



Delivering  
**ideas** for  
a **better**  
tomorrow



# Ideas that build a better tomorrow

Information drives our world. It brings people's dreams to life, helps businesses grow and creates opportunities for society. Experian is dedicated to using data and information to shape ideas and develop world-changing products.

We live in an interdependent world where business growth helps economies flourish, and that creates opportunities to break down social barriers and give more people a better tomorrow.

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# Ideas that help businesses grow

From preventing fraud to improving the customer experience, Experian helps businesses integrate the latest in data and technology, source the best new customers, reduce risk and make smarter decisions.

“Serasa Experian has helped us a lot. Their support is personalised and they’ve helped us reduce bad debt to a record low of 0.2%.”

**Jose**  
CEO of a Brazilian SME

Every year, we deliver more than **1.7 billion** credit reports

Helping businesses to assess and manage risk.

Every year we check that **182 million** people are who they say they are

Helping combat fraud and keeping prices down, to ensure businesses stay competitive.

## Working in partnership

Working in collaboration with businesses helps us understand the best way we can help them.

Banco Original, a Brazilian bank, asked for a solution to help it make better decisions about which customers to lend to, which is key to its growth.

Instead of focusing on a single, specific tool that would only work for a year and ultimately be more expensive, we mapped out everything they needed and worked out what would really help. We came up with a longer-term plan – building a flexible collection of tools to help Banco Original make decisions fast, find new customers, and lend to more of the right people.

“Banks manage a lot of risk and need help across multiple business units, including credit cards, auto loans and mortgages. We find new ways to use data to keep banks’ revenue flowing, save them money and help banking customers get a better rate on their mortgage.”

**Alexandra Siotos**  
Sr Director of the  
Global Consulting Practice, Experian

## Creating the gold data standard

To keep people safe, we need accurate information.

Cleveland Police in the UK had thousands of inaccurate or incorrect records. Linking data with the right person can be crucial to make or break a case. We set up a new system called Pandora. It took the old data, cleansed it using Experian data – filling in gaps and adding new sources – merging thousands of records. The result was the ‘Golden Nominal Database’ – data as clean and accurate as you can get it. Now, the police can instantly check suspects, get help to victims faster and keep people safer.



# Driving the customer experience

Supporting energy customers through difficult situations to deliver substantial savings.

npower, a UK energy company, wanted to help people avoid financial difficulty and find a better way of helping those who had fallen behind with their payments – stressful for customers and costly for npower. Working together, we analysed customer data and implemented a new system to match customers to the right products from the outset, to identify vulnerable customers and special cases so they can be dealt with in the right way. By making use of consumer data and understanding their customers better, npower improved its customer experience and operational efficiency at every stage of the customer journey.



## No eggs or chickens, just credit

Small businesses need credit to grow. We're finding new ways to help them source it.

Small businesses can struggle to obtain loans due to a lack of credit data. It's a classic chicken-and-egg situation: it's hard to get credit until you have a credit history, and you can't get a credit history until someone grants you credit. By looking at the social media activity a business attracts, sophistication of its website traffic and customer reviews, we can measure a small business's stage of development, how long it has been operating and how it is growing. The result? Enhanced access to capital.

## Connecting companies all over the world

"We're working with companies in Hong Kong, Taiwan and London at the moment. To work with them, we need information – for instance, we need to know if they're actually located where they say they are. It's really difficult to get the rich, detailed analysis of data you need, but Experian give us much better data than any of our previous credit research companies managed to. They consult with us, and help us use this data to get our business to a better place. I'm very grateful for it – they've added great value to our business."

**Mr Shinji Mutazono**

Team Manager, SEGA Group Companies  
Finance Department, SEGA Holdings Co., Ltd

# Ideas that enable life's biggest moments

You might be buying a first car, getting a mortgage, sending kids to college or starting a business. From households in the USA, to farmers in Brazil, to entrepreneurs in India, we enable millions of people to borrow money they need and realise their ambitions.

We find new ways to help people take control of their financial future, and help them plan for it. How do we do it? By turning information into something that works for people.





Last year we spoke with **8.5 million** people to help them understand their Experian credit report and score

Enabling them to find new ways to take control of their financial future, and help them plan for it.

Our social innovation programme has helped **9 million** people to access essential services since launch in 2014

# Helping high school students become more financially literate

Young people often aren't interested in money but they do want to know how to buy their first car. We help them to reach their financial milestones by helping them understand how to save money, get a secured card, build their credit, and buy safely by protecting their identity.

Our Ambassador Programme promotes financial literacy, with employee volunteers going into their local communities, including schools, for face-to-face presentations.

Through this programme, as well as our online education series and contributions to non-profit organisations, we're hoping to increase people's understanding of personal finance.

We want to help to equip people with the tools they need to adjust to all of life's events – from leaving school to getting a job, from buying a first home to sending a kid off to college – and help them make financial changes that will positively benefit them and their families.



“Buying a house is one of the most important life events for people, and applying for a mortgage can be complicated and time consuming. We are working with lenders to simplify this process and help people see the mortgages they are eligible for, before they make a full application.”

**Amir Goshtai**

Managing Director of Propositions and Partnerships, Experian

# Giving couples the tools to build a secure financial future together

Experian doesn't just make buying things easier, we help couples plan for a secure future.

When you're in a relationship or about to get married, building a secure financial future is important – 59% of people in the USA said that finances played a partial role in their divorce. With access to your free Experian credit report and our online tools, you're in control and able to make plans that keep you on track.

# Stress-free credit

With the swipe of a finger, you can order a car, find a babysitter or make a mortgage payment.

At the heart of this revolution is the smartphone – 97% of Americans between 18 and 44 own one. So why can't you apply for credit on your phone? You can now. In the USA we've launched Text for Credit™, an industry first, to help speed up the lending process at major retailers, auto dealerships and airports. If you're in a shop and see something you like you can apply by text for pre-approved credit to buy it, without the hassle or potential embarrassment of applying at the shop counter. We're harnessing the power of mobile and real-time processing to make stress-free credit a reality for you.

"In Italy, poor financial education and heavy debt are common. We created the RataTua app to help people understand their financial situation and credit so they can plan for the future before taking out another loan."

**Laura Ippolito**  
Experian Marketing  
and Communications Manager, Italy



## Making the impossible happen

In Colombia, a new programme helps low-income people buy a first home.

Many Colombians have no credit history, thin credit files or bad credit – so they struggle to qualify for a mortgage, and fail to meet local bank demands to get a government subsidy. Banks have no choice but to reject these 'credit invisibles'. Experian is helping to build credit scores. Using traditional and

alternative data sources, we create a more accurate credit picture, used by lenders to make better decisions when making loans.

Because of our work, more Colombian families can fulfil their dream of owning their own homes and that's huge.

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Building credit histories is the sort of thing we do every day at Experian.

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# Ideas that keep you safe

Operating online exposes businesses and people to fraud. Protecting your identity and your assets from fraud is vital. Cyber crime is one of the fastest growing hazards that comes with living in the digital age. Cyber attacks, cyber thefts and computer security threats can affect anyone online.

At Experian we are experts in developing new ways to identify risks and tackle threats from data criminals. We help to keep your money out of the wrong hands and to protect your identity.

“The rapid progression of wide-scale fraud and data breaches have led to a significant increase in identity theft-related risk, and potential fraud losses on a larger scale than ever anticipated.”

**Charles Chung**

President Strategic Growth Programs,  
Experian North America

We analyse more than **3 million** identity transactions each day

With 1 in 10 new applicants using breached data, it's more important than ever to use software that checks for imposters.

Every year we help more than **200,000** victims of fraud

Of fraud attacks, 20% are against the 20–29 age group.

## Medical identity theft is one of the fastest growing areas of identity fraud in the USA

It leaves its victims with little recourse for recovery, as well as financial repercussions and faulty information added to personal medical files. Hackers acquire a patient's personal information – name, Social Security number, health insurance number – and then illegally obtain medical services or devices, insurance reimbursements or prescription drugs.

We've created a new tool to protect patients' online portals, making it easy for patients to log in, but tough for criminals to steal identities. And we're launching a Universal Identity Matching solution – a unique PIN, like a Social Security number, for your healthcare information.



## Keeping energy bills down by combating energy theft

Criminals tap into electricity and gas networks to artificially reduce their energy usage. Experian is working with the UK's major energy companies to crack down on the fraudsters – combining data from the energy industry with Experian data to identify residential and business properties that may be stealing energy. This is helping to reduce energy bills – and it is also reducing the risk of fires and electric shocks.

In the UK, energy theft costs the industry up to **£500m** a year



**Fraud prevention software** needs to be multi-layered and agile. It needs to be easy to integrate and easy to update.

# Protecting you from the dangers of the dark web

When it comes to protecting your virtual identity, no precaution is too great.

The dark web is a place you can't see or access – it is also a haven for cyber crime, identity fraud and hacking on financial institutions and banks. Most people don't know anything about the dark web – other than it's a bad place. Our dark web monitoring and alerts help people to actively defend themselves against the dark web and identity fraud.

Experian's IdentityWorks monitors suspicious activity for identity theft and fraud. And our experts guide consumers to repair damage from identity hijacking and help shield them from further issues.

## Get the jump on identity theft

Most people recognise that identity theft is a problem but don't take steps to protect themselves. Identity thieves use data as their commodity, selling it to the highest bidder, so it's important for people to proactively protect their personal data.



# Ideas that help society

Millions of people around the world have zero access to fair and affordable services. Something most of us take for granted. We want to change that.

Increasing access to credit, improving healthcare, preventing crime, supporting education and reducing poverty and homelessness – these are all ways that Experian can help people to achieve a better life. As the world's largest credit bureau provider, we have a responsibility to use data and our expertise responsibly. We are proud of our ideas to create a better tomorrow – for everyone.

“When you're from rural India and have a slim credit history, proving your identity may be the only way to secure a loan. By creating tools that use biometrics to confirm identification, I'm helping people to secure financing to support their families.”

**Sreeram Upendran**

Head of Products, Product Development, India





Experian MicroAnalytics  
will have helped  
**150 million** people  
access finance by 2020

With **1.3 billion people** living in extreme poverty earning less than US\$1.25 per day, **38%** of the world's population unbanked and **fewer than 1 in 5** people in emerging markets able to access affordable credit, there is still a lot more to be done.

# Enabling access to credit for millions of people when they need it most

Life in rural and remote areas of developing countries can be precarious, with incomes from farming dependent on the weather and living standards often far below urban conditions. Access to banking is limited, with few people having savings accounts or the means to borrow, for example, just 19% of deposits in India come from rural areas with 67% of the total population. Their credit reports may contain little information and a form of identification may be the only way they can verify their character to secure a loan.

Our Prove-ID technology, that uses biometrics and credit data, means families in rural India can get micro-loans for something as simple as buying a sewing machine. And that could allow a single mother of two to create a tailoring business and provide for her family. Proving yourself means that not only can you get a micro-loan, but it's also a gateway to other opportunities, like opening a bank account to start saving, or obtaining insurance.



# Cutting through the red tape

Financial access can get a business off the ground.

In Kenya, getting a loan can take weeks. It requires an enormous amount of paperwork, while potentially losing business. The process needed to speed up so more people could thrive and survive. We came up with a new system, so banking customers can log onto a mobile banking app and get their loan instantly. It creates a risk profile for each client, enabling them to cut through the red tape and piles of paperwork, giving more people access to affordable loans.

Since we started, Experian MicroAnalytics has helped banks in countries all over the world, and millions of people can pay for whatever they need in an easy way, make ends meet and keep their business moving.

# Supporting refugees to rebuild their lives

We are helping families with social integration and financial education.

“When refugee camps in Bulgaria began welcoming Syrian refugees, I went to help as a volunteer. I applied for funding for Experian to work alongside the Refugee Project to make a bigger, long-term impact on these people and provide more refugees with the supplies they need. We now run workshops for families who wish to stay in Bulgaria, to provide financial education and to help them open a bank account, learn how our financial system works and give them the financial information they need to rebuild their lives. It means a lot to me to see what a difference we’re making and how we’re changing lives. I love knowing our work is helping people find a place to live, get a job and start their own business.”

**Elitsa Popova**

Experian Senior Business Analyst, Bulgaria

“I am a single mother with five children and have dreamt about starting a sewing business since I was 12. Experian helped me understand basic business concepts, control money going out and track my finances. My dream became reality.”

**Adriana**

Participant in Seresa Experian’s Soho Reais project, Sao Paulo



# Making ideas happen

Data powers the future. Used creatively and responsibly, it can transform businesses, help communities to prosper and people to thrive. Developing ideas from data requires passion, focus and dedication.

“What is most important to understand about Experian’s innovation portfolio is how it all works together... Experian has become such an uncommonly successful innovator because it has been able to integrate both disruptive and sustaining innovations and power them both through its active involvement in the scientific community.”

**Greg Satell**

Mapping Innovation: A Playbook for Navigating a Disruptive Age

We know people.  
**989 million** to be exact

That's how many people we hold historical credit information on. So how do we make sure it's accurate? As we take in vast amounts of data every day, from thousands of sources, we use a unique pinning technology to help make sure that it goes onto the correct record of each person, whether they are a J. Smith, J.S. Smith, Joe Smith or Joseph Smith. Ensuring high-quality, accurate data that people and businesses can rely on.

For one company we created a system that runs more than **28 quintillion\*** calculations and leverages insights from more than **5 billion transactions**

\*That's 28,000,000,000,000,000,000  
in case you were wondering!



# Our goal?

## Helping our customers secure a better, more productive future

That's why we put innovation at the forefront of what we do. We foster a collaborative, creative environment at Experian, where employees are encouraged, motivated and given the tools to succeed. And we're honoured to be regularly recognised by Forbes as one of the World's Most Innovative Companies.

Experian helps people, businesses and organisations make sense of the staggering amount of data out there. According to IDC Research, digital data alone will grow at a rate of 42% through 2020. We help build greater understanding and insights, navigate through change, overcome obstacles and seize opportunities. To help meet these needs, we gather, analyse and experiment with data and information. From that we create powerful, real world applications – new products and technologies. Our innovation makes amazing things happen and literally transforms lives.

**90%** of the world's data has been created over the past two years



More than **two billion** people will use their mobile phones for banking by 2021

## How we balance privacy and maintain security

People want to protect their privacy. But they also want the benefits of sharing their personal information with trusted organisations which enable them to access credit and services at a fair and affordable rate. We strive to find the right balance between protecting your data privacy and using it to generate insights that can benefit people, businesses and society. We only share data with organisations we believe are trusted and authorised, and when doing so we follow strict guidelines and comply with all relevant national laws.

We take our responsibility very seriously in managing vast amounts of data, most of which relate to people's finances. As a trusted steward of this data, the security and integrity of our data handling are a top priority. Our comprehensive information security programme reflects the sensitivity of this information. We continually assess our data security strategy to help us anticipate new threats and respond to them. Our security policies support this work. These policies are based on recognised standards and we regularly review them, striving to keep them fit for purpose.

## How our people are preparing for the new world

It's a brave new world out there – and companies need to understand new technologies, unorganised data, and what new algorithms like machine learning can do.

Sometimes that means acting like a start-up. Experian DataLabs in London, São Paulo and San Diego provide such an independent environment.

This is where our scientists work alongside our clients to experiment with new ways of analysing data, testing how data will transform businesses in the future and developing new approaches to business problems. This approach is bearing fruit for our clients across banking, mobile, social media and healthcare, delivering them greater competitive advantage.

**537** data modellers, engineers and scientists work at Experian – innovating, creating and pushing the boundaries, every day



# Our values drive our people

Our role in the world is increasingly important and the impact we make can change things for the better. Making change happen takes people who want to make a real difference.

## How we work is as important as what we do

We have a unique and consistent way of working globally; we call it 'The Experian Way'. It informs how our people act and behave, which shapes our culture. It's defined across five key areas:



### Delight customers

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



### Collaborate to win

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



### Innovate to grow

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



### Safeguard our future

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



### Value each other

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





# We work to support you across four main areas

## Credit Services

### Simplifying complex credit

Businesses need to make smart decisions about consumer and business credit quickly and effectively. They need to identify customers, decide on loans, market to prospects and collect debt. We have insights on close to 1 billion people and 111 million businesses, and we create innovative solutions to power credit decisions around the world.

## Marketing Services

### Bringing brands and customers closer

Finding and connecting with new customers and measuring their response is key for modern brands to thrive. The right data can create an authentic customer experience, through understanding what customers want, what they are interested in and what they need. We provide businesses with data-driven marketing insights to drive customer acquisition, increase customer loyalty and build returns.

## Decision Analytics

### Combining data and analytics with the right software

Businesses need to minimise risk while delivering excellent customer experience. The right software can help provide great customer insight and faster decision-making, detect fraud and manage risk. Our Decision Analytics tools use best-in-class technologies to help businesses across their entire customer lifecycle.

## Consumer Services

### Putting people in control of their credit

People want to improve their lives and plan for major life events, such as buying a car or a house. We provide credit reports and scores, and identity protection services to help people understand and protect their financial position, and ranked personalised offers so they can access credit which suits their needs. The more that people learn and understand about credit, the more power they have to manage it and make themselves eligible for better credit deals.

We offer local and multinational services to people, businesses and organisations from offices in 37 countries.

	Australia	Brazil	Canada	China	Colombia/Peru/Venezuela	Denmark	France/Belgium	Germany/Austria/Switzerland	India	Italy	Japan	Malaysia	Netherlands	Norway	Republic of Ireland	Russia	Singapore	South Africa	Spain	Sweden/Finland	Turkey	UAE/Other Middle East	United Kingdom	USA
<b>Credit Services</b>																								
Consumer information	■	■			■	■			■	■			■	■	■	■	■	■	■				■	■
Business information		■		■	■	■			■		■	■	■	■	■	■	■	■					■	■
Health information												■			■									■
Automotive information															■								■	■
<b>Decision Analytics</b>																								
Software	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Fraud and identity	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Analytics	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Consultancy																								
<b>Marketing Services</b>																								
Data quality	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Targeting	■	■	■	■			■	■	■		■				■		■	■	■				■	■
<b>Consumer Services</b>																								
		■							■														■	■

■ Third party or minority ownership

# We never stop searching for new ideas...

Every step we take is a leap towards helping someone achieve their dreams.

We're constantly investing in new technologies, talented people, education and ground-breaking ways to create a better tomorrow. There are so many opportunities for us to help people, businesses and society to realise their potential. We don't accept things as they are. Our mission is to create ideas that empower people and businesses.

"All data tells a story. It identifies where a company can change to move forward. It helps people secure an affordable loan. It protects identities by detecting suspicious activity."

**Dr. Shanji Xiong**

Chief Scientist at Experian's DataLabs



## Our numbers:

**16k**  
employees



**37**  
countries worldwide



**5%**  
organic revenue  
growth 2017



**US\$4.3bn**  
revenue 2017

**39k**  
volunteering hours  
by our employees



**US\$1.2bn**  
Benchmark EBIT

For more information on Experian:

[www.experianplc.com](http://www.experianplc.com)

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