



Data Transparency Standard

Independent Validation

January 27, 2025



At Equifax (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward.

Equifax digital targeting solutions enable marketers to better deliver the right message to the desired target audience online based on consumers' likely interests and economic profiles. We enable you to use the same kinds of customer insights that inform your offline efforts to power your online display campaigns. A leader in delivering marketing solutions based on anonymous, aggregated household economic data, Equifax enables segmentation of consumers to help organizations meet the online marketing challenges they face every day.

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Compliance Key:

Supported: Meets guideline control, no action required
 Not Supported: Does not meet guideline control, must be addressed before certification is issued
 Not Applicable: This criteria is not applicable or not in scope

I. Data Transparency Dissonance Control Objectives			
Test No.	Control Area	Tests	Compliance
Section: Data Summary			
	Segment Testing	Select random segments to test compliance to the Data Transparency Compliance Guide.	Supported
1	Provider Name	Data provider organization is incorporated / functioning in market as a data seller, and has the right to use the name / trademark	Supported
2	Provider Domain	Data provider can prove ownership of the domain (DNS, or other forms of verification)	Supported
3	Provider Contact Info	Email address provided is a real / functioning email	Supported
4	Provider's Audience Name	Cross-check content in following fields: A. Segmentation Criteria B. Standardized Audience ID C. ID Type D. Audience Precision Level E. Geography	Supported
5	Provider's Audience ID	Provider can source an internally maintained taxonomy that accurately captures "Audience Name" and Audience ID" field pairing.	Supported
6	Standardized Audience ID(s)	Ensure legitimate entry from IAB Audience Taxonomy 1.1	Supported
7	Segmentation Criteria	Check that the criteria described addresses business rules for ID inclusion and is not overly reliant on peripheral segment description. This description should address: A. Data provenance, B. frequency at which attribute needs to be observed to be associated with ID, C. and how long ago the attribute was observed. If business rules for inclusion are proprietary / algorithmically driven, describe algorithm behavior as it relates to the above items.	Supported
7	Segmentation Criteria	Cross-check content in following fields: A. Audience Refresh Cadence B. Source Look Back window C. Data Sources	Supported
8	Audience Precision Level	Cross-check content in following fields: A. Segmentation Criteria B. Standard Segment name C. Segment name D. ID Type	Supported

I. Data Transparency Dissonance Control Objectives			
Test No.	Control Area	Tests	Compliance
9	Audience Scope	Verify the Audience Scope represent the information presented in the Field selection(s).	Supported
10	Originating Domain	Verify the Originating Domain represent the information presented in the Field selection(s).	Supported
11	Audience Size	The count is disclosed (Figure is variable depending on seasonality, activation platform match rates, and other factors)	Supported
12	ID Type(s)	Cross-check content in following fields: A. Data Sources B. Segmentation Criteria	Supported
13	Geography Standard country list is used.	Cross-check content to the Segmentation Criteria	Supported
14	Privacy Compliance Mechanisms Used	Verify the Privacy Compliance Mechanisms used are disclosed. Check the mechanisms site for approved listing (TCF, DAA, EDAA, etc.) and/or review registration documentation or agreements with relevant privacy organizations.	Supported
15	Privacy Policy	Link is functional and leads to indicated privacy content	Supported
16	IAB Tech Lab Compliant		Supported
Section: Audience Details			
17	Data Source(s)	Cross-check content in following fields: A. ID Type B. Segmentation Criteria If "Offline Survey", "Public Record", or "Offline Transaction" is stated, the "Onboarder Details" section must be completed and properly formatted.	Supported
18	Data Inclusion Methodology	Cross-check content in the Segmentation Criteria Selection of "Modeling": Requires selection of "Yes" within "Audience Expansion" field. Ensure that "Audience Expansion" is completed and accurately formatted.	Supported
19	Audience Expansion	Cross-check content in following fields: A. Data Inclusion Methodology B. Segmentation Criteria Selection of "Modeling": Requires selection of "Yes" within "Audience Expansion" field.	Not Applicable
20	Cross-device Expansion	Cross-check content in Segmentation Criteria	Not Applicable
21	Audience Refresh Cadence	Cross-check against content in following fields: A. Segmentation Criteria	Supported

I. Data Transparency Dissonance Control Objectives			
Test No.	Control Area	Tests	Compliance
		<p>B. Data Sources - if any "Offline" source is selected, "Continuous" or "Daily" are not acceptable options</p> <p>Selection of Offline Sources: Requires completion of "Onboarder Details" section</p>	
22	Source Look Back Window	<p>Cross-check against content in following fields:</p> <p>A. Segmentation Criteria</p> <p>B. Audience Refresh Cadence</p>	Supported
Section: Onboarder Details			
23	Input ID/Match Key	Review the input ID/Match Key used by the Onboarder for matching.	Supported
24	Audience Expansion	Confirm "look-a-like" modeling was used to include similar ID's before the data was matched to a digital identifier. (Y/N/NA)	Not Applicable
25	Cross Device Expansion	Confirm the audience was expanded to include affiliated devices and ID's before the data was matched to the digital identifier. (Y/N/NA)	Not Applicable
26	Audience Precision Level	Confirm the precision level of the data before it was matched to a digital identifier (Individual, Household, Geography, NA)	Supported

II. People and Process Control Objectives		
Control Area	Tests	Compliance
Section: General		
Documentation/Data Process	Examine documentation to support the online and offline data partner's acquisition, data transfer and quality control processes.	Supported
	Walk through workflow of data logging process.	Supported
	Review system control documentation within the data loading process to prevent loss or corruption of data.	Supported
	Review data aggregation job process.	Supported
	Review controls and test documentation to ensure successful and complete collection and aggregation of log file data.	Supported
Organization Structure	<p>Organization Structure and Personnel Functions:</p> <p>Org Chart of team directly involved in collecting, analyzing, onboarding, or otherwise preparing the data for sale to buyers.</p> <p>Job descriptions of product, engineering, and business development stakeholders within org chart.</p> <p>Process by which relevant stakeholders interact to collect and process data.</p> <p>Process by which relevant stakeholders interact to populate the IAB Tech Lab data transparency standard,</p> <p>and description of responsible, accountable, consulted, informed parties (RACI) for each segment field.</p>	Supported
Section: Data Summary		
Provider Contact Info	Confirm the email address is of the Provider.	Supported
Audience Precision Level	<p>Provide documentation re how identity is resolved: via in house tech, via a partner, or some combination of both in house and partner.</p> <p>If in house: methodology description (DOM) - documentation to be provided outlining systems for data flow, and for resolving identity.</p>	Supported
	<p>If via partner: provide a description of partner, SOW with partner, examples of log files / data ingestion points.</p> <p>If both in-house + provider: see requirements above for both.</p>	Not Applicable
ID Type(s)	Confirm on segment files that unique ID types are represented.	Supported
Geography Standard Country list is used.	Provide documentation for the process used to assign geographic attribute to the ID level record.	Supported

II. People and Process Control Objectives		
Control Area	Tests	Compliance
Section: Audience Details		
Data Inclusion Methodology	Review the identification and disclosure of Data Inclusion Methodologies.	Supported
	If “Modeled” is selected - documentation shall be provided for model input, output, and scores associated with behavior.	Not Applicable
Audience Expansion Selection of “Modeling”: Requires selection of “Yes” within “Audience Expansion” field. Onboarder Details: Audience Expansion	Provide documentation of seed ID footprint with suitable number of attributes to enable modeling / scoring, which outlines the types of attributes being used as an input into the model.	Not Applicable
	Provide Output file documentation to ensure that resulting ID count is larger than ID count input file (see Input ID / Match Key log file).	Not Applicable
	Provide documentation of match report / data portrait analysis (ie, demographic profile).	Not Applicable
Cross Device Expansion Onboarder Details: Cross Device Expansion	Provide documentation of consumer (device) footprint with suitable number of attributes to enable modeling and scoring that are tied to the same Input ID.	Not Applicable
	Provide Output file documentation to ensure that resulting ID count is larger than ID count input file (see Input ID / Match Key log file).	Not Applicable
Audience Refresh Cadence	Review the audience refresh cadence.	Supported
	Syndication record documentation / analysis – evaluation of the delta between syndication records to ensure that IDs were added or removed from segment, and that syndication occurred within the declared cadence. Documentation needs to demonstrate: A. 3-5 syndication attempts (if continuous selected, multiple examples of intra-day refresh need to be provided) over the course of at least a year, B. and all syndication records need to be maintained for evaluation a minimum of one month	Supported
Source Lookback Window	Documentation of: Source event record associated with IDs to ensure date stamp matches segment's declared refresh cadence.	Supported
Section: Onboarder Details		
Input ID/Match Key	Provide processing logs and match reports, ensure that inputs and outputs match.	Supported
Audience Precision Level	Show existing in-house database records that contain data on the same match key for indicated level of audience granularity.	Not Applicable

III. Technology Control Objectives		
Control Area	Tests	Compliance
Section: General		
General	<p>Review architecture of the Data Solution Provider.</p> <p>Review the flow of data through the system: input, processing, at rest, output (in transit).</p> <p>Review log file and data retention protocols.</p> <p>Review system controls within the data loading process to prevent loss or corruption of data.</p> <p>Review data table structure.</p> <p>Analyze controls and tests in place to ensure successful and complete collection and aggregation of log file data.</p>	Supported
Section: Audience Details		
Audience Scope	Trace back the sources used for identifying the audience scope (logs, data tables, etc.). Identify and review the associated technology (code and controls) over generation of the Audience Scope contexts.	Supported
Originating Domain	Trace back the sources used for identifying the originating domain(s) (logs, data tables, etc.). Identify and review the associated technology (code and controls) over associating segments with originating domains.	Supported
Privacy Compliance Mechanisms Used	Review tools and controls used for ensuring privacy compliance, including disclosure tools (such as in-creative icons), consent determination, and other privacy requirements as applicable.	Supported
Audience Expansion	Analyze modeling code / script / routine that is used to process input, create, and validate model, and select look-a-like data.	Not Applicable
Audience Expansion	Analyze Internal environment where script is run (cloud service / grid system)	Not Applicable
Cross Device Expansion Onboarder Details: Cross Device Expansion	<p>If in-house match table is used to expand segment the GitHub / product specs for match table are provided; methodology associated with ID resolution is described and documented, provide the modeling code / script / routine that is used to associate information over time.</p> <p>If match table used to expand segment is provided by 3rd party, provide MSA associated with business partner that does analysis.</p> <p>Provide process documentation of API calls to outside cross-device expansion partner (which would contain log files, reporting and billing information).</p>	Not Applicable