



Experian

Corporate Responsibility 2008



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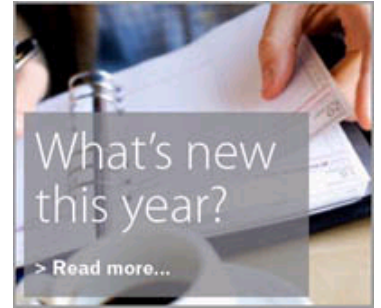
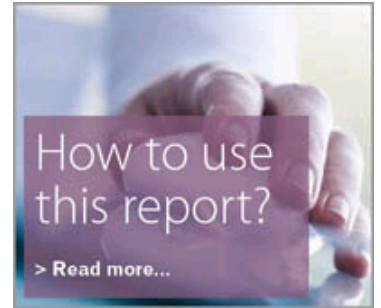
This site is our full online CR report and is structured around our [six key responsibilities](#): the six social and environmental issues that we feel are important for Experian and which we have most influence over. Agreed by our Board in early 2007 they are the foundation of our reporting and strategy.

In our first full year of trading as an independent company we have been focused on how to embed these responsibilities and make them part of the day-to-day business. We've also been looking at how we harness some of the opportunities that come from addressing social, environmental and ethical issues. Our evolving [CR strategy](#) encapsulates our progress and is driving the direction for the coming year.

Another landmark of this year has been the acquisition of [Serasa](#) in Brazil. A very successful company and the fourth largest credit reference agency in the world, Serasa is a global leader in sustainability and CR thinking. We have been learning from each other and are involving their management team in the leadership of CR across our regions.

Our [CR management team](#) has been strengthened with the addition of two new senior managers and has been instrumental in the evolution of our CR strategy, which has been approved by the Experian Board. We've set [objectives for the 2009 fiscal year](#) and are already making progress towards achieving them. As we progress we will report achievements through our Group website to enable interested stakeholders to engage with us.

We continue to be listed in the FTSE4Good Index, and were for the first time this year included in the Dow Jones Global Sustainability Index, but we know we can do more and focus on further improving our performance.



# A message from our Chief Executive

At Experian we're proud to be working in a field that delivers many benefits to society. Our extensive data resources and analytical skills provide one of the building blocks for growth in economies around the world, including many emerging markets. We help organisations to be more efficient and to gain insight into their marketplaces. We help individuals to have access to affordable credit and to make better decisions in managing their finances.

We're not complacent though, because we recognise the down sides. We know that people overstretch themselves financially, that economies overheat; information falls into the hands of fraudsters and people worry about the sharing of their personal details. We take these issues very seriously. It is why we believe that empowering consumers, protecting the data we hold and reviewing our products from a social and ethical standpoint should be important priorities for us. These are the CR responsibilities that we have set for ourselves, along with our concern for the environment, for the communities we trade in and for our role as a major employer. Together, they form the basis of our CR strategy.

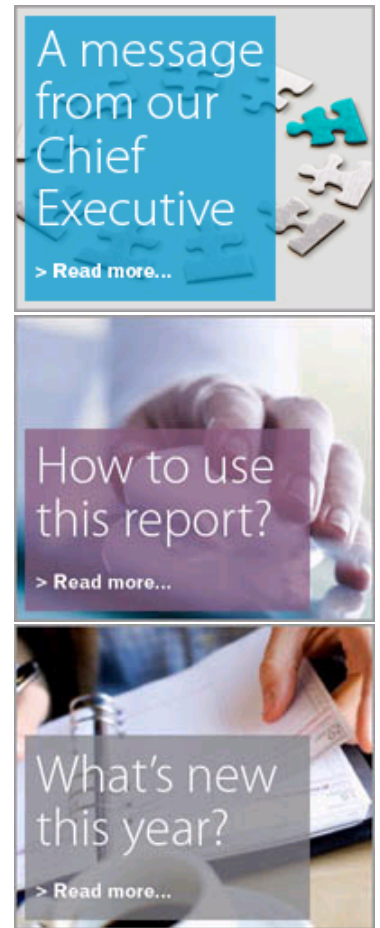
Our management team has helped to evolve this strategy and it is our objective to further embed these responsibilities firmly into the fabric of our business processes and to do this by the end of the current year.

At the same time, we want to put our skills and resources to greater use in society. That's why we are developing forums to enable our people to come together to consider risks and social problems and to explore the kinds of solutions that Experian can uniquely provide.

In difficult economic environments, we feel that more, not less, focus should be placed on our corporate responsibilities. That means more money, more volunteering and more effort to consider social and ethical aspects in all our decisions.

Don Robert, Chief Executive Officer

[x Close](#)





## Our CR strategy and key responsibilities

In early 2007 we defined our six key responsibilities and these have shaped our reporting and the initial scope of our CR programme.

This year we asked the question "What is success?" for our work in CR. We will know we are being successful when:

- Our working population understands and supports our approach to CR and our six key responsibilities and takes account of the concerns of society as they do business on a day-to-day basis.
- We are using our skills, information and expertise to best effect in our interactions with our communities and have become identified with a specific community focus.
- Our business is prepared to seek out and develop socially responsible opportunities and invest in developing them to the point where they become self sustaining.

This has been defined as our vision for CR at Experian. In our CR Strategy this translates into to three areas:

### Business as usual

Our objective is to further embed CR ideas into our into normal business processes. This might involve changing our product development processes to ensure questions are asked about the social and environmental benefits and risks. Or it might mean building environmental appraisals into the business case for facilities' development. We already have a good model in our 'Fair Information Values Assessment' process which is conducted before any new information collection or use is approved. We have also already built CR considerations into the process for approving strategic projects through our Strategic Projects Committee (SPC).

### Focusing our community programme

Our aim is to focus a substantial portion of the community programme on giving individuals and communities a deeper understanding of financial management and encouraging entrepreneurship. We'll do this by channelling central funds into big impact, nationally important projects with this focus. The other portion of the community programme will continue to be focused locally: funds will be used to support local sponsorships, employee volunteering and charitable giving.

### Big ideas

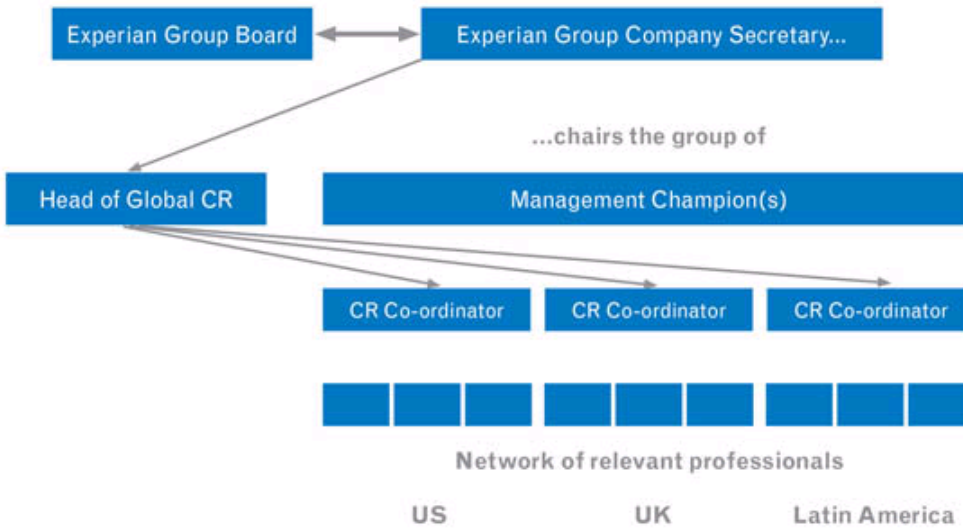
We aim to use CR to help us infuse the business with a spirit of innovation. Our management of CR - particularly our interactions with stakeholders and our horizon scanning work - will provide a catalyst for entrepreneurial ideas that can have a major social impact. We'll aim for the ideas to be ultimately self sustaining and ideally transportable across business regions.

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## Managing CR

The governance structure we created remains in place; our cross-regional CR Management team has been strengthened with the addition of Victor Nichols, Group President for our global Interactive and Marketing Services businesses and now CEO of UK and EMEA, also Tomas Carmona, an experienced CR manager from our business in Brazil.



We have also further defined the role they play. Essentially this is now to:

- Participate in a review of key risks and opportunities – looking particularly as social, environmental and ethical issues
- Champion the embedding of CR in our business as usual practice
- Advise on the split of central funding for regional CR and community projects

The group has also been instrumental in the evolution of our CR strategy.

### Reviewing risks and opportunities

The CR Management Group holds regular horizon scanning meetings looking at the risks and opportunities presented by the longer term view around each of our key responsibilities. These discussions can be the precursor to our 'big ideas' highlighting social issues and providing the stimulus for innovative thought. Already one big idea has presented itself as a result of the four meetings to date; the next step will be to push horizon scanning across our regions through our CR coordinators' networks.

### Board involvement

The CR strategy was presented to our Board and has their input and approval and will be used in the year ahead to drive our progress. The Board is given a report on this progress at each meeting and directors are aware of the relevance of this to their duties and responsibilities.

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## Serasa

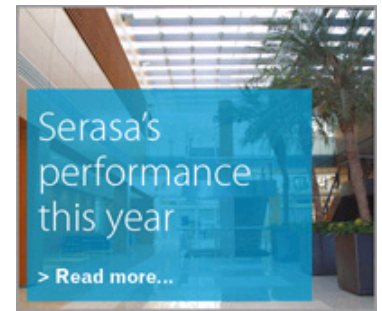
Experian acquired a 65% stake in Serasa in June 2007 and this has subsequently increased to 70%. Founded in 1968, Serasa owns the most extensive databases in Brazil on the credit behaviour of consumers and companies.

It is a well established company, with over 2,400 employees and operates across 147 locations. It has won numerous employer awards, is consistently ranked in the list of top ten employers in Brazil by the 'Great Places to Work Institute and was awarded first place in 2006

It has been reporting its performance voluntarily for the past 14 years. Since 2004 it has been implementing the guidelines of the Global Reporting Initiative (GRI) and in 2006 reported to the new G3 guidelines.

We have incorporated Serasa's data in this report under our six responsibilities and clearly differentiated our year-on-year comparative data to make sure the effect of the acquisition is transparent.

All data from Serasa included in this Report relates to the calendar year of 2007 (1 January - 31 December 2007) rather than the Fiscal Year ending 31 March 2008 as the rest of the business.





## CR objectives

### Objectives for year ending March 2008

- Produce the first full in-depth Experian CR Report.
- Establish the infrastructure of management CR champions and a management group across the business.
- Establish the infrastructure of CR coordinators.
- Create a CR Communications strategy to raise awareness among staff of Experian's commitment and approach to CR.
- Develop a plan for stakeholder engagement, and begin some external discussions.

Last year we largely fulfilled the first three of our objectives and have achieved many more besides these. We consider that we have more to do on internal and external communications and stakeholder engagement.

### Objectives for year ending March 2009

This year we have set ourselves targets specific to our six responsibilities as well as some general objectives for the progression of the CR strategy.

Responsibility	Objective	Measure
Data	Further embed CR in data evaluation processes and record and report developments through the year	Data processes show CR related questions
Products and services	Further embed CR in the product development processes and ensure PR always considers consumer benefits	Development processes show CR related questions
Consumers	Create some global standards for reporting consumer satisfaction consistently	Results summarised and reported globally in CR report 2009
Workplace	Gain the explicit endorsement of our HR leaders to the UN Global Compact.	HR teams aware of impact on their processes and engage
Environment	Gather data from all major locations and put a system in place to gather data and report developments through the year	Data gathering system in place and working and all locations supportive
Community	Create a global standard Community Involvement policy. Increase levels of employee volunteering	Existence and acceptance of policy
Strategy	Communicate strategy to management audiences and gain support to embedding CR questions in standard processes	Number of processes that change to incorporate CR
Strategy	Continue to strengthen the CR management process with regular meetings at regional level	Number of regional meetings

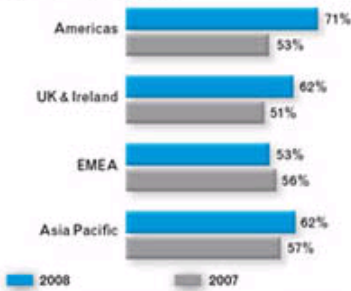
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## Measuring performance

Our Annual Report includes two CR KPIs: our degree of employee engagement and our carbon footprint.

### Employee engagement

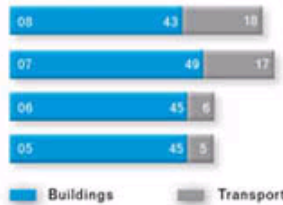
Experian's people are a key resource and an employee survey helps measure their engagement with the business. A fully engaged employee is regarded as one with a belief in the company and its goals, a pride in the way it operates and a willingness to go the extra mile.



Percentage score calculated by the degree of positive response to a specified range of questions  
 Score for 2007 is an amalgamation of regional surveys conducted over a two-year period

### Carbon footprint (000's tonnes)

Experian's environmental impact is largely the result of energy use in buildings and travel by road, air and train. The Group is taking steps to steadily reduce its carbon footprint.



Data given above reflects the Group's major employment units in the USA, UK, France and Brazil which constitute over 80% of the Group

Data in respect of air travel has been included above in 2007 and 2008 only

Full details of the methods and assumptions used to calculate these figures can be found in the Group's online CR Report at [www.experiancrreport.com](http://www.experiancrreport.com)

## Third party benchmarks



Experian was included in the FTSE4Good Index on its demerger from GUS. We have since been reviewed and retained membership in our own right. FTSE4Good is an investable index of companies judged by FTSE to meet published criteria in their social and environmental management and performance.



Experian was included for the first time in the Dow Jones Global Sustainability Indices, the first global indices to track the performance of companies judged to be sustainability leaders. The index is based on an independent rating of the results from a comprehensive questionnaire. Thousands of companies are assessed with the top 10% in each sector being included. Experian is included in the DJGSI World and STOXX indices, being listed in the Support Services sector.



Experian responded to the Carbon Disclosure Project – an investor-led initiative to standardise and promote company reporting on climate change issues. Experian's response is published on the CDP website.



In 2007, asset managers Insight Investment initiated a project to assess how 125 companies, covering the FTSE100 (excluding investment trusts) and large cap European stocks, were managing their greenhouse gas emissions in order to develop a systematic understanding of the wider implications of climate change for their investments and to identify companies whose management of the risks and opportunities presented by climate change fell short of good practice. The average score of the companies assessed was 46% and Experian's score was slightly below that at 39%. 43 companies scored over 60% and 21 companies scored less than 20%.



Experian was ranked 39th out of the FTSE100 by the Co-Operative Investments, which published a ranking of the most 'ethical' investments in The Observer Magazine.



Salterbaxter advises organisations on their corporate communications, design, strategy and corporate reporting and has built a reputation as a lead consultancy in the field of Corporate Responsibility. Their research team creates the Directions report each year and include what they state is the UK's most comprehensive analysis of CR reporting trends. They invite an independent panel to review CR reports and last year Experian's report was judged to be best in sector, although still with room for improvement.



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## Stakeholders

Our CR vision and strategy have been further defined this year taking account of various stakeholders' views of our company and the evolving CR agenda. We have also consulted and learned more about climate change and environmental factors.

### Clients

We have reviewed the feedback clients gave during brand research interviews. Many commented on our innovation and integrity and gave us an idea of what more we could achieve if we stretched ourselves.

### Our own people

We asked a specific question as part of our global employee opinion survey and received feedback that our people are very concerned with how we act as a corporate citizen and how they can play their part. This has been built into the action planning resulting from the survey.

### External organisations

We have engaged extensively with Business in the Community around our community programme, through sharing our CR strategy and participation in an environmental summit..

### Competitors and market leaders

We have met with several peer companies to share ideas on how to manage CR.

## Verification

Acona Ltd has been asked by Experian to undertake an independent review of its 2008 Corporate Responsibility Report and provide assurance that:

- Quantitative data is materially accurate and are supported by robust data collection systems and processes
- Qualitative statements can be supported by evidence and properly represent activity across the Group.

### Responsibilities of Experian Group and Acona Ltd

The information and statements contained within the report are the responsibility of Experian. This statement is the responsibility of Acona Ltd and represents our independent opinion of the content of the report.

### Scope

The review covered operations in the UK, US, France and Serasa (Brazil) for the period described in the report. Other operations were excluded from this review. Information subject to verification by other third parties - such as financial data included within the Annual Report and Accounts and Serasa's independent CR Reporting - was outside our scope. However, we have relied on it in forming our conclusions.

This review was undertaken during May and June 2008.

### Process

In performing our work we adopted the following approach:

- Desk-top evaluation and detailed analysis of the raw data used to construct the report, including comparisons with previous years
- Review of internal and external documents relating to CR management, including policies, procedures and stakeholder comments, particularly ensuring that evidence was made available to support substantive comments and claims made in this report
- Detailed telephone interviews with staff involved in compiling the report to test the accuracy of the data and underlying processes

### Outcome

The data and inferences drawn from them, and substantive statements are materially accurate and supported by a range of evidence from internal and external sources.

Inaccuracies identified during the verification process were rectified and the report was amended accordingly. In most instances these were relatively minor, generally confined to errors in collation and data handling. Where this was not the case, recommendation was made to remove the relevant information from the report or to provide additional clarification within the body of the text.

It is our opinion that the report succeeds in presenting an accurate picture of CR activity in Experian Group.

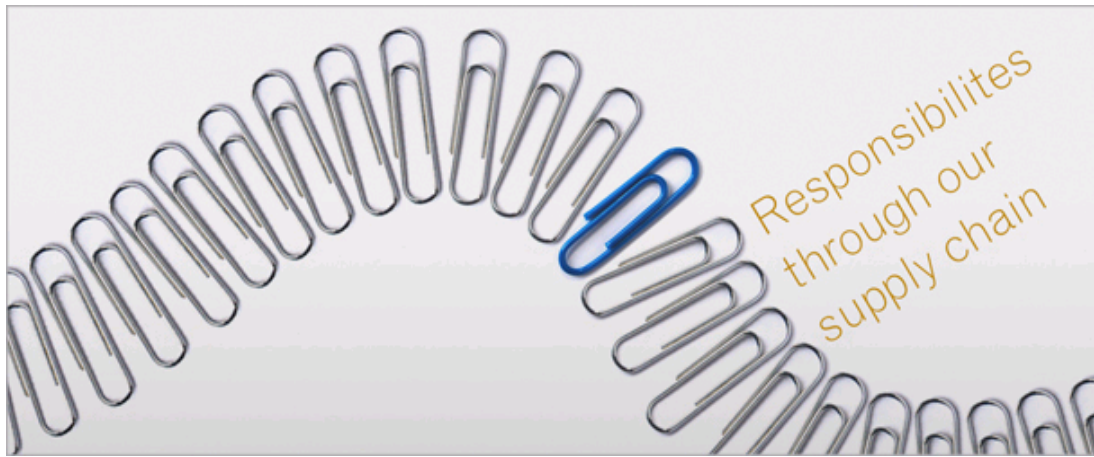
### Acona Ltd

Acona Ltd is an independent consultancy, based in London but with staff all over the UK. We have broad expertise and advise large, mainly corporate, clients on the full range of social, environmental and ethical matters. All of our team has extensive experience in the field and biographical information can be found on our website - [www.acona.com/cr](http://www.acona.com/cr)

Acona has provided consultancy support to Experian Group during the year under review. This support included advice on strategy, disclosure and assistance with the implementation of projects. Acona is independent from Experian Group, and is impartial from the organisation's major stakeholders. This review was undertaken by members of our team who do not work with Experian in any other capacity.

Glynn Roberts  
Senior Partner  
Acona Ltd

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## Quick summary

At Experian we know that our influence stretches much further than the boundaries of our company and the people we employ directly. If we consider our suppliers and their impact, especially on the environment and as employers themselves, we can make a considerably greater difference by setting high standards both for ourselves and those who work with us.

We have a professional team of people who manage our procurement processes and over the last year they have worked together increasingly to create some global standards where appropriate and learn from each other.

Achievements this year include our commitment to a global procurement policy published on 1 April 2008, environment workshops with SMEs in the UK and an evolution of supplier standards in Brazil to reinforce statements on labour standards and environmental performance.

Our Technology Services teams consider green issues and are making environmental performance one of the selection criteria for purchasing servers and technical equipment.



## Supply chain standards

The UK and US have held separate but comprehensive supply chain principles and a large proportion of our suppliers have signed up to these principles (for example, 60% of 1,500 suppliers in the UK).

This year a new global procurement policy has been put in place. The following headings cover the scope of the new policy.

### Openness and Fairness

Experian will provide all suppliers with opportunities to sell their products and services meeting the requirements of Experian. This will include not only those suppliers with past relationships with Experian, but newcomers as well.

### Rational Selection Criteria

Selection of suppliers will be on the basis of rational and clear selection criteria, such as quality, price, delivery assurance and reliability, so as to purchase superior goods and services from the most competitive suppliers.

### Ethical and Professional Standards

In dealing with any supplier, Experian employees will conduct themselves in compliance with Experian business ethics and in such a manner that does not bring Experian into disrepute or provide a conflict of interest or financial gain to either the employee or anyone associated with the employee.

### Compliance with Laws and Environmental Protection

In conducting procurement activities, Experian will seek to fulfill its role as a good corporate citizen by observing all related laws and regulations and by taking into consideration such factors as conservation of natural resources and the protection of the environment.

During 2007 Serasa re-launched its supply chain conditions including a revision of labour standards and a statement of environmental conditions based on criteria from the Ethos Institute (a leading CR organisation in Brazil and a global reference). The standards were promoted through a Supplier Relationship Meeting. Serasa also undertakes supplier audits. Its supplier management approach is in compliance to Brazilian Social Responsibility Norm NBR 16001:2004 and was the first company in the country to sign up.



## Supply chain engagement

In Brazil, Serasa launched its new standards through an engagement workshop, attended by 43 suppliers, the majority were service providers. 84 suppliers were officially considered in compliance with the published standards.

In the UK we have developed our relationship with suppliers in the past with supply chain workshops focused especially on environmental performance. These were not continued this year but we have supported the delivery of environmental training, funded by local regional government, for local SMEs including some Experian suppliers.

### Minorities and SME engagement

In the US we monitor the ethnicity and gender of the owners of our suppliers and the size of their business. If we are involved in supporting a government contract over \$500K there is a specified level we have to achieve and we see it as good practice with other contracts. We encourage minority owned suppliers to contact Experian to offer their services and ensure our website gives clear advice.

We also track the number of SMEs we work with in the US through our Oracle databases. In the UK we have a record of working with SMEs. Where we make an acquisition of an organisation that has small, local suppliers there is always some degree of rationalisation for certain supplies but we frequently enable local relationships to flourish.

Examples of relationships with small local suppliers that have grown in scale with Experian's business as a catalyst for growth include Computerland and GPC, a supplier of cabling infrastructure.







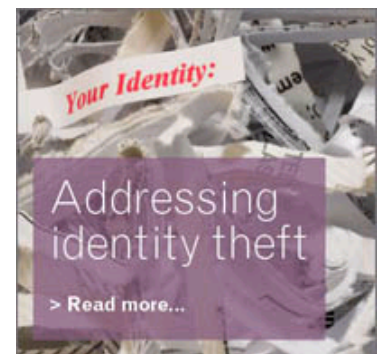
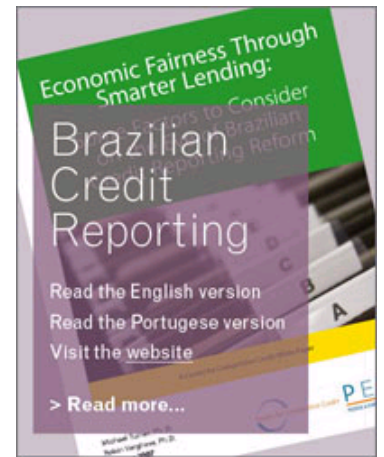
## Quick summary

To use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation and ensuring a culture of compliance with high standards of integrity.

The importance of protecting data under Experian's stewardship is embedded within our company's culture. Protecting and using data properly is our most important responsibility. Our credibility as a business depends on it, and we work hard to maintain some of the highest standards in the industry. We continually review and improve our technical and physical security systems and provide full resources to the talented team we have leading this function to educate our people and to ensure they are aware of their roles and responsibilities.

Data and people are our two of our three key resources recognised in our central strategy. Every year we make a considerable investment in these key resources, and each year creates new challenges and opportunities for improvement. This year we have been involved in several major developments including independent advice through our helplines for UK consumers following the major data loss by HM Revenue and Customs (HMRC) and the debate and legislative process behind the inclusion of positive data in consumer credit files in Brazil and in the US a proactive involvement in continually reviewing new and effective solutions that will offer ongoing support of third party risk management practices.

We're also pleased to be able to report a decrease in the incidents of identity theft in the US and are proud of the role we've taken in leading initiatives, along with other allies in the financial services world, to fashion legislation to enable the police and corporations to take action against identity thieves. Identity theft is still a major problem, a top reported consumer complaint and a focus for media attention, so we anticipate continued investment of considerable time and resources in new tools, products, consumer education and support in the coming year.



## Background

This section gives more details on key data management policies and procedures and the way we involve our people in implementing them.

We have systems for:

[Data](#)

[Network security and intrusion detection](#)

[Virus protection](#)

[Access control](#)

[Data integrity](#)

[Employee remote access](#)

[People](#)

[Policies](#)

### Data

Data classified as confidential or restricted is protected in a variety of ways in line with applicable regulatory and industry requirements. Executive and senior management actively participate in setting goals and promoting the data protection program throughout the company.

We take a managed approach to security to ensure that data is protected through the entire life cycle. During creation, transformation and use, storage, and destruction we deploy the latest techniques and processes to provide the best possible protection. To protect our customers, consumers, stakeholders, and Experian's corporate reputation, we monitor our systems to ensure high standards of data protection.

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### Network security and intrusion detection

We monitor our systems for signs of known threats and anomalous activity, and take action based on identification of improper traffic. Firewalls and intrusion detection devices protect the entrance to Experian's network. We strictly monitor and approve all firewall rule set changes and provide monitoring of firewalls in order to identify attempted security violations.

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### Virus protection

Experian deploys, implements, and maintains the most current commercially available computer virus detection/scanning programme. We use three-tiered virus prevention architecture to prevent the infection and spread of computer viruses between parties that access or exchange data or files through network connectivity.

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### Access control

Experian implements the latest measures to restrict electronic access to our systems to protect sensitive information. We ensure that clients who access or submit material to our systems are uniquely identified and authenticated. We enforce the principle of least privilege so that authorized personnel have only the level of access to our systems required to perform their job functions.

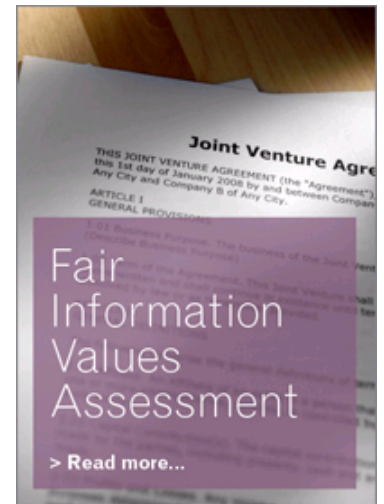
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### Data integrity

Experian safeguards the confidentiality and integrity of all data being transmitted over our network. We implement and maintain strong, industry-standard encryption techniques to protect clients' data..

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### Employee remote access



Remote access is provided on a limited basis to employees whose job functions warrant such access using strong, multi-factor authentication, and only then connected to and only then connected to Experian's internal network.

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## People

Our internal training capabilities allow us to continually develop, educate, and train our staff.

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## Policies

We have a global information security policy and manage its development and implementation in a systematic way, and we bring acquired companies in line with this policy as a matter of urgency during integration.

We have a set of Global Information Values that guide the collection and use of information.

In the US we implement a Fair Information Values Assessment (FIVA) before any information collection or use is approved.

Regulatory compliance regarding the use of data is essential for the continuation of our business. It is impossible to demonstrate this compliance globally but as an example we have created a snapshot you can read in the sidebar showing how we are complying with the UK Data Protection Act.

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## Developments in systems and policy

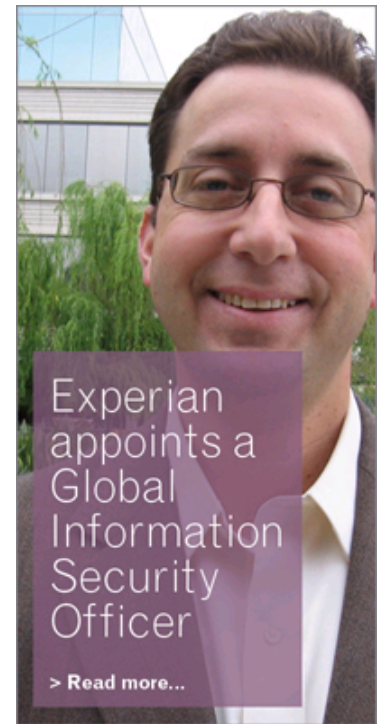
Investment is the key story this year. We have concentrated on people, processes and systems to ensure we comply with, and in many cases exceed, relevant industry standards.

We have focused resources on several key areas including intrusion detection and prevention, security event management and identity management. The common defence-in-depth security architecture is not enough; we continually reassess our security strategy to ensure ongoing improvements.

We've established a Global Security Operations Centre and a Forensics Centre to handle internal and external threats to Experian data and are consolidating shared systems and processes across all our geographies to improve efficiencies and drive up standards globally. To this end we've appointed a global chief information security officer who leads a team of information protection specialists, and technology experts working in partnership with legal and compliance advisers across the business.

In the UK a new system for ensuring all managers and employees have read our policies and any new updates has been invaluable in enabling us to drive knowledge, understanding and compliance with our internal standards, including the extensive global information security policy, which was launched last year. We've also strengthened the induction process to ensure people immediately understand their responsibilities when they join the company.

Our information security teams work in partnership with other business areas to facilitate better ways of working, share ideas and promote innovation. In Brazil we further developed and communicated our corporate security policy and the standard clauses in our contracts to ensure suppliers and clients have adequate security procedures in place.



## New issues and opportunities

Experian regularly participates in public debates and the evolution of legislation that affects our industry. Many of the biggest issues facing us reflect the evolving reality and perception of the ethics surrounding the way data can be used.

One of the biggest issues facing us in Brazil has been our active participation in public hearings with the Consumer Defense Committee to debate the register of positive data, which will substantially affect our activities as a credit protection data bank and digital certification authority. We believe the inclusion of positive data in credit profiles will considerably improve the service we can offer and, ultimately, contribute to economic growth in Brazil.

In the UK the event that brought the issue of data sharing into common public consciousness was the loss of 25 million consumers' details by HMRC. As the loss became public, media coverage overlooked the issue of the potential problem of identity theft. Experian launched a proactive campaign to ensure the public was better informed about simple actions they could take to protect themselves and increased the number of people supporting our free consumer helplines and victims of fraud service to support increased consumer demand.

We have a good relationship with the bodies governing information use in all our geographies, and in the UK this is the Information Commission. This year we were the representative credit reference agency that worked with the Commission and the Home Credit industry to help them agree the standards and processes they should use for sharing data. We are also involved in the UK working group set up following the consultation on the use of non-consensual data, providing a comprehensive representation to the Department for Business Enterprise and Regulatory Reform (BERR).

Government regulation is one element that significantly affects the way we can deliver our services and the standards we keep to; another factor is the performance of third parties, both our suppliers and the clients we supply. In the US, newly proposed regulatory and industry controls are focusing on third party service providers and how they comply with their data protection obligations. Experian continues to take a proactive approach with regards to information security and data protection. We regularly enhance our third party risk management process to help ensure that changes within the industry are appropriately addressed via best practice initiatives.

Supporting our clients is key to us but we balance this with the interests of the consumer. This year we've worked closely with the UK Information Commission and trade associations to ensure that lender application forms are sufficiently clear and informative. In Brazil, we've been very careful in the way we communicate any change in a credit profile to the consumer and although not driven by legislation, allow no more than ten days to elapse after notification before implementing the change.

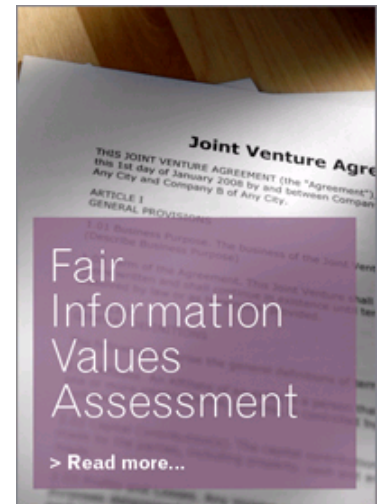
## Fast facts

### ISO standards

We continue to map our security controls in line with ISO 17799 and ISO 27001 in the businesses we own in our major geographies.

### Registrations, awards, appointments and feedback

- Mike Bradford, Director of Regulatory and Consumer Affairs, was appointed President of the Association of Consumer Credit Information Suppliers (ACCIS)
- Jill Stevens has been presented with an award by UK's Credit Today magazine for a lifetime contribution to the credit industry.





## Quick summary

To create social and economic benefit through our products, services and capabilities, balancing commercial benefit with consumer's rights and needs.

At Experian we're privileged to be working in a field that delivers many benefits to society.

While acknowledging this, we would like to do more. In developing our strategy this year we had our products and services in mind when we stated that we aim to:

- Further embed CR principles into normal business processes
- Consider the potential social benefits
- Take account of social risks
- Consider our impact on climate change

We have agreement in principle to include these considerations in our product development processes. This is one of our objectives for the year ahead.

Reviewing our current products against a range of social benefits, many of them fit into the following four categories:

- Facilitating wider and fairer access to finance and reducing fraud
- Simplifying life's financial decisions for individuals
- Making processes efficient and simple, saving costs and reducing waste
- Creating new insights and connections to solve social problems

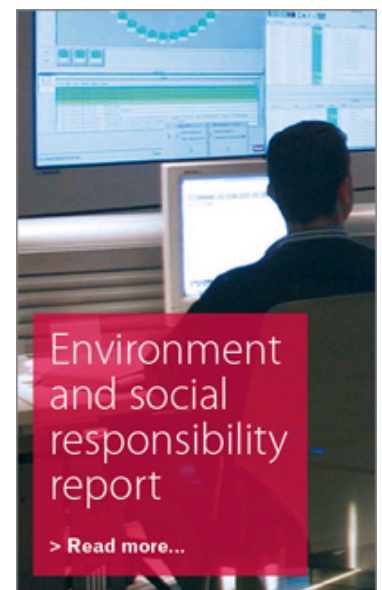
This year's developments included a product aimed at protecting families from the risk of child identity theft and a company report that incorporates both environmental and social performance as well as an economic profile, produced in conjunction with the Global Reporting Index (GRI).

But we are also looking at how we can use our skills and particular knowledge to deliver projects of major and lasting social impact. Our [CR strategy](#) states our intention to look at future trends and examine social risks and opportunities. We intend to:

- Use CR to help us infuse the business with a spirit of creativity and enthusiasm for causes of social importance
- Provide a catalyst for entrepreneurial 'big ideas' that can have a major social impact and produce life-changing results

We are exploring several 'big ideas' including a project to work with [microfinance institutions](#) and will report progress in next year's report.

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## Developments this year

Some of our products have a social application that makes them of particular benefit when used in the Public Sector. They provide a greater depth of analysis of communities and often ensure public services are targeted at the people who most need them, tackling inequality to create a more level playing field. Mosaic, our suite of geodemographic analysis tools, has multiple uses. Last year we were presented with a major industry award for our work using Mosaic Origins with the public health sector.

Risk Triggers is a product that also has some social benefits, offering a warning to a lender that a consumer could be overstretched. The term 'trigger' relates to the way certain consumer behaviour patterns 'trigger' a notification to a lender, when for example a customer misses a repayment for a second time or makes a high number of credit applications in a short period of time. These could be an indication of someone struggling to keep up payments. It has been shown that early intervention can often be the best way to prevent greater overindebtedness. This is a positive benefit for the consumer in the long term but some consumers could feel they have not given explicit permission for such information to be shared. We recognise that a balance could need to be struck in such cases possibly with greater communication at the point of application.

The links below take you to short descriptions of other developments this year with particular social benefits:

- [Three social applications for our segmentation tools](#)
- [Supporting the Third Sector](#)
- [Environmental benefits – three new products](#)
- [Preventing fraud – three customer and one client focused product](#)
- [Unbanked consumers](#)

### Three social applications for our segmentation tools

- Our economic forecasting team used geodemographic data to help the UK Treasury plan the delivery of face-to-face money advice. (Thoreson Review)
- Another use for our segmentation and geodemographic research skills was the partnership with Sport England. Experian has provided an insight to the population's tendency and ability to take part in sport, which is helping Sport England create a comprehensive strategy that will suit all circumstances.
- We're also using our extensive research skills to lead a consortium for the UK Government looking at improving its labour market skills information.

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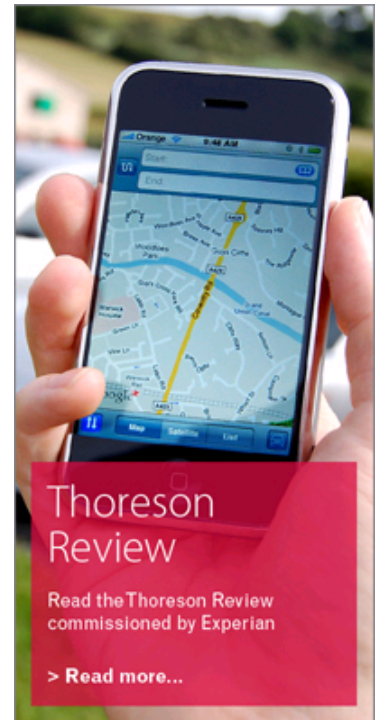
### Supporting the Third Sector (NGOs, the voluntary and charitable sector)

- In Brazil our focus has been on how we can help the third sector gain greater exposure and credibility with those wanting to support them. We have created a Third Sector Entities Report which provides information on the financial stability of the organisation as well as its public certificates and records, structure and purpose. We've also created a 'Third Sector Space' a virtual channel to make NGOs and their needs more visible and that provides free information to support social investors in their decisions. Both enable the social investor to know where to invest time, talent and money.

### Environmental benefits – three products

- In Nov 28, 2007 PriceGrabber UK launched ShopGreen to help UK shoppers with their 'green' resolutions. PriceGrabber, an online comparison shopping service, offers comparisons on the green credentials of a broad range of products, plus tips on leading a greener life and a blog to discuss of ecological issues.  
[www.shopgreen.pricegrabber.co.uk](http://www.shopgreen.pricegrabber.co.uk) and [www.pricegrabber.com](http://www.pricegrabber.com).
- Experian's Automotive business provides information on the provenance of used cars as well as a wide range of financial and marketing services focused on this sector. In response to UK Government pressure to reduce CO<sub>2</sub> emissions we have created an additional element in our Autocheck report which indicates the emission data for used cars to enable people to make an informed choice.
- Serasa's environmental and social responsibility report was developed in 2007 and will be delivered in 2008. The demand for these reports arises from the need of financial institutions to improve understanding of environmental and social risks to their clients. In addition to this, a growing number of companies are requiring a responsible social and environmental position from suppliers.

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## Preventing fraud for the consumer

- Our French business has expertise in cheque and document processing and online storage and last year created an online document storage system for banks to offer their customers. E-safe was developed to help digitise and keep individual consumers' important documents safe – including those that can be used to provide evidence of identity.
- Serasa set up a free service that enables consumers to register stolen or missing cheques and documents through a call centre so that it can be incorporated in its credit report information for a temporary 10 day period to prevent fraudulent credit applications in the consumer's name.
- CardSafe is a similar service in the US that allows consumers to quickly and easily enroll all the accounts on their credit report. If their wallet is lost or stolen, we help them cancel their credit cards, get new ones sent to them, and back them with an identity theft loss guarantee should they become a victim of ID Theft.
- A UK initiative protects consumers by enabling organisations to identify when a prospective customer is providing false or incorrect bank account details for automated payments. 'Bank Wizard' confirms the existence of a UK bank account and matches it to its correct owner.

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## Unbanked consumers

- This year we set up a data reporting relationship with Grameen Bank's Grameen America, a microfinance company set up to provide loans and savings programmes to foster entrepreneurship and financial education among 'unbanked', low income populations. In a pilot programme focused on benefiting women and immigrants in Queens, New York, Experian has provided the mechanism to report the repayment history of Grameen's loans, thereby enabling these borrowers to establish and build credit.
- In a similar initiative, Experian partnered with charitable organisation in the US, Credit Builders Alliance (CBA) to enable small business owners without a credit file to report their repayment history. To date more than 3,000 loans have been reported into Experian by the CBA.

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## Products sorted by social benefit

Reviewed against a range of social benefits, many of our current products fit into the following four categories:

[Facilitating wider and fairer access to finance and reducing fraud](#)

[Simplifying life's financial decisions for individuals](#)

[Making processes efficient and simple, saving costs and reducing waste](#)

[Creating new insights and connections to solve social problems](#)

We have sorted a selection of our main products and services into these categories and added the new products we developed this year that have a particular social focus. Click on the category you are interested in to see short descriptions. For a full overview of all our products and services see [Explaining Experian](#).

# Facilitating wider and fairer access to finance and reducing fraud

## Authentication services

These services enable the instant verification of customer identity thus providing security for those conducting transactions online and at call centres. It gives customers instant answers and enables credit-granters to check security in real time.

## VantageScore

Developed as a direct result of market demand for a new approach to credit scoring, VantageScore combines the collective experience of the three major credit reporting companies in the US: Experian, Equifax and TransUnion. Any resultant consumer score is now directly comparable with any other, with any variations caused simply by data differences, not by the structure of the scoring model or data interpretation. Consumers vouch for it being an easier to understand score. It is independently marketed and sold through each of the three companies and has created a new standard across the US.

## Consumer Credit Bureaus

Experian's Consumer Credit Bureaus help lenders manage their risk and lend responsibly. They protect consumer rights, and by enabling consumer and business borrowing thus contribute to the creation of good conditions for sustained economic growth.

## Small Business Intelliscore

A tool that helps financial institutions evaluate the creditworthiness and potential risk of a small business through a single score making the process of doing business with smaller organisations as quick and efficient as engaging with their larger competitors and so ultimately creating more opportunity for small businesses to expand.

## Car Data Check Services including AutoCheck and Motorcycle Service

Protects those involved in buying, selling, insuring or financing used vehicles from fraud. It confirms the vehicle's identity and any current adverse information recorded against it, such as indications that the vehicle may have been stolen, outstanding finance, details of insurance write off and salvage and flood damage history - which could affect the value or the safety of the car.

## Motor Insurance Database

Enables the identification of uninsured drivers in the UK and provides an effective tool for the police and insurers to tackle the problem. Uninsured driving costs the UK in excess of £350 million and affects the insurance premiums of insured drivers.

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# Simplifying life's financial decisions for individuals

## Direct to consumer credit profile management products

CreditExpert, Triple Alert, Triple Advantage and Credit Manager are all products offered by Experian, direct to the consumer, to allow them to monitor and protect their credit histories, which can help guard against identity fraud. Consumers can track changes to their credit score through daily alerts which indicate credit activity. These changes could be signs of identity theft. There are various levels of service, which offer everything from online educational articles and advice to identity theft insurance and a dedicated fraud resolution service.

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# Making processes efficient and simple, saving costs and reducing waste

## Absolute Movers and similar products

A product for identifying home movers that prevents communications being sent to previous occupiers. This reduces the risk of identity fraud and prevents wasted mailings reducing the environmental impact of direct marketing. Similar products ensure that databases are kept up to date by removing the names of – for example – deceased individuals, and ensuring that relatives are not distressed with unnecessary mail.

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# Creating new insights and connections to solve social problems

## Mosaic Public Sector

Mosaic Public Sector is the UK's first classification focused on the needs of the citizen. It supports better policy decision making by providing a single integrated view of typical citizens combining trend data from various public sources including health, crime, education, criminal justice, local and national government. This helps public sector organisations implement preventative measures for health, benchmark the performance of community services, deliver more effective communications and improve resource allocation at ground level. For example, the police in the UK use Mosaic to identify neighbourhoods at risk of burglary and other household crimes; it is used by the health service in the UK to analyse patterns of exposure to diabetes, teenage pregnancy and heart disease and the UK's fire service uses Mosaic to identify households most at risk of fire.

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## Support and advice

In addition to providing products for clients and directly to consumers we provide a range of support and advice services. Developments this year have included:

### Data dispute console

Introduced this year, the service gives clients instant online access to all disputes raised from consumer queries regarding their data, achieving quicker resolution of consumer disputes and improving data quality. The service is free of charge; clients will only pay for amendments.

### Red Flag webinar

Red Flag rules went into effect in the US in January 2008 as provisions of 2003's Fair and Accurate Credit Transactions Act (FACTA). They require credit-granting institutions to establish procedures to detect, prevent and mitigate identity theft in connection with their customer accounts. Full compliance is required by November 2008. A recent Experian Webinar provided information to institutions interested in learning more about Red Flag rules to help them decide what action to take.

### Victims of Fraud Service

In August 2007 we announced that we had helped our 10,000th individual through our service, which is dedicated to providing expert advice on how to mend the damage caused by fraudsters. We've been running the free service since 2003. Support includes a free credit report, access to a specialist caseworker and regular reports on changes being made to clear the credit report.

### CIFAS

Credit reports contain a wealth of important information that can be useful to a fraudster. We are careful about ensuring we send them out only to the individual concerned. Experian is a member of CIFAS, the UK's Fraud prevention data sharing scheme. When we receive a fraudulent request for a credit report we set up a fraud warning with CIFAS, thereby warning clients so they can be alert to any other applications from the same address. Over the past year we have lodged 423 warnings, which is very high by comparison with our competitors in the UK.

### Debunking Credit folklore

In 2006 our CreditExpert business, Experian's paid for online credit monitoring business in the UK, commissioned research to find out how much, or little, the general public understand the credit rating process. The main findings include the fact that more than 40% don't understand the reasons behind the refusal for a loan. We also provide a wide range of advice leaflets and brochures available through consumer organisations in the UK and Ireland, US and Brazil as part of our [consumer education](#) programme.

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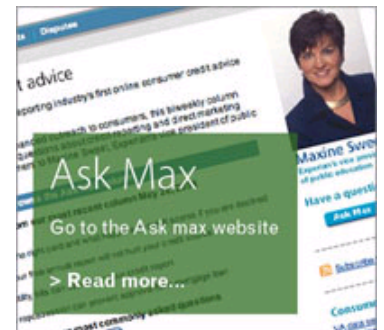
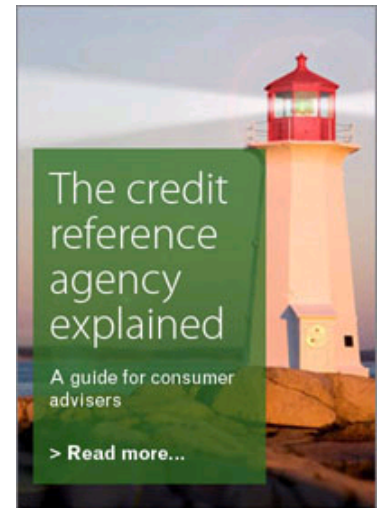
## Quick summary

To inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment.

As a credit reference agency Experian is obliged by law to provide a certain level of service to consumers, but we strive to exceed imposed standards, providing more information and more support as efficiently as possible. We assist enormous numbers of people. During the year our US and UK consumer support teams dealt with over 17 million consumer requests for a 'statutory' credit report. In Brazil, Serasa runs 62 "Citizen Guidance Service" offices across the country and in 2007 answered 9,500 financial questions from consumers and businesses every day. And we're pushing hard to improve our service all the time, for example in the UK, we are expected to respond to statutory applications for credit reports within seven days. We beat this target, issuing them in an average of three days each.

We answer consumer's direct questions – our 'Ask Max' web based column, now in its eleventh year, published 100 additional answers this year – and we produce printed and online material explaining key financial concepts and processes. This year we have revised many of these leaflets to make them more comprehensive and easier to understand. Finally, we work with others to extend our reach, conducting media interviews, sponsoring competitions and programmes to teach financial awareness, and working with consumer groups and money advisers. This year Experian even developed an [interactive computer game](#) to help young people learn how to manage money responsibly.

We also operate businesses targeted directly to consumers. As these businesses grow we canvass customers' opinions about our services and use what we learn to improve. Our UK consumer service CreditExpert, had around 2million visits per month to its website over the year and handled and resolved queries relating to these visits through its contact centre. We ran an opinion survey contacting 3,000 consumers, which resulted in improvements to the view and navigation of our credit reports. A major improvement to our service in the US this year, in response to research and feedback, has been to address the issue of child identity fraud, protecting whole families from the anguish of identity theft.





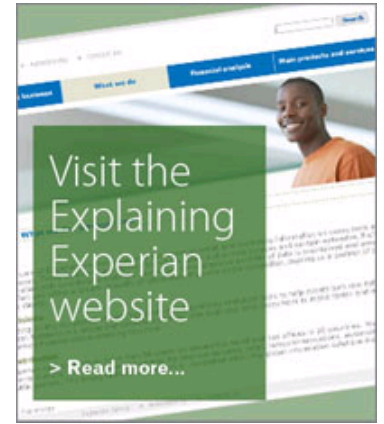
## Background

Over the past four decades we have developed a core expertise in acquiring, processing, managing and operating very large and comprehensive databases. These are the foundation of our consumer credit business. We now operate 15 consumer credit bureaux around the world, maintaining information on over 450 million adult consumers.

Financial organisations share consumer's information with each other via our databases. We help these organisations assess the risk involved in granting credit. Consumers give lending organisations permission to share their details when they sign up to a loan agreement but many are not aware of the role of a credit reference agency in helping them acquire financial services, and we work hard to make this more transparent. We also support consumers by providing a copy of an individual's credit report on request, through our consumer advice and support centres and through various consumer education initiatives.

We also have businesses that provide information directly to consumers, helping them proactively monitor and manage their credit file and providing information around financial transactions to lower the cost of daily living.

To understand more about our range of services, the publication Explaining Experian is online this year and gives a full description of all aspects of what we do.



## Developments in consumer support

Our National Consumer Assistance Centre in the US and UK's Credit Report Help Centre, provide over 17 million statutory reports each year and provide special assistance for victims of identity theft or fraud. In Brazil we dealt with 2.7 million enquiries during 2007, 2.2 million of which were provided by the 'Free of Charge Citizen Guidance Service.' The UK's Credit Report Help Centre team and Credit Expert helpline dealt with over 2 million enquiries in the same period.

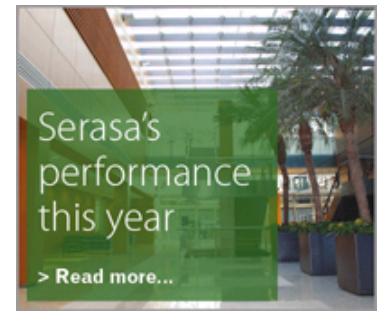
This year, enhancements were made to our Internet and call-automation services in the US to provide easy, self-service for ordering credit reports. Online and automated telephone services were expanded while still ensuring consumers with fraud issues are referred to skilled, trained agents for assistance. In the UK the Experian website features a Learning Zone, which provides consumers with a range of helpful materials including a guide on how to prevent and detect identity fraud.

The Free of Charge Citizen Guidance Service in Brazil was set up in 1986 as a proactive measure, before the enforcement of the Consumer Protection Code. The Service deals with more than 9,500 people and businesses a day nationwide from 62 dedicated service points. The results of a recent user survey showed very high levels of awareness and satisfaction:

The number of queries addressed by the Serasa call centre increased by almost 150,000 during 2007.

Our UK Credit Report Help Centre team continued to operate a free, dedicated service to help victims of identity fraud. Following calls by the National Consumer Council for a national victim support one-stop-shop, Experian and the other credit reference agencies also began alerting each other (in August 2007) to cases of identity fraud so all three agencies could get in touch with the victim to offer support and advice and receive and share monthly updates.

In recent years increasing numbers of consumers have taken an active part in managing their own credit reports. For some this is motivated by concerns over identity theft, while for others it stems from a desire to get the best possible credit rating. These users often require much more than statutory access to their data, and our Interactive businesses have developed a range of added-value services to respond to their needs.



## Consumer education

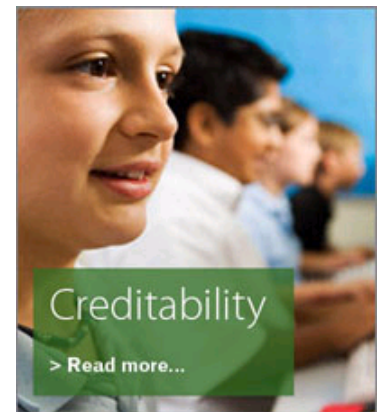
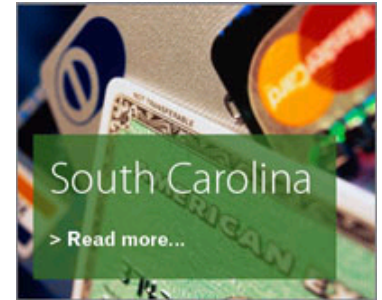
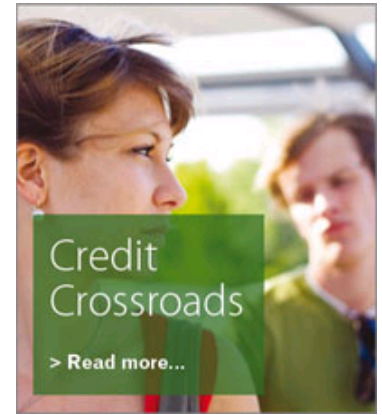
Each year we provide simple easy-to-understand literature for consumers. In the UK we distributed information to consumer advice centres across the UK, including a mail-shot to Citizens Advice Bureaux, through exhibition events and through our Credit Crossroads hotline. Many more leaflets were downloaded in electronic format from our website. In the US we updated our Credit Score Basics booklet to include information about the new VantageScore system and added colourful graphics to make the information more meaningful to consumers. Serasa publishes and distributes the *Citizenship Series* - educational manuals, books and brochures with guidance on responsible credit use and credit law of interest to consumers. There are 12 publications in the series and this year the publication 'Learn your homework to develop education in Brazil' was launched.

We also communicate through influential groups such as the media, government agencies and consumer advocacy groups to dramatically increase our reach. We gave over 200 media interviews in the US alone with a similar active media programme in the UK to help promote and explain responsible credit. We work with third parties such as US State and local Government agencies responsible for consumer protection.

Experian's public education team spoke at national consumer organisation's and client's conferences, including the Institute for Financial Literacy, Call For Action, and the Credit Union National Association in the US. Experian UK worked closely with the Office of Fair trading (OFT), the Home Credit industry and the Information Commission to facilitate the inclusion of information about home credit loans on credit reports, to help promote competition and financial inclusion.

More than 10% of people who checked their statutory credit report in the UK in 2007/8 said they were checking their report before making a credit application. We consider this a direct result of the advice we issue through the various elements of our consumer education programme, to help consumers get credit and at the best rates.

Experian continues to be a strong supporter of national youth education programs. The National Consumers League LifeSmarts program – sponsored by Experian – shares important personal financial knowledge with more than 30,000 middle and high-school aged students across the US. In the UK, Experian sponsors the Young Consumers of the Year national competition (including a round called A Question of Credit, which we help set the questions for) and the Consumer Challenge Quiz, a national consumers' rights competition for young children with special needs.



## Direct to consumer service developments

Experian has a direct responsibility to the millions of people around the world who are our direct customers through our range of services and products collectively called 'Experian Interactive Media.' We need to ensure that they get valuable, efficient products and have an excellent experience when using one of our services.

We provide direct-to-consumer credit services with a range of Internet based products including Triple Advantage<sup>sm</sup> in the US and Credit-Expert in the UK.

We also have a range of services that connect consumers to companies over the Internet (online lead generation). These include LowerMyBills.com which helps consumers obtain better deals on their monthly bills, including mortgages, and ClassesUSA.com which is a free online resource that can assist prospective students in finding degree and certificate programme best suited to advancing their professional goals. PriceGrabber.com is another successful internet based business helping people compare products, services and retailers before making informed purchasing choices.

This year, highlights include:

- Customer satisfaction surveys for Credit-Expert showed that Experian had positive scores when compared to a range of leading financial service providers. Based on customer feedback Experian is working to improve the customers' ability to view and navigate their credit reports and understand changes to their credit report.
- We surveyed customers of our direct credit services in the US. Of more than 1,700 responses received more than three-quarters indicated that the interaction with customer service reinforced the value of the product and more than 55% were satisfied or very satisfied with the customer service experience.

In the US, the Better Business Bureau collates customer feedback and complaints, using them to produce an independent published rating on each company. Our direct credit services in the US, assessed by the BBB, gained a B rating which means: "A good rating that still implies reputability. We believe a company with this rating would generally conduct business and respond to any complaints satisfactorily." We continually strive to improve our rating and reputation by addressing consumer issues expediently and issuing refunds when appropriate. Complaints are researched and reviewed to guide continuous improvement.

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## Fast facts

### Consumer enquiries

In the UK consumers can request their credit report for a nominal fee (currently £2 or £3.50 if requested by phone). We handled over 800,000 related queries: 600,000 by phone and 230,000 by letters and emails.

Brazilian law obliges Serasa to notify consumers when a new credit file or an amendment to a file is created, and last year it sent out 72 million notifications. Brazilian consumers also have access to Serasa's call centre, which handled over half a million enquiries last year. Its *"Free of Charge Citizen Guidance Service"* fielded another 2.2 million queries and issued over half a million official documents (Notarial Certificates or Official Letters).

### Indicators of performance

We measure a number of indicators of the consumer's experience, for example in the US we have a goal that telephone callers should hold for no more than three and a half minutes – against which we recorded 100% success. Similarly, all disputes were processed in less than the 30 (or in some cases 45) days required. In the UK, we are obliged to respond to credit report applications with seven working days and to written credit report queries within 28 days. On average, credit report applications were responded to within three days and written queries were answered within five. The average waiting time for consumers phoning with a query was 1 minute 36 seconds.

### Consumer information

Our guide to preventing identity fraud is available here.

Our full range of consumer information brochures and support lines can be obtained through our regional websites:

UK and Ireland: [www.experian.co.uk/consumer/learningzone.html](http://www.experian.co.uk/consumer/learningzone.html)

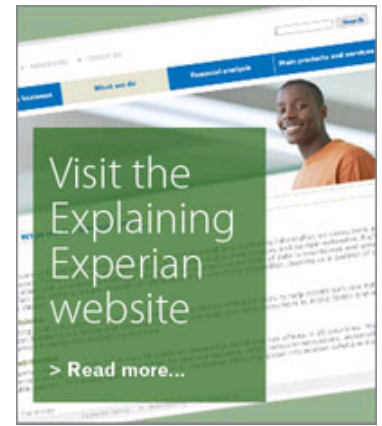
US: [www.experian.com/identity\\_fraud/index.html](http://www.experian.com/identity_fraud/index.html)

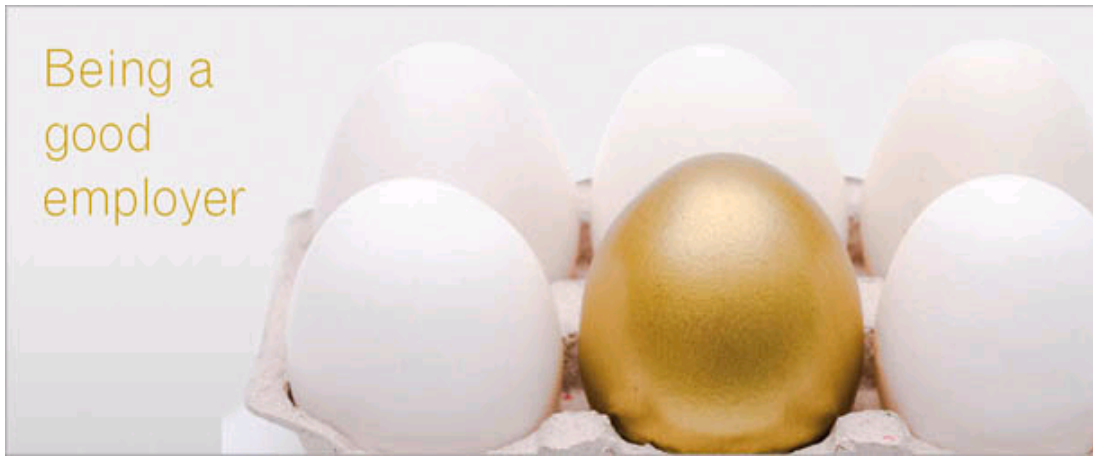
Latin America: [www.serasa.com.br/us/empresa/servicos/servicos\\_guias.htm](http://www.serasa.com.br/us/empresa/servicos/servicos_guias.htm)

### Our full range of services

To understand more about our range of services, the publication [Explaining Experian](#) is online this year and gives a full description of all aspects of what we do.

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## Quick summary

To be a good employer to all, establishing a set of expected behaviours and values, ensuring that everyone working for us is treated fairly, given the maximum opportunity to fulfil their potential and that all our workplaces are safe and healthy

In a knowledge based business like ours, we rely on excellent people, well trained and motivated for success and we recognise that our people management is a key social responsibility.

In the face of tough market conditions this year we've taken firm actions to control our costs which have included making a number of redundancies across some of our geographies. At the same time we have been taking stock of and simplifying our processes, improving efficiency and making savings to ensure we're better positioned when markets improve.

We have concentrated on making sure we communicate as well as possible, improving communication channels and means of two way communications: as well as face-to-face briefings around changes in the business we have redeveloped our US intranet, introduced a new format employee forum in the UK, launched an online newsletter in our Nordic region and created a strong feedback culture through blogs and forums, which was led in part by our UK and Ireland Managing Director.

We've pulled together globally too; our global HR team has developed programmes to help us transfer skills and knowledge across the Group and one to ensure we measure individual performance more consistently in all geographies. Systems are also being looked at on a global basis with a global convergence project bringing together people's records on an Oracle platform to make it easier for our people and their managers to access information.

Policies have evolved and some have been re-launched and re-communicated, including Whistle-blowing which now has an independent, confidential helpline for employees to use if they have concerns.

And we're learning from each other. 'Serasa', the business we acquired in June 2007, has been consistently ranked in the top ten best places to work in Brazil. Two strong contributing factors include their approach to learning and to employing people with disabilities. We are looking at how we can spread some of this excellence.

Finally, we're listening. Our first global employee survey showed us what our people value and what they think of working for Experian. One important finding was that corporate citizenship is one of three strong drivers of employee engagement. We are going to run the survey again in 2009 and will continue to listen, learn and improve.

## Management, strategy and policies

Experian employs 15,500 people worldwide in a huge range of different roles. We rely heavily on the talents, skills and dedication of our people to succeed in our global markets.

We have professional Human Resources (HR) teams in all our major countries, managing employee recruitment, benefits and development. These teams work together in a global structure under our Group HR Director.

There is much work underway to harmonise and simplify our people management and we are introducing a global HR strategy, linked specifically to delivering our business strategy. It is focused on creating global alignment and a culture of people working together and communicating, collaborating and cooperating towards common goals.

In the strategy we recognise that we have concentrated on getting structures and processes right and now need to spend time on developing performance, basing this on results but also values, behaviours and skills. Building employee engagement is one of 12 global strategic initiatives for 2008, addressing three elements:

- How Experian operates with integrity in its internal dealings
- Ensuring people feel it is safe to speak up within the organisation
- How Experian is perceived as socially responsible in its communities

Other initiatives focus on building diversity and improving the global mobility of our teams as well as driving our talent development and management programmes deeper into the company.

The policies we use to manage our business are extensive and necessarily vary to some extent dependent on the country where we operate. This year we have launched 'Policy On-Line' which brought together policies and governance on line for all our people in UK and Ireland.

A key policy introduced through this new software was our Code of Conduct enabling us to refresh the policy and improve people's understanding of it. We also relaunched the diversity and information security policies. In the US a thorough policy review was completed and a communication about the HR policies went to all employees.

In Brazil, Serasa issues six key ethical policies to its employees as they join the company. Collectively known as 'The Serasa Ethical Collection' they cover ethical principles, house regulations, information security, shared values, management principles and corporate citizenship. They are updated and republished as necessary and people are expected to keep them at hand and in mind,



## Diversity

At Experian, we respect, value and welcome diversity in our workforce, as well as in our customers, our suppliers and the global marketplace. We have a diverse workforce where talent thrives and where we continually seek to open up more career and development opportunities for all of our people.

We have comprehensive policies ensuring equal opportunities and fair treatment. Specific information here covers:

[Gender diversity](#)

[Ethnic diversity](#)

[Age diversity](#)

### Gender diversity

Colleague numbers – full time equivalent	Total	Male	Female	% female
UK	3841	2408	1433	37%
US	5577	2803	2773	50%
Serasa	2385	1180	1205	51%
France	2210	860	1350	61%

The table demonstrates the current gender balance in the four principal regions where we collect data. In general the gender split is very even.

Serasa has undertaken a detailed analysis of the differences in remuneration between men and women at each level in the organization to ensure equality and monitors this on an ongoing basis.

### Ethnic diversity

Where permitted under local legislation in the UK and the US, we monitor the ethnic diversity of staff for the sole purpose of understanding how effectively our equal opportunities policies are working. Both cases show a workforce that is broadly reflective of the respective countries' national ethnic mix, with inevitably some small differences due to statistics. Put these two tables next to each other so less scrolling

Ethnicity – US	2007	2008
White	70%	72%
Black or African-American	7%	6%
Asian	15%	14%
Hispanic	8%	7%
American Indian	0%	1%
Hawaiian or Pacific Islander	0%	0%
Two or more races	0%	0%

*Comparison data from 2000 US Census: 75% white, 4% Asian 13% Hispanic and 12% black (Figures don't add to 100 due to the collection process in which people may respond in more than one category)*

Ethnicity – UK	2007	2008
White – British	87%	86%
White – non British	5%	6%
Asian / Asian British	4%	5%
Other	4%	3%
TOTAL	100%	100%

*Comparison data from UK Office of National Statistics, Population by Ethnic Group, 2001: 92% White, 4% Asian, 4% Other*

Serasa has a policy of not collecting such data. Instead it monitors the effectiveness of its policies through employee survey. In the 2007 Survey, 89% of staff agreed that "Serasa offers the same treatment to all employees, independent of gender, race, religion and sexual option" and 95% that "Serasa offers the same treatment to all employees, whether or not they are persons with disabilities"

The collection of data on staff ethnicity is not permitted under French law.

### Age diversity

The age profile of Experian's people is as shown in the table, demonstrating that in all territories the most common age represented in our workforce is 25-39, followed by colleagues in the range 40-55. There are some minor variations between territories, with Serasa having a particularly young team.

	US		UK		France		Serasa		
Age analysis	2007	2008	2007	2008	2007	2008	2007	2008	Total





<25	6%	7%	9%	9%	3%	4%	n/a	17%	9%
25-39	48%	47%	61%	62%	51%	50%	n/a	61%	54%
40-55	38%	38%	26%	26%	41%	41%	n/a	20%	33%
>55	8%	8%	4%	4%	4%	4%	n/a	1%	5%
TOTAL	100%	100%	100%	100%	100%	100%	n/a	100%	100%

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## Addressing disability

All our regions have policies covering our employment of people with disabilities and generally state that the company aims to challenge inequality by promoting equality and valuing diversity. But in Brazil we have a programme which Serasa has been running since 2001, offering professional training and potential recruitment within Serasa to people with physical, visual, hearing and, more recently, learning difficulties.

The number of people with disabilities working for Serasa is increasing (from 92 in 2005 to 106 in 2007) but this is not the only focus and benefit. By spreading the word about the programme and how it works, many more organisations are now offering a similar opportunities and more people with disabilities are finding employment.

In 2007, Serasa delivered four education forums on its disabilities programme for visiting organisations; a total of 1,333 people participated from 99 different organisations. Serasa has been applauded for its efforts and now has a partnership with United Nations Volunteers to help implement the programme in other Brazilian companies.

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## Evolution of the Number of Serasa Professionals with Disabilities

Year	Professionals with Disabilities	% employees
2005	92	4.2%
2006	97	4.1%
2007	106	4.3%

## Serasa – types of disability - 2007

Type of disability	employees
Physical	69
Hearing	18
Visual	17
Learning difficulties	2

## Development and training

At Experian, performance is linked to development and training through the appraisal process and this year we introduced a new global performance planning process that is being delivered across the majority of our geographies. Experian colleagues will be appraised on performance against their personal objectives, and the extent to which they have demonstrated four key behaviours which form the Experian culture:

Our new behaviours are:

- Working Together
- Doing it Right
- Driving for Results
- Making Great Decisions

Another important result of the appraisal is to identify how each employee's career could develop, and any training that would benefit them.

	US*	UK	Serasa†
Days training	7,750	5,760	66,780
Days per employee	1.4	1.5	28
Training investment	\$3.1m	\$4m	\$3.5m
Investment per employee	\$565	\$2,000	\$1,487

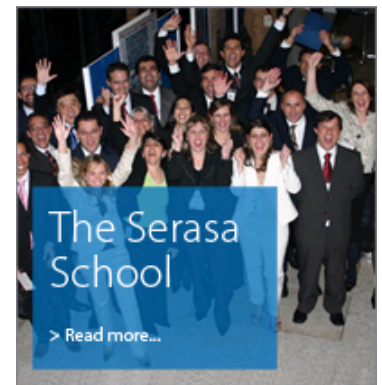
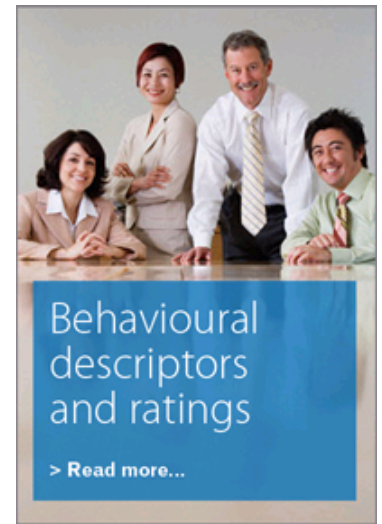
\*does not capture training paid for from local budgets, and is therefore an understatement of the total.

† Captures all Serasa investment in Education, Development and Training

Examples of the type of training we have offered to employees this year are the development of a consistent sales competency framework and assessment system within the Credit Services business line in the UK. In the US we have expanded our leadership development efforts to build skills to support our complex business environment as well as creating robust product training curriculum to equip our diverse sales force to address our client' needs.

We monitor the results of training in a number of ways. We collect participant feedback data on the success of each session: for example in the US the results reflect an average level of satisfaction between 4.5 – 4.8 on a 5 point scale, and Serasa averages 95% satisfaction with training. We also track job promotions and employee moves within the company, seeing such transitions as a good indicator of the value of the training they have received.

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## Health and wellbeing

A key part of our responsibilities is to provide a safe and healthy workplace. Our people are mainly housed in office buildings and the inherent hazard is low. Nevertheless we actively manage and record our safety performance. National legislation in this area differs, and we have no international standard.

In the US, we track our performance with two measures of our workers' compensation claims - medical only claims and indemnity claims). In the calendar year 2007 we recorded 18 medical only claims and 23 indemnity claims against prior year equivalents of 22 and 21 respectively.

In the UK we record incidents under UK RIDDOR (Reporting of Injuries, Diseases and Dangerous Occurrence Regulations) which are broadly accidents requiring employees to take more than three days off work. Over the past four years we have never recorded more than four in any one year.

Serasa records accidents following the guidelines of the International Labour Organization (ILO) and the Brazilian Ministry of Labour:

Year	Accidents leading to absence from work	Accidents with no absence from work	Number of injuries	Injury rate
2004	18	3	21	1.013
2005	2	10	12	0.5566
2006	12	0	11	0.4725
2007	8	0	9	0.6405

We also have active programmes to promote employee health and wellbeing.



## Listening and responding

Colleagues at Experian communicate via a huge range of different media, including; global and regional publications, intranets, face-to-face meetings, information days, webcasts, podcasts and blogs. Surveys of varying size and scale also play their part.

In 2007 we carried out our first global employee opinion survey. Country-specific surveys had been used previously, but this was the first international exercise of its type.

Nearly 10,000 employees took part, providing a response rate of 73%, more than sufficient to draw reliable conclusions from the data and a response rate which is comparable with that of other global organisations. The questionnaire covered 14 different topics and we compared the results against those from other global companies undergoing transformations.

We found that we scored significantly better in 10 of the 14 categories when compared with other companies going through change. Particularly strong scores were seen in local management and change and communication.

We showed a need for improvement regarding our score for employee engagement (64%) and local action plans are focusing on the elements that address this including people's perception of the company as a good corporate citizen, how well people are managed and developed and their view of senior leadership.

We will be surveying again in 2009.

Another global initiative this year was a major programme of communication around our new brand which used a global employee engagement team to develop a communication strategy which involved email newsletters, a desk dropped brand publication, and a new intranet site.



## Human rights and ethics

In the last year we considered how we express our global support for the important idea of human rights. As a global company Experian works within the customs and laws of the countries where we operate. We support internationally proclaimed human rights as stated in the Universal Declaration of Human Rights: we seek not to violate them and where feasible we contribute to making them a reality in our sphere of influence (through our [supply chain](#), as an employer, and our products and services).

The United Nations Global Compact outlines ten principles that businesses should implement in their support of human rights. Serasa is already a signatory and our HR teams in our different regions are considering the ten principles with a view to signing in the new financial year.

Much of our operation is in the developed world where rights are widely upheld by national governments. Similarly most of our 'typical' operations carry with them little or no risk of human rights violations but it's important we consider the countries and the particular rights that require our attention.

We are active in countries that have undergone a rapid transition into the free market, hence the existing national legislations on the right to privacy may still be at a developing stage.

### Of particular relevance to Experian

Rights such as freedom from discrimination and equal opportunities are directly relevant to Experian as an employer and service provider. Due to the nature of our products and services the right to privacy is of acute relevance and Experian finds itself [engaging with governments](#) on the issue of how this right can be fulfilled within a free market economy and the digital age. Some of Experian's products and services, such as [Mosaic Public Sector](#) or credit bureaus, can support the ability of local governments and financial institutions to contribute to the realisation of everyone's right to social security/services and an adequate standard of living.



## Fast facts

### Gender diversity

Colleague numbers – full time equivalent	Total	Male	Female	% female
UK	3841	2408	1433	37%
US	5577	2803	2773	50%
Serasa	2385	1180	1205	51%
France	2210	860	1350	61%

The table demonstrates the current gender balance in the four principal regions where we collect data. In general the gender split is very even.

### Ethnic diversity

Ethnicity – US	2007	2008
White	70%	72%
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### Age diversity

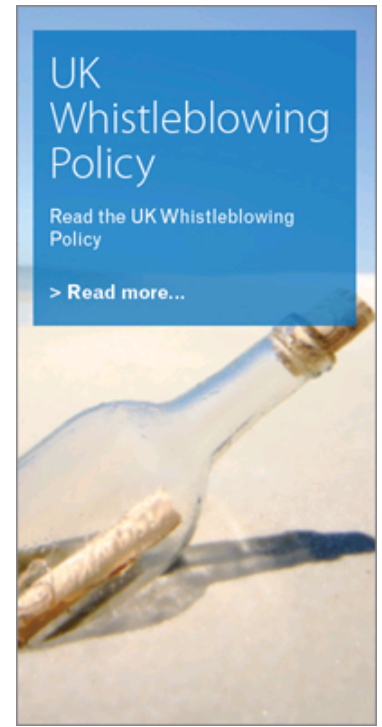
Age analysis	US		UK		France		Serasa		Total
	2007	2008	2007	2008	2007	2008	2007	2008	
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\*does not capture training paid for from local budgets, and is therefore an understatement of the total.

† Captures all Serasa investment in Education, Development and Training

## Serasa Internal Satisfaction Survey 2007 – Summary

Satisfaction reported against:	
Satisfaction on working at Serasa in general	92%
Well being factors	91%
Human development and management tools	88%
Confidence in the leadership system	83%
Work system	91%
Image of the company	99%
Organisational sphere	87%
Organisational vitality	81%

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## Quick summary

To minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming.

Experian is not a major polluter: most of our buildings are offices or data centres, and we don't produce physical products needing raw materials or transport. However, climate change is a real, long-term threat to society as a whole. Taking action now is as much our company's responsibility as that of every individual, and we are not complacent.

Even with the significant increase in the size of our business following the acquisition of Serasa, we have reduced our carbon footprint this year by 6% by implementing a range of measures both centrally as an organisation and through individual employees' responsible behaviour. Our data centres are our greatest users of energy, but we have leaders in charge of these facilities who are proactively reducing our energy consumption by implementing initiatives including server virtualisation and improved cooling efficiency, as well as looking at the green profile of new technology as part of the procurement process.

We now purchase renewable energy for all our data centres in the UK and US and for the whole of the Nottingham and Allen (TX) estate. Our Nottingham sites, other than the data centre, exceeded their 6% energy reduction target by a combination of good housekeeping and staff co-operation and many of our smaller offices in locations across the UK and rest of Europe made simple efforts such as switching off lights and ensuring monitors and chargers were not left in stand-by mode.

Recycling and waste management has also been taken to heart by even our smallest offices with local champions inspiring action.

In Brazil we've [re-launched our supply chain conditions](#) to include environmental standards and have run a workshop for 47 suppliers. In the UK we've worked with regional government to run workshops for local SMEs and enable them to gain environmental certification.

Plans for next year are being shaped by our global policy and the sense of buy-in across the company is growing tangibly.

## Background

Our principal environmental impacts are:

- Energy used in our buildings and the associated emissions
- Fuel use and emissions from employee business travel (road, rail and air)
- The production of general waste at our premises
- Our use of materials in the office environment.

Overall environmental responsibility lies with our Global Director of Facilities, who co-ordinates action worldwide. The facilities teams in each of our regions are then responsible for defining and implementing improvement projects in support of the policy's objectives.

All of Experian's Nottingham, UK sites are accredited to the environmental management standard ISO14001. This systematic approach involves:

- a careful audit of the environmental impacts from the site
- the setting of targets and action plans to reduce those impacts
- defined roles and responsibilities for the targets and actions
- re-audit and follow up to check progress.

The ISO14001 standard is independently assessed and covers sites housing approximately 2,400 people.

We record where we can the impacts of our global travel. The raw data behind these calculations is provided by our travel partners (agents) who arrange rail and air tickets on our behalf.

## Global Environmental Policy

This year we have further developed our environmental policy and gained buy-in on a global basis. The policy is a long term document that guides creation of our annual objectives, which will build toward major achievements.

The normal expectations of compliance with all relevant legislation, voluntary codes of practice, and minimising use of natural resources are expressed explicitly. We are also targeting ourselves to design energy efficiency into new services, buildings and facilities. Experian works continuously to improve the engagement of our people. We expect suppliers and contractors to comply with our standards and we are implementing an environmentally sensitive purchasing policy.

Setting objectives, measuring performance, reporting progress and communicating about our efforts are all covered. We undertake to review the policy annually to ensure we are in line with best practice.

Serasa follows a slightly different approach, currently having its own environmental policy. Its prime objectives are to:

- Contribute toward nature preservation;
- Optimise the use of natural resources;
- Reduce waste generation.

### Our policy summary

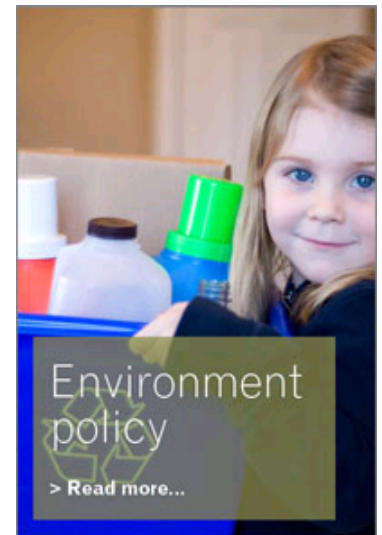
Experian recognises that our day-to-day operations and other responsibilities impact on the environment in a number of ways. We are committed to achieving continuous improvement in environmental performance and to preventing pollution.

Improving our environmental performance in all our operations is a major priority. We will introduce aspects of our ISO 14001 policy to our worldwide estate.

We intend to reduce our environmental impacts through improvements in:

- Energy use / Resource consumption
- Waste reduction, including the disposal of goods
- Recycling initiatives, including office paper schemes
- Business and commuter travel
- Our use of high impact coolants and refrigerants
- Purchasing and contract management
- Selected staff training and communication on environmental issues

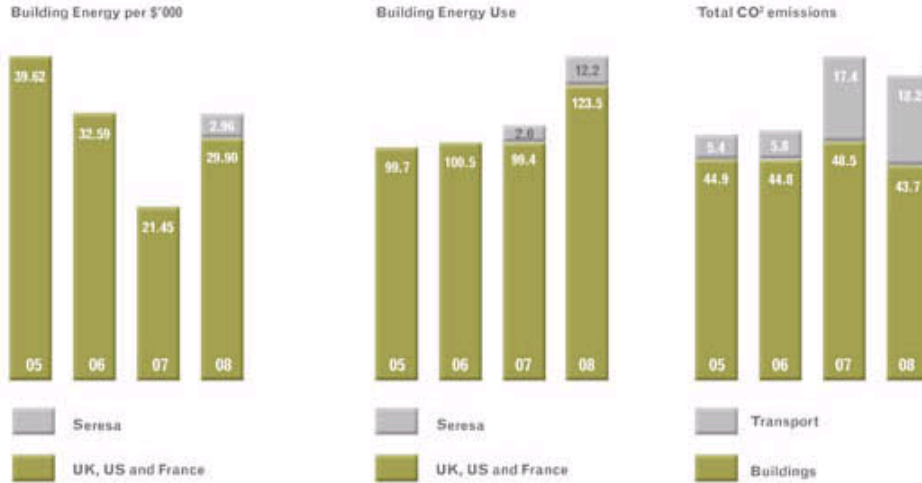
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# Carbon Footprint

There are three main sources to our carbon footprint:

- Emissions from the electricity and fuel we use in our buildings
- Emissions from road travel
- Emissions from air travel



The majority of data refers to the financial year ending 31 March 2008 but in some cases (including the Serasa data) it covers a closely related 12 months (often the calendar year 2007). For some UK sites near complete data has been grossed up to represent a full twelve month total.

This year we reduced our footprint by 6% even with the inclusion of Serasa for the first time. The building energy use (UK, France and the US) increased by 1% but this was due to us including many new, smaller sites for the first time to give a more complete and accurate picture of the total.

One contributing factor to the increase being so small is the increased amount of renewable electricity we buy. Consistent with the current UK Government guidance, we have treated this as having zero carbon emissions. Renewable electricity now represents 22% of all energy used in our offices in the UK, France, US and Serasa.

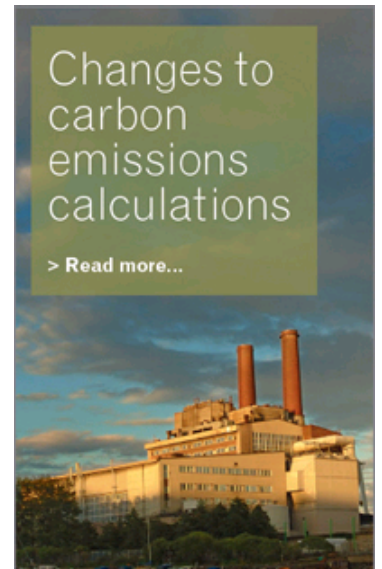
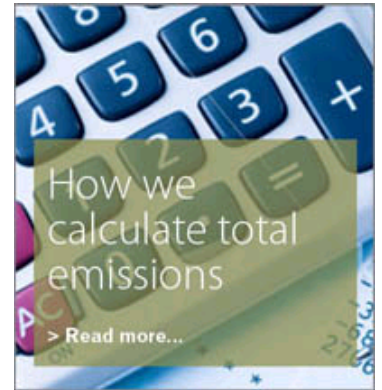
In the US, Experian's Allen, TX facility has been powered since June 2007 by 100% green energy generated by wind farms in the west Texas panhandle. Seventeen percent of the power used in our buildings in Costa Mesa, CA comes from a renewable source. We are investigating the cost and impact of extending similar arrangements to our McKinney, TX Data Center. In October 2007, the UK's entire Nottingham estate switched to 100% green electricity from supplier EDF.

Reducing energy consumption has also been important to us and our data centres have led the way with numerous initiatives. Our UK and US data centres have introduced a programme of server virtualisation to significantly reduce energy demand. Cooling is also an issue. As servers become more compact they create more heat. In the UK, a change to the layout and flooring in the data halls has improved airflow over the hardware reducing power consumption used for cooling. In Allen, TX we are replacing our building chillers and introducing more efficient chilled and condenser water pumping systems. We are also monitoring and measuring the power consumption of equipment to help inform future purchases and buying based on long term energy efficiency as well as price.

For the future, we are investigating the installation of our own wind generators in McKinney and Allen and looking at power management for workstations and thin client computing to save energy on our workplace technology.

Offices have cut energy use, too. In the UK, we have used a voltage trimming system which could help us save 50 tonnes of CO<sub>2</sub> per year. Our offices in Schaumburg, IL have saved 5% on electricity by installing variable frequency drives (VFDs) for the large HVAC motors.

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## Engaging employees

Engaging our people in the climate change debate helps them play a part in carbon emission reduction both in the office and at home. Communication is important, and our data centre managers have begun to use our intranet and blogs to get their message over.

- In the UK we have a network of environmental champions managed by our newly appointed environment officer encouraging more environmentally aware behaviour. Our Nottingham offices exceeded their target for a 6% reduction in energy consumption via a mixture of greater staff awareness and good housekeeping.
- Serasa created the Serasa Quality Group (SQG) in 2006, with employees from various professional backgrounds, to help suggest measures that will reduce the company's environmental impact.
- UK's Eiger (Experian Payments) subsidiary took part in the Switch-off Day in Feb 08 to raise awareness among staff and has created a company Environment web page. Many of our staff across the company now switch off PCs and other equipment at night.



## Eco-efficiency and Waste

We judge our CO2 emissions to be our most significant environmental impact. However, we also actively manage a number of others that are covered by our policy, particularly our production of waste and recycling. In our Nottingham offices these are both included under our ISO 14001 accreditation, meaning that the figures are measured annually with targets set for reduction. Staff awareness campaigns such as 'Bin the Bin' have promoted recycling.

Many of our offices have systems for recycling and recovering waste, including paper and printer and toner cartridges. Staff in our Dublin headquarters have taken the first steps towards instating a clothes recycling programme in support of the Chernobyl Children's International Project (CCIP)

Eiger has reduced dependency on direct mail in exchange for email shots.

Paper sourcing is being addressed in many of our locations. Serasa uses paper that is a mix of 25% urban waste and 75% internal waste for both internal and external communication materials. In the US our Allen and McKinney centres use 50% recycled paper in all copiers and printers. In the UK's offices we have recently switched to paper that uses 23% less energy, 18% less wood and 14% less water in its manufacture than standard 80g.m2 paper.

In the dry south of the US, water conservation is a significant issue, and the offices in Allen have saved over 500,000 litres of water by installing waterless urinals.

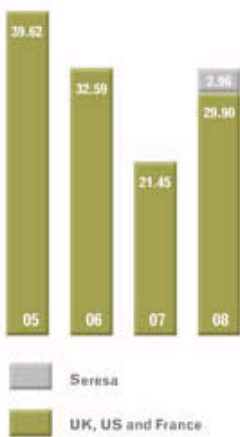
## Supply Chain

Our Environmental Policy lists purchasing goods and services as an important environmental aspect. We have a strong history of supporting suppliers to help them understand and reduce their own environmental impacts, particularly in the UK, where we have worked with the regional government and a local university to run workshops for small and medium suppliers to progress through their own environmental management standard. We are also now vetting the green credentials of current suppliers and making purchasing decisions and supplier selection partly based on such credentials. In Brazil, we've re-launched our supply chain conditions to include environmental standards and run a workshop for 43 suppliers.

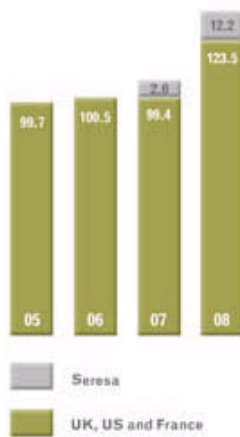
Our work on environmental management is just one aspect of much wider [engagement with suppliers](#) through which we communicate to them our support for [human rights](#) and decent labour and environmental practices.

## Fast facts

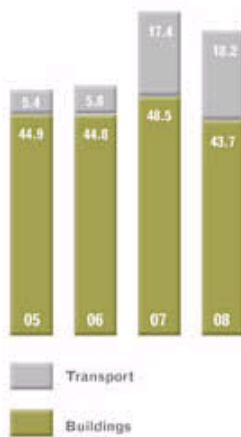
Building Energy per \$'000



Building Energy Use



Total CO<sub>2</sub> emissions



CO2 emissions ('000 tonnes)	Buildings	Transport
2005	44.9	5.4
2006	44.8	5.8
2007	48.6	17.4
2008	43.8	18.2

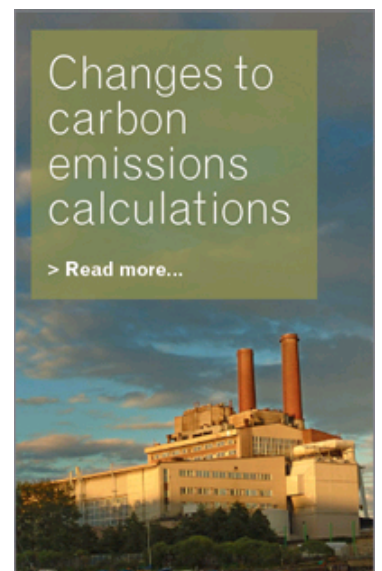
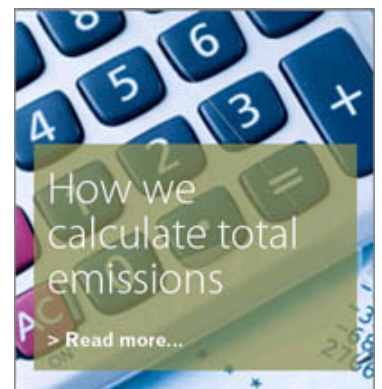
\* CO2 from air travel included for the first time in 2007

Normalised CO2 emissions (Kg/\$1000)	Buildings	Transport
2005	17.8	2.2
2006	14.5	1.9
2007	13.9	5.0
2008	10.6	4.4

\* CO2 from air travel included for the first time in 2007

Building energy use (m kWh)	Normalised Building energy use (kWh/\$1000)
2005	99.7
2006	100.5
2007	99.4
2008	135.7

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## Quick summary

To play an active part in social and economic regeneration in our communities, at a local, national and global level.

This year's message has to be more, not less.

Playing an active part in our communities is in our cultural DNA and so even in a year when trading conditions in some of our geographies have been difficult, we have given more.

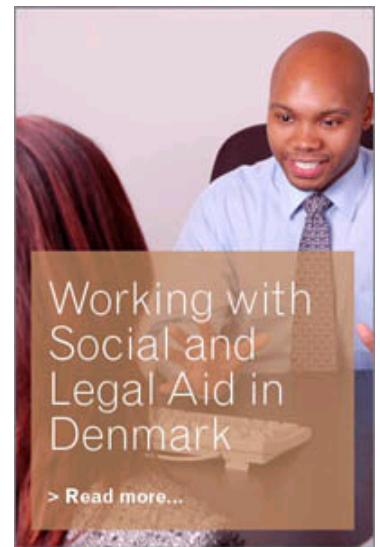
We have asked a lot of our employees this year but many of our key achievements in the community are down to them and their continued dedication. Overall our people have raised more funds than ever before and have maintained similar levels of volunteering. And if you add the amazing volunteering achievements of our colleagues in Brazil, who mobilised 2,551 people on a specific 'Serasa Volunteer Day' we can certainly say we're doing more!

We've reduced our management costs very slightly but we've given more funding direct to community projects, increasing our overall cash giving by over \$300,000 from the UK and US businesses, plus more than \$700.00 from Experian Group plc.

More has also meant more of our people being engaged: we've reached out to new parts of our business, involving new offices in our US Community Involvement Council, expanding our relationship with The University of California, Irvine, and bringing recently acquired companies on board in the UK. For the first time we have also gathered anecdotal data on community involvement in Norway, Denmark, Germany and the Netherlands.

Awards have come our way as a result of more involvement: recognition for encouraging our people to give through payroll giving; 'Big Tick' awards from Business in the Community; and awards for individuals who have excelled as volunteers.

And next year we want to achieve more still; we have defined a [new global focus](#) for major community projects and have started to look at how we can learn better from each other, for example, duplicating excellence in [policies and process in the US](#) and tracking [impact](#) and results using methodology from Brazil and the UK.



## Managing our community programme

Our community programme is efficiently run at a regional level with small numbers of people directing, administering and overseeing projects. There are three strands to the programme that run through all our major geographies: volunteering, financial donations and partnerships that often involve both volunteers and funding.

Volunteering is at the heart of the programme – it's a coincidence but no surprise that a heart symbol appears on both Americas' and Serasa's volunteering T shirts and hats. Volunteering is popular and is endorsed by our management. Employees are encouraged and supported in their volunteering: we source opportunities, provide time off during working hours for local community involvement and support proposed projects with funds. We also celebrate the volunteers who achieve the most: volunteer awards manifest themselves in various ways in all our operations. For example, in the US we reward people who volunteer 50hrs with \$500 for the organisation they work with, in the UK we hold a 'Community Carnival' to celebrate our achievements.

We recognise that through our volunteers taking an active role in our communities, we build a variety of dedicated relationships and that volunteering provides our employees with an opportunity to learn new skills and often become stronger team members. We have clear [policies and documentation](#) that describes how volunteers can gain match funding for projects.

Donations are made to organisations with a recognised official, charitable status, (in Brazil we have been instrumental in developing a service and a register ([Serasa Third Sector Space](#)) that enables NGOs to demonstrate their genuine status and request support for their particular need). We have application processes in place that involve our people in helping make decisions, based on locally developed criteria, and in some countries, [core programmes](#) that organisations can apply for.

### Partnerships

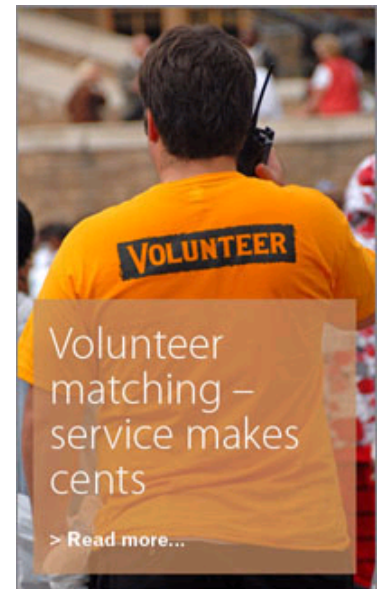
The best situation we can have is when we combine both volunteering and some company involvement in a partnership project with an NGO or charity. In Brazil we've been growing relationships with NGOs through the work of teams of volunteers who are providing their professional expertise. There's a deliberate strategy of investing in the transfer of intellectual capital and encouraging the sustainability of the NGOs and our partnership with them. There is a strict process for the selection of NGOs we work with, based on disclosure criteria and we now have 90 volunteer teams working in almost all regions of Brazil.

In the UK we've done something similar, drawing up a [partnership agreement](#) before we sign up to donate funds which spells out what opportunities there are for our people to engage and how there will be benefits for both parties.

### Experian Group

Local giving is driven by local community needs and the enthusiasm of our people for specific local projects both assessed openly and fairly according to [regional policy](#).

We also give at an Experian Group level to encourage larger projects with a specific focus. The Board approves a level of funding each year within the central budget. The [CR Management team](#) allocates a provisional split of the funds across the regions and the regions submit projects for review that fit with the specific focus.



## Community investment

Experian invests in its communities through a programme of volunteering, charitable donations, gifts in kind and partnerships. The value of our investment this year is reflected in the table below (partnerships involve both volunteering and financial donations).

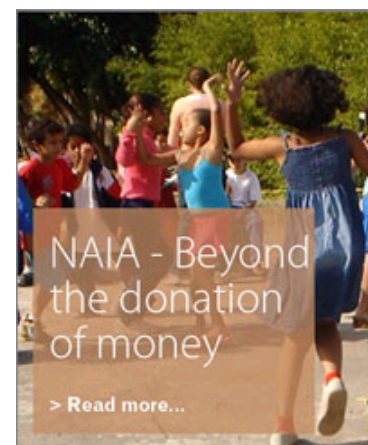
- Overall our giving has increased. Even without the inclusion of Serasa's contribution, the combined US and UK investment of funds was up by over \$300,000, largely due to capture of more data from our Interactive business in the US.
- The contribution of US\$303,000 from Serasa represents a full year's funding, consistent with all the other data reported.
- Volunteering hours were down very slightly in the UK and US.
- Management costs show a slight reduction; as part of the cost savings being made across the UK business.
- We made our first donation of \$737,000 from Experian Group. This was to replace the funding that in previous years has been donated from the GUS Charitable Trust. These funds were dispersed through the regional businesses and a specific project is highlighted here.
- We benefited from some final funding that was granted from the GUS Charitable Trust through our UK and US businesses. The Trust has now closed

## Community Giving

	2008 <sup>1</sup> \$'000	2007 \$'000
Financial donations from Experian subsidiaries	1,202	730
Employee time volunteered	174	157
Gifts in kind	169	332
Management costs	212	222
Funds from Experian Group Limited	737	-
<b>Total from Experian</b>	<b>2,494</b>	<b>1,441</b>
Total as a percentage of benchmark profit	0.30%	0.20%
Total from Experian	2,494	1,441
Employee fundraising	417	212
Donations from the GUS Charitable Trust	141	518
<b>Total value of all giving</b>	<b>3,052</b>	<b>2,171</b>

Total value of all giving as a percentage of benchmark profit 0.37% 0.30%

<sup>1</sup>Includes a full year's contribution of \$303,000 from Serasa, acquired in June 2007.



## Achievement highlights

- Volunteering is such an important part of our programme that we have relaunched it in the UK with 'Experian's Gift to the Community' – means everyone in the UK & Ireland business can now take three days per financial year and use them for volunteering projects.
- In the US it has become a yearly tradition for more than 40 Experian employees from the Costa Mesa and Irvine offices to volunteer through Junior Achievement at our company's Costa Mesa adopted school, Taft Elementary. During JA day our employees volunteer to teach children in the classroom lessons in life skills, business and economics.
- In Brazil, Serasa professionals, their families, suppliers and partners volunteered in a big way. On the same day throughout all their offices in Brazil, they mobilised a total of 2,551 people who worked in 64 different institutions. A total of 795 worked in Sao Paulo and a further 1726 were spread across Brazil taking part in a wide variety of activities from painting and gardening to entertaining and catering. Each activity was supported with funds and recorded on video to be shared with the whole company.
- Partnership projects have been a strong feature of the UK's programme and a number were progressed this year with funds granted in previous years including Keeping on Track, a life skills programme for children from 8- 10 years and a programme to develop specialised diplomas and innovative new qualifications for 14-19 year olds in conjunction with Djanogly City Academy. 'Business In the Community' (BitC) recognised Experian's continued involvement with two, reaccredited 'Big Tick' awards, a national accolade.
- Another City Academy project was announced in Nottingham in March 2008 and Experian has pledged to donate funds, expertise and volunteering support as the project develops.
- And we gave blood! Pints of it! In the US, Brazil and UK our volunteers gave a combined total of over 750 units, capable of saving over 2,000 lives. Experian promotes the blood donor service through our offices and this year was rewarded with a special loyalty plaque.



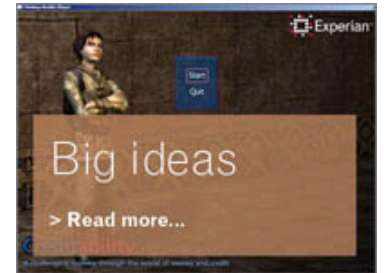
## Project focus

One strand of our CR strategy states that we will focus our community programme on projects that help improve financial management skills and encourage entrepreneurship, especially among disadvantaged communities.

We already support projects that have this focus to a certain extent, for example, in the UK we support Young Enterprise: company volunteers support young people of school age in setting up a business and trading for a specific period. A national competition rewards the best for their business acumen and entrepreneurial potential. In the US we collaborate with many local chapters of the YMCA to support after-school enrichment, youth leadership and development, mentoring and tutoring programs for at-risk youth. And in Brazil we are involved in an award scheme that stimulates academic discussion among undergraduate and postgraduate students on social responsibility and sustainable business known as 'The Future Managers' award.

In future we will look at how we can both improve and build on projects we already engage with but also uncover innovative new partnerships where our skills in financial education and awareness and supporting developing businesses can be used to the full. Our Group funds will support this focus while local, regional funds can be spent on projects of a more diverse nature that encourage employee engagement.

The second strand of our strategy looks at how we intend to create some 'Big ideas' and use CR to help us infuse the business with a spirit of creativity and enthusiasm for causes of social importance. Already funds of over \$450,000 are being channelled into two potential projects which will be further developed during 2008 and 2009.



## Impact

Evaluating the true community impact of what we do is extremely difficult. Our partnership projects set out agreed objectives and we seek to measure and evaluate the projects against these but if we are looking at whether our project has made a specific change in a community it's hard to be absolute.

We can measure some of the outcomes of our projects: funds raised, improved employee engagement, people assisted and awards gained are all valid measures but we have an ambition to measure true impact and are investigating how our business skills can play a part in helping us do this.

### Employee engagement

Our global employee survey listed corporate citizenship as a top driver of employee engagement. This was delivered and analysed before we acquired the major share in Serasa but Serasa's employee survey also found that 95% of employees were proud of how Serasa contributes to the community and that 100% feel the company is 'serious, ethical and complete'.

### Company reputation

Awards gained as a measure of the company's reputation this year include:

- BitC's Big Tick awards for Experian UK's contribution to the economy and community of Nottingham and for raising achievement in young people
- Experian UK's Silver award for payroll giving
- Serasa's award for sustainability: Exame, a prominent business-related magazine for Brazil rated Serasa as among the top 20 most sustainable company models in the country
- FTSE4Good – a ranking created by the UK Stock Market ranking Experian in the top 100 registered companies
- United Way Newcomer Award: Experian's Arkansas office won the UW Newcomer award for raising nearly \$14,000.

### Funds raised

Our section on community investment gives full detail but some achievements include:

- In the UK we held two campaigns to raise awareness of payroll giving and encouraged much greater participation as a result. Our people gave just over £44,000 and we were awarded with a Silver Award by the scheme that runs the programme.
- Through our participation in the 2007 Race for the Cure in Costa Mesa our employees raised \$35,522 in support of breast cancer research and education.

### Number of people assisted by partner NGOs

This is only measured in Brazil at present and stands at 32,757 and more details are in fast facts. We need to evaluate whether it is a useful indicator for us to gather on a global basis.

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## Fast facts

Number of people assisted by Serasa's partner NGOs

	General
Children	8,692
Teens	6,245
Elderly	4,946
Exceptionals	469
Physical Disabilities	3,795
Homeless	1,194
Chemical Dependents	50
Communities	5,675
Families	896
Pregnants	540
HIV Bearers	255
<b>TOTAL</b>	<b>32,757</b>

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# Accessibility

## Introduction

Experian recognise the importance of providing a website that is inclusive and available for all user groups. This page explains:

- our approach to making this website accessible, including what we have done and will do in the future;
- the facilities that we have provided for different disability groups;
- guidance on how to use particular features;
- what to do if you have any questions or feedback for us.

## Approach

The Experian website is being developed to support Internet users who have disabilities. We believe the web pages on the site are in line with RNIB's 'See it Right' accessibility criteria, and meet all of the priority 1 and level 2 criteria of W3C's Web Content Accessibility Guidelines. Any new information added to the site will be compliant with RNIB's 'See it Right' accessibility criteria.

Select the following links to access specific details for:

- [Screen reader/voice browser/screen magnifier users](#)
- [Partially sighted users - changing the font size](#)
- [Colour-blind users](#)
- [Keyboard-only users](#)
- [Changing the style sheet](#)

### Screen reader/voice browser/screen magnifier users

Our navigation mechanisms are accessible by screen readers and voice browsers. In addition, skip links allow the user to by-pass the navigation to the main content and also go directly to the site tools.

Text equivalents of all images have been provided and the relevant page and table header tags inserted.

Alternative mechanisms have been provided where JavaScript is used within the site.

### Partially sighted users - changing the font size

We have provided the facility to change the font size of the text used on our web pages. If you are using Internet Explorer, select 'View' from the menu bar, then 'Text Size' and select from 'Smallest' to 'Largest'. In Netscape, select 'View' from the menu bar, then 'Text Size' and select from 'Smaller', 'Larger', % values or 'Other'.

### Colour-blind users

We have checked the site font and background colour combinations for the different colour-blindness conditions and ensured that items are not referenced by colour alone.

Should you wish to change the colour of text and background by introducing your own style sheet, please follow the instructions in [changing the style sheet](#).

### Keyboard-only users

The web pages on the site have been tested for use in keyboard-only operation. When using the forms or controls for the tools, the keys to use are as follows:

- To select from drop down boxes, use up and down arrow keys
- To select/unselect a check box, use the space bar
- To move forward between links, use the tab key
- To move back between links, use the Shift + tab keys
- To initiate an action button, use the Enter key when the action button is selected.

### Changing the style sheet

Users may import their own style sheet into the website. In Internet Explorer, select Tools, then Internet Options and then Accessibility. Next select any or all of three checkboxes to ignore colours, font styles or font sizes. In the same window, you can change the style sheet by selecting the checkbox that says 'Format document using my style sheet', then simply browse to your preferred style sheet and select *OK*. In Netscape, select Edit, then Preferences and then Appearance. You will then be given a choice of colours and fonts.