

**Congress of the United States**  
**Washington, DC 20515**

October 11, 2017

Paulino do Rego Barros Jr  
Interim CEO, Equifax Inc.  
1550 Peachtree Street NE  
Atlanta, GA 30309

Dear Mr. Barros,

We are writing to request more information regarding the post breach remedies Equifax will make available to affected individuals as a result of the data breach that was disclosed on September 7, 2017. It is important to understand Equifax's decision-making process regarding consumer remedies given the historic size of the breach of 145 million customer files and the potential decades-long effects of stolen personal information on the privacy and financial security of breach victims.

While there is no national standard for the types of remedies that should be offered to individuals whose data has been compromised, the remedies offered by the federal government in the wake of the Office of Personnel Management (OPM) breach are instructive. Following that breach in 2015, the federal government provided credit and financial monitoring, dark web monitoring, public records monitoring (e.g. court records, sex offender registries, payday loans), stolen funds reimbursement, \$5 million in identity theft insurance, and concierge-style ID Care Specialists.

According to testimony from your former CEO to the Energy and Commerce Committee on October 3, 2017, Equifax's suite of customer remedies includes "1) credit file monitoring by all three credit bureaus; 2) Equifax credit lock; 3) Equifax credit reports; 4) identity theft insurance; and 5) Social Security Number "dark web" scanning for one year," all of which will be offered free of charge.

We ask Equifax to provide written responses to the following questions:

1. How did Equifax come to determine which remedies would be offered to consumers? Specifically, did Equifax consult any outside groups on the efficacy of consumer remedies or were all decisions made internally?
2. In addition to the aforementioned remedies, what other options did Equifax consider for consumer remedies?
3. When deciding what to offer consumers, did Equifax assess the costs associated with each remedy considered? If yes, were any remedies ultimately decided against, or offered for a limited period of time, due to cost?
4. Will Equifax periodically review its offerings should new information on the efficacy of existing and future remedies become available? If not, why?

5. Testimony before the Oversight and Investigations Subcommittee of the Energy and Commerce Committee in March 2015 has outlined the limited effectiveness of services such as credit monitoring. Were you aware of these shortcomings? If yes, to what degree did that information inform your decision-making in what remedies to offer?

Please provide a response no later than November 3, 2017. Thank you for your attention to this important matter.

Sincerely,



DIANA DEGETTE  
Member of Congress



JOE BARTON  
Member of Congress