



Expedition Leader: Tone of Voice Guide



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Our Brand Voice is **how** we say things, as much as **what** we say.

Our Brand Voice guides how we speak and write, whatever we're talking about. It helps us get our message across in a way that builds relationships with our readers and helps us get the response we want. It creates a unique tone for our brand that will help us stand out. It also makes our brand consistent, so people will recognise us whenever and however we're communicating with them. We need to use it everywhere our brand speaks, no matter what channel or platform – be it social media, web, internal events, videos, brochures or white papers.

This guide shows you how to write in the Brand Voice.

Our Brand Persona is an Expedition Leader – and it drives our Brand Voice

At Experian, we want to power opportunities to create a better tomorrow for both people and organisations. It's a big ambition to live by, so we created a Brand Persona to express the idea of this ambition. This persona guides how we talk, express and present ourselves both verbally and visually. Our Persona is an Expedition Leader.

Whether we're helping people navigate to a brighter financial future, showing a business the way to new opportunities, or taking young graduates on their first steps to a new career, we're there when people need us, guiding them forward. That's why we're like an Expedition Leader. Expedition Leaders are always working to guide people through challenges and opportunities, helping them get where they want to be. They also exist all over the world. This means that our Brand Persona works across all the countries and cultures we work in.



Amelia Earhart
The first female aviator to fly solo across the Atlantic Ocean.



Lord Baden-Powell
Founder and first Chief Scout of The Boy Scouts Association and founder of the Girl Guides.



Rob Hall
A New Zealand mountaineer best known for being the head guide of a 1996 Mount Everest expedition.

A successful Expedition Leader is always looking to achieve at least one of the following objectives:



Sylvia Earle

An American marine biologist, explorer, author, and lecturer.

Help

By providing the right services, tools and resources or by responding and acting on issues, an Expedition Leader will look to positively influence and empower people; supporting opportunities and guiding them towards a solution.



Alberto Santos-Dumont

A Brazilian aviation pioneer.

Explain

Expedition Leaders look to clearly communicate out information in order to educate people, create coherence and extract meaning from areas that might seem overly complex.

Inspire

An Expedition Leader will look to demonstrate impact, evoke emotion, communicate a sense of purpose and create anticipation. They encourage people in their team at every level to not only see the opportunity but to grasp it and bring it to life.



Roald Amundsen

A Norwegian explorer of polar regions.

To write in our Brand Voice, we take inspiration from our Brand Persona of the Expedition Leader. We take their human, empowering characteristics to talk to people in a way that's more friendly and relevant to their lives – that doesn't just communicate, but supports and connects. Whatever you write, ask yourself is this how an Expedition Leader would say it?

Our six brand personality traits.

Expedition Leaders are:



Helpful

They go out of their way to help people reach their goals



Inquisitive

They're inquisitive; fascinated and interested in the world



Smart

They're smart with people and smart at problem-solving; they bring deep expertise and insight to bear on each journey



Resourceful

They're resourceful in finding new ways to get problems solved and to make every expedition better



Confident

They're confident about their abilities and understand how to motivate a team; they're willing to take calculated risks, while remaining a trusted partner and a safe pair of hands



Optimistic

They have a deep sense of optimism across everything they do, always looking forwards and approaching challenges with a sense of 'what's possible?'

These traits guide our writing – they help us sound warm, empowering, and make sure we write in a consistent way. They also make sure we steer clear of sounding self-centred, arrogant, confusing, dull, inconsiderate and pessimistic.

There are three steps to writing in our Brand Voice:

① Work out who you're writing for

An Expedition Leader is always working for the people they lead. Everything they say is to guide those people. And as a result, they do all they can to make sure their communication is meaningful, relevant and valuable to those people. We do the same – everything we say is for the people we're helping. And people don't care about the products we've created or what technology we use. They care about whether we understand their challenges, what we can do to solve them and what results we can bring them.

So start by asking yourself who you're writing for. Are you writing an email to a client? A product sheet for a large audience of technically-minded people? Or website copy for people who might not have heard of Experian? Working out who you're writing for will help you decide how much detail you need to go into, what information is relevant, and which terms you need to explain.

② Work out what you're trying to do in your writing

Wherever we're communicating, we should always be able to explain, help or inspire. So ask yourself: What are you writing and why are you writing it? Are you trying to explain something complicated? Are you trying to help someone achieve their goal? Are you inspiring someone to have confidence to do something differently? Knowing what you're aiming to do will help you work out what to include, what to cut, and how to express your message.

③ Use our traits and tools to express your message

To help us take inspiration from an Expedition Leader, we look to the six personality traits they demonstrate. Our writing tools show you how to put these traits into practice (Helpful, Inquisitive, Smart, Resourceful, Confident, Optimistic).

Expedition Leader Checklist

When you are writing for Experian, try to run through a mental checklist to make sure your material achieves at least one of the main objectives of an Expedition Leader:

- Is this communication **helpful**?
- Have I **explained** my point well?
- Will someone reading this be **inspired** to act?

The writing tools that help us write in our Brand Voice.

Our writing tools help us put our personality traits into practice. Here we describe how each trait applies to our writing.



Helpful

An Expedition Leader will always describe the team's journey in a way that's easy to understand and easy to follow, so they know where they've been and where they're going. We explain things clearly and guide our readers through our writing.

1. We **guide our readers with useful headings** to signpost what's coming next.
2. We **make sure our writing is clear and easy to understand** to make it easier for our readers to follow.



Inquisitive

An Expedition Leader is interested in the world, and especially in how their team members see the world. We find out all we can about the challenges people face, and we shape everything we do around helping people overcome those challenges.

1. We **start with our readers' world** and the issues they face.
2. We approach things from a **problem-solving perspective**.



Smart

An Expedition Leader uses their expertise to speak to their team in a way that connects – they speak in their team's language so everyone is clear where they stand. We choose words that make us sound human and help us build relationships with our readers.

1. We **choose everyday words** that make us sound more like a human than a big organisation.
2. We think about who we're writing for, and make sure we **explain any terms they'll be unfamiliar with**.
3. We **say 'you', 'your', 'we' and 'us' to put people in our sentences**, to make it clear who we're talking to and about.



Resourceful

An Expedition Leader will always find new ways to get problems solved. We find alternative approaches to explain and express ideas, to help readers understand what we're talking about and to show them what they can achieve.

1. **Zoom in and out** so granular details build up to a big picture that's meaningful to our readers.
2. We **explain unfamiliar things with familiar ideas**.



Confident

An Expedition Leader is confident in their instructions and explanations. We're confident in what we have to say, so we make our points clearly, and we don't repeat ourselves.

1. We **get to the point** quickly, and make sure every sentence has a purpose.
2. We use **strong verbs to describe actions** to give our writing energy and movement.



Optimistic

An Expedition Leader is always optimistic about the journey and what's coming next. We help people today so they can be optimistic too, and look ahead to a brighter future.

1. We **frame things positively**, to show how we'll help people work through challenges.
2. We **connect today to the future**, so our readers understand how the small steps they take today will help them achieve their goal.

Tools in detail

Helpful



An Expedition Leader will always describe the team's journey in a way that's easy to understand and easy to follow, so they know where they've been and where they're going. We explain things clearly and guide our readers through our writing.

Guide our readers with useful headings so they know what's coming

An Expedition Leader signposts everything their team needs to know – so they know where they are, where they've been, and where they're going next. We break up our writing, and guide our readers through it with helpful headings. Each heading should give our readers the gist of what's underneath it. This way they can skim through the page and find the information they need. If there are steps or stages in the piece you're writing, say how many steps there are in your heading.



Like this:

New Global Data Protection Regulation is coming



Not like this:

Global Data Protection Regulation



Like this:

The benefits of mapping Mosaic



Not like this:

Mapping Mosaic

Tools in detail: Helpful



Like this:

Increase your brand awareness and find new customers



Not like this:

Brand awareness and customer acquisition

The headings we're suggesting are much more informative than their alternatives. They sum up what comes next, so readers can easily find the information they're looking for.



Like this:

Here are five tips to help you budget for this year.



Not like this:

Here are some tips to help you budget for this year.

We can also be helpful by specifying exactly how many tips we're going to give our reader. This way they know exactly what's ahead.

Make sure our writing is clear and easy to understand

An Expedition Leader communicates in a way that's easy to understand. They make sure their team is on the same page as them. They won't continue until they know everyone is up to speed. We communicate in the same way – we help people understand and follow. We do this by writing in a way that helps our readers figure out exactly what we're talking about—avoiding business jargon, abbreviations and technical language to make it as clear as possible for our audience.



Like this:

We want to understand how our customers feel about our products. To do this, our teams are working together to get a broad view of our customers.



Not like this:

By monitoring UCG (user generated content), our Go-To-Market and ECS teams are collaborating to obtain a helicopter view of consumer profiles in order to deliver an end-user perspective of the product.

Tools in detail: Helpful



Like this:

Use CreditMatcher to see your Experian Credit Score and find the credit cards, loans and mortgages you're more likely to be accepted for.



Not like this:

CreditMatcher gives you your Experian Credit Score and scans a range of loans, mortgages and credit cards to show you a personal eligibility rating for each (excluding secure loans), based on your credit information.



Like this:

Fraud can damage the reputation of your business and can lead to losses. You can prevent this by using our tools in your application process.



Not like this:

Prevent unnecessary losses due to identity fraud by determining inconsistent information during the application process. Having the ability to pre-screen and analyse risk is the best way to avoid unfavourable impact on your business's reputation.

In the good examples, we've removed any jargon, overly complex language and abbreviations to make it easier to digest for the audience. When writing anything – even what you may consider the most basic content – imagine that it's a complex piece of information you have to communicate and it is important that people understand what you are saying. Read back over what you have written. Would it be understandable to someone who is not an expert? Would your family or friends understand it?

Tools in detail

Inquisitive



An Expedition Leader is interested in the world, and especially in how their team members see the world. We find out all we can about the challenges people face, and we shape everything we do around helping people overcome those challenges.

Start with our readers' world and the issues they face

Expedition Leaders don't choose the destination. Their team does. The Leader guides them to make sure they get there. So an Expedition Leader puts their team's needs and interests ahead of their own. We show our readers we're interested in their world by putting them first, and showing them what things mean for them. For instance, we focus on what we can help people do and what benefits we can bring them, rather than the technical features of any particular product or service. The technical features might be more interesting to us than them.



Like this:

Is this customer about to leave you for a competitor? Is this transaction genuine or might it be linked to criminal activity? These are questions you need to answer quickly, accurately and consistently. We can help you do this by automating processes and helping you use data as effectively as possible.



Not like this:

We can automate processes and make sure data is used as effectively as possible so businesses can make quick, consistent, and accurate decisions.

Tools in detail: Inquisitive



Like this:

You can always keep up with your customers, even when they're moving and changing their address. That's because we constantly check data to make sure it's up to date.



Not like this:

We constantly check data to make sure it's up to date, e.g. improving data quality by updating new addresses on a database.



Like this:

Find out why you may have been turned down for credit. Use CreditExpert to see what's affecting your credit score.



Not like this:

Our tool CreditExpert shows what's affecting your credit score.

Instead of focussing on ourselves and what we do, these good examples start with the reader and the challenges they might face, or things they might want to do. It's only after we've talked about these that we move on to how we can help.

Tools in detail

Smart



An Expedition Leader uses their expertise to speak to their team in a way that connects – they speak in their team’s language so everyone is clear where they stand. We choose words that make us sound human and help us build relationships with our readers.

Use everyday words to connect with people

An Expedition Leader uses their expertise to speak to their team in a way that connects. They speak in their team's language so everyone is clear where they stand. We use everyday words that our readers use in conversation. These are words that mean something to people, and resonate with them. 'Assist' and 'help' might mean virtually the same thing, but 'help' resonates more. Nobody ever reassures someone by saying 'Don't worry, I'm here to assist.' Try saying your sentence aloud – the way you'd say it in conversation is how you should write it.

| We say | Not |
|---------------|------------|
| need | require |
| get | acquire |
| give | provide |
| make sure | ensure |
| use | leverage |



Like this:

Make sure you file this.



Not like this:

Ensure you file this.

If you were saying this to a colleague, you're much more likely to say 'make sure'.

Tools in detail: Smart



Like this:

Marketswitch Optimisation is software that can help you and your organisation find the best way to solve any complex business problem. It delivers a return on your investment you can really measure.



Not like this:

Marketswitch Optimisation is patented mathematical decision software that enables organisations to design the best strategies across an organisation to solve any complex business problem. It delivers quantifiable return on investment.



Like this:

If your customer gets behind on payments, you need to understand how much money they've got coming in, and how much they can afford to pay. Verifying income can help you to do this.



Not like this:

A view on income verification and affordability is important when the customer falls into arrears.

'...help you and your organisation find the best way' means the same thing as '...enables organisations to design the best strategies...' And 'if your customer gets behind on payments' means the same thing as 'when the customer falls into arrears'. But the good examples are written in a conversational style, which lets us connect with people, and the bad examples are written in business-speak.

Explain terms our readers aren't familiar with

Expedition Leaders don't need to prove how smart they are by using long and complicated words. They wouldn't be a good leader if their team didn't understand what they were saying. Their job is to make sure everyone is on the same page, and no-one is falling behind. In our world, we know what CCJs, ECS, PowerCurve, Tallyman, and Prove ID mean. But the people we're writing for might not. We make sure that, if we're ever using terms that our readers might not be familiar with, we always explain them. We put each term in context by showing people what it can help them do.



Like this:

Find your lost customers and contact them at their new addresses with our customer search tool, Autotrace Plus.



Not like this:

We've created Autotrace Plus.



Like this:

Spot identity theft with 3-Bureau Credit Monitoring, a tool that detects changes to your credit report across all three credit bureaus – Experian, Equifax and TransUnion.



Not like this:

Introducing 3-Bureau Credit Monitoring.

We've explained the terms 'Autotrace' and '3-Bureau Credit Monitoring' in case our readers don't know what they mean. And, even better, we've told our readers what they can do with these tools: 'find your lost customers and contact them at their new addresses', or 'spot identity theft'.

Say 'you', 'your', 'we' and 'our' to put people in our sentences

Everything an Expedition Leader does is to lead the people around them. They talk directly to their team, making it clear who needs to do what so they can all achieve their goal together. We write directly to our readers by putting them in our sentences. Writing 'Experian', 'customers' or 'clients' keeps people at arm's length. Talking about 'us', 'you' and 'we' brings them closer. Putting people in our sentences helps us connect with them. It makes it clear who we're talking to, who we're talking about, and who's doing what. It also helps us take credit for the good things, and responsibility for the bad things.



Like this:

I've arranged the client meeting.



Not like this:

The client meeting has been arranged.

It's clearer and easier to read when we put people in – when we say who has arranged the meeting. The 'not like this' example doesn't have any people in, so we don't know who's arranged the meeting.

Tools in detail: Smart



Like this:

This means you can make fast and confident lending decisions.



Not like this:

This means fast and confident lending decisions can be made by retailers.

If we're talking to these retailers, then we can call them 'you'. It helps us connect with those readers, because we sound more like we're having a conversation with them.



Like this:

You can use our CreditMatcher tool to find the credit card that best suits you.



Not like this:

Experian's CreditMatcher can be used to find the credit card that is most suited.

We tell our readers who we're talking about – you and us. It's you who can use the tool, and it's us who've made this tool. By using words like 'you' and 'our', we build a relationship between our reader and ourselves. In the bad example, we don't say who can use this tool – we make the reader put in effort to work this out. Saying 'Experian's tool' instead of 'our' makes us sound like a distant company. We want to sound like a real person, and someone our readers can trust.

Tools in detail

Resourceful



An Expedition Leader will always find new ways to get problems solved. We find new ways to explain and express ideas, to help readers understand what we're talking about and to show them what they can achieve.

Zoom in and zoom out so granular details build up to a big picture

An Expedition Leader takes their team on a journey by explaining the general direction they're going in and where they will end up. But they also need to go into more detail – about where the team will sleep and what the temperature will be. We do the same in our writing. If we're talking about big ideas, we zoom in to illustrate them with granular details like facts and figures, or practical details about how a process will work for our reader. If we're talking about granular details, we zoom out to make sure that these details build up to a big picture. We bring things to life so what we're saying is meaningful for our readers.



Like this:

If you become a victim of fraud, we'll work with you to contact banks and organisations, and even freeze access to your credit file until we can help you reclaim your identity.



Not like this:

If you become a victim of fraud, we're on hand to help.

Instead of just telling our readers that we can help, we zoom in to the detail to illustrate our point. Showing that we'll 'contact banks' and 'freeze access' to their credit file gives readers reasons to believe we're telling the truth, and shows them exactly how we can help them.

Tools in detail: Resourceful



Like this:

Last year alone, 15 million Americans were victims of identity theft. Over one in three said they were suffering moderate or severe stress as a result of this.



Not like this:

Last year alone, 15 million Americans were victims of identity theft.

When we use numbers, we make sure we put them in context – we talk about those numbers in a way that makes them meaningful to people. Instead of just saying 15 million people were affected, we zoom in and give detail about one in three people.



Like this:

Take control of your finances, and plan for a better financial future. By checking your credit report you can see your personal credit history and public records, such as a bankruptcy. You can also check your credit score, and get guidance to improve it.



Not like this:

You can check your credit report to see your personal credit history and public records, such as a bankruptcy. You can also check your credit score, and get guidance to improve it.

We could just give the details – about what people can see in their credit report, and what they can do about their score. But we can be more resourceful in the way we give them this information by making sure we show them what all of this information adds up to. So we zoom out – if our readers check their credit report, they can ‘plan for a better financial future’. This isn’t the only big picture these details build up to – it will depend on the context. But it’s helpful and inspirational for our readers to zoom out and see the big picture.

Explain unfamiliar things with familiar ideas

An Expedition Leader knows that not everyone on their team will be familiar with every part of the journey. So they put themselves in their team's shoes, and find new ways to relate the situation back to everyday life, and ideas that are easier to imagine. We use ideas or principles from other aspects of life to help people understand concepts that might be unfamiliar to them.



Like this:

Data mining is a bit like digging through dense rock, looking for a nugget of gold.



Not like this:

Data mining is going through a wealth of data, looking for information we can turn into meaningful insight.

Words like 'data', 'information' and 'insight' aren't very meaningful. They're not easy to imagine, or picture, so they're not so easy to understand. Instead, we bring this idea to life by asking our readers to imagine something more familiar (whether or not they've done anything like it themselves) – 'digging' for 'gold'. This made the sentence much more vivid, easier to picture and easier to understand.

Tools in detail

Confident



An Expedition Leader is confident in their instructions and explanations. We're confident in what we have to say, so we make our points clearly, and we don't repeat ourselves.

Get to the point

Expedition Leaders deliver instructions and explanations succinctly. They tell their team what they need to know, when they need to know it. We say the most important thing first. We make our point clearly, and we don't repeat ourselves. We cut words we don't need. And we make sure every sentence has a purpose. This doesn't mean we have to strip out every colourful detail. We just need to make sure we don't pad our sentences out with words that don't add anything.



Like this:

We've been approved by the FCA.

OR

Our application for FCA approval was successful.



Not like this:

In addition, we would like to announce that we have just found out that our application for FCA approval was successful.

We don't need to announce we're about to say something, we can just say it. Then we can move on to the next important point.



Like this:

You can check your credit score and get tips on how to improve it.



Not like this:

Just to make you aware, one of the things you can do now is check your credit score and get tips on how to improve it.

'Just to make you aware' is throat clearing at the beginning of the sentence. It gets in the way of the point we're making.

Use strong verbs to describe actions

Use strong verbs – Expedition Leaders give their team authoritative advice using strong, inspirational language. We use strong verbs to make our language confident and inspirational. Verbs like 'run', 'decide', 'apply', 'pay', 'build', 'help' and 'explain' have a clear action attached to them. Some are clearer and stronger than others: 'help' is stronger than 'assist', 'start' is stronger than 'commence', 'check over' or 'work out' is stronger than 'assess'. We choose the strong verbs.



Like this:

Unlock what data can do for your business.



Not like this:

You can release the value of data to find out what it can do for your business.

Here we are using strong words to describe actions. 'Release' sounds like we're letting something go. 'Unlock' sounds like we're actively doing something, so it sounds punchy and confident.



Like this:

Work out how much a customer can afford to pay.



Not like this:

Assess each individual customer's affordability.

Here we are using strong words to describe actions. 'Work out' means the same thing in this context, but it's punchier and stronger.

Choose actions over things

We also choose actions (verbs) over things (nouns) where possible, especially nouns that end in '-tion' or '-ment'. We use the verb 'to communicate' instead of the noun 'communication', 'to collaborate' instead of 'collaboration'. We choose 'to improve' over 'improvement' and 'develop' over 'development'.

Choose strong verbs (action words) instead of nouns (things).



Like this:

This will help you decide who to lend to.



Not like this:

This will assist with lending decisions.



Like this:

If your identity is stolen, we'll help you reclaim and protect it.



Not like this:

If your identity is stolen, we'll help you with identity reclamation and protection.

We're using action words here, instead of abstract ideas that end in '-ion'. 'Decide' is much more confident than 'decisions', and 'reclaim' and 'protect' are much more confident than 'reclamation' and 'protection'. By replacing abstract nouns with verbs, we give our writing more energy and drive. This is how we demonstrate our confident personality trait.

Tools in detail

Optimistic



An Expedition Leader is always optimistic about the journey and what's coming next. We help people today so they can be optimistic too, and look ahead to a brighter future.

Frame things positively

Expedition Leaders will come across challenges along the way. But challenges don't stop them. They make sure their team knows how to overcome them. We frame things positively to show how we'll work through challenges together, rather than endlessly talking about the problem. This doesn't mean we can't talk about the bad things, but we always show how we're working to make them better.



Like this:

Some customers are more likely to be targeted for scams and fraud. But how do you know which customers? Our account-monitoring tool combines algorithms with set triggers to recognise patterns that are most likely to be fraudulent. So you'll know who, what and where to check so you can stay one step ahead.



Not like this:

Some customers are more likely to be targeted for scams and fraud.

Tools in detail: Optimistic



Like this:

Identity theft can happen to anyone. We're constantly checking people are who they say they are, and building stronger ID checks, so we can help protect people's identities. We've got six tips to help you protect yourself, too.



Not like this:

Nobody is safe when it comes to identity theft.

We don't want to focus on the problem that nobody is safe from identity theft, or scams and fraud. Instead, we frame these problems positively by moving on to what we can do to help. We describe how we can give our readers the tools they need to help themselves. All this makes the problem at the beginning seem a little less daunting.



Like this:

You can get the loan you want by improving your credit score. We're here to give you the tools you need.



Not like this:

Your credit score is low, so you won't be able to get a loan.

Again, we don't want to dwell on the problem – that our readers can't get a loan. So in the good example, we focus on what they need to do to overcome the problem and achieve their objective – to improve their credit score. We show our readers what they can do when they've overcome the problem – 'get the loan' they want. Then, like any good Expedition Leader, we reassure the person we're speaking to that we have the tools they need to get there.

Look ahead and connect today to the future

Expeditions can be long, tough and tiring. Sometimes people lose sight of the end goal, and they find it hard to motivate themselves to keep going. An Expedition Leader helps people see the bigger picture by connecting the small step they take now to what they'll achieve in the future. We do this in our writing by using subtle journey metaphors. This just means using words like 'find a new way of', 'set out', 'next step', 'go even further', and 'change direction'.

We don't overdo it, though. We just use these words to give our writing drive and direction.



Like this:

To turn potential prospects into lifelong customers, you have to get it right the first time. Giving your customers an easy and safe way to pay is just one step towards building trust, and building a lifetime relationship with them.



Not like this:

Give your customers a safe and easy way to pay so they trust you.

We show our readers that by improving one interaction they have with their customers – giving customers a safe way to pay – they'll be moving towards a much better future for them and their customers.

Tools in detail: Optimistic



Like this:

Whether you want to buy a car, a home, or send your children to university, checking your credit score could be your first step towards a brighter financial future. Check your credit score for free here.



Not like this:

Check your credit score for free here.

It's hard to imagine the future, so it's unlikely our readers will connect the idea of 'checking their credit score for free' with what they can achieve. So we've done some of the work. We use concrete examples like 'buy a car' and show readers how their first 'step' can begin their journey to a place everyone wants to get to – a 'brighter financial future'.



Like this:

When we first set out to change the way people look at credit, we knew there'd be challenges along the way.



Not like this:

We wanted to change the way people look at credit, but we knew it would be difficult to do.

There's only a small change difference between these two sentences. In the good example, we've used a subtle metaphor to make the sentence sketch out a journey, instead of just giving a statement. This gives our writing a sense of moving forward — a sense that an Expedition Leader would always give their team.

We don't overdo it: When we first **took the steps** we needed to **find the way to set out to change the direction of the way** people look at their credit **journey**, we knew there'd be many **crossroads** and challenges **along the way** to our **destination**.

This uses too many metaphors, so it undermines the point the sentence makes.

Examples of our tone of voice in practice

Example of our tone of voice in practice

Three steps to writing like an Expedition Leader:

1. Work out who you're writing for:

Here our audience is businesses who often need to manage their exposure to fraud and comply with money laundering regulations.

2. Work out what you're trying to do in your writing:

We're trying to explain to people how we can help, and inspire them to work with us.

3. Use the traits and tools to express your message:

The traits and tools we're using are in the callouts on the next pages.

Sample Copy

Quickly identify money laundering to stop fraudsters in their tracks

To manage your exposure to fraud when you're taking on new customers, you need to understand exactly who a customer is, what they're doing with their money now, and what they've done with it in the past. And you need to decide quickly whether any of this is suspicious.

We can help you check all of these things – from scorecard characteristics, known identity frauds, current and previous address information, identity, age and account detail. This will give you a measure of how confident you can be in each customer's identity and behaviour, and help you stop fraudsters in their tracks.

Traits and tools used

Helpful

We're guiding our reader with useful headings to signpost what's coming next. By just glancing at the heading, the reader knows what this page is about.

Sample Copy

Quickly identify money laundering to stop fraudsters in their tracks

To manage your exposure to fraud when you're taking on new customers, you need to understand exactly who a customer is, what they're doing with their money now, and what they've done with it in the past. And you need to decide quickly whether any of this is suspicious.

We can help you check all of these things – from scorecard characteristics, known identity frauds, current and previous address information, identity, age and account detail. This will give you a measure of how confident you can be in each customer's identity and behaviour, and help you stop fraudsters in their tracks.

Confident

We're confident in what we have to say, so we're driving our writing with strong verbs like 'stop'.

Smart

We're thinking about who we're writing for, and making sure we explain any terms they'll be unfamiliar with. We're writing for a business audience here, so we can talk about things like 'scorecard characteristics' and not go into too much detail to explain them. However, we put these terms in context by explaining what they do – 'this will give you a measure of how confident you can be in each customer's identity'. This way, even if a reader doesn't know the ins and outs of scorecard characteristics, they know the benefit that this tool will give them.

Traits and tools used

Inquisitive

We're starting with our readers' world and the issues they face. We're using examples of what we think our readers have to deal with on a daily basis, to show that we understand them and that we're interested in how they see the world. It also shows that we're going to shape what we do around helping the reader overcome these issues.

Sample Copy

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We can help you check all of these things – from scorecard characteristics, known identity frauds, current and previous address information, identity, age and account detail. This will give you a measure of how confident you can be in each customer's identity and behaviour, and help you stop fraudsters in their tracks.

Resourceful

We zoom in and out so granular details build up to a big picture that's meaningful to our readers. Our big picture is that we can 'help you stop fraudsters in their tracks'. The detail we zoom in to is the 'scorecard characteristics, known identity frauds...' that our tool checks over.

Optimistic

We're connecting today to the future, showing readers that doing these checks and using this tool will lead to helping them 'stop fraudsters in their tracks'. It's this movement from the present to the future that shows we're optimistic about what's coming next.

Example of our tone of voice in practice

Three steps to writing like an Expedition Leader:

1. Work out who you're writing for: Here our audience is businesses who often have problems with their data quality and need help to get one clear view of each customer.

2. Work out what you're trying to do in your writing: We're trying to explain to people how we can help, and inspire them to work with us.

3. Use the traits and tools to express your message: The traits and tools we're using are in the callouts on the next pages.

Sample Copy

Get a clear view of each customer

How many J. Smiths do you have in your system? And how many of them are the same person? We've seen examples where over one in five data records are duplicates. That means lots of customers are getting communications twice – they're getting annoyed, and companies are wasting money. And it means, when customers ring up to ask for something, the call centre agent won't have a full picture of who they're talking to – they'll have a fragmented picture. You can piece this picture back together by improving the quality of your data.

Our data quality team can talk you through how our cleansing tools can match, merge and sort your data. So you'll have one clear view of every customer, rather than trying to understand five different profiles in five different places. When you know exactly who your customers are, you can look after them properly.

Traits and tools used

Confident

We're confident in how we can help. So we get straight to the point here with a strong verb – we can help people 'get' a clear view of each customer.

Sample Copy

Get a clear view of each customer

How many J. Smiths do you have in your system? And how many of them are the same person? We've seen examples where over one in five data records are duplicates. That means lots of customers are getting communications twice – they're getting annoyed, and companies are wasting money. And it means, when customers ring up to ask for something, the call centre agent won't have a full picture of who they're talking to – they'll have a fragmented picture. You can piece this picture back together by improving the quality of your data.

Inquisitive

We're interested in our readers' world, and want to show them that we understand their challenges. So we start by asking them questions that tap in to issues they might face on a daily basis.

Our data quality team can talk you through how our cleansing tools can match, merge and sort your data. So you'll have one clear view of every customer, rather than trying to understand five different profiles in five different places. When you know exactly who your customers are, you can look after them properly.

Resourceful

We're explaining unfamiliar things with familiar ideas. Just in case our readers aren't clear about the effects of duplicate data, we explain it with a more familiar idea of 'pictures'. If you have duplicate data, then instead of having a 'full picture', you get 'several fragmented pictures'. It's easy to understand that looking at several fragmented pictures means you can't quite tell what's going on in any of them, and you're missing important pieces of the picture. Understanding this, then, makes it easier to understand why duplicate data is a problem.

Traits and tools used

Smart

We're thinking about who we're writing for, and making sure we explain any terms our readers might be unfamiliar with. Our business audience will most likely understand the phrase 'data entries are duplicates'. But to make sure everyone's on the same page, we give an example of what that means in practice – that 'lots of customers are getting communications twice'. This shows that we're using our expertise to speak to people in a way that connects, and makes sure everyone understands.

Helpful

We're using a logical order to make sure our writing is easy to follow. It's clear that one point logically flows to the next, because we can say 'this means' to start the sentence. 'Because of this' would work as well.

Sample Copy

Get a clear view of each customer

How many J. Smiths do you have in your system? And how many of them are the same person? We've seen examples where over one in five data records are duplicates. That means lots of customers are getting communications twice – they're getting annoyed, and companies are wasting money. And it means, when customers ring up to ask for something, the call centre agent won't have a full picture of who they're talking to – they'll have a fragmented picture. You can piece this picture back together by improving the quality of your data.

Our data quality team can talk you through how our cleansing tools can match, merge and sort your data. So you'll have one clear view of every customer, rather than trying to understand five different profiles in five different places. When you know exactly who your customers are, you can look after them properly.

Optimistic

We're framing things positively. We've set up the problems that bad data quality can create, and now we're empowering the reader by showing them how they can overcome this problem.

Example of our tone of voice in practice

Three steps to writing like an Expedition Leader:

1. Work out who you're writing for: Here our audience is consumers who might not know much about how to protect their identity.

2. Work out what you're trying to do in your writing: We're trying to help people protect themselves, and explain what they can do to keep their identity safe.

3. Use the traits and tools to express your message: The traits and tools we're using are in the callouts on the next pages.

Sample Copy

How you can take steps to protect your identity

Just checking your account balance on your mobile banking app, or taking out some cash to do some shopping, can put your money and your identity at risk. To help protect you, businesses are adding fraud controls to their websites and their apps. But you can take your own steps, too. These are five simple steps you can take that will go a long way when it comes to protecting your identity:

- Change your passwords regularly.
- Steer clear of sharing personal information, like your birthday, on social networks.
- Avoid using Wifi hotspots – thieves can easily hack into your phone and take information.
- Protect your phone with a password.
- Check your credit report often for anything that looks unusual.

How we can help you protect your identity, too

We're here to help you protect your identity. We can check your credit report every day for changes that might indicate identity theft. If we spot anything, like new credit applications or accounts, we'll let you know. And, if you do become a victim of fraud, our dedicated fraud experts will be on hand to help you. We'll work with you to answer your questions, give you a copy of your Experian Credit Report so you can check for anything you don't recognize, and talk to lenders to fix any problems. We can even freeze access to your credit file until you're happy your identity is safe again.

Traits and tools used

Helpful

We're guiding our readers with meaningful headings. They could just skim the headings on this page and get the gist of what it's about.

Sample Copy

How you can take steps to protect your identity

Just checking your account balance on your mobile banking app, or taking out some cash to do some shopping, can put your money and your identity at risk. To help protect you, businesses are adding fraud controls to their websites and their apps. But you can take your own steps, too. These are five simple steps you can take that will go a long way when it comes to protecting your identity:

Inquisitive

We're interested in our readers' world, and how we can help them overcome challenges. Here we're starting with our reader, 'you', and imagining some of the challenges they might face.

- Change your passwords regularly.
- Steer clear of sharing personal information, like your birthday, on social networks.
- Avoid using Wifi hotspots – thieves can easily hack into your phone and take information.
- Protect your phone with a password.
- Check your credit report often for anything that looks unusual.

Confident

We're giving authoritative advice here using strong verbs: change, steer, avoid, protect, check.

How we can help you protect your identity, too

We're here to help you protect your identity. We can check your credit report every day for changes that might indicate identity theft. If we spot anything, like new credit applications or accounts, we'll let you know. And, if you do become a victim of fraud, our dedicated fraud experts will be on hand to help you. We'll work with you to answer your questions, give you a copy of your Experian Credit Report so you can check for anything you don't recognise, and talk to lenders to fix any problems. We can even freeze access to your credit file until you're happy your identity is safe again.

Traits and tools used

Smart

We're speaking to our reader in a way that connects, by choosing everyday words. Here we could have said 'withdrawing funds to make a purchase', but we're conversational instead: 'taking out some cash to do some shopping'.

Sample Copy

How you can take steps to protect your identity

Just checking your account balance on your mobile banking app, or taking out some cash to do some shopping, can put your money and your identity at risk. To help protect you, businesses are adding fraud controls to their websites and their apps. But you can take your own steps, too. These are five simple steps you can take that will go a long way when it comes to protecting your identity:

- Change your passwords regularly.
- Steer clear of sharing personal information, like your birthday, on social networks.
- Avoid using Wifi hotspots – thieves can easily hack into your phone and take information.
- Protect your phone with a password.
- Check your credit report often for anything that looks unusual.

Optimistic

We're framing things positively. We've talked about the problem in the first paragraph, but the rest of the writing is all about how people can overcome this challenge and how we can help.

How we can help you protect your identity, too

We're here to help you protect your identity. We can check your credit report every day for changes that might indicate identity theft. If we spot anything, like new credit applications or accounts, we'll let you know. And, if you do become a victim of fraud, our dedicated fraud experts will be on hand to help you. We'll work with you to answer your questions, give you a copy of your Experian Credit Report so you can check for anything you don't recognise, and talk to lenders to fix any problems. We can even freeze access to your credit file until you're happy your identity is safe again.



Resourceful

We're zooming in and out to get our message across in a way that's meaningful for readers. The first sentence here, 'we're here to help you protect your identity' is a big idea. In the next sentence, we zoom into the detail of what we'll do to help our reader – 'check your credit report every day...'

Example of our tone of voice in practice

Three steps to writing like an Expedition Leader:

1. Work out who you're writing for: Here our audience is businesses who often need to check how much their customers can afford.

2. Work out what you're trying to do in your writing: We're trying to explain to people how we can help, and inspire them to work with us.

3. Use the traits and tools to express your message: The traits and tools we're using are in the callouts on the next pages.

Before

Originations

Affordability assessments at the point of a consumer credit application are well documented as being both best practice and in line with FCA regulation and recommendation. The ability to assess an individual or joint applicant's financial situation is key to making good lending decisions, ensuring that the risk to you and your potential consumers is taken into consideration. Blending credit risk scores with income verification, income estimation, debt to income ratios and consumer indebtedness are the cornerstones of sensible and responsible lending.

After

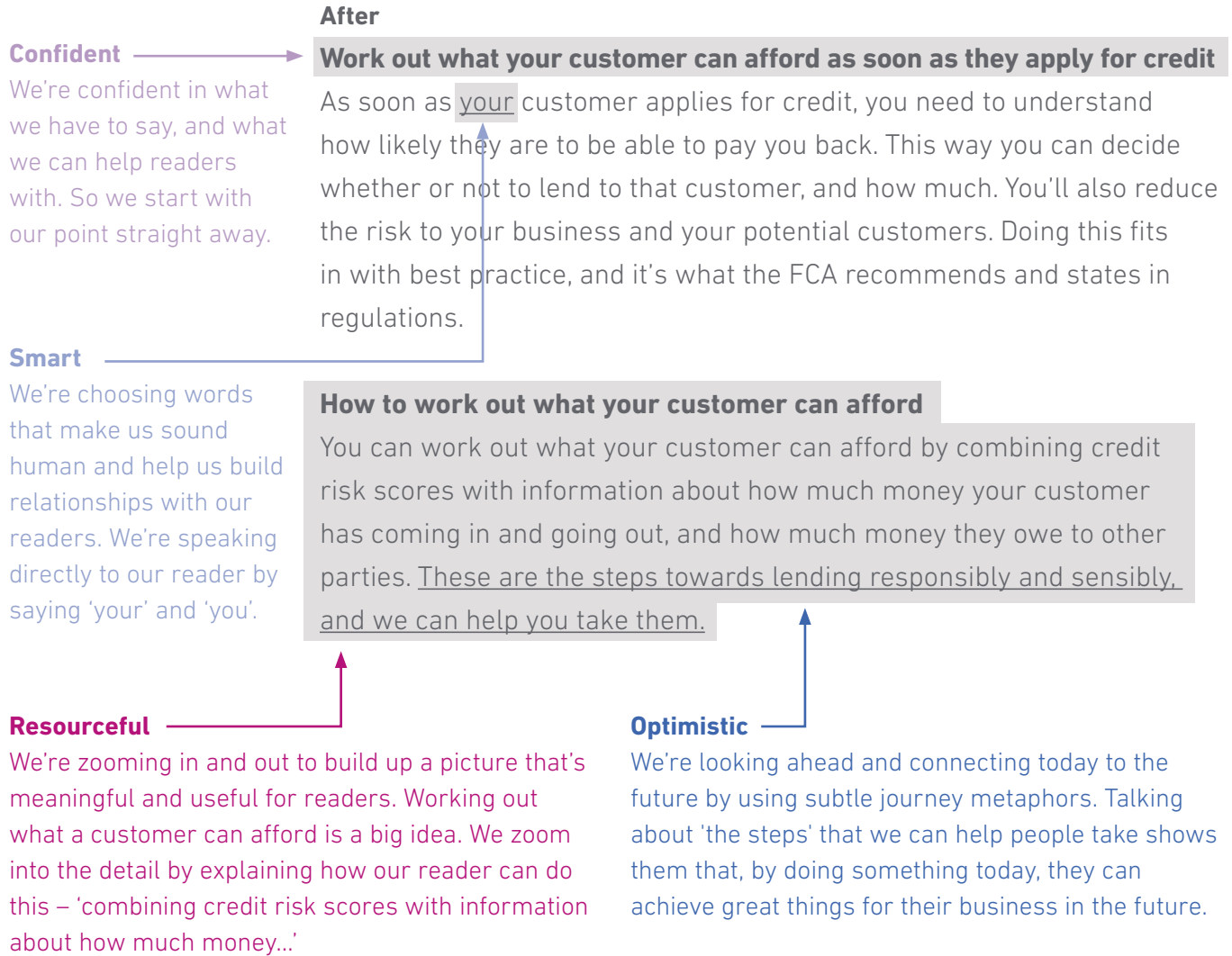
Work out what your customer can afford as soon as they apply for credit

As soon as your customer applies for credit, you need to understand how likely they are to be able to pay you back. This way you can decide whether or not to lend to that customer, and how much. You'll also reduce the risk to your business and your potential customers. Doing this fits in with best practice, and it's what the FCA recommends and states in regulations.

How to work out what your customer can afford

You can work out what your customer can afford by combining credit risk scores with information about how much money your customer has coming in and going out, and how much money they owe to other parties. These are the steps towards lending responsibly and sensibly, and we can help you take them.

Traits and tools used



Traits and tools used

Inquisitive

We're interested in our readers' world and the challenges they face. So we've started here by writing about that world.

After

Work out what your customer can afford as soon as they apply for credit

As soon as your customer applies for credit, you need to understand how likely they are to be able to pay you back. This way you can decide whether or not to lend to that customer, and how much. You'll also reduce the risk to your business and your potential customers. Doing this fits in with best practice, and it's what the FCA recommends and states in regulations.

Helpful

We're making things easier for readers by putting one thought in each sentence.

How to work out what your customer can afford

You can work out what your customer can afford by combining credit risk scores with information about how much money your customer has coming in and going out, and how much money they owe to other parties. These are the steps towards lending responsibly and sensibly, and we can help you take them.

For questions

If you have any questions regarding our Expedition Leader Tone of Voice, please contact our Brand team:

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