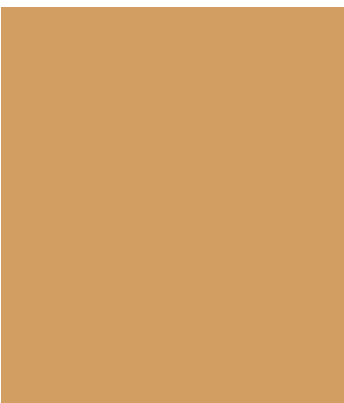




Business Continuity

Briefing for clients on Experian Business Continuity controls



OVERVIEW

Business Continuity planning is an integral part of Experian operations. The world in which our business operates grows ever more complex, consequently protecting people, assets and reputation is a challenge. Experian believes that preparedness is the key. The goal of Global Business Continuity Office is to protect our people and assets whilst safeguarding the interests of clients. We want to protect the brand and reputation of Experian and our clients and the associated value-creating activities at all times.

Business Continuity is not just about the high profile disasters we hear about. It is primarily about being ready for any incident that may cause a disruption to business or the services we provide to our customers. Planning for potential disruptions allows us to ensure that impacts to our services are minimised.

In order to successfully implement preparedness plans, Experian has put in place a best practice Business Continuity framework that is structured around the international standard framework for BCM and ISO22301; the cornerstone of which is our Global Business Continuity Policy and global programme. The aim of the Business Continuity Policy and programme is not only to enable staff to understand their responsibilities in order to meet our high standards, but also embed Business Continuity in day to day activities globally, building Business Continuity into “business as usual”.

Experian is not only committed to ensuring that our staff are prepared; our third parties and outsourcing suppliers are required to meet the same standards and controls. All third parties are required to demonstrate their Business Continuity practices and procedures, to ensure they remain consistent with the equivalent Experian standards, thus ensuring the same level of service to our clients.

Experian is committed to providing robust Business Continuity procedures to ensure that any incidents, should they occur are managed to minimise interruption to services.



The Business Continuity Structure

The Global Business Continuity Policy provides the basis of the Business Continuity Programme and is owned by Global Chief Information Security Officer, with the Regional Executive Management assuming ultimate responsibility for the overall state of Business Continuity preparedness. Sponsorship for Business Continuity is provided by the Experian regional and global business line leaders, regional Risk Committees and divisional management.

The Global Business Continuity Policy is available to all Experian employees on the Corporate Intranet and is reviewed regularly to ensure it reflects the organisation's strategy and objectives and sufficiently addresses, the following areas;

- Organisation and Management
- Business Continuity Responsibilities
- Business Continuity Planning
- Work Area Recovery
- IT Disaster Recovery
- Crisis and Incident Management
- Awareness, Exercising and Testing

The Global Chief Information Security Officer oversees and provides guidance to Experian for the overall development of Business Continuity with support of a dedicated Business Continuity Manager and team within the Global Business Continuity Office.

Business Continuity responsibilities are defined within the Global Business Continuity Policy. The policy describes key roles and responsibilities and staff are informed of what is required of them ensuring global accountability.

The Business Continuity Programme

Through a network of dedicated Business Continuity Representatives, Business areas use the policy to develop, implement and maintain effective Business Continuity strategies based upon best practice, legal, compliance and contractual considerations. All plans are based on methodical gap and impact analysis which determines financial and operational impacts (e.g. contractual, regulatory and reputation) and to identifies all the dependencies that exist, to ensure the ongoing delivery of those critical processes and services.

Outputs from the initial 'criticality' analysis are used to develop and document detailed plans and associated procedures for a recovery strategy, ongoing delivery of the identified processes and services to acceptable service levels in the event of a major incident. The plans include documented Work Area Recovery strategies in order to continue operations.

As part of the annual maintenance programme Business Continuity plans are reviewed as a minimum on an annual basis. Additionally, continuity exercises are planned to validate BC strategies and identify gaps in continuity, to ensure associated plans and procedures are fit for purpose.

People and Recovery Capabilities

Succession plans are in place for all key roles within the business. Additionally processes and procedures are fully documented to ensure knowledge is shared within the associated teams to minimise the risk of a single point of failure.

All business area Business Continuity Plans provide work area recovery solutions, allowing them to continue critical activities should a disruption occur whereby their physical facilities are not operating or are not accessible. This ranges from temporary relocation to an alternative Experian office location and work transfer, utilisation of specialist third party recovery providers or home working (through secure remote access connections). In order to maintain the same standards throughout, these arrangements are built into the awareness, exercise and maintenance programme.

Our staff to use these arrangements as an extension of their “business as usual” workplace so we exercise and test work area recovery annually, as a minimum, ensuring familiarity with the environment and capabilities. This includes physical tests of arrangements such as transfer of people, testing connections to the corporate LAN and mainframe, ensuring our overall ability to complete critical work tasks from any of the alternate locations detailed. Following assessment of the incident and likely duration, Experian people not required during critical timeframes will be temporarily placed on standby at home, resulting in provision of additional Work Area Recovery space to enable processes which require a faster response time to be maintained.

IT Disaster Recovery and Services

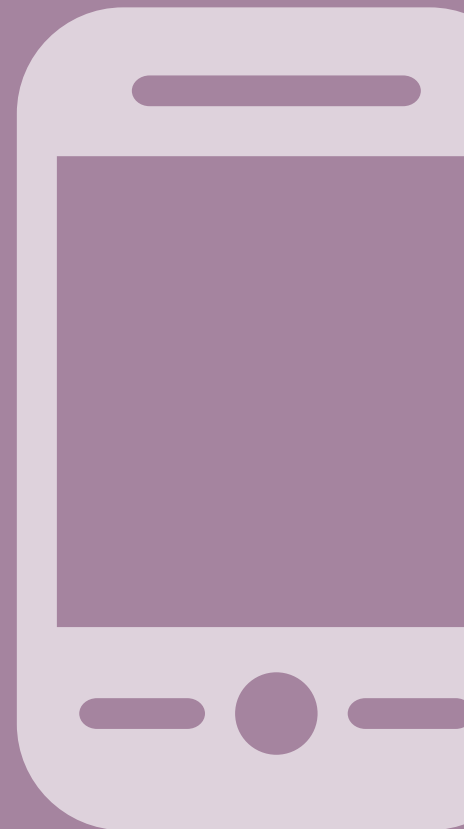
Experian is aware of the importance of the services and data we provide to our customers and we recognise our responsibilities to ensure their continued availability. With this in mind, Experian has an IT Disaster Recovery Programme in place to compliment our Business Continuity Programme and the continued availability of our services in the event of an incident.

In order to ensure continued availability, any technical outages and client service disruptions are managed directly by our dedicated team, Global Technology Services, who have a structured Incident Management process which can be escalated where necessary, to involve appropriate contacts throughout the business. In order to give each incident the dedication it needs to resolve the matter as quickly as possible, an Incident Manager is assigned to manage and report on each significant issue as it arises. This process has been successfully proven during live incidents.

Experian Global Technology Services has achieved and subsequently retained certification to ISO22301 for Nottingham based data centre arrangements and associated Business Continuity plans. The infrastructure within the Nottingham Data Centres, client facing and internally, has IT Disaster Recovery provision, offering resilience in line with client requirements and commercial criticality.



Experian has a formally documented Crisis Management process, which includes plans to address emergency, continuity and recovery response command and control.



Incident and Crisis Management

As part of the incident and crisis management process, staff are required to consider risks and associated mitigation to ensure that these are managed through the formal Experian Global Risk Management process.

Experian has a formally documented Crisis Management process, which includes plans to address emergency continuity and recovery response command and control. The crisis management process is coordinated by the Global Business Continuity Office and is owned by the Executive. The purpose of this process is to limit further damage, identify the root cause and execute corrective actions in the event of a major incident. This process is closely integrated into incident management processes in all areas, such as the Information Security Incident process, to ensure a consistent and coordinated approach to events.

In line with industry best practice, Experian operates a Bronze (operational), Silver (tactical) & Gold (strategic) Crisis Management structure which is designed to be activated in the event of a major incident impacting Experian's people and /or business operations. The crisis management process is aligned with Business Continuity arrangements and incident management processes, with clearly defined ownership and responsibilities identified to support assessment, escalation and decision making during a business disruption.

Although it is a global entity, Experian recognises and considers regional and local differences in the countries that we operate within and takes an integrated flexible but consistent approach, which meets policy and standards surrounding Crisis Management, thus ensuring incidents are managed correctly with minimum disruption.

Key Crisis Management Team members are on 24-hour call-out, and availability is collated and distributed on a weekly basis to ensure that the operational effectiveness of the group is not compromised by business engagements, holiday periods or absence. The Silver Crisis Management Teams will escalate to and interface with the Gold and communicate with Bronze Crisis Management Teams as required until business as usual operations are restored.

Whilst these measures and structures are in place to manage incidents when they occur, it is Experian's primary aim to reduce the risk of such incidents occurring in the first place. To this end, processes and initiatives are in continuous improvement to reduce both probability and impact. Dedicated teams working closely with Business Continuity - such as Global Risk Management, the Global Security Office, Facilities Management, Physical Security and Global Technology Services – seek to identify, assess and mitigate (or eliminate where able) risks to the business.

Post incident reviews are held to analyse the effectiveness of incident response and operational processes in order to continually improve them.

Business continuity Awareness and Maintenance

Experian places a strong emphasis on calibration and training to ensure that employees are aware of the importance of Business Continuity and aim to embed a culture of continuous improvement and review in arrangements. New employees are given training on business continuity processes and practices when they join the company. Staff are subject to both on-job training, and where required targeted Business Continuity in-house training.

Business Continuity exercises are performed at least annually, which are used to help prepare Experian and our people for possible disruptions. Business areas are required to effectively demonstrate competency and capability. Staff can request Business Continuity Training tailored to their specific interests or needs via their dedicated Business Continuity Representative or via the Global Business Continuity Office.

Experian measures compliance with the Global Business Continuity Policy. Regular reviews are undertaken by the Global Business Continuity Office who work with business areas to assess their compliance to policy. The results of these assessments are aggregated and any exceptions are subsequently reported through the Global Risk Management process.

Experian's Internal Audit department follow a schedule of compliance audits against the Business Continuity policy and processes. Audit's involvement enables Global Business Continuity Office to develop an audit process in line with good practice guidelines, periodically measuring compliance against Global Business Continuity Policy. It also creates a culture of self audit within the business, embedding a culture of awareness and improvement.

Customer reviews and further questions

This briefing is for general information only and is not intended to be legally binding. Experian offers Business Continuity as part of its many services; for further information please speak to your account manager.

For any more specific Business Continuity requests please direct to:
business.continuitymanagement@uk.experian.com

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