


Corporate Responsibility Report **2016**



Affordable access to
essential everyday
services



Our 2016 Corporate Responsibility Report explores how Experian creates shared value for people, business and society.

Find out how our products and services – from our credit bureaux to identity and verification solutions – are helping millions of people make the most of their data to get fair and affordable access to essential, everyday services.

Hear from our experts and the people they are helping. And learn how we safeguard privacy and data, engage our people and manage our environmental footprint.

- ▶ **ANNUAL REPORT 2016**
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Information in this report covers the 2016 financial year (1 April 2015 to 31 March 2016), shown as 2015/16.



HELPING PEOPLE MAKE THE MOST OF THEIR DATA

We make a difference to millions of lives around the world by helping people make the most of their data to get fair and affordable access to essential everyday services. We do this by helping people and businesses create, manage and improve their financial profile so that they can gain access to credit and other services.

As the world's largest credit bureaux operator, we use our extensive data and expertise to create a rich picture that helps banks and service providers make informed decisions, so people and businesses can get the best deals on the services they need most. This is core to our sustainable business model, helping to unlock growth and new opportunities for people, business and society.

By broadening the scope of the data we hold, for example, from rental to utility payments, we're helping to ensure good financial behaviours are

recognised by lenders. These are vital sources of information that help people – often with the faintest of credit profiles – by indicating to lenders their ability to repay credit.

We're applying this principle in India to help people build a credit profile from the payments they make through small-scale community cooperatives. Our E-Link product has the potential to support around 60 million women enrolled in these self-help groups. This and our wider efforts to enhance access to micro-finance in Africa, Asia and Latin America are contributing to economic development by helping millions of people boost their livelihoods.

E-Link is just one of the products supported through our successful social innovation programme; seeing us work with partners to develop,

We have achieved our target of helping 5 million people by 2018, two years ahead of schedule

test and scale up new products that specifically aim to create social and economic benefits as well as revenue for our business. Our social innovation products helped 2.7 million people access essential services in 2016. We are delighted to report that we have helped 5.4 million more people since launching our social innovation programme in 2014. As a result, we have achieved our target of helping 5 million people by 2018, two years ahead of schedule.

As you will read over the coming pages, we are committed to finding new ways to help people create a better tomorrow. At the heart of our business, our ability to innovate and educate is helping millions of people today, and every day, to get access to essential services, many of which are life-changing.

Brian Cassin
Chief Executive Officer

5.4m

PEOPLE WE
HAVE REACHED
SINCE 2014



US\$4.8m

US DOLLARS
GENERATED BY
OUR SOCIAL
INNOVATION
PRODUCTS
SINCE 2014

Our business

Our expertise, products and services help people and businesses protect, manage and make the most of their data.

WHAT WE DO

Credit Services

We hold, protect and manage data that helps businesses and organisations to lend fairly, consistently and responsibly, and prevent fraud.

Decision Analytics

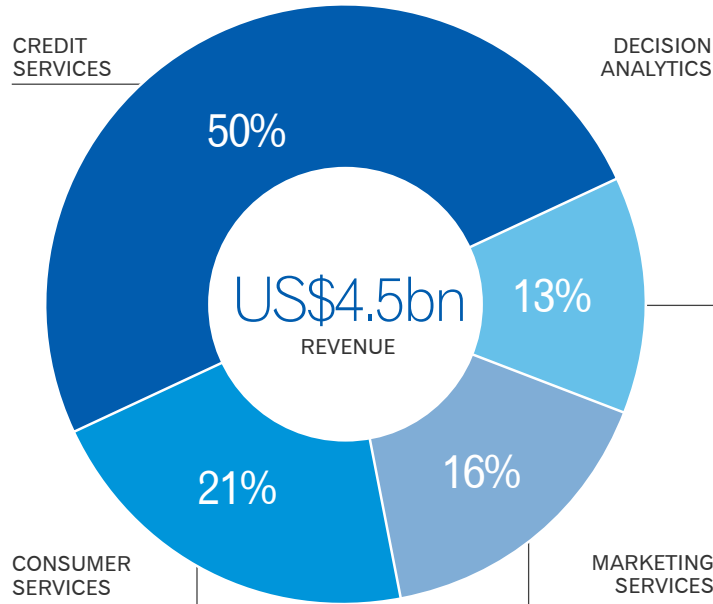
Our analytics unlock meaning within data, to help clients solve problems and drive better decisions and outcomes.

Consumer Services

We help millions of people in the US and UK to manage and improve their financial status, and protect themselves against fraud and identity theft.

Marketing Services

We help businesses connect with their customers and give them great experiences, so they become loyal, more profitable and recommend our clients.



37 NUMBER OF COUNTRIES OUR OFFICES OPERATE IN

17,000 EMPLOYEES WORLDWIDE

Our impact

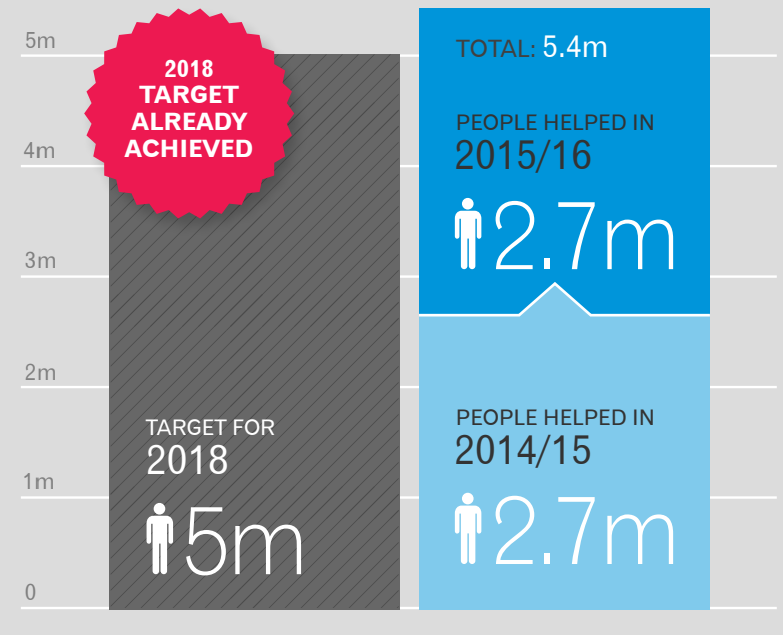
SOCIAL REACH OF OUR PRODUCTS

15.2m

Just seven of our products positively affected 15.2 million people

SOCIAL INNOVATION PROGRAMME

We have helped **5.4 million** more people access essential, everyday services – achieving our goal of helping 5m people by 2018 two years early



Creating shared value

We help millions of people and businesses gain access to essential, everyday services by helping them make the most of their data.

HOW WE USE OUR STRENGTHS



DATA

We hold and manage powerful data sets including credit data on 918m people and 107m businesses, and marketing data on 700m people

ANALYTICS & SOFTWARE

We design and build cutting-edge software and models which interpret data and, by creating insights enable it to be acted on

RETURNING VALUE TO EXPERIAN



Businesses and consumers who want to proactively manage their financial profiles making use of Experian products and services.



Small & Medium Enterprises utilising Experian marketing products and services to grow their business, in turn providing job opportunities and affordable services in their local communities.

GLOBAL CHALLENGES

38%

38% the world's population is unbanked

1 in 5

Fewer than 1 in 5 people in emerging markets can access affordable credit

>10%

Financially excluded pay 10% more for basic services in the UK

4m

4m US small business owners are rejected for a loan each year

CREATING VALUE FOR SOCIETY

FOR PEOPLE



We live in a world where we are all increasingly aware of the importance of our personal data. Every day we help people to protect, manage and make the most of their data, to improve their financial status and provide peace of mind against identity fraud.

FOR BUSINESS



In a faster, more complex world, where millions of interactions take place every minute of every day, we help businesses and organisations make sense of and find meaning from all the data that they accumulate, to create better business outcomes and build stronger customer relationships.

FOR SOCIETY



At the heart of what we do, we help millions of people around the world to get fair and affordable access to essential, everyday services.

Credit reports delivered

1.7bn

Helped clients prevent fraud worth

US\$500m

Volunteering hours

38,000

Direct community investment

US\$8m

Reach of our social innovation products

5.4m

TODAY, EVERY DAY

Experian is the world's largest credit bureaux operator. Every day, we help millions of people get fair and affordable access to essential services.

- 01 Using our products to help people access services ▶
- 02 Helping people build their financial profile by pioneering use of alternative data ▶
- 05 Helping small businesses get access to credit ▶

TODAY, EVERY DAY

Experian is the world's largest credit bureaux operator. Every day, we help millions of people get fair and affordable access to essential services.

Each year, we produce more than 1.2 billion consumer credit reports – that's close to 3.5 million in a typical day – and we process 45 billion business records, supporting economic growth through responsible lending. Our reports enable lenders to make fast, fair, responsible and better-informed decisions on creditworthiness. This lets borrowers get better access to credit they can afford.

Many people around the world cannot get loans or are only offered services at punitive rates simply because their financial profiles do not provide a full enough picture to demonstrate that they are able to repay credit. Research by the World Bank¹ shows that credit bureaux can play an essential role in facilitating and expanding access to finance for those who would otherwise be excluded from the system.

Our credit bureaux collect and analyse data from service providers to help people and businesses build

1.2bn

CONSUMER
CREDIT REPORTS
WE PRODUCE
EACH YEAR

45bn

BUSINESS
RECORDS
WE PROCESS
EACH YEAR



1. IFC Intervention at the European Parliament Brussels, The Role of Credit Reporting Agencies in Today's Financial System, 2015

up a financial track record based on their payment histories. This gives them improved access to essential services – from housing, to groceries and utilities, to government services – simply through the creation and development of their credit profile.

Today, we hold data on 918 million people and 107 million businesses. To help even more people build their profiles, we have broadened the scope of data we collect – beyond traditional credit transactions – to include payments for rent and utilities. By including these alternative sources of data and evidence of payments made on time, we can help more people strengthen their credit profiles to help them get better access to services.

At the same time, in emerging markets, we are enabling people to access micro-finance – small loans – that can transform their lives, build their businesses and support economic development.

Using our products to help people access essential services

Our products and services help people get the best deals on everyday services, from housing, credit and loans to mobile phone contracts and utilities. Many of these are part of our Credit Services activity, which represents nearly half of our global revenue.

ENABLING QUICK DECISIONS ON CREDIT

Every day, Experian products like Identity Authenticate and Prove-ID enable clients, from banks through to utility providers, to immediately check the identity of new customers so they can process applications quickly and efficiently, while preventing fraud and meeting regulatory requirements on knowing who their customers are.

Credit unions and other community lenders offer loans to people who may otherwise be forced to borrow from unlicensed doorstep lenders at high interest rates.

In the UK, we are working with Cornerstone Mutual Services – the trading subsidiary of the Association of British Credit Unions – to help its member organisations make decisions on loans more quickly and efficiently. The 68 participating credit unions used our credit scoring technology to process over 185,000 loan applications this year.



185,000

CREDIT UNION
LOAN APPLICATIONS
PROCESSED IN 2015/16



VIEW FROM OUR EXPERT

“The portal basically lets credit union employees access lots of data, to help them work out whether or not to give their customers a loan. And so their customers can get access to credit, instead of having to go to a payday lender.

We've really helped to modernise credit unions – they've traditionally been community-based organisations, with the idea that they'd know their customers well enough to be able to guess, 'They're probably good for a loan.'

These people in Nottingham were really excited to have this extra data. It was great to hear how much of a difference it's made for them – it's made their jobs easier, their decisions more reliable, and it's kept their customers away from payday lenders.”

Graham Breward, Client Support Executive, Experian UK and Ireland



Through our social innovation programme, we are exploring how we can create a bigger channel that helps more people apply for credit from community lenders and credit unions by using an Affordable Lending Portal that can assess the likelihood of their application being successful before applying. The pilot is expected to reach over 60,000 people, helping them to access affordable loans. Read Graham Breward's story about how our Affordable Lending Portal is making a difference to a Credit Union in Nottingham (left).

Paying for healthcare is a big challenge for many people in the USA and nearly 43 million Americans have unpaid medical debts.² Experian Health products and services help more than 100,000 healthcare providers make more informed decisions and provide patients with better access to affordable payment plans. This service has reduced default rates and supported continuous care even for the uninsured.

We also offer a screening service that instantly checks whether patients qualify for financial assistance with their medical expenses. Read Kim Berg's story about how this helps patients stop worrying about paying for treatment and focus on getting better (opposite).

60,000

PEOPLE WE EXPECT TO REACH THROUGH OUR AFFORDABLE LENDING PORTAL



2. Report by Consumer Financial Protection Bureau (CFPB). www.consumerfinance.gov/newsroom/cfpb-spotlights-concerns-with-medical-debt-collection-and-reporting/

VIEW FROM OUR EXPERT

“I used to train the financial counsellors for the Experian Health Financial Assistance Screening tool. When our client started using it, I went to an Emergency Room with a financial counsellor. We met a patient who was in bed and visibly shaken. The counsellor asked several simple questions like: 'What's your annual income?', 'What's your household size?', 'Are you disabled?'.

After she finished inputting the responses using our online tool, the transaction immediately went through and the counsellor told the patient: 'Good news – you are eligible for a 100% discount through our Medical Financial Assistance programme'. That would cover her medications, her stay, her follow-up visits and other stuff.

The patient couldn't believe it: 'Wait a minute, are you telling me that I can focus on getting better and I don't have to think about the bills I'm going to have?' When we said yes, she just broke down and cried. She said she'd been sitting there thinking, 'I cannot be in here. I cannot afford this.'

The tool means that some patients don't have to worry about needing documents to prove their annual income. And our client doesn't have to manually calculate whether or not it can give financial help. But more than that, it means patients can focus on recovering. And it inspires the counsellors who get to help them.”

Kim Berg, Sales Consulting Director, Experian North America



43m

AMERICANS HAVE UNPAID MEDICAL DEBTS

HELPING PEOPLE ACCESS MICRO-FINANCE

In emerging markets, fewer than one in five people have access to mainstream, affordable credit.³ But as mobile networks reach more and more remote areas, many people who don't have a bank account do have a mobile phone and can access mobile money transfer services. In the Philippines, just 26% of the population have a bank account, but 84% have a mobile phone.

IN THE PHILIPPINES, JUST 26% OF THE POPULATION HAVE A BANK ACCOUNT, BUT 84% HAVE A MOBILE PHONE

150m

PEOPLE WE AIM TO HELP ACCESS MICRO FINANCE BY 2020



3. www.perc.net

We are using data from mobile phone accounts and other alternative sources to create credit risk profiles for millions of underserved people and help them gain access to micro-finance. In 2010, we created **Experian Micro Analytics**, which aims to use our expertise to help 150 million people access finance by 2020.

Even a very small loan can enable people to improve quality of life for their families. By extending access to credit on a much wider scale, micro-finance can fuel economic development in emerging markets. Read Sammy Hamoudi's story of how our Micro Analytics team supported people in Kenya by working with one of the country's largest banks (opposite).

We are using data from mobile phone accounts and other alternative sources to create credit risk profiles for millions of underserved people

VIEW FROM OUR EXPERT



"We knew when we started our Micro Analytics business that we wanted to make a really big difference. So it feels great to know that it's working and we're helping millions of people get access to finance.

We started working with a large bank in Kenya, where there are a lot of people who don't have access to finance. To get a loan, you'd have to go through a process that lasts weeks, and you'd have to bring so many documents along to the bank with you.

So we told the bank we could turn this arduous process into an instant one, so customers can quickly log on using their mobiles to get loans immediately. It works because our technology creates an accurate risk profile for each client. This means that when someone clicks on the menu requesting a loan, the system uses that risk profile to define the maximum amount that the bank can lend them. And it all takes place instantaneously.

We're only talking small amounts of money for lending. Maybe US\$5 to US\$120. But for a lot of people in Kenya, that's all they need. It means a family can pay for their groceries, it means a textiles entrepreneur can buy the fabric they need to make their shirts.

The system has been live for a while and processes in excess of one million loan applications every month, demonstrating that access to instant loans is a clear need in Kenya. Since then we've helped more banks in even more countries. So it's just good to know that we're helping all these small entrepreneurs, and employees, and families everywhere – we're making a difference for them day-to-day."

Sammy Hamoudi, Product and Delivery Director, Experian Micro Analytics



HELPING PEOPLE IMPROVE THEIR CREDIT PROFILES

A strong, positive credit profile can help people get access to competitive credit deals, widening access to everyday services. In the UK, families with a poor credit rating could be spending 12% more than the average family with a good credit score.⁴ Simple steps like registering on the electoral roll or paying bills on time can help people improve their financial profiles.

Our [▶ Consumer Services](#) business provides people with knowledge and skills that help them understand their credit profile and maintain a strong rating. Armed with this knowledge, they can make better decisions, borrow within their means and understand how to access great deals on the services they need.

Services like Credit Tracker in the USA and CreditExpert in the UK provide millions of people with secure online access to their credit profiles and experts in our call centres support thousands of people every week. We provide people around the world with information and tips on managing credit through our websites and social media channels, such as [▶ Ask Experian](#), [▶ #CreditChat](#) on Twitter and our

new [▶ #CreditScope](#) live chats on Periscope that have attracted around 700 people per session on average. In the UK, we also offer [▶ Credit Café](#) videos.

In 2015/16, our Credit Educators in North America used their expertise to help people understand and improve their credit profiles, including working with Operation Hope, a non-profit organisation that helps the working poor and struggling middle class. Read how our Credit Educators have helped people overcome credit difficulties (this page and overleaf).

“As a person who is very interested in managing my credit profile, I have found the service exceptional and it's very important to know your score on a continuous basis. I am in love with the website and I also love the Periscope chats when I can catch them and I've told my son about them too so that he doesn't make the same mistakes I did at a young age. I appreciate all you're doing as a company to educate us.”

CONSUMER SERVICES IN PRACTICE (A CUSTOMER'S EXPERIENCE IN THE USA)

Periscope

Our new [#CreditScope](#) live chats on Periscope attract around 700 people per session on average

4. www.moneywise.co.uk/news/2014-05-13/poor-credit-score-ups-bills-1300

▶ Mike Delgado – Social Media and Community Manager for Experian North America in [#CreditChat](#)

VIEW FROM OUR EXPERT



“As an Experian Credit Educator, I was taking a young lady in the Orange County Rescue Mission through her credit over the phone. She had lost her job and could not afford to keep her home, and she was really concerned about her credit. So we talked about how she could improve her score. Six months later, she called back. She'd found a job and had increased her credit score enough to get an apartment. She was ringing to say thank you. I was excited for her. It felt great to know that what we're doing is working.”

Samuel White, Experian Credit Educator, Experian North America



“Throughout my adult life, I've been nearly phobic about finances. I get anxious just thinking about my credit score and how to solve the problems I've created for myself through my lack of understanding about credit. Through my Experian counselling session, I now know my current score. I know what's on my Experian credit report. I know how to receive copies of my reports from all credit bureaux. I know what actions to take to improve my score. I understand how to respond to information on my report to correct mistakes, and what actions to take to respond to other issues as needed. I feel certain that within a year or so, my credit score will have greatly improved.”

E. CHAMBERS, CREDIT EDUCATOR CUSTOMER IN THE USA



Mike Delgado
Social Media Community Manager

“ I haven't always known how important it is to have and maintain a healthy credit profile, and when I found out later in life it was too late. Over the years, I have done my own research and have learned that I had to get myself together and figure out a way to repair the damage I had done to my creditworthiness. I wasn't sure how I was going to start the process and what resources were available to help me get started. With your guidance and introduction to a Credit Educator, I finally found hope!

I had bought a car out of necessity but I still didn't quite know the status of my credit affairs. My next step was to purchase a home for myself and my family. Speaking with a Credit Educator about personal credit needs and plans reaffirmed and motivated me to remain conscious about the importance of credit responsibility. Without the understanding that I only had to request accounts to be updated or removed from my record, I would not have been able to buy a home.

By removing several negative accounts from my report, I have dramatically improved my credit score and have bought my first home!”

J. AIKENS, CREDIT EDUCATOR
CUSTOMER IN THE USA

Helping people build their financial profile by pioneering use of alternative data

By tapping into alternative data sources, including positive data that records when people make rental or utility payments on time, we can help people without a bank account or financial history build up and strengthen their credit profiles.

Encouraging the use of alternative data is an essential part of our business strategy. Experian is a member of the [Policy and Economic Research Council \(PERC\)](#) alternative data initiative, a public-private partnership that aims to increase financial inclusion by using innovative information solutions. We also engage with policymakers to develop regulations that promote the use of positive data in credit bureaux.

Data such as rental or utility payments perform in a similar way to other credit transactions, like paying mortgage instalments or credit card payments. By including this alternative data in our credit bureaux, we can help people build their financial profiles from a 'thin' credit file with just a small number of payment records to a 'thick' file

↓ 50%

DROP IN LOW CREDIT SCORES OVER THE PAST TWO YEARS

5. Let There Be Light, Experian White Paper, 2015. www.experian.com/assets/consumer-information/white-papers/cis-energy-utilities-tl.pdf?WT.srch=PR_CIS_AlternativeData_2014_0121_pressrelease_lettherebelight

6. Credit for Renting, Experian RentBureau study, 2014

1 in 8

OF OUR UK CREDIT REPORTS NOW INCLUDE UTILITY DATA

that provides a fuller and more rounded picture of their financial behaviour. This gives our clients the confidence to offer people greater access to loans at more affordable interest rates based on their history of regular payments.⁵

MAKING UTILITY DATA MAINSTREAM

In the UK, we have been adding millions of records to our credit bureau from utilities and telecommunications providers since 2009. One in eight of our UK credit reports now include utility data and this is growing all the time. Many people are seeing their credit reports strengthened as a result.

People with a limited financial track record typically get fewer credit offers, higher interest rates on loans and credit cards, and limited access to credit overall. Adding on-time utility payments to US credit reports has contributed to a significant improvement in credit ratings. Over the past two years, we have seen a 50% drop in low credit scores and a 15% increase in good credit scores for people whose reports include utility payments.

20%

FALL IN PEOPLE WITH A POOR FINANCIAL RATING AFTER ADDING RENTAL DATA



BRINGING IN RENTAL DATA

Through our Experian RentBureau service, we gather information on more than 15 million private and subsidised housing tenants across the USA from property management companies and online rental payment processors. This data enables landlords to assess an applicant's payment history to check if they will be a reliable tenant. Experian also incorporates positive rental payment data reported to Experian RentBureau in consumer credit reports, enabling residents to build credit history by paying rent responsibly.

In a recent study, the number of people with a poor financial rating fell nearly 20% by adding rental data to their files.⁶ We are continuing



to work with the Credit Builders Alliance to encourage affordable housing providers and public housing authorities to add further rental data to our credit bureau.

In the UK, we run our Rental Exchange programme in partnership with Big Issue Invest, the social investment arm of homeless charity, the Big Issue. More than 75 social housing providers are now providing data through the programme, representing one million tenants across the country. Initial research shows that more than 70% of social tenants will see an improvement in their credit score as a result. The Rental Exchange also highlights any potential debt problems, enabling social housing landlords to offer debt advice early.

In 2015/16, we extended the Rental Exchange from social housing tenants to private renters, to help private tenants get a mortgage, access finance or prove their identity online.

VIEW FROM OUR EXPERT



“My parents were small business owners. I remember them struggling to grow their insurance agency – they had no business credit history, so they had to totally rely on their personal credit instead. Now at Experian I’m working to open up credit to small businesses, and looking at how we can use different types of data to do this.

So what I do day-to-day is find data to help us understand the health of small businesses. Like, ‘Does the business have a website? How sophisticated is that website? Are people visiting it? How are those traffic numbers trending over time?’ You look at those kinds of measures – how legitimate they are, how long they’ve been operating, and how many people are frequenting them. And from that we can work out how we can help them get credit.

For a small business to hire a new employee, or start up a new office, credit is always a roadblock. So if we can use this data to remove that roadblock, then I think everybody wins. It’s thrilling. In a sense I’m helping people like my parents, and people who don’t have it as good as my parents had it.”

**David Huizinga, Strategy Director,
Experian North America**



In the UK, we run our Rental Exchange programme in partnership with Big Issue Invest, the social investment arm of homeless charity, the Big Issue. More than 75 social housing providers are now providing data through the programme

EXPLORING THE POTENTIAL OF OTHER DATA

We are also exploring how other types of alternative data, such as psychometric, prepaid and online data, can be used to support decisions on creditworthiness. This can help people who are currently struggling to establish a financial profile.

Helping small and medium businesses get access to credit

Our Credit Services business helps companies build up their credit profiles to access the services and finance they need to grow. This is particularly critical for small businesses that often struggle to gain access to finance or pay more for credit than larger firms because they don’t have a strong enough credit profile.

In the USA, over 40% of small business owners applying for credit get rejected or less credit than desired, with 58% saying they are prevented from expanding their businesses as a result.⁷

Small business owners can be forced to fund their enterprise through personal loans, which puts their personal credit profile at risk if the business struggles. Read David’s story about how we are making a difference (left).

HOW WE ARE HELPING

Our online service, My Business Profile, helps small businesses in the UK understand, monitor and improve their credit score. In 2015/16, we added this service to our Business Express product, which offers information to help small companies protect themselves against financial risk, manage their credit score and grow their business.

In Brazil, we support small businesses in protecting their financial profiles against fraud through our MeProteja Empresas programme, which offers an automatic alert to notify companies about negative information added to our database. We also offer services that enable enterprises to check the credit reports of their customers or suppliers to reduce the risk of financial difficulty due to late payments or failure to deliver.

Our new Commercial Credit Score Simulator helps entrepreneurs in the USA make informed financial decisions to expand their businesses. This interactive tool is helping thousands of small and medium sized enterprises to predict the effect of different options on their credit score before applying for a loan.

⁷ www.newyorkfed.org/smallbusiness/Fall2013/index.html



OPENING DOORS

We are investing in innovative products that can open doors for many people and change their lives for the better.

07 Unlocking access to services



09 Partnering to improve financial education



11 Tackling unmanageable debt



OPENING DOORS

We are investing in innovative products that can open doors for many people and change their lives for the better.

For millions of people around the world, not being able to get credit at reasonable rates is an everyday reality. As a result, they pay more for gas and electricity to heat their home, for phone contracts, household appliances and other basic services.

In the UK, people living in poverty pay around 10% more for everyday necessities because they can't access affordable finance. This 'poverty premium' can add as much as £1,116 a year to household bills for the people who can least afford it.⁸

Without a financial identity or a good credit rating, people can face high interest rates or struggle to get credit at all, forcing some to turn to unlicensed doorstep lenders at even higher rates. In the USA, an estimated 4.2 million people are unbanked, mainly because problems proving their identity, credit or banking history prevent them from opening a bank account.⁹

Our products and services are helping people prove their identity to service providers and begin building up a credit profile. This is vital to open the door to better deals on basic services.

Unlocking access to services

While a financial profile is vital to unlock access to loans and services at affordable rates, first of all people have to be able to demonstrate to lenders that they are who they say they are.

Enabling clients to verify people's identities and financial profiles is a core part of our business. But in some countries, a lack of public records such as birth certificates or electoral rolls make it harder for people to confirm who they are. We are exploring new ways to extend access to services for people who do not have these basic records or cannot demonstrate their financial track record.

4.2m

ESTIMATED NUMBER OF PEOPLE WHO ARE UNBANKED IN THE USA



HELPING PEOPLE PROVE THEIR IDENTITY

In India, millions of people will have a recorded identity for the first time as the government establishes an official identity for every citizen through biometric and other data as part of its new Unique Identification Database. We are trialling a product that would enable clients to access this database to check people's identities when they apply for bank accounts and other services. Prove-ID Link aims to link our existing Prove-ID product with the government Unique Identification Database. We are engaging with policymakers to understand the regulations that would be required to use this product and help people who have previously been excluded to afford basic services more easily. You can read Sreeram Upendran's story about how we're connecting people in India (overleaf).

Enabling clients to verify people's identities and financial profiles is a core part of our business



Prove-ID Link aims to link our existing Prove-ID product with the government Unique Identification Database

8. Save the Children 2010, www.savethechildren.org.uk/sites/default/files/docs/UK_Poverty_Rip_Off_Brief_1.pdf

9. www.economicinclusion.gov/surveys/2013household/documents/2013_FDIC_Unbanked_HH_Survey_Report.pdf

VIEW FROM OUR EXPERT

“Developing products for banks, our team constantly see how those products work for the banks’ customers, but we never really know what impact they have on the wider community. So we were surprised to see how a product we created to prove people’s identity actually changed people’s lives. A lady I met in Alwar, in Rajasthan, wasn’t earning enough to feed her two children. She needed a loan, and to get one she had to prove who she was. But she’d just moved from another village, so no one knew her here, and she had no identification to show.

I showed her how to use Prove ID, the tool we’ve created at Experian. One could just put her biometrics through it and it would search for her credit history and all the identification she needs to say who’s who. She was overwhelmed – she could prove that she was from another village, and hadn’t come into the country shopping for loans. It was different because with banks we mostly see urban customers so their credit report is one of a thousand reports about them. But for people in this rural district, like this lady, their application is a single page. Their need is very clear. A loan is their only option, so they have to be able to prove who they are. I was very proud that we could help her.”

**Sreeram Upendran, Head
of Bureau Products &
Head of Technology,
Experian India**



We are also piloting a new product that will help people in India build up a credit profile from the payments they make through self-help groups. Members of these small-scale community cooperatives support each other by offering and repaying small loans. Around 30 million women are enrolled in 2.5 million self-help groups across India. Our E-Link product aims to use the information on lending and repayments within these groups to enable individual members to build up a financial identity and profile that can be included in mainstream credit bureaus.

Partnering to improve financial education

We work with partners around the world to support financial education and Experian experts volunteer their time and skills to equip people with the knowledge they need to understand and manage their finances. This knowledge can make the difference between a strong and a weak credit profile, enabling access to services that can help people achieve their life goals.

FORMING STRONG PARTNERSHIPS

In the USA, we work with the Credit Builders Alliance to train housing and social service providers to educate their customers on managing their finances. Together, we have reached 25,000 people since 2014. We also offer consulting services for our clients globally to help their employees give better financial advice to the millions of people they discuss credit with every day.

Through our longstanding and successful Real Dreams programme in Brazil, our employees volunteer their expertise by offering

financial education in schools and community centres for people who have difficulty accessing credit, such as students and young families. We also worked with expectant mothers as they prepare financially for a new member of their family. In 2015/16, our experts reached over 15,000 people through group sessions and one-to-one support for micro-entrepreneurs, helping them understand how they can take control of their finances and develop their business. This explains how our programme is helping people (overleaf).



15,000

PEOPLE IN
BRAZIL REACHED
BY OUR EXPERTS
IN 2015/16

◀ Rodrigo Tadeu Juvenal Lima. Beneficiary from our Real Dreams Program – Financial Health to Micro-entrepreneurs. Picture courtesy of Agência Ophelia

VIEW FROM OUR EXPERT

"I gave up my weekend to help out on the Real Dreams project and I'm so glad I did. I met a micro-business owner, Adriana. We sat on stools around the sewing machines in her seam room. The other room in her house was where she and her five children slept, so it was the only place we could sit. It was hard, seeing the conditions they lived in.

Adriana told me that she makes bags and sells them for R\$1.25 each. She said sewing was her dream since she was 12, but she was giving up on it because she couldn't even make enough money to pay the water bill. I thought that if we could just help her control the money coming in, we could solve some of her problems. So I showed her how, just by keeping track of costs and profits, she could pay her bills and start to save, too. She was so keen to learn, so I was touched that we could help her.

After that first meeting, a group of us from Experian raised R\$1,415 (around US\$380) for Adriana to buy fabric for her bags. We gave her a book for her to keep track of her finances too. Now she brings it to each meeting, full of notes. She says it helps her work out her profit from the bags so she knows how much more fabric she can buy. She makes lovely bags, in lots of different colours. I didn't imagine that just sharing knowledge could change someone's life. It's really rewarding."

Thais Micucci,
Strategy Planning
Analyst, Serasa
Experian, Brazil



In South Africa, small businesses are key to bolstering growth and employ around 61% of the country's working population.¹⁰ This year, we partnered with The National Small Business Chamber to host a series of workshops to give over 25,000 entrepreneurs tips on how to gain better access to credit. Through these workshops, we also provided free business and personal credit reports to help people understand their profiles.

In Bulgaria, our volunteers are working with two charities, CVS Bulgaria and Caritas Sofia, to support refugees. See Elitsa's story about how she has been helping refugees start their lives in a new country (right).

▼ Credit Wellness workshops in partnership with National Small Business Chamber, South Africa



OPENING DOORS

VIEW FROM OUR EXPERT

"When I first went into the refugee camp, it was evening and nearly winter. No one could be ready to see the conditions in the camp. There were a few curtains separating small spaces, to make rooms for each family. Some people had made beds from basic mattresses and other people slept on the floor.

I kept thinking that we could help more, that we could involve more people. So I decided to apply for this Experian refugee project, working alongside two charities – CVS Bulgaria and Caritas Sofia. We organised workshops, language lessons and trips for the children to give them something to do and help them keep up their education. And we're helping their parents with financial education. From just opening a bank account to how the financial system here works, we'll be able to give these people the financial information they need to get their lives started again.

It means a lot, seeing what a difference we're making, how we're changing lives. Meeting these people, you know you're doing something meaningful just from the smile on their faces.

It gives you strength to continue to do more, as much as you can."

**Elitsa Popova, Data
Modeller, Experian Bulgaria**



IN BULGARIA WE ORGANISED WORKSHOPS, LANGUAGE LESSONS AND TRIPS FOR THE CHILDREN TO GIVE THEM SOMETHING TO DO AND HELP THEM KEEP UP THEIR EDUCATION



25,000

ENTREPRENEURS
WE HELPED IN
SOUTH AFRICA
THROUGH
OUR CREDIT
WORKSHOPS

10. www.r4d-employment.com/wp-content/uploads/2014/09/South-Africa-Country-Paper.pdf

GETTING YOUNG PEOPLE READY TO MANAGE THEIR FINANCES

We support financial education from an early age to help children grow up feeling confident about how to manage their finances. In Brazil, we have invested in a pilot programme that supports financial education in elementary schools as part of the government's strategy to include financial education in the Brazilian national curriculum.

To help nine to 11 year olds develop important business and financial skills, we partnered with Young Enterprise, the UK's leading enterprise education charity to support fun, hands-on experience of creating and running a business.

We have also developed online and practical resources to support financial education for young people across the UK and Ireland. A series of interactive storybooks and supporting materials for teachers are designed to help schoolchildren aged five to 11 explore the practical

and emotional aspects of money through the [▶ Values, Money and Me](#) free online financial education resource. Our [▶ Jangle](#) app also



helps seven to 11 year olds in the UK learn essential money skills while earning pocket money from their parents for the things they want.

Our new [▶ Home Truths](#) online learning tool, launched with The Mix, helps young people in the UK prepare for financial independence as they set out to university. In the USA, we are supporting America Saves, a programme that encourages young people working for municipalities to systematically set aside a portion of their pay from summer jobs and open savings accounts.

Tackling unmanageable debt

Through financial education, we aim to help people understand and stay in control of their finances and avoid unmanageable debt. But if they do get into debt, we offer advice and support to help them get their lives back on track.

PULLING PEOPLE OUT OF DEBT

In partnership with debt advisory charities around the world, we provide free credit reports and advice to help people take action to tackle their debt.

We delivered expert credit training to almost 900 debt advisers across the UK in 2015/16, enabling them

to guide thousands of people to a brighter financial future. In the USA, we partner with American Student Assistance to help people manage their student loan debt by offering Experian Credit Educator at no extra cost to students, graduates and their parents.

In 2015/16, we set up a Debt Advice Centre near our regional operational headquarters in Nottingham, UK, to support financial education and provide debt advice to young people and their families. This support includes home visits, family learning in schools and even a social dining space where people can get debt and career advice while they eat. We

5.9m

PEOPLE IN BRAZIL WHO'VE ENROLLED ON OUR ONLINE RECOVERY PORTAL



have also partnered with Epic Partners in the Debt Advice Centre to run the Free4All programme, helping to turn around the lives of people experiencing homelessness. Avril and Andy's story shows how our work is helping people experiencing homelessness (below).

Over 5.9 million people and small businesses in Brazil are now enrolled on our online Recovery Portal. This online service builds on our 'Limpa Nome' (Clean my name) debt fairs that brought people and lenders together to discuss and renegotiate debts face-to-face. Through the Portal over 1.9 million individual debts have been repaid, collectively worth over US\$2.5 billion.

VIEW FROM THE PEOPLE WE HAVE HELPED

"The first time we went to St Ann's Advice Centre, we were homeless. We'd lost everything. We were in Nottingham and we saw a sign for the Advice Centre, saying 'Free4all, everything's free'.

Inside, there was tea, toast, coffee and biscuits. And trestle tables full of clothing and things. We met Adrian and Alison from Epic Partners, who run the Free4All and get support from Experian. They told us that, if we wanted something, we could take it. It's all donated.

We found out that Adrian also does these discussions on financial independence. We started taking part to talk about how to

make your money go further. A chap from Experian came along to a session to talk about credit scores, covering the basics of how to build up credit. Everyone suggests things, like turning your thermostat down by one degree to save on heating. Things that seem simple, but they make quite a difference.





A caseworker at the hostel we were living in helped us find somewhere to live. But it was Free4All that helped us make it a home."

Avril and Andy Cross, UK



SAFEGUARDING PRIVACY AND DATA

Protecting the vast quantities of data we manage is vital to maintain people's trust and enable the continued success of our business.

- 12 Protecting data 
- 15 Finding the right balance 
- 16 Improving data quality 
- 17 Helping people protect their data 

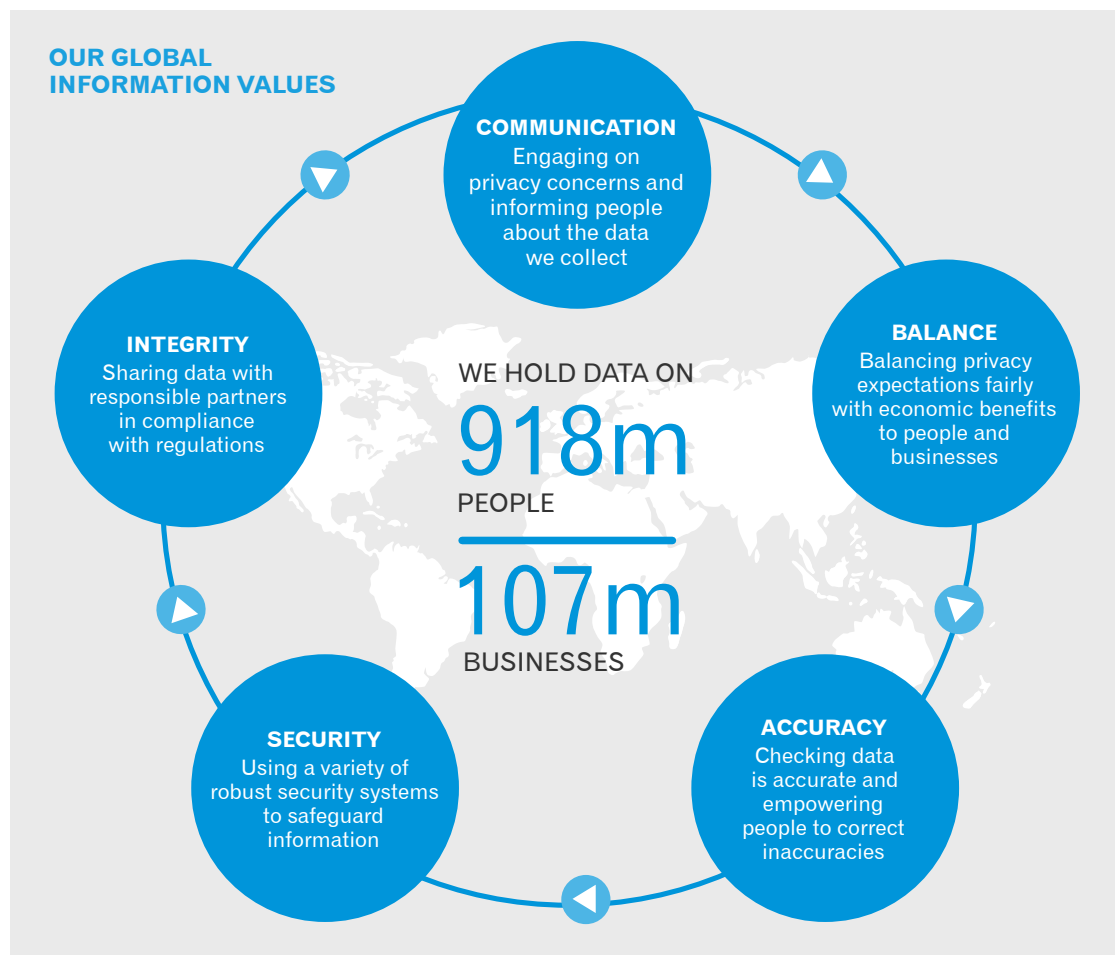
SAFEGUARDING PRIVACY AND DATA

Protecting the vast quantities of data we manage is vital to maintain people's trust and enable the continued success of our business.

Privacy is a growing concern for people around the world. People and businesses need to know that we keep their data secure and use it appropriately. We need to find the right balance between protecting their privacy and using their data to gain insights that can benefit people, business and society.

We have built strong processes to keep data secure and strive to make sure it is only shared with authorised organisations. The management of personal data is heavily regulated and we have clear guidelines for managing and using data in compliance with all relevant laws in the countries where we operate.

Working closely with data partners, we have established rigorous controls to help make sure that our data is accurate, up-to-date and relevant. We also help people understand what they can do to protect their data and we work with victims of fraud to help them regain control of their credit profile.



MAINTAINING HIGH LEVELS OF SECURITY IS VITAL TO THE SUCCESS OF OUR BUSINESS


Protecting data

Each of our employees is personally responsible for the security of the data we manage, and we extend this responsibility to suppliers and partners through the terms of our contracts. Maintaining high levels of security is vital to the success of our business, and we embed a culture of compliance across Experian through our compliance principles, policies, processes and training.

All employees must undertake training on information security and data protection when they join Experian and at least once a year thereafter to ensure they understand their responsibilities and are equipped to maintain security standards in their daily work.

We have built strong processes to keep data secure and make sure it is only shared with authorised organisations


OUR COMPLIANCE PRINCIPLES


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


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

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

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

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

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

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

ENSURING COMPLIANCE

Our robust governance structure provides three lines of defence:

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

Our security policies and controls for monitoring compliance are based on the international standard ISO27001. These standards help to ensure the integrity of the data we hold. We continually review our strategy on data security to anticipate and mitigate emerging threats and we invest heavily in safeguards to protect data from physical threats and evolving risks of cyberattacks.

Every function has its own business continuity plan to ensure we can maintain vital activities or, at the very least, recover quickly from any type of disruption as seen in the client-related security incident experienced in North America in September 2015. We periodically review each plan and conduct audits on compliance with our policies and standards to ensure resilience.

Finding the right balance

People value their privacy and want to protect it. At the same time, they want access to fair and affordable credit and services that they can only get by sharing their personal information with lenders and other organisations.

We aim to strike the right balance between protecting privacy and providing our clients with the data that they need to make responsible lending decisions, offer access to services and deliver relevant and timely marketing messages.

We engage with policymakers to support the development of regulations that respond to people's concerns about data privacy, and enable accurate and efficient credit checking to support responsible lending and borrowing.

Improving data quality

The quality of data in people's credit profiles affects their ability to access credit. We run hundreds of checks to help ensure the integrity of the data in each credit file. If we spot any omissions or inconsistencies, we raise these with data providers and we categorise the rejected data to help them identify and correct the issues.

HELPING PROVIDERS IMPROVE DATA QUALITY

Our pioneering solutions such as DataArc, available in the USA, go even further to support clients in providing accurate and up-to-date information. As well as assessing the quality of the data submitted by the provider in its own right, DataArc benchmarks each client's data against other data providers in the same industry.

We send any disputed or inconsistent data points back to the providers together with analytics on the disputes and any changes made. This enables the collection of more accurate, consistent and complete data across all providers. Experian is the only credit bureau to offer this benchmarking service.

[Our security policies and controls for monitoring compliance are based on the international standard ISO27001](#)

ACTING TO RESOLVE INACCURACIES

We set high standards for the data we collect and we will terminate our contract with a provider if we cannot resolve quality issues, such as a large proportion of disputed data points or collection of information that is irrelevant to their business.

On top of all these checks and balances, we help people access their own credit profiles to check the accuracy of the data we hold on them. Our customer service representatives work with individuals to help them understand their credit reports, spot mistakes and resolve inaccuracies.

Helping people protect their data

Data theft is one of the fastest growing crimes. For example, current account fraud in the UK more than doubled during 2015. We fight this by helping people to protect their data and supporting victims of identity theft.

Using our identity protection services, people are better equipped to detect attempted fraud or identity theft and deal with it before it causes a problem. For example, our CreditExpert and CreditTracker services alert customers to changes on their profile so they can spot any unusual activity.

We also advise people on how to protect their personal data through our consumer-facing websites and social media channels, such as ▶ [#CreditChat](#) on Twitter. In the USA, we are partnering with the Council on Economic Education, to offer free online training resources for teachers to help students understand the risks they face online and how to defend against identity theft.

Our fraud prevention solutions support some of the world's largest e-commerce, financial and travel services companies. Products like FraudNet and TrustInsight help our clients identify potentially fraudulent transactions immediately and protect consumers from additional costs and inconvenience.

SUPPORTING VICTIMS OF FRAUD

People who become victims of fraud can find it difficult to gain access to essentials, like taking out a mortgage, buying a car, or applying for a credit card. Our dedicated teams provide advice and support to help people resolve issues with their credit profile and protect themselves from fraud in the future.

In 2015/16, our teams in the UK and North America supported over 45,000 victims of fraud in taking steps that help them reclaim their identity and restore their credit

45,000

VICTIMS OF FRAUD WE'VE SUPPORTED IN NORTH AMERICA AND THE UK

rating. Our expert advisers work with each victim to alert all the lenders involved and other credit reference agencies. We aim to quickly correct the damage made to the victim's credit report and help reduce the stress and inconvenience experienced by the victim.

We also provide support to help people avoid becoming victims of fraud. For example, in the UK we are working with community groups to raise awareness of the risks and how to defend against them (see case study below).

CASE STUDY

Empowering elderly people to combat fraud in the UK

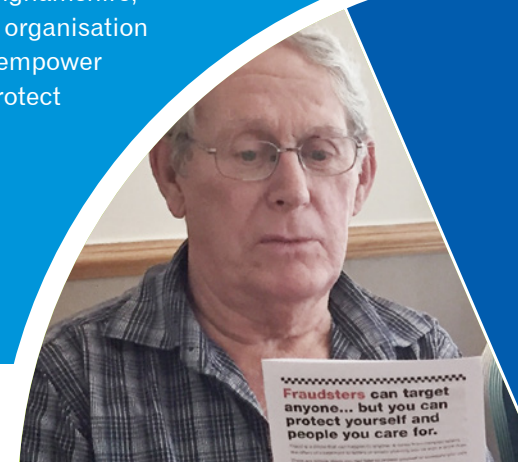
Fraudsters often prey on the most vulnerable people. More and more attacks are aimed at the elderly, with devastating consequences. Losses from pension fraud across the UK more than trebled from April to May 2015, to £4.2 million.¹¹ This kind of fraud not only robs those who can least afford basic services, it can also cause long-term psychological harm to the victims.

Greater awareness can help to stop these scams in their tracks. In Nottinghamshire, UK, we are partnering with an organisation called Outreach Solutions, to empower elderly people in the area to protect themselves from fraud.

Together, we are working with trusted people in the local community to educate older people on how to spot scams

and build their confidence to deal with and reject them. We aim to reach over 4,000 people directly through community events, one-to-one discussions, posters, leaflets and other media. They in turn will spread the message to friends and family, extending our reach to as many as 32,000 people.

11. Source: www.ft.com/cms/s/0/b5bc71a0-3091-11e5-8873-775ba7c2ea3d.html#axzz3ySKrTn5ga



4,000

PEOPLE WE AIM TO REACH DIRECTLY THROUGH EVENTS, DISCUSSIONS, LEAFLETS AND OTHER MEDIA IN THE UK

HARNESSING THE TALENT OF OUR PEOPLE

Everyone has their own unique talent. We want to harness that talent to grow our business and help more people and businesses.

- 23 Strengthening our culture and engagement ▶
- 25 Making a difference to those around us ▶
- 25 Getting involved ▶
- 26 Global reach, local volunteering ▶



HARNESSING THE TALENT OF OUR PEOPLE

Everyone has their own unique talent. We want to harness that talent to build our business and help more people and businesses.

Strengthening our culture and engagement

We focus on engagement, talent and culture to create a great working environment for our people. We work together as one Experian, putting our customers and clients at the heart of what we do.

Every day, our 17,000 people across 37 countries know they are helping people, businesses and society through their daily work and by volunteering to support our community and financial education programmes.

We focus on engagement, talent and culture to create a great working environment for our people

NURTURING TALENT AND DIVERSITY

We look for a diverse range of skills and perspectives to help us connect with our customers and clients, innovate and grow our business.

We emphasise a culture of belonging and want to create an environment where everyone can flourish, irrespective of their gender, ethnicity, age, sexual orientation, physical ability and economic background. This year, many of our employees took part in a new webinar, called Get Inclusive, that aims to raise awareness about unconscious bias and show the benefits of embracing diversity.

Our Diversity and Inclusion Network and tailored local programmes promote diversity and raise awareness on related issues across the business. We track progress as part of our global talent review.

Women represent 45% of our employees and 24% of our senior leaders. In 2015/16, we invested in an online self-development programme, the Everywoman Network, to provide learning and network resources to help women further their careers.

In Brazil, one of our programmes aims to help mothers feel more confident in their work and health during and after pregnancy, and encourage them to return to work. Our new enterprise network there focuses on attracting and including people with disabilities in business and through our apprenticeship programme.

HELPING OUR PEOPLE GROW

The average age of our workforce was 37 in 2015/16, with 49% of our people born in the 1980s and 1990s. This year, we focused on retaining young talent by encouraging them to see a long-term career with Experian. We piloted a new network for high potential talent earlier in their careers and we plan to roll this out across the business.



45%
OF EMPLOYEES
AND 24% OF OUR
SENIOR LEADERS
ARE WOMEN

This year, many of our employees took part in a new webinar, Get Inclusive, that aims to raise awareness about unconscious bias and show the benefits of embracing diversity

We want all our people to challenge themselves and achieve their potential. Employees set personal goals through our global performance management system, working with their managers to consider their aspirations and how they want to develop to make a difference to themselves and the business. We also offer guidance and tools online that map out career paths for different roles and functions.

Our coaching, training and mentoring programmes help people develop their skills and experience, fulfil their potential

and prepare to become the future leaders of our business. Interaction with senior leaders enables them to network and learn through programmes such as our CEO Forum, Experian Business Network and Executive Success.

Since 2008, 29% of 106 people interacting with senior executives through our CEO Forum have received a notable promotion, of whom 29% were women. We have also launched a High Performing Master Class for senior leaders in critical roles to help them achieve their potential and create a high achieving environment for their teams.

ENGAGING OUR PEOPLE

We want to connect with every one of our people around the world. Keeping them informed and listening to their views helps us strengthen our business and make Experian an even better place to work.

We share knowledge on products and services through the Discover Experian programme and a knowledge guide on our intranet to improve people's understanding of what we do in different parts of the business.

In May 2015, around 84% of our people responded to our latest Global People Survey. The overall level of engagement remains strong at 78%, compared with 79% in 2013. This score measures whether our employees feel a sense of belonging, pride and commitment to working at Experian.

Since our last survey in 2013, we have seen an improvement in the relationships our people have with their immediate managers. Around 86% of our people feel that their manager considers their lives outside of

work and 82% feel their manager gives recognition for a job well done. The feeling of respect has also increased with 83% saying that employees are treated with respect regardless of their jobs. But the survey results have helped us identify an opportunity to do more to engage people with leadership teams.

Our people also told us that we can do more to communicate and manage change better, wanting further opportunities for dialogue on transformation in the business. In response, we are creating a more consistent approach to communicating across the business. To help employees feel more involved in the business wherever they work and whatever their role, we are investing in regular forums for two-way conversations and equipping leaders with tools and resources to have better conversations.



A safe and healthy workplace is essential to making Experian a great place to work

CASE STUDY

Promoting a safe and healthy workplace

A safe and healthy workplace is essential to making Experian a great place to work. In 2015/16, our lost time incident frequency decreased to 1.78 per 1 million hours worked, from 1.95 in 2014/2015. Our health and safety policies are well established in all our regions and we train health and safety coordinators across the business.

We are always looking for new ways to help employees feel healthy and well at work. In the UK, we introduced training to help people adapt their work stations to best suit their ergonomic needs.

Across Latin America, we look after our people's welfare through our wellness programme Vive Vital, focusing on three key areas: physical activity, nutrition and occupational health. We offer medical advice on individual nutrition and fitness programmes, and perform workplace inspections. In Brazil, our green-fingered employees took this programme one step further in 2015/16 by creating their very own roof garden aimed at providing nutritious food, with a vision to expand it and turn it into an energy efficiency initiative.



84%

OF OUR PEOPLE RESPONDED TO OUR LATEST GLOBAL PEOPLE SURVEY



▼ Experian sent 7 One Young World Ambassadors to Bangkok



1,300

YOUNG PEOPLE BROUGHT TOGETHER FROM NEARLY 200 COUNTRIES AT THE ONE YOUNG WORLD SUMMIT



Making a difference to those around us

We want to inspire our people to use their skills to benefit society. Our annual One Young World competition encourages young minds across the business to look at how we champion responsible business, and come up with ideas that can positively impact the communities where we operate.

The winners represented Experian at the One Young World 2015 summit in Bangkok, Thailand, which brought together over 1,300 young people from nearly 200 countries. The summit is a unique opportunity to learn from some of the most influential

leaders in the world and bring this knowledge back into the business. You can read about how One Young World ambassador, Joanna Gildart, is helping people tackle medical debt in the USA (opposite).

One of this year's winners, Angel Eremiev, is exploring how to use voice data to help the elderly gain access to essential services and avoid fraud. Many older people have difficulty accessing the internet and prefer to speak over the telephone. By recording these phone calls, we have the potential to build better credit profiles and develop closer relationships with our customers.

VIEW FROM ONE OF OUR ONE YOUNG WORLD AMBASSADORS



"Imagine that you're diagnosed with cancer. A million things are running through your mind – but the one that sticks – you can't afford to be diagnosed with cancer. Sadly, this is the reality for many Americans as medical debt is rapidly increasing.

I wanted to use all of Experian's resources to make a real difference for those dealing with these unfortunate circumstances. The One Young World competition gave me that opportunity. The summit was absolutely amazing. I got to hear from so many inspiring people like Bob Geldof, who opened the ceremony. He really put us in our place, reminding us that the accomplishment wasn't going to the summit but what you do afterwards.

Right now, I'm in training to become a financial Education Ambassador. Armed with all this knowledge and inspiration, I hope to closely tie together financial education with healthcare to really reach those deep in medical debt and help them gain control of their financial identities."

Joanna Gildart, One Young World Ambassador, Experian North America



► Experian's One Young World Ambassadors

Getting involved

Many of our people volunteer their time and skills to support their local communities. In 2015/16, employees around the world volunteered a total of 38,000 hours to support community initiatives and financial education. This includes 31,000 hours during work time and almost 7,000 hours outside of work time in activities promoted by our community teams.

Volunteering gives our people opportunities to develop new skills and experience, as well as using their expertise to support their communities. We offer many of these opportunities through our financial education programmes around the world (see page 15). See our map on page 26 for more examples of the how our people make a difference around the world.



Global reach, local volunteering

VIEW FROM A VOLUNTEER

“For about a year, I have been helping out on the Real Dreams project. I’ve helped many people with all sorts of financial advice, but as I’m hearing impaired I really wanted to take some of my own life learnings and help others with disabilities. I started to teach classes on Excel for seven hearing impaired students. Now, I have 19 students and one of them is visually impaired. In total, I’ve helped 27 people advance their skills through a mix of examples and interpretations of Excel features. I always try to deal with every student’s level of knowledge and lend my skills to other people, who can also improve their own potential.”

Eduardo Parise, Credit and Collection Assistant, Serasa Experian, Brazil



USA

To support Stop Hunger Now, more than 360 Experian volunteers prepared over 59,000 meals to make an impact on youth education in the USA.

Brazil

Over 230 employees provided financial advice for more than 15,000 children, expectant mothers and micro-entrepreneurs in Brazil through our well established Real Dreams programme.

UK

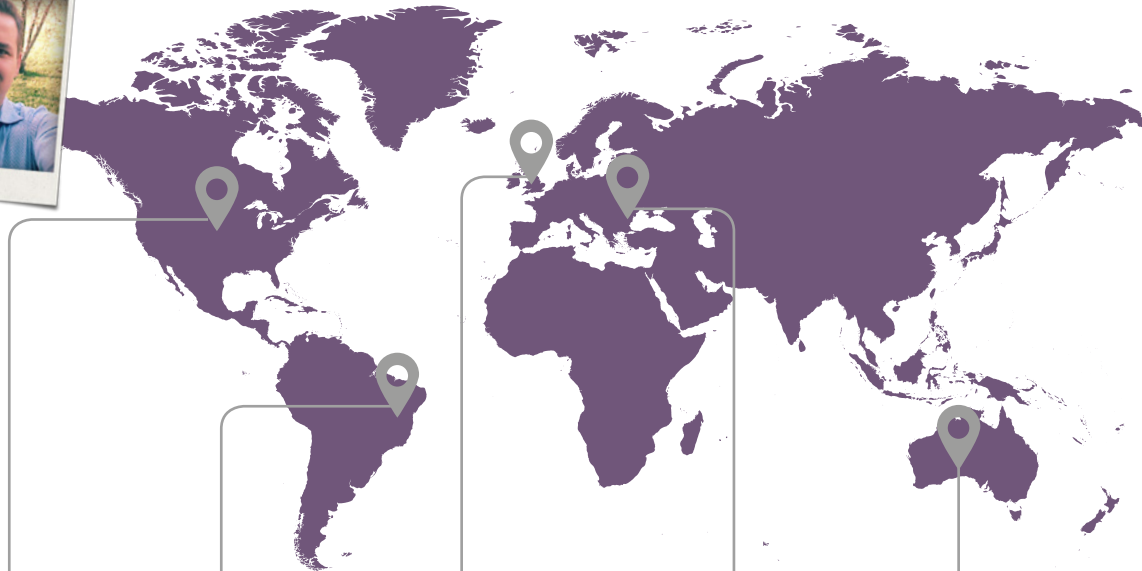
Our senior leaders offered their experience to mentor young entrepreneurs through the Big Issue Invest’s Corporate Social Venture Challenge in the UK. The challenge helps give entrepreneurs the resources and knowledge to build their social businesses.

Bulgaria

Our people have been providing a warm welcome to refugees in Bulgaria over the past five years, with workshops and language sessions for children, as well as financial education for parents.

Australia

Over 37 volunteers used their skills to support education in Australia by helping teachers, and offering career advice and work experience to young people.



VIEW FROM OUR EXPERT

“I’d nominated the Ainée Business Incubator for Experian’s support. It helps entrepreneurs bring their business plans to life. As well as giving them the incubator grant, we look for ways we could support them with more than just money. So, my colleagues and I brought together the business incubator entrepreneurs and another charity, Nos Quartiers ont des Talents, to hold a day of workshops in our Paris offices. We ran workshops on elevator pitches, digital marketing, data protection and other things Experian specialises in. There was one lady who really stood out for me – Jocelyne. She wanted to set up a business exporting Jamaican fruit and vegetables to some of the top restaurants in Paris. Jocelyne gave a really amazing pitch, just off the cuff. It sounded so tasty – I was really hungry by the end of it!



She had been quite quiet at the beginning of the day. But after that elevator pitch, you could see her becoming more engaged. And at the end of the day, she was so enthusiastic that she came up and gave me a huge hug.”

Joanna Couture, Sales Effectiveness Director, Experian France



MANAGING OUR ENVIRONMENTAL FOOTPRINT

We take our responsibility to the environment seriously. We are investing in energy efficiency measures and enlisting support from our people to help us minimise our impact.

- 25 Minimising impacts 
- 25 Using our products to support environmental goals 
- 27 Reducing energy use in our buildings 
- 30 Cutting emissions from travel 
- 30 Managing our water use 
- 32 Reducing our carbon footprint 

MANAGING OUR ENVIRONMENTAL FOOTPRINT

We take our responsibility to the environment seriously. We are investing in energy efficiency measures and enlisting support from our people to help minimise our impact.

Energy used in our offices and data centres makes up around 73% of our carbon footprint. This is our biggest environmental impact. We are improving the energy efficiency of our buildings across the business, promoting video conferencing as an alternative to travel and raising awareness among employees to help us avoid wasting energy.

We also use our products and services to support wider environmental benefits and work with other companies to promote best practices on environmental management.

Minimising impacts

We have policies and systems in place to manage our impact on the environment. This helps us ensure compliance with regulations and challenges us to keep looking for ways to improve energy

efficiency and reduce our impact. The environmental management systems at some of our sites are certified to ISO14001.

Engaging our employees is essential to managing our impacts. In the UK, people wanted to know how they could get more involved so we ran a campaign to show them how they can contribute, by using our new online training module and offering tips on how employees can reduce their environmental footprint at work and at home.

We are a long standing supporter of the global Earth Hour campaign organised every year by the conservation organisation WWF. Our people around the world took part by switching off their lights for one hour, planting new trees and encouraging their colleagues to sort their waste correctly to recycle as much as possible.

We share our experience and best practices on managing environmental impacts and engaging employees effectively. This year, we passed on what we have learned to other companies in Australia, South Africa, the UK and the USA to help them improve their environmental performance. We also provide input into research and engage with policy makers to support the development of regulatory frameworks that will help to address climate change more effectively and efficiently.

Using our products to support environmental goals

Through our products and services, we help other companies manage their environmental risks. In Brazil, our Environmental Compliance product helps

6%

IN 2016, WE REDUCED OUR TOTAL CARBON FOOTPRINT BY 6% THROUGH THE IMPLEMENTATION OF ENERGY EFFICIENCY MEASURES



organisations measure how far their partners and clients comply with environmental standards. In this way, businesses such as banks and manufacturers can check that the companies they work with are legally compliant, as well as gaining more sustainable clients and suppliers.

Reducing energy use in our buildings

Storing data is energy intensive and we are storing more and more as our business grows. We are taking steps to improve energy efficiency in the buildings that house our data centres and offices.

73%

OF OUR CARBON FOOTPRINT COMES FROM ENERGY USED IN OUR OFFICES AND DATA CENTRES



► Serasa, Experian's gardens in São Paulo, Brazil



7%

REDUCTION IN OUR ANNUAL ENERGY USE ACROSS ALL OUR BUILDINGS

In 2015/16, we achieved compliance with the new UK regulation known as the Energy Savings Opportunity Scheme. This requires large companies to undertake an assessment of energy use and ways to improve efficiency. We identified opportunities that could save almost 3.3GWh per year and we have already begun implementing some of these. For example, replacing conventional lighting with energy-saving LEDs has contributed to a 6% reduction in annual electricity use across all of our buildings.

We are introducing free cooling – using fresh air rather than air conditioning – to regulate the temperature in selected data centres in the USA. This is following the successful implementation in our Nottingham data centre in the UK.

We anticipate this will save around 134,200 kWh per year at our Allen data centre in the USA.

We are also working with our energy providers in the UK to purchase a higher proportion of energy from low-carbon or renewable sources.

Cutting emissions from travel

Our video conferencing facilities enable our global teams to collaborate effectively while reducing the need for business travel. In 2015/16, the number of virtual meetings rose by 13%, contributing towards a 2% decrease in global travel emissions.

We also encourage employees to choose more fuel efficient cars with lower emissions. For example, in the UK we incentivise employees

to choose hybrid vehicles as their company car. In the USA, we are installing free charging points at our offices to encourage employees to use electric vehicles.

Managing our water use

We use water in our buildings for cleaning, irrigation and to cool equipment in our data centres. We're always looking for opportunities to use water more efficiently and use less overall. We measure how much water we use and investigate any anomalies to help us identify and fix leaks or activities where water use could be reduced.

In our biggest data centre in the UK, our free cooling system has lowered water consumption by around 40%. In our regional operational headquarters in Sao Paulo, Brazil, our water treatment plant treats 64,000 litres of waste water a day so it can be safely reused for cleaning and irrigation. We have also installed rain water collectors in Brazil this year to collect water for cleaning.

Reducing our carbon footprint

We met our 2016 carbon target a year early in 2014/15, achieving

a 19% reduction in CO₂e equivalent (CO₂e) emissions per US\$1,000 of revenue over two years. This year, we achieved our new short term 2016 target by reducing our total carbon footprint by 6% to 54,503 tonnes of CO₂e. We now aim to achieve our new long term target to reduce CO₂e emissions per US\$1,000 of revenue by 5% by 2018.

↓ 2%

DECREASE IN GLOBAL TRAVEL EMISSIONS

OUR CARBON FOOTPRINT ('000 TONNES)



OUR PERFORMANCE

We measure progress against these key performance indicators.

1. Social reach measures the number of unique individuals positively impacted by eight of our products. We started measuring this in 2013/14.
2. Comprises all contributions that fall within the London Benchmarking Group framework.
3. Comprises contributions that fall outside of the London Benchmarking Group framework, in particular investments in social innovation and monetary commitments to relevant local charities or not-for-profit organisation via an Experian subsidiary.
4. For a full breakdown of our community contributions, see our website at www.experianplc.com/CRdata
5. Assured by PwC for 2013/14. See http://crreport.experianplc.com/2014/reporting_methodology.aspx to view the 2014 Reporting Principles and Methodologies and PwC's 2014 Assurance Report.

6. This is based on 11,572 out of work volunteering hours multiplied by the average employee cost in the region where the volunteering took place. This is a proxy for the value contributed by our volunteers to the community.
7. We measure employee engagement every 18 months. See our Reporting Principles and Methodologies for more information, available at www.experianplc.com/CRData
8. Due to a change in the 2016 survey the comparative 2014 results have been retrospectively recalculated to account for this change.
9. LTI figures presented in our 2015 CR Report used estimated hours worked for LATAM this has now been updated to use actual hours this year and retrospectively.

EXTERNAL ASSURANCE

PwC performed limited assurance on the metrics marked with the **A** symbol in the table below. The Reporting Principles and Methodologies and PwC's full Assurance Report can be found at www.experianplc.com/CRassurance

Focus area	Metric	Unit	2016	2015	2014
HELPING SOCIETY	Social reach metric ¹	No. of people	15.2 million	13.6 million	10 million
COMMUNITY INVESTMENT	Charitable contributions ²	US\$ '000s	5,969	6,347	5,318
	Voluntary contributions ³	US\$ '000s	1,770	1,141	1,594
	Total from Experian⁴	US\$ '000s	7,739	7,488	6,911⁵
	% Benchmark PBT	%	0.68	0.61	0.56
	Employee fundraising	US\$ '000s	937	1,109	1,270
	Value of out of work volunteering enabled by Experian ⁶	US\$ '000s	304	643	873
	Total from all giving	US\$ '000s	8,980	9,240	9,054
	% Benchmark PBT	%	0.79	0.75	0.73
ENVIRONMENTAL MANAGEMENT	Total carbon footprint	Thousand tonnes CO ₂ e	54.5 A	57.9	70.0
	Total carbon footprint per US\$1,000 of revenue	Kilogrammes CO ₂ e	12.0 A	12.0	14.5
	Total carbon footprint per full time equivalent employee	Tonnes CO ₂ e	3.3 A	3.5	4.2
CARING FOR OUR PEOPLE	Sustainable engagement ⁷	%	78	n/a	79⁸
	Gender diversity among senior management	%	Women: 24 A Men: 76	Women: 25 Men: 75	Women: 22 Men: 78
	Gender diversity among all employees	%	Women: 45 A Men: 55	Women: 44 Men: 56	Women: 45 Men: 55
	Lost time injuries frequency rate	Per 1,000,000 hrs worked	2.58	2.37⁹	2.40⁹

CORPORATE HEADQUARTERS

Experian plc
Newenham House
Northern Cross
Malahide Road
Dublin 17
Ireland

T +353 (0) 1 846 9100
F +353 (0) 1 846 9150

CORPORATE OFFICE

Experian
Cardinal Place
80 Victoria Street
London
SW1E 5JL
United Kingdom

T +44 (0) 20 304 24200
F +44 (0) 20 304 24250

OPERATIONAL HEADQUARTERS

Experian
The Sir John Peace Building
Experian Way
NG2 Business Park
Nottingham NG80 1ZZ
United Kingdom

T +44 (0) 115 941 0888
F +44 (0) 115 828 6341


Experian
475 Anton Boulevard
Costa Mesa
CA 92626
United States

T +1 714 830 7000
F +1 714 830 2449

Serasa Experian
Alameda dos Quinimuras, 187
CEP 04068-900
Planalto Paulista
São Paulo
Brazil

T +55 11 3373 7272
F +55 11 2847 9198

Corporate Responsibility Report 2016

 www.experianplc.com/crreport

Annual Report 2016

 www.experianplc.com/annualreport

Discover Experian

 www.experianplc.com/discoverexperian

Company website

 www.experianplc.com

