



Barclays European Business Services & US Credit Bureau Forum

Wednesday 9th September 2020



Agenda

Fireside chat with Brian Cassin and Lloyd Pitchford

Moderated by Paul Sullivan

Brazil

Valdemir Bertolo

Brazil Consumer Services

Silvio Frison

Brazil Q&A

Valdemir Bertolo, Silvio Frison, Jose Luiz Rossi and Lloyd Pitchford. Moderated by Paul Sullivan

Break

North America Consumer Information

Alex Lintner

Health

Jennifer Schulz

North America Consumer Services

Jeff Softley

North America Panel Q&A

Craig Boundy, Alex Lintner, Jennifer Schulz, Jeff Softley, Lloyd Pitchford. Moderated by Paul Sullivan

Close

Lloyd Pitchford



Fireside chat

Brian Cassin, Chief Executive Officer

Lloyd Pitchford, Chief Financial Officer





Brazil

Valdemir Bertolo

General Manager, Brazil



Brazil: a country of contrast, diversity and challenges... but full of opportunities



212m
inhabitants
6 in the world

\$1.84tn
GDP
9 in the world

45m
unbanked
9 in the world

30%
consumer credit/GDP
34 out of 44 economies

230m
active smartphones
4 in the world

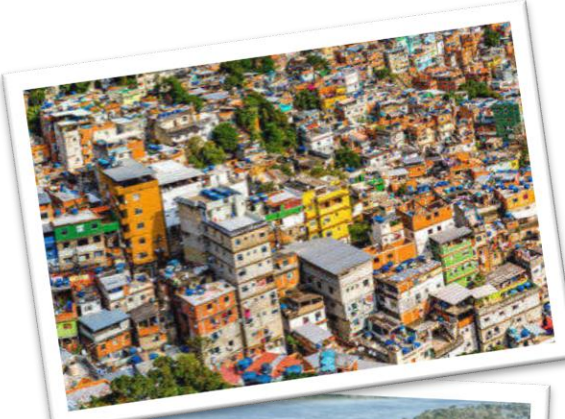
12.8m
unemployed
30 in the world (rate)

28%
income held by 1% richest
2 in the world

66m
people with debts registered
same as the UK population

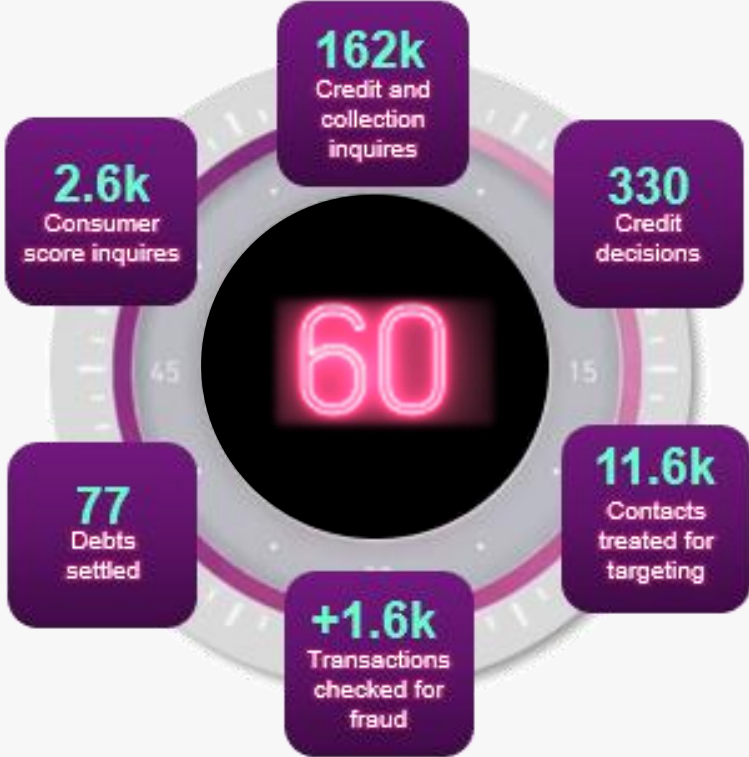
71%
people with internet access
6 in the world

1 in the world
annual time spent with taxes



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

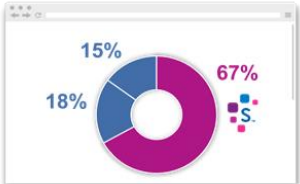
One minute in Experian Brazil



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

45m+ consumers

110m debt notifications per year



Local expertise and global knowledge creates a unique proposition to win in the marketplace



- **Negative data superiority**

Data coverage 21% higher than the closest competitor



- Most **complete portfolio** of solutions

Credit bureau (positive and negative data), collections, digital identity, analytics, decisioning, targeting, fraud, data quality, consumer services



- Unique **relationship with consumers**

Direct contact with 45m+ consumers registered (close to 1m new registrations per month); 50m+ consumer website access monthly



- **Global** capabilities / **local** expertise

Innovative solutions such as Polis and new digital scores developed by the regional DataLab; experienced local teams delivering global platforms

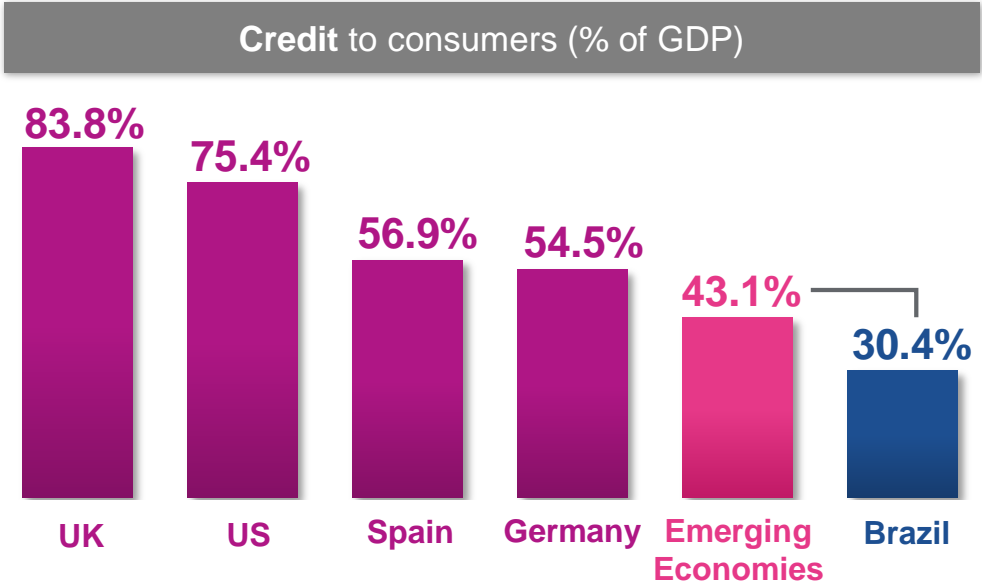


- Superior **investment capacity**

Higher scale and stronger cash generation than any other player

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



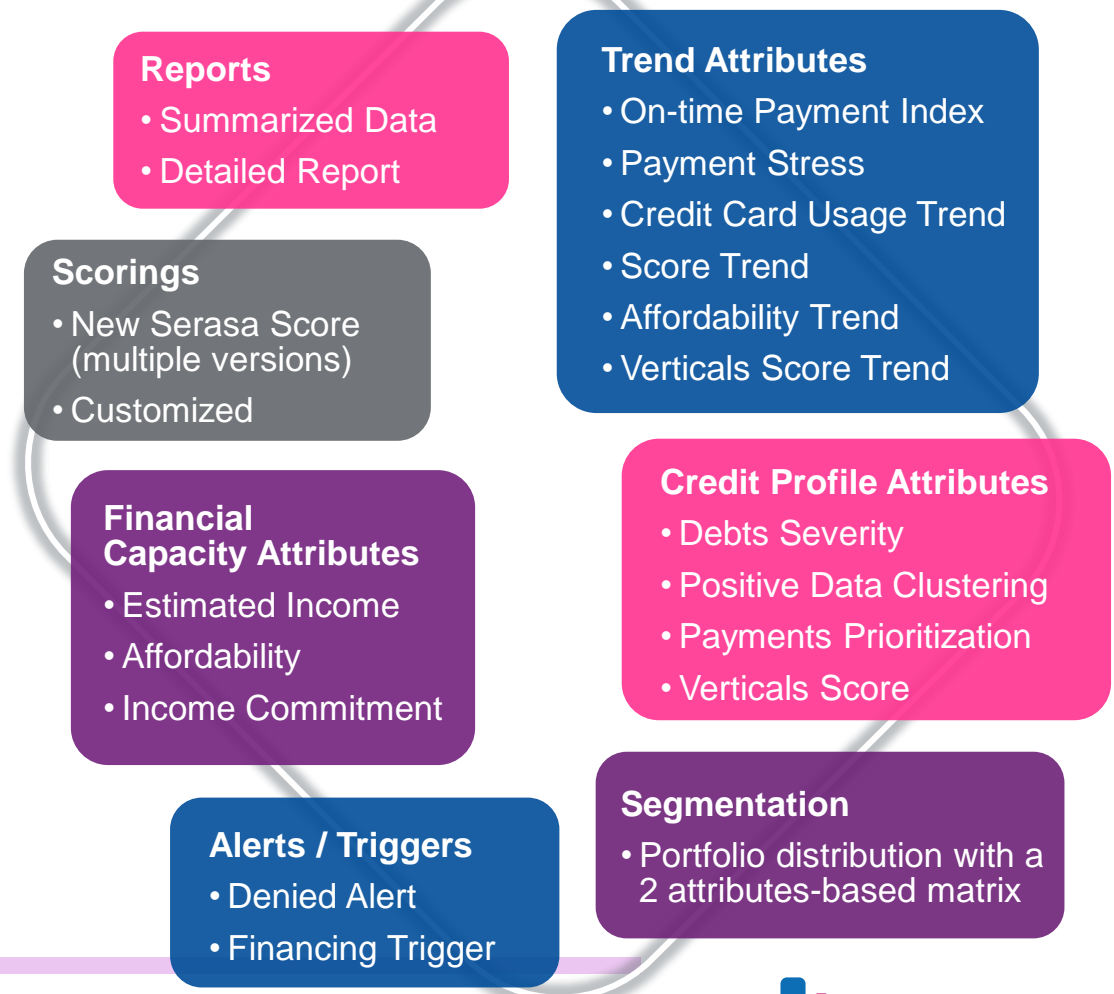
Combination of negative and positive data is a key differentiator

- **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

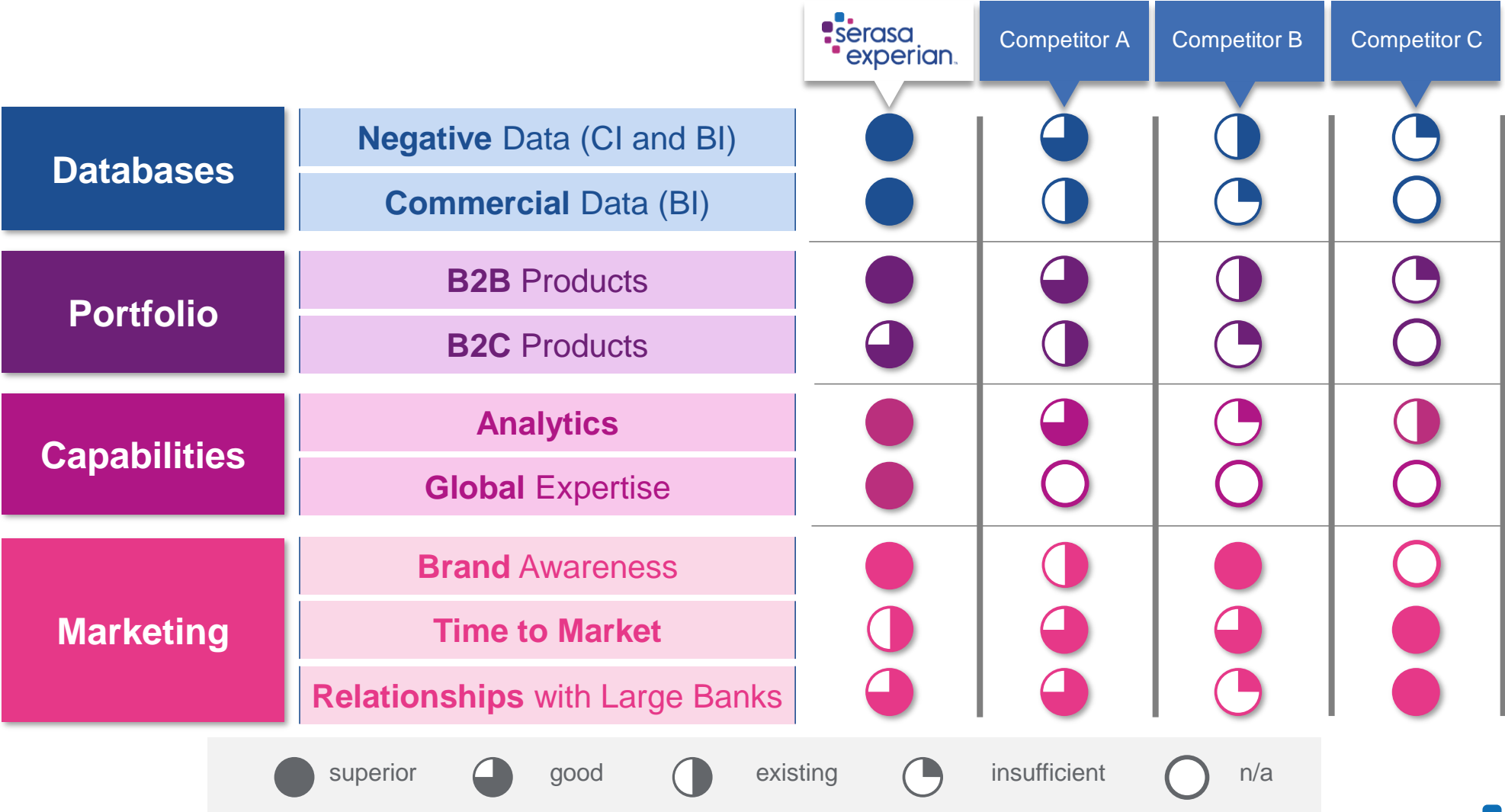
7  Products already launched

15 Upcoming launches in 2020

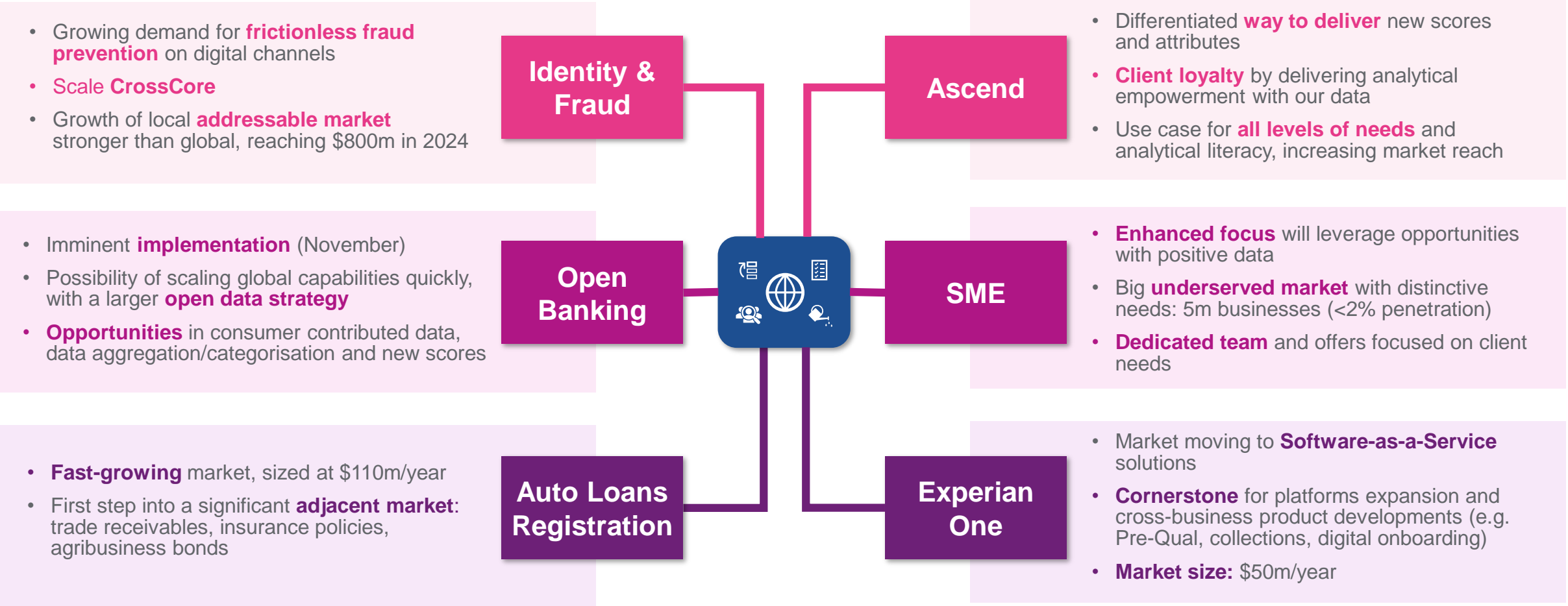
9 Launches in 2021



Superior capabilities in the credit services landscape



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



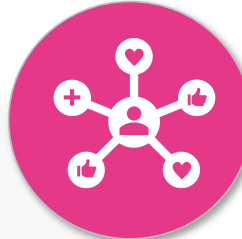
Create new opportunities in our **B2B** businesses

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



Bringing unique consumer **contributed data**

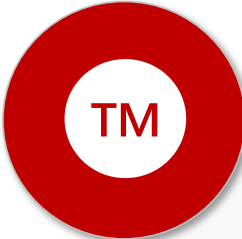
Enhanced differentiation in terms of scope, scale and quality, creating a truly distinctive position



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



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



Brazil Consumer Services

Silvio Frison

Vice President, Brazil Consumer Services

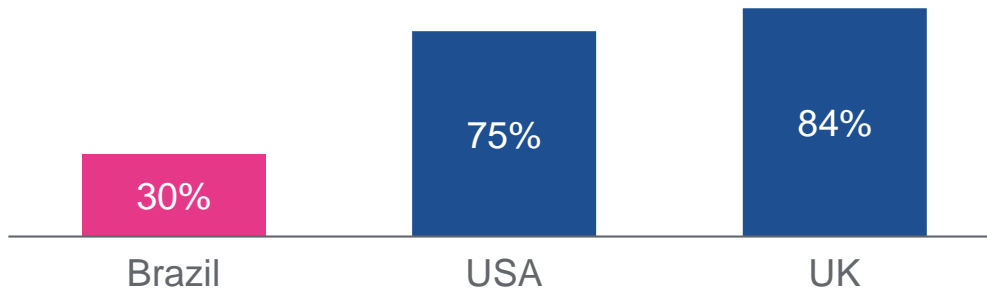


Credit Landscape in Brazil

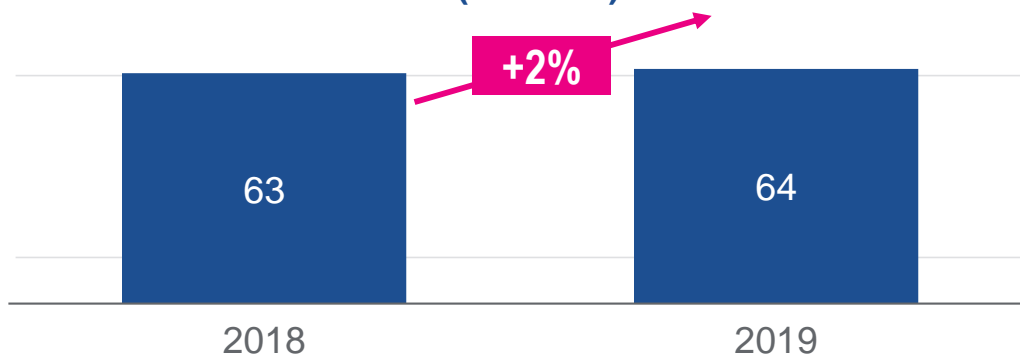
Punitive interest rates and strict credit policies penalise the population.

- Low credit penetration, due to limited competition, restricted to five major banks
- Huge latent potential for collections and credit services

Household Credit/GDP Ratio (%)



Defaulters in Brazil (millions)



Serasa: Challenging the status quo



Data

Local Brand

Market
Position

Global IP

Positive Data

Strategy

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

Mission: Credit for All

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



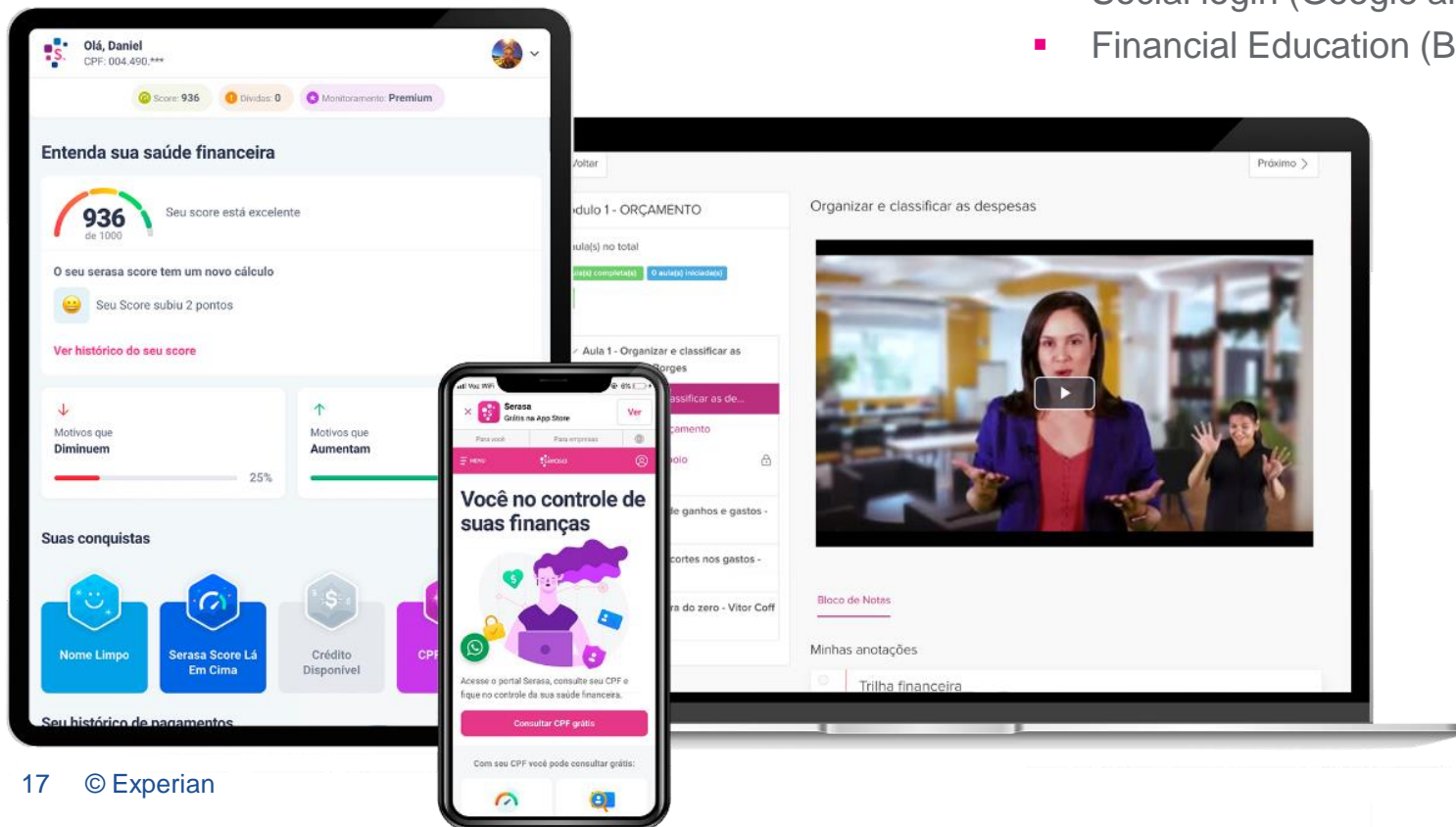
Serasa Media



Engagement Strategy: Serasa “Free”

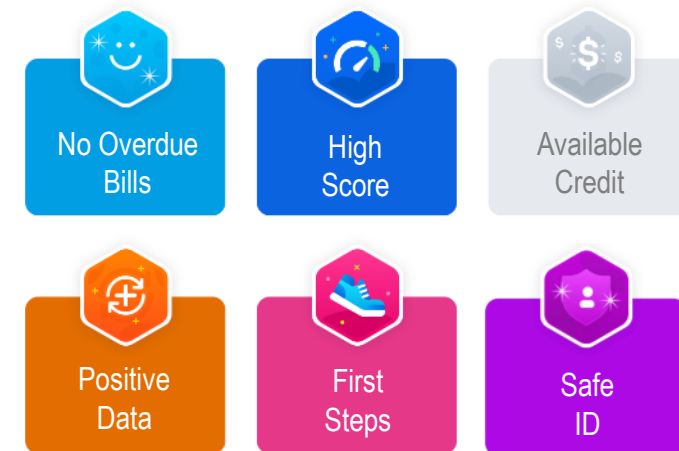
The Serasa “Free” solution gives access to the Free Report, Serasa Score, Financial Education and Positive Data including the functionalities below:

- Credit card payments (Positive Data)
- Serasa Score including score history
- Score factors (positive or negative)
- Customized UI according to consumer browsing history
- Alerts; inquiries, darkweb status, and debts under identity protection
- Gamification Functionality
- Data situation status at Internal Revenue Service
- Free Report presents all the debts, protests, checks and available deals
- Social login (Google and Facebook to boost viral audience)
- Financial Education (Blog, Podcast, YouTube Channel and Training)



Badges:

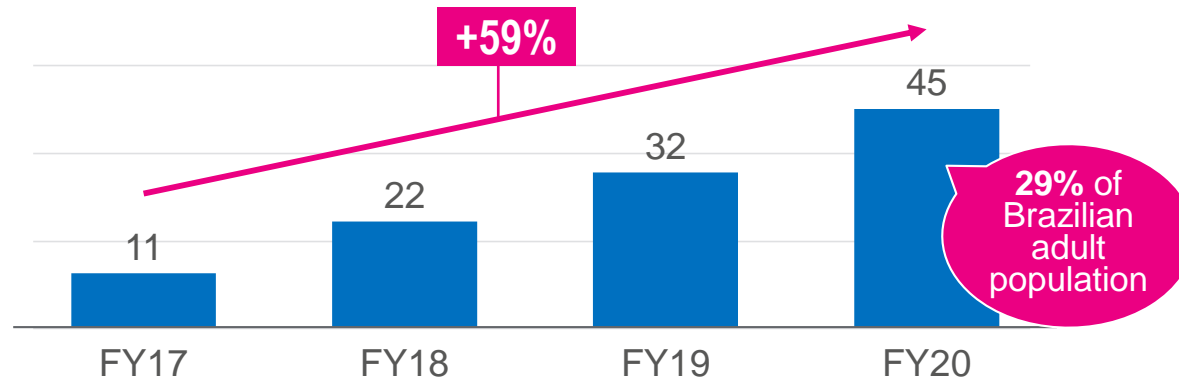
You have 5 achievements out of 6 available.



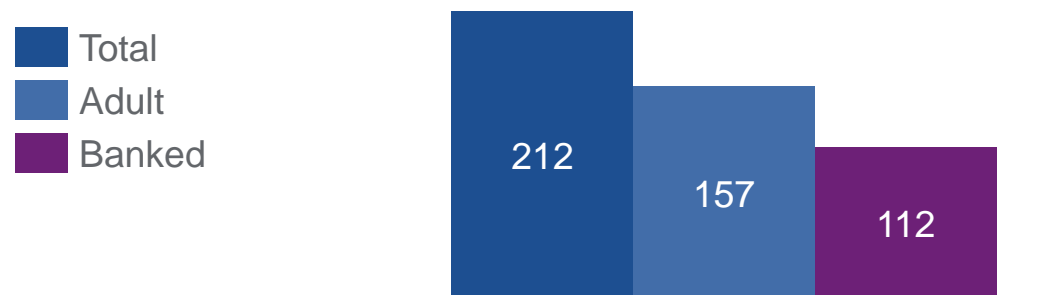
Engagement Strategy: Serasa “Free”

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

Enrollments (millions)



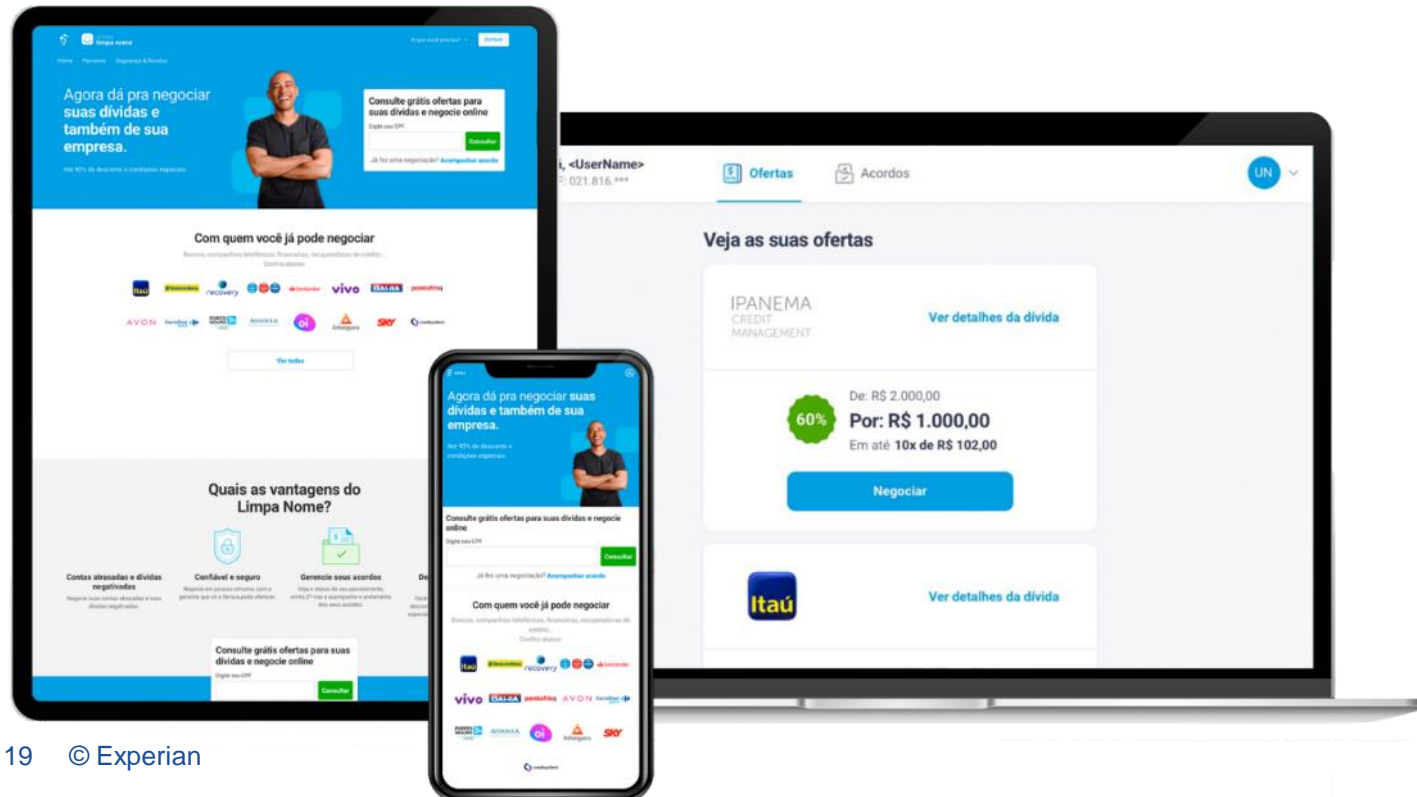
Brazilian Population (millions)



Collection Marketplace (Limpa Nome)

Limpa Nome, ECS Brazil's collection marketplace solution enables Brazilians to negotiate their debt, pay their bills and instantly boost their score.

- Brazil's biggest debt negotiation marketplace (67% of all Market debts)
- Limpa Nome enables Brazilians to negotiate their debt at discounted rates
- Created the national collection/recovery fair allowing consumers to pay their bills with significant discounts
- More than 8m deals closed over the last fiscal year
- **Over 50 partners** in the platform (banks, telcos, lenders, credit recovery, etc.)



FY21 Main Partners:



+40 others

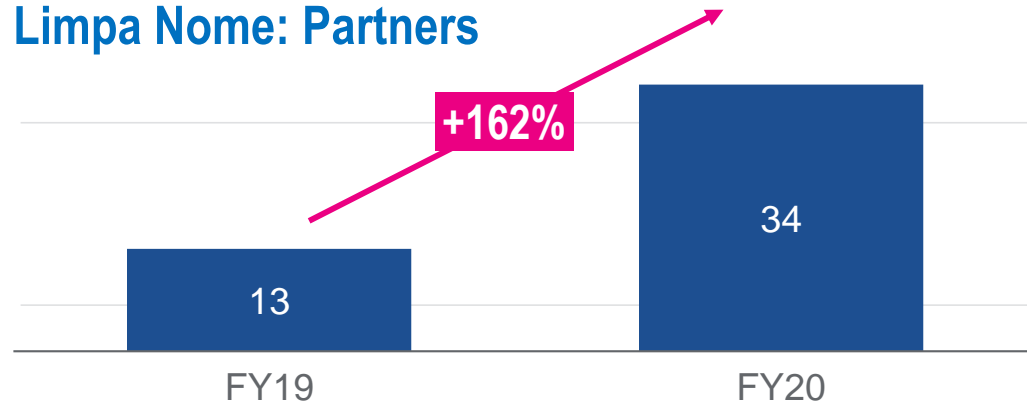
Collection / Recovery Event



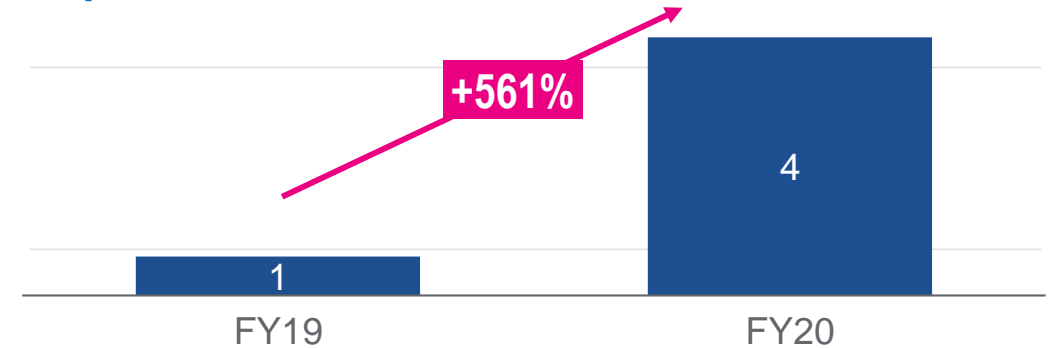
Collection Marketplace (Limpa Nome)

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

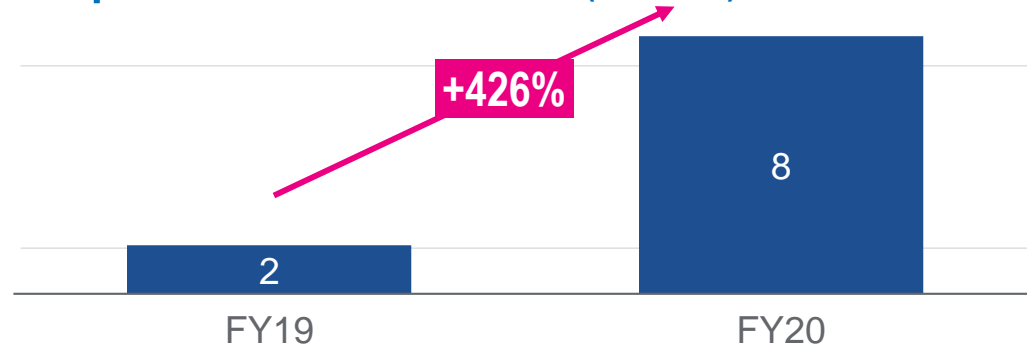
Limpa Nome: Partners



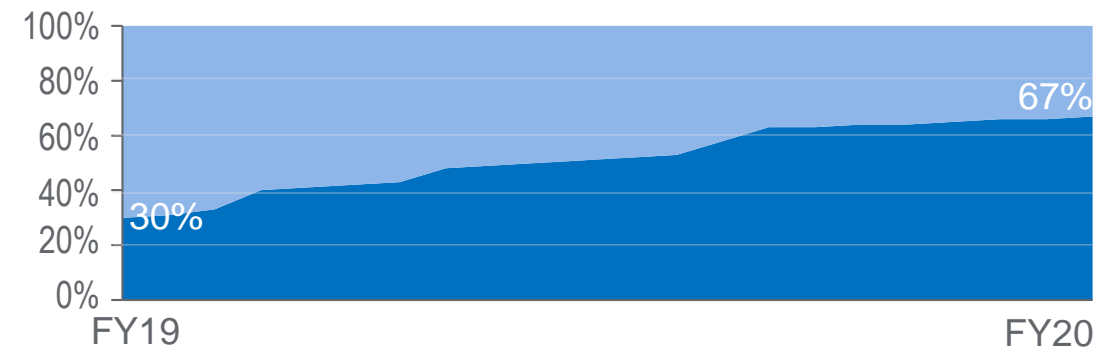
Limpa Nome: Discounts Conceded (US\$ billions)



Limpa Nome: Transactions (millions)



Limpa Nome: Bureau Debt Share (%)



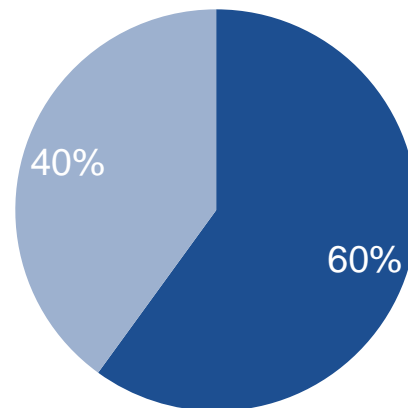
Collection Marketplace (Limpa Nome)

The collection market is still migrating to digital platforms.

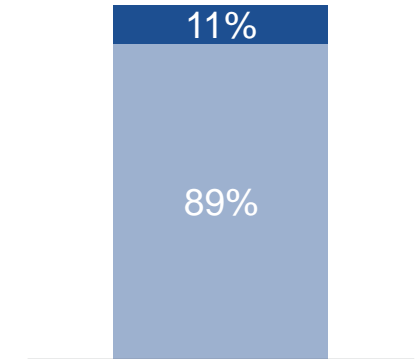
Brazil: 2019 Collection Market Size (US\$)

\$60 billion

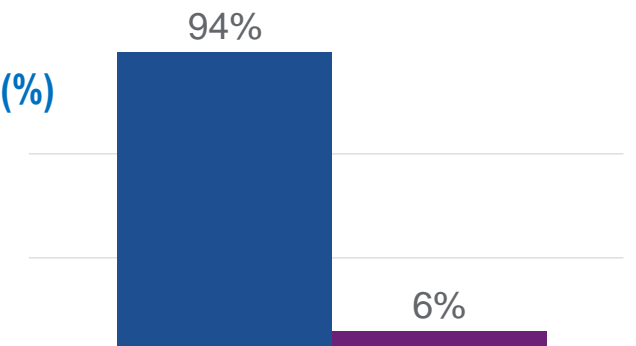
Online vs Offline Collection Share (%)



Limpa Nome: Transactions Breakdown (%)



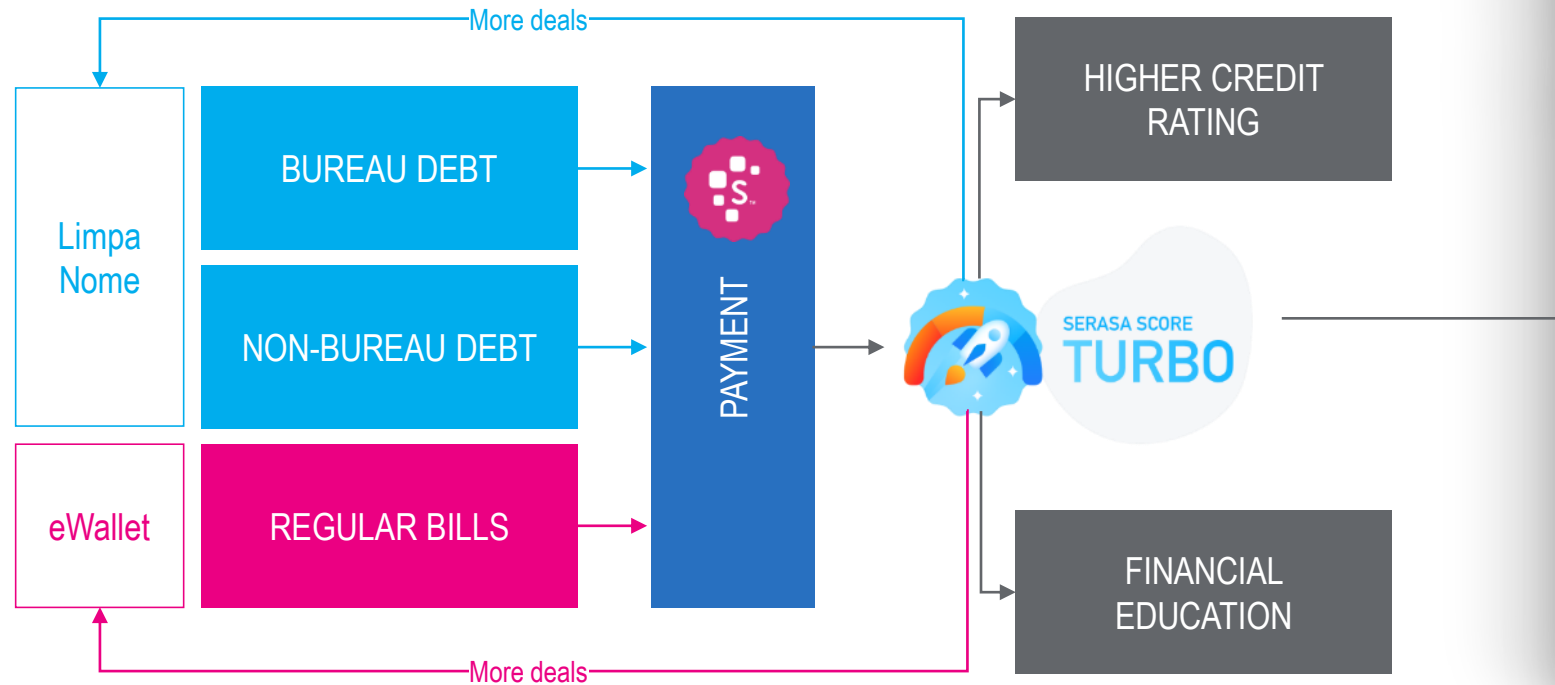
Limpa Nome: Offline Transactions (%)



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)

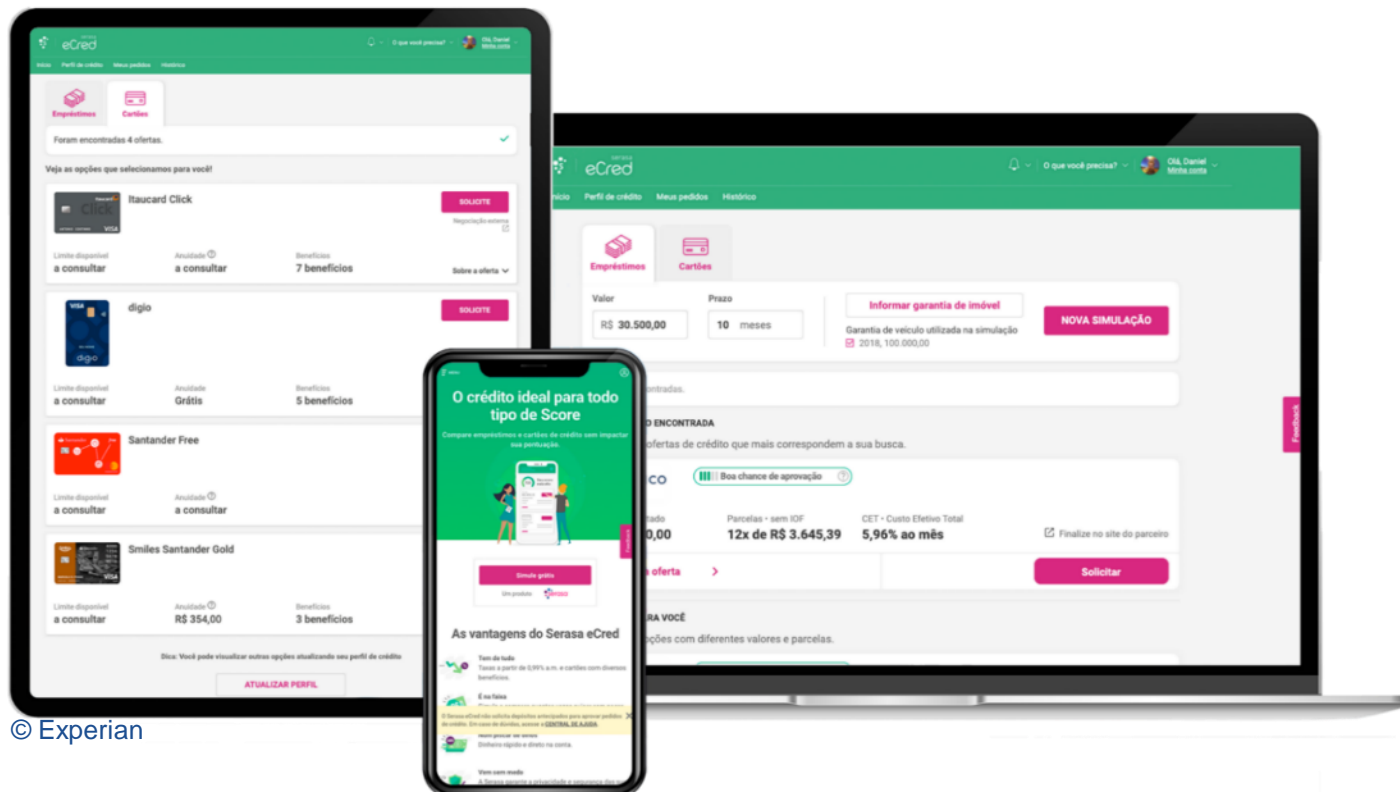
Credit marketplace solution (eCred) enables Brazilians to easily compare and get credit which is the main reason they connect with Serasa.

- Verticals: Personal loans and credit cards
- Partners for all score ranges
- More than 600k credit cards issued since the solution was launched
- Credit card go-to destination, attracting premium audiences
- Lead generation and revenue sharing

FY21 Main Partners:



+20 others



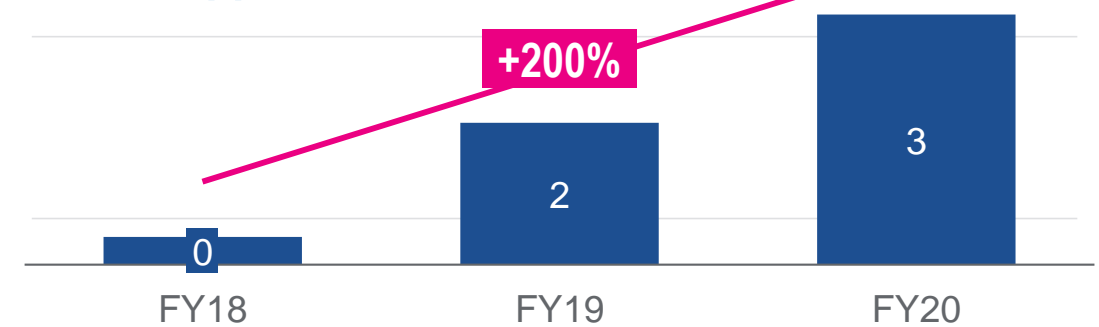
Credit Marketplace (eCred)

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

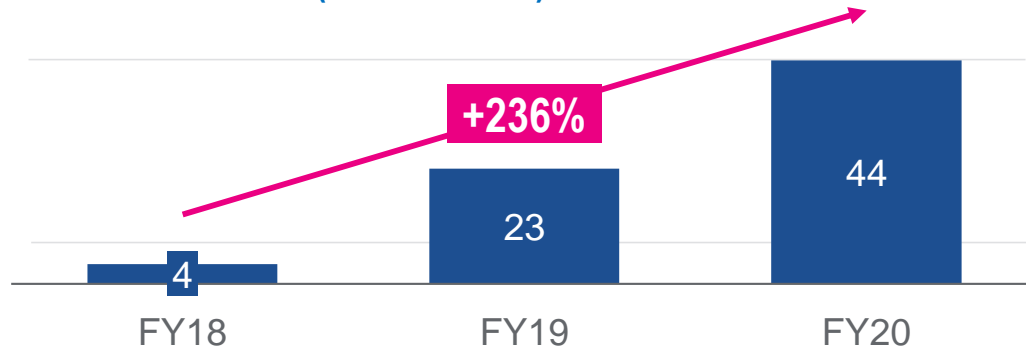
Brazil: 2020 Credit Market Size (US\$)

\$840 billion

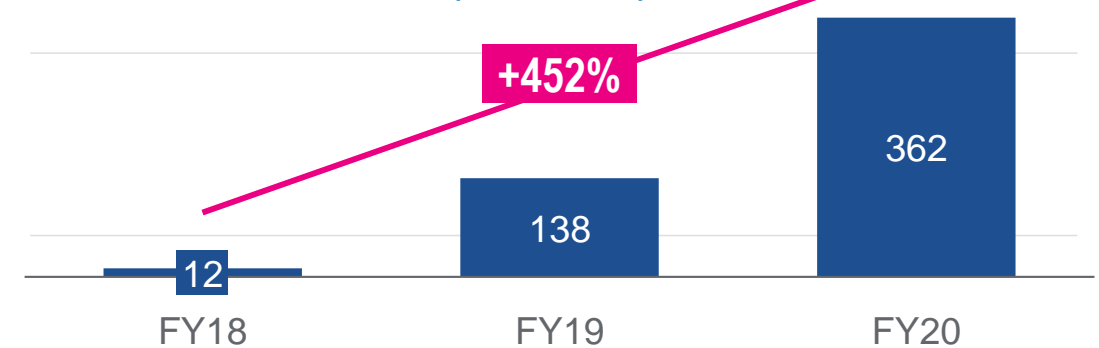
eCred: Approved Orders (millions)



eCred: Loans (US\$ millions)

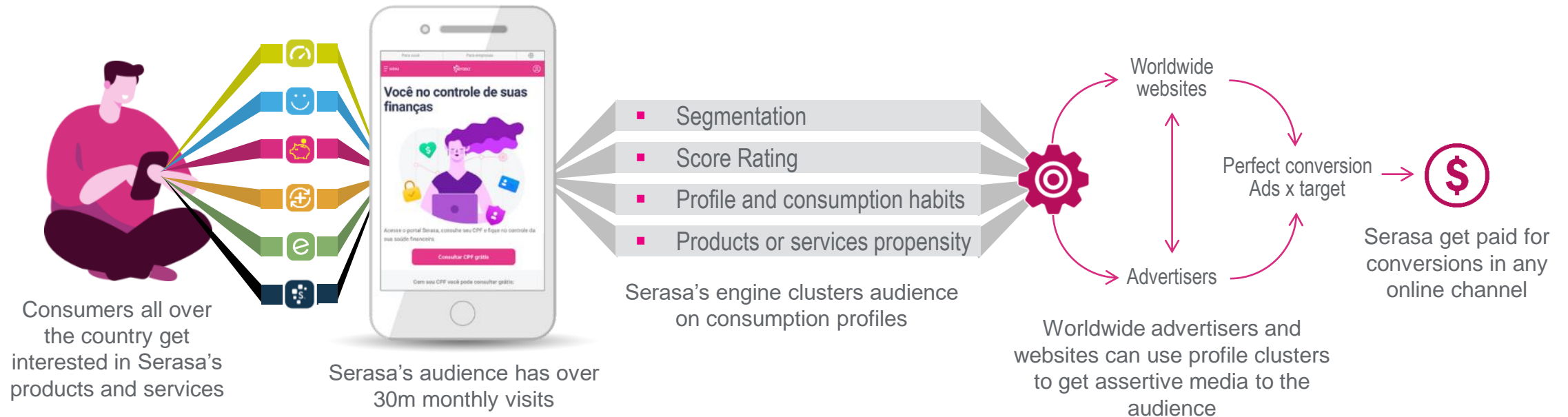


eCred: Credit Cards (thousands)



Serasa Media (eCred)

Monetising Serasa's traffic by utilising audience behaviour to improve targeting and enhance digital campaigns.



Qualified audience delivered for worldwide advertisers

- Available for individual buyers or groups
- Direct or through Data Management Platform
- Right offer to right target
- Great advertisers and successful cases, such as:



- High conversion rate and above average results through our segmentation (email, SMS and banner) to:
 - Account opening: 6.53% against 0.66% on average (10x more)
 - Credit Card: 1.2% against 0.33% on average (4x more)
 - Collection: 2% against 1.54% on average

Serasa Premium

A subscription solution designed to provide enhanced benefits to our users.

- Serasa's premium subscription product
- More than 400,000 paying subscribers
- Credit and ID monitoring
- Dark Web scan (ID, Email, Mobile Phone and Passport)
- Benefits for paying debts on Limpa Nome solution
- Personal financial management (PFM) to better meet consumer needs

Serasa "Free"

Serasa premium

Collection Marketplace	Cashback	Payment flexibility	Deal of the Day	Cashback	Payment flexibility	Deal of the Day
Credit Marketplace	Payment cashback	Monitoring		Payment cashback	Monitoring	
eWallet	Cashback	Credit card payment	Installments fee reduction	Cashback	Credit card payment	Installments fee reduction
Score	Score Turbo	Change alert		Score Turbo	Alerts	
Financial Education	Exclusive content			Exclusive content		

Distribution Services

We closed a major deal with the Brazilian Post Office, which allows consumers to access and pay their bills offline.

Partners

- Serasa's products available in a variety of retailers and distributors
- More than 800k reports negotiated offline through Correios
- Main partners:



GROUPON



LOJAS AMERICANAS



MAPFRE



CCFACIL
Consultas Cadastrais

Post Office

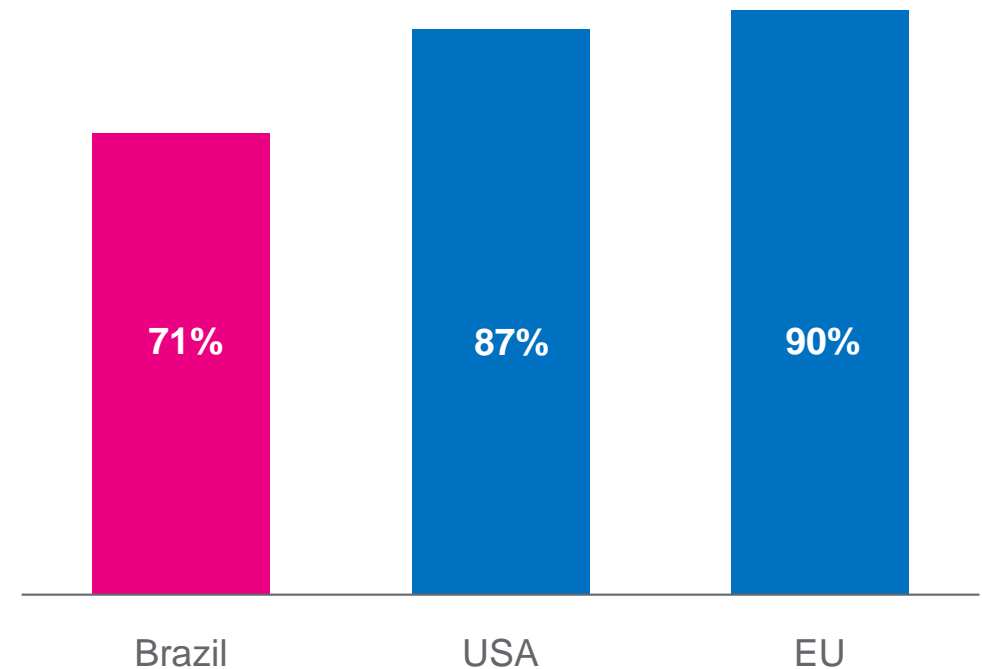


Offline Reach

More than 7k branches
100% of the cities



Internet Connectivity (%)



*Source: IBGE; Statista; team analysis | Households connected to internet.

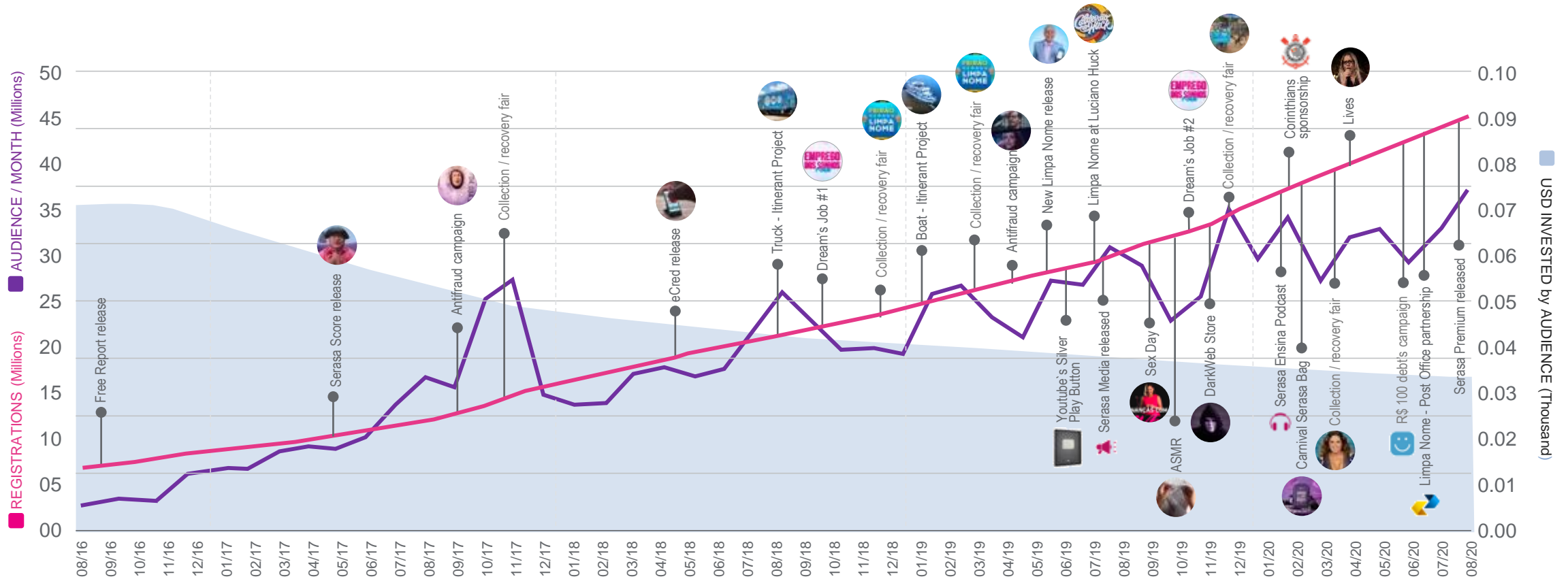
In-House Marketing

Strategy

Products

KPIs

Serasa brought the ad agencies expertise in house to develop strategy in a faster, more precise and cost-effective way.



- 64% organic traffic
- More than US\$100m of spontaneous media over time
- 15% of Brazil Consumer employees are spokespeople allowing national and regional activities with media houses.
- Campaigns internally developed in 15 to 30 days.

Growth Hack

Strategy

Products

KPIs

Great projects inspired by international references, aiming at the brand's constant presence in spontaneous media.



Great media booster reference



Over USD 10M in spontaneous media in each edition



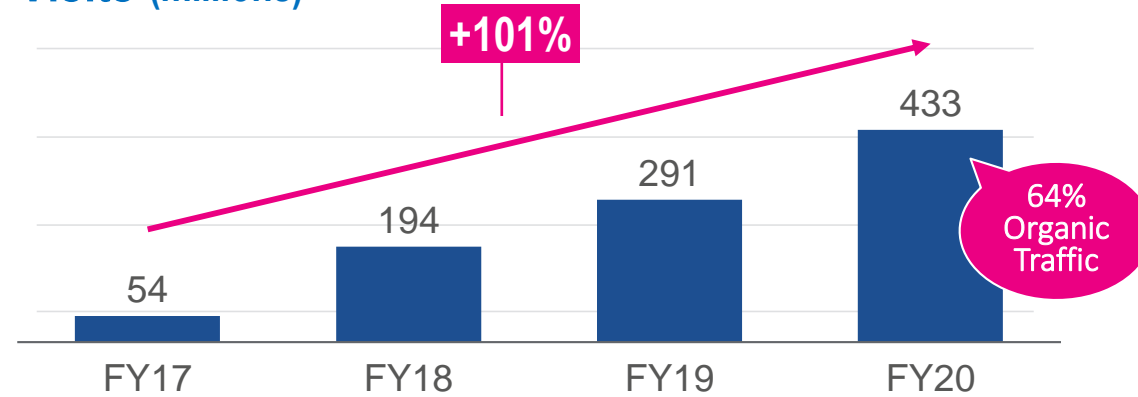
Over USD 15M in spontaneous media



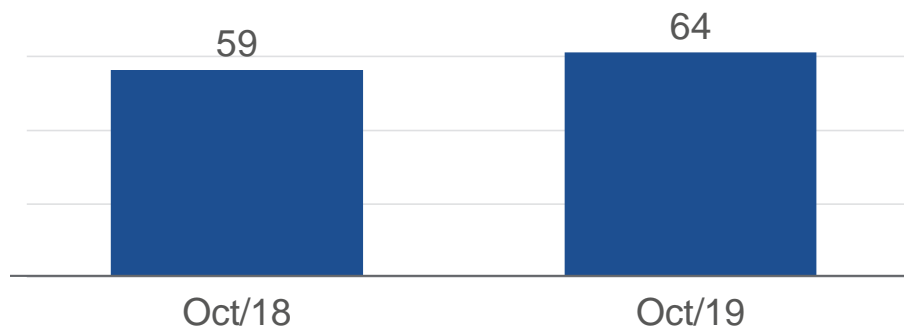
Audience KPIs

We are already the largest Brazilian fintech from an audience standpoint.

Visits (millions)

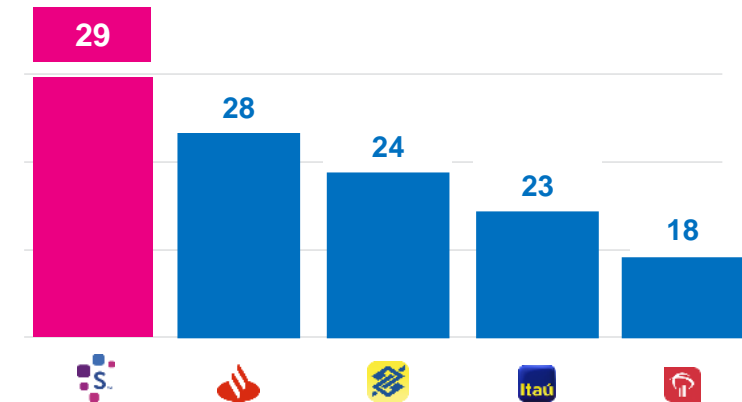


NPS

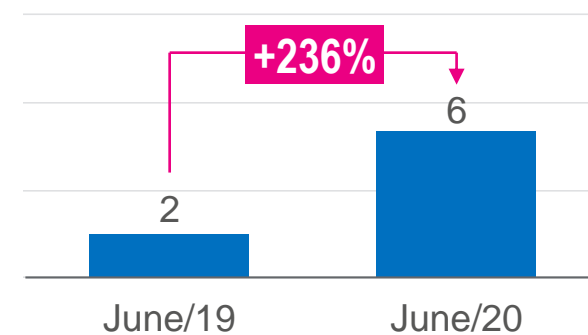


Financial Audience (millions)

*Nov/19



Apps (millions)




App	Apple	Android
S.	4.8	4.3
Itaú	4.7	4.4
Nubank	4.5	4.4
Another	4.2	4.5

What is next?

Serasa will be the first financial social network.



 LINKEDIN: Business Network

 FACEBOOK: Social Network

 INSTAGRAM: Image Network

 SERASA: Financial Network

 serasa score

- Comprehensive credit scan

 serasa cadastro positivo

- Score improvement

 serasa limpa nome

- Renegotiate debts
- Get special discounts
- Pay bills

 serasa eCred

- Personal credit
- Credit card
- Financing

 serasa ensina

- Financial education

 serasa premium

- ID monitoring
- eWallet
- Cashback



Brazil Q&A

Valdemir Bertolo, Silvio Frison,
Jose Luiz Rossi and Lloyd Pitchford





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North America Consumer Information

Alex Lintner

Group President, Consumer Information Services



Understanding client challenges during volatile times

Deepening client relationships and helping them serve their customers

How do we best understand and **respond to impacts on our portfolio and business?**

How do we **adjust our services to support digital experiences and work-from-home operations?**

How do we support customers that have been **impacted by the pandemic?**

How can we ensure we are adequately **protected against increases in fraud and compliance risk?**

How we've supported our clients through this period

Scaled thought leadership and support services

Created Economic Response and Recovery Suite

- Business intelligence, dashboards and insights
 - Perpetually refreshed forecasts
 - Advanced fraud detection
-

Positioned existing solutions for response and recovery



OUR MISSION

Be the Consumer's Bureau



Extend Core Market Leadership

Expand market lead in data accuracy and quality consumer support, while advocating for consumers by offering more control and an ability to contribute



Grow Through Innovation

Continue an unmatched track record introducing innovations that deliver value to our clients, improve consumer experiences and create new revenue streams



Power Advanced Analytics

Help clients reach consumers and deliver the most accurate lending decisions by expanding data and analytics, and enabling rapid deployment to production



Our strategy has allowed us to grow through the crisis

Core (- /+)

Strong results through
One Experian and diversification

Gains

- + CARES Act and primary position with Small Business Administration (SBA)
- + Insurance
- + Tenant Screening

Declines

- Credit marketing activities

Mortgage (+)

Significant increase through
refinancing and growing market share

- + Mortgage volumes
- + Market share

Ascend / Other (+)

Innovation driving stability
during periods of volatility

- + Growth through new products
- + Recurring revenue a complement to volume-based revenue

Unlocking the modern mortgage through data, analytics and empowered consumers



Drive sales of current solutions... taking market share

Continue strong growth in winning position as primary bureau that is driving sustained increase in market share



Deliver new products... grow ARPU

Continue market share gains with new solutions that reduce friction, better manage risk and enable marketing



Expand our reach... new sell-through partnerships

Drive new revenue through increased distribution resources, strategic investments and new partnerships



Our Ascend innovations are generating \$80 – \$100m annual revenue and we're just getting started

The foundation laid 2+ years ago

Expanding our lead in data and analytics



Ascend Analytical Sandbox



Ascend Data Services

- More data, faster
- More efficiency
- More flexibility

Expanding share in focus market segments

Driving growth with a strong innovation engine and technology foundation



Ascend Marketing



Ascend Account Review



Ascend CECL Forecaster

- Accelerated innovation releases
- Growing across the credit lifecycle
- Enabling solutions to take action

Powering Advanced Analytics

Setting a new standard for integrated credit analytics and decisioning



Ascend Portfolio Loss Forecaster



Ascend Market Insights Dashboards



Ascend Intelligence Services

- Deliver most insightful view of consumer
- Drive analytics through to production
- Streamline advanced AI and ML

Accelerating Ascend growth through increased number of users in existing clients, new clients and innovation



Ascend Analytical Sandbox



Ascend Account Review



Ascend Marketing



Ascend Data Services



Ascend CECL Forecaster



Ascend Portfolio Loss Forecaster

	FY17 H1	FY17 H2	FY18 H1	FY18 H2	FY19 H1	FY19 H2	FY20 H1	FY20 H2	FY21 H1
<i>Cumulative Global Clients</i>			2	8	12	25	37	59	93
Global Cumulative TCV			\$16m	\$50m	\$100m	\$150m	\$270m	\$313m	Further growth

Note: Client counts include proof of concept and Ascend Insights Freemium versions

Our outlook for sustainable growth

Our core business continues to grow

- Used the crisis to grow market share in key segments
- Accelerating expansion in adjacent market segments

We've built an Innovation Engine

- *People* – Demonstrated organizational know-how
- *Technology* – Prior years investment paying off
- *Process* – Rapid innovation responding to customer needs and quick to market

We're just getting started

- Widening our lead in Data Accuracy and Consumer Engagement
- Pipeline of disruptive new products actively and successfully being tested by some of our largest, most sophisticated and most demanding clients
- Robust innovation pipeline to serve clients' growing needs for Advanced Analytics

Where Next

We believe CIS North America will sustain historical growth rates for years to come

Well positioned for growth in a post-COVID world

Continued growth of Ascend Platform

Innovation in Verification Services

Recovery of Mortgage originations

Tapering-down of Mortgage Re-fi boom

Recovery of Core Lending and Credit Marketing



Experian North America Health

Jennifer Schulz

Group President, Health, Auto,
Data Quality & Marketing Services










Health is core to Experian's vision / mission

Experian's Global Strategic Focus Areas

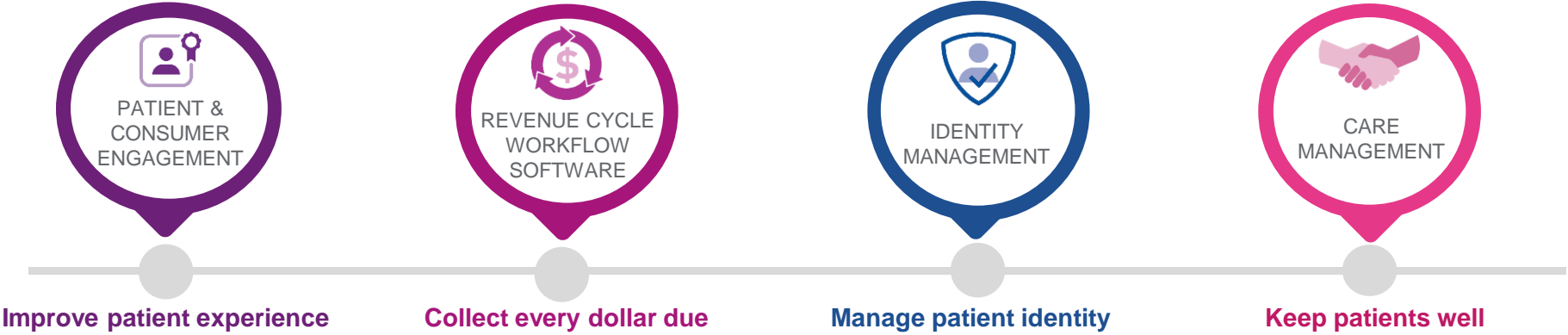


Our data powers...

-  Credit Bureau Data
-  Business Data
-  Marketing Services Data
-  Experian Data Quality Functionality
-  Decision Analytics
- 
-  Healthcare Data (via clients)

...our solutions

...all driving **automated workflows** for the provider and an **improved experience** for the patient...



We have created a scale Health business

4 Acquisitions



12 Legacy Companies

8,300+ Clients** Served

 Including ~3,875 Hospitals representing... **over 63% of all US Hospitals**

50+ Products Offered

Strong year-over-year revenue growth* in key established and newer product areas across the portfolio...

- 24% Patient Payments
- 43% Identity Management
- 35% Financial Assistance Screening

43 Quarters of Positive YoY Growth

12% CAGR Revenue Growth***

 Strongly margin accretive



Experian Health: Our Vision

Experian Health's mission is to **use data-driven insight to connect and simplify healthcare for all**

Where we are now...

- Leading products in both **front-end** and **back office Revenue Cycle Management (RCM)**
- Strong momentum in **Patient Engagement** with MyHealthDirect acquisition
- Customer reach of over **63% of US hospitals**

Where we are going...

- Leading product mix across **patient engagement, identity management, care management** as well as RCM
- Value-added solutions fueled by **data, analytics, and decisioning expertise**
- The **patient identity connector** in the health ecosystem
- Broader customer mix of **providers, payers, and pharmacies**

How we get there...



Evolve
Core RCM Business



Innovate
Offerings around Key Growth Opportunities



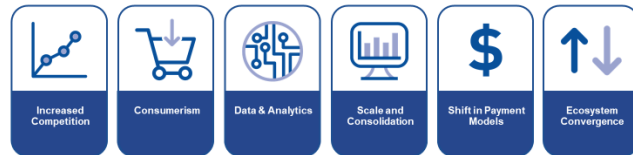
Diversify
Our Product Mix and End Markets

All three components bring a heightened focus on **consumerism** and **data** – learning from the data we have and acquiring data assets to drive future innovation for our customers

Our perspective a year ago of the market and our future

US Healthcare Market Context

The American healthcare system is ripe for disruption, and a number of trends are driving the need for payers and providers to evolve and change.



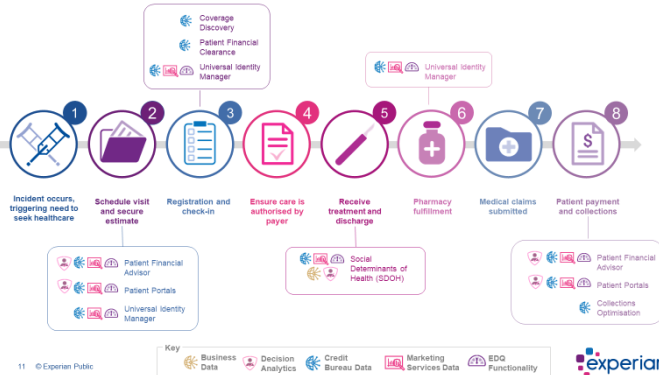
US Healthcare spend, estimated at \$3.65 trillion in 2018, represents ~18% of US GDP.

4 © Experian Public



Experian Powers the Healthcare Journey

Experian Health leverages assets of One Experian and non-clinical health data to differentiate its products and provide value-added solutions fueled by **business data**, **decision analytics capabilities**, **credit header data**, **marketing data**, and **Experian data quality (EDQ) functionality**.

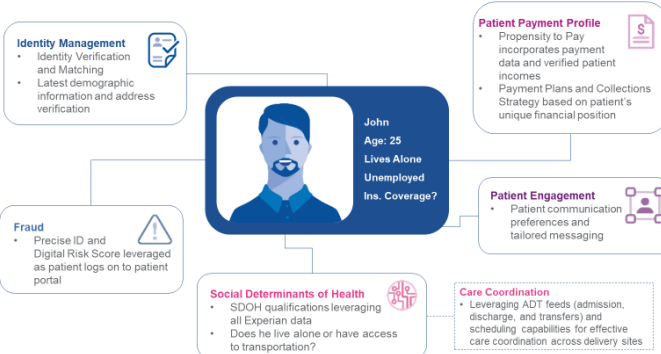


11 © Experian Public



Experian's Unmatched View of the Patient

With the backing of Experian's robust platforms and data assets, **we can deliver the most comprehensive view of today's health consumer.**



12 © Experian Public



Our Growth Agenda: Three Key Priorities



Evolve
Core Revenue Cycle Management (RCM) Business



Innovate
Offerings around Key Growth Opportunities



Diversify
with Targeted Strikes in New Markets


8 © Experian Public




Our perspective in the era of COVID-19...key trends accelerating

The American healthcare system has seen several megatrends over the past years, driving the needs for providers and payers to evolve. These trends are still relevant, but COVID-19 has accelerated many and highlighted various inefficiencies.


— Trends still relevant and continuing —




Increased Competition



Data & Analytics




Scale and Consolidation




Ecosystem Convergence

Rapidly accelerated by COVID-19 with increasing level of importance




Consumerism


Impact to Experian Health:




Since the start of the pandemic, we have seen new added pipeline of \$8.5m for our consumer digital experience solutions




Shift in Care Settings (including Virtual Health)




Many hospital clients have seen negative changes in transaction volume – with more choices in care settings, a portion of outpatient services will likely continue to shift away from hospitals




Unique Patient Identifier



We help providers understand who their patient is - year to date revenue for identity management is up 69% YoY



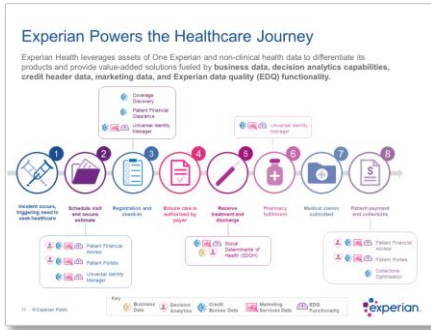
Price Transparency



Our patient estimates offerings help patients understand what they will owe, before services are provided



Previous Year's View



Our perspective in the era of COVID-19... bringing the depth and breadth of Experian capabilities improves the US Healthcare system

Combining the right data, analytics and software can transform healthcare — from leveraging credit data to create a personalized, nearly invisible, payment experience for patients, to having consumer data insights into how and when to reach patients to improve the quality of care and their overall healthcare experience.



Universal Identity Manager: Experian Single Best Record

With the Department of Health and Human Services (HHS), we armed state health departments with our UIM Experian Single Best Record Lookup tool to connect patient identities and improve contact tracing



Social Determinants of Health & COVID-19 Outlook and Response Evaluator (CORE) Heat Map

Identifies geographic populations at high risk of COVID-19 spread to aid government and community response – over 6,000 views generating over 100 sales leads



Precise ID for virtual authentication

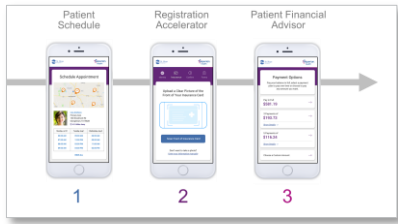
Patient portal utilisation for secure, remote healthcare access drives new clients for identity-proofing services and increased use from existing clients - 63% YoY increase in revenue



Patient Schedule - Online Scheduling (MyHealthDirect)

~32,000 COVID-19 screenings and ~26,000 telehealth appointments scheduled

Previous Year's View



Our perspective in the era of COVID-19... delivering our core capabilities to improve the patient experience

We have made great progress on the consumer digital experience, knitting together capabilities and competencies to improve the patient experience. We combine our foundational, proven revenue cycle solutions, with our unmatched knowledge of the patient, and MyHealthDirect consumer-facing capabilities to deliver on an end-to-end touchless, digital financial and administrative experience for the patient.

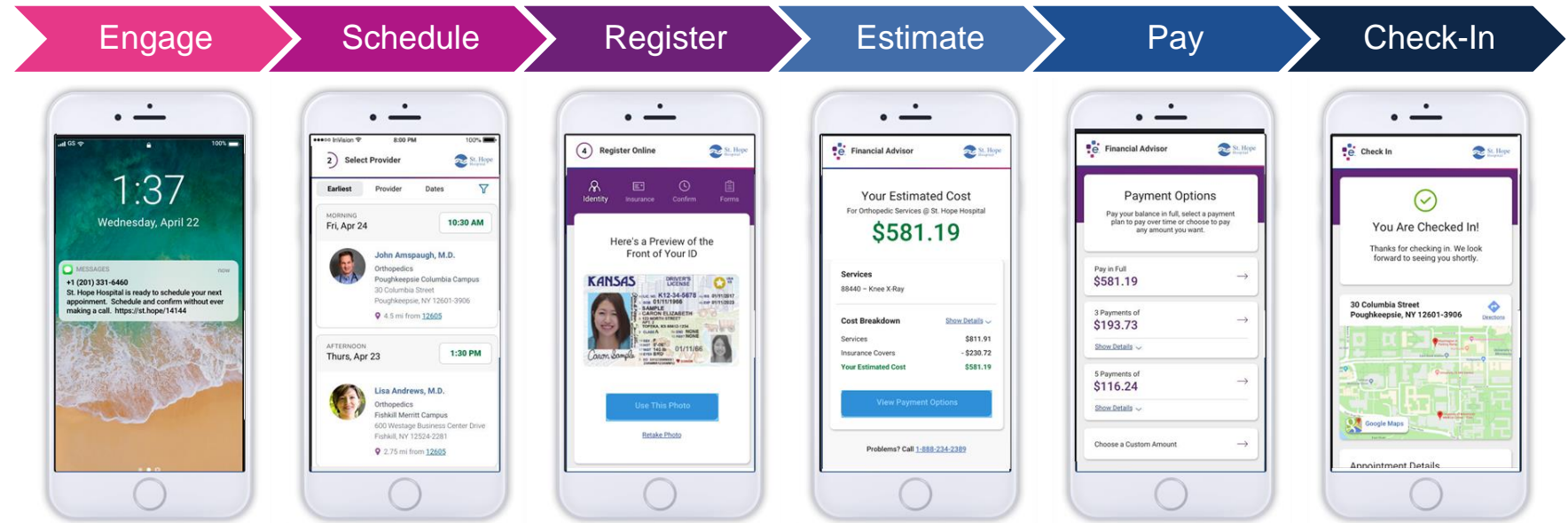
Experian Health Core Capabilities and Innovation:
Registration Accelerator
Patient Financial Advisor



Experian Data Assets and Unmatched View of Consumer:
e.g., personalised payment information, identity verification



MyHealthDirect Acquisition



Our perspective in the era of COVID-19 ... Experian's growth agenda comes into sharper focus



Patient Payments & Collections



With **patients covering a larger share of the bill** and demanding a **better financial experience** with convenient payment options, patient payments and collections are a major area of growth in the market

Consumer Digital Experience



The average American family **spends 11% of their household income on healthcare**.* We will empower consumers with a **seamless, safe, transparent experience**, enabling them with improved administrative and financial aspects of their care.

Identity Resolution, Authentication & Enrichment



We can solve significant problems around identity in healthcare, including significant administrative, financial, and clinical impacts that may result from **patient identity information** that is **incomplete, inaccurate, and disconnected**



Key Takeaways

- 1 Experian Health leverages expertise in data, analytics and decisioning power in tight alignment with Experian's strategic focus areas.** Our data sets us apart and powers our market leading solutions.
- 2 Combining inorganic and organic growth we have created a large and growing Health business.** We have created a scale business with impressive results of 43 straight quarters of positive year over year growth.
- 3 COVID-19 has accelerated many of the megatrends we have been tracking in the past several years,** notably consumerism, digitization, and the shift in care settings. While healthcare is a slow-moving system, we have positioned ourselves nicely to help our customers and their customers in the next normal.
- 4 Combining the right data, analytics and software can transform the fragmented and complex healthcare system.** This intersection is Experian Health's sweet spot and our strongest competitive advantage. Through our data, analytics, and software we increase efficiency and squarely deliver on our mission of connecting and simplifying healthcare for all.
- 5 We are delivering on knitting together our assets and core capabilities to improve the patient experience.** Our consumer digital experience solutions build off our proven RCM capabilities and set ourselves apart with our expertise in understanding the consumer.
- 6 For continued growth, our pillars remain evolving the core business, innovating, and diversifying,** with notable growth initiatives under way centered around the consumer digital experience, patient payment and collections, and identity management.



Experian North America Consumer Services

Jeff Softley

President, Direct to Consumer



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+
Total Addressable Market	\$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

- 2/3 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

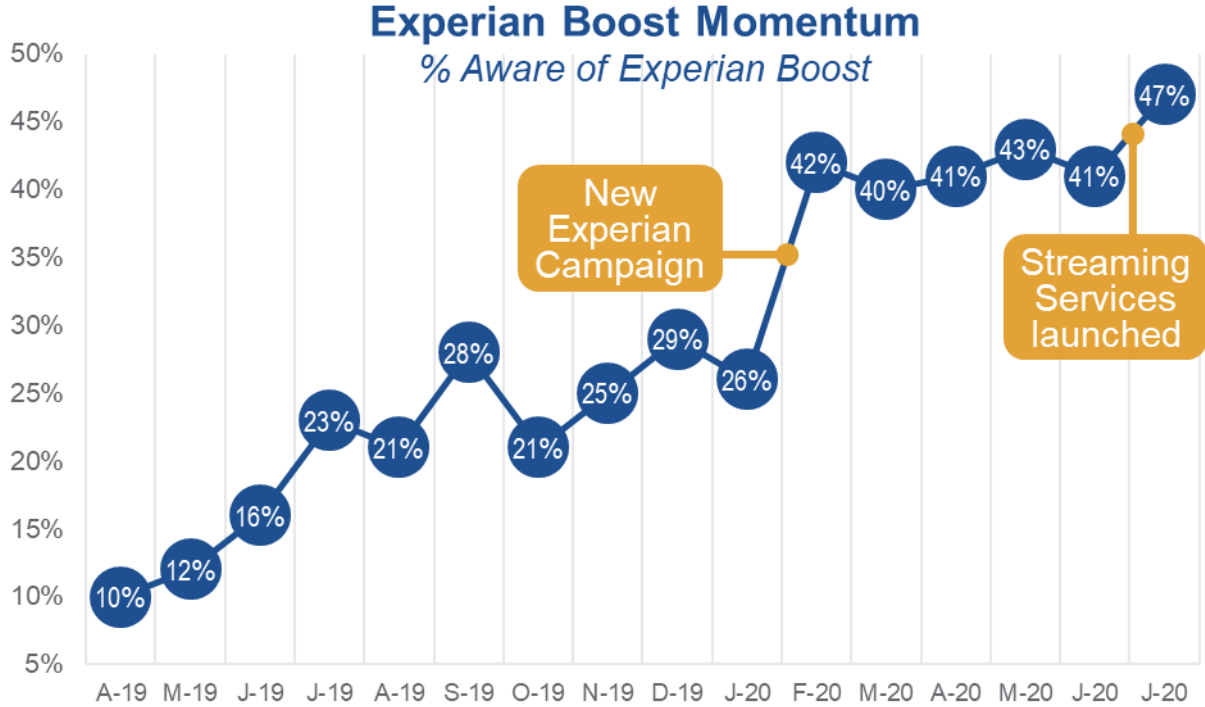
- First mover advantage and an expanding set of use cases
- New value propositions in development against a backdrop of digital transformation in the market

Consumer Trust as Foundation

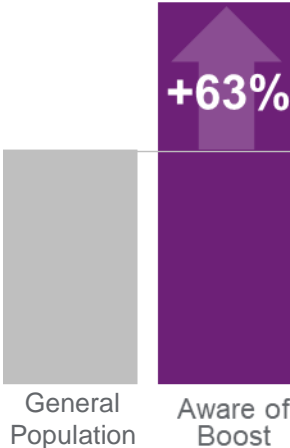
- Consumers trust Experian to produce financial health products that they would trust and use
- Consumers have a confidence in Experian's ability to meet their evolving needs during times of uncertainty



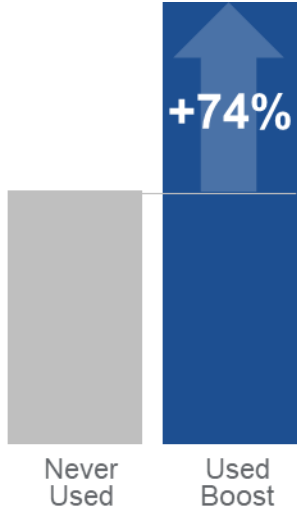
The Experian advantage: Our consumer-contributed data strategy creates value for consumers, partners and the business



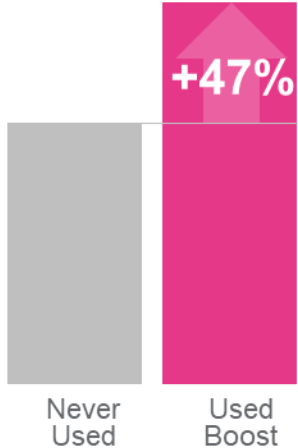
Favorability
Awareness of Experian Boost greatly improves favorability



Engagement
Return rate is improved for customers who use Boost



Monetization
Free customers who complete Boost generate higher revenue

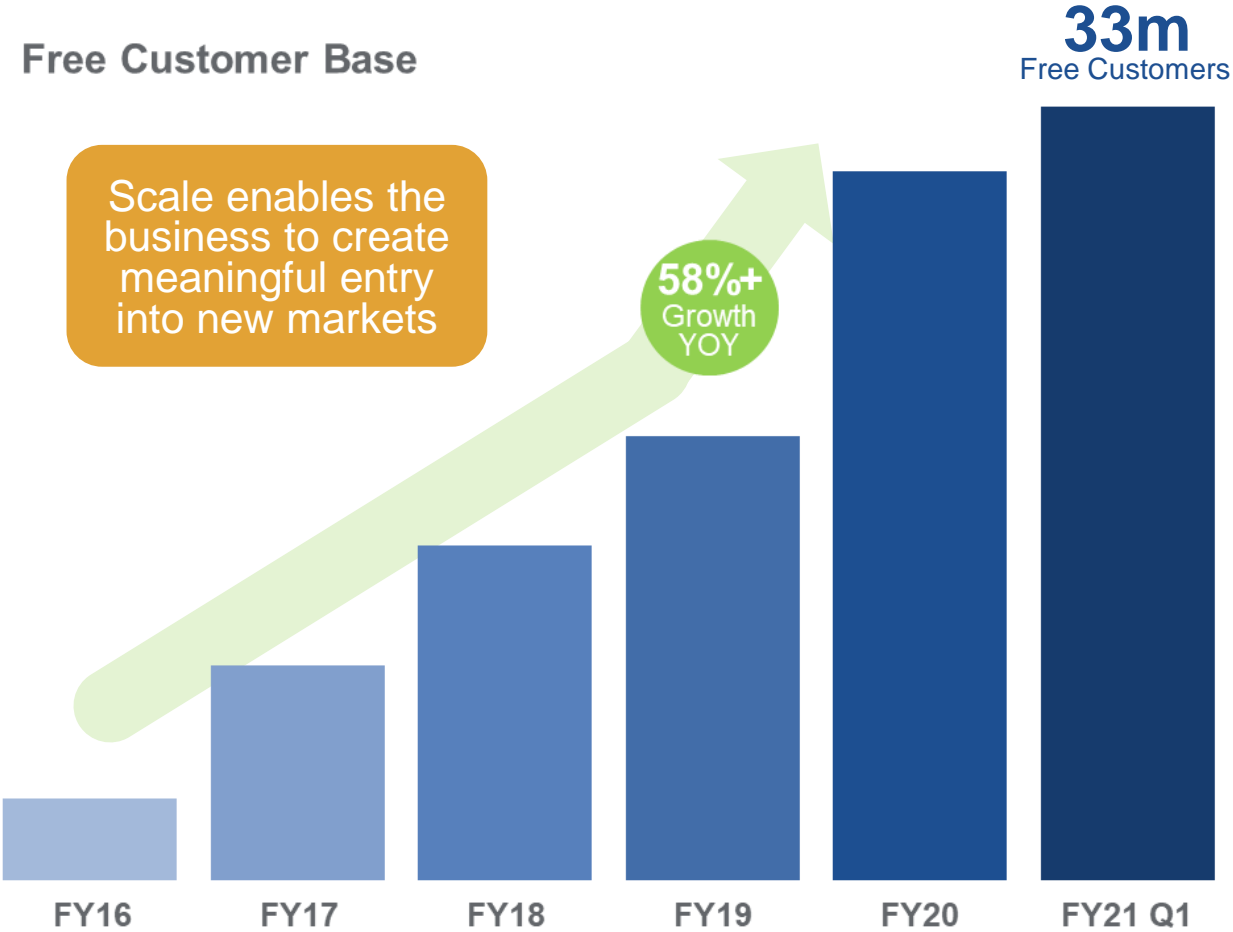


We are increasing awareness and adoption of Experian Boost with an unexpected partnership in our new campaign

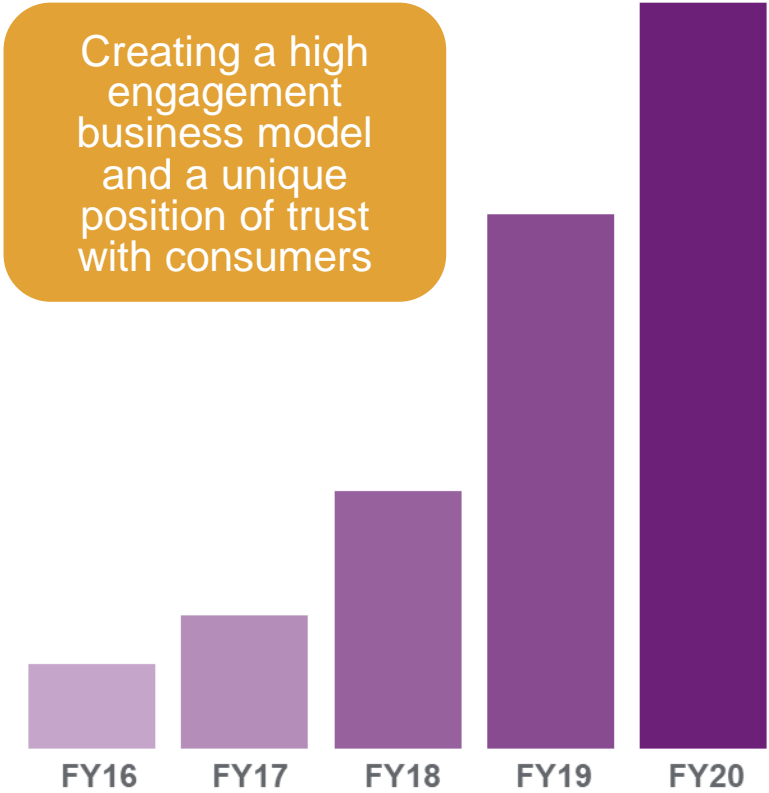


The Experian advantage: Scale is creating new opportunities and more ways to engage consumers

Free Customer Base

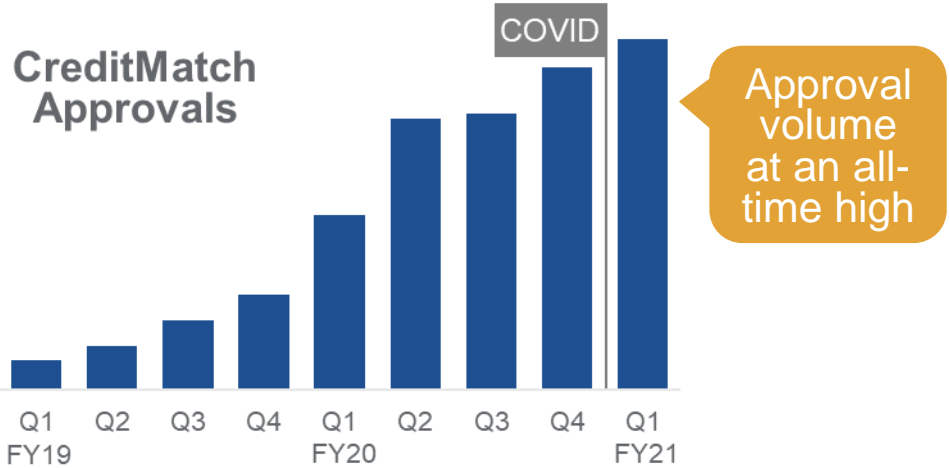


Login Volume - Free Members



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



Partner Needs

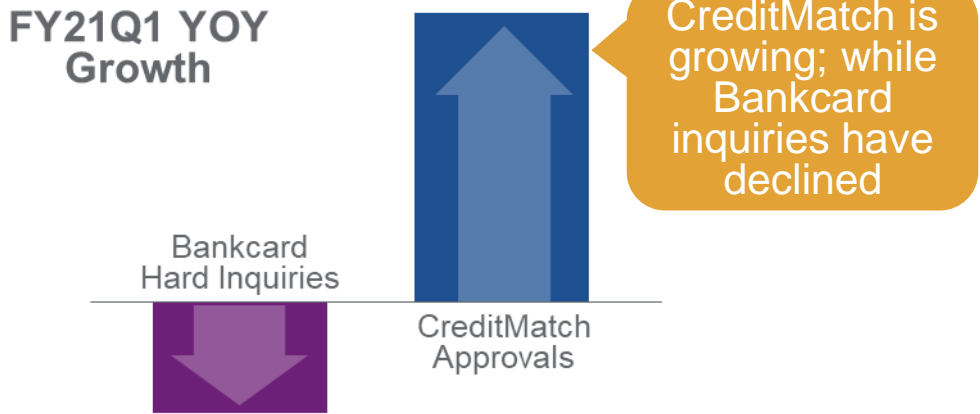
- Lending guidance in uncertain market
- Access to high quality new customers
- Confidence in long term value and profitability

- ✓ Partners maintained their relationships with CreditMatch even while reducing their network and marketing spend
- ✓ CreditMatch onboarded 3 new partners and 6 new credit product offerings during COVID-19

Consumer Needs


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

- ✓ Net Promotor Score improved 17% during COVID-19 with the launches of Savings Center, Bill Negotiation and Auto & Mortgage refinance offers that help consumers manage their financial lives
- ✓ Expanded Experian Boost to include additional credit line options, e.g. streaming services



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


FINANCIAL HEALTH **\$5bn+**



The Financial Health section features three circular icons: 1. 'CREDIT IMPROVEMENT & REPAIR' with a speedometer icon. 2. 'CREDIT EDUCATION' with a graduation cap icon. 3. 'PERSONAL FINANCIAL MANAGEMENT' with a dollar sign icon.

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 section features three circular icons: 1. 'DIGITAL PROFILE MGMT' with a padlock icon. 2. 'INSURANCE & RESTORATION' with a shield and cross icon. 3. 'IDENTITY MANAGEMENT' with a wallet icon.

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 section features three circular icons: 1. 'BORROWING' with a credit card icon. 2. 'INCOME & INVESTMENTS' with a line graph icon. 3. 'INSURANCE' with a dollar sign and document icon.

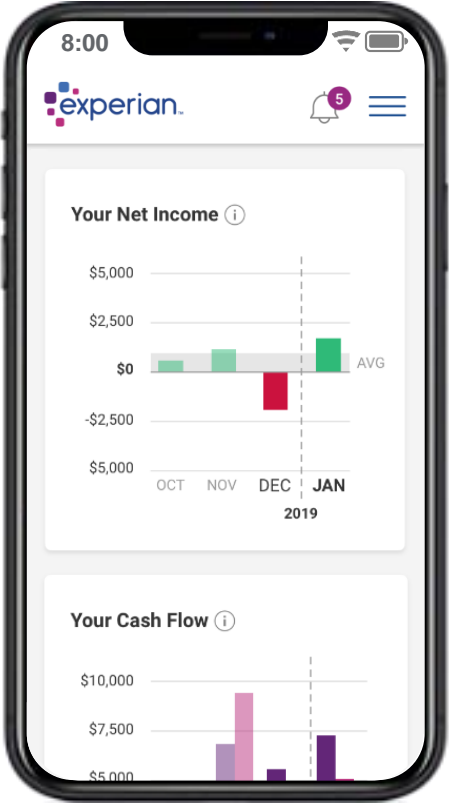
Consumers can use their data and financial profiles to **access new products** across more areas of their financial lives.

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

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

FINANCIAL HEALTH

- CREDIT EDUCATION
- CREDIT IMPROVEMENT & REPAIR
- PERSONAL FINANCIAL MANAGEMENT



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

The screenshot shows the 'Bill Negotiation' interface with a 'Get Started' button and a callout stating: 'The average user saves about \$275 per year!'.

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

The screenshot shows the 'experian | Boost' interface with a rocket icon and a 'NETFLIX' account listed under 'Ready to add'.

Experian Boost
Improve credit scores instantly – now utilizing streaming service accounts

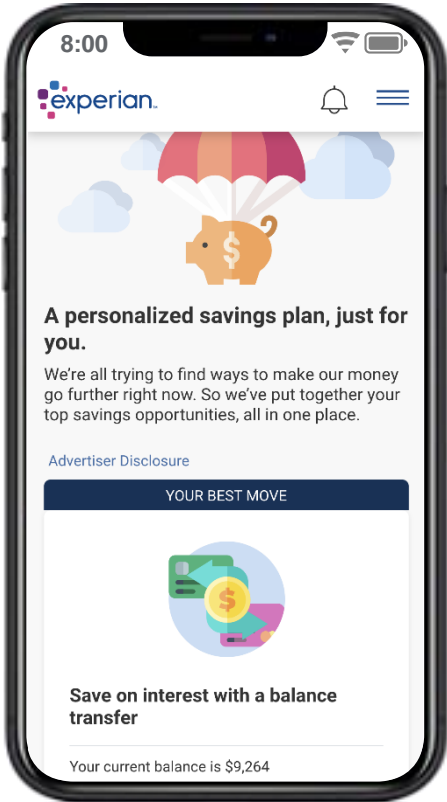
Boost Customers

32m
Credit Score points added

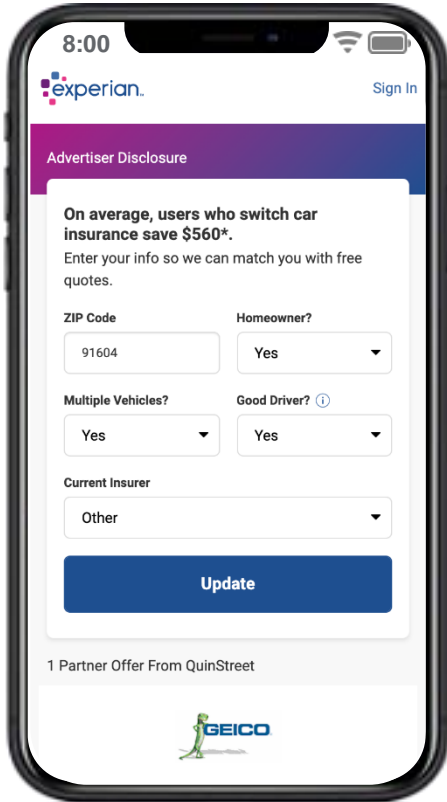
\$1.7bn
in additional credit accessed

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

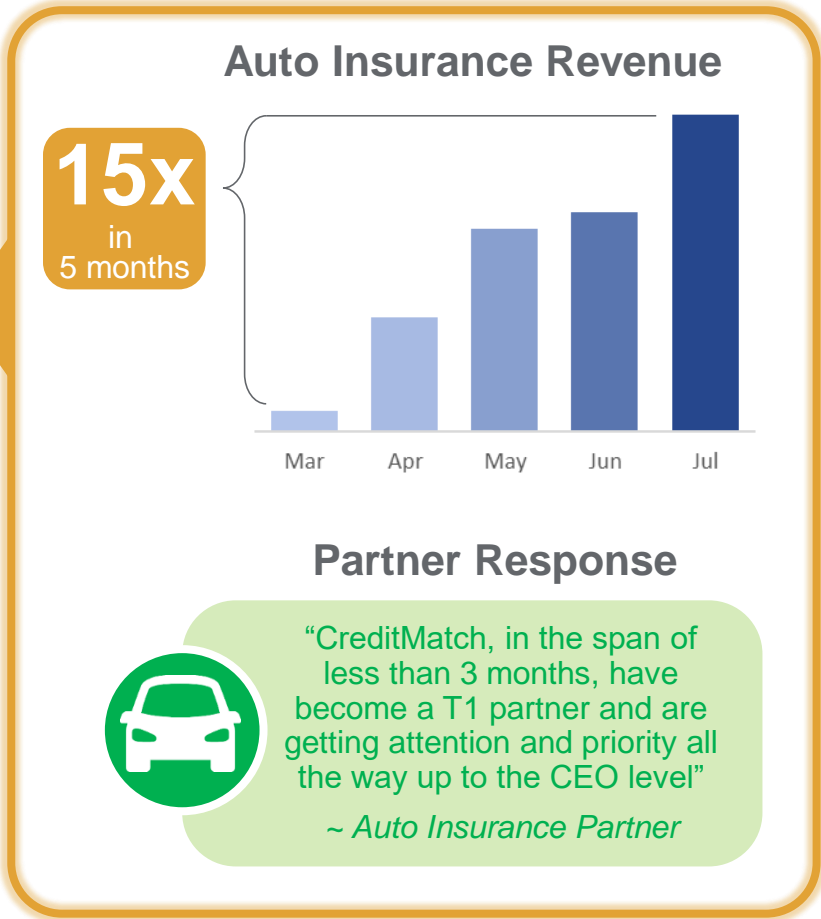
MARKETPLACE Lead Generation



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



North America Q&A

Craig Boundy, Alex Lintner, Jennifer Schulz,
Jeff Softley and Lloyd Pitchford





Barclays European Business Services & US Credit Bureau Forum

Wednesday 9th September 2020





Appendix



Experian American Depositary Receipt (ADR) programme

ADR shareholder enquiries:

Shareholder Relations
BNY Mellon Shareowner Services
PO Box 505000
Louisville, KY 40233-5000
United States

T: + 1 201 680 6825
(From the US: 1-888-BNY-ADRS, toll free)
E: shrrelations@cpushareownerservices.com
W: www.mybnymdr.com

Experian ADR shares trade on the OTCQX:

Symbol	EXPGY
CUSIP	30215C101
Ratio	1 ADR : 1 ORD
Country	United Kingdom
Effective Date	October 11, 2006
Underlying SEDOL	B19NLV4
Underlying ISIN	GB00B19NLV48
U.S. ISIN	US30215C1018
Depository	BNY Mellon

Appendix

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Appendix

Event calendar

16 July 2020	First quarter trading update, FY21
22 July 2020	Annual General Meeting
17 November 2020	Half-year financial report, FY21

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