

EQUIFAX[®]

Power *your*
possible

Careers at Equifax



Table of contents



Introduction

What does it mean to power your possible?

It means raising your potential higher than you ever imagined — and then doing it again. It means relentlessly seeking opportunities for innovation when you're already on the cutting-edge. It means doing the kind of work that brings both professional and personal development — a rewarding career, and individual fulfillment.

Equifax is where you can chart these new paths, share your skills, develop new ones, and make a powerful impact.

Here is where you can power your possible.

What we do

Expanding well beyond a traditional credit bureau, we are a **global data, analytics and technology company that plays an essential role in the economy** by helping companies and government agencies make critical decisions with greater confidence, so consumers around the world can live their financial best.

We create insights that move people forward, empowering seamless and positive experiences during life's pivotal moments — like applying for a job or mortgage, financing an education, or buying a car.



Real world insights

Our Global Credit Trends Report highlights important consumer trends in credit risk, debt, utilization and delinquencies from around the world. [Learn more >](#)

The industries we serve

We provide some of the world's most successful companies with insights that help their customers move forward.



Automotive



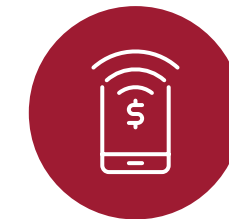
Communications



Utilities



Financial Services



FinTech



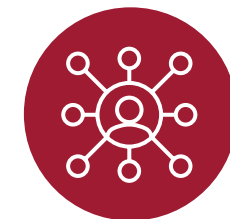
Healthcare



Insurance



Mortgage



Human Resources



Professional Services



Retail



eCommerce

How we do it

At Equifax, we live our values.

Expressing who we are and how we work, they serve as guiding principles that drive everything we do.



Do the right thing

Be leaders in security and trusted data stewards. Lead with integrity, be personally accountable. Hold high standards in markets around the world.



Customers first

Exceed customer expectations every day. Deliver value and quality so we grow together. Aspire to be our customers' first call.



Say/do

Deliver results and play to win. Drive excellent execution. Have a sense of urgency, agility and grit.



One Equifax

Work together as one global team. Assume best intentions from each other. Foster optimism and have fun together.



Grow and innovate

Be intellectually curious and insights driven. Optimize data and technology to sustain leadership. Drive scalable, profitable growth.



Live our best

Take initiative to develop ourselves, and others. Value diversity of experience and thought. Proudly show Equifax spirit at work and in communities.



Why we do it

**Helping people live their financial best.
It's our purpose, our why.**

Using data and technology, we deliver insights that make a real world impact around the globe, helping people strengthen their financial capability.

Join us and you can help make an impact.

Why choose *a career* at Equifax

Discover what makes Equifax the ideal place to grow your career.

These are the differentiators that set us apart as industry leaders. But we know we're nothing without our people. Let's talk about why our team of over 14,000 bright minds chose Equifax.



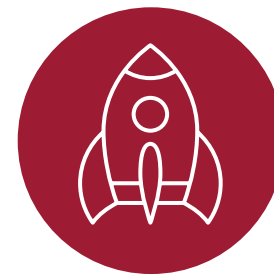
Wired for Growth

We are performance and innovation focused.



Bright Minds

Our talented team consists of smart and passionate leaders and experts.



Drive and Develop

We give you the tools you need to thrive with personal and professional growth opportunities.



Live Your Best

Our vibrant and inclusive culture encourages you to live your best.



Positive Impact

We are committed to making a difference in our communities, and for our planet.



Wired for Growth

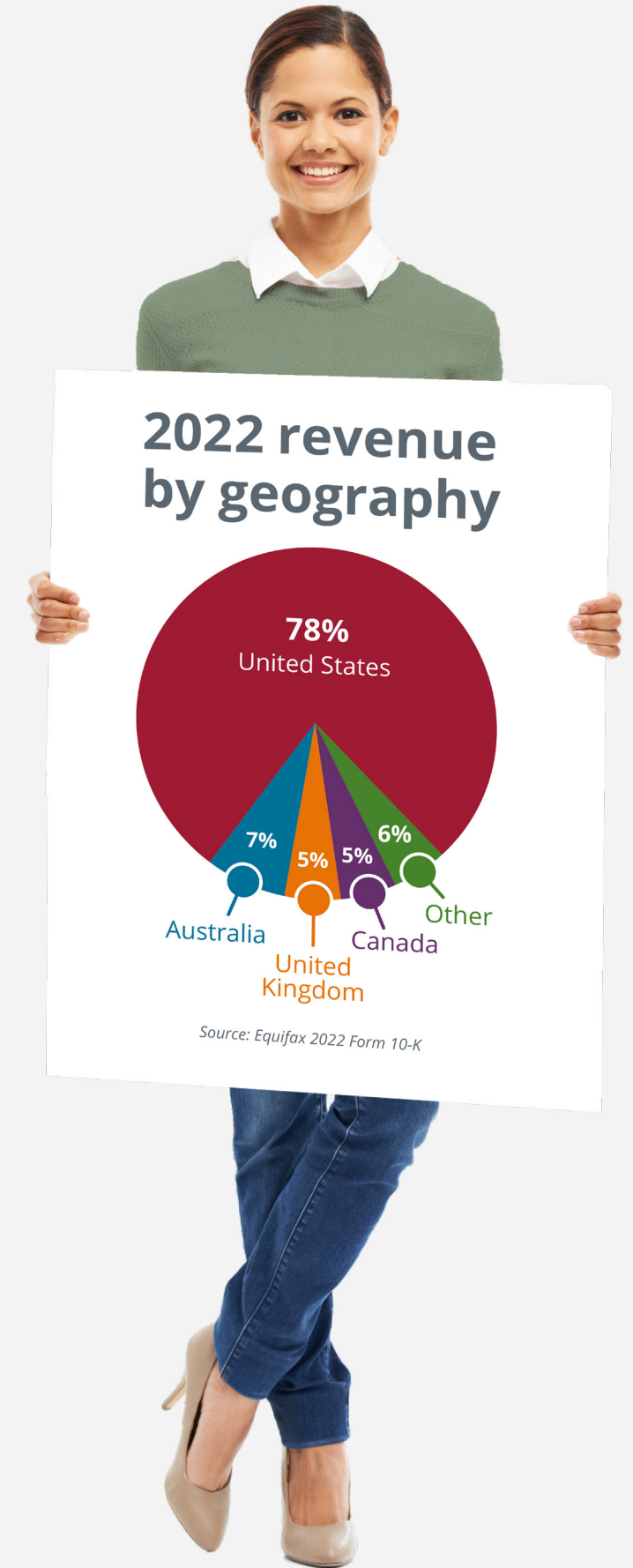
Our pursuit of possibility drives us to continuously create opportunities for consumers, our customers, and our teams to reach their true potential.

It's that dedication to innovation that inspired us to completely reimagine the way we do business — investing \$1.5 billion to build the Equifax Cloud™, our unique digital infrastructure. Only Equifax combines differentiated data, advanced analytics, and cloud technology to deliver smarter, faster decisions for customers, helping expand credit for consumers worldwide.

In 2022, we harnessed that power to deliver more than 100 new products.

\$5.1 B Leveraging innovation to generate **\$5.1 billion** in 2022 revenue

13% of 2022 revenue driven by **new product introductions** (NPIs)





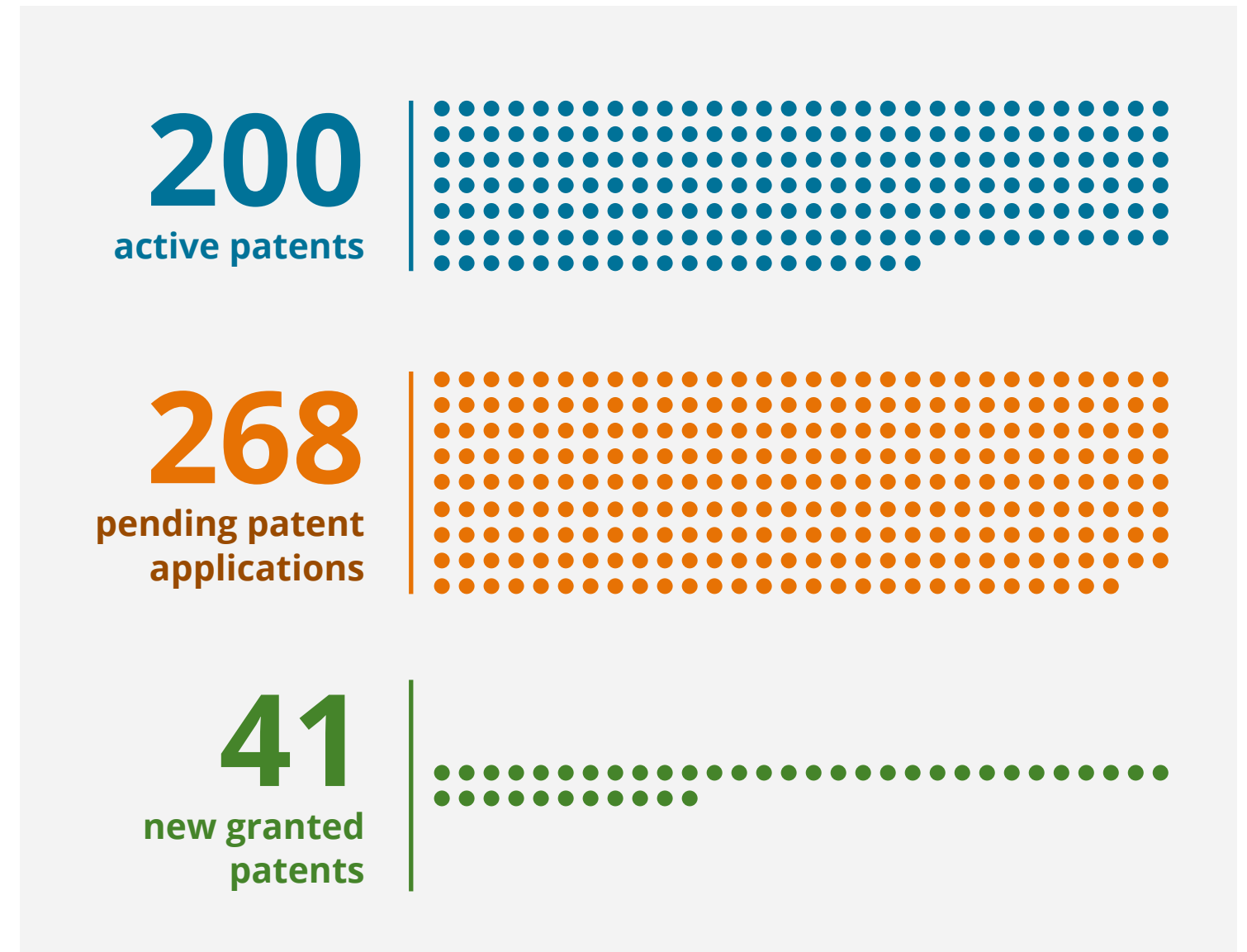
How we're wired for growth

Equifax leverages cutting-edge technology and invests in innovation to help our teams excel.

Our agility, creativity, and speed allow us to develop solutions that power possibilities around the world.

With over 200 active patents in 2022 and more applications pending every day, the opportunities to innovate are endless. In fact, we have over 120 inventors across the U.S., Chile, India, Australia, Ireland and the U.K.

In 2022, Equifax had:



We have a wide variety of patents, including data and analytics, fraud and identity, security, AI, mobile, employer services, and more.



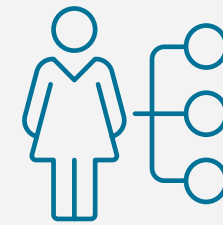
Our broad expertise

Equifax solves a range of business needs across a wide spectrum of global industries — from lending to fraud detection and prevention, HR management, marketing, and more. Our data and insights help businesses grow and help consumers experience a better life.



Credit risk products

Help business customers make smarter, faster decisions with superior data, expanding consumer access to credit with better lending outcomes.



Workforce management tools

Deliver a great employee experience and meet HR customers' compliance needs with technology that supports the employment life cycle from start to finish.



Data-driven marketing

Create a clearer and more targeted understanding of consumers, which helps businesses navigate each phase of acquisition, turning prospects into loyal customers.



Fraud detection tools

Powerful fraud mitigation solutions mean better insights, with visibility into customers and prospects to verify identity, assess risk, and ensure regulatory compliance.



Data verification

Confidently verify employment, income, and education information, with comprehensive insights delivered seamlessly and quickly to reduce risk for businesses and government agencies.



Our solutions

Within each of our areas of expertise, we develop innovative products and solutions that meet our customers' unique and specific challenges. **In the last two years (2021 and 2022), we delivered over 250 new products to customers faster, improving time to market by 45%.**

Some of the **leading-edge solutions** that drive our performance include:



Buy Now Pay Later

Our industry-first approach to inclusion of “buy now, pay later” installment loans on U.S. consumer credit reports can help consumers new to credit build their financial profiles.



One Score

Our Equifax One Score solution was recognized by the Australian Business Awards in 2021 for business innovation, product innovation, technological achievement, and employee engagement.



OneView report

The OneView report sets a new industry standard for how credit data insights are delivered, displayed, and provided, reporting the specific, detailed data customers need, in a concise, customizable format that's easy to understand.



Payment Insights

More than half of consumers are willing to share utility and telecom data for loan approval consideration. Payment Insights offers a solution to provide lenders with access to that data — so customers can make lending decisions based on a more comprehensive financial view.



Financial inclusion data

We leverage bank transaction data and other alternative data sources to help expand access to credit and mainstream financial services for people with thin or no credit files.



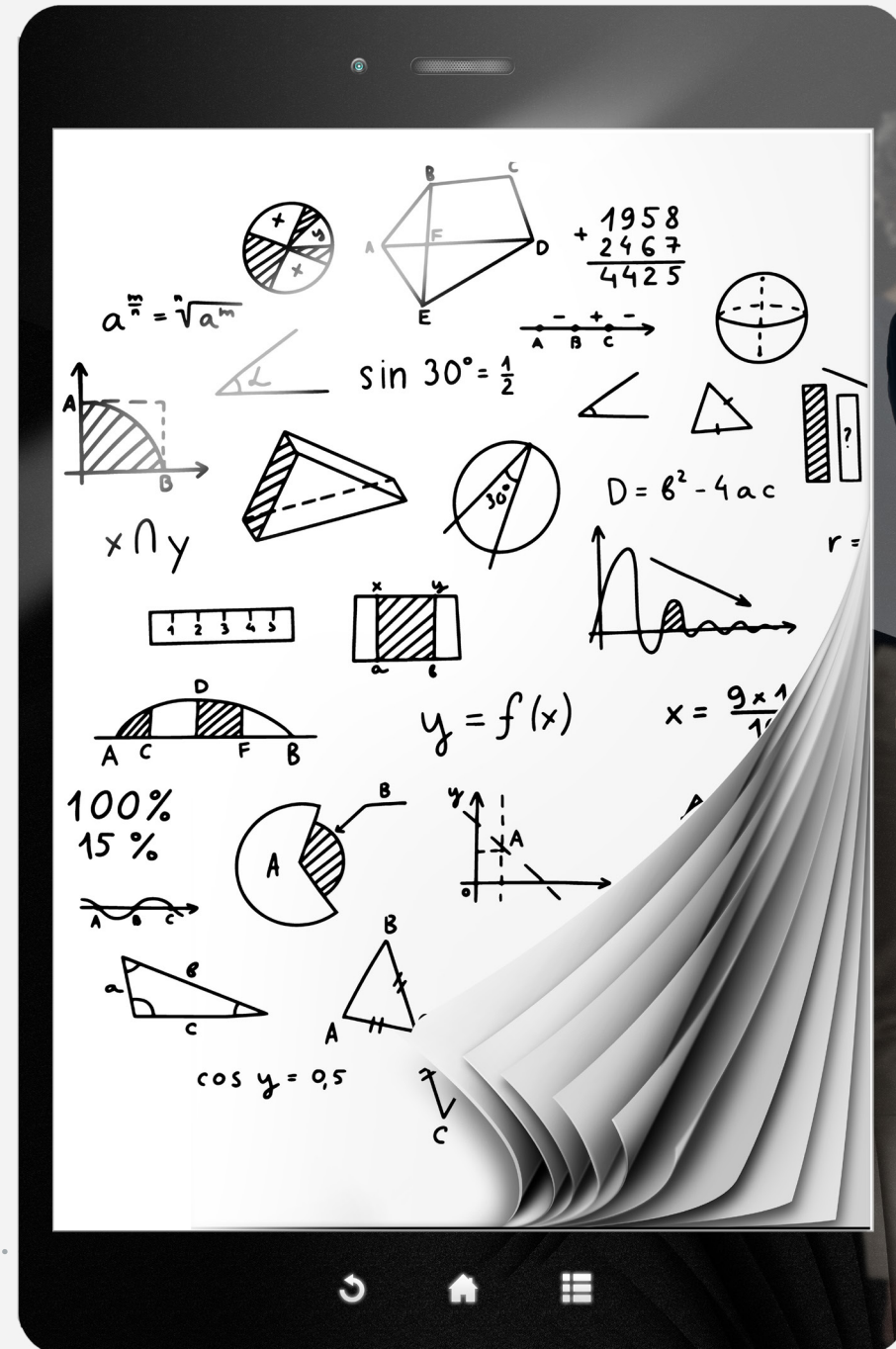
Bright Minds

We are powered by smart, passionate, and dedicated people.

Come learn from and grow with our team of experts and leaders, focused on leveraging unique perspectives and collaboration to solve tough problems and deliver impactful data, insights, and solutions for customers.

We're here to support the next generation of leaders and innovators, giving you the opportunity to collaborate with the industry's brightest minds across the globe.

When you join team Equifax, you're joining a global community dedicated to **powering possibilities around the world.**



Nearly **60%** of our **senior leadership team identify as female,** or with **diverse racial or ethnic** background

45% of our **global workforce** identify as **female**



How our bright minds shine

At Equifax, our team of bright minds works to innovate, grow, and empower one another.

Our culture of collaboration and innovation inspires all of us to reach new heights.

Here are **a few examples:**



Driving industry-leading security, while growing a career and fostering an inclusive workplace

“As part of our technology and security transformation, I work with a team across regions to drive standardized processes, ensuring we are trusted data stewards. I also had the opportunity to help lead our Black Organization Leveraging Differences (BOLD) Employee Network, connecting as a Black community and allies across Equifax to come together and have a voice. I’m proud of how Equifax takes care of our employees, so they can take care of our customers and consumers.”

OCTAVIA HOWELL | SECURITY & RISK | TORONTO, CANADA



Leading data transformation, learning every day, solving new challenges

“My current role is Chief Data Officer for 11 countries in LATAM. In this role, I am leading the transformation project to migrate our data to GCP, responsible for data strategy and data-governance. My main motivation every morning is knowing that I will have a new challenge to solve, something new to learn. I am passionate about being a change agent for Equifax. My leadership style allows us to have good communication, being open to new ideas and most importantly, the support between us when things don’t go our way. They support my growth by achieving goals aligned with the main objectives of our company with their management, ideas and making other people grow as well. Every single person in my team contributes to my growth in one way or another.”

GISSELL MARCANO | DATA STRATEGY | SANTIAGO, CHILE



How our bright minds shine

For the third year in a row, **Equifax was recognized as Google Cloud Customer of the Year** in the Financial Services and Talent Transformation categories.



Our team has received **over 1,000 Google Cloud certifications** which has enabled our employees to grow their skills and take on new challenges.



New assets and new techniques drive opportunities for the “unbanked”

“I’ve worked in Data & Analytics at Equifax for 15 years in different roles in Argentina, Paraguay, and Uruguay. As part of Studio B, our innovation hub, I work with over 100 data scientists around the world. I’m really proud of our project to expand access to credit to Argentina’s unbanked population, which accounts for almost half of total adults. We combine new data sources with machine learning to give banks the confidence to extend credit, which gives people greater access to new possibilities.”

MATIAS JUAN KARMELIC | DATA & ANALYTICS | BUENOS AIRES, ARGENTINA



Thriving in an inclusive culture and working on cutting-edge technologies

“What I enjoy most about the culture at Equifax is the inclusive environment using cutting-edge technologies. Who would not want an inclusive environment and working on the most modern technologies? What differentiates Equifax from other companies is the vision of the Senior leadership which is very clear and well defined. This includes clearly defined goals for adding diversity to the team, adding skill sets to the individual to stay competitive in the market, and the vision to use the latest technologies. We are way ahead in this cloud transition game compared to many other players in the industry and we are in an optimization state. The right culture blended with the right technology is what we all look for.”

MAHALAKSHMI BALACHANDRAN | SITE RELIABILITY ENGINEERING | ALPHARETTA, GEORGIA



How our bright minds shine

Driving unique new products to market is critical to our long-term strategy. From products that help drive financial inclusion, to industry leading AI capabilities, to solutions to keep data private and secure, our team is constantly on the leading edge of data, technology and analytics.

Equifax celebrates our focus on innovation and legacy of hard work, showcasing **more than 220 patents issued since 2001**, with plenty of room to expand in recognition of our bright minds. [Learn more >](#)



Automated Model Development

Vickey was part of a team that invented a tool that can automatically build models from large sets of data in record time with more predictive power in assessing consumer risk.

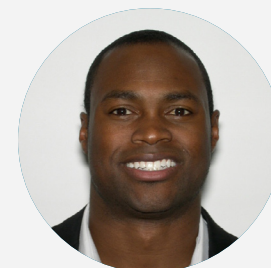
VICKEY CHANG | CONSUMER RISK ANALYTICS | ALPHARETTA, GEORGIA



Improving Consumer's Financial Position

As a leader in data science, Stephen and his team invented a tool that prescribes the optimal path of actions for a consumer to take to reach their desired credit score.

STEPHEN MILLER | ADVANCED ANALYTICS | YORKSHIRE, UNITED KINGDOM



Enhanced Attribute Evaluation and Modeling

Terry and his team developed an automated process to extract attributes from unstructured data to allow "suites" of attributes in income, fraud, marketing and credit risk model use cases.

TERRY WOODFORD | DATA & ANALYTICS | ATLANTA, GEORGIA



Drive and Develop

We believe that individual growth drives team success. That's why we provide tools to hone your skills, explore new opportunities, and take your career to the next level. In 2022, our employees completed **140,000 hours** of training and professional development.

As an organization that values its employees and invests in them through human capital management, **Equifax earned a Silver award** for the **2023 Brandon Hall Human Capital Excellence Awards**.

Drive your career



Access guidance and support



Set strategic goals



Learn new skills



Get hands-on experience



Receive ongoing feedback



Enhance your career





How we help develop your success

Equifax provides all employees with the knowledge and tools to chart a successful career path. Beyond standard goal setting and ongoing feedback, we help drive your success, growth, and development. Whether through mentoring, internships, rotation programs, or stretch assignments, Equifax offers opportunities to broaden your horizons. In 2022, Equifax filled 40% of open positions from internal talent.

Equifax CLIMB eLearning Platform

Our curated, on-demand eLearning platform spans topics such as leadership development, productivity tools, business skills, technology, and more. Watch, listen, read, practice and learn at your own pace.

Equifax Leadership Institute

Programs for managers to develop and strengthen their people leadership skills — covering everything from the basics to inclusive principles for today's leaders.



The Equifax Leadership Institute 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!

IdeaJAM and Hackathon

See your coolest ideas come to life at this 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 Hackathon.

myCareer Resource Hub

A helpful digital resource, empowering employees to drive their own development, including career planning templates and guides aligned to your career aspirations.

Skills Cloud

A feature in our human capital management platform that connects learning and skills validation, driven by AI.

Employee Networks and Groups

Collaborate and grow through one of our many networks or groups including mentoring, networking, leadership, and meaningful community involvement. (See [page 20](#) for more.)



Live Your Best

We understand the things that matter to you, and what you need to protect the most — like your health, family, and financial future.

We offer you a vibrant, inclusive culture where you can live your best, from benefits to volunteerism and everything in between.

We are the first in our industry to publish EEO-1 and Sustainability Accounting Standards Board (SASB) reports in the U.S.

Our benefit programs can help support you in meeting your goals, whether it's helping save for retirement, adopt, donate to a cause, take time off for community service, or just live a healthier lifestyle.

A foundation for success



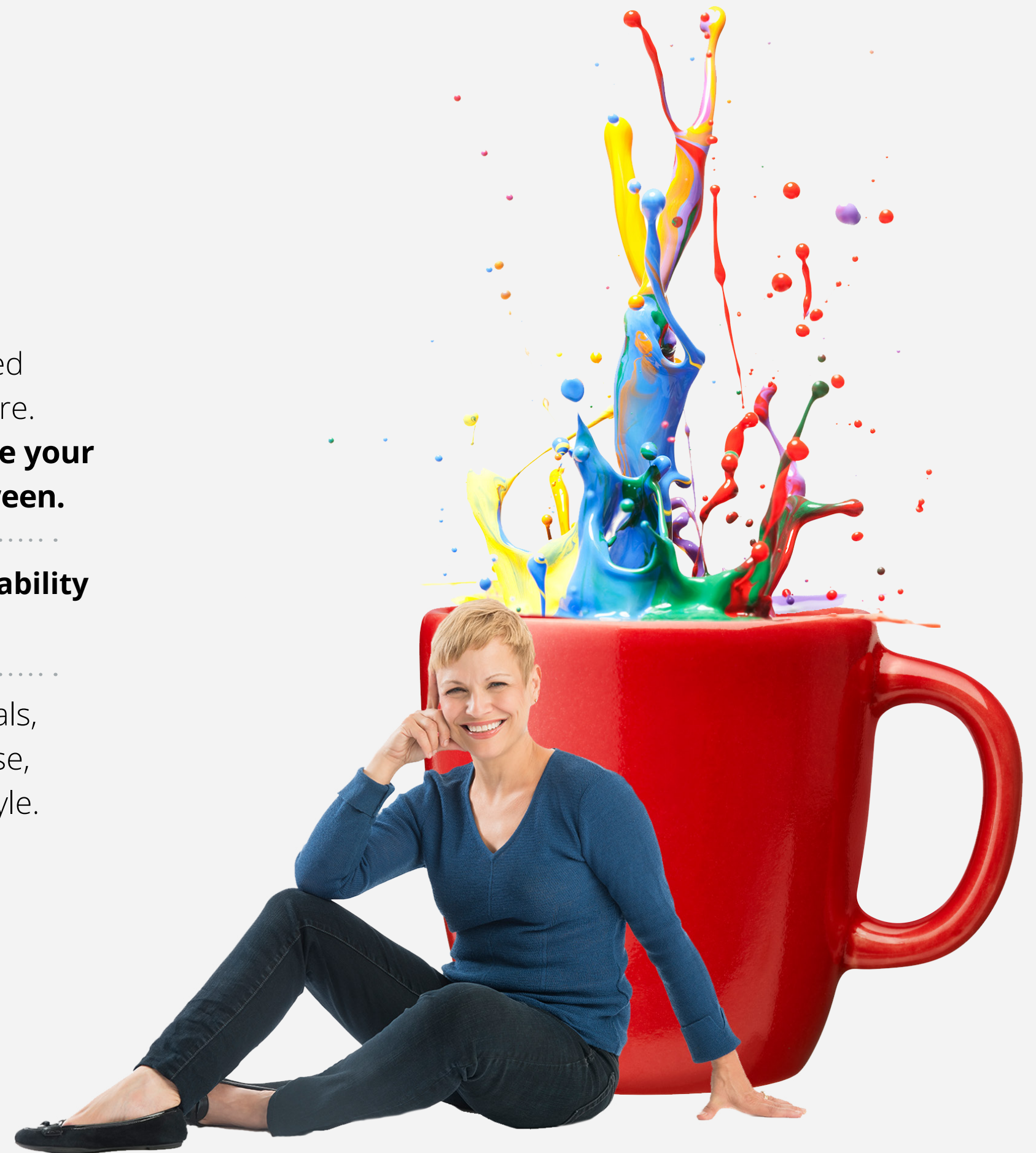
Comprehensive health benefits



Wellness tools and resources



Competitive retirement benefits





How we live our best

When people feel valued, they become more engaged, supported, and motivated to do great things. That's why we offer **comprehensive benefits** to show our appreciation and help our people thrive.



Hybrid working environment

To ensure you can do your best work with the flexibility you need, our 3/2+2 framework allows employees to work from home on Mondays and Fridays, and work remotely for two full weeks each year.



Ancillary benefits

Globally we offer various benefit programs that support you and your family personally and professionally outside of work, including (country specific): adoption reimbursement, paternity leave, and education reimbursement.



Retirement benefits

Our competitive retirement benefits help you plan now to live your best in retirement.



Employee stock purchase plan

Employees can purchase Equifax stock quarterly at a 5% discount.



Live Your Best

Living our best as a community

Our employee networks serve as valued partners in shaping our inclusive culture and attracting diverse talent. They focus on creating connectedness, amplifying awareness, and driving employee growth and development. **In fact, 21% of Equifax employees are active members of at least one network, versus the industry benchmark of 15%.**

Our employee networks in action

Sponsoring opportunities for volunteer work

Organizing speaker events with Equifax leadership

Cultivating career development opportunities



Pride Network

Empowering LGBTQ+ employees and allies to network and create positive change in our company culture and community relations.



BOLD Network

Ensuring all employees feel safe, supported, and celebrated for their uniqueness, are encouraged to be allies, and engage in driving meaningful community initiatives that help members of the Black community live their financial best.



Global Women's Network

Connecting, developing, and empowering women across Equifax, making it the workplace of choice for women.



Sustainability Network

Championing grassroots initiatives that educate, excite, and involve our peers in taking ownership for their consumption and living a sustainable lifestyle.



Grow Network

Promoting generational diversity with opportunities to effectively manage their professional goals at any stage of their career.



InspireASIAN Network

Fostering cultural awareness and workplace inclusion by empowering Pan Asian colleagues to engage, connect and inspire.



Positive Impact

Our purpose — to help people live their financial best — is at the heart of everything we do.

That's why Equifax is dedicated to supporting financial education and philanthropy — creating a positive impact in our communities and around the world.

Developing solutions for a better world



VINE

A leading notification network that provides peace of mind to crime victims and concerned citizens via automatic notifications.

[Learn more >](#)



Committed to Financial Inclusion

Our unique blend of data, analytics and technology unlocks financially inclusive opportunities that move people forward.

[Learn more >](#)

In 2022, we helped:

8.2M
people in the U.S.
secure a loan to further
their education.¹

13.4M
U.S. consumers secure
a **mortgage or home
equity loan.**¹

1M
Canadian consumers
secure a **car loan.**¹

Over
45M
verifications fulfilled in
support of U.S. government
assistance programs.¹

16.7M
Latin American consumers
gain access to credit.¹

Over
2.1M
UK consumers get
a **credit card.**¹

Over
62M
consumers in India secure
microfinance loans.¹

Over
16M
identity theft queries received
in Chile, helping **prevent
possible identity theft.**¹

¹ Data and analytics captured by Equifax business units (U.S. Information Solutions, Workforce Solutions, and International)



How we make an impact

Our \$4 million in 2022 total giving (USD) is an accomplishment proudly shared by every Equifax employee.

We are committed to helping our communities thrive. Through the Equifax Foundation, we invested over \$1.9 million into our communities in 2022, with an additional \$2 million raised by our matching gift program.



Our **Consumer Knowledge Center** helps educate consumers about credit scores, debt management, cybersecurity and other helpful topics. [Learn more >](#)

Partnerships for good

Equifax partners with community organizations to promote financial capability in marginalized communities — **helping to tackle financial inequality.**





We work hard to do the right thing

Equifax won the Diversity, Equity and Inclusion Google Cloud Customer Award in 2021 for our efforts to expand access to credit to vulnerable and underserved communities.

Reducing our carbon footprint

with a goal of reaching net-zero greenhouse gas emissions by 2040.¹

Implementing a diversity, equity, and inclusion strategy

derived from our core values.

Accelerating access to credit

and driving financial inclusion.

Investing in our communities

to support access to capital and wealth-building efforts.

Leading in data security

with investments in technology, controls, rigorous certifications, and collaboration with government and business leaders.

Promoting inclusion

as the first and only U.S. credit bureau to provide free, translated credit reports in Spanish online and by mail.



¹ Equifax data

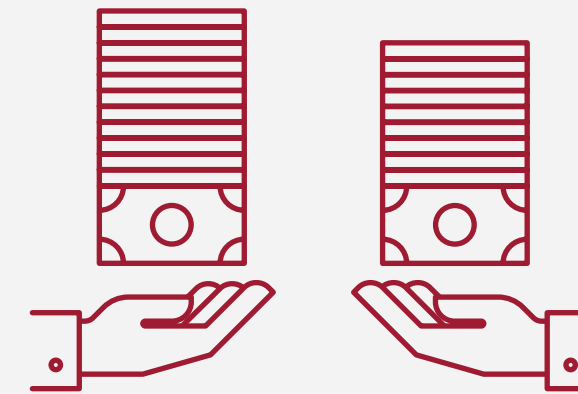
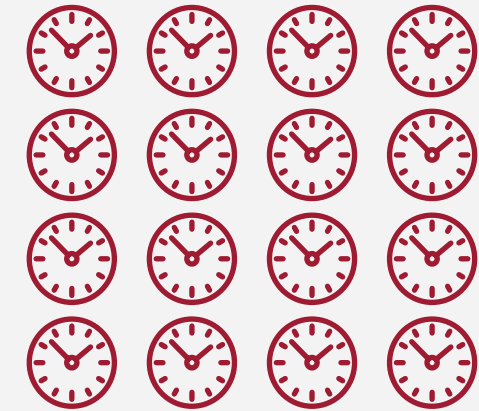


We also help you give back

In 2022, we gave to **over 900** organizations globally.

Support the causes that matter most to you.

Equifax employees receive up to **16** hours of paid time off to volunteer in their community.



We match non-profit contributions up to **\$10,000** USD per year.

\$4M+

in philanthropic giving: \$2M through the Equifax Foundation, \$1M employee giving, and another \$1M matched giving.



Join our team

When you join team Equifax, you'll have the opportunity to learn, grow, and develop your career alongside passionate industry leaders and experts.

You'll be given the tools to develop innovative solutions to cutting-edge problems and reach your greatest potential.

And you'll create a meaningful impact by promoting financial well-being at a global scale.

So join us, and find out what it really means to power your possible.

