



**EQUIFAX**<sup>®</sup>

**bravo!**

# Recognition and Rewards

## EMPLOYEE MANUAL

### The Importance of Recognition

Equifax recognizes that our goal to deliver strong, profitable growth, to innovate and to develop market leading insights is all down to you, and every single one of our employees.

We all represent the Equifax brand, so it’s important that we are rewarded and recognized when we go ‘above and beyond’ in our roles. When we are recognized for doing our best work, we are motivated to perform at high levels, we understand how much our contributions matter and we feel valued.

Our aim is to create a company culture where, at every level, employees are recognized and rewarded for their contributions. When someone does something great and is recognized by their peers, we want the whole organization to know about it.

By embracing a culture of recognition where people thank each other, the levels of trust and engagement are enhanced. This, in turn, improves employee morale, quality of delivery and levels of customer service, all making Equifax a great place to work.

Recognition should take place throughout the organization, at all levels and in all business units. You are therefore encouraged to take time to recognize your colleagues who are doing the right thing and to thank them openly and publicly.

At Equifax we have a global recognition program that aligns with our Equifax Values and Organizational Competencies and also to our overall business strategy.

#### Table of Contents

The Importance of Recognition .....	1
Bravo! –Our Global Online Recognition Program.....	3
The Power of Points.....	4
The Power of Stories.....	4
Manager Discretionary .....	5
Peer to Peer Recognition .....	5
Special Recognition .....	6
Service Milestones .....	6
Global Awards.....	7
1. One Equifax Awards.....	8
2. Chairman’s Circle of Excellence Award.....	8
Eligibility.....	8
Selection Process .....	8
Additional Assistance .....	8

Equifax Values	Trait	Description
<b>Commitment to Integrity</b>	<ul style="list-style-type: none"> <li>• Transparent</li> <li>• Trusted steward</li> <li>• Takes risks</li> <li>• Uncompromising principles</li> </ul>	<ul style="list-style-type: none"> <li>• Unyielding integrity that is transparent in his/her actions and a trusted steward of our data</li> </ul>
<b>Passion for Growth</b>	<ul style="list-style-type: none"> <li>• Innovative</li> <li>• Courage to make bold decisions</li> <li>• Customer-centered</li> <li>• Accountability</li> </ul>	<ul style="list-style-type: none"> <li>• Passionate about growth and responsive to customer needs</li> <li>• Creative and bold when pursuing market opportunities</li> <li>• Seeks to delight customers</li> </ul>
<b>Embraces Change</b>	<ul style="list-style-type: none"> <li>• Curious</li> <li>• Realistic</li> <li>• Challenges status quo</li> <li>• Advocate for change</li> </ul>	<ul style="list-style-type: none"> <li>• Ability to solve our customers' biggest issues with an analytical approach</li> <li>• Always asking questions to solve problems</li> </ul>
<b>One Team</b>	<ul style="list-style-type: none"> <li>• Empowered</li> <li>• Seeks diverse views</li> <li>• Enterprise focus</li> <li>• Leverages best practices</li> </ul>	<ul style="list-style-type: none"> <li>• Always acts like a leader by influencing and leveraging those around them</li> <li>• Seeks diverse and global points of view</li> </ul>
<b>Value the Individual</b>	<ul style="list-style-type: none"> <li>• Personal development</li> <li>• Respects others</li> <li>• Performance-driven/meritocracy</li> <li>• Embraces diversity</li> </ul>	<ul style="list-style-type: none"> <li>• Respects all employees</li> <li>• Promotes personal development and takes responsibility for actions</li> </ul>

## Equifax Organizational Competencies

<p><b>Business Knowledge</b></p> <p>Demonstrates an understanding of Equifax's business and the business of competitors; understands how customers use Equifax's services/products are affected by current events, dynamic market places and evolving technology.</p>	<p><b>Problem Solving &amp; Decision Making</b></p> <p>Draws meaningful conclusions using various techniques and critical thinking to evaluate information, identifying opportunities for improvement; considers effectiveness and associated risks of various alternatives and demonstrates sound judgment in the selection of a solution.</p>	<p><b>Customer Value Creation</b></p> <p>Demonstrates knowledge of own customer base and delivers services/products that add value; utilizes knowledge of customers' priorities and tolerance for risk to identify ways to serve them better and strengthen the relationship.</p>
<p><b>Influence</b></p> <p>Builds strong relationships and shares knowledge openly to effectively collaborate across Equifax's matrix; challenges the views of others and persuades them through effective dialog and actions.</p>	<p><b>Execution</b></p> <p>Takes ownership of results and demonstrates urgency in achieving goals, recognizing that success is often defined as quality and speed, not perfection; effectively prioritizes competing objectives and applies sound project management to optimize results.</p>	<p><b>Talent Development</b></p> <p>Takes responsibility for the development of self and others, helping colleagues to enhance performance and strengthen their potential to contribute to Equifax; solicits and provides direct, honest and timely feedback, taking action to capitalize on strengths and address development needs.</p>

This manual is a reference point for all employees. It explains the global recognition program and provides guidance on how you can recognize your peers and teams at Equifax.

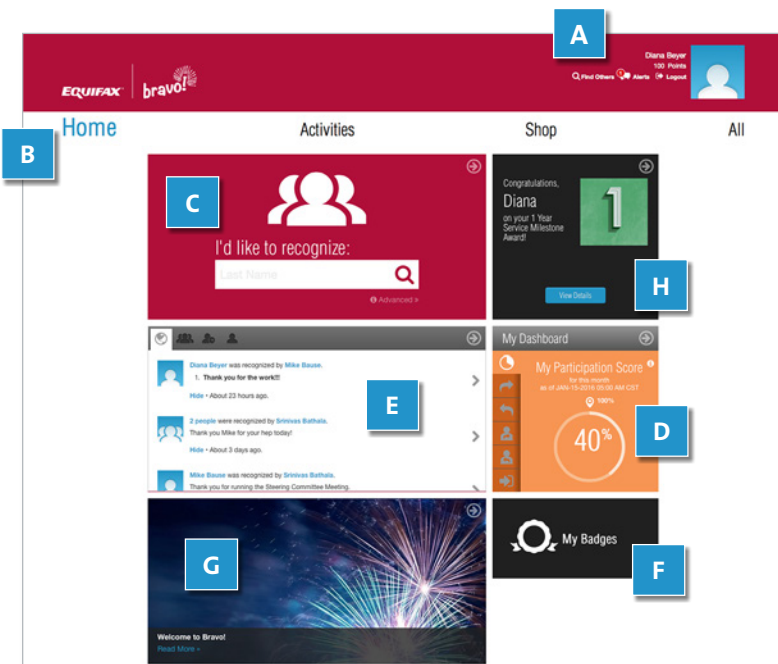
## Bravo! — Our Global Recognition Program

Using Bravo! will emphasize the importance of recognition in our company culture and will enable us to easily and publicly recognize each other.

Bravo! is a ‘best in class’ technology that empowers all leaders, managers and employees to easily recognize each other frequently, broadly and in real-time for maximum impact. Bravo! is simple, global, and mobile, so it is easy to make recognition part of your daily routine. Public recognition can be given to colleagues locally and globally, thereby supporting a globally consistent culture of gratitude and appreciation.

Make the most of Equifax Bravo! and help us continue making Equifax a better workplace!

Bravo! can be accessed through Equifax Central for employees connected to the Equifax network. Look for the Bravo! link under the “Quick Links” section on the Equifax Central home page. You can also access Bravo! offline using a personal or mobile device. Please navigate to the resource center for instructions on how to download the mobile app. For those that don’t have access to Equifax Central, please visit <https://equifaxbravo.performnet.com>.



- A** View and edit your profile, and search for peers to recognize
- B** Select a tab to find everything you need:
  - **Home:** Quickly access the most-used program features
  - **Activities:** Take a Quiz, Resource Center, and On the Spot Card redemption tile
  - **Shop:** Redeem your points for the rewards of your choice
  - **Reports:** For managers only
  - **All:** View all the content from all the tabs at once
- C** Recognize a co-worker here — it’s easy (See page 6 for details.)
- D** See all your recognition stats: how many recognitions you’ve sent, how many you’ve received, and your total site visits
- E** See who’s giving and receiving recognition on the Public Recognition Wall
- F** Display the badges you’ve earned and see which ones you’re eligible to receive
- G** Read Equifax Bravo! news stories
- H** Celebrate your coworkers’ service milestones

When you visit Bravo!, you will see everything you need to get started.

Bravo! can be used to reward and recognize teams and individuals for many different reasons:

1

**Manager Discretionary Recognition**

to recognize teams and team members who have gone above and beyond in their role with the use of points

2

**Peer to Peer Recognition**

to send recognition to your co-workers and thank colleagues who have gone the extra mile

3

**Special Recognition**

to recognize local or global cross-functional projects and initiatives that have helped deliver on our corporate objectives

4

**Service Milestones**

to recognize employees and celebrate when they hit certain milestones in their Equifax career

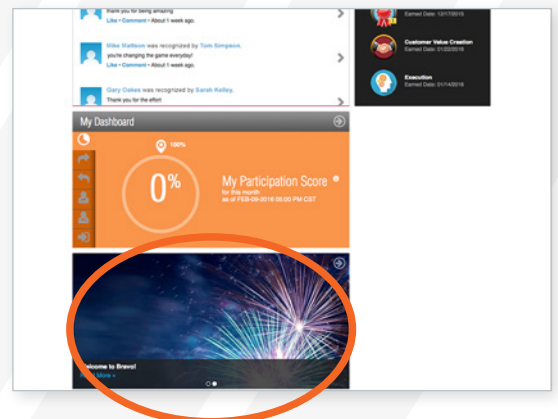
## The Power of Points

When you receive recognition from a manager for your noteworthy achievements or contributions, you may also receive Bravo! Points. Your points are automatically deposited into your online account, so you can spend them on the rewards of your choice from the Bravo! online catalogue. The list of merchandise items available in the catalogue is extensive and includes electronics, sports gear, home and garden goods, watches and jewelery, tools and more. You are also able to use your points for travel, event tickets, and digital downloads. You can spend your points right away or save them up for bigger awards.



## The Power of Stories

Bravo! also enables great news stories to be shared on a global scale. If an individual or team has delivered something outstanding and gone above and beyond, we'd like for all our employees to hear about it. Let's amplify the applause around the world!



## Manager Discretionary Recognition

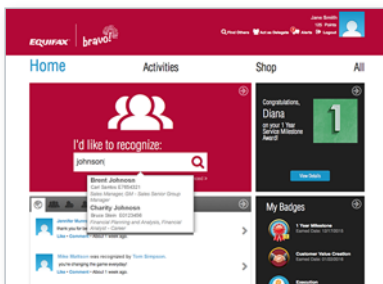
Bravo! enables all Managers to recognize both their direct reports and other employees in the organization for efforts that have resulted in outstanding achievements or where the demonstration of competencies and behaviors have been exemplary. Therefore, as well as receiving recognition from your Manager, you are able to receive recognition and be awarded points from any Manager across the entire business.

Every Manager with direct reports is allocated a recognition budget of Bravo! Points on a quarterly basis. Budget allocations are based on the number of direct reports for each manager and will vary over time. Managers can allocate points to individuals and teams throughout the year as they see fit with recognitions they process in Bravo!

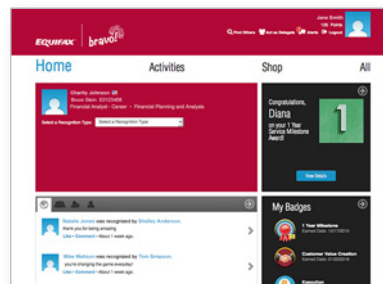
## Peer to Peer Recognition

The most powerful way to enable a true culture of recognition is to encourage peer-to-peer recognition for everyday contributions. You are therefore encouraged to use the program to thank and recognize your peers, as appropriate. Bravo! enables you to recognize any co-worker across the entire business and even gives you the option of sending them an eCard and automatically notifying their manager and anyone else you'd like to as part of distribution.

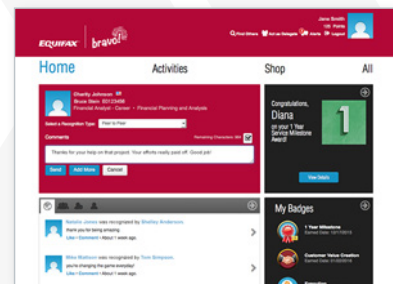
You can easily recognize a co-worker with just a couple of clicks! Here's how:



Enter the first few letters of your co-worker's last name in the field on the recognition tile. The system will automatically generate name options.



You will be taken to peer-to-peer recognition screen to complete your submission. Describe why your co-worker deserves to be recognized and then click on "Add More" to select an eCard if you choose.



Hit Preview, then Send.

You can choose whether to make your 'thank you' private or public. Please note that, by making the recognition and comments public, everyone "and that means everyone globally!" will be able to see it. We love to share great recognitions with everyone!

The 'peer to peer' recognition function does not include an allocation of points to the recipient. It's a simple, but powerful "thank you." However, where an employee is recognized by a peer, their manager can of course follow up with the allocation of points if they believe the effort and contribution warrants further recognition. Furthermore, if you would like to recommend that points are awarded in addition to your 'thank you,' you are encouraged to directly follow up with the relevant manager.

## Special Recognition

As well as the day to day recognition for peers and colleagues, there will be other times where employees may be recognized for delivering outstanding work. Bravo! enables team members of local or global cross-functional projects and initiatives to be recognized publicly and globally. In these cases, additional discretionary Bravo! Points can be allocated to the relevant General Manager/SFO or COE Leader. They are then able to award these points to the team members, as appropriate, with Bravo!

Where teams receive these discretionary awards, their success and the great news story will be displayed on the Bravo! and shared across the globe.

## Service Milestones

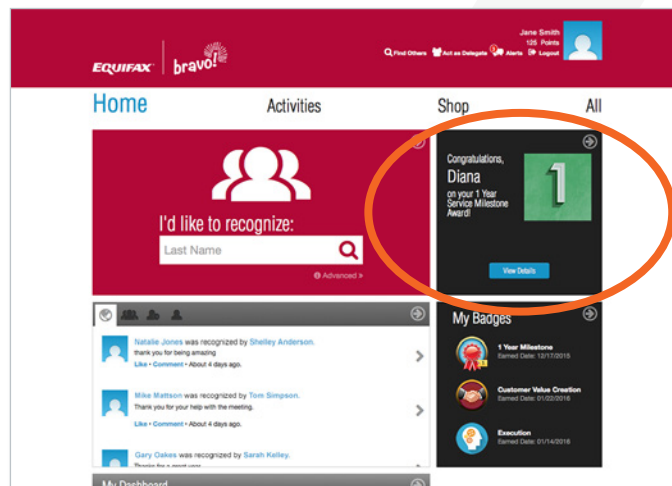
Bravo! enables us to all know about employees who have reached certain anniversaries in their Equifax career and celebrate their service milestones.

Bravo! Points are automatically allocated to employees when they have reached the following milestone anniversaries:

One year	Three years	Five years	Every five years thereafter
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Employees must be actively employed on their anniversary date in order to receive Bravo! points.

You are also able to contribute and invite others to contribute to the honoree's PURL (Personal URL), a social media recognition page where co-workers and managers can post congratulatory messages, photos and videos.



## Global Awards

The Global Awards program is intended to consistently recognize outstanding contributions by Equifax employees in all locations and departments.

### The program:

- Supports one company culture
- Defines behaviors and actions that are valued within Equifax
- Recognizes important contributions
- Sets the bar for excellence

For an employee to qualify they must have demonstrated a significant contribution in one or more of several areas tied to the Growth Playbook strategy (Growth, Customer Focus, Innovation, Efficiency & Effectiveness, Managerial Excellence) and in a manner consistent with Equifax values (Commitment to Integrity, Passion for Growth, Embraces Change, One Team, Value the Individual).



## 1 One Equifax Awards

Each quarter, the One Equifax Awards are given to those employees who have made a significant contribution to the organization, go beyond 'business as usual' and demonstrate expertise in their field.

## 2 Chairman's Circle of Excellence Award

This annual award will be given by the CEO to individuals chosen from among the One Equifax recipients for the calendar year. The award will also be given to one team from among the year's recipients and one manager from among those receiving the Managerial Excellence Award for that year.

### Eligibility

All Equifax employees, excluding Senior Leadership Team (SLT) members, are eligible to be nominated for the quarterly One Equifax Awards. Nominees should not have received material recognition for the accomplishment through any other program (e.g., received a spot award in excess of that program's maximum for the same contribution).

- All managers are able to make a nomination.
- Winners are chosen from nominations across the globe.
- Nomination categories are: individual, team and managerial excellence.

### Selection process

- Winners of the One Equifax Awards are selected by a panel of global HR representatives.
- The annual Chairman's Circle of Excellence Awards are selected by our CEO and Chairman.

### Additional Assistance

For North, South or Central American: If you have other questions about Equifax Bravo!, please Enter AskHR Ticket. For all other countries, please contact local HR Support. For all other locations, please email [bravo@equifax.com](mailto:bravo@equifax.com) or send an email to the program mailbox: [equifaxbravo@biworldwide.com](mailto:equifaxbravo@biworldwide.com).