

Experian Enterprise Architecture Principles Experian's Enterprise Architecture (EA) Principles serve as the foundational guidelines for all technology initiatives across the organization. These principles ensure alignment across business goals, technology decisions, and regulatory compliance requirements.

- 1. Security by Design All systems and architectures must prioritize security from the earliest design phases. This includes identity and access management (IAM), encryption in transit and at rest, network segmentation, zero-trust enforcement, and ongoing vulnerability scanning.
- 2. Standardization & Reusability Teams must leverage standardized frameworks, services, and patterns approved by EA governance. Reusable components and shared platforms reduce duplication and improve maintainability.
- 3. Scalability & Elasticity Architectures should be horizontally scalable, cloud-ready, and capable of adapting to future business and traffic demands without significant refactoring.
- 4. Observability All services must include logs, metrics, traces, dashboards, and alerting mechanisms. Observability ensures proactive detection and rapid remediation of incidents.
- 5. Compliance & Auditability Solutions must adhere to regulatory requirements such as PCI, SOX, and GDPR. Systems must support auditing, data lineage, access logs, and compliance reporting.
- 6. Cost Optimization Architectural designs must consider efficient resource usage, autoscaling policies, reserved instances where appropriate, and total cost of ownership (TCO) projections.
- 7. High Availability & Resilience Systems must be designed for redundancy, multi-zone failover, backup/restore readiness, and graceful degradation under load.