



## **Experian CS GPD UK**

# **Wiseconsumer User Journey Design Specification**

## Landing Page and User Input Functionality

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This document contains screen and interaction design templates for use in designing and building of user interfaces in accordance with the CS GPD UI SDK guidelines. This document specifies a technical solution for the stated requirements, not a design for the overall appearance of other related deliverables.

The text, labels, instructions and error messages in this document are for illustrative purposes only. Refer to the latest version of the functional specification for the text to be used.

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## UX REQUIREMENTS

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### Using this guide

This document is subject to change control. All requests for change should be referred to the author.

This document contains screen designs for the Wisecustomer Credit Report ordering application based on the requirements provided by the client.

### Browser support

To cater with all of the requirements such as responsive design, the application is built to support the following browsers with reasonable scope to adapt to future technologies:

- Internet Explorer 8.0, 9.0, 10.0, 11.0
- Firefox
- Safari
- Google Chrome

The application is optimised for mobile use (typically Android and IOS), android phones, and i-pad and tablets. Any testing on additional browsers or device dependencies will be specified in the test documentation.

### Assistive Technology

All online applications should be designed for optimum use on a resolution of 1024 x 768 unless stated otherwise. Provision may have to be made for users of other devices based on the UX requirements.

All screens that require data input such as forms or documents should be designed for use via a keyboard only.

### Compliance

The site must comply with:

- Minimum Level A of the Web Content Accessibility Guidelines (WCAG) 2.0 guidelines unless stated otherwise the client. Level AA or Level AAA guidelines should be adopted if achievable without any negative effect to the behaviour or functionality of the application.

For information about WCAG 2.0 visit the website; <http://www.w3.org/TR/WCAG20/> or download a version in another format; <http://www.w3.org/WAI/WCAG20/versions/guidelines/>

### Delivery Dependencies

The following dependencies for the delivery of this user interface are:

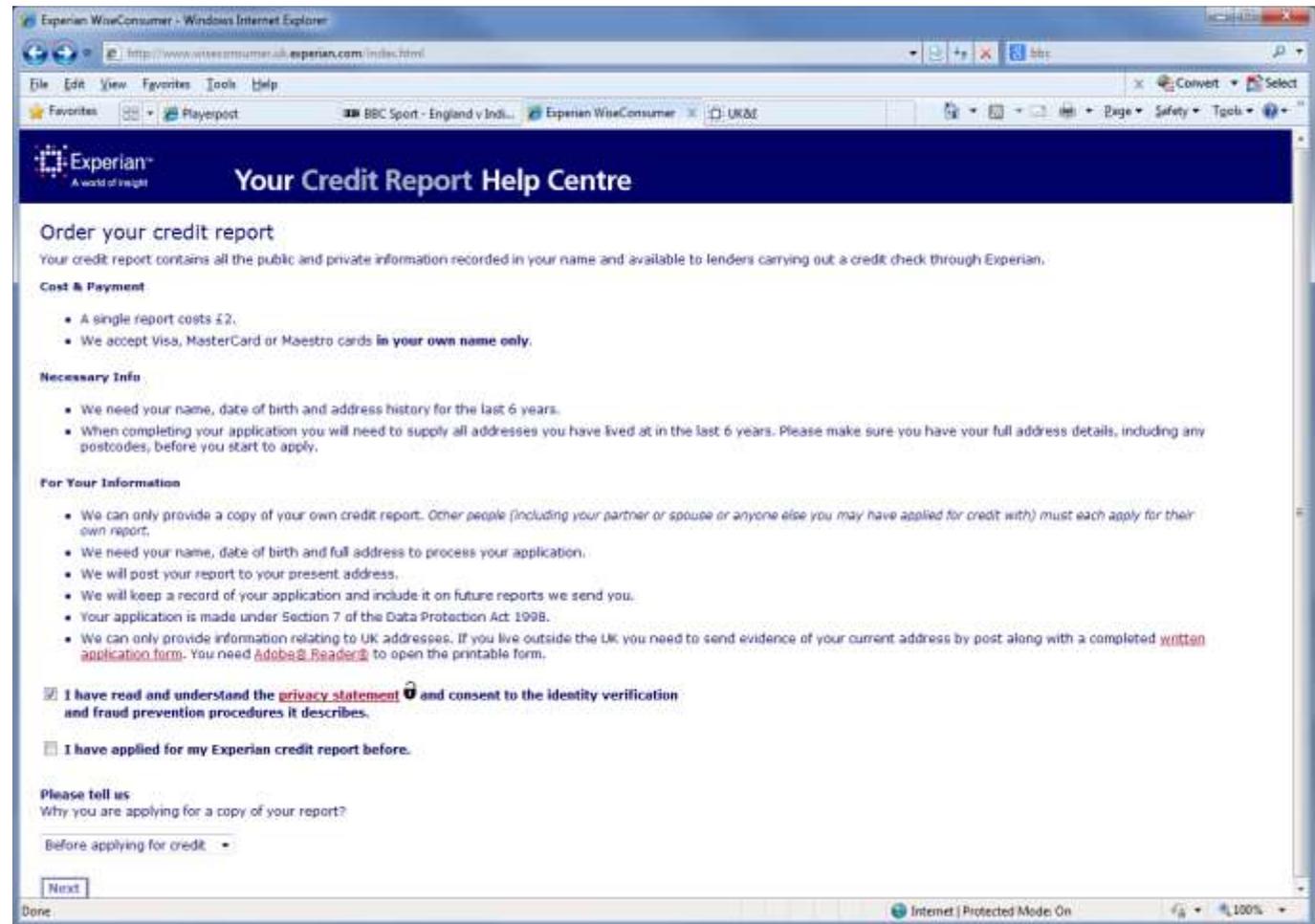
- Experian – Design, Development and Data Delivery
- Avco – Landing page hosting
- Barclaycard – Card Verification service

## ISSUES WITH EXISTING USER EXPERIENCE

The problems with the existing system are:

### Landing Page

- Very wordy and not clear what the page is actually designed to do. Presumably, the primary purpose of this page is to start the process of ordering a credit report. The options to do this are currently at the bottom of the page and will probably not be viewable without scrolling. The additional information can be reiterated during the process when required. *For example, tell them that the report will be sent to the current address when they actually enter the address, tell them that we will send the report when they are on the confirmation screen and provide additional reassurance about what they should do if they don't get it.*
- When users complete online forms they very rarely read about what information they need to provide, they just do it.
- If you were a user and you went online to get a credit report what would you expect to see?
- The first thing that the user sees will form their opinion on our service and the reliability and accuracy of the data we provide.



## Input Pages

The input pages are purely functional and the current process is adequate although there are a few issues that need to be addressed:

- Text that states what we may need the information for
- Too many screens for input and confirmation
- Address input needs to be a single operation, not 2 steps for current and previous
- Needs to look 'more professional'

The screenshot shows a web browser window displaying the Experian WiseConsumer website. The page title is "Your Credit Report Help Centre" and it is labeled "Step 1 of 4". The form is titled "Your personal details" and includes a note: "(Required fields are shown in red and marked by a \*.)". The form fields are:

- Title\* (dropdown menu)
- Forename\* (text input)
- Middle name / Initials (text input)
- Surname\* (text input)
- Suffix (eg Snr, Jnr) (text input)
- Date of birth (dd/mm/yyyy)\* (date input)
- E-mail address\* (text input)
- Confirm e-mail address\* (text input)

Below the form, there is a checkbox labeled "I wish to view my report through the secure on-line service". At the bottom of the form, there are "Next" and "Cancel" buttons, and a link for "Cookies". The browser's status bar at the bottom indicates "Internet | Protected Mode: On" and "100%" zoom.

## SECTION 1 LANDING PAGE

### 1.1 Experian UK landing page

Currently, when a user searches for a 'statutory credit report' on a search engine the search brings up a link to the Statutory Credit Report page on the right. As most users may not be aware of the term 'Wisecustomer' it is likely that this is the channel most users will use.

If a user searches for 'Wisecustomer' in their search engine it will bring back a link to the Experian Wisecustomer site so a redirect is required.

#### Proposed changes to this process

It is not necessary to support 2 web pages with the same information we propose that we remove the dedicated wisecustomer landing page and redirect Wisecustomer users to the page on the right.

However...

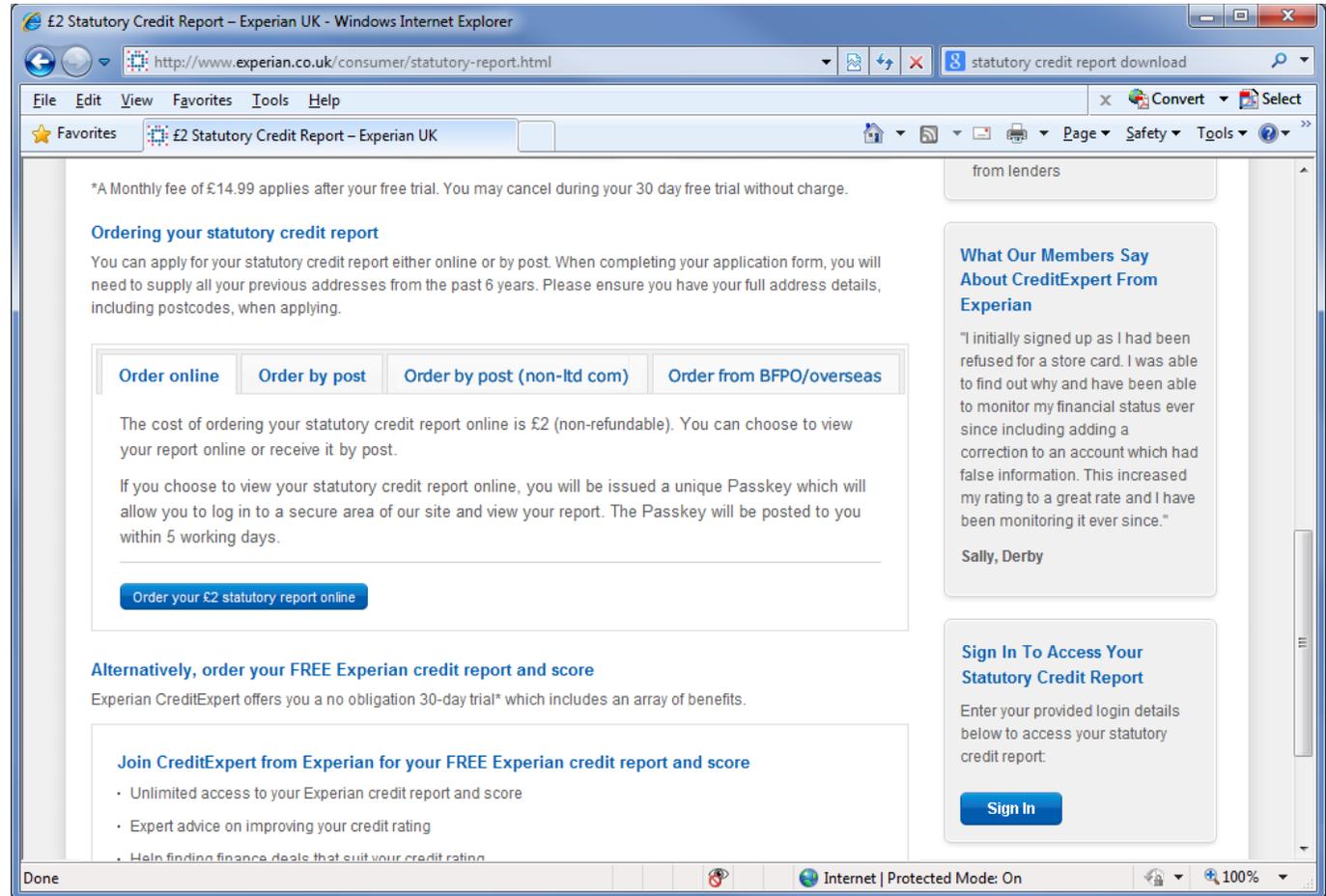
- if users go to Experian.co.uk then cannot navigate directly to the statutory credit report and may be confused with the reference to an Experian credit report. The Consumer Marketing team need to make a decision about whether the user needs to easily go to this page.
- this page is not built with responsive design in mind so mobile users will have to scroll to identify the controls.



When they clicks the ‘Order your £2 statutory report online’ button the user will be taken to step 1 of our online process (see section 3)

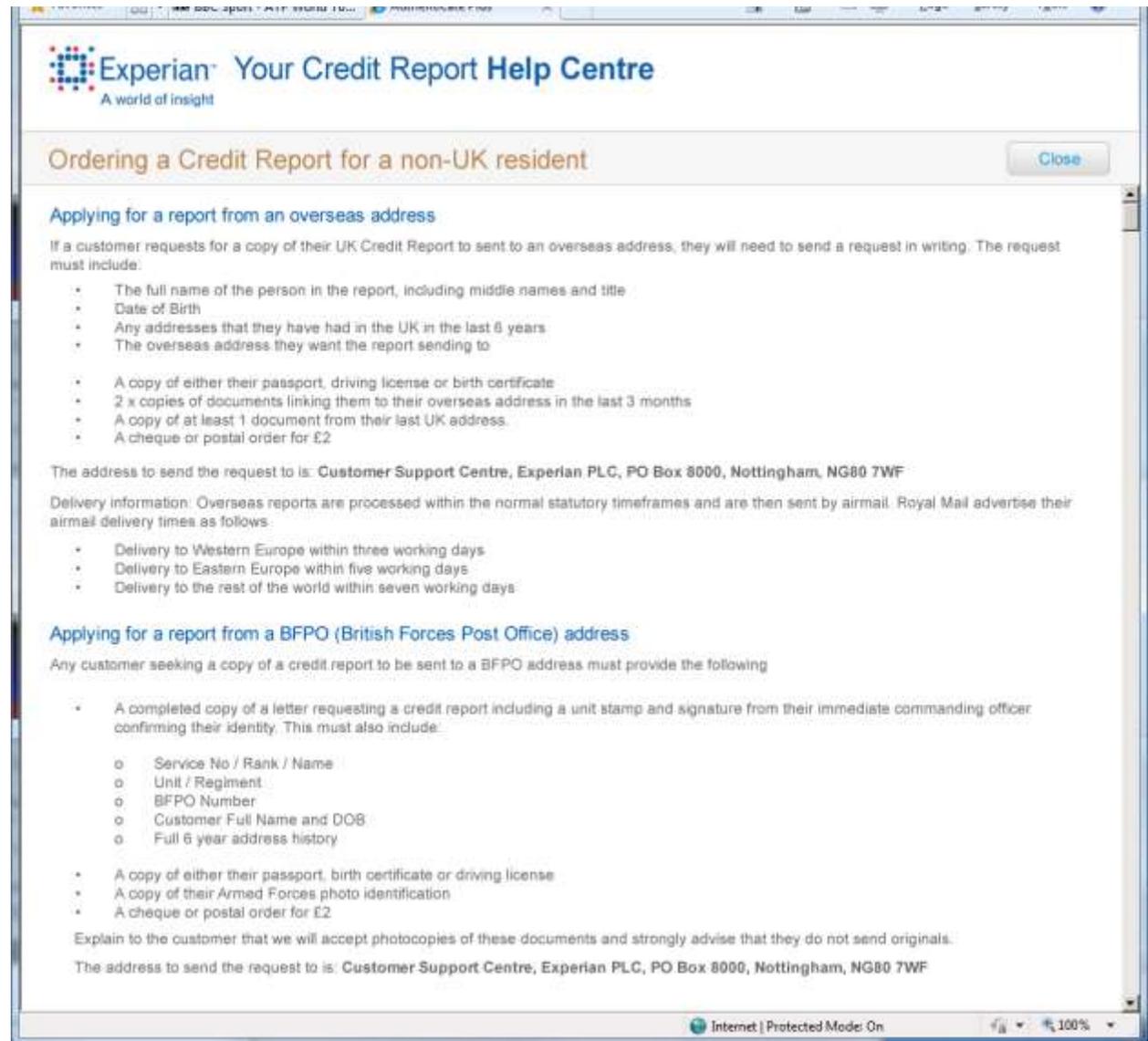
I recommend the following changes to this page:

- Add other tabs for ‘Order from overseas’ and ‘Order from BFPO’ with the text from the screen on the next page.
- Have a single ‘Order by post’ tab with both post and non-ltd descriptions (they are almost exactly the same).
- The report access text and button need to be more prominent.
- Fields in access panel need to actually work or be removed in favour of a single button that takes the user to the AVCO Report Download page (Section 8).



## SECTION 2 APPLYING FOR A CREDIT REPORT FOR A NON-UK RESIDENT

When the user clicks the ‘Order from BFPO/overseas’ tab on the homepage the text on the right is displayed.



## SECTION 3 STEP 1 – PERSONAL DETAILS

### 3.1 Entering the Personal Details

When the user initiates the report ordering process from the landing page, the screen on the left is displayed with Step 1 expanded.

As users will expect to enter their name and address but they may question what we will use their email address for (so a field help may be useful).

The mandatory fields are clearly marked with an asterisk, and a yellow background in the field.

When they have entered all of the details they click Continue.

**Experian** Your Experian £2 Statutory Credit Report  
A world of insight

**Order your Statutory Credit Report** \* Denotes mandatory information [Cancel](#)

*In order for us to verify your details and ensure the accuracy of your report we need to collect information about you and the UK addresses you have lived at in the last six years. If you are applying for a Credit Report from a BFPO or overseas address you will need to [order by post](#)*

**Step 1 of 3 > Personal Details**

I have read and understand the [privacy statement](#) and consent to the identity verification and fraud prevention procedures it describes.

\* Title:  \* Date of Birth:

\* Forename:  \* Email Address:

Middle Name:

\* Surname:  \* Confirm Email:

Telephone No.:

[Continue](#)

Step 2 of 3 > Address Details  
Step 3 of 3 > Payment Details

[FAQs](#) | [Privacy Policy](#) | [Cookies](#) | [Contact Us](#)

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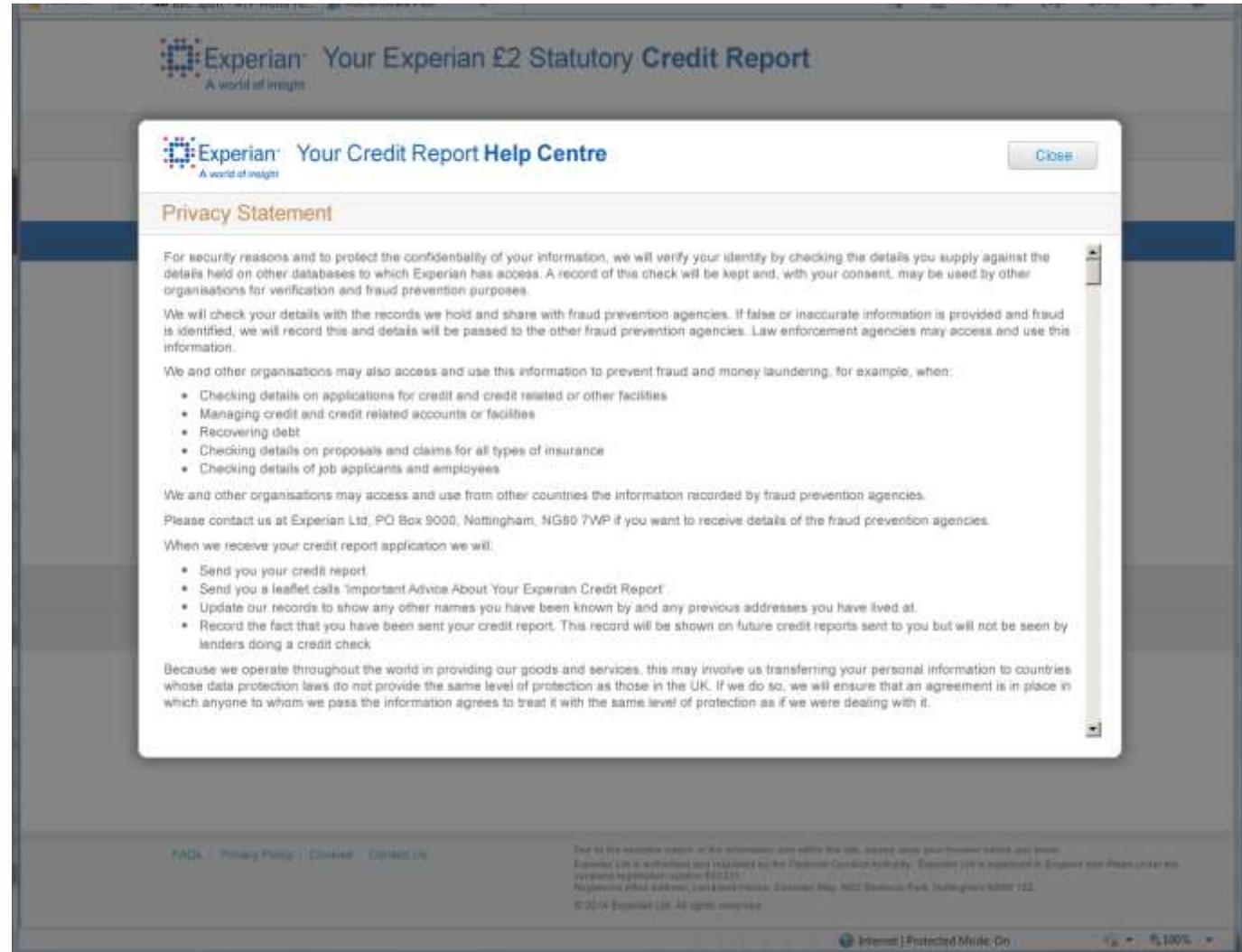
Internet | Protected Mode: On 100%

### 3.2 Privacy Statement

When the user clicks on the ‘privacy statement’ link a popup window is opened containing the policy.

There are a few issues with the current privacy policy page:

- The branding is in the old style so need to be updated
- The same page is shown when they click the link in either landing pages (2.1/2.2)
- The Back button always returns the user to the Wisecustomer landing page (jn the same window) which is confusing if you are using the Experian landing page. You can actually have both landing pages opened at the same time



### 3.3 Error Handling

When the user submits their details several types of validation are carried out:

- Has mandatory information been entered?
- Has the consent check box been checked?
- Have any invalid characters been entered?
- Are dates valid?
- Do email addresses match?

The screens on the right illustrate 2 use cases:

1. the user has tried to submit the details without entering all of the mandatory information
2. the user has entered different information in the email and email confirmation fields
3. the user has manually entered a date in the future

The screens displayed in the case of a system failure are described in section 7.

**Please complete the mandatory fields**

\* Title:

\* Forename:

Middle Name:

\* Surname:

\* Date of Birth:

\* Email Address:

\* Confirm Email:

Telephone No.:

\* Title:

\* Forename:

Middle Name:

\* Surname:

\* Date of Birth:

\* Email Address:

\* Confirm Email:

**Your email addresses do not match.**

Telephone No.:

\* Title:

\* Forename:

Middle Name:

\* Surname:

\* Date of Birth:

**Invalid date. Please re-enter the Date of Birth.**

\* Email Address:

\* Confirm Email:

Telephone No.:

## SECTION 4 STEP 2 – ADDRESS DETAILS

When the user has successfully entering their Personal Details the Address Details section will be displayed.

Initially, this will contain fields for the time at address, House No./Name and Postcode. Only UK addresses can be validated so overseas or BFPO do not need to be collected.

Help has been provided on the types of addresses that can be input.

### 4.1 Entering a UK Address

The user must select:

- The month and year that they lived at the address from and to. If this is their current address then they can select 'Present' in the 'to' address field.
- A House name and/or House Number
- A Postcode

The user can then click 'Find Address' to initiate a search. Alternatively they can enter their address manually and not perform a search (see 4.2).

This will result in one of the following outcomes:

- Address could not be targeted
- A single address match is found
- Multiple address matches are found
- System Error (see section 7)

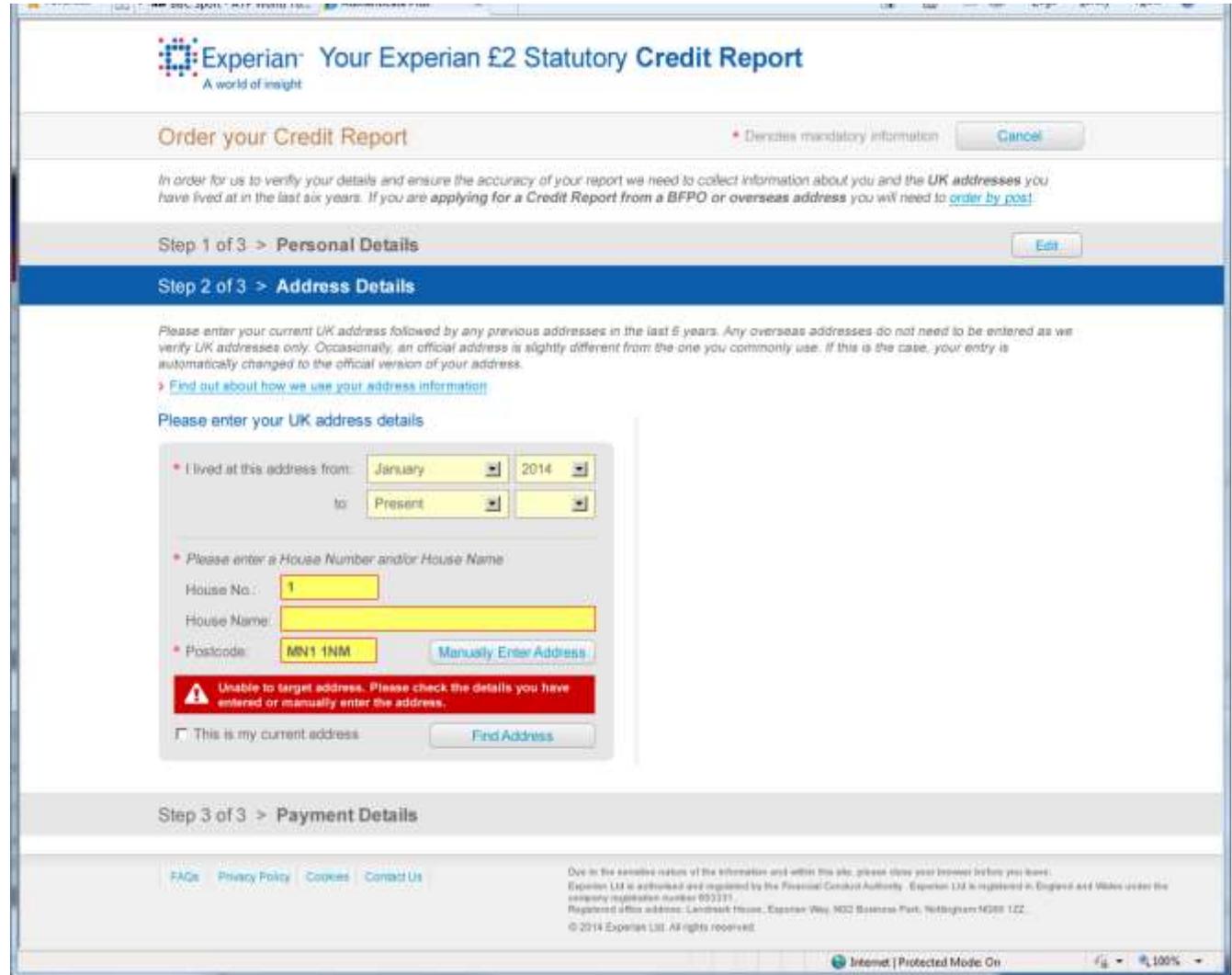
The screenshot displays the 'Address Details' section of the Experian credit report ordering process. At the top, it says 'Order your Credit Report' with a 'Cancel' button. Below that, a note explains that information is needed to verify details and UK addresses. The current step is 'Step 2 of 3 > Address Details', with an 'Edit' button. The main form area is titled 'Please enter your UK address details' and contains several fields:
 

- 'I lived at this address from:' with two dropdown menus for month and year.
- 'to' with two dropdown menus for month and year.
- 'Please enter a House Number and/or House Name' section with 'House No.' and 'House Name' text input fields.
- 'Postcode' text input field with a 'Manually Enter Address' button.
- A checkbox for 'This is my current address' and a 'Find Address' button.

 At the bottom of the page, there are links for 'FAQs', 'Privacy Policy', 'Cookies', and 'Contact Us', along with a small disclaimer and copyright notice for 2014 Experian Ltd. The browser's address bar shows 'Internet | Protected Mode: On' and a zoom level of 100%.

### 4.1.1 Address Not Targeted

The address could not be targeted so a message is displayed that requests the user to check it and enter again.



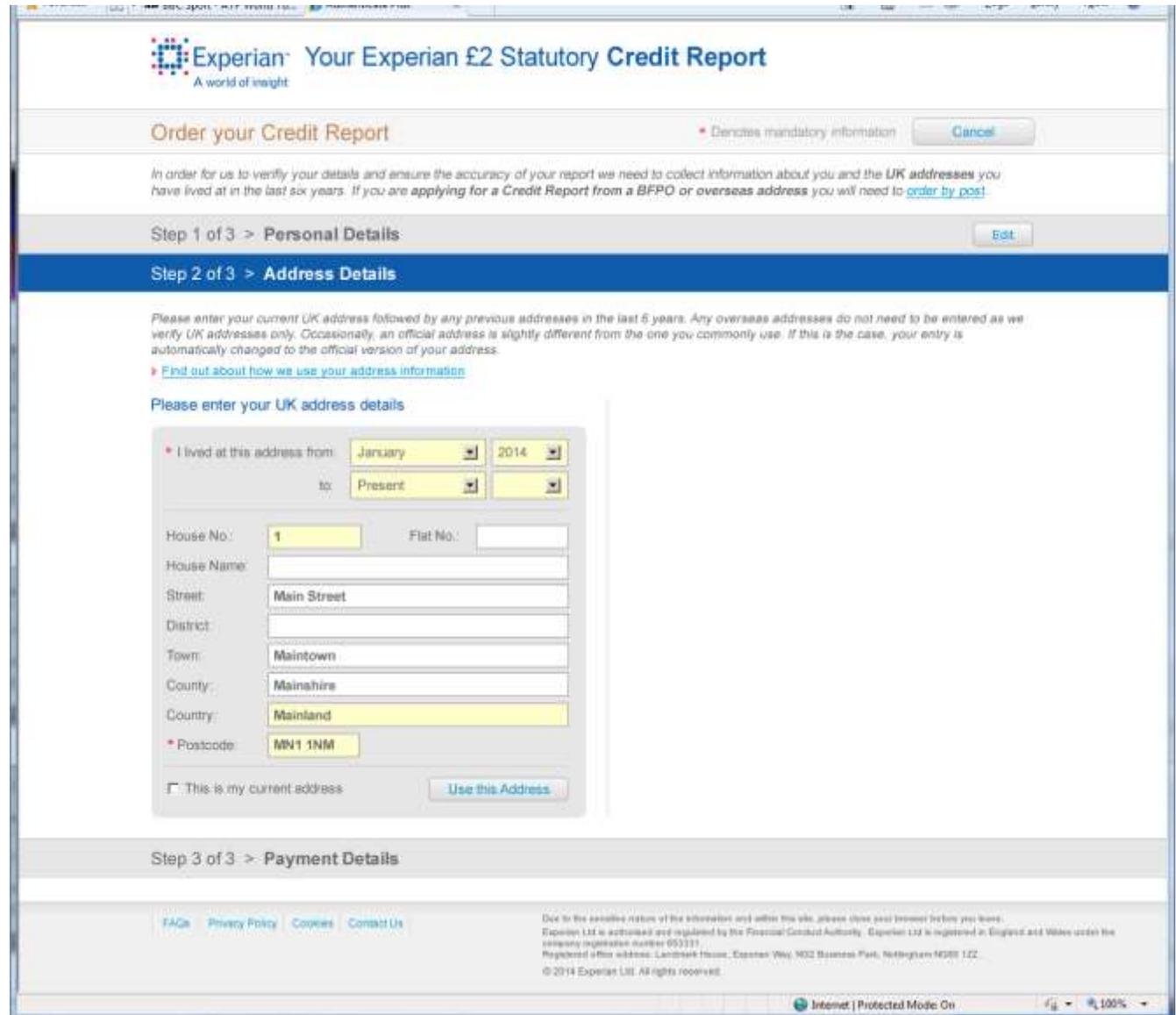
### 4.1.2 Single Address Found

If a single address is found the full address fields are displayed and populated with the address.

*Occasionally an official address will be slightly different from the one commonly used. In this case, the address will be automatically changed to the official version of the address from our system.*

The user then has 3 options:

- They can edit the address details. If they make any changes the 'Add Address' button label will change to 'Find Address' and they will have to perform a new address search.
- Click 'Use this Address' to add it to the Address History (4.3).
- Click 'Reset' to return to the blanked out address entry (4.1)



### 4.1.3 Multiple Addresses Found

If multiple residences are found at a single address (such as flats or apartments) a list of the matches is displayed.

If the user cannot find their address on the list they can re-enter the details and perform another search.

If the user changes any of the address details the 'Use this Address' button will change to 'Find Address' as the user will have to perform another search.

The screenshot shows the 'Order your Credit Report' page for a £2 Statutory Credit Report. It is currently on 'Step 2 of 3 > Address Details'. The form includes fields for 'I lived at this address from' (January 2014 to Present), 'House No.' (1), 'Flat No.' (5), 'House Name', 'Street' (Main Street), 'District', 'Town' (Maintown), 'County' (Mainshire), 'Country' (Mainland), and 'Postcode' (MN1 1NM). A 'Use this Address' button is present. Below the form, a list of suggestions is shown, with 'Flat 5, 1 Main Street, Maintown, Mainshire, Mainland MN1 1NM' selected. The next step is 'Step 3 of 3 > Payment Details'.

## 4.2 Manually inputting an Address

If the user does not have the mandatory information then they can enter the address manually.

Clicking the 'Manually Enter Address' link will open the additional address fields (right).

\* I lived at this address from:   to:

\* Please enter a House Number and/or House Name

House No.:

House Name:

\* Postcode:  [Manually Enter Address](#)

This is my current address [Find Address](#)

The user populates the fields then clicks 'Add Address' to add it to the history.

The 'Manually Enter Address' link changes to 'Use Address Finder' so the user can return to the original method.

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A world of insight

Order your Credit Report \* Denotes mandatory information. [Cancel](#)

*In order for us to verify your details and ensure the accuracy of your report we need to collect information about you and the UK addresses you have lived at in the last six years. If you are applying for a Credit Report from a BFPO or overseas address you will need to [order by post](#)*

Step 1 of 3 > Personal Details [Edit](#)

**Step 2 of 3 > Address Details**

Please enter your current UK address followed by any previous addresses in the last 6 years. Any overseas addresses do not need to be entered as we verify UK addresses only. Occasionally, an official address is slightly different from the one you commonly use. If this is the case, your entry is automatically changed to the official version of your address.

[Find out about how we use your address information](#)

Please enter your UK address details

\* I lived at the address from:   to:

House No.:  Flat No.:

House Name:

Street:

District:

Town:

County:

Country:

\* Postcode:

This is my current address [Use this Address](#)

Step 3 of 3 > Payment Details

[FAQs](#) [Privacy Policy](#) [Cookies](#) [Contact Us](#)

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Internet | Protected Mode: On 100%

### 4.3 Adding an address to the history

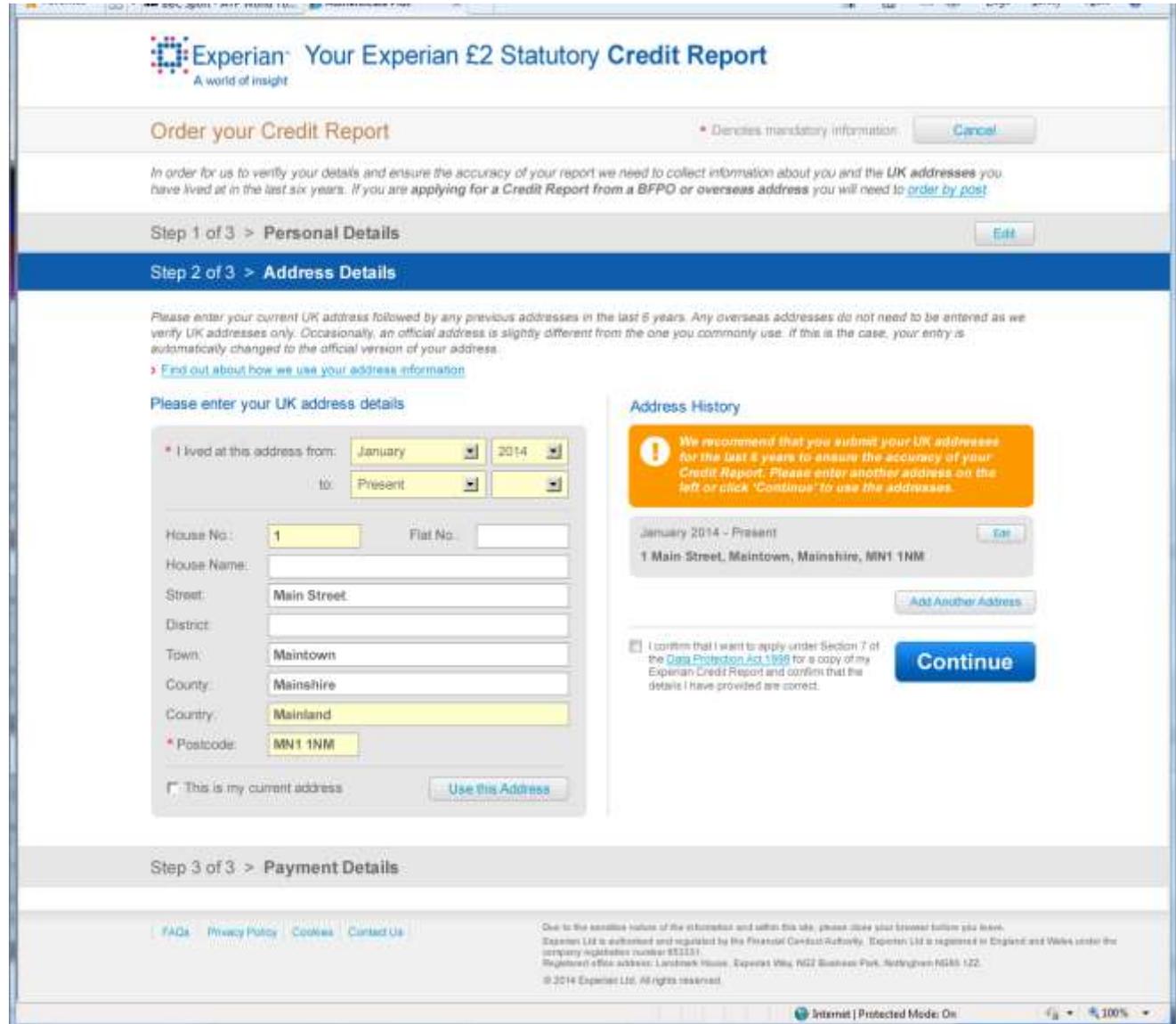
When the user adds the address by clicking 'Use this Address' it is moved to the address history on the right.

The user can add as many addresses to their history as they want (up to 9) but we recommend that they add the UK addresses they have lived at for the past 6 years.

The example on the right illustrates a user adding a current address to their history.

When they have added an address they can either:

- click 'Add Another Address' (see 4.4)
- click 'Continue' to move to the next step. If the user has not ticked the confirmation check box then they will be requested to do so before continuing.



#### 4.4 Adding additional (previous) addresses

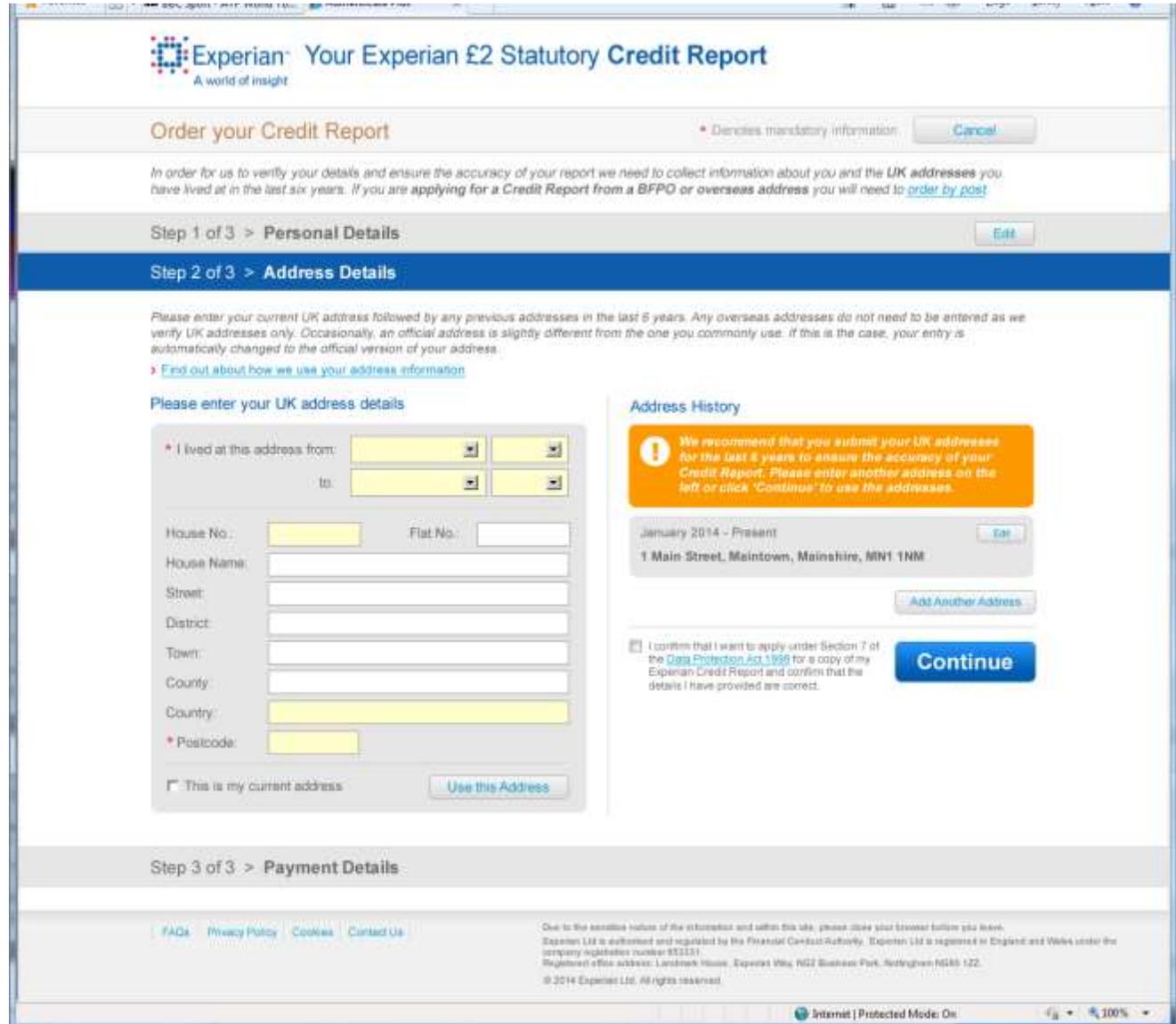
A user can click 'Add Another Address' to add another address to the address history.

**!** We recommend that you submit your UK addresses for the last 6 years to ensure the accuracy of your Credit Report. Please enter another address on the left or click 'Continue' to use the addresses.

January 2014 - Present Edit  
 1 Main Street, Maintown, Mainshire, MN1 1NM

[Add Another Address](#) [Continue](#)

This will blank out the fields in the Address Details panel allowing the user to perform a new address search. You can continue to add addresses using the same process as the current address, then click 'Continue' when you are satisfied.



### 4.5 Editing the Current Address

The current address can be edited by clicking 'Edit' in the address history.

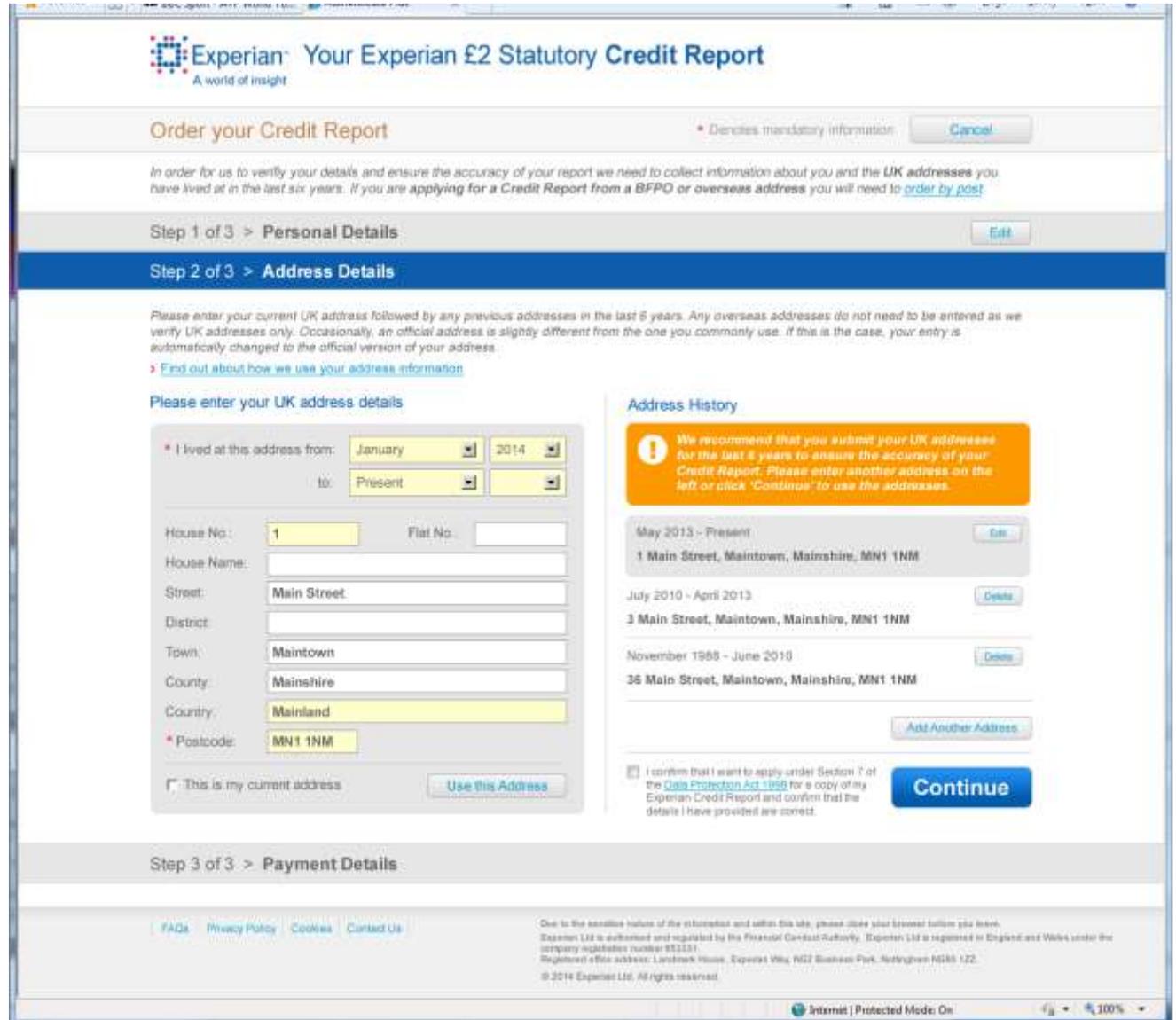
**se enter another address on the left or ue' to use the addresses.**

ent Edit

town, Mainshire, MN1 1NM

The entered address details will be displayed in the address fields and the user can update them as required.

They will then need to repeat the 'Find Address' proces again before adding it to the history again. They will be able to update any details apart from the 'to' date which is set to 'Present'.

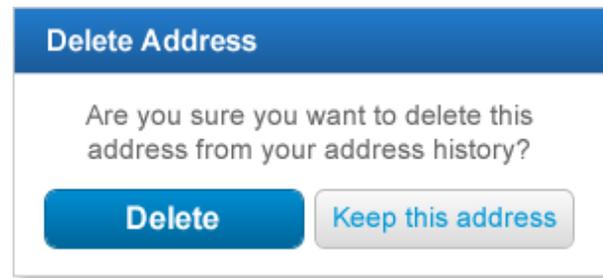


## 4.6 Deleting an Address

Any addresses apart from the current address added to the history can be deleted by clicking 'Delete' in the address history.



A popup box is displayed that asks the user to confirm that they want to delete the address.



When they click Delete the address is removed.

Note: there is no Edit Address function so users have to delete an address then re-enter it to make a change.

## SECTION 5 STEP 3 – PAYMENT DETAILS

When the user has selected their addresses they will be asked to select their delivery method and enter their Payment Details.

The user must enter their card details and click Continue.

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**Order your Credit Report** \* Denotes mandatory information [Cancel](#)

*In order for us to verify your details and ensure the accuracy of your report we need to collect information about you and the UK addresses you have lived at in the last six years. If you are applying for a Credit Report from a BFPO or overseas address you will need to [order by post](#)*

Step 1 of 3 > Personal Details  
Step 2 of 3 > Address Details  
**Step 3 of 3 > Payment and Delivery Details**

**Please select how you would like to receive your Report**

- Post my Credit Report to 1 Main Street, Mantown, Mairshire, MN1 1NM
- Post my Passkey so I can download a digital copy of my Credit Report using our secure on-line service  
A unique Passkey will be posted to you within 5 working days which will allow you to log into a secure area of our site and view your report.
- Keep me informed about Experian products, news and offers. Please un-tick the box if you do not wish to receive this information.

**Please enter your payment details**  
You will only be charged £2 and your card details will be removed from our system when the payment has been accepted.

|                                       |                  |
|---------------------------------------|------------------|
| Amount debited from account           | £2.00            |
| * Card Type                           | Visa             |
| * Card Number                         | 1234567887654321 |
| * Card Security Number                |                  |
| * Your name as it appears on the card | Mr Richard Smart |
| * Expiry Date (Month/Year)            | November 2016    |

**Make Payment**

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### Additional card verification

Some banks may ask for an additional security credential such as a passphrase. This is handled by a third party application that is displayed in the panel under the payment fields.

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**Order your Credit Report** \* Denotes mandatory information [Cancel](#)

*In order for us to verify your details and ensure the accuracy of your report we need to collect information about you and the UK addresses you have lived at in the last six years. If you are applying for a Credit Report from a BFPO or overseas address you will need to [order by post](#).*

Step 1 of 3 > **Personal Details**  
Step 2 of 3 > **Address Details**  
**Step 3 of 3 > Payment and Delivery Details**

Please select how you would like to receive your Report

- Post my Credit Report to 1 Main Street, Mairtown, Mairshire, MN1 1NM
- Post my Passkey so I can download a digital copy of my Credit Report using our secure on-line service  
A unique Passkey will be posted to you within 5 working days which will allow you to log into a secure area of our site and view your report.
- Keep me informed about Experian products, news and offers. Please un-tick the box if you do not wish to receive this information.

Please enter your payment details  
You will only be charged £2 and your card details will be removed from our system when the payment has been accepted.

|                                       |                  |
|---------------------------------------|------------------|
| Amount debited from account           | £2.00            |
| * Card Type                           | Visa             |
| * Card Number                         | 1234567887654321 |
| * Card Security Number                |                  |
| * Your name as it appears on the card | Mr Richard Smart |
| * Expiry Date (Month/Year)            | November 2016    |

**Make Payment**

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## Error Notification

There are several types of error notification for the payment details; validation and verification.

### Validation Errors

If the user clicks Continue without completing all of the mandatory fields then a message is displayed (right).

### Verification Errors

When the card details are submitted they are sent to a 3<sup>rd</sup> Party for verification. If there are any problems with the search the following message is displayed:

- Card not found – please check your card details
- Sorry, there has been a problem with your request – please try again later

Can we return these messages to the UI?

Amount debited from account      **£2.00**

⚠ Please complete the mandatory fields

|                                       |   |
|---------------------------------------|---|
| * Card Type                           | <input type="text" value="Visa"/>                                       |
| * Card Number                         | <input type="text" value="1234567887654321"/>                           |
| * Card Security Number                | <input style="background-color: yellow;" type="text"/>                  |
| * Your name as it appears on the card | <input type="text" value="Mr Richard Smart"/>                           |
| * Expiry Date (Month/Year)            | <input type="text" value="November"/> <input type="text" value="2016"/> |

Make Payment

## SECTION 6 CONFIRMATION

When the user has successfully requested a report the final confirmation screen is displayed. The content of the window depends on the result of the final data processing done by the system. Either:

- Confirmation that a report is being sent by post
- Confirmation that a Passkey is sent by post and an email link sent
- A system error has occurred
- A payment error has occurred
- An authentication error has occurred

### Credit Report by Post

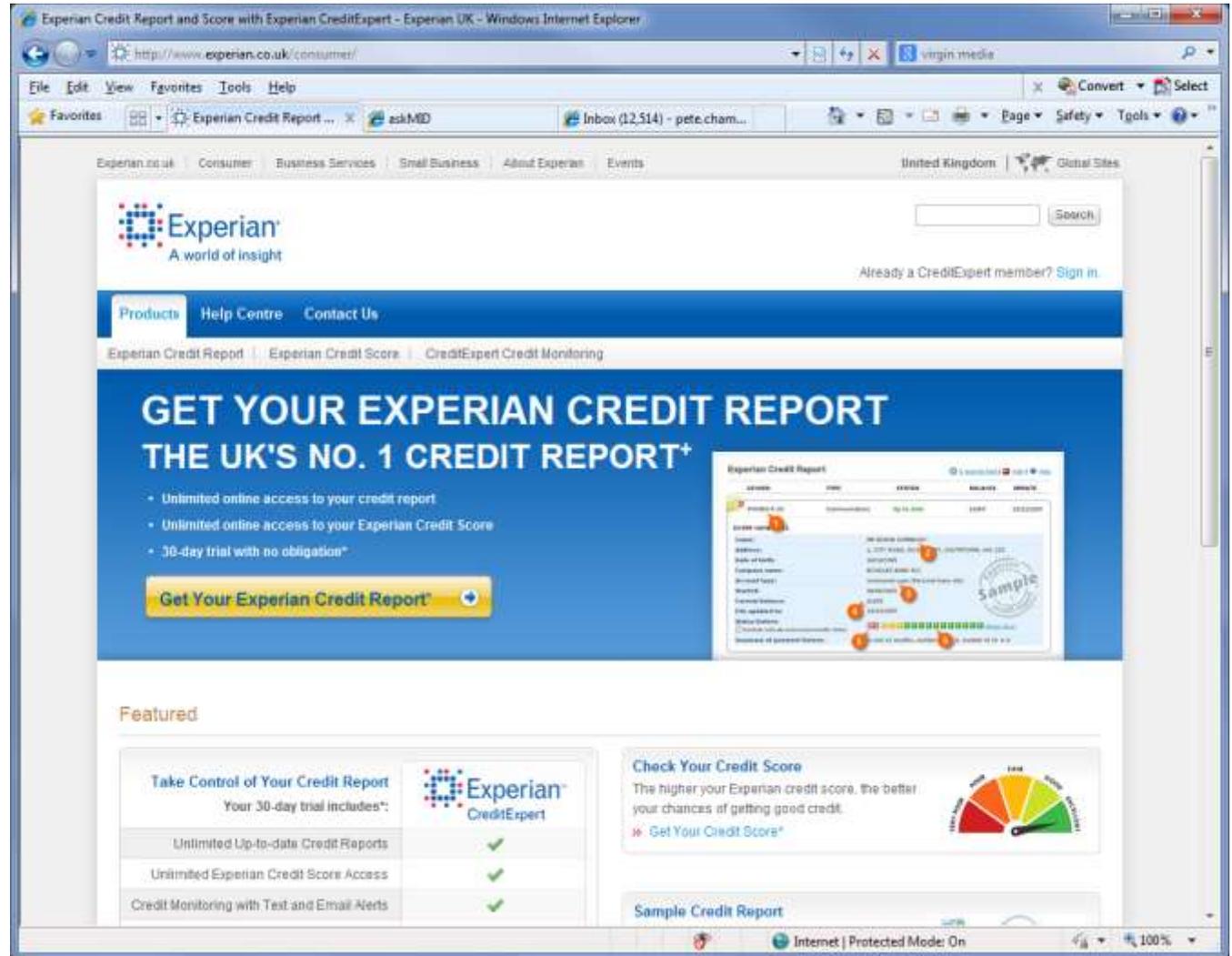
If the user requested for the report to be sent by post then a message will be shown that confirms the postal address and some contact details to be used in the event of a problem.

### Credit Report using Online Service

If the user requested for the report to be viewed online then a message will be shown that confirms the postal address that the Passkey will be sent to, and some contact details to be used in the event of a problem.



When the confirmation window is closed the user will be taken to the Consumer marketing page.



## SECTION 7 FINAL ORDER CONFIRMATION

### System Error

A system error can occur at any stage of the process, not just at the final confirmation.

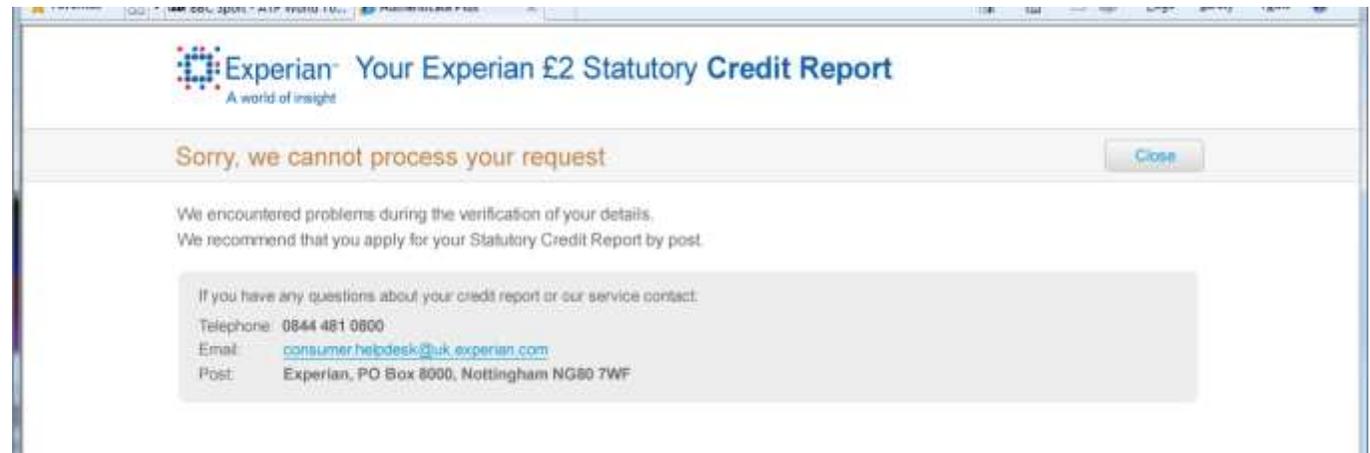
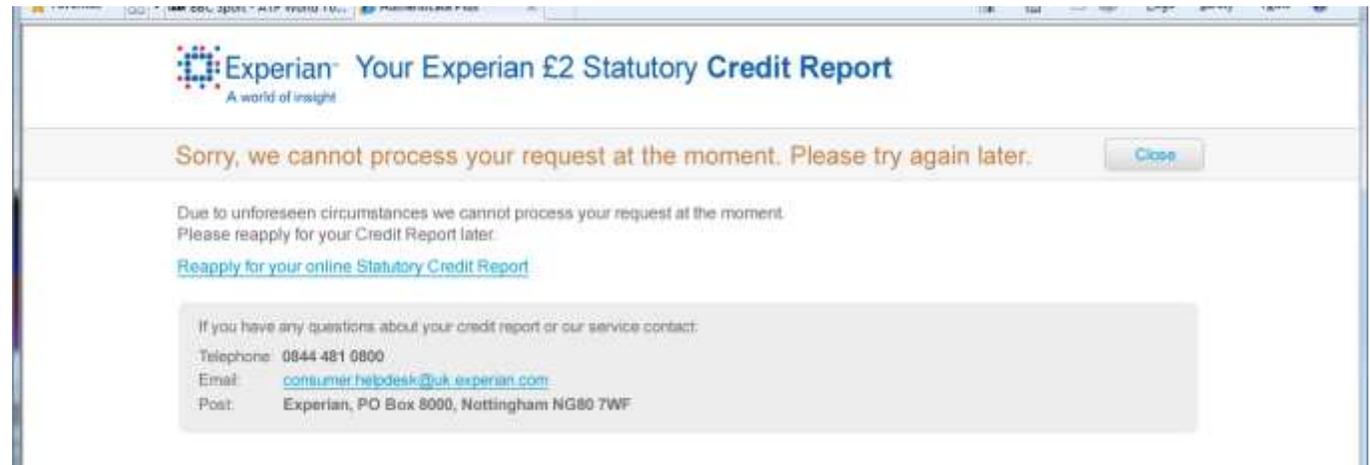
If a system error such as the database cannot be accessed or there is a problem with the application then the system error message on the right is displayed.

In this instance the user must send a new request for a credit report as all of the information they have entered is lost.

Need a screen for a scenario when the details are OK but the processing is being done later – is this required as they are being sent a letter anyway?

### Payment Error

A payment error may occur when we try to get the funds from the user’s bank account.



## SECTION 8 DOWNLOADING YOUR REPORT

When the user has successfully ordered a report and specified that they want to receive it using our online service they will be sent:

- A Password in the post
- An email containing instructions on how to download the report using the password and a link to the download site

### The Report Download Page

When the user clicks the link in their email or the Download report button the Statutory Credit Report website (1.1) the page on the right is displayed.

The user can enter their postcode and the Passkey from the letter we sent to them the click Download.

A validation error message is displayed if:

- A match to the Postcode is not found
- The passkey supplied for the Postcode does not match



## APPENDIX A RESPONSIVE DESIGN AND MOBILE OPTIMISATION

The site should be designed and developed to take account of the following non-functional requirements:

- Responsive design should be used to regulate the user experience on different resolutions
- Site should be 'usable' on mobile devices (not just a scrollable version of the bigger site)
- Site should operate on all currently supported browsers (supplied by the business)

*Note: the statutory report landing page (section 1) is out of scope for this approach as this is created with Teamsite and managed by the Consumer marketing team.*

**Experian** Your Experian £2 Statutory Credit Report  
A world of insight

Order your Statutory Credit Report \* Denotes mandatory information [Cancel](#)

Step 1 of 3 > Personal Details

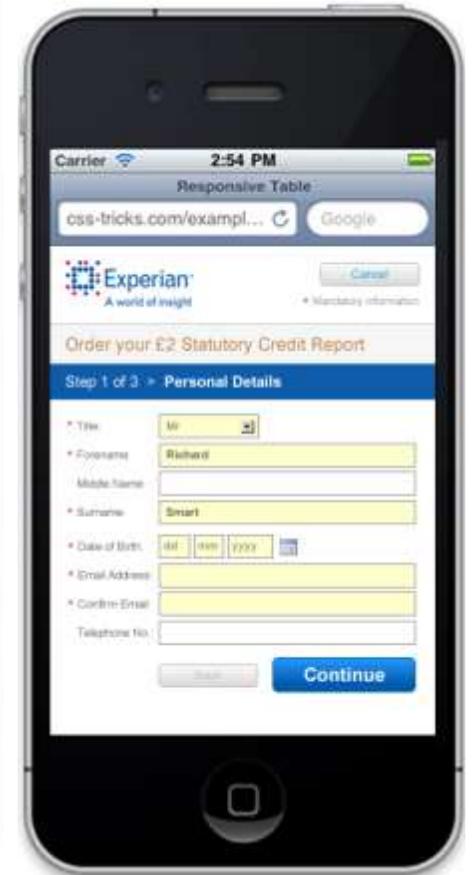
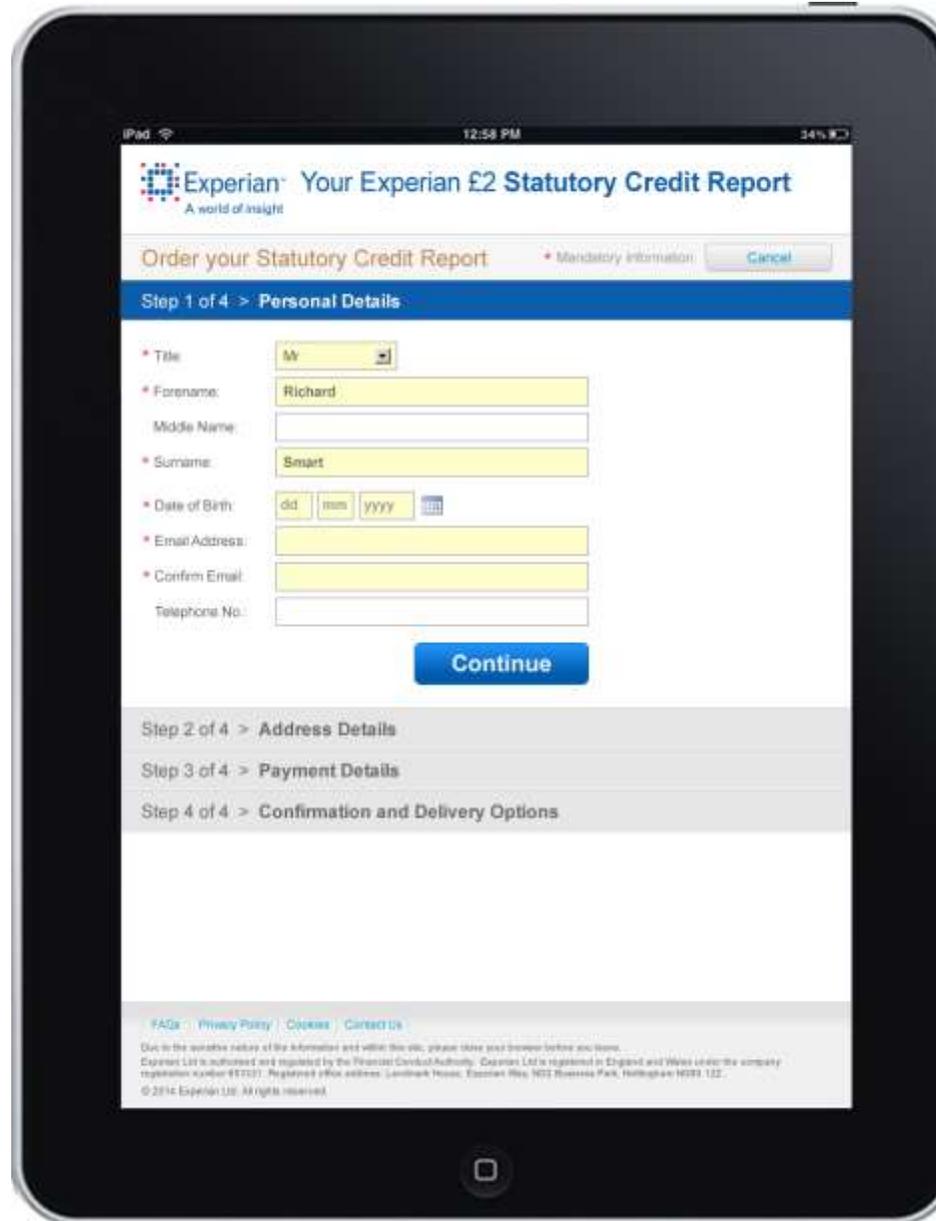
\* Title:    
 \* Forename:   
 Middle Name:   
 \* Surname:   
 \* Date of Birth:      
 \* Email Address:   
 \* Confirm Email:   
 Telephone No.:

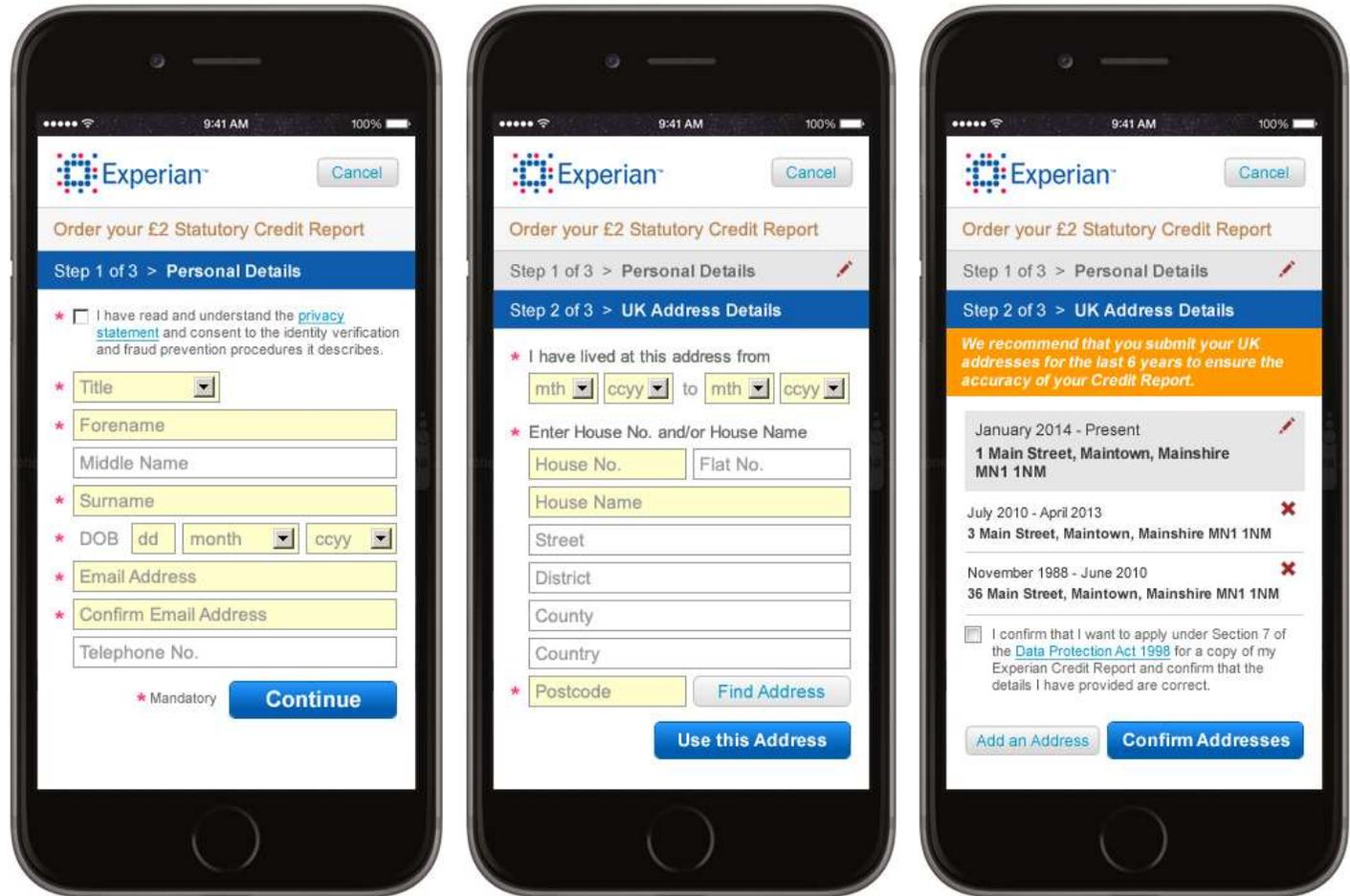
[Continue](#)

Step 2 of 3 > Address Details  
 Step 3 of 3 > Payment Details

[FAQs](#) [Privacy Policy](#) [Cookies](#) [Contact Us](#)

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