



# Barclays Global Credit Bureau Forum

Thursday 4 September 2025

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# Welcome/Introduction

**James Rose**  
Equity Analyst, Barclays

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# Agenda

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Welcome/Introduction

James Rose

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Overview

Lloyd Pitchford

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North America Consumer Services update/demo

Dacy Yee, Rakesh Patel

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UK&I Consumer Services update

Edu Castro

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Brazil Consumer Services update

Pedro Lopes

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*Break*

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Financial Services: Experian Ascend Platform/demo

Keith Little

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Q&A session with Experian leaders

Lloyd Pitchford, Jeff Softley, Alex Lintner,  
Malin Holmberg, Valdemir Bertolo,  
Dacy Yee, Rakesh Patel,  
Edu Castro, Pedro Lopes, Keith Little

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Close

James Rose





# Redefining Data-Enabled Technology

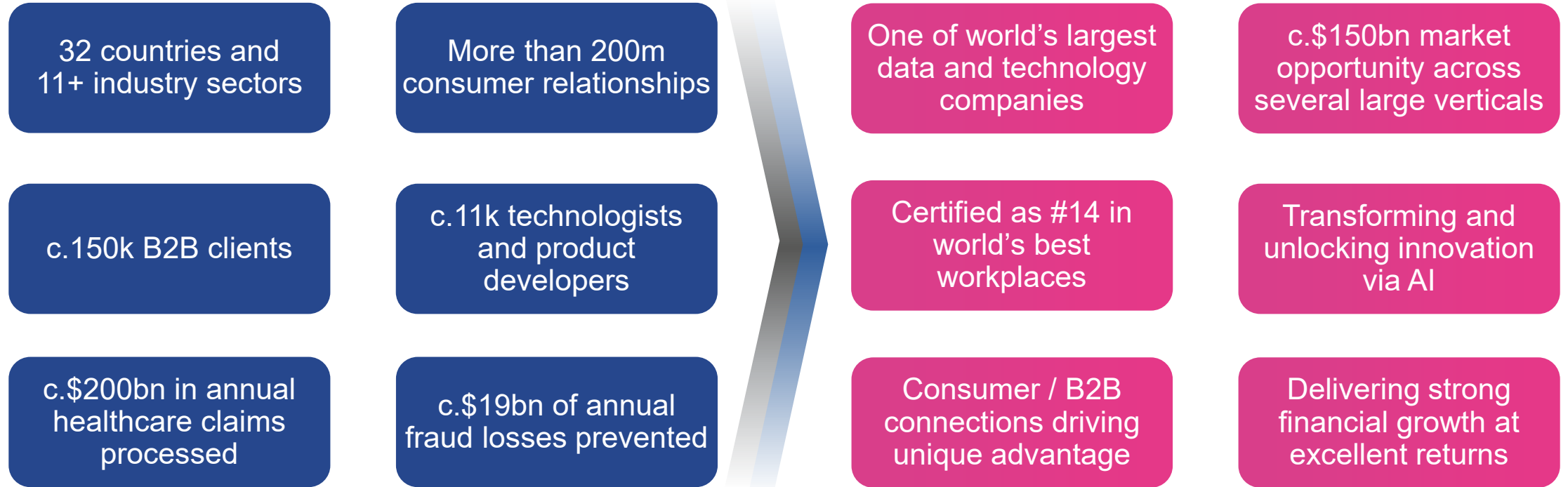
**Lloyd Pitchford**  
Chief Financial Officer, Experian

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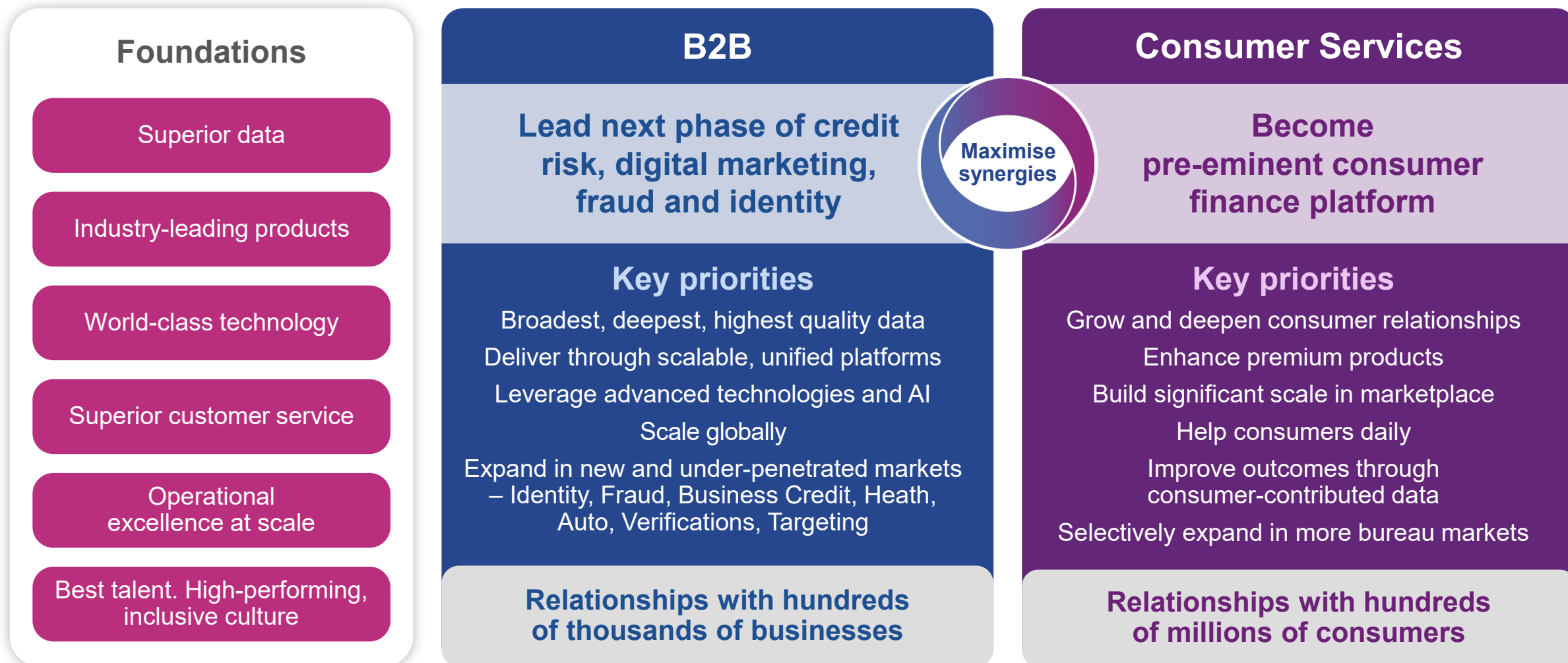
# Today's Experian may surprise you



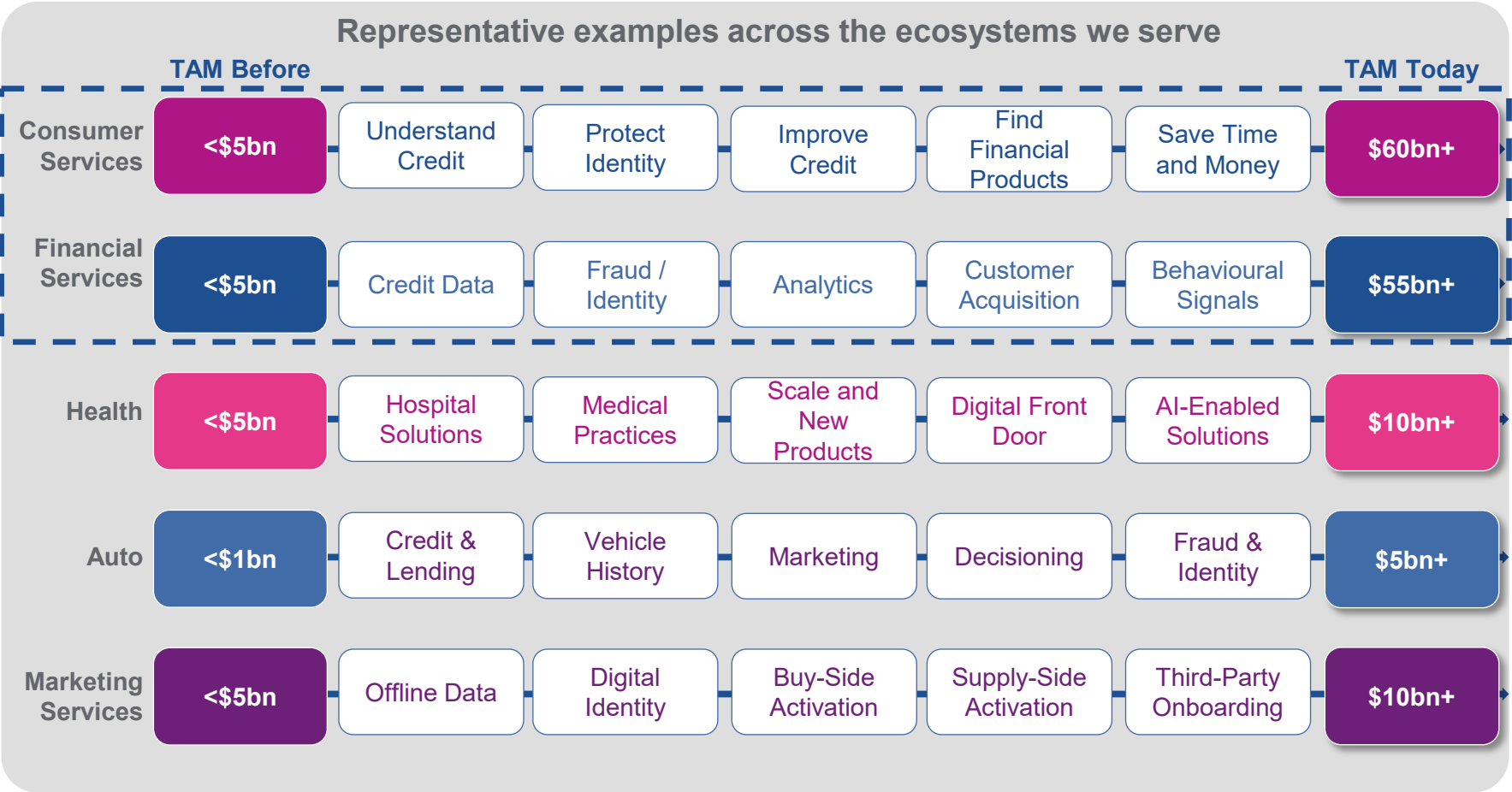
**We have re-invented Experian and have huge opportunities ahead**



# A unique strategy, delivering strong and consistent value creation



# Our large and expanding value pools



## Structural Market Drivers

Expanding financial health needs and opportunities – need for a trusted brand

Acceleration of digital / AI use cases – need for a compliant, interconnected platform

Growing demand for AI, automation, data and analytics solutions in a historically under digitised market

Rising demand for fraud prevention, transparency and lifecycle optimisation

Shift to digital and rising competition for consumer attention – need for better targeting across platforms

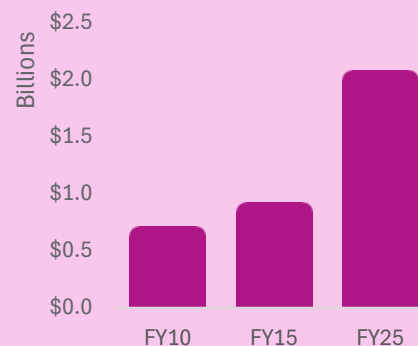
Enhanced data and capabilities drives large and growing markets



# Scaling our ecosystems



## Consumer Services

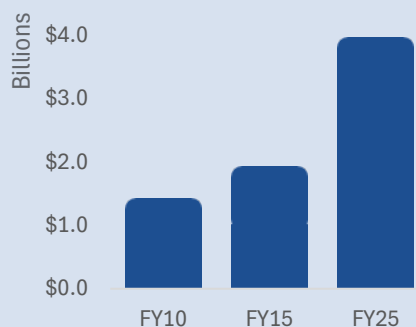


**>\$2bn** global revenue  
and **>200m** global  
members

Built **diverse revenue  
streams** across  
**premium, marketplace,  
debt resolution, digital  
wallet** and more



## Financial Services

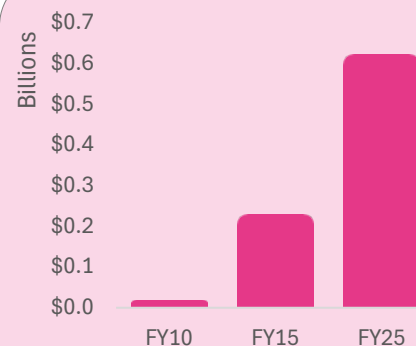


**Global market leader**  
across most segments  
including the **largest  
financial institutions**

The Ascend Platform is  
now **reinventing data,  
analytics, fraud and  
decisioning**



## Health



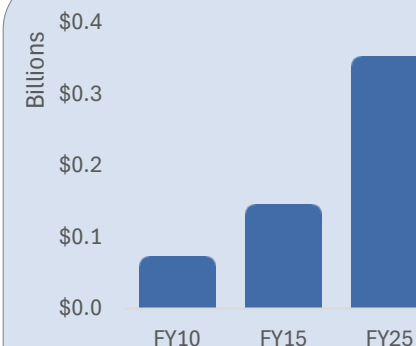
**60%** of US hospitals as  
clients

**90%+** recurring revenue

**Over 3x increase in  
revenue per customer**  
since FY15



## Automotive



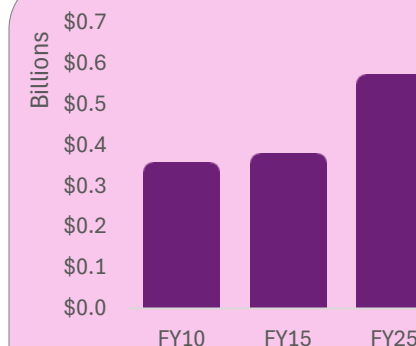
**#1 or 2** in 4 of 5 product  
lines

**>15k dealers** and **>90%**  
of **OEMs** as clients

**Outperform** car sales  
by high single digits  
annually



## Marketing Services



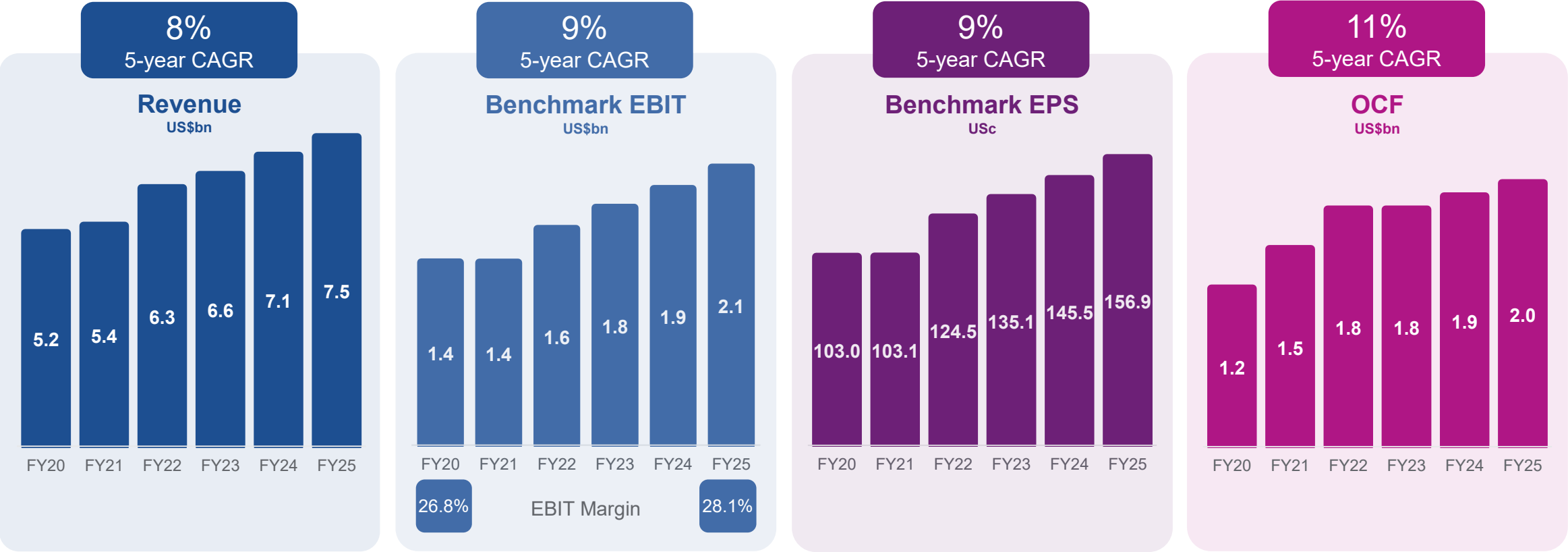
**>70%** of NA revenue is  
AdTech (digital)

**8 of top 10 advertising  
platforms** as clients

Recent Audigent  
acquisition adds **c.300  
publisher integrations**



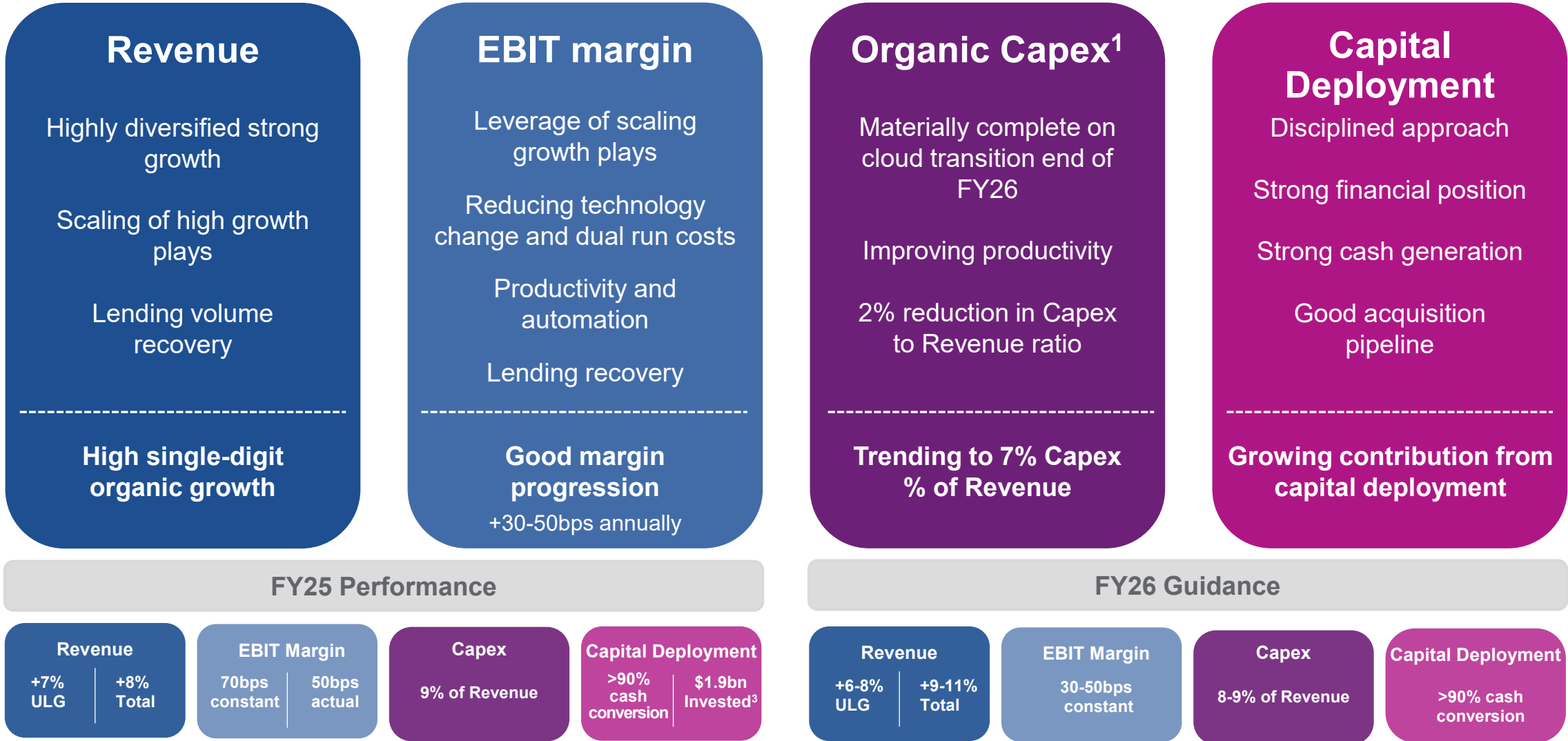
# Strong and consistent performance



Numbers as reported at actual FX rates.  
5-year CAGR with FY20 as base year.  
Benchmark EBIT is for Ongoing Activities



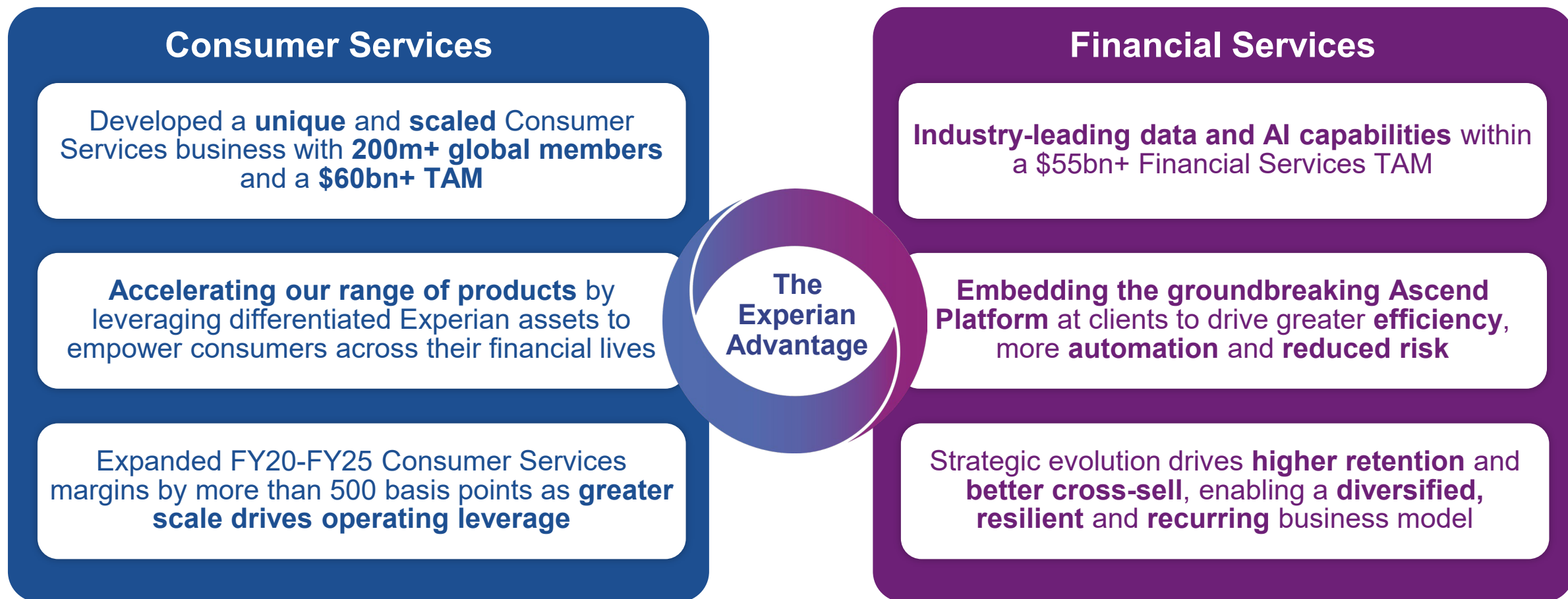
# Delivering on our medium-term framework



1 Capex = Capital Expenditure  
2 Return on Capital Employed  
3 Investments relate to M&A \$1,244m and Capital Expenditure \$651m



# Executing on our unique strategy



**We have re-defined Experian to drive differentiation and create lasting value**



# North America Consumer Services update

**Dacy Yee**  
President, ECS Direct to Consumer

**Rakesh Patel**  
EVP, NA ECS Marketplace

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Our ambition is to create the world's largest, most inclusive financial platform by becoming the Consumer's Financial Co-pilot

## TODAY

Experian helps consumers:

- Gain access to financial system
- Boost credit instantly
- Save hundreds of dollars



## FUTURE

**Experian anticipates consumer needs, proactively addressing financial hurdles before they appear.**



Consumer Services is a growth catalyst, fueled by rich data and meaningful customer engagement - positioning Experian at the forefront of innovation and shaping the future of financial empowerment

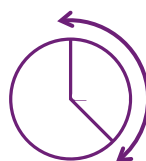


**80m**  
free  
members

**2bn+**  
consumer  
interactions  
annually

**17m**  
consumers  
connected  
accounts\*

**84%**  
aided brand  
awareness



**\$1.6bn**  
annual  
revenue

**\$50bn+**  
total  
market opportunity

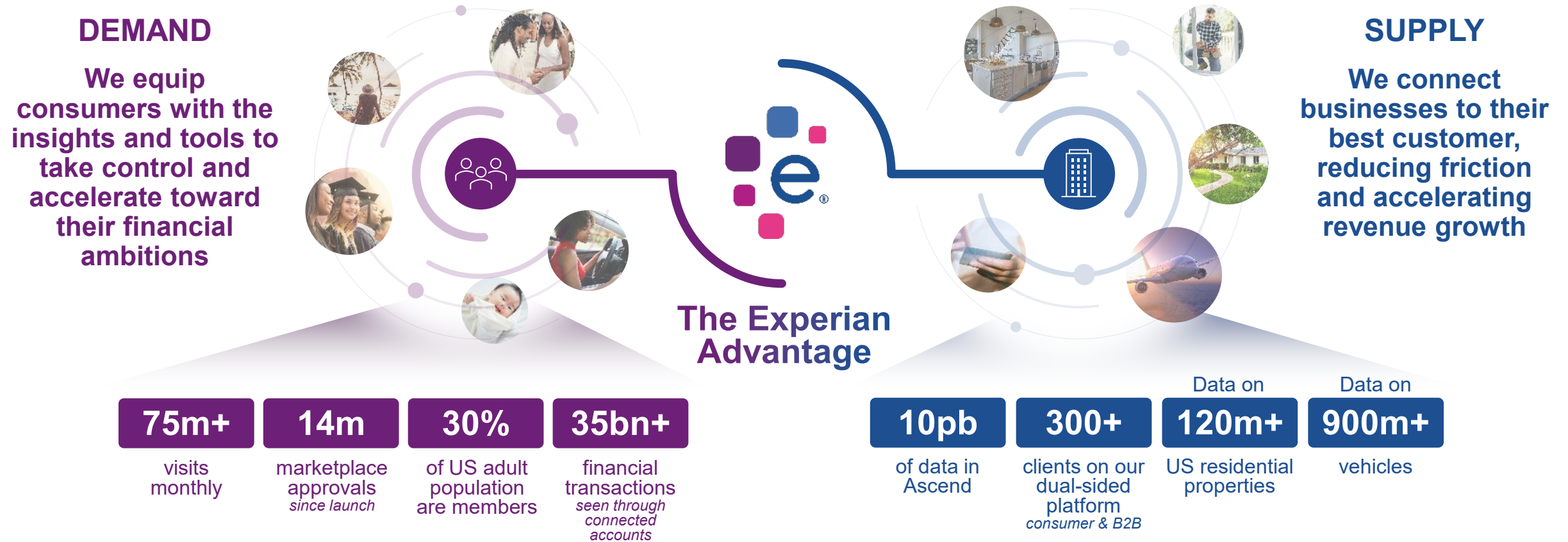


**Experian-only data assets  
and industry-leading  
innovation**

\*Count of consumers who have connected accounts to Boost or PFM since launch



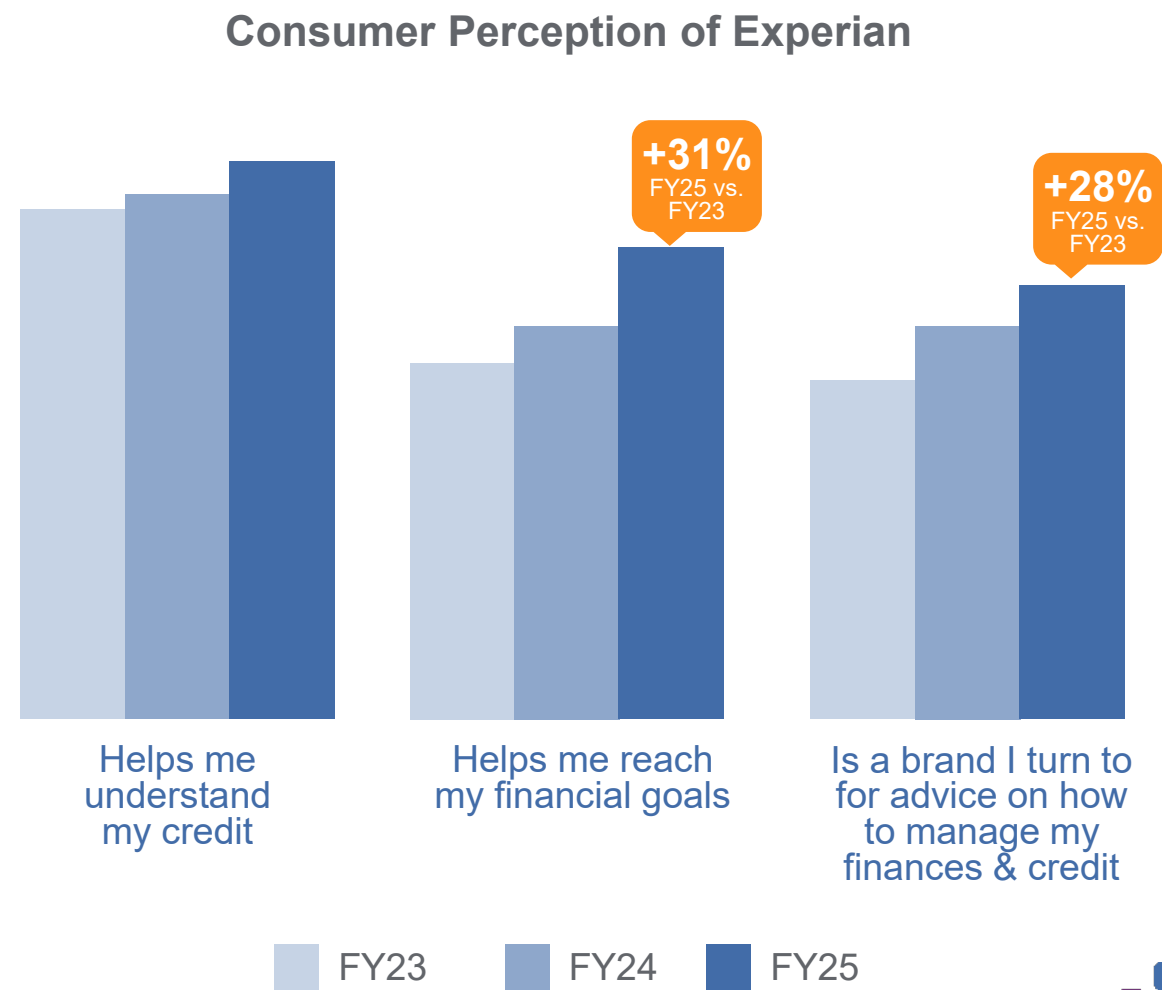
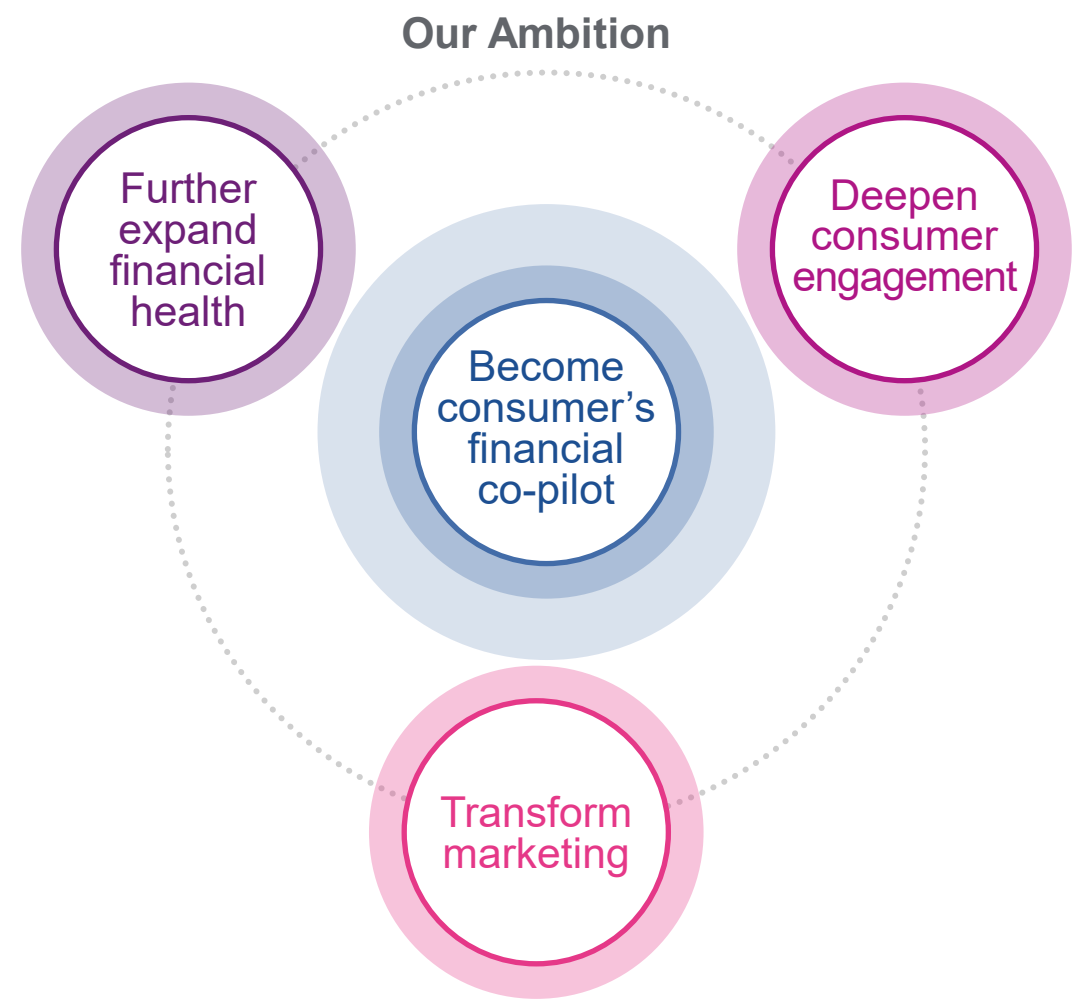
Experian holds a powerful responsibility, and a rare opportunity, to empower consumers while expanding opportunities for businesses, building a future where financial confidence and mutual success thrive together



Our plan unlocks the untapped value in our audience, our data and our deep relationships with supply




# Our focus is on empowering consumers as we fulfil our ambition of becoming a trusted financial co-pilot driving consumers forward on their financial journey




We've built a scaled audience and are broadening offers - increasing relevance to meet more consumers at their need state

BUSINESS LINES




**Membership**

Financial health platform that saves consumers time and money everyday




**Marketplace**

Use the Experian Advantage to achieve your life goals and find the right product



**Partner Solutions**

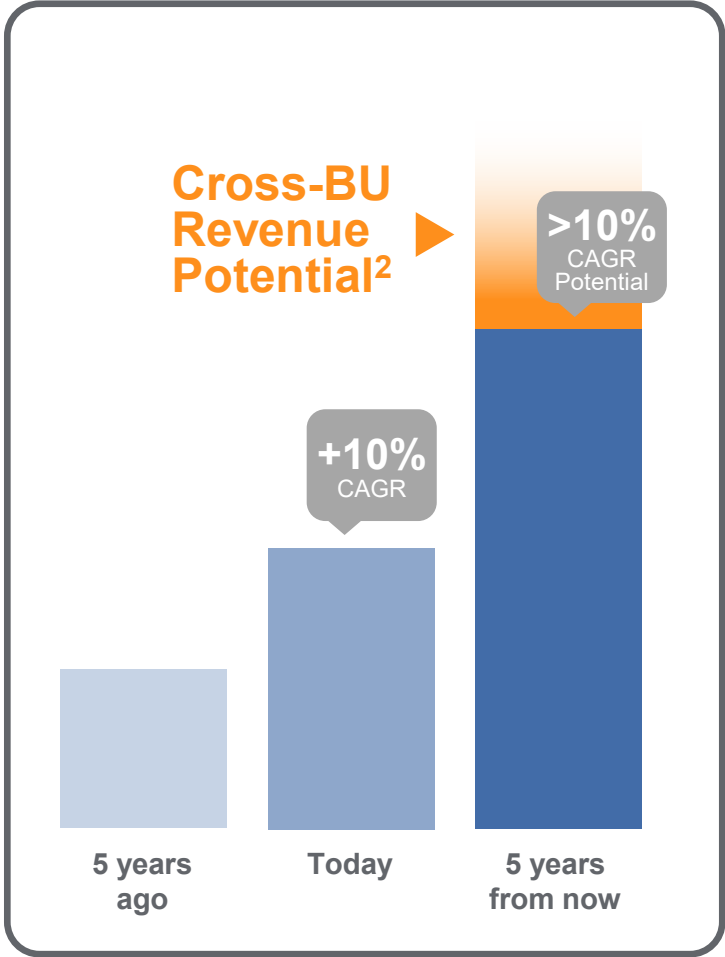
A platform for partners that helps drive engagement, loyalty and monetization



**Intersections**

Innovating at the intersections of Experian – leveraging cross-business unit (BU) expertise

NA ECS<sup>1</sup> TOTAL REVENUE



1 North America Experian Consumer Services  
2 Illustrative potential; Note: TODAY signifies FY25



As we track progress across key growth indicators, we are seeing encouraging momentum across the board, reinforcing confidence in our trajectory



 **Audience**

Grow membership base with new channels and partnerships

AMBITION

**100m+**  
*Member Base*

PROGRESS

**~3x ▲**  
*Last 5 years*

 **Engagement**

Drive meaningful engagement with members, moving towards daily utility

**Daily**  
*Utility*

**~2x ▲**  
*Last 5 years*

 **Monetisation**

Expand product offerings to increase value for consumers and drive higher value per consumer

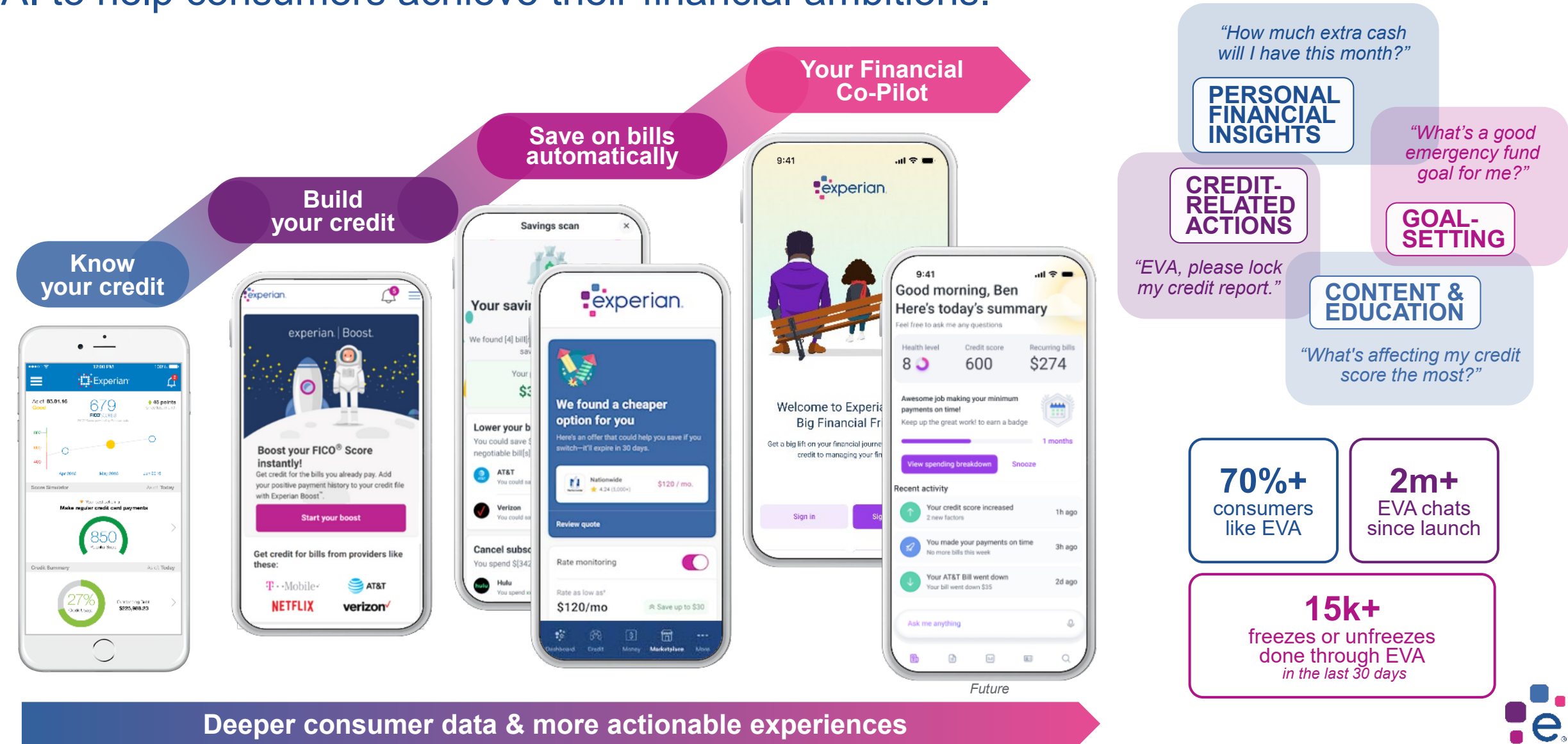
**20%**  
*Growth in Engaged Member Value*

**20% ▲**  
*Last 5 years*

One of the largest consumer financial platforms



Our value proposition has matured, turning knowledge into outcomes with advanced AI to help consumers achieve their financial ambitions.



# Marketplace 3.0: Evolving Marketplace into a next-generation platform by expanding verticals, meeting consumer needs and driving more value for partners

Vertical Presence

Credit Cards

Personal Loans

Insurance

Auto Loans

SMB\*

Home Lending

Core Vertical

Light Presence

Near-term Horizon



# Our memorable and vivid brand story and app-first product strategy position us to lead as the premier financial co-pilot across a consumer's entire financial life

This holistic, feature-agnostic, cross-platform marketing approach...

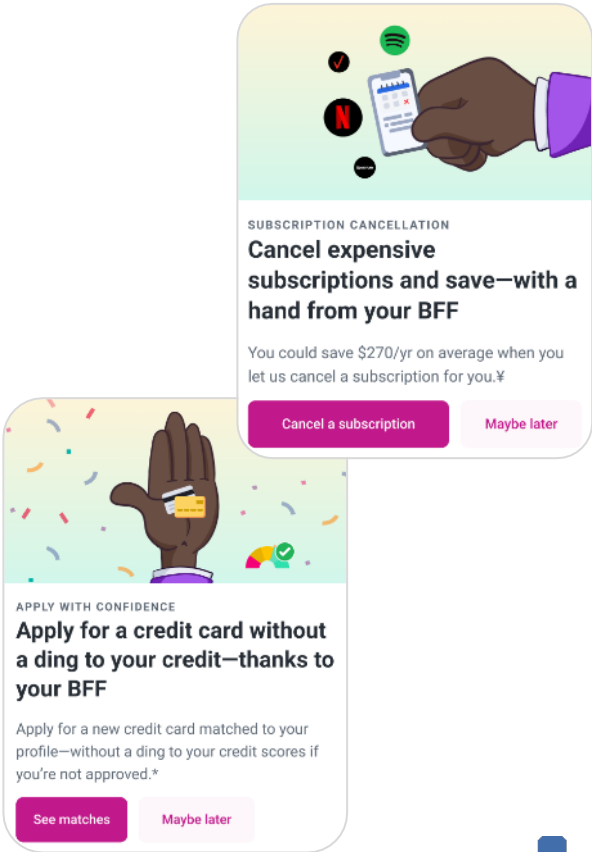
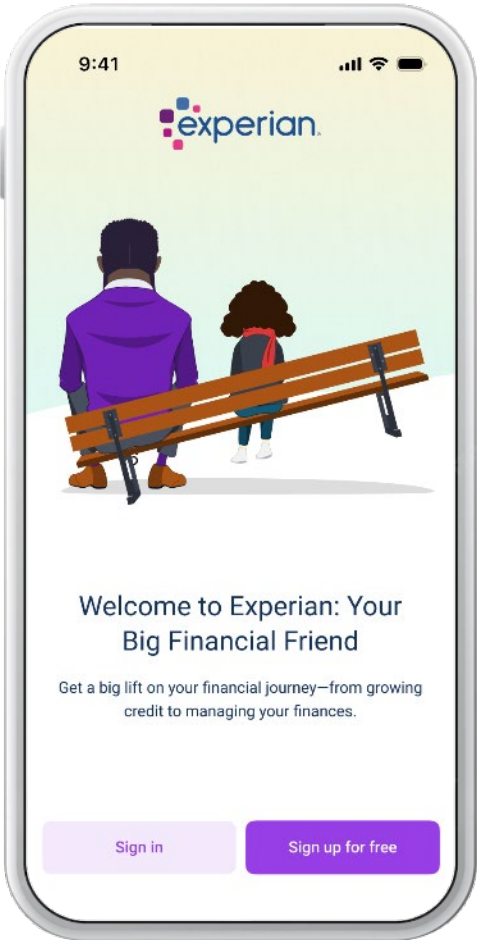
...coupled with a unified, app-first solution will accelerate customer acquisition, deepen lifetime value, and position Experian as the trusted, go-to partner in consumers' financial lives.



Allows us to be  
**engaged**  
across all financial  
needs

Effectively  
**connects**  
brand to financial  
co-pilot solution

Playbook for  
**unified**  
brand experience





## Your Big Financial Friend

**Diversified  
business portfolio**  
serving consumer  
needs

**\$50bn+**  
total market  
opportunity

**Strong  
marketplace  
growth** with sizable  
expansion potential

NA ECS TOTAL  
REVENUE

**>10%**  
CAGR  
Potential

**\$3bn+**





# UK&I Consumer Services update

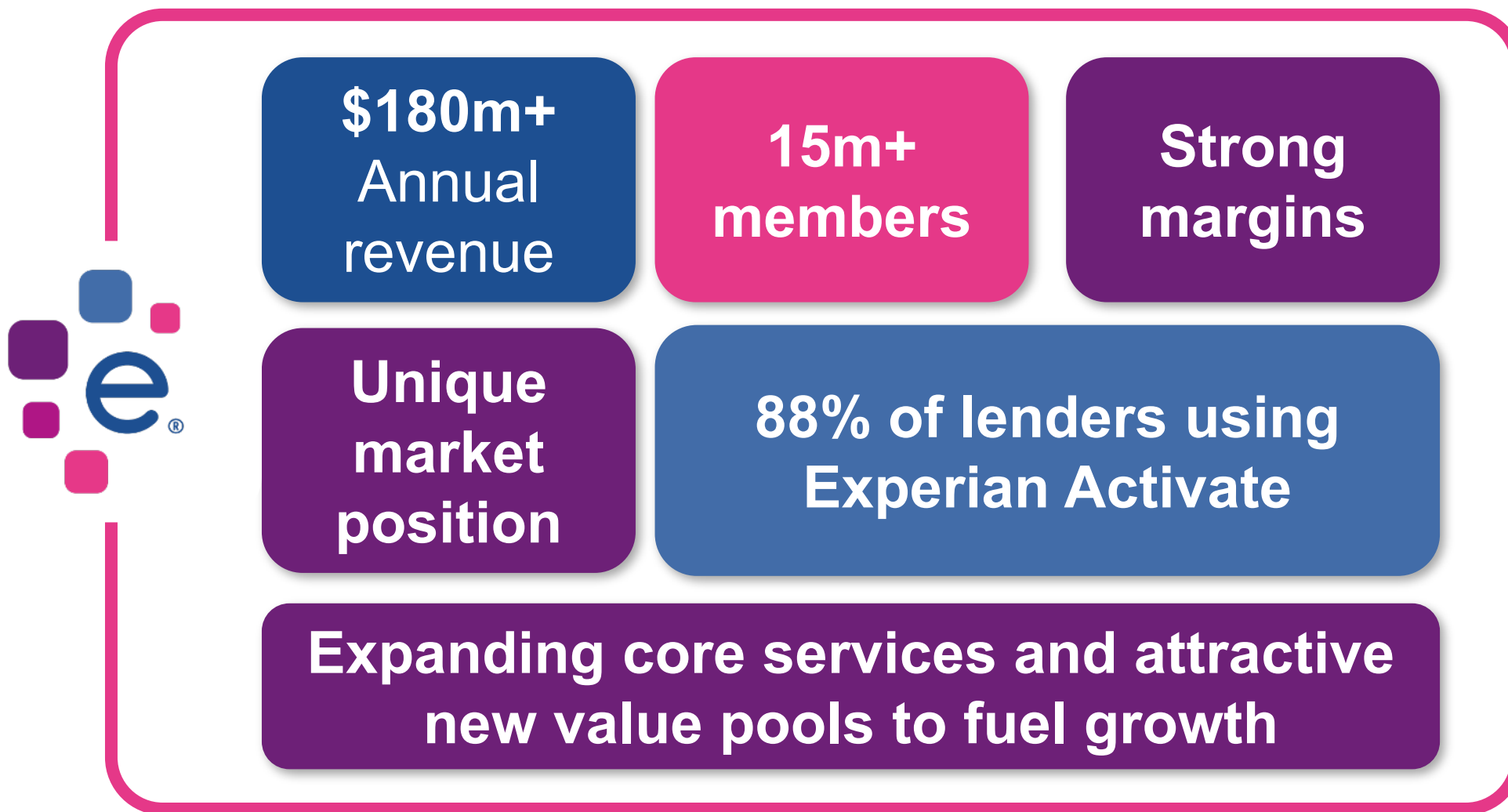
**Edu Castro**  
Managing Director, ECS

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# UK Consumer Services is entering a new phase of growth



# We have developed the strong fundamentals for growth...

## Our business today

	Business description	Growth
<b>Free</b>		
	Starting point for consumers engaging with Experian	Free offering
<b>Premium</b>		
	Leading credit, identity and financial health premium subscription	Single-digit growth
<b>Marketplace</b>		
	Helping consumers find affordable credit in our marketplace	Double-Digit Growth

## Platform for growth

**A scaled and engaged audience**

**Marketplace growing fast and taking share**

**App redesign leading to improved engagement and monetisation**

**Launching innovative new product features and capabilities**

**Unique position in the market**

...and are uniquely placed to deliver value to millions of UK consumers with a long runway of growth ahead

### Members



### Marketplace market share *Credit cards & Personal Loans*



### Revenue



# Experian Activate and our connected ecosystem enables us to respond to dynamic consumer and lender needs

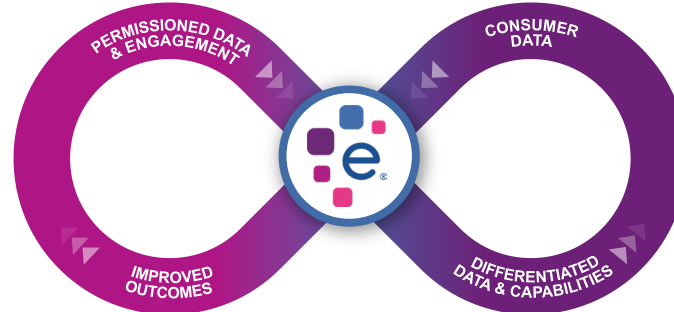
## Market dynamics

- Persistent household cost pressures, especially in lower income households
- Rise of app first tools to help consumers manage their money

- Gap between the “haves” and “have nots” getting wider
- Consumers looking for trusted, objective guidance

- Banks benefiting from increased deposits and interest rates to drive revenue
- Lenders more in growth mode looking to unlock incremental lending

- Non-Bank lenders impacted by access to funding and looking for targeted ways to grow
- Lenders exploring new data sets to augment credit decisioning



## Jobs to be done

- Know where I stand financially
- Access affordable credit

- Protect my Identity
- Reduce my monthly debt payments

- Acquire new customers cost effectively
- Unlock incremental lending

- Launch new products to capture share
- New data insights to supplement decisioning

# We are building a trusted, always-on, financial platform empowering consumers with their financial lives

## The platform consumers trust to make smart money moves

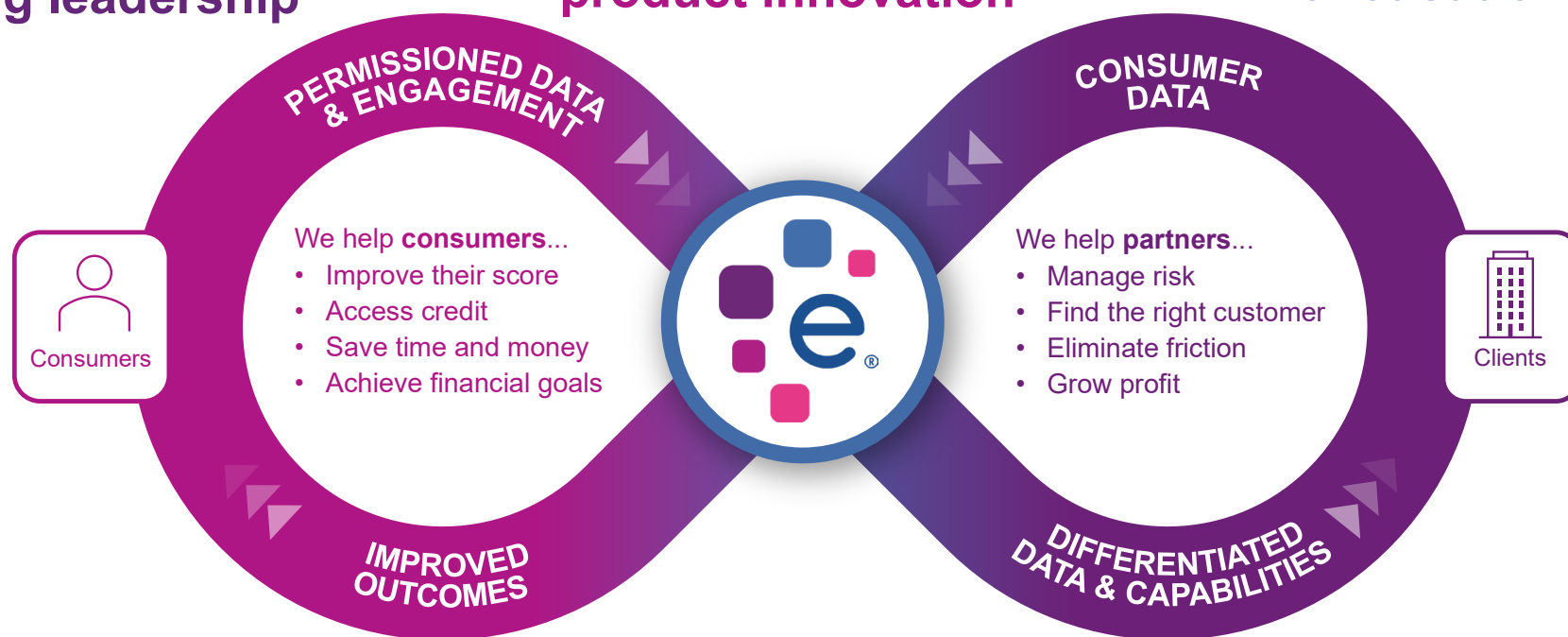
**Ambition**  
**\$0.5bn**  
**revenue**

**c.50% adult**  
**population**

**Differentiated credit  
scoring leadership**

**Consumer centric  
product innovation**

**Ecosystem and  
monetisation**

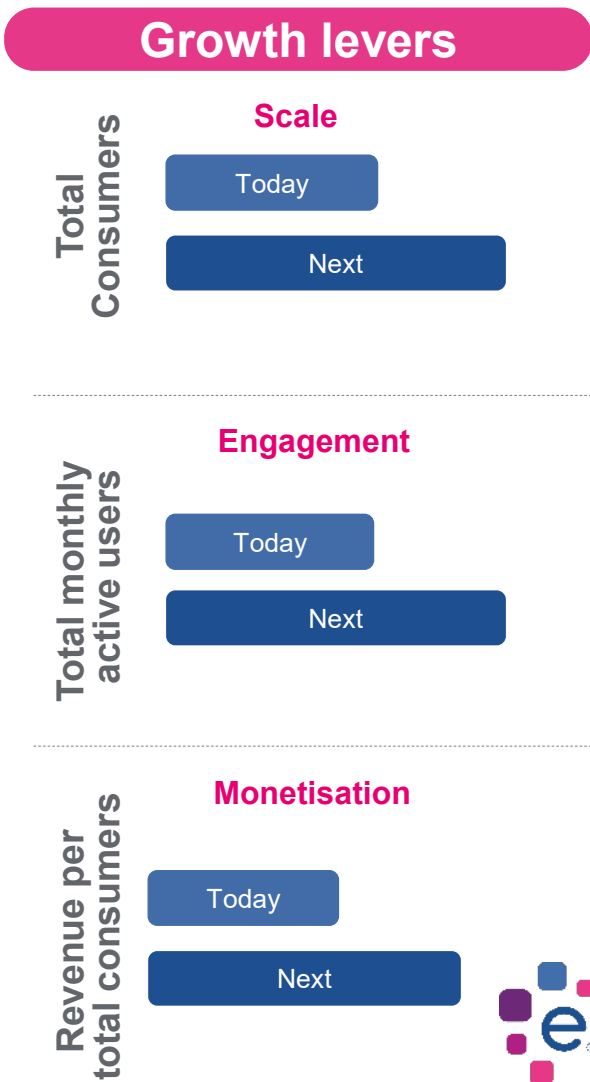
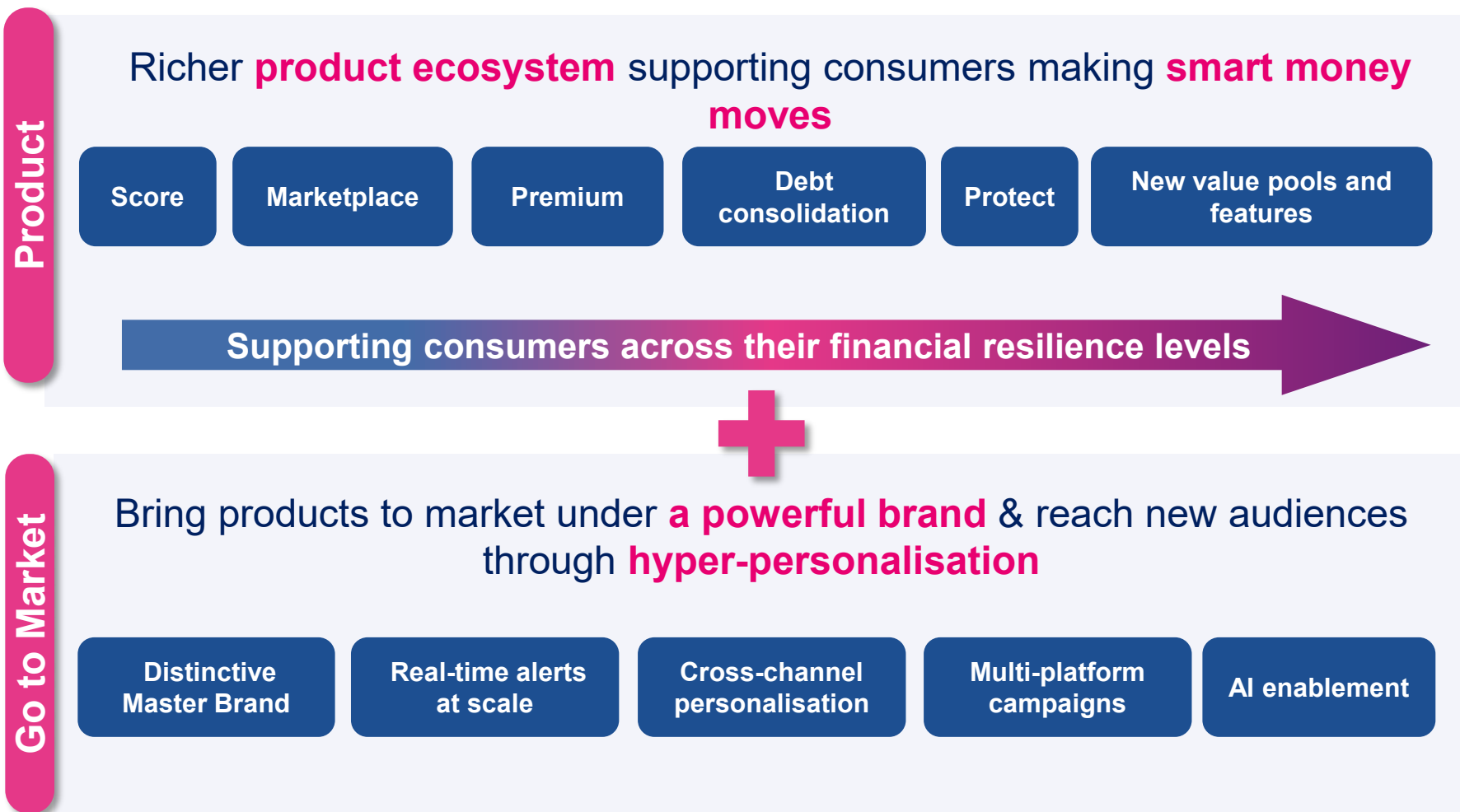


**Transformational  
brand position**

**OneExperian advantage  
for lenders**



# We will achieve this by accelerating member growth and improving LTV through a diversified product portfolio



# And leveraging Generative AI to deliver value at pace



## Product & Customer Experience

Experian Virtual Assistant

Financial Co-Pilot

Generative UI



## Marketing effectiveness

Campaign creative generation

CRM optimisation

Content relevance on LLMs



## Operational efficiency

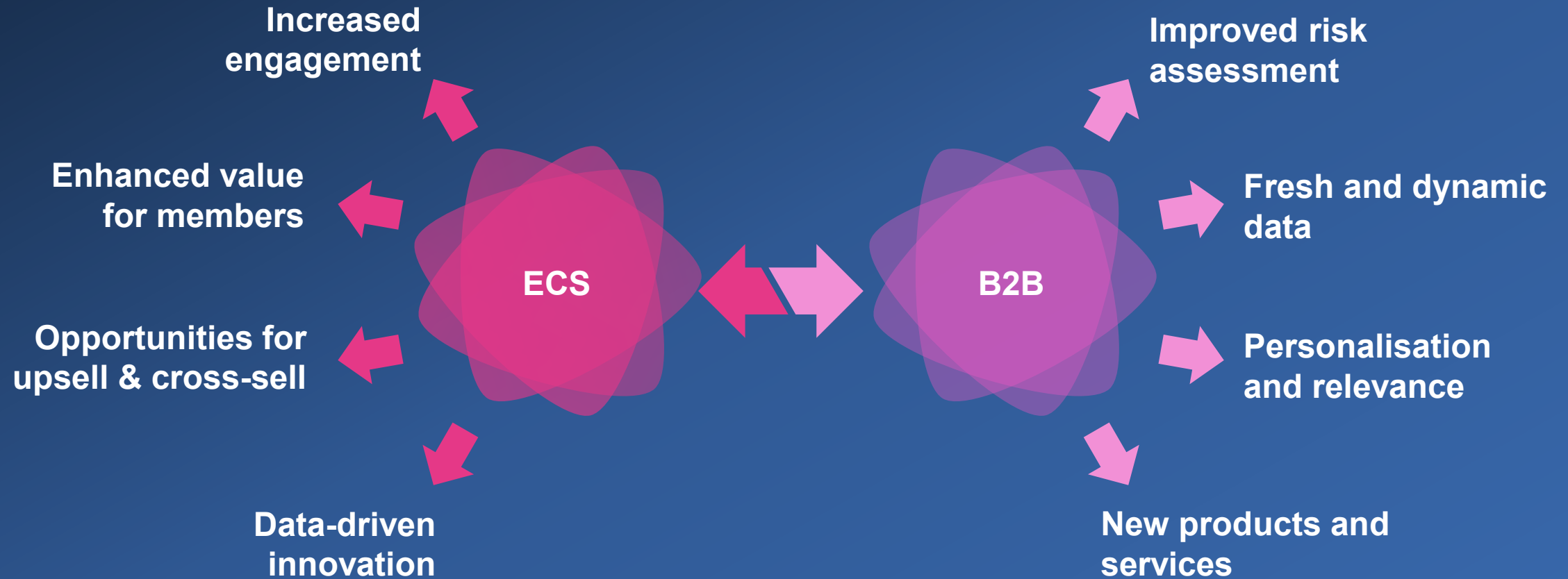
Engineering excellence

Faster M&A integrations

AI Agents + Service Agents



# Consumer Permissioned Data unlocks dual value – for consumers and our B2B ecosystem



Our global business is our Experian Advantage. We can take the best and accelerate go to market deployments

Global ECS



Winning formula



Speed to market

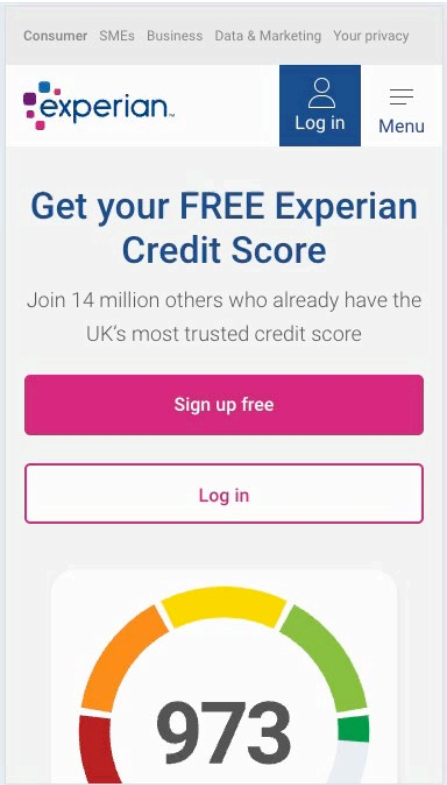


Learn

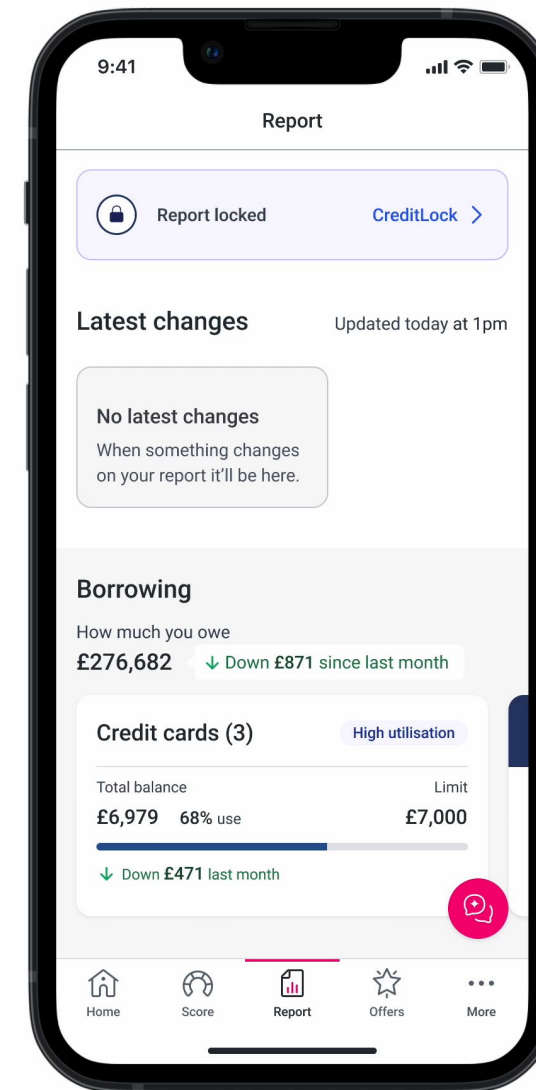
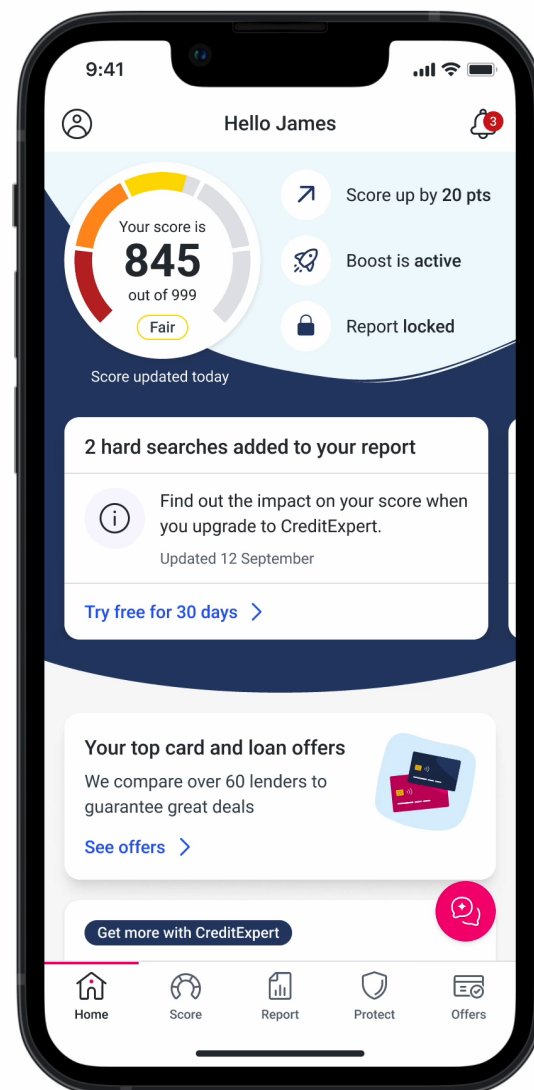
Leverage

Re-use

Win



# Our product ecosystem is becoming richer with best-in-class features and an integrated freemium offering



# Our ambition is to be the best place for consumers to borrow through our “active” marketplace



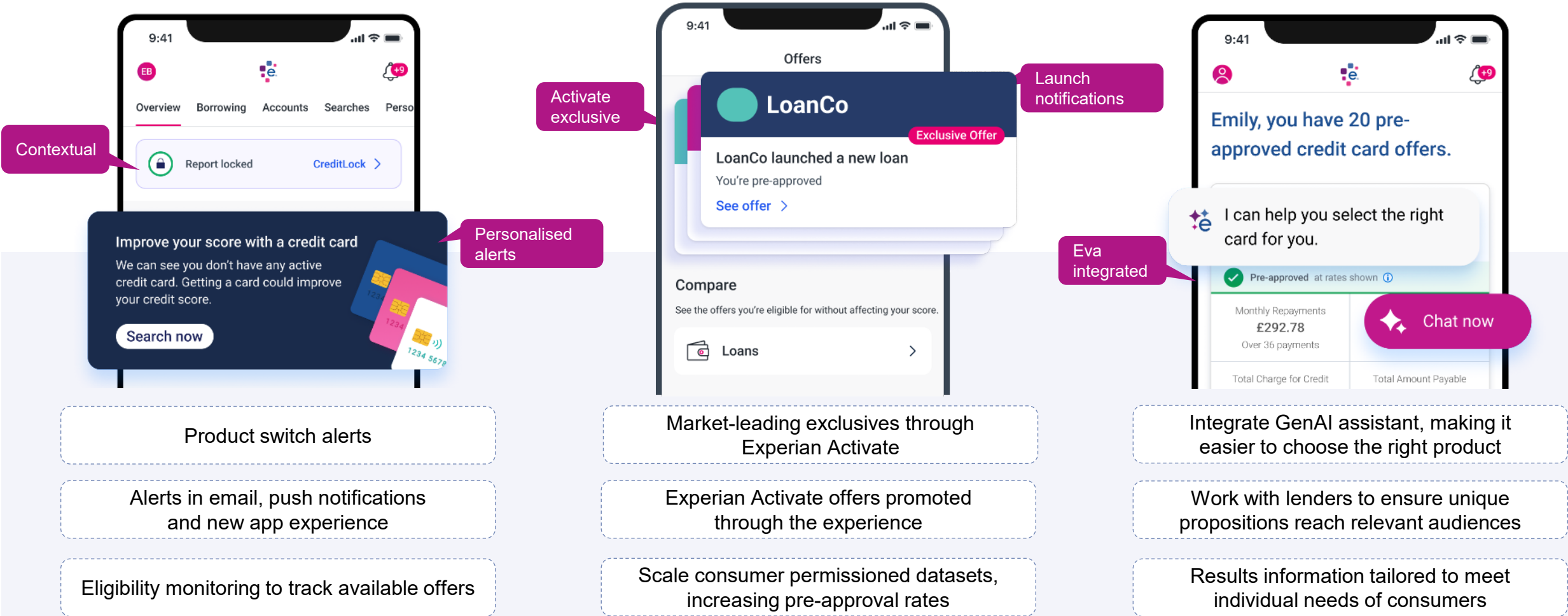
Alert consumers when they should borrow



Source all consumers the best possible offers

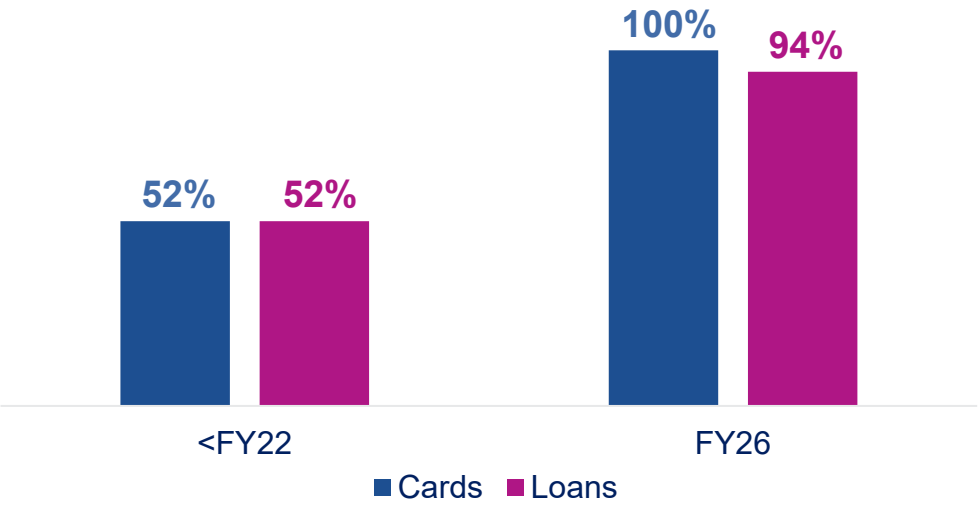


Guide consumers to smart borrowing decisions



# Experian Activate is enabling us to become the best place for lenders to lend and create new products to capture share

## Lender brands returning Pre-Approved offers



## Lenders on the Experian Marketplace



## Unlocking growth through smart lender moves

Prime Lender

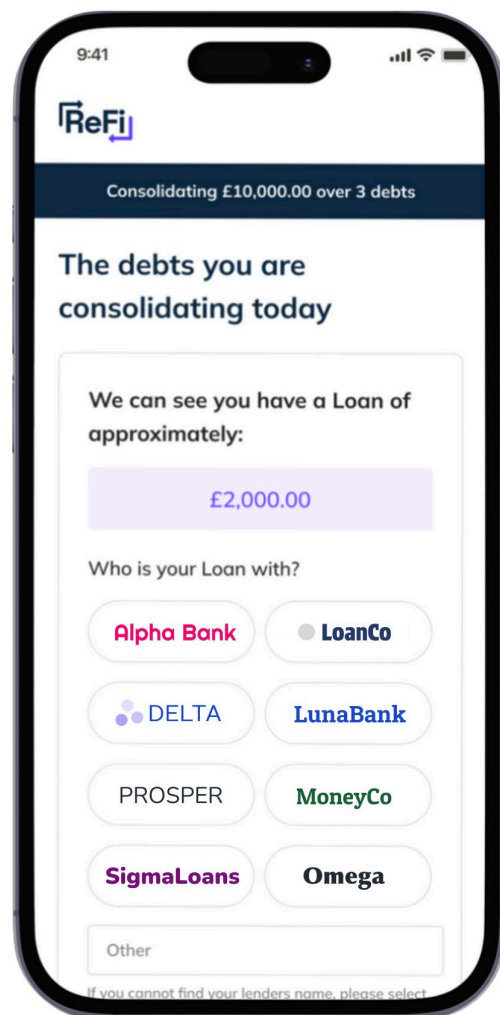
- Partnered with ECS to launch first ever exclusive offer
- Four-month improvement on their “Dual Offer” Credit Card
- Rank position wins

Near-Prime Lender

- Exclusive pricing to extend Balance Transfer promo period
- Improved click share



# ReFi™ is enabling us to change structural problems for consumers and unlock incremental lending for lenders



**ReFi™ enables and supports retail customers to pursue their financial objectives**

It does this via a seamless digital journey which:

---

Validates the card, loan & overdraft products a customer currently holds

---

Confirms balances & settlement amounts

---

Pays these creditors directly and, if required, close card lines

---

Or any combination of these features

## Lender innovation

Oakbrook have built a new product, Oakbrook One, **specifically designed** for ReFi™ and **unlocked incremental lending**

An advertisement for Oakbrook One, a financial product. It features a dark blue background with the Oakbrook One logo at the top. The main text, in large white letters, reads: 'One Loan. One Payment. One Clear Path Forward.' Below this, a paragraph explains: 'OakbrookOne is designed to help you simplify your finances. We can settle multiple debts directly with your creditors and combine them into one manageable monthly repayment.' At the bottom, there are three bullet points, each preceded by a white checkmark: 'One application', 'One monthly repayment', and 'One central view of your borrowing'.



# Our connected businesses mean we are uniquely positioned for growth

## The platform consumers trust to make smart money moves

**Ambition**  
**\$0.5bn**  
**revenue**

c.50% adult  
population

A unique position with a scaled audience connected to lenders

Broadening our relevance to meet a wider set of consumer needs

Innovation is accelerating bringing value to consumers and lenders

Experian Activate is the power that unlocks ECS + B2B ecosystems





# Brazil Consumer Services update

**Pedro Lopes**  
Vice President, Consumer Market

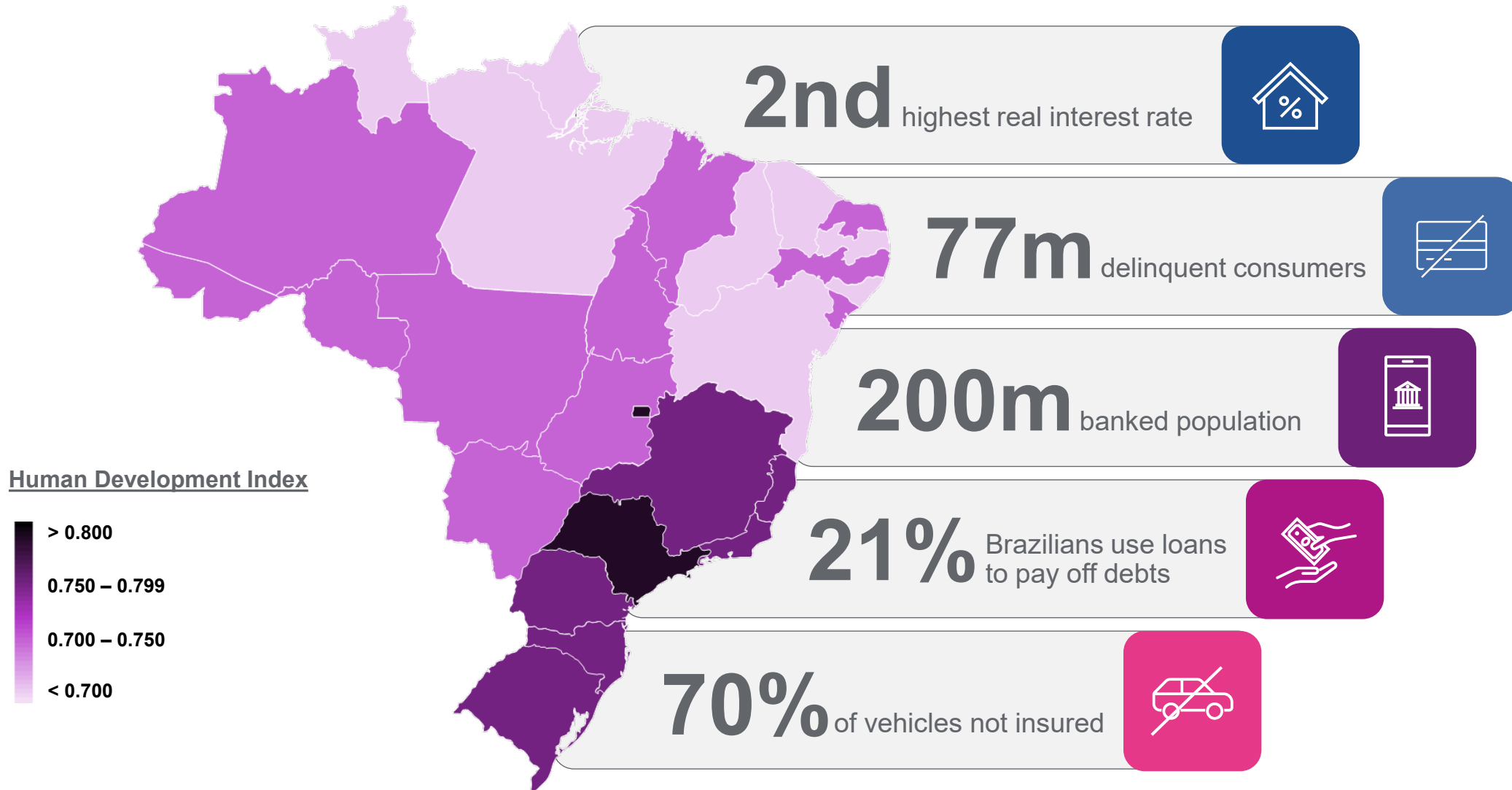


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# Brazil | a diverse environment

The scale and diversity of Brazil create both structural challenges and strategic potential



Sources: United Nations Development Programme | Central Bank of Brazil (BACEN) | Delinquents from Limpa Nome internal analysis |  
Creditas & Opinion Box | Cnseg (National Confederation of Insurance Companies).

## Emerging solutions driving the future of Serasa's ecosystem

## Product timeline & evolution



 **We're here**

FY17

FY26

- Ignition of large-scale consumer engagement

- Real-time update to take consumer back to credit

- Gamified and customised experience

- ID Monitoring

- Premium subscription
- Insurance

- Serasa Pass

- Lead generation marketplace

- Full-integration with partners

- Credit embedded in payments/debts

- Offline debt notification

- Collection marketplace

- Comprehensive collection ecosystem

- Niche offline subacquirer\*

- Digital wallet
- Payment assistant

- Payments go-to place in Brazil

## Present

## Future

\* PagueVeloz, before acquisition by Serasa.

# Unlocking Serasa's full market potential

Strategic product evolution to capture revenue across core and ecosystem markets

~\$11bn

GROW THE CORE

~\$5bn

NETWORK EFFECT

## Untapped Opportunities



**Limpa Nome:** Brazil's **leading** digital platform for **debt settlement**



**Payments:** End-to-end digital **payment ecosystem** with potential to improve payment success and user experience



**Credit:** Top-tier **credit marketplace** offering the most competitive financial deals to Brazilian consumers



**Premium:** **Protection-focused subscription** offering real-time data monitoring, fraud alerts, and identity control

## Creating a seamless financial journey through integrated services



**Insurance Marketplace:** expanding **access to protection** through **digital distribution** of assistance, insurance, and micro-insurance



**Serasa Pass**, co-developed with ClearSale, enters a fast-growing digital **ID and authentication** market



**Credit offer for debt payment:** embedded solution **empowering** users to resolve liabilities and restore **financial stability**



**Serasa+:** the union of the **Serasa app** with the **PagueVeloz POS** (acquired in 2021) enabling access to ecosystem services directly on the terminal



# Serasa: a brand that understands Brazil

How strong brand knowledge powers Serasa in Brazil's unique landscape

## 77%

Recognise Serasa in a prompt way as a brand that **helps organise their financial lives**

### Brand association

Main words associated with the brand by customers

**SECURITY** 41%

**TRUST** 40%

**ACCESSIBILITY** 37%

### Top of mind

Serasa is the only top of mind non-banking brand in the ranking of companies that help Brazilians organise their financial lives

**NUBANK** 16%

**DON'T KNOW** 13%

**SERASA** 8%

**BB** 7%

**ITAÚ** 6%

**BRADESCO** 5%

**CAIXA** 5%

### Aspirational view of the brand

The brand that's becoming Brazil's financial reference by protecting their most valuable asset: their name.










# Market overview

Through scale, resilience, and relevance, Serasa is becoming a serious contender in Brazil's financial landscape

## Top 10 profitability

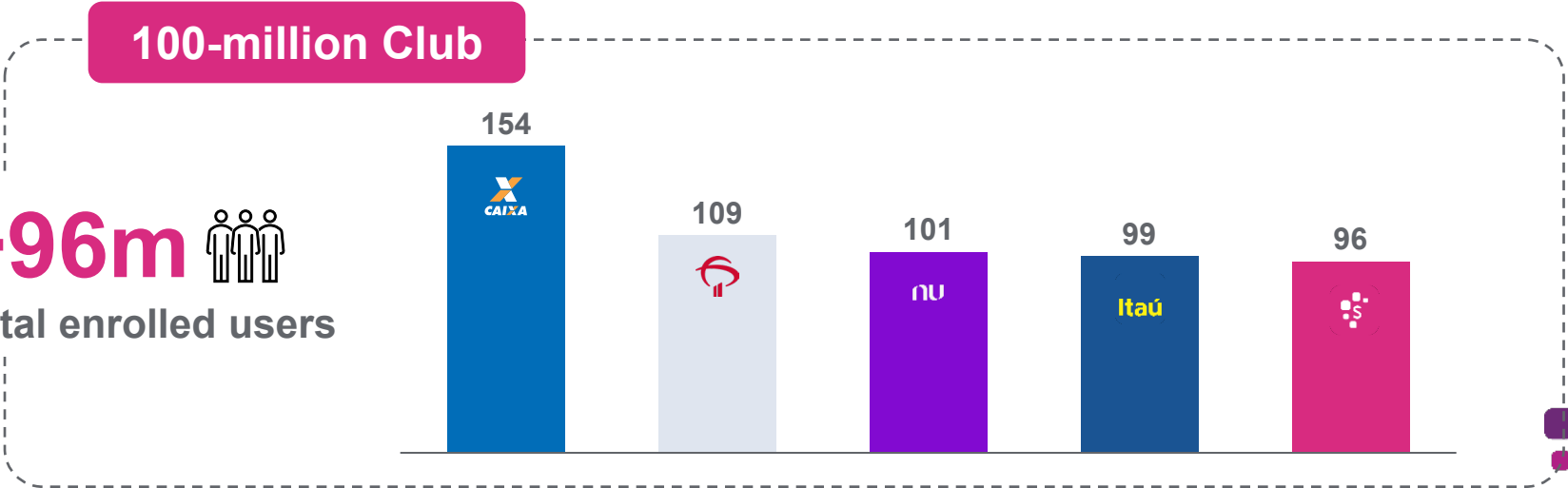
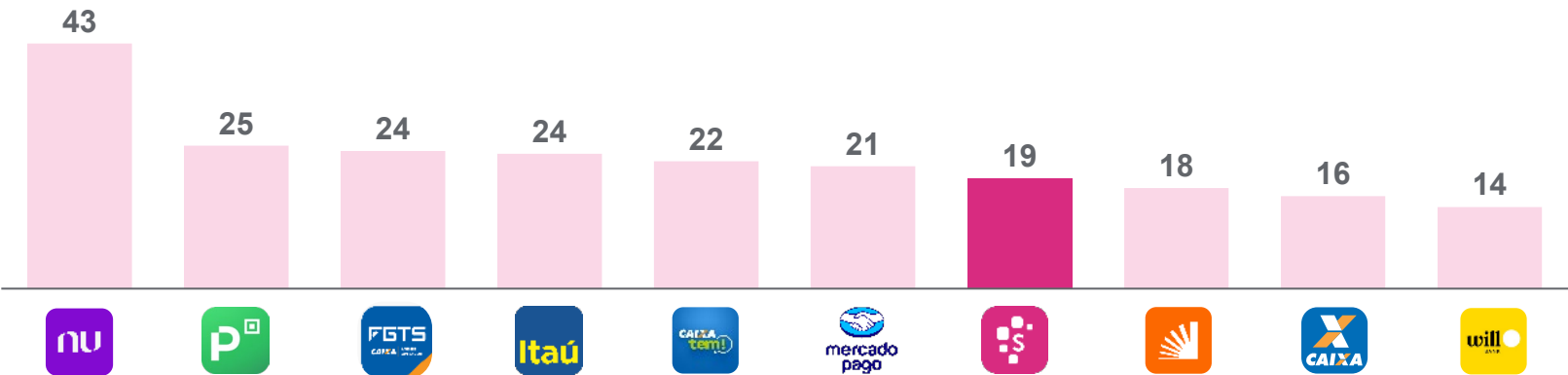
Top companies listed on B3 in 2025

Company	Net Profit (\$ billions)
 Itaú	7.3
 Petrobrás	6.5
 Vale	5.6
 B. Brasil	4.7
 Bradesco	3.1
 Itaúsa	2.6
 Ambev	2.6
 Santander	2.4
 BTG	2.1
 Eletrobrás	1.9

6 banks

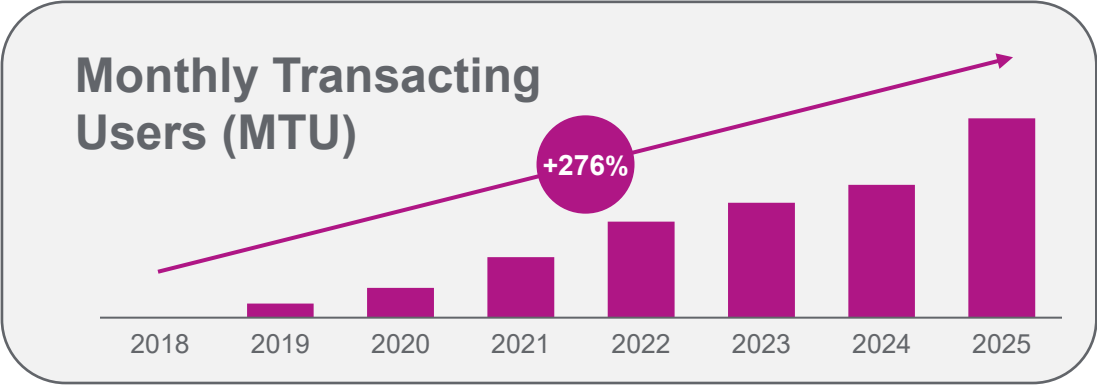
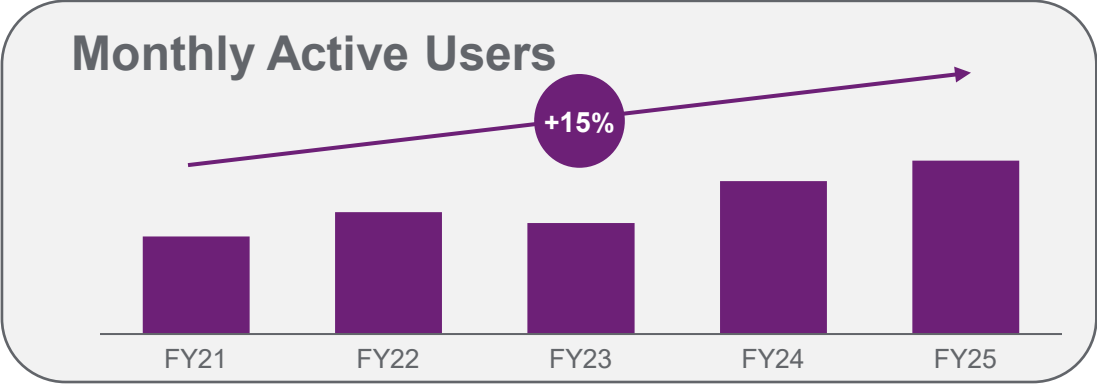
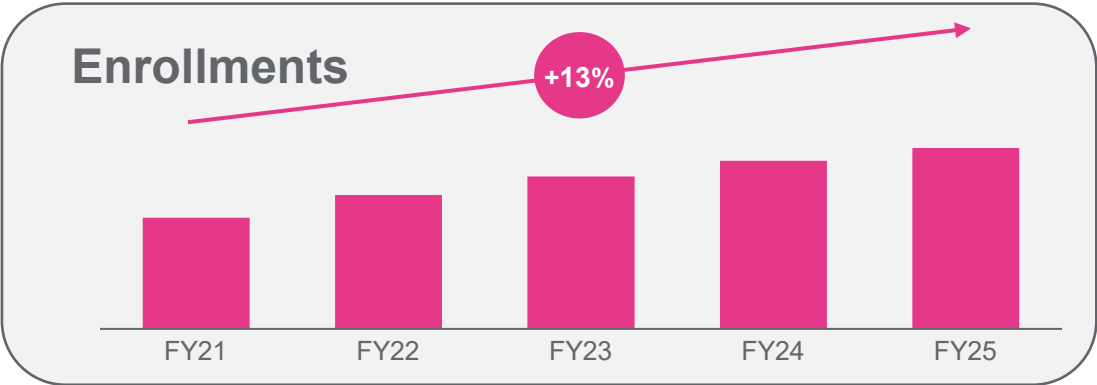
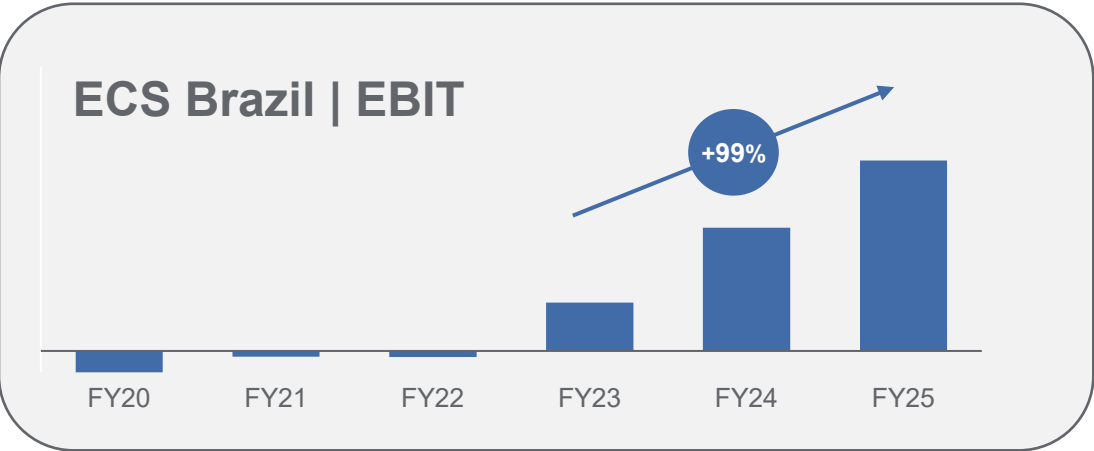
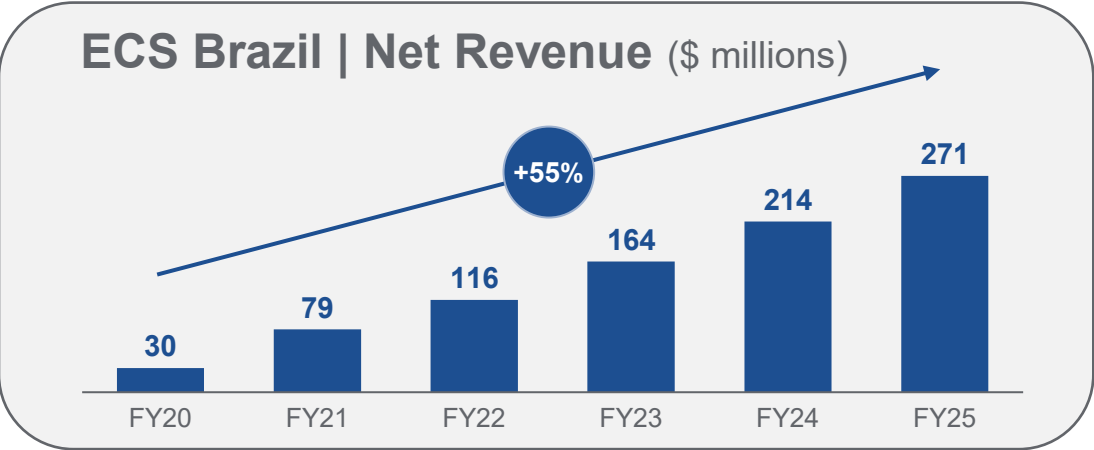
## Most downloaded apps in Brazil

Top 10 finance apps in FY25 (millions)



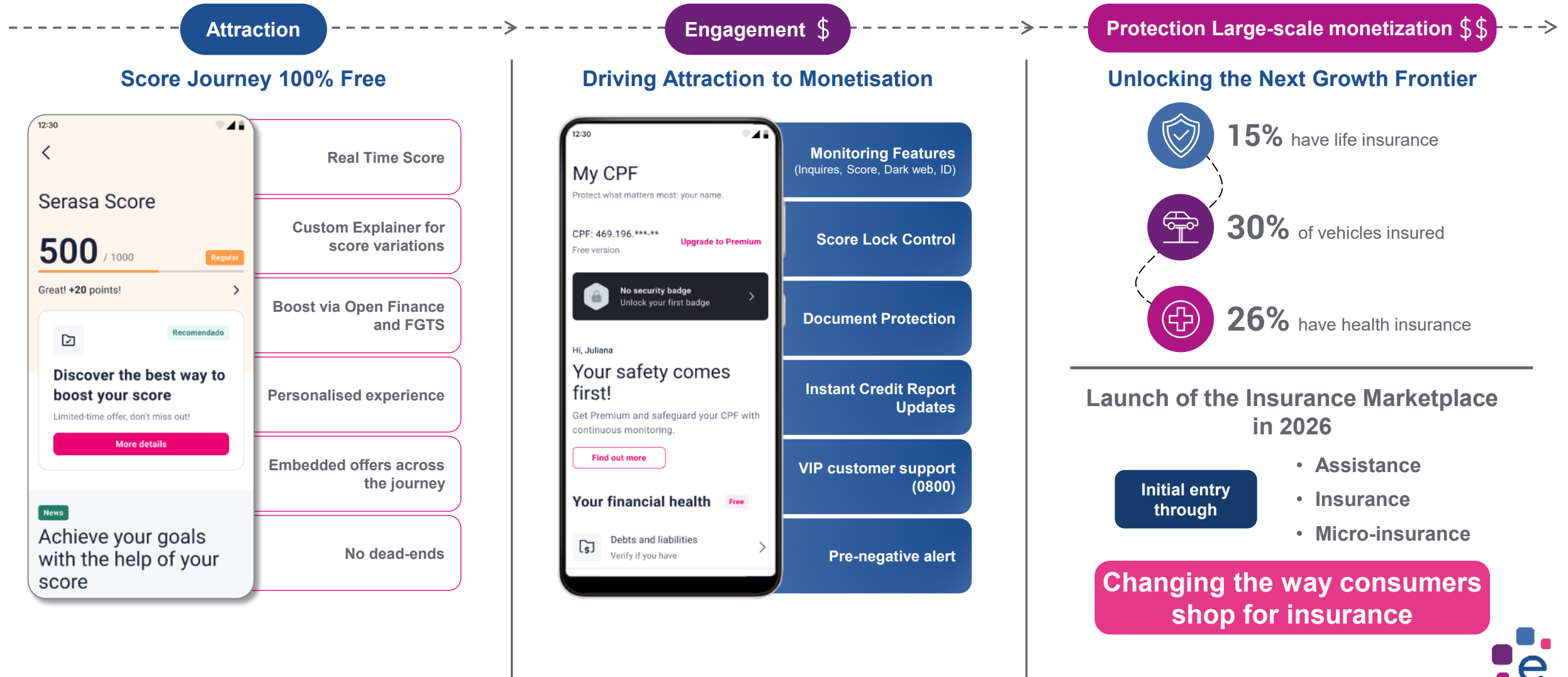
# Financials

Sustainable growth fuelled by stronger user engagement and consistent monetisation



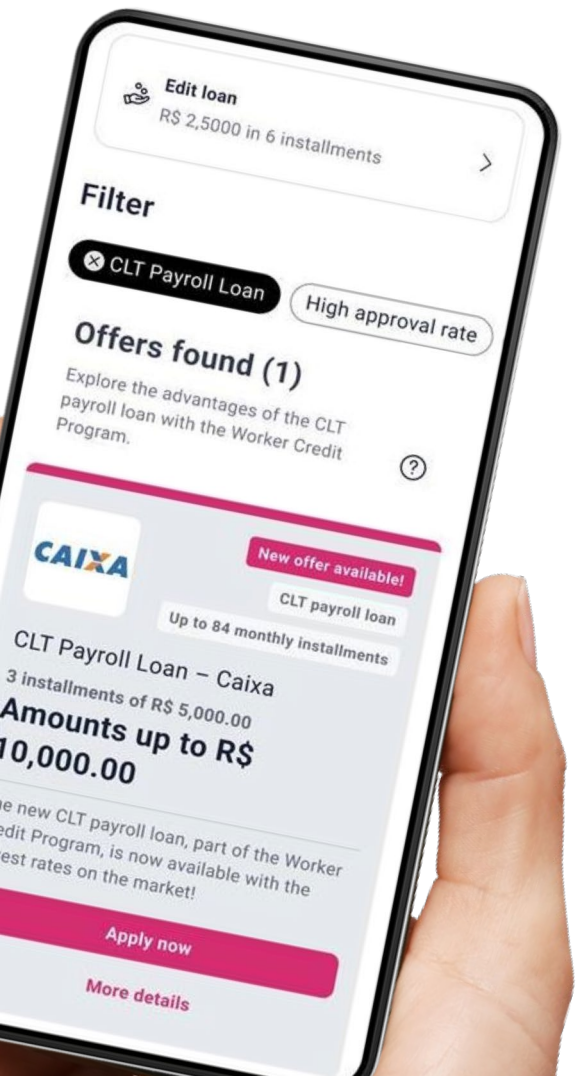
# Financial education and protection

Inviting Brazilians into the ecosystem through financial education and protection tools — driving deeper engagement and monetisation



# Credit

Driving marketplace growth through deeper integration broader offerings and new strategic opportunities



- Personal loan
- Loan with collateral
- Credit card
- Early withdrawal of FGTS (Brazilian Severance fund)
- Digital current account
- **Payroll loan**

## New Worker Payroll Loan (MP 1.292/2025)

enabled companies to offer payroll loans **without needing formal partnerships with banks**, significantly expanding market access and competition.

Over **40 million** consumers eligible for payroll loans



No guarantor required



Lower risk for lenders



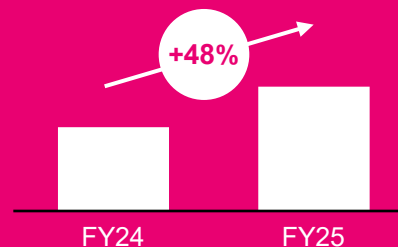
Lower interest rates

## Evolution and indicators

**17m**

users with offers (Mar-25)

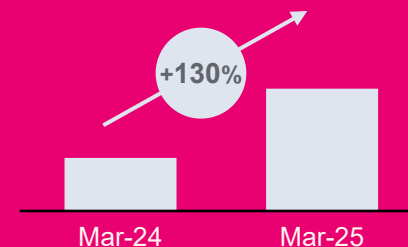
Confirmed orders



**51%**

users' recurrence within Serasa (Mar-25)

Users simulating in app



Santander

CAIXA

PicPay

creditas

neon

Br

C6BANK

itau

...

**25**

Integrated partners

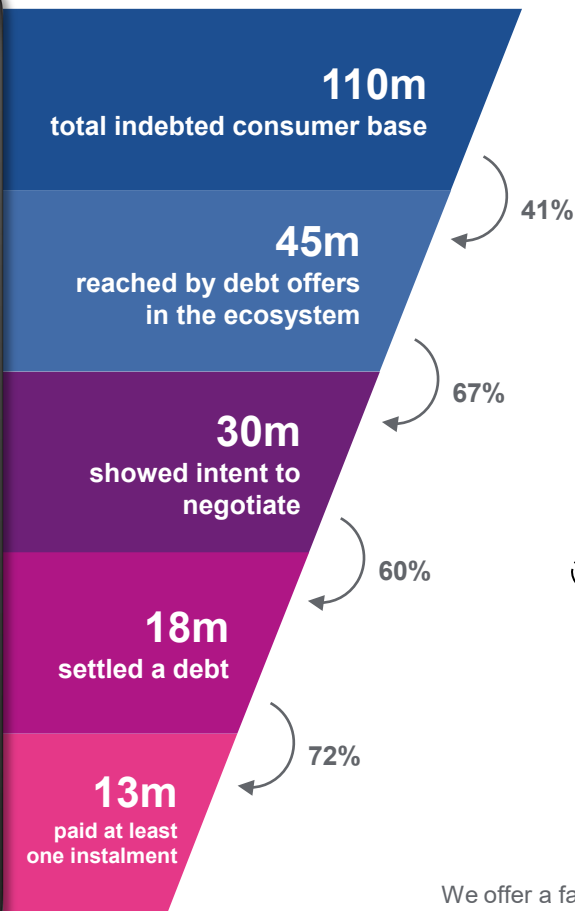
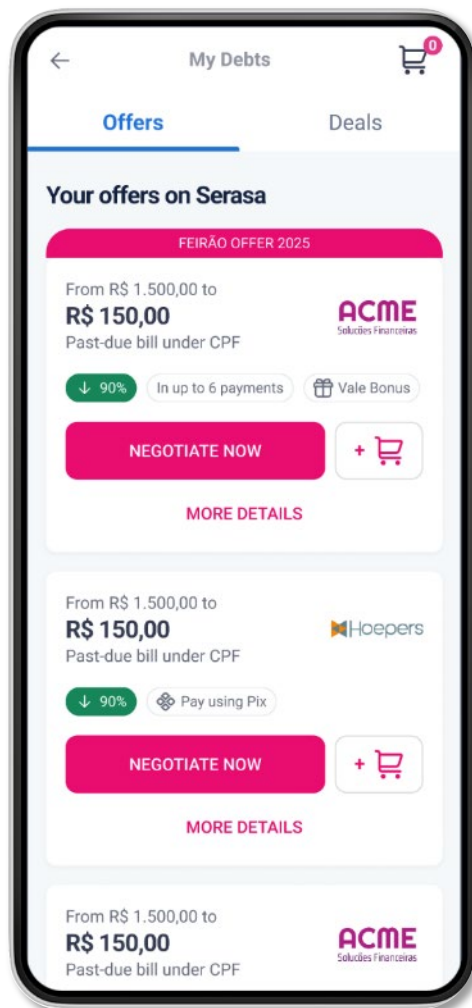


Note: The Provisional Measure No. 1.292/2025 was issued by the President of Brazil and approved by the Brazilian Congress in July 2025.

# Debts

Rewriting the future of debt negotiation — one settlement at a time

## The Biggest Debt Negotiation Platform in Brazil



## Leading the Digital Shift in Debt Negotiation



### Collection has gone digital

- Digital collection is **faster**, **cheaper**, and more **scalable**
- Enables **real-time** actions like instant debt clearance and PIX payments

### Digital Behaviour Drives Engagement

Over **85%** of Brazilians **use the internet**. More than **185 million debts** are **registered** in Serasa's database, and **57%** of payments are made **via Pix**



### Serasa Is Uniquely Positioned

With a recognised and **trusted brand**, we've built a **complete digital ecosystem** with **1,500+ partners**, enabling scale

### A Seamless Digital Journey

We offer a fast and simple experience, with **Pix payments**, **instant debt clearance**, **score improvement**, and **debt consolidation** — all **in one place**



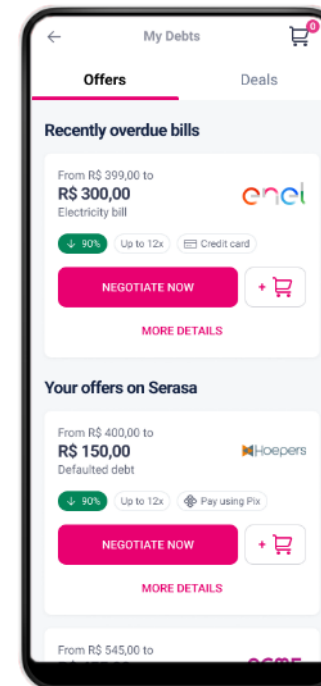
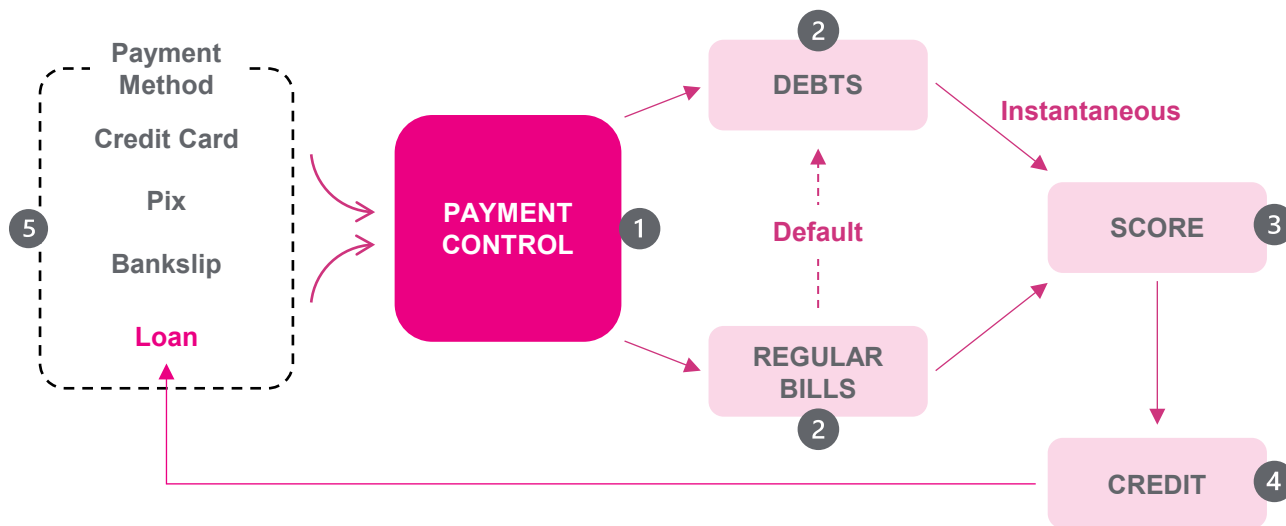
In FY25, we helped  
**12.7m**  
consumers to settle  
**\$14.5bn**  
in debts



# Payments & Debts

Empowering users to manage their payments with control convenience and financial flexibility

## Personalised Payment Hub for each client journey



One-stop shop for bills

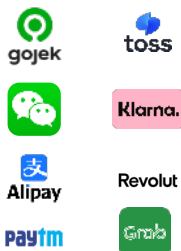
Multiple payment methods

Real time Score impact

Fraud Protection

## Payments: A Natural Fit for Brazil's Digital Behaviour

**Recurring payments:**  
core feature of global  
super apps



75%

of banking transactions are done via mobile

57%

of consumers pay utility bills via mobile apps



Strategically  
positioned in  
Brazilians' everyday  
finances

## Credit for payments

Users can use credit to **pay overdue debts** or **prevent new defaults** by paying bills on time



More **control and flexibility** to manage bills



**Personalised** offers and experience

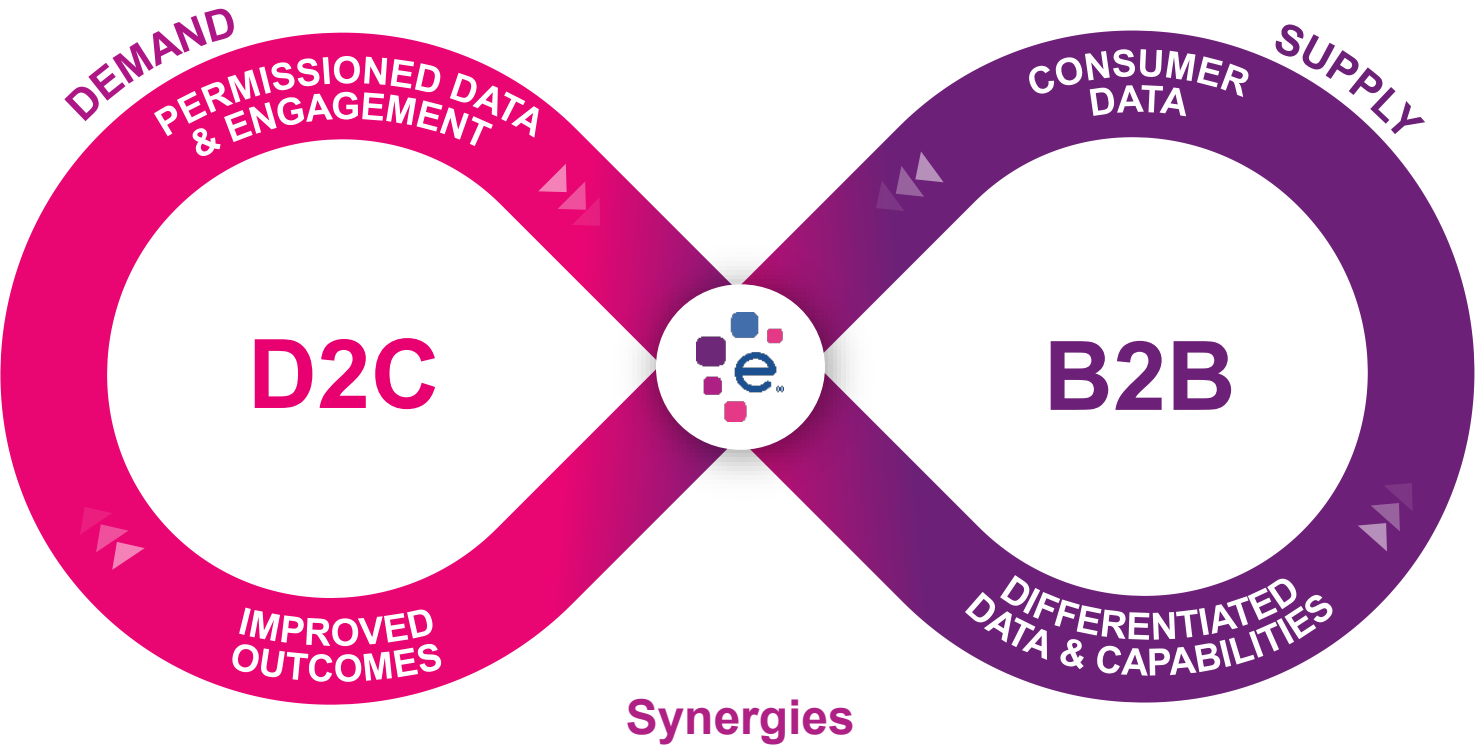


**Integrated** into the payment journey



# Strategic Synergies Between D2C and B2B

Leveraging integrated data, products, and services to deliver better outcomes for consumers and businesses in Brazil



Open Finance & FGTS Data	Real-Time Score	Credit Profile from Serasa Credito	Authentication & Biometrics	Transactional Data for Score Models	SMB Collections via LNOP	Private Payroll Loans
Enhancing credit scoring and income estimation models to help consumers boost their access to credit	Consumer behaviour insights feeding into B2B decisioning	Self-declared and inferred data supporting income and risk models	Fraud prevention powered by consumer data (e.g., facial recognition, identity validation)	Improving accuracy and granularity of credit risk assessments	Payment behaviour data enriching consumer insights	B2B stability and longevity scores boost B2C lead quality for smarter payroll loan offers

# Summary

## A Uniquely Attractive Market



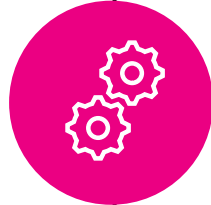
A large, complex economy with deep digital potential, high levels of indebtedness, and growing demand for scalable financial solutions.

## Strategic Brand & Ecosystem



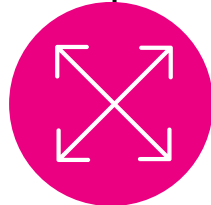
Serasa's strong brand and complete financial ecosystem position us as a key enabler alongside major players.

## Scaling Core Solutions



Our core solutions are scalable, with a complete infrastructure delivering convenience and seamless user experience.

## Expanding Horizons



We are expanding our potential through high-potential initiatives in Insurance, Payroll Loans, Payments, and Serasa Pass.

## Sustainable Growth



To sustain double-digit revenue growth, we will accelerate execution with focus on UX, personalisation and digital channels, invest in data intelligence and automation, and reinforce our value through loyalty, recurrence and “Do it for me” experiences.





# The Ascend Platform: Transforming Data, Decisioning, Fraud and Analytics

**Keith Little**

President, Experian Software Solutions

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Experian is seeing significant progress in its Ascend Platform strategy, building **execution momentum**



2023

**Analytics & Decisioning**  
environments **first**  
**connected**



2024

**Credit Risk & Fraud Prevention**  
**integrated** under  
Ascend Platform



2025

Experian Assistant AI and  
unified platform unlock  
**new value pools for**  
**Experian**

**Platform  
Convergence**

**Customer  
Solutions**

~500

>2000





# Structural market drivers create new growth opportunities - **consumers**

Consumers want a frictionless, hyper-personalised and transparent experience

**A frictionless journey**

**44%** believe a frictionless and seamless journey is crucial

**Hyper-personalisation**

**40%** want products tailored to individual financial circumstances

**Transparency**

**38%** want greater transparency on fees, rates and decisions

**Rewards**

**33%** want reward for financial behaviours beyond traditional credit scores

**Faster applications**

**31%** want a simpler and faster application process

**Education**

**25%** want ongoing support and financial guidance after loan approval

Note: Additional preferences mentioned by respondents: ability to self serve; ethical or sustainable lending practices; better credit offers, credit comparisons, repayment options; AI assistants; real-time approvals; easier-to-predict interest rates; low hidden fees; data privacy and control; customised payments.

Source: Survey to 708 respondents, conducted in April 2025, 21 interviews with industry experts Q4 FY25, 50+ interviews with Experian leaders Q4 FY25 Team Analysis



# Structural market drivers create new growth opportunities - **businesses**

Key focus areas for Financial Institutions...



**Drive faster automation**



**Improve data management & integration**



**Improve customer journeys**



**Strengthen compliance & governance**



**Reduce costs and improve efficiency**

...enabled by 3 investment trends among clients

**AI everywhere**



**More diverse data**



**Leveraging partnerships**

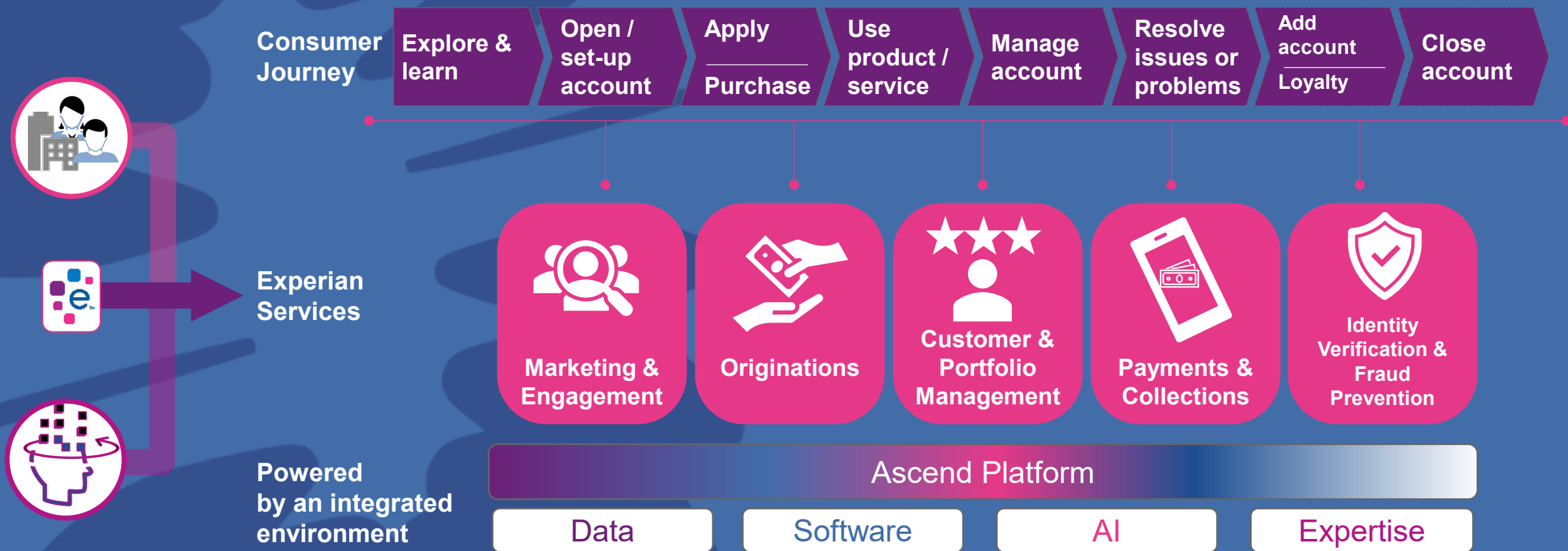


Source: 660 decision makers for technology purchases that support the credit lifecycle at their organisations; 60 interviews with decision makers in NA, UK&I and Brazil (June-September 2023). Source: A commissioned study conducted by Forrester Consulting on behalf of Experian, August 2023

Source: Survey to 708 respondents, conducted in April 2025, 21 interviews with industry experts Q4 FY25, 50+ interviews with Experian leaders Q4 FY25



Experian is uniquely placed to take advantage of these opportunities, unlocking 'Enterprise' Decision Intelligence through our integrated Ascend platform



Experian is uniquely positioned in this \$55bn+ market and no other single provider can address the opportunity in this way

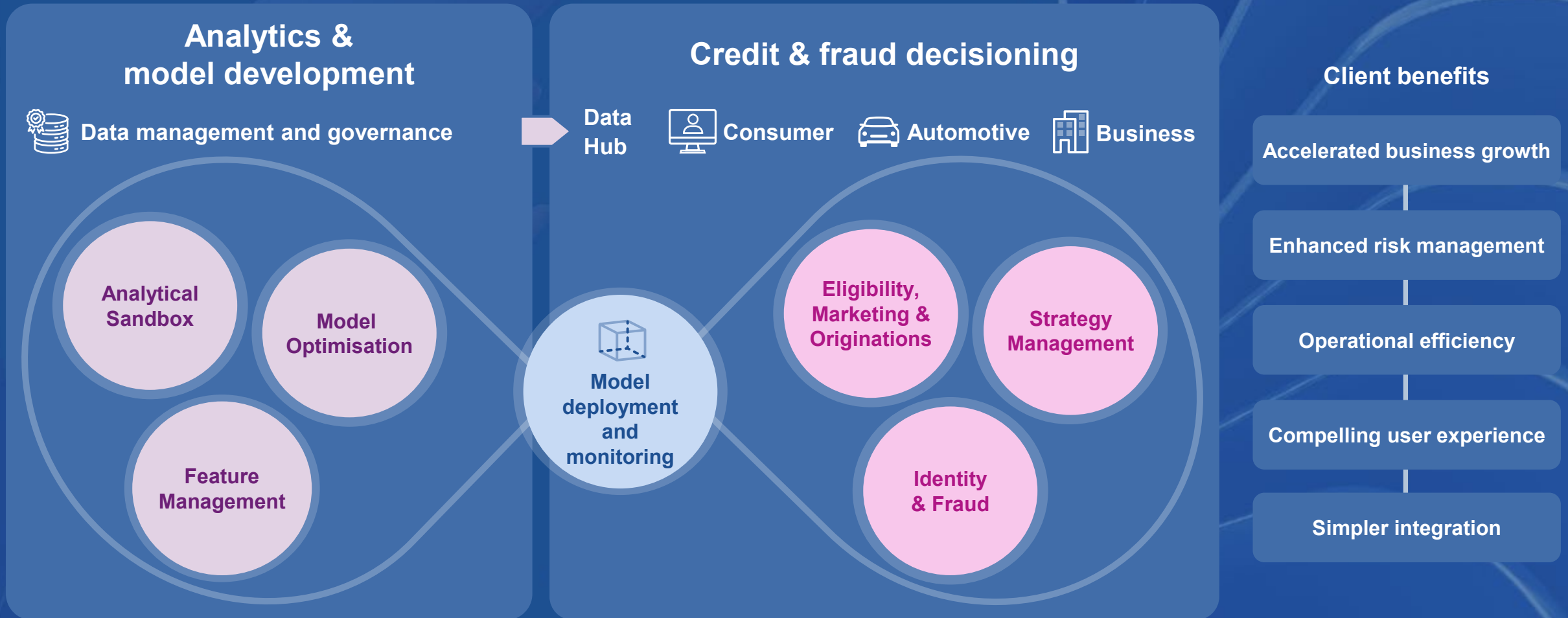
Historical  
approach



Converged  
approach



# One client example – seeing the value of the platform, cross-sell in action and driving a strategic partnership



Powered by AI

> 5x revenue growth over 18 months

# One client example – seeing the value of the platform, cross-sell in action and driving a strategic partnership

3

Adopted our Aperture tool to improve the quality of data in all decisions

## Analytics & Model development

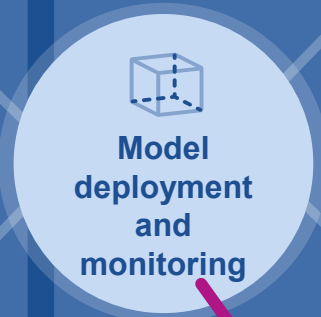


Data management and governance

Analytical Sandbox

Model Optimisation

Feature Management



## Credit & fraud decisioning

Data Hub



Consumer



Automotive



Business

Eligibility, Marketing & Originations

Strategy Management

Identity & Fraud

1

Long-term data client, across consumer, fraud & commercial

Client

Accelerated business growth

2

'on-premise' Originations customer now migrating fully to Ascend, with Eligibility and ID&Fraud

Enhance

Operation

Compelling

Simpler integration

4

With the addition of the Sandbox this year, Experian can support their entire model lifecycle



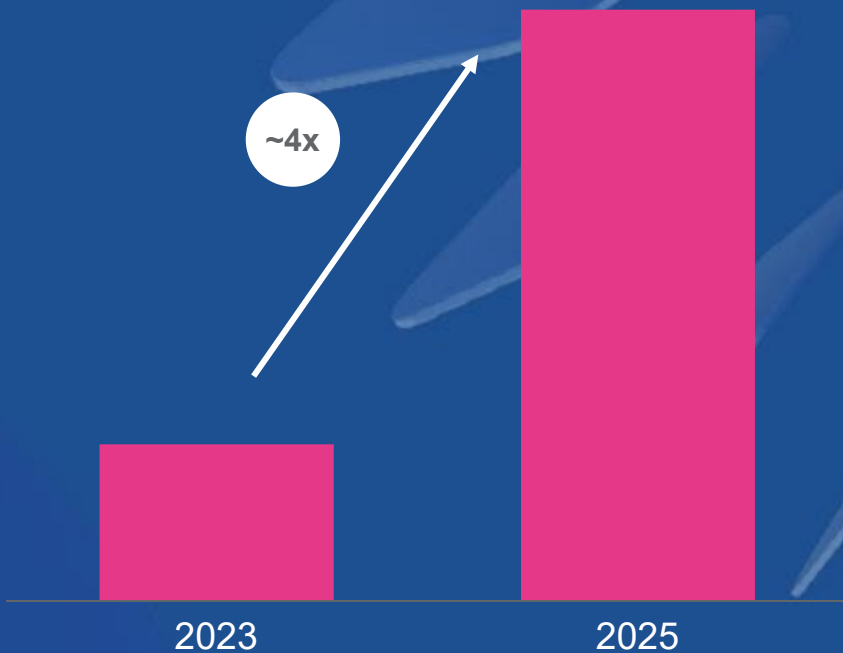
5

In-progress to grow through Ascend Ops and Model Governance (RegTech)

> 5x revenue growth over 18 months

# We are seeing strong momentum across all key Ascend Platform metrics

Provisioned Client Solutions<sup>1</sup> from 2023 to 2025



## Client Solutions

22%+  
growth YoY

>2000

## Transactions

28%+  
growth YoY

>7bn

## Platform Capabilities

100%+  
growth YoY

- Opportunity to further accelerate growth of new clients and remaining client migrations
- Enhancements to the platform have increased the number of client engagements and enquiries about the additional capabilities
- Increased focus on the sales organisation on solving client challenges rather than more tactical data and analytics capabilities

# Forrester research affirms the positive financial impact the Ascend Platform delivers to clients



Approval-rate  
optimization of **12%**  
over three years



Business-growth  
acceleration of **5%**  
year-over year



Decisioning-efficiency  
improvement of **67%**



**183% ROI**



Default cost reduction of  
**20%**



Marketing campaign  
productivity improvements  
of **67%**

# Awards & Recognition



2nd overall in Juniper's  
Online Payment Fraud Market report



Leader - Digital Decisioning  
Platforms



Leader - Functionality and one  
of only four evaluated vendors to  
offer dark web scanning



Ranked #6 - IDC FinTech Top  
100 ranking and was recognized  
as a FastTrack FinTech.



Leader - Worldwide Enterprise Fraud  
Management Marketscape



Leader - Detection, Monitoring, and  
Alerting + Onboarding and  
Authentication



Leader - ID Capture & Verif. SPARK Matrix  
Leader - Credit Risk Tech SPARK Matrix  
Leader - KYC Solutions SPARK Matrix



Leader - Juniper AML  
Solutions Leaderboard



Sentinel Suite leadership position  
Leader - Liminal's Account  
Takeover Prevention ranking

Leader - Decision Intelligence  
SPARK Matrix  
Leader in the AML Solutions  
SPARK Matrix



Experian Assistant  
BIG Innovation Award



Experian Assistant **Annual  
FinTech Breakthrough  
Award**



Best in Identity & Fraud  
**Center for Financial Professionals Global Fintech Leaders Report**



Leading Vendor: **KYC and Account Opening**  
Leading Vendor - **Business and Entity Verification**



Leader: **Customer Success  
Report**



Leader: **ID  
Capture &  
Verification**

## 2023 Awards



Leader - Quadrant's SPARK  
Matrix: Enterprise Fraud  
Management



Global leader - NA, Europe,  
APAC, LATAM and EMEA



Ascend Fraud Sandbox named  
a Gold Winner in the Future of  
Digital Awards



Overall Leader: **Fraud Reduction  
Intelligence Platform**

## 2024 Awards



DatoS Fraud and AML Impact  
Awards: Sentinel Suite Silver  
Medal



IDC MarketScape: Decision  
Intelligence Software Platforms  
Leader



IDC Fintech Top 100  
Ranked #7  
Winner for Banking Deposit  
Transformation



Market Leader for KYC/KYB  
in Juniper's Leaderboard



Identity Verification  
Innovation



## 2025 Awards



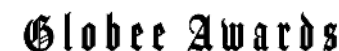
Top Global Player - **KYC**  
Top Global Player – **Anti-Money Laundering**



Leader - **First Party Fraud**



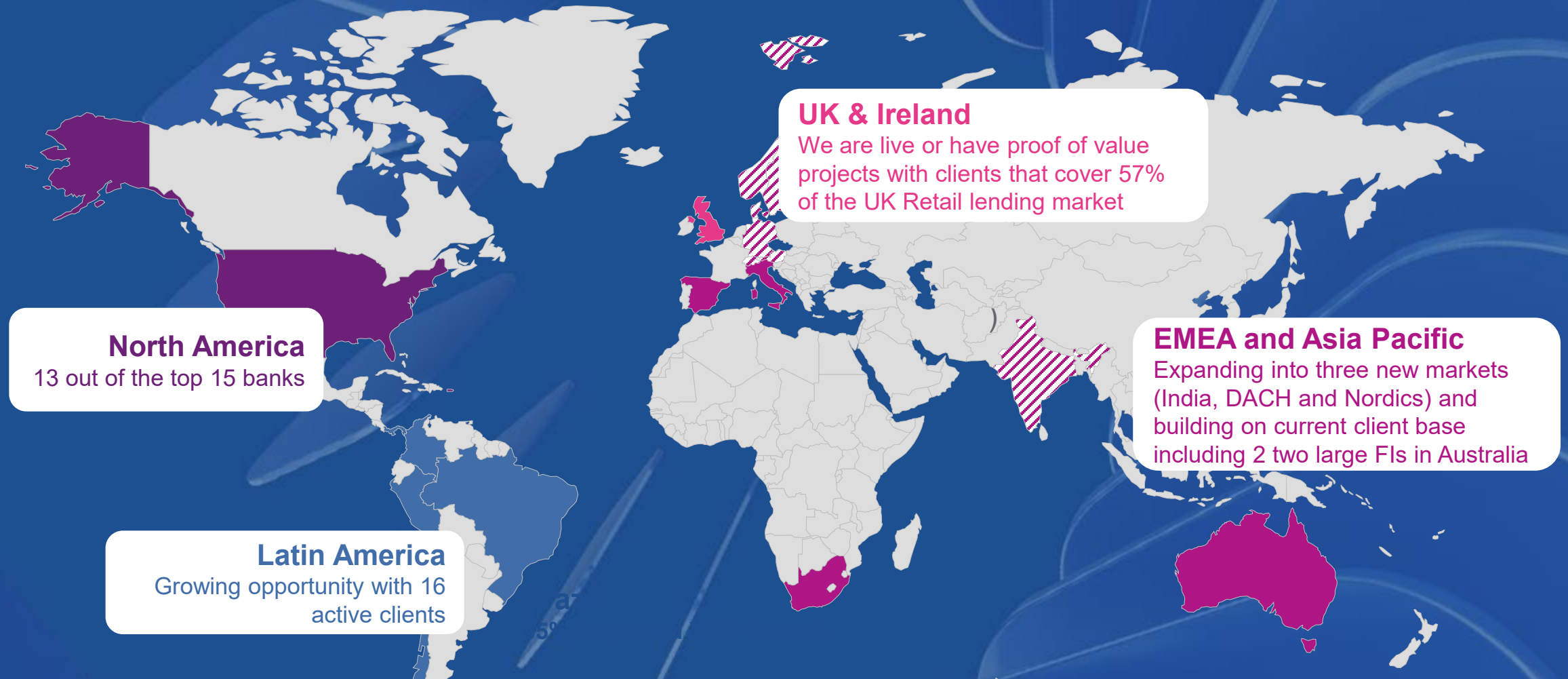
Leader - **Fraud Reduction Platforms**



Experian Assistant  
**Globe Award for Technology**



# The Ascend Sandbox is a key entry point into large Financial Institutions



Experian Data  
Embedded

End-to-End  
Integration

Global Use  
Cases

Expert  
Consultancy

Continuous  
Innovation

Notes: 1) Top banks by assets (August 2025)  
DACH = Germany, Austria & Switzerland

# AI technologies are at the core of the Ascend Platform, with our new innovations driving client value and receiving external recognition



**2024**

- Ascend Platform unifies PowerCurve & CrossCore
- Experian Assistant for Model Building



**2025**

- Sandbox available in all regions through the Ascend Platform
- Experian Assistant for Model Risk Management (Regtech)
- Fraud Investigation



**Globe Awards**



**2026 onwards**

- Converged tools for every part of the Financial Services workflow
- Agentifying all core capabilities
- Opening new value pools

*"The code being generated by Assistant is very high quality. It reduces the amount of potential human error on our side, but also the code continues to do well in our peer review process."*

*[Now we are able to] build a model in about two weeks before sending it to our model approval and governance process"*



# We are redefining integrated Data, Analytics, Fraud & Decisioning for Financial Institutions



## Ascend



### **Financial Institutions' needs are evolving**

they seek to harness more data and technology through partnerships



### **Experian is setting the standard for 'Enterprise' Decision Intelligence**

uniting our solutions on the Ascend Platform



### **Our market leadership continues to gather momentum**

fueled by AI, innovation and accelerated growth



# Q&A session with Experian leaders

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# Close

**James Rose**  
Equity Analyst, Barclays

**Lloyd Pitchford**  
Chief Financial Officer, Experian

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