Breadth, novelty, and accuracy of data combined with analytic skills = informed and trusted decisions

- Credit history data on nearly 1 billion individuals worldwide
- We verified over 9 billion transactions and events over last 12 months
- Lifestyle segmentation data on over 2.3 billion consumers in 24 countries
The Journey

Calm Before the Storm
Day 0
Initial Response
Jump the Curve
Lessons Learned
August 2017 - One Month Before

**SecurityFirst** - 4 Year Program Underway
Key drivers: Speed to Market and Agility
Maturing Three Line of Defense Framework
Risk Discovery & Mgmt Initiatives in Progress
Culture Shift to DevOps

Saw spikes in traffic being prevented by WAF and IPS
Increased scans of Experian environment
September 7, 2017 – Breach Publicly Announced

60 Minutes before publication
Experian CIO is notified

Crisis Protocol Initiated – All Hands on Deck
One Week Later

Formerly Aggressive Timelines Now Seem too Slow
Jump
To The Next
Curve
100 Day Challenge
Experian Goal

100 Day Challenge

Multiple Platforms

Complex Networks

DevOps

Dynamic Assets

Hybrid Cloud

Multiple Business Units

Need Speed to Market

Analysis Paralysis

Ongoing Threats

 Automate Processes

Consolidate Tools

Measure & Refine

Execute Rapidly

Build Security In

Boost Agility

Measure & Refine

Consolidate Tools

Automate Processes

Execute Rapidly

Build Security In

Boost Agility

100 Day Challenge

Multiple Platforms

Complex Networks

DevOps

Dynamic Assets

Hybrid Cloud

Multiple Business Units

Need Speed to Market

Analysis Paralysis

Ongoing Threats
Security at the Speed of DevOps

Real-time Reporting

Build - Code - Plan - Release - Monitor - Deploy - Operate

Qualys Cloud Platform
Flexible · Scalable · Comprehensive

WAS  PC  VM  IOC  CA  TP  FIM
One Year Later

Security is everyone’s responsibility

Three Layers of Defense well defined and understood

Regional Security Risk Management committees strengthened and meeting with greater frequency

C-Suite focus on security

Business sees security as a differentiator
Lessons Learned

- Build relationships with Peers
- Plan for the breach of a competitor
- Measure yourself against the industry
- Pay attention and trust the signs
Experian by the numbers

- **US $4.7 bn** revenue
- **US $845m** reinvested in data, software, and other assets
- c. **62 petabytes** total global storage capacity
- **>1bn** people & **145m** businesses
- **>100,000** diverse mix of clients
- **39 countries** worldwide
- **2.3 billion** credit reports delivered every year
- **46,000** employee volunteer hours

Revenue by client segment:
- Financial services: 34%
- Direct-to-consumer: 17%
- Healthcare: 8%
- Retail: 5%
- Automotive: 5%
- Software / professional services: 5%
- Telecoms and utilities: 4%
- Insurance: 4%
- Media and technology: 3%
- Public sector/education: 2%
- Other: 13%

Revenue by region:
- North America: 57%
- Latin America: 17%
- UK and Ireland: 18%
- EMEA / ASIA PAC: 8%
A market leader against largest competitors with unparalleled global reach and range

1 Year ended 31 March 2018
2 Year ended 31 December 2017
3 Year ended 30 September 2017

*US only.
Source: Latest full year revenue, company SEC filings

This analysis covers traditional competitors that are publicly listed. It does not include companies where a single division competes against Experian.
Global revenue FY18

By region
- North America: 57%
- EMEA / Asia Pacific: 18%
- Latin America: 17%
- UK and Ireland: 8%

By business activity
- Data: 55%
- Decisioning: 25%
- Consumer Services: 20%

By customer (pie charts)
- Financial services: 34%
- Direct to consumer: 17%
- Health: 13%
- Retail: 17%
- Automotive: 8%
- Software and professional services: 5%
- Telco and utilities: 5%
- Insurance: 5%
- Media technology: 5%
- Public sector/education: 4%
- Other: 3%

Diverse portfolio by region, business activity and customer