



Experian

Corporate Responsibility 2007



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Corporate Responsibility Report

“We take into account the concerns of the people whose lives we affect... we do believe that by working with these essential groups of people we can identify changes in society, manage risks and ultimately build a better, more sustainable business.”

Don Robert, Chief Executive Officer

A message from Don Robert, Chief Executive Officer

What is Corporate Responsibility? What are we 'corporately responsible' for and why do we and 90% of the largest companies registered on the London Stock Exchange, report on CR?

Well, simply it's because we recognise that we don't run our business in a vacuum. Large companies such as ours are part of the fabric of society; something that is particularly true for Experian which touches consumers' lives in so many ways. In many respects Experian is an essential but often hidden part of daily life, underpinning growing economies with its capabilities to develop a well regulated credit granting system. Less familiar services range from ensuring a charity can make the best use of its marketing budget to helping consumers prevent identity theft.

But our impact goes beyond the effects of our products and services. Understanding our impacts and making sure that we consider them carefully in the way we do business is how we define 'Corporate Responsibility'. We take into account the concerns of the people whose lives we affect; the 13,500 people who work for us, their families, friends and the wider community, through to our clients and their customers, shareholders, governments, voluntary groups, charities and of course the pressure groups who champion the issues that make us a better society. We can't promise to always get it right. At times we walk a tightrope between conflicting demands but we do believe that by working with these essential groups of people we can identify changes in society, manage risks and ultimately build more sustainable business.

And this is what we want – a better business both now - as a result of a responsible attitude to product development and the way we carry out our work with clients and consumers - and in the future as we attract better employees because of an increasingly positive reputation. And this is what's in it for us; a better, more sustainable, more competitive business.

Overall, I believe that our general impact on society is overwhelmingly positive but as you read this report you will see how we are working on the specifics. There are examples of our products and services tailored to meet particular social needs. You will see how we are leading the charge on consumer education and financial awareness. It explains how we are doing our bit to help cut CO₂ emissions and the way we are setting out to be a good and fair employer.

This is a very wide ranging agenda, and many of these things won't pay back this year or even next. But we have to remember that we are part of the social fabric, and that doesn't work to a quarterly timetable. Experian may have been independent for less than a year but we plan to be around for a long time. We are investing for the future. I hope you enjoy our first CR Report.

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Experian's first Annual Report as an independent company.
[Link to an indexed PDF version of our printed report](#)

Our new approach

Experian's de-merger and stock-exchange listing in October 06 marked a new chapter in the Company's history, but not the beginning. Before that we had been a separate and largely autonomous division within GUS plc. During recent years Experian has been managing its corporate responsibilities within the framework set by GUS and – to some extent – set by the GUS processes. Our first actions on de-merger have therefore been to review and re-assess our approach and to make sure that we have the right direction, resources and skills for future CR management.

Some things have not changed: we remain convinced that CR is about risk and opportunity, that it is an important and legitimate concern for business, and that taking proper account of society's views makes us a better business in the long term. Similarly we remain committed to dialogue, transparency and the need for good quality benchmarks and indicators.

Another thing we take from our history with GUS is that it is valuable to be explicit in defining our responsibilities so that we can focus our efforts and so that stakeholders know what to expect. Accordingly we have undertaken a review, consulting relevant staff within the business and drawing on external evaluations from analysts and commentators. As a result we have defined six essential responsibilities, shown below. These provide the framework and direction for our CR programme, and the rest of this report follows this structure.

Experian has a responsibility to:

- Use and protect data properly, respecting all the relevant laws, helping evolve industry guidelines and new legislation and ensuring a culture of compliance with the highest standards of integrity.
- Create social and economic benefit through our products services and capabilities, balancing commercial benefit with consumers' rights and needs.
- Inform and empower consumers, and ensure that those who interact directly with our company receive fair and honest treatment.
- Be a good employer to all, establishing a set of expected behaviours and values, ensuring that everyone working for us is treated fairly, given the maximum opportunity to fulfil their potential and that all our workplaces are safe and healthy.
- Minimise as far as possible the environmental impacts associated with our business and enable employee participation, with a particular concentration on the reduction of energy use and its effect on global warming.
- Play an active part in social and economic regeneration in our communities, be they local, national or global.

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

It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs around 13,500 people in 36 countries worldwide, supporting clients in more than 60 countries. Annual sales are \$3.5 billion (£1.8 billion / €2.7 billion).

Clear accountability

The Group Company Secretary, Charles Brown, is responsible for CR and ensures that it features regularly on the board agenda. The Board's first action has been to approve an outline strategy in early 2007.

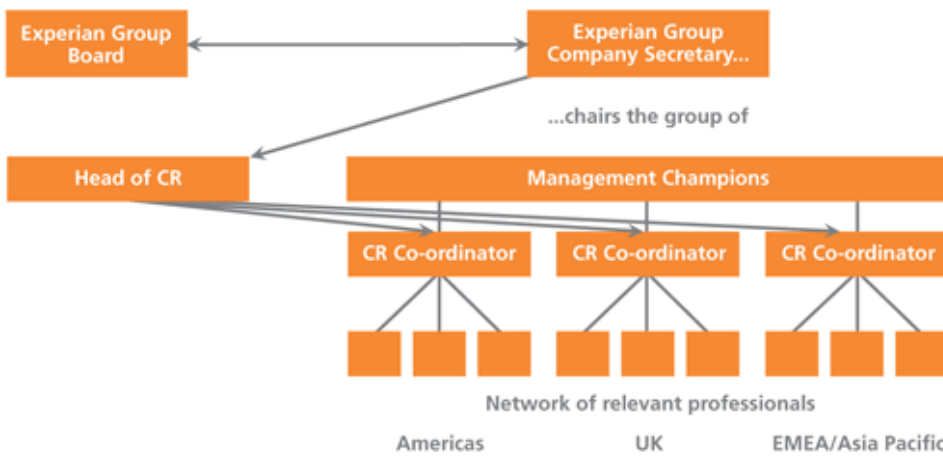
We have appointed a Head of CR for the Group, reporting to Charles Brown, to direct and co-ordinate efforts across our businesses. Experian has a geographic regional structure; we are also working in emerging markets and have two business units with a particularly global approach. Each of the following businesses has appointed a management champion for CR:

- Experian Americas
- Experian UK
- Experian EMEA
- Experian Asia Pacific
- Experian Emerging Markets
- Experian Decision Analytics
- Experian Business Strategies

Each of these businesses has appointed a management champion for CR. These champions will meet on a regular basis, (largely connecting by video conference) to give strategic input to CR. In effect the role of this group is to direct and hold to account the CR activity, but it also has specific responsibilities in regard to the Group's community giving.

In the larger businesses there is also a CR co-ordinator whose role is to engage with the wide network of relevant professionals representing the appropriate topics, for example Information Security, Community Involvement and Facilities Management professionals in that organisation and provide a means of facilitating discussion and information exchange across the larger regions.

These arrangements are summarised in the diagram:



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Our six responsibilities



Objectives and targets

In our first few months as an independent company we have set ourselves a number of interim management objectives for the year ahead. These are:

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

More detailed performance objectives will be set by the management champions and will be reported through the Experian website at that stage.

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Our stakeholders

Experian has a huge network of third parties that it consults, co-operates with or depends upon. We have already mentioned the key groups of individuals – consumers, our people, those that live around our sites and ultimately all of us in society. But these groups are often best represented by organisations such as interest groups, governmental and non governmental organisations (NGOs) with which we can have very useful discussions and often work together.

In each of our areas of responsibility we work with very specific third parties. These relationships are managed by the experts in each area of the business and the Head of CR for the Group aims to have an understanding of the projects we're involved in and creates connections and adds extra weight to discussions where that is useful.



Third party benchmarks

GUS was rated by a number of third-party schemes intended to benchmark CR performance. On de-merger some of these ratings carried forward to Experian and some did not. The current status of Experian's inclusion is as follows:

- **FTSE4Good:** based on its performance in GUS it will be re-assessed in its own right during 2007. FTSE4Good: is one of the FTSE family of Indices, selecting companies which meet published CR criteria. The analysis is based on data collected by the commercial rating agency EIRiS, with company comment and input.
- **BITC:** BITC is a UK business-led NGO, producing an annual Index of Corporate Responsibility. This is based on a comprehensive self-assessment, and is published annually in the Sunday Times newspaper. Experian did not take part in the 2006 Index, which occurred during demerger.
- **Dow Jones Global Sustainability Index:** GUS was a member of the DJGSI, but membership did not carry forward to Experian on demerger. Experian will be assessed in its own right during 2007.

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Verification

Acona Ltd has been asked by Experian Group to undertake an independent review of its 2007 Corporate Responsibility Report and provide assurance that;

- The quantitative data it contains is materially accurate, and
- The qualitative statements can be supported by evidence and properly represent activity across the Group.

Acona performed this review during June 2007.

Scope and process

The review covered operations in the UK and USA. It was based on the following approach:

- Desk-top evaluation and detailed analysis of the raw data used to construct the CR Report, including comparisons with prior year.
- Review of internal documents relating to CR management, including policies, procedures and stakeholder comments, particularly ensuring that evidence was made available to support significant claims in this Report.
- Detailed interviews with staff and involved in compiling the Report to test the data and processes.

Conclusions

The data included in this Report covers all of Experian's principal locations and operations in the UK and the USA and is supported by more detailed evidence from within the Group. In all cases, when tested, the reported figures were found to be materially accurate and supported by internal (and external) evidence.

Acona Ltd

Acona Ltd is an independent consultancy, based in London but with staff all over the UK. We have broad expertise and advise large, mainly corporate clients on the full range of social, environmental and ethical matters. All of the team has extensive experience in the field.

Acona has provided consultancy support to Experian Group during the year under review. This support included advice on strategy and disclosure. Acona is independent from Experian, and is impartial from the organisation's major stakeholders.

Simon Hodgson
Senior Partner
Acona Ltd

June 2007

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Data - using and protecting data properly

What is our responsibility?

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

Data - a valuable resource

At the heart of Experian are comprehensive databases of information, which are supported by proprietary analytical tools for interpreting this data. We help organisations make critical decisions in a timely and consistent manner. Our premise is the more an organisation understands its existing and potential customers, the more successful it will be at responding effectively to their individual needs and circumstances.

Experian draws on a wealth of information about consumer behaviour and preferences, about businesses and how they perform, and about markets and how they are changing. One of our most important responsibilities is to ensure that we are responsible stewards of the information we maintain.

Our approach to data protection can be summed up simply in a diagram:



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Understanding laws and codes

Many countries have detailed and specific laws protecting personal data and consumer rights to privacy. It is Experian's responsibility to understand and fully comply with these laws. Examples include the European Data Protection Directive and complementary Member State legislation such as the UK Data Protection Act. In the US, the Federal Fair Credit Reporting Act (FCRA) and various State laws place strict controls on the purposes for which information can be used, how it must be protected from misappropriation and the rights of consumers to access, challenge and amend it.

A constructive approach to legislation

In most of the countries where we do business, there is a lively debate about how personal data should be collected and used, and how to balance the benefits of information use with consumers' rights to privacy and security. This debate plays out in the public sphere through a constant process of change to law and business guidelines. As new issues emerge, or as social attitudes change, legislators and industry leaders propose changes to existing laws and business practices. Each change is subject to debate, consultation and refinement as those affected by it make their views heard.

Experian makes a valuable contribution to these discussions. Our expertise in data management allows Experian to provide lawmakers and industry groups with a keen understanding of the consequences - either seen or unforeseen - of policy changes. Because Experian is a global organisation, we can offer examples of good practice in other countries, citing what has worked well and what has not.

Because of our expertise, we are often asked by legislators to provide insight into proposed credit legislation in emerging markets. During the past decade, Experian has worked closely with the World Bank to promote credit reporting reform in emerging economies. The World Bank has stressed that an efficient system of credit allocation is the foundation of emerging economies. An efficient and stable economy rests on the ability of lenders to adequately assess the credit risk of consumer and small and medium-sized enterprises.

With a large and active consumer market, the US is often at the forefront of trends in consumer protection and has seen considerable public attention and debate regarding information privacy and security. Among the many public policy issues being debated are: solutions to identity theft; consumer notice of security breaches; consumers' rights to freeze credit files; restrictions on public records; and limits on the use of personal identifying information such as Social Security numbers. We have worked diligently to share our knowledge and expertise on these matters with legislators so that they can make fully informed decisions regarding any legislation that is put forward. At the same time, industry guidelines have been developed in order to ensure best practices and to avoid onerous and inflexible laws. Our goal is to ensure the best balancing of information use and consumer protections without unnecessary impact on day-to-day business activity.

Experian's leadership role is also demonstrated by the fact that the relevant company executives are engaged in a number of international organisations and industry councils, such as the Consumer Data Industry Association, the Association of Consumer Credit Information Suppliers, the Direct Marketing Association, the Advisory Group to the UK's Over indebtedness Taskforce and the Asia Pacific Economic Cooperation (APEC) council.

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We aim for constructive relationships with legislators and their advisors all around the world.

In the UK and EU, we work with Parliament, the Financial Services Authority (FSA), the Information Commission, the Department for Trade and Industry (DTI), the Department for Constitutional Affairs and the European Commission.

In the US, we work with Congress, State legislators, and law enforcement agencies such as the Federal Trade Commission and State Attorneys General.

Setting our own policies

While regulatory compliance is a baseline standard, Experian also strives to ensure that our data is ultimately used for the benefit of the consumer and with the consumer's consent where appropriate.

Experian's collection and use of information is guided by our Global Information Values. These values are applied within the cultural expectations and legal environment of the countries in which Experian operates. Experian's Global Information Values are:

- **Balance:** Experian strives to balance the interests of consumers with the business needs of customers to ensure both receive benefit from information use.
- **Accuracy:** Experian strives to ensure the information it collects and maintains is as accurate and up-to-date as possible and that the information is appropriate for its intended use.
- **Security:** Experian protects the information it maintains from unauthorised access or alteration.
- **Integrity:** Experian complies with all laws and applicable industry codes and operates its businesses in accordance with these information values.
- **Communication:** Experian communicates openly about the information it maintains, how it is used and seeks to inform consumers of their rights regarding the use of information.

In the US, the Global Information Values are the basis of a formal Fair Information Values Assessment that must be conducted before any new information collection or use will be approved. The Assessment ensures first that our Values are met and positions us subsequently to uphold all legal and security requirements. Information use that has successfully completed a Fair Information Values Assessment is then subject to Experian's stringent data security policies.

Data security is a very important Information Value. We have developed a Global Information Security policy to provide an over-arching framework, and to set our own standards in countries where data protection legislation is absent.

The Global Information Security Policy:

- sets out the key controls, policies and standards to protect data from identified and emerging risks and threats;
- is aligned with international security standards, such as the ISO27000 (ISO17799) series;
- covers the topics of: people; information assets; third parties; technical security infrastructure; access to systems; physical and environmental security; systems and application; development and maintenance; and business continuity

We use a managed approach to appropriately protect data throughout its entire lifecycle. These safeguards are designed to:

- protect the security and confidentiality of customer information;
- protect against any anticipated threats or hazards to the security of information; and,
- protect against unauthorised access or misuse of information that could result in harm to any customer or consumer.
- we also help lead the industry in the proper handling of data to maintain its integrity and security.

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Building systems and processes

Dedicated compliance and information security teams in both the UK and US are responsible for covering all of the countries in which we operate. These teams strive to ensure that all systems and processes meet the full requirements of the law, and have overall responsibility for ensuring a culture of awareness and compliance within the business. They work closely with experts based within each business unit to put appropriate information security controls in place and work within industry best practice.

Experian's managers, in general, are responsible for implementing, enforcing and supporting the policies and standards surrounding Information Security. All employees, contractors and third party suppliers are subject to confidentiality agreements and are therefore responsible for complying with data protection policies. Experian's controls are regularly audited internally, externally and by clients. In the UK, Experian is also certified to ISO/IEC 27001 for one of its critical information security operations.

Monitoring and ensuring compliance

Once our systems have been designed and implemented, one of the most important elements to ensuring compliance is working with our people to avoid accidental or deliberate breaches of data protection arrangements. So:

- We place very heavy emphasis on security training. All new staff in the US, for example, receive mandatory security training on their first day, again after 90 days employment, and get regular refreshers thereafter. In the UK there is a continuous training programme for all staff including mandatory computer based training for all new employees.
- We work constantly to raise staff awareness of the importance and necessity of good data protection practices, including campaigns via our internal magazines and intranets including one this year with a free toothbrush to bring attention to the importance of passwords.
- We design our systems with rigorous access controls and our data transfer mechanisms are developed to include data encryption so that data will be unintelligible to all but the intended recipient.

This year

A specific, global initiative was established to provide a particular focus on information security with a number of projects covering every aspect from data protection and management of electronic security risks to physical security. One of the projects within this initiative was 'Operation Safeguard.' Experian played a leadership role in working with hundreds of clients to better secure the way that data is transferred between the organisations. Today, they use agreed upon encryption standards and secure data transfer channels. We have worked with our competitors, Equifax and CallCredit, to establish this common industry approach.

We have embarked on becoming compliant with the Payment Card Industry Data Security Standard (PCI DSS), which is focussed specifically on protecting credit and debit cardholder data. This involves ongoing assessment of Experian by independent assessors. In the US we have received PCI certification on both of Experian's Texas Data Centres and the Data Centre in Schaumburg, Illinois, representing the majority of Experian's US based information processing.

In the UK, Europe/Middle East and Africa and Asia Pacific a PCI certification programme is currently underway that will also strive to ensure compliance with PCI-DSS

Ultimately, keeping our data secure is not only a key social responsibility but also a competitive differentiator for our business. Our partners need to know that their reputations and assets are protected when they work with us. Many business customers take an active and detailed interest in our security approaches, including conducting their own audits of our sites and systems. We believe that our systems and performance in this area are second to none and that our specific focus this year has improved our position, although we are always vigilant and ready to improve further.

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'A password is like a toothbrush: choose a good one, don't share it with anyone and change it regularly!'

Steve Turner
Director of Information Security



Products and services – Social benefits of our products and services

What is our responsibility?

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

The social benefits of our core products

Experian provides powerful information to enable organisations as well as individual consumers to make better decisions. Our products and services are often unseen in the background, but they make an important contribution to successful economies and thriving societies. At the heart of what we do are a number of socially beneficial outcomes:

- We are essential **facilitators of the credit process**. In the past three decades we have seen a credit revolution. Thirty years ago credit was difficult to obtain as lenders tried hard to minimise their risks. The consequence was often that credit was only available to the better-off families who were already established financially. Now, thanks to improved data and risk analysis tools, credit granters are able to offer facilities much more widely, making credit available to many more people in society. A well-managed and fairly regulated credit system is essential to the expansion of emerging economies and Experian has a tradition of taking the best practice it has learned in well developed markets and adapting it for use in emerging and developing economies.
- At the same time, we play an essential role in **reducing financial costs**. Our data and tools helps financial institutions minimise their losses, which has a knock-on effect for the costs of borrowing. Ultimately, the whole of society benefits as interest rates are kept low.
- Experian is a leader in **combating financial fraud**, particularly through identity-theft and similar scams. By controlling fraud levels we reduce losses for individual victims, which can be a costly and distressing experience. We also reduce losses for providers: fraud can often be seen as a victimless crime as individual consumers eventually recover their losses, but the ultimate effect for all is higher costs, again driving up the cost of capital. Driving down fraud again reduces cost.
- Much of what we do **increases efficiency**. This is an essential benefit for all commercial clients, but when that increase is for a public body, enabling it to target its services better and make its resources go further there is a big social impact. Even for commercial clients there can be real social benefits. For example, better targeting of marketing can reduce junk mail, and building a store in exactly the right spot for its target customers minimises travel and mileage overall.

Follow these links to see some case studies illustrating the social impact of our core products and services.

Key:

■ [Facilitating credit](#)

■ [Reducing financial costs](#)

■ [Combating financial fraud](#)

■ [Increasing efficiency](#)

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The social benefits of our core products

Facilitating credit

Authentication services



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

VantageScore



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

Consumer Credit Bureaus



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

Direct to consumer credit profile management products



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

Small Business Intelliscore



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

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'I really cannot praise UAR highly enough. When I initially sought help from various organisations, ombudsmen etc., I got nowhere. Only when I contacted you did I find an organisation whose support enabled me to persist and reach a successful conclusion. My heartfelt thanks therefore to all at the UAR.'

Mr W—Bexhill on Sea

The social benefits of our core products

Reducing financial costs

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Motor Insurance Database



Enables the identification of uninsured drivers in the UK and provides an effective tool for the police and insurers to tackle the problem. Uninsured driving costs the UK in excess of £500 million and affects the insurance premiums of insured drivers.

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Combating financial fraud

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Car Data Check Services including AutoCheck and Motorcycle Service

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

Motor Insurance Database

Enables the identification of uninsured drivers in the UK and provides an effective tool for the police and insurers to tackle the problem. Uninsured driving costs the UK in excess of £500 million and affects the insurance premiums of insured drivers.

Absolute Movers and similar products

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

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The social benefits of our core products

Increasing efficiency

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Consumer Credit Bureaus

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

Small Business Intelliscore

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

Unclaimed Assets Register (UAR)

A unique search service that helps people find their lost assets and re-establish contact with financial institutions. It is a database of unclaimed life policies, pensions, unit trust holdings, and share dividends. It provides insurers, pension schemes, financial institutions and listed companies with ways of addressing the issue of unclaimed money and to find lost customers. For individuals and professionals such as solicitors, the UAR provides a search facility for tracing lost or forgotten investments.

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Mosaic Public Sector

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

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Mr W—Bexhill on Sea

Specific social applications

Against this background of products which are generally beneficial to society, there are a number of examples where we have been able to tailor our work to produce a specific social or environmental benefit. Our aim is for this type of social consideration to become a regular part of our product and service development process in the future. Identifying these types of initiatives is an important part of our CR programme and an important aspect of our brand.

We have been able to develop a number of these projects, which usually fall into one of three categories:

- We develop a commercial **product specifically to meet a social need**, developed and marketed via our normal routes.
- We enter into a commercial partnership with an organisation with a strong social purpose for example a **charity or social enterprise**, using one of our standard products to help them meet their aims and make them more efficient and competitive.
- We are able to **champion a social concern** or need in our marketing, promotion and development of the business. This may not be an actual commercial product, but we use our press relationships and publicity to raise awareness of an issue, or to speak to the public directly on the topic.

Follow these links to see some case studies illustrating these categories.

Key:

■ [Product specifically to meet a social need](#)

■ [Social enterprise or charity relationship](#)

■ [Champion a social concern](#)

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Specific social applications

Product specifically to meet a social need

Victims of Fraud service

We have formed an experienced team to provide expert advice to help mend the damage caused by fraudsters which is a totally free service. The team will liaise with lenders to help reduce the time and effort it takes an individual to reclaim his or her identity. If there is a threat from further fraud, the team can help add additional preventative security features to a credit report. In the US, victims of fraud are given specific support through our National Consumer Assistance Centre.

ScoreRight

This is a credit score illustrator originally designed to help consumers understand how their credit related actions affected their credit score. It is now also available to financial institutions so front line staff, working direct with consumers, can model what specific actions will do to a credit score, helping them engage more easily in the credit education process.

Consumer Indebtedness Index (CII) and related products

The CII and Hunter and Detect are used by lenders to manage risk and thus ensure responsible lending, preventing people incurring debt way beyond their means. CII was launched in 2002 to measure the level of consumer indebtedness by using Experian's existing credit bureau data. This system has now been extended with the introduction of the Indebtedness Block – including a set of variables that identifies key characteristics of over-indebtedness and recent credit card behaviours that are strong predictors of the early stages of the problem.

Preventing inappropriate credit marketing

Experian's range of credit marketing solutions has been developed to prevent individuals that are showing signs of financial stress from receiving additional, and often inappropriate, credit offers. By identifying and removing individuals from marketing campaigns organisations are able to prevent proactive offers to individuals who are having financial difficulties.

Mosaic Origins

This is an innovative new consumer classification designed to predict the ethnic and cultural origins of individuals based on their family name. Information on an individual's ethnic origin, language, culture and community can be used for positive effect, in the targeting of resources for health, education and other national and local public services, and for recruitment as part of the implementation of equal opportunities legislation.

PriceGrabber – environmental data

PriceGrabber is an Experian online price comparison website which is developing an eco-friendly shopping section to help customers quickly find products designed to have a minimal impact on the environment. It features everything from bamboo furniture to Energy Star-certified appliances—organic food to all-natural cosmetics.

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Specific social applications

Social enterprise or charity relationship

Comic Relief



In order to maximise the money that goes to those in need, UK annual fundraising effort Comic Relief claims 28% tax relief under the Gift Aid scheme on the public's donations. But to do so, Comic Relief needs a valid name and address for each donor. Gathering this information quickly has posed a problem, especially around the busy main fund raising day. Experian's address software has helped Comic Relief to claim more Gift Aid, as well as saving money. Our Intact and Absolute Movers products have helped to reduce paper use by bringing down the number of wasted mailing and fundraising packs.

Water Aid



This UK charity has seen an increased number of supporters responding to 'fundraising asks' as a result of more accurate data generated by Experian's Quick Address Systems. The charity estimates that it raises an additional £12,000 appeal income each year from an increase in the accurate delivery of both appeals and its Oasis magazine. It saves a further £1,000 each year from a reduction in the amount of returned mail.

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'We estimate WaterAid raises an additional £12,000 appeal income each year because of more accurate data on our contacts. We achieve this using QuickAddress software'

Dan Lockeretz , Database Manager

Managing Risks

The previous sections have shown how our products can lead to real social benefits. But there are also risks and negative impacts associated with some of the business areas which we, or our customers, are involved in. This section explains how we are managing these risks:

Responsible credit and over-indebtedness

One drawback of the wide availability of credit is the phenomenon of over-indebtedness; consumers borrowing more than they can afford to pay back, often from multiple credit sources. Over-indebtedness can lead to anxiety, stress, ill-health and even family breakdown as individuals struggle to manage and repay their borrowings. It also leads to bad debt and losses for lenders, so it is in the interest of neither the lender nor the borrower for the situation to occur.

In its most developed credit markets Experian is in the vanguard of developing ways to spot and manage the problem. Our systems look beyond the conventional indications of a consumer's ability to service a debt, trying to find ways of predicting problems before they occur. We use statistical and other analyses to find patterns that might be early warnings of an individual's debt rising too high, and make this available to credit granters before they lend, as many of the products illustrated elsewhere in this report demonstrate.

However, we have also taken a very direct route to the consumer to champion this issue. In the UK and US our marketing and press work has helped raise awareness, providing statistics for journalists and policy makers to illustrate the scale of the problem. We have also made our expertise available directly to consumers through consumer education publications, advice on websites and in the UK using a simple on-line Debt Test developed with the Financial Services Authority (FSA): www.moneymadeclear.fsa.gov.uk/debt_test. The test allows individual consumers to check directly whether they have any of the 'early warning signs' of debt problems.

Surveillance and privacy

We can only provide the services we do by having access to a wealth of consumer data, and we are aware that the collection and use of this information is seen by some to be an infringement of their societal rights to privacy. We believe that there is a constant balance to be struck between the commercial and social benefits of our work (explained in previous sections) with the individual consumer's right to privacy. Finding this balance point is a job for the regulators and legislators in all the countries where we work. For our part, we are active in the debates making the case for the benefits where we see them. Once data protection and privacy rules have been agreed upon we adhere to them wholeheartedly, working both to the spirit and letter of the laws.

However, we are aware of these concerns, and we work closely with opinion-forming groups and consumer advocacy organisations to understand and respond to them. In the past year our Chairman presented the benefits of legitimate and balanced data sharing to an audience including many opinion formers at the International Conference of Data Protection and Privacy Commissioners. Overall our company leaders are engaged in a number of international organisations and industry councils, such as the Consumer Data Industry Association, the Association of Consumer Credit Information Suppliers, the Direct Marketing Association, and the Asia Pacific Economic Cooperation (APEC) council

Finally, we are committed to transparency in our positions and in terms of the data we hold. We put enormous effort into giving consumers the chance to view, challenge and – where appropriate – amend their data. Much of our leading-edge research is published, or developed with public bodies, and we aim constantly to be an active and responsible corporate citizen in the ongoing privacy debate.

Financial exclusion and sub-prime lending

A series of news stories in early 2007 has seen huge debate in the US over the 'sub prime' lending market; credit granted to those who are identified as a poor risk, often at higher cost than conventional markets. This is a complicated issue and there are positive and negative social arguments on both sides. Experian is not directly involved in the setting of interest rates and charges for any group of customers. Our role is to provide the best possible information to allow lenders to evaluate risk and make their own decisions on its tolerability or price.

In the UK, the debate has a different flavour, with the Government keen to address the issues around financial exclusion amid concerns that a growing social underclass has no access to banking, saving or credit facilities. This is widely seen as a divisive and disempowering situation, and runs alongside the long-standing challenge of responsible lending and borrowing with the UK accounting for over 30% of consumer credit, both secured and unsecured, in the European Union.. This contrast neatly illustrates the two sides of the debate.

Micro lenders are a feature of the US economy; organisations that make small loans in their local communities, funded through a variety of government resources. The recipients of these loans are often low-income consumers and small business entrepreneurs. Working with Credit Builders Alliance, we have supported efforts to enable US micro lenders to report client repayment history to Experian, relaxing some of the normal requirements that an



'Experian and PlaNEt Finance to collaborate to promote credit bureau projects for microfinance institutions'

organization needs to be able to report and customizing the process specifically for microlenders. Doing this will allow low-income families to access microloans more easily and, ultimately, individuals to build a better credit record. In a similar vein, we are encouraging utility companies to share fuller data on bill-payers, allowing low-income families to benefit from fuller credit files.

Widening the perspective still further, access to small amounts of capital can be life-transforming for those in the developing world, and micro-finance is one of the most promising routes out of poverty for millions of people, enabling them to buy the tools or materials they need to work independently. In this context, Experian has signed an agreement with PlaNet Finance to enable microfinance institutions, which offer financial services to those living in poverty and excluded from the standard financial system, to make more reliable decisions about applicants for credit. PlaNet Finance is an international charitable organisation, whose mission is to reduce poverty in the world by the development of microfinance in over 60 countries. Introducing a credit bureau to store and share information about microfinance customers will provide greater visibility of a borrower's past and ongoing history, and will be very powerful in helping lending institutions to further develop microfinance activities.

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Consumers - informing and empowering

What is our responsibility?

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

Communicating with customers

Experian's work has a direct affect on people's lives. Other sections of this Report have shown how our [products and services affect society](#) and how we ensure that we use [data responsibly](#). Much of what we do is for other companies – companies whose customers are, of course, consumers – but every year we communicate directly with millions of consumers ourselves.

In many countries our work as a credit bureau brings with it a responsibility to respond to consumers' questions about the data on their files.

In the US and UK we manage large-scale consumer education programmes to demystify the credit reporting and credit granting processes and to help consumers understand how to use their credit reports as financial management tools.

Beyond this, we work actively to increase consumer financial literacy and capability and to raise awareness of specific topics such as identity fraud.

Millions of consumers now are direct customers of Experian through our Interactive businesses. We communicate regularly with these customers just as with our business clients.

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Credit enquiries

We have a statutory responsibility to assist consumers with their credit reports in a number of countries, including the US and the UK. We aim to discharge these obligations wholeheartedly, and we respond to millions of questions every year.

In the US, these queries are handled by our National Consumer Assistance Centre (NCAC), which received more than 16 million requests for help/credit reports last year, submitted via the internet, postal service and direct telephone calls (see chart). The NCAC provides copies of credit reports to consumers, answers questions from consumers about the information on a report, and communicates with consumers who wish to question or dispute the accuracy of their credit reports. It provides special assistance for victims of identity theft or fraud, for Spanish-speaking customers and for consumers with mixed files. We monitor our service standards (as required under Federal legislation) in a number of areas including the time taken to answer the phone and to deal with a phone query, the time taken to fulfil requests for reports and the time taken to process disputes. In all categories we were 100% compliant last year, generally exceeding the statutory requirements.

Additionally, the NCAC offers self-service options via the Internet and IVR (speech recognition system), allowing consumers to manage their own report queries. Consumers can request a credit report or dispute information 24-hours a day, seven days a week without intervention from customer service representatives if they wish. Roughly 90% of consumers choose self-service options to request their credit reports, and almost 50% choose our state-of-the-art self service options to initiate an investigation of information with which they disagree.

In the UK we have an obligation to provide statutory credit reports for consumers who write to us (via letter or e-mail) on the payment of a nominal fee (currently £2). Last year we supplied more than 500,000 such reports and provided more than 200,000 written responses. In addition we also encourage consumers to call us, something we are not required to do by law. Our Consumer Help Service handled more than 600,000 phone calls last year, allowing consumers to check, and if necessary, challenge, the data held on their records, by phone. We carry out regular customer satisfaction surveys to help us improve the service we provide to the public. In October 2006, a survey of consumers who had contacted us to query information on their credit reports revealed that 90% of respondents rated the service they received from Experian as either good or excellent.

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Queries to the NCAC



To Whom it May concern:

...I just want to say that your website set up for consumers is absolutely fabulous....Your website is easy to follow and I am clearly able to review-dispute and follow up anything that I am doing with my repair efforts...Thats all I wanted to say--we hear enough bad things in the corporate world and I just thought I'd say something nice....thanks again.

Jill - California, US

Educating and empowering consumers

Over the past 15 years we have developed large scale consumer education programmes in the US and UK, designed to help consumers understand how credit works, to encourage them to regularly check their credit reports, and to explain Experian's role. Work is underway to introduce similar programmes in other countries where Experian has a presence. In Germany, for example, we are liaising with government and consumer representatives to ensure that consumers understand the benefits of credit and behavioural scoring. In the UK and US we work with a range of partners, including educators, journalists, regulators, money advice specialists, consumer and privacy organisations' and lenders to ensure these programmes reach millions of consumers through a variety of media.

Our US Ask Max column successfully pioneered the idea of an online consumer advice service. The column has been a huge success: we have now published more than 260 columns over a 10 year period, answering 1,040 of the most frequent and unique submissions.

In the UK, Jill Stevens, Director of Consumer Affairs, runs a similar column, 'Ask Jill', which has been available for UK consumers now for four years. It enables consumers to search for the answer to their query in an archive. She also provides an advice column for The Times Online and for several of Experian's Interactive business partners. Ask Jill has been available for UK consumers now for four years

We produce a range of consumer information leaflets and advice guides, which are available from independent advice centres, various websites and can be ordered by phone or fax. This year in the UK we have produced several new publications including a booklet about how to avoid and deal with identity fraud and a fact sheet dispelling some credit report myths. In the US, we introduced Spanish language translations of our popular Reports on Credit series and a 12 Common Questions about Consumer Credit and Direct Marketing booklet.

Over the past year we distributed more than 200,000 advice leaflets in the UK and 50,000 in the US. Many of those distributed in the US were designed to be copied; educators and businesses subsequently reproduced them in large quantities for use in their classrooms and customer outreach programmes. In the UK more than one million Credit Crossroads consumer help leaflets have been distributed since 2000.

Much of our recent consumer education work has been focused on helping young people understand the basics of budgeting, credit and debt, to prepare them for later life. During 2006, we launched a new UK schools pack called Getting Credit: a beginner's guide that includes six, one-hour lesson plans for teachers and a range of supporting materials. The pack has been awarded a quality mark from pfeg, the UK's specialist personal finance education charity and is being widely used in schools up and down the country. In addition, we sponsored a Times 100 business studies course featuring an informative Experian case study and this reached tens of thousands of students.

An important element of our US public education programme is to extend the reach of our resources by "training the trainers." A partnership with the Dallas Federal Reserve branch proved to be a highly successful example of this philosophy.

During the summer of 2006, as required by new state laws, the Dallas Fed was asked to prepare teachers to teach personal finance concepts in Texas schools. Experian participated as a partner in a series of training programs across the state, attended by several hundred teaching staff. Those teachers are now sharing valuable information about credit and credit reporting with thousands of students, and will do so in subsequent years. Over time, tens of thousands of young people in Texas will receive the information as a result of this single programme.

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Maxine Sweet
Experian's vice president
of public education

If you are from the US and have a question for Max, click below.

[Ask Max](#)



Jill Stevens
Experian's director of
consumer affairs

If you are from the UK and have a question for Jill, click below:

[Ask Jill](#)

Consumer education partnerships

Trusted third parties have a very important role to play in consumer education, and our policy is to work co-operatively wherever possible. Our consumer education teams are speakers and presenters at a wide range of events and are regularly asked to work with journalists in preparing and commenting on consumer articles. In the US alone we assisted more than 200 financial writers last year with articles on credit reporting and financial management, including major newspapers, periodicals, online newsletters, and books. Our experts also took part in radio and television programmes focused on educating consumers about credit. In the UK, Jill Stevens is regularly invited to appear on the BBC TV's Breakfast and Working Lunch programmes, among others, as a knowledgeable expert on consumer credit and identity fraud issues and our fact sheets are often featured on BBC and other respected and well-visited advice sites.

We work closely with consumer organisations, providing expertise, advice and even direct sponsorship enabling them to better educate and support consumers. Examples from the last year include:

- Continuing sponsorship of the activities of the UK Citizens Advice service exhibition at the major political parties' autumn conferences, involving us in this consumer group's work informing UK politicians and government on consumer and credit issues.
- Ongoing support for several money and consumer advice organisations including the annual conferences of the Institute of Money Advisers and Money Advice Scotland.
- Three-year support, in cash and in kind, of the National Debtline - an independent service providing free, confidential debt advice.
- Sponsorship of the Young Consumers of the Year quiz competition run by the UK's Trading Standards Institute in schools across the UK.
- Sponsorship of the similar LifeSmarts consumer knowledge contest run for high school students by the National Consumers League in the US. Personal finance is a key subject area and more than 20,000 students participate.
- Service on the board of directors of Call For Action, a national US consumer assistance organization that aides people in resolving various consumer issues.
- Sponsorship of the JumpStart Coalition for Financial Literacy, of which Experian is a founding partner. The organisation now is active in 46 US states and the District of Columbia, and urges legislators to require financial education in the school curriculum, providing guidelines and materials to help teachers be most effective.
- Experian continues to produce Personal Credit Index research with Gallup in the US and Ipsos MORI in the UK. In the US the monthly, nationwide survey measures four key areas: level of debt, monthly payment burden, credit rating and debt extension capability. Consumers visiting www.PersonalCreditIndex.com can therefore access information about how others throughout the US view their credit circumstances.

In the US Experian is a member of, and currently chairs, the Consumer Data Industry Association (CDIA), an industry group of credit reporting businesses and related companies. Collectively, its members provide educational information to consumers to help them understand how credit reporting works and how they can better manage their financial matters. The CDIA and its members also work with legislators to help them understand how proposed bills may impact consumers, and to strike a balance in providing quality data to credit grantors and clear information to consumers.

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Jill Stevens with the Young Consumers of the Year 2006 winners from Boroughmuir High School, Edinburgh

The Times 100 resource is a Consumer Affairs project and this year we used the development of the UK's CreditExpert product as the basis for a marketing case study.

Identity fraud

Previous sections of this report have explained our work in spotlighting the consumer issue of identity fraud. We have taken steps to ensure the topic is widely discussed:

- by conducting research into dumpster diving, or bin raiding as it's known in the UK
- by providing speakers for relevant conferences and by partnering with fellow businesses and with government, including the Home Office in the UK, and the Federal Trade Commission, the Government Accountability Office in the US, on consumer awareness raising initiatives and the provision of a dedicated service to help consumer victims of this fraud
- by working with the police and other organisations in initiatives aimed at raising consumer awareness of how to combat this type of fraud
- by providing material and statistics to the media so that articles and broadcasts can accurately help consumers protect themselves from identity fraud and know where to turn for help if targeted by a fraudster
- by launching a dedicated section on identity fraud in the Consumer Advice pages of our websites

It seems that this awareness raising work is having an impact.

- In the UK an October 2006 customer satisfaction survey revealed that 22% of respondents applied to see their credit reports because they had concerns about identity fraud, up from 11% in 2005. This is very positive, particularly because the longer identity fraud goes undetected, the more damage is caused and the more difficult the fraud is to resolve. Figures from Experian's free Victims of Fraud service show that 40% of fraud victims who contacted us for help during the second half of 2006 discovered the crime when they looked at their credit report.
- In the US we've seen a large number of people take up services we're now offering such as free fraud alerts on their credit reports or multiple additional reports to victims of fraud to help them monitor their recovery.

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The consumer as customer

One of the fastest growing parts of Experian is our Interactive business, which offers direct services to millions of consumers. We therefore have a strong commercial and social obligation to ensure that those using our services get quality products at a fair price, and are treated well. We carefully measure the consumer's experience in a number of ways:

- We ask a proportion of customers to complete a 72-hour-post-order satisfaction survey and track the results carefully.
- About 10% of all visitors receive a website satisfaction survey which is administered by a third party who then supplies us with the results which we use to improve our service.
- We have a customer care department that is reachable via phone, e-mail or chat room and fields about 7,500 questions a month.
- We commission independent market research among our customers and lapsed customers to understand their experience of our service.
- We convene online panels of users to sign-up, use the service, contact customer services, cancel, re-join etc in a digital version of the traditional 'mystery shopper' model to provide us with feedback, including an understanding of the usability of our websites.
- We carefully measure the number of people who renew their subscription to our services.
- Finally we track complaints and comments from third-party agencies who rate our performance. In 2006, in the US, we achieved a rating of BBB with the Better Business Bureau.

We also carefully profile the people who use our online service, using our own tools, to help us understand their motivations and needs. We find that many are already very "credit-savvy" but others are motivated to see their credit report online by concerns over security, fraud or high levels of debt.

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Employment practice - Being a good employer

What is our responsibility?

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

People – our greatest asset

It is by now an over-used cliché that companies claim “people are our greatest asset”, but the quality and commitment of the people who work for Experian is absolutely critical to the business’ ongoing success. There is a very strong commercial incentive for us to make Experian a good place to work. We have dedicated and professional Human Resources (HR) teams with responsibility for employee recruitment, development, compensation and benefits and employee welfare and we aim to be one of the best employers in our sector and regions.

But our stance on employment matters has more than a commercial impact. Many of the actions that we find commercially advantageous are also socially beneficial: for example as we train and develop our people we help create a better educated and higher-skilled community overall. And in carefully managing employee wellbeing and safety we are encouraging people to stay healthy and well beyond the workplace.

And some of our responsibilities as an employer go beyond the commercial. We need to treat all of our people fairly, ensuring that our decisions affect everyone equally regardless of gender, race, religion or any other factor. We need to ensure that we are clear and transparent in our communications and that employees know where they stand on crucial matters.

Experian is committed to its responsibilities – both commercial and social - as the business evolves.

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Miami, Florida: Two Experian colleagues show their company spirit during the demerger celebrations

Our people – a profile

Over 13,000 people work for Experian for some or all of their week. They live in countries all over the world, but the majority are in the US, UK and France.

We aim for an environment where every person can contribute and develop to their full potential, regardless of their gender, race, age, religion, sexuality or disability status. We believe that a diverse workforce is a sign of strength – demonstrating that we are successfully harnessing the talents of as wide a range of people as possible.

Of the 11,000 staff in our three main countries, roughly 500 work part-time and the remainder full-time. 85% of the part-time workers are women. We have a very balanced team: in general women make up 48% of our people.

The team's balance extends across the age ranges: just over half our people are aged between 25 and 39, with a further 34% in the 40-55 range.

Age analysis	US	UK	France	Total
Under 25	6%	9%	3%	7%
25-39	48%	61%	51%	53%
40-55	38%	26%	41%	34%
Over 55	8%	4%	4%	6%
TOTAL	100%	100%	100%	100%

We also collect some data on the ethnic mix of our teams where this is permitted under local legislation. We use this information purely to test that our policies on equal opportunities are working properly. Survey data from the UK shows that, of the staff willing to provide data 87% consider themselves white British and a further 5% were non-British white, making a total of 92%, exactly representative of the UK national average. A further 4% responded that they were Asian/Asian British which is also in line with the UK average.*

In the US, the data is collected by self-identification when employees join the company. 70% of respondents considered themselves white, with 15% responding as Asian, 8% Hispanic and 7% black. The 2000 US Census reported that 75% of the US population considered themselves white, 4% Asian 13% Hispanic and 12% black** (Figures don't add to 100 due to the collection process in which people may respond in more than one category).

* UK Office of National Statistics, Population by Ethnic Group, 2001

** US 2000 Census Data

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Employees (FTEs)



Working at Experian

Experian's HR policies must strike a balance between meeting the local needs of the many different regions where we work, while at the same time being fair, comparable and common across a large global company. A newly-appointed Group Head of HR has overall responsibility for this, working with senior HR colleagues in each different region

Over this year and next all the policies in the UK and US are being reviewed and where necessary refreshed and republished as part of a regular ongoing process. In the UK in FY07 HR developed a suite of e-learning materials designed to help understanding of a variety of employment topics, including diversity, adoption, flexible working, grievance and whistleblowing.

This year, FY08, all public places and workplaces in England will be made smoke-free, so we are introducing a workplace smoking policy which will comply with legislation created under the Health Act 2006.

One policy that is truly global is our Information Security policy and in FY07 this was rolled out across the world and communicated through our line management and directly to employees via intranet and magazine communications.

Reward and recognition

As we demerged from GUS, one particular benefit was that employees received a special one-time award of free shares. This gave them the opportunity to have an ownership stake in the future success of our company.

We are also strengthening the mechanisms to link reward to personal performance.

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Development and training

Development

Experian is committed to developing its people, and we have a highly skilled workforce. Our appraisal systems are focused on a performance review linked to a personal development plan to ensure we get the best from people and that we invest in them appropriately so they can develop their careers with us. Every employee can expect at least one meeting a year with their manager to set and appraise objectives and to set out development needs. The process links together the whole cycle of employee development from first recruitment through to reward and recognition. The company has reviewed its appraisal systems over the past year and has developed them considerably. We are now confident that across our populations in France, the US and UK over 95% of people have at least an annual appraisal.

Training

In delivering training, Experian has again made some major investments in the past year. In the UK the Learning and Development team has pioneered an online learning zone with packages accessible by a large core of the company population and a growing number of newly acquired business units are being given access in the current year.

Training hours have been monitored for the hours formally booked as shown below for the last financial year but in all three businesses they are almost certainly underestimates as they do not capture training arranged and financed by individual departments, online computer based training or self development using support materials provided by the company.



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'Experian France wanted to demonstrate the diversity of their people's talents and asked them to submit examples of their creative work to a competition. All entries were published in a booklet and everyone across the country had the opportunity to vote. It was won by a production operator from Aix for her fantastic watercolours.'



Employee engagement

Employee communications are actively championed by Internal Communication teams in our largest businesses who network with communication champions across all our other business units to ensure key messages can be cascaded and feedback obtained from anywhere we operate. Regional publications, intranets, face-to-face meetings, 'lunch and learn' sessions, Information days, global publications reviewing our strategy, webcasts, podcasts and blogs are all tools we employ on a regular basis.

We also regularly review our performance in the eyes of our employees through employee surveys which are widely used, giving people the chance to comment anonymously on a range of different topics and the results feeding directly into management decision-making.

Last year we put in place the building blocks for our first global employee engagement survey which will be conducted in September of 2007. We built the new survey from the historical efforts of both the previous Experian Americas and Experian International businesses, together with new question sets to reflect the changing nature of the business since floatation. We will benchmark our results against both global and regional high performing norms in order to understand what actions to take to improve the work experience and engagement of our people. We're planning for the results to be available in November 2007.

These large scale projects are supplemented with more specific surveys sent to test employees' views on particular topics, for example staff help desks, which send out on-line surveys to get customer feedback after they have provided services, or the benefits survey that is conducted occasionally to determine employees' understanding and satisfaction with company-provided benefits.

One initiative we were particularly proud of during the past year was the communications process during the demerger. Everything from the initial announcement in March through to the final demerger and celebration on 11 October 06 was carefully coordinated on a global basis and gained a lot of praise and positive feedback from employees.

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One of our colleagues from El Segundo, California reading a message from CEO Don Robert that appeared on a postcard to celebrate demerger day.

Employee health and wellbeing

All of our people are housed in office buildings, which do not present a high-hazard environment. Employee safety is managed by a professional health and safety function in the UK and Europe and by a risk management team in the US. We track incidents by a variety of means: in the US we record indemnity claims against the company's insurance; in the UK we record lost-time accidents, particularly those giving rise to more than three days off work (which are reportable under the UK RIDDOR legislation and in France the measure is all lost-time accidents).

These differing systems make it difficult to present a global overview of our performance, but we can say that the totals are usually very small. In the UK there were four RIDDOR incidents while in the US there were a total of fourteen indemnity cases, which can include less significant incidents and also cases which are subsequently denied. This figure is lower than that for 2006 (which stood at 36 cases).

Perhaps a greater part of our energy is spent actively promoting the health and wellbeing of our employees. We run a range of employee assistance and health programmes including:

- The HealthMatters program in the US, aims to improve employee health and also to help lower overall health care costs. It incentivises employees with savings on their own monthly medical plan contributions and a reimbursement on fitness costs such as gym membership. Participants get an annual health screen and an initial health assessment. Based on the results, they are then offered a follow-up programme. The health benefits have been significant and are summarised in an annual report.
- UK employees are supported with an Employee Assistance Programme (EAP) through BUPA to help and guide employees when faced with difficult family or health situations. HR will actively encourage employees to contact the EAP and the company also has an outsourced occupational health service in place.
- A similar system in the US is NurseLine; a free, confidential, telephone-based advice service available to employees and their families allowing callers to speak with a registered nurse for help with health care decisions 24 hours a day.
- US employees can also benefit from LifeEra, which provides free, confidential counselling for employees and their household family members 24 hours a day, seven days a week.
- All our sites in France are now no-smoking so we took the opportunity of the new law to help Experian people who wanted to stop smoking using The Allen Karr scheme.

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Environmental impact - Minimising our carbon footprint and waste

What is our responsibility?

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

Experian and the environment

Our principal environmental impacts are:

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

Experian's environmental impact is significant, but does not compare with other FTSE100 peers in sectors such as manufacturing, utilities or transport. The largest element is our use of energy in our buildings, and the emissions of CO₂ associated with this. While our energy intensity (i.e. the amount of energy we use relative to our size) may be low, we believe that all companies have a responsibility to play their part in meeting the challenge of climate change.



Experian's Schaumburg office in the US

Our Environmental Policy

We are committed to achieving continuous improvement in environmental performance. We are evolving our environmental policy country by country as we take a more global approach to our business. Wilson Hogg, Global Facilities Director, is responsible for our environmental programme and he along with both his actual team and a network of voluntary environmental champions work to promote both company and personal adoption of environmentally responsible behaviour. Broadly we state an intention to reduce our environmental impacts through improvements in:

- Energy use
- Waste reduction, including the disposal of goods
- Recycling initiatives, including office paper schemes
- Business and commuter travel
- Our use of high impact coolants and refrigerants
- Purchasing and contract management
- Staff training and communication on environmental issues
- Continually improvements to comply with standards applicable in each country

For example Experian is accredited to ISO14001 for its Nottingham portfolio of premises for which a very specific policy applies. An integrated global policy is more of a challenge but through communication of clear, globally agreed objectives and targets and a great sense of global cooperation, many positive environmental changes are already taking place as we evolve our policy. This year objectives were focused around a number of significant aspects which included:

Waste - Controlled waste production

Energy - Renewable energy consumption, energy efficiency and non-renewable energy consumption

People - Staff training, external communication and internal communication

Transport - Travelling to work by car, fuel consumption of company vehicles and emissions of company vehicles

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Experian has completed the Carbon Disclosure Report and uses it as a means of measuring improvements in its performance

Our Carbon footprint

We have measured our carbon footprint – at least in part – since 2002. Between 2002 and 2004 we reported data from our major centres of employment – the UK and France, and in 2005 and 2006 we were able to add in provisional figures from the US operations. Taken together we have environmental data from sites representing 85% of our worldwide workforce.

In calculating the total we include building energy use and emissions from our road usage and air travel. We do not at this stage have good data on emissions from employee travel by other modes.

On that basis, Experian's carbon footprint is 62,000 tonnes.

52,000 tonnes of this is measured, as described, through our UK, US and French operations and the rest is based on scaling up this measured total to allow for other operations and for other employee transport.

The different contributions to this total are as shown in the pie chart. Emissions from building energy use are the biggest part at roughly 66%, with transport-related emissions making up the rest.

Experian is a growing business and – all other things being equal – we might expect our carbon footprint to grow as we do. Growth brings new people, the need for new buildings and more travel. To allow for this we also look at our normalised carbon emissions – we divide the total by a measure of our size (using \$1000 of turnover as the base unit). If the total carbon footprint grows, but the CO₂ per \$1000 stays the same, we know that all the increase has been due to our growth. If the CO₂ per \$1000 rises or falls we know that we are becoming less or more carbon-efficient respectively.

The two graphs show an analysis of our measured CO₂ emissions (i.e. the 52,000 tonnes generated from our US, UK and French businesses). They show that absolute CO₂ emissions in these countries fell by 10% between 2006 and 2007 (excluding air transport data, for which 2007 is our first year's data), with the principal contributing factor being the UK's switch to renewable energy and electricity from combined heat and power (CHP) plants. When compared with the growth in the business, this reduction becomes even more dramatic, as normalised emissions have fallen from 14.8 to 11.7 kg/\$1000.

Building energy use:

In the year 2006/7 our buildings in the UK, France and the US used 99 million kWh of which 89% was electricity and the rest gas or fuel oil. This is almost identical to the 2006 figure (100 million kWh). When compared to the business' growth in the same period, using a normalised figure we see that our energy efficiency has increased markedly (from 32.6 to 28.5 kWh/\$1000 turnover) reflecting improvements in facilities.

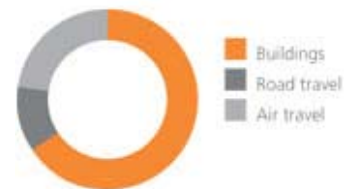
Building energy use is the responsibility of our global facilities management team. There are a number of means by which we can control or reduce it:

1. By engaging our people, raising their awareness of how they can reduce consumption and motivating them to take action. Examples include turning off electrical equipment and lights or using heating and cooling systems properly and in the US there are good examples of overnight building temperatures being reduced and a very noticeable way of engaging people in the UK was champions putting stickers on computers, asking if they could be turned completely off overnight.
2. By ensuring that new premises and facilities are designed to the highest possible standards of efficiency so that our overall standard rises.
3. By making changes to the buildings we are in, through new systems or technology. In the US we have installed variable frequency drives on rooftop air-conditioning units and used photocells and movement detectors to control our lighting in Schaumberg.

The building energy use in 2005/6 was equivalent to emitting 35,000 tonnes of CO₂. This total fell between 2006 and 2007 as all our buildings in Nottingham in the UK (housing more than 2,000 staff – 15% of our global total) replaced their conventional fossil-fuel generated electricity with CHP and renewable power. This switch alone has saved 5,000 tonnes of CO₂ per year. Other savings were through contributions by colleagues in the US and France and included changing the power of light bulbs, installing energy saving bulbs, temperature reductions and cooling savings, improved efficiency chillers and 10% energy savings from installing variable frequency drives on roof top air conditioning units. To continue the trend our Facilities team in the US have begun the transition to renewable energy and will reduce their CO₂ emissions in 2007-2008.

Employee travel:

Experian's CO₂ Footprint



62,000 tonnes

Building energy use

Units: m kWh



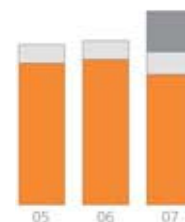
Normalised building energy use

Units: kWh/\$1000



Experian total CO₂

Units: ktonnes CO₂



Buildings Road Travel Air Travel

Our employees travel regularly on business, by road, rail and aeroplane. We have collected data on the carbon emissions from road and air travel in our US, UK and French businesses and the total figure is approximately 18,000 tonnes (one third from road travel and the rest from flights).

We do not include emissions from home-to-work employee travel in our report, but we do have a number of initiatives in place to help our people travel in greener ways:

In the US we have introduced improvements to our 'rideshare' programme including provision of eight sponsored van pools, improved information for all Rideshare users on alternative transport and coordination of information by zip code matching. We've also increased compressed working hours and promoted telecommuting.

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Management systems

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

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

The ISO14001 standard is independently assessed, guaranteeing that each of the elements above are in place and functioning well. The ISO14001 accreditation covers sites housing approximately 2700 people, representing around 20% of our global total.



Waste and materials

There are a number of projects in place to reduce our use of materials and cut the waste that we produce. In the UK we have been running a successful 'bin the bin' scheme for a while, encouraging colleagues to voluntarily surrender their office waste bin in return for a recycling box. The scheme has driven down UK waste figures markedly – we have reduced landfill volumes by on average 25 tonnes at each of our Nottingham sites, representing a saving of between 20 to 35% of the total on a site by site basis.

Projects in place in the US include the recycling of paper and packaging materials. Projects have been recently started to recycle lamps, ballasts, batteries, and metals such as copper and aluminium.



Community - Social and economic regeneration

What is our responsibility?

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

An active community programme

Experian's resources – both its financial strength and its people – can make a real difference to the community. Other sections of this report have shown how our products and services benefit charities, public sector organisations and the community as a whole. In addition to this we have an active programme of community engagement in the UK, and US and we are beginning to identify activities in the Nordic businesses.

So who are our communities? We can answer that question in a number of ways:

- The first and most obvious answer is the community of people living around our premises. While we are a global business, our operations are inevitably concentrated in a number of Cities: Costa Mesa (CA), Schaumburg (IL) and Allen (TX), in the US; Nottingham and London in the UK; Paris and Aix in France; and Dublin in the Republic of Ireland, where we are headquartered. As we support local community groups and charities in many of these locations, we are playing a part in ensuring thriving healthy cities and raising our profile as a major part of the economy and community.
- We are also a part of the national community and – ultimately – a global one. We support national and international initiatives and charities that work all over the world.
- We can also define a number of specialist communities of which Experian is a member; for example the financial services community, and the community of organisations and individuals active in data protection, credit and lending and marketing. Experian also supports these specialist groups in a number of very important ways.

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Our people often donate directly themselves and fund raise in imaginative ways.

In the year to March 2007

In the year to March 2007, there were five interlinked elements to our community support:

1. **Financial donations** – supporting community groups and charities with financial donations from Experian, but this is rarely something we do in isolation, a donation is frequently tied in to a programme of involvement.

In the last year we directly donated \$728,843 to community and charity projects in the UK and US. These monies were given directly from the Experian business.

2. **Employee involvement** – whether it is the fundraising activities of our people in the workplace, our people signing up as mentors to local schools, or using the expertise of our people who volunteer to sit on the boards of charity groups or social enterprises. We encourage our employees to use their energy and skills in support of our programme.

We recorded 5,190 hours of employee volunteering time last year during the working week, with 766 separate employees engaged and involved. When translated into an equivalent salary cost this equates to \$156,917. In the US there were a further 4,583 hours recorded outside work time.

3. **Gifts in kind** – sometimes we are able to benefit community groups via a simple donation of goods or help them out by providing access to our products and facilities for free.

Last year, we donated goods or services to the value of \$331,934 to charities and community groups. The most significant contributors to this figure were a number of free uses of our Mosaic software for local community groups, an in-kind staff contribution to a Government-sponsored environmental programme in the UK, and the gift of almost 250 computers from our US business.

4. **Employee fundraising** – our people often donate directly themselves to charities that Experian supports, or perhaps raise funds in other imaginative ways at work. We record these figures to give us the complete picture, but we never lose sight of the fact that this is our people, their friends and families parting with their own money, not a company donation although we do match fund and encourage giving via our payroll.

We recorded a total of \$211,587 raised by our staff, principally in the UK in connection with Experian's projects. \$118,740 was raised by employees in the US in support of a variety of projects with more than 15 non-profit organisations.

5. **The GUS Trust** – the GUS Trust was the principal vehicle for community giving by GUS. The Trust was funded by donations from GUS plc's profits, roughly half of which were generated by Experian. Experian also proposed a number of community projects to the Trust during the year in question and was granted funding for many of these projects. Since the demerger, profits are no longer donated to the Trust although it is still discharging its final funding.

Before our company demerged from GUS it received funds from the GUS Trust to donate to community projects. The total donated this year was \$517,170.



**Our volunteers are dedicated:
In the US there were a further
4,583 hours recorded outside
work time.**

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Our community activity

Here we show a selection of some of our flagship community projects that feature a combination of different elements as demonstrated by the following key:

Key:

■ [Donations](#)

■ [Employee involvement](#)

■ [Gifts in kind](#)

■ [Employee fundraising](#)

■ [GUS Trust](#)

To see projects featuring one particular element click on the relevant heading in the key.

Our community activity

Donations

Christmas cards



This innovative joint venture between our California and Nottingham offices, invited seven schools local to these offices to create a global corporate Christmas card to send to our clients and suppliers. Our people in the UK and the USA selected the winning designs (12 in total – one from each of the schools in the UK and six from the USA school) and the cards were then professionally produced to a total of 40,000. A sum per card was donated to the global children's charity International Save the Children. The children that designed the top three most popular pictures from each school were presented with a framed copy of their design and a book token. The winning designers were presented with their cards in a frame with the original artwork.



Location: Nottingham, UK and Costa Mesa, US

Financial donation: \$14,800

Community benefits: The children who participated received encouragement and recognition for their work, and enjoyed the chance to design a card that would be produced in huge numbers and sent around the Globe. The project also raised a donation for Save the Children. But perhaps the most significant benefit was the new relationships fostered between the schools which has led to the innovative e-pals project.

e-Pals



The students in the six UK and one US schools who designed our corporate Christmas card, were keen to make a direct connection with each other. We selected classes of matching ages, and set up the e-volve email system that we also use for our e-mentoring project with another of our Nottingham adopted schools. Students are now in touch with electronic pen-pals across the Atlantic Ocean, via a secure system that allows the teachers and the project manager to access the student's emails to ensure the content is safe and appropriate.



Location: Nottingham, UK and Costa Mesa, US

Financial donation: None

Community benefits: The e-pals correspondence between the students will relate directly to educational work that each school is doing with the aim being to learn from each other and begin a lasting relationship between the schools. This programme is proving very popular and has plans for expansion next year.

Adopted schools UK



Experian works with six local schools to offer a range of volunteering activities; reading, gardening, painting, e-mentoring and work experience, and delivering business skills courses to pupils taking part in Young Enterprise and the Industrial Trust programmes. Our people get involved, spending time in the schools working with the students. Other employees act as student mentors via a safe and secure email system (e-volve). The project is also supported by financial donations to provide educational trips and projects at each school.

Location: Nottingham, UK

Financial donation: \$15,000

Community benefits: Mentoring and support to local schools can make a huge difference to their effectiveness, and really transform the lives of young people. Our volunteers last year spent over 600 hours reading with the six schools, which is rewarding for them but a real boost to the confidence of the students and a real help to busy teachers.



Adopted schools US



By partnering with a school across the street from its corporate headquarter location in Costa Mesa, CA, Experian Americas is able to strengthen its ties within the community, and play an active role in educating young people. Experian collaborates with the Santa Ana School District to provide the students at Taft Elementary with educational field trip opportunities, mentoring partnerships and semester achievement awards. Each year, Experian employees have the chance to interact directly with the students at Taft through our Junior Achievement Day.

Location: Costa Mesa, CA

Financial donation: \$3,000

Community benefits: Mentoring and support to local schools can make a huge difference to their effectiveness, and really transform the lives of young people.

The Experian Robin Hood Festival of Running



Experian supports one of the most important marathon races in the UK, attracting a field of 13,000 runners. Staging the event involves over 1,000 Experian people every year, either running or helping as course marshals or drink station volunteers. We also provide our Mosaic software to help with race planning and promotion. Young runners take part in the 2.5 mile Don Scott Mini Marathon, and Experian supports this strongly, promoting the event to Nottingham schools, subsidising runners' entry fees and organising an annual designer competition for the official race t-shirt.

Location: Nottingham, UK

Financial donation: \$132,000

Community benefits: This is the largest participation sporting event in the East Midlands with over 13,000 runners, promoting fitness and activity, particularly among young people. A further \$136,000 is raised for charity by runners taking part in the event.

Business school case study - Credit Expert



Experian has worked with The Times 100 business studies schools resource to provide a case study based on our CreditExpert service. The resource has a potential reach of 600,000 pupils studying business studies each year and this is the second year we have paid for a case study in the pack, which is both printed and online. The case study focuses on marketing, using the successful promotion of CreditExpert as a case study to illustrate marketing strategy.

Location: Across the UK

Financial donation: None

Community benefits: Business school students are able to learn based on real company case study data.

Take 5ive



The Take 5ive project has created a series of short films with ten primary schools from inner city Nottingham. The project worked with school councils to identify the "five" best aspects of their school and the "five" things they would change to make them even better. The films aim to give inspiration, meaning and motivation to decision makers and service providers to make real changes in policy and environment to improve the lives of local children, families and staff. A number of local authorities across England are adopting the United Nations Conventions of the Rights of the Child in shaping their services. Mosaic has been given as in kind support and is being used to locate similar inner city areas across the UK to encourage other forums to empower children to make changes in their local areas.

Location: Nottingham

Financial donation: \$22,000

Community benefits: The 12 films were premiered in front of an influential audience at Nottingham's independent cinema and celebrated the children's achievement. Following this screening, the children's ideas for change were listened to and will be actioned.

National Education Awards



Experian made a series of awards to 15 schools across North America via the company's annual National Education Awards program. This program awards grants to local schools to fund a specific academic program or initiative. In 2006, programs funded included computer labs, an arts curriculum, literacy programs and an after school tutoring initiative.

Location: Across the US

Financial donation: \$30,000

Community benefits: The awards are a direct grant to local schools providing a financial benefit. The schools are able to pursue programs that would otherwise be unavailable to them, enriching the educational experience for hundreds of children. These awards also partner Experian with local schools to further our outreach in the community. Many times, these awards foster lasting relationships that develop into extended opportunities, such as volunteer mentoring and additional financial awards.

Junior Achievement



Experian formed a collaborative partnership with Junior Achievement Orange County. The organization provides a unique opportunity for Experian employees to work hands on with educational standards and the curriculum. Experian JA Days, held annually in Orange County, CA, challenge Experian employees to teach an elementary school class for a day, directly involving the company's employees in the teaching process.

Location: Orange County, CA



Financial donation: \$10,000

Community benefits: Experian is able to provide direct support to the education curriculum, and the students benefit from experienced employees bringing a new perspective into the classroom. The programme fosters a sense of community and mentorship through the employees, and gives them greater perspectives into the community and school environments. This programme also fosters Experian's business goals, as Junior Achievement specifically focuses on business and economic education.

University ethics programme



Experian made a \$10,000 donation to Northern Illinois University in support of a new ethics programme. The specific initiative we are sponsoring is called the Belief initiative focused upon making good corporate governance and social responsibility part of business as usual. It is really an approach in integrating ethics into its curriculum. Two Experian employees attended the Northern Illinois University College of Business initial Ethics Day event, and one participated as a panellist for the 2nd year MBA students explaining how Experian incorporates governance into its business processes.

Location: Illinois, US

Financial donation: \$10,000

Community benefits: This Programme makes an important contribution to the education of future business leaders, building in the importance of ethics and governance right at the start of their careers.

Experian Americas Internal Volunteer Donation Programmes



Experian Americas continues to support a number of volunteer activities and community organizations through the internal volunteer donation programmes - Service Makes Cents and Change For Change. In Service Makes Cents (FY07), Experian made a \$200 donation to the respective organization for every 50 volunteer hours that an employee served. For the Change For Change programme, Experian made a \$200 donation in support of a particular event or volunteer date in which an employee participated – walks, runs, bake sales, food drives, etc.

Location: Across the US

Financial donation: \$23,200

Community benefits: These simple ideas provide an additional incentive for employees to get involved in local community groups, widening the pool of volunteers and – ultimately – giving a handy financial sum to the charity. Through volunteering projects, the Heart of Experian empowers employees to take an active role in the surrounding neighbourhoods, strengthening ties to the community and building a variety of dedicated relationships. Employees often learn new skills and hone team-building practices while contributing to the social well-being of the community at large.

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Our community activity

Employee involvement

Christmas cards



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Location: Nottingham, UK and Costa Mesa, US

Financial donation: \$14,800

Community benefits: The children who participated received encouragement and recognition for their work, and enjoyed the chance to design a card that would be produced in huge numbers and sent around the Globe. The project also raised a donation for Save the Children. But perhaps the most significant benefit was the new relationships fostered between the schools which has led to the innovative e-pals project.

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Location: Nottingham, UK

Financial donation: \$132,000

Community benefits: This is the largest participation sporting event in the East Midlands with over 13,000 runners, promoting fitness and activity, particularly among young people. A further \$136,000 is raised for charity by runners taking part in the event.

Take 5ive



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Location: Nottingham

Financial donation: \$22,000

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Our community activity

Gifts in kind

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Location: Nottingham, UK

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Location: Nottingham

Financial donation: \$22,000

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Our community activity

Employee fundraising

The Experian Robin Hood Festival of Running



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Community benefits: This is the largest participation sporting event in the East Midlands with over 13,000 runners, promoting fitness and activity, particularly among young people. A further \$136,000 is raised for charity by runners taking part in the event.

Take 5ive



The Take 5ive project has created a series of short films with ten primary schools from inner city Nottingham. The project worked with school councils to identify the "five" best aspects of their school and the "five" things they would change to make them even better. The films aim to give inspiration, meaning and motivation to decision makers and service providers to make real changes in policy and environment to improve the lives of local children, families and staff. A number of local authorities across England are adopting the United Nations Conventions of the Rights of the Child in shaping their services. Mosaic has been given as in kind support and is being used to locate similar inner city areas across the UK to encourage other forums to empower children to make changes in their local areas.



Location: Nottingham

Financial donation: \$22,000

Community benefits: The 12 films were premiered in front of an influential audience at Nottingham's independent cinema and celebrated the children's achievement. Following this screening, the children's ideas for change were listened to and will be actioned.

Experian Americas Internal Volunteer Donation Programmes



Experian Americas continues to support a number of volunteer activities and community organizations through the internal volunteer donation programmes - Service Makes Cents and Change For Change. In Service Makes Cents (FY07), Experian made a \$200 donation to the respective organization for every 50 volunteer hours that an employee served. For the Change For Change programme, Experian made a \$200 donation in support of a particular event or volunteer date in which an employee participated – walks, runs, bake sales, food drives, etc.



Location: Across the US

Financial donation: \$23,200

Community benefits: These simple ideas provide an additional incentive for employees to get involved in local community groups, widening the pool of volunteers and – ultimately – giving a handy financial sum to the charity. Through volunteering projects, the Heart of Experian empowers employees to take an active role in the surrounding neighbourhoods, strengthening ties to the community and building a variety of dedicated relationships. Employees often learn new skills and hone team-building practices while contributing to the social well-being of the community at large.

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Our community activity

GUS Trust

Take 5ive



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Managing our community programme

We have specialist teams in both the UK and the US to manage our community engagement. In both cases the teams administer and oversee the projects, but draw on a wider pool of Experian's employees when it comes to making decisions about which projects to support. These Community Councils involve members from a number of Experian sites who can act as a mouthpiece for their colleagues in making decisions.

We plan to give our group of CR management champions a greater role in the community programme. In conjunction with our specialist teams they will develop and approve our Community Policy which will give direction to our giving and involvement. They will allocate the initial budgets at the beginning of each year, with the employee Councils responsible for nominating and developing projects. Twice a year the community specialists will provide progress reports for the management champions to enable them to track progress against plans.

Experian invests the equivalent of 3.3 full time staff into the management of its community programme, at an equivalent cost of \$222,045.

The total value of our community activity is therefore as shown in the table below:

		<i>Prior year equivalents All reported in £ by GUS</i>		
	2007	2006	2005	2004
Financial donation from Experian	\$728,843	£825,015	£668,603	£209,754
Management costs	\$222,045			
Employee time volunteered	\$156,917	£125,996	£60,607	£65,009
Gifts in kind	\$331,934	£261,692	£163,070	£68,616
Total from Experian	\$1,439,739	£1,212,703	£892,280	£343,379
<i>As % of benchmark profit</i>	0.20%			
Employee fundraising	\$330,327			
GUS Trust Donations	\$517,170			
Total value including funding given by others	\$2,287,236			

One of the most important roles for our community teams is to record the impact of our programmes, both within the business and externally. Measuring impact can be tricky, and there is no agreed standard, but we tackle it in a number of different ways:

Social impact

We measure social impact on a project-by-project basis. In the UK, all projects have a Partnership Agreement between Experian and the project partner, and a Project Delivery Plan is developed at the outset. The Plan includes a number of expected outcomes, and we are able then to follow up on each project to see whether/how it met these. In the US each project partner includes in its original request a specific measurement strategy to measure the project's outcomes, which serves a similar purpose.

Commercial impact

Our community programmes are popular with employees and help make Experian a great place to work. We track this via our employee survey, and through an external survey to establish our partners' opinion of Experian. The employee survey in the UK showed that:

- 83% agreed that the community programme helps promote Experian as a good place to work
- 69% indicated they are specifically proud of Experian due to its community commitment
- 95% indicated a positive change in attitude toward Experian as a result of community participation

We also record media coverage generated by projects. There were over 122 features in the UK press last year.

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Commercial Impact



83% agreed that the community programme helps promote Experian as a good place to work

Other



69% indicated they are specifically proud of Experian due to its community commitment

Other



95% indicated a positive change in attitude toward Experian as a result of community participation

Other

Accessibility

Introduction

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

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

Approach

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

The more recent PDF documents used in this website have been made in a form in which they are accessible to screen readers and voice browsers. Some of the older documents are not in this format. However, Adobe has a service which enables PDF files to be converted into HTML or text files. You can access this service from the [accessibility section of the Adobe website](#).

Select the following links to access specific details for:

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

Screen reader/voice browser/screen magnifier users

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

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

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

Partially sighted users - changing the font size

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

Colour-blind users

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

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

Keyboard-only users

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

- To select from drop down boxes, use up and down arrow keys
- To select/unselect a check box, use the space bar
- To move forward between links, use the tab key

- To move back between links, use the Shift + tab keys
- To initiate an action button, use the Enter key when the action button is selected.

Changing the style sheet

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

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