

Corporate Responsibility 2009

Welcome to our third Corporate Responsibility report. This site is our full report and you can either download an indexed pdf from the download centre above or browse it online.

The report is structured around the six responsibilities we identified in 2007 as the foundation for our CR strategy and reporting. Three of these; data, products and services and consumers, fit into the category of marketplace responsibilities and we see these as particularly material for Experian.

Please click here to see a message from our Chief Executive, Don Robert.

We address supply chain responsibilities in the section on working with key stakeholders and if you have any comments or a response to our report, you can respond through this section or using the feedback link on each page.



"Doing it right"

A message from our Chief Executive

Welcome to our third report on our corporate responsibilities. It's been a year where we have seen dramatic changes of fortune for many of the groups we are involved with; clients, competitors, governments and charities have all felt the impact of unprecedented economic challenges. But we are holding steady, and have stayed focused. Our report this year is a tribute to the people who, by their efforts, have made it possible for us to continue with a strong market position and to be able to give more, not less.

And indeed we have given more. More time has gone into considering the social, ethical and environmental (SEE) aspects of our decisions. We're building these elements more strongly into our standard risk processes. We're looking more specifically at the consumer viewpoint when we're developing our products and buying and behaving with greater environmental awareness as we develop our data centres and offices.

Our central community funds are now largely focused on projects that provide financial education to vulnerable people and that encourage entrepreneurial skills combined with wise financial planning. And all our five regions are now delivering on this focus, taking up more of this central budget, ensuring we continue to give in line with our profits.

Giving money externally to our communities has been balanced by using another element of this central funding to inspire innovation with a strong social or environmental benefit. Last year we supported a project that is exploring how we can help make microfinance more efficient, with a team in Argentina taking the lead, working with the World Bank. This year we have set aside monies to develop products that can have an impact in the workplace. One will help engage employees in managing their own carbon footprint and the other provide more insight to ethnic diversity.

The most dramatic 'more' statistic this year though, brings my message back to our people, who have almost doubled their work in the community. As you'll see in this report, the hours they have devoted to volunteering are helping us achieve some amazing results and we are duly proud of them, both in the workplace and the community.



Don Robert
Chief Executive Officer

Background to Experian

Experian is a global leader in providing information, analytical tools and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

We employ approximately 15,000 people in 40 countries, supporting clients in over 65 countries. Revenue for the year ended 31 March 2009 was \$3.9bn.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Our corporate headquarters are in Dublin, Ireland and we have operational headquarters in Costa Mesa, California and Nottingham, UK.

The Group reports its financial performance on a geographical basis across four regions: North America, Latin America, UK and Ireland and EMEA/Asia Pacific. Our activities in these regions are grouped into four principal business lines:

Credit Services

Credit Services helps organisations to acquire new customers for credit products, to predict and manage credit risk, and to reduce their exposure to bad debt and fraud. We maintain very large, comprehensive databases that hold the credit application and repayment histories of millions of consumers and businesses. The Group owns 13 consumer credit bureaux and 10 business credit bureaux and we have an interest in a further two consumer and two business credit bureaux around the world.

In consumer credit information, we're one of three providers in the US; the others are Equifax and TransUnion. Experian is the clear market leader in both the UK and Brazil, and has leading positions in many other countries. In business information, Experian has leading positions in the UK and Brazil, and in a number of other markets. Dun & Bradstreet is the only global competitor in this field.

Decision Analytics

Decision Analytics enables organisations with large customer bases to manage and automate huge volumes of day-to-day decisions. Our clients include international banks, utility companies and public service providers, who rely on its predictive tools and sophisticated software to control decision-making at all points of contact with the customer. Experian is the market leader in the provision of credit-related analytics and software in all geographies other than the US, where Fair Isaac is dominant. There is also competition in individual markets from smaller, localised players.

Marketing Services

Marketing Services helps clients to find and retain customers, using the most appropriate channel and message. Experian gathers extensive geographic, demographic and lifestyle information on consumers and businesses. The data is used in conjunction with advanced analytical systems to enable clients to profile their customers, undertake highly targeted campaigns and measure their marketing success rate. In the US, large marketing competitors for traditional direct marketing services include Acxiom and Harte-Hanks. Competition elsewhere tends to be fragmented and specialist, particularly in new media.

Interactive

Interactive enables consumers to manage and protect their personal credit files and to make more informed purchasing decisions. We provide credit reports directly to consumers, together with credit scores and tools for preventing identity theft. We also provide businesses with lead generation by connecting them with consumers over the internet. Our direct-to-consumer, credit information business is the clear market leader in both the US and UK. In the US, competition is provided by Equifax, TransUnion, Fair Isaac and other smaller specialists, but Experian is more than twice the size of any of these competitors. In the UK, competition is provided by Equifax and smaller niche players.

Third party benchmarks

Experian retained membership in the FTSE4Good for the second year running since becoming an independent company. This is an investable index of companies judged by FTSE to meet published criteria in their social and environmental management and performance.

Experian was included in the Dow Jones Sustainability Indices STOXX (European) index in 2008. This index comprises the leading companies in terms of sustainability from the Eurozone. Experian's DJSI report can be viewed [here](#).

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.

Experian was awarded two Big Tick awards from Business in the Community, a UK charity that inspires, engages, supports and challenges companies on responsible business working. Experian was awarded two Big Tick Awards for its work in building sustainable partnerships with schools to the benefit of pupils aged 5-19 years in the UK. The decision to award the Big Ticks was made by a panel of independent, experienced practitioners. Only 39% of applicants in 2008 were successful so it's seen as highly prestigious.

Serasa Experian's business model is seen as one of the 20 most sustainable in Brazil and it won a total of nine separate awards for its excellence as an employer. These included being listed as one of the best places to work in Latin America by the Great Places to Work Institute, Best IT Place to work by Computerworld and first in the 'Psychologically Healthy Companies to Work For' survey run by the American Psychology Association.

In the US, Experian achieved compliant status for 2008/09 with the Payment Card Industry (PCI) Data Security Standards in recognition of our commitment to protecting the confidentiality and integrity of cardholder data and personal data. The PCI Data Security Standards are the result of collaboration between Visa and MasterCard to create common industry security requirements. Other card companies operating in the United States also have endorsed the standards within their respective programmes.

In the UK we became the first Credit Reference Agency (CRA) to be awarded five consecutive superior Annual Review ratings from CIFAS, The UK's Fraud Prevention Service. We are also the only CRA with accredited member status from a 270-strong membership base spanning the banking, insurance, retail and credit card sectors.

In South Africa Experian won the 2008 CIO award for "Best Credit Bureau in South Africa" with specific reference to consumer data and query resolution processes.

Fast facts

- We employ approximately 15,000 people in 40 countries worldwide, supporting clients in over 65 countries around the world. Total Group revenue for the year ended 31 March 2009 was \$3.9bn.
- We have over 100,000 clients across the world, with no single client accounting for more than 2% of group revenue.
- For the year ended 31 March 2009 55% of our revenue came from North America, 12% from Latin America, 22% from UK and Ireland and 11% from EMEA/Asia Pacific.
- For the year ended 31 March 2009 42% of our revenue came from Credit Services, 13% from Decision Analytics, 20% from Marketing Services and 25% from Interactive.
- Our customer base is diverse, with 41% of revenue generated from financial services clients, 18% from direct-to-consumer, 14% from retail, home shopping and catalogue, 5% from telecommunications and utilities, 5% from government, public sector and education, and the balance from automotive, insurance and media, publishing and advertising.
- Globally, Experian has approximately 450m consumer credit records and approximately 35m business credit records.

CR Performance and policies

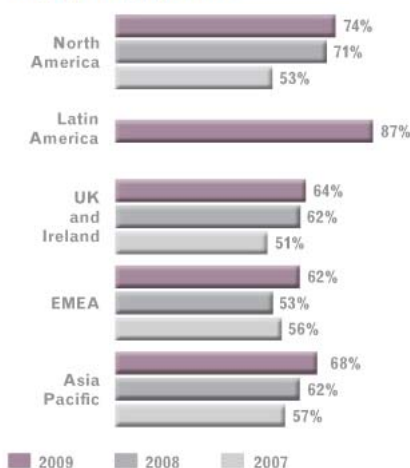
KPIs

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

Our environmental policy was endorsed by the board in 2009 and states that we intend to reduce our impacts. We have set global objectives to achieve an overall reduction in our carbon footprint over the next three years, from April 2009.

Employee engagement was up by 3% when we surveyed in January 2009. Engagement is partly affected by the extent to which our employees believe in the company and the way it operates.

Employee engagement

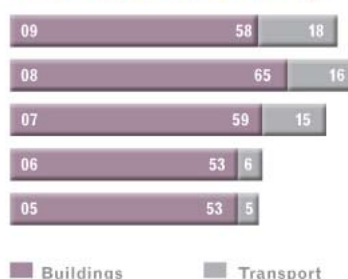


Percentage score calculated by the degree of positive response to a specified range of questions

Score for 2007 is an amalgamation of regional surveys conducted over a two-year period

No comparative data is available for Latin America for previous years

Carbon footprint (000's tonnes)



Where emissions factors have changed, we have applied the most recent factors retrospectively

Data in respect of air travel was included for the first time in 2007

2009 data reflects improved measurement and estimation processes which it has not been possible to apply to previous years' data, consequently 2009 is not directly comparable to previous years.

Policies

There are a range of policies that demonstrate the standards we use in managing the Group. We have grouped those most relevant to CR here but they also feature in each section under the relevant responsibility.

Global Environmental Policy
Global Procurement Policy
Global Security Policies and Standards

US Harrassment
US Ethical Principles
US Bribery Corrupt Practices

UK Code of Conduct
UK Equal Opportunities
UK Young Workers
UK Whistleblowing
UK Right to work in the UK
UKDignity at work

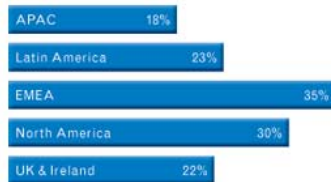
SA Broad-based Black Economic Empowerment Act

Graphs and tables

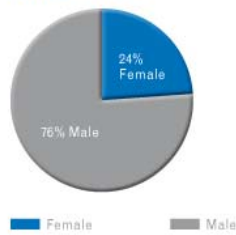
For each of our six published responsibilities we have quantified our performance wherever possible and summarised these facts here. For more details and context please do refer to the section tab.

People

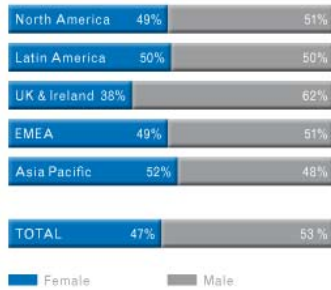
Women in senior management positions - regional



Women in senior management positions - total



Gender diversity by region



Ethnicity: UK & Ireland

	2007	2008	2009
White - British	87%	86%	84%
White - non British	5%	6%	6%
Asian / Asian British	4%	5%	6%
Other	4%	3%	4%

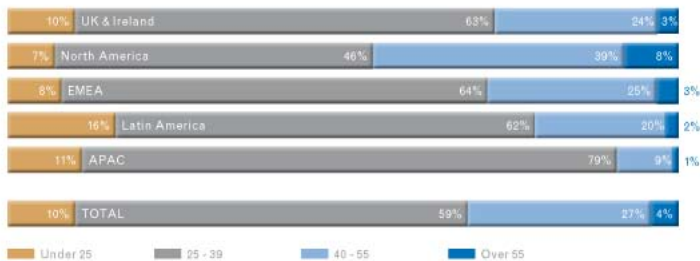
In the UK, ethnicity data is available for 57% of employees (2009)
 Comparison data from UK Office of National Statistics, Population by Ethnic Group, 2001: 92% White, 4% Asian, 4% Other

Ethnicity: North America

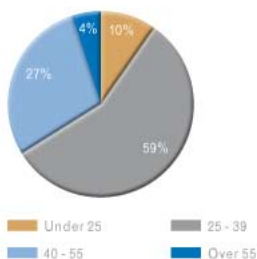
	2007	2008	2009
American Indian or Alaska Native	0%	1%	1%
Asian	15%	14%	14%
Black or African American	7%	6%	5%
Hispanic or Latino	8%	7%	7%
White (not Hispanic or Latino)	70%	72%	73%
Native Hawaiian/Other Pacific Islander	0%	0%	0%
Two or more races	0%	0%	0%

In the US, ethnicity data is available for 98% of employees
 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)

Age diversity by region



Age diversity



Evolution of number of professionals in Serasa Experian with disabilities



Employee engagement



Health and safety – US three year trend

	2007	2008	2009
Medical only claims	22	18	10
Indemnity claims	21	23	17

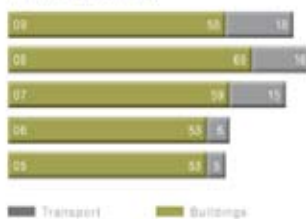
Health and Safety – Serasa Experian

	With absence	No absence	Total number of injuries	Injury rate*
2004	18	3	21	1.01
2005	2	10	12	0.56
2006	12	0	12	0.47
2007	8	0	8	0.64
2008/09**	6	2	8	0.61

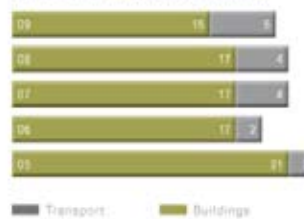
* Injury rate per 200,000 work hours
 ** Prior to acquisition reporting was to calendar year

Environment

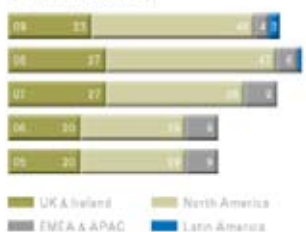
Total CO₂ emissions by source (Thousand tonnes)



CO₂ emissions by source normalised by revenue (Kg per \$1000 revenue)



Total CO₂ emissions by region (Thousand tonnes)

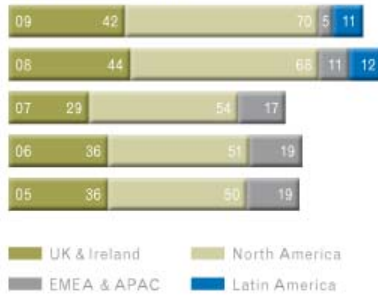


2009 data for emissions from buildings reflects improved measurement and estimation processes, which it has not been possible to apply to previous years' data. Consequently the 2009 total emissions reported are not directly comparable to the reported amounts for previous years. We estimate that for buildings, actual amounts of emissions in 2009 are broadly similar to 2008 levels and that most of the apparent reduction is due to the improved measurement and estimation processes. Emissions from travel have increased by 10% on 2008 levels as a result of the continued globalisation of the Group.

Where emissions factors have changed, we have applied the most recent factors retrospectively to previous years to assist comparability. It should be noted that data in respect of air travel which contributes a significant proportion of our travel emissions was only included for the first time in 2007.

Total CO ₂ (Thousand tonnes)	2005	2006	2007	2008	2009
UK & Ireland	20.1	20.0	26.5	26.7	23.3
North America	28.6	29.1	38.4	46.9	45.6
EMEA & APAC	9.5	9.5	9.3	6.3	4.2
Latin America	0.0	0.0	0.0	1.4	3.0
TOTAL	58.2	58.6	74.2	81.3	76.1

Total energy use in buildings by region (Million KWh)



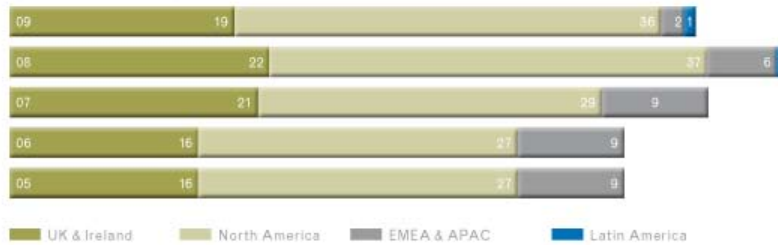
Total building energy use normalised by revenue (KWh per \$1,000 revenue)



Total energy use in buildings by region (Million KWh)

	2005	2006	2007	2008	2009
UK & Ireland	36.4	35.5	28.6	44.4	41.8
North America	50.0	51.2	53.7	67.9	70.3
EMEA & APAC	18.6	18.7	17.1	11.2	4.6
Latin America	0.0	0.0	0.0	12.2	11.4
TOTAL	105.0	105.4	99.4	135.7	128.1

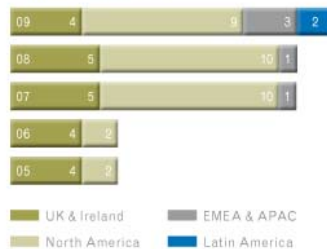
Building CO₂ emissions by region (Thousand tonnes)



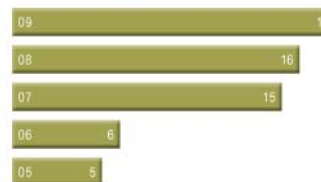
CO₂ from buildings (Thousand tonnes)

	2005	2006	2007	2008	2009
UK & Ireland	16.3	16.0	21.5	21.8	19.3
North America	27.1	27.3	28.8	36.8	36.3
EMEA & APAC	9.3	9.4	8.6	5.6	1.6
Latin America	0.0	0.0	0.0	1.0	1.0
TOTAL	52.7	52.7	58.9	65.2	58.2

Travel CO₂ emissions by region (Thousand tonnes)



Travel CO₂ emissions (Thousand tonnes)



CO₂ from travel (Thousand tonnes)

	2005	2006	2007	2008	2009
UK & Ireland	3.8	4.0	5.0	5.0	4.0
North America	1.5	1.8	9.6	10.2	9.3
EMEA & APAC	0.1	0.0	0.7	0.7	2.6
Latin America	0.0	0.0	0.0	0.5	2.0
TOTAL	5.4	5.8	15.3	16.4	17.9

Community investment

Community investment 2009	US\$ '000s	
	2008	2009
12 months to 31 March		
Financial donations from Experian subsidiaries	1,202	1,012
Employee time volunteered	174	353
Gifts in kind	169	222
Management costs	212	185
Funds from Experian plc	737	937
Total from Experian	2,494	2,709
% of Benchmark PBT*	0.32%	0.32%
Employee fundraising	417	466
GUS Charitable Trust donations	141	423
Total value of all giving	3,052	3,598
% of Benchmark PBT*	0.39%	0.43%

* 2008 PBT restated to exclude French transaction processing activities which are now classified as a discontinued operation

Reporting policies and assurance

When referring to 'this year' in our text throughout this report we mean the year from 1 April 2008 to 31 March 2009.

This year we appointed Pricewaterhouse Coopers (PwC) as our independent assurance providers. Their assurance report, relating to this report (published on 12 June 2009) can be found as a PDF in the sidebar.

This year we have further defined our principles and methodologies which are detailed in the sidebar. Our principles and methodologies for carbon reporting are duplicated in a separate section under Environment

Case Studies - Using and protecting data:

Consumer information security week with a difference

CONSUMER INFORMATION SECURITY WEEK WITH A DIFFERENCE

The 5th Information Security Week reached out to Serasa Experian strategic locations all over Brazil. The presentations were performed at the headquarters in São Paulo with a live broadcast to all branches. There were banners, cartoon characters, screen savers, WebTV, intranet stories and emails to promote the event, and souvenirs such as Hollywood movies, which exemplified situations related to information security, were given as prizes. The main point observed throughout the week was to stress the responsibility of the individual in their use and protection of data and information as well as the importance of maintaining ethics and integrity in handling our data clients.



"We have to make sure everyone is aware of their responsibilities around data and we take these responsibilities very seriously, but we used the cartoon characters and a theme for the week's activities to add a bit of fun and make the message memorable. People are even looking forward to next year now!"

Denise Comerlati Menoncello
Information Security Manager
Serasa Experian

Case Studies - Using and protecting data:

Consumer global enhancements to data protection

CONSUMER GLOBAL ENHANCEMENTS TO DATA PROTECTION

Data security is part of Experian's culture. Our efforts to ensure confidentiality, availability, and the integrity of our systems are endorsed and practiced throughout the company.

In globalising the Information Security function we have increased resilience through a consistent approach and a reduction of complexity. Consolidation in our Information Technology infrastructure has allowed for a more streamlined approach to software controls.

Internal assessment processes have been standardised across each region to improve global reporting and tracking of potential issues. Automation of these processes allows for greater visibility and reduces administrative overhead. We continue to cover a wide area of risk analysis and routinely review activities by our resellers, vendors and clients, internal processes, and new business initiatives.

Setting up our Global Security Steering Committee has allowed for real-time feedback from each region and business on security strategy and the effectiveness of existing programmes. This Committee is responsible for helping to shape information security at Experian and includes senior executives from all parts of the business.

Employee training and awareness on information security remains a top priority. We have recently refreshed our employee induction programme which makes all new employees aware of their responsibilities in protecting Experian and the information we hold. This is part of a comprehensive education programme that includes multiple internal courses on data protection and information management. All employees are required to complete an annual review of proper data security practices and acknowledge they understand the importance of data protection.

Case Studies - Our products and services:

Working with CGAP

WORKING WITH CGAP

Experian is developing a partnership with CGAP (Consultative Group to Assist the Poor), to research the micro-credit sector market and the application of our skills to make micro- loaning more efficient.

Specifically the micro-credit sector needs to collect accurate, timely borrower information and determine the variables that are most predictive in credit cycle management. Analysis from CGAP suggests that Microfinance Institutions (MFIs) are much less cost efficient than mainstream banks, with operating costs typically at 12-15% of assets compared to less than 5%.

Experian's involvement will improve efficiency, reducing transaction cost and risk. We intend to then take this learning and refined product set to mainstream financial institutions to assist them in assessing, developing and entering the Micro-finance market. Ultimately this will result in a win-win situation with organic development of new skills and expertise which can be of benefit to the micro-lenders and the micro- borrowers.

We have recruited someone to lead the project, which has been established in Argentina. The first meeting with CGAP was held in July 2008. Mutual benefits were explored and a project outline established. A detailed offer has been developed to match CGAP's requirements and potential MFI clients identified. Initial discussions have been positive.

Case Studies - Consumer engagement and empowerment:

Consumer champions

CONSUMER CHAMPIONS

In Italy we responded to over 50,000 enquiries, 33% up on the previous year.

Fabiola De Vezzi, Service Supervisor, Consumer's Protection Experian Italy said

"Supporting consumers and helping them solve their problems and questions can be a challenge but I enjoy it. I like to think that people understand our role a little better when they have finished speaking with me."

Lauren Mitchell from our UK Consumer Operations Centre in Nottingham was recently voted Young Customer Service Professional of the Year at the National Customer Service Awards. Lauren, part of the team handling 19,000 customer queries a month, beat finalists from high-street banks and well-known insurance companies to claim her prize. She has been with Experian four years and it is fantastic that her outstanding contribution to customer service has been recognised at a national level.

Case Studies - Consumer engagement and empowerment:

Military advice

MILITARY ADVICE

During the latter half of the year Experian participated in the US Department of Defence Financial Readiness Challenge. We were among the headline speakers at a series of events at military installations across the country. The programs were designed to provide critical financial information, particularly about credit to active and retired military personnel and their families from all military branches: Army, Navy, Air Force, and Marines. Attendance at the events has averaged nearly 200, and Experian hopes to continue this relationship in the coming year.

Case Studies - Being a good employer:

Diversity in the senior leadership team

DIVERSITY IN THE SENIOR LEADERSHIP TEAM

Experian has committed to achieving a more diverse global management team. Although still predominantly white males (78%), the profile of the team is changing as a result of the actions put in place during the past 12 months. We have taken advice on best practice and a number of initiatives are being implemented including:

The Experian Business Network: Primarily a development forum for diverse talent, the Experian Business Network was successfully launched in October 2008 and is one of the key highlights of the year.

The network combines targeted development with active networking for 28 talented female or non-white employees from the UK and Ireland, EMEA and Asia Pacific regions, and includes a mentoring program. Four of the 28 people involved have already been promoted. The programme is being extended to North America during 2009.

FTSE 100 Cross Company Mentoring Programme: Experian is participating in the highly publicised UK FTSE 100 Cross Company Mentoring Programme, which pairs high potential female executives with CEOs or Chairmen mentors from other non competing FTSE 100 companies.

Expert partners review: This initiative has helped us identify and develop 'expert partners' in our global HR team. Those involved in search and selection activities have been asked to commit to providing a diverse shortlist of suitably qualified candidates for all senior leader vacancies placed.

Senior hiring review: As part of the broader talent acquisition agenda we've commenced a review of the senior hiring process to ensure we are as objective as possible and that we look in the widest pool possible to get the best candidate for the job.



"The Experian Business Network has helped me recognise my current contribution and leadership potential, and to build a network so I can work better across the global organisation. The mentoring has ultimately challenged me to take the next step in my career development."

Alison Collins
Corporate Development Manager

Case Studies - Being a good employer:

Our business in South Africa

OUR BUSINESS IN SOUTH AFRICA

Experian's business in South Africa expanded considerably this year with the 100% acquisition of KreditInform, in conjunction with its Black Economic Empowerment partner, Mowana Investments. KreditInform is South Africa's leading provider of commercial credit information and analytics.

Mowana Investments, a black empowered investment group, is a strategic and active partner in the business holding a 25.1% share of Experian South Africa. The partnership further emphasises Experian's overall commitment to Broad-based BEE, which has included a long-term focus on staff and their development.

Broad-based Black Economic Empowerment (B-B BEE)

South Africa's government introduced a Broad-Based Black Economic Empowerment strategy in 2003 and it became an act with a code of good practice in 2004 as part of the need for transformation.

A scorecard is used to measure performance in seven areas including the effective ownership and management control by black people, equality of employment, skills development, procurement practices and the contribution to enterprise development and the socio-economic development of black people overall.

The score is measured on an annual basis and is vital for any interaction with the state and public entities, when we're tendering for business or applying for licenses. The score gives a procurement recognition level which is important because when organisations, private or public, are considering buying from us, the better our recognition level, the higher percentage of their purchasing power is taken into account when calculating their own score.

Experian's score was improved during FY09 from entry level (level 8) to level 6. Following the acquisition of KreditInform, there is a planned programme of projects and focused actions to maintain this rating during the next rating assessment in October 2009. Our target is to gain level 5 recognition by 2010 and eventually a Level 4.

Our employment equity statistics are tracked on a monthly basis but the average for 2008 was : 66% Previously Disadvantaged Individuals (PDI's) and 49% female staff. Experian South Africa actively promotes employment diversity at all levels and this is reflected in the make-up of the executive leadership team – out of a total of 9 senior executives, 2 are black people and 4 are female.

Case Studies - Being a good employer:

A different look at diversity

A DIFFERENT LOOK AT DIVERSITY

One of our Big Ideas has been to use our Mosaic Origins product to help companies understand and manage the diversity of their people. Progressive companies collect this information by surveying employees, which is unsatisfactory for a number of reasons: it is expensive, quickly becomes out of date and often leads to a high rate of non-responders. This last is troublesome since the company never knows whether including the non-responders would have changed the profile significantly. Our big idea is to use the huge Mosaic Origins dataset to allow companies to infer the ethnic origin of their staff from data they already hold – their names. By combining both first and second name, the Mosaic software can 'guess' people's ethnic origin with a very high degree of accuracy – better we think than a survey with its unknown unknowns.

To try this new method we applied it to our staff in Nottingham with the results in the table, which we can compare to the average ethnic mix of the Nottingham catchment. The Mosaic Origins data shows that we have a workforce very closely representative of our catchment. It also shows very close agreement with the data collected via the 'conventional' survey approach.

Case Studies - Minimising environmental impact: US Data Centre energy saving

US DATA CENTRE ENERGY SAVINGS

Late this year we implemented three recommendations in our data centre in McKinney to save energy. The recommendations came from a raised floor cooling study we commissioned with the BICK Group.

The three recommendations and our actions were:

To install barriers underneath the raised floor to block the flow of under-floor cool air to portions of the data center that do not require significant cooling.

We installed barriers underneath the raised floor to block off air flow to areas around power distribution units, remote power panels, the tape silos, and the telecommunications area round patch panels.

To install Koldloks in existing cable holes underneath existing equipment racks.

We installed Koldloks in large cable holes underneath existing telecommunications racks and in other areas of the raised floor. The Koldloks consist of brushes installed inside the cable hole that allow cables through but trap the cold air underneath the floor and do not allow it to escape.

To install Hotloks inside racks where there are gaps between equipment.

We installed the Hotloks inside server racks. The Hotloks prevent the circulation of hot air from the rear of a server rack to the front without being cooled first.

We also made the investment to purchase new chiller plant equipment at our Allen TX location. The equipment should be replaced in the Nov - Dec 2009 and should result in further savings next year.



"Helping Experian to reduce its carbon footprint is not only good business; it is good for the environment, our clients, our neighbours and for our community. We as a company can make a difference for future generations."

Terry Melvin
Director of Facilities,
Experian Americas

Case Studies - An active community member:

Big Ticks

BIG TICKS

Experian won two Big Tick awards from Business in the Community, a UK charity that inspires, engages, supports and challenge companies on responsible business, working. The awards were broadly in the category of building sustainable partnerships with schools for the benefit of pupils aged 5-19 years in the UK.

Stephen Howard, Chief Executive, Business in the Community said:

"I congratulate all the winners of a Big Tick this year. In the current economic climate it is fantastic to see so many strong examples of businesses that recognise the benefits, both social, environmental and to their bottom line, of being a responsible business.

The Big Tick is now recognised as both a valuable and difficult award to achieve. It means a company has demonstrated ways in which they positively make a difference to the environment, their workplace, the community or in the marketplace in which they sell, advertise or trade.

Those who achieve the Big Tick are leading companies, ones that run their businesses aware that they depend above all on the talent, innovation and loyalty of their people. They know that they cannot build a successful sustainable business without constantly showing their commitment to being a better business."

We were recognised by BITC specifically for our long term commitment to two particular projects. One, "On Track" is a programme that forms part of the child's personal, social, health and citizenship education (PSHCE) and is delivered by teachers in mainstream and special needs schools. Developed in partnership with police and education authorities, the programme aims to give children the knowledge, life skills and understanding needed to make informed choices about medicines, drugs and healthy lifestyles

We donated £136,600 to develop the programme, before distributing it free of charge to all schools in Nottinghamshire in 2002. Following this Experian streamlined the production of resource materials for teacher training by developing a web-site and DVD in 2005. In subsequent years we've continued to invest to develop the materials and adapt them for other areas of PSHCE education.

The second award was for our support in the development of an out of school hours study support centre based at a grounds of a major league football club. The Nottingham Forest Study Support Centre was launched in 1999 made possible by an initial donation of £50,000 plus the skills and expertise of our people.

Experian's on-going support of an additional £100,000 over 10 years has supplemented the day-to-day funding from education budgets. Experian also support the centre on a daily basis with a flow of volunteers, some of whom have supported the centre for several years.

The centre has provided study support for over 7,500 Nottingham children. Other educational initiatives using the centre have provided opportunities for another 2,500 local people.

Evaluations by pupils, teachers and parents demonstrate significant improvements in educational attainment, self-esteem, confidence, school attendance and attitudes towards learning as a result of taking part in the study support programme. Research shows that study support centre's raise numeracy ages by 17 months for primary and 24 months for secondary schools.

Our CR strategy and key responsibilities

Experian's aim is to make the business more sustainable from a social, ethical and environmental (SEE) perspective. We developed a framework of six key responsibilities in 2007 and a core strategy followed in 2008, strongly linked to elements of the wider business strategy.



"I think it is critical that we maintain a focus on projects directly related to financial education and entrepreneurship so that the link with Experian is clear. I applaud the environmental policy as I think it is important that we undertake sound environmental practices across the organisation."

Fabiola Arredondo
Non-Executive Director

Experian's particular focus - what is material?

Our framework for reporting follows the well recognised pattern of responsibilities to the marketplace, workplace, community and environment.

We consider our marketplace responsibilities to be particularly material and so include within this heading our consideration of consumers, our responsibility to develop products and services with a strong social benefit and, most importantly, our good stewardship of data. Being a good employer is vital since people are our key resource and linked to this is our relationship with the communities where we are based. Strong environmental management is seen as an essential means of controlling cost and is something we and our people are concerned about, so is increasingly factored into decisions.

Corporate Responsibility strategy and its links to the wider business goals

This was only the second full year of development for the CR programme at Experian as an independent company but the aim is for CR to become second nature and simply part of the way we conduct our business, considering the longer term nature of decisions and our impact on society and the environment.

The CR strategy is focused on making this happen but at the same time supporting business goals, strategy and resources.

Experian's vision of becoming a necessary part of every major consumer economy in the world necessitates growth and, in the economic climate of the last two years, sustainability is an important factor in our development.

The CR strategy

There are three strands to our CR strategy:

- Business as usual, embedding SEE risks
- Big Ideas, supporting innovation, seizing SEE opportunities
- Focusing the community programme

All three strands support the central business vision, helping us achieve growth more responsibly and sustainably.

Business as usual, embedding SEE risks

We continue to embed considerations of SEE risks into our standard processes, including the central risk assessments associated with any business development. This underpins our whole business strategy but also supports our investment in our key resources; our people and our data. As we grow and expand our capacity it's important we take account of society's concerns, whether these are views on employment conditions or worries about personal data and its security.

Big Ideas, supporting innovation seizing SEE opportunities

We intend CR to provide a catalyst for innovative 'Big Ideas'; products or services that can have a major social or environmental impact and really change lives.

Experian's expertise is in providing unique insight and improving decision making. Using these talents in a social and environmental capacity is something we are encouraging through a programme of support and investment for products and services with an SEE focus. In turn this encourages innovation and potentially supports growth in new markets.

Focusing the community programme

We aim to create a focused approach for projects, funded with central monies but retain local flexibility for regional funds to also address local community priorities.

Focusing the global community programme on financial education and entrepreneurship supports business goals, provides long term benefits for consumers and enables our employees to see Experian's contribution making an impact.

Our vision for the future

Ultimately we see the business fully embracing the concept of the longer term and the wider view of society's concerns in its business planning.

The CR vision we have defined has been endorsed by the Board and incorporates risks and opportunities. It also encompasses elements of what's unique about our business and how we specifically can make sure we contribute most to society.

Experian's working population understands the social, ethical and environmental risks associated with the business and standard processes take account of these on a day-to-day basis enabling the Group to create a stronger and more sustainable business model.

The opportunities social, ethical and environmental issues present are regularly reviewed and Experian considers how it can help other organisations become more sustainable with new products and services.

Experian uses its skills, information and expertise to best effect in interactions with its communities and helps them become more self sustaining.

Objectives and performance

Objectives and performance for year ended March 2009

We set targets related to our strategy and we have quantified the outcomes as far as possible.

Business as usual, embedding SEE risks

Objective	Achievements
Further evolve understanding of CR across the Group and embed CR into decision-making processes	<ul style="list-style-type: none"> Regional teams established in two new regions, with all regions now engaged Stakeholder engagement with clients, suppliers, employees, and key external agencies Where not already captured, SEE risks are being built into risk registers

Focusing the community programme

Objective	Achievements
Ensure appropriate proposals resonate with the strategic focus and fully utilise the funds available	<ul style="list-style-type: none"> 100% of central budget utilised All regions took up allocated funds Over 75% of central budget available for community projects spent projects with focus on financial education and entrepreneurship

Big Ideas - supporting innovation, seizing SEE opportunities

Objective	Achievements
Support the process of discussions at a regional level to promote the development of the 'Big Ideas' pipeline	<ul style="list-style-type: none"> Pipeline discussions held Two new projects were identified involving products from the UK's public sector business

Last year we also set ourselves targets specific to our six responsibilities. The detail of the achievements is contained in the summary section of each responsibility and you can reach this by using the link in each heading in the table below.

Progress in 2009	
Objective	Status
Data – further embed CR in data evaluation processes and record and report developments through the year	Achieved
Products and services – further embed CR in product development processes and ensure PR announcements always consider consumer benefits	Achieved
Consumers – create some global standards for reporting consumer satisfaction consistently	Partly achieved
Workplace – gain the explicit endorsement of HR leaders to the UN Global Compact	Partly achieved
Environment – gather data from all major locations and put a system in place to gather data and report developments through the year	Achieved
Community – create a global standard Community Involvement policy and increase levels of employee volunteering	Achieved

Objectives for year ending March 2010

Our strategic objectives have been defined again under the three headings related to the CR strategy:

Business as usual, embedding SEE risks

- By 2011 further embed SEE risks in the risk process and ensure each business unit is addressing them in their risk register
- Express SEE risks and opportunities, challenges and achievements more explicitly and communicate these to all employees

Big Ideas, supporting innovation, seizing SEE opportunities

- Build SEE opportunity reviews into product development processes in at least one region
- Continue to provide funding for Big Ideas and publicise the programme internally

Focusing the community programme

- Evolve the community focus to include an element of sustainability for communities and spend at least 75% of central funds available for community projects on this focus



"We have embraced the concept of SEE risks wholeheartedly; considering these elements makes entirely good business sense. Our goal this year is to further assist the business units in the way they take them into account."

Michele Snyder
Senior Vice President, Global Enterprise Risk Management

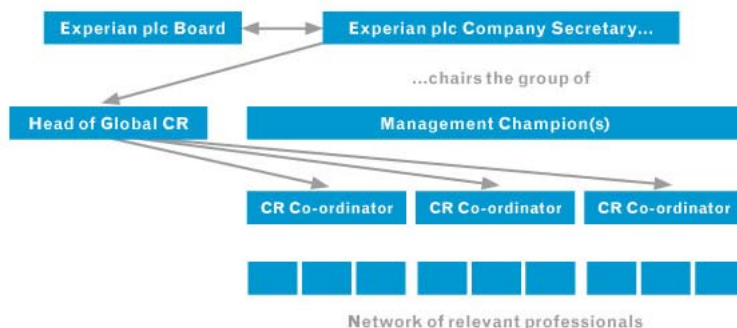
Managing CR

Governance

The CR governance structure we created in 2007 remains in place but is evolving. Our cross-regional CR Management team includes members of our senior management team, including executives with responsibility for HR, marketing and sustainability and executives leading global business lines and regions. The team is chaired by the Company Secretary, Charles Brown and supported and advised by the Head of Global CR.

The Board receives a report on CR progress at each meeting from the CEO, Don Robert and directors are aware of the relevance of this to their duties and responsibilities.

A network of coordinators manages CR at regional level, ensuring data is reported, facts are gathered and communication is managed locally.



"Consumers are at the core of what we do and it's essential we take the views of society into account as we develop our business. I am proud to be part of the CR management team and have taken action in the regions I manage to make sure it's being embedded in our thinking."

Victor Nichols
Experian CEO, UK & EMEA

Developments this year

Governance infrastructure

This year Asia Pacific and EMEA regions have made considerable strides in developing their CR governance infrastructure. Both regions have identified a regional coordinator and, as a result, reported data more fully. EMEA has reported on South Africa and most of its smaller offices for the first time and Asia Pacific reported on offices in China and Australia, the countries where the majority of regional employees are based.

All regions have strengthened their reporting and communication processes and now submit data on a quarterly basis. The UK and EMEA management teams have included a CR related objective in their personal targets for the current financial year.

Targets and data

The Group has invested in a global CR data management system, CRedit 360, and in the year ending March 2010 we will be using it to report more dynamically at a regional and global level. It will also help us set quantifiable targets more easily and measure results regionally.

In a move towards embedding CR as well as providing more meaningful targets, global leaders for four of the six areas of responsibility have been identified and asked to contribute to the target setting process. The remaining two targets are being set by consultation with global forums supporting our community and consumer education functions. These targets will be published on the website by the end of June.

Communication

Employee awareness of our CR programme was identified in our recent global employee survey as an area which would assist with employee engagement and a specific internal communications programme is being developed which we hope will show results in 2010.

Assurance

This year we appointed PricewaterhouseCoopers (PwC) as our independent assurance providers and have retained CR consultants, Acona, in an advisory and support capacity. This separates the two functions and gives us a useful new perspective as we strive to improve.

Working with key stakeholders

Making successful and appropriate use of information is a complex and detailed task, ever-changing as regulations, technology and market needs evolve. We work closely with a huge number of stakeholders to make sure that we understand their perspectives and that we share ours.

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Our suppliers are an important group of stakeholders. We depend on them for goods and services, and we want to be sure that they share and maintain our standards of business conduct. All purchasing is carried out under a Global Purchasing Policy, supplemented by specific ethical and environmental standards.

Experian supports and partners with hundreds of organisations around the world; from industry bodies to NGOs, from banks to educators. We contribute to the development of ideas and regulation, as well as sharing our partners' reach and expertise to help us discharge our responsibility to inform and empower consumers on financial matters.

But ultimately our most important stakeholder group is our people, without whom there would be no Experian. We have undertaken a comprehensive global survey to understand their views in depth and particularly their views on how we measure up as a corporate citizen. Overall we've had a great response rate (84%) which is a very positive message. We've also seen a 3% increase in our people's engagement. Still, there is work to do. We're not communicating our CR strategy and achievements well enough, and we know we could do more to involve a broader number of our people as we set our goals. Steps are already underway in the current financial year to address these issues. We look forward to reporting results next year.



Engaging with our stakeholders is vital. This year we've evolved our direction and strategy with the input and influence of investors, clients and other successful companies. We're putting some new mechanisms for consultation in place in the coming year and we know one audience we need to involve more is our own people.

Charles Brown
Company Secretary

Suppliers

We depend on many hundreds of global suppliers to support our business, providing everything from office equipment to air tickets, data centre servers to professional advice. We want to ensure that our suppliers share our concern for human rights and good ethical standards, and we have taken steps to set out the standards that we expect. Our supply chain principles are based on accepted international norms.

Many of our suppliers are already managing their companies in a sustainable way, and all that we work with sign up to our standards, but we would like to know more to help us find partnership and knowledge sharing opportunities.

We are developing an online survey that will appear on our Group website, initially for suppliers but eventually for other key stakeholders. We hope to gather information on our suppliers' sustainability standards through this simple survey, but also to ask for input on our own priorities.

Supply chain standards

All our worldwide purchasing is covered by a Global Purchasing Policy, which includes the following elements:

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 fulfil 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.

We also have a more detailed set of supply chain principles based on International Labour Organisation (ILO) conventions and other international norms which are helpful in cases where we think there may be a risk of labour rights or other ethical failings. In the UK suppliers are expected to explicitly endorse these principles at the start of a relationship.

In Brazil we have this year created a new standard contract with environmental and social clauses. The programme next year is to ensure that it is consistently and effectively applied. The first steps will be to target any vendors that provide higher risk goods or services.

Supply chain engagement

Having set out our Policy and Principles, we then aim to work with suppliers on key issues. This is done very much on a targeted basis, picking topics and supplier groups that present either an opportunity or a risk. Examples of such engagement from this year are as follows:

- Serasa Experian has established a partnership with INTEGRARE - an NGO founded in 1999 to promote and facilitate diversity in supply chains. INTEGRARE's model is to work with purchasing companies (associates) to promote minority vendors and entrepreneurs, such as African descendants, indigenous descendants and people with physical or mental disabilities. Serasa Experian is working towards enabling its Procurement team to draw on INTEGRARE's vendor's data base.

In the UK, we have defined a group of 139 suppliers, who between them represent 80% of purchases. We are exploring how best to work with them to improve their environmental performance and - as a first step - we are investigating how many comply with the ISO14001 international standard for environmental management.

Regulators and industry bodies

All around the world companies meet to share information and solve problems, and Experian plays an active part in many of these bodies, from working on a new technical standard to organising customer forums to discuss how things could be done better.

- Among our most important stakeholders are the data regulators all over the world – those bodies who set and monitor the standards for our work. We aim for constructive and open relationships with them, sharing our knowledge of successful data protection.
- We talk openly with policy makers – governments and those who advise them – as part of the process of designing the best possible legislation.
- It can sometimes be difficult to work directly with competitors, but in most countries there are trade bodies of which Experian is an active member. This gives us chance to share information, and many of those bodies involve not just competitors but customers, too.
- We play an active part in setting standards, for example in Brazil employees participate in a specialised forum of a Brazilian technical committee (a member of the Joint ISO/IEC Technical Committee) to discuss and contribute to information security international standards.

Charities, NGOs and educators

One of our responsibilities is to inform and empower consumers, raising standards of financial awareness and literacy. Over a long period, we have developed close relationships with third parties to help us do this. By working with others in this way we can expand our reach, get the best possible expertise and make our work much more effective. Some examples are:

- National Debtline (NDL) – we support the UK’s national debt advice safety-net for indebted consumers. About 10% of NDL’s callers receive consumer credit advice.
- The Money Advice Liaison Group meets bi-monthly in the UK - bringing together lenders, money advice organisations, debt collectors, government departments and agencies, credit reference agencies and any other organisations involved in credit and debt in the UK.
- The Citizens Advice Bureau (CAB) is a UK network of independent advice provision on all aspects of modern life including debt and money matters. Experian has a long-term relationship with CAB and Money Advice Scotland, a similar organisation in Scotland. In the US Experian supports and participates in a number of national consumer advocacy and consumer protection organizations such as the National Association of Consumer Agency Administrators (NACAA), Call For Action, and the Consumer Federation of America to help them share accurate, vital financial information with the consumers they touch.
- Young Consumers of the Year Competition and Consumer Challenge Quiz are both run by the Trading Standards regulator in the UK to raise the profile of consumer finance issues. Experian is actively involved in both.
- Educators are an important partner for us. Serasa Experian has supported the Inaugural Business Administration Class at Faculdades Trevisan (University) and continues to be involved in many universities across Brazil. In the US Experian continues to be a strong supporter of national youth education programmes. 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.
- Experian supports the US Department of Defence Financial Readiness Challenge, educating thousands of US soldiers and their families at military bases across the country about credit and credit reporting so that they can make better financial decisions.
- Relationships with national financial education organisations are also very important in North America, the UK and Brazil, and help Experian extend financial education by providing crucial knowledge to educators who can share it with their students. In the US Experian strongly supports organisations such as the JumpStart Coalition for Financial Literacy and the Institute for Financial Literacy, providing education materials, financial assistance, serving as corporate advisors and as speakers at national events.

Clients

Our client companies are many and varied, in every sector, and we work closely with them, collectively and individually, to share our expertise and perspectives on matters of concern to society that arise from our industry's focus on data.

We are regular participants at conferences, where we speak on data protection, positive data and financial information (among other topics). Examples from businesses that have become part of Experian recently include:

- The Congress of Credit Cards in Brazil for executives of companies related to the card industry and financial sector in general,
- Event Itaú for Investors for potential foreign investors in Brazil, and
- A Consumer Credit Conference for Krediidinfo customers in Estonia.

We are also in regular dialogue with clients through our own events and are seen as thought leaders in fields such as identity theft, fraud and intelligent but safe and ethical use of data.

Finally, we interact with clients directly on CR issues when completing their tender questionnaires and we cooperate through initiatives such as the Carbon Disclosure's supply chain project to share our own information.

People

Ultimately, our most important stakeholders are our people. Two-way communications are a natural and essential part of our day-to-day operations; management briefings, email, intranet sites, team meetings and even just conversations in the corridor all have an important role to play. In recent years we have supported these methods with a global survey, giving every one of our people the chance to respond anonymously to a detailed questionnaire testing their views on all aspects of working for Experian. The survey is administered on-line and available in ten languages. It is designed and administered by an independent company, which allows us to compare our results with those of other companies collected over many years.

Almost 12,000 of our people took part in the survey in January 2009, a response rate of 84% compared with last year's participation of 73%. This year's level of participation was consistent with a high performing company that runs regular surveys. In almost all areas of the survey we recorded improvements in our people's responses over the previous year, and our scores were ahead of the financial sector 'norms' in most areas. Our long term objective is to match the highest performing companies surveyed, and, although we have some way to go, this year's scores took us well on the way. In particular:

- Scores increased significantly on 88% of questions and all 14 categories in the 2009 survey;
- Many of the positive increases reflect satisfaction with arrangements at a local level: local management, teamwork, resourcing and performance management;
- Comparisons to all external norms have improved, especially the Global Financial Services Norm, and reveal a much more established business, well up with its peers.

As with any survey of this kind, much of the value is in highlighting what we need to work on next year. Our people asked us to simplify decision making and concentrate more on talent management among other areas.

Our responsibility

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 the high standards of integrity.

Data security is part of Experian's culture. Whether it is implementing secure application development, or changing passwords regularly, or simply locking your screen when you get up from your desk, Experian's people understand the importance of data security. Confidentiality, availability, and integrity are our watchwords.

This year we have further globalised our Information Security function, increasing our resilience by creating a consistent approach, simplifying procedures and instructions. Setting up our Global Security Steering Committee has given us a better insight and feedback from each region and business on the embedding of security strategy and the effectiveness of existing programmes.

Employee training and awareness on information security remains a top priority. Education, training week long programmes, email campaigns and, in Brazil, even cartoon characters, have all played their part and we make it a requirement that employees complete an annual review of data security practices.

Regionally there has been a focus on supporting the growth of our business both in reviewing information security risks and implementing robust infrastructures as we expand with new credit bureaux.

As well as making sure our data is secure, we play an important role in ensuring consumers' best interests, as well as those of the business sector, are considered as country legislation governing data evolves. We've detailed developments in this section in Italy, Brazil, South Africa, Spain and India but our involvement is world-wide, in every country where we have a significant presence.

In recognition of our standards we've also won awards and industry registrations including a fifth consecutive year award from CIFAS, the UK's anti-fraud body and the Payment Card Industry (PCI) standard in the US.



"We have to make sure everyone is aware of their responsibilities around data and we take these responsibilities very seriously, but we used the cartoon characters and a theme for the week's activities to add a bit of fun and make the message memorable. People are even looking forward to next year now!"

Denise Comerlati Menoncello
Information Security Manager
Serasa Experian

Background to the way we manage data

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

People

Our information risk management and protection organization is led by a global chief information security officer, and a team of information protection specialists, information technology experts, program managers, and legal and compliance advisors who are among the leaders in their field. Together, they implement processes and technology that allow for cost-effective protection of information while balancing risk and expense.

Our internal training capabilities allow us to continually develop, educate, and train our staff. Where legally permitted, we perform background checks on all individuals who have access to sensitive information. These checks may include criminal background checks, financial checks, and reviews of previous employment references. Upon hiring, each Experian representative signs proprietary information, non-disclosure, and invention agreements.

Experian ensures that appropriate separation of duties exists among the staff, including access to systems and networks. Access is granted to only approved individuals based upon business need. Duties are assigned in such a manner that a person does not have the opportunity to conceal their errors or irregularities.

Data

The importance of protecting data under the stewardship of Experian is embedded within the Experian culture. All staff including employees, consultants, contractors and temporary workers are trained in how to properly classify the data they are collecting, storing or exchanging with business partners, customers, third party service providers or employees. Data classified as confidential or restricted is protected in a variety of ways that meet the control objectives outlined in the ISO 27001 framework as well as with all applicable regulatory and industry requirements.

Executive and senior management actively participate in setting goals and promoting the data protection programme 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.

Network security and intrusion detection

We monitor inbound and outbound connections for signs of known threats and anomalous activity, and take action based on identification of improper traffic.

Firewalls and intrusion detection devices protect entrance to Experian's network. The internal network is divided into security zones providing additional layers of protection. Access to the production systems is granted on an as-needed basis and is monitored for any possible abuse or unauthorized users.

Experian protects our telecommunications system and any computer system or network device that is used to reduce the risk of infiltration and access penetration. We maintain state-of-the-art firewalls and provide general maintenance and monitoring of firewalls. We strictly monitor and approve all firewall rule set changes and provide monitoring of firewalls in order to identify attempted security violations.

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.

Vulnerability and threat management

In addition to Experian's three-tiered virus protections, Experian's security operations group continuously scans our network and systems for vulnerabilities. We have security standards for configuration of our systems devices that are maintained by our professional system administration staff.

Access control

Experian implements the latest measures to restrict electronic access to our systems to only authorised personnel who are subject to nondisclosure agreements for the protection of sensitive information. We ensure that all personnel who access or submit material to our systems are uniquely identified and authenticated. We enforce the principle of least privilege so that authorised personnel only have the level of access to our systems required to perform their job functions in providing services to them.

In addition to application, database, or operating system level access controls, we encrypt data (as required by regulation, our client contracts, and our corporate data protection policies) using strong, industry-standard encryption technology when not under the strict controls of our host systems.

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 when transmitted over open networks.

Physical security

Experian's data centres are protected by a 24x7 manned security operation. Security officers patrol the site, ensure that all appropriate and established security measures are followed, and monitor and record closed circuit cameras. The cameras provide surveillance of the interior, parking lots, and all perimeter areas. Building access is controlled through the use of an electronically coded magnetic-striped badge system. There are specific access levels controlling restricted areas that are approved only through senior management.

Access to secured areas within our facilities, such as data centres and telecommunications areas, is restricted to authorized personnel on an as-needed basis. These areas are protected with entry controls such as video surveillance, locks, magnetic swipe cards, proximity card readers, and biometrics readers. An audit trail of access is maintained and regularly reviewed.

Building and work site security

Our facilities use access control systems to protect main entrances, computer rooms, print centres, tape libraries, and general offices. The systems use a completely distributed database. All card information, time zone information, relay control information, and alarm point monitoring information is loaded into system memory. The unit is standalone, with no dependence on any other equipment.

Guard stations and a card reader entry system are located at entry points. Cards are required to enter internal areas. Permanent badges are issued to all employees and must be worn when on the premises. Visitors are required to sign in and are issued temporary badges.

Data centres

Only authorized personnel with magnetically encoded card key badges can enter the data centres. Card key locks, which are installed on all doors to the data centre, are electronically activated based on insertion of a correctly coded card key badge. All card key badges are inventoried and controlled by Operations management. Lost or stolen cards are reported immediately and, if necessary, all locks are re-coded and new badges are issued. All locks are changed and badges are reissued at intermittent intervals to complete the card/code security cycle.

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 Experian's internal network.

Developments in systems and policy

Our global approach to Information Security has established deeper roots this year; we've simplified processes to help our people comply with standards and refreshed and reissued a shorter version of the global information security policy. See the case study in the side bar for more details.

Alongside this reissue we've coordinated communication campaigns across our regions to make sure our people are aware of their responsibilities. Articles on intranets, compulsory computer based training and 'Information Security Week' events have all been used to improve people's awareness and knowledge. An example from Serasa Experian is shown in the side bar.

We've implemented operations across the majority of our regions during the year to ensure data on laptops and desktop computers is as secure as possible, installing cryptography software and upgrading our internet security with improved intrusion prevention systems.

Ensuring that clients' and third parties are aware of their responsibilities and act to comply with our standards has been another important emphasis. In South Africa, where we expect the credit providers we work with to comply with our encryption standards, we're working with the Credit Providers Association (CPA, the Regulator appointed under the SA National Credit Act) so that standards are improved across their whole membership. We have appointed a specific manager to lead this important initiative.

In Brazil we have included protective clauses regarding system security in our suppliers' standard terms and conditions and we encourage and educate suppliers and clients in how to improve their security measures.

The US has been active with clients and resellers for some time. Compliance investigators work closely with them to make sure they understand and comply with our standards and we have this year established "RIP3A", a Reseller Independent 3rd Party Assessment programme, which helps us gain greater visibility of third party environments and manage risks accordingly.

New issues and opportunities

This year the new issues are largely related to our growth and the social issues we face as we develop our business. We're continuing to establish ourselves in new regions and in the more established regions we're educating and advising our different audiences and involving ourselves in legislation regarding the new and different use of personal data as described below.

Growth in new regions

A major development this year has been the first stage of a new business in India. We have been granted a license to develop a credit bureau after a long period of negotiation and consultation working with the Indian authorities. The business is only in its infancy but we are using some of our most experienced staff and ensuring that high standards of information integrity, security and access to personal data are ingrained from the outset. We are also taking steps to support the education process around responsible use of credit, beginning with an association with a school in the slums of Mumbai. As our business develops we intend to start tackling mainstream financial education issues for the wider population.

Access to new data

In both Brazil and Spain, the use of positive data is the issue of the day. Negative information, for example on loan defaults, is useful but a capacity for providing and sharing positive information, for example, provides many benefits for consumers, the lending organisations and the overall economy of a country. Faster more accurate lending decisions are made, risk reduced and consumers are able to influence decisions more openly and easily.

In Spain our business has been established and well respected since 2002 and has been involved in discussions with national authorities around the issue of positive data. In December 2007 legislation changed and, since then, Experian has been developing its infrastructure for a positive credit bureau with a view to launch in June 2009. The rights of the consumer have been fully taken into consideration during this development and information will only be included in their credit profile with their permission. Our global information security standards and management practices have been adopted locally and consumers and financial institutions will benefit from our experience of running similar bureaux in countries world-wide. We have provided information in our public announcements about the benefits of positive data inclusion and as the bureau is launched we will begin to provide targeted education material for the consumer.

Further regulation regarding the use of positive data in Brazil has been passed by their government's House of Representatives. There are several more steps to be taken before the regulation becomes legally binding, making the sharing of data easier. We featured a case study in last year's report and have been working to educate consumers in Brazil about what is meant by positive data, providing material in the media and through our own offices and contact points. This year we have also been providing information for clients, analysts and investors.

Using data for different purposes and compliance with legislation

Brazil's federal government is also considering the introduction of a citizen identity smart card. Serasa Experian has effectively participated in public debates about the project, lobbying to inform government and society about the advantages of including Digital Certification in the card, allowing the use of this ID for authenticating digital transactions which could considerably reduce the rate of online fraud.

In Italy we have been working with the Ministry of Economy and Finance for some time, helping them build a fraud prevention model as part of a project of law that the Italian parliament is currently examining. The public fraud prevention office will eventually administer the system and be able to help us verify the identity of consumers for our clients, reducing fraud and identity theft. We have been lobbying to encourage the use of this system for not only banks and financial institutions but also utility and insurance companies.

We continue to work with governments and legislators in all our regions on the development of data protection measures. In South Africa we engage with the Regulator appointed under the National Credit Act; the Credit Providers Association and the Credit Bureau Association, a voluntary association of credit bureaux and the Credit Information Ombudsman. Two members of the Experian executive (MD and Head: Consumer Information Services) serve on the CIO council and Experian won the 2008 CIO award for "Best Credit Bureau in South Africa" with specific reference to consumer data and query resolution processes. While data protection is currently not legislated in South Africa, the 'Protection of Personal Information Bill' is expected to be passed into law in July/August 2009. We have proactively addressed many of the elements regarding information and data safety in alignment with Experian's global focus on global information security and have taken the lead in the South African marketplace in ensuring that all movement of data between data providers and bureaux is secured and encrypted. We will continue to focus on data security to ensure we fully comply with this legislation.

Achievements and awards

In the US, Experian achieved compliant status for 2008/09 with the Payment Card Industry (PCI) Data Security Standards in recognition of our commitment to protecting the confidentiality and integrity of cardholder data and personal data.

The PCI Data Security Standards are the result of collaboration between Visa and MasterCard to create common industry security requirements. Other card companies operating in the United States also have endorsed the standards within their respective programs.

In the UK we became the first Credit Reference Agency (CRA) to be awarded five consecutive superior Annual Review ratings from CIFAS, The UK's Fraud Prevention Service. We are also the only CRA with accredited member status from a 270-strong membership base spanning the banking, insurance, retail and credit card sectors.

In South Africa Experian won the 2008 CIO award for "Best Credit Bureau in South Africa" with specific reference to consumer data and query resolution processes.

Our responsibility

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

The impact of Experian's core products and services on society has been brought into clear focus this year. As some businesses have struggled to survive we have listened closely to our clients' needs and adapted quickly to market conditions, providing them with means of controlling their costs and further reducing their exposure to financial risks.

Innovation has never been more important to us, and we have adapted current products and created new ones to help tackle the issues of the day. But as we've done this for business clients we've kept an eye on the needs of the consumer: our collections service supports businesses in collecting monies owed to them, but we also help them build up a comprehensive picture of consumers' circumstances so that collections teams deal with people sensitively and fairly.

To help consumers directly we've improved our products that help them manage their own credit, and we are investing more in identity theft management services in the coming year.

And keeping the needs of society and the consumer in focus is a priority for the foreseeable future as we embed these factors in our product development processes. There are some particularly strong initiatives in the pipeline led by the US with the customer at the heart of product development, which will be a key focus for management over the coming fiscal year (2010).

Innovation from a strong social, ethical and environmental perspective has seen a number of exciting initiatives develop this year with products from Brazil providing digital certificates for micro and small entrepreneurs and the UK providing a tool that can help organisations assess the 'Green' capacity of a market segment.

And we're continuing to invest small amounts of funding to encourage our people to come up with further such developments. In our first year of CR funding for innovative 'Big Ideas' we pioneered a project in conjunction with the World Bank to make microfinance more efficient and have reported progress this year in the section on encouraging innovation.

This year we have allocated CR funds for the development of two products in new fields. One will support companies wanting to understand their position on employee diversity and plan actions to address any imbalance. The other will provide a means of engaging employees in managing their own carbon footprint.



"Offering responsible access to finance to the currently excluded will play a major role in the development of emerging economies. With our unique credit referencing and credit risk management capabilities, we believe Experian can play a key role and are actively engaged in supporting the key players in this field."

Elio Vitucci
Managing Director,
Experian Decision Analytics

Developments this year

Experian's mainstream products help organisations make business decisions more quickly and efficiently, providing unique insights that derive from our lengthy experience in the field, our depth of knowledge and the breadth of the data we manage. Many of our products have direct benefit to society through supporting access to credit and hence the growth of economies. This year, organisations have needed a different level of support and we've innovated and adapted our services to help businesses survive the recession.

Improving business survival during credit crunch

Specific developments in this field include indices to assess affordability and the degree of consumer indebtedness, developed and used in the UK, US and Italy to help lenders have confidence in their lending activity.

We've developed a means of organisations assessing the risk exposure in their whole customer portfolio and published risk management reports to give additional insight to the market in such uncertain times. New data sources and expertise drawn from our geodemographic marketing business have enriched our credit and risk analysis making scoring more strongly predictive and reliable. And we've developed a collections business to support our client's needs to ensure their loans are repaid, while making sure we help them target those who can repay and enabling them to treat those who have difficulty in repaying more sensitively.

Fraud is a perennial problem that increases in times of economic downturn. We've introduced new products to reduce business exposure to the professional fraudster. Our Brazilian business has focused effort on improving efficiency, especially for microbusinesses and new entrepreneurs, introducing a service to help them facilitate their access to digital certificates more easily. In a similar vein they have introduced an electronic invoice portal enabling companies to meet governmental regulations without investing in expensive IT infrastructure.

Improving conditions for the consumer

As well as supporting businesses, we're supporting the consumer, both directly and indirectly.

Our products that give people an insight to their credit profile have been improved with initiatives in the UK and US. In the UK we've re-launched our online CreditExpert service with easier navigation, improved interpretation of credit history and a credit score simulator to show consumers how their behaviour affects their rating. In the US we've enhanced the presentation and navigation through the consumer credit reports that appear in products such as Triple Advantage.

To help people protect themselves against fraud we've introduced an identity theft protection product in the US that sits alongside products such as ChildSecure and FamilySecure, introduced in previous years. It supports consumers through continuous monitoring, rapid alerting, and fraud resolution and recovery services, along with an insurance policy against monetary loss.

Indirectly, we're helping consumers through our clients too. We've driven a communication campaign regarding the Red Flag rules that went into effect in January in the US. These require credit-granting institutions to establish reasonable procedures to detect, prevent and mitigate identity theft. Tackling issues regarding respect for privacy, we've established a site called emailresponsibly.com that targets the email marketer and offers best practice recommendations; and addresses compliance issues.

Most importantly, we're putting the consumer at the centre of our product development processes and are currently conducting research to define some common customer satisfaction measures that we can use across our portfolio of products to help us improve the user experience in all we do.

Working with governments, public bodies and NGOs

For some time Experian has been working with the public sector in most of our regions. This year is no exception. We have launched products focused specifically on helping local government in the UK know its audience and target resources better. These work alongside products such as Mosaic Origins, our ethnic profiling tool described last year. In Brazil we have worked in partnership with Financial Investor Relations Bureau (FIRB) and two other firms to provide a new technological platform that facilitates the participation of shareholders in the decision process of public companies through the Internet. And in Spain, we've worked on a pro-bono basis with the Red Cross, helping them cleanse their marketing data and improve their communications and fundraising.

Of particular note are our relationships with CGAP (the Consultative Group to Assist the Poor in alliance with the World Bank), and the UK government's Innovators' Council. Our work with CGAP was initially enabled with some central CR funding as part of our 'Big Ideas' initiative. We're developing a partnership to research the micro-credit sector market and the application of our skills to make micro-loaning more efficient. See the Big Ideas >link section for more details.

The Innovators' Council is a new UK government initiative to promote the most innovative ideas for the reform of public services. The group consists of creative thinkers from public services, charities and businesses to help drive public service reform. Experian has been invited to take part in recognition of our work with councils in their Transformational Government programme which helps target resources on those in most need.

Encouraging innovation with CR

Big Ideas

Our Big Ideas programme uses earmarked central funding to fuel innovation and help us develop products and services with real social or environmental benefits, using our unique skill set to its full advantage. We invest small amounts at an early stage to support feasibility studies or the development needed to adapt a product for a new focus.

Last year we supported the development of a microfinance initiative in partnership with CGAP (The Consultative Group to Assist the Poor - A consortium of 33 development agencies that support microfinance). That relationship and research is ongoing.

We also funded the launch and marketing of a computer based game called Creditability, which aims to help young people of 14 -16 learn more about how to manage their finances. It was successfully launched this year and is being used in schools. Creditability can be accessed through Bebo.

This year we have set aside funding for developing two products in new fields, one will support companies wanting to understand their position on employee diversity and plan actions to address any imbalance. The other will provide a means of engaging employees in managing their own carbon footprint.

Greener employees

This idea takes an Experian product, GreenAware, which is currently being launched to help organisations understand the environmental motivations of the general public, and focuses it on a company's employees. The aim is to help employees understand their own carbon impact and enable them to set themselves realistic targets to improve.

GreenAware relies on a combination of our products and services, which are predictive of household's carbon outputs and people's behaviour plus actual Experian survey data and research results from the Stockholm Environmental Institute (SEI).

The premise of the Big Idea is that individual employees will use SEI's carbon calculator to give an accurate picture of their own carbon footprint and then, using the model created by GreenAware, compare themselves with the norm for their neighbourhood/colleagues and then set themselves realistic targets to improve as a result.

A Chief Executive's award programme could provide an ideal incentive to encourage employee engagement with awards made to those judged to have stretched themselves and improved most.

Measuring and improving diversity

In conjunction with Professor Richard Webber, a former executive of Experian, we have developed the capability to predict the most likely ethnic origin and gender of a person's name. Mosaic Origins classifies people into one of approximately 230 segments according to the part of the world their forebears are most likely to have come from.

Mosaic Origins is already proving a success; it is used by over 60 public sector clients to understand and target communities with appropriate service and the Information Commissioner's Office for the UK has approved a series of protocols that ensure compliance with ethnicity codes of practice.

A new use of this product is proposed to help Human Resources teams analyse the ethnic diversity of their working population and compare it with the ethnicity of the employee catchment area, without having to rely on volunteered ethnicity information. Using this tool to identify any imbalance, actions can be planned to support recruitment and development activities to improve diversity.

Products sorted by benefit

Products supporting improved business survival

Affordability Index - UK

Experian's new Affordability Index advances current credit-scoring systems by considering all areas of spending to help lenders quickly and more accurately judge consumers' ability to make repayments. By automatically comparing income and expected monthly outgoings, the Affordability Index uses Experian's data and analytics capabilities to provide lenders with an indication of an applicant's ability to afford future repayments, in addition to their previous credit performance.

Risk Audit Plus – UK

With the UK economy in recession, Experian has developed Risk Audit Plus to help businesses address a number of the challenges they face in today's economic climate. These include: understanding which businesses have the highest likelihood of failure, measuring the knock-on effect of potential bad debt and pinpointing when and whether a business is likely to pay its bills.

Credit Risk Dossier - UK

Containing emerging market insights and suggested strategies from the company's industry experts, Experian's Credit Risk Dossier sets out the new considerations that will increasingly govern how lenders approach risk management. At the heart of the report lies the importance of optimising risk management procedures across the entire (portfolio?)

Intelliscore Plus – US

Intelliscore PlusSM is a business-to-business credit score designed to provide significant increases in predictive power. It offers a reliable assessment of future business delinquency, which is particularly important in today's uncertain economic times.

NeverPay score- US

NeverPay score allows lenders to identify which consumers are likely to open an account and never make a payment. The score helps lenders reduce losses resulting from "Never Pay" fraud. It is the first generic score on the market to predict this type of fraud.

Data Enhanced Collections - UK

The data enhancement service enables collectors to better assess the propensity of each customer's ability to pay, maximise contacts with the right parties and more effectively prioritise debt for collection.

Consumer Debt Index - Italy

This index is a credit bureau product for the prevention of overindebtedness and is used in clients' application processing activity.

e-CPF simples – Brazil

A digital certificate specially designed for micro and small entrepreneurs. Cheaper than the regular digital certificates, e-CPF simples allows entrepreneurs to reach public services, especially the Brazilian Internal Revenue Service, in a much faster and more efficient way, allowing micro and small businesses to solve legal issues online.

NF-e Portal – Brazil

This electronic invoice portal enables companies to meet governmental regulations without investing in expensive IT infrastructure. By law, some companies from specific economic segments are obliged to issue electronic invoices. For many of them, this compliance would mean greater costs in terms of IT infrastructure, software licenses and storage. The NF-e Portal delivers full solution for creating electronic invoices at a low-cost and with fast implementation.

Digital certification services for small businesses - Brazil

Sebrae is the primary Brazilian agency for the promotion of small and medium businesses. It provides free consulting for small entrepreneurs during the start up of their businesses. Serasa Experian has transferred digital certification knowledge and expertise to Sebrae in order to improve its process efficiency.

Products supporting the consumer

Red Flag communication campaign – US

Red Flag rules went into effect January 2008 as provisions of 2003's Fair and Accurate Transactions Act (FACTA). They required credit-granting institutions to establish reasonable procedures to detect, prevent and mitigate identity theft in connection with their customer accounts. Experian offered a tailored service ranging from cross checking and suspicious activity identification to more complex data intelligence-driven fraud products to meet many of the Red Flag rules requirements.

ProtectMyId.com – US

A new online membership product to meet the needs of consumer for identity theft protection, it provides continuous monitoring, rapid alerting, and expert fraud resolution and recovery services along with a \$1 million Identity Theft Guarantee.

Cell phone Indicator - US

Due to recent legal activity, clients must identify cell phone numbers and prevent them from being dialled by their auto-diallers. We have enhanced our products to provide a cell phone indicator to help clients comply with the federal law.

CreditExpert - UK

CreditExpert, the UK's credit report subscription service has been relaunched with easier navigation, improved interpretation of credit history (a report summary and explanation of important factors), and a credit score simulator to show consumers how their behaviour affects their rating. There are also score calculators, quizzes and an expanded information centre.

Triple Advantage - US

We've enhanced the overall presentation and navigation through the consumers' credit report, making it faster and easier for consumers to find and use the information within their report and added creditor contact information.

Emailresponsibly.com - US

A two-way Knowledge-Sharing Resource for Email Marketers. The site is run by a team of leading industry experts who review email campaigns; offer best practices and program recommendations; address deliverability and compliance issues; and provide benchmark data and industry statistics, news and a variety of other email-related topics in an unbiased and informational format.

Working with governments, charities and NGOs

Digital Certification for the Web Shareholders Assembly - Brazil
Serasa Experian, in partnership with Financial Investor Relations Bureau, (FIRB), and two other organisations, is providing a new technological platform that facilitates the participation of shareholders in the decision process of public companies through the Internet. By enabling shareholders (especially minor and foreign shareholders) to access documentation remotely and vote in relevant issues during assemblies, corporate governance gets a considerable boost. The legal validity of the process is guaranteed by Serasa Experian's digital certification.

Identify - UK

A software component that enables (national?) government and local government to create a single citizen view to improve service levels and save money for public sector organisations.

Mosaic Public Sector - UK

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.

Mosaic Origins - UK

Mosaic Origins was used to address the mounting cost of inappropriate use of Accident & Emergency (A&E) departments in London's Tower Hamlets PCT. People were going to A&E with minor symptoms, which could be better treated outside hospital. Tower Hamlets ran a campaign based on research using Experian's Mosaic Origins to pinpoint the ethnic, cultural and linguistic backgrounds of A&E users, which identified more frequent use of the departments by one ethnic group in particular. As a result of this understanding, Tower Hamlets PCT launched its communications campaign among the ethnic group to create a better understanding of the role of GPs, pharmacists and health guides, and to encourage people to make greater use of their GPs. The reduction in A&E attendance was consequently matched by a corresponding rise in appointments and attendance at local GPs.

Our responsibility

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

Experian is much more than just a credit reference agency but this is one of our central services and is very visible to the consumer so we focus on this role in this section of our report.

As a credit reference agency Experian is obliged by law to provide a certain level of service to consumers, but we set ourselves targets to exceed imposed standards. Experian has a network of community champions across the globe who lead the way in ensuring consumers' rights and needs are considered in our business interactions.

As in previous years we have assisted huge numbers of people. We report statistics to give readers an idea of the scale of our operations. We have 450 million consumer credit records and operate 15 consumer credit bureaux.

We are still focused on improving our service to consumers in all capacities: statutory, voluntary and commercial. The spread of our activities both geographically and by type makes it difficult to provide a consistent measure of performance, but we do provide a narrative of improvements in this section and are looking at how we can make this increasingly quantitative.

One very significant achievement this year comes out of our consumer champions' passion for their role in informing and empowering consumers. These individuals across the world have created a forum to share ideas and best practice on consumer education initiatives and are developing materials collaboratively, creating efficiencies at the same time as inspiring each other.

The central direction for the Group's community programme is also now focused on financial education and entrepreneurship and so increasingly our funds will support projects that serve the long term interests of the consumer.



"Supporting consumers and helping them solve their problems and questions can be a challenge but I enjoy it. I like to think that people understand our role a little better when they have finished speaking with me."

Fabiola De Vezzi
Service Supervisor, Consumers'
Protection, Experian Italy

Background

Being a credit bureau brings with it responsibilities to the individual; national and state laws vary but in general consumers have the right to see, challenge and amend their data and in many cases we have an obligation to inform them of changes. Meeting these statutory obligations is an essential part of the job. As a result, Experian handles millions of consumer interactions every year as calls, emails or applications through dedicated websites, and even visits in person. We operate large-scale consumer information centres and help-desks in several countries. In handling consumer enquiries we are usually obliged by law to provide a certain level of service to consumers, but we set ourselves targets to exceed imposed standards and have a network of champions across the globe who lead the way on consumers' rights.

Most statutory interactions concern individuals and their data, but we also operate large-scale voluntary programmes to help educate and inform customers on their rights, and how they can be responsible users of credit. We produce credible materials, which we distribute in print and on-line, and work with partners to increase our reach. The central direction for the Group's community programme is also now focused on financial education and entrepreneurship. Increasingly this area of our work is being integrated with our Community Investment.

As we develop more direct-to-consumer products, we have a third aspect to our work with consumers; the consumer in the role of customer. Millions of people are buying Experian's interactive products and using its websites. We work hard to ensure that we understand their opinions and that their interactions with us are professional, useful and ultimately that they remain satisfied customers. We have large-scale consumer research programmes to evaluate our success in these areas.

We are focused on improving our service to consumers in all capacities: statutory, voluntary and commercial and this section of the report explains some of the most recent developments.

Developments in consumer support

- We carried out over 125 million statutory and voluntary consumer interactions this year, not including all the commercial interactions with consumers or their queries our helpdesks respond to.
- In Italy we responded to over 50,000 enquiries, 33% up on the previous year.
- Our UK helpdesk deals with an average of 19,000 calls per month, answering half of them within twenty seconds.
- In North America we handled an average total of 445,661 consumers' queries a month.
- In Brazil we dealt with four million enquiries and 2.4m of these involved visits to our offices.

Against this general background of statutory activity, we are always seeking ways to improve our service. For example:

In the UK this year we have made improvements to our consumer advice website to make it easier for consumers to order their statutory credit report (something they are entitled to do under UK law for a nominal payment of £2). In partnership with the two other Credit Reference Agencies in the UK we launched a new 'one-stop-shop' ID fraud resolution service, saving the consumer time and effort when dealing with this pervasive and damaging problem. The number of identity fraud incidents reported to Experian continued to grow: in total, 2008 saw almost 5,000 UK victims contact Experian. This represents a rise of 48% in the rate of identity fraud since 2007.

In Brazil the Plantão Serasa (Serasa On-Duty) registers occurrences of stolen and lost cheques and documents offering protection to consumers and prevention against fraud. This year we amended our website to make it easier for consumers to report such incidents, with notable success. The totals confirmed stolen in this way climbed from 12,000 in calendar year 2007 to 21,000 in calendar year 2008.

In the US we have improved our routing of consumer calls to make handling better, introduced the option of overnight delivery (via FedEx) for consumer's letters, and have improved our accessibility options to make life easier for consumers with Braille, large print and audio versions all now available through our interactive voice recognition system. Our web application has been improved for users with visual disability.

Consumer education

One of our six responsibilities is to inform and empower consumers, particularly on matters of personal finance and credit. Personal credit and similar financial products can make a huge difference to people's quality of life, but the recent financial crisis has shown the dangers associated with unsupportable debt levels. All around the world, we devote time and resource to personal financial education, helping demystify and simplify the processes behind credit, developing tools and information to give customers control over their debt and generally raising awareness and knowledge of these critical topics.

Our consumer education work is truly global; we work with partners: media organisations, other companies, debt charities and politicians to help get our messages across. We reach millions of people every year. One very significant achievement this year has been the creation of a global 'consumer champions forum' within Experian. This body brings together the teams in each country responsible for consumer education work to share ideas and best practice. They swap information, and inspire one another with new ideas.

Here are some examples of our worldwide work on consumer education:

In **Brazil**, Serasa Experian produces the 'Serasa Citizenship' series of materials – books and brochures with guidance on responsible credit use and relevant laws - that are supplied to consumer advocacy organisations, government departments, schools and universities. These sit alongside our free 'Citizens Guidance Service' which informs individuals and companies about financial matters. The Guidance Service attends more than 6,500 people and businesses every day. Serasa Experian's reputation and image lead to a high demand to provide speakers, lecturers and media comment. The company commands widespread media coverage, much of which is used to promote the message of responsible finance.

In the **US** we have this year updated all our consumer education literature, a suite of nearly 30 documents. These cover credit reporting, credit scoring, identity theft and other important issues, and are made widely available through clients, media, consumer advocacy organisations and debt counselling services. A long-standing feature of our US consumer education is our 'Ask Max' column, in which US Consumer Champion Maxine Sweet answers questions from the public, receiving over 1,300 a month and producing 28 columns this year. The US team also speaks regularly in the media (over 200 interviews last year) and conferences including the Institute for Financial Literacy, Call for Action and speaking at military installations across the country. An important recent development is our use of new technology to help clients and industry organisations with training on consumer issues; this year we delivered 20 training sessions including webinars. For "National Consumer Protection Week," Experian partnered with the Direct Selling Education Foundation to produce a "virtual seminar" for small business owners explaining the relationships between business and consumer credit.

Our education work in the **UK** enables us to reach a wide consumer audience with key information. This year we refined our advice, working hard to reach consumers affected by the financial crisis. We produced new online guidance for people struggling with redundancy, remortgaging or mortgage arrears, including links to free debt advice charities. Our printed material ran to over 60,000 copies last year, distributed with and through journalists, the police, National Union of Students, banks and lenders, local councils, Financial Services Authority, Job Centre Plus, Trading Standards, Citizens Advice, National Debtline, the Consumer Credit Counselling Service and through the UK Personal Finance Information Group to schools. Journalists are encouraged to print the freephone Credit Crossroads hotline number so reader can order free copies where relevant. In May 2008 Experian produced its latest Identity Fraud Dossier, reporting on consumer fraud trends and giving advice to people worried or affected by identity fraud. The Dossier and advice was very well publicised through all media channels. Experian spokespeople conducted more than 40 national and regional broadcast interviews as a result.

Direct to consumer service developments

Increasingly we have a relationship with consumers as our direct customers; this now represents 25% of our business and grew strongly this year. Consumers chose to use us to help them actively manage their credit status, protect themselves against identity theft and find the most competitive prices for products and services through our comparison shopping websites.

The volatile economic situation has made people generally more cautious and they have looked to us to help them protect their interests. At such a time we've seen it as vital to listen to their needs, enhance what we deliver and gain an insight to how satisfied they are with our services.

- In the UK we relaunched our main product, CreditExpert in August 2008 and saw customer satisfaction levels rise to a peak of 74% and two thirds of members rate the service highly (7+ on a scale of 1-10). One in ten customers have subscribed for over two years and what they like about the site itself is its clarity, the timeliness of the service and ease with which they can understand their credit report. Brand awareness research has told us that 70% of people are aware of Credit Reference Agencies which is up from 58% in 2002 and although only 23% of UK consumers have purchased a credit report, 16% of the population intend to subscribe to a service from a Credit Reference Agency in the next 12 months.
- In the US credit reports were enhanced to feature improvements including creditor contact information and robust navigational assistance. We launched an identity theft service, ProtectmyID.com which includes a fraud resolution service and identity theft insurance. We also provided complimentary fraud resolution benefits to over 3 million members of Experian credit monitoring products. As part of this service we responded to and resolved over 20,000 instances of fraud as reported by membership holders. We created a post-call email service to support customers calling to report an issue to provide them with further written information and set up an automated phone line to provide assistance with some features, including password resets, 24 hours a day.

An important initiative in the latter part of the year has been the launch of a customer experience programme to gain feedback and measure our customer satisfaction in a more consistent way. We're learning from our business client feedback mechanisms and will be building consumer input into the development of our products and services.

Our responsibility

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

Being a good employer is critical to Experian's success and we invest over 40% of our revenue in attracting, developing and retaining the best people for our business.

Employees are drawn from as diverse a pool as possible and the gender and ethnic profile broadly reflect that of the populations in which we operate. However, we're not complacent; our business is developing a tool which can help us examine ethnic mix more closely and plan recruitment and development activity accordingly. We have trialled this in the UK this year and are considering how it could be used more widely. We're also taking direct steps, and have established several programmes to extend the diversity of our senior management team. In the US and South Africa we closely monitor ethnic mix and take positive action to address any imbalance.

Despite Group cost efficiency measures, which included some redundancies again this year, we have continued to invest in our people's development. Examples of this investment include our a global leadership programme to help our people lead within our matrix structure, language training in our EMEA offices and both work related and personal development through the Serasa Experian School in Brazil.

And at a time when social awareness and being a good corporate citizen is important both to current employees and in attracting the best talent for the future, we are also taking an alternative look at how we develop our people. A good example is the UK's 'Inspire' management development programme, which has community involvement embedded at its heart. It's been so successful we're piloting a global roll out.

Keeping as many good people as we can and providing a strong development path for them is something we're prioritising and in the 12 months to March 2009, 69% of senior leadership appointments were the result of internal promotions.

As well as a clear path ahead for development, the people we employ need to believe in the way the Group is being managed and social and ethical issues are top of mind. 'Doing it Right' is one of four behaviours expected and measured globally through a standard appraisal system. And our business has taken steps towards formally signing up to the UN Global Compact, ensuring policies and processes are aligned with Human Rights best practice.

Taking our people's feedback on how we're doing continues to be important to us; this year we ran our global survey again for the second time and achieved 84% employee participation, up from 73% the previous year. Engagement was up by 3%



"The Experian Business Network has helped me recognise my current contribution and leadership potential, and to build a network so I can work better across the global organisation. The mentoring has ultimately challenged me to take the next step in my career development."

Alison Collins
Corporate Development Manager

Management: strategy, processes and policies

We have professional local Human Resources (HR) teams in all our regions and these teams work together in a global structure under our Group HR Director, Mark Wells.

Global strategy

Our global HR strategy had 12 strategic initiatives for 2008 focused on a range of elements including building our employee engagement, improving diversity, enabling the global mobility of our teams as well as driving our talent development and management programmes deeper into the company. Progress is reported in sections on diversity, development and training and addressing disability.

In 2009 we will continue to focus on increasing diversity and improving employee engagement but we'll also be looking at reward levels and developing our technology infrastructure to improve management information.

Policies and processes

The policies and processes we use to manage our business are extensive and necessarily vary to some extent dependent on the country where we operate.

Global processes include our approach to performance management, talent identification, and our annual pay and bonus cycle.

Policies such as Information Security are global in nature but the communication and application happens at a local level to make sure they are adhered to.

This year each region has been developing and updating policies under global direction and local management. To give an overview of the standards we keep to, a selection of the UK's policies that have been reviewed as part of this process are attached including our Equal Opportunities, Young Workers, Dignity at Work and Recruitment policies.

Other policies developed this year include a Communications policy in EMEA. In Latin America the Whistleblowing policy was adapted and launched as 'Alert' and the Code of Conduct launched to replace five ethics documents. In South Africa all policies were realigned with Experian's standards following a major acquisition.

Human Rights

As a global company we work 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 through our supply chain, as an employer and our products and services.

Rights such as freedom from discrimination and equal opportunities are directly relevant to us as an employer and service provider and the right to privacy is of acute relevance due to the nature of our products and services. 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 our products and services, such as Mosaic Public Sector and our credit bureaux, 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.

Code of Conduct

Ethics and conduct are addressed by a variety of policies across the Group including a newly published Code of Conduct in Serasa Experian, issued to employees on arrival with the company. In the UK a Code of Conduct was introduced last year and has been added to with the 'Dignity at Work' policy.

Four behaviours are expected of everyone globally at Experian: working together, doing it right, driving for results and making great decisions. People are measured on their performance using our global performance planning process.

As part of their CR reporting through the year, teams from across the world have given updates on their progress with this process.

UN Global Compact

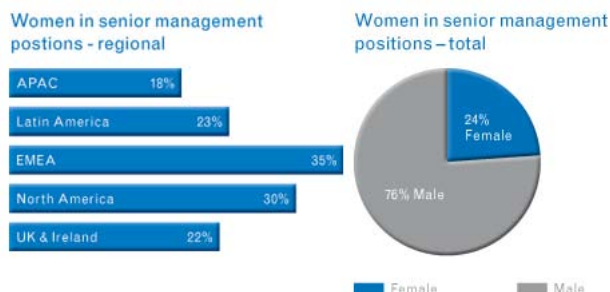
Our HR teams are considering the impact of signing the UN Global Compact. Serasa Experian is already a signatory and it is extremely likely Experian will become a signatory within the first half of fiscal year 2010, dependent on an agreed means of providing an annual Communication on Progress (COP).

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 and examples of our policies can be found in the management section.

We gather information specifically on gender, age and ethnic diversity and this is our third year of reporting our data. Although our populations as a whole are broadly well balanced we recognise that some sections of our business are less representative. One of the 12 global strategic initiatives in our global HR policy is to increase diversity. We have started by targeting the senior management team which is still dominated by white males and have already made some progress.

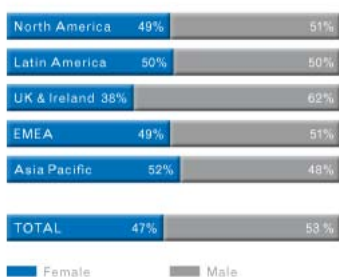


We are also assessing a new tool produced by our business that can help us gather more information about the ethnicity of our populations on a global basis without the need to ask individuals to provide their details. The tool could greatly assist us in producing a more granular picture and then plan our talent management processes accordingly.

Since we have expanded our business in South Africa we have also provided an in depth view of the way they manage equal opportunities and specifically Black Economic Empowerment (B-BBEE)

Gender diversity

Gender diversity by region



These graphs demonstrate the current gender balance in our five regions and in general the split is very even. The UK has fewer women generally and this split is even more uneven when looking at the global senior management tier, hence our activities to address this.

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

And it is not only particular programmes that are creating change; introducing more flexible working hours and improving parental leave policies, as they have in our businesses across Asia Pacific, also support a more well mixed employee base. This year saw the introduction of our "Kids at Work" days in our offices in Australia; parents are encouraged to bring their children to the office for a designated day in the school holidays to see them in a work environment.

Ethnic diversity

Ethnicity: UK & Ireland			
	2007	2008	2009
White - British	87%	86%	84%
White - non British	5%	6%	6%
Asian / Asian British	4%	5%	6%
Other	4%	3%	4%

In the UK, ethnicity data is available for 57% of employees (2009)

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

Ethnicity: North America			
	2007	2008	2009
American Indian or Alaska Native	0%	1%	1%
Asian	15%	14%	14%
Black or African American	7%	6%	5%
Hispanic or Latino	8%	7%	7%
White (not Hispanic or Latino)	70%	72%	73%
Native Hawaiian/Other Pacific Islander	0%	0%	0%
Two or more races	0%	0%	0%

In the US, ethnicity data is available for 98% of employees

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)

Where permitted under local legislation we monitor the ethnic diversity of our people for the sole purpose of understanding how effectively our equal opportunities policies are working. They are asked to give this information on a voluntary basis. In the US most people take part, so we can show a workforce that is broadly reflective of the country's national ethnic mix, with some small differences due to statistics. In the UK around half the people asked on their application form, give the information. We can say that of the people we know, the workforce is broadly reflective.

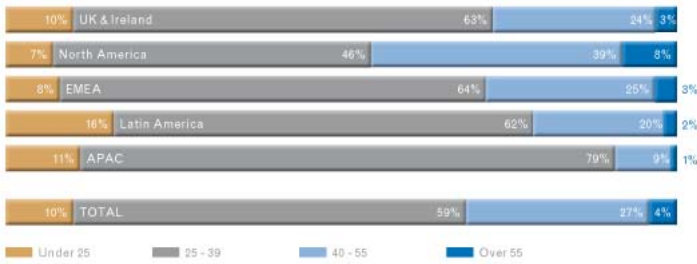
In the US we prepare annual Affirmative Action Plans for each location to identify any ethnicity that may be underutilised while all vacancies in South Africa are designated an affirmative action category and preference is given to affirmative action candidates. South African legislation requires certain numbers to be employed in all occupational categories and we track these on a monthly basis to make sure we comply.

Serasa Experian has a policy of not collecting such data and in some parts of EMEA it is illegal to ask such questions of employees. This is the reason we are seeking ways of using non-employee volunteered information to help us assess our population's ethnicity.

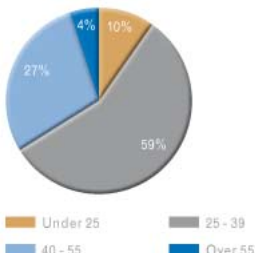
Age diversity

We have collected age data for the last three years and the most common age represented in our workforce is 25-39, followed by colleagues in the range 40-55. The UK has seen a slight decrease in its older population over the last year.

Age diversity by region



Age diversity



Addressing disability

Serasa Experian Employability Programme for People with Disabilities

All our regions have policies covering our employment of people with disabilities and promote equality and diversity. Last year we reported on the programme which our business in Brazil, Serasa Experian, has been running since 2001; it offers professional training and potential recruitment within Serasa Experian to people with physical, visual, hearing and, more recently, learning difficulties. During the second half of the year we launched a partnership with the Government's Office of Rights of People with Disabilities. Together with 15 other big companies we sponsored a new program of education and employability to train 107 persons with disabilities. After 6 months and 415 hours of training and education activities, 98 of these people were hired by the companies involved.

The people with disabilities who took part in this programme acquired greater autonomy, independence and quality of life. The businesses and their leaders also benefited from training to help them receive these new employees properly.

Evolution of number of professionals in Serasa Experian with disabilities



Serasa Experian Forum on Employability for Persons with Disabilities

In 2003, to increase the social inclusion of people with disabilities in partner companies, Serasa created the Serasa Forum on Employability for Persons with Disabilities, which organised two events in 2008 with 909 participants from 290 companies, 100 NGOs and 34 Government officers. A further 436 people attended through internet links to the events.

Other initiatives

In Spain we have undertaken a project to look at how we can hire more people with disabilities. This is being done on a voluntary basis, the legal requirement to do so only applies to much larger organisations. In France we have also been looking at best practice and evolving our approach. We will report next year on progress in both countries.

Development and training

Gathering consistent data on our training investment is proving a challenge, different elements are included in each region making comparisons across regions less meaningful. We are improving both our HR IT infrastructure and our CR data and reporting system and hope to provide comparable figures for next year's report.

From data we have gathered there is an overall downward trend in terms of formal training days, where an employee spends time away from the office on a paid course. However, the number of informal training days in the UK and Brazil is relatively high.

There is still a high level of investment, with a perceived increase in the UK and Brazil and the results of our global people survey show that people are satisfied with the development they are receiving with scores higher than the industry average.

In Brazil a specific strategic training programme has been developed to develop the leaders of the future and over 400 participants were involved in leadership and talent development activities in the latter part of the year.

Across EMEA we have been delivering English language training in a number of countries and this is seen as providing a big improvement in transferrable professional skills. Training to support increased knowledge about our business and in support of policies such as information security and intellectual property as well as people management skills have been ongoing as usual. The UK has launched a people development intranet to make sure everyone has free access to all the opportunities available.

Training with a particular social, ethical or environmental aspect

In Serasa Experian we make a particularly strong investment providing learning activities through our in-house school. Established in 2005, the Serasa Experian School represents much more than a simple physical space for in-company classes; it plays an active role in the educational process, aiming at sharing the company's strategic goals. We offer our employees, their relatives and contractors, programmes that give classes from secondary education to graduate courses by means of partnerships with several institutions.

Succession planning and investment in growing the future leaders of the business is an important trend again this year. The UK launched a significant new leadership programme called 'Inspire' in August 2008 which incorporates community involvement and involves developing leaders in delivering community projects to help develop their broader leadership behaviours. It's proving so successful that it is likely to be adopted in other regions in the future.

A further interesting development in the UK was the launch of a computer based training unit on environmental awareness.

Health and wellbeing

Global standards and board engagement

It is very important we provide a safe and healthy workplace. National legislation in this area differs and we previously had no international standard in place. We have now appointed a Group Health and Safety Advisor who this year has been developing a global policy. The policy will be implemented in year ending March 2010 and is based on the UK's Health and Safety at Work Act but with regional variations to account for local legislation.

During the year we made a procurement decision and investment on a specific Health and Safety management system with a recognised capacity for delivery across international boundaries. A project is in place to identify and appoint coordinators in all regions who will use this system which will help us manage risks assessments, promote best practice and report and manage incidents globally.

We regularly update the board on health and safety matters.

Regional reporting standards and performance

In the US, our industry has largely been excluded from the record keeping requirements of Department of Labour's Occupational Safety and Health Administration. As we are not required to maintain these records for all locations, we track our performance by measuring our workplace injury claims in two categories: Medical only claims and Indemnity claims. Medical only claims are work related injuries where the employee seeks only minor medical treatment, there is no lost time; the claim is not questionable. Claims that involve more than just the payment of some medical bills (investigations, denied claims, lost time claims, subrogation claims) are classed as indemnity claims.

Health and safety – US three year trend

	2007	2008	2009
Medical only claims	22	18	10
Indemnity claims	21	23	17

In addition we had two complaints to the Occupational Safety and Health Administration regarding air quality in the office environments. We provided details and the agencies closed the matters with no action needed.

The UK's performance is guided by the Health and Safety at Work Act 1974 and more recent regulation based on the European Directive. We record incidents under UK Reporting of Injuries, Diseases and Dangerous Occurrences Regulations (RIDDOR) which broadly mean incidents at work requiring an employee to take more than three days off work.

Over the past four years we have never recorded more than four in any one year, this year there was one incident reportable under RIDDOR. This year we have tracked all non-reportable incidents and there were 29 of a minor injury nature.

In EMEA there is a Safety Board and our Human Resources teams ensure safe routines and procedures are followed, keep track of absence leave and report to the Safety Board on a quarterly basis. In EMEA and Asia Pacific there were no incidents recorded.

In Brazil we record accidents following the guidelines of the International Labour Organisation (ILO) and the Brazilian Ministry of Labour and indicate number of days absence from work and the number of injuries. We provide an injury rate per 200,000 employee working hours and separately record injuries occurring on the way to or from work.

Health and Safety – Serasa Experian

	With absence	No absence	Total number of injuries	Injury rate*
2004	18	3	21	1.01
2005	2	10	12	0.56
2006	12	0	12	0.47
2007	8	0	8	0.64
2008/09**	6	2	8	0.61

* Injury rate per 200,000 work hours

** Prior to acquisition reporting was to calendar year

Positive programmes to promote health and wellbeing

As well as monitoring and managing from a risk perspective we are actively promoting healthier lifestyle options for our employees.

In EMEA general health care screening, eye tests, flu jabs, plus specific health and safety training have taken place during the year in countries including Norway, Germany, Denmark and Estonia. Spain reported even more proactive activities including sponsoring employees to take part in a football team in a companies' league, medical assurance as part of a non-financial reward and implementing part time teleworking for employees wanting to improve their home/work life balance.

Healthy Living is also promoted in our Asia Pacific offices; in China we've introduced and supported tennis, badminton and soccer teams for our employees and in Australia and New Zealand we have break out rooms for table tennis, billiards, table soccer and computer games. The great outdoors is also important in these offices too and running clubs and lunchtime soccer are made possible with showers in the workplace.

In previous years we have reported on our US HealthMatters program that has successfully focused attention on personal fitness and this continues, but financial fitness matters too. We launched FinancialMatters in 2009. Through a series of workshops, tools and resources, employees are encouraged to take charge of their financial health.

The UK and Ireland Health and Safety team have organised eye tests and flu jabs but have also arranged reduced gym memberships, improved lunch menus and provided free fruit.

Latin America has an outstanding Quality of Life programme in Serasa Experian that has contributed to them winning nine separate awards as an exceptional employer over the year. It covers health care, social care and support for the employee and their family, cultural, learning and sporting activities. During November 2008 they held a "Serasa Experian Learning and Quality of Life Week": a week dedicated to talks about quality of life, knowledge management, entrepreneurship, sustainable development, organizational culture and education.

This year this event was marked by the launch of the new Latin America Serasa Experian vision and the evolution of the statement of shared values, defined as a set of values, attitudes and behaviours.

Listening and responding

We involve our whole population in the management of the business in a variety of ways. Our global survey was delivered across all regions again this year and the results have been encouraging. Participation was very high (84%) which was up 11% on last year with 11,901 employees participating. This is above the average for even a high performing company that runs regular surveys. More detail can be found in the section on engaging with key stakeholders.

The action plans from last year have seen a significant number of developments and additional communication channels have been one outcome as we've developed the relationship between employees and their management teams.

Leaders in EMEA and Asia Pacific have taken particular steps to hold regular face to face meetings with employees either as 'town hall' presentations or over informal breakfasts and lunches. Corporate Citizenship was one element of the survey and asking people about their perception of the company has formed part of the dialogue in February and March this year.

Further actions for the current financial year include communication plans to involve our people more in the CR agenda as part of regular stakeholder engagement.

Other highlights for the year regarding employee feedback and communication on how the company is being managed include:

- 87% satisfaction achieved in a local satisfaction survey in Serasa Experian.
- 84% satisfaction for Serasa Experian achieved through a survey run by The Great Place to Work Institute, asking employees what they think.
- The Global CEO instigating 'Dinner with Don' events with management teams to understand their perspective and answer questions about the business.
- The spread of the Experian Business Network to North America in 2009 to give the global CEO opportunity to interact with identified talented individuals with an emphasis on women and minorities.
- The refreshing of the UK and Ireland regional Internal Communications strategy to include more face-to-face interaction between general employees and the executive team and include regular breakfast meetings with the region's Managing Director.
- A new bi-monthly newsletter in Chile.
- Kick-off meetings to clarify strategic direction at the beginning of the year in Denmark, Norway and Estonia with focus groups with senior leaders.
- EMEA wide communication policy developed and implemented.

Our responsibility

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.

Our environmental impact is relatively modest given the scale of Experian's global operation. Nevertheless we do produce significant amounts of carbon dioxide through our energy use and business travel. Our total carbon footprint this year was 76,000 tonnes, which is just under 20kg for every \$1,000 of our turnover. 58,000 tonnes of this originated in our buildings.

The growth in our business conspires to push up our energy demand and the associated CO₂ emissions. We strive to keep them down through a programme of steady energy efficiency improvements; including the installation of voltage trimmers, sensor-controlled lighting and energy reduction campaigns involving our people. Where we can, we buy renewable energy.

Business travel accounted for 18,000 tonnes of CO₂, mainly from flights taken by our US and UK teams as a result of the continuing globalisation of our business. However, the tough economic climate has resulted in us scrutinising travel more closely, which is beginning to have some effect in reducing these figures in the UK and US.

Our global facilities team has developed and communicated our environmental policy, which has been endorsed by the board. Through our facilities managers and a network of enthusiastic environmental champions, we are driving a series of projects to tackle energy use, water and waste. Our data centre managers are particular champions; we know that our data centres represent a large proportion of our carbon footprint so we have made specific investments this year that are already beginning to contribute energy and cost savings.

All over the world we are collecting materials for recycling, and doing what we can to further minimise our global environmental impact.



"Helping Experian to reduce its carbon footprint is not only good business; it is good for the environment, our clients, our neighbours and for our community. We as a company can make a difference for future generations."

Terry Melvin
Director of Facilities,
Experian Americas

Background

Experian is a large business with global reach, but our environmental intensity is low; we do not rely heavily on processing raw materials, or make large volumes of waste. We don't produce much – if anything – in the way of local pollution.

Nevertheless, our scale and the global nature of our operations mean that we do have a considerable environmental impact. In particular the importance of climate change and the growing public desire to address the causes have motivated us to measure and manage our carbon footprint. Our global facilities team also takes a close interest in the amount of waste we produce and even the modest amounts of water we use.

- Our most significant environmental impacts (roughly in order) are therefore:
- The carbon dioxide emissions associated with the energy we use in our buildings and with our staff business travel
- The production of general waste
- Our limited use of water
- Our use of consumable materials in running our offices.

Our global facilities team collects energy use data from most of our major sites, see our reporting policies for more detail, and this year has begun to report this information quarterly. This team is also responsible for the purchase of energy, water and some office materials. Business travel is approved by line managers working within the relevant Experian travel policies.

Global environmental policy

What follows is a summary of our Global Environmental Policy.

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.

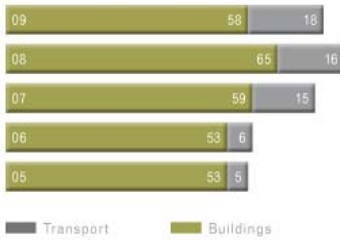
Improving our environmental performance in all our operations is a major priority. We will introduce aspects of our ISO 14001 policy to our worldwide estate.

We intend to reduce our environmental impacts through improvements in:

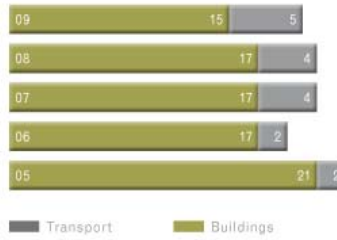
- Energy use / Resource consumption
- Waste reduction, including the disposal of goods
- Recycling initiatives, including office paper schemes
- Business and commuter travel
- Our use of high impact coolants and refrigerants
- Purchasing and contract management
- Selected staff training and communication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

Carbon Footprint

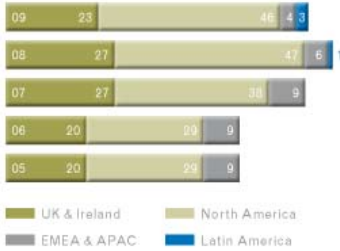
Total CO₂ emissions by source
(Thousand tonnes)



CO₂ emissions by source normalised
by revenue (Kg per \$1000 revenue)



Total CO₂ emissions by region
(Thousand tonnes)



2009 data for emissions from buildings reflects improved measurement and estimation processes, which it has not been possible to apply to previous years' data. Consequently the 2009 total emissions reported are not directly comparable to the reported amounts for previous years. We estimate that for buildings, actual amounts of emissions in 2009 are broadly similar to 2008 levels and that most of the apparent reduction is due to the improved measurement and estimation processes. Emissions from travel have increased by 10% on 2008 levels as a result of the continued globalisation of the Group.

Where emissions factors have changed, we have applied the most recent factors retrospectively to previous years to assist comparability. It should be noted that data in respect of air travel which contributes a significant proportion of our travel emissions was only included for the first time in 2007.

Our largest environmental impact is the emission of Carbon Dioxide, and the biggest contributor to that figure comes from the power we use in our buildings. The other source is business travel, mainly business flights but also some business travel by car. We have estimated our emissions from other sources (rail travel, taxis etc) at less than 1% of these two major sources.

Our CO₂ emissions during the financial year 2009 were 76,000 tonnes, of which 58,000 came from our buildings and the rest from travel.

As part of our continuous desire to improve we used a slightly different method to calculate our building-related emissions in this report, which has not been applied retrospectively; we don't have sufficiently robust figures for our headcount per building for previous years. As a result we cannot make direct comparisons between this year and last; we estimate that most of the reduction in the graph shown above arises from the change to the method. When we compare the raw data it suggests that our building energy CO₂ has been roughly constant from year to year. Emissions from travel have risen slightly.

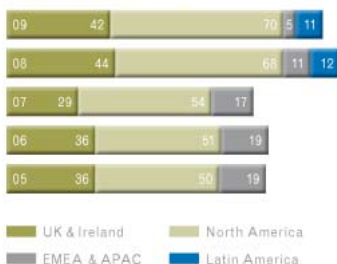
We are aiming to reduce our carbon footprint in three ways:

- Through steady improvements in our energy efficiency
- Through controls on our business travel
- Through the purchase of lower-carbon energy

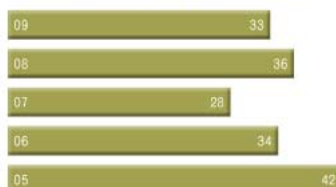
Our operations in France and Brazil already use low-carbon energy thanks to the high use of nuclear and hydroelectric generation technology in these two countries. Emissions are therefore dominated by the UK and US. In the US, our buildings in Allen, TX are all supplied under a renewable energy contract – roughly 20% of our total electricity demand in the US.

Buildings

Total energy use in buildings by region (Million KWh)

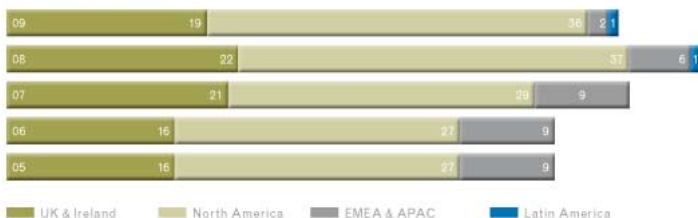


Total building energy use normalised by revenue (KWh per \$1,000 revenue)



Total energy use in buildings by region (Million KWh)	2005	2006	2007	2008	2009
UK & Ireland	36.4	35.5	28.6	44.4	41.8
North America	50.0	51.2	53.7	67.9	70.3
EMEA & APAC	18.6	18.7	17.1	11.2	4.6
Latin America	0.0	0.0	0.0	12.2	11.4
TOTAL	105.0	105.4	99.4	135.7	128.1

Building CO₂ emissions by region (Thousand tonnes)



CO ₂ from buildings (Thousand tonnes)	2005	2006	2007	2008	2009
UK & Ireland	16.3	16.0	21.5	21.8	19.3
North America	27.1	27.3	28.8	36.8	36.3
EMEA & APAC	9.3	9.4	8.6	5.6	1.6
Latin America	0.0	0.0	0.0	1.0	1.0
TOTAL	52.7	52.7	58.9	65.2	58.2

In the year to March 2009, we used 128 million kWh of energy on our sites, distributed as shown. This year we used a slightly different method to calculate our building energy use, which has not been applied retrospectively. As a result we cannot make direct comparisons between this year and last; we estimate that most of the reduction in the UK and US arise from the change to the method. Our energy use in EMEA has fallen as we have divested operations in France.

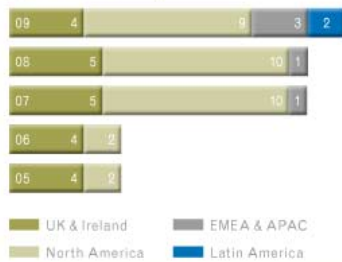
There are two factors tending to increase our energy use; the growth in our business (a 7% increase in staff numbers this year) and the increasing use of data centres, whose computing power and needs for cooling are more energy-hungry than a conventional office. To allow for this we also monitor our building energy use per \$1,000 of sales, which corrects for the business' growth.

To counter these trends, our facilities teams around the world are taking steps to make our sites more efficient. For example:

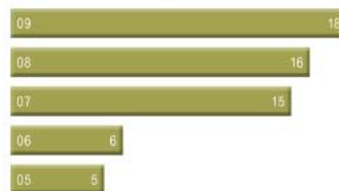
- In McKinney, TX, USA we had an energy efficiency study undertaken and all the recommendations in it are underway. When complete, it is estimated we will save considerable amounts of energy.
- Our new regional headquarters in Denmark is fitted with movement controlled lighting which is projected to save 20% of energy consumption from lighting.
- Lighting in Serasa Experian is being steadily replaced with low-consumption fluorescent alternatives.
- Voltage optimisation technology is being installed at three UK sites, targeting an energy saving of over 400,000 kWh per year.
- A staff energy saving campaign is underway in the UK, whose activities have included a 'carbon gym' to encourage staff to cut carbon, posters in offices, stickers next to light switches and reminders to switch off on computers left on over-night.
- In the US, staff newsletters have reminded employees how much energy we could save if they turned off their PCs each night when they went home.
- Our offices in China ensure lighting and air conditioning is switched off outside office hours and employees are encouraged to save power by their own actions, offices are used as efficiently as possible with flexible working and desk sharing optimising use of space.

Travel

Travel CO₂ emissions by region
(Thousand tonnes)



Travel CO₂ emissions
(Thousand tonnes)



CO ₂ from travel (Thousand tonnes)	2005	2006	2007	2008	2009
UK & Ireland	3.8	4.0	5.0	5.0	4.0
North America	1.5	1.8	9.6	10.2	9.3
EMEA & APAC	0.1	0.0	0.7	0.7	2.6
Latin America	0.0	0.0	0.0	0.5	2.0
TOTAL	5.4	5.8	15.3	16.4	17.9

The second major source of carbon emissions is business travel. As a global business with global clients, our people drive and fly to meet colleagues and clients all over the world. We collect information on employee travel through our designated travel agents and convert it into an equivalent CO₂ emission figure; 18,000 tonnes this year, up 10% from the year before, mirroring the growth in the number of employees (up 7%).

Emissions from this source arise mainly from our US businesses, where internal flights are a necessary way to travel around a vast continent. In both the UK and US emissions have fallen slightly as changes to our travel policy designed to control costs have had a knock-on effect on carbon. We expect this trend to continue.

When they are not travelling on business, employees reach their office by a variety of means, but many choose to drive. In both the UK and US we have taken steps to promote greener transport: Experian sponsors the Orange County Rideshare week which promotes car sharing and helps encourage our staff in Costa Mesa to share rides into work. In the UK we have introduced a 'Greentravel2work' scheme which allows employees to buy annual bus tickets out of their pre-tax salary, saving them up to 40% on the ticket price and to encouraging lower-carbon commuting. Showers at work are the norm in the UK, Australia and New Zealand offices and employees are encouraged to cycle or walk to work.

Eco efficiency and waste

Although our most significant environmental impact is our carbon emissions, we have a series of measures in place to tackle our other more minor ones. For example:

- Our headquarters in France has adopted a 'zero waste paper' policy to cut paper use; employees have no individual bins and all paper is sorted centrally for recycling.
- The company makes widespread use of recycled copier paper, which is specified widely by many regions.
- Serasa Experian has run a Material Recycling Incentive Program at its Headquarters since 2002. Staff and neighbour partners (90 of them) deposit their recyclable material in the company's collection point and the funds raised by selling the recyclable material were used to buy 19,000 kg of food donated to the local poor community.
- In our US offices we recycle paper, cardboard, batteries, aluminium, and copper, providing newsletter updates to staff on how much we collect and the cost benefits that result.
- In our Asia Pacific region we have active recycling programmes in all our offices supported enthusiastically by employees.

Our responsibility

To play an active part in social and economic regeneration in our communities be they local, national or global

Experian has remained committed to giving to the community this year. Despite economic pressures and cost saving activities, the Group gave more this year than in any previous year. The table below gives a full breakdown: the direct funds in cash showed an increase but the startling increase was in people's time given to volunteering, the hours our employees have given to their communities, both in company time and their own, increased substantially. Our communities also benefited from major donations made through the funds we are dispersing from the share of Experian's profits put aside for the GUS Charitable Trust in the year of demerger. \$423,000 was given to benefit the University of California, Irvine, USA and the Nottingham City Academy in the UK.

There are two distinct elements to our community programme:

- **Local community activity** in the region or business, usually involving a strong element of employee involvement, whether through fundraising or volunteering.
- **Central community funding**, a significant amount of which is focussed on the promotion of a deeper understanding of financial management and encouraging entrepreneurship.

Some of this central funding is allocated to our 'Big Ideas' programme to support the development of new products and services with real social or environmental benefits. We have so far supported four Big Ideas including an initiative to make microfinance more efficient and intelligent software to help employers manage their workforce diversity.

Our notable success in volunteering this year can be attributed to the careful selection of community partners and the active promotion of volunteering, partly through leadership development. Employee volunteer hours in the US rose from 8,366 last year to 12,888 this. In the UK the total went from 4,218 to 7,406. In Brazil 1,800 staff volunteered on a single day supporting 61 different social organisations and more than 5,000 people benefited as a result.

Our community work gives rise to multiple benefits. It helps us meet some of our organisational goals for people development and is popular with colleagues. It makes a real difference to the organisations that provide critical services to those who need help in the communities where we work and live and it supports our business objectives since our core theme is the promotion of financial understanding and development of entrepreneurship. This focussed support ensures we are contributing to the long-term financial health of consumers as well as the overall reduction of poverty.



"Inspire" is our Leadership Development programme which was designed with the principle of embedding CR activity in our business as usual as a guiding strategy. Delivering leadership development through a programme which includes large community projects has both a significant and lasting impact on the individuals on the programme and the communities in which we have been working."

Sara Kaye
People Director,
Experian UK and Ireland

Community investment 2009	US\$ '000s	
	2008	2009
12 months to 31 March		
Financial donations from Experian subsidiaries	1,202	1,012
Employee time volunteered	174	353
Gifts in kind	169	222
Management costs	212	185
Funds from Experian plc	737	937
Total from Experian	2,494	2,709
% of Benchmark PBT*	0.32%	0.32%
Employee fundraising	417	466
GUS Charitable Trust donations	141	423
Total value of all giving	3,052	3,598
% of Benchmark PBT*	0.39%	0.43%

* 2008 PBT restated to exclude French transaction processing activities which are now classified as a discontinued operation

Managing our community programme

There are two distinct elements to our community engagement programme:

- Local community activity is proposed and managed in the region or business. These programmes usually have a strong element of employee involvement, whether through fundraising or volunteering. Many include charities or causes that Experian has supported for a number of years.
- Group funding is allocated by the CR management group in support of larger-scale initiatives, most of which aligns with Experian's community strategy; to promote a deeper understanding of financial management and encourage entrepreneurship. Some is earmarked for catalysing new product opportunities under our 'big ideas' programme.

There are dedicated community managers in the UK, US and Serasa Experian. In the US and UK, employee panels meet to help select projects for investment. In other regions, CR representatives oversee community activity.

The CR management group allocates funding from the corporate centre, reviews and comments on proposals and sets overall direction via the community strategy.

The global CR team co-ordinates the activity, collecting information and tracking progress on a quarterly basis.

Community investment

In the year ending March 2009, Experian's total investment in community activity amounted to \$2.71m as shown in the table. Almost \$2m of this was in the form of direct financial (cash) donations, whether from local businesses or the Group. The balance was made up of employee hours volunteered (during the working day), gifts in kind and the costs of managing the programme (less than 7% of the total). This represented 0.32% of our benchmark profit. Although the reported figure for last year was 0.30%, we have restated the profits for 2008 to take account of the restructure as we divested some of our business in France and so, although we have given more, the amount appears to be the same percentage as last year.

We also record additional funds raised from others as a result of our work ('leveraged' donations). Employees raised a further \$0.47m and another \$0.42m came from legacy funding from profits we set aside for the GUS Charitable Trust at the time of our demerger.

Community investment 2009 12 months to 31 March	US\$ '000s	
	2008	2009
Financial donations from Experian subsidiaries	1,202	1,012
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Global focus achievements

Project: Young people's financial education (Denmark)

Recent research in Denmark shows that most young people are financially sensible but that roughly a quarter struggle with a lack of money and buy more often on credit. This group finds it hard to understand financial subjects, is less interested in financial questions and takes up more consumer loans than young people in general. The Danish Tax authority (SKAT) has developed a scheme to provide targeted financial education to these young people and piloted it in one region of the country.

In the pilot region (Korsør) the number of indebted young people has fallen 14% and SKAT has now enlisted our help to extend the programme nationally. Its objective is to give the financially weakest young people and students a deeper understanding of financial management and make them capable of seeking information, asking questions and taking informed decisions about their own financial situation. Our investment (£25,000 over two years) will go into development, design and production of educational material, and our employees will partner with the SKAT professionals in delivering the programme, creating materials and using various forms of technology-based marketing to promote it with young people.

Project: Debt Doctors (UK)

Experian has formed a partnership with Debt Doctors UK (DD-UK), which is a money education and awareness charity offering training, information and support on money management and debt – as well as counselling and advice. DD-UK works for better lives for people at risk of getting into debt and for those already affected by debt. This is an exciting new initiative for us – there is an obvious fit with our community strategy, and DD-UK offers great opportunities for our people to become involved through volunteering.

Our support to DD-UK is fourfold: a large financial donation; using our expertise and credibility to endorse their work; making available statistics and information useful to the charity and also supplying staff volunteers to support the charity, many of whom can bring professional skills to this role. DD-UK is already involved with Experian's Inspire Leadership Training Module which provides an excellent start to our partnership.

Project: Financial education with Microfinance Opportunities (Brazil)

Microfinance Opportunities is a non-profit organisation that promotes client-led microfinance, seeking to facilitate an improvement in poor people's lives by increasing their access to well-designed and well-delivered financial services. Serasa Experian is embarking on a partnership to support the Global Financial Education Programme, the first large-scale programme targeted at those just above and below the poverty line in developing countries.

Brazilian consumers with incomes between two and four times the minimum wage (minimum Brazilian wage equals US\$248) led the Brazilian indebtedness ranking during the first half of 2008. This group struggles to meet the regular monthly outgoings and any unexpected cost, for example medicines or domestic repairs, can jeopardize the entire monthly budget. The increase in credit over the past four years has been one of the major contributors to the loan default predominant in this group.

The Global Financial Education Programme - a strategic partnership between Microfinance Opportunities and Freedom from Hunger - develops curriculum materials targeted on low income households and trains a broad range of service organizations to use it. Serasa Experian will bring its expertise in credit information to help the programme reach teachers, school support staff and families, help them raise their kids to be financially responsible citizens. We will give the project financial support (R\$140,000) and train 23 staff volunteers to promote financial education in schools through events, seminars, workshops and themed days. The programme is modular, with sections covering budgeting, saving, managing debts and banking services. Each school will benefit from 20 hours of dedicated activities.

Project: LifeSmarts (USA)

LifeSmarts is a national consumer knowledge contest run for high school students by the National Consumers League in the US. Personal finance is a key subject area and more than 20,000 students participate. Experian has been a supporter for some years, and we have now allocated an additional \$146,000 to incorporate the LifeSmarts consumer knowledge programme into the Family, Career, and Community Leaders of America (FCCLA) curriculum. FCCLA is a national public school based programme in the career and technical education areas and emphasises career and community leadership development. The grant of \$146,000 will be used to make the LifeSmarts programme part of the curriculum in 6,000 FCCLA chapters and increase LifeSmarts participation tenfold with the addition of 220,000 FCCLA student members. It will enable pre-testing and post-testing of FCCLA students to measure effectiveness of the LifeSmarts programme and finally provide \$1,000 college scholarships to each member of the national LifeSmarts champion team.

Project: Junior Achievement (USA)

Experian has allocated \$50,000 to support Junior Achievement programmes, which ensure that students in American school grades K-12 have a fundamental understanding of the free enterprise system, including financial literacy and economic systems. The money will be used in part to support Junior Achievement (JA) Days at elementary schools, teaching children about business and economics, linking clearly to our strategy of promoting a deeper understanding of financial management and encouraging entrepreneurship. This programme includes the JA More than Money programme that teaches students about earning, spending, sharing, and saving money, and businesses they can start. The remainder of the funds will be used to support Junior Achievement programmes in high schools. These programmes focus on students in grades 9-12 and include JA Banks in Action, JA Business Ethics and the Financial Planning Programme.

Project: Victoria Bushfire Fund (Australia)

In Australia, Experian colleagues were eager to do what they could to support victims of the Victoria bushfires which killed over 100 people and destroyed hundreds of homes in February 2009. In a tremendous demonstration of community support our staff organised various fund-raising activities throughout our offices to raise funds to donate to the impacted people. Thousands of dollars were raised and in addition a donation of £12,500 was made to Red Cross Australia which provided temporary accommodation and food in around 20 evacuation centres along with thousands of first aid treatments. The money went into a fund, overseen by an independent panel made up of community leaders for distribution to the affected people.

Project: Assisting farmers rebuild lives in Sichuan Province (China)

Experian China employees have been assisting the farmers in re-building home and life in the earthquake-stricken Sichuan Province of China through joint education programmes with the China Financial Education Foundation. Our people are involved with local credit co-operatives and banks in the developing and streamlining of the personal and SME loan granting process to make loans available to the needy farmers to restart life and business. And we've been involved in launching the farming credit awareness and education program to help farmers to apply for loans and maintain good credit. We have made a donation of £12,500 to the China Financial Education Foundation to support their activity in this area.

Local focus achievements

Project: Serasa Experian volunteer day (Brazil)

In one huge event on 6 December 2008, volunteers from all over Brazil joined together to offer their time, service and dedication to non-governmental organizations. In Sao Paulo, approximately 400 volunteers worked with the ASA (Association of St. Augustine) participating in activities such as painting, gardening, cleaning and entertainment. In total 1,800 volunteers from 60 Serasa Experian branches took part supporting 61 different social organizations and more than 5,000 people benefited as a result.

Project: Serasa Experian's children's day (Brazil)

Serasa Experian's children's day is a fun event organized for the children of Serasa Experian's employees and those employed by organisations supported by the company's community programme. In 2008, around 7,000 people took part in the big event which provided fun, entertainment and even Ocean, an educational theatre play with a socio-environmental plot.

Project: Employee volunteering with Stichting Verantwoord (Netherlands)

Experian Netherlands supports Stichting Verantwoord, a foundation dedicated to improving the quality of life for people with problematical debts, by supporting them with their finances and preventing and solving problematical debts. The foundation mainly offers proactive support especially to teach responsible finance and avoid over-indebtedness in the first place. It offers educational and budgeting programmes, and provides people with information via brochures and software programmes.

Project: Teach First (UK)

Teach First is an independent charity, founded by business, with a mission to address educational disadvantage by transforming exceptional graduates into effective, inspirational teachers and leaders in all fields.

Participants undergo a rigorous development programme during their two years on the scheme enabling them to lead a classroom, lead people and lead an organisation. As part of this development, Teach First matches participants with business employees to give them a more rounded view of leadership. Experian supports the development of Teach First in the East Midlands through financial support (£20,000) for events and the costs of the leadership development programme. The business also provides in kind support with venues and placement opportunities.

Project: Working Knowledge 'Flux' (UK)

Experian is at the centre of university-based student entrepreneurial activity through its involvement in a national competition called Flux. Flux challenges students to be entrepreneurial and innovative during events that are supported by business people acting first as critical friends and later as the decision makers in a 'Dragon's Den' style contest for capital. This approach won a UK National Training Award in 2008 and through its extensive use has had a remarkable effect on student and experts alike. The programme demonstrates that the real issue between students and employers is a 'Communication' gap, not a 'Skills' gap and that by bringing the two together in a challenging environment, that gap is bridged. Experian is providing £25,000 to help expose an additional 5000 students and actively involve approximately 300 (in teams of 6) at five selection events at targeted universities. We are also supporting the Flux National Final in Plymouth where 40 teams from across the UK will compete to find the Flux 2009 winner.

Project: Employee Volunteering (UK)

A strong and recurrent theme of the UK's community work this year has been the promotion and development of employee volunteering. The total hours volunteered has rocketed from 4,200 hours last year to 7,400 in this year. This exceptional achievement was the result of a three factors combined. First, the UK and Ireland Executive explicitly endorsed a policy to give every employee three paid days a year to volunteer either through a company activity on an individual activity of their choice. The second element was the careful selection of community investment partners who can offer widespread employee volunteering opportunities. The final – and perhaps most powerful – factor was the introduction of Inspire, a leadership development programme which explicitly encourages involvement with community partners. Over 200 of Experian's senior leaders have been engaged this year, working with community organisations in a structured way with the whole activity carefully managed to provide them with insights into their performance and self-development whilst working on a meaningful and socially-beneficial task. It's a unique approach and is paying dividends.

Project: National Education Awards (US)

Through a \$40,000 donation to the National Education Award programme, Experian made grants to fourteen area schools neighbouring our major locations in the United States. These grants were used to fund specific programmes such as reading initiatives, computer labs, library programmes and maths activities.

Project: Volunteer Match Program (US)

Through the Heart of Experian Volunteer Match programme, employees can apply for a donation in support of their ongoing volunteer efforts. For every 50 hours an employee serves at a non-profit organization, Experian makes a \$500 donation to the group. In 2008/9, the Heart of Experian processed 186 applications and made a total donation of \$93,000.

Project: Volunteer For A Day Program (US)

Through the Heart of Experian Volunteer For A Day programme, employees can apply for a donation in support of their participation in a one day volunteer event. For every special event an employee participates in, Experian makes a \$100 donation. In 2008/9, the Heart of Experian processed 347 applications and made a total donation of \$34,700.

Project: Community Grants (US)

Each year, the Heart of Experian makes small grants to local non-profit organizations through a yearly grant cycle. Organizations apply for the monies, and our local Community Involvement committees evaluate the requests and determine funding. In 2008/9, the Heart of Experian committees made grants to 36 organizations, a total donation of \$93,000.

Project: Employee fundraising (US)

This year's major fundraising initiative for the Costa Mesa US headquarters campus was the CHOC Walk, benefiting Children's Hospital of Orange County. More than 60 walkers volunteered and joined the Experian team, and hundreds participated in onsite fundraising events – chilli cookoffs, bake sales, etc. In all, the Experian team raised more than \$22,000 for the hospital. In a separate activity, more than 60 Costa Mesa volunteers helped out at the Orange City Food Bank over two separate days. Volunteers worked together, honing team building skills and building camaraderie. In all, more than 2300 boxes of food were packed by Experian volunteers.

Project: Employee fundraising (Australia and New Zealand)

Employees are proud of their charitable giving reputation with regular fund-raising activities for the disadvantaged, ill or suffering, including Pancake Day, a Uniting Care fund raising event providing support and funding for underprivileged members of the community, Australia's Biggest Morning Tea, to support the Cancer Council, Walk for Kids, a 5km community walk to raise funds for underprivileged children and Oxfam Trailwalker, where staff members are sponsored to walk 100km over a weekend to raise funds for Oxfam.



"Inspire' is our Leadership Development programme which was designed with the principle of embedding CR activity in our business as usual as a guiding strategy. Delivering leadership development through a programme which includes large community projects has both a significant and lasting impact on the individuals on the programme and the communities in which we have been working."

Sara Kaye
People Director,
Experian UK and Ireland

Impact

Supporting community projects gives rise to multiple benefits. It's popular with colleagues, who value the chance to get involved. It makes a real difference to the organisations we support. It can also support our business strategy since our core theme is the promotion of financial understanding and development of entrepreneurship. By supporting charities and organisations working in this area we are contributing to the long-term financial health of consumers as well as the overall reduction of poverty. Our Big Ideas initiative offers huge potential social and environmental benefits, but also sustainable revenue for Experian in the longer term. We have made great progress in integrating our community programme into our people development, and plan to drive this further in future years.

Community benefits: In the UK, US and for all centrally-funded projects the initial application must include a careful consideration of the social benefits arising from the project, allowing us to track progress and achievements at a later date. Serasa Experian actively monitors the scope and reach of its community programme, working with its partner NGOs to record the number of people these organisations help and hence help us gauge some level of our impact through working with them.

Business benefits: We track levels of employee volunteering and the number of colleagues involved. We also measure employee's awareness of these programmes, and their response forms a key part of the Global Employee Survey. Employee volunteer hours in the US rose from 8,366 in 2007/08 to 12,888 in 2008/09.

Awards also provide strong reputational impact. This year the UK was proud to be awarded two Big Tick awards by charity, Business in the Community. See the case study for more details.

Independent Assurance Report to the Directors of Experian plc on Selected Corporate Responsibility Information

We have been engaged by the Directors of Experian plc (the “Company”) to perform an independent limited assurance engagement in respect of Selected Corporate Responsibility Information (“Selected Information”) for the year ended 31 March 2009 contained in the report “Experian – Corporate Responsibility 2009” (the “Corporate Responsibility Report”).

Scope and subject matter

The Selected Information for the year ended 31 March 2009 subject to limited assurance consists of data in the Corporate Responsibility Report relating to:

- Carbon dioxide emissions
- Employee engagement
- Community investment
- Employee diversity
- Health and wellbeing

The data which has been subject to the limited assurance has been presented together in the document entitled “Selected Information subject to limited assurance engagement” which is attached to this report.

We were not engaged to report on comparative information for the prior year ended 31 March 2008 or earlier reported years.

We read the other information included in the Corporate Responsibility Report and consider whether it is consistent with the Selected Information. We consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the Selected Information. Our responsibilities do not extend to any other information.

Respective responsibilities of the Directors and PricewaterhouseCoopers LLP

The Directors are responsible for the content of the Corporate Responsibility Report and the preparation of the Selected Information in accordance with the criteria set out in the Company’s Reporting Policies as set out in Reporting Principles and Methodologies at www.experiancrreport.com and for the development of the Reporting Policies.

The Directors are responsible for the controls over and the security of the website and for establishing and controlling the process for electronically distributing the Corporate Responsibility Report and Selected Information. We accept no responsibility for any changes that may have occurred to the Selected Information or the Corporate Responsibility Report since it was initially presented on the website.

Our responsibility is to form an independent conclusion, based on our limited assurance procedures, on whether anything has come to our attention to indicate that the Selected Information is not fairly stated in all material respects in accordance with the Reporting Policies.

This report, including the conclusion, has been prepared for the Directors of the Company as a body, to assist the Directors in reporting on the Company’s activities in relation to corporate responsibility. We permit the disclosure of this report within the web based Corporate Responsibility Report for the year ended 31 March 2009, to enable the Directors to demonstrate they have discharged their governance responsibilities by commissioning an independent assurance report in connection with the Corporate Responsibility Report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Directors as a body and the Company for our work or this report save where terms are expressly agreed and with our prior consent in writing.

Assurance work performed

We conducted our limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 (Revised) – ‘Assurance Engagements other than Audits and Reviews of Historical Financial Information’ issued by the International Auditing and Assurance Standards Board (“ISAE 3000”).

Our limited assurance procedures primarily comprised:

- Making enquiries of relevant management of the Group about the process for preparing the report and the associated internal control system;
- Evaluating the design of the key processes and controls for managing and reporting the Selected Information;
- Limited testing, on a selective basis, of supporting evidence for the Selected Information;
- Agreement of turnover and benchmark Profit Before Tax (PBT) with that reported within the Company’s Annual Report;
- Undertaking analytical procedures over the Selected Information;
- Making enquiries of the third party provider of the Company’s employee survey and agreement of employee engagement results to reports from that third party provider. We specifically have not performed assurance procedures over the gathering and processing of data by the third party provider of the employee survey.

A limited assurance engagement is substantially less in scope than a reasonable assurance engagement under ISAE 3000. Consequently, the nature, timing and extent of procedures for gathering sufficient appropriate evidence are deliberately limited relative to a reasonable assurance engagement.

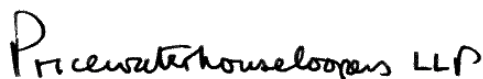
Inherent limitations

Non-financial performance information is subject to more inherent limitations than financial information, given the characteristics of the subject matter and the methods used for determining such information. The absence of a significant body of established practice on which to draw allows for the selection of different but acceptable measurement techniques which can result in materially different measurements and can impact comparability. The precision of different measurement techniques may also vary. Furthermore, the nature and methods used to determine such information, as well as the measurement criteria and the precision thereof, may change over time. It is important to read the Corporate Responsibility Report in the context of the Company’s Reporting Policies set out in Reporting Principles and Methodologies on www.experiancrreport.com.

In particular, the conversion of electricity and fuel used to carbon emissions is based upon, inter alia, information and factors derived by independent third parties as explained in the Reporting Policies. Our assurance work has not included examination of the derivation of those factors and other third party information.

Conclusion

Based on the results of our procedures nothing has come to our attention that causes us to believe that the Selected Information included in the Corporate Responsibility Report for the year ended 31 March 2009, is not fairly stated, in all material respects, in accordance with the Company’s Reporting Policies.



PricewaterhouseCoopers LLP
Chartered Accountants
London
12 June 2009

Experian plc Corporate Responsibility Report

Selected Information subject to limited assurance engagement

Selected Information

The following tables present the Selected Information subject to limited assurance contained in Experian plc's Corporate Responsibility Report for the year ended 31 March 2009.

All data refers to the year ended 31 March 2009 unless otherwise stated. The Reporting Principles and Methodologies used in preparation of the Selected Information are set out on www.experiancrreport.com.

1. Carbon dioxide emissions

CO₂ emissions	Kilo Tonnes	Kilograms per US \$1000 revenue
Buildings	58.2	14.9
Transport	17.9	4.6
Total	76.1	19.5

2. Employee engagement

Employee engagement	%
North America	74
Latin America	87
UK and Ireland	64
EMEA	62
APAC	68
Overall	72

3. Community investment

Community investment	US\$'000
Financial donations from Experian subsidiaries	1,012
Employee time volunteered	353
Gifts in kind	222
Management costs	185
Funds from Experian plc	937
Total from Experian	2,709
% of benchmark PBT	0.32%
Employee fundraising	466
GUS Charitable Trust Donations	423
Total value of all giving	3,598
% of benchmark PBT	0.43%

Experian plc Corporate Responsibility Report

Selected Information subject to limited assurance engagement (continued)

4. Employee diversity

Age Diversity				
Age diversity (%)				
	Under 25	25-39	40-55	Over 55
North America	7%	46%	39%	8%
Latin America	16%	62%	20%	2%
UK & Ireland	10%	63%	24%	3%
EMEA	8%	64%	25%	3%
APAC	11%	79%	9%	1%
Total	10%	59%	27%	4%
Gender Diversity				
	Male	Female		
North America	51%	49%		
Latin America	50%	50%		
UK & Ireland	62%	38%		
EMEA	51%	49%		
APAC	48%	52%		
Total	53%	47%		
US Ethnic Diversity				
Ethnicity % (excludes unknown ethnicity – note 1)				
American Indian or Alaska Native (Not Hispanic or Latino)				1%
Asian (Not Hispanic or Latino)				14%
Black or African American (Not Hispanic or Latino)				5%
Hispanic or Latino				7%
Native Hawaiian/Other Pacific Islander (Not Hispanic or Latino)				0%
Two or More Races (Not Hispanic or Latino)				0%
White (Not Hispanic or Latino)				73%
Total				100%
Note 1 – In the US, ethnicity data is available for 98% of employees				
UK Ethnic Diversity				
Ethnicity % (excludes unknown ethnicity – note 2)				
White – British				84%
White – non British				6%
Asian / Asian British				6%
Other				4%
Total				100%
Note 2 – In the UK, ethnicity data is available for 57% of employees				
Brazil Disabilities				
Serasa	Number professionals by disability type			
Physical	56			
Hearing	18			
Visual	13			
Learning difficulties	1			
Total	88			

Experian plc Corporate Responsibility Report

Selected Information subject to limited assurance engagement (continued)

5. Health and wellbeing

Health and Safety information				
				Number of incidents
UK & Ireland				1
North America				
				Number of claims
Medical only claims				10
Indemnity claims				17
Latin America – Serasa				
Year	With absence	No absence	Total number of injuries	Injury rate per 200,000 working hours
2008	6	2	8	0.6078