

Welcome to the Experian® photographic image guide.

Our photographic imagery needs to be taken in a style that is distinctive and can be owned by us – representing lifestyle scenarios in a unique way which will differentiate us from competitors and other financial services providers. Any images should also be flexible enough to be used across multiple regions and business units.

On the following pages we have provided guidelines to allow photographers from around the globe to create a consistent brand look and feel, with narratives that are appropriate to our proposition.

If you have any questions or need more information, please contact us at photography@experian.com

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1.1 Primary and secondary imagery

We divide our imagery style into two distinct categories, primary and secondary.

Our primary imagery is used on front covers, home pages, posters etc where the brand mark may also be present and our secondary style is used on the interior pages of literature.

Our primary photographic style uses luminous colour photography to create a distinctive, modern and ownable style. The photography captures genuine, candid moments in people's lives where the subjects are unaware of the camera. These images are natural, real, bright and optimistic. People are active and unopposed, enjoying their lives and the opportunities that lie ahead.

The photography creates an engaging emotional connection between our brand and our customers and brings our brand idea, 'Powering Opportunities' to life.

Secondary photography uses full colour but follows the same principles as primary photography.

Primary image examples













Secondary image examples







1.2 Composition overview and style

Composition overview

All our photography is authentic, engaging and honest. We are looking for a controlled composition within our photography that means it should always feel spacious, uncluttered and inspiring. Images should ideally show an individual person going about a task, or alternatively a couple or small group interacting or collaborating.

Setting

The subjects in our photography can be captured in interior or exterior environments as we believe this provides the flexibility to tell rich and engaging stories. Outdoor activities can be used to bring subjects like 'common goals', 'forward-thinking' and 'opportunities' to life while indoor shots can bring lifestyle stories such as 'future planning', 'family', 'workplace', etc. to life. As the focus is on the subjects - observed in a natural and positive action or activity and not overly aware of the camera - the setting should be secondary and blend into a neutral backdrop for the subjects. We also want to avoid clumsy or clichéd visual metaphors – our imagery should illustrate a concept and idea through either literal representations or, if required, more abstract conceptual photography (using headlines or text in conjunction with these images will help to communicate the intended message and meaning).













1.3 Photographic style

Depth of field

We aim to use a degree of depth of field, where areas such as the foreground or background are slightly out of focus in order to put more emphasis on the subjects and add both a layer of richness and a natural feel to images.

Uncluttered backgrounds

The sole focus of our brand photography should be the subjects so we try and make sure we use scenes that are calm and recessive and that bring focus to the captured moment. Within our primary photography, we also look for neutral, even colour tones within the background areas as this allows for ease of copy placement.

Colour and brightness

Our images need to create a bright, optimistic and positive atmosphere as well as giving us an ownable look. Using post-production methods, we use a combination of increased brightness and desaturation to make our primary images look overexposed, but for our secondary photography, we require the positive atmosphere to be reflected in the actual shoot.

See Section 1.5 for specification on brightness and desaturation settings.









1.4 Composition

Composition overview

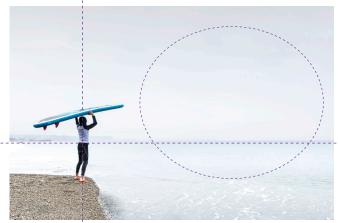
Within our primary photography, the subjects should be positioned off-centre. This asymmetry adds dynamism and a greater feeling of depth and expansiveness. However, more importantly, it also allows us to overly graphic devices (i.e. the Data Art graphic or a Headline banner) on the image without obscuring the subject.

It also helps to create much wider open spaces in a shot and a greater feeling of depth and expansiveness. Centring a subject creates a much more static-looking shot and should be avoided for primary photography.

Note:

The asymmetry in our photography only applies to our primary photography. Our secondary and staff photography can show subjects in the centre of the frame if required.









1.5 Photography treatment

Unique photographic styling

Our primary colour photography has a distinctive, modern and ownable look. This page illustrates the process for creating our unique photographic styling. This is achieved using Adobe Photoshop.

Step 1:

Here we increase the brightness in the range between 5% and 30%. Avoid too high levels of brightness to keep enough detail within the light areas.

Step 2:

As a next step, the image saturation should be taken down by between 5% and 40%. Avoid reducing the saturation below the recommended figures to ensure that there is still sufficient colour and contrast left in the photography. The final result should be an image that still has colour and detail, without being too washed out.

Note:

The percentage changes made will be dependent on the characteristics of the original image. The end result should match the examples shown in these guidelines.

Original image



Step 1: increase brightness





Step 2: reduce saturation





1.6 Creating a narrative

Before embarking on a shot it is important to create an authentic narrative, a clear story which we want the imagery to tell.

Individual Narrative

They open our minds to a bigger narrative and make us feel what they feel. Each image allows us to build a deeper connection to their lives and to their story. They are not clichéd or idealistic, but authentic – real people doing ordinary things and capturing life's 'true' moments. Whilst an individual narrative is captured within a single image and allows the reader to build a story around this moment, we can also create a collective narrative over a series of images using the same characters.

Collective as well as individual narrative - Visual Storytelling

Our approach is to shoot a series of images that tell a bigger story — life's moments and a journey through time such as buying a car, getting married, setting up a business. Each picture will tell its own story as well as being part of a bigger story and showing different people. Therefore each image can be used separately or as part of a series. Approaching this as a narrative will not only create more engaging imagery (active, authentic) but also offer the potential to tell a more powerful story about Experian.





Great photography tells a story – a picture paints a thousand words.



2.1 Shooting script

Creating a clear schedule

It is easier to shoot one day of photography, or two half days for each scenario. Getting the models to act out each scenario will add to the authenticity. By setting characters for each model it will allow them to appear natural and less posed.

To ensure you can be both creative and spontaneous, allow time within a photographic session for improvisation and/or additional ideas which may arise as the shoot progresses.

Typical script (example only)

• Model requirements and a small description of their character story

Female 21, just left university, working in a bar in the evening but looking for their first big job, lives in rented accommodation and short of money so uses the café to write her CV and use the internet.

 A detailed narrative of the scenario which is being shot.

Casting two graduates, male and female, along with two young business owners in a small contemporary café setting. At the beginning of the narrative, graduates are using the café to write CVs and use the internet. Wardrobe is casual jeans/t-shirt. As the narrative develops

they land an interview and then get given the job. Wardrobe can change to suit/smart as they embark on their first day and use the café for lunch. A second story can run in parallel of the owners of the café who are looking to develop the business. A key Experian SME narrative can then be played out.

- Description of the key scenes to be covered Make a clear list of key scenes eq.
- Graduate at table with computer
- Graduate paying for coffee
- Business owner doing stock take
- Business owner cashing up and making orders in café setting

Wardrobe list

Graduates: Jeans/t-shirt, t-shirt neutral colours/greys no white or logos. Change of wardrobe to suit/smart business wear

Business owners: Black trousers or jeans/t-shirt, t-shirt neutral colours/greys no white or logos. Aprons to be supplied

Props list

- Aprons for café owners
- Credit card machine
- Credit cards/wallet/purse
- Food and crockery supplied by venue
- Laptop computer
- Mobile phone
- Binder of paperwork













2.2 Casting models

Real and authentic

To ensure all our imagery is authentic and believable it is important that the characters we select for our imagery also look real.

We should avoid casting models who are too glossy, polished and perfect. Authenticity will come from a more natural look. To that end we should look to cast models from a casting agency and elect people who have had experience as extras for TV and film. Not only will this mean that they feel like 'real' people but also they will be experienced at acting out a scenario.

Think creatively about where to get models. Using family and friends, where appropriate, will give you a more authentic look as well as save on budget.

Make use of real people in real situations

When shooting on location in live settings real situations will arise. Genuine people going about their daily lives. These situations can present great opportunities for more realistic scenarios. For example, when shooting in a café environment there may well be people working, using the space as a office. In this instance ensure that you get permission, take their personal details and get a model release form signed to ensure global usage on the pictures.

Global look and feel

To help create images which will work in more markets across the globe it is also important to select a balance of ethnicity.

The global look can also be enhanced by wardrobe selection and lighting within the setting.



Example of a real person in a real situation











2.3 Wardrobe and props

Selecting the right wardrobe

When selecting a wardrobe for our shoots look at styles that have longevity. High fashion will only date our imagery quickly. Dressing models appropriately to the characters which they are playing is important as it helps tell the story - jeans and t-shirt in a bar tells a different story than a jacket and tie.

It is also recommended to use more neutral tones. Greys, denim and more pastel colours work much better in a composition than bright colours like orange and red. The colours of wardrobe should complement the setting, not make the model stand out.

Dressing a scene

Scenes should not be overdressed, avoid using too many props and keep sets looking clean and neutral. Backgrounds on images should be blurred out to avoid clutter.

When using props they should be helping tell the story – mobile phones, wallets, credit cards and PDA tablets, for example. Also the brand logos on these items should either be obscured within shooting or removed in post production. Any distinct markings that clearly identify a device or object should also be removed. For example, the distinct button on an iPhone

Models' own clothes

Getting models to bring their own clothes helps both reduce budget and means that there are no issues around clothing sizes. When casting, get models to supply a wardrobe selection against the shooting script. Also have a selection of clothes on hand if changes are required.

Avoid logos and iconic brands

Clothing with heavy motifs and brand logos should be avoided within our images. It is important that we are not seen to endorse other businesses, as legally this is not allowed. Avoiding brand logos whilst shooting will also save time and budget on retouching in post production.

Ensuring longevity with props

When selecting props for a shoot it is important to check that they will not go out of date too quickly. Where possible try to ensure they are very generic in nature. When using technology in scenarios it is advisable to think about the appropriateness in all markets.

For example, when looking at credit card payments make sure you cover all payment options. Whilst paying by phone is common in some countries, it is not universal. Shoot the same setting for pay by phone, contactless, Chip and Pin and signing.













2.4 Sourcing locations

Globally neutral

When selecting locations for shoots it's important that the setting has the ability to sit across several of our geographic markets.

To help create more usable images from a single shoot, the ability to change a venue slightly to create the look for another country is key. Equally if a venue feels globally neutral this will mean it can be used more across multiple regions.

Authentic but simple

It's important that the setting helps create a backdrop for the narrative and not dominate.

Distinct architectural styles will set a scene but avoid locations that look cluttered

Avoid distinct locations

It is best in this area to avoid distinct landmarks and locations. Red London buses and black taxi cabs clearly denote a London location.

Remember language also denotes geography. In retail or cafe environments, signage and price tags with currency displayed will clearly be only usable in that market. By using a shallow depth of field and keeping any text out of focus, you will be able to set a scene without revealing a specific country.

Don't be too quick to discount a potential location on first view, as it may offer up ideal tonal and light qualities once out of focus



The image above was shot in a UK park in January in freezing conditions, but with the clever use of colour balance and dressing the model correctly, we have created a summer's day in a park with a global feel.



When choosing home environments to shoot in it's important that the architecture is kept quite generic and not country specific. This house in the UK could be anywhere in the world.



The image above was shot in an empty office with two desks brought in. This allowed more flexibility and greater depth of field, creating the illusion of a busy contemporary space, helped by the placement of a person in the foreground.



The image above was shot in the same office as the image to the left. This allowed us to shoot two stories within the same day. By propping the shot with the travel bag and passport we made the office look like a generic airport lounge.



3.1 Image composition and colour balance

Image composition

The image should feel as though it is a sideways glance towards the scene. A glance is never too finely composed, it will have foreground obstructions and possibly extraneous light from strange angles. It will mean that not everyone is always orientated towards the camera. Think about how the image might be used, allow space for copy and find frames that can be easily extended if required.

Colour balance

It's important to accentuate the predominant lighting of a scene, and in both lighting and processing find ways of refining that look and feel. The examples here have all been shot in a daylight setting allowing for the environment to set the tone; additional lighting was balanced to match the ambient. When processing explore adding colour very subtley to the shadows.

Capture One digital settings

The library was processed using Capture One. Within the base characteristics the ICC profile was set to adobe dng file neutral on an automatic curve. The saturation was then increased and other standard file-specific adjustments were added. Using the RGB levels tool the mid setting of the blue channel was set uniformly to 0.05.





3.2 Photographic techniques

To help ensure that all our photography is authentic, engaging and fits within our visual language we have used the following photographic techniques within our most recent production.

Shallow depth of field

We shot at the maximum aperture of the lens whenever possible on both 50mm and 85mm at f1.2, often with only the eye of the subject in perfect focus. None of our exposures were shot at an aperture higher than f2.8. The technique was further exaggerated by the use of foreground blur.

Foreground blur

A foreground blur should be found physically on set by shooting through obstacles or finding reflections off surfaces. When this isn't available you can create your own by using transparent objects, mostly plastic or glass.

Objects have been held directly in front of the lens, often touching, and experimented with until the effect, (often just a slight flaring simulation) was found. This added to the developed style of the sideways glance but did not overtake it.









3.3 Photographic equipment

As a guide, detailed below is the camera and equipment specification as used on the most recent photography production.

Camera

The example images here were shot on Canon DSLR bodies, using prime lenses of 35mm, 50mm but mostly 85mm all at f1.2.

We shot tethered into Capture One to ensure focus. We travelled with LED, tungsten and flash lighting which was used sparingly, preferring to use reflected ambient light using a Californian sun-bounce. Importantly we travelled with flags that allowed us to control the ambient lighting onto the subject - often isolating and lighting them but allowing the existing ambient light to illuminate the rest of the scene.

In general you should aim to shoot at the widest aperture you can manage. For example, a 50mm lens capable of f1.4 will be more affordable and totally within the parameters of these requirements.









3.4 Post production

Re-touching

By following this guide and ensuring all the styling instructions have been followed, retouching in post production should be kept to a minimum.

Colour balance (in line with 3.1) should be carried out 'in camera' without a reliance on post production. This is very important as the the images must not seem overly manipulated.

However, all brand logos and motifs will need to be removed before the images can be published. Also remove any recognisable features on iconic items. For example, the distinctive buttons and jack socket on the iPhone make them very recognisable.

Please remember that if you are using photography as primary imagery you may need to apply the brightness/saturation treatment, as illustrated in section 1.5

High res 300 dpi images

Images should be processed directly from Capture One as JPEGS unless retouching is required. File size should typically be around 5MB and this should be a minimum size to be delivered allowing for A3 prints @ 300dpi.



Before



Before



Before



After



After



After

Removal of the Apple logo from the back of the laptop makes it feel more generic

Removal of the distinct plug sockets on the base of the phone makes it feel more generic

Removal of the brand logo on the right arm of the man's jumper

3.5 Creative

The key rationale for commissioning photography rather than sourcing from a photo library is to create unique, distinctive and ownable imagery.

Ensure the imagery is bespoke

During the production of bespoke imagery, we should consistently ask the question "Can we source this image elsewhere?" – if the answer is "yes", we require the shot to be re-assessed in order to produce something that can be clearly distinctive to Experian.

Strike a balance between authentic and aspirational

When embarking on a photographic shoot we need to ensure that we strike a balance between authentic and aspirational – we do not want the scenes to feel forced or fake but we also want to make sure we are seen as a positive and forward-thinking brand. In relation to this, close consideration should be given to the demographics of the subjects used to ensure that they are representative of this approach.

Make sure all imagery is global

As a global brand, we also wish to ensure all images take into account the ethnic and cultural diversity that is inherent within our business and our partners. This should be reflected both in the selection of subjects and the scenes they are placed in.

Consider the flexibility of usage

As these images are to be used in a number of different channels, consideration should be given to the composition to allow photos to be used in both horizontal or vertical formats and to be potentially cropped into square or letterbox formats for social media usage.

Production and legal

When commissioning bespoke photography it is important that we have the following usage rights for all images taken within a shoot.

- Exclusivity rights in perpetuity
- Usage rights to be used across all global territories
- Usage rights across all media channels/formats

Please ensure that these rights apply to any models used as well as the photographer.















4.1 Internal Photography Shoot Requirements

Finding and briefing a photographer

There are multiple factors to consider, ranging from the subjects you wish to capture and where you are shooting, to the budget you have available. But possibly the most important choice you will make is the photographer you choose to work with. When looking for a photographer, try to find someone who is willing and able to replicate the Experian photography style; this will help us to achieve consistent style on a global basis.

If you are looking to capture our office buildings, look for a photographer with architectural photography experience and suitable equipment – photographing buildings is very different to photographing people. Try to meet your photographer before commissioning them, to make sure that they can work with your brief and to make sure you'd feel comfortable working with them in Experian environments. It's a good idea to invite the photographer to the location prior to your shoot so they have an awareness of the environment in which they'll be working.

Scheduling the shoot

When scheduling a shoot, be considerate of the range of factors that could affect the project. These range from weather (i.e. choosing a time when there is good natural light in the environment), holiday considerations (i.e. making sure you choose a time where colleagues will be in the office) and making sure your shoot does not clash with important internal events or client visits. It is valuable for there to be some flexibility from your photographer, as last-minute changes are commonplace – the weather may change or location availability may be limited. The focus should be on delivery of the best possible work, rather than on completing the whole shoot on one particular day. Building a strong working relationship with your photographer will allow this flexible approach to thrive.

When planning your shoot, it is useful to have a list of specific scenarios or shots that you wish to capture – this will make sure that time on the shoot is spent efficiently. But, ensure that you don't make the day's schedule too rigid – some scenarios will take longer than anticipated to complete, while others may happen comparatively quickly, so it's good to be able to take a little extra time where necessary.

It is vital that you work with your regional Security Office to make sure your photographer and team are cleared to work on the premises, and that you understand any HSA (Heightened Security Area) considerations around what you can and cannot capture. It is also useful to have a member of the Security Office accompanying you during the shoot, particularly in HSAs, to signify to employees that the activity is official and approved.







Finding volunteers

If you are wanting Experian employees to feature in your photography, it is easier to find volunteers in advance than to try on the day. You can get support ahead of the shoot from your local Internal Comms team and HR Business Partners, who can assist with internal emails and posters in relevant areas.

If you do have volunteers lined up, it is useful to plan an appropriate time and location for their part of the shoot. Ask them to reserve time in their diaries for this, and provide them with all the information they need regarding wardrobe. Make sure they understand that any time volunteering for a shoot needs to be cleared with their line manager.

Any employee who features in your photos will be required to complete a Photography Release Form before the image can be distributed and used. This is a standard legal document that allows usage of their image and a templated version of this can be provided by the Global Brand team. Please email photography@experian.com for further details.

Communicating to colleagues

It is important that employees in your shooting location know you will be in the Experian building with a photographer at an allocated time. We recommend producing a simple poster for the office or sending an email to colleagues to give them notice of the shoot (at least one week in advance ideally) to highlight that you will be aiming to keep disruption to a minimum.

Preparing your location

It is important before shooting to know which areas of a location you want to use. It is advisable, if possible, to bring the photographer onsite in advance to scout the office and find areas that they feel would be most suitable for photography.

If you want to use meeting rooms or shared spaces, work with your local facilities teams to make sure they are booked out. It is also important to liaise with your local Security Office to ensure that they are fully aware of the project and are prepared for the photographer to come in on the allocated date. While it is important to make sure your locations are clean and represent Experian in the best light, don't be afraid to keep any local "quirks" in place if there are any, for example decorated notice boards, relaxed social areas, personalised desks, etc. We want to make sure your imagery gives an accurate impression of the Experian working environment.





Wardrobe and props

With regards to clothing, we ask that colleagues wear their normal business dress (e.g. trousers, jeans, white shirts, t-shirts, skirts, jumpers, dresses) and refrain from wearing anything bearing logos or slogans (e.g., Nike). It's best to avoid bright colours if possible (reds or purples) and any checked or patterned designs, so you may want to recommend that subjects bring in a change of top to make sure there are options to choose from.

If you are using props in your scenarios, try to avoid overt branding if possible although on some items (i.e. laptop computers) this may be difficult and branding will need to be removed in post-production. Avoid scenarios becoming "over-dressed" with props – you want to ensure that the people are the real focus in your images.

Please ensure that any security requirements of areas in which you are shooting are reflected in your images. For example, in some areas staff are required to show clearly that they are wearing security passes, or mobile phones might not be permitted and so should not appear in the images.









4.2 Internal Photographer Brief

Techniques

The image composition and colour balance guidance for our Internal Photography should follow the same techniques as our Secondary Photography style (see section 3.1).

The images should be a sideways glance at the subject with suitable space around them to allow for frame extension or copy overlays. The colour balance, brightness or saturation can be amended in post-production – see section 3.1 for details on the recommended Capture One settings.

We always look to incorporate a shallow depth of field, created by using wide iris apertures, which will create a background blur. The shallow depth of field can be further emphasised by physically obstructing the lens with a transparent shape such as a plastic water bottle, to create a foreground blur on the edge of the image. The object can be hand held and angled to cause flare from any light source in front of the lens. The effect should not be obvious but simply a slight degradation on the edges of the frame. Always be sure to shoot both with and without the effect. See section 3.2 for further details on this

For architectural images where the frame is wide and focus is very much on the building, in some of your shots it is worth adding a slightly blurred moving body at a slow shutter speed of between 1/4 and 1/8 of a second.

This adds a human perspective and sense of scale without drawing the attention away from the primary subject. In making the building the main subject of the shot, the requirement for shallow depth of field is removed and so correspondingly smaller apertures can be used, which along with slower camera ISO speeds, facilitates longer exposures.

B-roll video footage

B-roll video footage is a series of short (5-10 second), silent video clips that can be edited into internal and external videos to give small glimpses into our working environments. We use similar aesthetic techniques to our still imagery – shallow depth of field and sometimes foreground blur – it's about capturing a natural moment in time and, as such, the settings for your photography shoot are often perfect for capturing this kind of footage.

For B-roll footage, we would recommend that you utilise the same scenarios and framing that you are capturing in your still photography. To prevent the clips looking too static or uninteresting, we recommend the use a subtle tracking/glide motion of the camera. For more static scenarios (e.g. a building exterior), you may want to also utilise time-lapse shooting effects to convey movement and to maintain interest throughout the footage.





Examples of B-roll video footage can be found on the Experian Brand Asset Hub.

Equipment

We recommend, where possible, using the same quality of equipment for any internal shoots as would be used for external photography – see section 3.3.

For B-roll video footage, we recommend using 4k broadcast quality cameras and not DSLR's with a video function. Use fast prime lenses - ideally the same lenses as used for stills capture, for brand consistency. Try to match the grade of the stills if the moving image is shot at the same time as the stills.

Post-production

In order to remain consistent with our brand photography style, the same level of post-production work and retouching is required for internal photography as for external photography. Please see section 3.4 for further details.

For internal photography, there will also be further requirements from your local Security Office that will need to be taken into consideration during post production. This may include the removal of any security equipment from shots (i.e. security cameras, security barrier details, etc) and the editing of any security ID badges that are showing, in order to make them illegible. Please contact your local Global Security Officer to discuss what measures may be required.

Creative considerations

Please take into account all the creative considerations highlighted in section 3.5.

While you are likely to be taking images to meet your own regional requirements, it is important that we have a consistent approach to our photographic style and that we try to follow the same techniques and processes globally, in order to provide a recognisable identity for Experian internal photography.





4.3 Contacts

Supply of image for the Experian Brand Asset Hub

Once your images are finalised, the high resolution, RGB format Jpegs, should be uploaded to the Experian Brand Asset Hub.

Please note: these should only be uploaded if they do not carry any usage restrictions. See Section 3.5

For details on how to upload onto the Brand Asset Hub, please email james.carter@experian.com

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