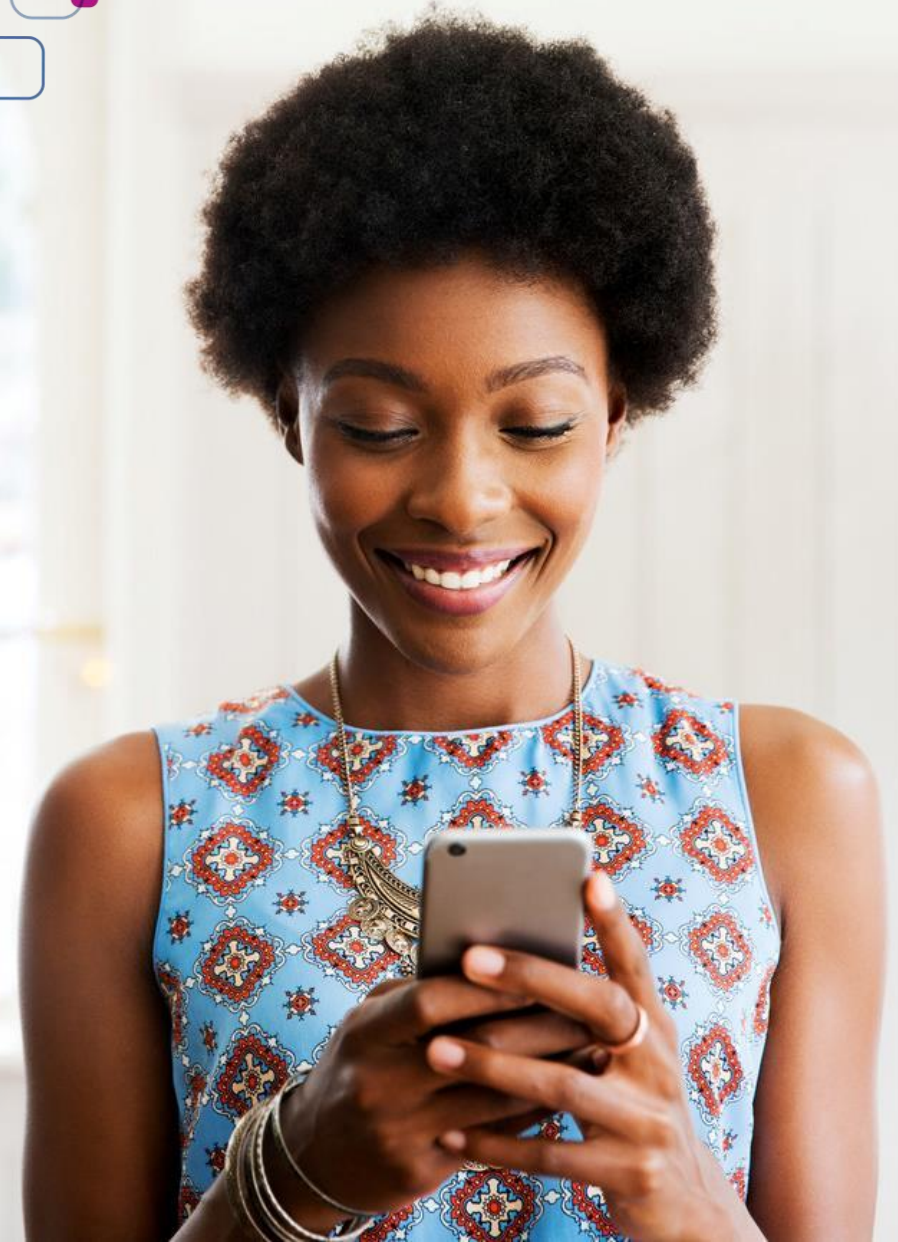




# Experian North America Consumer Services

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
	FY10 to FY16	FY17 to FY19	FY20+
	\$1bn+	\$2bn+	\$10bn+
	2m to 5m	5m to 25m	25m to 100m+
	Few times per year	Every other month	Monthly
Timeframe			
TAM			
Member Base Size			
Member Engagement			
Verticals Targeted			

- 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

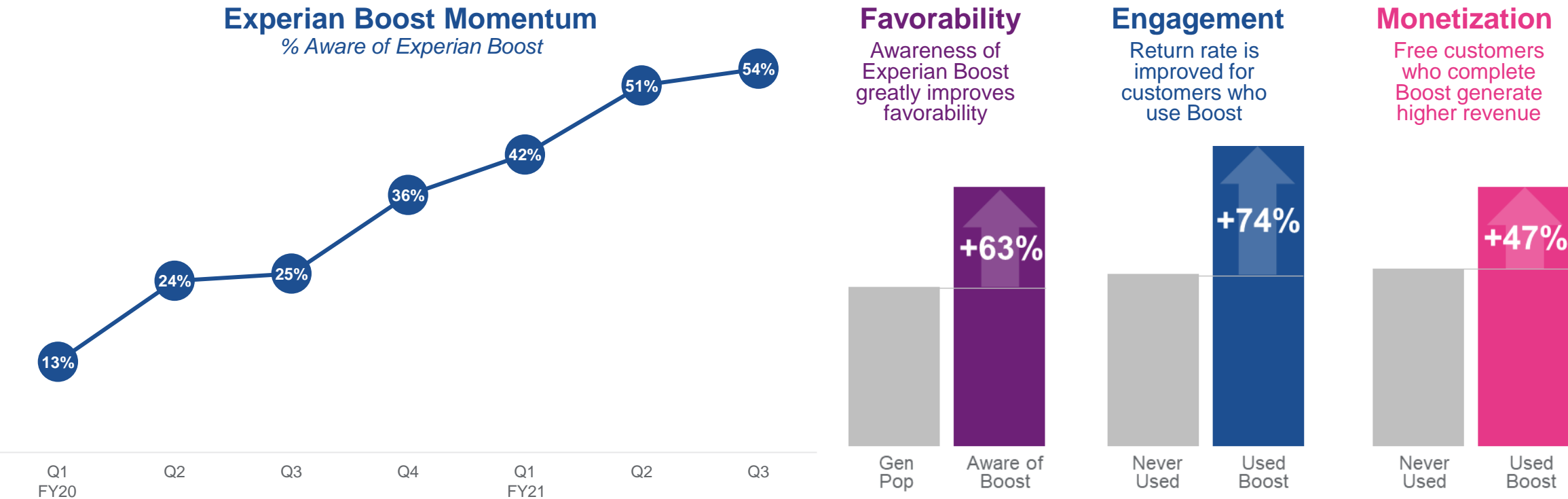
- First mover advantage and an expanding set of use cases
- New value propositions in development against a backdrop of digital transformation in the market

### 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





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





*"Mind Control"*  
featuring  
**John Cena**





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



\$50



\$23,500

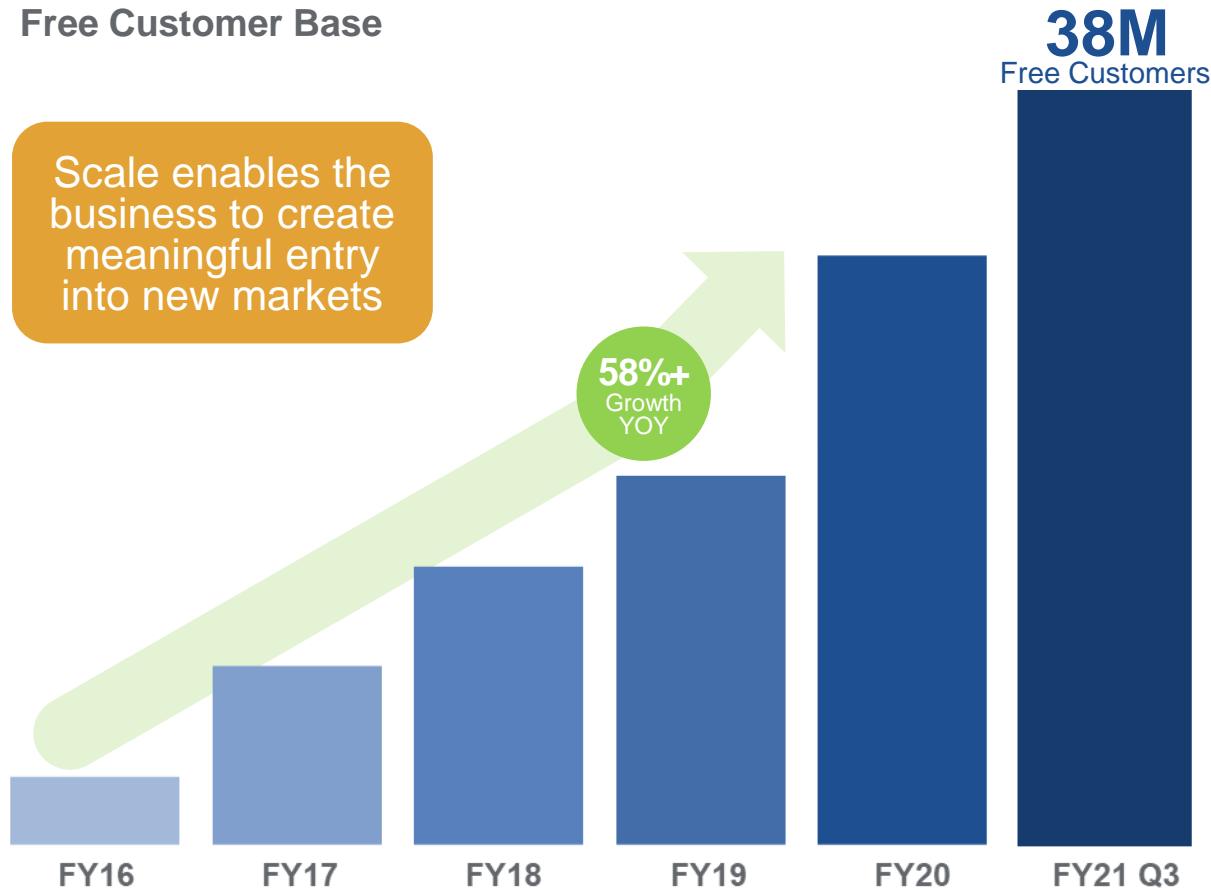


\$4

 **experian**™



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



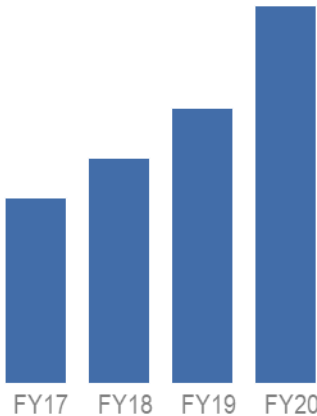
# Customer Engagement

Total Login Volume  
Free Members



More customers  
are **engaged**

Average Number of Logins per Customer per Month  
Free Members



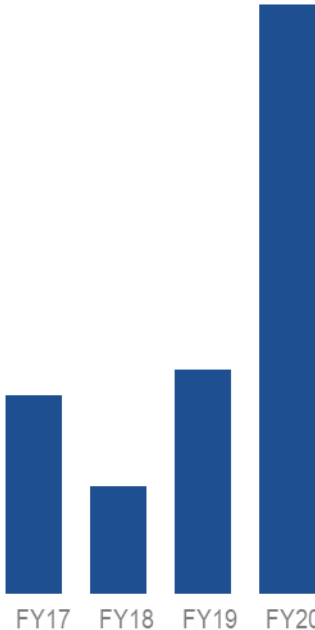
Customers are  
engaging  
**more often**

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

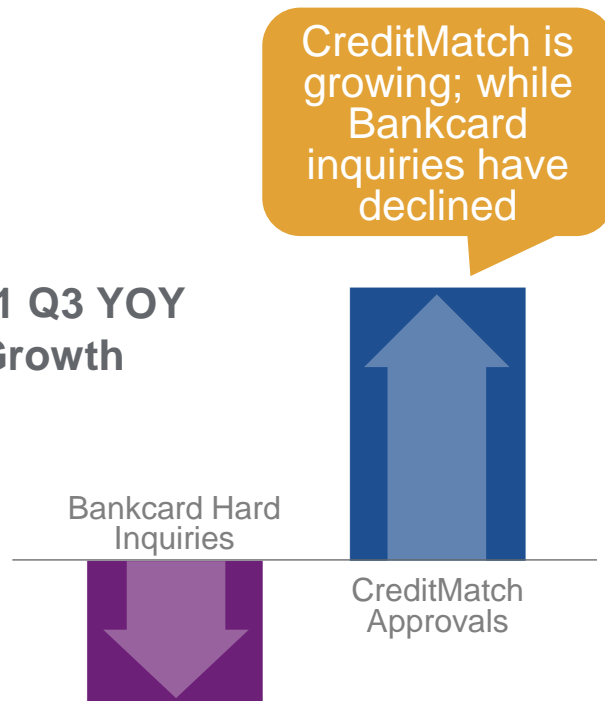
*\*Rate of consumers upgrading to one of our paid membership products*



# 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

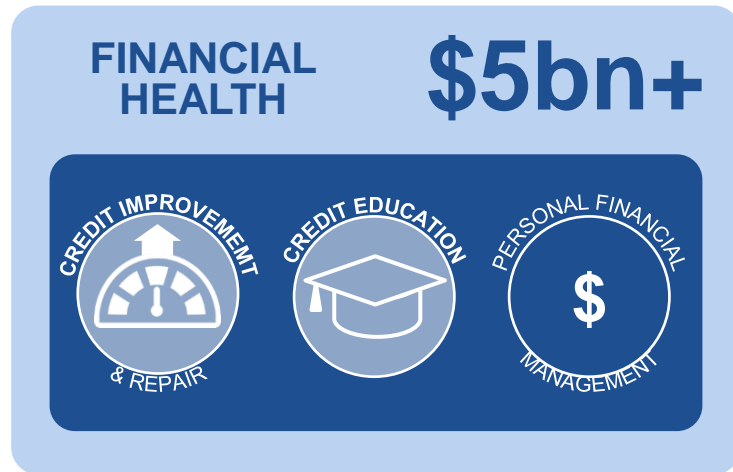
"We are only working with a handful of lead gen sites moving forward and CreditMatch is front and center."

*~ FI on Forbes 10 Best Credit Cards list*

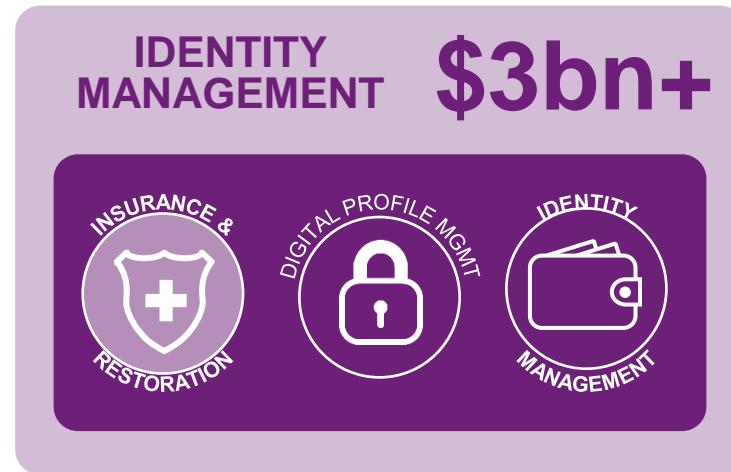
"The work we are doing here is truly innovative..."

*~ Established, multinational financial services corporation*

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



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.**



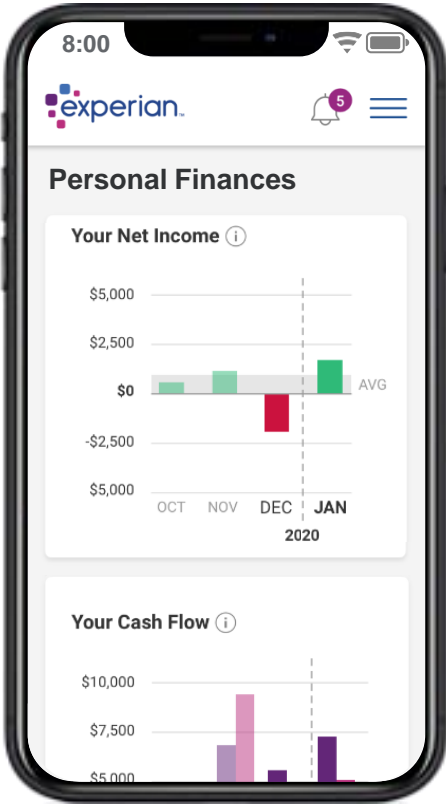
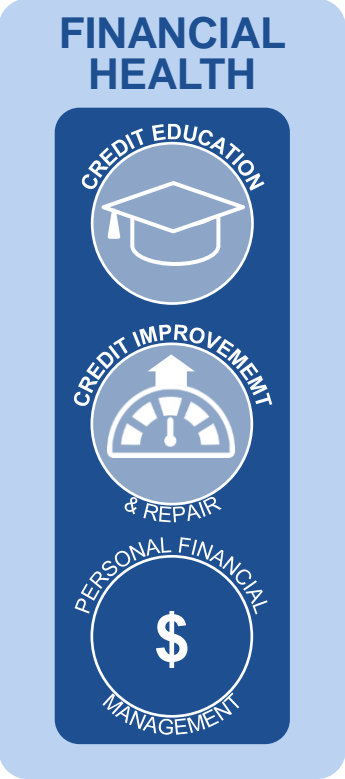
Identity services are more than just a passive insurance and protection proposition. Consumers can **manage their privacy and control their data** across new and expanding use cases.



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.**

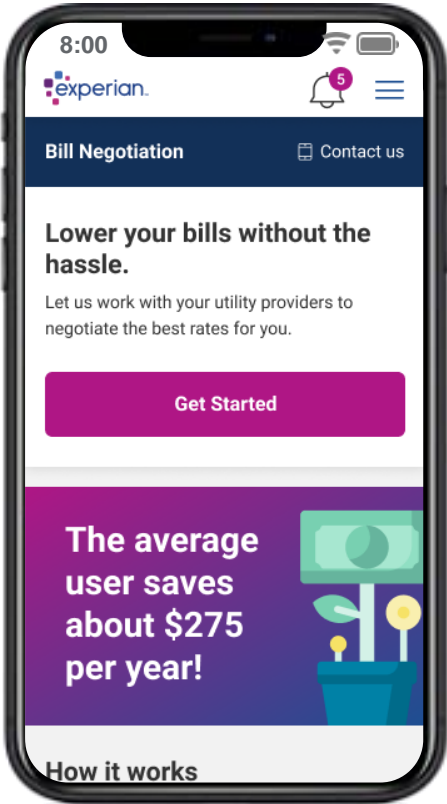
# We are expanding with a new breed of “Smart” financial health products; fueled by consumer contributed data



## Financial Health

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

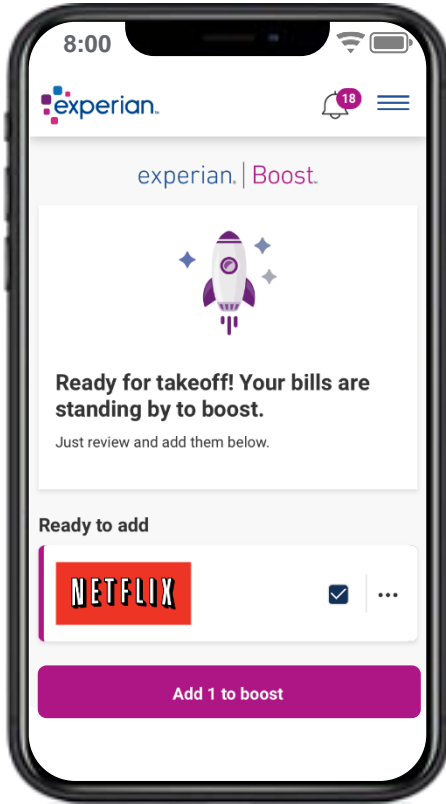
1.4M  
Connected  
Accounts



## Bill Negotiation

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

\$1M  
Saved  
(during Beta test)



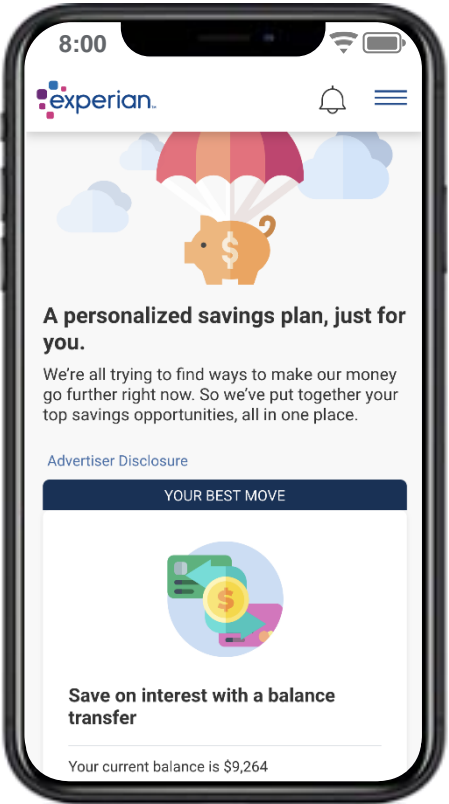
## Experian Boost

Improve credit scores instantly – now utilizing streaming service accounts

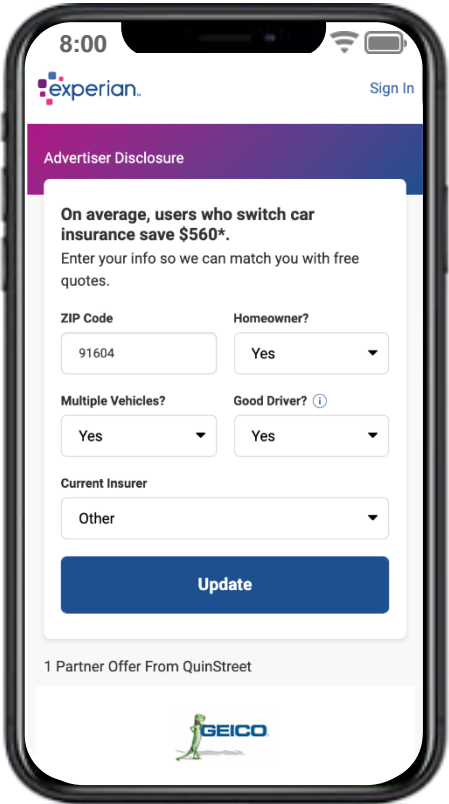
50M+  
Credit Score  
points added



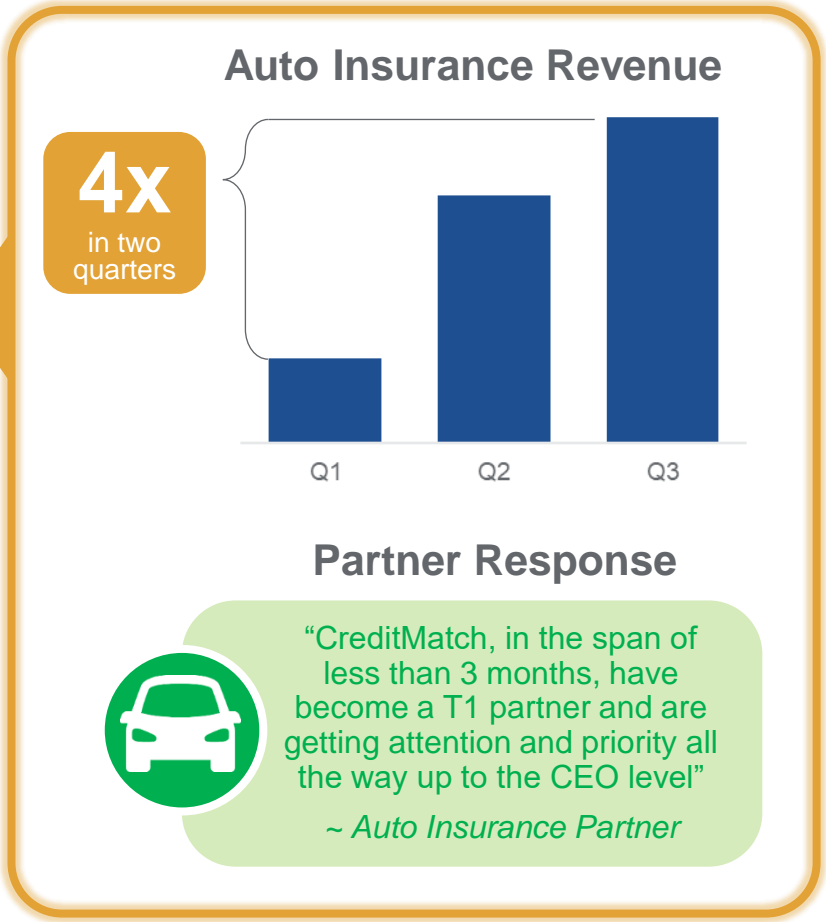
# Our marketplace is expanding, creating opportunities to help consumers save money in a whole new way



**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

