

A decorative graphic on the left side of the page, featuring a blue and white pixelated pattern on the far left, transitioning into a series of colorful, overlapping circles and lines in shades of blue, green, and orange, resembling a stylized network or data flow.

# Corporate Responsibility Report 2017





Quick links

Visit our [CR pages](#) online



# Introduction

Our 2017 Corporate Responsibility (CR) Report explores how we are unlocking the power of data to create a better tomorrow. It explains how we are delivering our new purpose, brand and beliefs through our core business activities and our CR programme.

Information in this report covers the 2017 financial year (1 April 2016 to 31 March 2017), shown as 2016/17.



We provided financial education for 450 people with Jozi Business Hub  
SEE PAGE 11

**COVER:** Image from “Home Truths” from The Mix community programme.  
[Click here for more information](#)

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# Creating a better tomorrow

CEO Introduction

The role we play

Our sustainable  
business model

How we create value



Our support to  
BUZZ@Orange Farm  
will help over 100  
women kick-start  
their businesses  
every year

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#### Quick links

03

Creating a better tomorrow

Read [#ExperianStories](#) online



# Creating a better tomorrow

We are unlocking the power of data to transform lives and create a better tomorrow for consumers, clients, our people and our communities.

Data is central to how we live. Buying a home or a car, funding an education, clearing a debt, growing a business – these are the fundamentals of life. We want to help at every step of the way.

It is how we help that sets us apart. Our expertise, innovative products and services, and use of data and technology enable people and businesses to make the right decisions – whether it's securing the lowest interest rate for a loan, preventing fraud and identity theft, or simplifying the process for healthcare payments. These are decisions that can make a huge difference to people's lives, creating opportunities and helping them plan for a better future with confidence.

As the world's largest credit bureaux operator, we have an important role to play to enable millions of people to get access to finance – even those who might be excluded from mainstream credit and services.

We are making a real difference to millions of people's lives through our everyday work

9m additional people helped access essential services through Social Innovation

US\$6m Almost US\$6m has been earned from our social innovation programme for our business since 2014



Our Credit Services group helps millions of people and businesses make the most of their data so that they can borrow within their means and get services at affordable rates. We took a big step this year by making it free for everyone across the UK and the USA to access their credit score and help them understand what they can do with it – to get great credit deals and ultimately save money. In Brazil, we made the existing free credit report service more accessible through an online platform.

In the USA, our growing Experian Health business has introduced new solutions to help patients understand and manage the costs of healthcare services. And we are using our PowerCurve decision-making software to support faster, fairer access to student loans in South Africa and social housing in the UK.

Through our social innovation programme, we are investing in innovative products designed to offer further societal benefits, while generating new revenue streams for our business. This is just one of the ways we are creating shared value for consumers, businesses, communities and our company.

Our social innovation products helped an additional 3.4 million people access essential services in 2016/17 and generated almost US\$6 million for our business since 2014. These include solutions that help people get affordable credit in the UK, access to mainstream banking in India and support to pay off unmanageable debts in Brazil.

I am proud of the role our colleagues play in making things better for so many people. Their enthusiasm comes across loud and clear in the series of Experian stories they have shared on our website.

We are making a real difference to millions of people's lives through our everyday work. But we believe how we work is just as important as what we do. We are committed to acting with integrity, always. That means treating our data, our people and the environment with respect. Acting with integrity and protecting the privacy and security of our data is essential to maintain public trust.

Never before has data been so important. It has the potential to transform our lives for the better. We're investing in the future, through new technologies, talented people and new innovative products – all to help unlock the power of data to create a better tomorrow.

**Brian Cassin**  
Chief Executive Officer







## The role we play

Experian enables life's biggest moments and ambitions through the confident use of data. Our 17,000 employees in 37 countries transform data into something meaningful to help millions of people and thousands of businesses around the world make smarter, faster decisions and achieve more.

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Creating a better tomorrow

### Helping consumers...



### Empowering our clients...







#### Quick links

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Creating a better tomorrow



Roll over the hand icons for more information

## Our sustainable business model

Corporate responsibility (CR) is central to our purpose to create a better tomorrow for consumers, for clients, for our people and for our communities.

Launched in December 2016, our new brand and beliefs build on our long-running commitment to help people make the most of their data. We are delivering our purpose through Experian's core business activities and Corporate Responsibility programme.

Whether we are investing funds to develop products with social impact or volunteering our time to support communities, our focus is always on the ways we can use our data and expertise to make the biggest contribution to society and our business.

Our products and services deliver sustainable value for society, while helping us grow our business in the long term. Acting with integrity in the way we work is fundamental to our ability to maintain trust and create this shared value.

### OUR PURPOSE



Create a better tomorrow

For consumers, for clients, for our people and for our communities.

### OUR BRAND



Powering opportunities

We unlock the power of data and in doing so, we can help to transform lives.

### Our beliefs



- 01** Data is central to how we all live. It has the potential to transform all our lives.
- 02** We can unlock the power of data to realise opportunities for people and organisations.
- 03** It is how we can help that sets us apart. We place the power of data and our expertise in the hands of our customers, creating opportunities and helping them plan for a better future with confidence.
- 04** We can make a difference to society and our communities by helping people make the most of their data.
- 05** How we work is as important as what we do: we treat everyone fairly and their data with respect; we work with integrity, always.

### Delivered through:

#### OUR BUSINESS ACTIVITIES

Credit services

Decision analytics

Marketing services

Consumer services

#### OUR CR PROGRAMMES

Social innovation

Financial education

Employee volunteering

Partnerships



### Acting Responsibly

#### INTEGRITY

We work with integrity by upholding the highest ethical standards and respecting human rights.

#### DATA SECURITY

We have robust systems in place to ensure that we safeguard data and treat it with respect.

#### ENVIRONMENTAL IMPACTS

We minimise our environmental footprint by focusing on reducing carbon emissions from our data centres, offices and business travel.

#### EMPLOYEES

We value all our employees, investing in their talents, treating them with respect and engaging them in our business and our CR programmes.





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03

Creating a better tomorrow



Roll over the hand icons for more information

HOW WE CREATE SHARED VALUE

Unlocking the power of data

HOW WE CREATE SHARED VALUE

Powering opportunities



HOW WE CREATE SHARED VALUE

Returning value to Experian

HOW WE CREATE SHARED VALUE

Making a difference

We are using our data and our expertise to create shared value





# How we make a difference

Unlocking the power of data to access essential

Helping people build and protect their financial profiles

Helping people to understand and manage their finances



Through iCare Benefits, around 1.3 million employees at 750 organisations will be able to access discounted rates and short-term interest-free loans

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How we make a difference

We are unlocking the power of data to make a difference to society and help millions of people access essential services.

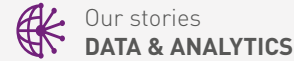
Data is part of just about everything we do today. At Experian we manage vast quantities of data, including credit information on 989 million people and 111 million businesses. We use our analytical expertise to harness the power of that data.

We help clients strengthen their businesses and gain insights into some of society's biggest challenges. We help consumers pay for healthcare and education, have a home, build their business, get a loan and gain better access to the essentials they need to make their lives better. We help people build and protect their financial identity. And we help them understand how to manage their finances and get out of debt. All this makes a big difference to millions of people around the world.

### Applying big data to big challenges

Across the business, we are using big data to help organisations solve big challenges.

Our team of scientists and researchers at Experian DataLabs apply cutting-edge data science to real-world problems posed by businesses in the financial services, telecommunications and healthcare sectors.



## Climate change: Big data, big challenge

Experian has joined forces with the United Nations Development Programme's country office in Brazil to research, with guidance from UN Global Pulse, the economic effects of El Niño on communities in the country. The project will use financial and weather data to understand how communities in the southern and northeastern regions are being affected by this climate phenomenon to advance UNDP's efforts to support vulnerable populations. Ultimately, this work is intended to increase understanding of how communities are affected by the changing global climate, and how organizations around the world can better support them and help to build their resilience.

“ We are excited about our collaboration with Experian, where we will use data to assess the impact of slow-onset events like El Niño on people's lives in order to support decision-making and disaster preparedness efforts. There are many opportunities for public-private partnerships to support achievement of the Sustainable Development Goals and drive forth innovation in the public sector. My hope is that we see more and more of these 'data innovation for public good' collaborations going further than the pilot phase.”

Robert Kirkpatrick, Director,  
United Nations Global Pulse



“ We are using data in a completely new way! By combining our own anonymised data on Brazilian consumers – such as the number of credit inquiries and payment defaults – with publicly available data, we get a real sense of what is happening. Not only are we using this data to do good for society, we are also gaining important know-how that we can use in future projects. We are happy to be collaborating on this project and look forward to seeing the insights it produces.”

Luiz Paredes, Project Analyst  
Serasa Experian Decision Analytics

Experian has joined forces with UNDP Brazil to research the economic effects of El Niño





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How we make a difference

Read the [Experian Health brochure online](#)



We are using big data to help address one of the biggest global challenges: climate change. Our Decision Analytics team in Brazil is working with experts from the United Nations Global Pulse programme to gain insights on the socio-economic impacts of El Niño<sup>1</sup> on communities in Brazil (see quotes).

In the UK, we supported the National Literacy Trust with our data and expertise to gain a better understanding of the social challenges arising from low levels of literacy and the impact this can have on communities. The research revealed that 86% of English political constituencies have entrenched problems with literacy. By identifying the areas with most acute literacy problems, this will help to target support where it is needed most.

### Paying for healthcare

Health is a key element of Experian's growth agenda. We see great potential for our business to help shape the future of healthcare with data-driven products that improve outcomes for providers, payers and consumers – and, ultimately, enable people to get the healthcare they need.

In the USA, more than 60% of hospitals and thousands of clinics, labs, pharmacies and healthcare providers rely on Experian Health to provide solutions that work quickly and efficiently, and protect identities and confidential records. Our technology provides solutions to match people to the care they need in ways they can afford, and to secure patient identity.

60%  
of hospitals in  
the USA rely on  
Experian Health

In 2016/17, we introduced Patient Estimates to help healthcare providers and patients get a more transparent and accurate view of the potential cost of treatment. This user-friendly tool helps to create clear pricing plans for services that help patients make informed decisions about their care.

Every year, 2 million people in the USA go bankrupt as a result of unpaid medical bills – more than any other cause of bankruptcy.<sup>2</sup> In 2016/17, we introduced the health industry's first automated payment plan solution in the USA. The Payment Plan Adviser enables healthcare organisations to create the best payment plan for each patient automatically, based on their individual financial situation and the organisation's payment terms. This helps to prevent default payments and stops patients getting into unmanageable debt with plans that are carefully tailored to meet their needs.

In addition to helping people pay for healthcare, we are contributing to better standards of care by enhancing the accuracy of patient records. Experian Health has teamed up with the National Council for Prescription Drug Programs in the USA – a not-for-profit organisation that develops standards for sharing healthcare information – to create a system based on our Universal Identity Manager that provides a single, accurate view of each patient. This helps healthcare providers coordinate care, reduce errors in patients' files and improve patient safety.

We will also begin offering financial education support for people facing large medical bills and we have launched Experian Health Cares, to connect them with charities that can support them. It is built on our Financial Assistance Manager product, which is already used by around 700 hospitals in the USA to identify patients who need aid and match them with funds from available programmes and new donors. Experian Health Cares has the potential to help millions of people manage healthcare payments and stay out of debt.

25,000  
people reached  
through our Real  
Dreams programme  
in Brazil

700  
hospitals in the  
USA are already  
using Financial  
Assistance Manager

1 The cyclical climate phenomenon in the Pacific caused by the warming of ocean's surface temperature, Livescience, 2015

2 NerdWallet Health, 2013

3 Experian Press Release, Sept 21, 2016

4 Small Business Finance Markets, British Business Bank, 2015/16

### Helping small businesses grow

Without access to affordable credit, small businesses can struggle to thrive and grow. Our Credit Services business plays a vital role in helping entrepreneurs build their financial profile and access loans at rates that make business sense.

Small businesses play a vital role in the US economy, but 72% of them get turned down for traditional loans and they often face high interest rates.<sup>3</sup> In the UK, 100,000 small businesses have their applications for loans rejected annually.<sup>4</sup> We offer a range of products and services to help them overcome this challenge, such as My Business Profile and Commercial Credit Score Simulator. These products enable entrepreneurs in the UK and in the USA to understand their credit score and make better financial decisions.

“ For 20 years, the government has addressed England's widening literacy gap through national strategies. We now know that a new, targeted approach is needed as our work with Experian reveals the country's literacy challenge to be intensely local. Strong local leadership and partnerships are vital to tackling this and MPs are ideally-placed to drive effective local solutions.”

**Jonathan Douglas,**  
Director of the National Literacy Trust





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14 How we make a difference

In Brazil, we are supporting micro-entrepreneurs in some of the country's poorest areas to build their businesses, manage their finances and enhance their livelihoods through our long-running Real Dreams programme. In 2016/17, we extended it to the cities of Brasília and São Carlos. Since launching in 2014, it has reached over 200 micro-entrepreneurs.

We are also encouraging small and medium sized enterprises in Brazil to adopt responsible practices and use this to differentiate their services, while bringing social and environmental benefits. In 2016/17, we created a database to hold information on around 14,000 companies' compliance with social, environmental, labour and fiscal laws and regulations. It is designed to make it easier for prospective customers and other parties to select business partners based on their compliance with these standards.

Through our support and expertise in financial education, advancing business recordkeeping and how to access credit, we are helping around 1,000 female micro-entrepreneurs in Vietnam to develop their businesses. As a result of the programme, participating women have been able to save more than US\$39,600 and have received over US\$35,600 in loans.

1,000  
women helped  
develop their  
businesses in  
Vietnam

1.2m  
rental records  
held in the UK  
using Rental  
Exchange

300  
people helped  
with employment  
in South Africa



15m  
US tenants have  
their rental  
payments  
recorded

In South Africa, we partnered with non-profit organisation Rhiza Babuyile to launch the BUZZ@ Orange Farm business hub that will help over 100 women kick-start their businesses every year. This follows on from the Jozi Business Hub we created together last year. So far, the hubs have enabled 60 entrepreneurs to access credit, provided financial training for 450 people and helped 300 young people find employment.

Helping people have a home

Having a home is a basic need. We are supporting people by creating fairer, faster access to privately rented properties and social housing, or a mortgage to buy their own place.

More than 15 million US tenants have their rental payments recorded on Experian RentBureau, the country's most widely used rental payment database. This helps people build their financial profiles and enables landlords to assess whether an applicant will be a reliable tenant based on their previous history of rental payments.

In 2016/17, we partnered with rental software solution provider Yardi to launch a system that enables property managers to report rental payments seamlessly to the RentBureau. Yardi clients simply sign up with Experian RentBureau to have their rental payment history reported automatically.

In the UK, our Rental Exchange holds the rental payment records of over 1 million private and social housing tenants across the country. And we are using our PowerCurve decision-making software to make applications for UK social housing faster and more transparent.

Most housing associations still use manual processes to sort through applications. This delays applications and can even leave much-needed housing unoccupied. By using our technology, applications can be processed quickly and credit risk assessed more effectively to help people get the homes they need faster, while avoiding lost rent for landlords. We are also helping housing associations refer vulnerable cases to specialised support teams trained to deal with debt and social issues.

In Colombia, many poorer residents cannot get a government subsidy on a mortgage, despite being eligible for one, because they do not have a strong enough credit profile. In 2017, we will work with the Colombian government to help residents build a sufficient credit score and give them tips on how to manage that credit score in the future (see case study).



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How we make a difference



Our stories –  
**FINANCIAL ACCESS**

### Making credit scores count in Colombia

No credit history, no mortgage, no housing subsidy. It is the same story for many of Colombia's poorest residents, who account for almost 30% of the population<sup>5</sup>. Although they are eligible for a governmental subsidy to help them get a mortgage, banks will not give them one because they do not have sufficient credit history to show they can repay the loan.

We are working with Colombia's Ministry of Housing to overcome this challenge. The first task is to identify those who are eligible for a subsidy but have had their mortgage application rejected by the bank – we expect the total to be as many as 600,000 people. Once we know who they are, we will be able to help them build up their credit score to enable them to secure a mortgage and the accompanying subsidy from the government.

### Getting fairer credit faster

Our world-leading analytical tools and expertise empower customers and lenders to make fairer lending decisions faster. We bring together our data, banks' data and third-party data, analyse it and provide the results to lenders to help them make better decisions.

Our PowerCurve software, for example, helps lenders make fairer decisions faster. Young people in South Africa can now get a decision on their application for a student loan in a matter of minutes through the system we have created with Standard Bank using this software.

We are also helping people with low incomes and low or no credit scores get access to credit so they can pay for essentials using several solutions we have developed through our social innovation programme, such as the Rental Exchange and the Affordable Lending Portal.

Our Rental Exchange in the UK is predicted to help over 70% of social tenants see an improvement in their credit score once rental payment data is taken into account – making it easier for people to open a bank account, arrange a better rate on their utility bill and get an affordable loan.

In Vietnam, where less than 40% of the population has a bank account, we are helping low-income workers get immediate access to products and services that can improve their quality of life and wellbeing. Through iCare Benefits, around 1.3 million employees at 750 organisations will be able to access discounted rates and short-term interest-free loans for anything from a washing machine to essential healthcare services. We are using our profiling and data services to connect users of iCare Benefits with the financial services and products they need. By connecting them with retail banking,

they can access more banking services, such as cash cards, cash advance and credit.

People with low credit scores often struggle to get loans from mainstream lenders and debt can soon spiral if they are forced to turn to payday loans or unscrupulous, unlicensed doorstep lenders who charge exorbitant interest rates.

Around 8.8 million people are over-indebted in the UK<sup>6</sup>. To help break this cycle, we are supporting community lenders, such as credit unions, that can provide a way out with safer, fairer loans for people who find themselves in this kind of situation.

We have developed an Affordable Lending Portal which connects people in the UK with not-for-profit lenders like Credit Unions that offer affordable loans at fairer rates, and advice on debt management. It has helped over 1,000 people – including those with low credit scores – in the first six months since launch. ASDA, a leading British supermarket chain, is also directing customers to the portal via their website to access affordable loans.

We continue to work directly with the Association of British Credit Unions to help its members offer quicker and fairer access to loan services. In 2016/17, 269 credit unions used our credit scoring technology to process more than 102,000 loan applications.



**1.3m**  
employees will be able to access discounted rates and loans through iCare

<sup>5</sup> National Administrative Department of Statistics, 2016

<sup>6</sup> Individuals who are at least three months behind with their bills or who say their debts are a heavy burden. Money Advice Service, 2013





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How we make a difference

# Helping people build and protect their financial profiles

Whether it is getting a house, a car or a mobile phone contract, so many aspects of 21st Century life are dependent on building and maintaining a strong financial identity. But many people are excluded from these and other essential services because they cannot prove who they are, or their financial records do not offer enough data to convince providers that they can make the necessary repayments.

## Proving identity

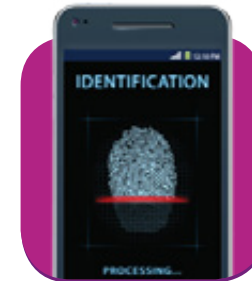
Experian products such as Identity Authenticate or Prove-ID are helping clients, such as banks and utility providers, to rapidly check the identity of new customers. They reduce fraud and lower the time it takes for customers to access services – while meeting regulatory requirements.

Sometimes the most basic element of identity – simply proving that you are who you say you are – can be the biggest barrier to accessing credit. This is often the case in parts of the world where personal documentation is sparse. People who have been forced to flee their homes can also struggle to produce suitable documentation to prove who they are and access basic services.

In 2016/17, Experian took part in the multi-stakeholder Bali Process on People Smuggling, Trafficking in Persons and Related Transnational Crime. We explored how refugees could re-build their identities, and how to provide them with effective proof of identification, to be able to get jobs and reduce the risk of exploitation.

Since 2014, we have provided funding and support to refugees in Bulgaria, Germany and the Netherlands. In 2016/17, Experian employees volunteered their expertise to help 40 refugees financially settle into their new countries, including advice on opening a bank account and building a credit history. Thanks to mentoring from our volunteers, 13 refugees got a job and two opened their own businesses. This is part of our wider efforts to support financial education (see page 17).

We have provided funding and support to refugees in Bulgaria, Germany and the Netherlands



Prove-ID helps clients, including banks and utility providers, rapidly check the identity of new customers

## Building credit profiles

Once people have a proven financial identity, our Consumer Services business helps them build credit profiles to get the best deals on services.

Tools such as Credit Tracker in the USA and CreditExpert in the UK allow millions of people to securely access their credit profiles online. In 2016/17, we made a step change to help consumers access and improve their credit scores by making it free to use Experian Credit Score in the UK and in the USA.

In the UK, we have launched CreditMatcher, a free online comparison service that uses credit information to match individuals to products that they are more likely to be accepted for to reduce the risk of a credit application being turned down.

We have also made it easier for people in Brazil to access their credit reports – which were already free in line with regulations. Now they can simply request access online rather than request it in person (see video). In the first six months since we launched the online service, over 4 million people have signed up and viewed their reports. As part of the service, people are alerted to any fraudulent activity on their accounts and they can renegotiate their debts with lenders through our Recovery Portal (see page 19). People can also opt-in for positive data, such as on-time utility payments, to be included in their reports – giving them fuller profiles and better access to credit.



Quick links

14 How we make a difference

Read [#CreditChat](#) online



Some people find themselves stuck in a vicious cycle where they need credit to get credit. Without a mortgage, credit card or mobile phone contract, it is hard for them to build up a sufficient credit history to show lenders they can repay loans. We use alternative forms of data, such as utility and rental payments that are made on time, to help them transform their credit profiles from 'thin' files – with little to no payment records – to 'thick' files that mean they are better placed to get loans at affordable interest rates or gain access to other services.

We also help people to understand their credit scores. We share information and advice about managing credit on our website and social media, including AskExperian, #CreditChat on twitter and #CreditScope live chats. Over 340 million people used these channels in 2016/17.

340m  
Over 340 m people used our social channels last year

In the USA, we offered 45,000 free personalised one-on-one phone sessions with an Experian Credit Educator in 2016/17. By improving their understanding of their credit report and how to improve it, participants

were able to increase their score by an average of 14 points in as little as six months.

My Business Profile helps small and medium-sized enterprises in the UK to understand, monitor and improve their credit score. Our Commercial Credit Score Simulator gives small businesses in the USA the ability to predict the outcome of different options on their credit score before applying for a loan. This insight enables small enterprises to make better decisions and to grow.

Our stories  
FINANCIAL ACCESS

Taking the guesswork out of life's biggest steps

“ I help banks connect people to the loans and credit cards they need, but my role is always changing, because the world around us is changing.

A whole generation is now thinking differently from other generations about the way they work and live. Rather than joining a large corporation, they make a living through a variety of platforms, like Uber, Airbnb and others – stringing together multiple jobs to make their income on their own timetable.

The challenge for these people comes when they go to a bank to take out a loan, apply for a credit card or try to finance a car. The banks have difficulty gauging their risk or credit worthiness because they don't have a traditional income source or because their credit footprint is difficult to trace. Banks refer to them as 'credit invisibles'.

That's where my team and I come in. We brainstorm ideas and create concepts for Experian to implement that will enable us to aggregate information from alternative sources – like utility or phone bills – to give banks a more accurate, robust view of each individual. Additionally, we create useful tools that help people manage multiple income streams to ensure they can meet their financial obligations each month.

Justin Deshaw  
Senior Product Strategy Manager, Experian Consumer Services, San Diego, USA



As the wealth of data in the world continues to grow, I see myself as an innovator who turns data into a utility that works for people. I am constantly dreaming up new ways to connect banks with people who need a loan to feed their family, send their kids to college or buy a car for work. I want to help people take the guesswork out of taking each of life's biggest steps. I want to empower them – through their data – to realise their dreams.”



“ I am constantly dreaming up new ways to connect banks with people





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How we make a difference



Our stories  
**DATA & ANALYTICS**



## Using alternative data to help millennials get credit

“ I am an Account Executive in Experian’s Consumer Information Service department. I am also a millennial. Most millennials don’t have a traditional credit history to prove we can be trusted to pay back loans or credit. Using data, I’m working to change that, while also enabling small businesses to do business with my generation.

At Experian, we look at alternative data sets – like paying rent and utilities – that can show how a millennial is actually a low-risk candidate for credit, even if his or her credit score doesn’t reflect that. Through our data, we’re providing opportunities for people who wouldn’t ordinarily have access so they can buy their first house, get a car or start that business they’ve always dreamed about.

I see my role as a bridge between millennials and an older generation, connecting young consumers with the resources experienced lenders can provide. A lot of my clients are small-business lenders with strict underwriting criteria. They need to improve their underwriting to win lifelong customers, but they’re understandably afraid of risk. We can help them identify the best opportunities using data, including information like rent payments, they may have overlooked.

I’m proud to be helping to create a new generation of customers for small businesses while giving my fellow millennials the financial access they need.”

**Alex Robbins**

Account Executive, Experian Consumer Information Services,  
Chicago, USA

## Protecting against fraud and identity theft

Not only do we help people build their profiles and make the most of their data, we also help them protect it. We also support those who have been victims of fraud or identity theft.

We use our consumer-facing websites and social media channels, such as #CreditChat on Twitter, to share tips and advice on how people can protect themselves. Our products such as CreditExpert in the UK and Experian CreditWorks<sup>SM</sup> in the USA warn customers when changes are made to their profiles so they can immediately identify any suspicious activity (see quote).

One major warning sign of fraud is a credit report being created in a child’s name. In 2016/17, we began providing free credit reports to foster care agencies in the USA and we have put systems in place in our database to prevent the creation of a credit report in a child’s name. By accessing their credit reports, agencies can easily spot if someone is fraudulently using the identity of young people in their care.

## Supporting victims of fraud

Victims of identity theft and fraud can find it difficult to access credit and essential services because their financial profile has been sullied.

We have dedicated teams to support victims by helping them alert their lenders and other credit reference agencies to restore their credit profile, as well as advising on how to protect themselves in future.

We work with a range of community groups to raise awareness of fraud. In the UK, we are working with Outreach Solutions to build awareness and resilience to fraud among older people who are particularly vulnerable to fraudsters. Together, we have reached over 3,300 people in Nottinghamshire through community events, home visit services and newsletters, emails and other media since the programme began in 2015. Of those reached directly by the programme, 97% said they would challenge anyone requesting personal information and 94% felt confident they knew what to do if they had been a victim of fraud. In 2017/18, we will expand the programme to support communities in Glasgow, Scotland. [Click here](#) to find out more about what our beneficiaries learn, through Mary’s video testimony.

We work with a range of community groups to raise awareness of fraud





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How we make a difference

### Our stories IDENTITY PROTECTION

## Alerting people to fraud quickly

“When it comes to protecting people’s identities, no precaution is too great. I got to help create a tool that not only alerts people when their credit score has been pulled in error, but also proactively investigates the incident of fraud on their behalf.

I was recently asked to work alongside Experian’s Consumer Business in the UK as they prepared to launch Experian’s CreditExpert companion app. They wanted to enable consumers to access their credit reports on a mobile device, while also being able to access personalised tips on how to improve credit scores. The part of this project that I found most critical, however, was the app’s built-in web monitoring tool that proactively protects people’s online identities from fraud.

Protection of personal data is a hot topic in the big data industry. As my team and I worked through the challenges associated with protecting our customers

from identity theft and fraud, we brought in experts from other Experian functions – like our security team – to assess the tools we were using and help us put proper measures and protocols in place that would enable us to protect consumers using the app.

With the launch of this new app, we can catch cases of fraud the moment they occur. So, if someone steals an individual’s information to take out a loan or mortgage in their name, we send out an alert right away to the affected individual, encouraging them to log on to the application to review their account activities. If fraud has occurred, the app takes the hassle out of the equation for consumers – our team will investigate the incident on their behalf.”

### Max Solomon

Head of Europe, Middle East and Africa Procurement, UK



### Our stories IDENTITY PROTECTION

## Tackling fraud to make loans more affordable

“Because fraud is so prevalent in Brazil, loans are expensive and hard to get. I’m helping the right people get the money they need at a fair price, faster.

I’m working to help fintechs, like online lenders, give their customers more affordable loans without risking fraud. One particular fintech wanted our help to offer cheaper credit to people through online lending. The problem was that they just relied on face-to-face conversations and a manual paperwork review process, which was both expensive and tedious. Not surprisingly, they were having significant issues with fraud.

We came in and provided a scoring system for credit reports and a fraud protection tool that Experian had developed. Now when an individual applies for a loan through the lender’s mobile application, Experian runs the credit score for them and verifies that person’s identity. This process is not only faster, but it has significantly decreased their cases of fraud.

I take pride in knowing that the work I do is making an impact on my country’s economy and helping people get the financial access they need at a fair price, faster.”

### Tiago Lourenço Cardeal da Costa

IT Trainee, Serasa Experian IT Shared Services, Brazil







## Quick links

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How we make a difference

## Highlights of the UK Community Programme



# Helping people to understand and manage their finances

We are helping people take control of their data, their finances and their lives through financial education and debt management.

Helping people to understand their credit profile and manage their finances to maintain a strong rating gives them access to competitive credit deals and a broader range of everyday services.

Our Consumer Services business helps people to understand how their credit score works and take steps to improve it (see page 13). We also go further through our social innovation and employee volunteering programmes to educate people on how to manage their finances and deal with unmanageable debt.

21,000

children reached through our Values, Money and Me programme

2,500

Turkish students trained on financial education

## Partnering to deliver financial education

We work with partners to support financial education programmes that equip people with skills and knowledge to make better financial decisions for themselves, their families or their businesses. Volunteers from across Experian give their time and expertise to make a positive difference in their communities.

Our 'Real Dreams' programme in Brazil is one of our longest-running initiatives. Participants learn how to manage their finances and access credit through a range of creative teaching methods – including a Brazilian version of the popular board game Monopoly called Jogo de Vida Financeira. The programme reached over 25,000 people in 2016/17, including micro-entrepreneurs and expectant mothers.

In Turkey, our experts trained around 2,500 students on financial education across 16 cities as part of an ambitious project: Manage Your Future Now. The partnership between Experian, the United Nations Development Programme and Habitat Centre for Development and Governance has been recognised for its success through [Global Money Week](#), an annual event that aims to inspire young people to learn about money, saving, creating livelihoods, gaining employment and becoming an entrepreneur.

We also support the Rivers Foundation in South Africa, which aims to tackle youth unemployment in the most deprived areas of Johannesburg. Together with Experian volunteers, the charity offers a skills development programme focused on access to credit and financial education.

## Educating young people

Pioneered in the UK and supported by Experian, 'Values, Money and Me' aims to transform primary schools in financially disadvantaged areas into Centres of Excellence in financial education. Through the programme's [website](#), children aged 5 to 11 can learn the basics of managing money by exploring a range of money-based activities, plans and decisions. The programme has already reached around 21,000 children in the UK, and we expanded it to Ireland in 2013/2014 and to public schools in Brazil in 2016/17.

In South Africa, we are providing disadvantaged children and their families with the tools they need for healthy, stable futures through a financial literacy programme by the Umbuntu Education Fund, a grassroots non-profit organisation supporting nearly 2,000 children. The programme targets teenagers and young adults by introducing financial literacy courses at three levels, starting with basic financial education to advanced courses for young entrepreneurs.

We support Circle Sports in the UK, an organisation that aims to help young unemployed people into work, mainly in their store in London. Our volunteers help the new employees with training on finances, including salary management and budgeting as well as providing career tips. We also worked in partnership with young people's service, The Mix, to launch Home Truths. This innovative digital learning tool aims to help young people aged 16 to 25 prepare financially for higher education, and cope better with the transition to living independently and becoming more financially capable. In 2016/17, over 5,000 students used the tool. To find out more about our community programmes in the in the UK and Ireland, watch the video in the interactive panel to the left.





## Quick links

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How we make a difference



Our stories –  
**SOCIETAL IMPACTS**

### Experian recognised for leadership in financial education

Rod Griffin, Experian's Director of Public Education, was named 2016 Educator of the Year by the US Institute for Financial Literacy. The award honours individuals who have a passion for improving the financial capabilities of those they serve and are committed to promoting financial literacy in the local community and educational settings.

In the two decades that Rod has worked with Experian, he has been instrumental in some of its key financial education initiatives, including Ask Experian, the first online financial education advice column in the credit sphere.



11m

people have used the online Recovery Portal in Brazil

Ask Experian, is the first online financial education advice column in the credit sphere

As part of the US National Financial Literacy Month in April 2016, we joined the Jump\$tart Coalition to highlight the importance of financial education. With research showing that only 57% of Americans are financially literate, the programme aims to improve understanding of financial principles and practice. We offered free credit education events and encouraged individuals to conduct a credit check-up.

### Tackling unmanageable debt

We do our best to help people manage their debt and stay in control of their finances. But if they do find themselves with spiralling debt, we provide support and guidance to help them tackle it. Working with debt advisory charities across the globe, we offer free credit reports and support to pull people out of debt.

Our online Recovery Portal is helping people in Brazil make their debts more manageable, pay them back and clear their names (see quote). The portal has been used by over 11 million people and over 2.9 million debts have been repaid, totalling around US\$3bn.

We have helped set up a Debt Advice Centre in Nottingham, UK, that delivers financial information and debt assistance to young people and their families. We know that young people are often short on time so we offer home visits, learning sessions in schools, and a social dining area where people can get financial advice while they eat. The Debt Advice Centre has helped more than 1,200 people since its launch in 2015. We also partner with Epic Partners to offer a range of financial advice as part of the Free4All programme which gives donated goods to locals, free-of-charge.

1,200

people helped in Nottingham through the Debt Advice Centre







## Quick links

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How we make a difference



Our stories  
**FINANCIAL ACCESS**

## Helping people clear their debts

“ When I heard Fabio’s story, I realised that we were really helping people. It wasn’t just something we were imagining anymore, it was actually happening.

I’m the product manager of Limpa Nome in Brazil. We developed the online recovery portal to help people manage and clear their debts. It’s especially important in Brazil because, if you have debts, we say you have a ‘nome sujo’. Literally translated, it means ‘dirty name’. And if you have this negative name, it’s impossible to get credit for anything – for a car, a house, for anything.

That’s what it was like for Fabio. A colleague of mine called Egle spoke to him first. I sat down with Egle at her desk one afternoon to hear about him. Fabio had some debt with a major bank in Brazil. It had been building up for six months or so, and it was getting more and more unmanageable until there was no chance that he could pay it back. He was really upset about it. He said he couldn’t sleep.

**Lucas Lopes**

Product Manager of Limpa Nome, Serasa Experian, Brazil

Fabio thought he’d have to spend hours in a bank or a collection agency, speaking to them and getting them to negotiate with the lender for him. He spends at least four hours driving to and from work each day – from Mogi das Cruzes to São Bernardo do Campo and then back again. So time really matters for him, and there just wasn’t enough of it for him to sort his debt. I think it must have been a very difficult situation.

He said he was looking on Google for some kind of help, and then he saw Limpa Nome from Serasa Experian. Fabio enrolled on our website, where he could view the debt he owed to the lender as well as proposals to make a settlement of dispute with the bank. So he rang and spoke to them directly. They made a special condition for him – instead of paying R\$1,000 in one month, he could pay R\$70 a month until he’d paid it all back. In ten minutes, it was sorted – he had a clear name. That’s what ‘Limpa Nome’ means.

When I heard this I was very, very happy – it was so good to hear we’re making a difference. I actually spoke to Fabio on the phone after this. He said he’d been telling everyone about how the portal helped him. He thought it was really good that Serasa

Experian were doing this, that they were helping consumers with this free portal. I think he was a bit surprised by it too – a lot of people see us negatively because they think we’re just about debt. So I was glad when Fabio said, ‘It’s great that, because of Limpa Nome, I have a clear name.’ It shows that, you know, we’re really helping people. It’s what motivates me to do more.”

“

**We developed the online recovery portal to help people manage and clear their debts**





# How we work

Working with integrity and respecting human rights

Inspiring our people

Treating data with respect

Minimising our environmental footprint



We are making Experian a great place to work that not only has the best and the brightest people, but has an inclusive and engaging culture that fosters innovation







## Quick links

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How we work

Read the **Global Code of Conduct** online



# Working with integrity

How we work is as important as what we do. We are committed to working with integrity and treating people fairly.

## Upholding ethical standards

Honesty and integrity are critical to our reputation. Our [Global Code of Conduct](#) sets out our commitment to high ethical standards – in 15 different languages – and helps our people make the right decisions every day. We expect everyone at Experian to be familiar with the Code and apply it in everything they do, wherever they work, whatever their role.

Our [Anti-Corruption Framework](#) bans improper payments in all our business transactions and aims to instil our values in every aspect of our business. It applies to our employees and business partners. The framework is supported by global policies on anti-corruption, and gifts and hospitality. We have zero tolerance for bribery and corruption in any form.

Employees complete mandatory anti-corruption awareness training every year to help them understand the limits and reporting requirements for gifts and hospitality, what constitutes a bribe and how to speak up about any concerns.

**Our Anti-Corruption Framework bans improper payments in all our business transaction**

## Speaking up

Experian is committed to its code of conduct and corporate social responsibility values. A key part of this commitment is having the culture and processes to support the ability for all employees to report wrong doing, harmful or unethical activities regardless of who is involved and without fear of retaliation.

Of course, we hope employees feel able to report any concerns to their manager, to Human Resources or to a senior local executive. Where employees don't feel comfortable doing this, or don't feel that their concerns have been properly addressed locally and would prefer to speak to someone independent, the Confidential Helpline is available.

The Confidential Helpline is managed by Global Internal Audit on behalf of Senior Management to ensure independence. We use the services of Expolink, an independent company, which specialises in confidential helplines. The helpline is available 24 hours a day, seven days a week and is accessible in all countries in which Experian has a presence, by free phone, email or via their website. Employees can remain anonymous if they wish.

## Respecting human rights

Respecting human rights is a fundamental responsibility for any business. Our policies are aligned with the principles of the United

**Our Global Code of Conduct sets out our commitment to high ethical standards**

Nations' Universal Declaration of Human Rights. Our Global Code of Conduct sets clear expectations for employees to uphold these principles in the way we run our business.

We also expect our suppliers to uphold human rights for workers in our supply chain. Our Supply Chain Principles ban discrimination, set clear standards on health and safety, pay, working hours and employment rights, and forbid the use of child or forced labour. Our statement on slavery and human trafficking outlines our commitment to preventing modern slavery in our supply chain. We plan to increase our employees' awareness of the risks and develop risk-based monitoring or assurance programmes where appropriate.

The right to privacy is an increasing focus for business and human rights groups. Protecting data privacy is a priority for our business. We use data responsibly and balance the right to privacy with the benefits that data and analytics can bring for people, business and society. For us, treating people with respect also means treating their data with respect (see page 25).

**Respecting human rights is a fundamental responsibility for any business**



## Quick links

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How we work

# Inspiring our people

To unlock the power of data, we need talented, motivated people to support our clients, build our business and transform lives. We aim to inspire and develop our employees to help us fulfil our ambitions – and theirs.

## Creating a great place to work

We want to inspire all 17,000 of our people across 37 countries to make the most of the opportunities that data can offer. To do this, we are making Experian a great place to work that not only has the best and the brightest people, but has an inclusive and engaging culture that fosters innovation.

Our people play a central role in achieving our purpose. In 2016/17, we introduced The Experian Way, setting out a consistent way of working globally that captures the values at the heart of our brand (see graphic).

The Experian Way is now integrated in our performance management, recruitment and on-boarding processes. We are also transforming our approach to recognising and rewarding our colleagues around the world in line with The Experian Way. The One Experian global recognition programme rewards employees on different levels – from recognising peers on our social platforms to running company-wide annual competitions. This includes an award for the teams behind some of our most innovative social innovation products.

We listen and engage with our employees to help us make Experian a great place to work. In 2016/17, we took a new approach to understanding how our people feel about working at Experian by focusing on incorporating feedback from employees throughout their career – from joining Experian to exiting our organisation. We will hold our next Group-wide people survey in May 2017.



### DELIGHT CUSTOMERS

At Experian, whether your role brings you into contact with customers directly or not, all of us contribute to meeting customer needs. At the heart of what we do are the relationships we invest in and nurture.



### COLLABORATE TO WIN

'One Experian' mindset – we work as one united team and use the combined strengths and capabilities of our people, products and services across teams, functions and regions. This translates into seamless experiences for our customers.



### INNOVATE TO GROW

At Experian, it's the responsibility of each one of us to find opportunities and improve the way we do things to help our business and our customers grow.



### SAFEGUARD OUR FUTURE

At Experian, each one of us acts as a guardian for the protection of data, information, assets and our people to safeguard our future.



### VALUE EACH OTHER

We make Experian a great place to work. We treat each other with respect, trust and integrity.





## Quick links

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How we work



### Engaging our people

Making a difference to people's lives is an important part of our new brand and we aim to inspire our people by demonstrating how they do this in their everyday work. We also encourage employees to volunteer their time and expertise to benefit society and their local communities.

In 2016/17, our employees volunteered almost 39,000 hours to support our community and financial education programmes. This includes over 31,700 hours during work time and around 7,000 hours outside work time.

By using their expertise to positively impact their communities, our employees gain new skills and experience that they can bring back into the business. Our financial education programme offers many of these opportunities (see page 17) and we help our communities in many other ways.

In Brazil, for example, volunteers committed more than 200 hours to teaching 255 young students about financial education through play. We volunteered over 1,000 hours organising and delivering donated gifts and food during the holiday season in the USA and almost 120 employees celebrated Mandela Day by supporting their local communities in South Africa. In the UK, we helped over 3,300 senior citizens with fraud prevention and provided 600 students with financial education in Australia.

### Developing talent

We know that all our employees have their own unique potential. Fostering that potential and recruiting new talent is essential to serving our customers and growing our business.

Our training, mentoring and coaching programmes are designed to help our people develop throughout their careers. The Emerging Talent Network has been launched in three of our five regions, targeting people at the beginning of their career to teach them key leadership skills. Our High Performance Master Class – focusing on developing senior leaders – has been extended across the business.

Employees also have the chance to network and learn from senior leaders through the CEO Forum, Experian Business Network (EBN) and Executive Success. Over 18% of the 142 people who attended the EBN in the last two years have been promoted – 46% of them women.

Employees can challenge themselves by setting personal goals through our global performance management system, Performance for Growth. We also use this to identify appropriate opportunities for development and promotion, and assess how well our people are living The Experian Way.

Individuals work closely with their managers to achieve their ambitions and contribute to meeting the needs of the business. For anyone wishing to understand how they might progress in their career, we offer guidance and tools online to understand different career paths.

39,000

hours volunteered  
by our employees  
in 2016

The Emerging  
Talent Network  
has been launched  
in three of our  
five regions

### Supporting diversity and inclusion

Diversity in our workforce is essential to meet the diverse needs of our customers around the world and encourage innovation.

In 2016, 45% of our workforce was female and 55% were male, with women representing 25% of our senior leadership. We believe that we need diversity at senior levels to get closer to our customers' needs and be a high performing organisation. In 2016/17, we introduced the Women in Experian Group made up of senior female ambassadors across the business. We also continued to invest in the Everywoman Network – our online self-development programme that offers networking and learning resources to women. [Click here](#) to watch an online video about how the Women in Experian Group celebrated the International Women's Day in Costa Mesa.

We have a relatively young workforce with an average age of 38. Over 53% of our people were born in the 1980s and 1990s, but we are seeing a greater number of people leaving Experian in this group. We are committed to retaining young talent by responding to their agile approach to working and different aspirations through, for example, the Emerging Talent Network.

25%

proportion of  
women in senior  
leadership





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21 How we work



Our stories –  
**SOCIETAL IMPACTS**

**Championing diversity and inclusion in Brazil**

Our efforts in Brazil to make our workplace inclusive for everyone – whatever their disability, gender, race or sexuality – were recognised by the UN in 2016/17. We received the UN Global Recognition of Good Practices for Professionals with a Disability and the Award for Valuing Ethnic and Racial Diversity.

For over 12 years, we have been committed to encouraging and accelerating the professional development of people with disabilities in Brazil. We focus on attracting, retaining and engaging people with disabilities to create an inclusive culture, where everyone can reach their potential.

We promote racial and ethnic equality to give opportunities to people in minority groups and our Diversity Week in October 2016 saw over 800 employees taking part to learn about diversity issues around sexuality and race.



GLOBAL RECOGNITION EVENT  
"GOOD PRACTICES FOR EMPLOYEES  
WITH DISABILITY" 2016

34%

decrease in lost  
time incident  
frequency

We received  
the UN Global  
Recognition of  
Good Practices  
for Professionals  
with a Disability

**Promoting a safe and healthy workplace**

Helping our people stay safe and healthy is a fundamental responsibility as an employer. We have established health and safety policies and trained coordinators in all our regions. In 2016/17, our lost time incident frequency was 0.52 per 1 million hours worked – a 34% decrease from the previous year.

We tailor our support for employee health and safety in each region. In 2016/17, initiatives included training and workstation assessments for employees in the UK and Ireland, similar support in Colombia and a campaign in Brazil to raise awareness of cancer prevention.



Our stories  
**SOCIETAL IMPACTS**

**Welcoming Tim and his guide dog to our team**

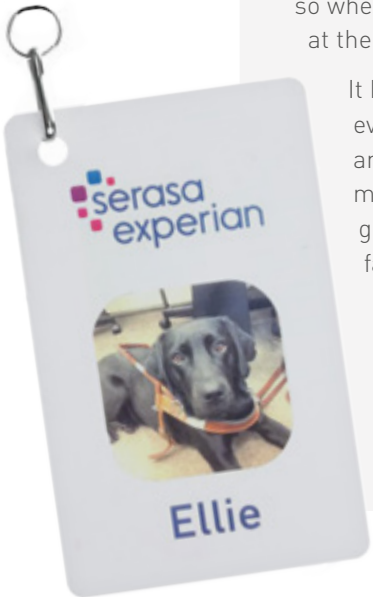
“ I joined Experian in 2016 for the professional challenge, as I had done as much as I could in my previous company and was looking to progress my career. I knew people working here already who I had worked with at other companies so when this role came available I leapt at the chance.

It has been a really positive move, everybody here is really friendly and happy to help. Although this might have something to do with my guide dog, Frankie – he is a huge favourite around the business! He loves being at Experian.

The building where I work helps as once you realise that it is a square around a central courtyard it makes it quite easy to navigate. The work itself is no different to what I have done for the last 15 years in one form or another. There are the aspects that are unique to Experian, as with any business. I only need one piece of additional software to do my job, which I provided myself. It's a screenreader that speaks back everything on screen as I mouse over it or type. I also have a mobile phone with an inbuilt screenreader that allows me to access emails and my calendar on the move.

Support for all of this has been brilliant, and it was all waiting here for me on the first day.”

**Tim Musson**  
Risk Manager in Business to Business, Business Excellence, UK







## Quick links

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How we work

# Treating data with respect

Data is critical to our business, our clients and consumers. We must treat it with respect. Safeguarding data is a priority for our business and essential to maintain stakeholder trust.

## Safeguarding data

Cyber-attacks are on the rise. We aim to have a first-class cybersecurity programme that is designed to protect our data and the integrity of our systems from continually evolving attacks.

We have strong processes in place to keep personal data secure and make every effort to share that information with authorised organisations. We create a culture of compliance through our Compliance Principles (see box), policies, procedures and training. Our controls are based on the international standards ISO27001.

Our Global Information Values set clear guidelines for how we manage and use data in compliance with regulations. We have a three lines of defence framework to ensure our data is safe and secure:

1. Our front line employees and managers identify risks and promote a compliance culture
2. Dedicated security, compliance, business continuity, risk and governance teams establish policies and monitor their implementation
3. Global Internal Audit evaluates our standards of practice.

Every employee has a role to play in this framework. In 2016/17, we launched a series of security roadshows led by our Chief Information Security Officer to engage people on understanding this responsibility to data security ( see case study).

All employees must complete mandatory training on information, security and data protection when they join Experian, and again at least once a year thereafter. We strive to ensure that all our suppliers and partners follow our high data security standards through the terms of our contracts with them.

We want others to be able to protect their data too. We offer solutions to businesses and people on protecting their data, and support victims of fraud so that they can regain control of their credit profile ( see page 15).

## Our compliance principles

**Accountability:** sets the leadership 'tone at the top' to enable the other six elements to be embedded in Experian's culture

**Regulatory Oversight:** manages interactions with regulators and monitors changes in the regulatory environment

**Policies and Procedures:** defines and reinforces the compliance framework

**Training and Awareness:** communicates requirements and conducts relevant training

**Monitoring and Testing Controls:** ensures relevant controls are in place to enable effective compliance monitoring

**Issue Management:** identifies, manages and remediates issues associated with compliance related policies and procedures

**Reporting:** communicates issues or risks to Experian's business management, executive management and the Board

All employees must complete mandatory training on information, security and data protection

We have a first-class cybersecurity programme that is dedicated to protecting our data





## Quick links

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How we work



Our stories  
**SOCIETAL IMPACTS**

## The power of our people

Cybercrime is fast on the rise, with two thirds of large UK businesses hit by a cyber-breach or attack in 2016. Experian is no exception, with an increase in the number and complexity of attempted attacks on our business.

The number and sophistication of cyber-attacks is always increasing. To ensure the protection of our information, we constantly evaluate the threat landscape and adjust our defences accordingly.

We recognize that our people play a fundamental role in safeguarding our data and we aim to strengthen our data security even further by embedding a culture where everyone at Experian puts this at the forefront of their daily work.

Data is critical to our business, our clients and consumers. We must treat it with respect

In 2016/17, we held 83 town hall meetings in 13 countries. Our Chief Information Security Officer toured the globe sharing how we are protecting Experian from cyber attacks and engaging employees on how they can contribute to protecting our business.

More than 7,300 people attended. Over 98% said they better understood the role they played in keeping our data safe and secure and 94% said they better understood the work we are doing to protect against cyber threats. This is one way we use our most valuable asset, our employees, in our efforts to safeguard our data.

“

The number and sophistication of cyber attacks is always increasing. To ensure the protection of our information, we constantly evaluate the threat landscape and adjust our defences accordingly.”

Tom King,  
Chief Information Security Officer







Quick links

21 How we work

Balancing privacy

We know that people want to protect their privacy. But they also want the benefits of sharing their personal information with trusted organisations, which enable them to access credit and services at a fair and affordable rate.

We strive to find the right balance between protecting data privacy and using it to generate insights that can benefit people, business and society. We only ever share data with organisations we believe are trusted and authorized, and when doing so we follow strict guidelines and comply with all relevant national laws. We also respond to people’s concerns about privacy by working with policymakers and supporting responsible lending and borrowing.

Improving data quality

Treating people’s data with respect means ensuring it is as accurate as possible. We are committed to improving the accuracy of data we hold. Each data file is thoroughly checked to ensure its data integrity. We also alert data providers to any data inconsistencies or omissions, and help them to correct any issues by categorising the rejected data. We terminate our contracts with data providers who fail to correct these quality issues.

Around 65% of organisations wait until there are specific issues with their data before they address and fix them.<sup>7</sup> We offer software and analytic tools to check data before it is sent to the credit bureau, picking up reporting errors to maximize the accuracy and completeness of consumer credit reports. Inaccurate or inconsistent data points are identified to providers for review and correction. In 2016, we launched DataArc 360 powered by Experian Pandora™, a product that provides analysis of Metro 2® data quality metrics on our clients consumer reporting file.

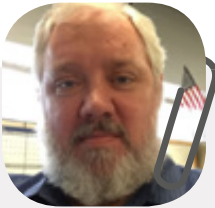
As well as all these data quality processes behind the scenes, we help people access and understand their own credit profiles, enabling them to check and report any inaccuracies themselves.

We strive to find the right balance between protecting data privacy and using it to generate insights that can benefit people, business and society

In 2016/17, we launched DataArc 360, a new data quality solution

<sup>7</sup> Experian 2017 global data management benchmark report

Our stories  
DATA & ANALYTICS



Empowering customers with accurate, up-to-date data

“The data I process helps provide accurate credit score reports to consumers and enable people who might not otherwise have access to credit to achieve their goals.

The most valuable thing I can provide to the businesses that Experian works with is accurate data, because data is the backbone of a business. I run systems and support software that help process the data for Experian’s products and services, and work to ensure businesses have access to the most accurate data sets.

Businesses from across different sectors send us data about their consumers, like if an individual paid rent or a bill on time. We update this in our databases so that when that person applies for a loan or to rent an apartment, our data is timely and accurately reflects that individual’s true credit score. Accuracy can be the difference between a person getting a lease or having to look elsewhere.

For me, the extent to which we as a company can provide services that empower consumers to succeed on their life’s journey has always been the end deliverable.”

“

We are committed to improving the accuracy of data we hold

Ben Rist  
Experian Business Systems  
Specialist, Texas, USA





## Quick links

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How we work

# Minimising our environmental footprint

Managing vast amounts of data is fundamental to our business – and minimising the energy needed to do this is central to our environmental strategy.

The carbon footprint from our data centres, office buildings and business travel is our most material environmental impact. This is where we focus our efforts to minimise our overall environmental footprint. We also strive to minimise waste and water use in our buildings. Data on these impacts can be found on our [website](#).

## Optimising energy use

We aim to optimise energy use in all our data centres and office buildings. To help us do this, we have an Environmental Management System, designed to follow ISO 14001 standard. This supports continuous improvement in energy use across our business, and five of our UK sites are certified to this standard.

We are investing in energy efficiency measures, with a particular focus on our three main data centres in the UK and the USA which are responsible for 41% of our total energy use. We also continued to explore ways to improve energy efficiency in our offices, for example by raising air conditioning temperatures and replacing halogen bulbs with LED lighting.

The design of our new facility in São Carlos, Brazil, includes state-of-the-art design features to enhance energy and water efficiency, and promote

recycling of waste. All these measures will reduce its environmental footprint and support our aim to achieve certification to the LEED (Leadership in Energy and Environmental Design) sustainable buildings standard.

As well as improving energy efficiency, we are reducing emissions by purchasing renewable energy. In 2016/17, 26% of our energy came from low-carbon or renewable sources and we continually explore options to increase this. We also supported wind power in China by investing in projects to offset the carbon emissions from the energy use, food and travel associated with a sales conference and a leadership conference we held in São Paulo, Brazil.

In March 2017, we celebrated Earth Hour by supporting a carbon offsetting project that will offset 320 tonnes of CO<sub>2</sub>-equivalent (CO<sub>2</sub>e) emissions through the Brazilian Amazon Verified Carbon Standard verified by the Reduced Deforestation project. In addition, Experian volunteers in Nottingham and Dublin will plant one tree for each tonne of CO<sub>2</sub>e offset. From Costa Rica to South Africa, our employees around the world also marked the 10th anniversary of Earth Hour by switching off their lights as a symbol of their commitment to protecting our planet.

26%

of our energy came from low-carbon or renewable sources

We celebrated Earth Hour by supporting a carbon offsetting project that will offset 320 tonnes of CO<sub>2</sub>-equivalent (CO<sub>2</sub>e) emissions

Our new facility in São Carlos, Brazil, includes state-of-the-art design features to enhance energy and water efficiency

## Engaging employees

We ask our employees to do their part to help us minimise our energy use and environmental footprint. Simple steps, such as turning off lights when not needed or switching off computers before leaving the office, can add up to big savings.

Our communications campaigns promote greater awareness of environmental impacts and encourage behaviour change. In 2016/17, we ran an awareness day for employees in South Africa and sent out regular messages with “Did You Know” facts on energy and the environment. We also ask employees to think before they travel and offer video conferencing facilities to enable ‘virtual’ meetings.



Quick links

21 How we work

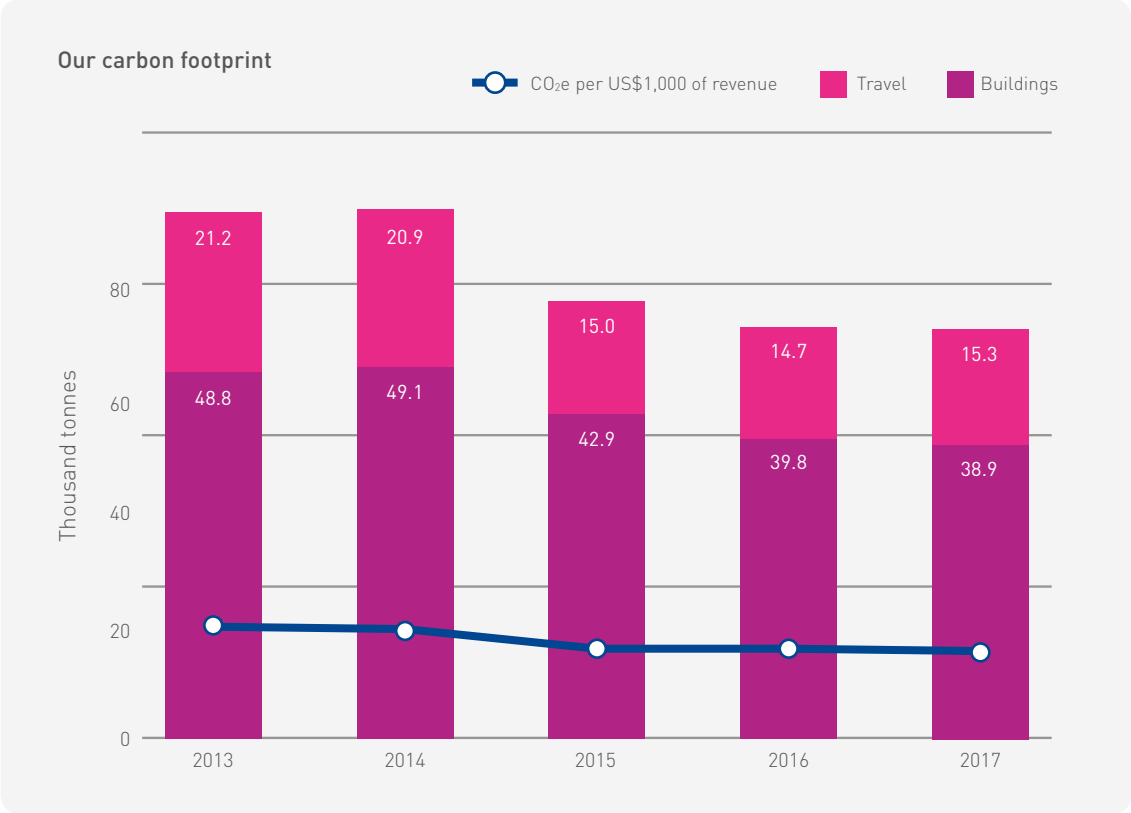
Our carbon footprint

Our total carbon footprint was 54,190 tonnes of CO<sub>2</sub>-equivalent (CO<sub>2</sub>e) in 2016/17, this is a 0.6% reduction from the previous year. Since 2015, we've cut the carbon intensity of our business by 2.5% to 11.7 tonnes of CO<sub>2</sub>e per US\$1,000 of revenue and we aim to achieve a 5% reduction by 2018. Our focus on energy efficiency measures in buildings and data centres has continued to help us achieve these reductions, as well as consolidations of our offices.

“

2.5%

We've cut the carbon intensity of our business by 2.5%, since 2015



Our stories SOCIETAL IMPACTS



Keeping things cool in our data centres

“When you tell people you want to put holes in the roof of a bullet-proof building, you really have to have thought it through. That’s how our free air cooling project started at our data centre in Nottingham.

It supports most of our operations. That’s a lot of data and a lot of IT equipment – and that means a lot of heat. Like a big fridge, it takes a lot of energy to cool it down. We spend about £1.5 million a year in electricity just on the UK data centres.

That’s why we did this free air cooling project. It’s the biggest environmental project we’ve done, but it’s common sense really. Why not just take the air from outside the data centre, filter it, suck it in and blow it across the floor to reduce the cooling costs?

It’s the biggest single energy saving project we have made. It paid for itself in two years and now it saves us money. We use about 20% less energy now on cooling, even though we’ve actually doubled the amount of equipment we have inside.”

Barry Westbury  
IT VP Operations and Compliance, Nottingham, UK





# Our performance

We measure progress using these key performance indicators.

## Quick links

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How we work

| Focus area               | Metric   | Unit                              | 2017                               | 2016                 | 2015                 |
|--------------------------|--|-----------------------------------|------------------------------------|----------------------|----------------------|
| Helping society          | Social reach metric <sup>1</sup>                                   | No. of people                     | 18.8 million                       | 15.2 million         | 13.6 million         |
| Community investment     | Charitable contributions <sup>2</sup>                              | US\$ '000s                        | 6,959                              | 5,968                | 6,347                |
|                          | Voluntary contributions <sup>3</sup>                               | US\$ '000s                        | 1,435                              | 1,770                | 1,141                |
|                          | Total from Experian <sup>4</sup>                                   | US\$ '000s                        | 8,394                              | 7,738                | 7,488                |
|                          | % Benchmark PBT  | %                                 | 0.75                               | 0.68                 | 0.61                 |
|                          | Employee fundraising   | US\$ '000s                        | 656                                | 937                  | 1,109                |
|                          | Value of out of work volunteering enabled by Experian <sup>5</sup> | US\$ '000s                        | 229                                | 304                  | 643                  |
|                          | Total from all giving  | US\$ '000s                        | 9,279                              | 8,979                | 9,240                |
|                          | % Benchmark PBT  | %                                 | 0.83                               | 0.79                 | 0.75                 |
| Environmental management | Total carbon footprint   | Thousand tonnes CO <sub>2</sub> e | 54.2 <sup>A</sup>                  | 54.5                 | 57.9                 |
|                          | Total carbon footprint per US\$1,000 of revenue                    | Kilogrammes CO <sub>2</sub> e     | 11.7 <sup>A</sup>                  | 12.0                 | 12.0                 |
|                          | Total carbon footprint per full time equivalent employee           | Tonnes CO <sub>2</sub> e          | 3.0 <sup>A</sup>                   | 3.3                  | 3.5                  |
| Caring for our people    | Sustainable engagement <sup>6</sup>                                | %                                 | n/a                                | 78                   | n/a                  |
|                          | Gender diversity among senior management                           | %                                 | Women: 25<br>Male: 75 <sup>A</sup> | Women: 24<br>Men: 76 | Women: 25<br>Men: 75 |
|                          | Gender diversity among all employees                               | %                                 | Women: 45<br>Male: 55 <sup>A</sup> | Women: 45<br>Men: 55 | Women: 44<br>Men: 56 |
|                          | Lost time injuries frequency rate <sup>7</sup>                     | Per 1,000,000 hrs worked          | 0.52                               | 0.80                 | 0.69                 |

## External assurance

PwC performed limited assurance in 2016/17 on the metrics marked with the <sup>A</sup> symbol in the table above. The Reporting Principles and Methodologies and PwC's Assurance Report can be found at [www.experianplc.com/CRassurance](http://www.experianplc.com/CRassurance).

1. Social reach metric, measures the number of unique individuals reached by seven of our products.

2. Comprises all contributions that fall within the London Benchmarking Group framework.

3. Comprises contributions that fall outside of the London Benchmarking Group framework, as outlined in our 2017 Reporting Principles and Methodologies.

4. For a full breakdown of our community investment, see our website at [www.experianplc.com/CRdata](http://www.experianplc.com/CRdata)

5. This is based on 7,034 out of work volunteering hours multiplied by the average employee cost in the region where the volunteering took place. This is a proxy for the value contributed by our volunteers to the community.

6. We measure employee engagement every 18 months. See our 2017 Reporting Principles and Methodologies for more information, available at [www.experianplc.com/CRData](http://www.experianplc.com/CRData)

7. LTIFR figures presented in our CR Report 2016 (2016 and 2015) have been updated here in order to correct the calculation of hours worked globally.

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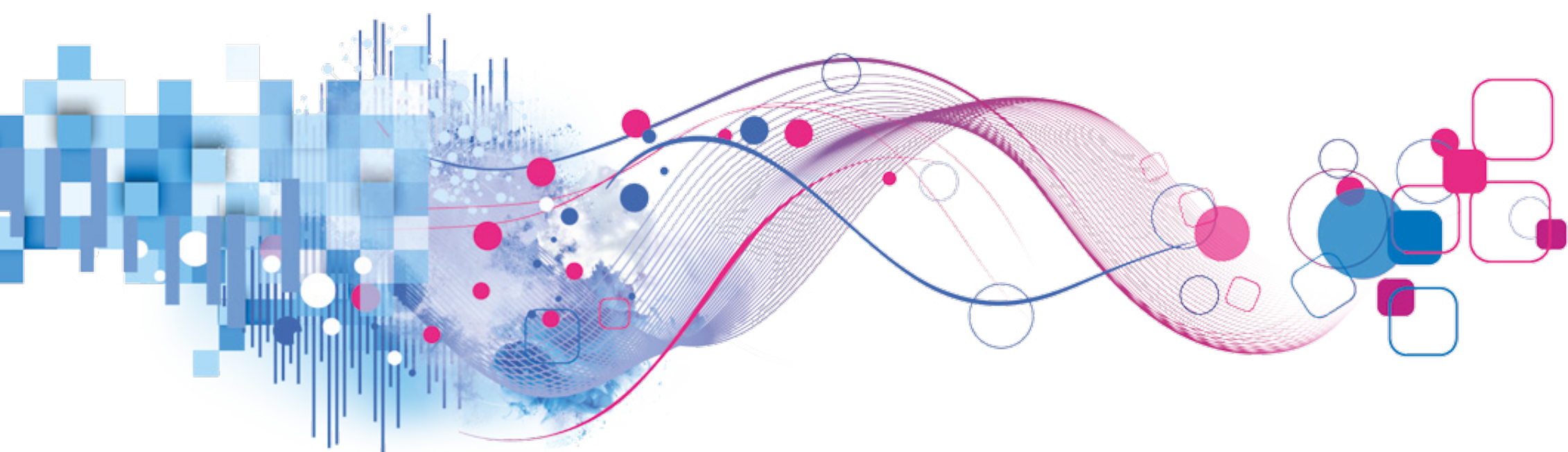
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Corporate Responsibility Report 2017  
[www.experianplc.com/crreport](http://www.experianplc.com/crreport)

Annual Report 2017  
[www.experianplc.com/investors/reports](http://www.experianplc.com/investors/reports)

