conditions and significant movements in interest rates, employment levels, availability of credit, consumer confidence and other factors that impact consumer spending and use of debt; changes in market demand for our products and services; our ability to successfully develop and market new products and services; new product introductions and other pressures from existing or emerging competitors which could result in a loss of customers or a rate of increase or decrease in prices for our services different than past experience; changes in laws and regulations governing our business and the application of existing laws, including government responses to identity theft concerns, privacy, data and other consumer protection provisions; disruptions in our business-critical systems and operations; security risks relating to illegal third party efforts to access our data and interfere with our operating systems; risks associated with our integration of TALX, other acquired technologies, businesses and investments; risks associated with financing and refinancing; management of our outsourcing projects or key vendors; and outcome of our pending litigation. If you would like more information on the risks involved in forward-looking statements, please see our SEC filings provided on the internet at www.equifax.com in the Investor Center section and the SEC website at sec.gov.

In addition, some of our comments reference non-GAAP financial measures. Where available, reconciliations to the most directly comparable GAAP financial measures and other associated disclosures are provided on the internet at www.equifax.com in the Investor Center section.







Agenda

- Strategy Overview (Rick Smith)
- Enabling Growth (Paul Springman)
- U.S. Consumer Information Solutions (Dann Adams)
- TALX (Bill Canfield)
- North America Commercial Solutions (Michael Shannon)
- Personal Solutions (Steve Ely)
- International (Rudy Ploder)
- Financial Review (Lee Adrean)
- Summary (Rick Smith)
- Q&A Panel

The Equifax Growth Playbook



We Deliver on Our Commitments

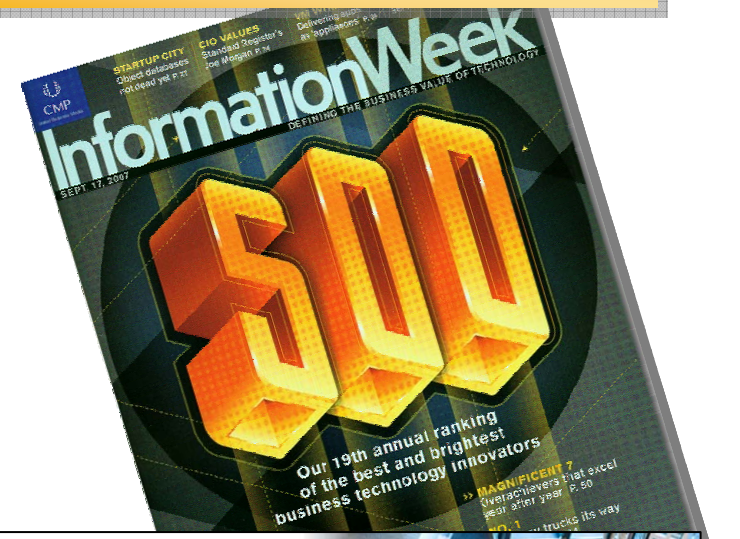
Commitment in 2006	Performance	CEO Grade
<ul style="list-style-type: none"> • 2006 shaping up to be another solid year with adjusted EPS over \$2.00 	\$2.12 GAAP \$2.01 Normalized	
<ul style="list-style-type: none"> • 31 key initiatives will deliver over \$300 million incremental revenue over the planning horizon 	On Target	
<ul style="list-style-type: none"> • New product introductions will generate ~\$30 million incremental revenue in 2007 	Expect to generate ~\$20 million in 2007	
<ul style="list-style-type: none"> • Deeper penetration of Enabling Technologies 	Increased from 27% of online transactions to 30% Sept. YTD 2007	
<ul style="list-style-type: none"> • The portfolio of businesses will generate solid 7-10+% revenue growth and double-digit EPS growth over the next 4 years 	September YTD Revenue Growth was 8% for EFX excluding TALX	
<ul style="list-style-type: none"> • We will protect our core while diversifying our business for the future 	<ul style="list-style-type: none"> • TALX Acquisition • Investment in global expansion • IT Investment in Infrastructure 	

We Are Increasingly Recognized as a Leader

Equifax Named to *InformationWeek* Magazine's "Magnificent Seven"



Equifax Named to *FORTUNE* Magazine's List of Most Admired Companies



Equifax
 Robert Webb, CIO
 Reason For Consistently Making The List:
Technology and business strategy are one and the same
 Past Tech Successes: Real-time data integration with customers
 Priority This Year: Customer focus teams

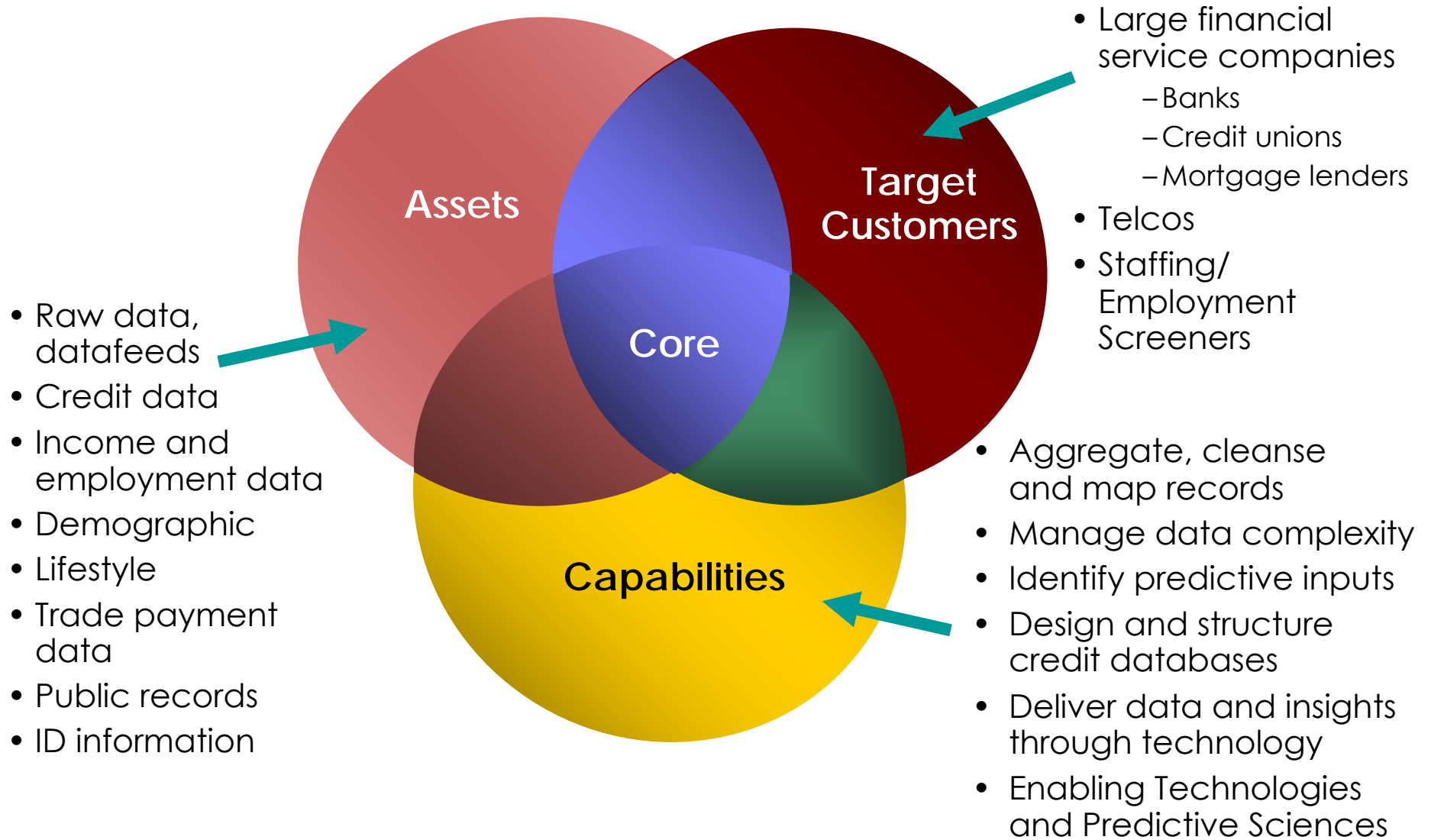
We Have a Fundamental Belief

"Our Core"	<ul style="list-style-type: none">• Data is at the core of our value proposition to our customers
"Sweet Spot"	<ul style="list-style-type: none">• All data is not the same – some data is more unique and valuable (through proprietary nature or value-add)• All decisions are not the same – Equifax creates the most value for customers when focused on risk and high value decisions
"Our Edge"	<ul style="list-style-type: none">• Through its people and technology, Equifax can create differentiated value for customers by applying the right data to a customer's decisioning needs. The industry-leading knowledge and capabilities of our people create sustainable competitive advantage.

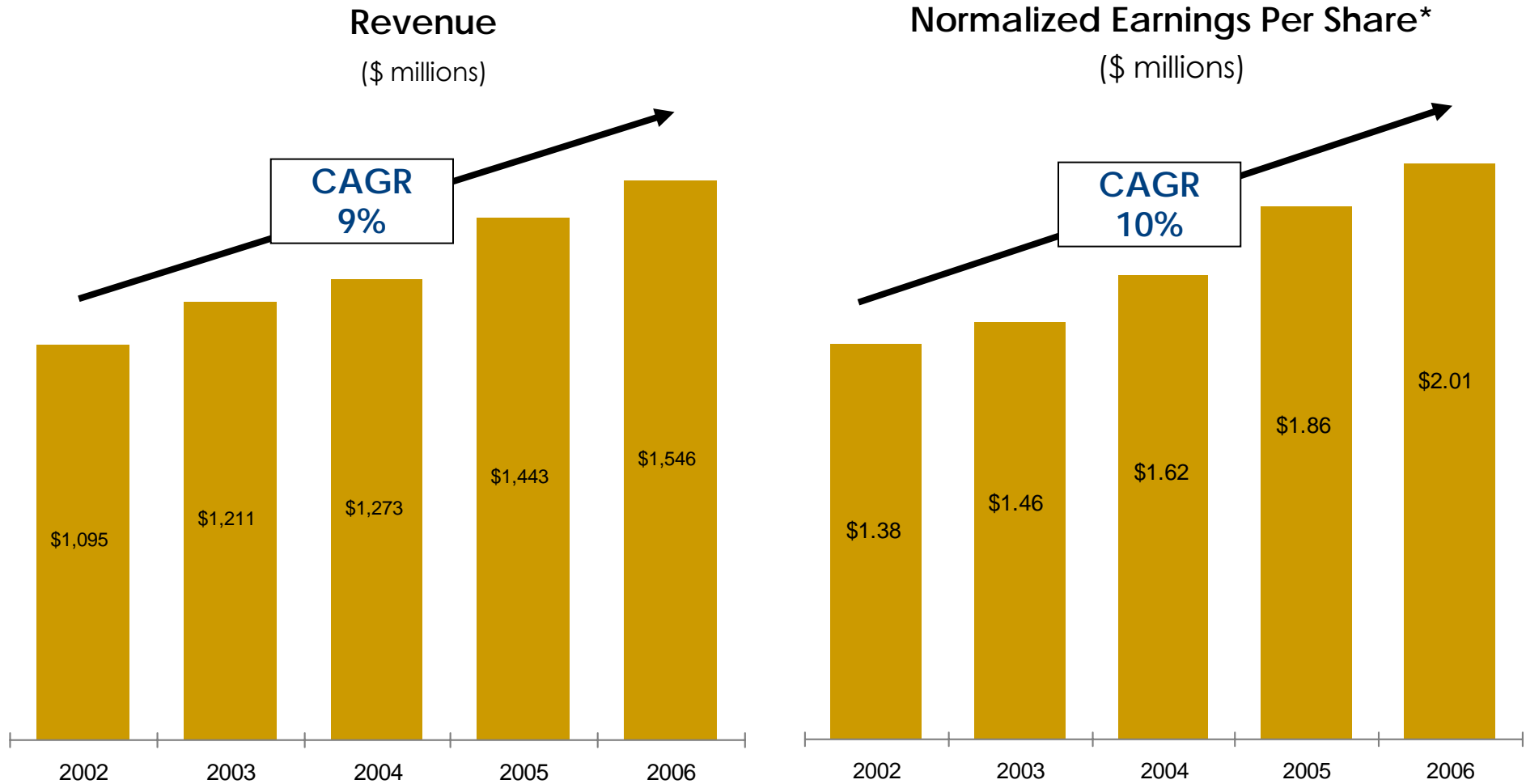
A Powerful Vision

To be the trusted provider of information solutions that empower our customers to make critical decisions with greater confidence.

And a Strong Core Which Drives Franchise Value

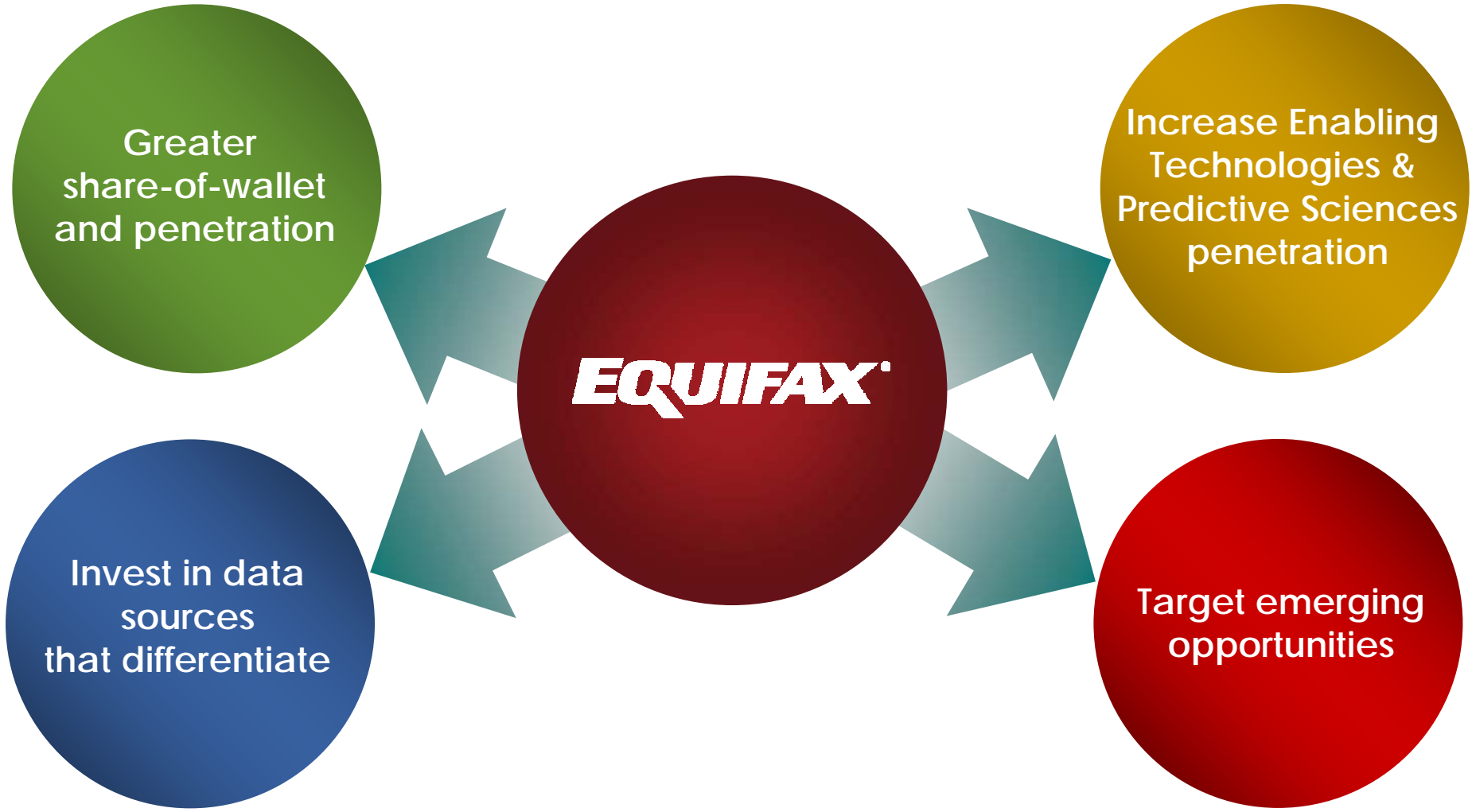


With Consistent and Leveraged Performance



*For years ending as indicated. Income from continuing operations, excluding charge related to organizational realignment and certain litigation and tax matters. See Note A to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited) in Equifax's Form 8-K filed with the SEC on Jan. 31, 2007.

Our Strategy Continues to Drive Growth

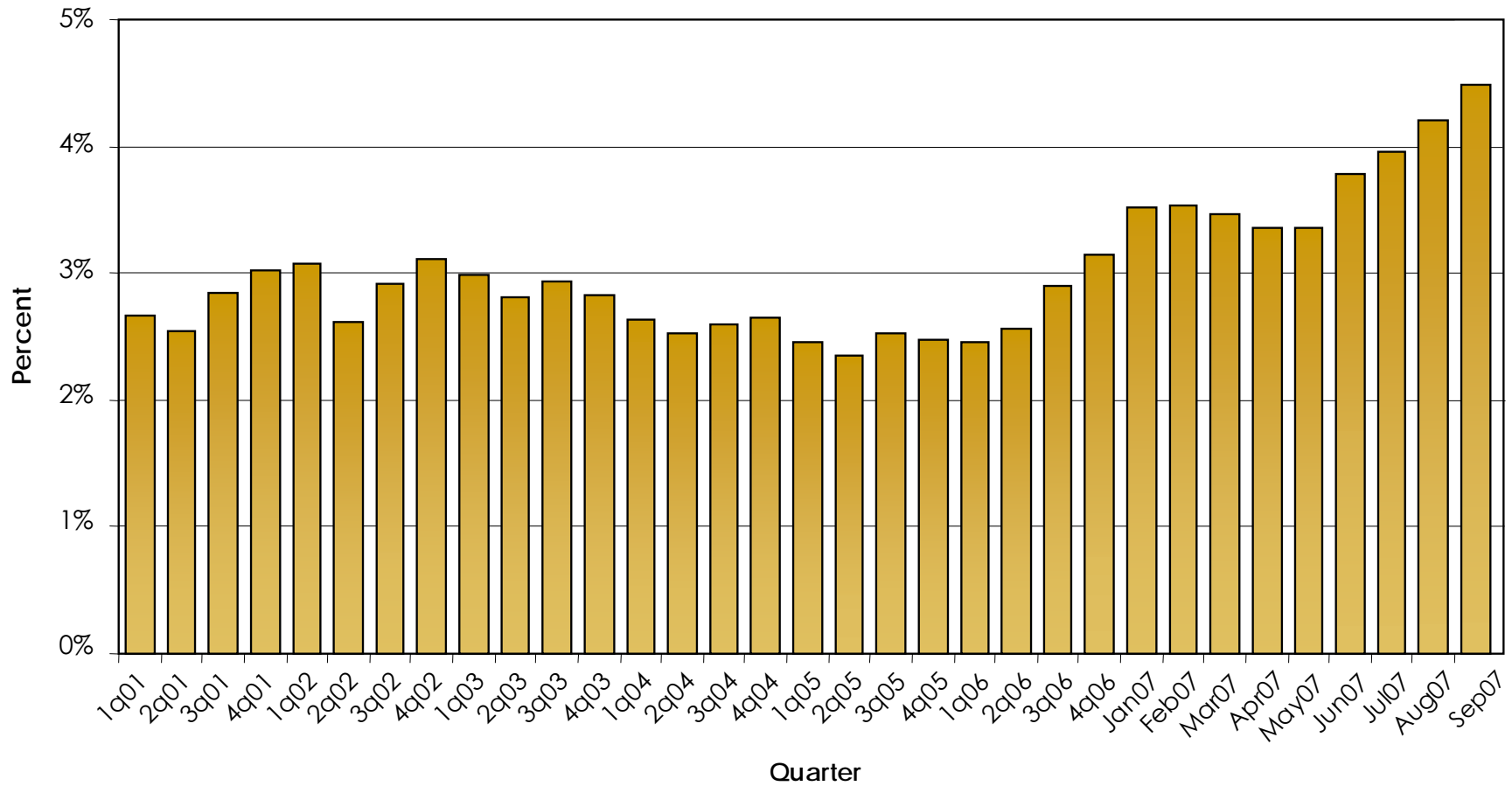


U.S. Consumer Credit Trends are Challenging

- Mortgage delinquencies have risen substantially in 2007, driven by sub-prime segment
- Significant regional differences exist
- Sub-prime lending concentration is consistent with past experience
- Overall, consumer credit is stable and many product lines continue to perform well
- Consumers' attitude about the national economy and their financial well-being remained stable through 2007

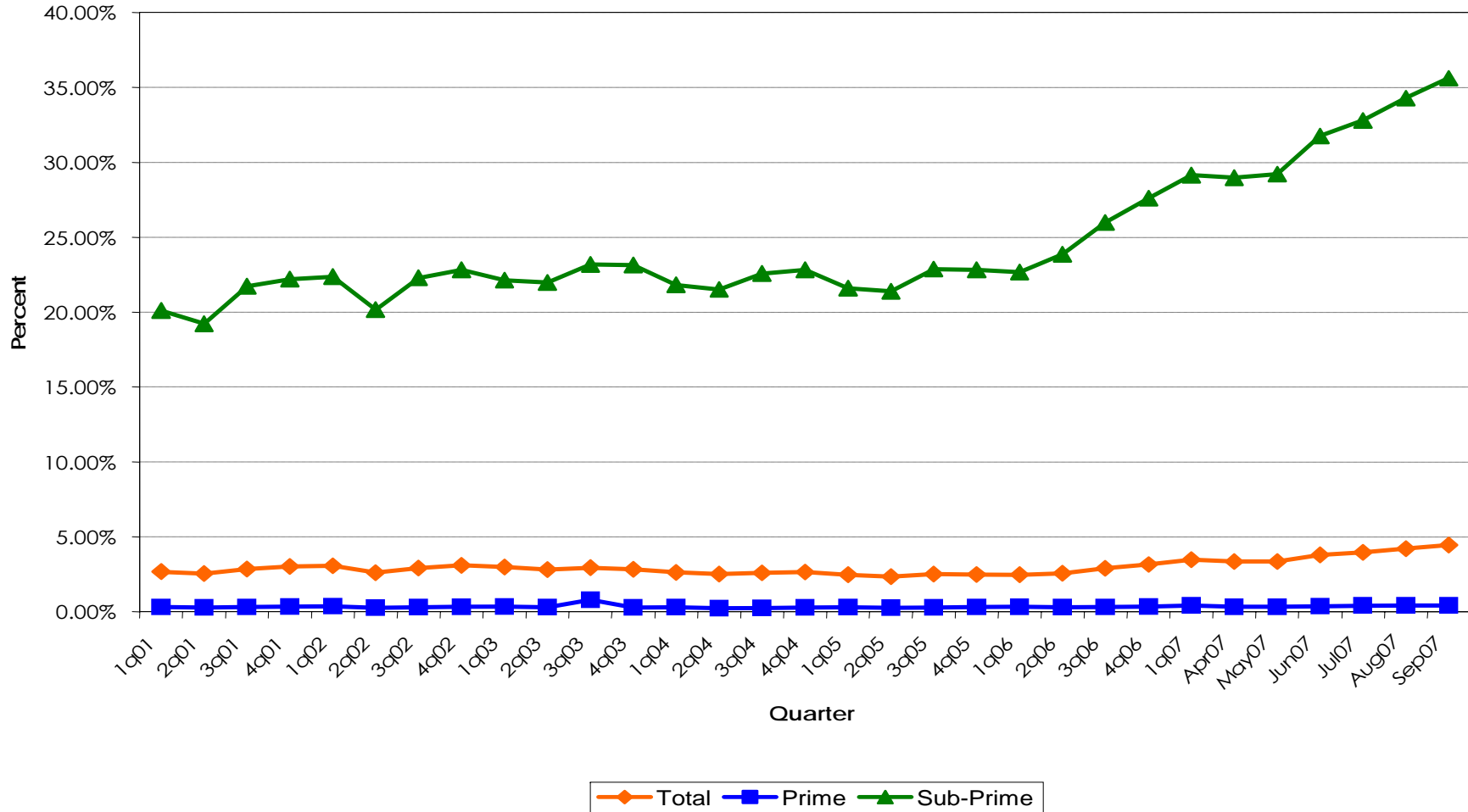
Mortgage Delinquencies Still Rising

First Mortgage
% of Dollars 30+ Past Due



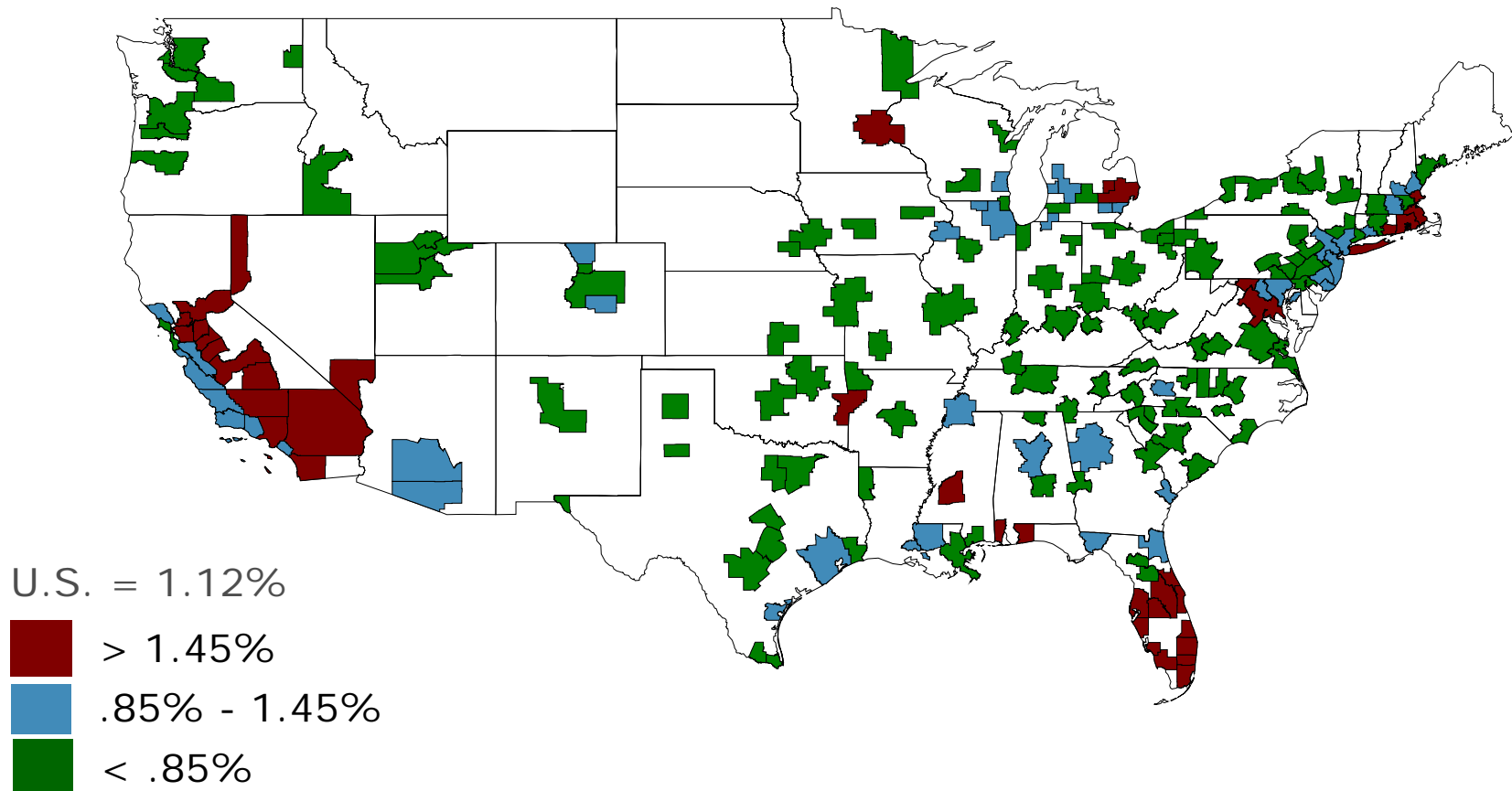
Sub-Prime Mortgage Drives Overall Delinquency

Equifax
First Mortgage 30+ Past Due Trend



Strong Regional Differences Exist

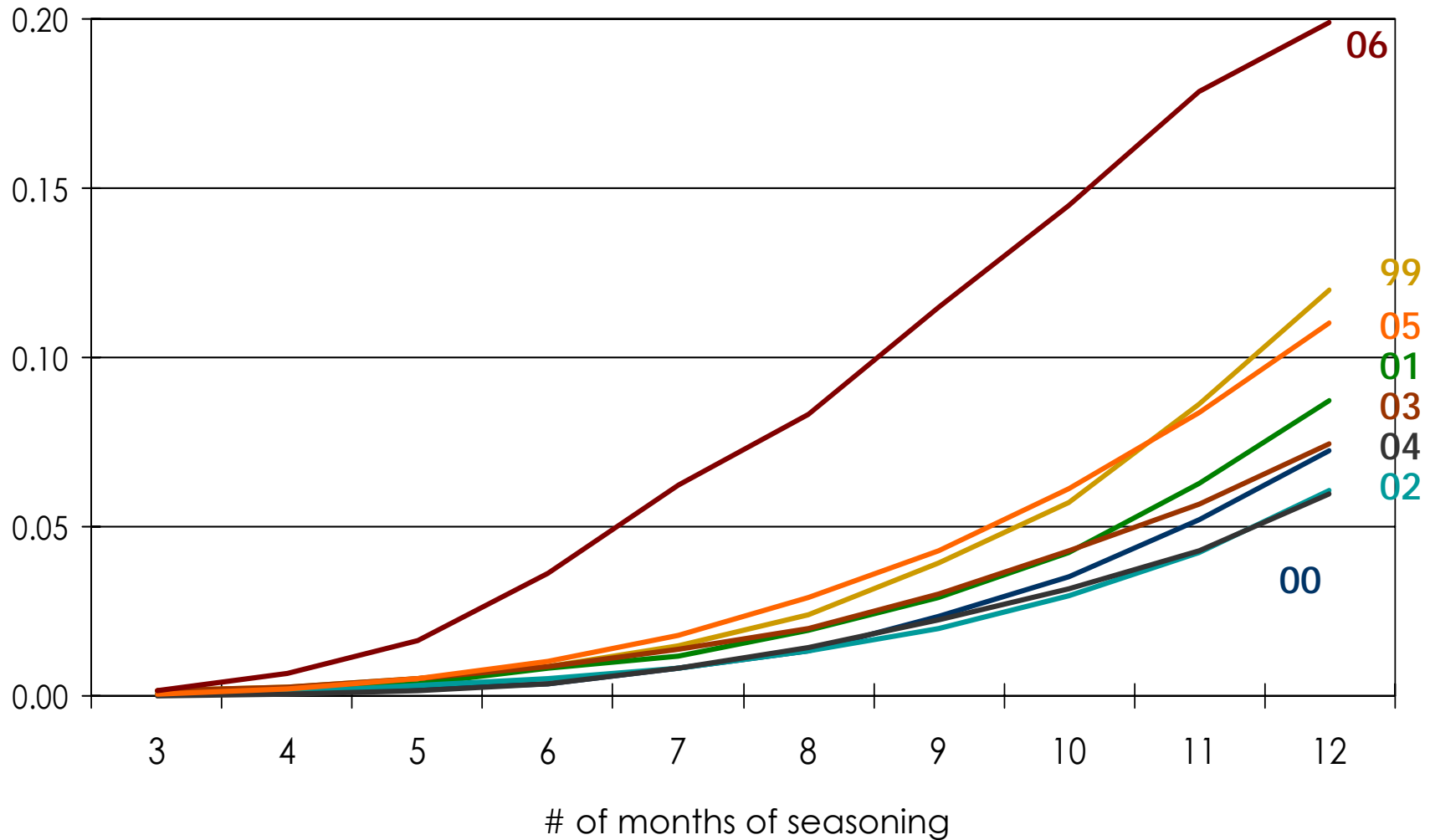
Change in mortgage delinquency rate, 05Q4-07Q2



Sources: Equifax, Moody's Economy.com

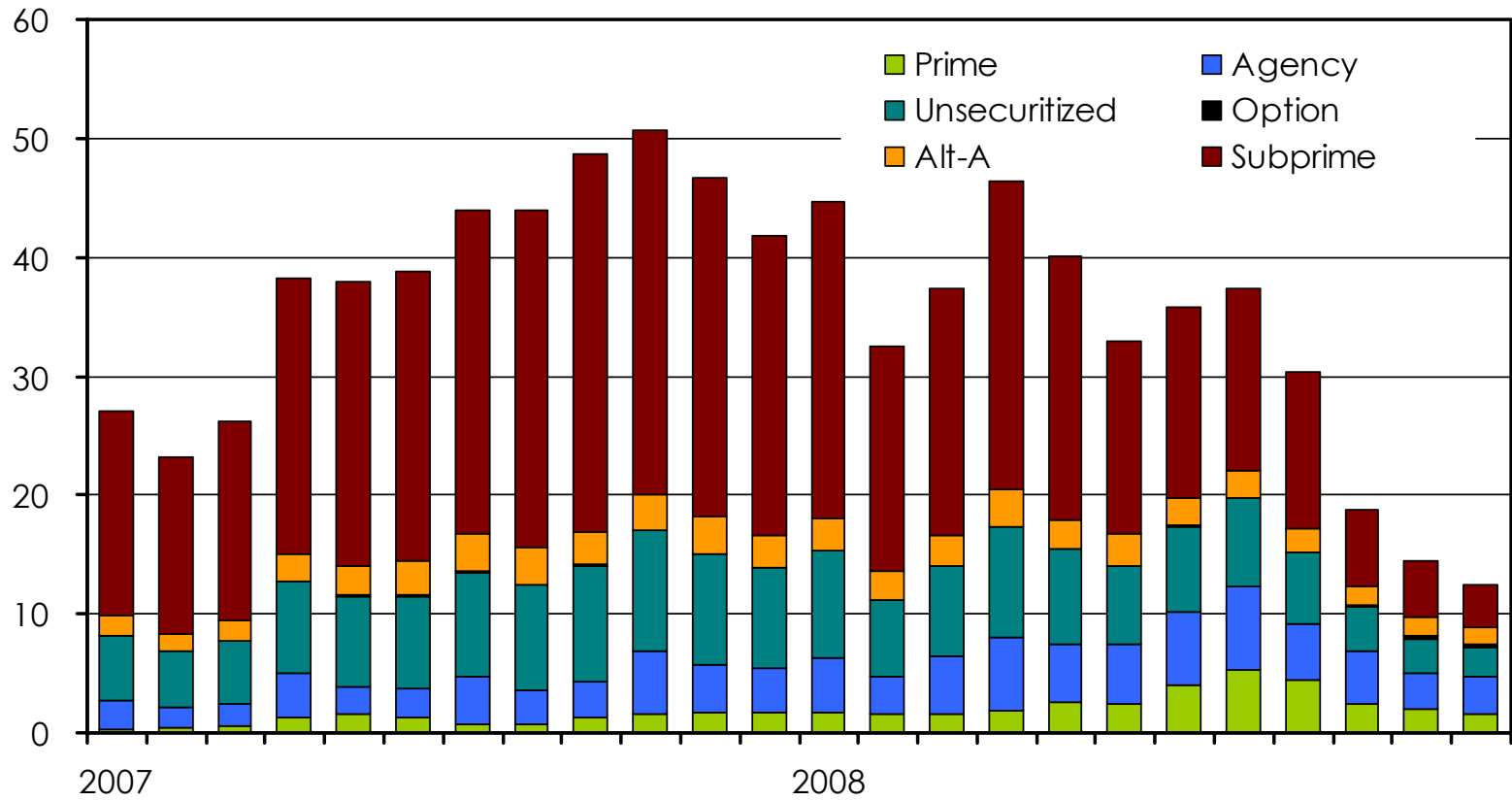
Recent Sub-prime Vintages Have Deteriorated

Sub-prime cumulative loss rate, % of original balance



Sources: Moody's Economy.com

ARM Resets Are Underway



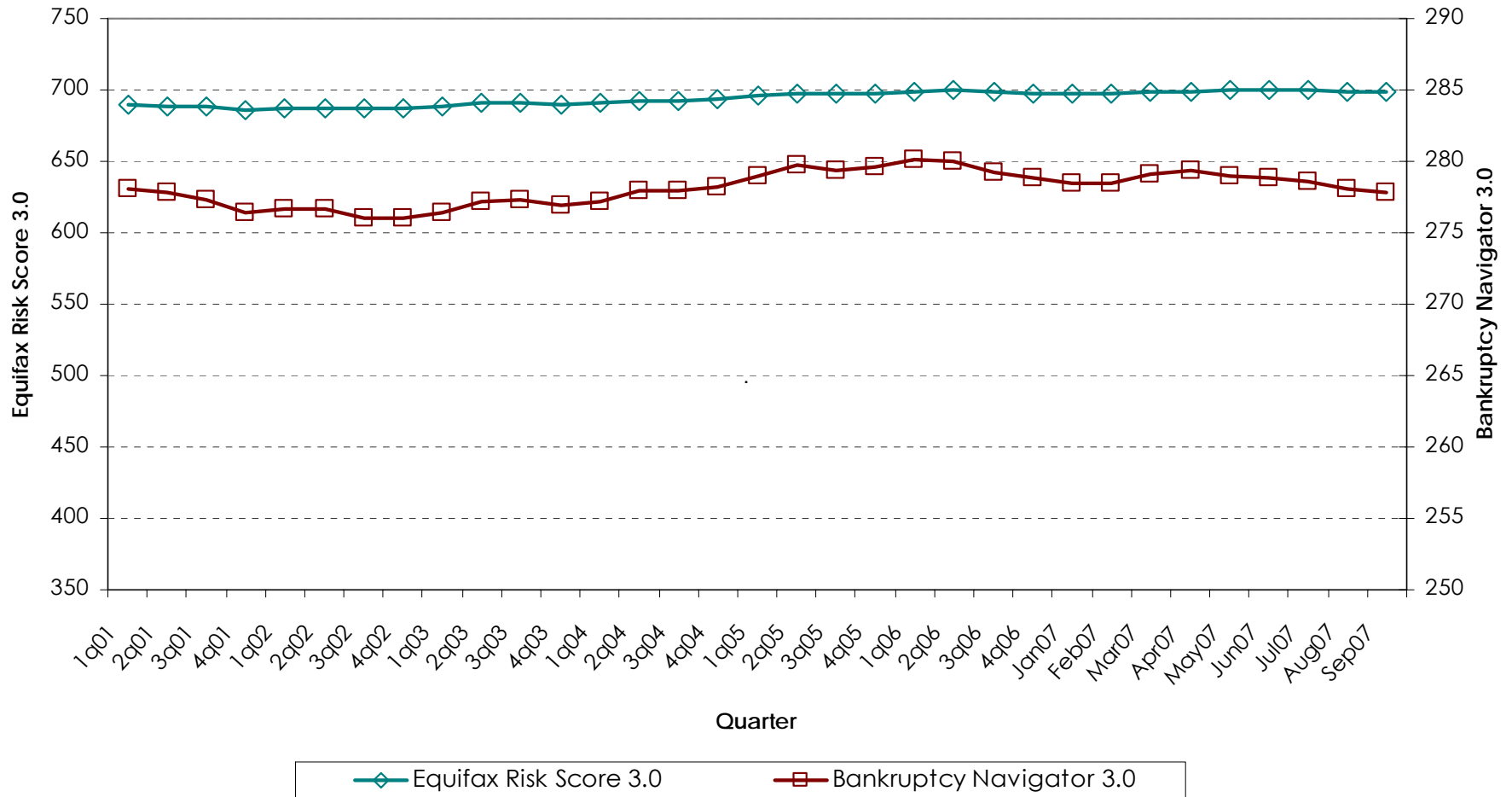
- ARM resets through 2008
- Largest resets in Sub-prime segment

Mortgage Debt Outstanding by First ARM Payment Reset (\$B)

Source: CreditForecast.com and Credit Suisse

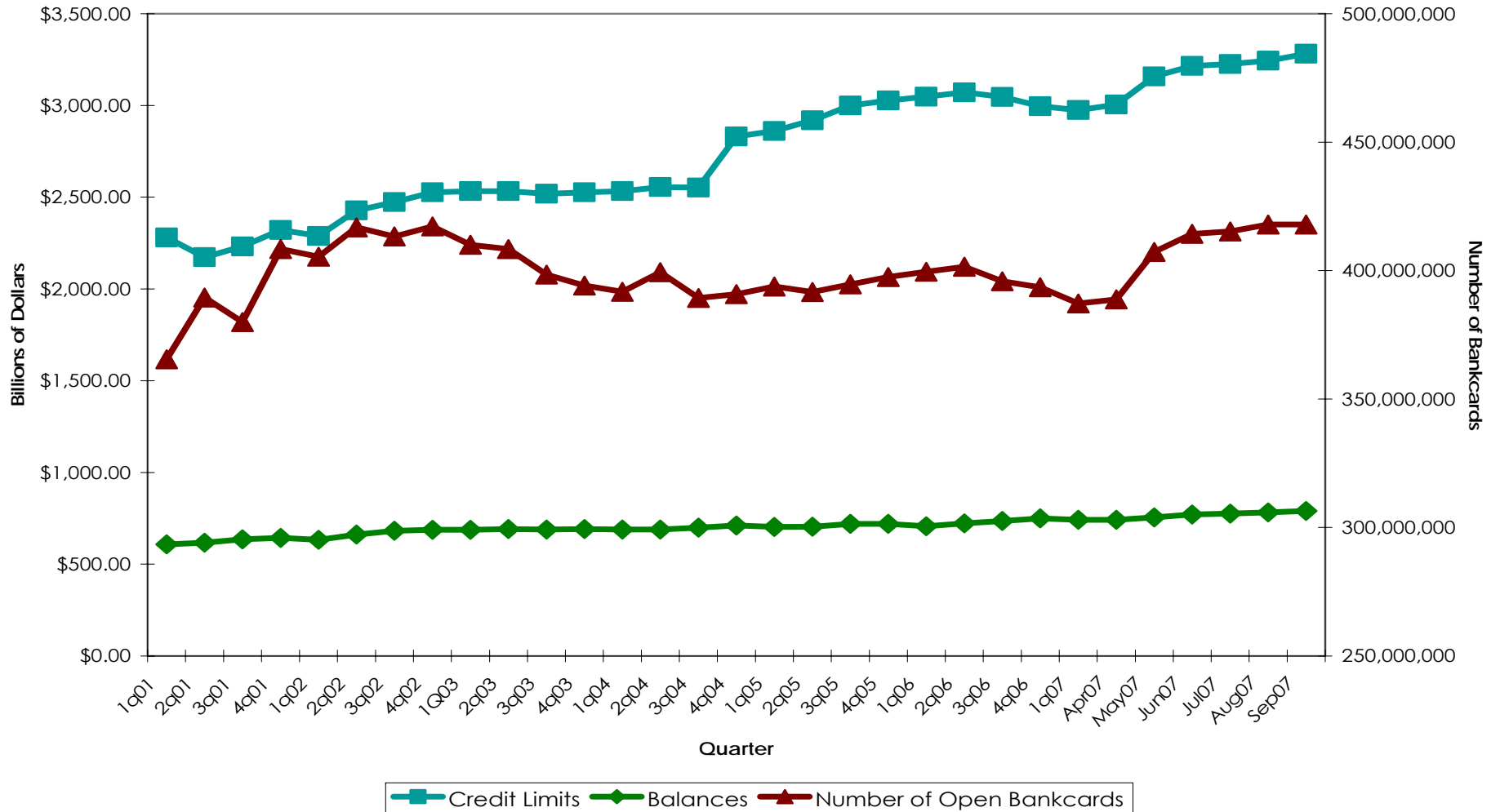
While Credit Risk and Bankruptcy Risk Is Stable

Equifax Credit Risk and Bankruptcy Score Trends

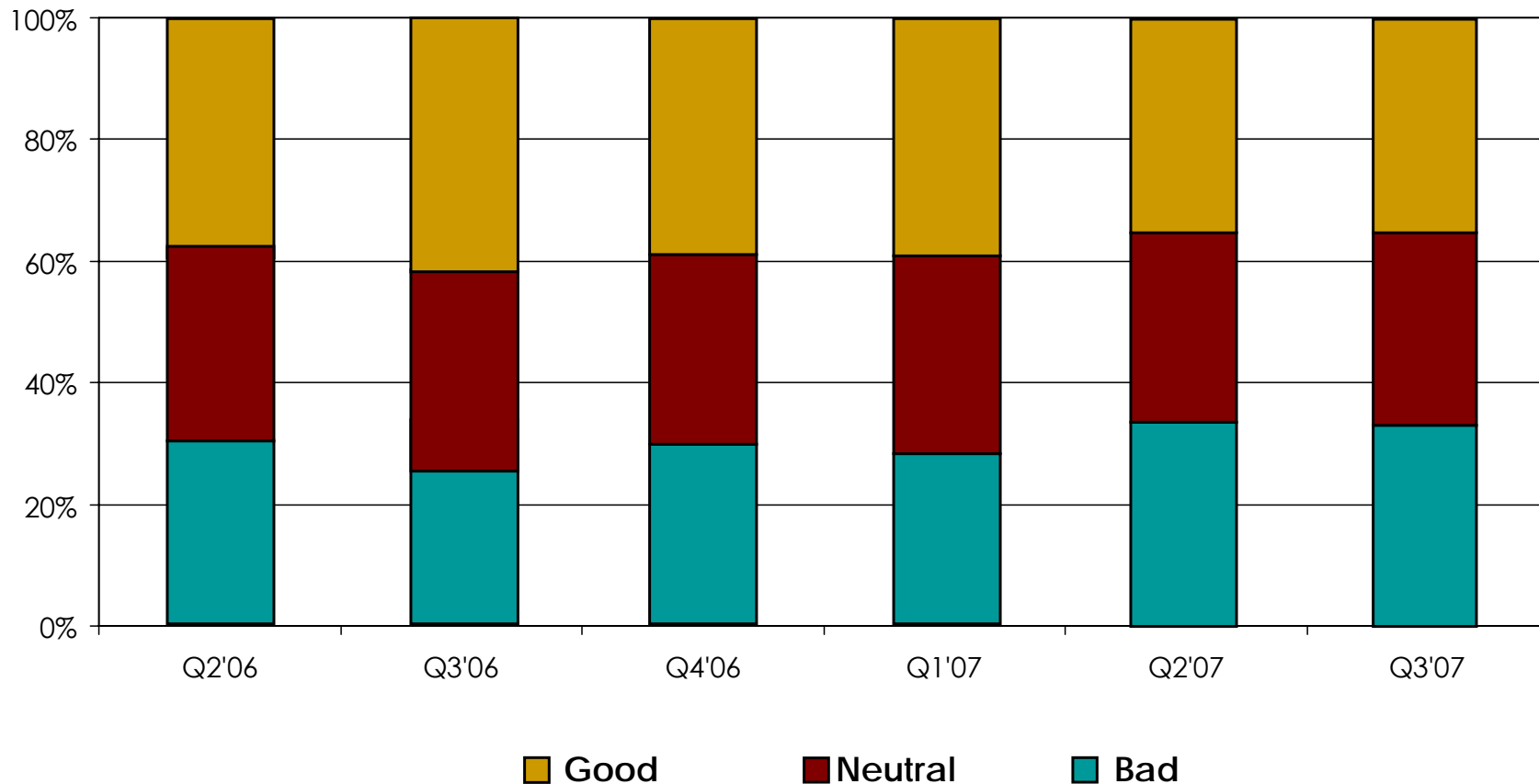


Bankcard Limits and Balances Have Increased

Equifax
Trend in Bankcard Credit Limits and Balances



However, Consumers Generally Feel Good About Their Financial Well-being



Source: Equifax Consumer Sentiment Survey

What This Means for Equifax

Customer Impact

- More disciplined underwriting
- Increased focus on cross-selling
- Aggressive risk management

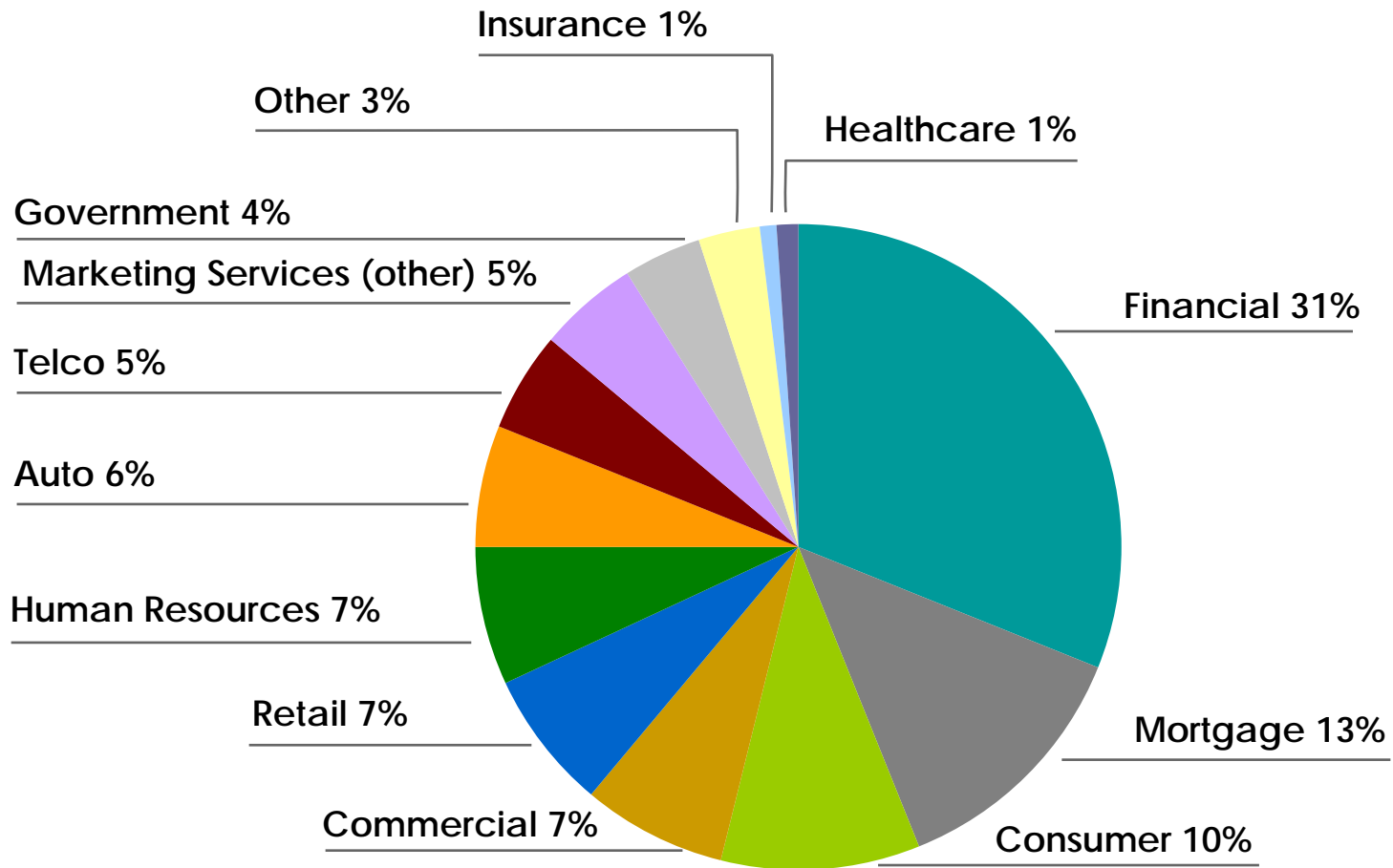


Our Response

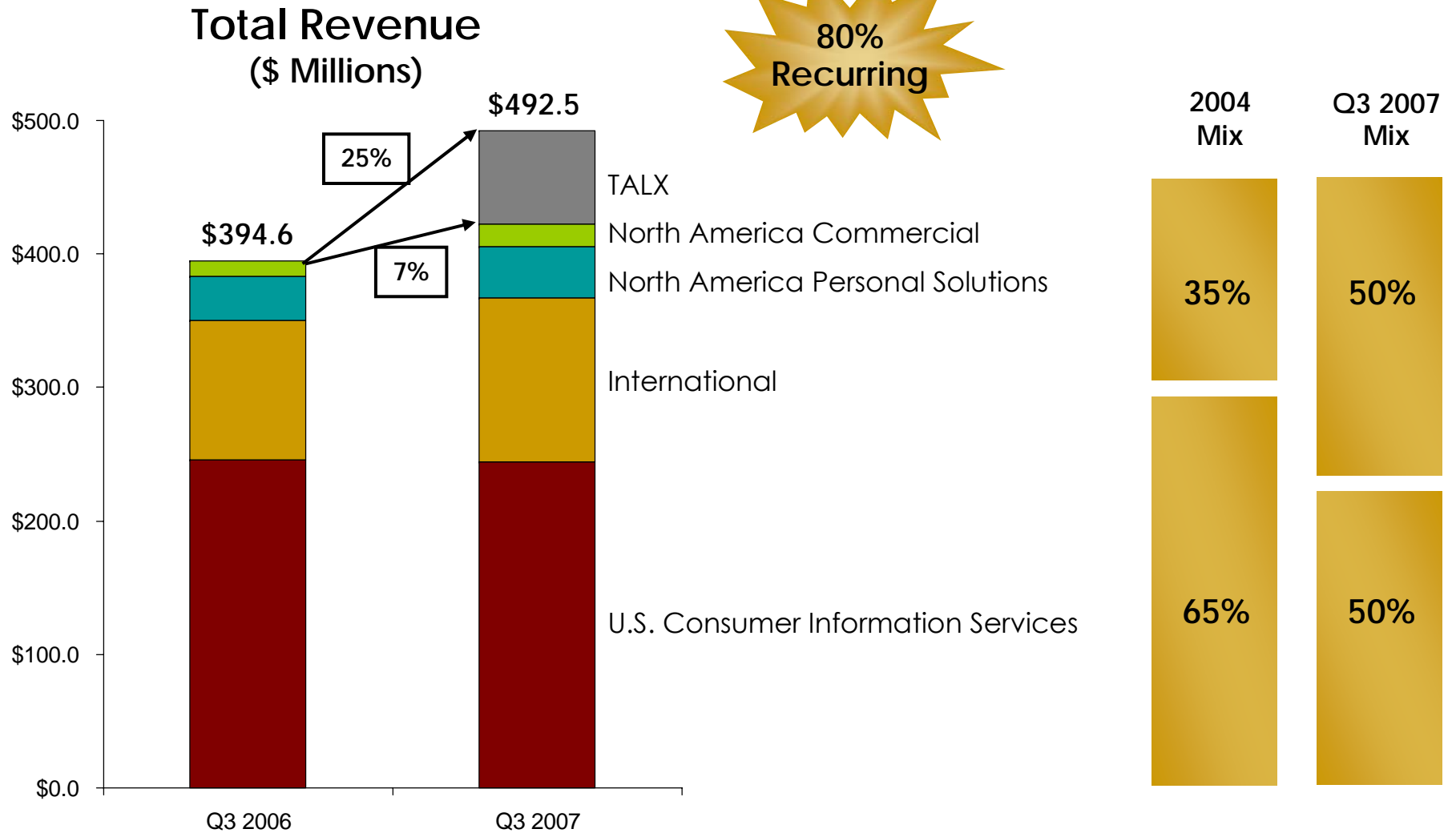
- New analytic insights and modeling tools
- Enabling Technology solutions and new products
- Portfolio review services
- New analytic insights and scoring tools

Broad based product offerings and thought leadership drive diversity of revenue growth

We Have a Broad Range of Industries



A Diversified Revenue Base



A Resilient Growth Strategy



- Customer intimacy
- Accelerate time-to-revenue through New Product Innovation
- Actionable account planning
- Value-based pricing



- Deploy enhanced decision systems and analytics globally
- Target 50% of all transactions through Enabling Technologies solutions by 2010



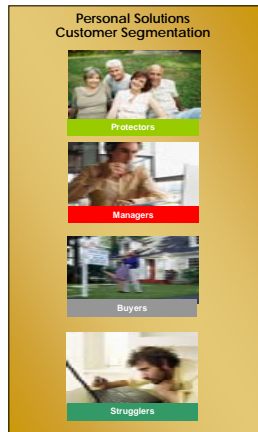
- Robust commercial data file
- Positive credit data globally
- Increase employment records in The Work Number (TALX)
- New non-credit data



- Equifax Growth Council
- New vertical markets
- Geographic market expansion

Greater Share-of-Wallet and Penetration

Customer Intimacy Creates Value



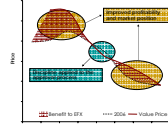
Understanding Customer Needs leads to...



INFORM > ENRICH > EMPOWER
...a differentiated brand



...an enhanced customer experience



...which leads to better value for customer



Aligning Price with Value to Customers

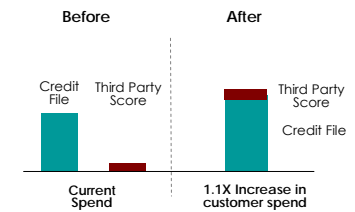
Pricing Governance



- Launched automated web-based deal approval system
- Improves price realization & efficiency
- Drives value selling philosophy

Value Pricing - Case Study

Regional Bank



Segment-driven prices (industry, geography, customer size)

NPI Focus Is Delivering Results

NPI Process



2006 Products Launched

USCIS	25
International	43
PSol	4
N.A. Commercial	8
	<hr/> 80

On track to deliver \$200M from new products by 2010

Applications

- Fraud
- Blended Score
- Target Point

Data Solutions

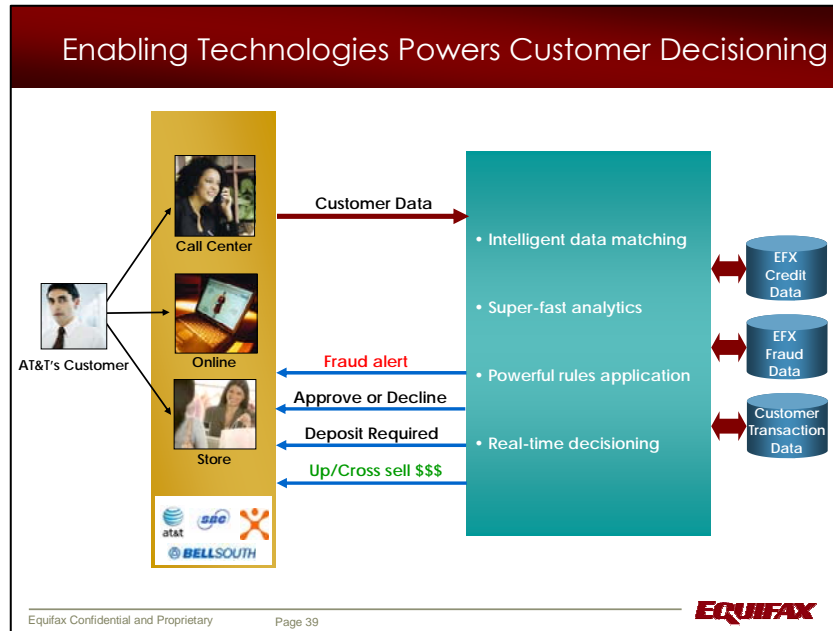
- SIRAN
- Settlement Services
- Trade Data

Enabling Technologies

- Interconnect Direct
- Data Integration
- Connexus



Increase Enabling Technologies & Predictive Sciences Penetration



New Insights Identify Opportunities for Customers

Lost opportunity analysis

Product	External Loan Channel	Internal Loan Rate	Potential Outstandings	Net Interest Yield	Total Present Value	Other Loan Channels	Other Loan Yield	Total Present Value	Percent Total Value
Age	1-18	1.5%	\$1,200,000	1.5%	\$1,200,000	1.5%	1.5%	\$1,200,000	100%
Bankcard	19-24	1.5%	\$1,200,000	1.5%	\$1,200,000	1.5%	1.5%	\$1,200,000	100%
Consumer Vehicle	25-34	1.5%	\$1,200,000	1.5%	\$1,200,000	1.5%	1.5%	\$1,200,000	100%
Home Equity	35-44	1.5%	\$1,200,000	1.5%	\$1,200,000	1.5%	1.5%	\$1,200,000	100%
Mortgage	45-54	1.5%	\$1,200,000	1.5%	\$1,200,000	1.5%	1.5%	\$1,200,000	100%
Unleveraged	55-64	1.5%	\$1,200,000	1.5%	\$1,200,000	1.5%	1.5%	\$1,200,000	100%

- Equifax identified \$6.2 billion in new lending opportunities
- If 1% of these opportunities were captured - outstandings would increase by \$60M
- Leveraging Equifax's data, analytics and enabling technologies help customers grow faster

Customer base insights

Customer Base Net Worth Distribution

The chart shows the distribution of net worth for three customer segments (A, B, C) across various income brackets. Segment A generally has the highest net worth, followed by B, and then C. The distribution is skewed towards higher net worth values.

Product vector analysis and benchmarking

Number of Credit Relationships	Bank	Best Group Mean
1	91.19%	86.85%
2	8.21%	11.16%
3 or more	0.60%	2.00%

Product	% of Customers - Bank	% of Customers - Best Practice Group
1	89.60%	84.15%
2	9.31%	12.73%
3 or More	1.09%	3.12%
Total	100.00%	100.00%

Adjustable Rate Mortgage exposure analysis

Percent of Customer Balances with 1st mortgage ARMs by Product Type

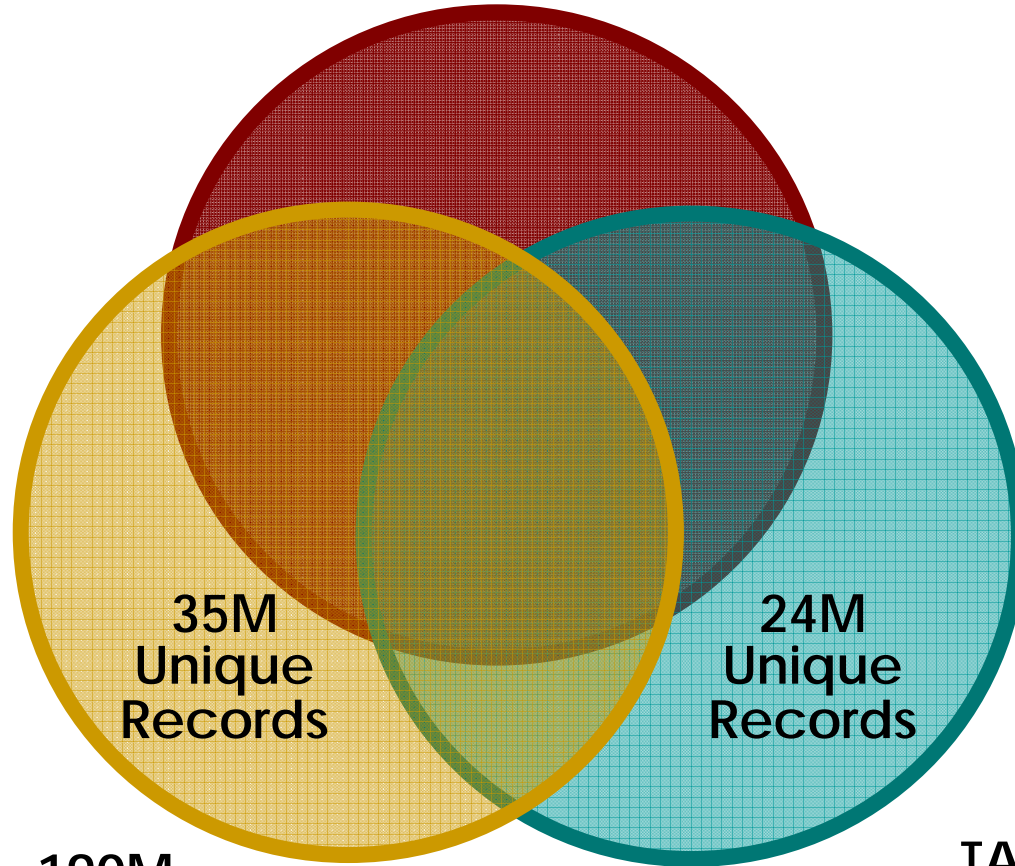
The chart compares the percentage of customer balances with 1st mortgage ARMs across three product types: Home Equity, Auto, and Bankcard, categorized by credit quality (Prime, Near-prime, Sub-prime). Home Equity shows the highest exposure, particularly in the Prime and Sub-prime categories.

Equifax Confidential and Proprietary Page 53 **EQUIFAX**

Invest in Data Sources That Differentiate

(U.S. Market)

Credit File - 220M
(Credit Behavior)



35M
Unique
Records

24M
Unique
Records

DMS - 190M
(Demographic Behavior)

TALX - 159M
(Employment Income)

Target Emerging Opportunities

1 year later ...

Sept. 2006
Investor
Day

"Expand into new data sources and markets"

"Win in the commercial market"

"Expand globally"

Progress
Since

- ✓ Acquired TALX
- ✓ Investing in our suite of fraud solutions

- ✓ Acquired Austin-Tetra for customer data and marketing
- ✓ Aggressive expansion of trade data

- ✓ In various stages of discussion to enter new geographies

A Growth-Driven Culture

Innovation

- Refined NPI process
- International expansion
- Growth Council - new market growth

Customer Intimacy

- Strong and recognized brand
- Aligned customer experience
- Value-based pricing



High Performing Culture

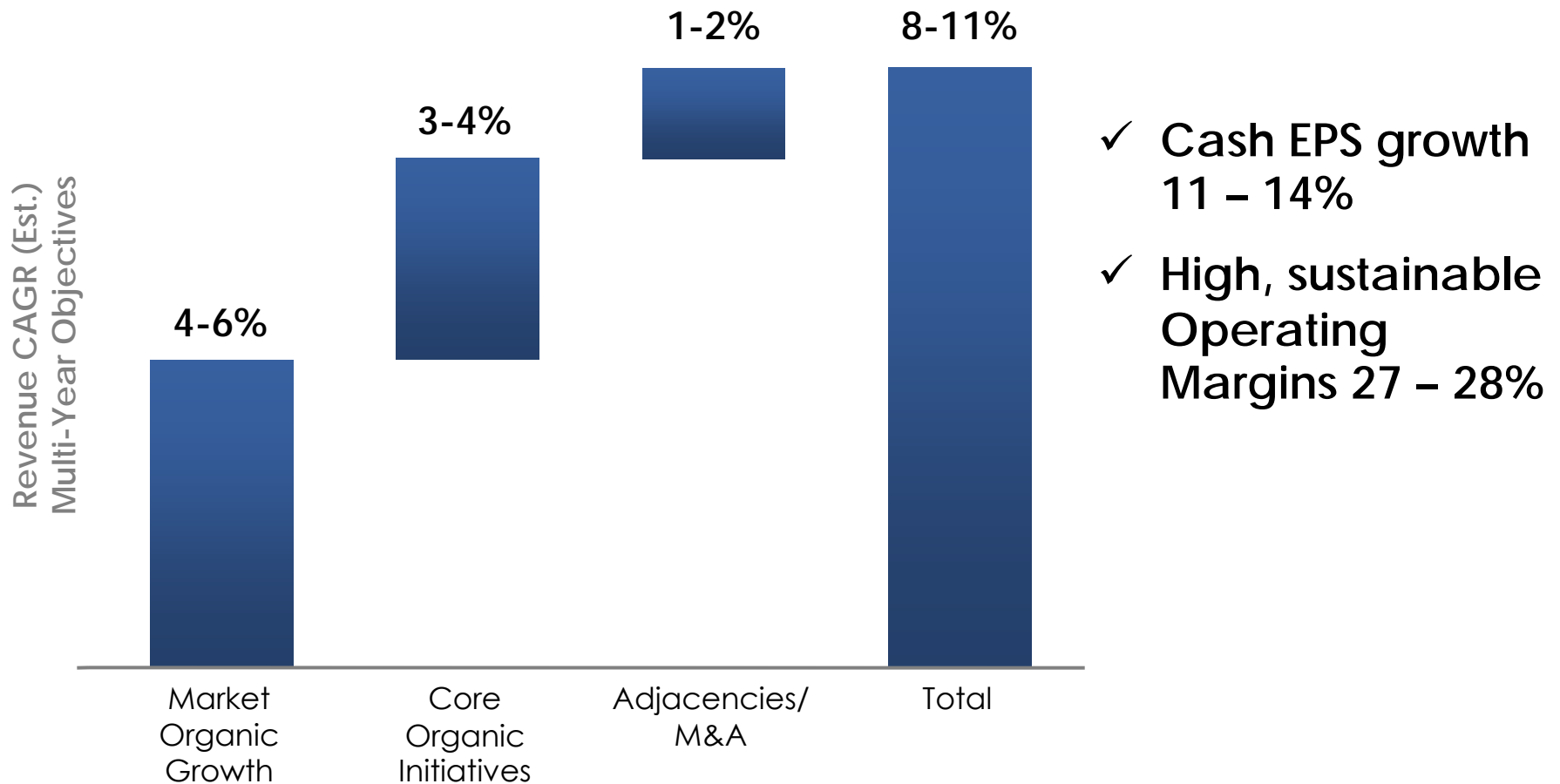
- Invest in human capital
- Proactive talent management
- Systematic performance management

Drive Efficiencies

- LEAN process
- Consolidate platforms and data centers
- Increase productivity

Our Strategy Delivers a Strong Growth Model

2008–2010 Planning Period



Enabling Growth



How We Think About Growth

- Understand customer needs to create unique value
- Deliver differentiation through Analytics and Enabling Technologies
- Deploy a value-based pricing strategy
- Implement a strong innovation culture through NPI and new markets

Customer Intimacy Creates Value

Personal Solutions Customer Segmentation



Protectors



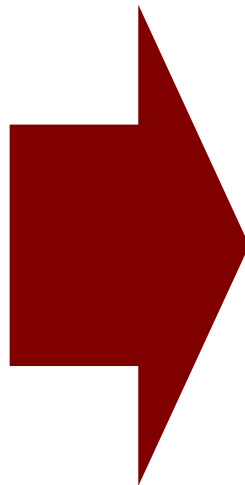
Managers



Buyers



Strugglers

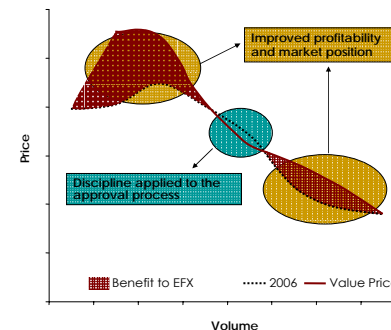


INFORM > ENRICH > EMPOWER

...a differentiated brand



...an enhanced customer experience



...which leads to better value for customers

Understanding Customer Needs leads to...

Leverage Thought Leadership with Analytic Solutions

Strategic Themes

- Product globalization
- Key enabler in geographic expansion
- Pioneer innovative analytics
- Provide unique market insight and intelligence in sync with market conditions

Create leading edge solutions which provide unique insights for our customers

VantageScore Gaining Momentum

- Customer use increasing
- GSE's, Regulators and Rating Agencies view as effective risk assessment tool
- Revalidations confirm model performance
- 8 of top 20 banks using VantageScore
- Aggressive testing and validation work continues

<u>Customer Mix</u>	
Banks	48%
Telcos	4%
Retailers	4%
Credit Unions	20%
Other	24%

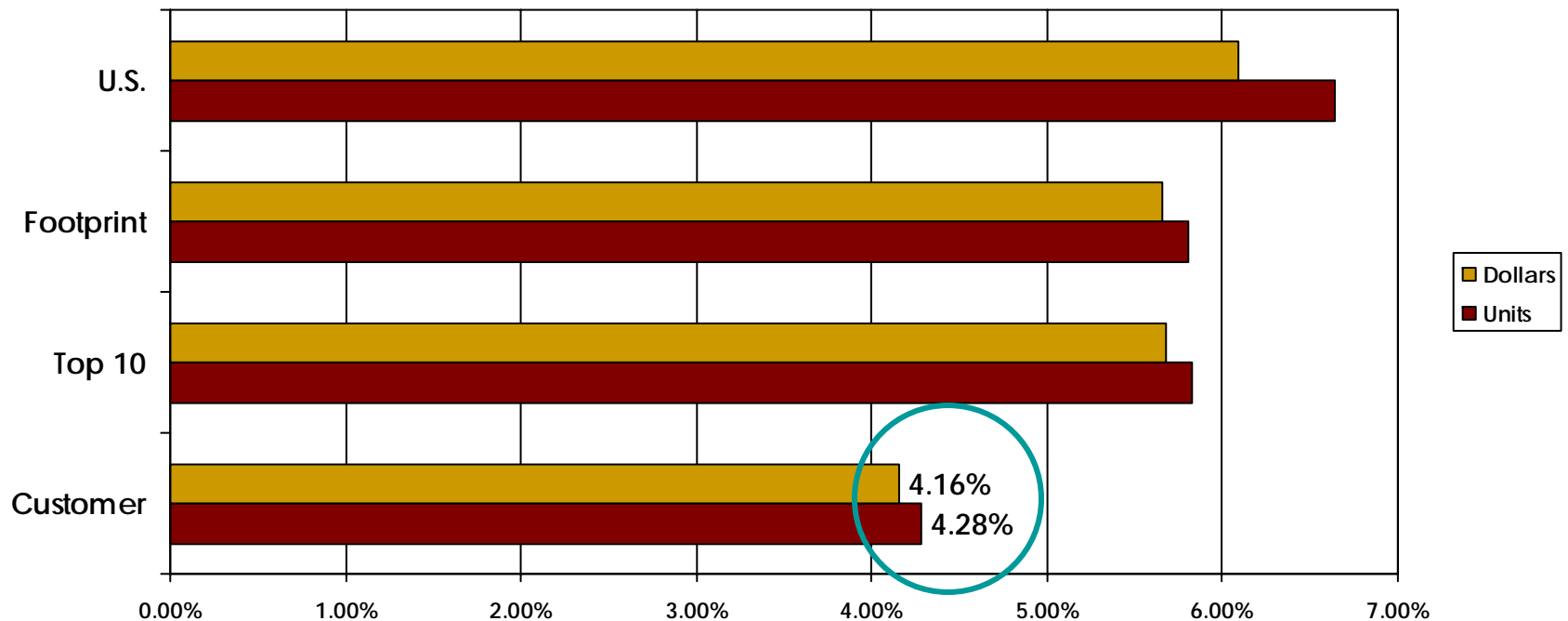
Market Conditions Demand Timely Solutions

Customer need: Identify consumers in non-real estate portfolios that are likely to have Adjustable Rate Mortgages

ARMs Predictor Segment	Percent with Adjustable Rate Mortgage	Distribution of Consumers across Segments
1	6.41%	29.1%
2	13.48%	48.9%
3	20.27%	13.8%
4	63.87%	4.2%
5	80.62%	3.9%
Total	17.11%	100.0%

Helping Customers Understand Their Mortgage Exposure

- **Customer need:**
 - To identify “highest risk” home equity customers
 - How they compare to other benchmarks
- **Watch dog criteria:**
 - Open accounts with risk scores <660
 - Other delinquent loans
 - Debt/limit ratio for all revolving accounts > 80%

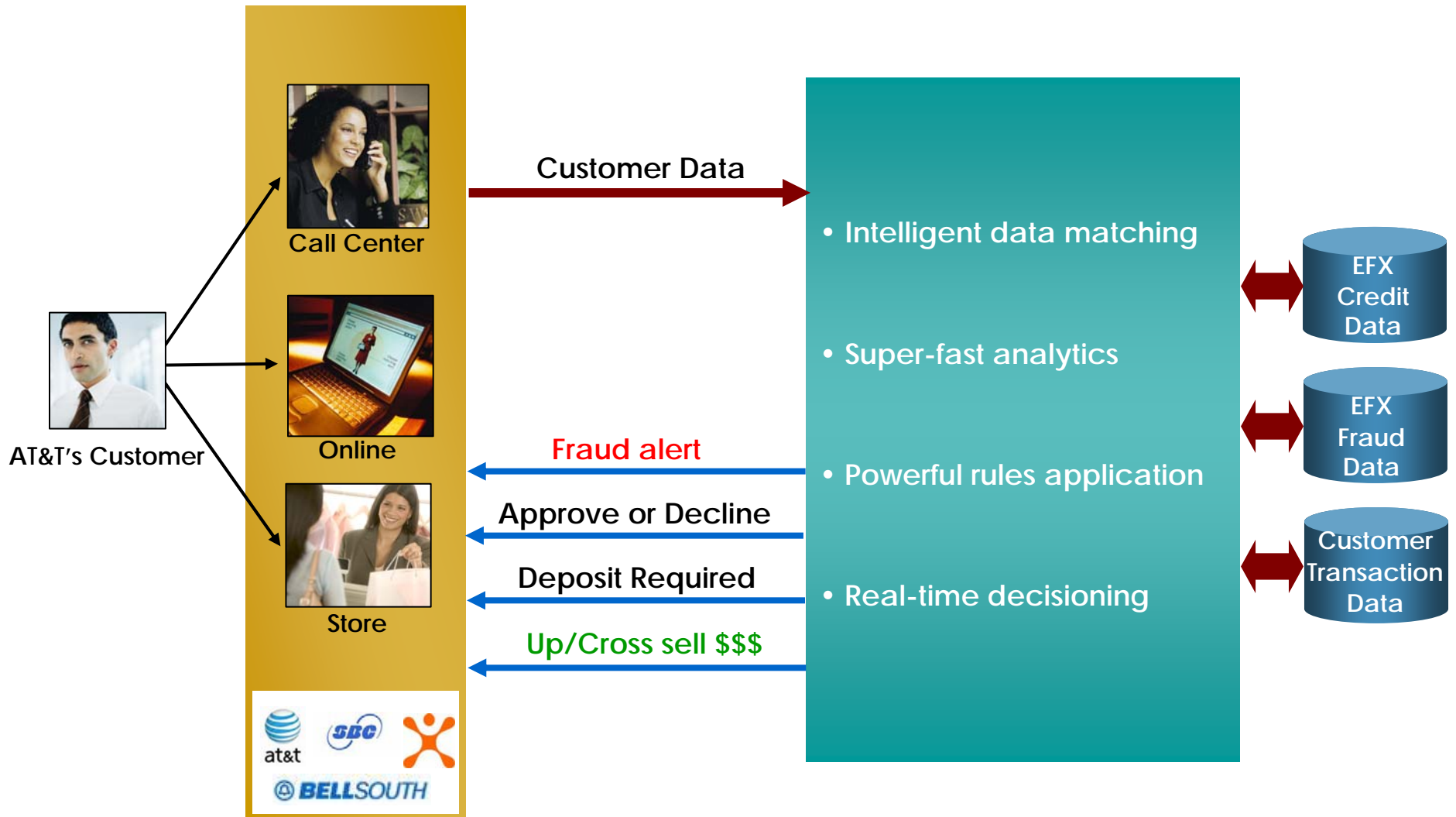


Enabling Technologies Solutions Deliver Customer Performance Lift

Strategic Themes

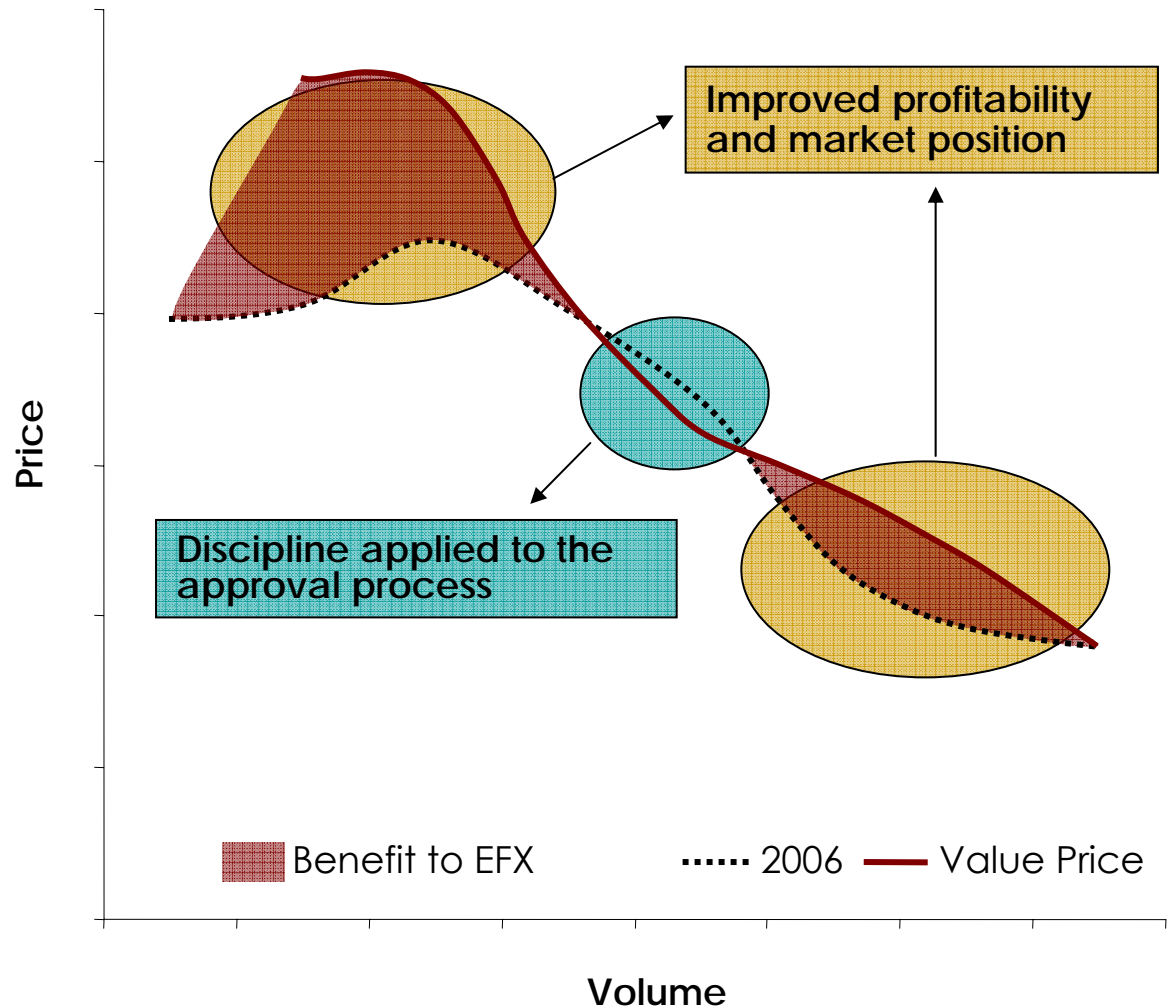
- Provide enhanced solutions globally
- Increase customer penetration
- Evolve to highly configurable software in order to penetrate new markets
- Build on market-leading capabilities

Enabling Technologies Powers Customer Decisioning



Our Focus Is on Creating Value

- Value-based pricing
- Governance & process
- Linking solutions to price



NPI Focus Is Delivering Results

NPI Process



2006 Products Launched

USCIS	25
International	43
PSol	4
N.A. Commercial	8
	<hr/>
	80

On track to deliver \$200M from new products by 2010

Applications

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Data Solutions

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- Settlement Services
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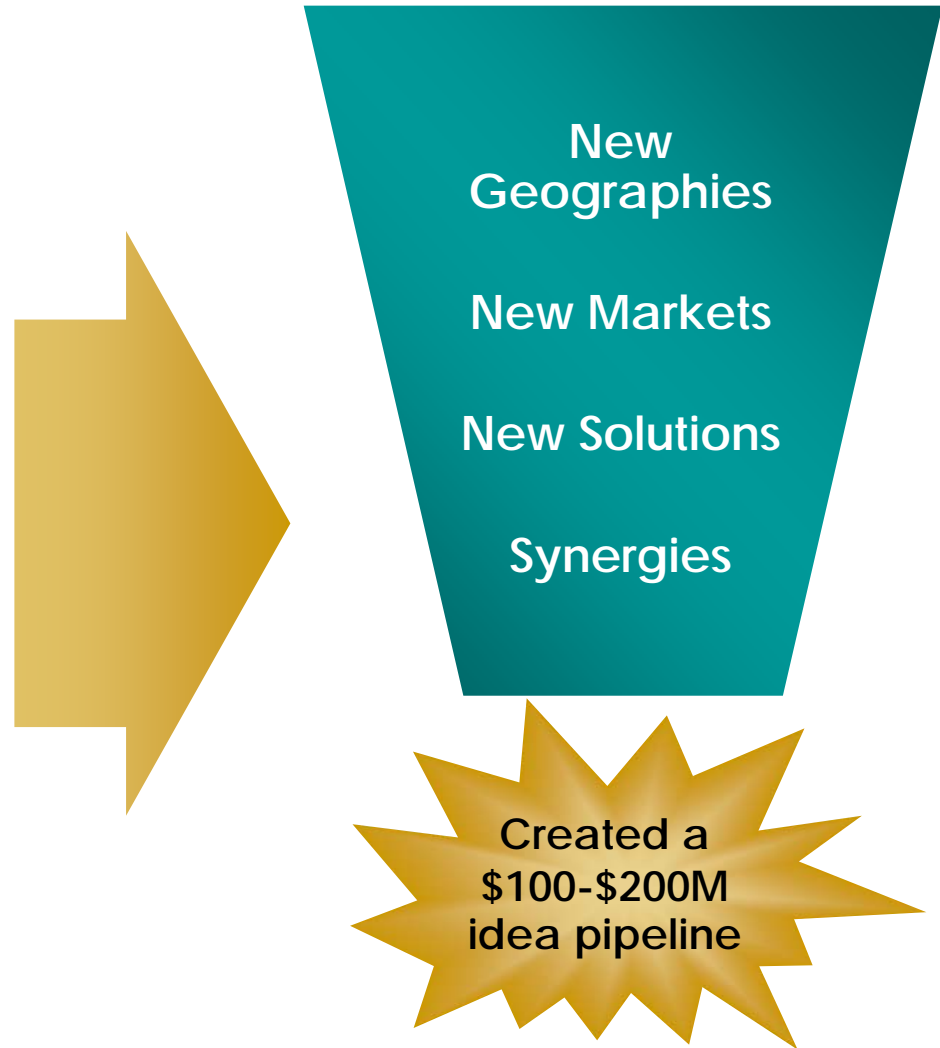
Enabling Technologies

- Interconnect Direct
- Data Integration
- Connexus



Innovation Fuels a Diverse Growth Model

- Implemented our Growth Council
- Launched ideas@equifax
- Proactively looking and prioritizing new markets
- Feeds our NPI and M&A pipeline



U.S. Consumer Information Solutions



Major Highlights

2006 Growth Strategies

Results

Moving from product-centric to solution-centric focus

- Successfully integrated Consumer Information Solutions and Marketing Services sales teams
- Achieved initial revenue targets

Drive greater customer penetration and share-of-wallet

- Realigned sales organization around customer segments

Move mortgage from a single product to expanded offering across the value chain

- Launched Equifax Settlement Services

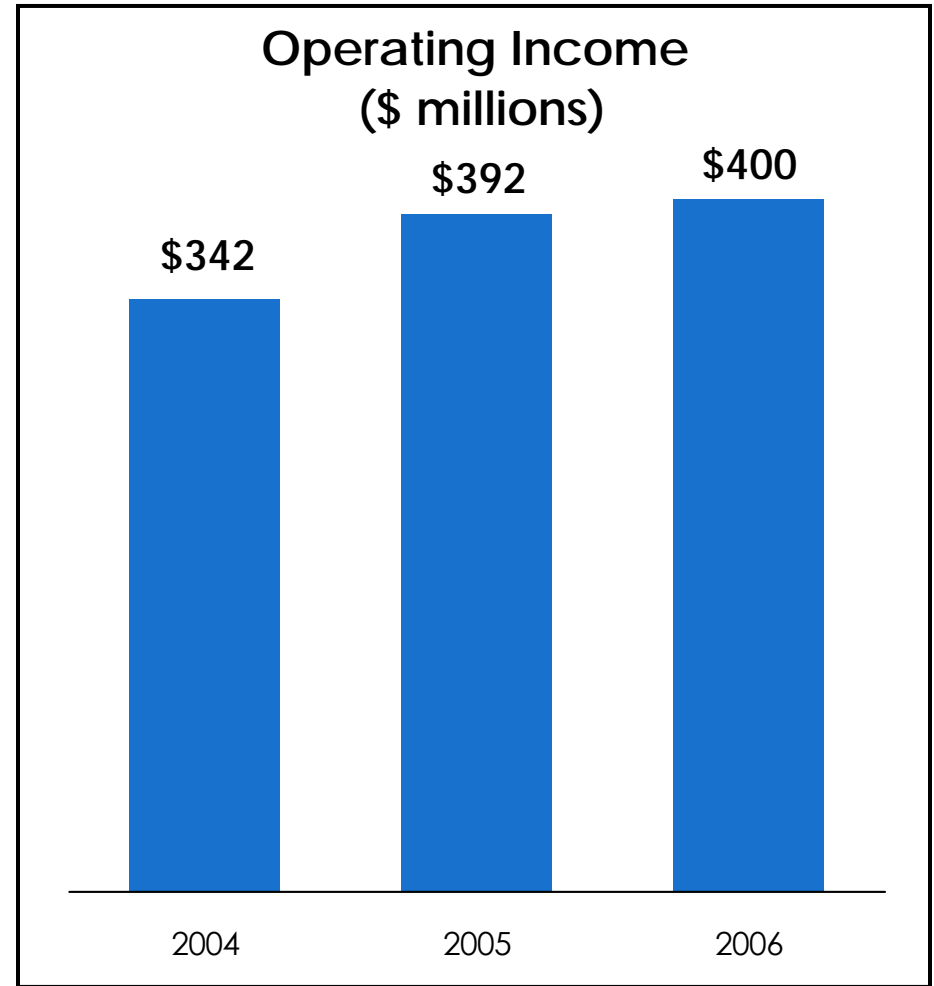
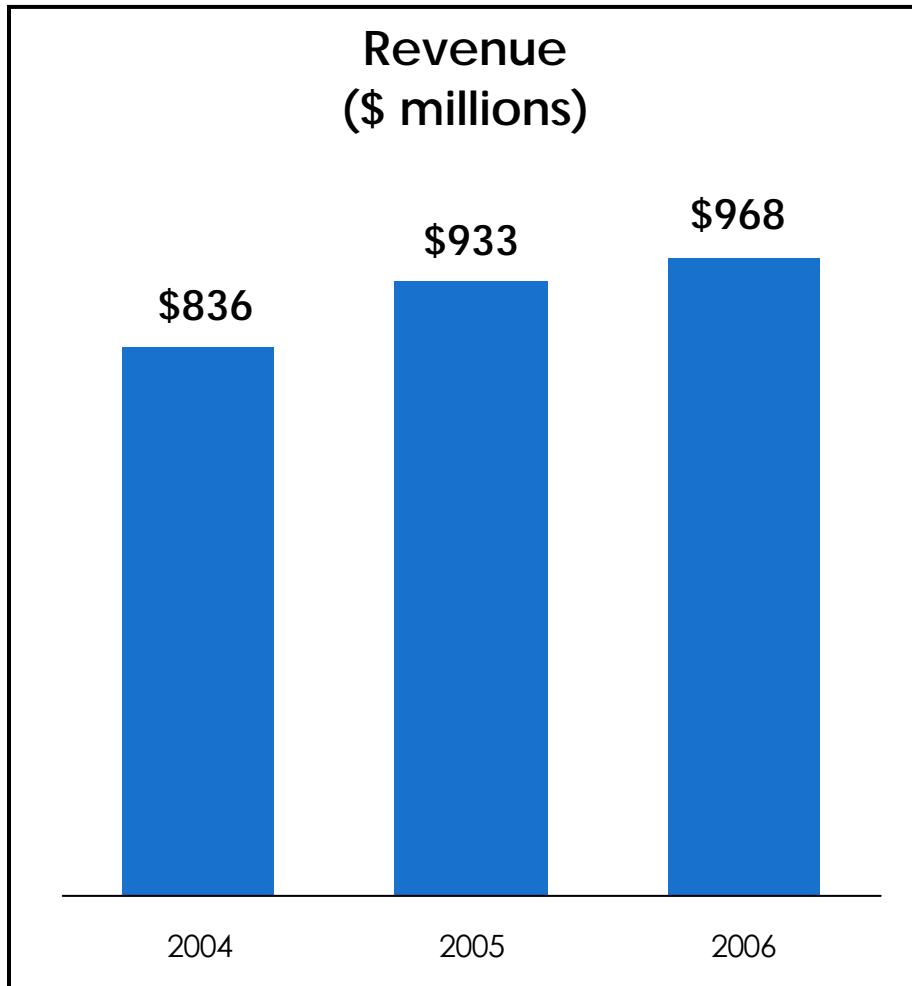
Increase penetration of Enabling Technologies and Predictive Sciences

- Key wins for point-of-sale cross-sell technology and migration to newer platforms

Pursue vertical market opportunities

- Healthcare evolving; enhancing collection suite of services

A Solid Foundation for Profit and Cash Flow

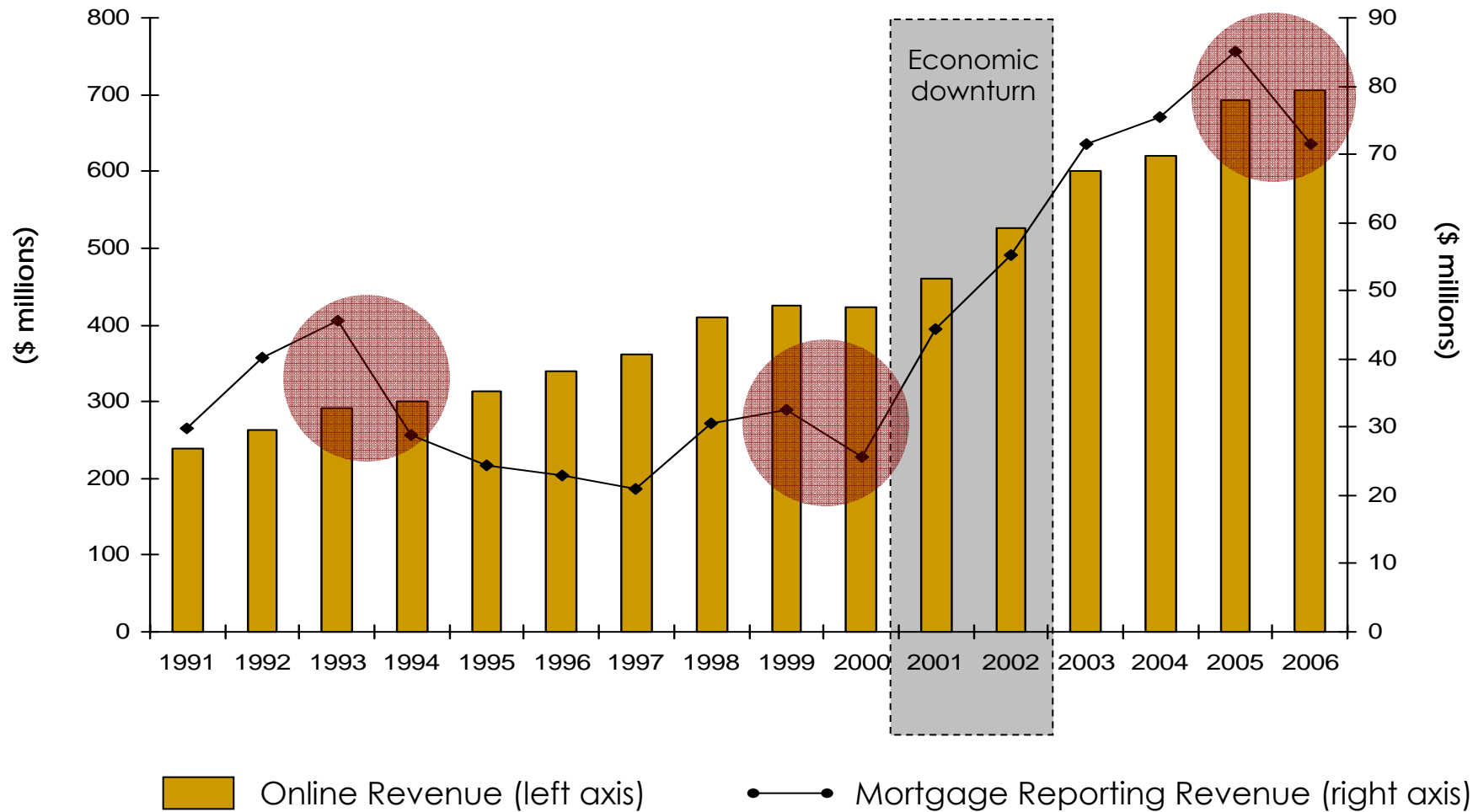


Operating Margin 41% 42% 41%

* Normalized to exclude impairment charges in 2003 and 2004 and litigation contingency in 2006

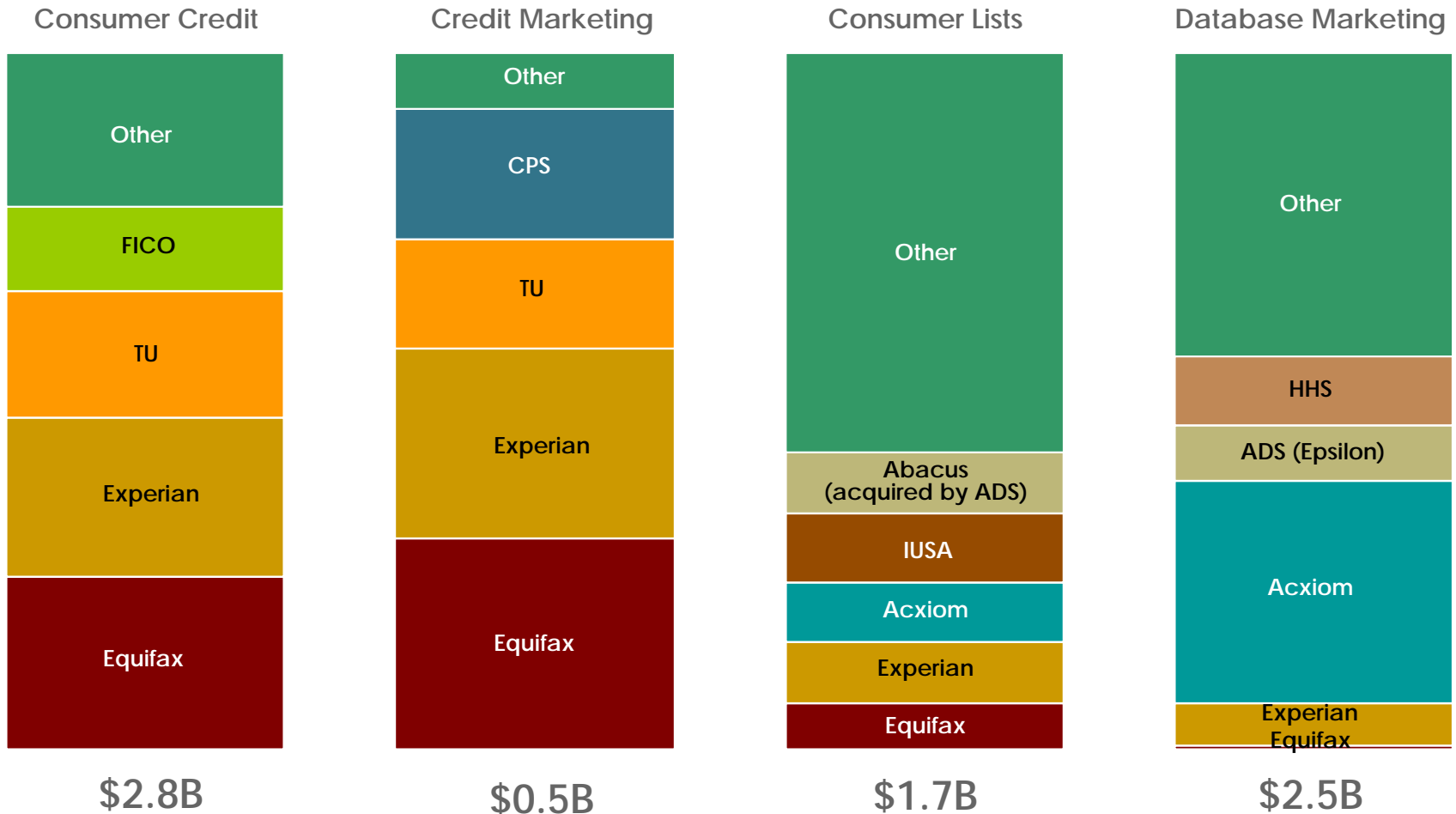
Consistent Financial Performance

Total Online and Mortgage Revenue Growth



We Compete in a Mature \$7.5B Market

Estimated Total Market \$7.5B



Executing a Strong Growth Strategy

Greater share-of-wallet and penetration

Increase Enabling Technologies & Predictive Sciences penetration

Invest in data sources that differentiate

Target emerging opportunities

- Consultative selling with analytics
- Introduce packaged solutions for mid-market
- Cross-sell TALX services into core USCIS customers

- Increase Inter-Connect penetration in Strategic and Mid-Market
- Cross-sell Database Marketing solutions
- Promote VantageScore

- Enrich and differentiate with:
 - Positive payment data
 - Real estate data
 - Alternative sources

- Expand into new verticals
 - Employment
 - Mortgage Settlement Services
 - Collections

U.S. Consumer Information Solutions Strategy

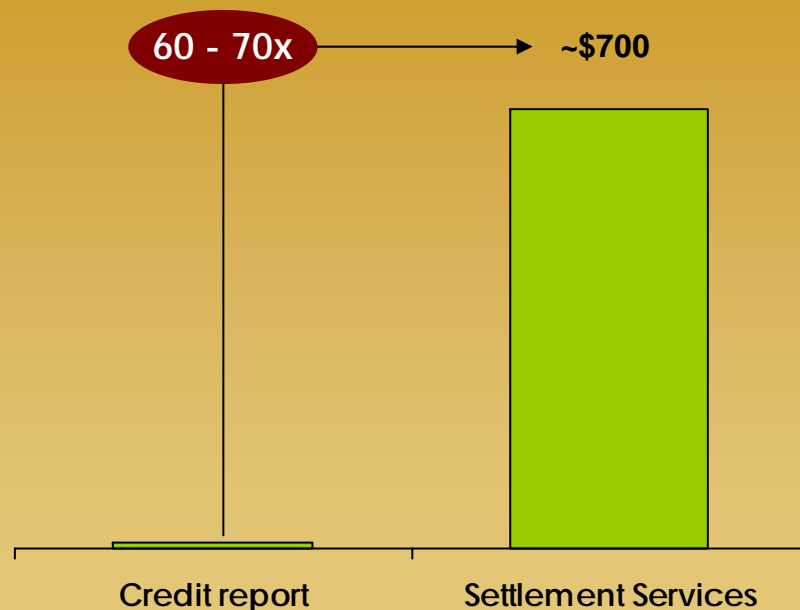
Settlement Services Drives Incremental Revenue

Equifax Settlement Services

- Joint venture with ATM launched mid-2006
- “Full suite” of appraisal, title, and closing services
- Typically drives 10-day reduction in first mortgage cycle time
- Complements EFX existing mortgage and TALX employment & income verification offerings
- 9 contracts signed and 12 strong prospects in pipeline

Incremental Revenue Model

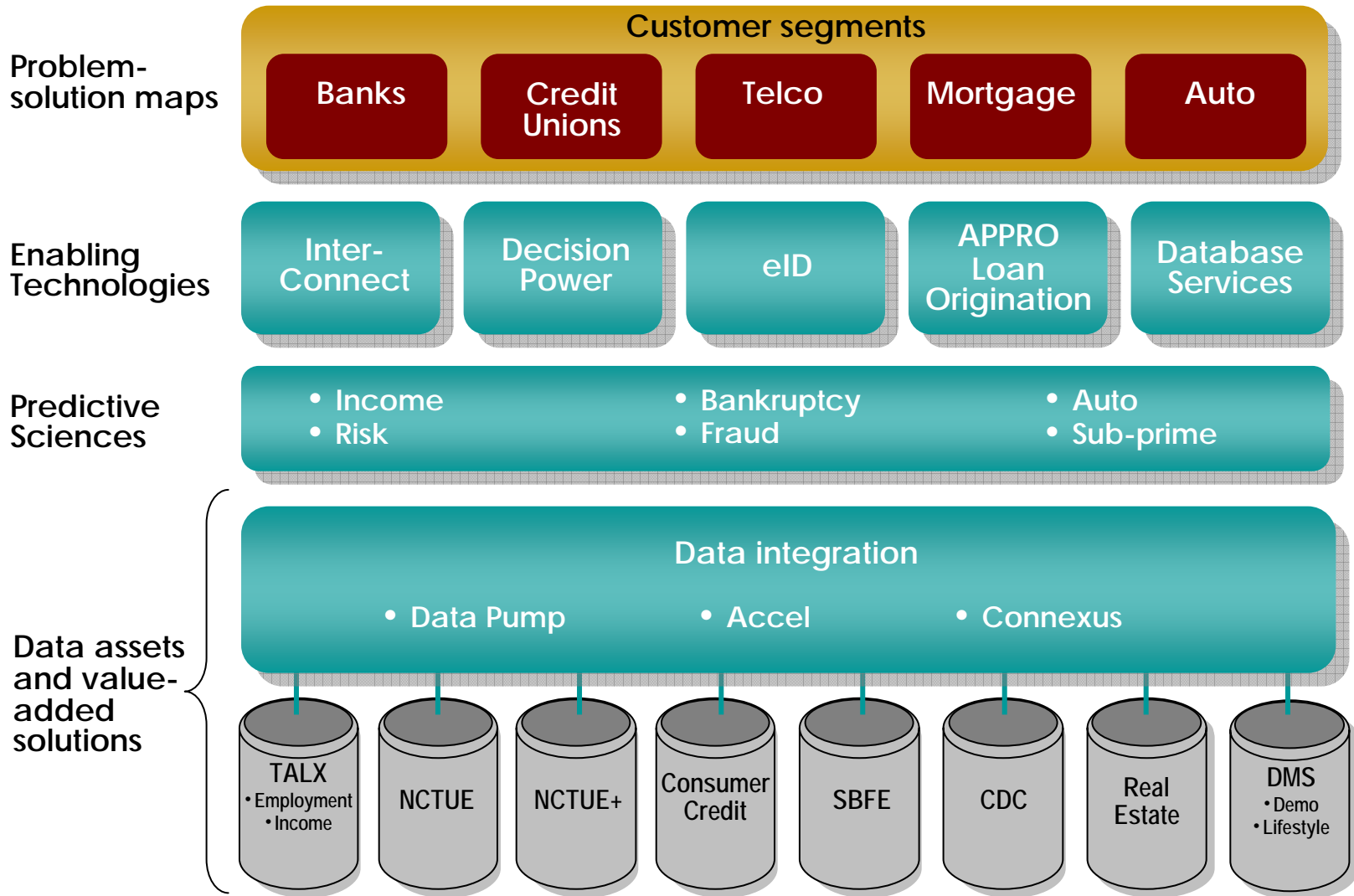
Average price per unit



New Products for USCIS

	Products Launched	Products in Pipeline
Risk & Fraud	8	32
Enabling Technologies	6	5
Mortgage	2	9
Consumer Marketing	9	16

Integrated Solutions Drive Competitive Edge



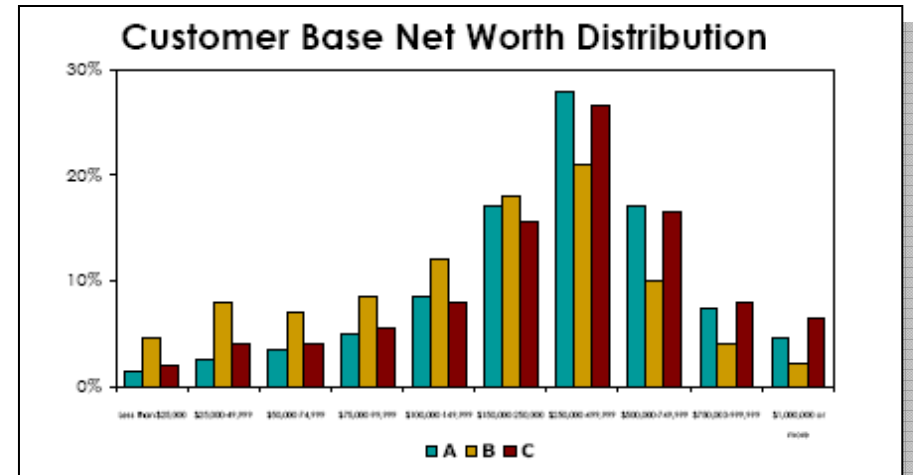
New Insights Identify Opportunities for Customers

Lost opportunity analysis

Cross-Sell Opportunity Financial Analysis										
Product	External Loans Opened	Potential Capture Rate	Potential Outstandings	Net Interest Yield	Net Present Value	Assumptions				
						Balance Lifecycle	Gross Losses over Period	Gross Interest Yield	Cost of Funds	Required Rate of Return
Auto	\$735,963,039	1.00%	\$7,359,630	\$1,085,545	\$481,299	48	0.75%	8.00%	3.00%	18.00%
Bankcard	\$256,534,474	1.00%	\$2,565,345	\$336,701	\$143,682	36	3.00%	9.00%	3.00%	18.00%
Consumer Finance	\$93,997,581	1.00%	\$939,976	\$109,664	\$37,320	36	4.00%	8.00%	3.00%	18.00%
Home Equity	\$685,272,036	1.00%	\$6,852,720	\$1,043,327	\$398,559	120	0.40%	6.00%	3.00%	18.00%
Mortgage	\$4,456,814,983	1.00%	\$44,568,150	\$6,785,501	\$2,602,232	120	0.35%	6.00%	3.00%	18.00%
Retail	\$29,614,645	1.00%	\$296,146	\$34,550	\$11,758	36	4.00%	8.00%	3.00%	18.00%
Total All Products	\$6,258,196,758	1.00%	\$62,581,968	\$9,395,289	\$3,674,851					

- Equifax identified \$6.2 billion in new lending opportunities
- If 1% of these opportunities were captured – outstandings would increase by \$60M
- Leveraging Equifax's data, analytics and enabling technologies help customers grow faster

Customer base insights

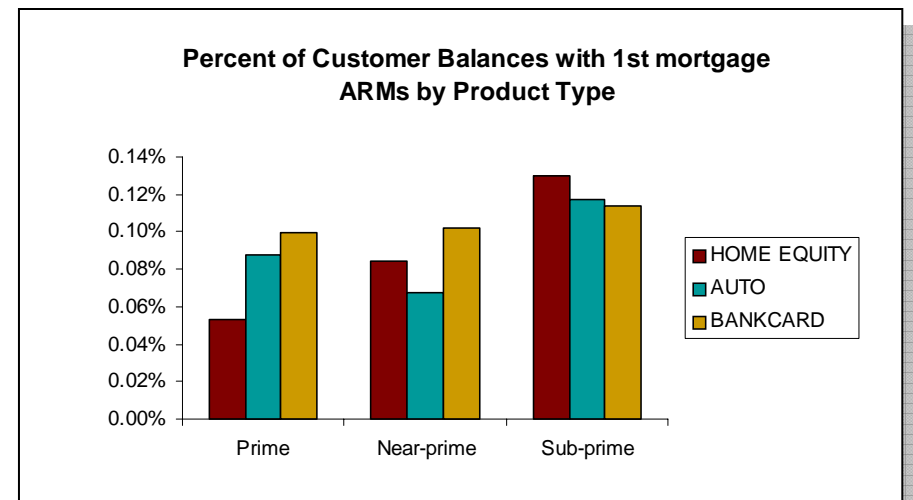


Product vector analysis and benchmarking

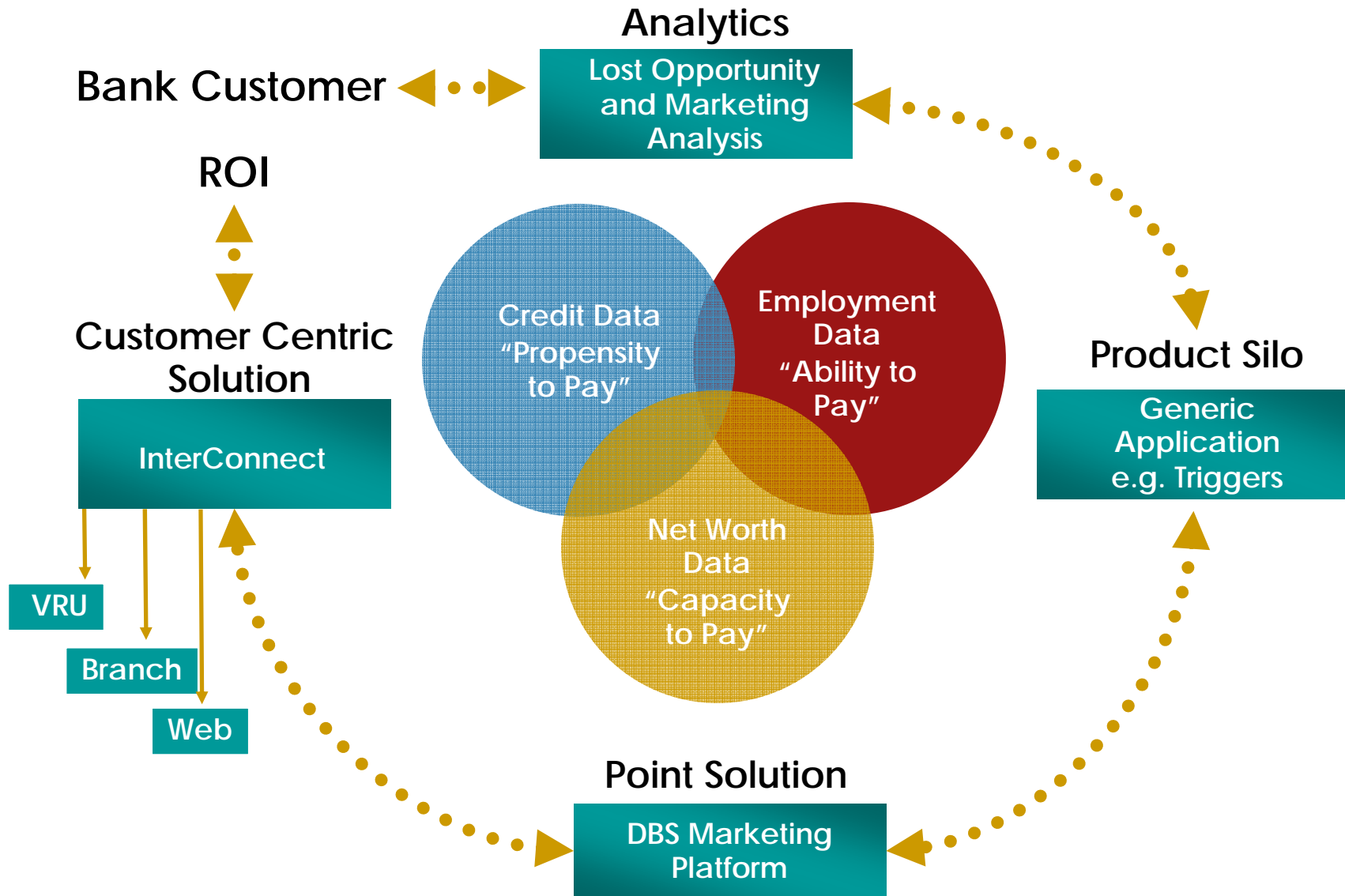
Number of Credit Relationships	Bank	Best Group Mean
1	91.19%	86.85%
2	8.21%	11.16%
3 or more	0.60%	2.00%

Product	% of Customers - Bank	% of Customers - Best Practice Group
1	89.60%	84.15%
2	9.31%	12.73%
3 or More	1.09%	3.12%
Total	100.00%	100.00%

Adjustable Rate Mortgage exposure analysis



Integrated Solutions Capture the Opportunity



Many Customers Rely on Enabling Technologies

U.S. Financial Institutions

18 of Top 20 U.S. Banks





U.S. Communication Companies

4 of the Top 6 Telecom Companies
6 of the Top 6 Cable/Satellite Companies



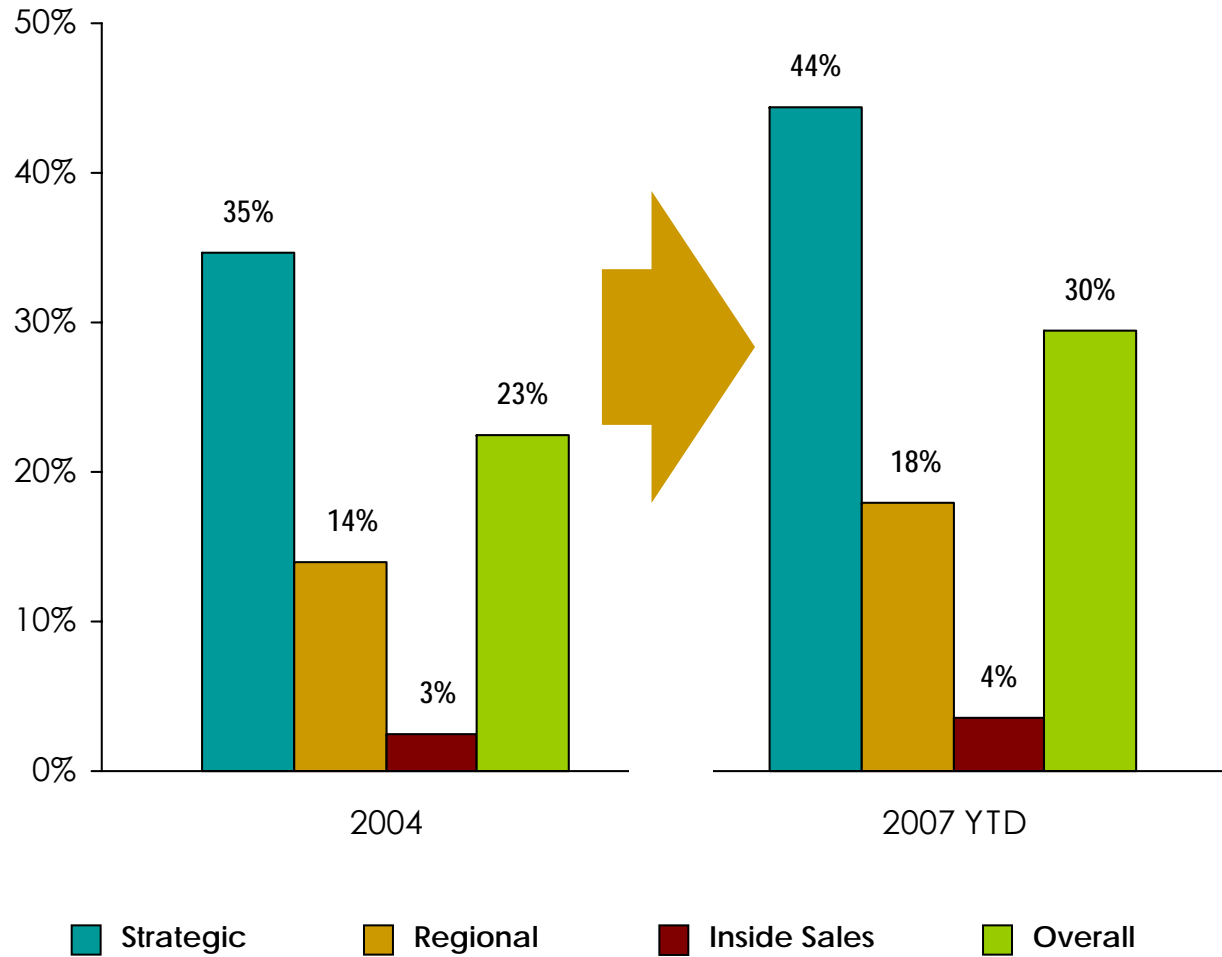
Enabling Technologies “Changed the Game” by Creating Incremental Value for Customers

 <p>Enabling Cross-sell at Bank of America</p>
<p>Example</p> <p>Pre-screen solution at customer touch-points powers top 5 bank cross-sell opportunities across all lines of business.</p>
<p>Result</p> <p>Significantly improved cross-sell rate across customer touch-points.</p>

 <p>Giving Our Customers Access to new Channels</p>
<p>Example</p> <p>Interface provides indirect lenders access to the industry's largest network of auto dealers.</p>
<p>Result</p> <p>An existing customer tripled indirect loan volume in their first year after implementing this add-on module.</p>

Further Enhancing Our Customer Relationships

Percent of core online volume through Enabling Technologies



- Enabling Technologies drives core volume growth
- Focused on Strategic and Mid-Market penetration
- Objective: 50% penetration

Aligning Price with Value to Customers

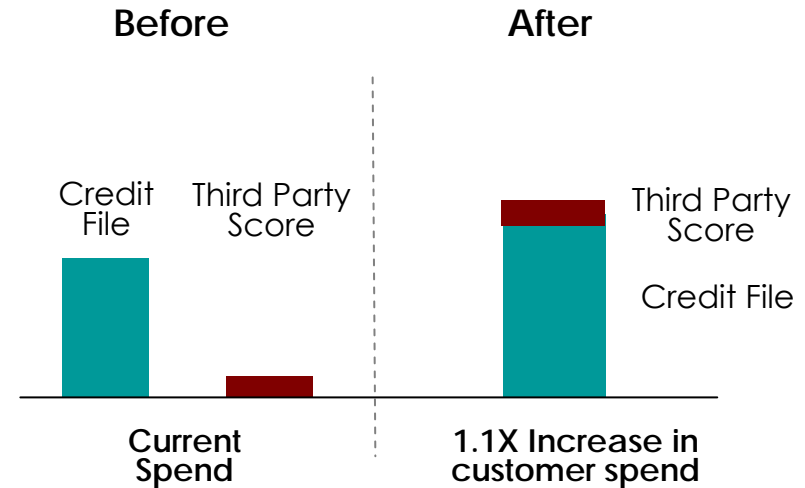
Pricing Governance

Products	Current Annual File Volume	Proposed Annual File Volume	Current Product Price	Proposed Premium (Discount)	Proposed Contract Price	Edit Tiers	Tiered Pricing?
Credit Files +				0%		Edit	No
<input type="checkbox"/> ACRO							
<input type="checkbox"/> Beacon							
<input type="checkbox"/> SafeScan							
<input type="checkbox"/> Vantage							
<input type="checkbox"/> Pinnacle							
<input type="checkbox"/> BNI							
<input type="checkbox"/> Online							

- Launched automated web-based deal approval system
- Improves price realization & efficiency
- Drives value selling philosophy

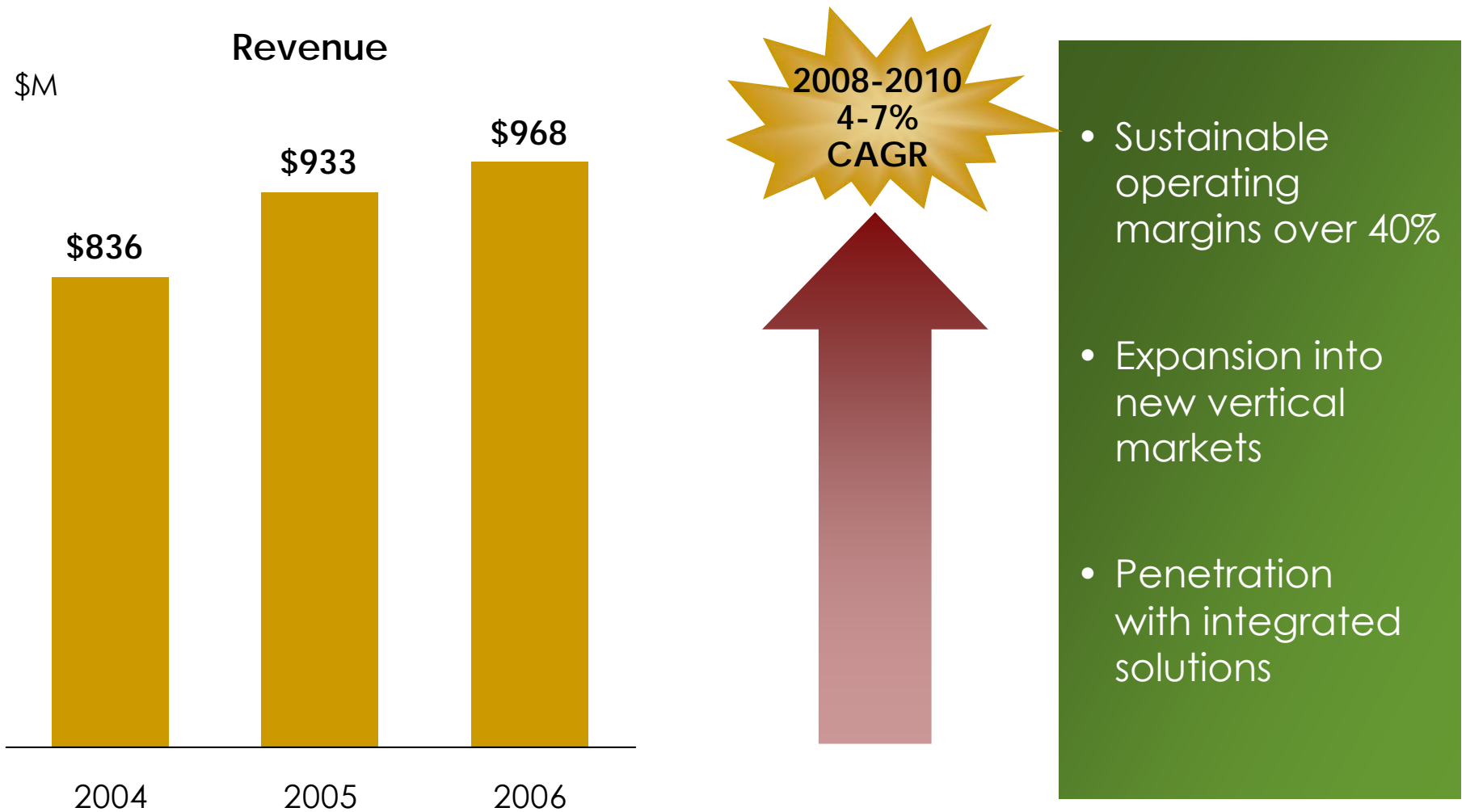
Value Pricing - Case Study

Regional Bank



Segment-driven prices (industry, geography, customer size)

USCIS Will Deliver Strong Growth and Improving Margins



TALX



Major Highlights

2006 Growth Strategies

Results

Increase The Work Number coverage and verifications

- Realized 15% record growth in TWN database with total records nearing 159,000,000
- Showed 19% growth in verification revenue despite reduced housing starts and loan originations (verifications in mortgage segment increased 13%)

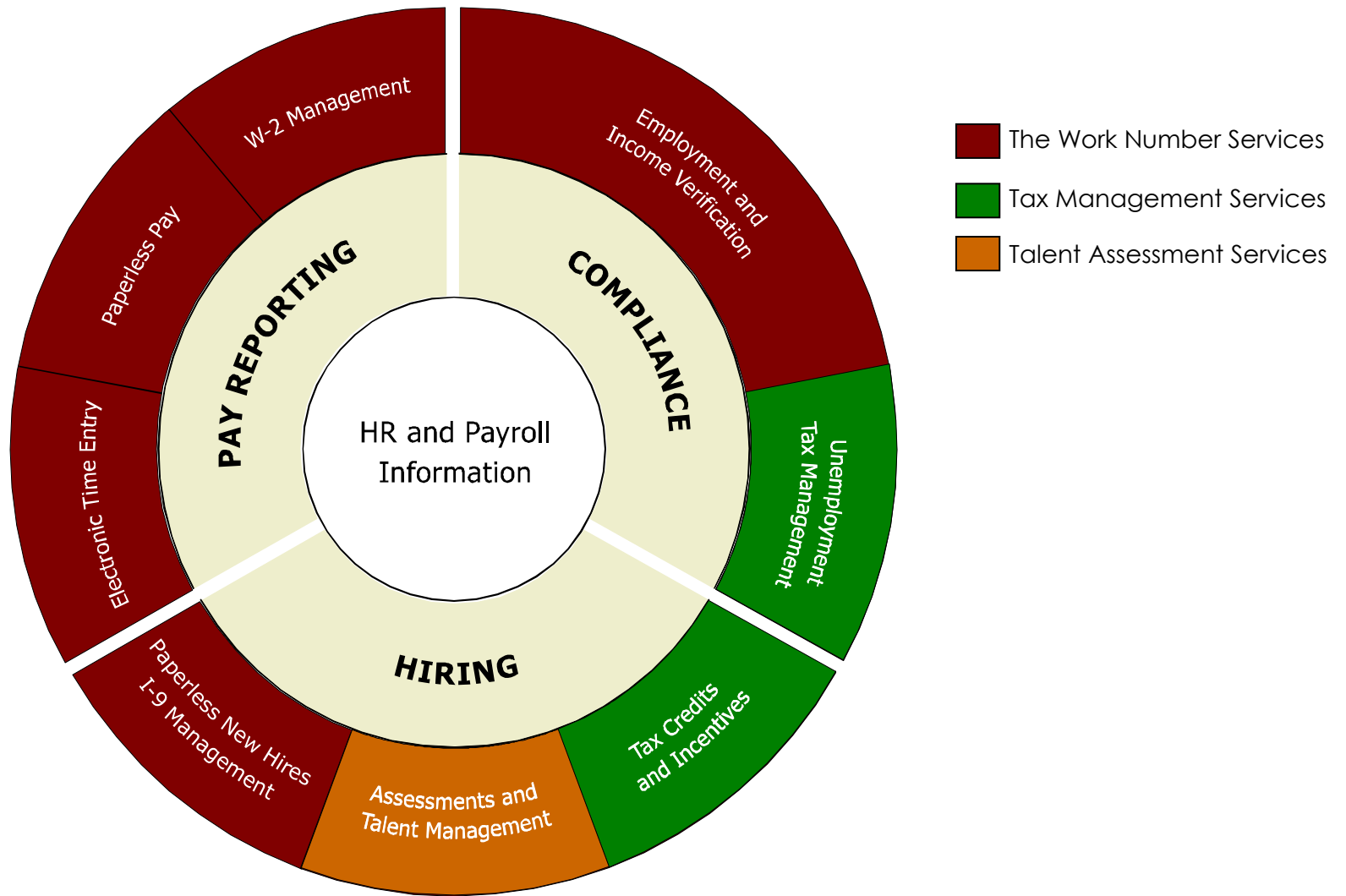
Increase market penetration and share-of-wallet

- Added nearly 2 million records to the TWN database from Tax management clients
- Realized 18% growth in the TWN complementary services revenue
- Top accounts (>\$250K/year) now represent 44% of total revenue and 73% have 3 or more TALX services

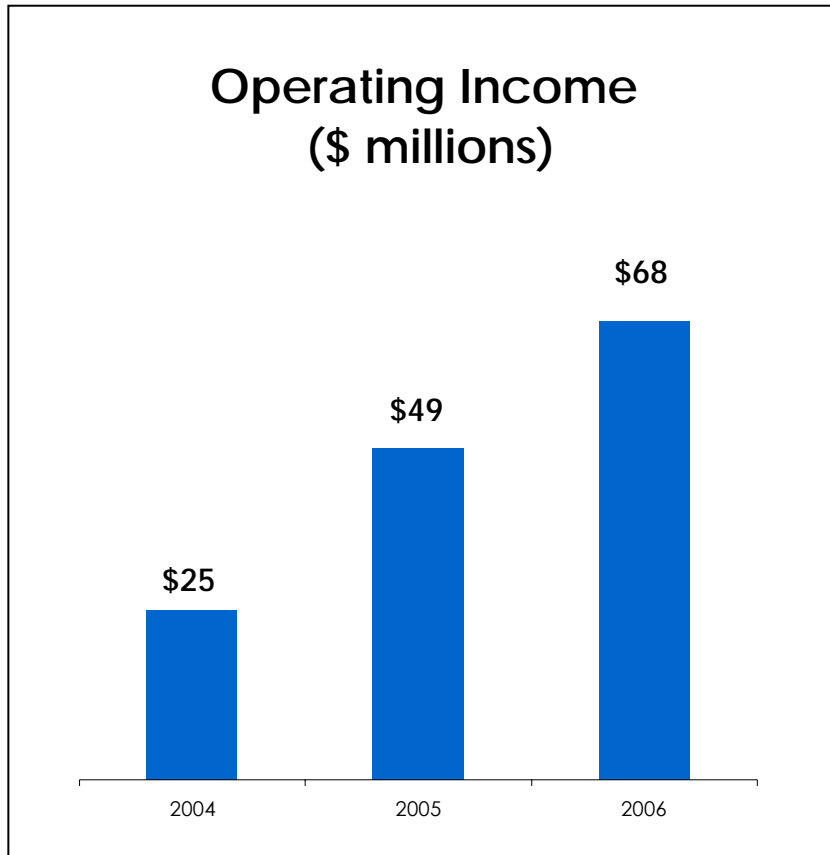
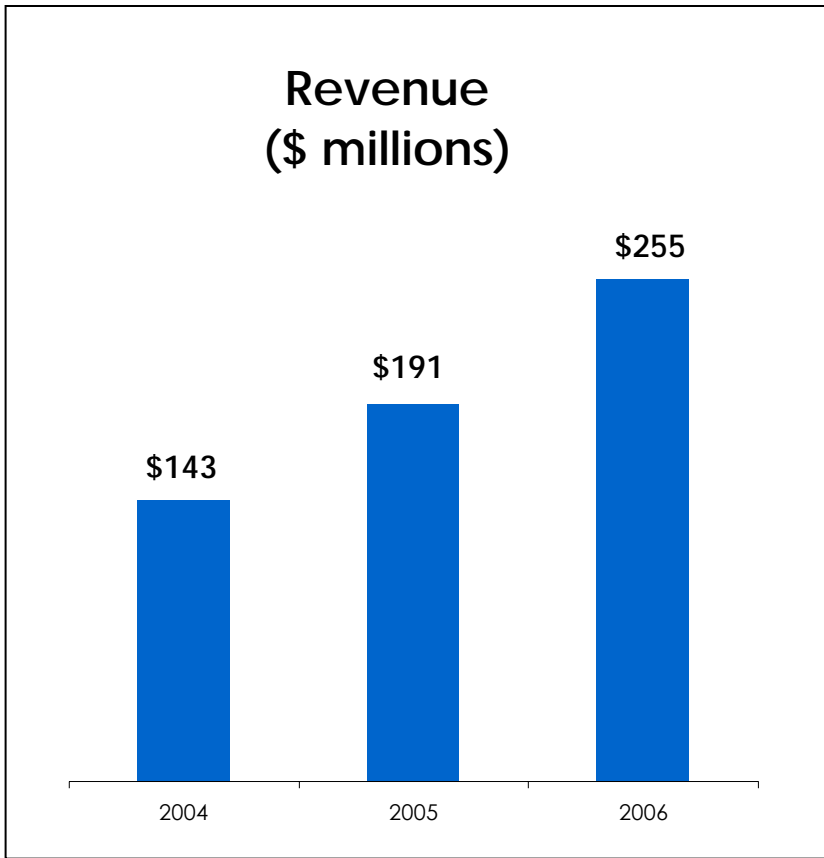
Launch new products and solutions

- Launched expanded verification service which increased verification fulfillment capability from 30% to 80%

A Leader in Providing Employment and HR Solutions

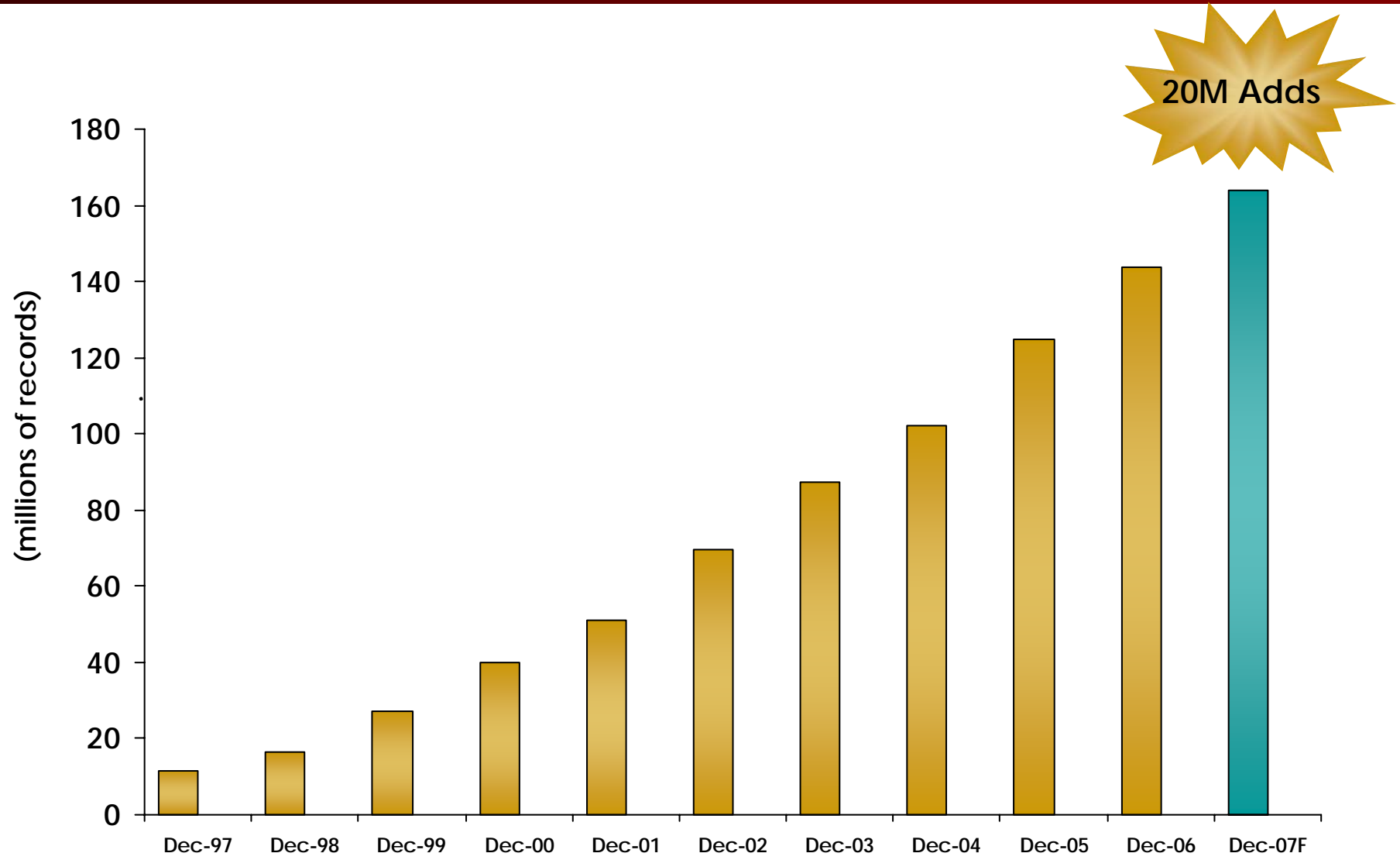


A Solid Foundation for Growth and Profit



Operating Margin (pre-acquisition) 18% 26% 27%

Leveraging The Work Number Service



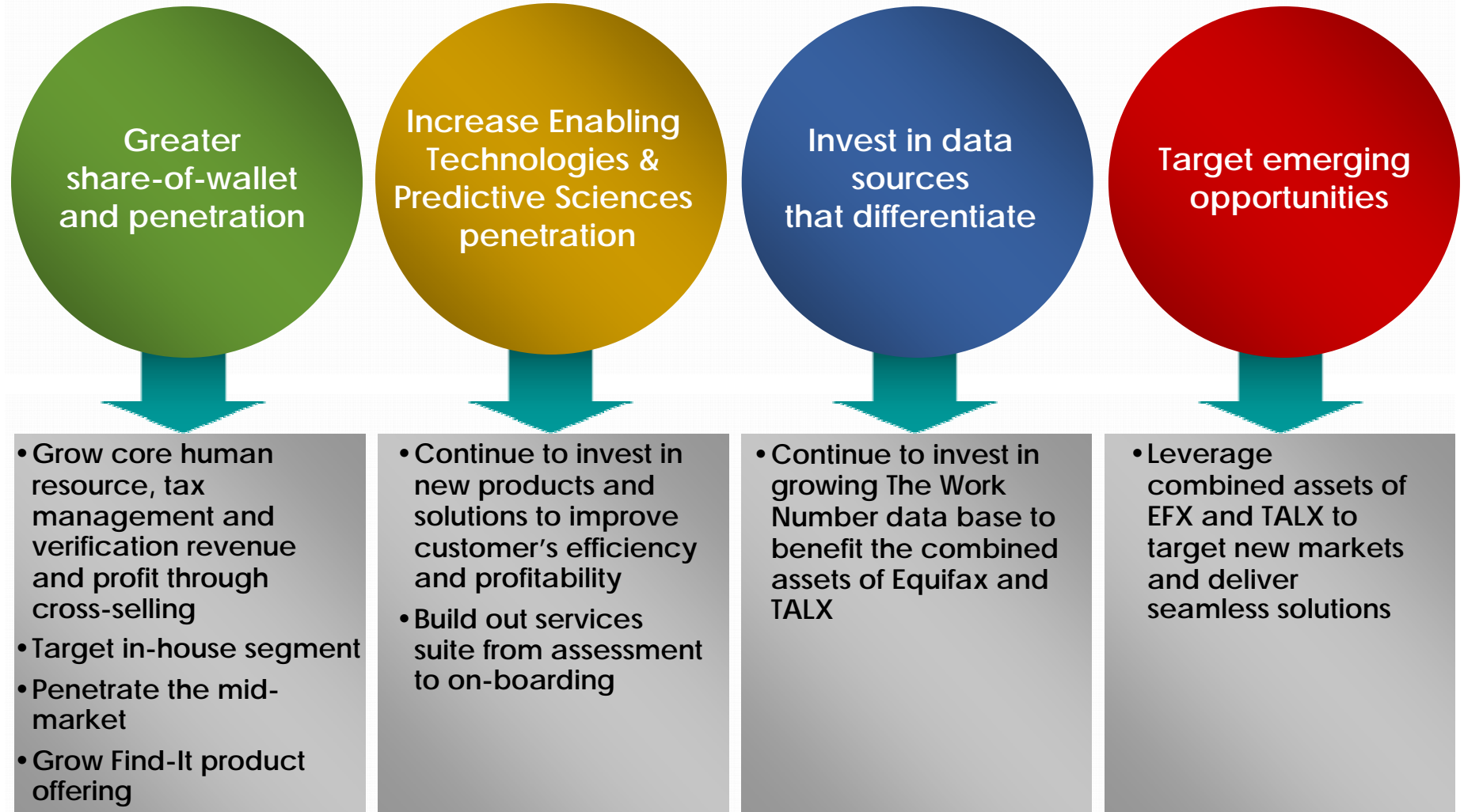
Tax Management and HR Services

- Tax Management Services
 - Unemployment Claims Services
 - 8,000 clients
 - Important source of cross-selling The Work Number
 - Tax Reduction services
 - Unemployment Taxes
 - Employment Tax Credits
 - Federal (WOTC, IEC, Katrina)
 - State & Local (Enterprise, Job related)
- Talent Screening Services
 - Important addition to our “end-to-end” hiring services
 - Large government client component (TSA, Customs)
- Suite of services ranging from paperless hiring to pay reporting services

How We Will Continue to Drive Growth

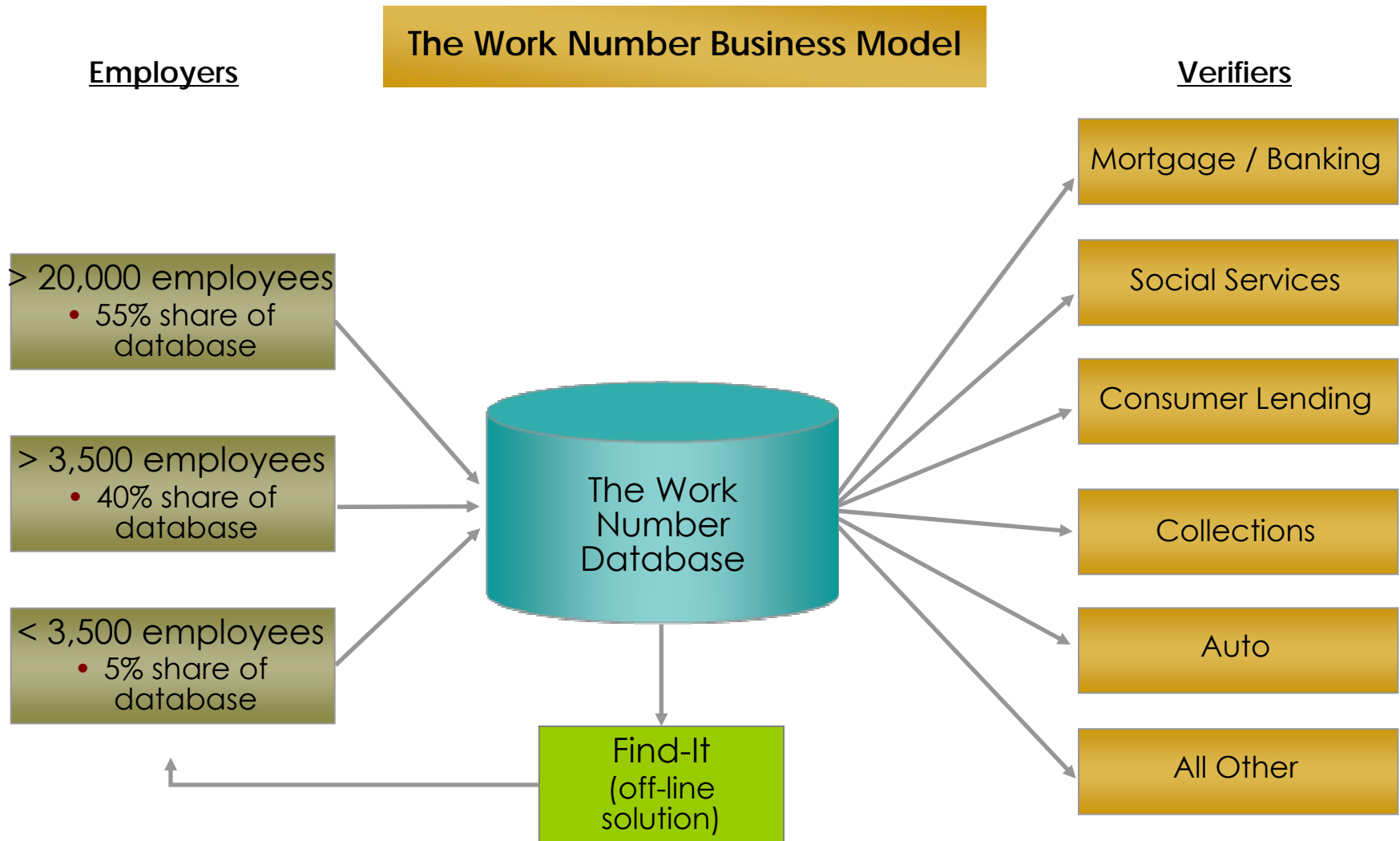
- Expanding database from 159 million records by adding 1 million new records per month
- Accelerating verification revenues
- Increase share-of-wallet through complementary services
- Leverage value-based pricing model
- Revenue synergies with USCIS and Personal Solutions are underway

Executing a Strong Growth Strategy

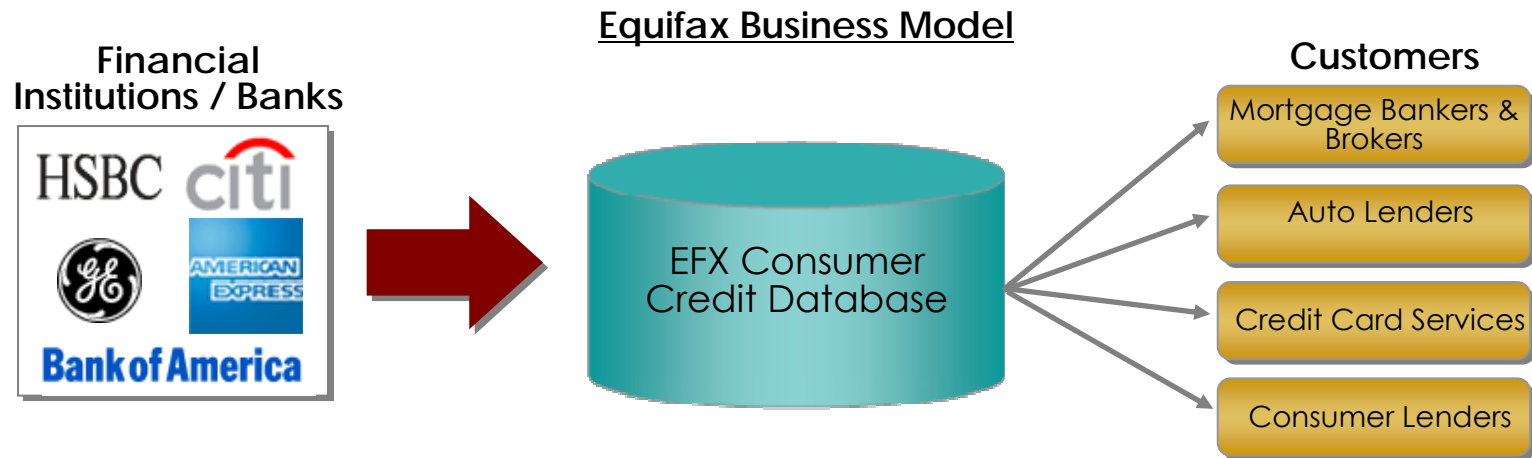
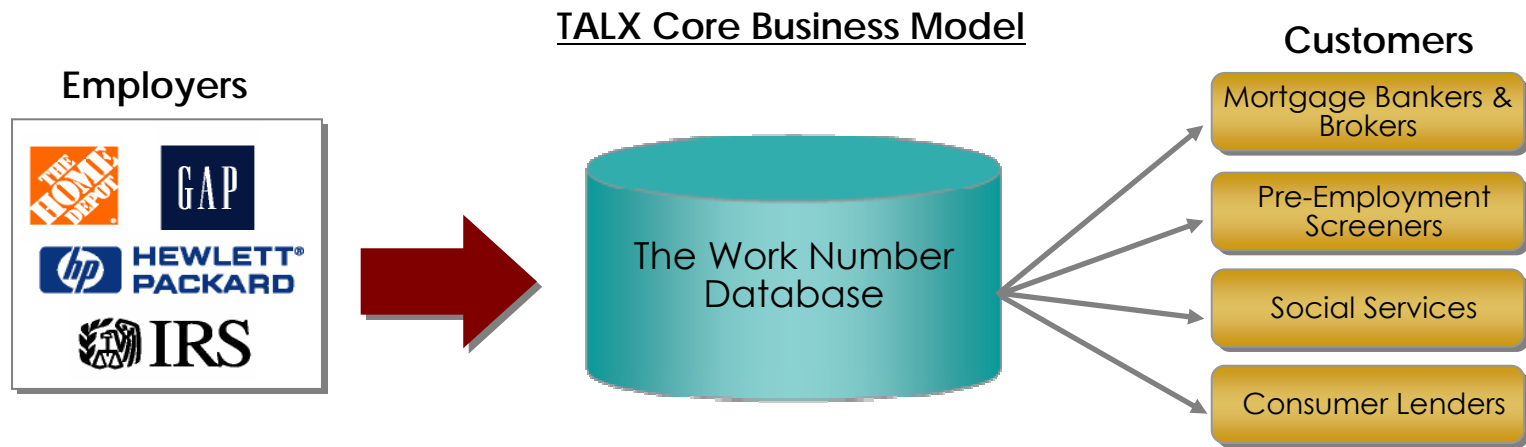


TALX Strategy

Increasing Employee Data Records and Expanding Verification Usage



Like Equifax, TALX Manages the Exchange of Data Between Multiple Parties

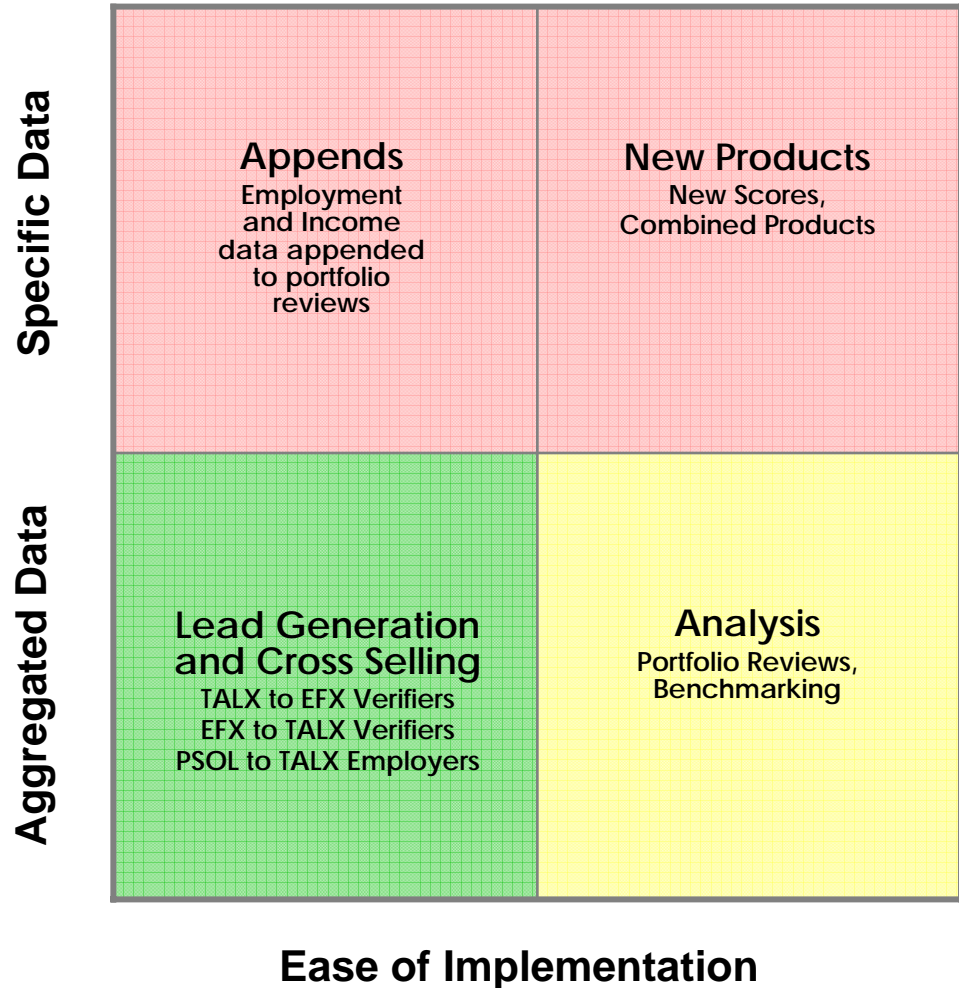


Note: This is an illustration and does not include all customers, employers and data providers for TALX and/or EFX

TALX Revenue Synergies

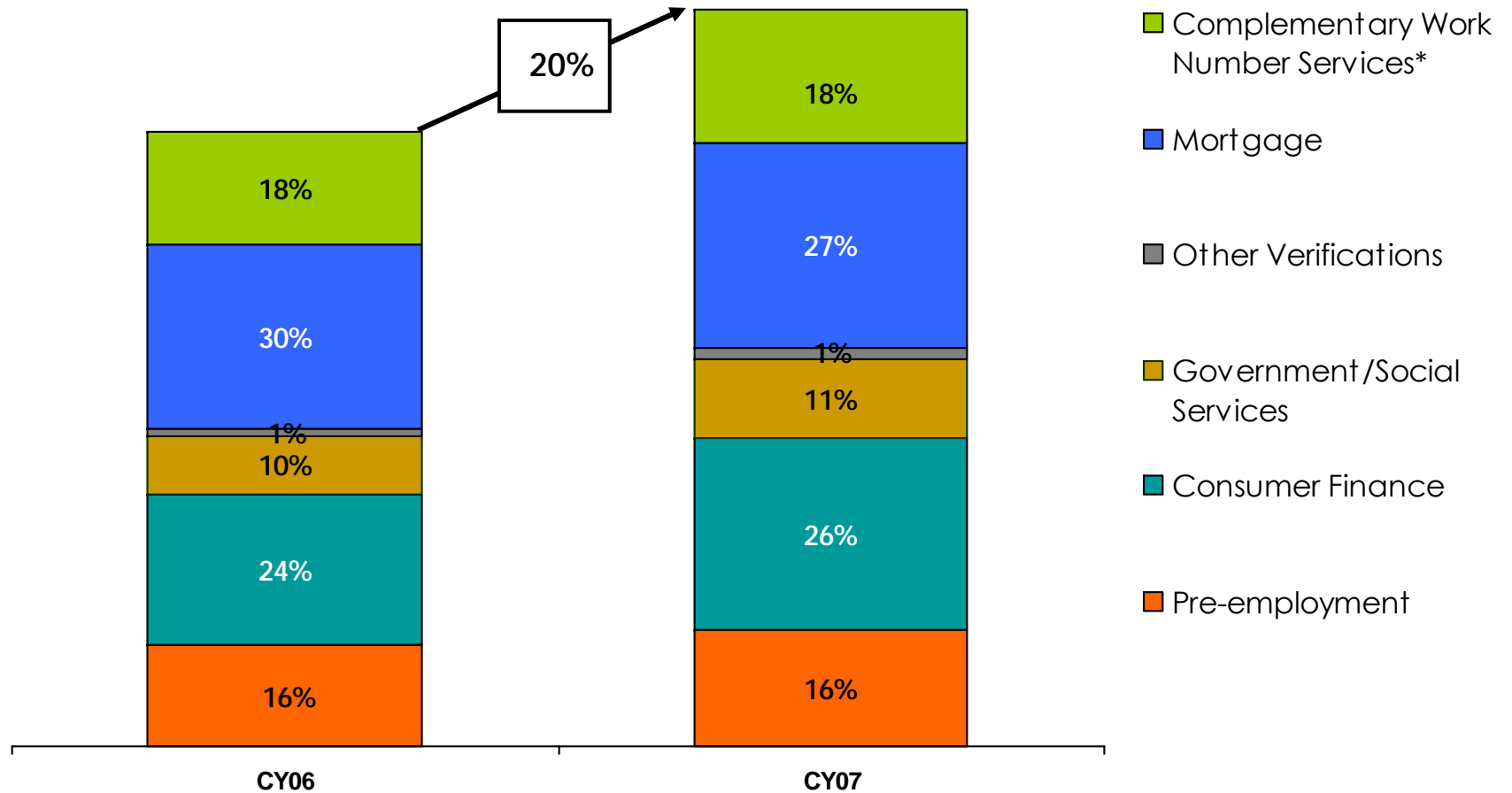
- Scoped 17 opportunities
- Near term focused on “quick wins” – cross-selling, linking solutions

Priority	Full Revenue Potential
High	\$15-25M
Medium	\$6-10M
Low	\$5



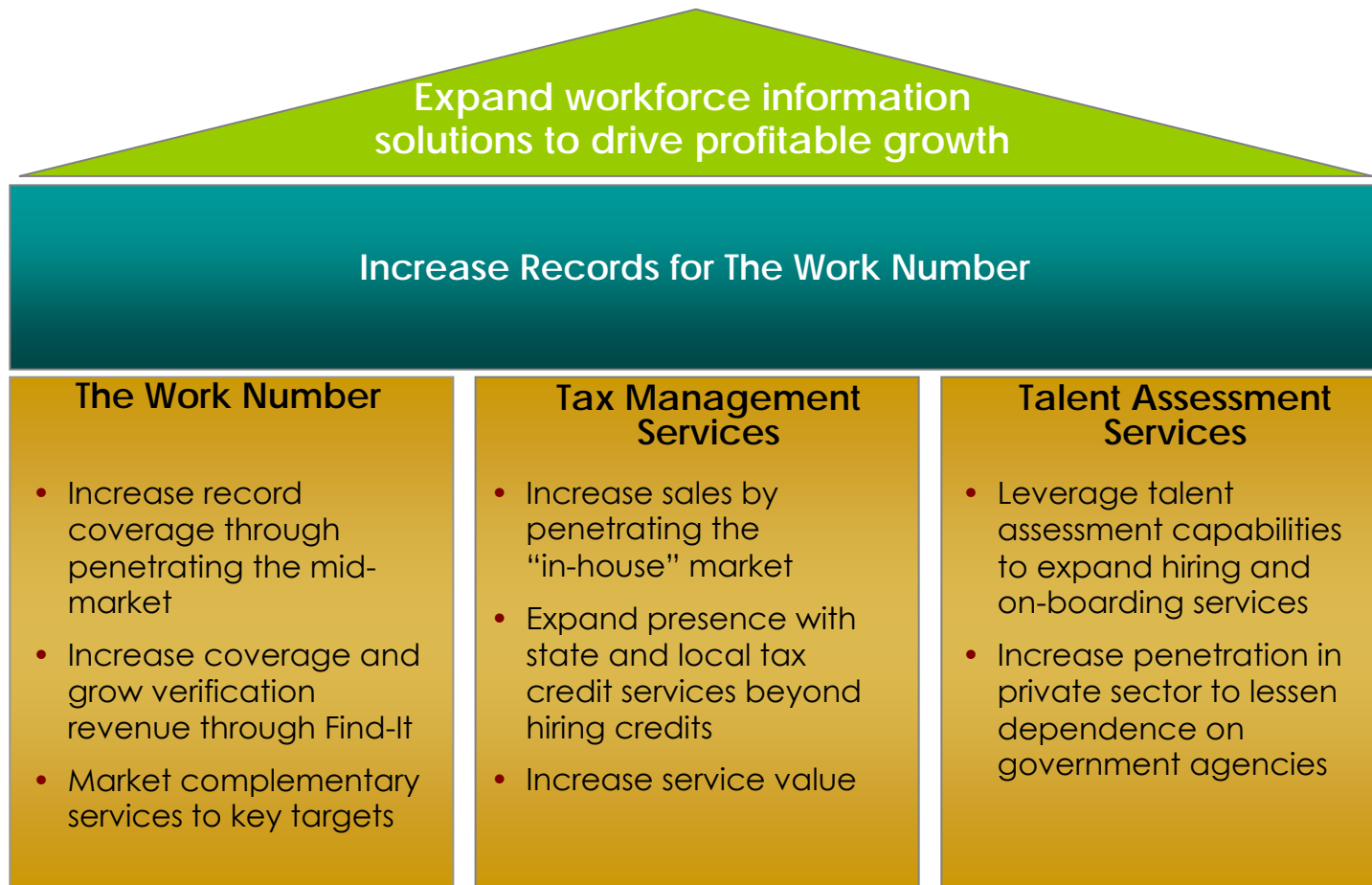
A Diverse, Growing Business

The Work Number Revenue Mix

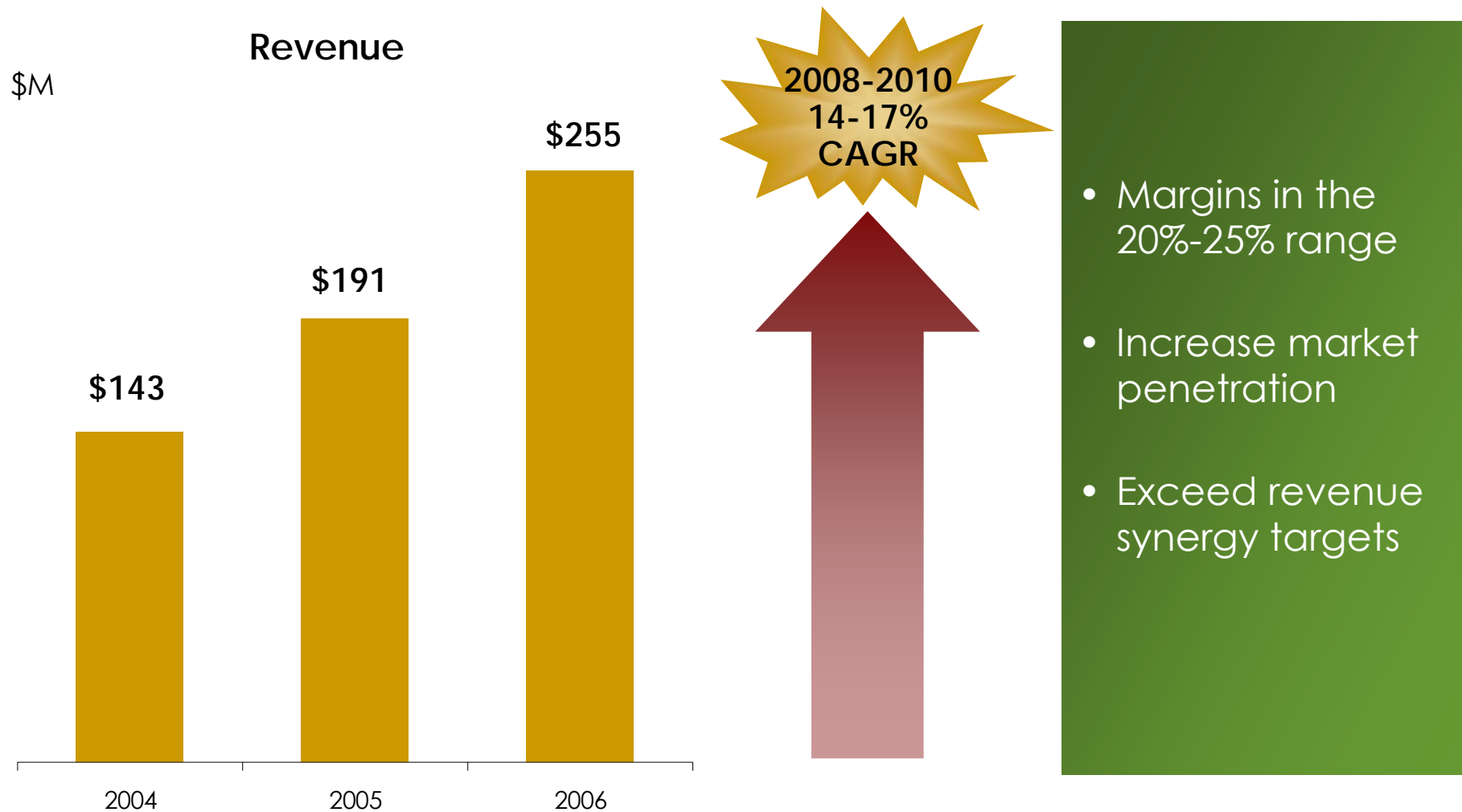


*The Work Number Services, Tax Management Services, Talent Assessment Services

Driving Strategic Initiatives



TALX Will Deliver Strong Growth and Improving Margins



North America Commercial Information Solutions



Major Accomplishments

- Year-to-date 2007 revenue of \$46M, up 42%
- Strong annual growth in transaction volumes and share gains
 - U.S. transaction volume grew 54% during last 12 months
 - 85% penetration with Equifax proprietary small business risk scores
 - New customer growth of 50% during last 12 months
- New assets and value-added products
 - Assets: total North America business records now at 25M; new non-financial trade payment data; Secretary-of-State data
 - Products: Business Failure Score, Data packets, ID Assist, commercial decisioning engine by year-end
- Small Business Financial Exchange: members experiencing 3-15% lift in hit rates and approvals vs. competitors' data, while keeping delinquency constant

Equifax Commercial Today

U.S. business

- Provider of industry-leading credit risk and marketing solutions
 - Created Small Business Financial Exchange to meet need for better small business information
 - Strengths in financial services and telco industries; and in scoring and analytics

Expanding commercial credit database and capabilities

Canada business

- Leading provider of credit solutions to small and medium-sized companies
- Partner with and provide leadership to over 100 industry trade associations which provide us unique data

Goal is to move into larger users and financial services customers

Austin-Tetra

- Provides marketing and data management services to offer enterprise-wide customer and supplier visibility

Goal is to leverage linkage capabilities in U.S. and internationally

Delivering Value To Top Industry Players

U.S. Financial Institution Customers

Within Top 30 Small Business Card Issuers & Top 50 Visa & MC Commercial Issuers...



...we capture over 95% of credit card trade-lines

U.S. Telco & Utility Customers

Within Top 7 Telco's & 5 Major Utilities...

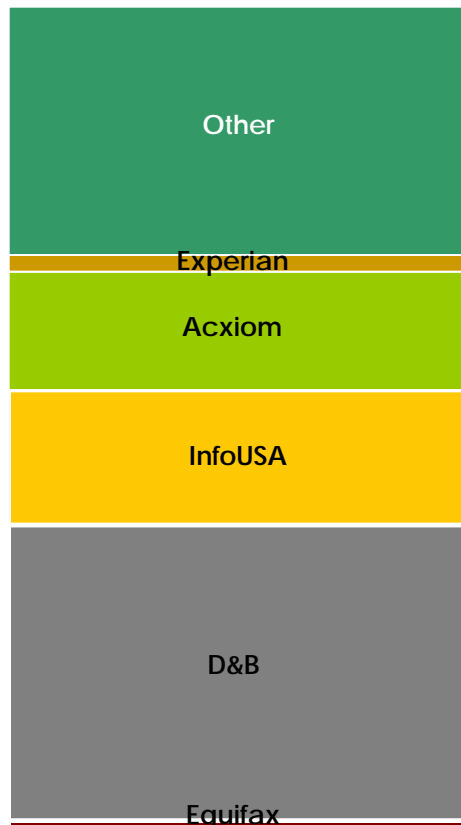


...we capture over 98% of Telco trade-lines

A Great Opportunity in a \$1.7B North American Market

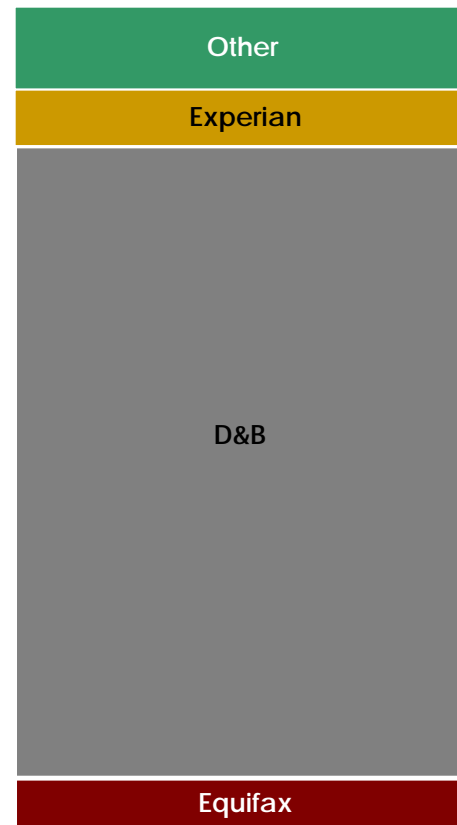
Estimated Total Market \$1.7B

Commercial Marketing Services



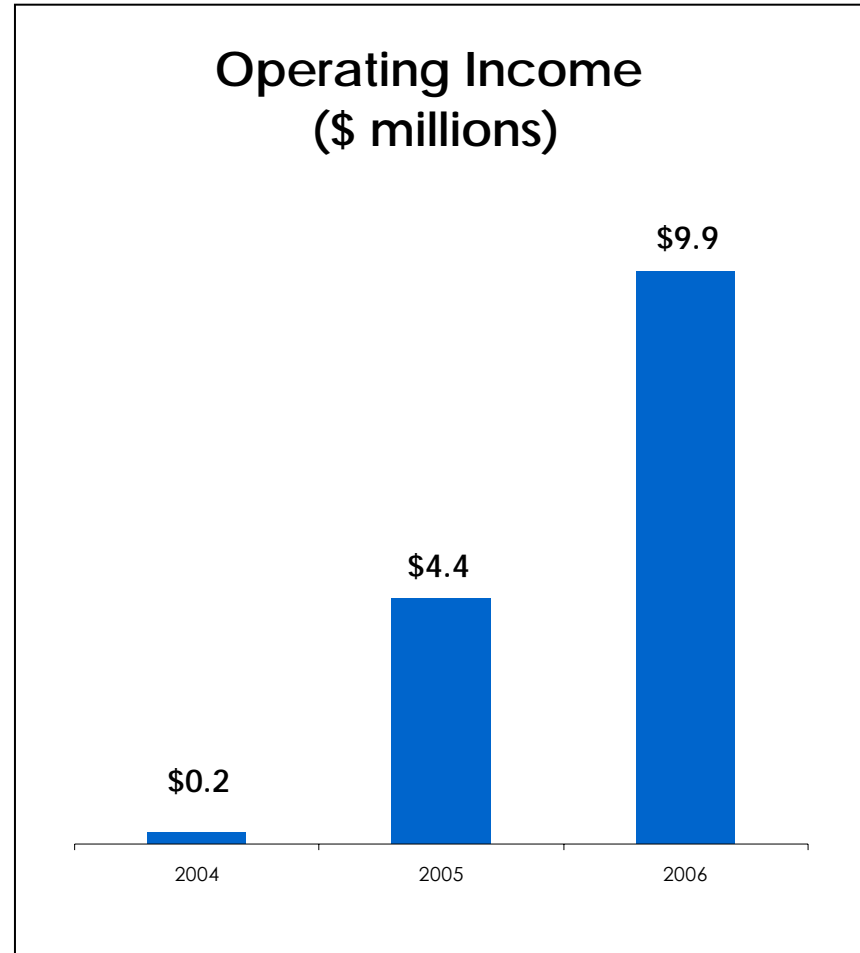
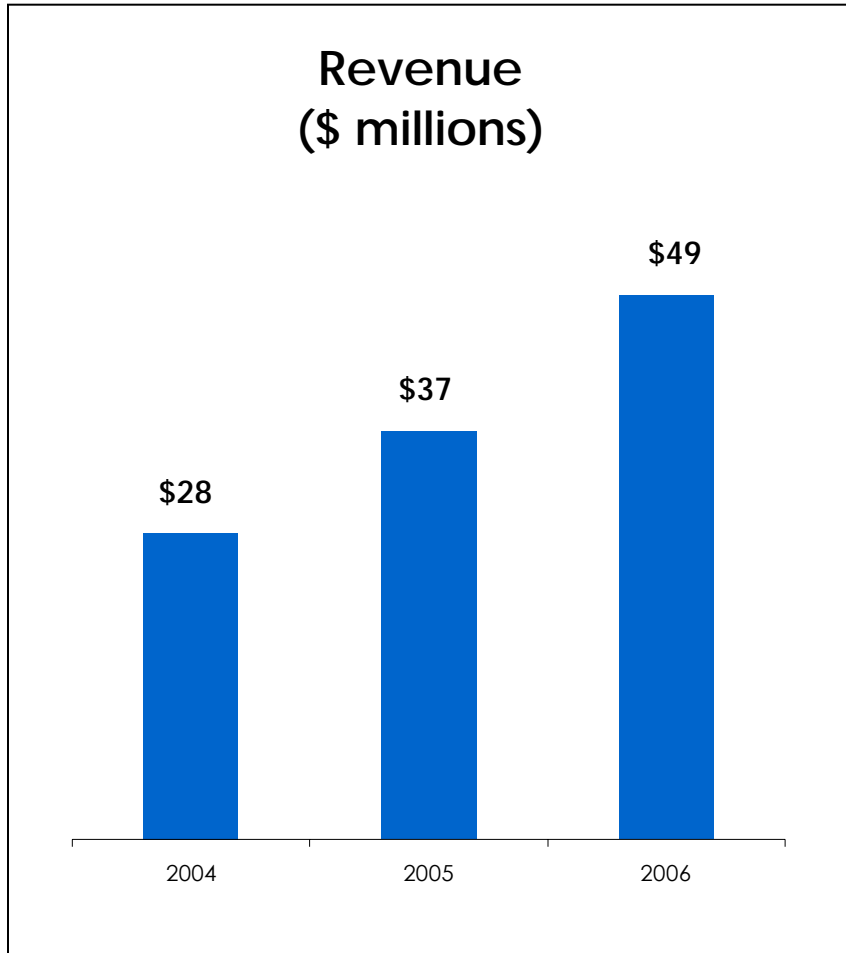
\$0.8B

Commercial Risk and Analytics

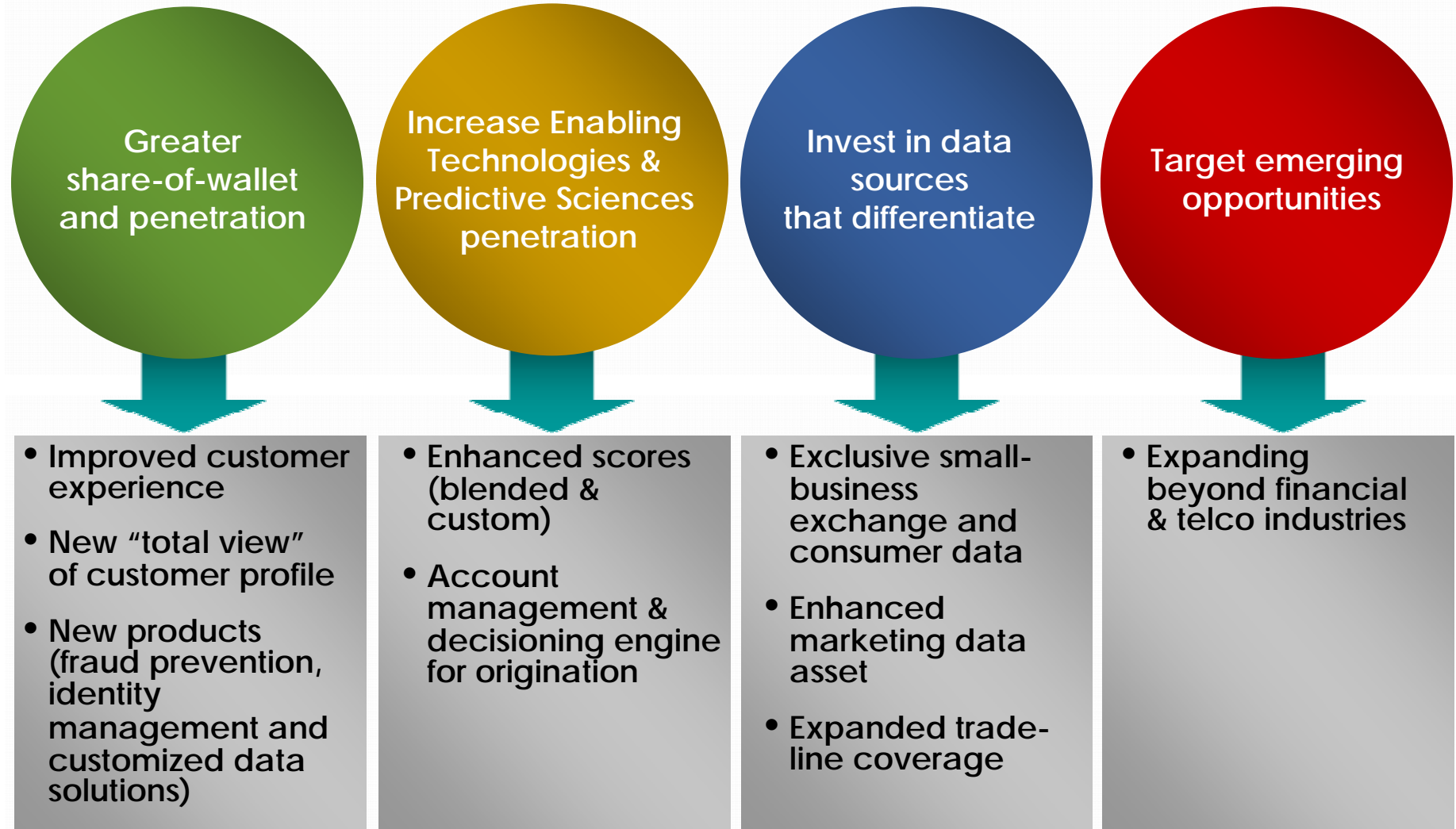


\$0.9B

A Solid Foundation for Growth



Executing a Strong Growth Strategy



North America Commercial Solutions Strategy

Building A \$150M Business By 2010

What We Are Known For

2007

- Unique small business bank trade
- Scores – especially in financial services
- Large, financial services decisioning platforms
- Largest N. American marketing file
- U.S. customer and supplier data management solutions

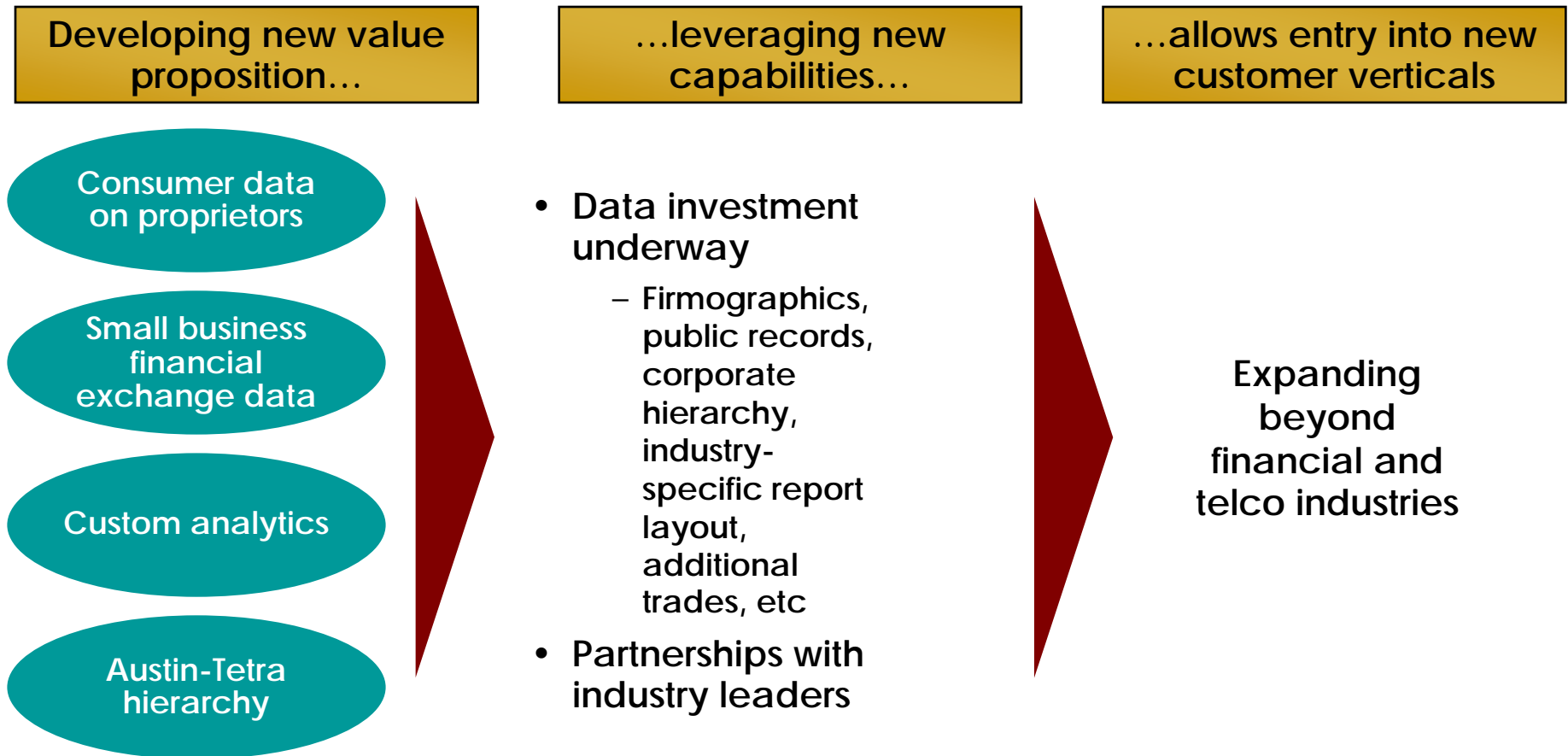
2010

- Complete small business view; commercial and consumer data
- Most predictive scores across industries
- Decisioning platforms across industries and customer sizes
- Premier small business marketer
- Enhanced solutions in U.S. and Internationally

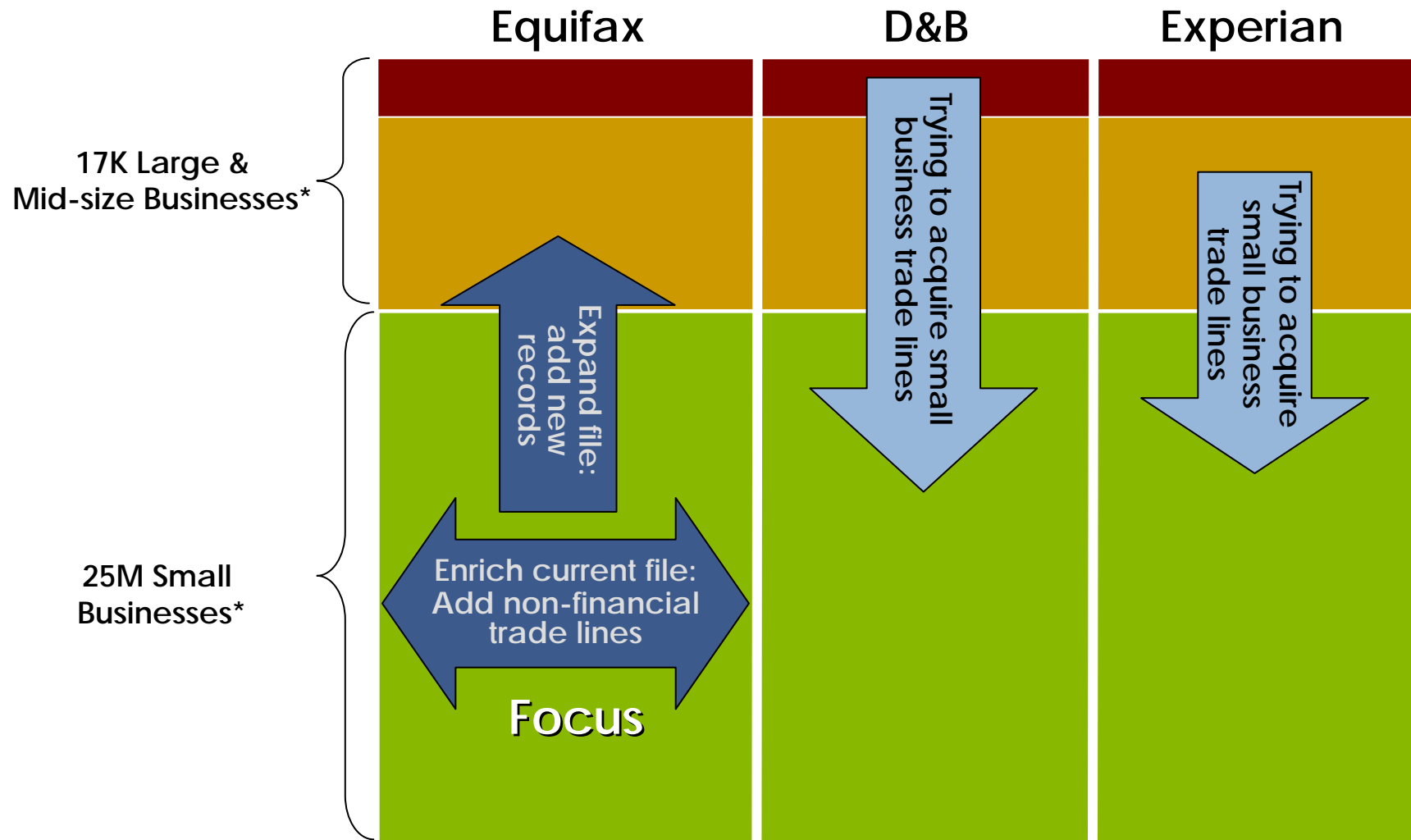
Sustainable double-digit growth ramping to 7-8% market share by 2010

How We Will Win in the Marketplace

Comprehensive View of the Customer



New Trade-lines Will Enrich Our Data Advantage



*Source: SBA Web site/FAQs/Jun 2007

With Solutions That Enhance Customers' Decision-making

Assessing risk when extending credit to small businesses often requires both a view of the proprietor and the business

Scoring approach	% charge-offs correctly predicted
Consumer-only score	63.1%
Equifax blended score (consumer <u>and</u> commercial small-business data)	84.6%

Higher approval rates for new accounts

15% increase in approval rates vs. a consumer-only score

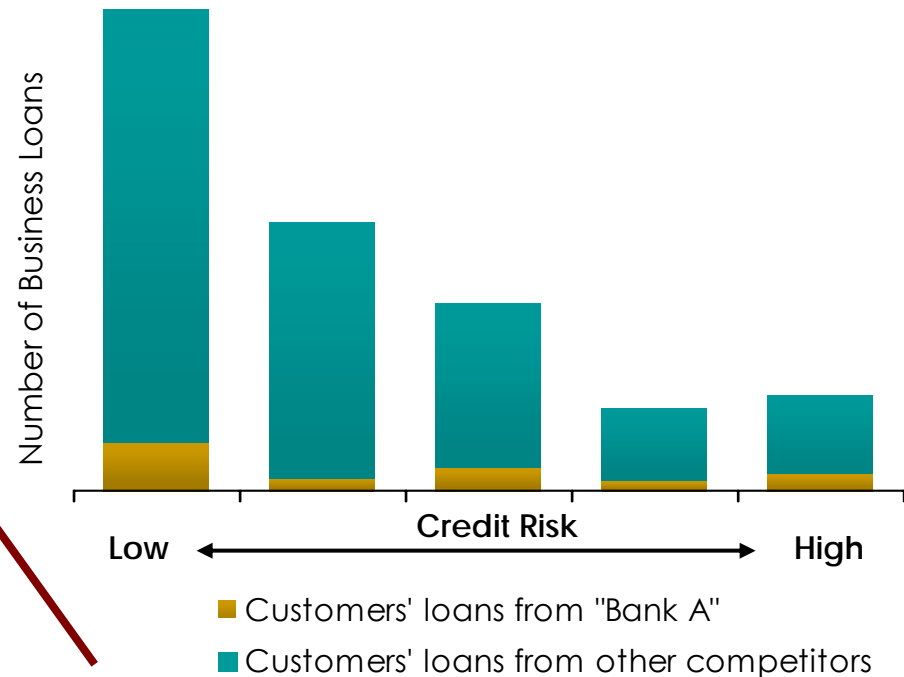
New Product Innovations Will Drive Value for Customers

New Product Innovation

- **Commercial insight**
- Business failure score
- Data packets
- ID assist
- Commercial decisioning engine

Our Commercial Insight product helps our customers increase their share-of-wallet

Missed Opportunity Analysis



Creating Value through Superior Customer Management Insights

Recent competitive win: Master Data Management

Customer need

- Global Fortune 200 company needed comprehensive visibility of its sales relationships with customers (i.e. account mgt)
- Current provider was not providing the quality of data, service or the price-value flexibility needed

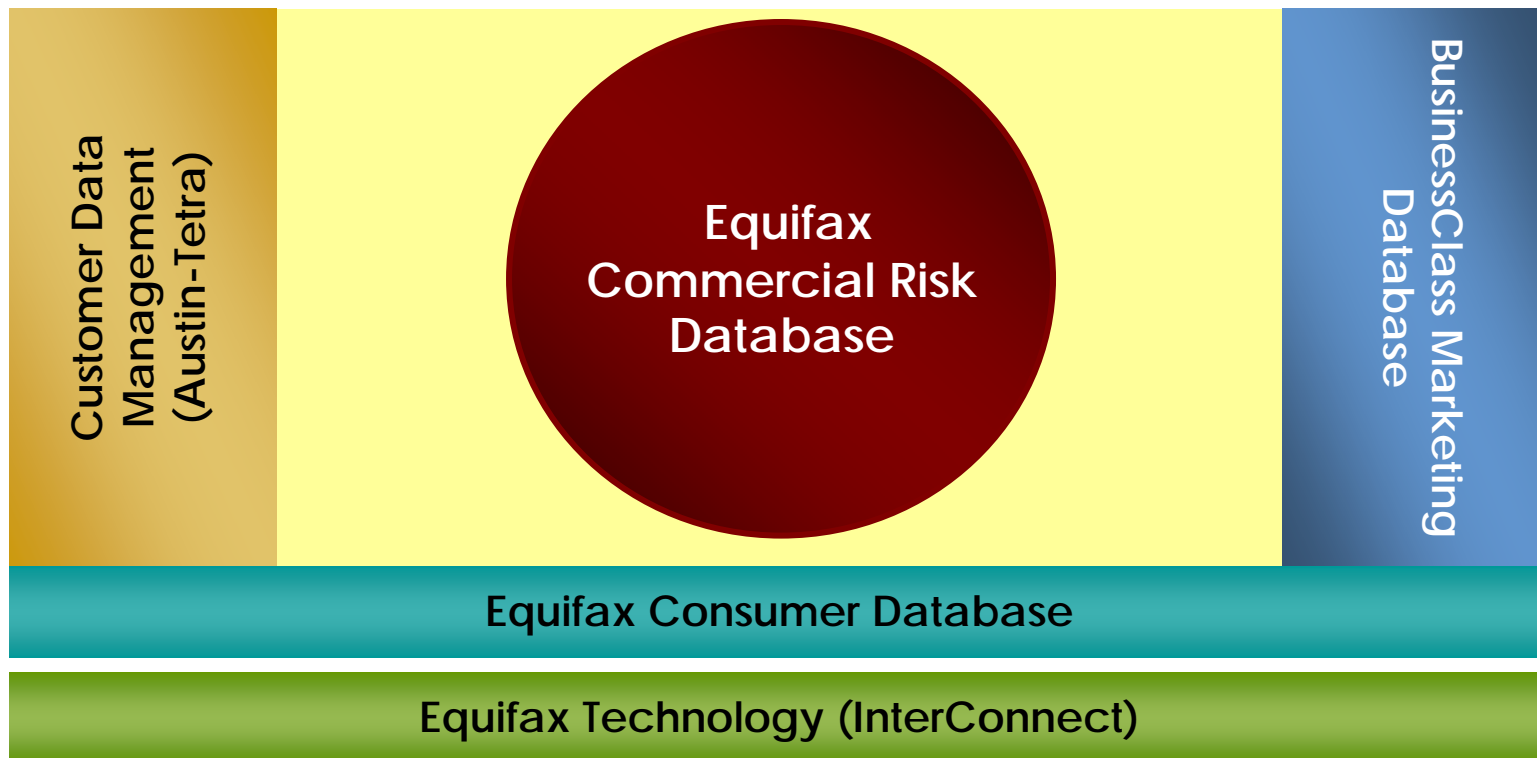
How we solved it

- Higher quality & more current global data coverage
- World class match, linkage and enrichment services
- Extended customer support availability
- Web services capability into both SAP and Oracle applications
- Improved price/value solution compared to current provider

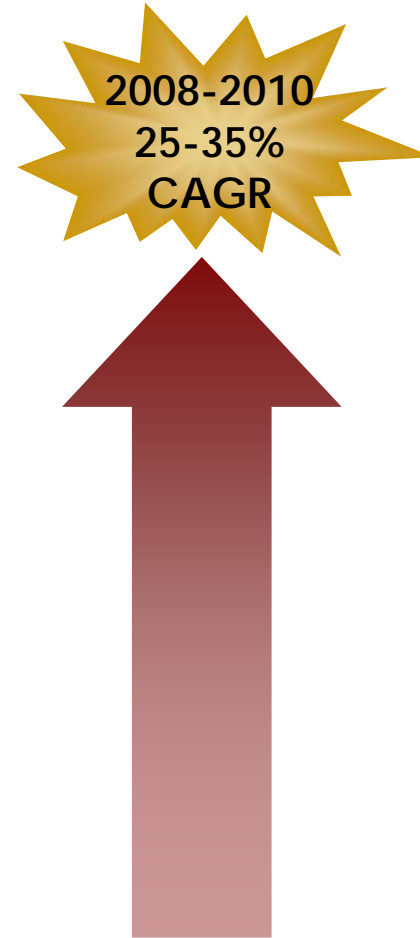
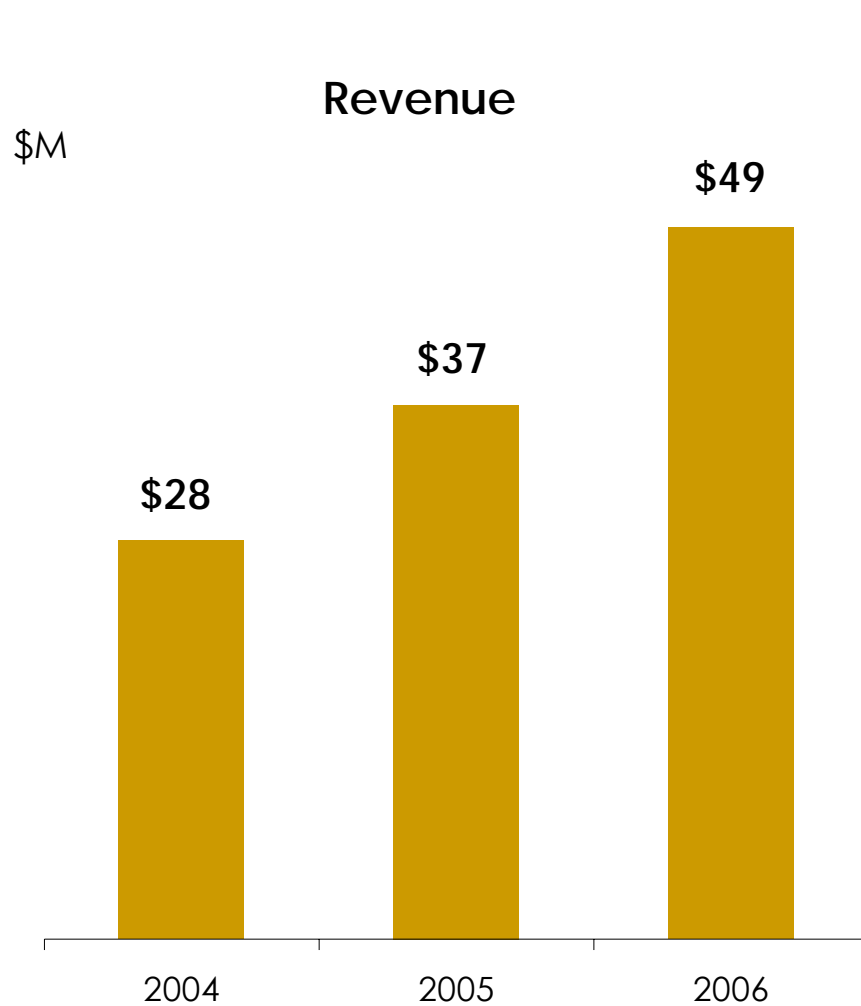
Why we won

- Higher quality data
- Customer centric-solution
- Superior service

Solution Suite Meets Multiple Customer Needs



NACS Will Deliver Strong Growth and Improving Margins



- Operating margins increase through 2010
- New products drive growth and franchise value
- New data and markets diversify revenue

North America Personal Solutions



Major Highlights

2006 Growth Strategies

Results

Customer Segmentation

- Reoriented our business around customer segments
- Subscription revenue mix grew from 46% to 67%

Customer Retention

- Implemented Call Center Save Team improving save rates from 15% to 25%
- Changed marketing tone to loyalty-based marketing

Optimize Indirect Channel

- Focused on most profitable business: > 20% margin
- Built out Breach Services; have executed over 300 contracts since January 2006

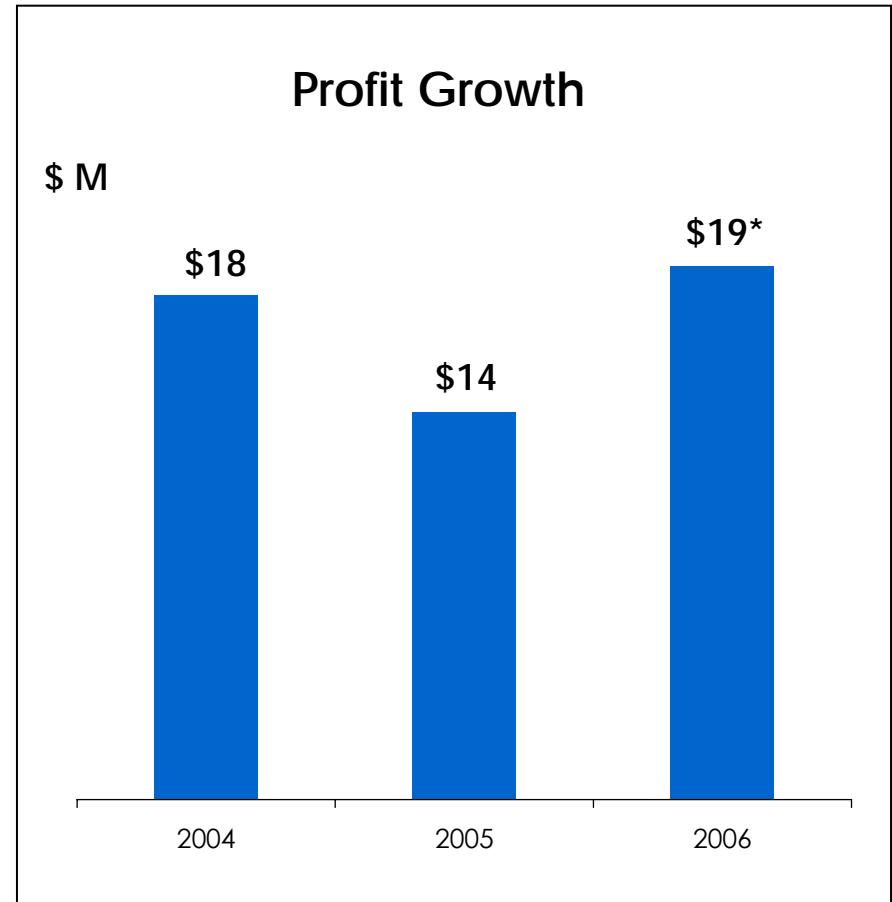
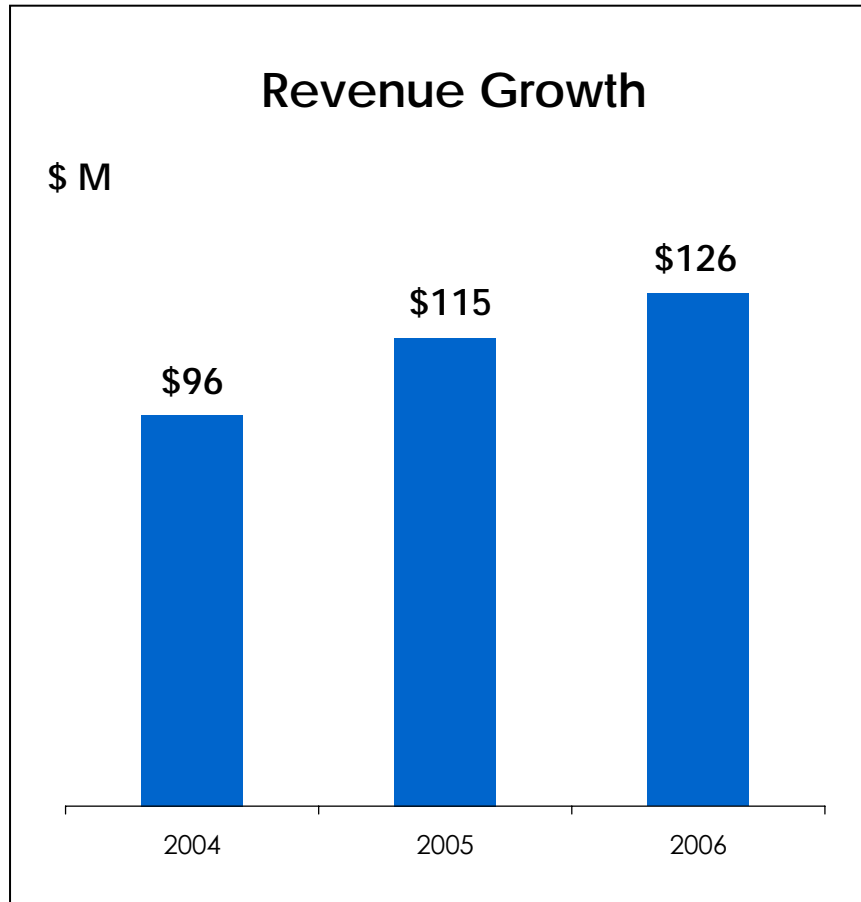
New Product Introduction

- Launched Credit Report Control and enhanced breach services

Call Center Optimization

- Cross-sell and up-sell revenue drove 84% growth or \$14M

A Solid Foundation for Growth and Profit



Annual Growth %

19%

10%

Margins

18%

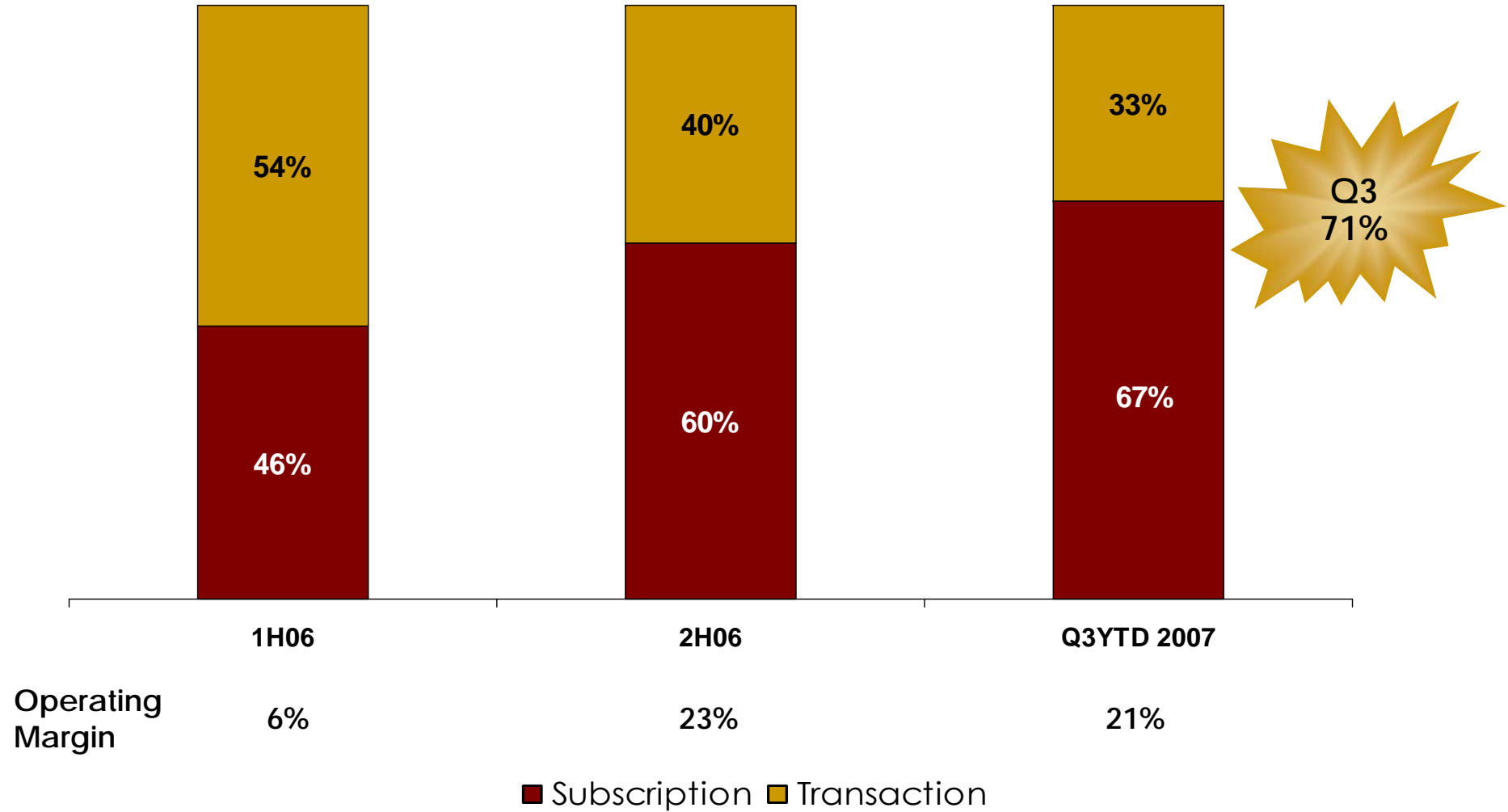
12%

15%

* w/o Hillis law suit expense

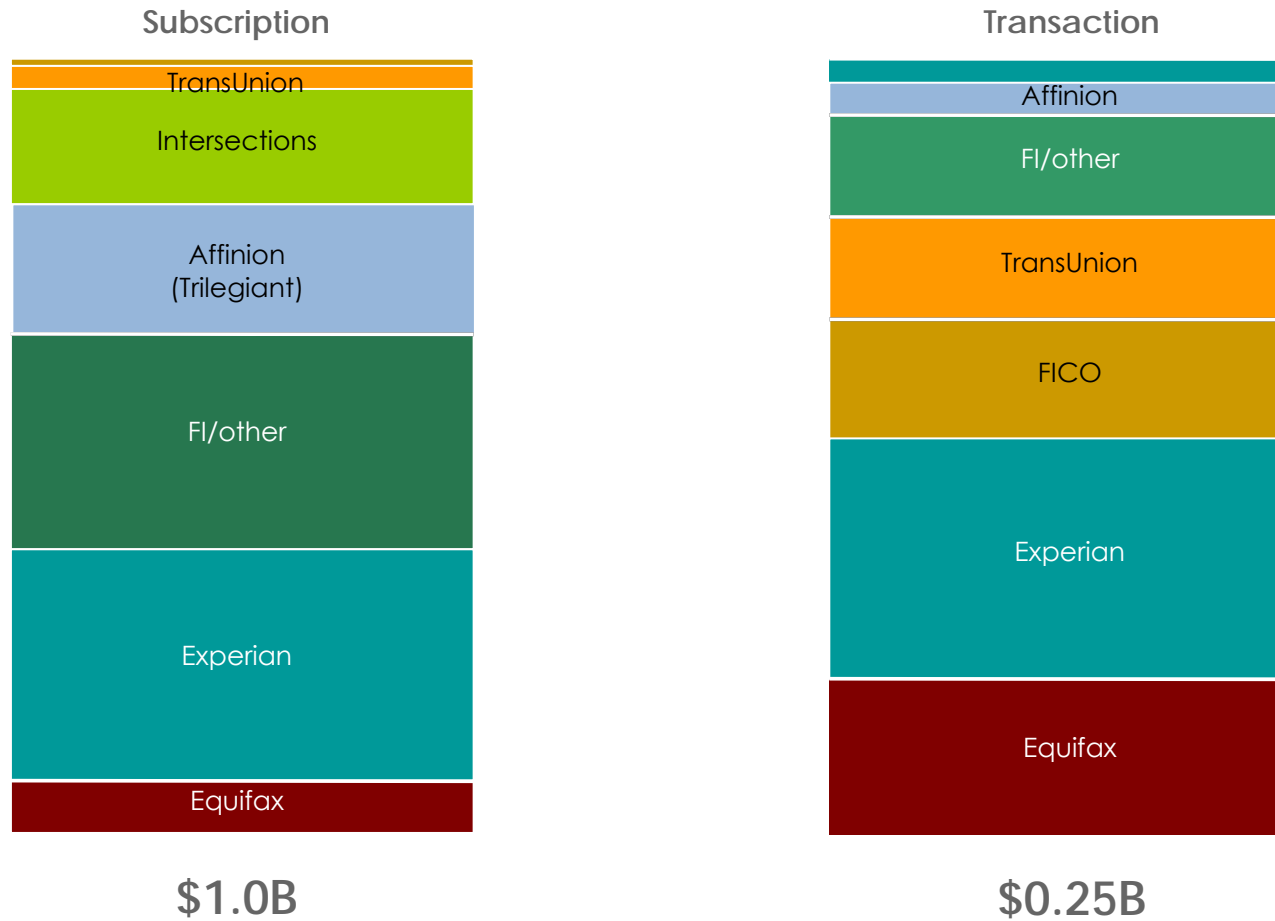
Growing a Recurring Revenue Stream

(Percentage of Revenue)

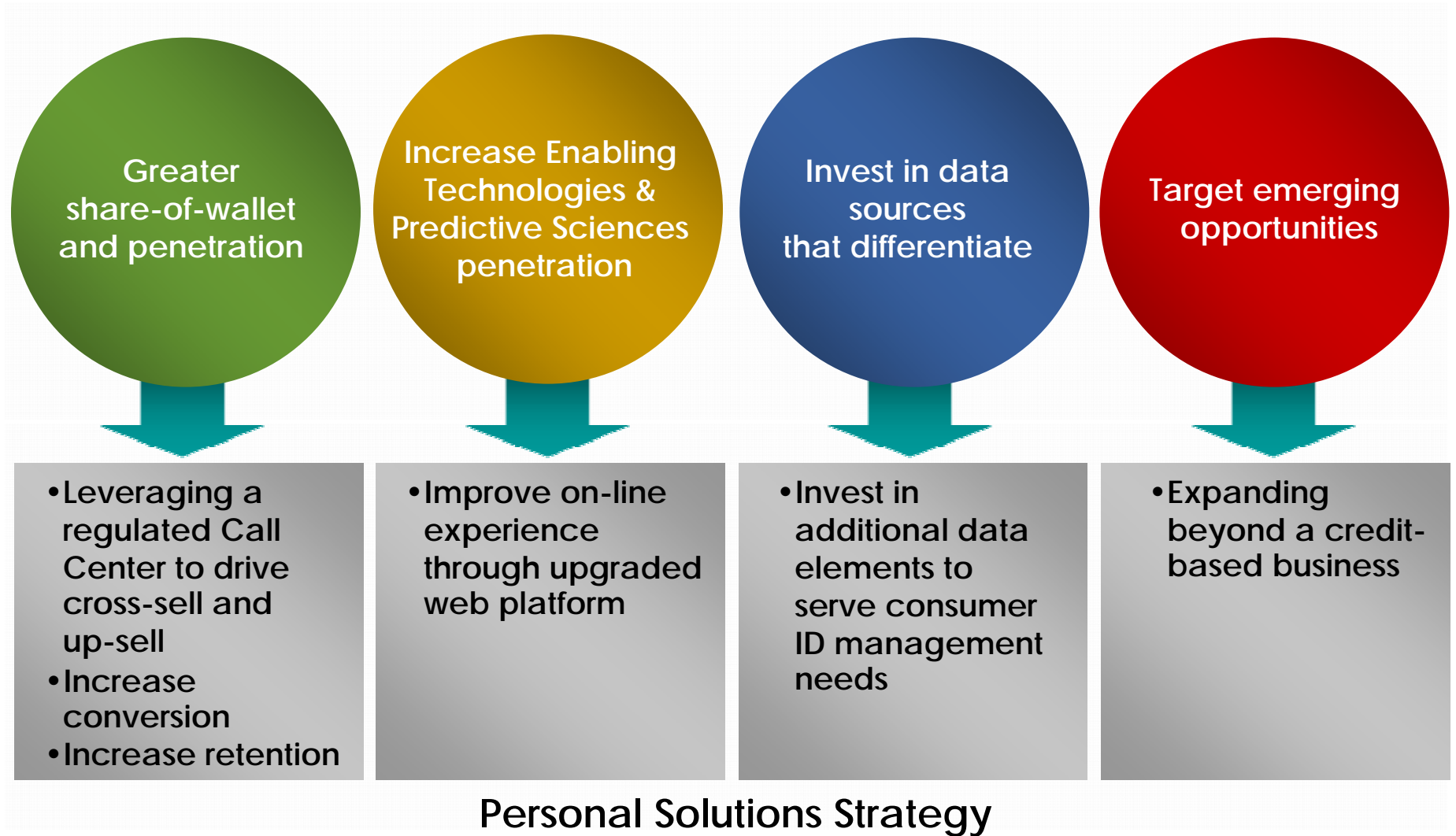


Equifax Growth Outpacing the Market

Estimated Total Market
\$1.25B



Executing a Strong Growth Strategy



Three Levers Drive Growth

Acquisition

- Optimize ROMS
- Enrich segments
- Optimize Equifax.com
- Scale Call Center
- New subscription features
- Scale Breach/Affinity

Share-of-Wallet

- Drive subscription upgrades
- Drive multi-product buyers
- Optimize pricing strategy

Retention

- Enhanced customer loyalty
- Optimize contact strategy
- Save based upon propensity-to-churn
- Enhance products with new features
- Enhance Save Team

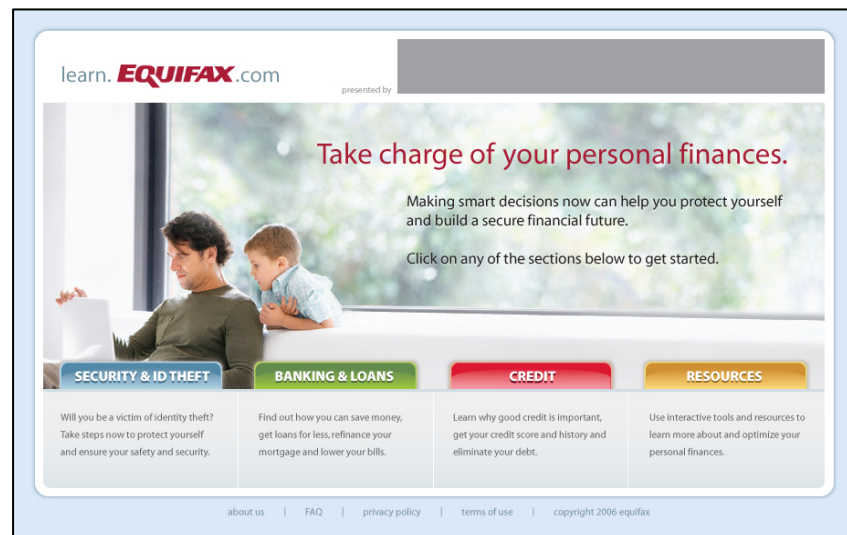
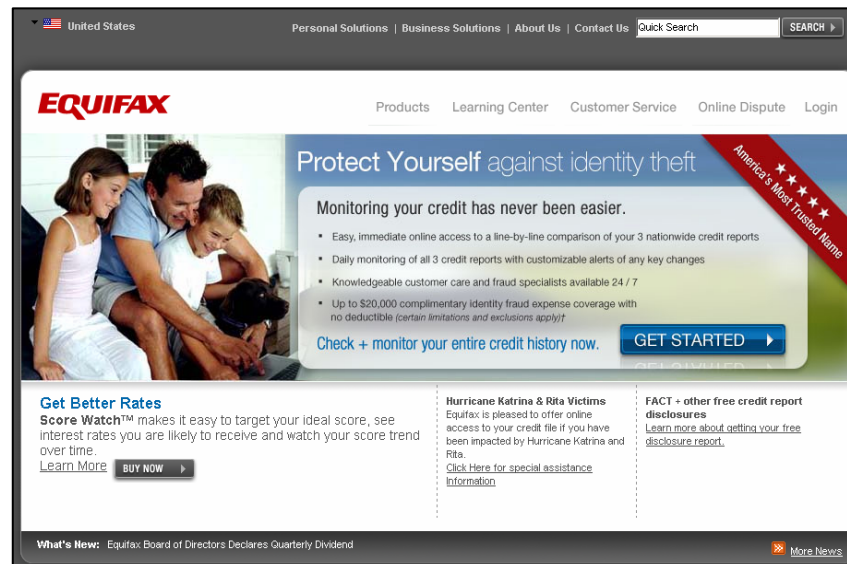
Enhanced Consumer Experience

Simplified design & shopping experience:

- Average revenue per member up over 20% over last year
- Consumer satisfaction with site usability and content up ~15%
- Improved conversion rate

Improved education & tools:

- Learn.equifax.com
- Introducing consumer portal



Consumer Needs Evolve...and Fuel Innovation



Consumers are more worried about their identity.

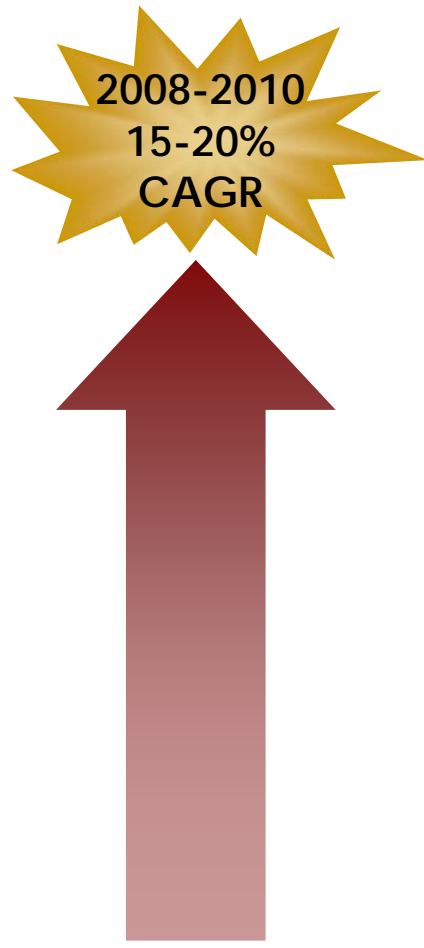
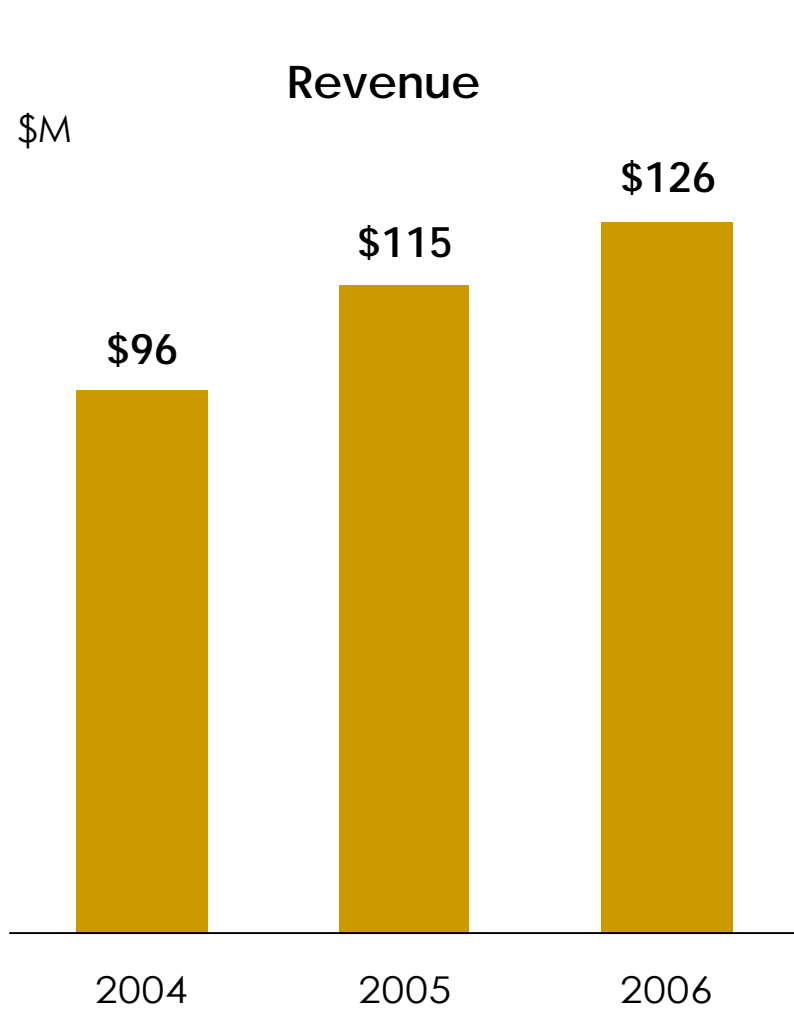


Consumerism and the Internet is changing the way people want to conduct commerce.



Social networks are rapidly growing and changing the ways consumers interact.

Will Deliver Strong Growth and Improving Margins



- Stable margins – 20 – 25%
- Recurring revenue business model
- Strong consumer brand with diverse product offerings

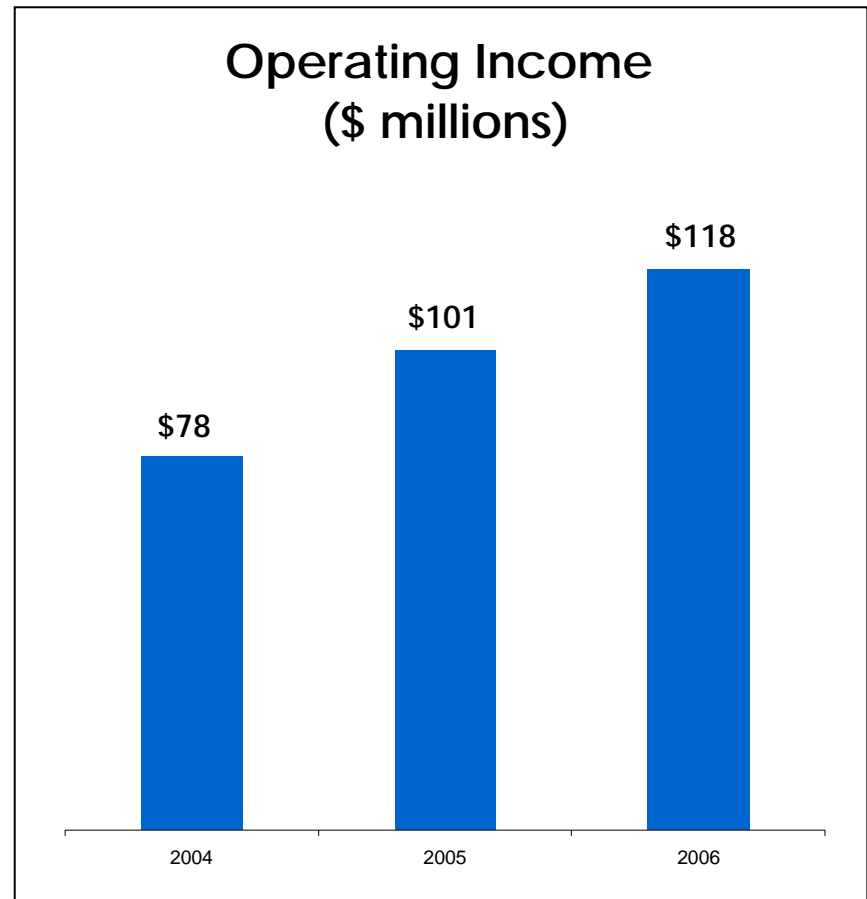
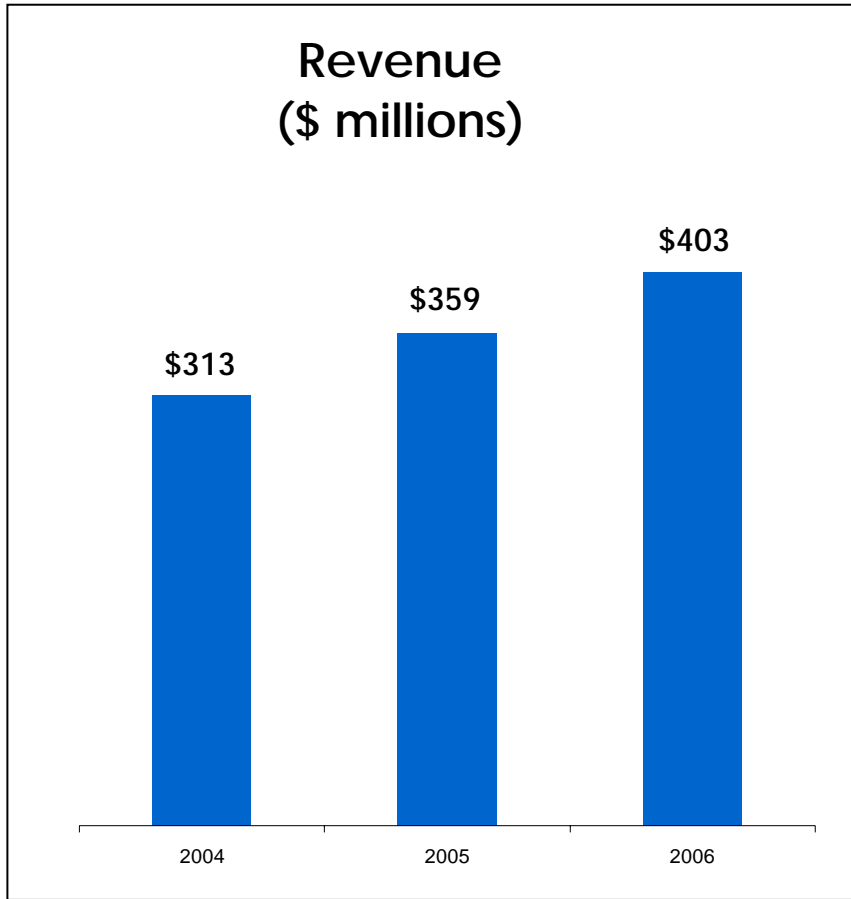
International



Major Accomplishments

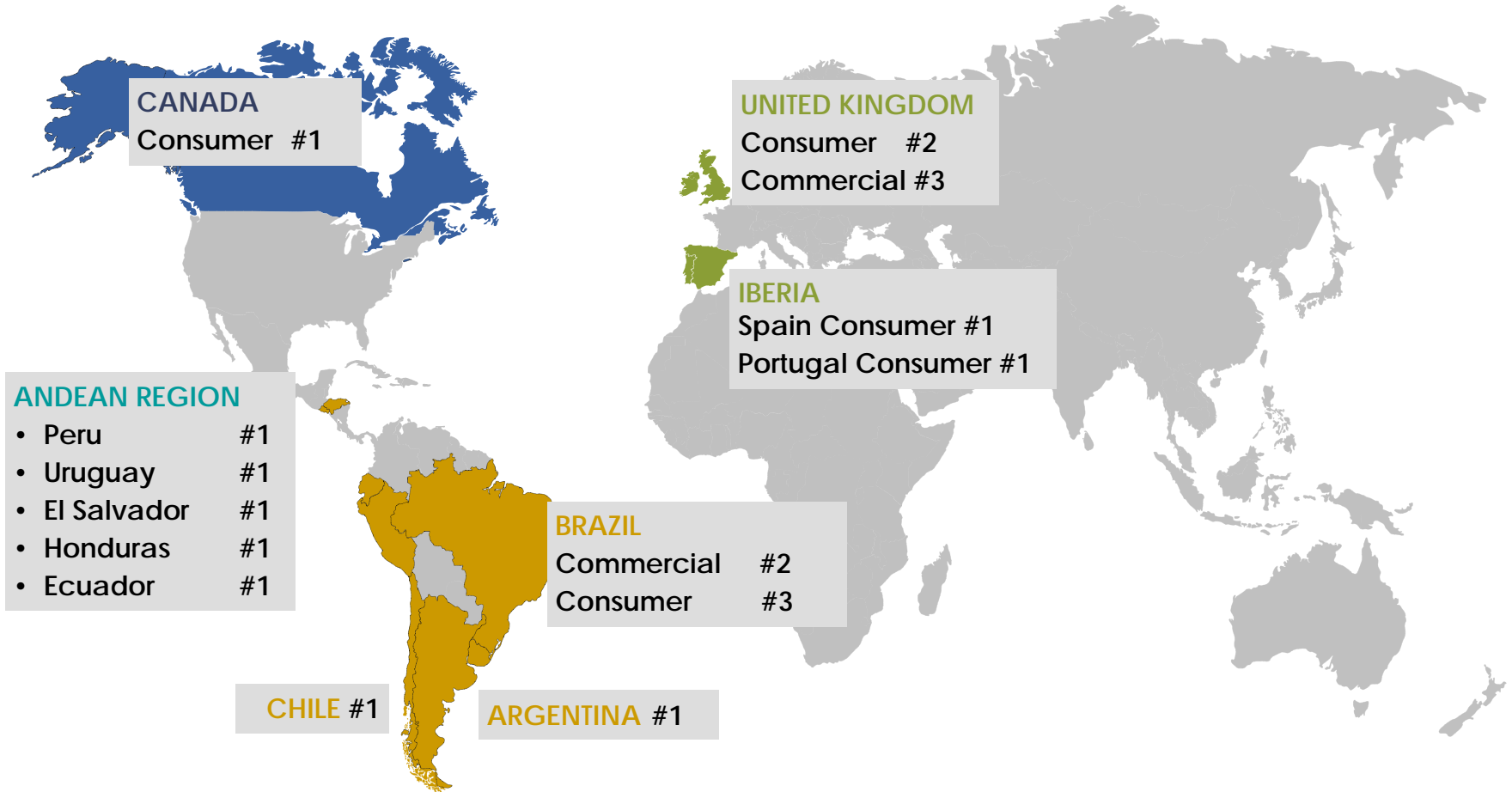
- Increased revenue growth within International franchise from 12% in 2006 to 15% for September YTD 2007 driven by successful sales initiatives in market penetration and share-of-wallet
- Strong earnings performance with YTD margins increasing from 29.5% to 30.3%
- Transferred products and practices across geographies
- Developed an International Enabling Technologies strategy which leverages our InterConnect platforms across multiple geographies
- Established strong leadership team focused on maximizing synergies across geographies

A Solid Foundation for Growth and Profit



Operating Margin 25% 28% 29%

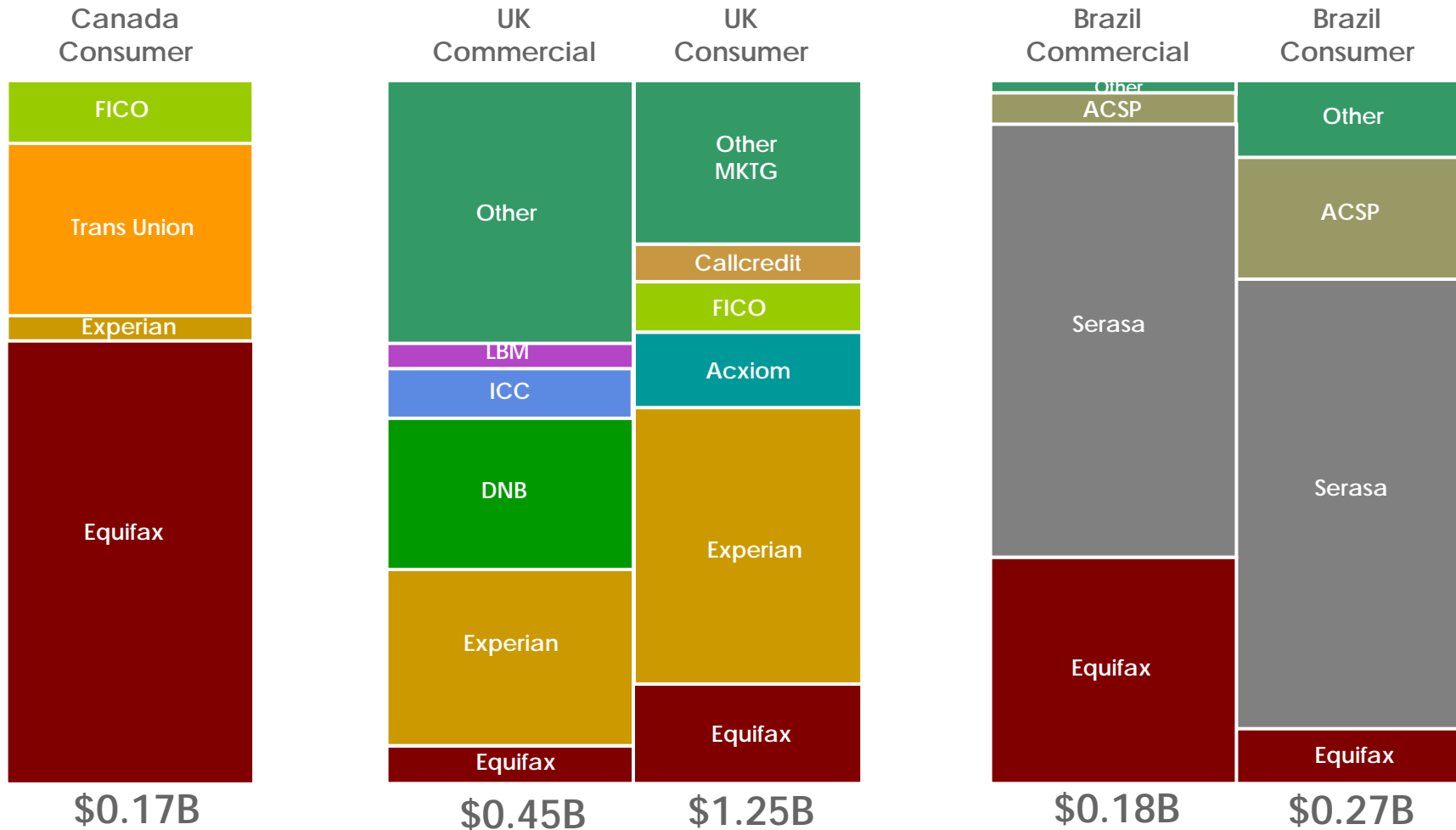
International Has a Strong Franchise Today



*Consumer Risk only

A \$2.7B Market Across 12 Countries

Estimated Market Size (select markets)



Competition in Brazil Is Shifting

- Serasa and Experian continue to be good competitors for Equifax
- Large banks have indicated a willingness to provide negative data
 - 4 of 10 largest banks currently providing to Equifax
- Have identified additional sources for negative data
- Expect positive data legislation to be accelerated
- Other bureaus have indicated a willingness to partner

Opportunity to strengthen our competitive position

Delivering Our Growth Strategy



- Focus on key verticals:
- Banking
 - Financial Services
 - Telco

- Develop generic models
- Fraud and ET penetration in top 100 customers

- Positive consumer data
- New ID data
- Customer fraud experience data

- New Adjacencies
- Geographic expansion

International Strategy

Growth Will Come Through Four Initiatives

“Local Execution”

Core and Core Initiatives

Overview

- Over-achievement in core markets
 - Penetration
 - Share-of-Wallet
 - Core Initiatives

“Innovation”

Product Transfer

Overview

- Transfer best-in-class products and services to other countries

Examples

- Enabling technologies
- Applications fraud
- Government

New Adjacencies

- New ideas drive revenue in multiple countries
- Leverage incubator model

- Benefit Fraud
- Healthcare

“Corporate Development”

Business Diversification

Overview

- Diversify International business:
 - New business capabilities
 - Enhanced market position
 - Presence in new geographies

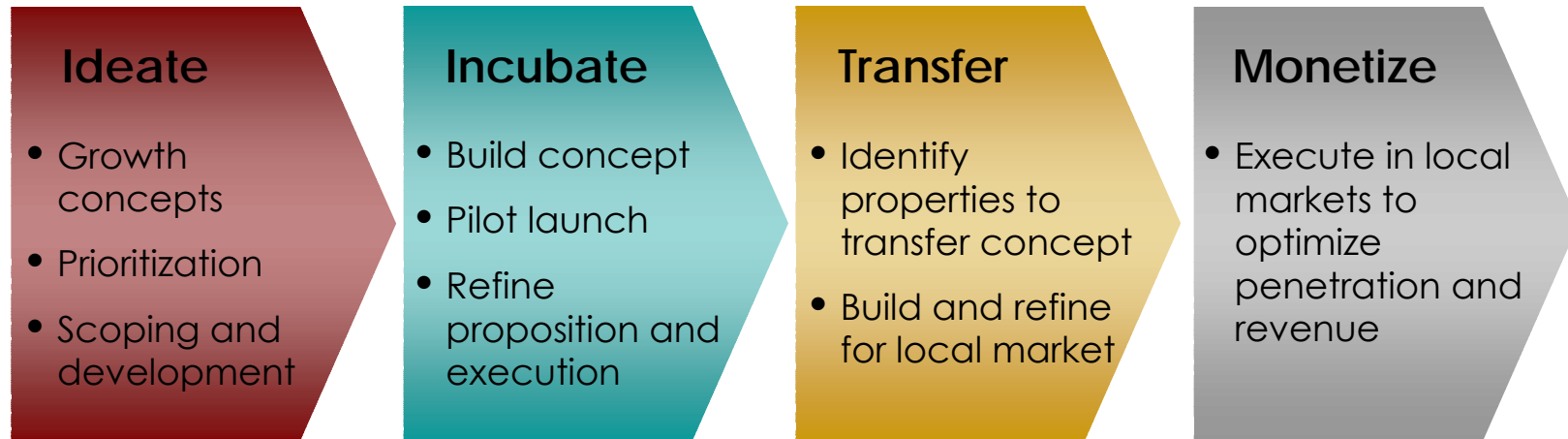
Examples

- Geographic expansion
 - China
 - India
 - Russia
 - Mexico
- Tuck-in Acquisitions

New Products Key for Growth

	Products Launched	Products in Pipeline
Risk & Fraud	28	55
Enabling Technologies	9	17
Consumer Marketing	6	14

Process to Leverage Innovation and Adjacencies



Actions-to-Date

- | | | | |
|--|--|---|--|
| <ul style="list-style-type: none"> • 3 Concepts accross International franchise | <ul style="list-style-type: none"> • Biometrics (Chile) • Campaign Management (UK) | <ul style="list-style-type: none"> • SIRAN fraud offer (UK to Canada) • Portfolio Management (Brazil to Peru) | <ul style="list-style-type: none"> • Experto decisioning platform in LatAm • Income Predictor Score in LatAm |
|--|--|---|--|

Targets (2008-2010)

- | | | | |
|---|--|--|---|
| <ul style="list-style-type: none"> • 15 new concepts accross International franchise | <ul style="list-style-type: none"> • 9 concepts incubated within local properties | <ul style="list-style-type: none"> • 6 additional products and services transferred • 8 target product transfers completed | <ul style="list-style-type: none"> • \$60-80M of incremental revenue |
|---|--|--|---|

Product Transfer

Enabling Technologies

Marketing Services

Description

- Leverage Applications Processing assets to fill product gaps
 - Transfer existing platforms to meet needs in other geographies
- Integrated Marketing Services proposition
 - Deploy replicable Marketing Services platform
 - Leverage tracing and trigger products

Target Properties

- InterConnect – Canada, UK, LatAm strategic clients
- MS Platform – UK, Iberia
 - disConnect / reConnect – Canada, Argentina, Chile
 - Triggers – UK, Chile, Argentina

Size of Opportunity

- Preliminary estimate \$5-\$7M
- Preliminary estimate \$7-\$10M

New Markets

Applications Fraud

Campaign Management

Description

- Allows applications to be checked for inconsistencies
- Workflow software allows additional due-diligence

- ASP campaign management software that combines Equifax prospect pool with client data
- Creates installed Marketing Services base and recurring revenue stream

Incubator & Target Properties

- Incubator – UK
- Target geographies – Canada, Spain, Argentina, Chile

- Incubator – UK
- Target geographies – Canada, Brazil

Size of Opportunity

- Preliminary estimate \$15-\$20M

- Preliminary estimate \$7-\$12M

Current Status of Priority Markets

India



Applied for license to Reserve Bank of India

Investing in venture

Mexico



Final stages to close a targeted acquisition

Russia



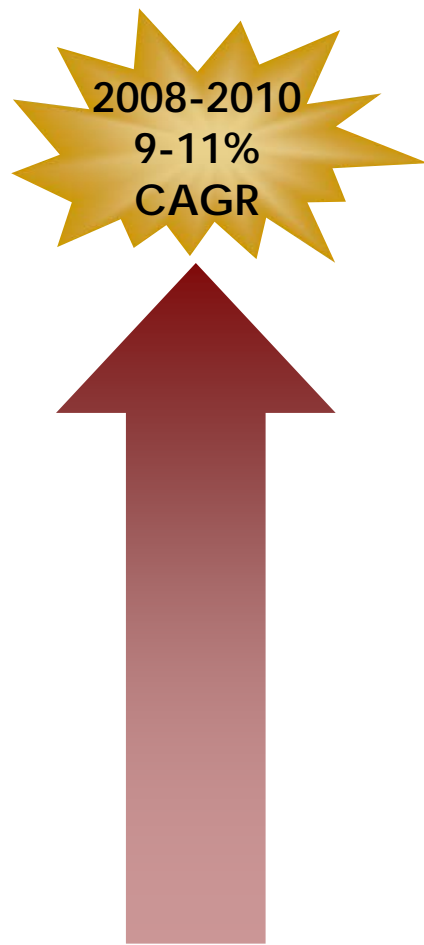
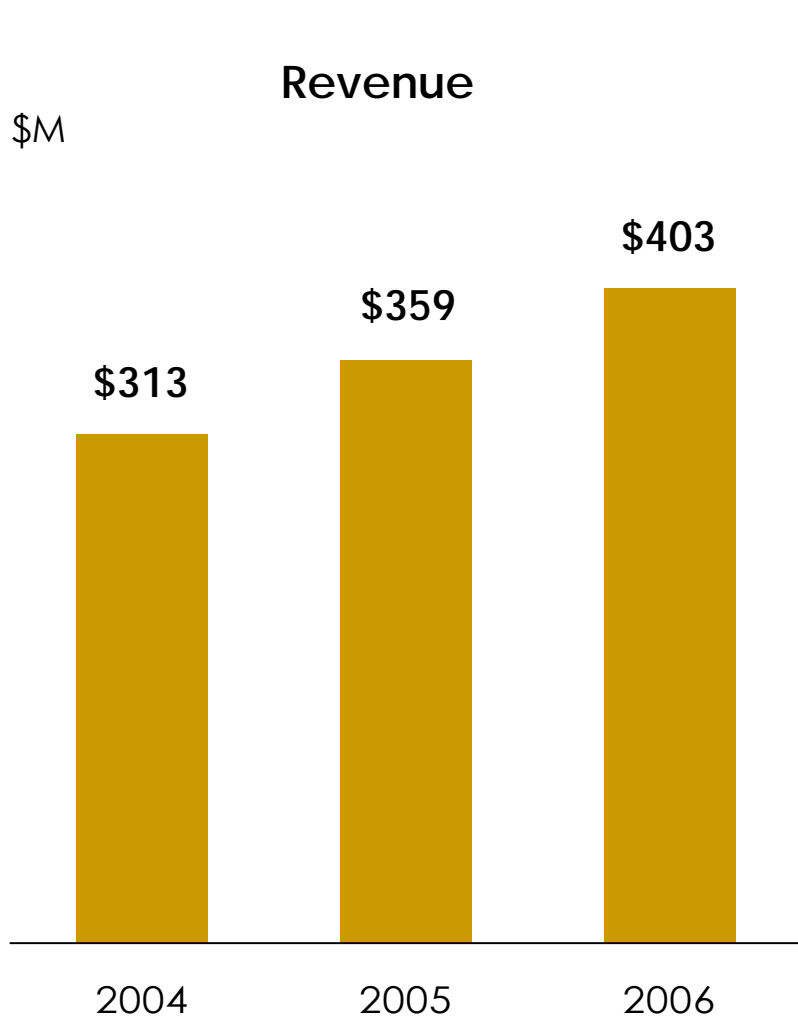
Preliminary discussions with potential partners

China



Exploratory discussions underway

International Will Deliver Strong Growth and Improving Margins

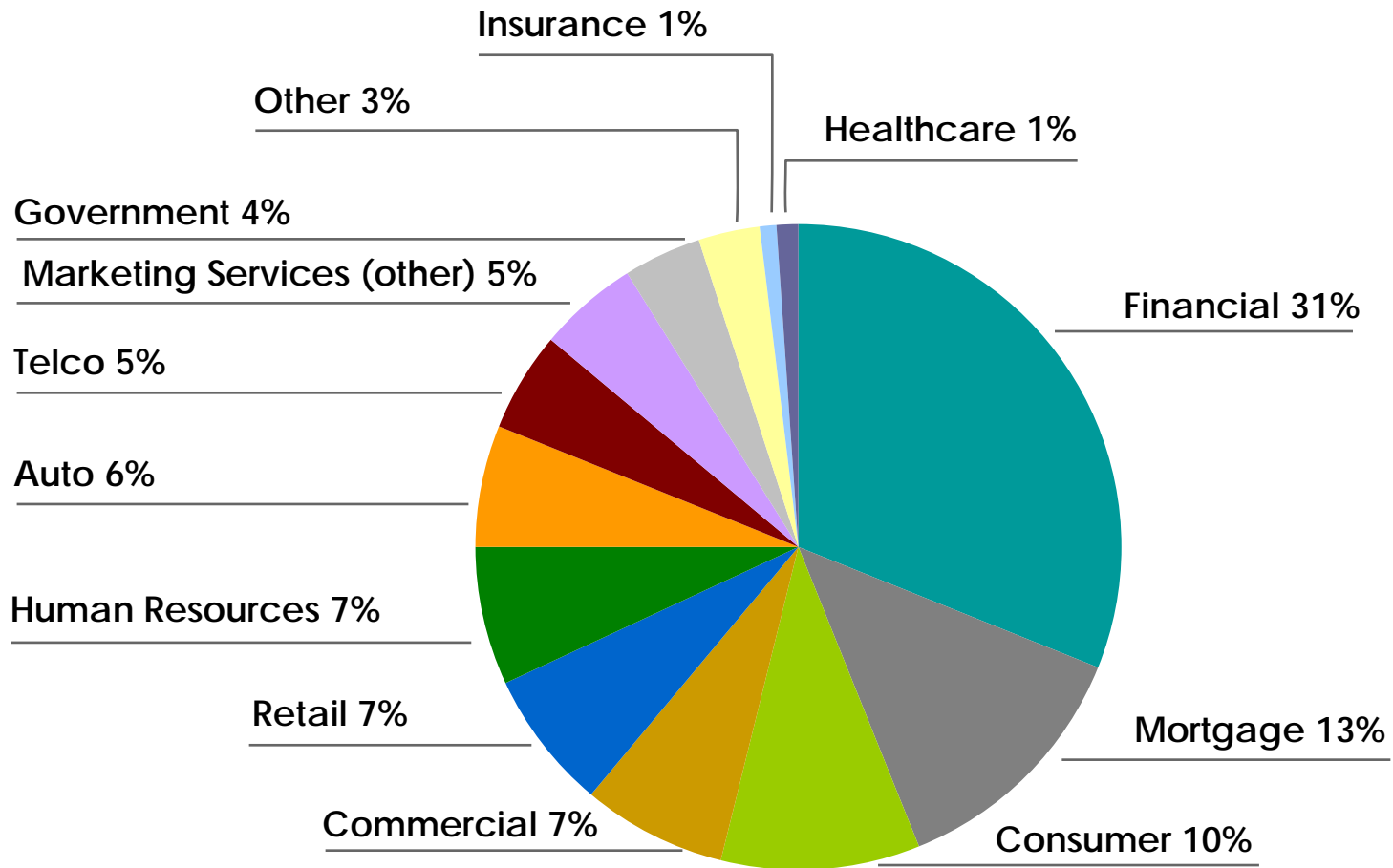


- Operating margins will continue to improve through 2010
- Expansion into new markets/geographies
- Accelerated product transfer

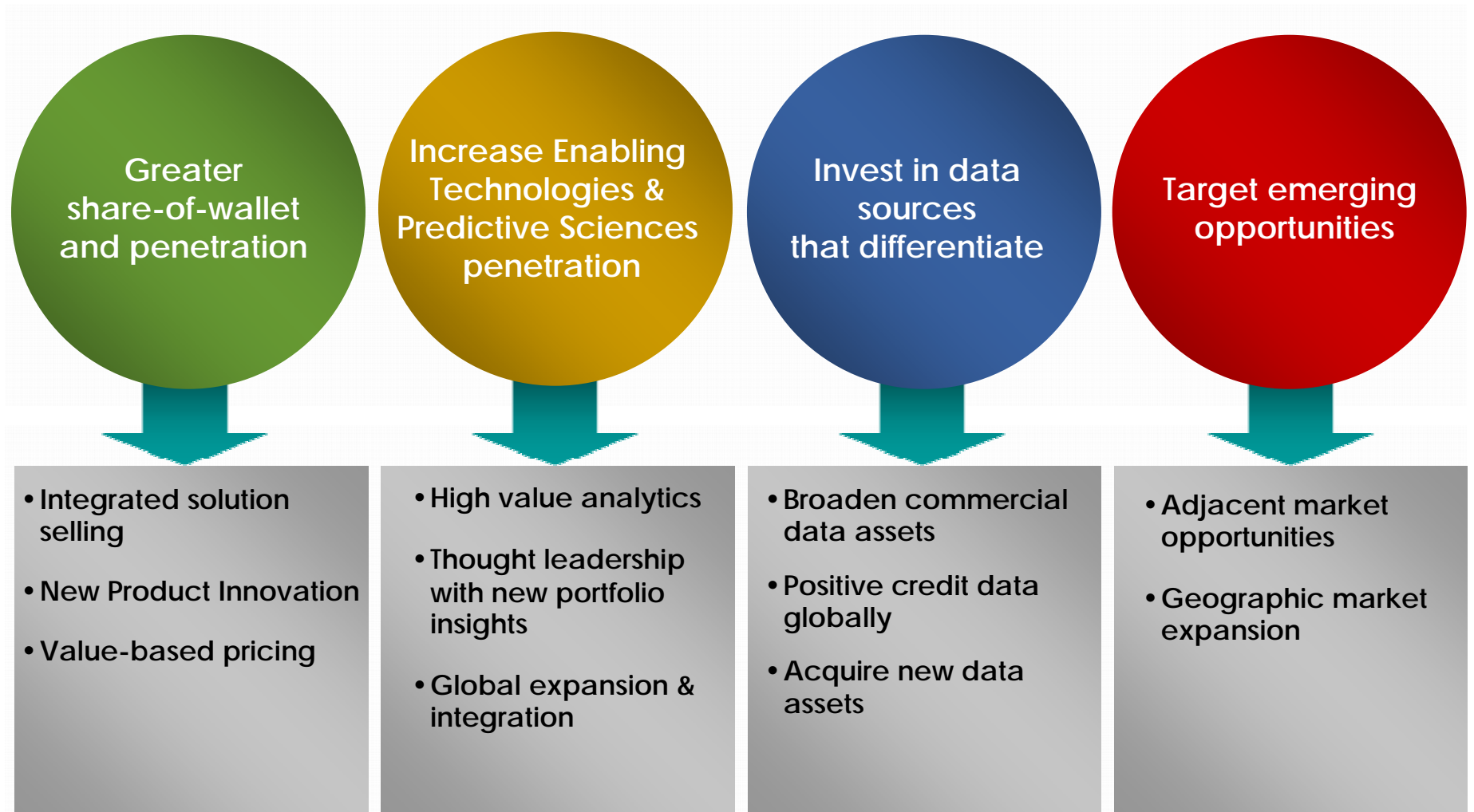
Financials



We Have a Broad Range of Industries

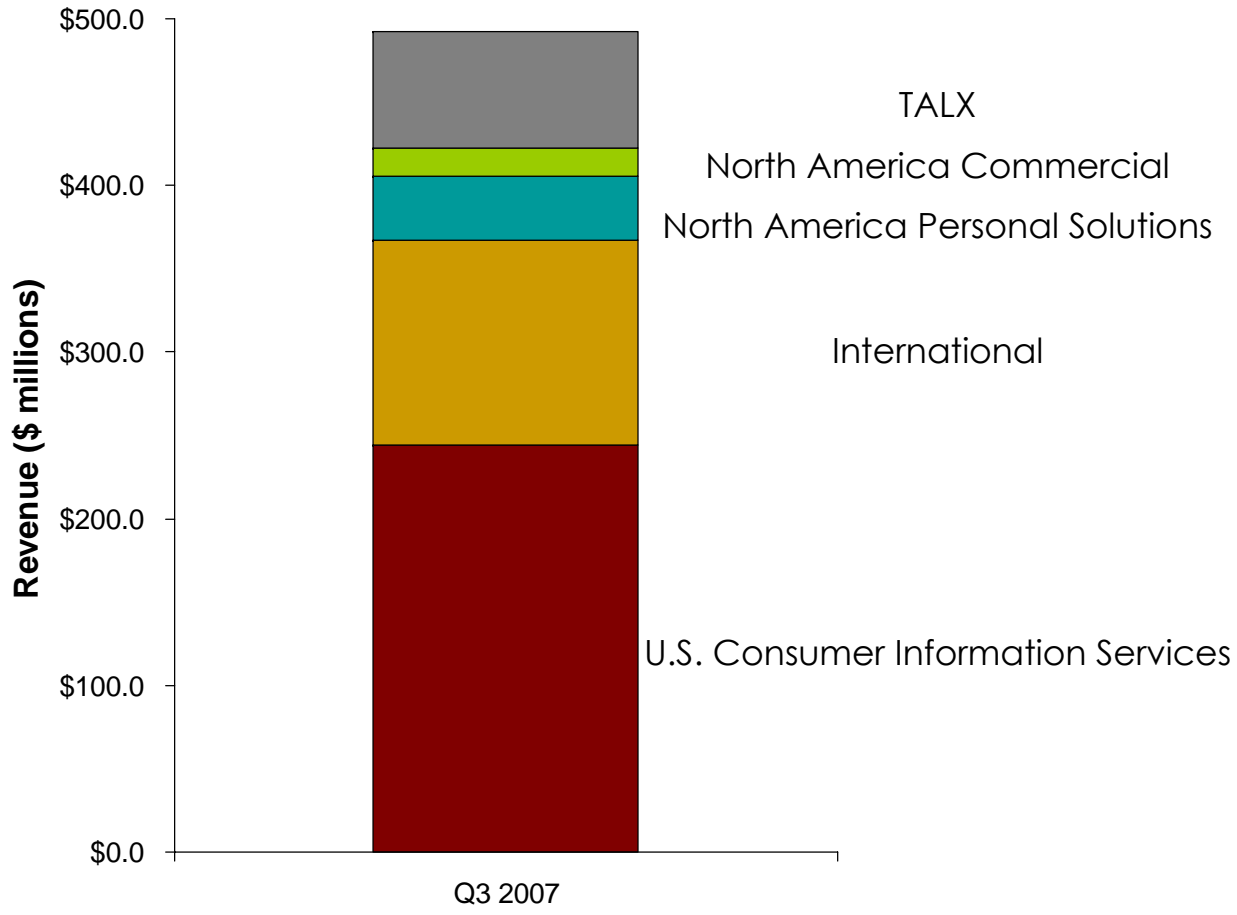


Strategy Provides Multiple Sources for Growth



A Diversified Business Mix

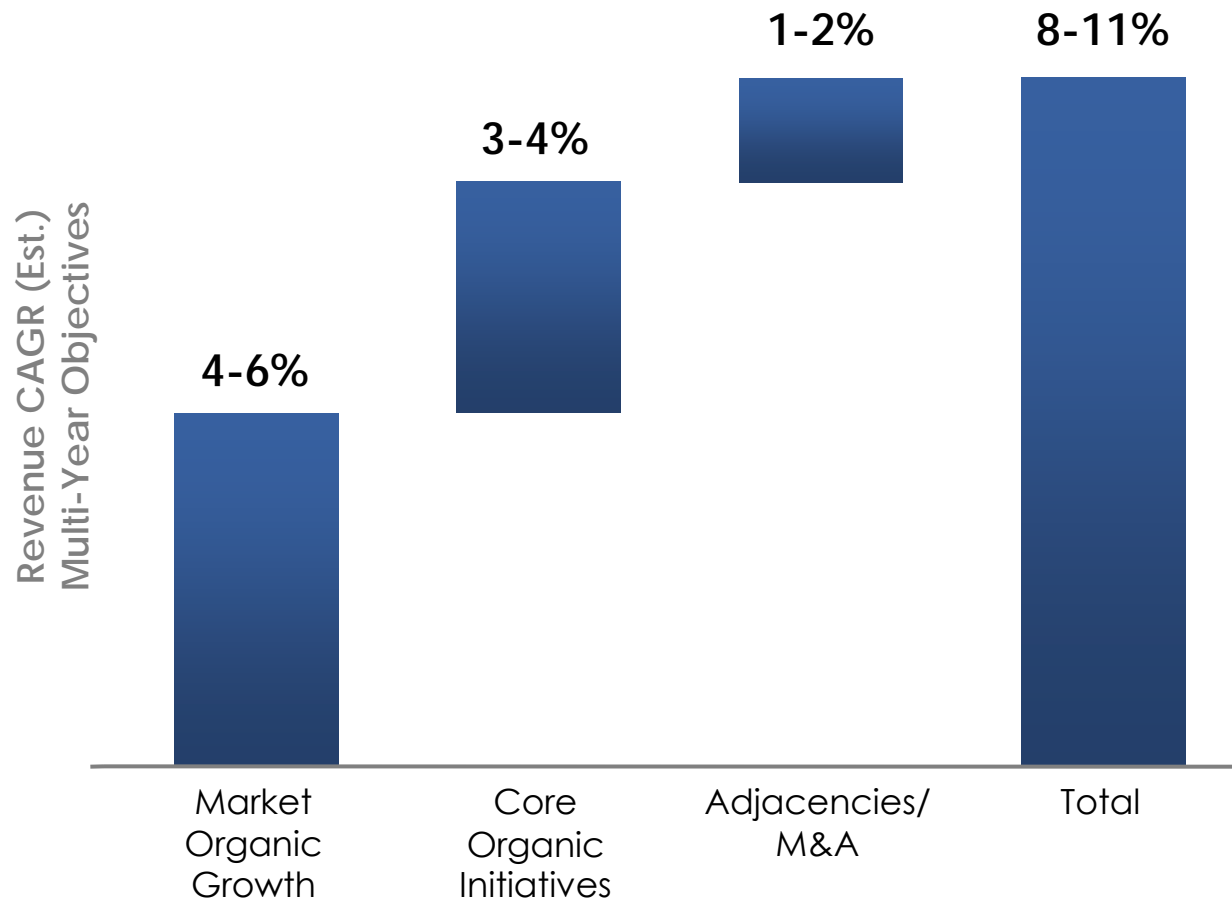
**Total Growth
8-11%**



Q3 2007 Mix	Expected Annual Growth 2008-2010
TALX	14-17%
North America Commercial	25-35%
North America Personal Solutions	15-20%
International	9-11%
U.S. Consumer Information Services	4-7%

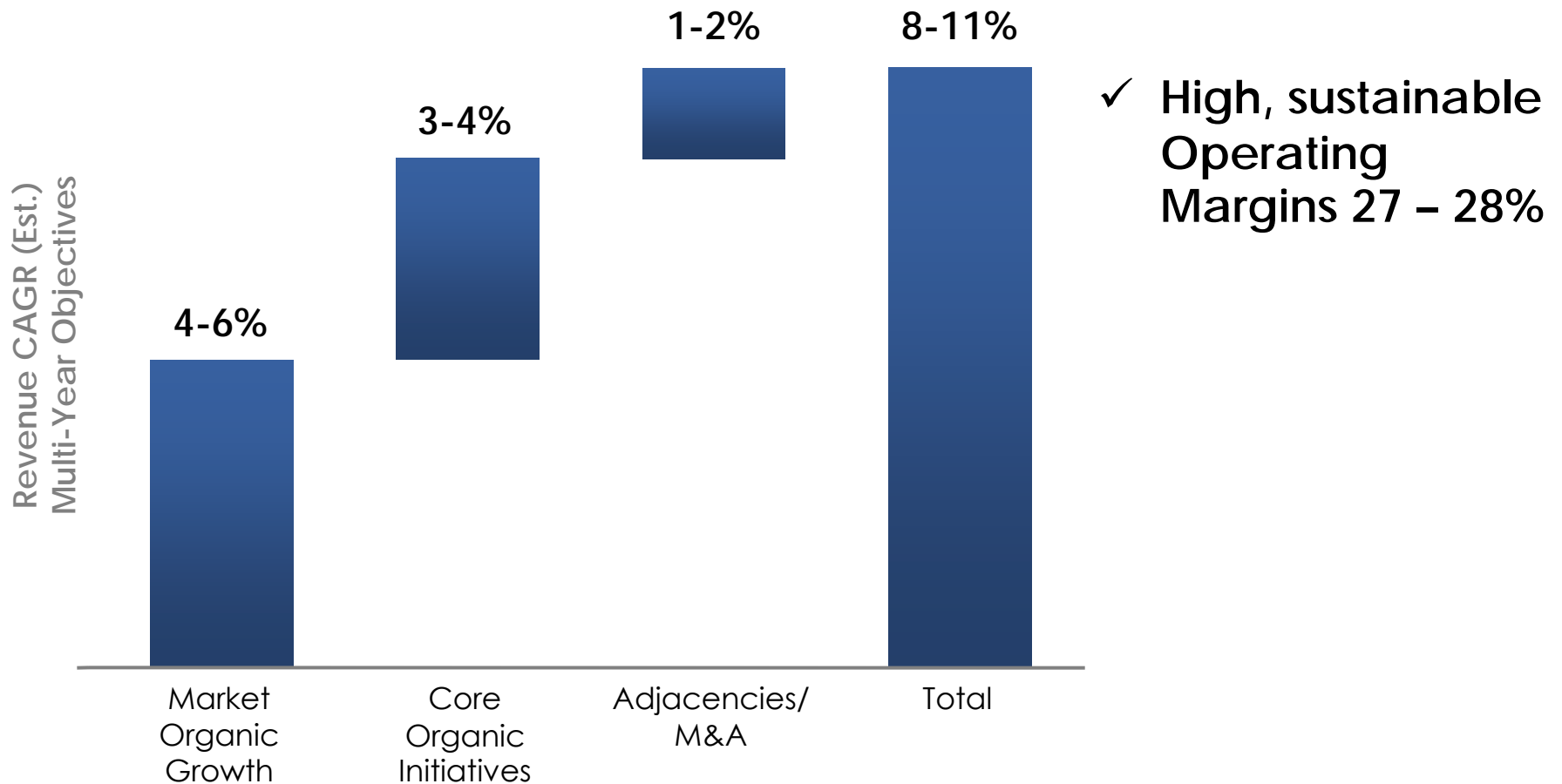
Solid, Long Term Growth

2008–2010 Planning Period



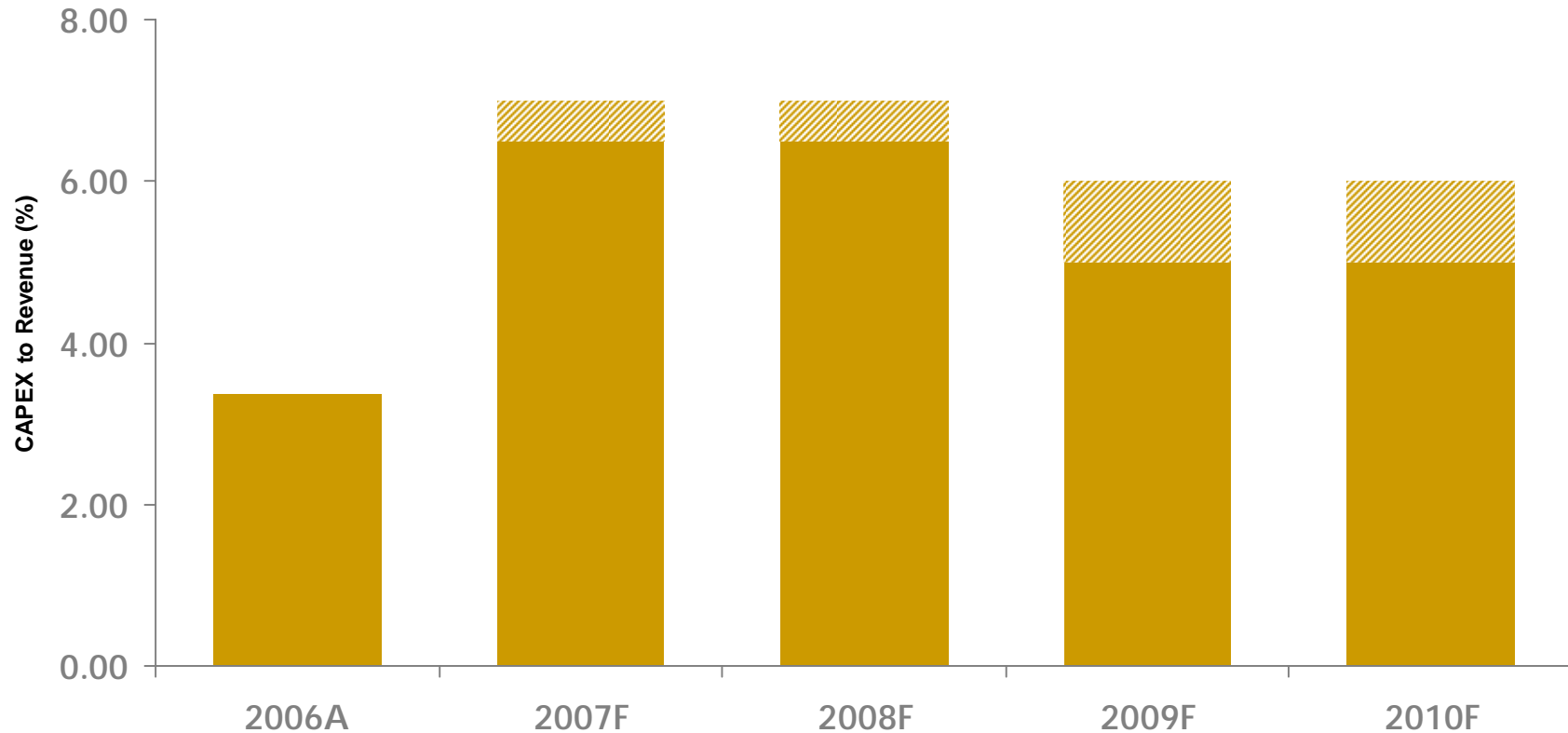
That Yields Strong Operating Performance

2008–2010 Planning Period



And Allows Us to Invest for Growth

CAPEX* to Revenue



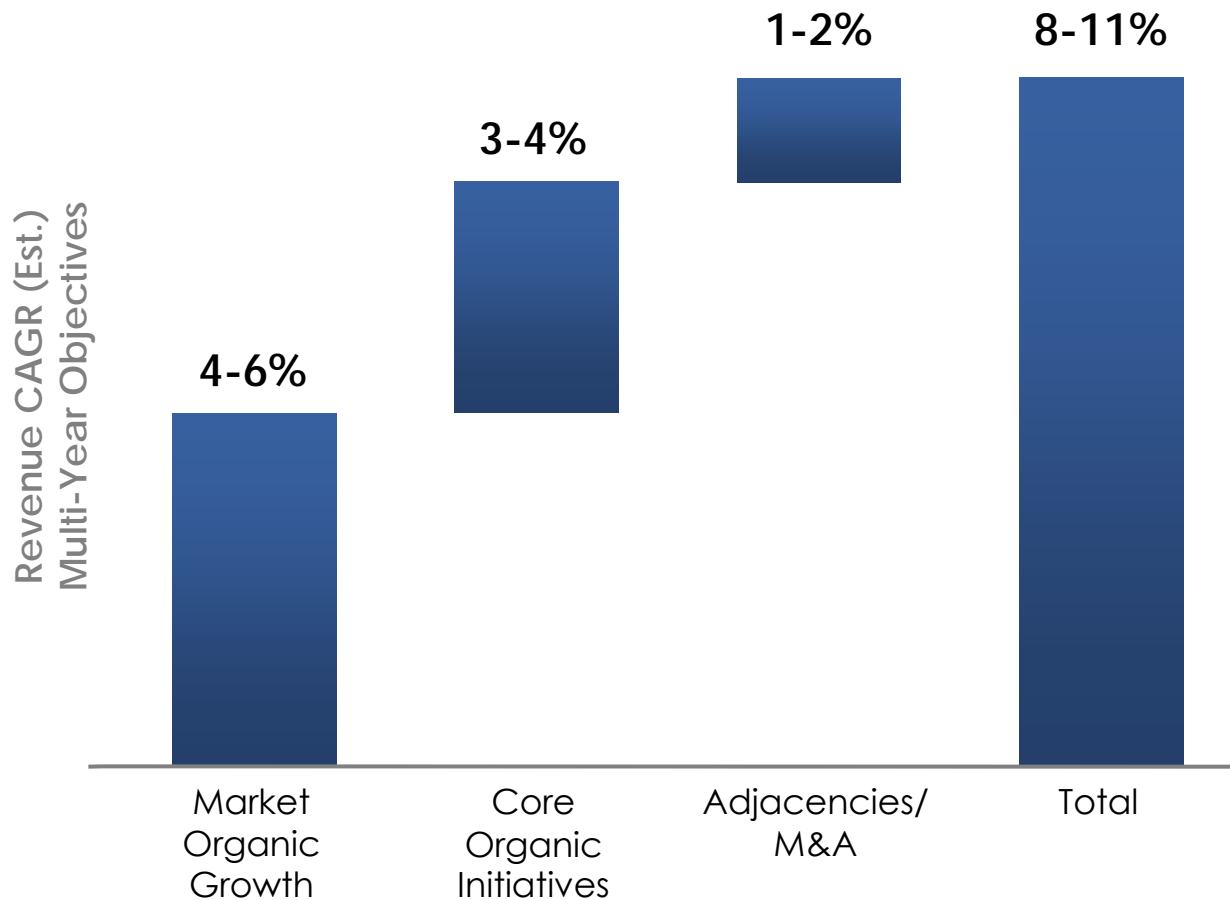
* CAPEX is defined as additions to property and equipment and additions to other assets as disclosed in the Company's consolidated statements of cash flows included in filings with the Securities and Exchange Commission.

Use of Cash Flow

- Invest in organic growth initiatives to drive internal growth
- Share repurchase
- Debt paydown
- Invest next in acquisitions which strengthen franchise and drive growth

Solid, Long Term Growth

2008–2010 Planning Period



- ✓ High, sustainable Operating Margins 27 – 28%
- ✓ Strong cash flow to reduce debt and repurchase stock
- ✓ Cash EPS growth 11 – 14%

With Highly Attractive Fundamentals for Investors

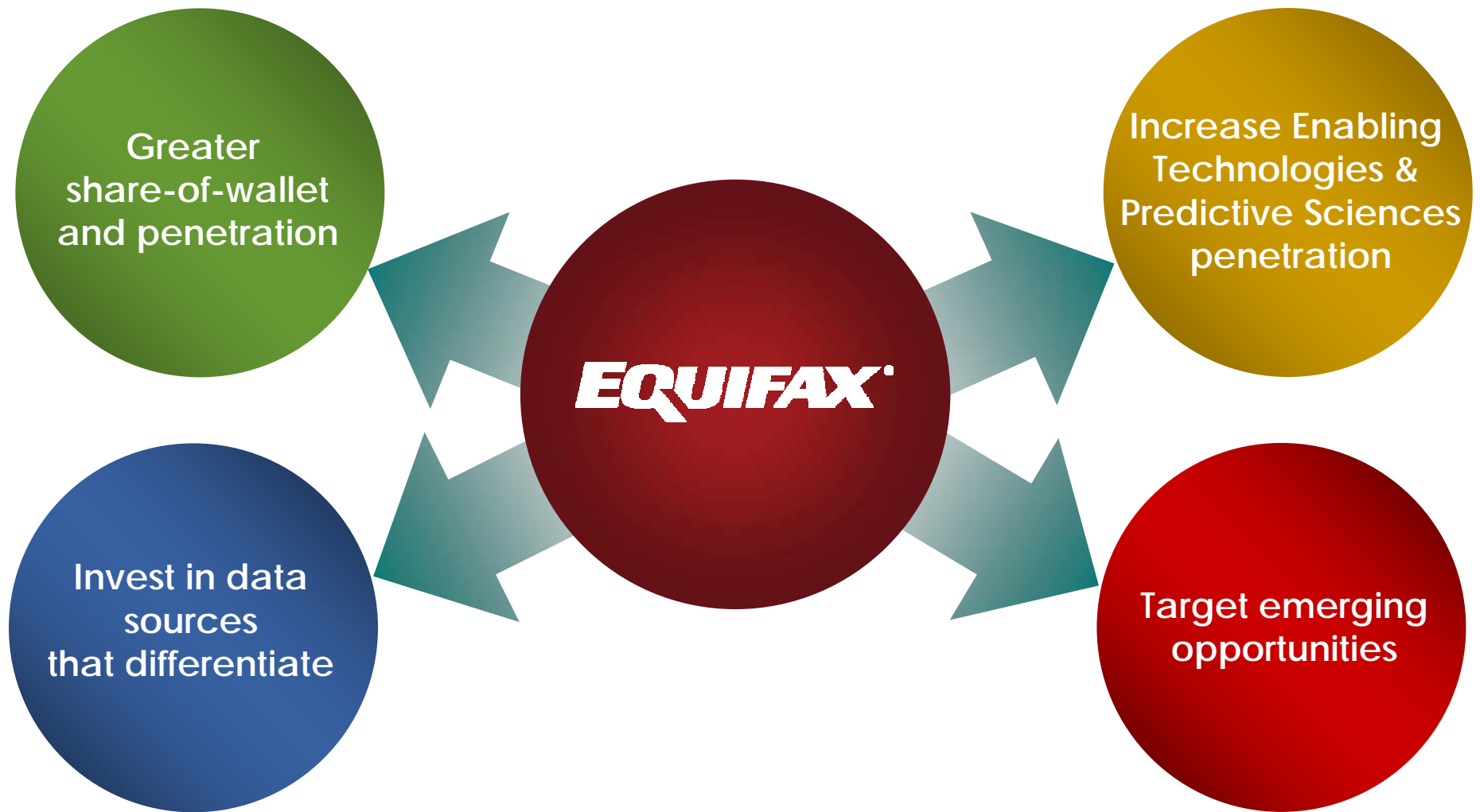
Projected 2010

- Revenue \$2.4B - \$2.6B
- Growth rate (2008-2010) 8-11%
- High recurring revenue ~80%
- High operating margins 27-28%
- Cash EPS \$3.20-\$3.40

The Equifax Growth Playbook



A Resilient Growth Strategy



Drives Strong Projected Financial Performance

- The business will generate solid 8-11% revenue growth and 11-14% EPS growth over the next three years
- Integration of TALX and revenue synergies contributing 1% of incremental growth
- New geographic markets positioned for long term growth and profitability
- New product introductions and new market innovation strongly contributing to revenue in 2010

Which Appeals to Our Investor Base

- Powerful, proven business model
- Unique product solutions
- Strong franchise and excellent reputation
- Highly recurring, transaction-based revenues
- Consistent free cash flow, low CAPEX requirement
- Superior, high value technology
- Leading international market position
- Highly experienced leadership team

The Equifax Growth Playbook Q&A Panel



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