Experian BIS Technology Transformation — FAQ's

1. Experian Business Information Services is moving to the cloud, what does that mean?

As part of Experian's commitment to deliver best-in-class technology and innovative products to our clients, Experian's Business Information Services (BIS) is transitioning our data and technology platforms to the cloud. That means, through 2024, we will be moving our core applications, data, and scores to the cloud.

2. Why is BIS moving to the cloud?

This technology transformation will enable BIS to take advantage of the latest proven technologies with speed to deliver new innovations. For you, this technology means greater ability to determine risk exposure using real-time data and analytics. Additional client benefits include:

- **Accelerated innovation** — Faster and easier data discovery for our clients equals faster data loading, fresher reports, scores and faster alerts.
- **Responsiveness and scalability** — Allows for advanced data ingestion techniques, driving actionable insights with real-time streaming analytics, which enables our clients to make more informed business decisions.
- **Cloud compliance and security** — Offers an additional layer of robust security infrastructure, supporting the most sensitive data.

3. I use Experian products outside of BIS business credit products, are those moving to the cloud too?

Across Experian, there are many technology transformation initiatives underway. Please consult with your Experian Account Executive understand plans for cloud migrations for specific products. They can provide warm introductions to the appropriate teams outside of BIS if needed. The timelines shared are for BIS Business Credit applications and products only.

4. What is the timeline for this transformation?

The technology transformation is a multiyear effort with several key milestones, phase two is kicking-off in calendar Q1 of 2024.

- **Phase 2** — By October 2024, all data, attributes scores and other products will be transitioned to the cloud. All clients will be transitioned to the cloud by October '24.

- Additional important milestones for 2024 are provided below:

Type	Availability
Validation white paper and artifacts	Q1 2024
Validation clients — parallel testing window	February 2024 to October 2024 (Q1-Q4)
Net Connect/API hub testing	Q3 2024
Additional operational data enhancements	Q4 2024
All Clients transition to the cloud	October 2024

5. What applications or products transitioned in Phase 1?

Applications:

- BusinessIQ Classic
- BusinessIQ 2.0
- DecisionIQ
- BIS Netconnect
- BIS API Hub
- BIS BizConnect (Alerts, Contractor Check, SBU)
- OneSearch
- Predictive Services
- Portfolio View Report

Data & Scores:

- SBFE data & Scores
- Sentinel data & Scores (Fraud)
- IPV3 Scores
- FSR2 Scores
- Commercial First Party Fraud Scores
- Commercial Priority Scores
- Social Media Insights Score
- Social Media Attributes

6. What applications or products will transition in Phase 2?

Remaining Aggregates and Scores

- Aggregates
  - BizAggs, SBCS v1 & v2 Aggs
  - SBFE Aggs
- Scores
  - Commercial Intelliscore
  - Intelliscore Plus — v1, v2 (Commercial & Blended), v3 (Commercial & Blended)
  - Financial Stability Risk Score — v1, v2
  - SBCS — v1, v2 (Commercial & Blended)
  - SBFE — Acquisition and Portfolio Mgmt scores
  - Small Business Intelliscore

Remaining Products

- Credit reports & Data Segments
  - Ex. Premier Profile, Business Profile, SBCS Report, Business Owner Profile, Combo Reports, Businesses API (Dynamic Access Segments), SBFE w/PPR, PPR w/Fraud Score, etc.
- Batch Products
  - Ex. CRDB, CPD, Batch Portfolio Scoring w/all supported scores, BusinessIQ Portfolio Scoring.
- Alerts (Account Monitoring Service)
  - Ex. AMS via BIQ, Batch, & API
- Custom client products
- Data Contributors

7. What should I plan for in 2024?

With our efforts to minimize impacts to our clients, in many cases you may not need to do anything to prepare. See below for our suggested preparations:

- **Financial institutions and analytics-focused clients** — We recommend earmarking resources for reviewing Experian provided validation artifacts during our validation window of February 2024 to October 2024.
- **Net Connect/API hub clients** — As we gear up for the production transition, we suggest integration testing in the Experian demo/staging environment to ensure your integration and report formats look good. Production endpoints and user IDs aren't changing.
- **CPU clients** — New integration endpoints will be provided. You'll want to earmark some resources to make the change. There will be no change to CPU formats.
- **BusinessIQ^{SM} clients** — There are no changes to the BusinessIQ URL or the user ID and passwords you use today. Most BusinessIQ clients won't need to take any action to get ready for the change.
- **Custom clients** — If you have a custom implementation with Experian, we'll be reaching out to discuss your testing plan. You may want to allocate some time to perform some user acceptance testing in 2024.
- **Data contributors** — There are no changes for data contributors that use STS to transmit files. Clients that transmit files using Connect Direct will be sent updates to changes required for file transmission. A separate communication on this will be sent out later.

8. I use Netconnect and/or API Hub, what do I need to do to get ready for Phase 2?

Confirm if you have an active user id to test in our stage/demo environment for that product. If you do not, contact us to get an account set up. When our Phase 2 testing window opens in Q3 2024, you will be able to run a few test transactions to confirm your connections are working. You should get a successful response with a result in the right format. A Technical Bulletin will be sent when the testing window is open. If you encounter any issues, please send an email with a screenshot or details of your issue to:

- Netconnect: BISTSSRSupport@experian.com
- API Hub: BISAPI.Support@experian.com

9. Can we use the same Production user ID and password when Experian services are migrated to cloud?

Yes, there are no changes to your Experian credentials.

10. Will the Production URLs change?

BusinessIQ, Netconnect, and API Hub URLs and endpoints will not change. For clients using direct mainframe connections for accessing product or for file transmissions, new endpoints and instructions will be provided.

11. Will there be any improvement in response times?

We are expecting parity with existing response times if not better. Overtime with continued tunning, we expect continued performance improvements to be realized.

12. Which cloud architecture is BIS using?

AWS Amazon Cloud Service.

13. My security team has more questions, who do I reach out to?

Please reach out to your Experian BIS account executive to schedule a call.

14. Can we be exempt from the cloud migration?

Experian's transition of our data and technology platforms to the cloud is being done in a phased approach based on products/services. It is not specific to the client/user; therefore clients/users would not be exempt. All Experian clients and partners will be transitioned at the time the products they utilize are. Experian is looking to make this technology transformation as seamless as possible for you. Let us know how we can assist you during this time.