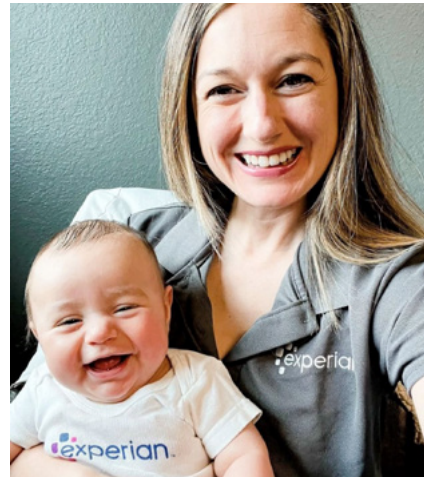


The Power of YOU

2022 Diversity, Equity and Inclusion Report



Welcome

We're incredibly proud to share with you our 2022 Diversity, Equity and Inclusion (DEI) Report

Here at Experian, we don't just recognise diversity, we champion it.

1 April 2021 - 31 March 2022

What's inside

Welcome	03	Force for good	24
Welcome messages	03	Boosting Financial Inclusion	25
Our philosophy and approach	05	Inclusion Forward	26
		Global hackathon	27
		Tackling financial inclusion through social innovation	28
DEI Global Framework	06	Furthering our social impact	29
Framing our efforts	07	United for Financial Health	30
The Experian way	08	Using data for good	31
Snapshot of our workforce	09	Joining forces with experts	32
DEI at Experian	10		
		What's next for Experian	33
Purpose, innovation and culture have led to Experian's success in FY22	11	Our commitments for FY23	34
		Employee-led groups	35
Keeping our commitments	12	Count Me in	36
Active sponsorship	13	Building trust in our clients and consumers	37
Better understand our opportunities and challenges	15	External partnerships	38
Measure against specific goals	17	Supplier diversity	39
Ensure accountability	18		
Support our people	19	DEI key principles	40
Driving a dynamic workforce	20	The numbers	41
Awards and recognition	23		

Welcome

At Experian, one of our key priorities is to be an organisation where people are free to be their true selves and have an equal chance to succeed. To be one of the best global companies to work for, we know it is critical that our workplace is welcoming and inclusive to all, a place where our colleagues can thrive and make their own contributions to the future of our business.

This is ultimately what supports our purpose: to create a better tomorrow for people and organisations around the world. We know that we can only live up to this purpose if diversity, equity and inclusion permeate every part of our organisation – and we truly represent the communities we serve.

This report gives us the opportunity to not only share the key steps forward that we have taken, but more importantly to renew the commitments we have made and ensure we are meeting them. I am proud to say that we made great strides over the past year. I am also encouraged by both the feedback from our people and the external recognition we have received for our work across all aspects of diversity, equity and inclusion.

We have made important progress on our commitment to increase the proportion of women among our senior leaders to 40% by 2024, exemplified by the appointment of Malin Holmberg as CEO of our EMEA and Asia Pacific business and the promotion of Jennifer Schulz to CEO of our North America business.

We continued to invest in development programmes focused on advancing talent from under-represented groups and formed new partnerships with not-for-profit organisations across the globe, such as Disability:IN, Code First Girls and the National Urban League, to support initiatives that will drive real systemic change in our workplace and our communities. Through our United for Financial Health programme we are continuing to support diverse communities with financial education partnerships, reaching 87 million people since 2020. We remain on track to achieve our goal of connecting with 100 million people by 2024.

We have been recognised as a Great Place to Work in many of the countries in which we operate, with over 90% of our colleagues agreeing that Experian people are treated fairly regardless of their social and economic status, sexual orientation, race and gender. We've also been named on Fortune's 2021 'Change the World' list for our efforts to promote financial health and for our innovation that drives financial inclusion.

We have a strong, unique culture with a purpose at its heart and our success would not be possible without the hard work and dedication of my Experian colleagues who have all contributed to cultivating our inclusive culture. We continually review our commitments to ensure we are doing everything we can to create a truly diverse, equitable and inclusive workplace. This remains our goal and, by continuing to listen, learn and work together, I have no doubt that we can achieve this.



Brian Cassin
Chief Executive Officer

At Experian we aim to be leaders; leaders in the communities we serve, leaders in the quality of the people who work here, leaders with the products and services we offer.

That leadership is only possible with an inclusive and empowering People First culture. In this report you will hear how we are actively working to develop and strengthen that culture. It is at the heart of our people strategy to attract, grow and empower the best people in their fields regardless of background or identity. In a world of skills shortages and workers seeking clear purpose, our strong culture is central to our plans to grow Experian.

Diversity, equity and inclusion are also key to the work which Experian people do. We see that people who are able to be themselves at work not only achieve more, they are innovative and creative. A diverse culture enables the pushing of boundaries for the benefit of our customers, consumers and wider society.

We know that our people value our culture. Despite the challenges of hiring in the pandemic and of keeping colleagues connected whilst working remotely, we have managed to be recognised as a Great Place to Work in the majority of the countries in which we operate.

This report explains in some detail the energy which the company is investing in DEI. From Group Operating Committee sponsorship of core initiatives to auditing our practices, from data gathering to providing global training, we are intent on being leaders in this area.

Our progress in the last year reflects the work we have done to systematise our DEI initiatives across the company, sharing good practice internally. Our employee networks are playing an increasing role in helping the organisation hear about different experiences and the needs of people in underserved communities.

As a company we are clear that we have work to do and opportunities to grasp. However, through our commitment to listening and learning we are confident we will continue to make progress in the year ahead.



Jacky Simmonds
Chief People Officer

This has been quite a year

Even though we're still making our way through the pandemic, thanks to our teammates, we've continued to move at full speed to make some pretty big progress.

Building on the foundation of our culture of inclusion and diversity, we've evolved. Throughout this past year, we've launched initiatives to facilitate solutions for consumers who may not have fair access to financial tools and services. We're partnering with nonprofits and organisations that are already serving underrepresented communities and enhancing the resources they can offer. We're showing clients how our data, analysis and fraud protections can help them identify and develop relationships with potential consumers.

What this means is that we're now more aligned than ever - that the experience we want for our team and people is in parallel with how we run our business. Our commitment to creating a better tomorrow for our people, customers and clients is setting us up to be the employer of the future. We're not just about achieving DEI goals inside our company but helping others do the same.

As part of the Experian family, we continue to support and celebrate each other. Although we all operate in a flexible working environment these days, the ties amongst our 20,000+ employees continue to be strong. Our teammates are thriving in an environment where everyone feels like they can bring their whole selves to work. This is a testament to all of our employees around the world, [who proudly share what that means to them and the communities we serve](#).

We strive to ensure everything we do every day helps further the cause of equity for all. Equity means facilitating access to the people we serve, the products and solutions that help people achieve their dreams, and the careers that can fulfill their goals.

I'm proud of the Experian team, and the work reflected in this report is wholly reflective of the commitments we deliver on daily.

I am a fan.

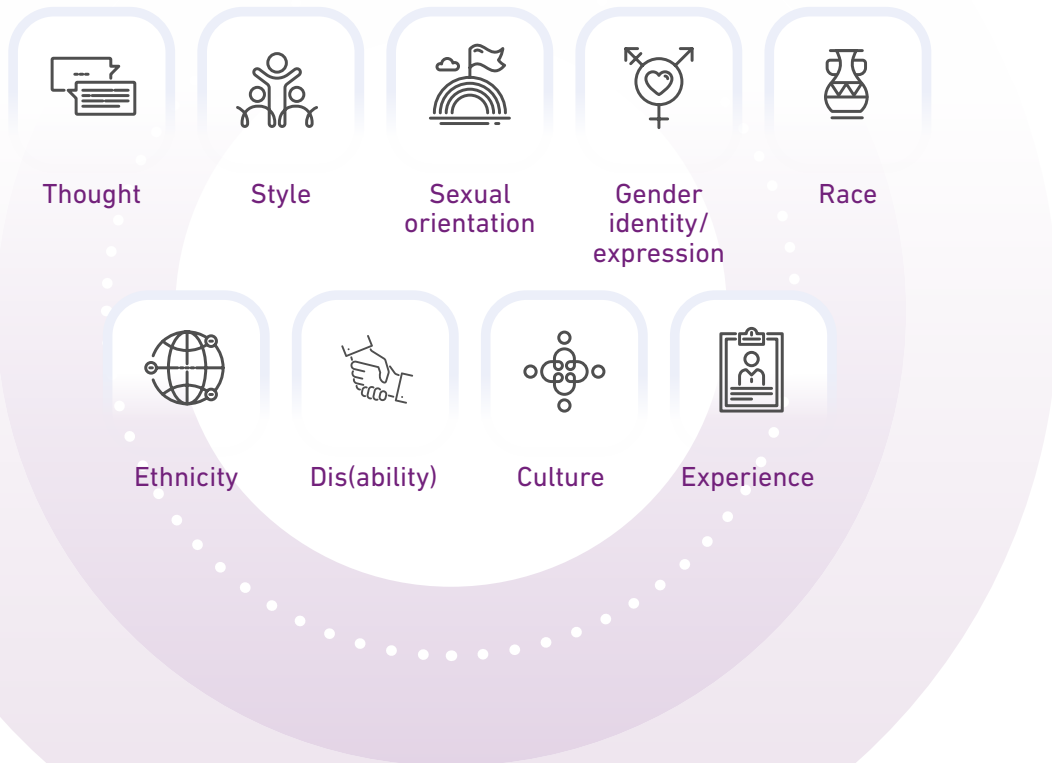


Wil Lewis
Global Chief Diversity, Equity
and Inclusion Officer

Our philosophy

Central to our philosophy at Experian is that diversity, equity and inclusion (DEI) is essential to our purpose of creating a better tomorrow, together, by making positive change in the world and actively supporting efforts to close the financial-wealth gap of underserved communities.

We support the potential of all expressions of diversity, including but not limited to:



Our approach



Process and programmes

Evolve and develop processes and programmes that will increase the diversity of our people at all levels. That means ensuring DEI is an integral part of every process we have.



Products

Develop products for clients and consumers that set a standard of equity and financial inclusion in all the communities where we operate. We'll offer products that ultimately help consumers in their everyday lives, giving them stronger and better credit, thus opening up access for them.



Culture

Prioritise efforts that support our culture of belonging, for our people and individuals in the community. The work we're doing here at Experian supports a culture that enables our people to speak the truth and feel valued. Everyone wants to feel connected, as if they belong to something that's larger than they are.

DEI

Global Framework

To progress in creating a better tomorrow, we must... ensure our global DEI strategy connects with, and supports, the needs of the regions where we do business.

Our deep commitment to DEI is entrenched throughout Experian.

1 People (Workplace/Workforce)

We ensure that all our employees feel Experian is a great place to work by fostering a culture of inclusion, where everyone feels free to express their views and bring their whole selves to work. Our executives set and are held accountable for goals to ensure progress and managers help employees celebrate and express their unique identities through workplace engagement opportunities, professional development and community outreach.

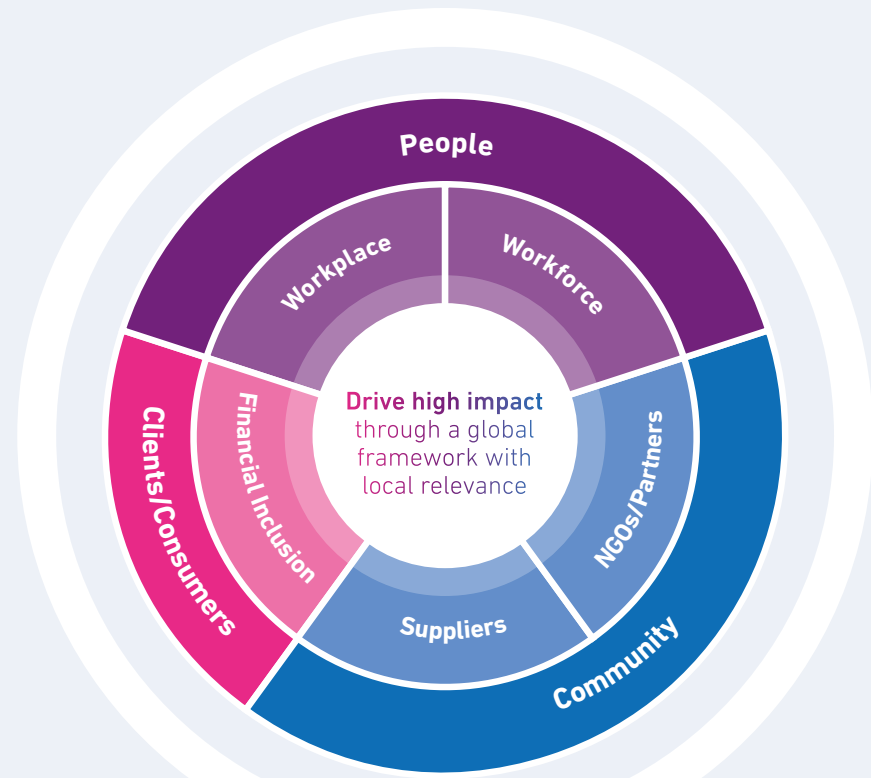
2 Community (NGOs/Partners and Suppliers)

Through financial education and collaboration with NGOs and partner organisations, we work to provide greater economic opportunity, helping reduce the global wealth gap within underserved communities and the financially vulnerable. We also focus on supplier diversity by increasing our spend with vendors from diverse backgrounds and setting diverse spend expectations with our largest suppliers.

[Learn more about supplier diversity on page 39 of this report.](#)

3 Clients/ Consumers

We deliver products and services to our clients and directly to consumers. In doing so, we help over 130 million individuals better manage their finances and get connected to the marketplace, improve their credit and give them access to opportunities they didn't have before.



Framing our efforts

At Experian, we work to create a better tomorrow for consumers, for businesses and for our communities. This ambition underpins our plans for our people – to ensure we have the best people, working in a high-performing and inclusive environment where they feel they can do their best work in support of our vision.

Bringing people in who have unique experiences, diverse backgrounds and individual differences creates a dynamic and innovative workplace. Our diversity of thinking and the way we harness it at Experian fuels our innovation and our ongoing success.



Diversity

is the presence of differences that may include thought, style, sexual orientation, gender identity/expression, race, ethnicity, dis(ability), culture and experience.



Equity

is promoting justice, impartiality and fairness within the procedures, processes, and distribution of resources by institutions or systems.



Inclusion

is an outcome to ensure those who self-identify as diverse feel welcome and actually are welcomed. You meet your inclusion outcomes when you, your institution, and your programmes are truly inviting to all.



Belonging

is a sense of fitting in or feeling you are an important member of a group.

The Experian Way

The Experian Way is a unique and consistent way of working globally.

It informs how our people act and behave, which shapes our culture.
It is defined across five key areas of strategic importance:

Delight customers

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



Innovate to grow

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



Safeguard our future

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



Collaborate to win

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

Value each other

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

Snapshot of our workforce

20,600 employees

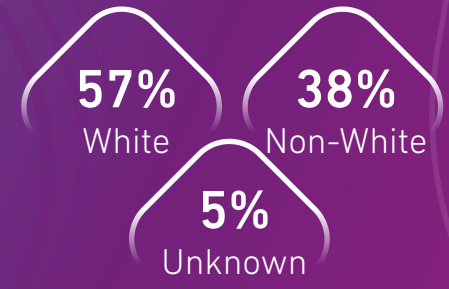


Tenure

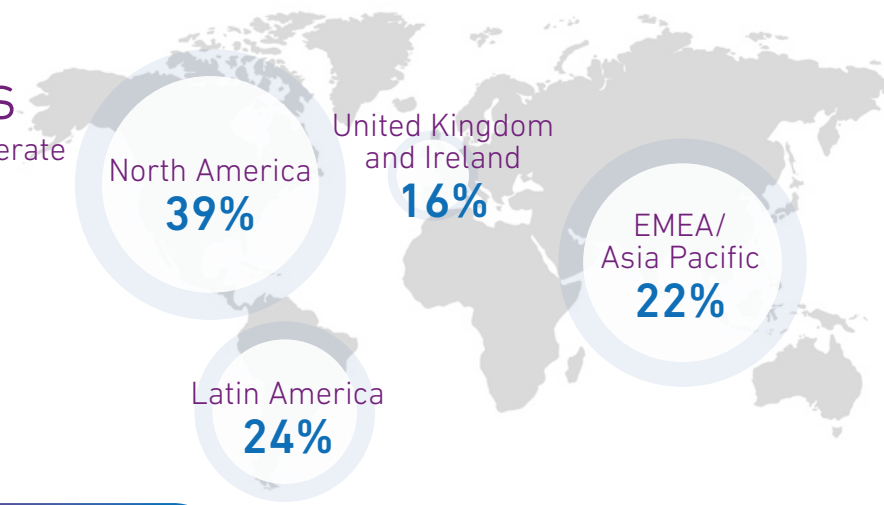
24% of employees have been here less than 1 year

11% of employees have been here 15+ years

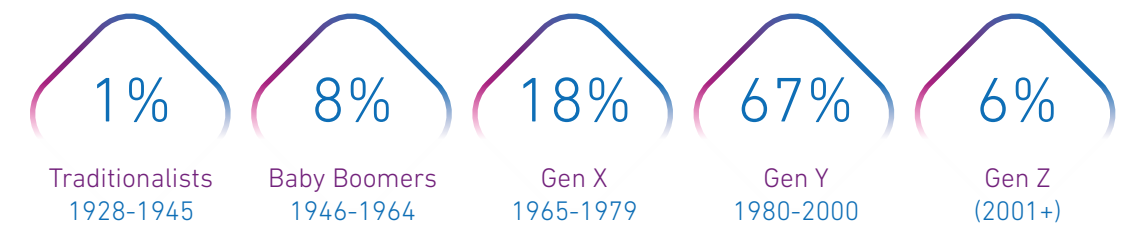
Ethnicity (USA only)



43 countries from which we operate



Demographic



DEI at Experian



88%

agree that we're committed to building a diverse and inclusive culture



96%

agree that people here are treated fairly regardless of their social and economic status



93%

agree that people here are treated fairly regardless of their race



86%

proud to tell others that they work at Experian



95%

agree that people here are treated fairly regardless of their sexual orientation

(Global Pulse Survey, Feb 2022)

Purpose, innovation and culture have led to Experian's success in FY22

“ We are growing our business while doing what is right for our clients, consumers, communities and each other. I am immensely proud of the efforts of our teams around the world to drive financial inclusion forward.”



Brian Cassin
Chief Executive Officer



Keeping our commitments

Last year, our Group Operating Committee announced commitments to five key focus areas for DEI

1

Active sponsorship

We have executive sponsorship at the highest level in the company to ensure DEI remains at the forefront of our strategic discussions.

2

Better understand our opportunities and challenges

We set relevant goals and develop meaningful DEI programmes and practices that support both our people and communities in which we live and work.

3

Measure progress against specific goals

We set annual and three-year targets for gender diversity so we can measure our progress objectively.

4

Ensure accountability

We expect to be held accountable for progress by our Board, external commentators and, most importantly, our stakeholders, which means our people.

5

Support our people

We launch programmes and initiatives to ensure all our people understand the importance of DEI.

1. Active Sponsorship

One way we can ensure DEI remains at the forefront of our strategic discussions, and that under-represented populations are truly represented, is to have executive sponsorship at the highest level in the company. We have DEI executive sponsors from our Group Operating Committee. They ensure engagement throughout our organisation.

* Jennifer Schulz and Craig Boundy job titles effective 1 April 2022



Gender

Jennifer Schulz
Chief Executive Officer, North America*

Accomplishments

- ▶ We increased the representation of women in regional leadership roles with the addition of Malin Holmberg CEO of EMEA/Asia Pacific and Jennifer Schulz as CEO of North America; both members of the Group Operating Committee.
- ▶ From FY21 to FY22 we increased our women representation in senior leaders from 32% to 33% and our mid-level leaders from 35% to 36%. We continue to drive for progress against our 3 year targets to increase the proportion of women across our global workforce.
- ▶ FORTUNE magazine and Great Place to Work have named Experian North America a Best Workplace for Women among large workplaces for the third consecutive year.
- ▶ Experian United Kingdom (UK) has been named a Top 30 Employer for Working Families.
- ▶ Experian Brazil was recognised by Great Places to Work (GPTW) in 2021 as one of the best places for women to work.



Mental health

Lloyd Pitchford
Chief Financial Officer

Accomplishments

- ▶ We set a target of 1% of employees (~200 employees) trained as mental-health first-aiders and now have over 400 people who have registered to become professionally trained volunteers. Their role is to support Experian colleagues who are experiencing mental-health illness or distress and connect them with support.
- ▶ We launched our #WholeMe: Your Mind Matters campaign to all employees during Mental Health Awareness month and over 150 health-journey statements were shared. This campaign has been shortlisted as a finalist in the global Gartner Communications Awards 2022 in the category, Excellence in ESG, Sustainability and DEI Communications.
- ▶ Our ASPIRE ERG offers Mindful Meditation Mondays, 30-minute meditation sessions hosted by internal employees who are licensed yoga instructors. The sessions are frequented by hundreds of people and the comments are overwhelmingly positive.

Sponsors' role:

be an ally | listen | be active and transparent | support | advocate | drive impact | role model



Disability

Valdemir Bertolo
President, Latin America

Accomplishments

- Experian USA earned a score of 90 out of a possible 100 on the Disability Equality Index, which is considered the world's most comprehensive benchmarking tool for the Fortune 1000 and Am Law 200 to measure disability workplace inclusion amongst competitors.
- In our first year of applying, we have been named a 2021 Best Place to Work for Disability Inclusion by Disability:IN and the American Association of People with Disabilities.
- We have integrated assistive technologies in the systems we use and have made further investments in other third-party accessibility tools, like Jaws, Fusion and Dragon Naturally Speaking, to improve accessibility and help our people achieve their full potential.



LGBTQ+

Jose Luiz Rossi
Managing Director, UK and Ireland

Accomplishments

- Received a Silver Award from Stonewall for our commitment to inclusion of LGBTQ+ people in the workplace.
- Experian USA achieved a 100% rating on the Corporate Equality Index by the Human Rights Campaign Foundation, and we've been designated a Best Place to Work for LGBTQ+ Equality for the fourth consecutive year.
- To celebrate and support transgender and non-binary people, we continue to use our partnerships with Mermaids, Switchboard and Terrence Higgins Trust (THT) to provide resources, offer workshops and support campaigns that raise awareness of the discrimination faced by the community worldwide.
- We offer new Inclusive Care (USA and UK), a care navigation and advocacy programme designed to remove barriers, so all LGBTQ+ members have access to best-in-class healthcare.



Ethnicity

Craig Boundy
Chief Operating Officer*

Accomplishments

- We created a global calendar to mark Days of Understanding. We also published an inter-faith calendar to signify observances celebrated across several religions. It helps us be mindful of the different faiths and holidays our team members may celebrate across the year.
- In support of our diverse Talent Acquisition (TA) efforts, all our USA TA team completed training on effective diversity sourcing, which has resulted in increased diversity of USA applicants and laid a foundation for our global TA diversity strategy.
- Launched quarterly Real Talks with Wil Lewis, a forum where our colleagues around the globe can engage with teammates that are having similar experiences and identify new allies. Recorded sessions attract several thousand viewers each episode. Topics include the rise in Asian hate, what your LGBTQ+ colleagues want you to know, LatinX vs Latino vs Hispanic and the role of the straight white man in DEI.
- Committed to and commenced development of a formal DEI learning approach for all 20,000+ employees, including people managers and executives.

2.

Better understand our opportunities and challenges

We set relevant goals and develop meaningful DEI programmes and practices that support both our people and communities in which we live and work.

Informing our DEI strategy

DEI Audit with external agency

To better understand our opportunities and challenges, we hired an external consultant to help us discover where our opportunities and deficiencies are. As a result, we established our DEI framework, which guides all our DEI work. People, clients and consumers and communities are at the forefront of everything we do.

Inclusion Forward™

We launched [Inclusion Forward™](#) which is our way of pledging to do our part for financial inclusion and closing the financial wealth gap by creating access to credit for underserved communities.

[See more on page 26.](#)



Global Pulse Survey

We completed our first employee demographic assessment through Great Place to Work. This means we have a better understanding of the representation of our workforce beyond just gender.



Financial disparities

To help lessen the financial disparities that exist in black and black heritage communities in the UK, we provided flagship events for 400+ entrepreneurs and property investors to learn how to grow their business and portfolios using Experian products. We also held career and credit workshops for 800+ students and young people, from 49 education institutions, interested in how to manage credit and kickstart their careers.



UN Women's Empowerment Principles

Big wins for FY22

1

Initial Gap Analysis

We performed an initial gap analysis and used our findings to continue to improve the workplace for women and focus on the growth of our senior women leaders across our organisation.

2

Launched DEI Key Principles

We launched our [DEI key principles](#), including a zero-tolerance approach to bullying, harassment and discrimination, and promoting an environment where individual differences and the contributions of our people are recognised and valued.

3

Integrated Diversity Action Plans

We integrated Diversity Action Plans into Quarterly Business Reviews to ensure accountability to gender targets for our Operating Committee.

4

Women in Tech

We've worked with non-government organisations (NGOs) such as Code First Girls to encourage young women to pursue careers in tech.

5

External Search

We retained an external search firm to help us identify diverse talent, not only for our Board of Directors, but across Experian as a whole.

6

Integrated Gender Representation

Integrated gender representation expectations into all talent processes, including setting a women succession target for top 100 roles.

7

Gender Targets

We set gender targets across the organisation, which we have published both internally and externally.

3. Measuring progress against specific goals

We set annual and three-year targets for gender diversity so we can measure our progress objectively.

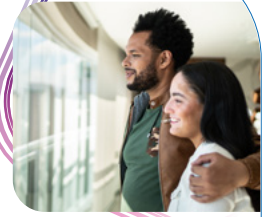
Mental Health First Aiders

We set a target of 1% of employees (~200 employees) trained as mental-health first-aiders. We have over 400 people who have registered to become professionally trained volunteers whose role it is to support Experian colleagues who are experiencing mental-health illness or distress and connect them with support.



Focused on improving demographic data

We have focused on improving demographic data, and our people have taken part in a voluntary self ID campaign. We're continually working to increase our efforts on ethnicity in the US, Brazil and the UK.



Engagement Results

We're really proud on our engagement results (78%) as a part of the Great Places to Work. We'll continue to work to improve that score over the years to come.



Affirming our commitment to women's equality

	FY22 Representation/Actuals	FY23 Target	FY24 Target
Senior leaders	33%	33%	40%
Mid-level leaders	36%	40%	42%
Total workforce	44%	46%	47%

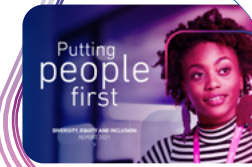
Through learning opportunities and events each year, Experian is committed to helping women in our organisation take the next step in their career. Experian is proud to do our part to support the three-year gender diversity targets we have set for our workforce. Beyond increasing the representation of women in all roles and levels of our company, true gender equality also means ensuring pay equity and equal opportunities for career progression.

Data as at 31 March 2022, unless otherwise noted.

4. Ensure accountability

Working with integrity and holding ourselves accountable are two key values and central to The Experian Way of working.

First Global DEI Report



Last year, we launched our first ever Global DEI report, in June 2021, highlighting the strides we've made to ensure Experian becomes a more diverse, equitable and inclusive workplace. The launch of this report reflects our commitment to our people and the efforts we're taking to ensure everyone feels like they genuinely belong and can bring their whole selves to work.

Equity Review

We've completed an equity review of all job profiles for inclusive language and removed items that may be perceived as biased.



Integrated Gender Targets

We've also integrated gender targets into succession planning for our top 100 roles.



DEI Principles

We publicly stated our DEI principles on our Experian plc website, so they are available to view at any time. They are also included in this year's annual DEI report and can be found on [page 40](#).



Increasing the engagement level of our Group Operating Committee

We've increased the engagement level of our Group Operating Committee (OpCo). We now have two strategic DEI reviews a year with OpCo. In addition, we've included Diversity Action Plans in Quarterly Business Reviews (QBRs) for OpCo members. Each member is expected to come once a quarter with not only what they have accomplished over the past quarter, but what their plans are for the next quarter. This is important as it is aligned directly to our business reviews, to ensure it gets the attention necessary to ensure we're continuing to be accountable throughout our organisation.

5. Support our people

We launch programmes and initiatives to ensure all our people understand the importance of DEI.

A focus on development

Over the last few years, we have made big strides in learning, introducing new platforms and programmes, and designing unique blended-learning solutions to help people do their current job well and be ready for the future. They're all aimed at helping our employees learn, in a way that works best for them – in education, exposure and experience. There are a range of offerings available across regions and some custom-made options in certain countries. We encourage our employees to earmark the programmes they find most relevant and incorporate them into their development plans for the year.

[For more information on development, see pages 46-61 in the FY22 Annual Report](#)

Women in Experian

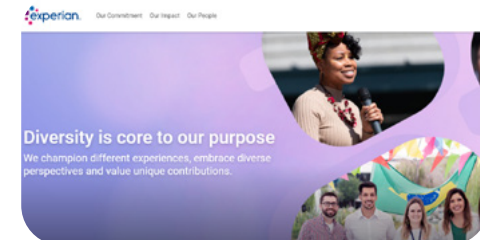
Members of our Women in Experian ERG developed a women's recruitment video where they told stories of their success and how friends, mentors and colleagues have supported and propelled their careers.

Click the image to view video excerpts.



North America DEI website

We launched our North America Diversity, Equity and Inclusion [external website](#), which showcases our DEI commitments to our people, communities, clients and consumers and plan to expand the web presence across the group.



Black History Month and more...

Over the past year, we launched a cohesive diverse talent-attraction strategy, including Afro Tech and Grace Hopper conferences in the United States. We supported Black History Month during October in the UK, and focused on how we can support small black owned businesses which is spotlighted in the reality series, The Pitch, and also through our sponsorship of Black Small Business Week.



Driving a diverse and dynamic workforce

Here at Experian we take a great deal of pride in our recruitment and selection process. We aim to have greater representation across all levels of the business.

Driving a diverse and dynamic workforce

We are building an inclusive culture and to create an environment where people can balance successful careers with their commitments and interests outside of work. Our flexible working practices support our belief that this balance brings long-lasting benefits for our business as well as our people.



We are committed to labour inclusion and continue to look for ways to bring more talented and diverse people into our business.



Way Up

Way Up is a talent-acquisition portal that helps those who are just entering the workforce (up to five years of experience) to find early career opportunities within Experian.



Best Buddies

Experian and the Best Buddies Foundation, as part of the preparation programme for the inclusion of people with disabilities, held a day of simulated interviews where talent-attraction teams from different organisations volunteered to support people with cognitive disabilities and likewise prepare for interviews and to join the workforce.



Transform Yourself Programme

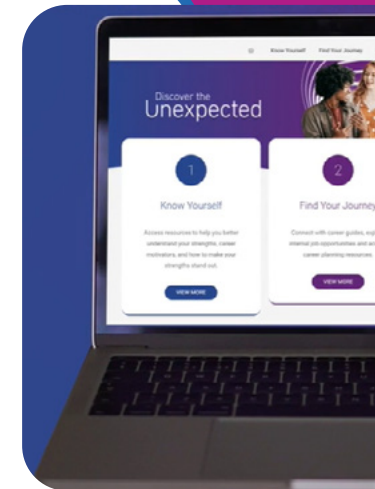
The Transform Yourself Programme is an initiative launched by Serasa Experian that aims to develop people in vulnerable situations and from underserved populations prepare to enter the job market. This programme trains new professionals in programming and data, while increasing diversity in the sector. Beneficiaries also received career mentoring from our volunteers.

Finding new ways to attract and retain the best talent

Career Hub

This year we created our Career Hub to help our people develop themselves and learn more about career opportunities.

Career Hub makes it easy and convenient to find career-development resources, internal job opportunities, and learning and development opportunities – all in one place.



Constructing the pipeline for diverse talent

We are committed to finding diverse talent through partnerships with more-diverse organisations, to make new connections and cast a wider net to find talented individuals from all backgrounds.

We are committed to labour inclusion and continue to look for ways to bring more talented and diverse people into our business.



Cultural events with deep significance

We amplify cultural events that reflect our diverse communities. Our global commitment to recognising and celebrating international diversity events has thrived virtually.

International Women's Day



To celebrate International Women's Day, Brian Cassin hosted an interactive Q&A with senior leaders.

Click the image above to view video excerpts.

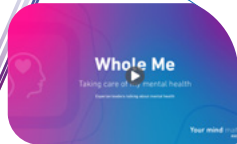
Diversity Week



We hosted a live session with Brazilian influencers Guilherme Valadares and Cris Bartis. In addition, philosopher, social activist, teacher and writer, Djamilia Ribeiro joined Andre Nigro, sponsor of our Ubuntu ERG. We also released our non-violence communication between genders guide.

We launched Diversity Week across Brazil, which reached more than 3,500 employees.

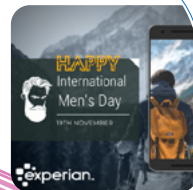
Global Mental Health Awareness Month



During our first ever Global Mental Health Awareness Month, our leaders across the globe created a video message to our employees to let them know how they are taking care of their mental health and encourage our employees to do the same.

Click the image above to view video excerpts.

International Men's Day



The theme of this year's International Men's Day was better relationships between men and women.

Our guest speakers from Australia and New Zealand focused on the importance of allyship from the perspective of men, as well as highlighting the broader issues of men's health and wellbeing, men's role in promoting gender equality, and their position as role models, challenging stereotypes and addressing biases.

International Day of Persons with Disability



In recognition of International Day of Persons with Disabilities, on 3 December, we launched our #ThisIsMe week to raise awareness about our colleagues who are working and living with disabilities, those who are supporting loved ones with disabilities, and people in other walks of life who are in similar situations.

Awards and recognition

A leading workplace

We're making an impact, and external organisations are beginning to recognise us for the impact we're having in the workplace and in the communities where we do business.



Experian North America named a Top 100 Company by Fortune for third consecutive year



Experian is named to Fortune's Change the World list for the first time



Great place to work

We are pleased to have been recognised as a Great Places to Work (GPTW) in many of the countries in which we operate.

Where were we accredited?

Asia Pacific

Australia
China
India
Indonesia
Malaysia
Singapore

UK and Ireland

Ireland
United Kingdom

North America

Chile
Costa Rica*
United States*

Brazil and Spanish Latin America

Argentina
Brazil*
Colombia
Peru

EMEA

Bulgaria
Germany
Italy
Monaco
South Africa

Countries with an asterisk (*) have also been certified as a Great Place to Work in previous years.



Experian US recognised on People's list of 100 Companies that Care



We've done it again! Four consecutive years!



"It's fantastic to see our efforts to hire, promote and retain top women talent recognised in the marketplace. It's a reminder to all women at Experian of why we chose this company for our career journey, and it sends a strong signal to potential new hires that we're committed to being a great workplace for women."

Karen Tatten
Women in Experian Ambassador



As an employee, the awards and accolades that Experian has earned make me feel proud and, more importantly, safe. The many accomplishments demonstrate that our organisation truly believes and invests in — and practises — diversity and inclusion."

Grace Jakubowski
Client Development Executive

We're proud of the culture we've cultivated at Experian. We're honoured that others are recognising it too.

Experian is named a Fortune 'Best Workplace for Women' (#66) and a Best Workplace in Financial Services (#9)

Force for good

Experian invests in marginalised communities, and in providing opportunities for the underserved, advances their financial health through education and action. This is at the heart of our purpose: to create a better tomorrow for consumers, our clients, our people and communities.

This is where we're best placed to help, and where we can achieve a meaningful difference through our people, products and profits, to achieve positive societal impact while contributing to business growth. It's naturally one of our strategic business focus areas – to empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money, negotiate debt and improve their financial knowledge.

Experian is on a mission to use data for good to drive financial empowerment for all consumers. [Learn more.](#)



Boosting financial inclusion

Experian Go: The next step in our commitment to consumers in the USA

Consumers now can create their own credit reports, thanks to Experian's new programme, Experian Go. Experian enables consumers who don't have credit reports to create them from scratch. The process is aimed at converting consumers from being invisible to banks, to having a credit record and an increased chance of loan approval. This new programme opens the door to the financial ecosystem for millions of consumers, by helping them establish their financial identity for the first time.

The acquisition of Gabi

The acquisition of Gabi, a USA-based digital agency that enables consumers to shop, switch and purchase insurance entirely online. Gabi will provide 52 million consumers access to shop auto insurance from different providers in one online location and select one that fits their needs at their chosen rate.



Impact of outreach

Citi's Action for Racial Equity Initiative invests US\$500k to address the racial wealth gap in the USA

Experian has partnered with Citi and the Citi Foundation to provide a customised credit programme to aid in their Action for Racial Equity initiative. Citi's Action for Racial Equity is a comprehensive approach to

- Provide greater access to banking and credit in communities of colour,
- Increase investment in black-owned businesses,
- Expand affordable housing and home ownership among black Americans, and,
- Advance anti-racist practices in its company and the financial-services industry.

Customised credit programme includes:

Self-service credit portal

Access to monthly update of FICO score

Call centre support

Inclusion Forward™

Experian empowering opportunities

Financial inclusion is a key commitment for us. Inclusion Forward is a first-of-its-kind initiative that harnesses Experian's data, analytics and technology to help clients create and provide more affordable credit access.

Making progress, together

By using the power of Experian data, clients can better understand the financial challenges consumers from diverse backgrounds may face. This can lead to creating solutions and education for all consumers.



Measure and track

Understand regional and audience segments containing the largest opportunities for inclusion; benchmark and track progress.



Include and reach

Incorporate additional and expanded USA Fair Credit Reporting Act (FCRA)-regulated data sources to find more underserved consumers and small businesses.



Inform and empower

Develop and educate vulnerable populations, offering the tools and support needed to advance their financial health.



Global Hackathon

As part of our Athena Programme for encouraging innovation, we are eager to invest in ideas that are good for society.

Globally over 3,000 people attended the pre-hackathon panel discussions and idea jams, and we received 100 innovative hackathon entries.



Winners of 'Social Advocates'

Evalue–Ascend Net Zero (UK and Ireland)

Problem to be solved: Helping the government and utility companies in the UK accurately predict, consumer electric vehicle (EV) adoption rates for each street, so they can supply those areas with relevant infrastructure.

Solution: Net Zero is a brand-new module on the Ascend Intelligence Services (AIS) platform, built to forecast consumer adoption rates of green products, to support decision-making for rolling out green infrastructure. It seamlessly overlays Experian consumer, property, economics and vehicle data with public data (emissions, electrical network capacity, EV charging stations, hospital admissions) never seen in a single solution before.



Tackling financial inclusion through social innovation

Experian's Social Innovation Programme exists to fund and build products that will have a positive impact on the financial health of consumers.

Our social innovation products have reached 82 million people since 2013 – keeping us on track to meet our goal of 100 million by 2025 – and have generated US\$162m in revenue. They have provided global financial education, supported financial inclusion for the unbanked, and created billions of credit opportunities in emerging markets.



Smallholders Credit Marketplace

Helps tackle the issues four million smallholders face in Brazil when it comes to accessing credit to help their farms survive and thrive. This project will develop a specific scoring and risk index to engage agri-lenders so they can provide dynamic credit offerings to this under-represented market.



Vulnerability Support Hub

Vulnerability Support Hub (UK and Ireland) is a 'tell-me-once' solution for clients with vulnerabilities to help them avoid having to explain their vulnerabilities several times over. This data-sharing platform will enable consumers to control their personal data and notify their support needs and vulnerabilities to multiple organisations in a consented, transparent and standardised way.



Experian Amplify

Experian Amplify (India) aims to help consumers in India gain better access to credit or affordable credit, using their own consented data, such as bank transactions, payments and mobile device data.



Prism+

Prism+ (Asia Pacific) will empower consumers by providing them with a consolidated view of their financial health, through consented access to data from their email, bills and statements, and combining it with data from credit institutions and Experian's distribution partners. As a result, a socio-economic 'trust score' is created that enables the consumer to demonstrate their credibility and enter into transactions in the formal economy – whether to obtain a loan, get a job or secure a place to live.

Furthering our social impact



Experian's social purpose is at the heart of our business and over the past few years, we have made important efforts to advance our environmental, social and governance (ESG) agenda.

We are pleased to announce that Abigail Lovell has been promoted to the newly created role of global Chief Sustainability Officer. Abigail's appointment will help us further develop our strategy as part of a multi-disciplinary approach to sustainability globally. Her passion for promoting financial health for all, and her proven record leading the global Corporate Sustainability team, will be key in helping us achieve our goal.



United for Financial Health

We have connected with 87 million people since 2020 through our United for Financial Health programme.

We are on track to meet our target of 100 million by 2024.

Experian has connected with 87 million people since 2020 through our United for Financial Health programme, supporting diverse communities through financial-education partnerships with over a dozen NGOs across our regions. Experian provides financial-education resources, funding, free products, and volunteers to help partners reach the communities they have trusted relationships with, in ways that are most meaningful and helpful to these consumers. Our United for Financial Health partnerships are helping us reach consumers who don't have an existing relationship with Experian. Through this innovative model, we can scale up our support to help more people and gain valuable insights for our business to help us create wider social benefits. Many of our partnerships support women, young people and under-represented communities, to help tackle inequalities that have been exposed and deepened by COVID-19.



* The above represents some of the NGOs and projects that we engaged with throughout the year that contributed to the United for Financial Health programme.

Find more information on United for Financial Health in our [Improving Financial Health Report](#)

Using data for good

We sit in a pivotal position in societies where we work. For us, using our data and expertise to create a better tomorrow is more than an opportunity. It's a responsibility.



South Africa

In South Africa, Experian and the National Small Business Chamber (NSBC), announced a new programme to improve the financial fitness of small and medium-sized enterprises (SMEs). Our campaign with the NSBC aims to help SMEs stay in business and become more resilient to economic disruptions.



Italy

In Italy, Experian, in collaboration with Associazione Microfinanza e Sviluppo ONLUS and Associazione MicroLab, is working to enable financial inclusion of vulnerable groups such as NEETs (not in employment, education or training), foreign care-givers and women victims of violence. A key component of the programme is the development of a digital platform (IncludiMi App). The app, supported by a wide-ranging awareness campaign and a financial education programme, will allow 'invisible' people to obtain an assessment of their creditworthiness and to estimate their financial health through the collection of 'non-traditional' data.



EMEA

In EMEA, Experian hosted an inspiring 90-minute MOOC (massive open online course) in partnership with Code First Girls. Watch the team as they introduce Experian, explain what data is and how we use it to improve inclusion, and create a better tomorrow for people and businesses around the world.

[Watch the MOOC on YouTube.](#)



The Pitch

As part of Black History Month in the UK, we saw the launch of the first Experian Entrepreneur Challenge, a five-day bootcamp helping black micro-entrepreneurs define the roadmap towards business success. The week included topics like how to spot opportunities for business expansion, and formalising business and funding growth, with colleagues from Experian who held masterclass sessions on topics like market research, marketing and recruitment. At the end of the week, entrepreneurs pitched for £3,000 worth of funding to help grow their business. The footage from this bootcamp has now been turned into an online reality TV show called The Pitch.

[Watch the entire series on YouTube.](#)

“Experian is uniquely positioned to empower consumers to improve their financial lives, gain access to credit, safeguard their identity, save money and improve their financial knowledge. Everyone deserves access to essential financial-health resources.”

Carol Urton | Senior Director, Corporate Responsibility & Sustainability



Joining forces with experts

We work with more than 25 non-profit and diversity organisations around the world on key initiatives to completely change our workplace and our communities.

New partnerships in FY22



Globally

We established a global partnership with Disability:IN, a global non-profit leader for workplace disability inclusion. This aimed at expanding disability inclusion opportunities to current employees and future job candidates.



UK

In the UK, we're delighted to work with National Literacy Trust to support Foundation 92's Words That Count campaign. Aiming to provide financial training to young people, the ten-week course will teach them about money skills and management.



EMEA

In EMEA, we announced a new partnership with Code First Girls, a non-profit organisation that teaches young women to code for free and have delivered US\$18 million of free tech education to date. Our EMEA partnership helps them extend their reach internationally, and further their goal of getting more women, from under-represented populations, into careers in tech.



Asia Pacific

In Asia-Pacific, we worked with Half the Sky, a community of 35,000 (and growing) professional women across the region that provides members access to women-friendly employers and roles. This partnership is part of our global commitment to increasing the number of women in our senior leadership teams to 40% by 2024.



Protect the Bag

As part of the United for Financial Health initiative, we announced Experian's partnership with Grammy-Award winning artist Lecrae to present Protect the Bag, a six-part series that guides viewers through the building blocks for establishing a financial legacy.

Click on the image to view the official trailer or visit YouTube to watch all six parts of the series.

What's next for Experian?

We intend to continue striving for excellence and making an impact. Our focus is on continuing to support consumers, helping businesses connect with consumers in a meaningful way, and equipping our people across the organisation with what they need to understand the challenges ahead.



Our commitments for FY23

Over the next six to twelve months, we will develop an integrated DEI framework to support our key DEI focus area:

People, Clients and Consumers, Community

Global DEI learning offering

We committed to the development of a DEI learning strategy that includes a DEI learning offering for all our employees, including executives. In this upcoming fiscal year (FY23), we're going to focus our DEI learning on the various audiences across our organisation including executives and people leaders. Employees will receive three e-learning modules customised to Experian and our unique culture, with a focus on conscious inclusion. In addition, our Group Operating Committee and their leadership teams will have detailed hands-on DEI training to ensure our leaders are equipped with what they need to be successful.

People

- Partner with our employee-led groups to communicate and catalyse our culture
- Launch our global learning offering to all employees
- Accelerate our efforts to increase ethnic/racial minority representation across our workforce
- Launch a global mental-health strategy on the heels of our mental-health first-aiders approach

Clients and Consumers (Financial Inclusion)

- Create a global external partnership strategy that supports:
 1. Diverse Recruitment
 2. Financial and consumer inclusion
 3. Diverse talent development
 4. Empowering consumers
- Reach our clients and consumers in a meaningful way by launching out-of-the-box tools and solutions that our partners can use immediately

Community

- Launch a new supplier-diversity framework globally to ensure any vendor we work with has diverse suppliers or supports a diverse customer base
- Seamlessly integrate our DEI efforts with Corporate and Social Responsibility efforts and our sustainability commitment

Employee-led groups

Our approach

Building blocks of great employee-led groups

Leadership engagement and support

Time invested in coaching and people development to enable groups to model inclusive behaviour

Collaborative and inclusive working

Members are supported in contributing to corporate goals

Clarity of purpose and objectives

Members have clear objectives underpinned by appropriate authority and linked to broader purpose

Clear performance and success measure

There are clear success measures underpinned by metrics

Accountability for continuous improvement

Members can identify barriers to achieving our objectives and address these

Experimentation and idea generation

Members support experimentation and tolerance of failure

We have over 40 employee-led groups that provide support for employees' personal and professional goals and boost our efforts to recruit and hire top talent from diverse backgrounds. Our groups are also instrumental in helping us implement new policies and programmes that benefit all our employees. Our employee-led groups help promote culture throughout our business, and they exist in every part of our business.

Success factors

Employee-led groups as Culture Carriers

Employee-led groups act as hubs on innovation for our products and processes

Employee-led groups act as catalyst for recruitment, development and retention of diverse talent

People

Workplace

Workforce

Count Me In: Global DEI self-ID campaign

To garner a better understanding of the global representation of our employees, 'Count Me In' will enable us to ensure we are offering HR benefits and programmes that represent and meet the needs of our population, work to improve diverse representation, and create and evolve programmes and efforts that will improve diversity of our workforce in all the markets we do business.

We will hold the self-ID campaign in all regions where we are permitted to collect DEI data

Focus categories

1. Ethnicity

2. Gender identity/
expression

3. Military
service status

4. Disability
status

5. Sexual
orientation

Purpose

HR Benefits & Programmes

Ensure Experian's HR Benefits & Programmes represent the needs of our population

Empower and educate employees on how they can get involved in the DEI

Demonstrate commitment to diverse representation

Improve diverse representation

Enable invitation of employees to tailored internal development programmes and external conferences

Supplier diversity & external partnerships

Evolve supplier programmes and external partnerships to improve diversity in all markets where we do business

Trustworthy investor community data

Ensures investors request clear and concise data

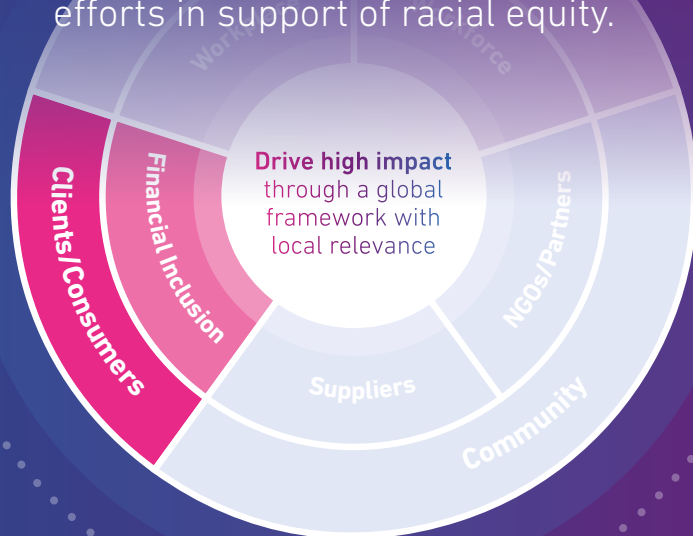
People

Workplace

Workforce

Building trust in our clients and consumers

To build credit awareness and trust within underserved communities, we will shape our business solutions to increase financial inclusion and support our B2B clients with their efforts in support of racial equity.



Negotiating debts in Brazil

We will continue our work with Feirão Limpa Nome to help millions of Brazilians negotiate their debts and increase their access to credit. The partnership of more than 100 companies allows consumers to negotiate debts up to a 99% discount, while also providing insights to help us improve our products.



University of Credit Ambassador Programme

Experian will develop a programme that supports consumers aged 18-25 in understanding how to use credit responsibly. Part of this work involves designing and implementing a new multi-cultural collegiate ambassador programme across the US, with a focus on black and Hispanic consumers, promoting consumer products designed to increase financial inclusion.

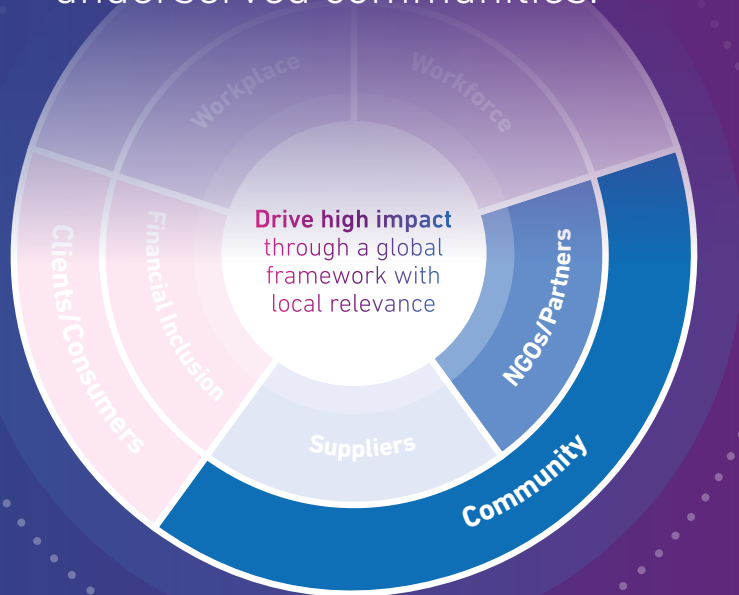


Tackling global financial exclusion through local education

Financial exclusion is a worldwide crisis, with 1.7 billion people unable to access affordable or mainstream financial services in both the developed and developing world. We believe financial exclusion can be tackled effectively through a combination of financial education programmes and the innovative application of new technology and data sources. We are offering support, working with organisations to provide laptops and web connectivity, and introducing business mentoring. We've had some success, but there's much more to do. People should have the opportunity to prosper and flourish no matter what their background is.

External partnerships

DEI does not stop with our people. We will continue supporting efforts to educate consumers and help close the financial-wealth gap of underserved communities.



Partnership impact

Our FY23 goal:

CSR and DEI teams will collectively focus on consumers, home ownership and small-business entrepreneurship

How we'll achieve this:

NGOs and Partners focus

1. Talent strategy
2. Financial inclusion

Supplier diversity

Experian recognises the importance of supplier diversity.

We will continue to grow our supplier-sourcing programme of a solid network of diversely owned suppliers who have equal opportunity. Our commitment to supplier diversity helps us identify and offer high-quality products and services across all business channels, while creating value and economic development in the communities we serve. We believe supplier diversity makes good business sense.

- › Allows us to better serve our clients
- › Helps us strive to be the best business partner, by recognising and advocating diversity in our suppliers
- › Supports brand-building efforts by reflecting our clients' demographics through supplier resources
- › Increases shareholder value
- › Provides a global competitive advantage
- › Creates business relationships that strengthen our communities
- › Demonstrates commitment to overall corporate responsibility and citizenship

Just as our employees come from diverse backgrounds, so too must our suppliers

To demonstrate our commitment, we have established partnerships in the United States with various supplier-diversity outreach organisations, including the National Minority Supplier Development Council, the Women's Business Enterprise National Council, the National LGBT Chamber of Commerce, and our local Minority Supplier Development Council, to identify, connect and support certified minority suppliers and initiatives. We are evolving our approach in other key markets and expect the collaboration will enable the amount of business we conduct with diverse suppliers to grow every year. It is a cornerstone of our programme.



DEI key principles

At Experian we believe that Diversity, Equity and Inclusion are essential to our purpose of creating a better tomorrow.

In developing products for our clients and consumers we are committed to setting a standard of equity and financial inclusion for our communities. We believe in making positive change in the world and playing an active role in the effort to close the financial wealth gap of marginalised communities.

We recognise that having a workforce that represents our communities is critical. We believe that differences are what make us stronger, and together we welcome people of all backgrounds to bring their whole selves to the Experian team.

These commitments have been created in line with our existing commitments to the eight International Labour Organisation (ILO) conventions, the Universal Declaration of Human Rights (UDHR), the UN Guiding Principles on Business and Human Rights (UNGP), and the UN Women's Empowerment Principles (UN WEP).

We are committed to:

- Removing barriers towards equal opportunities in the way we advertise and recruit for our roles.
- Increasing education and awareness on DEI through our global learning offering so that our people understand the role they play in making everyone feel included in the organisation.
- Providing equal training, career development and promotion opportunities to all employees.
- Measuring progress objectively by setting ambitious diversity goals.
- Partnering with Employee Resource Groups (ERG) to ensure the voices of all employees are represented, heard and amplified – where needed.
- Partnering with suppliers that share similar principles and drive positive behaviours around DEI.
- Driving systemic change in diverse communities by supporting and partnering with non-profit and diversity organisations around the world.
- Maintaining a zero-tolerance approach to bullying, harassment and discrimination and promoting an environment where individual differences and the contributions of our people are recognised and valued.
- Promoting flexible working arrangements for all our people, where their role allows, to ensure a fair balance between work and home commitments.
- Providing equal pay to our employees regardless of gender identity and/or expression.

The numbers

Global gender representation 2021-2022

Gender diversity by level	Unit	2022	2021
Board	% women	36	36
Senior leaders	% women	33	32
Mid-level leaders	% women	36	35
Total workforce	% women	44	44

UK Ethnicity representation 2021-2022

Racial and Ethnic diversity in UK by year	Unit	2022	2021
Asian or Asian British	%	3.5	2.9
Black, African, Caribbean or Black British	%	1.1	0.8
Mixed or Multiple ethnic groups	%	1.0	0.9
White	%	23.4	20.0
Other	%	0.0	0.2
Not disclosed	%	71.0	75.2

Global age representation 2021-2022

Age diversity	Unit	2022	2021
16-24	%	6.4	4.6
25-34	%	34.4	34.4
35-44	%	31.6	32.4
45-54	%	18.5	19.3
55-64	%	8.1	8.4
65+	%	1.0	0.9

USA Ethnicity representation 2021-2022

Racial and Ethnic diversity in USA by year	Unit	2022	2021
Asian	%	19.2	18.8
Black or African American	%	8.2	7.9
Hispanic or Latino	%	8.7	8.6
White	%	56.7	60.0
Other	%	2.3	2.1
N/A	%	4.9	2.5

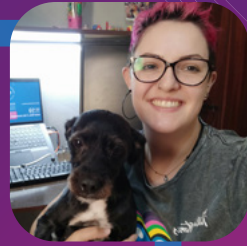
Global age total workforce representation 2022

Age diversity by region	Unit	Total	North America	Latin America	UK & Ireland	EMEA	Asia Pacific
16-24	%	6.4	4.2	13.3	5.1	3.5	4.2
25-34	%	34.4	27.8	44.2	29.3	37.0	42.8
35-44	%	31.6	28.6	30.3	32.8	34.6	41.1
45-54	%	18.5	23.2	9.9	24.6	19.0	9.6
55-64	%	8.1	14.0	2.2	8.0	5.5	2.1
65+	%	1.0	2.2	0.1	0.2	0.3	0.1

USA Ethnicity leader representation 2022

Racial and Ethnic diversity in USA by level	Unit	Asian	Black or African American	Hispanic or Latino	White	Other	N/A
Senior leaders	%	14.6	1.5	3.5	73.1	1.5	5.8
Mid-level leaders	%	29.2	3.3	6.7	53.9	1.8	5.1
Total workforce	%	19.2	8.2	8.7	56.7	2.3	4.9

Diversity is core to our purpose



At Experian, diversity, equity, inclusion and belonging isn't a catchphrase, it's a key value. We believe bringing together unique experiences, diverse backgrounds and individual differences creates a dynamic, innovative and inspiring workplace — one that reflects the clients and communities we serve around the globe.

Every year, we strengthen our commitment to DEI. Recently, we amplified our support for the physical, mental and financial wellbeing of our employees, while also enhancing our efforts to hire, develop and promote talented employees from under-represented populations. We are proud of the strides and accomplishments we've made. All the work we've done this year has been celebrated internally and recognised externally.

We have laid out our strategy to continue the good work and identified what is needed to make further progress.

We have a distinct vision for positive change. We're working toward greater financial and social inclusion in the communities we serve. We've worked with non-profit and diverse organisations on initiatives to bring overall change, and support credit education, financial literacy, entrepreneurship and home ownership.

We've already reached millions of people through our partnerships and our social innovation programme, but we know we have a way to go. However, we are on track to meet our targets in the next few years.

Follow us



Review the report in [Spanish](#)