

Putting  
consumers  
at the heart  
of what  
we do

# Corporate Responsibility Report 2018



# Introduction

Welcome to our 2018 Corporate Responsibility (CR) Report. It explains how we're delivering our purpose to create a better tomorrow by unlocking the power of data, putting consumers at the heart of what we do, and working in a way that respects people, their data and the environment.

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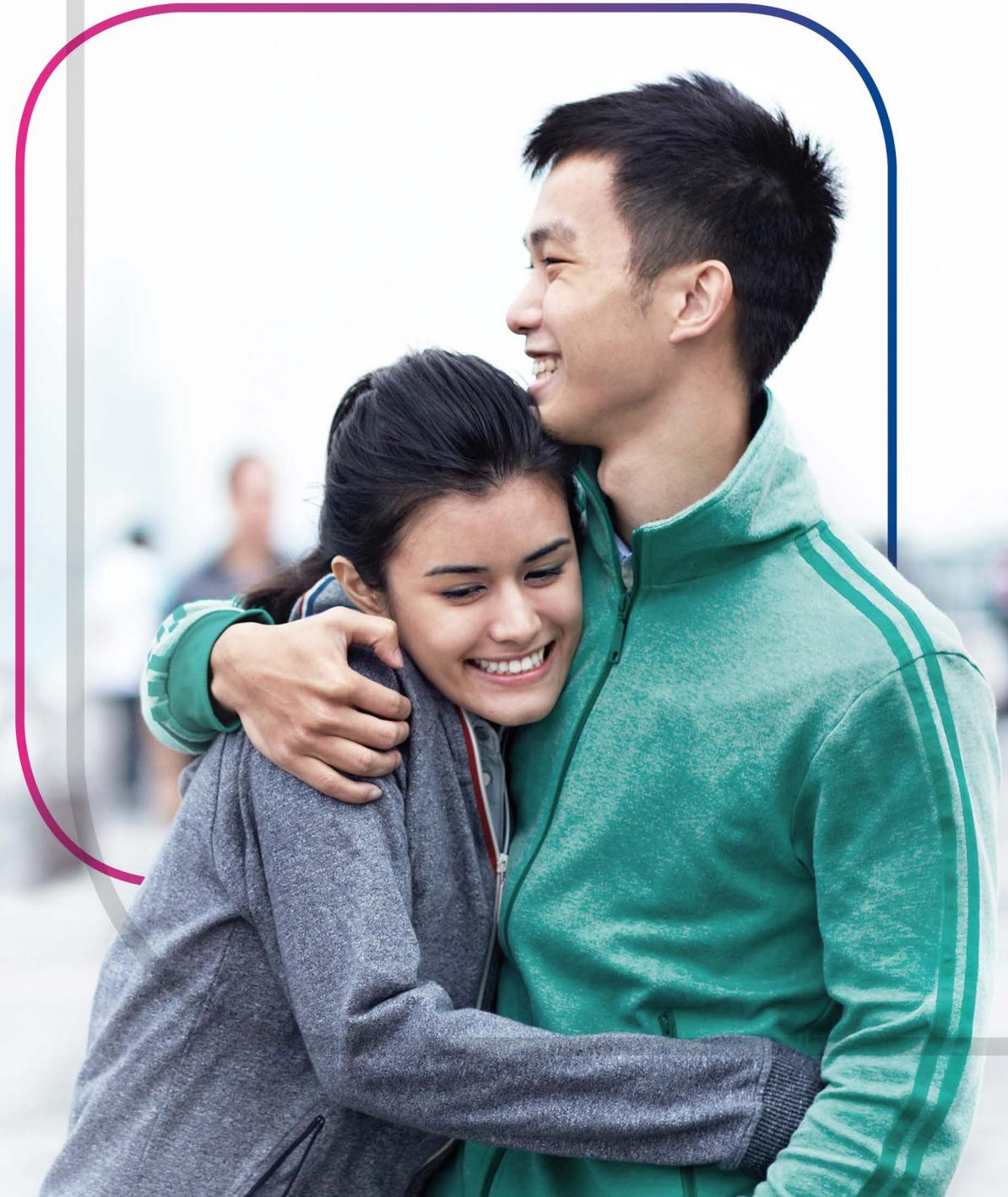
Information in this report covers the 2018 financial year (1 April 2017 to 31 March 2018), referred to throughout as 2017/18.



# Putting consumers at the heart of what we do

Building a  
better tomorrow  
for everyone  
through the  
power of data.

- 04 Message from our CEO
- 06 Creating a better tomorrow



# Putting consumers at the heart of what we do

## Message from our Chief Executive Officer

**We put consumers at the heart of what we do. All our products and solutions have an impact on someone, somewhere who wants to have a home, get a loan or access some other service that they really need.**

Our focus on consumers goes right back to our roots as early pioneers of credit information more than 100 years ago. Even back then, we were helping people to fulfil their life ambitions and that ethos remains at the core of our business today.

This year, we've evolved our approach to help us better understand people's specific needs in each market and develop solutions that respond to those needs. As we expand into new markets, we're bringing in teams of experts from all around Experian and asking them to think like a start-up company to deliver solutions quickly. In Brazil, our online credit report service was developed and ready to start helping people across the country in a matter of months.

By giving consumers in Brazil visibility of their credit scores for the first time, this service has the potential to revolutionise access to fair credit in a country that is known for high interest rates and unmanageable debts. It's free to use and gives people access to a range of services we offer to help them understand, manage and protect their credit profiles.

This is just one example of how we're helping people through our core business. We're also continuing to invest in innovative products and solutions that are designed to offer additional societal benefits, while generating new revenue streams for our business. In 2017/18, these social innovation products and solutions reached 9.2 million additional people and they have generated more than US\$3.4 million in additional revenue over the last five years.

For example, our Payment Plan Adviser offers personalised payment plans to help people in the USA meet healthcare costs. Our Recovery Portal in Brazil helps people deal with debt and we've launched a similar service in Spain. And we work with the Association of British Credit Unions to help its members provide people across the UK with fast and fair access to loans.

Of course, it's not just our products but our people who help us deliver our purpose. I'm extremely proud of the continued dedication and enthusiasm they have once again shown this year through their day-to-day work and by volunteering more than 42,000 hours of their working time. We share some of their stories throughout this report.

Employees also play a critical role in securing our data, which remains the top topic of concern for our industry. Our mantra is clear: Information security will always be of the highest priority at Experian. This is embedded in our DNA throughout the business as part of our commitment to act with integrity, always.

I look forward to reporting our progress next year as we continue to unlock the power of data to transform lives and, ultimately, create a better tomorrow for everyone.

All our products and solutions have an impact on someone, somewhere who wants to have a home, get a loan or access some other essential service.

9.2m

Additional people have been helped through our social innovation projects in 2017/18.

**Brian Cassin**  
Chief Executive Officer



# Executive highlights

→ See pages 06 – 21

## CREATING A BETTER TOMORROW

- Our social innovation products reached **18 million** people, giving them access to essential services and generated an additional **US\$9million** for our business since 2014.
- Our employees volunteered over **46,000** hours of their working and out-of-work time to support their communities in 2018.

## HELPING PEOPLE THROUGH LIFE'S BIGGEST MOMENTS

- We're using alternative data to help people in South Africa without a bank account build a credit profile.
- Nearly **5 million** people in India used our Prove-ID product to help prove who they are and to build a financial profile.
- We enabled **108,000** patients in the US to get payment plans for healthcare based on their financial needs and the provider's payment terms.

## BUILDING PEOPLE'S FINANCIAL CONFIDENCE

- Millions of people in the UK and the USA are using Experian to see their credit scores free of charge.
- We trained over **1,000** teachers on financial education for people in cities and remote areas across Brazil.
- Over **22 million** people in Brazil have signed up to our Serasa Consumidor site, giving them access to credit reports and the ability to renegotiate their debts and we've developed a similar platform in Spain.

→ See pages 27 – 32

## CREATING A GREAT PLACE TO WORK

- We achieved an **84%** participation rate in our new, mobile-enabled, annual employee survey.

## DEVELOPING TALENT

- Our High Performance Masterclass help our people developing key leadership skills and improve business performance.
- Our suite of global and regional Talent programmes have continued to enable our people to develop their careers.

## VALUING DIVERSITY

- We have created an Inclusion Taskforce, with leads from all regions collaborating to share best practice and progress on improving gender diversity and our gender pay gap.
- Our Women in Experian network has grown, with nine executive ambassadors globally championing gender diversity

→ See pages 23 – 36

## UPHOLDING ETHICAL STANDARDS

- We've refreshed our Code of Conduct to make it more accessible and align it with The Experian Way.

## TREATING DATA WITH RESPECT

- We are continually investing in processes and technologies, growing our information security teams and bringing greater organisational clarity to ensure we maintain a world-class cyber security program.

## PROTECTING THE ENVIRONMENT

- We cut our carbon footprint by a further **6%** in 2018 to **51,000** tonnes of CO<sub>2</sub>-equivalent (CO<sub>2</sub>e) and we beat our target to reduce the carbon intensity per **US\$1,000** revenue, of our business, by **5%** from 2015.
- We've developed a solution that uses data to promote further uptake of micro-renewables.

# Creating a better tomorrow

## We're committed to creating a better tomorrow for consumers, clients, our people and our communities.

Experian enables life's biggest moments and ambitions through the confident use of data. Our 16,500 employees in 39 countries transform data into something meaningful to help millions of people and thousands of businesses around the world make smarter, faster decisions and achieve more.

We deliver our purpose through our core business activities, our social innovation products and solutions, and our corporate responsibility (CR) programme.

In doing so, we are contributing to the UN Sustainable Development Goals by helping people access essential services in order to help end poverty and reduce financial inequality.



### OUR PURPOSE

## Create a better tomorrow

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

### OUR BRAND

## Powering opportunities

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

### OUR BELIEFS

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

# Delivering our purpose in 2017/18

We deliver our purpose through our:

## Social innovation

We're investing in innovative products designed to offer additional societal benefits, while generating new revenue streams for our business

9.2m

additional people reached through our social innovation programme

US\$3.4m

generated for our business

## Core business

We hold vast quantities of data and we have the tools and expertise to make that data meaningful

20m

additional people reached by just

10

core products

## CR programme

We empower employees to donate their time, offer expertise and products to support people and non-profits, and channel community investment to causes relevant to our business

42,000

hours volunteered by Experian employees during work time

US\$9.37m

in direct community investment

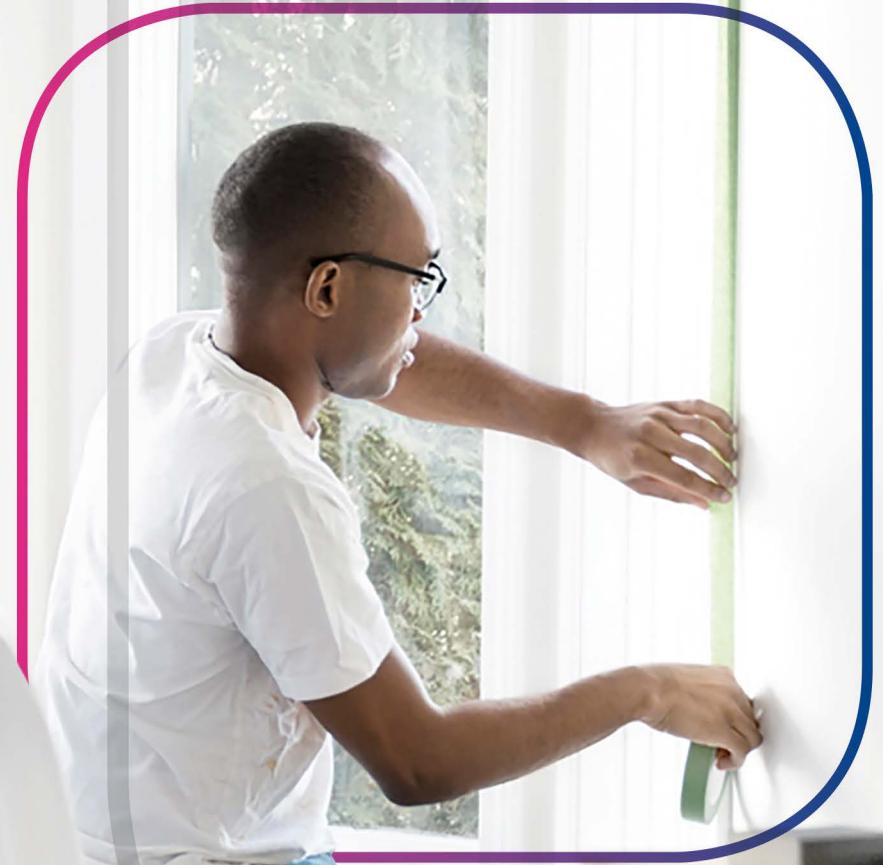




# Helping people through life's biggest moments

Unlocking the  
power of data  
to help people  
fulfil their life  
ambitions.

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# Helping people through life's biggest moments

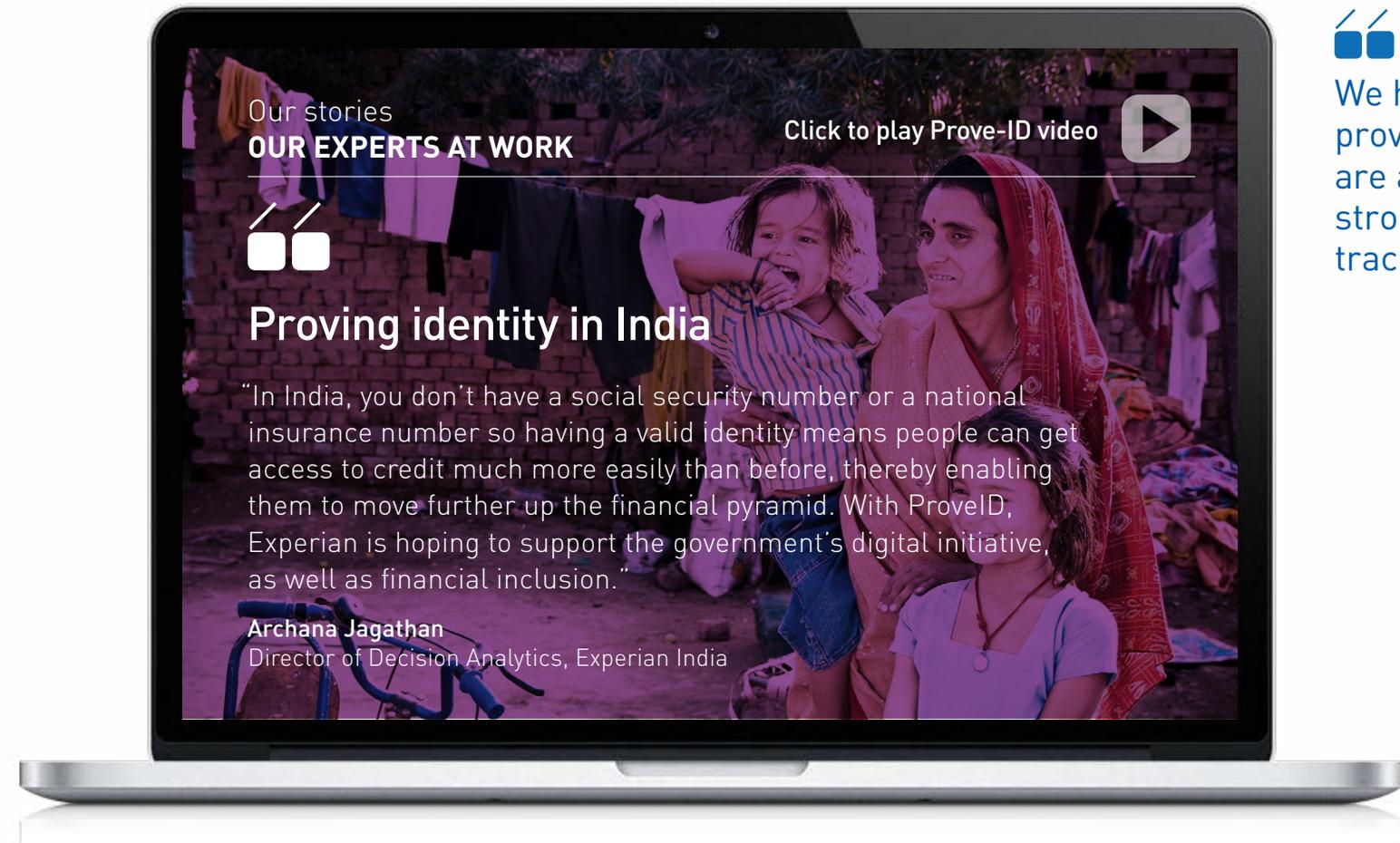
We're unlocking the power of data to help people access the essentials they need to fulfil their life ambitions.

We're there for people through life's biggest moments – from buying a home to starting a business or paying for life-saving medical treatment.

The big moments of our lives often start with something seemingly small. Someone's credit profile may seem like a small thing, but it can play a big part in getting their application approved for a mortgage, rental property or business loan – and at a rate they can afford.

Without fair and affordable access to these and other essential services, people can struggle to pay for the big things in their lives. As the world's largest credit bureau operator, we have an important role to play in enabling access to finance for millions of people who could otherwise be excluded from mainstream credit and services.

We help people prove who they are and build a strong financial track record. And behind the scenes, our data and analytics give lenders – our clients – the information they need to make fairer, faster decisions for people who are applying for credit.



We help people prove who they are and build a strong financial track record.



## PROVING IDENTITY

To get a bank account or apply for credit, the first step is to be able to prove that you are who you say you are. Only then can you start building up a financial profile to access essential services.

With Experian products like Prove-ID and Identity Authenticate, our clients can quickly verify the identity of new customers. These core products also help to prevent fraud and meet regulatory requirements.

Through our social innovation programme, in India we're linking our Prove-ID product to the government's Unique Identification Database to enable banks and lenders to verify identities and give people access to finance. In 2017/18, we helped nearly 5 million people in India prove who they are.

Proving identity can be a major challenge for people who lack the documentation they need to prove who they are – not just to get a bank account or a loan, but for other big moments too. And what could be a bigger moment in life than choosing your husband or wife?

There are 60 million or more people seeking a spouse in India and online matchmaking services are taking off as more and more people have internet access. As part of our fierce focus on understanding and meeting consumer needs, we've come up with a data-driven solution to help reassure people using online services that their potential brides and grooms are who they say they are.

## GETTING FAIRER CREDIT FASTER

We help customers and lenders make fairer lending decisions faster. We analyse our own data, banks' data and third-party data to provide a holistic view so lenders can make informed decisions on who they give credit to and on what terms.

Many of our core products, like our PowerCurve software, provide businesses with sophisticated data and insight that helps them make decisions fast. Some of our clients make 100 million customer decisions every day using our products. In the USA, our new Analytical Sandbox™ builds on our Ascend big data platform to give businesses near real-time access to over 16 years of anonymised credit data on over 220 million people and the tools to analyse it.

We've also created an industry first – Text for Credit – in the USA that combines our expertise, credit information and device recognition technology to enable customers to obtain real-time credit via text message. When a consumer is in a store or planning to buy something, all they need to do is text a number to see if they pre-qualify for credit to help them purchase an item. We then confirm their identity and creditworthiness, and respond via text with a personalised credit offer – no need to fill out cumbersome application forms or provide personal information and risk the embarrassment of being turned down for credit in public. For businesses like retailers, card issuers and auto finance companies it helps them better connect to their customers at that moment, providing increased credit approval and take-up rates, and on higher priced items.

We have also developed products through our social innovation programme specifically to help people with low incomes and poor credit scores get access to the credit they need.

In the UK, we work with the Association of British Credit Unions to help its members provide people with fast and fair access to loans. More than 70 credit unions used our credit scoring technology to process over 97,000 approved loan applications in 2017/18. Our Social Housing Application Processing product helps people in need of social housing in the UK get assessed faster and more efficiently. In 2017/18, it has fast-tracked 234 applications with an expected reach of 1,500 in 2018/19.

### Our stories

#### OUR CORE PRODUCTS

## Taking the stress out of debt collection with PowerCurve

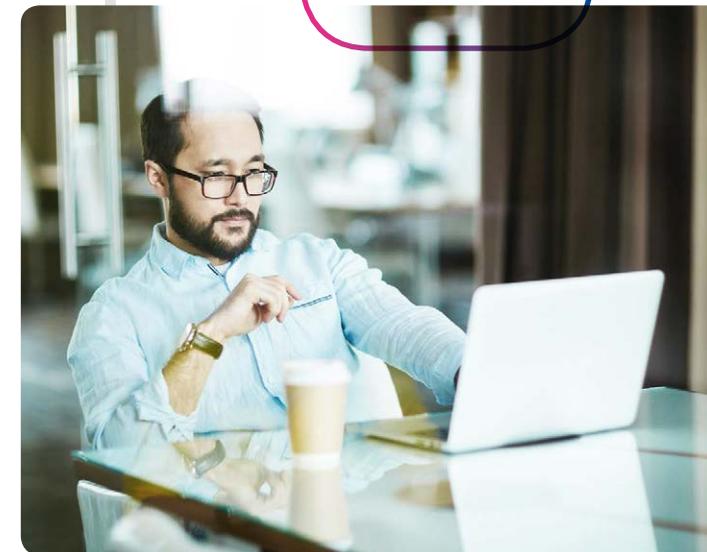
Debt collection is a stressful time for both customers and businesses. There are lots of reasons that people miss a debt repayment. It could be that they've simply forgotten to pay or maybe they are experiencing financial hardship.

Knowing the difference is important for businesses to avoid frustrating and stressful experiences for their customers that could result in a loss of trust, higher costs or a failure to comply with increasing regulation.

Our PowerCurve products take the stress out of debt collection and help businesses build trust by eliminating aggressive debt collection tactics and giving customers a feeling of control. The latest addition, PowerCurve Collections, create a unified system for businesses with an online portal to help their customers negotiate and resolve overdue payments in a discreet and convenient way.

Better quality data and workflows identify when a customer falls behind in their payments and enable a personalised approach – talking to each customer at the right time, with the right message, using the right channel. This helps to build trust, improve customer retention and ensure vulnerable customers are dealt with appropriately.

In the UK, we work with the Association of British Credit Unions to help its members provide people with fast and fair access to loans.



3m

In Australia, around 3 million people do not have access to basic financial services.



In Australia, where around 3 million people do not have access to basic financial services, we worked with Good Shepherd Microfinance this year to provide low or no interest loans to help people who otherwise couldn't afford essentials. Through our data analysis and insight, we helped the organisation get people the financial services they need when they need them (see quote). In 2017/18, Experian helped Good Shepherd Microfinance provide no interest loans to over 25,000 people.

## BUILDING FINANCIAL PROFILES

We're always investigating new ways to help people gain access to affordable credit to better their lives. By tapping into alternative data sources, we can help people without a bank account or traditional credit history strengthen their financial profiles.

Very often, the only records they build up against their name will be negative ones when they've failed to pay something on time. By including positive data records like on-time payments of rent or utility bills, we're helping to build people's profiles from 'thin' to 'thick' files. This gives lenders a fuller picture of someone's financial track record so they can offer a loan with more confidence that it will be repaid.

In 2017/18, we acquired Clarity Services, a leading specialised consumer credit bureau in the USA that brings together data from alternative lenders for over 60 million people who are underserved by traditional lenders, have 'thin' files or poor credit ratings. The combination of this new source of alternative credit data from Clarity Services and traditional credit data from Experian gives lenders a fuller picture of people's payment behaviours to help avoid credit applicants being turned down due to a lack of information.

### Our stories SUPPORTING OUR PARTNERS



## Helping Good Shepherd tackle economic inequality in Australia

"In my role at Experian, I'm constantly surrounded by data and fascinated by the ways it can be applied to some of the world's most pressing problems.

So when my bosses asked me to meet with the marketing team at Good Shepherd Microfinance, Australia's largest microfinance organisation, I jumped at the opportunity.

Economic inequality is a challenge facing many Australians. By partnering with Good Shepherd, my team and I used data analytics to promote financial inclusion across the country. We applied our demographic targeting systems and analytics processes to Good Shepherd's data and existing work, improving their ability to engage with clients.

At the end of the project, we delivered a report outlining how Good Shepherd could expand the reach of its financial inclusion initiatives, which the organisation then presented to the Australian government. We're now working with the government to help them learn more about our data analysis techniques.

Experian's work with Good Shepherd opened our eyes to the harsh realities of economic inequality. The project really stands as a testament to the power of data to facilitate social impact. Working with Good Shepherd was highly fulfilling and I'm proud of Experian's role in promoting financial inclusion across Australia."

**Andrew Rudd**  
Head of Analytics,  
Experian Australia and New Zealand

**Economic inequality is a challenge facing many Australians. By partnering with Good Shepherd, we promoted financial inclusion across the country.**



### Our stories OUR EXPERTS AT WORK



## Using rental data to help tenants demonstrate creditworthiness

"In the UK, mortgage payments count toward building credit scores whereas, to date, monthly rental payments have not. This means that even if renters do pay their rent on time, this isn't included in helping them build their financial history and demonstrate their creditworthiness.

I wanted to help address this inequality and became a product manager for The Rental Exchange two years ago. The Rental Exchange is a joint initiative Experian started with the non-profit organisation, Big Issue Invest. We work with registered social housing providers, and across the private rental sector, to incorporate tenants' rental payment data into their credit history at no cost to either tenants or landlords.

My role in The Rental Exchange begins and ends with data. Step one is giving renters the opportunity to sign up and share their rental payment data with Experian. After we examine the data, we share insights with credit lenders, helping them improve their credit decisions by basing their choices on more information than they had before.

I can't tell you how rewarding it is to give people with limited credit history the chance to build up their credit score and gain fairer access to more affordable lines of credit. With our help, lenders can clearly see that a tenant has consistently paid their rent on time so they can extend more favourable conditions.

Data is all about creating a story, and it's about time that all tenants get to share their stories and gain the same access to financial services as home owners."

**Patrick Gray**  
Product Manager, Experian UK and Ireland



In the USA and the UK we have been incorporating rental payment data into credit reports to help tenants improve their credit history by demonstrating they can make rental payments on time. Over 18 million US tenants have their rental payments recorded on Experian's RentBureau and we do the same for more than 1.1 million social housing tenants in the UK through our Rental Exchange (see quote).

We contributed to a recent study on how reporting rental payment information to credit bureaux could help lift credit scores. The study focused on New York City, where more than 78% of residents rent their homes. It showed that 76% of tenants would see their credit scores improve with the addition of positive rent data in their credit profiles. This would also give more people a credit score – and access to the benefits it can bring – for the first time.

In Brazil, people using our free online service to access their credit reports can choose to have alternative data, such as on-time utility payments, included in their financial profiles. So far, 10 million people have chosen to opt in to build their financial profiles and improve their chances of accessing better deals on credit.

In 2017/18, we developed a credit assessment method for people in South Africa, where 14 million adults don't have bank accounts. It uses alternative data, such as pre-paid mobile airtime, electricity bills and money transfers, so more people can obtain loans and credit to finance their ambitions. This new method builds on the solution created by our MicroAnalytics business, which uses data on mobile phone use to strengthen financial profiles for people in emerging markets (see box).

Our stories

#### OUR EXPERTS AT WORK

### Building profiles by the minute

Only a minority of people in emerging markets have access to banking services – even fewer to credit. But many do have a mobile phone, most on a prepaid plan. Through Experian MicroAnalytics, we're unlocking the power of alternative data from mobile phone use to help billions of people build their financial profiles and access financial products.

In partnership with mobile network providers around the world, we're using mobile behavioural data to create financial identities for people who may never have had one before. This can help them access simple but useful financial products, such as airtime credit.

As people take and repay their borrowed airtime credits successfully, they can strengthen and build their financial identities, which in turn unlocks access to more useful financial products.

Since 2010, Experian's MicroAnalytics business has extended more than 4.4 billion credit offers in countries across South America, Asia, Africa and beyond.

Elio Vitucci, CEO of Experian MicroAnalytics, said: "Experian MicroAnalytics allows consumers in emerging markets to build a financial identity, unlocking access to financial products such as loans, credit cards, insurance and more, all available via their mobile devices. These financial products fuel economic development, stimulate growth and have a positive impact on the quality of life for billions of people."

### HELPING PEOPLE HAVE A HOME

Having a home is one of the most basic human needs. Finding the right property and securing a mortgage or tenancy can be one of the most stressful and biggest moments of our lives. Our core products play a vital role in this process for millions of people around the world. And we're looking for ways to offer fairer, faster access to rented housing and mortgages for even more people.

On average, it takes people in the Netherlands around three months to find a new home that's right for them. Even then, they may not be able to afford the mortgage. Our Personal Housing Adviser is shortening the time it takes to find a new home. It makes a complex decision simpler and helps to avoid the need to fill in numerous time-consuming application forms and follow up with multiple housing and mortgage providers. It uses data analytics and credit bureau data to give people a shortlist of homes on the market tailored to their needs and resources. Not only does it rank properties based on personal priorities such as property type and size, distance to work, local schools, safety, air quality and noise levels, it also matches people with mortgage providers and offers that fit their credit and personal risk profile.

In Colombia, the government offers subsidies on a mortgage to help people buy their homes, but many low-income residents can't get these subsidies because their credit scores are too low. We aim to help over half a million Colombians build up a credit history with an analytical tool we've developed that uses the power of alternative data. The tool will help people without bank accounts and financial histories become eligible for credit, including government housing subsidies. We will also help people on low incomes access credit through specialised services.

Housing agencies in Brazil gather and manage data on the people they serve and that information is used to determine eligibility for government benefits. But many

people are left unable to access the help they need because their data is not shared between agencies. In 2017/18, we began to develop a database that will help housing agencies standardise data collection and improve their decision making. We estimate that this could help around 47 million vulnerable and disadvantaged people access much-needed benefits.

In the USA, our RentBureau not only helps people build a stronger financial profile by including on-time rent payments in their credit profiles, but also helps landlords assess whether an applicant will pay their rent on time. This gives people a better chance of securing a tenancy.



Having a home is one of the most basic human needs. Finding the right property and securing a mortgage or tenancy can be one of the most stressful and biggest moments of our lives.

14m

14 million adults in South Africa don't have bank accounts.

Our stories

**OUR EXPERTS AT WORK**

## Taking the pain out of healthcare payments

“The last thing patients need is a big financial surprise at the end of a very stressful appointment. And similarly, healthcare providers should know that they’ll be fairly compensated for the work that they do.

But healthcare billing is extremely complex. Experian Health promotes transparency every step of the way to ensure providers are fairly paid and patients aren’t blindsided by costs.

My team and I painstakingly review contracts, patient eligibility, benefits information and historical claims to generate an accurate fee estimate for each patient’s medical visit. We utilise up-to-date technology that organises all the information we find in an extensive database and review the claims on behalf of both our medical group clients and patients.

We work hard every day to increase pricing transparency for all US healthcare patients so consumers can know and prepare for their financial responsibility for medical care.”

**Merideth Wilson**

Senior Vice President/General Manager,  
Revenue Cycle Solutions,  
Experian Health

**PAYING FOR HEALTHCARE**

More than 60% of hospitals and thousands of other healthcare providers count on Experian Health in the USA. We help them protect the identities and confidential records of their patients and provide solutions for managing care quickly and efficiently.

Health issues are worrying enough without the additional anxiety about how to pay for care. Rising medical bills force an estimated 2 million people in the USA to file for bankruptcy every year. Experian helps people pay for healthcare as they cope with some of the toughest times of their lives.

Our Patient Estimates solution helps providers and patients estimate the potential cost of treatment. In 2017/18, we gave 9 million patients the opportunity to obtain a personalised, accurate estimate of treatment from healthcare providers’ websites. This empowers people to confidently plan and budget for out-of-pocket costs (see quote).

In 2017/18, we also introduced Patient Schedule to our portfolio of core products, which helps patients access their appointments faster by booking or rescheduling their appointments online.

We offer healthcare providers the ability to connect patients with the affordable care that many of them desperately need. Our Payment Plan Adviser – developed through our social innovation programme – provides automated payment plans for healthcare organisations, based on patients’ financial needs and the provider’s payment terms. In 2017/18, these personalised payment plans helped over 108,000 people in the USA avoid spiralling into unmanageable debt as they recover from health issues.

We have also developed a platform to connect patients in need of aid to pay for their hospital stays with funds from charities that can support them through Experian Health Cares. We aim to launch this social innovation product in 2018/19.

**GROWING SMALL BUSINESSES**

Even the most enthusiastic entrepreneurs with the most brilliant ideas often need a little support to turn them into a successful business. Experian helps people access the credit and services they need to start and grow their businesses. For example, our Credit Services business helps entrepreneurs build their financial profile and obtain loans at a fair rate.

Small businesses often get turned down for traditional loans or face high interest rates, especially when they are just starting out. Our Commercial Credit Score Simulator in the USA and My Business Profile in the UK help businesses better understand their financial profile to unlock new sources of finance and grow their business. We also offer advice through our online business hubs.

Some people run very small or informal businesses that are the only way for them to make a living. We support these ‘micro-entrepreneurs’ by helping them build their businesses and learn more about how to manage their finances.

In Brazil, we have been supporting micro-entrepreneurs in some of the poorest areas of the country for almost four years through financial education programmes that help them understand how to take control of their finances and develop their businesses. We are developing a new online platform to support micro-entrepreneurs that will be launched in 2018/19.



**We offer healthcare providers the ability to connect patients with the affordable care that many of them desperately need.**



**More than 60% of hospitals and thousands of other healthcare providers count on Experian Health in the USA.**

Helping people through life’s biggest moments



In 2017/18, we completed our partnership with Pact International, an International Development Agency, to support more than 1,000 female micro-entrepreneurs in Vietnam. Groups of 20 to 25 women were encouraged to form village banks for weekly savings and loans. In one year, the women facilitated 112,000 small loans to each other to start a new business, expand their existing business or improve their livelihoods. We also helped them get an understanding of sound business practices and markets to help them access new business opportunities (see quote).

Through the programme, women increased their income from US\$1 a day to US\$8 a day on average. They have received advanced business skills training and 60% of them have started their own businesses. Participants have also been able access more than US\$150,000 in loans and save over US\$50,000 to support themselves and their families. The impact has been transformative and has enabled the first generation of young adults in these villages to afford to go to university.

In the USA, we worked with Grameen America, a non-profit microfinance organisation, to empower women who live in poverty to build small businesses. Together, we aim to help women fulfil their dreams of a better life through microloans, financial training and support (see quote). With Experian's help in 2017/18, Grameen America reached over 58,500 women, providing a total of US\$229 million in loans and 55,265 hours of training. Grameen America helps members who often have no or low credit scores obtain and build scores by reporting their microloan repayments to Experian.

In Singapore, over 1,000 women attended courses on money management, computer literacy, leadership and entrepreneurship through our partnership with Aidha, a local charity which supports female domestic workers. Participants increased their monthly savings by 80% and 40% of them have started their own businesses. In 2018/19, we plan to extend the programme to a further 1,000 women in South East Asia.

We worked with Grameen America, to empower women to build small businesses.



Photo credit: Grameen America

#### Our stories SUPPORTING OUR PARTNERS

### Empowering women in Vietnam

Living in southern rural Vietnam, Ho Thi Thanh My worked hard to make money for her family. She bought fruits and vegetables from her neighbours and sold them at markets. But her stock was dependent on seasonal harvests. Sometimes she had nothing to sell. Most days, she only earned between US\$2 and US\$3.

"My business was difficult, but I had no idea what to do and how to do things differently to improve my income. I felt trapped," said My.

Through the Mekong Vitality 2 microfinance project that Experian ran with Pact International, My completed business training that helped her find new ways to attract customers. She found a good place to set up her stall and display her products

in an attractive way. And with the support of her fellow entrepreneurs and micro-loans, she was able to buy new stock and switched to selling breakfast goods that are available year round. With these new products, My has increased her income and her family's life has improved.

She said: "I have frequent customers who are my group members, my neighbours and my relatives. They call me any time when they have parties, weddings, etc, and ask me to cook sticky rice for them. They have helped me earn more money."

My is just one of more than 1,000 women the micro-finance programme has helped to boost their businesses through training and micro-loans.

#### Our stories SUPPORTING OUR PARTNERS

### A better credit rating for a better life

Only a few years ago, Loruin was struggling to support herself and her four children. But when a friend told her about Grameen America, all that changed. With the help of microloans and mentoring, she was able to expand her bakery and open her own electronics shop.

Thanks to weekly financial training and support, Loruin also transformed her poor credit score and was able to access the finance she needed to expand her business.

Loruin said: "When I joined I had absolutely no credit. Grameen America helped me build my credit and that has given me so many benefits. My credit right now is good. Now I have created a future for my children. I can say that my financial situation has changed extremely and Grameen America has changed my life completely."



Some people run very small or informal businesses that are the only way for them to make a living.



# Building people's financial confidence

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Empowering  
people to take  
control of their  
credit profiles.



# Building people's financial confidence

## We empower people to take control of their credit profiles, understand and manage their finances.

A low credit score can cost someone in the USA over \$250,000 in interest and fees over the course of their lifetime. But a strong credit rating can be a powerful thing, opening up a world of opportunity. It can help someone kick-start their business, buy their dream home or afford to pay for life-saving surgery.

We help people stay on top of their credit profiles and make informed financial decisions to maintain their financial health. And if something does go awry – when debts become unmanageable or they fall victim to fraud – we're on hand to help.

A big part of the support we offer is through our social innovation and employee volunteering programmes to educate people on how to stay in control of their finances and pull themselves out of debt.

### HELPING PEOPLE UNDERSTAND THEIR CREDIT SCORES

An Experian credit score is an easy way for people to understand how lenders assess them when carrying out credit checks. The better their credit score, the better their chances of getting the mortgage, loan or credit card they are applying for – at the best rates.

Seeing and understanding your credit score is the first step to understanding how to improve it. More than 20 million people in the UK and the USA are using Experian services to see their credit scores free of charge. Tools like Credit Tracker in the USA and Credit Expert in the UK help them understand and improve their credit score.

In Brazil, we have made it possible for consumers to access not just their credit profile but their score for the first time through Serasa Free Score. Customers can now use our online service to find a range of products and solutions all in one place to help them access affordable credit, protect against fraud and learn how to improve their scores. This is all part of our sharpened focus on responding to consumer needs and building products to suit them. More than 9 million people have already accessed their Free Serasa Score, with around 8% increasing their score every month.

Even when people have access to their credit scores, it's not always easy to understand the factors affecting their credit profile and how to address these. We offer advice and share information on our websites and social media, such as AskExperian and #CreditChat on twitter. In 2017/18, over 23 million people used these two channels worldwide.

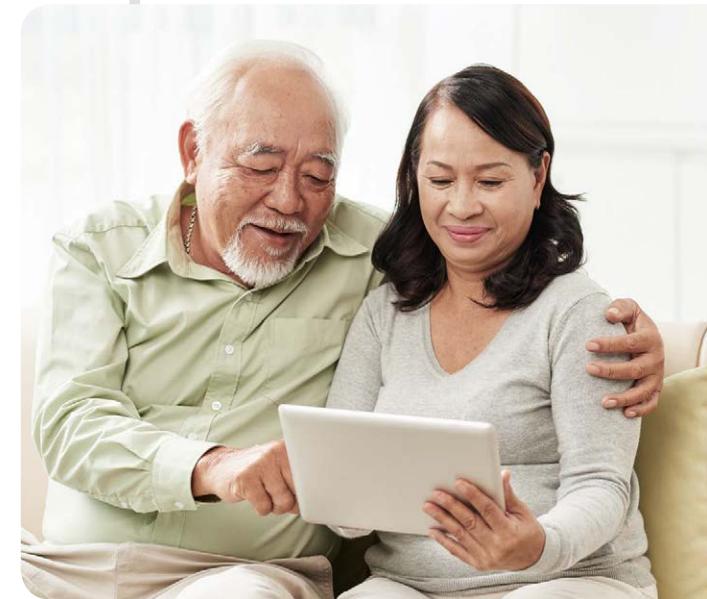
In the USA, our team of Credit Educators ran over 388 one-to-one credit education sessions. We also work with our clients as well to improve their employees' financial knowledge to help them offer tips to their customers.

We also help small businesses stay on top of their credit scores and take steps to improve them so they can unlock new sources of finance and grow their business.

### HELPING PEOPLE MANAGE THEIR FINANCES

We work with partners to support financial education programmes that enable people to develop their financial awareness and capabilities. Many of these programmes are powered by volunteers across Experian who use their skills to boost the financial health of their communities (see quotes).

For over eight years, we have been running our Real Dreams programme in Brazil. Participants learn how to manage their money and access better credit deals through workshops and educational games. In 2017/18, Real Dreams reached more than 5,700 people and our volunteers dedicated over 300 hours to the programme. We're also reaching out to our new neighbours in the city of São Carlos where we have opened a new facility (see case study).

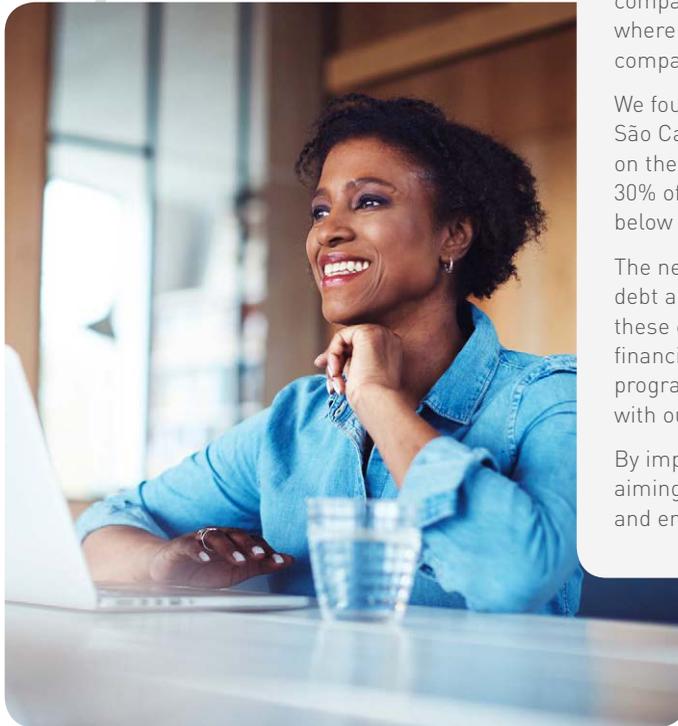


8%

of customers in Brazil increased their credit score every month.

Now we're going the extra mile, visiting remote communities across Brazil by truck and boat. Together with trainers from the Financial Education Association, our team is traveling to 44 cities to train around 2,000 teachers on financial education to reach more people in these underserved areas. More than 1,000 teachers have already been trained in 2017/18. Along the way, our team is inviting local people to come and view their credit scores and get advice – all for free (see case study).

Building people's financial confidence



Our stories  
**INVESTING IN COMMUNITIES**

## Understanding financial challenges in our new neighbourhood in Brazil

We recently built a brand new, state-of-the-art facility in the city of São Carlos, Brazil. When we moved into the city, we wanted to use our expertise to help people in neighbouring communities overcome financial issues.

We've set in motion a multi-sector alliance to understand the financial realities facing the city's 220,000 residents. Together with universities, other companies and government bodies, we identified where people had low or negative credit ratings and compared this with neighbouring cities.

We found that, in comparison to its neighbours, São Carlos had the highest rate of people defaulting on their debts – around 40% of all adults. And nearly 30% of the city's inhabitants have a monthly income below the minimum wage.

The next step is to understand the local causes of debt and design a project that will help overcome these challenges to get people out of debt and other financial difficulties. After that, we will put in place programmes to help address these causes together with our partners.

By improving the city's financial health, we're aiming to make a big difference to people's lives and enhance our contribution to society.

Our stories  
**OUR EXPERTS AT WORK**



## Going the extra mile to reach remote communities

In 2017/18, we ran competitions to give two lucky people the chance to spend a year doing their dream job travelling to remote communities all around Brazil to help people learn how to manage their finances.

Guilherme Rocha submitted the winning employee entry to take on the role as a secondment from his regular role as a Customer Insights Analyst at Serasa Experian. Marketing specialist Débora Bucco won the competition to take on the job from outside the company.

Guilherme said: "Like most trips, the best part was the journey. Along the way, we met so many people from different backgrounds. We found that behind every person facing unmanageable debt, there was a powerful story. We saw so many smiles of relief after our conversations on their financial health, and a big desire to move forward in pursuit of their dreams."

After all, having good financial health can make dreams come true. It was a unique opportunity and learning experience – really the best job ever."

Débora said: "It's been six months since I embarked on this experience, which changed not only my days but my life. I went through more than 20 cities, getting to know and experiencing Brazilian culture, but the thing that strikes me most in each city is the contact with people, and to hear their stories. Today I feel transformed as a professional and a human being. Nowadays, my dreams are much bigger than six months ago."

**Guilherme Rocha**, Customer Insights Analyst,  
**Debora Bucco**, Marketing Specialist,  
Serasa Experian, Brazil



**By enhancing the city's financial health, we're making a big difference to people's lives and contributing to society.**





In South Africa, we partner with Rhiza Babuyile, an organisation working to build up lower-income communities by helping people become more economically independent. In 2017/18, we held training sessions for over 250 female entrepreneurs to equip them with essential business know-how that can help them increase their income, avoid debt and budget better. We also invited 150 entrepreneurs to pitch their ideas and we awarded the best ones with grants to help kick-start their business.

Together with Rhiza Babuyile, we also worked with over 140 students in South Africa to help educate them on the importance of managing their finances and credit checks. Our volunteers held a Credit Day at the University of Witwatersrand's campus to engage students educational sessions (see quote).



Our stories

## HEAR FROM OUR VOLUNTEERS



### Putting credit on the curriculum for students in South Africa

"I really believe that your credit profile is your financial CV – which is why I wanted to hold a Credit Day for students at one of South Africa's biggest universities.

Over 140 students came to check their credit scores and take part in our interactive sessions on managing your finances. On top of this, we gave 20 students from the university R5,000 (US\$374) towards their student loans.

It is imperative that students are made aware of the importance of healthy credit scores sooner rather than later. I hope Credit Day sparked a change in many students' credit lifestyle."

**Tshepi Machikape**

Strategic Service Manager,  
Experian South Africa



In Italy, many people – particularly the millennial generation – suffer from large amounts of debt as more and more are taking out small loans to pay for things like gym memberships or mobile phones. Coupled with high unemployment rates, these debts can easily become unmanageable. In 2017/18, we partnered with the consumer protection organisation, Movimento Difesa del Cittadino, to create a new tool to help people understand their credit and financial situation so they can better prepare for the future (see quote).



Our stories

## OUR EXPERTS AT WORK



### App helps young people get to grips with their finances in Italy

"As a marketing and communications manager, I work with business clients and consumers, trying to understand their needs and how we can address them. I've also seen first-hand the lack of good financial education out there for young people in Italy.

To help young people improve their credit scores, we created a new tool called RataTua – or in English, 'Your Instalment'.

RataTua is a smartphone app that consumers can use to assess their finances and their capacity to sustain additional loans. After assessing a consumer's credit history, the app displays a red, yellow or green indicator of financial risk, and provides helpful tips and financial definitions to help people better understand their financial situation.

By helping millennials think through their financial decisions, we can prepare them for unforeseen expenses down the road."

**Laura Ippolito**

Marketing and Communications Manager, Experian Italy

In Italy we partnered with Movimento Difesa create a new tool to help people understand their credit and financial situation.

We're also working with partners in Bulgaria to build the financial knowledge of refugees who are settling into their new country. Experian volunteers used their skills to help 14 refugees learn more about controlling their finances, such as accessing credit and protecting their personal data.

In the USA, Experian's Education Ambassadors reached more than 1,500 consumers through around 40 volunteer programmes. We continued our partnership with the Jump\$tart Coalition for Financial Education to celebrate Financial Literacy Month (see quote) and supported its National Educator Conference which enabled more than 350 teachers to share financial knowledge with over 10,000 students across the USA. We also travelled with the Heroes at Home organisation to teach more than 5,000 members of the US Air Force and their families at European bases about managing, building and protecting their credit.

Our stories

### SUPPORTING OUR PARTNERS



## Jump\$tart for financial literacy in the USA

"Helping families across the country improve their financial literacy is a big task, but we've made – and will continue to make – great strides by working collaboratively with our many and diverse partners, like Experian, this April and throughout the year."

**Laura Levine**

President and CEO,  
Jump\$tart Coalition for  
Personal Financial Literacy



Photo by: Grameen America

## GETTING INTO GOOD HABITS EARLY

We are helping people get into good financial habits early by delivering financial education to schoolchildren.

Values, Money and Me, a free online teaching resource, is designed to develop children's attitudes towards money and improve their financial knowledge. With our support, the Values Money and Me website has been expanded to help parents and carers support children's learning at home as well as at school. In 2017/18, Values Money and Me was used in countries such as Brazil, China, France, Ireland, Malaysia, Spain, Ukraine, the UK and the USA.

In the UK, we support Circle Community in helping young unemployed people find jobs through a combination of work experience in their retail stores, one-to-one coaching, mentoring and workshops to prepare them for employment. In 2017/18, Circle Community opened another project in London to offer 100 young people the opportunity to find employment. Our volunteers got involved by mentoring, facilitating workshops on employability, CV writing and interviews skills, and holding talks on how to understand and protect credit ratings.

43,000

plus students  
were educated about  
the importance of  
good credit.

Our stories

### HEAR FROM OUR VOLUNTEERS



## Bringing credit lessons into the classroom

"I started my career at Experian 28 years ago because my passion for credit runs in my blood. I was raised in a household where reputation was everything to my father. The idea of having a good name, a good reputation and a good credit score was drilled into me.

So when Experian created the Ambassador Programme asking employee volunteers to help promote financial literacy in local communities, I jumped at the chance to participate.

As an Ambassador, I gave my first presentation on financial literacy to high school students and the experience was so rewarding that I immediately contacted my son's high school to see if I could teach the same class to his classmates. The programme has grown to where I now go to the school twice a year, teaching the entire student body of 4,000 students about how they can responsibly build their credit.

Credit has an impact in everyone's life at some point. By speaking to students at a young age, in terms and language they understand, I've helped countless students successfully and safely build credit to help them reach their first financial milestones.

It is so rewarding to share my credit knowledge with young people, and to see their eyes light up when they understand how credit works. I am proud of the opportunity I've been given at Experian to help young people to take control of their financial futures."

**Lysa Reiter**

Learning and Development Specialist,  
Experian North America





## HELPING PEOPLE CLEAR THEIR DEBTS

Sometimes people can find themselves with unmanageable debts that spiral out of control as interest payments pile on top of each other, making the original debt many times worse. We help people tackle their debt through our social innovation programmes and work with debt advisory charities around the world.

More than 6.3 million people in Brazil signed up to our online Recovery Portal in 2017/18. The portal allows people to clear their debts by offering people a chance to re-negotiate their debt and find better ways to repay their debts. Since 2013, the portal has been used by over 14 million people and over 4.2 million debts have been repaid, totalling around US\$4.3bn.

In Spain, over 2 million people are struggling to manage debts. We introduced the Social Recovery Platform in 2017/18 to help them get back on their feet. Operating in much the same way as the Recovery Portal, the platform provides people with insight into their debt problems, advice and education on financial issues. We estimate that the platform has the potential to support over 5.5 million people.



**More than 6.3 million people in Brazil signed up to our online Recovery Portal in 2017/18.**

Our stories

### HEAR FROM OUR VOLUNTEERS



## Helping people improve financial confidence and fight fraud

"A few years back, a friend told me he was devastated because his identity had been stolen. His tampered identity made it difficult for him to access credit and his small business was suffering as a result.

I've been working at Experian for nine years and I'm regularly asked by folks how to effectively build credit and keep identities secure, but this case had me stumped. I ended up directing him to a colleague of mine who helped facilitate his recovery, but I wanted to do more. That's when I joined Experian's Ambassadors programme.

As an Ambassador, I now regularly volunteer my time to share financial literacy presentations on credit and identify theft prevention with people in my community.

Worrying about identity fraud and credit shouldn't have to be people's number one job. I often break the concept of credit into manageable chunks, explaining things like the consequences of late mortgage payments, how to prevent identity fraud and a person's credit utilisation rate.

One presentation at a time, I want to continue ensuring that families can confidently pursue their dreams and achieve financial milestones."

**Robert Thompson**

Web Operations Analyst,  
Experian North America



## PROTECTING PEOPLE AGAINST FRAUD

Fraud or identity theft can seriously harm people's credit scores. We help people protect their credit profiles and support those who fall victim to scams.

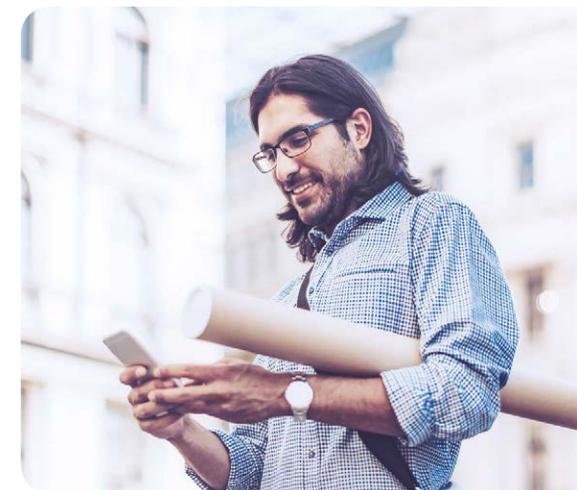
We offer advice on how to protect credit scores through our consumer-facing websites and social media channels, such as Ask Experian. Many of our products, like Credit Expert in the UK, also warn customers of any suspicious activity.

In the USA, we're offering a new product, Identity Works, to help people detect potential fraud and take action, with extensive credit monitoring and alerts. We've also launched a free identity fraud monitoring tool which alerts people in the UK when they are at risk of fraud – helping to spot the problem early.

We are all familiar with personal identity theft, which affects about 15 million people per year in the United States alone but business identity theft is also real problem that small business need to protect themselves against. Criminals may use business information for business to business fraud, such as opening business lines of credit and leveraging a business's reputation. Many of our core products work to protect people by helping businesses prevent fraud. More than 50 clients began using CrossCore, our fraud prevention platform, in 2017/18. And in the Asia Pacific region, we've introduced FraudNetPlus, which uses innovative artificial intelligence to enable continuous improvement to prevent fraud.

Recently, experian invested in integrated called subscriber identity - small business identity alerts that monitor business information across the internet and dark web into its comprehensive business credit monitoring service called business credit advantagesm. Aside from its traditional business credit change alerts, the expanded service includes monitoring of business credit cards, email address, business domains, ip addresses and more. Experian also supports victimized owners with dispute and fraud resolution through our commercial relations team, and sends proactive status alerts on case resolution

**We help people protect their credit profiles and support those who fall victim to scams.**





## SUPPORTING VICTIMS OF FRAUD

For victims of identity theft or fraud, it can prove difficult – if not impossible – to access credit and the essential services they need because of the damage that's been done to their credit profiles unbeknownst to them.

Our dedicated teams are available to support victims by helping them alert their lenders and credit reference agencies to restore their financial identity. The teams also offer advice on how victims can protect themselves against similar issues in the future. In 2017/18, we helped over 35,000 victims of fraud in the UK and USA.

In 2017/18, we expanded our efforts to raise awareness of fraud threats among the elderly in the UK. Building on the successful programme in Nottinghamshire, we have extended it to Derbyshire, Glasgow and Leicestershire. The programme offers people advice on how to spot fraudulent activity and take steps to stop it happening to them or the people they know (see quote). In 2017/18 alone, we were able to reach over 120,000 people and we aim to launch the programme in more regions across the country.



Our dedicated teams are available to support victims by helping them alert their lenders and credit reference agencies to restore their financial identity.

# 35,000

victims of fraud in the UK and USA helped by us in 2017/18.



Investing in communities  
**FINANCE & INVESTMENT**



## Acting fast against fraud

"In 2016, I decided to take a day off from my work as a partner in a veterinary practice in Nottingham and attend a talk from Experian on protecting yourself against fraud. Little did I know that what I heard that day would save my business four months later.

It was on a very busy day that we received a call from a bailiff working from Northampton County Courts. He said that the practice had an outstanding debt of £4,200 which was due to be paid that day.

After explaining that we could not delay the payment, the alarm bells started ringing. I remembered the advice given at the talk around not feeling pressured into making a decision so I checked it out online. Within seconds I found an article on scammers purporting to be calling from the court and I quickly called the police.

Attending the talk was instrumental in helping me distinguish between a genuine company and a very convincing fraudster."

**Denise**  
Nottingham, UK



# Working with integrity

Treating people,  
their data and  
the environment  
with respect.

- 23 Upholding ethical standards
- 24 Treating data with respect
- 27 Inspiring our people
- 32 Respecting human rights



# Working with integrity

**We're committed to acting with integrity. Only by treating people, their data and the environment with respect can we create a better tomorrow.**

## UPHOLDING ETHICAL STANDARDS

Operating with integrity and upholding high ethical standards is essential for people to trust us. Our [Global Code of Conduct](#) sets out our expectations. It guides our employees to make the right decisions to help us support the people we serve every day.

In 2017/18, we refreshed the Code to make it more accessible and align it with the Experian Way – our unique way of working across the business. The Code is available in 14 languages. Everyone at Experian must be familiar with it and apply the principles of the Code in their day-to-day work.

Our [Anti-Corruption framework](#) prohibits improper payments and supports compliance with the Code of Conduct among our employees and business partners. Together with our Global Anti-Corruption and Global Gifts and Hospitality policies, it reinforces our zero tolerance of bribery or corruption in any form.

All our employees must complete mandatory training every year on our anti-corruption policies. We monitor and test our anti-bribery controls for adequacy and effectiveness, and investigate any cases that are reported or detected.

We also apply our Anti-Corruption framework to our third party network and business partners, conducting due diligence, training them on our policies and monitoring to assess ongoing compliance.

### Speaking up

We aim to create an environment where our employees can report any suspected breaches of our Code of Conduct or other wrong doing, harmful or unethical activities without fear of retaliation.

We encourage people to talk to their managers, Human Resources representatives or a senior local executive if they have a concern. If they don't feel comfortable doing this, or don't feel that their concern has been adequately dealt with, they can report it through our Confidential Helpline via free phone, email or website in every country where we operate.

The helpline is available 24 hours a day, seven days a week for anyone to speak up about any ethical concern – anonymously if they prefer. It is run by an independent company and managed by our Global Internal Audit team on behalf of senior management.

When employees raise concerns about a possible violation, we investigate promptly and take action if needed.



By treating people, their data and the environment with respect we can create a better tomorrow.

Operating with integrity and upholding ethical standards is essential for people to trust us.





## TREATING DATA WITH RESPECT

We are the stewards of personal information concerning consumers around the world. Governments, businesses, consumers and society as a whole put their trust in us to keep that data secure. And we are committed to maintaining their trust.

Information security will always be of the highest priority at Experian.

### Safeguarding data

The threat of cyber crime is constantly growing and evolving. We are constantly reviewing our systems and processes to help us stay ahead of today's increasingly sophisticated cyber criminals.

This includes regularly monitoring for fraudulent activity, taking immediate and aggressive action to stop such activity when it is detected, and working closely with law enforcement, as appropriate, to ensure the perpetrators are brought to justice.

In response to the changing external environment, we've made further investments in upgrading our processes and technologies, growing our information security teams and bringing greater organisational clarity to help ensure we maintain a world-class cybersecurity programme.

Our controls are based on the international ISO27001 standard. Our Global Information Values outline how data must be managed and used in line with regulations, and our Compliance Principles (see box) help us create a culture of compliance. We operate under a three lines of defence model for risk management and control to effectively structure roles and responsibilities for cybersecurity.

## Our compliance principles

**Accountability** sets the leadership 'tone at the top' to enable the other six elements (below) 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

3

We operate under a three lines of defence model for risk management and control.



Data security has always been – and always will be – among our highest priorities.



### Putting security first in all we do

We put security first in all that we do. Through our Security First programme, we systematically educate our people and embed the principles of how to handle and treat sensitive data correctly throughout the business globally.

Security First is not just another programme. It is our duty – a responsibility shared by everyone at Experian – and we need to make sure it is front and centre in everything we do.

The programme is led from the very top of Experian. There is a strong commitment among our Board and senior leaders, and they regularly engage with employees to make sure they understand how important it is to keep our systems secure.

Our 16,500 employees are a vital part of our security programme. Each and every one of them has a role to play. We make it clear that if they see something that doesn't seem right or that they're not sure about, they must do something about it – report it, draw attention to it or, if they're not sure what to do, ask someone who does.

All our employees must complete mandatory training on information security every year. In 2017/18, we extended the range of additional training courses we offer for people in specific functions to help them better understand their role in securing data as part of their day-to-day work.

We extend stringent standards on information security to our suppliers and partners through the terms of our contracts. Many of our products are designed to help businesses and people protect their own data, and we support victims of fraud to help them take back control of their financial profiles (page x).

### Finding the right balance

For many people, their privacy is a fiercely guarded right. But most also want the benefits they can get from sharing their personal information with trusted organisations.

Lenders need access to secure and accurate information about people's financial profiles from credit bureaux like Experian. Such information is an integral part of an efficient and competitive credit ecosystem that delivers better, more cost effective products for consumers and contributes to economic growth.

We only ever share data with authorised and trusted organisations. When we do so, we follow strict guidelines and comply with all relevant laws.

We also engage with policymakers and other stakeholders to respond to people's concerns about privacy. The EU General Data Protection Regulation (GDPR) came into force in May 2018. We recognise the importance of good, well regulated data protection and we believe the new regulation presents an opportunity for organisations to transform the way they organise and process personal data. This reinforces the value of data and the importance of our focus on the consumer in a data-driven age (see quote).

We've been preparing for the new regulation by assessing the potential impact on our business and the industry, and identifying any changes we need to make to comply with the requirements. This includes reviewing our processes and policies, and supporting our clients in managing their GDPR compliance.



**Many of our products are designed to help businesses and people protect their own data.**

Our stories

### OUR EXPERTS AT WORK



## New regulation sharpens companies' focus on consumers

"Our sense is that if brands really understand the EU General Data Protection Regulation and embrace what it brings then they will thrive. They will build a much better quality relationship with their customers that will be based on integrity, transparency, honesty and openness. Consumers want that sort of thing. And if brands deliver on that then they will definitely succeed and harness the power of data within their business."

For a brand to thrive in this environment then they really do need to adopt and pursue a compliance-led and responsibly executed approach to data strategy. By doing so, they will deliver on the customer experience they want to deliver and the consumer wants to see."

**Colin Grieves**

Managing Director, Experian Digital Marketing and Media Services, Experian UK and Ireland



**We only ever share data with authorised and trusted organisations.**

### Improving data quality

Treating people's data with respect means not only keeping it safe, but making it as accurate as possible too. We are committed to continually reviewing and improving the quality of the data we hold.

Our software and analytic tools help data providers check data before they even send it to the credit bureau. These products are designed to spot reporting errors so providers can supply data that is as accurate and complete as possible.

We also give people the chance to view and understand their own credit reports so they can check for inaccuracies. In the USA, we have launched a new dispute centre to make it easier for people to file a dispute about information in their credit report that they deem to be inaccurate, and get it corrected quickly. It can be accessed online or via a mobile app.



In the USA, we have launched a new dispute centre to make it easier for people to file a dispute about information in their credit report that they deem to be inaccurate, and get it corrected quickly.

**Treating people's data with respect means not only keeping it safe, but making it as accurate as possible too.**



## INSPIRING OUR PEOPLE

We are committed to creating a great place to work for our 16,500 people across 39 countries. We want to foster an environment that nurtures talent with a true sense of belonging, motivating people to do their best work in support of 'Creating a Better Tomorrow'.

### Creating a great place to work

This year we built on the launch of The Experian Way by further embedding it into all our core people processes. It now guides our approach to recognising and rewarding our people around the world, in addition to our performance management and hiring processes. In 2017/18, employees made over 36,000 nominations of their colleagues, as part of the One Experian global recognition programme. We also gave out over 10,800 awards globally – including our award for the teams creating the most innovative products that help society and our business.

### Listening to our people

Part of our commitment to making Experian a great place to work is engaging in a dialogue with our employees. We have transformed the way we gather feedback from our people by listening to them at every stage of their career – from their first day to their last.

In May 2017, 84% of our employees took part in our global annual people survey. Overall, the level of engagement remains strong at 71%. This score measures whether our employees feel committed and proud of working at Experian, as well as a sense of belonging.

90% of our employees told us they are motivated to help us succeed and 89% have a strong sense of what we stand for in the marketplace. This year, 87% of employees believe we have integrity in dealings with consumers and customers – a five point increase from 2015 – and 83% believe we strive to help customers and consumers realise their goals.

Our employees report feeling better about how senior leaders communicate the business strategy – 85% agree they have a good understanding of their business unit's goals and 88% say they understand what is expected of them.

The survey results also highlighted where we have room for improvement. Our people told us we can do more to address the barriers to productivity and we've involved our employees to initiate projects to improve employee experience across all of our regions.



We are committed to creating a great place to work for our 16,500 people across 39 countries.

83%

of our people believe we strive to help customers and consumers realise their goals.

I work with a lot of smart people who are always challenging my assumptions and encouraging me to improve both myself and our products.

Our stories

### OUR EXPERTS AT WORK



## Life at Experian

"I work on the software behind many of Experian's products. I not only help to ensure that what you see on your phone is correct, but also the services we use to keep them running are working properly. I also get involved with the wider business to discuss future innovation and changes.

I start my day with face-to-face meetings before we start working on a mix of current projects, helping resolve issues and discussions about what's coming next to make sure we're prepared.

The best part of my job is the people I get to work with. I work with a lot of smart people who are always challenging my assumptions and encouraging me to improve both myself and our products.



It's a real buzz and you're always learning. I'm always amazed at the capabilities of Experian and I'm looking forward to what the future will bring here.

It's also great that I get to share my expertise with the next generation. Recently I had the opportunity to speak at a Tech Nottingham student event hosted by Experian and received some really positive feedback."

### Steven Pears

Steven Pears, Senior Software Engineer, Experian UK and Ireland





### Promoting employee volunteering

Volunteering is essential to making a difference to people's lives. We want to inspire our employees to take every opportunity to give back to society in their everyday work and to take time to volunteer in their communities.

In 2017/18, our employees volunteered over 46,000 hours to support our community and financial education programmes, including 42,084 hours during work time and 4,748 hours outside work time. This is a win-win for us and society, as employees use their expertise to help their communities and they bring back new skills into the business. Many of these opportunities come through our financial education programmes.

Through our Creating a Better Tomorrow Awards, we reward the teams behind some of the most innovative products and solutions that have had a positive impact on society. In 2017/18, over 1,500 colleagues from across the business voted for their favourites. Our Patient Estimates product in North America achieved first place, with Serasa Free Score in Brazil coming second and Good Shepherd Microfinance in Australia taking third place.

We also take part in the annual One Young World competition to encourage young employees to put forward their ideas that can positively impact the communities where we operate. In 2017/18, five of our people represented Experian at the One Young World summit in Bogota, Colombia. One of this year's winners, Grace Tupling, is exploring how to help migrants rebuild their financial identities in the UK using alternative data sources. Another, Charlotte Barclay, is looking at how to use big data to create a medical bureau that is portable and accessible wherever you are in the world.

## VOLUNTEERING AROUND THE WORLD

### USA

In the USA, 741 people volunteered at least one hour of their workday, as part of our #OneHour campaign to get our volunteers involved in helping foster youth, the homeless, our environment and other important causes.

### BRAZIL

Over 360 employees participated in our volunteering week in Brazil, donating more than 1,800 hours of their time to financial education initiatives, including games, workshops and talks that benefited more than 1,700 people.

### UK & IRELAND

Experian colleagues volunteered over 15,000 hours in the UK and Ireland to support the Wildlife and Canal Trusts and mentor young people to help them get in to work or define their career path.

### BULGARIA

In Bulgaria, our employees spent over 20 hours helping 14 refugees learn more about controlling their finances, like accessing credit and protecting their personal data.

### SOUTH AFRICA

Our people volunteered 119 hours to support our charity partner Rhiza Babuyile in South Africa in providing financial education and debt counselling to small business owners and entrepreneurs.

[Watch video on You Tube](#)



Our stories

## HEAR FROM OUR VOLUNTEERS



## Supporting recovery efforts after hurricanes in the Caribbean

"While I've always been passionate about human rights, it became more of a lifestyle after spending a year in Jordan working with Syrian refugees. When I returned to the United States and started working for Experian, I decided to volunteer in my free time with the Red Cross. I went through disaster training courses that prepared me for deployment when hurricanes Irma and Maria hit the Virgin Islands and Puerto Rico.

When I arrived in St. Thomas and St. Croix, I immediately saw the devastation not only to people, but to the animals as well. While I was doing disaster recovery work on the islands, I was also keeping an eye out for animals in need. I quickly became acquainted with the team from the American Society for the Prevention of Cruelty to Animals and reported any animals who looked to be lost or hurt. This is how I met my puppy, Croix, who we rescued from a toppled home.

It has been amazing being part of an organisation that not only talks about social responsibility, but is wholly committed. Experian was behind me the whole way. I am so grateful that I can use my project management skills inside and outside Experian to make a positive difference to society."

**Jessica Childs**

Product Manager,  
Experian North America



Our stories

## HEAR FROM OUR VOLUNTEERS

## Putting the love in volunteering

Making a positive difference to people's lives is at the heart of Experian's values. That's why we launched the Love Volunteering campaign across our operations in the EMEA region in 2017/18. Over two weeks, volunteers worked with local Corporate Responsibility Champions to help their local communities.

For example, in Denmark people volunteered at the non-profit organisation Børn Unge & Sorg to help young people deal with grief following the death of a loved one. The Experian team used our products to provide the charity with business insights during their annual fundraising campaign – helping them raise over US\$156,000.

One of the volunteers on the day was Michaela Nielsen, a Finance Accountant at Experian, who said: "We have been building our relationship with the organisation for the last four years, and we can really see the benefit of this partnership. They can utilise our knowledge of business and what we do for a living, and get more funding to support the children and youngsters".

In Spain, Experian colleagues volunteered to serve hot meals in a local soup kitchen in Madrid. One volunteer, Ana Suarez, said: "It has really made us aware of how lucky we are and it's been interesting to see the other side of life in the city where we live. Love Volunteering has been a great initiative in Spain and we're so happy we have three days of volunteering per year to help in our local communities."



**\$156,000**

raised for charity by  
the Experian team  
using our products.



Making a positive difference to people's lives is at the heart of Experian's values.



Working with integrity

Our stories

### HEAR FROM OUR VOLUNTEERS



## Creating a ripple effect

"Being an ambassador of Experian gives you the backing and resources of a company committed to changing the lives within the communities we serve. What we are able to offer people is a path to flourish not only for themselves but others around them. In turn, creating a remarkable ripple effect around us. The role of an ambassador allows us to start the ripple."

#### Tyler Hunt

Experian Ambassador,  
Experian North America



Our stories

### HEAR FROM OUR VOLUNTEERS

## Cycling for a cause

"Shortly after joining Experian in 2013, I found out that someone on my team was living with multiple sclerosis (MS). She told me all about the new medicine she was taking that controlled her symptoms and allowed her to live a normal life. It was impressive to hear how advancements in medicine had changed her life.

As a keen cyclist, I thought that it would be a good idea to put my interests to a good cause. So I created Le Tour de Experian – the first cycling team at Experian. Our first ride was the National MS Society ride to San Diego.

We now ride in multiple cities across the USA and have raised over US\$100,000 to fight MS over the last three years. It's amazing what can be achieved when we work together to support a common goal."

#### Paul Haddon

Vice President Governance  
and Strategic Initiatives,  
Experian North America



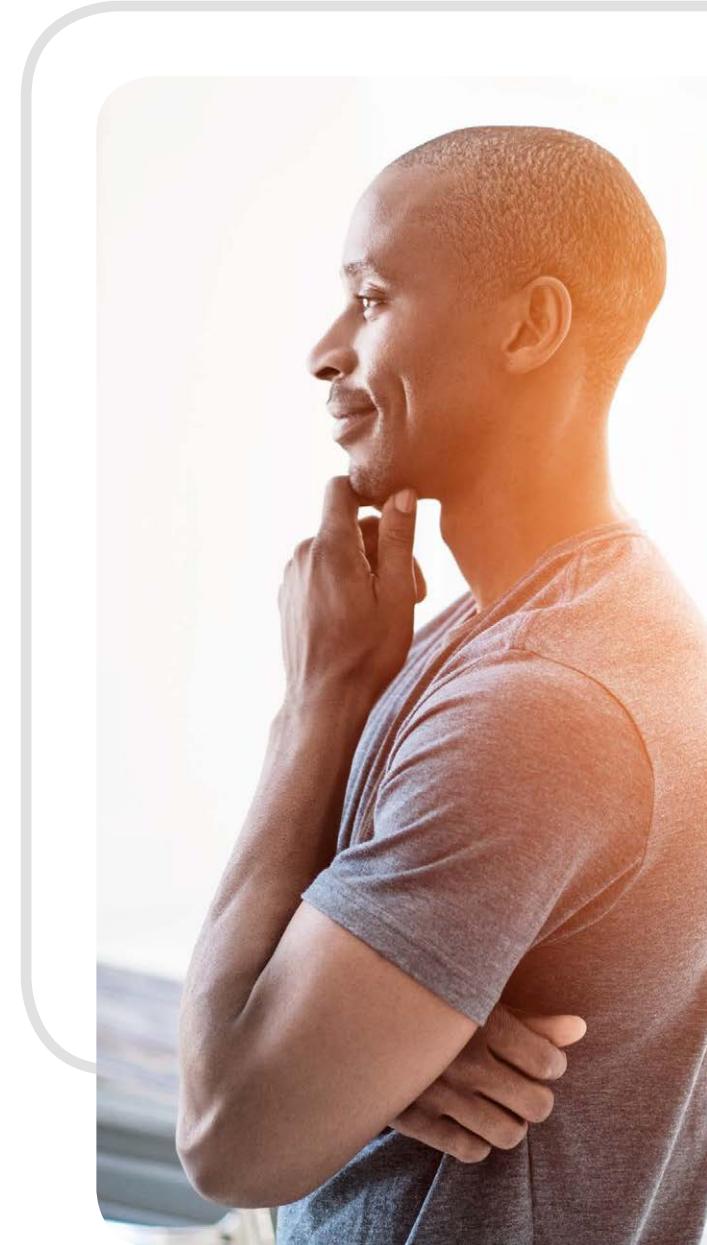
### Developing talent

At Experian we are focussed on powering opportunities for people both inside the organisation and out. Our mentoring, coaching and training programmes help our talent develop their potential, and programmes like the Experian Business Network and the CEO Forum enable them to network with senior leaders. 72% of our people told us that they have good opportunities for learning and development and 67% agreed they have opportunities to achieve their career objectives at Experian.

At every level of their career, our employees have the chance to develop their skills with access to a range of growth opportunities. We target people with potential at the beginning of their careers through the Emerging Leaders Programme that equips them with key skills for progression. As they progress to managerial level, employees also have access to a wealth of e-learning modules and skills training specific to getting the most out of their teams. Senior leaders attend our High Performance Masterclass which focuses on developing key leadership skills to help us improve business performance.

67%

of our people  
agreed they could  
achieve their  
career objectives  
at Experian.





### Valuing diversity

Diversity in our workforce helps us connect with our customers and clients, innovate and grow our business. We are focused on improving diversity at senior levels to foster diverse perspectives that meet the needs of our diverse customer base.

Our global workforce was made up of up of 45% women and 55% men in 2017/18, with women representing 32% of our leadership compared to 30% the previous year. The previous year percentage has been restated owing to the fact that in 2017/18 we expanded our gender reporting of the group formally referred to as "senior leaders" to now include leadership roles that also contribute at a strategic level globally and/or report directly into our global operating committee. In March 2018, we published our first [UK Gender Pay report](#) in line with new regulatory requirements. The pay gap reflects a gender imbalance in our senior team and we are keen to ensure that we have a more balanced team at all levels throughout the organisation.

We have an inclusion taskforce with leads from all regions collaborating to share best practice and progress on improving the inclusiveness of our culture, for example, in North America we launched a series of videos enabling employees to share what inclusion means to them, with over 5,700 views since posting.

We have also included two new questions on diversity and inclusion in our annual survey to understand the widespread views on our efforts.

### Promoting a safe and healthy workplace

We want to help our people stay safe and healthy at work. In 2017/18, our lost time incident frequency maintained at 0.52 per 1 million hours worked. Trained coordinators in each region help to put our health and safety policies into practice and support local campaigns to keep safety at the front of people's minds.

For example, two of our sites in Brazil teamed up to run a series of exciting events in December 2017, including a simulated emergency, a safety quiz game, a talk on road safety and an innovative session using magic to make safety messages fun. More than 1,100 employees from São Paulo and São Carlos took part in this accident prevention week – and two thirds of them said it exceeded their expectations.



Our global workforce was made up of 45% women and 55% men in 2017/18, with women representing 32% of our leadership.

We want to help people stay safe and healthy at work.

Our stories

### OUR EXPERTS AT WORK



### Supporting a better work-life balance

Jade and Rachael's job share allows them to balance home commitments with the work they are passionate about.

"When we moved to this job share arrangement in 2016 we were committed to making it work and show how senior executive roles could be done well in this way. Despite inevitable challenges it's now working really well and allows us to balance our lives better.

It's great that the business benefits from the combination of our skills and experience. It's also great to see more job shares taking place across Experian and we hope this will continue."

**Jade Starrett and Rachael Taylor-Jenkins**  
Talent, Culture and Engagement Directors,  
Experian Global



## RESPECTING HUMAN RIGHTS

We take our responsibility to respect human rights very seriously. We align our policies with the principles of the United Nations' Universal Declaration of Human Rights and include our expectations for employees to uphold these principles in our Code of Conduct.

Protecting people's right to privacy is fundamental to our business. We treat people and their data with respect and balance the right to privacy with the benefits that data can bring for people and organisations.

We also expect our suppliers to uphold human rights in our supply chain. Our [Supply Chain Principles](#) set clear standards for all our suppliers on health and safety, working hours, pay and employment rights, discrimination and the prohibition of child or forced labour.

Our commitment to preventing modern slavery in our supply chain is outlined in our [Modern Slavery Statement](#). We have undertaken a programme of training and communication to increase our employees' awareness of the risks. To help us monitor risks in our supply chain based on real and current information, we have introduced a tool that sources news stories on over 3 million entities, from over 35,000 news sources in 57 languages. A watch list of our key suppliers is shared monthly with our supplier relationship managers and procurement managers to alert them to any issues identified.

**Our Supply Chain Principles set clear standards for all our suppliers.**



We take our responsibility to respect human rights very seriously. We align our policies with the principles of the United Nations' Universal Declaration of Human Rights.





# Protecting the environment

Minimising the  
environmental  
impact of our  
energy use.

- 34 Our carbon footprint
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- 36 Using data to support global climate efforts
- 36 Managing environmental impacts



# Protecting the environment

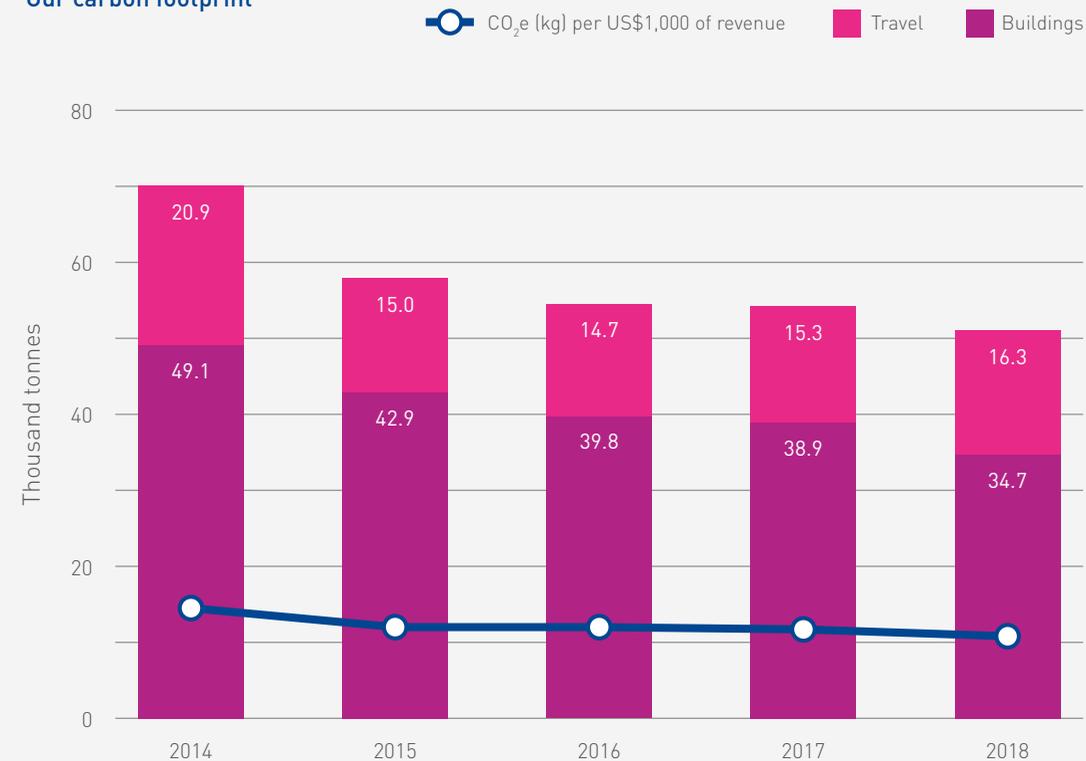
Storing the data we need to support our customers and consumers takes a lot of energy. Minimising our energy use and carbon footprint is central to our environmental strategy.

## OUR CARBON FOOTPRINT

We cut our total carbon footprint by a further 6% to 51,000 tonnes of CO<sub>2</sub>-equivalent (CO<sub>2</sub>e) in 2017/18. Since 2014/15, we have achieved an overall reduction of 12% in our carbon footprint. Over the same time period, we've cut the carbon intensity of our business by 10% to 10.8 kilogrammes of CO<sub>2</sub>e per US\$1,000 of revenue – beating our 5% reduction target for 2018.

We have achieved this through our continued focus on optimising energy use in our data centres and office buildings, and by promoting remote collaboration to minimise the need for business travel. We are now assessing external trends and stakeholder expectations to develop a new target going forwards.

Our carbon footprint



Since 2015, we've cut the carbon intensity of our business by 10% to 10.8 kilogrammes of CO<sub>2</sub>e per US\$1,000 of revenue.





## OPTIMISING ENERGY USE

We work hard to optimise energy use in our data centres and the offices where our people work. This is our biggest environmental impact, making up around 70% of our carbon footprint.

In 2017/18, we introduced a new global Technology Life Cycle Management policy (TLMP) to promote investment in more modern and efficient IT Infrastructure in data centres across the business.

We also invested in our core Data Centres, upgrading and modernising our environmental monitoring software and Mechanical and Electrical (M&E) plant to drive further efficiencies in energy usage

Overall, we have improved the power usage effectiveness (PuE) of our three main data centres in the UK and the USA – which are responsible for 41% of our total energy use – by 3% since 2014/15. By improving efficiency, we have been able to reduce energy use at these three data centres by 4% since 2015 while continuing to increase their capacity to support our growing business.

Over the last few years, we've had a big focus on optimising use of our buildings to reduce costs and energy use. We've made changes to office layouts to use space more efficiently and we've introduced hot-desking to avoid having empty desks when people are working at home or on the move. This has enabled us to consolidate some of our offices into a smaller space overall.

We have also moved some offices to more modern energy-efficient buildings. In Brazil, our new office building in São Carlos, Brazil, is targeting certification to the LEED (Leadership in Energy and Environmental Design) sustainable buildings standard. Its design optimises use of natural light to save electricity, dedicated bins promote recycling and bike storage facilities encourage people to save emissions by cycling to work.

We use renewable energy to further reduce the carbon footprint of our buildings. In 2017/18, 27% of our electricity came from low-carbon or renewable sources.

## ENGAGING EMPLOYEES

Our people can help us protect the environment through simple steps like turning off lights and computers when they're not needed. We run local campaigns to get our people thinking about how they can contribute to the environment at work and beyond.

In the UK, we ran a campaign to encourage our employees to cut down on waste by offering refillable coffee cups and reusable bowls to reduce the amount of containers that we throw away. In Monaco, our volunteers supported an event to inspire the next generation to look after the environment (see quote).

Around 30% of our carbon footprint comes from employees travelling on business so we ask them to think before they travel and hold meetings 'virtually' if they can. We offer dedicated videoconferencing facilities and we've also introduced a new solution that makes it easier for people to collaborate remotely by enabling them to hold video conferences and share presentations from their own computer. While other factors such as divestments have also had an impact, these solutions have contributed to a 22% reduction in emissions from travel since we began implementing them in 2013/14.



**In the UK, we ran a campaign to encourage our employees to cut down on waste by offering refillable coffee cups and reusable bowls to reduce the amount of containers that we throw away.**

Our stories

### HEAR FROM OUR VOLUNTEERS



## Making ecology exciting for children in Monaco

"Every year in June there's a pop-up 'Monacology Village' held in the Monaco harbour to raise awareness of environmental issues. This year, we had the opportunity to get involved in some workshops held by a local charity for disadvantaged and disabled children, Les Enfants de Frankie.

We were both eager to work with the children and learn more ourselves about environmental and ecology issues. Twenty-three kids took part in a series of exciting workshops. They got a chance to become scientists at the 'International Atomic Energy Agency' and wildlife rescuers at the 'Turtle Hospital'. And they learned how to avoid wasting food by taking leftovers home in a doggy bag.

It was a very exciting and enriching experience – and a very busy and productive day for us and the kids. It was really interesting to see how children and teenagers can be so curious and attentive to these important climate problems.

By teaching these disadvantaged children ecological issues, we can all help to create a better tomorrow. We hope they will reflect on what they learnt, apply it in their day-to-day life and spread the word around them!"

**Natacha Mamola**, HR Manager,  
**Lorenza Baracchi**, Office Manager,  
Experian Monaco





## USING DATA TO SUPPORT GLOBAL CLIMATE EFFORTS

We see enormous potential to use big data to help address big global challenges, such as climate change.

We've also developed a solution that uses data to promote further uptake of micro-renewables, such as solar panels to generate power from the roofs of people's homes and businesses. It aims to identify customers for solar systems installation, based on their roofs' power generation potential, their energy needs (to estimate long-term financial savings) and their creditworthiness for a loan to pay for the system to be installed. The solution is being trialled in Brazil, where there is significant potential to grow the solar energy market.



We see enormous potential to use big data to help address big global challenges, such as climate change. Our Decision Analytics team is continuing to work with experts from the United Nations Global Pulse programme to gain insights on the socio-economic impacts of the El Niño climate phenomenon on communities in Brazil.

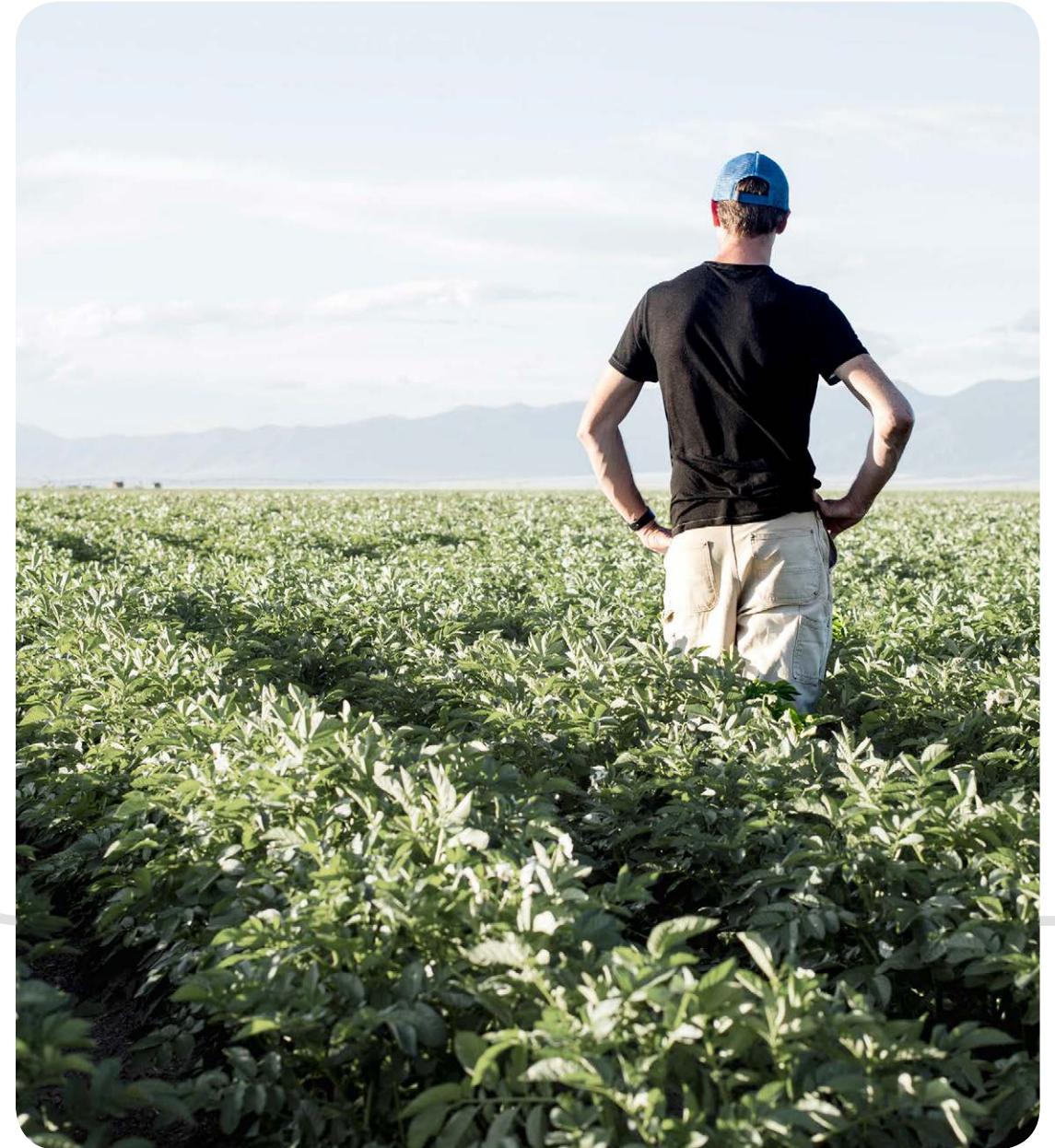
## MANAGING ENVIRONMENTAL IMPACTS

Although our main focus is on energy and carbon, we also strive to minimise waste, water consumption and use of natural resources. For example, we have cut paper use by 23% 2017/18 through a global programme to use electronic alternatives to letters sent by post, such as paperwork sent to clients. This has also helped us reduce costs and improve response times.

Our environmental management system (EMS) helps us continually improve our performance. Worldwide, our EMS adopts the principles of ISO 14001 and five of our UK sites are certified ISO 14001. In 2017/18, all five sites achieved certification to the revised standard (ISO 14001:2015) with zero non-conformances.

Detailed data on all our environmental impacts can be found on our website.

**Our environmental management system (EMS) helps us continually improve our performance.**





# Our Performance

Measuring our progress for 2017/18.



# Our performance

We measure progress using these key performance indicators.

## EXTERNAL ASSURANCE

PwC performed limited assurance in 2017/18 on the metrics marked with the A symbol in the table above. The Reporting Principles and Methodologies and PwC's Assurance Report can be found at [www.experianplc.com/CRassurance](http://www.experianplc.com/CRassurance)

### Footnotes to table

1. Social reach measures the number of unique individuals positively impacted by 10 core products.
2. Comprises all contributions that fall within the London Benchmarking Group framework.
3. Comprises contributions that fall outside of the London Benchmarking Group framework, as outlined in our 2018 Reporting Principles and Methodologies.
4. For a full breakdown of our community contributions, see our website at [www.experianplc.com/CRdata](http://www.experianplc.com/CRdata)
5. This is based on 4,748 out of work volunteering hours in 2017/18 multiplied by the average employee cost in the region where the volunteering took place. This is a proxy for the value contributed by our volunteers to the community.
6. The Total carbon footprint per full time equivalent employee for 2018 include Runpath headcount and revenue which was acquired in July 2017
7. We measure employee engagement every 12 months. See our Reporting Principles and Methodologies for more information, available at [www.experianplc.com/CRData](http://www.experianplc.com/CRData)
8. Gender Diversity in our senior management team has been redefined in our 2018 CR Report to include grades EB1-EB6 to better reflect all roles in all regions where business critical decisions are made. It is now referred to as our 'Leadership population' and prior year's performance has been recalculated as a comparison.

Focus area	Metric	Unit	2018	2017	2016	2015
<b>Helping society</b>	Social reach metric <sup>1</sup>	No. of people	20.0 million	18.8 million	15.2 million	13.6 million
	Charitable contributions <sup>2</sup>	US\$ '000s	7,746	6,959	5,968	6,347
<b>Community investment</b>	Voluntary contributions <sup>3</sup>	US\$ '000s	1,625	1,435	1,770	1,141
	<b>Total from Experian<sup>4</sup></b>	<b>US\$ '000s</b>	<b>9,371</b>	<b>8,394</b>	<b>7,738</b>	<b>7,488</b>
	<b>% Benchmark</b>	<b>%</b>	<b>0.78</b>	<b>0.75</b>	<b>0.68</b>	<b>0.61</b>
	Employee fundraising	US\$ '000s	986	656	937	1,109
	Value of out of work volunteering enabled by Experian <sup>5</sup>	US\$ '000s	114	229	304	643
	<b>Total from all giving</b>	<b>US\$ '000s</b>	<b>10,471</b>	<b>9,279</b>	<b>8,979</b>	<b>9,240</b>
	<b>% Benchmark</b>	<b>%</b>	<b>0.87</b>	<b>0.83</b>	<b>0.79</b>	<b>0.75</b>
<b>Environmental management</b>	Total carbon footprint	Thousand tonnes CO <sub>2</sub> e	51.0 <sup>A</sup>	54.2 <sup>A</sup>	54.5	57.9
	Total carbon footprint per US\$1,000 of revenue	Kilogrammes CO <sub>2</sub> e	10.8 <sup>A</sup>	11.7 <sup>A</sup>	12.0	12.0
	Total carbon footprint per full time equivalent employee <sup>6</sup>	Tonnes CO <sub>2</sub> e	3.1 <sup>A</sup>	3.0 <sup>A</sup>	3.3	3.5
<b>Caring for people</b>	Employee engagement <sup>7</sup>	%	71	n/a	69	n/a
	Gender diversity among senior management <sup>8</sup>	%	Women: 32 Male: 68 <sup>A</sup>	Women: 30 Male: 70	Women: 29 Men: 71	Women: 28 Men: 72
	Gender diversity among all employees	%	Women: 45 Male: 55 <sup>A</sup>	Women: 45 Male: 55	Women: 45 Men: 55	Women: 44 Men: 56
	Lost time injuries frequency rate	Per 1,000,000 hrs worked	0.52	0.52	0.80	0.69

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

**Corporate Responsibility Report 2018**

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

**Annual Report 2018**

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