



Corporate overview

Engineering modern businesses

Cognizant (Nasdaq-100: CTSI) engineers modern businesses. As one of the world's leading professional services companies, we help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life.

Founded in 1994 as a technology development arm of The Dun & Bradstreet Corporation, we were spun off as an independent company in 1996, and have worked closely with large organizations to help them build stronger businesses ever since. Today, Cognizant engineers modern businesses to improve everyday life, helping some of the world's most established companies remain the most loved brands. In today's fast-changing technology landscape, we work with our clients to advance every aspect of how they serve their customers: digitizing their products, services and customer experiences; automating their business processes; and modernizing their technology infrastructures.

Put simply, we help clients harness digital to address their daily needs and keep their businesses relevant. As the partner they turn to execute on their digital priorities, we focus on IoT, AI, software engineering and cloud—the technologies that are changing the nature of business.

Today, creating value by leveraging technology is very industry-specific, so we

continue to deepen our expertise in 20 different industries, including banking and financial services, healthcare, manufacturing and retail. And to help speed clients' journeys toward becoming digital, we bring our digital capabilities and industry expertise together into horizontal offerings and industry solutions that accelerate the most essential leaps that today's technology makes possible, and complement those solutions with consulting and services built for the speed of business today.

With headquarters in the US and a rapidly-expanding footprint that extends from India and China to Europe, North America, South America and the Middle East, we're committed to building digital talent all around the globe so everyone can benefit from the full spectrum of human ingenuity. We collaborate locally with clients, in person and in their local languages.

We consider it our responsibility to make people feel at home in the future, no matter how technology enabled it becomes. So, we are committed to helping to solve some of humankind's most difficult challenges in a way that is beneficial and comfortable for people through the work we do, and through investing in training people around the world in the digital skills that will be needed to do that work.

We believe that the opportunity presented by technology has never been greater, and because of that opportunity, Cognizant will continue to collaborate with clients to modernize their businesses, making everyday life even better for them, their customers and the communities they serve.



Recognized as a leader

7

**Fortune's Change the World List
of 52 companies**

Sept 2024

24

**Fortune's Sector Leaders list
for Technology**

July 2024

629

Forbes Global 2000

June 2024

Named to
**TIME Magazine's World's
Best Companies of 2024**

Sept 2024

Named to
**Newsweek's America's
Most Reliable Companies**

Oct 2024

Named to
**Newsweek's America's
Greenest Companies 2025**

Oct 2024

Named to
**Forbes World's
Best Employer list**

Oct 2024

The Cognizant difference

Cognizant is designed to bring new levels of relevance to large, established organizations through the strategic application of the latest technologies—and we're one of the few companies with the expertise and breadth of capabilities needed to do it:

Exceptional digital transformation experience

We originated from expertise in data and applications and continuously invest in new technologies to drive outcomes.

More flexible and responsive engagement model

We co-create with you a shared vision that works toward your business success.

Innately industry-centric

From the start, our industry-first approach to business problems has helped us see the unseen and deliver continuous modernization.

A sound management track record

We're known for understanding and anticipating shifting client needs, building new capabilities and delivering industry-leading growth to investors.

Building specialized expertise

Technology is important to us because it's important to our clients. And by technology, we don't simply mean user interfaces or digital marketing. To us, technology involves industry-specific solutions that are deeply woven into our clients' businesses to create new levels of value, enterprisewide. That's why we harness our industry focus when leveraging data, cloud, IoT and software engineering—collaborating closely to impact every part of our clients' organizations from front to back, at scale. To that end, we continually invest in advancing our expertise in the mission-critical technologies our clients need to thrive.

IoT

Cognizant believes that IoT technologies are capable of far more than just bridging the physical and digital worlds. We engineer intuitive businesses that harness the power of connectivity to rebalance the relationship between people, technology and processes. Enabled by IoT, these businesses rethink value creation, deliver new experiences and power seamless collaboration—all while mitigating environmental risk and social impact.

- IoT and engineering market leader in manufacturing, life sciences and retail
- Optimized workflow efficiency to deliver agility, and improve productivity
- Intuitive business intelligence to empower faster, high-impact decisions

Data and AI

We maximize the potential of data and AI to help intuitive businesses deliver more relevant experiences. Decisioning is faster, predictive and proactive, increasing business value while ensuring compliance with privacy and ethics laws.

- Data accessibility and visibility is improved to increase agility and enable deeper analysis to understand the business
- Proactive decisioning and higher levels of automated operations stemming from AI-augmented analytics
- Better customer experiences, increasing engagement and business value

Cloud

Our industry-leading cloud services design, build, optimize and discreetly run multi-cloud environments that support business strategies and integrate seamlessly with your existing technology ecosystem.

Leveraging our wealth of expertise and experience, we help craft a cloud foundation that extracts value from every investment, keeps business modern, spurs innovation, scales digital transformation efforts, and underpins sustainability commitments.

- 100+ in-house blueprints and accelerators to simplify complexity and drive efficiencies
- 15,000+ trained and certified professionals to help you foster innovation and grow your business
- 20,000+ cloud platform practitioners ensuring you get the maximum value cloud affords

Software

At Cognizant, we believe in a human-centric software approach that drives superior experiences, increases business value, and builds a responsive framework for future innovation. This approach puts recurring modernization on autopilot while putting people, process and software at the heart of your business so you can stay ready to embrace the next big thing as if on intuition.

- Software collaboration and development reimaged at scale
- Frictionless integration of the business and IT
- Enabling up to 50% reduction in operating expenses

Intuitive operations and automation

We engineer deep industry knowledge, cutting-edge technology, data and talent into our solutions to deliver intuitive operations that anticipate and act with the speed of change.

- 15% increase in revenue per transaction
- 8X ROI through cloud-based automation
- 600% faster claims processing
- Next-gen CX and EX, and co-innovation at speed

Our industry-leading automation fabric enables our clients to deliver seamless experience for customers and employees. A comprehensive set of automation, integration and orchestrated solutions, Cognizant Neuro[®] helps enterprises reimagine processes and easily connect legacy and modern systems.



Digital experience

Our human-centric approach to designing digital products, platforms and programs that transform crucial moments in customer and employee journeys into personalized experiences. We balance insights with technical depth to create impact at scale across digital and offline experiences. The balance between intimacy and industrializations help the world's biggest brands stay perpetually relevant to their customers.

- Increase customer lifetime value with greater customer acquisition, engagement and retention
- Increase employee engagement while reducing attrition, with powerful retention models based on employee needs and attitudes
- Improve personal relevance at scale, with targeted messages using AI-enabled studio services to reduce cost and increase speed to market

A culture focused on client needs

It's paramount to our culture to be truly focused on our clients, and we believe it's this culture that both sets us apart from our competitors and sets our way forward. That's why one of our most meaningful measures of success is the reach and longevity of our client relationships. So many of our Global 2000 clients rely on us to help envision, build and run their most important business processes, as well as to help modernize their organizations to succeed in the future. These clients recognize us for the way we:

Work as one

We think beyond roles, relying on each other's strengths to win as a team.

Raise the bar

We always aim for excellence in how we work and what we deliver.

Dare to innovate

We push boundaries and take chances to reimagine what's possible.

Do the right thing

We all lead with integrity and always make the ethical choice.

Own it

We own the outcomes for our company, colleagues and community.

The client company we keep



Healthcare

23 of the top 25 healthcare plans
5 of the top 6 US PBM companies
6 of the top 11 top 5-star Medicare plans



Life sciences

30 of the top 30
biopharma companies
14 of the top 15
medical device companies
10 of the top 10 biotech companies



Technology

7 of the top 10 platform & SaaS
companies in NA
4 of the top 10 semiconductor
companies
3 of the top 5 OEMs



Communications and media

6 of the top 7
communications service providers
3 of the top 3 cable providers
4 of the top 5 studios
6 of the top 10 book and
education publishers
6 of the top 10 information
services companies
4 of the top 5 news publishers
9 of the top 10 media companies



Banking & Financial Services

17 of the top 20 NA financial institutions
9 of the top 10 European banks
3 of the top 4 banks in Australia



Insurance

7 of the top 10 global insurers
9 of the top 10 US life carriers
8 of the top 10 US P&C carriers
6 of the top 10 UK insurers



Retail and consumer business

7 of the top 10 general retailers in NA
2 of the top 5 apparel retailers in NA
6 of the top 10 grocery retailers in NA
6 of the top 10 specialty retailers in NA
6 of the top 10 F&B companies
6 of the top 10 personal and
home care companies
7 of the top 10 restaurant chains
5 of the top 10 hotels and properties
5 of the top 10 airlines



Manufacturing, logistics, energy and utilities

9 of the top 10 automotive OEMs
7 of the top 10 industrial manufacturers
3 of the top 10 logistics providers in NA
6 of the top 10 utilities in NA
3 of the top 10 utilities in Europe
3 of the top 6 oil & gas super majors

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Revenue growth in the third quarter was at the high end of our guidance range, driven by another quarter of strong performance in our largest segments, Health Sciences and Financial Services. Investments in AI-driven platforms, like our Neuro suite and Flowsource, are resonating with our clients and supporting our large deals success. In the third quarter, we signed six deals with total contract value of more than \$100 million each, bringing our year-to-date count to nineteen, which is more than we signed in the full-year 2023. In August, we officially welcomed Belcan to the Cognizant family, and we are excited about the opportunities to jointly expand our presence in the growing ER&D market.

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Ravi Kumar S

Chief Executive Officer

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