

Experian Information Solutions, Inc. (Experian) does not maintain a standard Service Level Agreement (SLA). SLA's are individually negotiated with each client. Our general approach is outlined below as well as a description of our Business Continuity Program. For contractual SLAs, including enforceable RTO/RPO thresholds and service credits, Experian is available to discuss the requirements and negotiate a mutually agreeable SLA.

i. Service Availability

Experian typically targets **high availability**, often in the range of **99.95% to 99.99%**, for its consumer-facing digital services. This includes platforms like credit monitoring, identity protection, and online dispute resolution. These targets are measured monthly and exclude customer-side network issues.

ii. Recovery Time Objectives (RTO)

Experian does not publish specific RTOs for consumer services. However, for enterprise-grade services, RTOs are usually negotiated based on the criticality of the application. For consumer services, a **typical RTO might range from minutes to a few hours**, depending on the nature of the outage and the service impacted.

iii. Recovery Point Objectives (RPO)

Similarly, RPOs are not explicitly stated for consumer services. In general, **RPOs for consumer services are expected to be near-zero**, especially for financial and identity-related data, meaning minimal to no data loss is tolerated.



Business Continuity program summary

Experian's Business Continuity and Disaster Recovery program is focused on the protection and recovery of our data, our client's data, people, data centers and corporate offices to safeguard the interests our clients and the Experian business. The program is based on the NFPA 1600, ISO22301 Standards and DRII industry best practices.

It addresses the following areas:

- Organization and management
- IT disaster recovery
- Crisis management
- Responsibilities and planning
- Work area recovery
- Awareness, exercising, and testing

Business continuity plans are governed by Experian's policy for currency, exercise, and audit. Each business unit is required to maintain a comprehensive business continuity plan for all products and services. Plans are required to be updated and exercised at least annually or as material changes are made to the computing environment and/or software programs. Plans are reviewed and approved by the business line. All plans are subject to internal audit and regular reviews by clients. Experian staff is exercised with tabletop walkthroughs, simulated scenarios and notification drills. Staff is trained to work remotely. All employees are required to take a web based business continuity training course.

Business continuity program office

Business Continuity is administered by Experian's Global Business Continuity Office (GBCO). The GBCO is directed by the Risk Management Committee (RMC), which is comprised of Experian's senior management. The GBCO is staffed by a dedicated team of certified business continuity professionals who work with the business units to develop, implement, and maintain plans that are current, exercised and audited. Plans are stored in a central repository with secured access.



Experian develops business continuity strategies and plans based upon regular assessments and analysis of business needs. This is accomplished through an annual Business Impact Assessment (BIA). The BIA identifies business risks and gaps, which are used to drive the risk mitigation and planning process to ensure that an acceptable level of service is restored and maintained in response to a business interruption. The resulting gaps, risks and mitigation activities are reviewed regularly by the RMC.

Crisis management

Experian's North America Crisis Management plan provides a coordinated regional response to an incident. The Crisis Management – Decision Making Quorum (DMQ) within each region is responsible for evaluating incidents and escalating them to senior management as needed. Should a disaster be declared, clients will receive information via their normal client communication channels. Clients will be able to obtain general information regarding the operational status of an impacted Experian site in the event of an extended business interruption.

Local incident and crisis management teams are in place at all locations to prevent or minimize the impact of any incident. A staff notification system is in place which provides the ability to immediately contact employees during an incident. Information can be delivered to multiple devices, and can be directed to a specific site, team, or individuals.

