

Experian Commercial Cloud Transformation — Cloud FAQ

1. Experian Commercial (BIS) 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 is transitioning our commercial data and technology platforms to the cloud. That means, through Q2 2025, we will be moving our core applications, data, and scores to the cloud.

2. Why is Experian moving to the cloud?

This technology transformation will enable Experian 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 commercial 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 if needed. The timelines shared are for Experian Commercial 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 kicked-off in calendar Q1 of 2024.

- In Phase 2, our remaining products will be transitioned to the cloud. All clients will be transitioned to the cloud by Q2 2025.
- Additional milestones are provided below:

Type	Availability
Validation white paper and artifacts	Q1 2024
Validation clients — parallel testing window	December 2024
All Clients transition to the cloud	Q2 2025

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

Remaining Products

- Credit reports & Data Segments
 - Ex. Premier Profile, Business Profile, SBSC 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 this transformation?

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 validation artifacts during our validation window of February 2024 to December 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.
- **BusinessIQSM 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 and into Q1 2025.
- **Data contributors** — Clients that transmit files using Connect Direct were sent notices for changes required for file transmissions.
- **STS** — Clients that transmit files using STS were sent communication to changes required for STS file transmissions. Clients can begin making changes to their STS transmission methods now and will run through March 31, 2025.

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, 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 tuning, we expect continued performance improvements to be realized.

12. Which cloud architecture is Experian using?

AWS Amazon Cloud Service.

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

Please reach out to your Experian Commercial 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 a client/user specific migration that we would be able to exempt individual clients from. All Experian clients and partners will be migrated at the time the products they utilize are transitioned. Experian is looking to make this transition as seamless as possible for you. Let us know how we can assist you in this transition.