

# Experian North America Consumer Services

Jeff Softley  
President, D2C



# Our strategic priorities and growth agenda are ambitious

**We will be the pre-eminent platform for consumers to manage their financial lives**



- We are developing a **deeper relationship with consumers**; playing a more central role in their day-to-day lives
- Our **brand and our data give us the license** to support consumers across many areas to enhance their financial lives
- We are **taking share across markets** as we scale
- We are **accessing substantial new growth markets** through accelerating product innovation

# We are evolving our consumer value proposition, our role, and our brand to achieve scale and growth

Direct to Consumer Growth Horizons	Phase 1	Phase 2	Phase 3
	Commoditization & Disruption	Business Model Stabilization	Scaling Ambition
Timeframe	FY10 to FY16	FY17 to FY19	FY20+
TAM	\$1bn+	\$2bn+	\$10bn+
Member Base Size	2m to 5m	5m to 25m	25m to 100m+
Member Engagement	Few times per year	Every other month	Monthly
Verticals Targeted	1	3	10+

- Use our unique role and position to build “first, best, only” products which give consumers more control
- Scale our customer base and expand our brand
- Harness consumer contributed data value propositions to access and disrupt broader markets
- Franchise expansion to access further growth



# Macro trends play to Experian's advantage

## Macro Trends

### Accelerating digital transformation

- Generational and technology shifts advancing rapid adoption
- The COVID-19 pandemic is accelerating need for digitized processes

### Consumer contributed everything

- Consumers are getting more comfortable with sharing their data for benefits
- More and more “real world” outcomes are being realized through consumer contributed data

### Consumers need help

- 2 out of 3 consumers say they are worried about their finances
- Consumers have grown less optimistic about the short-term outlook for the economy and labor market and remain concerned about their financial prospects

### Experian's Unique Position

- Experian's assets and leading role in foundational financial processes paired with our growing consumer business create new opportunities to enable consumer control and serve partners

### Experian Boost and More

- First mover advantage and an expanding set of use cases
- New value propositions in development against a backdrop of digital transformation in the market

### Consumer Trust as Foundation

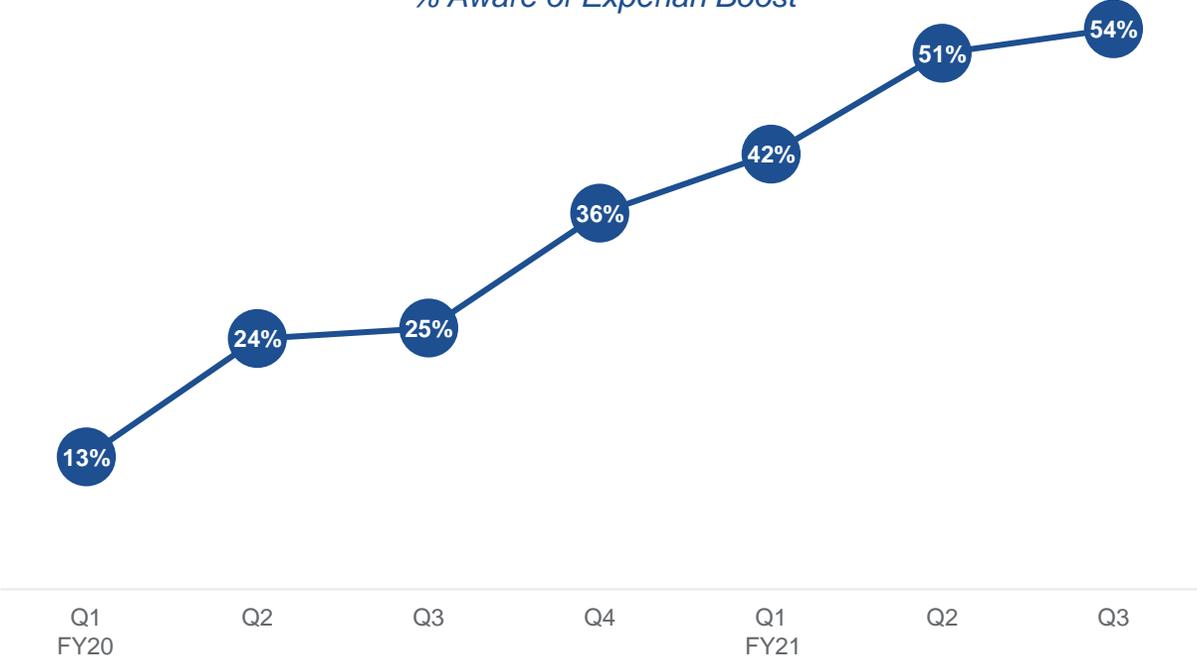
- Consumers trust Experian to produce financial health products that they would trust and use
- Consumers have a confidence in Experian's ability to meet their evolving needs during times of uncertainty



# The Experian advantage: Our consumer-contributed data strategy creates value for consumers, partners and the business

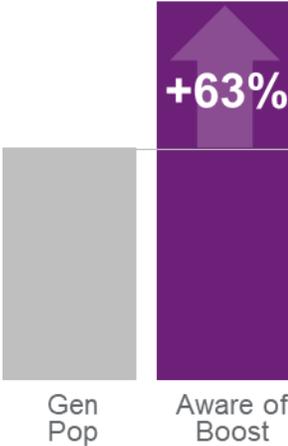
## Experian Boost Momentum

% Aware of Experian Boost



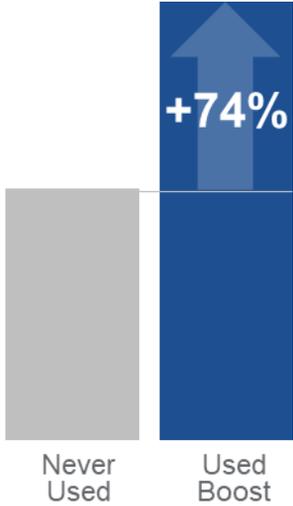
## Favorability

Awareness of Experian Boost greatly improves favorability



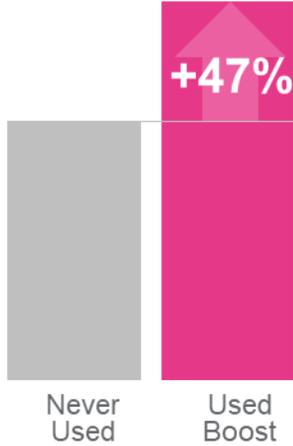
## Engagement

Return rate is improved for customers who use Boost

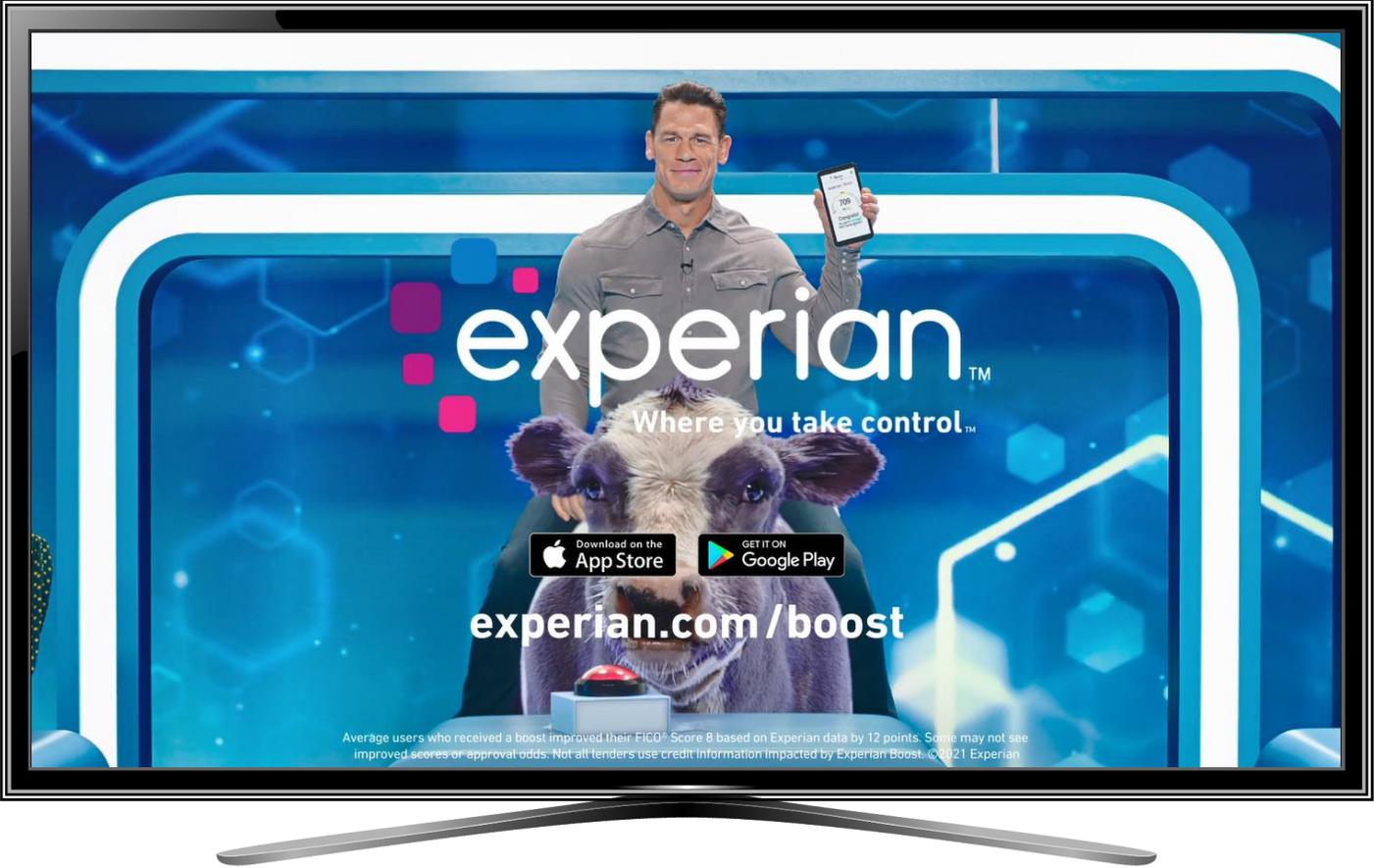


## Monetization

Free customers who complete Boost generate higher revenue



# We are increasing awareness and adoption of Experian Boost with an unexpected partnership in our new campaign





*“Mind Control”*  
featuring  
**John Cena**

 experian™

*“Quiz Show”*  
featuring  
**John Cena**



**\$50**



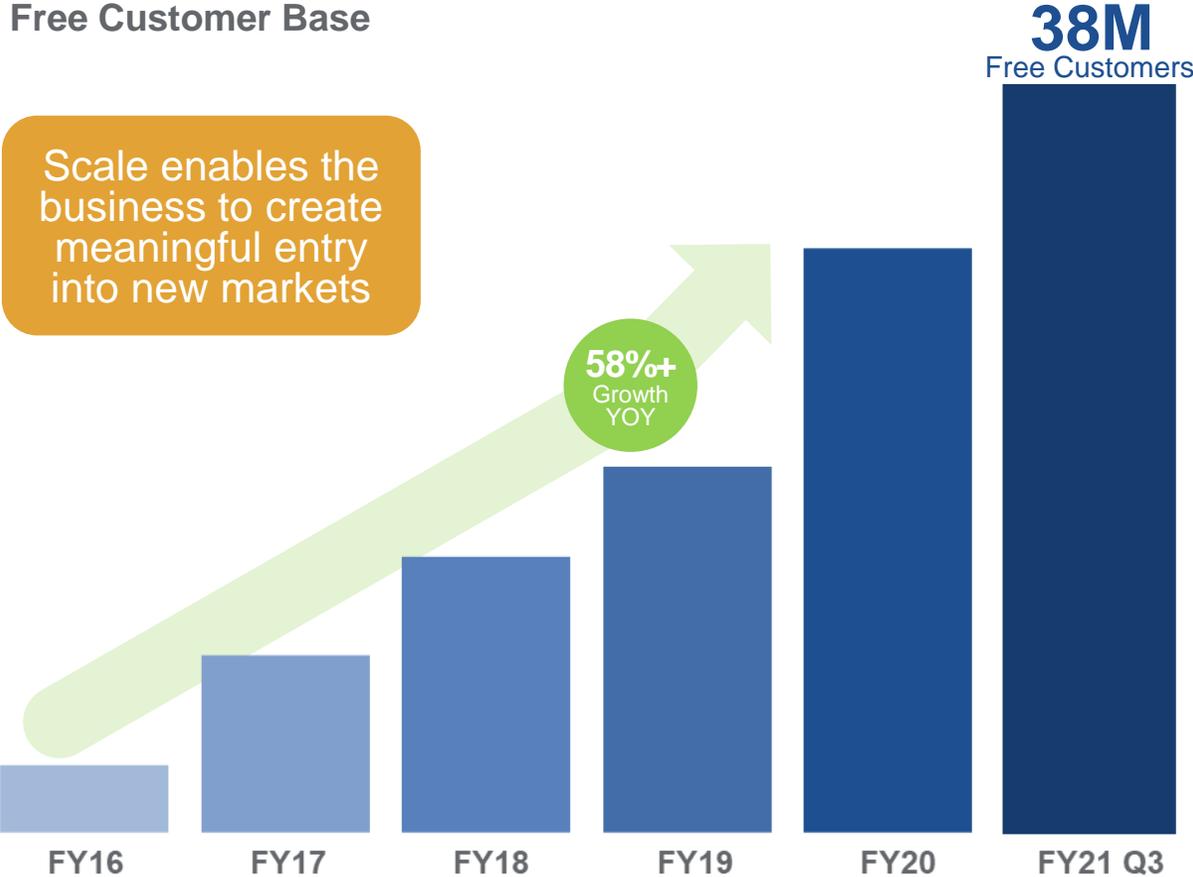
**\$23,500**



**\$4**

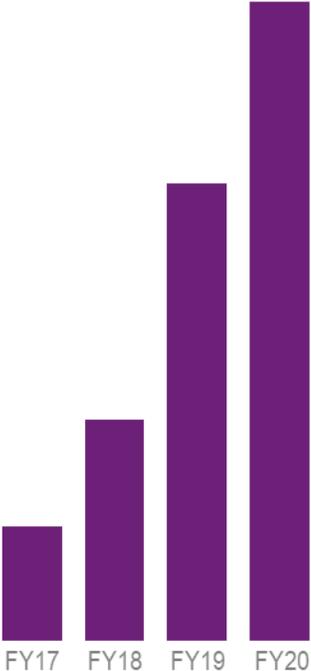


# The Experian advantage: Scale is creating new opportunities and more ways to engage consumers



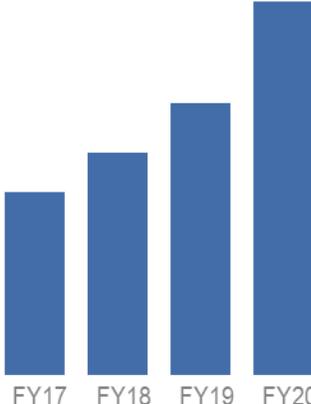
# Customer Engagement

Total Login Volume  
Free Members



More customers are **engaged**

Average Number of Logins per Customer per Month  
Free Members



Customers are **engaging more often**

Overall Upsell Rate\*  
Free Members



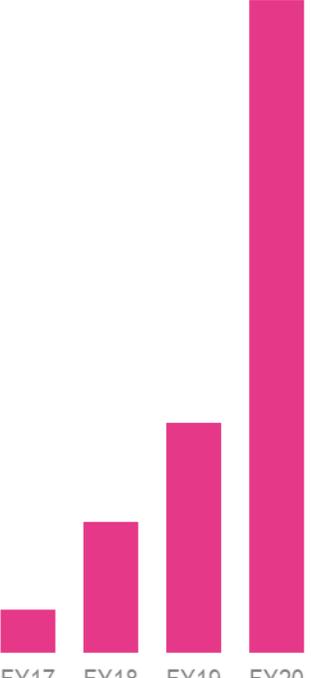
More customers are **invested**

Total Mobile App Acquisition Volume



Customers **embrace mobile**

Total App Engagement Volume



And are **highly mobile-engaged**

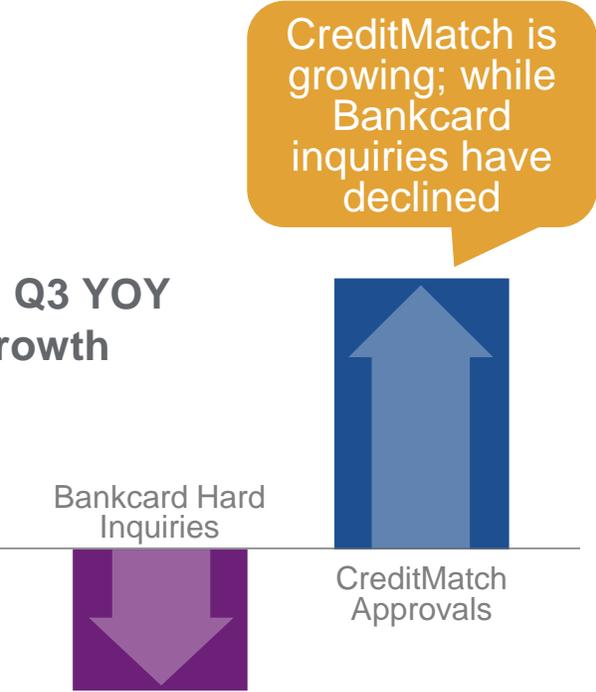
\*Rate of consumers upgrading to one of our paid membership products



# The Experian advantage: Partners trust our quality and consumers trust Experian

COVID has created a unique market opportunity to serve consumers and partners in meaningful, new ways

FY21 Q3 YOY  
Growth



### Partner Needs

- Lending guidance in uncertain market
- Access to high quality new customers
- Confidence in long term value and profitability

- ✓ Partners maintained their relationships with CreditMatch even while reducing their network and marketing spend
- ✓ CreditMatch onboarded 5 new partners and 6 new credit product offerings during COVID

### Consumer Needs

- Advice on how to safeguard their credit
- Access to tools that promote financial wellness
- Confidence to gain credit

- ✓ Net Promotor Score is elevated for CreditMatch consumers, indicating that access to tools that help them manage their financial lives creates a more favorable view of the brand
- ✓ Expanded Experian Boost to include additional credit line options, e.g. streaming services



We onboarded more partners during COVID to access high quality customers



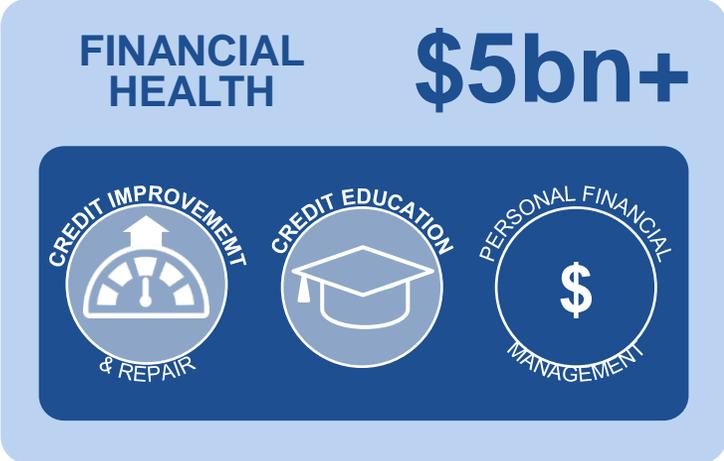
**Partner Response**

“We are only working with a handful of lead gen sites moving forward and CreditMatch is front and center.”  
~ FI on Forbes 10 Best Credit Cards list

“The work we are doing here is truly innovative...”  
~ Established, multinational financial services corporation

# Our growth agenda will extend into large and adjacent markets where we are competitively positioned

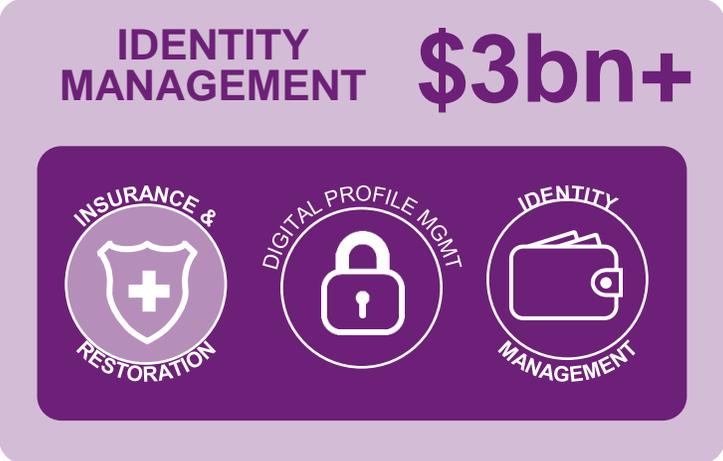
**FINANCIAL HEALTH** **\$5bn+**



The Financial Health market graphic features a dark blue background with three circular icons. The first icon shows a speedometer with an upward arrow, labeled 'CREDIT IMPROVEMENT & REPAIR'. The second icon shows a graduation cap, labeled 'CREDIT EDUCATION'. The third icon shows a dollar sign, labeled 'PERSONAL FINANCIAL MANAGEMENT'.

We will help consumers manage their financial lives, not just their credit, with new freemium features that **assist consumers in improving their financial position and saving money.**

**IDENTITY MANAGEMENT** **\$3bn+**



The Identity Management market graphic features a purple background with three circular icons. The first icon shows a shield with a cross, labeled 'INSURANCE & RESTORATION'. The second icon shows a padlock, labeled 'DIGITAL PROFILE MGMT'. The third icon shows a wallet, labeled 'IDENTITY MANAGEMENT'.

Identity services are more than just a passive insurance and protection proposition. Consumers can **manage their privacy and control their data** across new and expanding use cases.

**MARKETPLACE** **\$10bn+**\*



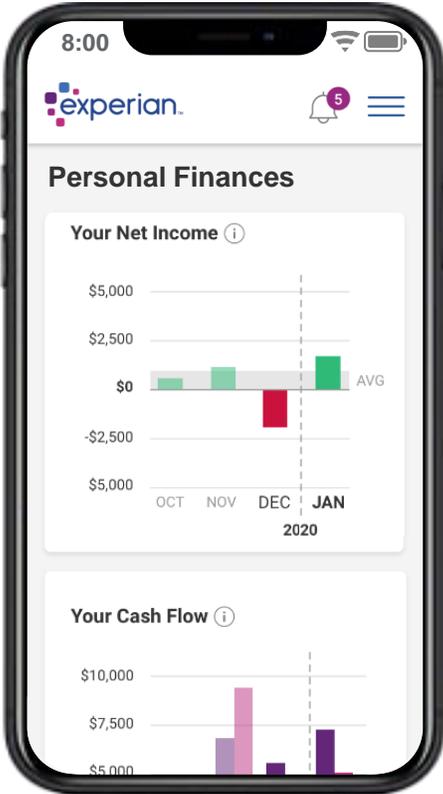
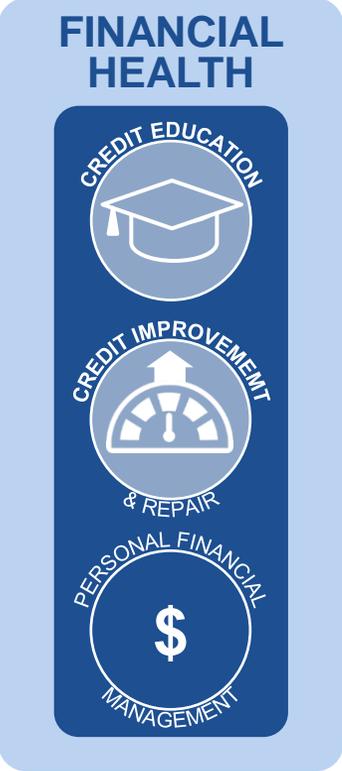
The Marketplace market graphic features a green background with three circular icons. The first icon shows a credit card, labeled 'BORROWING'. The second icon shows a document with a dollar sign and a checkmark, labeled 'INSURANCE'. The third icon shows a line graph with an upward arrow, labeled 'INCOME & INVESTMENTS'.

Consumers can use their data and financial profiles to **access new products** across more areas of their financial lives.

Partners can access a stream of **qualified, high value customers.**

*Note: Sizing estimates are preliminary. Shaded circles are the markets we currently operate in.  
\*Includes first party & third party lead gen*

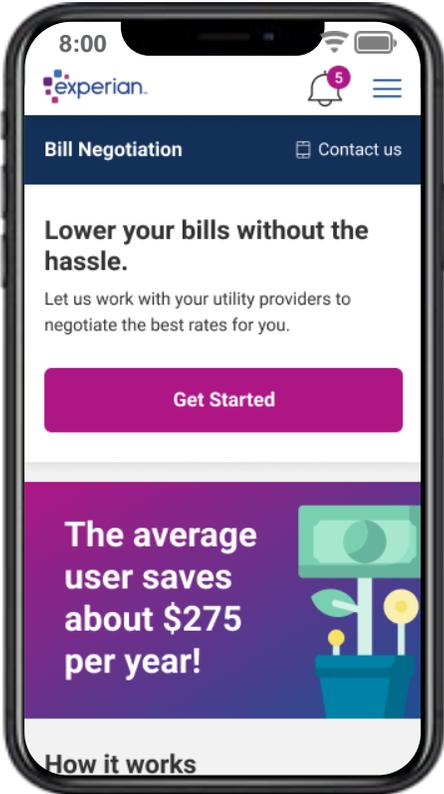
# We are expanding with a new breed of “Smart” financial health products; fueled by consumer contributed data



## Financial Health

Provide consumers with capabilities to build their financial profile and manage their financial lives

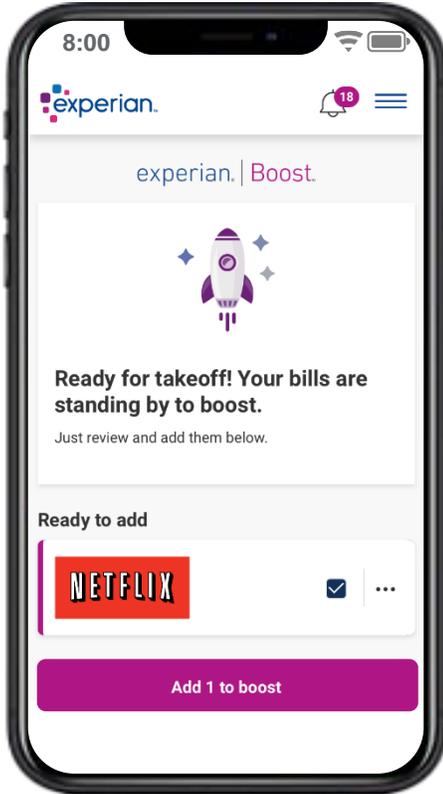
**1.4M**  
Connected Accounts



## Bill Negotiation

Help consumers eliminate costs and save money by negotiating bills on their behalf.

**\$1M**  
Saved  
*(during Beta test)*



## Experian Boost

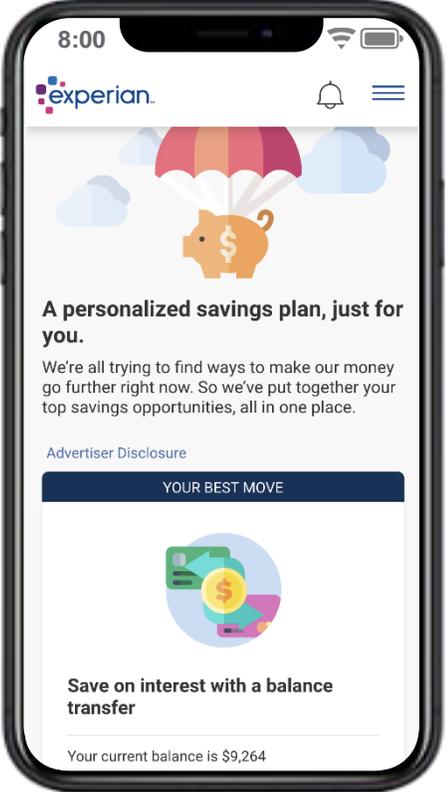
Improve credit scores instantly – now utilizing streaming service accounts

**50M+**  
Credit Score points added

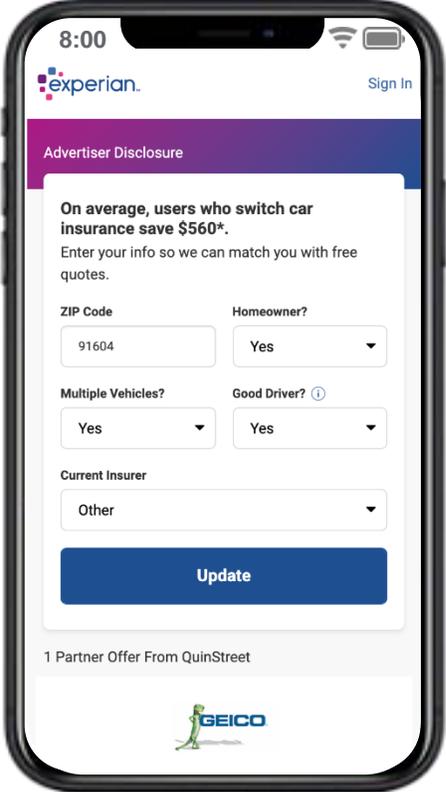
# Our marketplace is expanding, creating opportunities to help consumers save money in a whole new way

**MARKETPLACE**  
Lead Generation

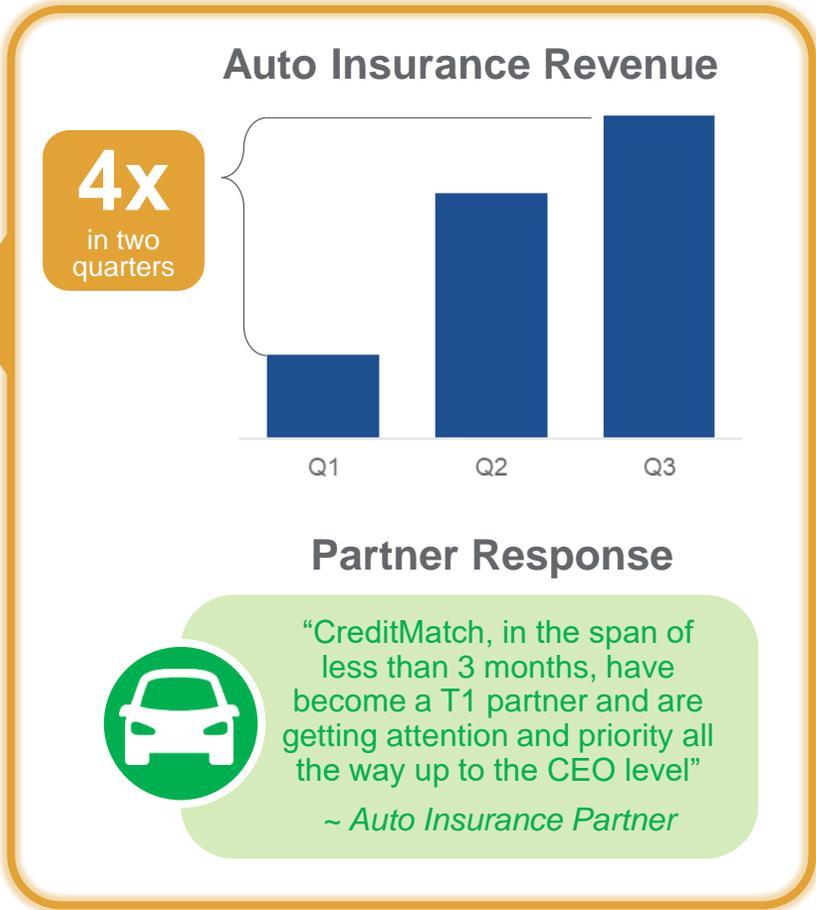
- BORROWING
- INSURANCE
- INCOME & INVESTMENTS



**Savings Center**  
Helps consumers find new ways to save money - monthly expenses, interest rates, & more



**Auto Insurance Marketplace**  
Better credit can save consumers money in our auto insurance marketplace



We have a clear path ahead of us, strong momentum and substantial new opportunities which play to our advantage

**We will be the pre-eminent platform for consumers to manage their financial lives**

- Growth agenda is working - we are taking share in core markets
- Uniquely positioned to address macro trends and evolving consumer needs
- Substantial franchise expansion opportunities available to accelerate growth



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