



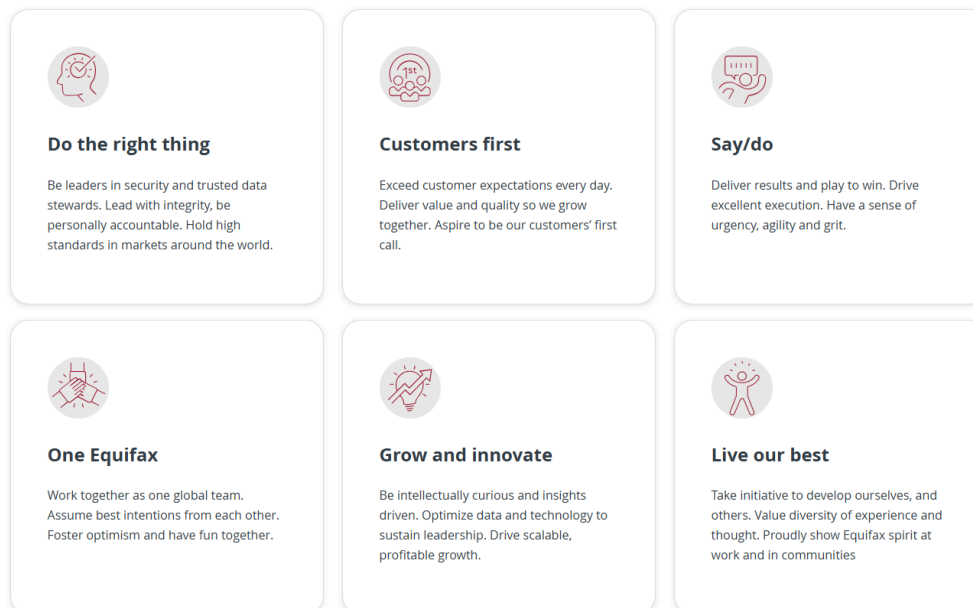
Equifax Product Engineering Center

The Journey:

Founded in 1899 as “the Retail Credit Company”, Equifax has evolved into a global leader in data, analytics, and technology. With the organization’s ~\$3 billion global security and technology transformation – and the creation of the Equifax Cloud™ – principally complete, EFX.AI is powering the future of the New Equifax. Today, Equifax plays an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence.

Equifax generated a record \$6.075 billion in global revenue for the full year 2025—a 7% increase over the previous year. This upward momentum has continued in 2026, with a first quarter revenue of \$1.649 billion (14% growth from the first quarter of 2025), driven heavily by a resurgence in U.S. mortgage demand and non-mortgage verification services. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region.

At Equifax, we live by our Shared Values. Expressing who we are and how we work, our Shared Values serve as our guiding principles that drive everything we do.





GCC: Equifax Product Engineering Centres (PEC)

On November 1, 2023, Equifax strategically expanded its global footprint by establishing its Global Capability Centers (GCCs) in India, located in Trivandrum and Pune. Operating as Equifax Product Engineering Centres (PEC), these facilities serve as premier hubs of innovation.

The Trivandrum PEC, operating out of the Technopark Phase 3 campus, boasts comprehensive, end-to-end product development and engineering capabilities. As a vital strategic asset, the PEC serves as a reliable partner to Equifax Business Units across key international markets—including the United States, the United Kingdom, and Australia—accelerating innovation and driving the organization's transition into an AI-enabled enterprise.

- **Full-Lifecycle Engineering:** The multidisciplinary Trivandrum team spans a diverse range of functions, including Development, Quality Assurance, Site Reliability, Data Engineering, Product Management, AI/ML Engineering, and Human Resources. This high-performing cohort manages the complete Software Development Life Cycle (SDLC)—from initial planning and requirements analysis through to design, development, testing, deployment, and ongoing maintenance.
- **Enterprise Solutions:** By delivering robust, end-to-end engineering solutions, the center ensures that Equifax products are seamlessly tailored to meet the evolving needs of a global clientele.
- **Advanced Technology Stack:** To build and maintain these next-generation financial services solutions, the center leverages a cutting-edge technological ecosystem, featuring Google Cloud Platform (GCP), Java, Python, Big Data architectures, and advanced Artificial Intelligence and Machine Learning (AI/ML) frameworks.

Trivandrum offers world-class infrastructure alongside significant cost efficiency. The city has evolved beyond traditional IT services and now operates as a sophisticated center of excellence that manages global governance, R&D, and digital transformation with the help of a locally skilled talent pool. This makes Trivandrum an ideal location for multinational conglomerates seeking to decentralize operations while maintaining high technical capabilities.

Our Talent:



Equifax processes terabytes of data weekly and has strategically migrated its entire workload to the Equifax Cloud™. This transition needed to have a significant talent pool proficient in the following key technology areas:

- **Cloud Computing:** This implies proficiency in cloud services and infrastructure, with a specific focus on ensuring site reliability.
- **Big Data Processing:** Skills in handling and processing massive datasets using technologies like Apache Beam and related frameworks.
- **Data Security:** Strong understanding of data security principles, best practices, and tools to ensure the confidentiality, integrity, and availability of sensitive data.
- **Artificial Intelligence/Machine Learning (AI/ML):** Knowledge and experience in developing and deploying AI/ML models for data analysis, predictive modeling, and other applications.

We strive to provide all our employees with the resources and tools to chart a successful career path.

Beyond standard goal setting and ongoing feedback, we help drive their success, growth, and development. Whether through mentoring, internships, rotation programs, or stretch assignments, Equifax offers opportunities to broaden the horizons. A primary objective of the Equifax Product Engineering Centers, since their establishment in 2023, has been to upskill and cross-skill employees in these critical technology domains.



Access guidance and support



Set strategic goals



Learn new skills



Get hands-on experience



Receive ongoing feedback



Enhance your career

Our Talent Development Strategy and 6 pillars to focus on overall development of all our employees:



CLIMB: Equifax self paced learning Platform

Climb is our curated, on-demand eLearning platform that spans topics such as leadership development, productivity tools, business skills, technology, and more. Courses and certifications available include offerings related to the latest changes in technology, regularly updated through our partnership with major learning content providers. Watch, listen, read, practice and learn at your own pace.

Equifax Manager Development Programs

Programs for managers to develop and strengthen their people leadership skills — covering everything from the basics to inclusive principles for today's leaders. The program contains ~2,000 hours of learning resources, including 200+ courses, ~700 books, ~200 audiobooks, and 70+ guides, templates, and tools to help set our people leaders up for success!

Programs include: Manager Foundations Program; Leadership Foundations Program; Inclusive Leadership Program

IdeaJAM and DevJAM

Share your creative brilliance at our annual high profile innovation forum, powered by talent from around the globe. A chance to fire up creativity, connect with Equifax innovators and senior leaders, win cash prizes, and develop and prototype your idea at our Equifax DevJAM.

myCareer Resource Hub

An invaluable digital resource, empowering employees to drive their own development—including career-planning templates, conversation guides, and deep-dive success profiles to foster growth and attainment of your career aspirations. Equifax employees also have access to Workday's AI-enabled Career Hub, which provides personalized suggestions to grow skills and capabilities and encourages employees to build a plan as they explore opportunities for continued career development.

Notable resources include: SWOT Self-Analysis; Career Planning Resource Guide; Career Conversation Guide; My Career Plan Worksheet

To sustain this high level of technical excellence and ensure the workforce remains at the vanguard of industry advancements, the organization fosters a robust



culture of continuous learning through targeted internal upskilling initiatives with the following key results:

- By May 2026, a significant number of cloud-certified employees had integrated their skills into daily operations and projects, boosting productivity. These upskilling initiatives have enhanced staff expertise and increased the organization's overall value ultimately benefit the customer first.
- Increased employee engagement scores by 30%, as measured by annual surveys post-implementation.
- Decreased time to fill vacancies by 40%, streamlining the recruitment process and reducing operational disruptions.
- Aligned talent management practices with strategic business objectives, contributing to a 15% increase in overall business performance metrics.
- Implemented AI-driven HR technologies, resulting in a 20% improvement in the efficiency of talent management processes.
- Addressed critical skills gaps through targeted reskilling programs, increasing workforce capabilities in key strategic areas by 35%
- The Talent Development Strategy has successfully improved key performance indicators like turnover rates and employee engagement.
- In alignment with the organization's digital transformation goals, over 80% of personnel have successfully upskilled in Artificial Intelligence, Machine Learning (AI/ML), and Agentic AI frameworks.

PEC Engineering Communities:

Technology Chapters in PEC serve as a partner to our different Business Units, by bringing insights, integrating a cohesive, best practice approach across teams, and reducing time to market with improved quality of delivery. These chapters set the below goals for their operations that will be reviewed and updated on a YoY basis. PEC has created Chapters around the following technology streams: Product Engineering, Quality Engineering, Site Reliability Engineering, Delivery Excellence, AIML and Software Engineering. Key objectives for Technology Chapters:

- Consolidate the technical knowledge in a collaborative manner for the overall benefit of the organization
- Set culture of continuous improvement by reviewing the engineering metrics together with BU stakeholders and execute mutually agreed strategies,for



improvement

- Foster a culture of reusability by creating a knowledge repository with all best practices, learnings and reusable artifacts
- Collaborate with BU's to define and implement strategy for quality improvement ex. shift left for Performance, Security and Load
- Upskill and Cross Skill associate using the LEAP program
- Implementation of standardized procedures and frameworks
- Mentorship programs within each technology chapter, with clear progression pathways for career advancement
- Cross-functional training between chapters, regular knowledge-sharing sessions with global teams

PEC Early Career Program:

PEC's Early Career Professionals (ECP) program onboards and develops high-potential talent from leading universities. This three-month program features intensive training with hands-on projects, comprehensive pre- and post-assessments to measure skill development, and concludes with integration into specific Business Units. We have significantly incremental growth in the number of fresh graduates onboarded as part of this program year over year. This growth demonstrates the PEC's commitment to attracting and developing a strong pipeline of future leaders.

Quotation: Vinodh Nair PEC Site Lead - Trivandrum

"Trivandrum possesses a sophisticated and rapidly-advancing ecosystem that offers exceptional integration of world-class infrastructure, high-caliber talent, and robust connectivity, thereby creating an environment highly conducive to organizational growth. Furthermore, the city's strategic positioning enables efficient, high-impact scalability for enterprises dedicated to strategic expansion.

Our organization remains profoundly committed to both its internal evolution and the broader economic advancement of the region. We are honored to participate in Trivandrum's digital transformation and to contribute to its development as a preeminent global technology hub".