



Barclays Global Credit Bureau Forum

Wednesday 7 September 2022

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Agenda

Welcome/Introduction

Paul Sullivan

Q&A with Lloyd Pitchford

Moderated by Paul Sullivan

Seizing a unique opportunity in Brazil

Valdemir Bertolo

A spotlight on our Agribusiness vertical in Brazil

Marcelo Pimenta

Q&A

Valdemir Bertolo, Marcelo Pimenta and Lloyd Pitchford

Break

North America Consumer Information

Alex Lintner

Redefining Consumer Services in North America

Jeff Softley

Q&A

Jennifer Schulz, Alex Lintner, Jeff Softley and Lloyd Pitchford

Wrap up/Close

Paul Sullivan





Q&A with Lloyd Pitchford

Moderated by Paul Sullivan





Seizing a unique opportunity in Brazil

Valdemir Bertolo



Structural changes are boosting the financial & credit markets, bringing unique opportunities for our business in Brazil



Positive data

Structural changes in data access



Fintechs

Creation of new payments and financial institutions



Instant Payments

Pix: a revolutionary payment method



Open Finance

More sources to boost financial inclusion

Benefits to the Credit market

POSITIVE DATA RESULTS TO-DATE:

★★★ **74% of consumers and 80% of companies** maintained or improved their scores

👤👤👤 **22m+ consumers** gained access to credit

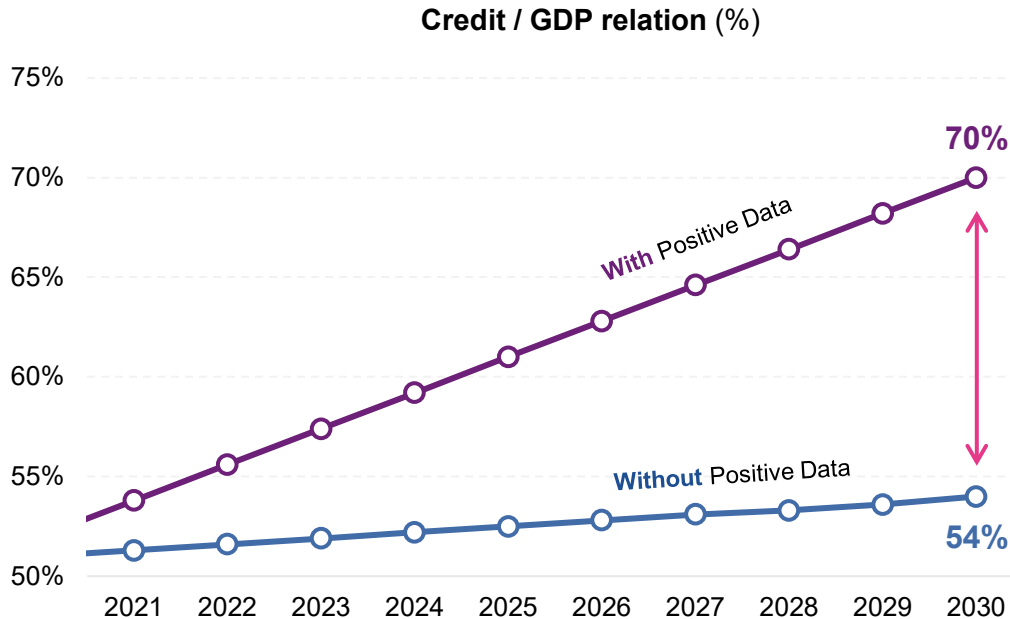
MEDIUM/LONG-TERM EXPECTATIONS:

💰 **+20 p.p. total credit/GDP ratio** (~70% in 2030 vs. current ~50%)

📄 **\$240bn new credit** in four most benefitted sectors

FINANCIAL INCLUSION:

👤 **16m people enfranchised** in the last 2 years (85% of total population now have access to financial services)



Positive data can add BRL +1.5 Trillion to the credit market in the first 10 years

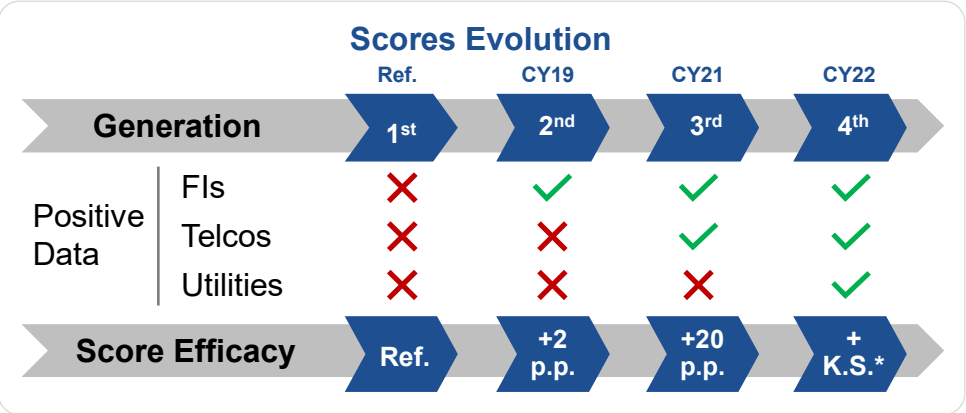


We are well-positioned to benefit from the trends, expanding beyond the negative bureau into new growth markets



Great progress in Positive Data, with plenty of opportunity ahead

We have a significant first mover advantage...



*Kolmogorov–Smirnov

- ### Our Performance (FY20 – FY22)
- **150+** products launched
 - **105+** Scores | **45+** Attributes
 - **10%-20%** better performance vs. competitors
 - Penetrated our **top 50 clients** with Positive data propositions, including all the 5 big banks

... and are investing behind a large addressable opportunity

Opportunity

- Capture a share of risk assessment solutions for the **BRL 1.5bn credit market organic growth**
- Sell more **analytical and integrated solutions**

Our right to win

- **Negative Data superiority**
- **Largest SME database**
- **Access to 70m+ registered consumers**
- **Market leader (54 years), and highest brand awareness**.**

Investment areas

- **Exploring key verticals** to accelerate growth and protect revenue (Large accounts, SMEs***, Fintechs, etc.)
- **Integrating Credit Services products and Decisioning** (Online Scores, Ascend, PowerCurve, Experian One & Open Banking)
- Constantly **expanding and optimising our portfolio** to gain footprint in each step of the credit journey

** 74% of consumers (Research by Serasa in 2021)


*** Small and Medium Enterprises



Powered by positive data, expansion of fintech sector creates material growth opportunity

Market Potential

Very active market with high growth history

 **1,288**
Fintechs

 **64**
M&As

 **\$3.8bn**
Invested

Source: Distrito Fintech Report 2022


Right to Win

- **Best score** in the market (10% to 20% better vs. competitors)
- **Comprehensive portfolio** spanning the whole credit journey
- Specific offers **tailored by vertical** (e.g., insurance, payments)
- Suitable **Go-To-Market and commercial conditions**
- **Global expertise** with cutting-edge technology customizable for the Brazilian context

Our Penetration of Fintechs so far

 **+159%**
Fintech clients
in 2 years

 **+290%**
Revenue from
Fintech clients
in 2 years

 **50% of top
100 fintechs**
in clients' base

 **5**
Investments
on Fintechs



Accessing small-sized companies through digitisation is taking our SME business to another level

Small-Sized Companies Potential Market

17.5m
SME
companies

90%+
of total
companies

~30%
of GDP

Source: Sebrae

SME Client Needs

- **Easier and safer credit** concessions for **SME lenders**
- Access to **affordable credit** for **SMEs borrowers**
- **Operational and financial management** support

Value Proposition



Digitisation

Digitize our business to drive greater reach



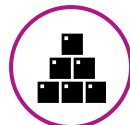
Experience

Create personalised journeys that are clean and easy to use



Analytics

Leverage advanced analytics to increase engagement and boost sales

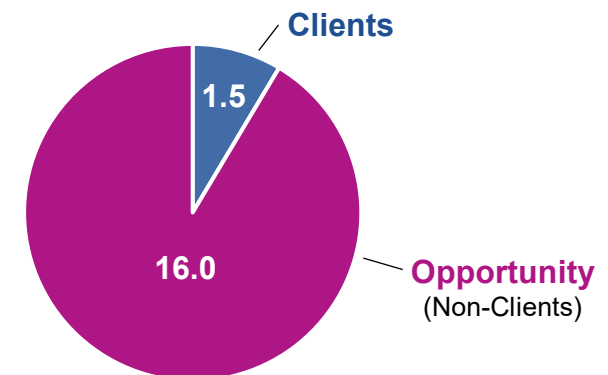


Portfolio

Support each stage of the business through integrated & industry-specific solutions, specially for Small companies

Huge Market to Explore

SME Market Penetration in number of companies (millions)



Additionally, **5 million SMEs** are expected to be created until 2025



Consistent investments in new and highly attractive markets to expand and diversify our portfolio



Jan '21

brain.ag

AgTech



Oct '21

trAive

AgTech



Mar '21

BrScan

Fraud Prevention



Feb '22

PayHop

Open Receivables



Oct '21

pagueveloz

Banking-as-a-Service



May '22

mova

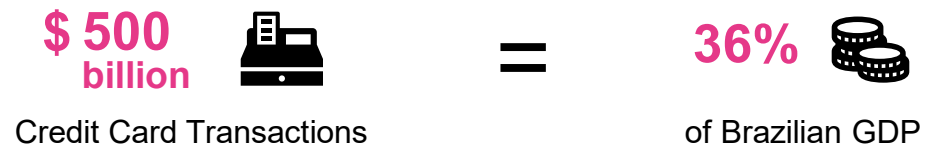
Credit-as-a-Service

(Pending BCB Approval)

Spotlight on Open Receivables

Seizing the Opportunity...

- Allow SMEs to collateralize credit card receivables, becoming tradeable.
- Serasa can provide decisioning services to accurately assess credit quality and Credit-as-a-Service solutions.



Our Right to Play...

- **13,000+ existing SME clients** that can cross sell open receivables solutions.
- **First mover**, investing in PayHop speed-up our entry, **bringing know-how, a scalable platform to build on, and a tool to capture data** from SMEs.
- 54 years of **undisputed leadership on the Business Information** market, with ~75% market share.

Key Venture Investment Acquisition

\$ @ BRL 5.34

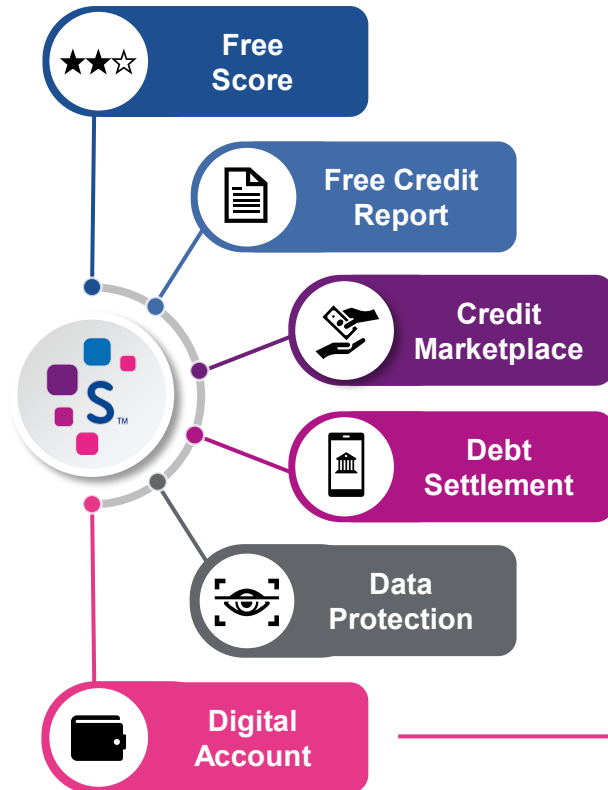
* Small and Medium Enterprises



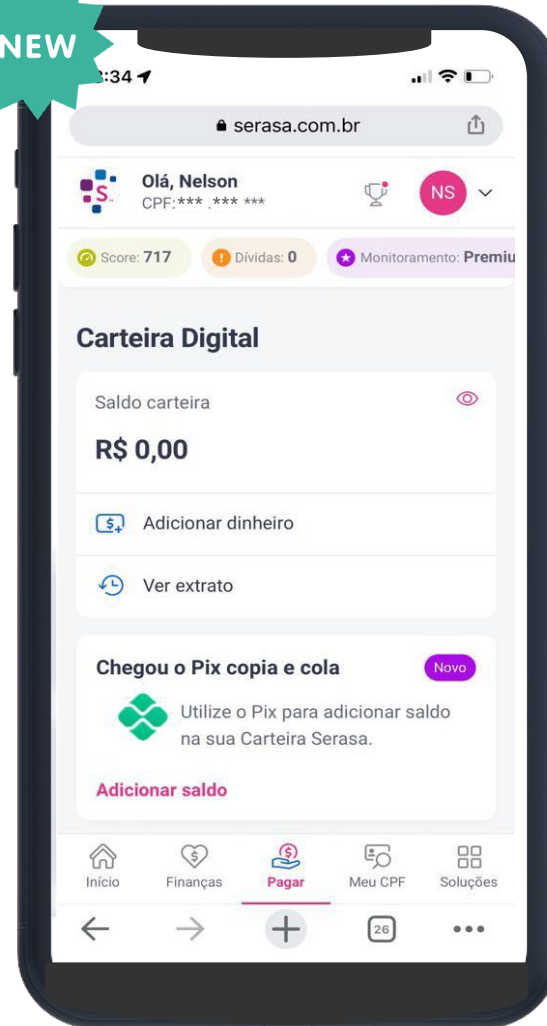
Singular consumer ecosystem to retain audience and accelerate monetisation

Comprehensive Consumer Ecosystem

Most complete portfolio provides full relationship with our members



NEW



Newest addition: The Digital Account

Adding payments services to our ecosystem enables us to **further drive engagement, increasing heavy users, thus monetise our customer base.**

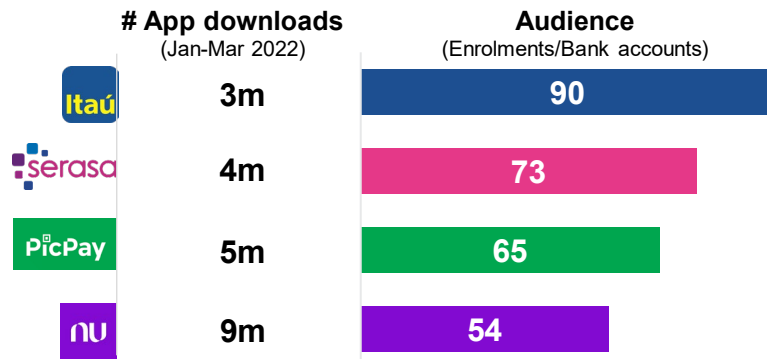
BENEFITS TO CONSUMERS

- **Pay regular bills** (taxes, utilities, etc.)
- **Manage your financial health** (review your score, get recommendations to improve it, access positive data records)
- **One-Stop-Shop** to the ecosystem (settle debts, data monitoring, get credit offerings)



Vast consumer audience allow us to capture data, nurture our B2B business and explore new opportunities

Monetize our Large audience (Enrolments/Bank accounts comparison)



Enhance Consumer Attraction

- Expand *Limpa Nome* to more capitals
- Free, user friendly and frictionless disputing bureau data channel

Enhance Engagement & Monetization

- Increase App engagement with broader proposition set
- Improve existing products (e.g., Serasa Premium)
- M&A

Win-Win Strategic Synergy



Direct **relationship with consumers** will allow us to access **consumer contributed data** to enhance our datasets, **enrich our B2B offers** and **enable credit access for all Brazilians.**

Solid opportunities in the Consumer's segment

- Become the **largest consumer financial platform in Brazil**
- Be the **go-to place for consumers** financial needs
- Serve the **unbanked population** and mitigate **thin-files**
- Expansion to **Small & Medium Businesses**
- **Strong ongoing dynamic** (+97% CAGR* last 4 years)
- Unmatchable **local brand**



All our initiatives rely on a powerful brand, with a strong talent attractiveness and impacting ESG positioning

An inclusive and rewarding company culture



~ 4,000 full time employees



43% of women in total full time employees



20% of positions filled by internal recruitments



Training programs: >3,000 minutes of contents



Flexible working day



Innovative & top employer, recognized by global agencies

A sustainability roadmap integrated to our businesses

Community Investment

- Social causes and targeted audiences focus
- New projects pipeline and impact generation

Environment

- Carbon Neutral and waste management long-term plans

Sustainability best-in-class business practices

- ESG Certifications

Social Impact + ESG Products

- Local pipeline development (Business Units, DataLab, ESG score)



We are capturing the unique market growth opportunity 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**



A spotlight on our Agribusiness vertical in Brazil

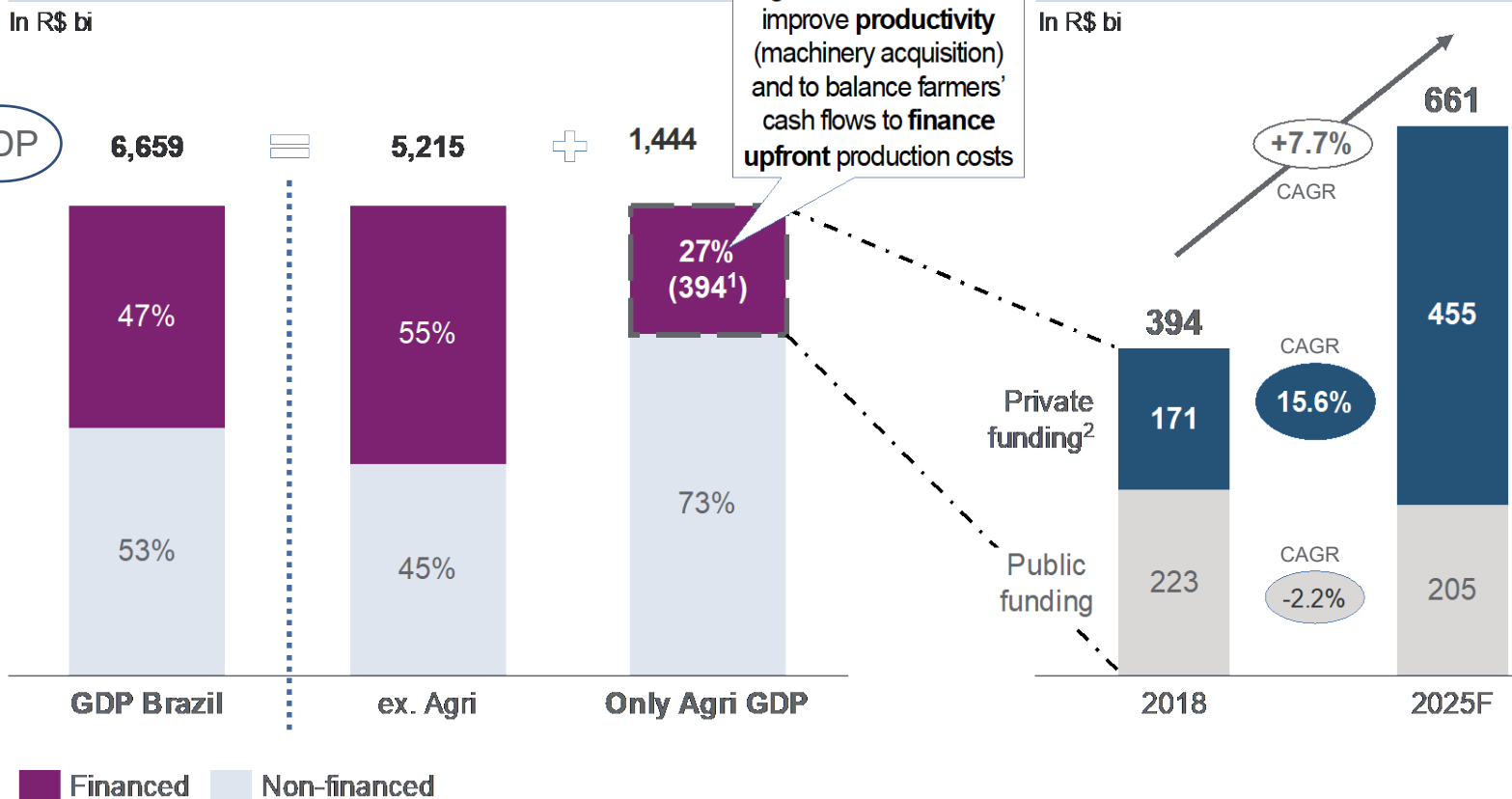
Marcelo Pimenta



Brazilian Agribusiness Credit Market

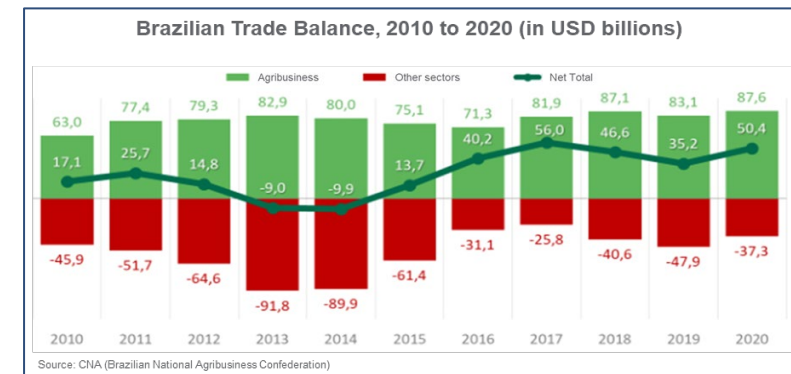
Agribusiness Credit is a large and underfinanced segment in Brazil, with a positive outlook for private funding credit which is expected to triple in the next few years.

Credit as share of Brazil GDP (2018)



PRODUCTION			EXPORTS		
	global share (%)	20/21		global share (%)	20/21
Orange Juice	66%	1 ^o		72%	1 ^o
Coffee	40%	1 ^o		32%	1 ^o
Soybeans	37%	1 ^o		55%	1 ^o
Sugar	23%	1 ^o		51%	1 ^o
Beef	16%	2 ^o		20%	1 ^o
Poultry	15%	2 ^o		32%	1 ^o
Corn	10%	3 ^o		21%	4 ^o
Pork	4%	4 ^o		11%	4 ^o

Source: ABAG (Brazilian Agribusiness Association)



Notes: [1] Banks and credit unions represent 57% of total Agri Credit and 43% is commercial credit by tradings, inputs providers, industry, resellers and cooperatives. [2] Cepea study. / Sources: Serasa past studies, Cepea, Esalq, Bacen, IBGE



Financial institutions have faced difficulties offering credit upstream in the agri value chain

Reasons...



Cost to serve

High transactional & operational costs; decentralised debtors' & respective properties' credit-related info



People

Hard to deploy qualified employees across distant, expanding farming regions



Lack of local presence

Lack of face-to-face relationships with farmers and their extended families; resulting in poor understanding of farmers' risks and performance factors

Consequences ...



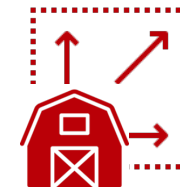
Poor risk management

On scattered credit portfolios



Financial penalties

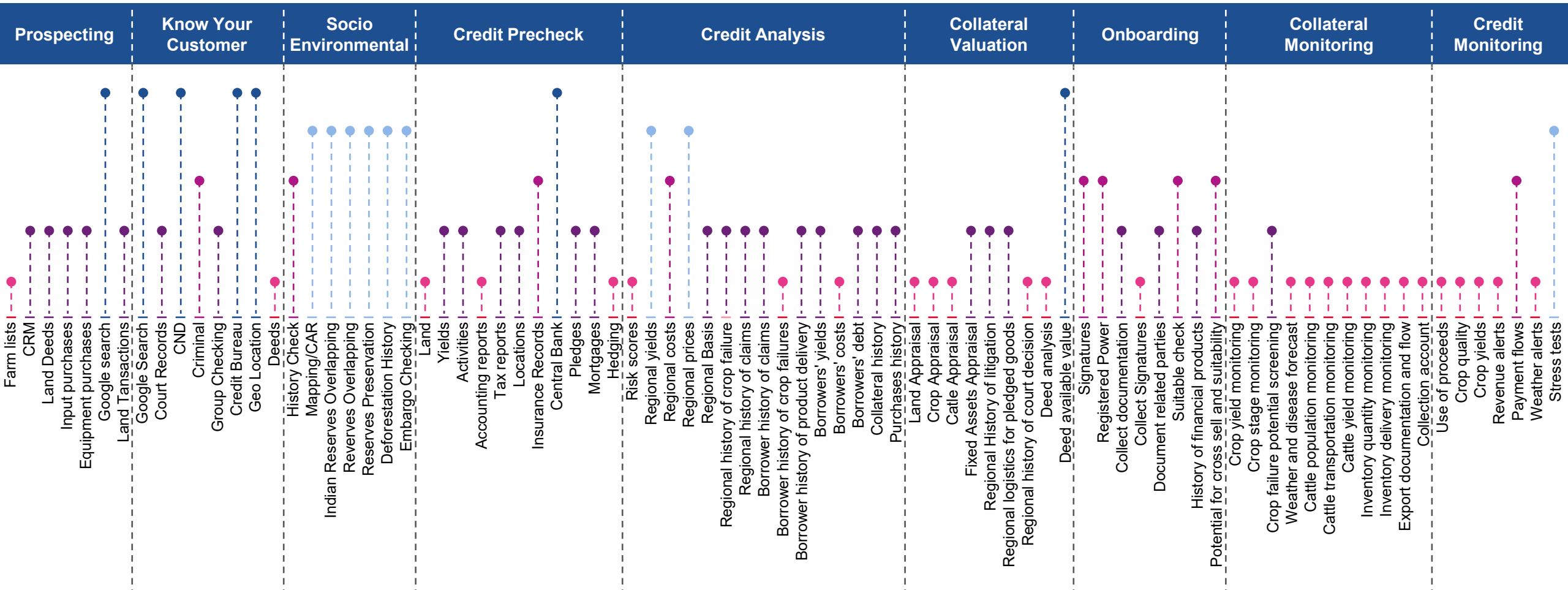
When underachieving public credit lines allocation rules / commitments



Concentration in mid-large farmers

For dilution of transaction costs

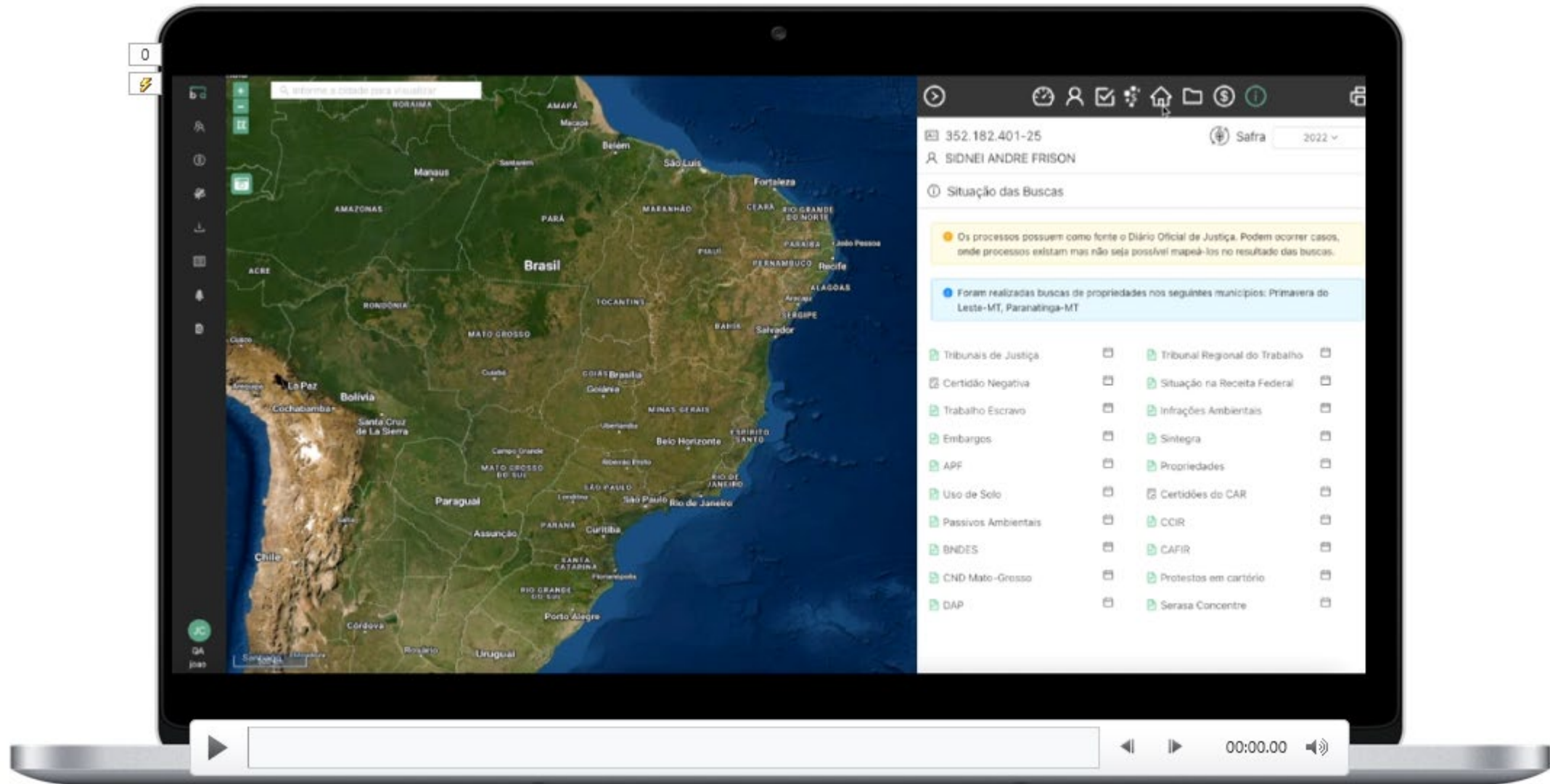
Agri credit chain pain points



- Low difficulty to access the data and automatic process to check
- Low difficulty to access the data and semi automatic process to check
- Medium difficulty to access the data and semi automatic process to check
- Medium difficulty to access the data and manual process to check
- High difficulty to access the data and manual process to check



Brain Platform, a one-stop-shop for agri risk management



Serasa Experian agribusiness - progress update

- Four out of the six biggest Brazilian agri lenders under contract
- Two out of the four biggest agri traders use the platform
- More than 250,000 farmers under credit, Know Your Customer (KYC) and collateral monitoring
- 4.5 million hectares (10% of the market) are under ESG compliance monitoring



Summary

- Bureau data and alternative data combined create robust Agri Scores for the market
- Experian data and infrastructure reduce credit analysis from days to a few minutes
- The current data and software assets allow new collateral / ESG monitoring services for lenders, agri traders and other stakeholders
- This new portfolio of services will unleash new sources of finance for smallholders





Q&A

Valdemir Bertolo, Marcelo Pimenta
and Lloyd Pitchford

Moderated by Paul Sullivan





Break

Back at 12:00 EST/17:00 London time



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North American Consumer Information

Alex Lintner



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Industry-leading data assets fuel innovation and growth

Alex Lintner
Group President, Consumer Information Services

Strong Data Fundamentals

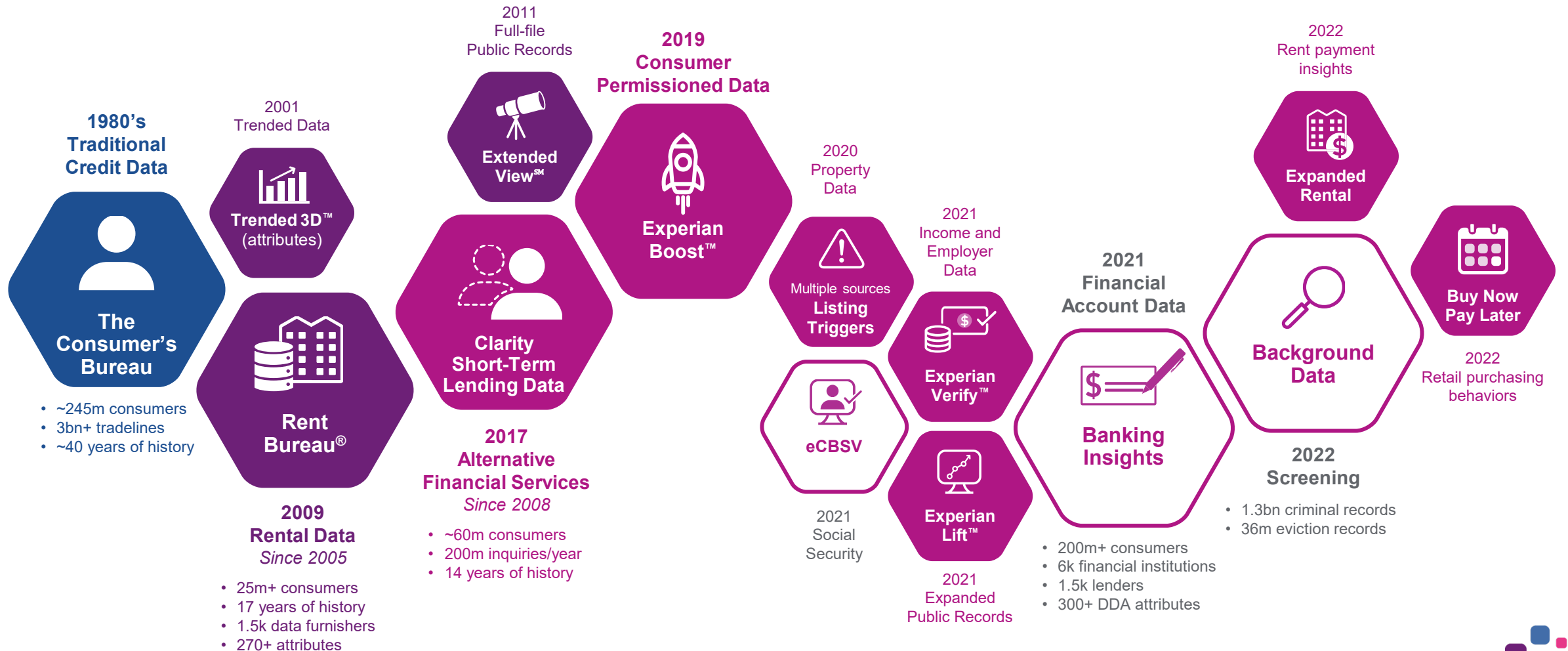
Innovation as a Growth Driver

**Employer Services
and Verification Solutions**

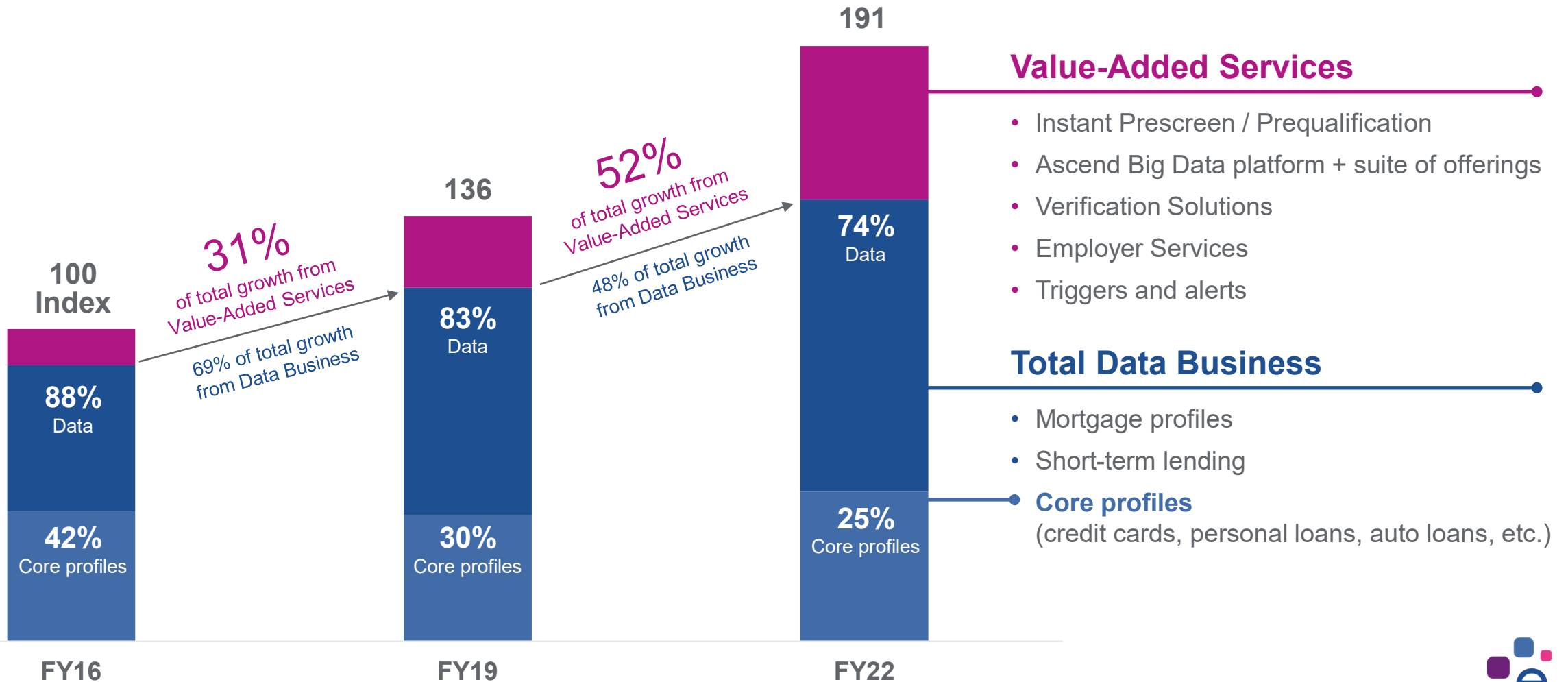
**Customer Response
to Environment**



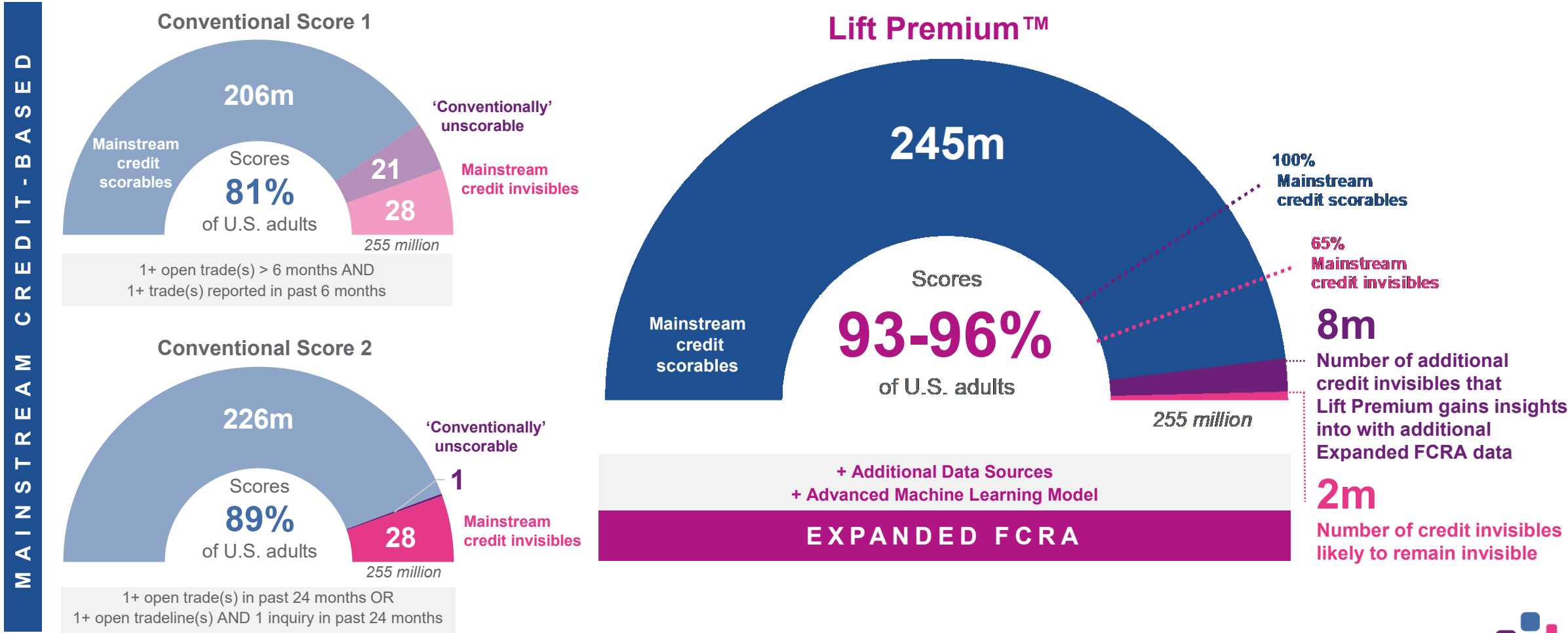
Our industry-leading data assets are expanding at an accelerating rate, opening up new market segments



These new data assets accelerate our innovation far beyond the credit lifecycle



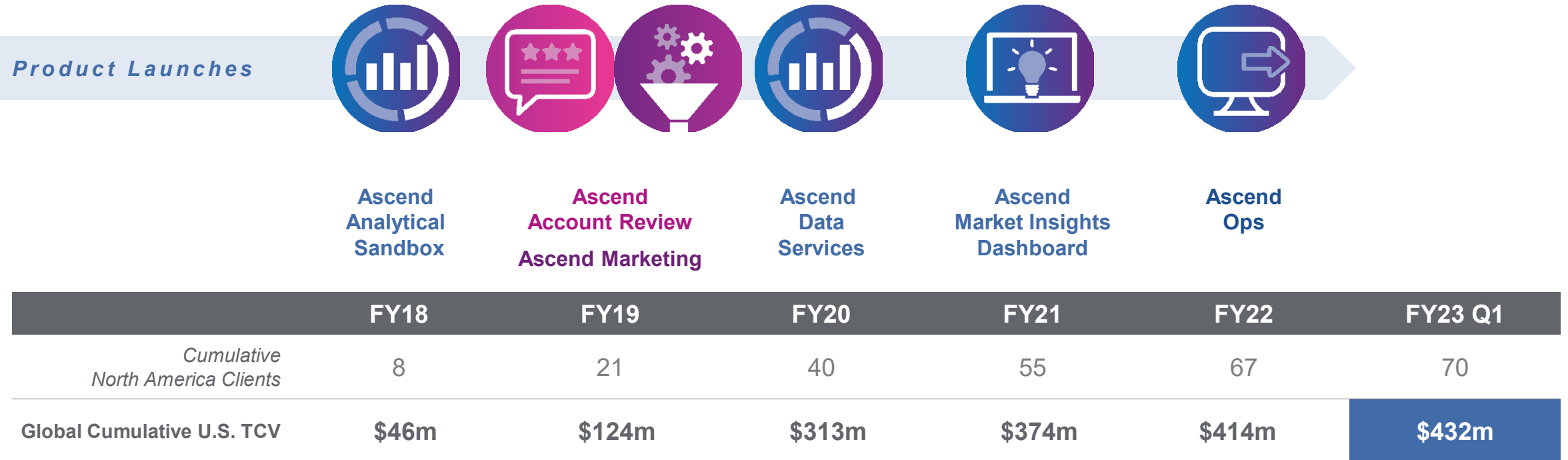
Experian Lift: driving growth and financial inclusion through data



Definition: Mainstream credit visible: consumer with one or more tradelines, hard inquiries or public records in a mainstream credit record
 Source: US Census 2019, 255m U.S. adults are credit-eligible *CFPB: [Credit Invisible Policy Report](#).



Ascend big data platform: Expanding suite of services



Average client spends \$6m for 3-year contract

FY23 Q1 Global TCV with AIS: \$431.5m, 298 clients



Historically, one third of our growth has come from innovations... with ample runway moving forward

Rental Industry

- ~10% YOY growth
- Gaining share in \$500m+ total market

Buy Now Pay Later

- ~55% YOY growth
- \$160bn+ expected purchases volume by 2025
- 100m consumers

Fintech

- ~80% YOY growth
- \$300bn+ market

Big Tech

- Entering lending markets as disruptors
- Early adopters of advanced analytics to drive financial inclusion



We entered the Employer Services and Verifications space at the request of key market players, to provide a credible alternative to the incumbent

Changing market environment

- Market used to be concentrated on mortgage only, driven by regulation
- Pandemic-related uncertainties drove other loan types to recognize the benefit of income and employment data
- Key financial institutions asked us to enter this space to fulfil this growing demand
- Smaller Employer Services providers were looking to consolidate under large corporate umbrella to more effectively take advantage of the expanding market

How we know we're making progress

- Expanding records at rapid pace (+68% versus Nov. 2020, +40% versus Sep. 2021)
- Ability to sign several payroll providers with more in negotiations
- We're being asked for proposals and winning by the highest pedigree clients
- We're able to win in direct competition versus the incumbent
- Steep trajectory of revenue (from zero to \$150m+)

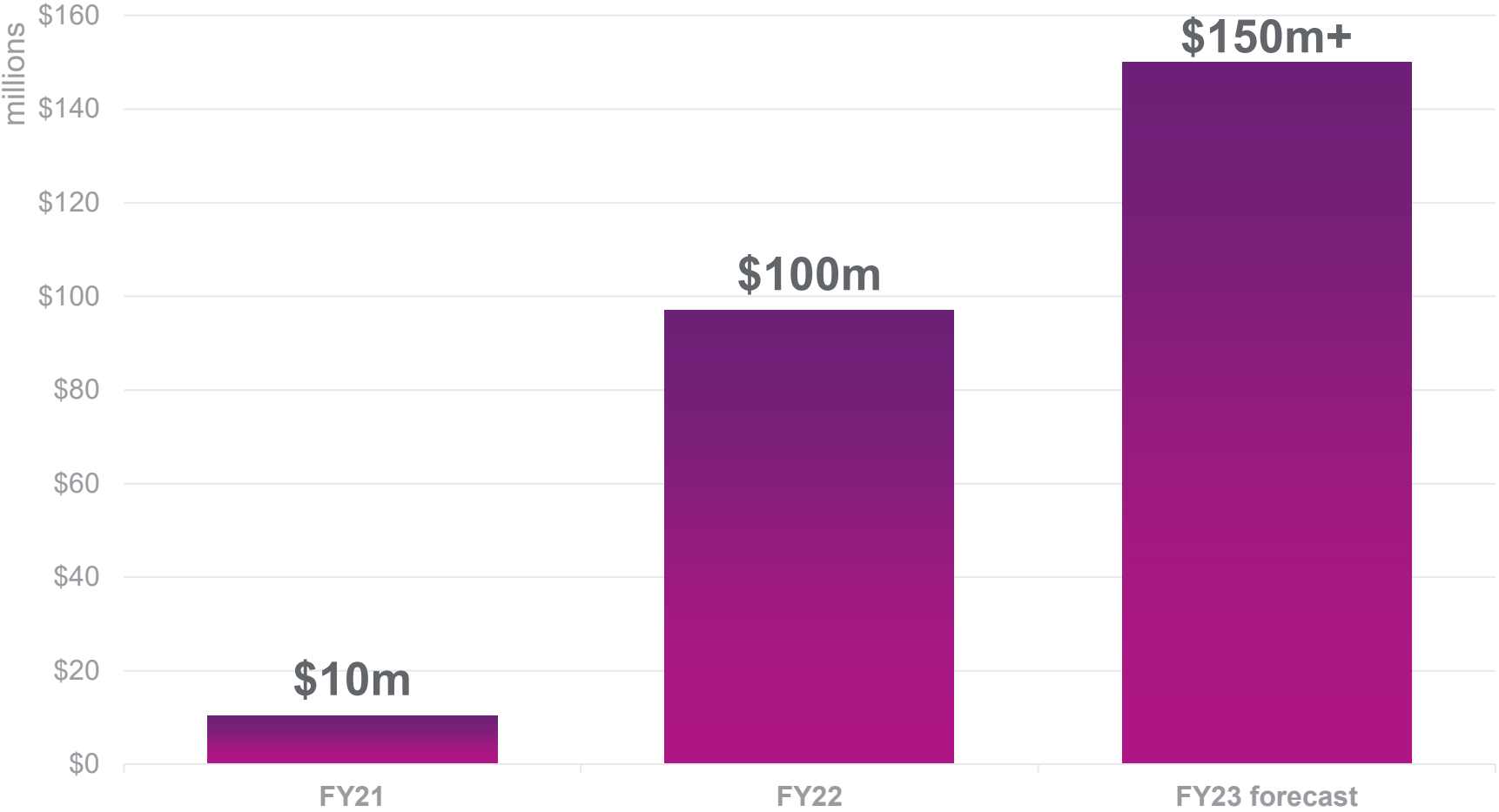


We have made significant progress building out our record count



Revenue trajectory looks very promising

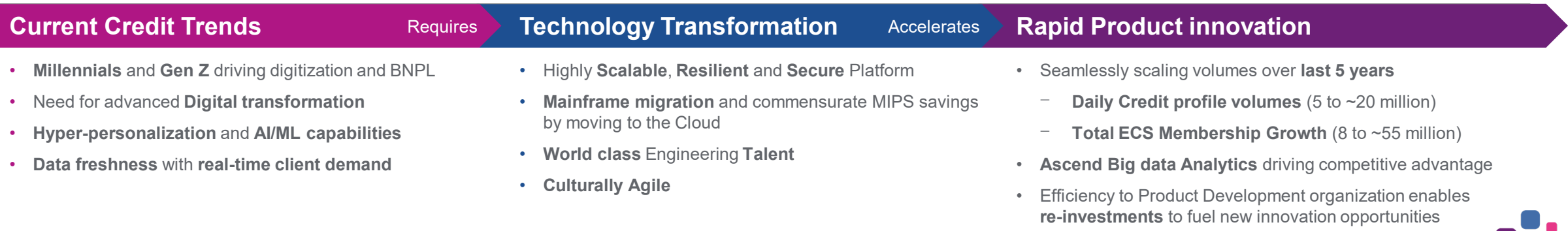
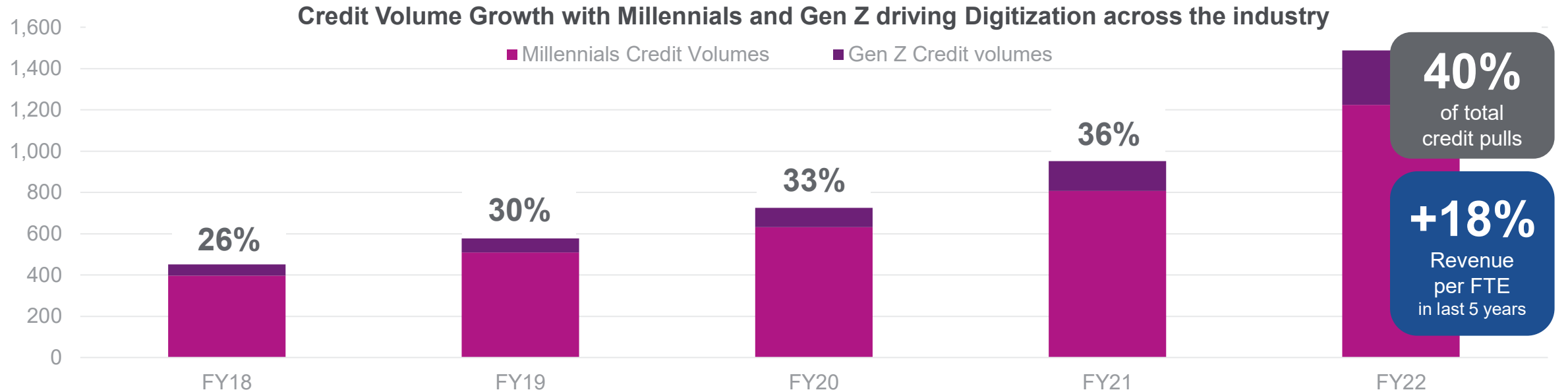
Verification Solutions and Employer Services Revenues



- Received Fannie Mae 'Day-1 Certainty' certification in June, which will allow us to participate in the segment of the market that sells mortgage loans back to Fannie Mae
- Expecting Freddie Mac certification this fall











Lending population demands increasing digitization *and* efficiencies. With 70% of our NA bureau technology modernization complete we are well underway



Clients often mention these leading indicators when thinking of recession risk and understanding their existing portfolio

"Credit predicts risk, collateral predicts default"

	Home Equity		Home prices at historic high increasing opportunity to use HELOCs.
	Credit Card Delinquency		90-day delinquency rates at similar pre-pandemic levels.
	Credit Card Balances		Dollar balances at similar pre-pandemic levels.
	Job Security		Unemployment rate at historic low. Layoffs at historic low.

Summary: Formula for success is expanding Data Assets, driving innovation

Our Data Assets are Expanding at an Accelerated Rate

- 11 new data sets introduced since 2011 (previously business relied on 3 data sets)
- Chief Risk Officers consistently show appetite for additional data to further optimize their ability to confidently predict applicant risk

These New Data Assets Accelerate Our Innovation

- Overall Consumer Information business has nearly doubled over the past six years
 - More than half of growth in past three years coming from Value Added Services
 - Reducing dependency on traditional Bureau / Core Profile revenue
- Ascend approaching \$500m Total Contract Value from >70 clients

Significant Progress Building Out Employer Services and Verifications Business

- Verifications business metrics indicating strong progress
 - 42m records as of May 2022 (up from 28m in November 2020)
 - 125+ contracts signed, incl. Some of top Financial Institutions
- Forecasting over \$150m revenue for FY22 (second full year after launch)

c.70% of NA bureau Technology Transformation is Done

- c.70% of Bureau functionality "in the cloud", expecting mainframe retirement in 18 months
- Productivity growth of 18% in terms of revenue per engineer whilst growing engineering capacity by 200%+

THE BEST IS YET TO COME





Redefining Consumer Services in North America

Jeff Softley



We are building a durable growth platform through the consumer business - with the potential to transform Experian

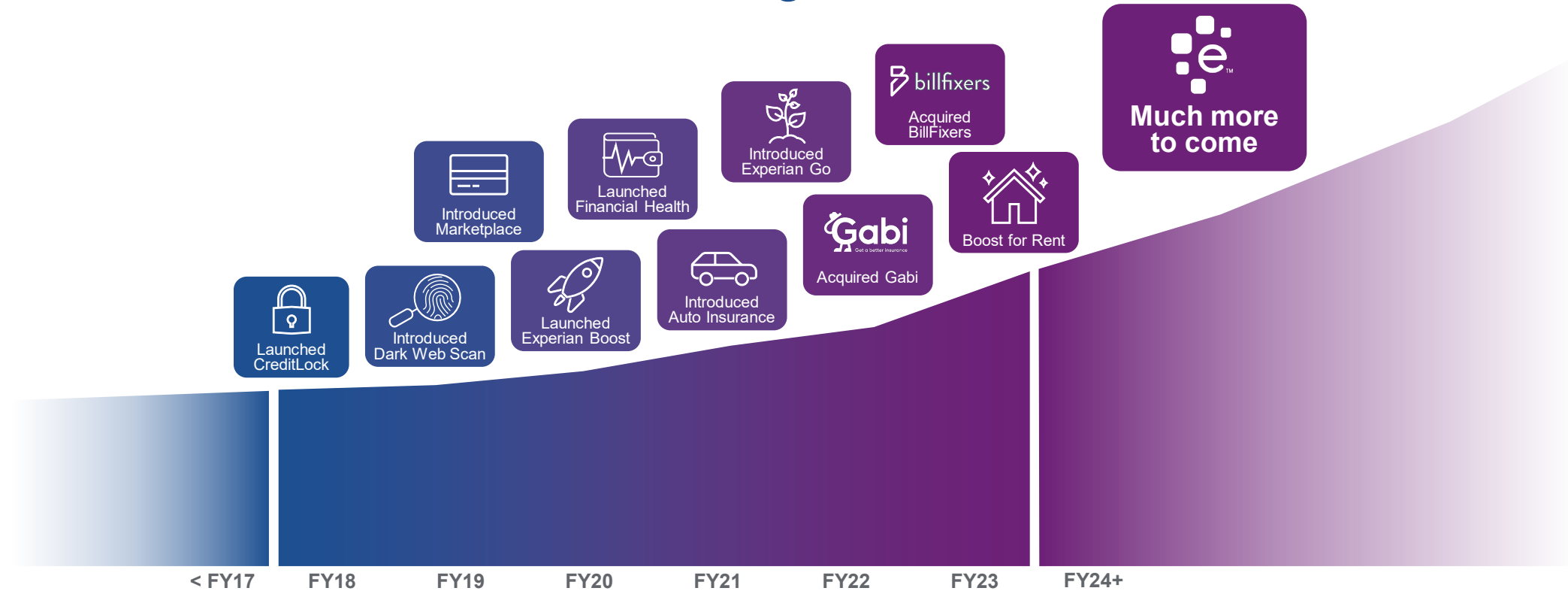


Opportunity to become preeminent consumer finance platform

REDEFINING CONSUMER SERVICES

- ▶ **Grow and deepen** consumer relationships and transform our brand
- ▶ **Redefine premium subscription** products within financial health
- ▶ **Build significant scale** in marketplaces
- ▶ **Help consumers daily** – financial health and resiliency, saving, debt, insurance
- ▶ **Unlock consumer-contributed data** at scale
- ▶ **Enable transformation** via next horizon growth categories

We are extending far beyond credit, as we aim to empower 100m+ consumers to attain their financial goals



Establishing our growth foundation

- Re-platformed the business
- Built the foundational elements of a consumer business
- Set an expansive growth agenda

Accelerating Growth with Enhanced Value Proposition

- Scaled audience with free value proposition and freemium model
- Expanded product ecosystem and monetisation sources
- Moved from transactional to engagement-driven CRM model

Redefining the Art of the Possible

- Empowering 100m+ consumers with our products and platform
- Leveraging our scale to transcend credit and move up the value chain
- Creating utility and driving financial outcomes with data from consumers

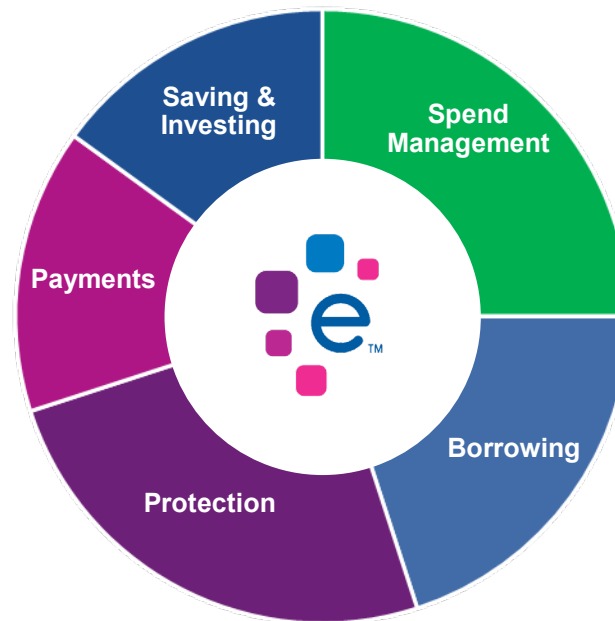


We've built an enviable position in consumers' financial lives – reaching new value pools by addressing a wider range of consumer financial needs

REDEFINING OUR MARKET OPPORTUNITY

	THEN	NOW	NEXT
Customers	3M	55M	100M+
Active Verticals	1	10	40
TAM	\$1B	\$20B	DOUBLE

Our TAM is already \$20bn and set to double



WHY WE WIN

- We sit at the centre of the financial ecosystem, playing a central role in important, digital workflows
- We've built a diverse, resilient, business model
- Consumers trust Experian
- Nobody can help consumers more than Experian

INGREDIENTS FOR SUCCESS

- Fueling meaningful engagement across expanding value pools
- Frictionless experiences
- Ability to work in any mode the consumer desires
- Creating an "endorsed" or "owned" offering in each category for any consumer segment



We are making significant progress against our key growth drivers



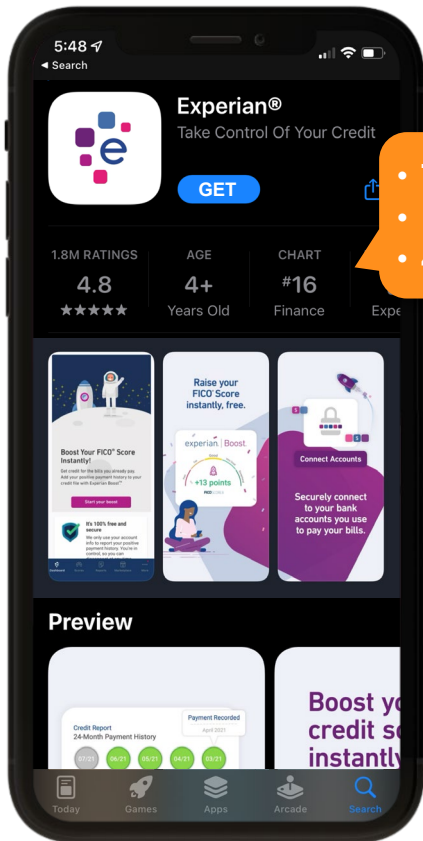
Key Strategic Growth Drivers		Ambition	Progress FY23 vs. FY22
Audience	Grow membership base with new channels and partnerships	100M+ <i>Member Base</i>	+21% <i>Member Base</i>
Engagement	Drive more frequent interactions with members, moving towards daily utility	Daily <i>Utility</i>	+11% <i>Engagement at 1-year mark</i>
Data	Orchestrate 1 st party and Consumer Permissioned Data (CPD) to drive personalised 1:1 relationships.	1:1 <i>Personalisation</i>	+17% <i>Data utilisation*</i>
Monetisation	Expand product offerings to increase value for consumers and drive higher Lifetime Value (LTV)	Double <i>Lifetime Value (LTV)</i>	+19% <i>LTV</i>



Audience

We have achieved material audience scale, creating new growth opportunities and distribution models

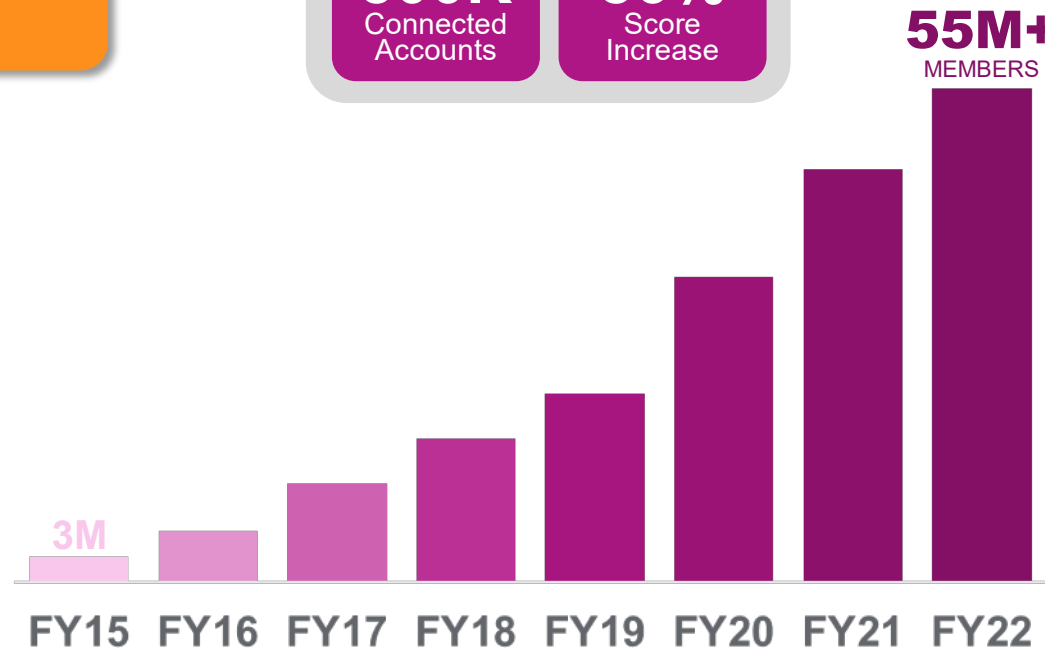
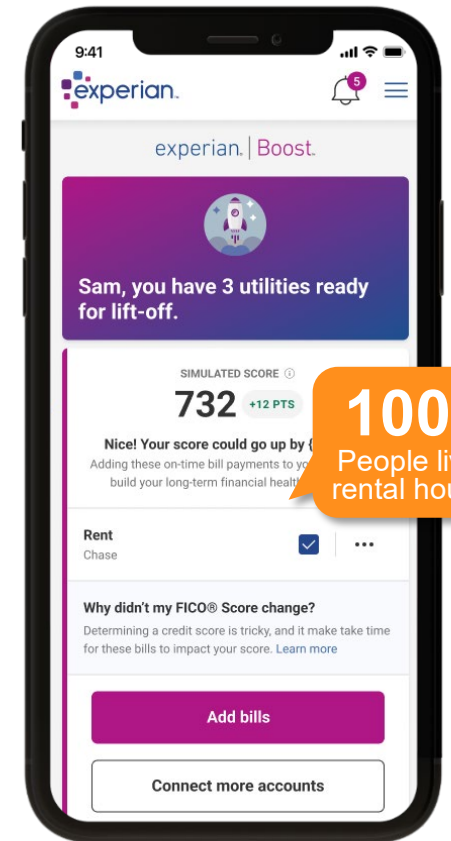
1 Our app has become a trusted financial co-pilot



2 New partnerships have expanded our distribution



3 Broadening Experian Boost® - rental payments



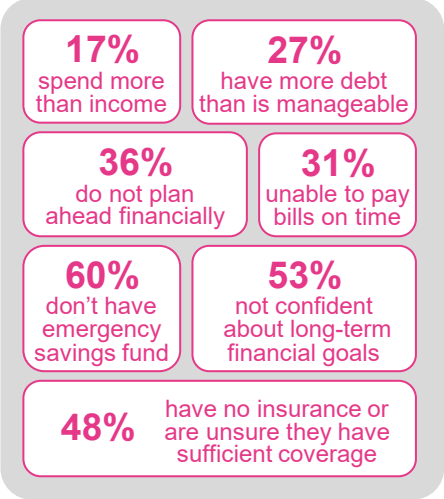
Engagement

We are building a high engagement franchise, creating growth across new and existing member cohorts

1

Consumer pain points drive our innovation

Key Consumer Pain Points

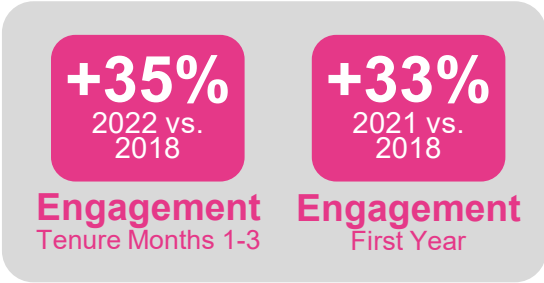


How we work with the consumer to resolve

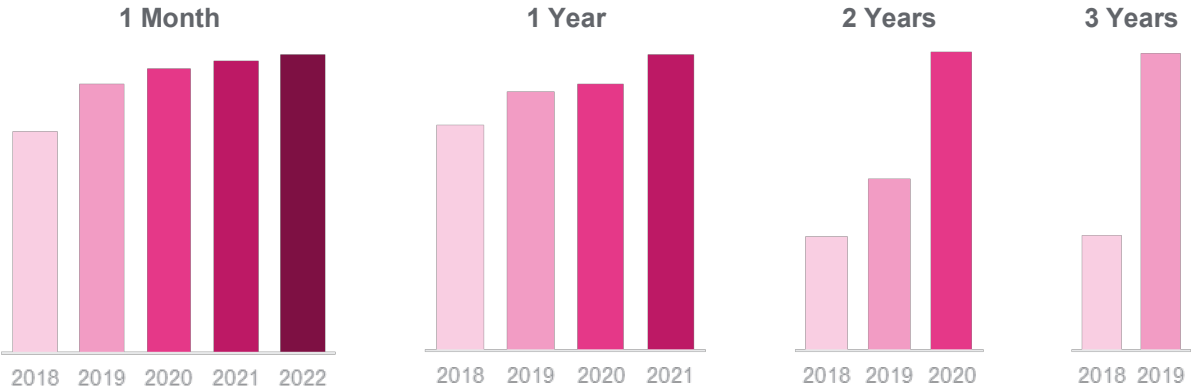
- ✓ Ability to work more closely together with the consumer
- ✓ Personalised solutions for individual consumer needs
- ✓ Help consumers navigate and avoid financial pitfalls
- ✓ Empower consumers to reach their financial goals
- ✓ Sustained utility as we can adapt to consumers' changing needs

2

Our expanding business is creating daily engagement and improved persistency



Percent Engaged by Tenure Cohort



Data

Our data assets enable us to create 1:1 recommendations for our members

1

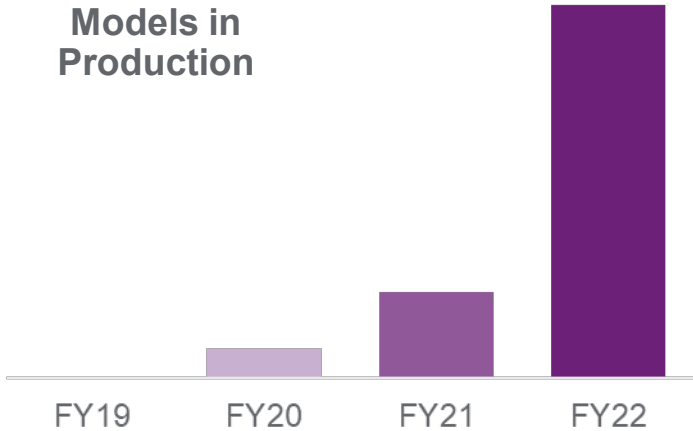
Once unlocked, our data can help consumers make the right financial moves

4x
FY22 vs.
FY21

Models in Production*

Millions
of Data Points

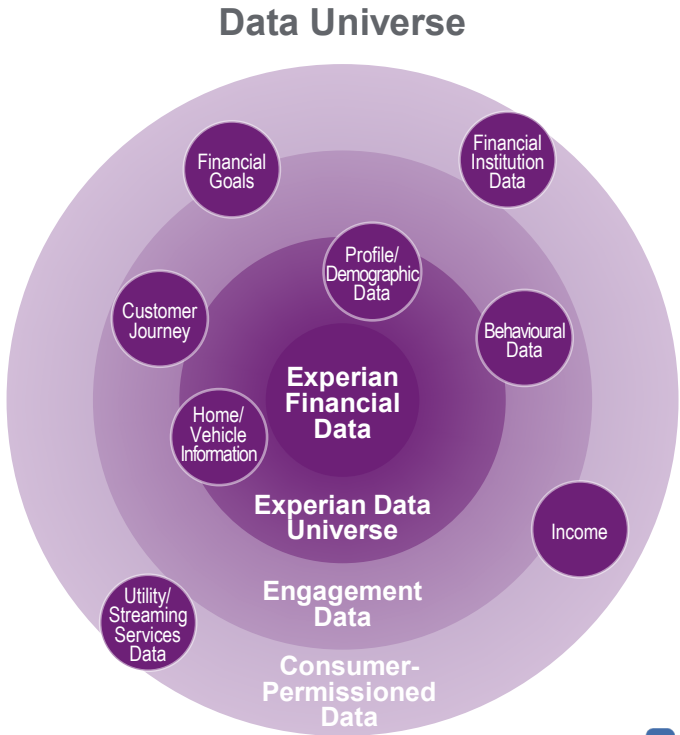
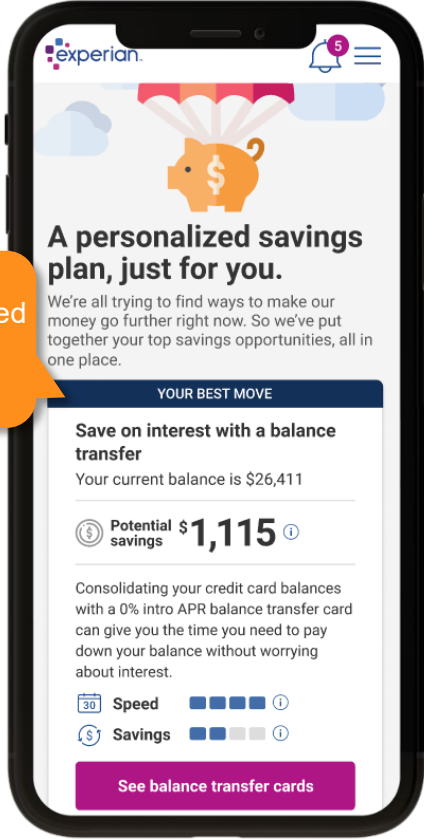
Authenticated Base



2

Universe of data continues to expand, facilitating 1 to 1 recommendations

Behavioral, credit & consumer-permissioned data come together for smart recommendations



*Predictive or mathematical models utilised in production to create efficiencies



Monetisation

Our business model creates expanding customer lifetime value

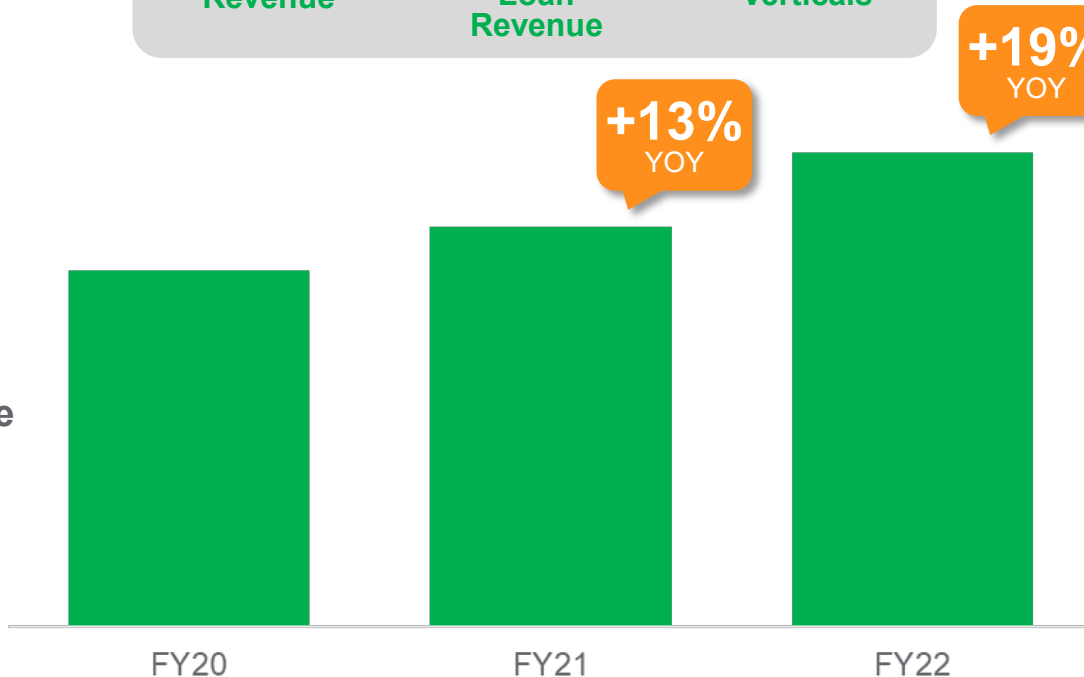
① Marketplace continues expansion of offerings and value to consumers

\$100M+
annually
Incremental Revenue

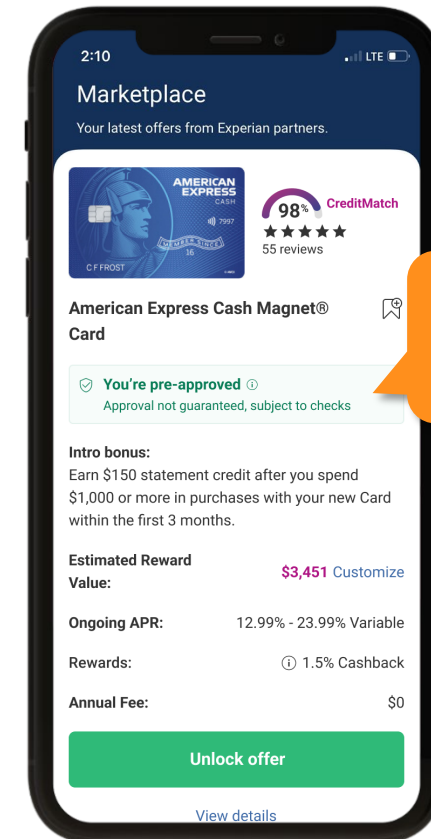
2x
year over year
Personal Loan Revenue

Coming Soon
Additional Verticals

Lifetime Value (LTV)



② Lender integration and insight tools benefit both consumer and partners



81%
of visits receive pre-approved offers



We are using our unique market position and assets to deliver material growth

GET BETTER
FINANCIAL
PRODUCTS



ONE EXPERIAN INITIATIVE



\$7bn
TAM

EXPERIAN
MARKETPLACE

MARKETPLACE IS ONE OF EXPERIAN'S FASTEST GROWING BUSINESSES EVER

Marketplace
Revenue **FY18**
4-month moving average

FY23

\$300m
Annual Run Rate



We have built a scaled innovation engine that allows us to access new growth markets

OUR EXPANDING SET OF OPPORTUNITIES

A NEW, EASIER WAY TO SAVE MONEY ON INSURANCE



OPTIMISE YOUR FINANCIAL SITUATION



JUMPSTART YOUR FINANCIAL LIFE

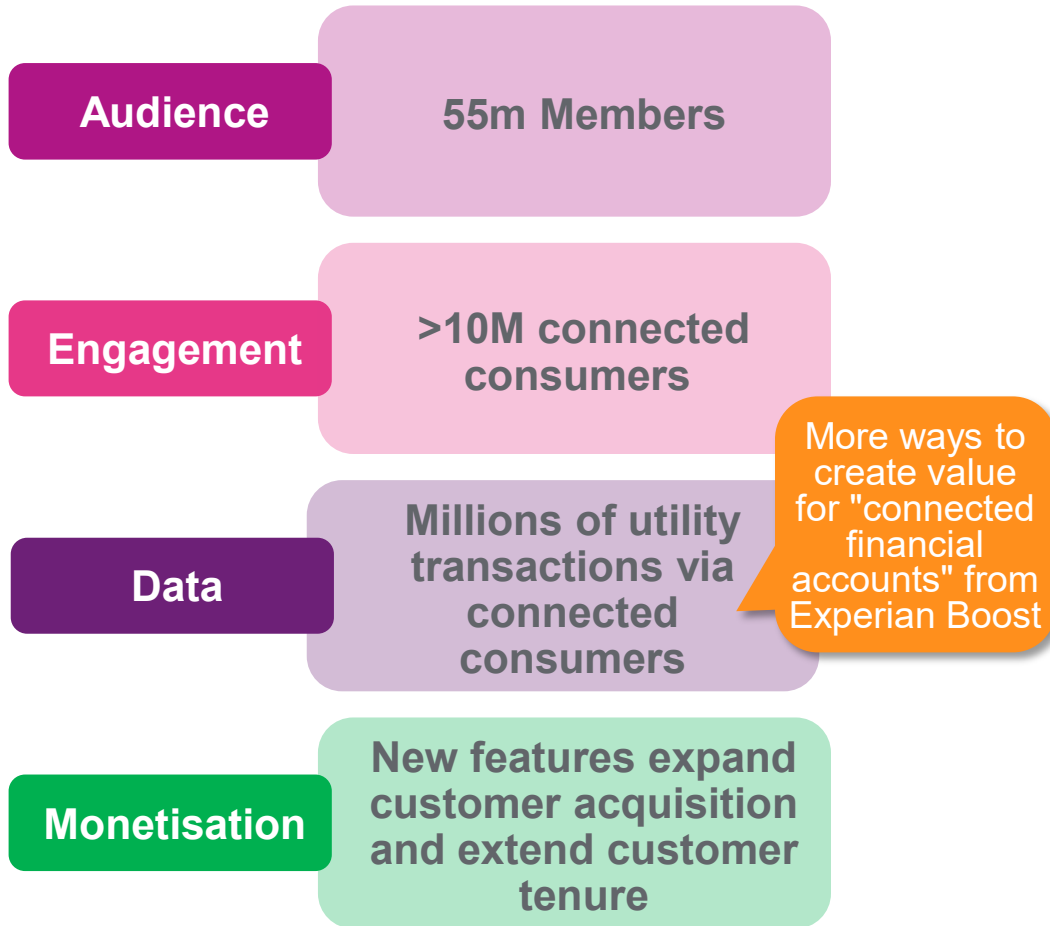


IMPROVE YOUR FINANCIAL STRENGTH INSTANTLY

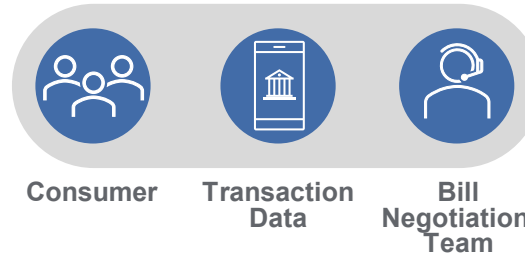


Case Study: BillFixers advances premium membership into a financial wellness platform

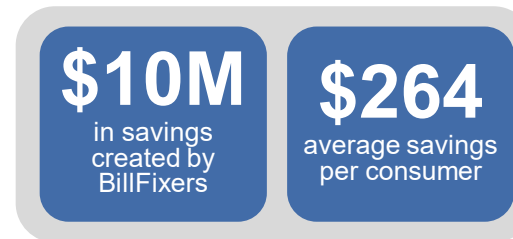
Applying our growth drivers to BillFixer



Combining the key components for success



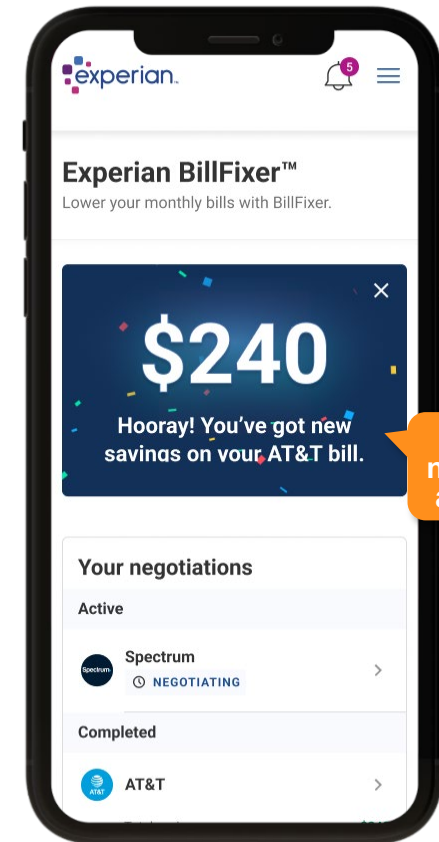
BillFixers + Experian



Experian Financial Health Membership

A financial wellness platform that helps consumers make the right financial decisions, improving their savings and resilience.

Unlocking savings and a financial wellness platform



Bill negotiation and more!

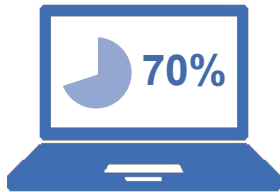


US Insurance Market Overview

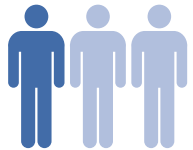
The Consumer

Top Reasons For Switching

1. Wanted to save money
2. Got a new vehicle
3. Wanted better customer service



70%
of auto insurance shopping is done online



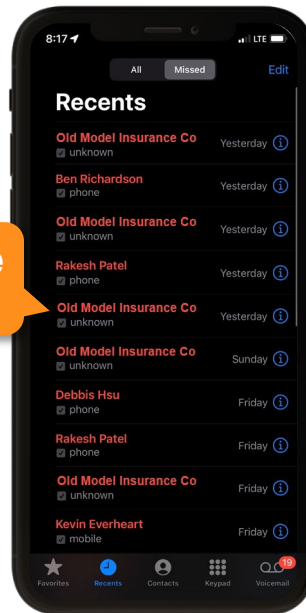
1 out of 3

consumers are actively shopping for insurance per year

The Marketplace

- Majority of insurance aggregators rely on customer experience which is suboptimal for consumers
- Aggregator revenue model encourages switching – which is suboptimal for carriers
- Most common way of acquiring insurance is through an agent via phone or in person

Multiple Calls



Experian's Opportunity

The US insurance market is on the verge of a massive transformation...

- Consumers expect ease of shopping and switching
- Digital customer journeys are gaining broader adoption
- Secular trends creating optimal conditions for win-win model for consumers and carriers

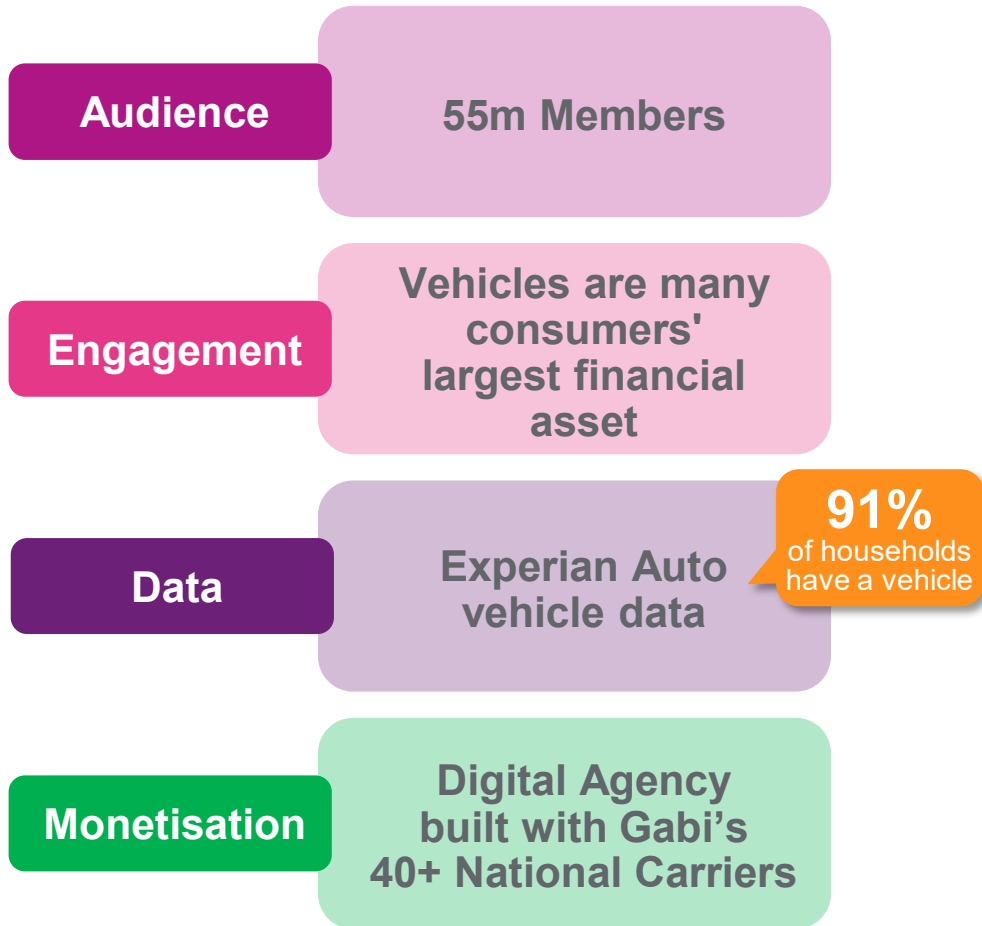
Why Experian's Digital Agency can change the market

- Revenue model is recurring – incentivising alignment across both supply and demand
- Consumers can shop, switch and save – all digitally
- Credit and insurance are intricately linked – making Experian's data assets and engagement model optimal for insurance shopping

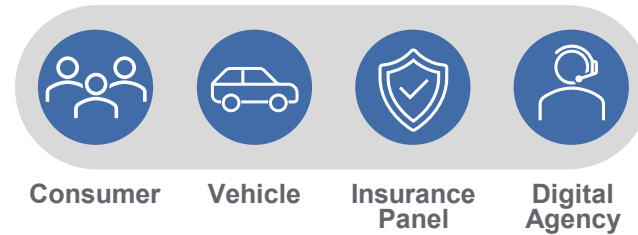


Case Study: We have the potential to reinvent how consumers shop for insurance in NA

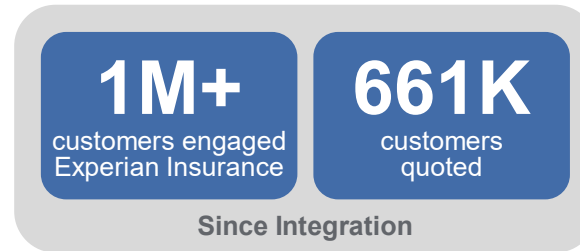
Applying our growth drivers to insurance



Combining the key components for success



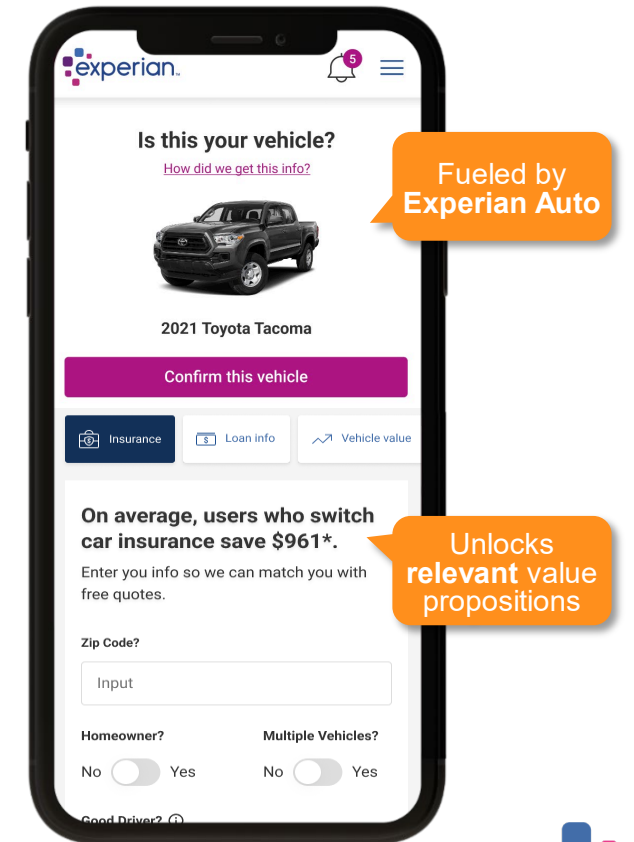
Gabi + Experian



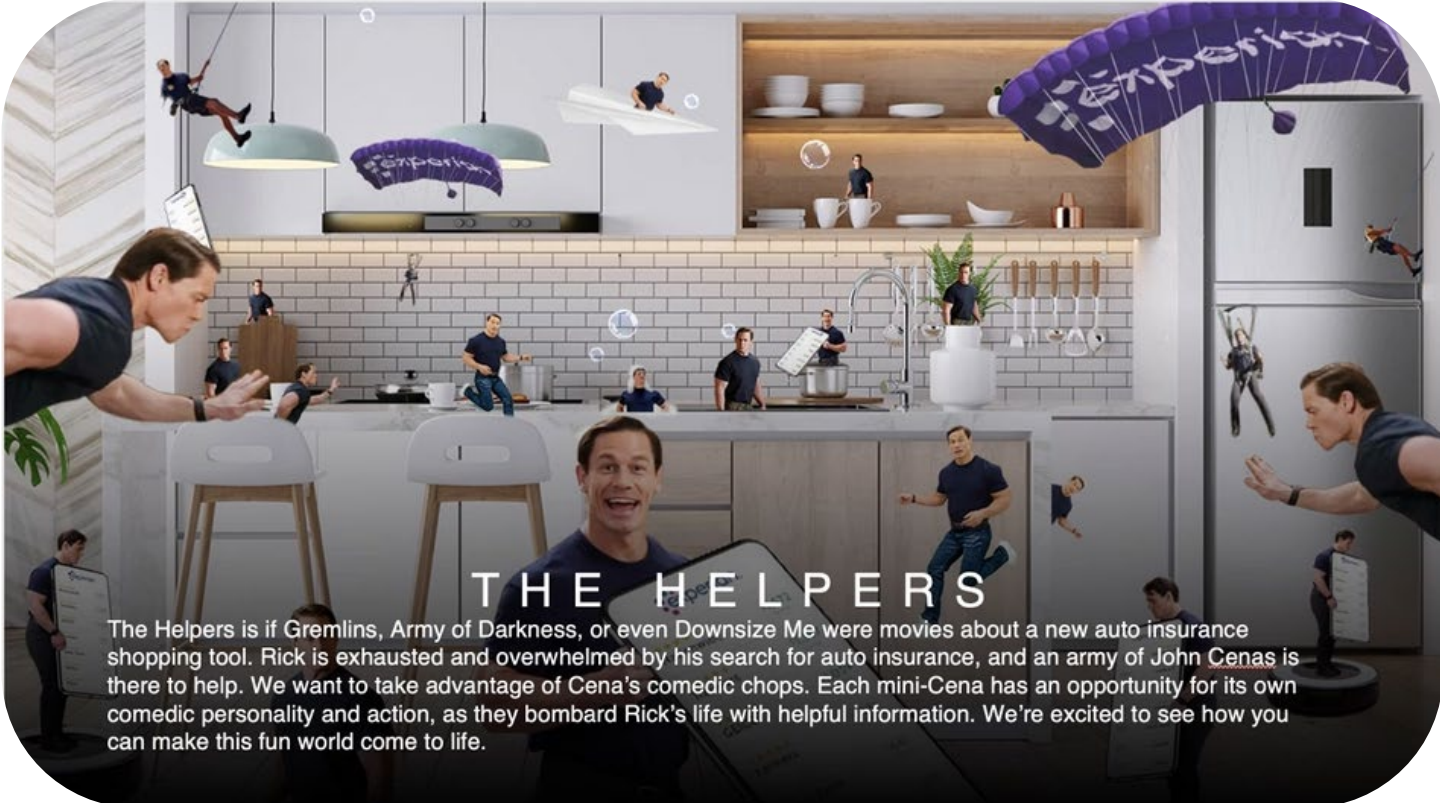
Experian Insurance Marketplace

A fully integrated dynamic experience, pre-approved rates, continuous insurance rate monitoring and more

Creating an ultra-customised experience



A NEW, EASIER WAY TO SAVE MONEY ON INSURANCE



**NOW BOOST
YOUR SCORE WITH
RENT PAYMENTS**





- ▶ Consumer segment is a company redefining opportunity
- ▶ Accessible markets are creating material growth
- ▶ Adjacent markets are enormous and transformative
- ▶ Consumer-contributed data has the potential to unlock the largest unique data source in the company



Q&A

Jennifer Schulz, Alex Lintner, Jeff Softley
and Lloyd Pitchford

Moderated by Paul Sullivan





Close



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Barclays Global Credit Bureau Forum

Wednesday 7 September 2022



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