



Experian Brazil

Valdemir Bertolo – General Manager, Brazil

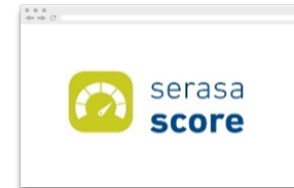
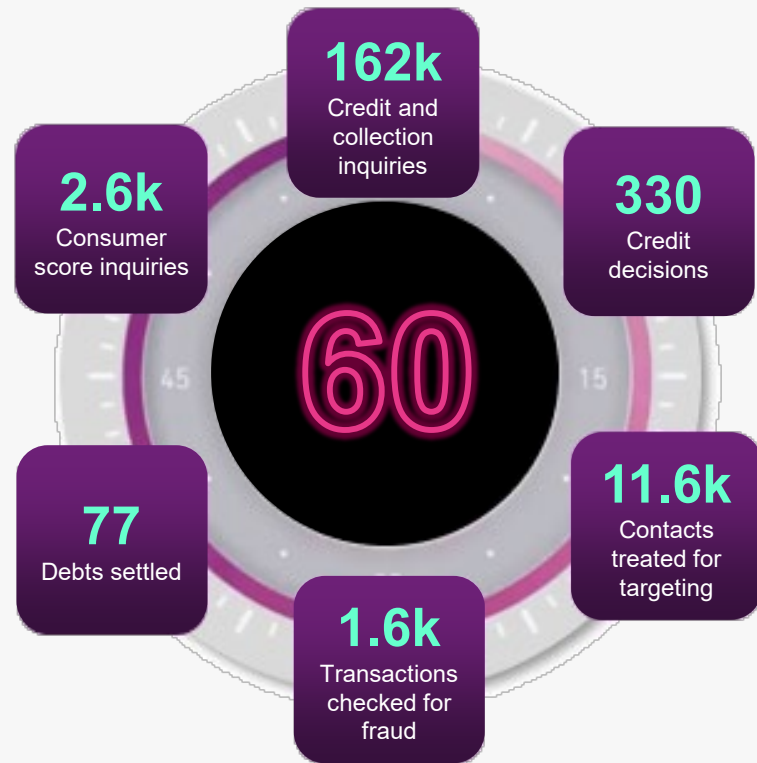
Silvio Frison – Vice President, Brazil Consumer Services

Thursday 3rd December 2020

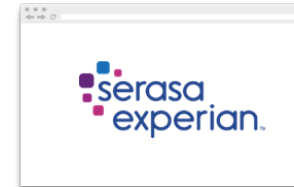


Experian is the clear market leader with ~67% share in the bureau segment and a very strong brand (Serasa)

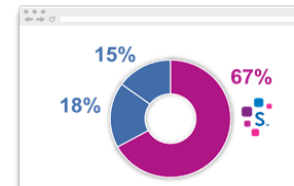
One minute in Experian Brazil



51% consumer recall



60% top of mind with consumers



67% share of credit bureau market

2,500 employees

200+ custom and generic scores

500k+ direct and indirect clients

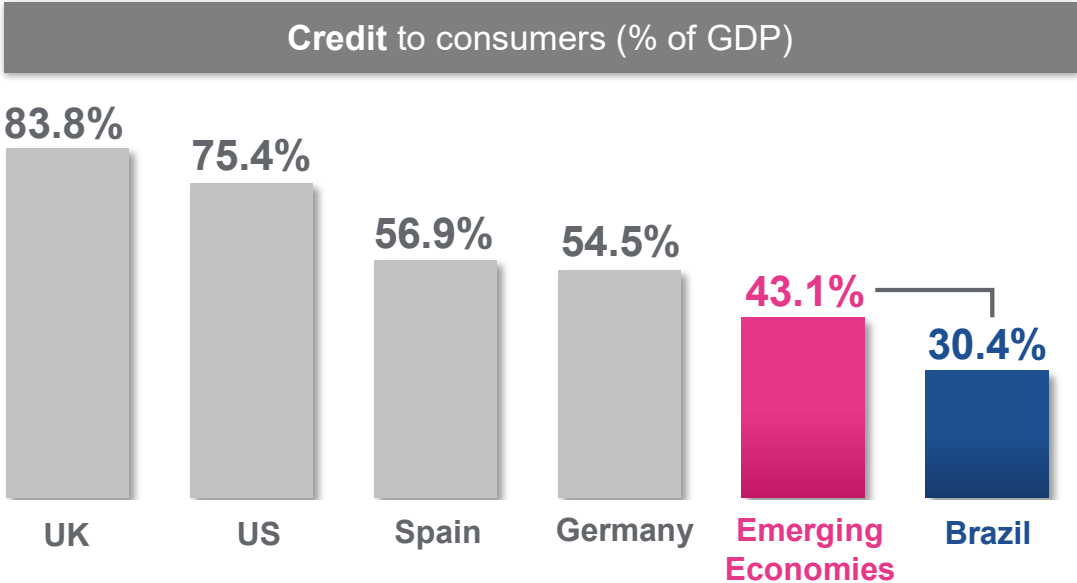
400+ variables across the population

~52m free consumer members

110m debt notifications per year

Positive data should boost financial inclusion and the credit market, generating new opportunities

- Combination of positive data and other **trends** can bring new momentum
 - Reduction in benchmark **interest rate** from 14.25% to 2.0% in 3 years (August 2020)
 - **Digital banking** expanding fast
 - Credit **fintechs** and neobanks penetration – Top 4 neobanks estimated to have captured 8.5m+ clients in H1 2020, totalling 36.5m+ clients (+35%)



Source: BIS – Total Credit to Households (Core Debt) – Q4 2019

Positive Data Highlights

97m

consumers registered so far

96

banks contributing with data

770m

transactions registered so far

Positive Data Expected Impacts

23m

thin files benefit (13% of adult population)

67%

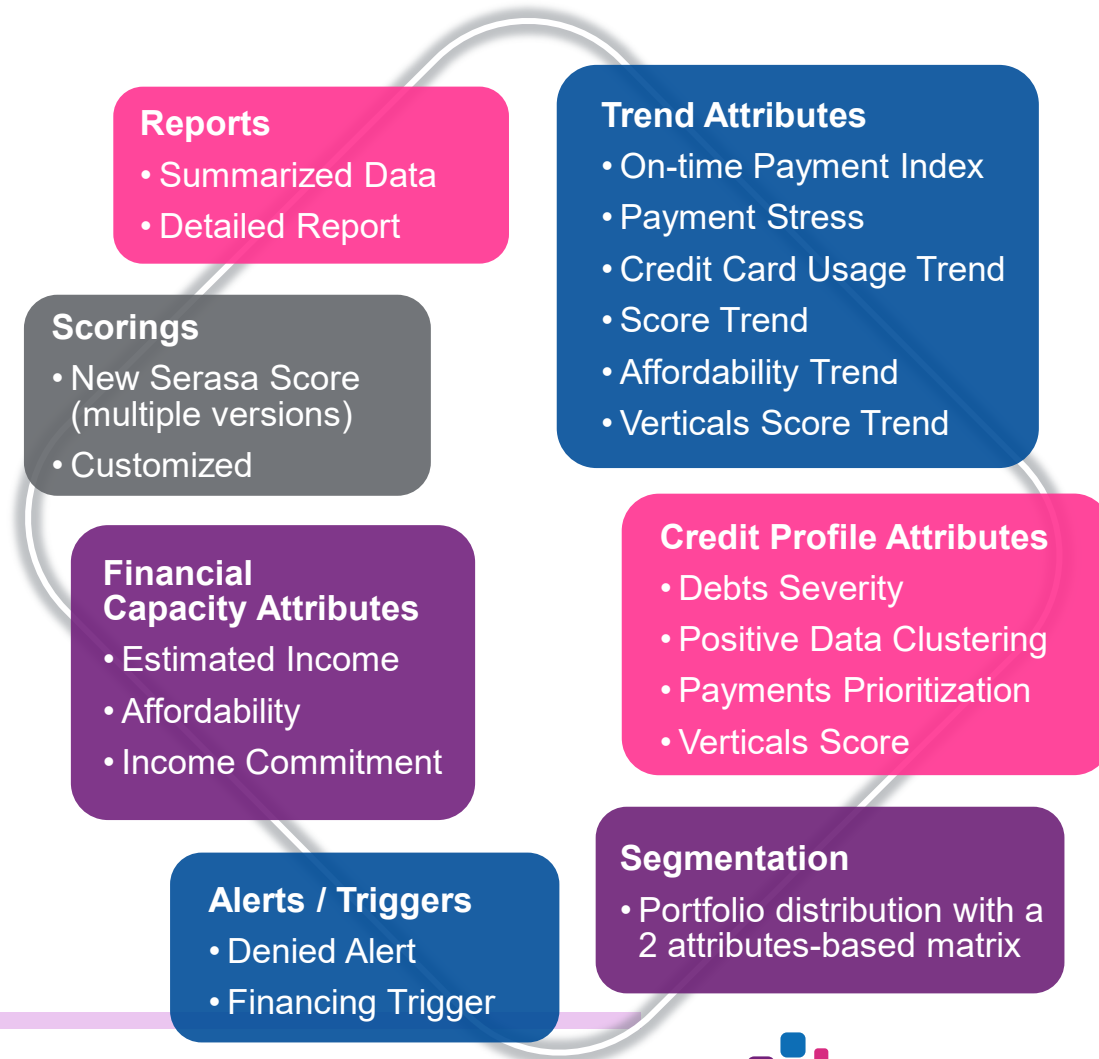
total credit/GDP ratio (vs current 47%)

\$240bn

new credit in the four most benefitted sectors

Combination of negative and positive data is a key differentiator

- **Negative data superiority:** coverage 21% better than closest competitor
- Additional effect from **positive data history** of 12.3m consumers who had opted-in
- **Advanced analytics:** machine learning and artificial intelligence
- **Multichannel** delivery: Ascend platform, web, API, string, batch
- Good **timing:** financial capacity attributes crucial for clients to navigate pandemic



15

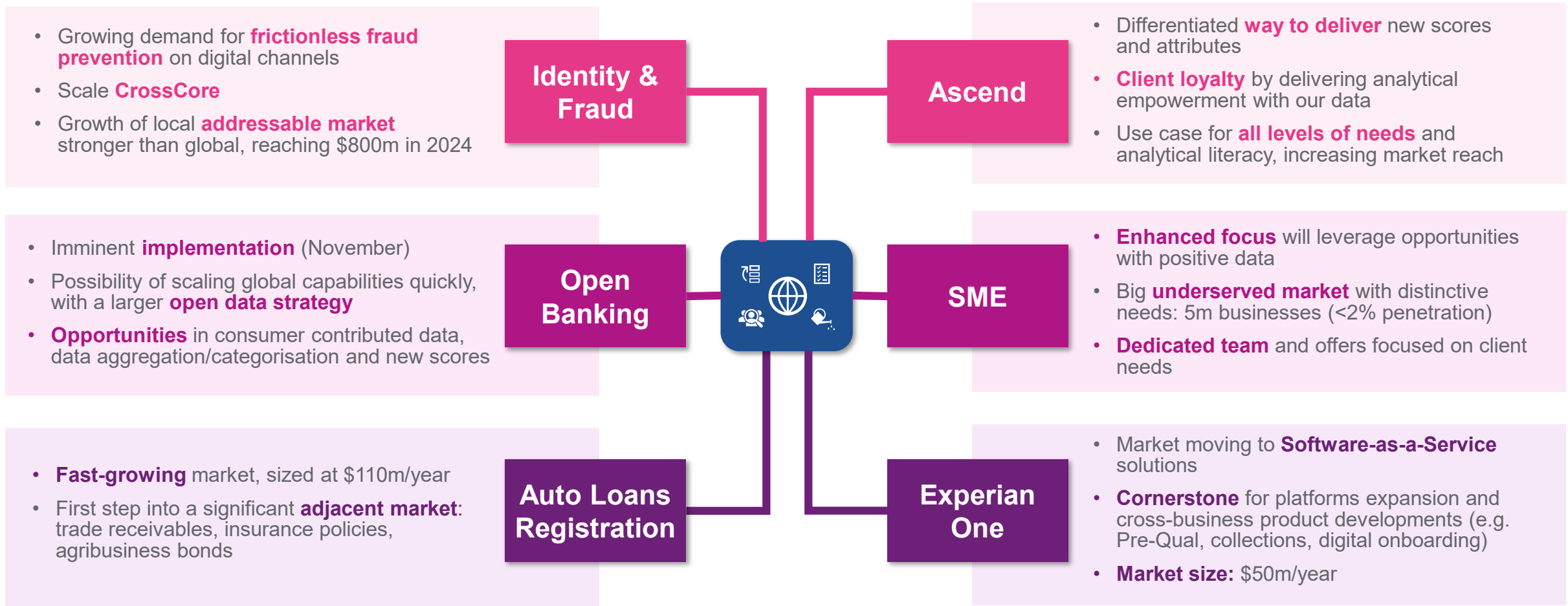


Products
already launched

29

Upcoming
Launches in FY21

Many opportunities to explore beyond positive data, leveraging our global / local capability



Our unique direct relationship with consumers is unmatched in the market

Scale up the **B2C** business

Reach a significant position in this landscape, expanding and diversifying our revenue streams



Create new opportunities in our **B2B** businesses

Development of solutions in arenas such as open data, and leverage current propositions such as collections



Bringing unique consumer **contributed data**

Enhanced differentiation in terms of scope, scale and quality, creating a truly distinctive position



TM

Enhance our **brand** position in a friendly manner

Changing perception of consumers about our role, from restrictive company to a partner in financial life



Consumer Services Strategy: Credit for All

Our mission is to provide credit access to the entire Brazilian population regardless of their score

Consumer's Financial Life Timeline and Target Products

Engagement: Serasa "Free"



Free ID
Report



Score



Financial
Education



Positive
Data

Transactional Products

Collection Marketplace



serasa
limpa nome

Credit Marketplace

serasa
eCred

Premium Subscription

serasa
premium

0

300

700

1000

Distribution



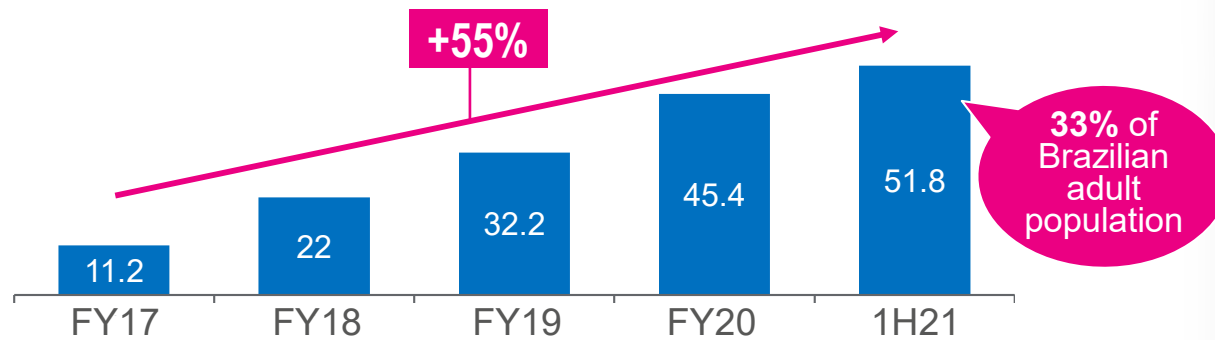
Serasa Media



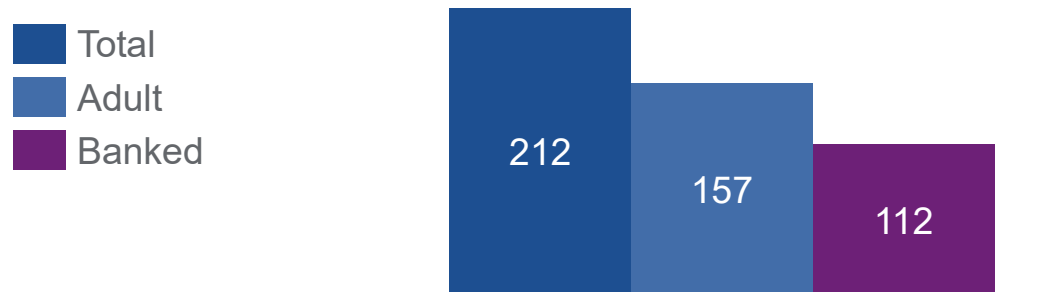
Engagement Strategy: Serasa “Free”

In less than 4 years we have connected with 1/3 of the Brazilian Population

Free Member Enrollments (millions)



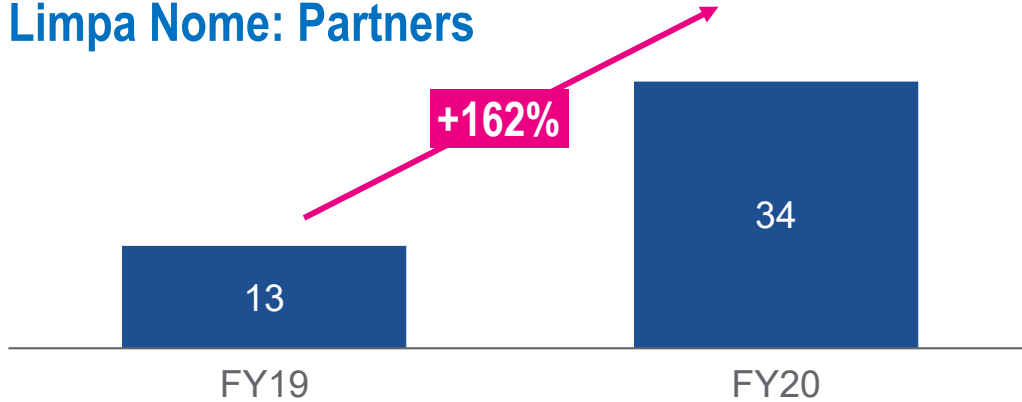
Brazilian Population (millions)



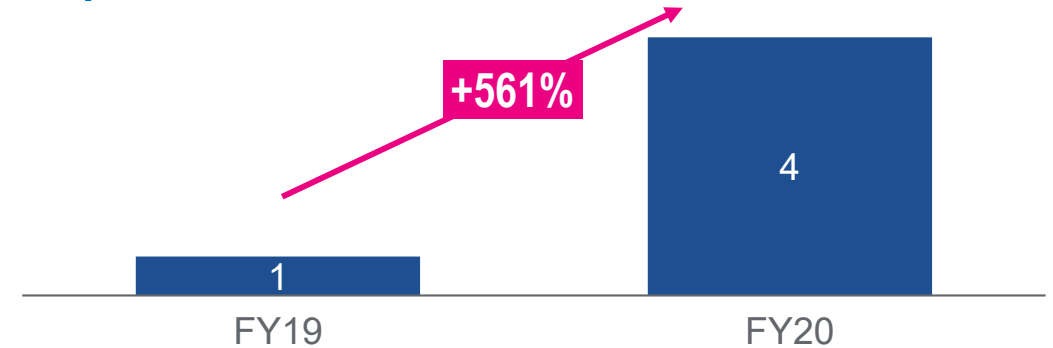
Collection Marketplace (Limpa Nome)

Limpa Nome solution is already the go-to solution for Brazilians to negotiate their debt and pay their bills

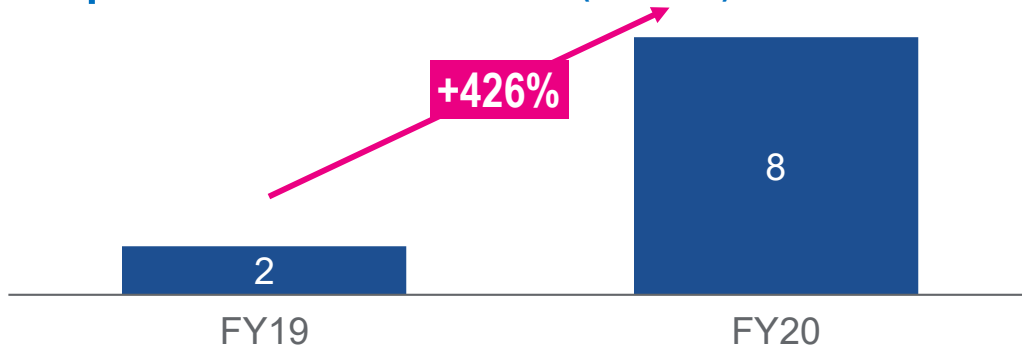
Limpa Nome: Partners



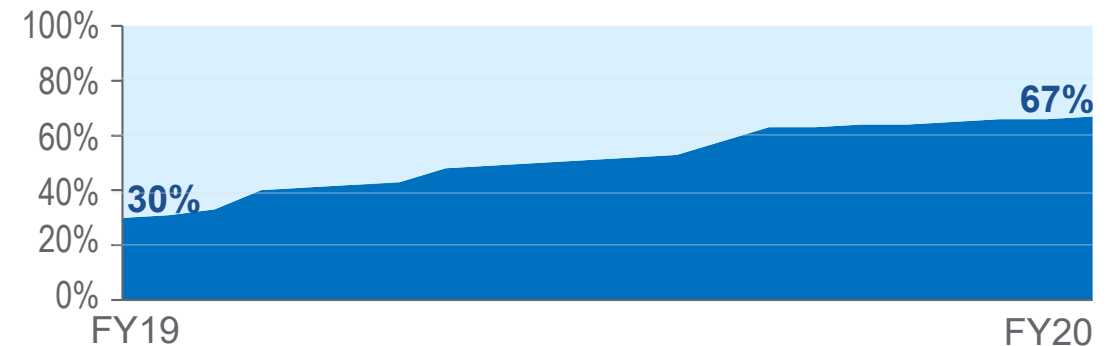
Limpa Nome: Discounts Conceded (US\$ billions)



Limpa Nome: Transactions (millions)



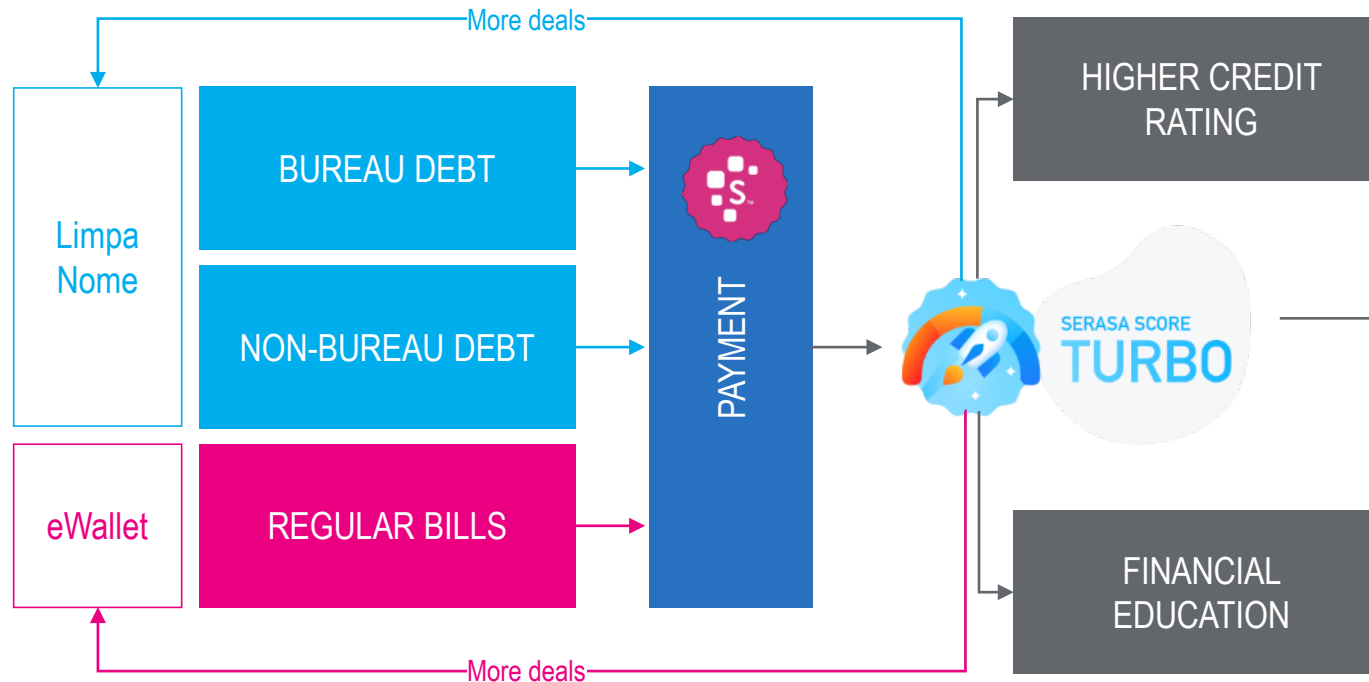
Limpa Nome: Bureau Debt Share (%)



Serasa Score Turbo

Bills paid within our ecosystem boost consumers score.

- Gamification strategy through bills payments
- Real time financial education
- It differs from USA Boost, which is based on behaviour



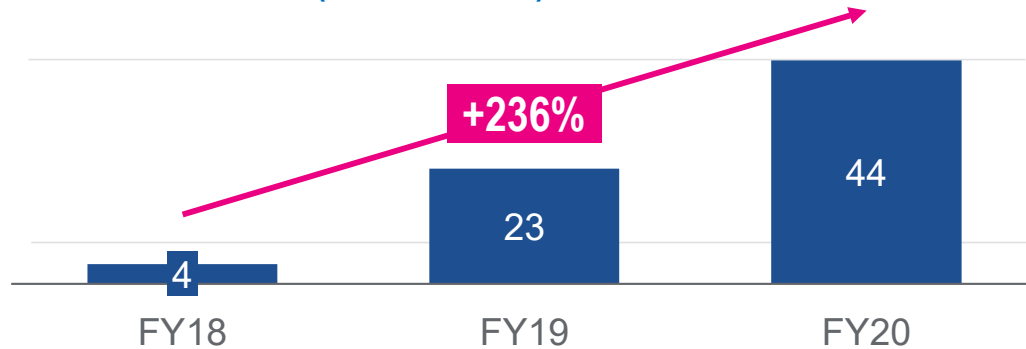
Credit Marketplace (eCred)

eCred completes the Serasa ecosystem (pay your bills, boost your score and get back to the credit market).

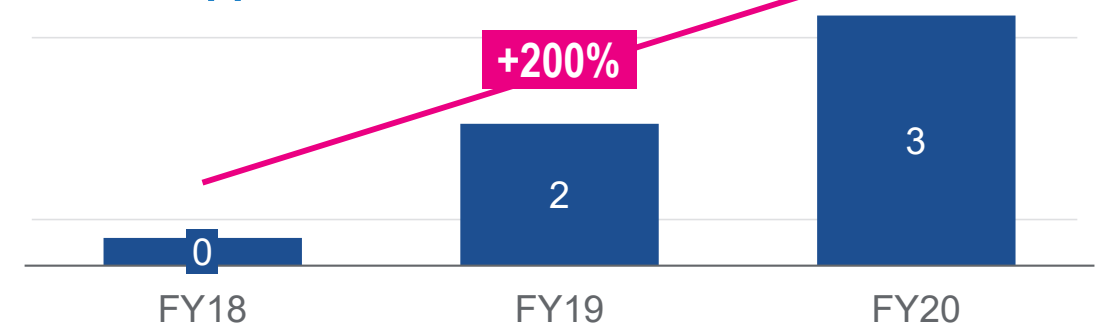
Brazil: 2020 Credit Market Size (US\$)

\$840 billion

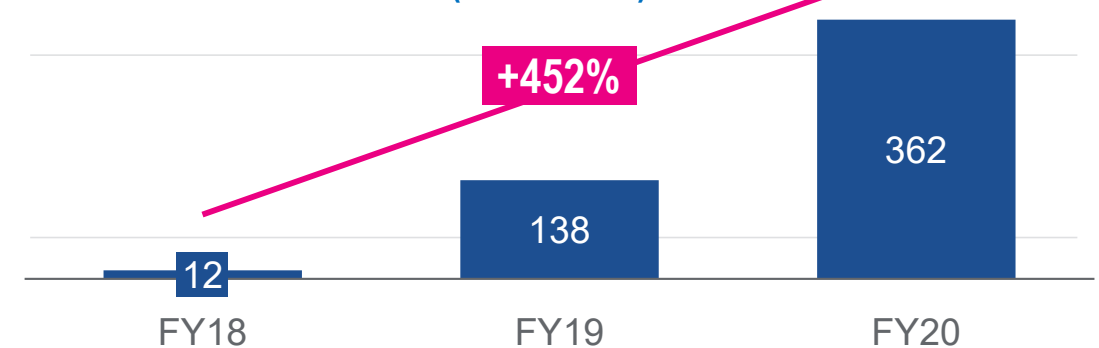
eCred: Loans (US\$ millions)



eCred: Approved Orders (millions)



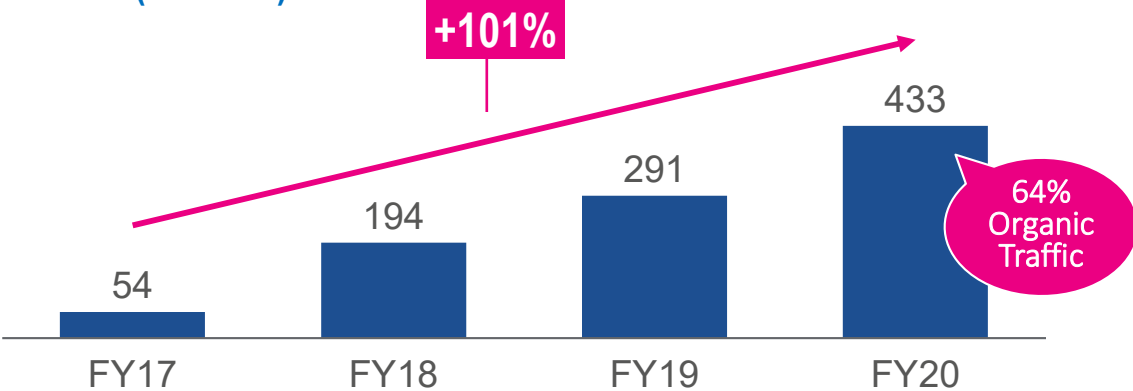
eCred: Credit Cards (thousands)



Key Results

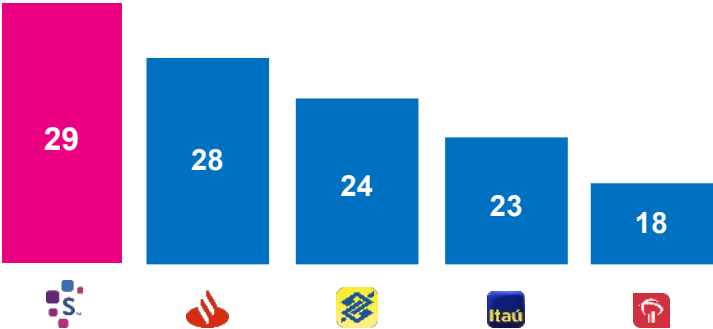
We are already the largest Brazilian fintech from an audience standpoint

Visits (millions)

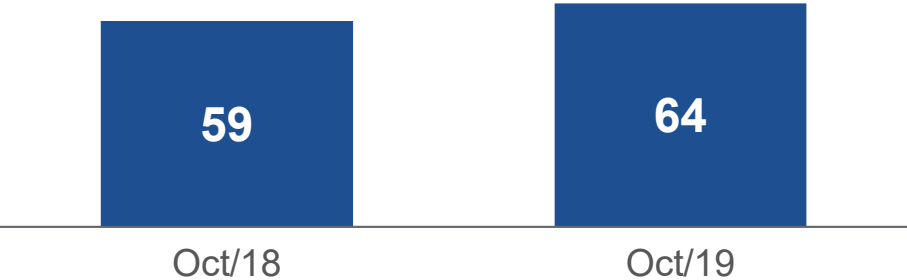


Financial Audience (millions)

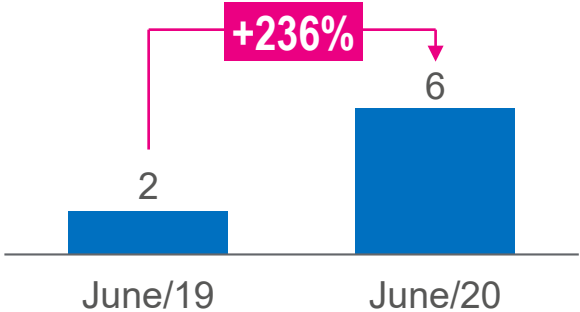
*Nov/19



Net Promoter Score (NPS)



Apps (millions)



| Rating | Apple | Android |
|----------|-------|---------|
| Experian | 4.8 | 4.3 |
| Itaú | 4.7 | 4.4 |
| Nubank | 4.5 | 4.4 |
| Rede | 4.2 | 4.5 |

What is next?

Serasa will be the one-stop-shop for financial life



SERASA



- Comprehensive credit scan



- Renegotiate debts
- Get special discounts
- Pay bills



- Financial education



- Score improvement



- Personal credit
- Credit card
- Financing



- ID monitoring
- eWallet
- Cashback

In summary, very attractive prospects for our business in Brazil

1

Strong position in the market

2

Winning strategy in place

3

Clear competitive advantages to address an evolving credit space

4

Good momentum with positive data products

5

Plenty of opportunities in addition to positive data

