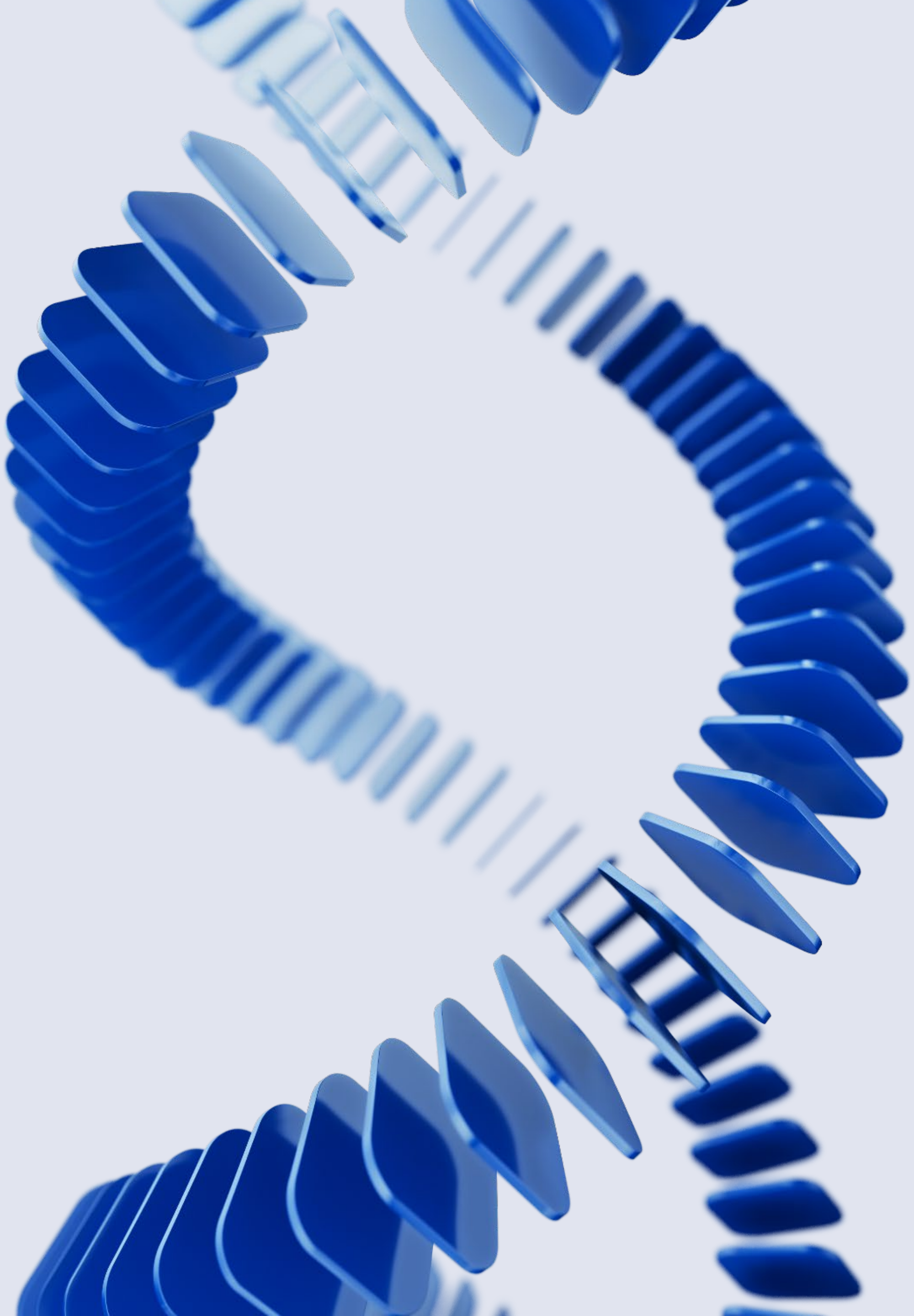
Barclays Global Credit Data & Analytics Forum

9 September 2026

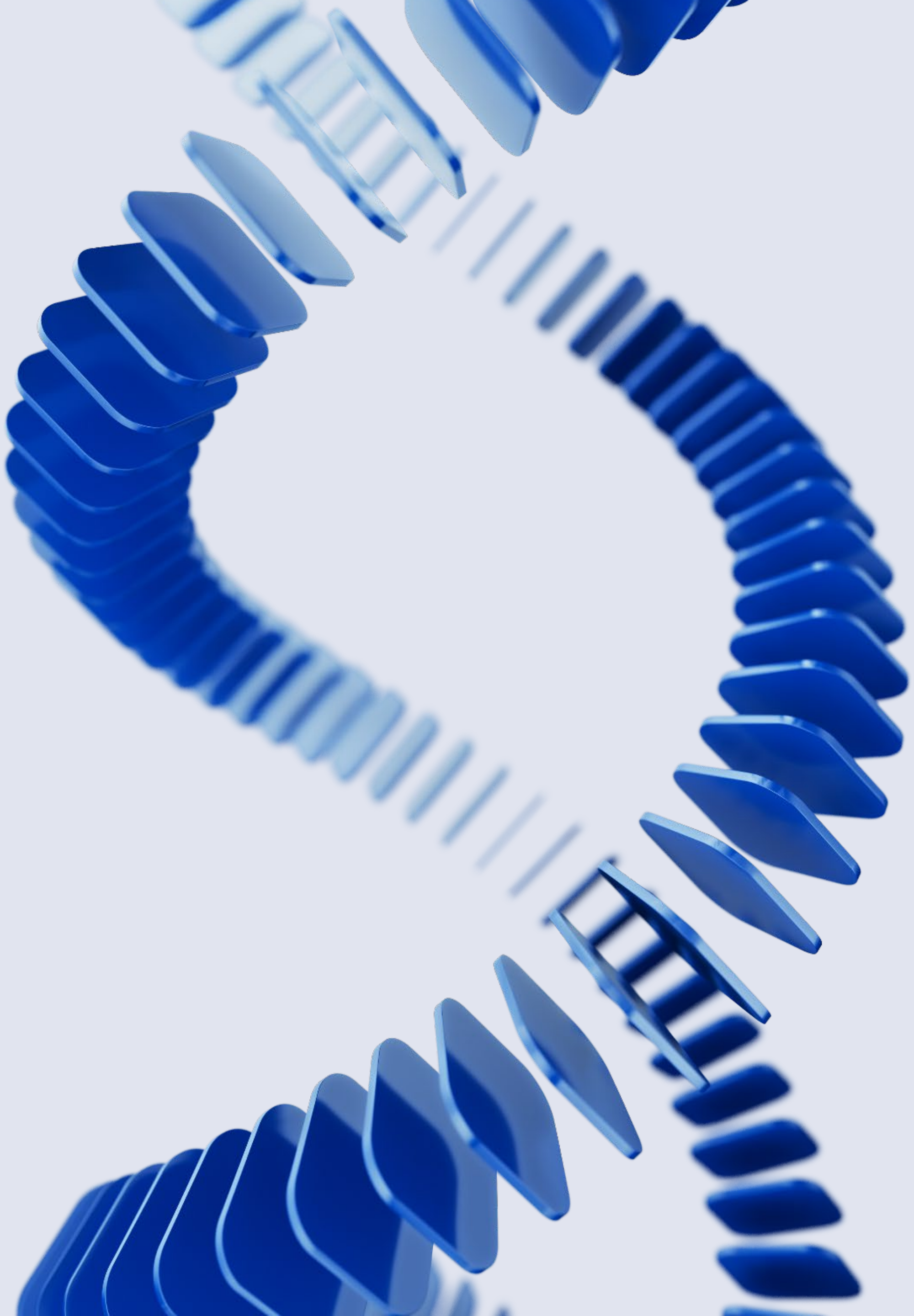


Agenda

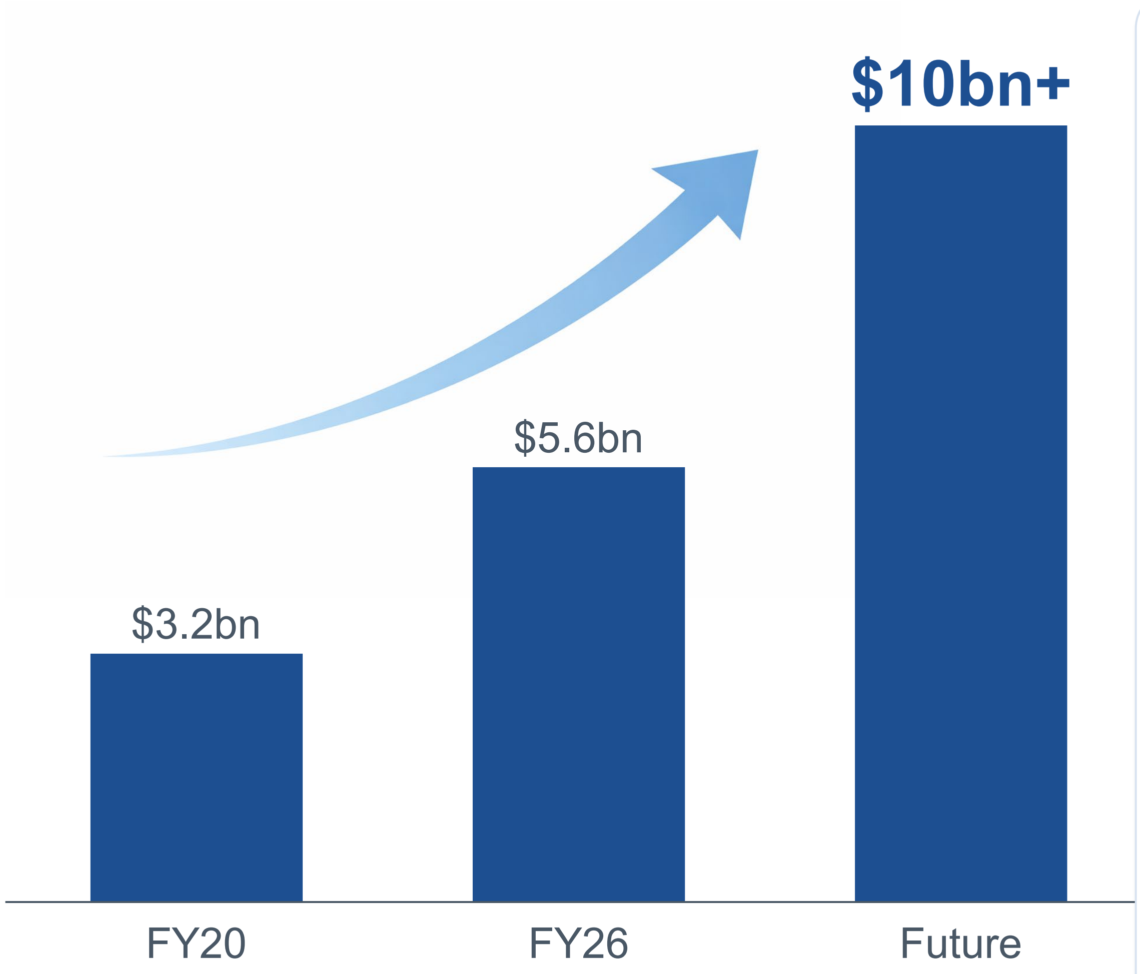
Welcome and introduction	James Rose
North America Strategy and AI Enablement	Jeff Softley
Ascend Platform AI opportunities – a deeper dive	Keith Little and Vijay Mehta
Q&A	Experian presenters and Lloyd Pitchford
Close	James Rose

North America Strategy and AI Enablement

Jeff Softley – CEO, North America



A clear pathway to a **$10bn+ revenue business**



AI expanding growth
AI expanding demand for proprietary data, regulated environments and trust layer– creating new growth

Unique, differentiated data
12k+ contributors; 1.3bn updates monthly (for FS[1]), expansive and unique data assets across end markets

Connected platforms
Embedded distribution positioned to usher in compliant AI capabilities to end markets

Cloud native
Scaled, efficient, AI enabled

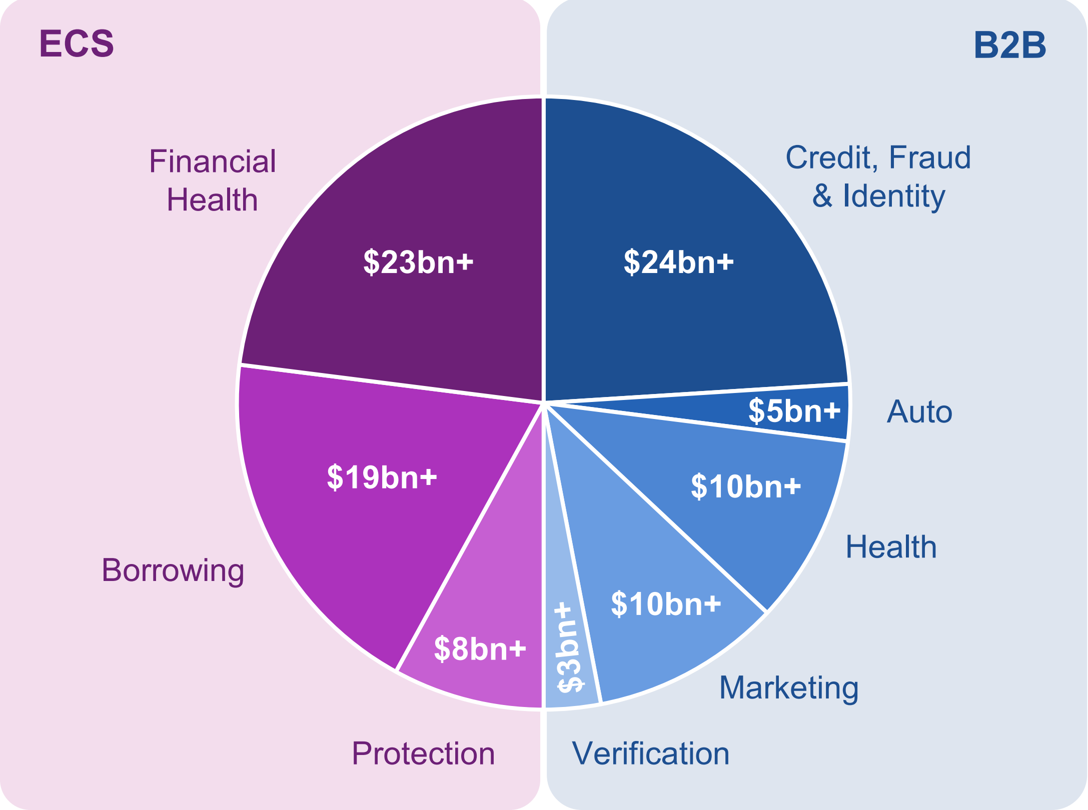
World class innovation
Enterprise-wide innovation with capabilities few can replicate

Growth anchored in structural advantages

[1] FS = Financial Services

AI is expanding our North America $100bn core TAM

From: North America $100bn+ core market opportunity today



Consumer Services / B2B connections drive unique position and advantage

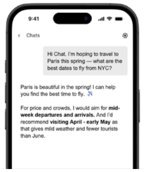
To: Substantially expanding opportunity set

Disrupting existing spaces

Patient Access Curator

Leading with AI-native solutions

Creating new markets



Agentic Commerce

Enabling trust and preventing fraud in automated AI shopping

Leveraging new distribution

Google Gemini

OpenAI

perplexity

Consumer Marketplace

Engaging our members through Large Language Model (LLM)-driven workflows

Innovation engine driving growth – building from our proprietary data and combining capabilities from across the portfolio

Innovation Engine Delivering Differentiated Solutions

Financial Services

Priority areas including:
- Cashflow underwriting
- New fraud solutions
- Verifications expansion

Consumer Services

Priority areas including:
- AI-driven consumer experience
- Marketplace vertical expansion
- Off-platform distribution (LLMs)

Health

Priority areas including:
- Expansion of PAC[1] capabilities
- New Claims use cases
- AI product embedding

Marketing

Priority areas including:
- Credit marketing use cases
- Activation integrations
- Audience creation tools

$billions | **In revenue potential across near-term priority innovation areas**

Auto

Priority areas including:
- Marketplace VHR[2] expansion
- AI integration into solutions
- Fraud and Marketing tools

B2B Platforms

Ascend | Health | Auto | Marketing | Verifications | Fraud

Tens of thousands of clients

Maximise synergies

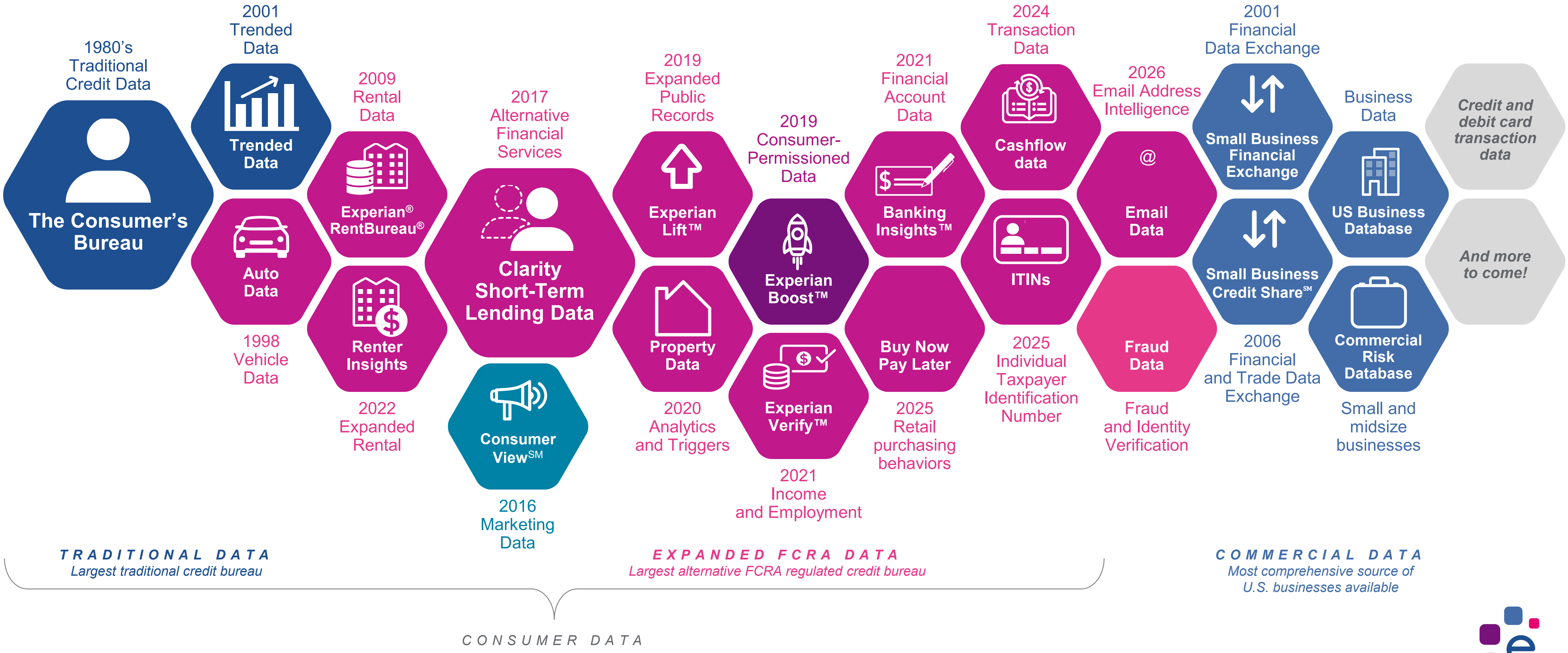
Consumer Platform

Direct-to-Consumer | Partner Solutions

Over 90m members

[1] Patient Access Curator; [2] Vehicle History Reports

Proprietary, regulated data is the core of our business



Financial Services: **deepening strategic positioning** across Ascend, renewals and Partner Solutions

Ascend: The Anchor Platform

All 10 of our largest strategic clients now live on Ascend

- Sandbox serves as anchor point
- Majority of large bank clients live on Ascend use multiple Ascend products
- Platform will enable seamless delivery of AI capabilities for clients
- ServiceNow partnership to scale distribution via MCP

Renewals: Retention & Expansion

100% renewal success rate in Financial Services this year

- 100% renewal rate with renewals for top Strategic clients[1]
- Extended contract duration by c.10% to >4 years and double-digit uplift to average contract value
- Driven by cross-sell of a range of data assets, analytical and Ascend platform-delivered capabilities

Partner Solutions: Landmark Win

New 5-year agreement, tens of $m in annual revenue

- Signed with one of the most important institutions in U.S. financial services
- Tailored deal: expands on a long-standing strategic relationship with this client
- Unique bundle of premium credit + identity enabling client to deliver greater value to their customers
- Meaningful long-term scale potential as the program matures

[1] Core Financial Service clients

AI offers **unprecedented opportunity to attack new value pools –** we've identified over $15bn[1] of market opportunity

Embedded Consumer Marketplace

Strategic Rationale
- Potential large and high growth distribution channel
- Meet consumers where they are
- Natural evolution of our Marketplace business

Status
- Experian Insurance, Personal Loans, and Credit Cards live in ChatGPT app store
- Advanced discussions with LLMs; announced as only bureau in Gemini App launch program

Experian Agent Trust™ for AI Commerce

Strategic Rationale
- Opportunity to create a new market
- Leverages Experian's unique identity verification capabilities
- Aligns with planned extension of Fraud business into eCommerce

Status
- Initial ecosystem participants: Visa, Skyfire, Cloudflare, Akamai, Fastly, Bose
- Integration with major CDNs[2] that cover 90%+ of internet traffic
- Engaged with LLMs

Health: AI-Powered Automated Appeals

Strategic Rationale
- AI-native solution building on the success of Patient Access Curator
- Tackles one of the largest client pain points and spending pools
- Leverages unique Experian assets

Status
- Prototype developed and debuted at High Performance Summit (Experian Health's annual client event)
- Proof-of-Concept (POC) under development

[1] Estimated as 2030 TAM related to Group
[2] Content Delivery Network

Expanding our role in developing market ecosystems – deepening embedded distribution across AI, payments, and marketplace partnerships

AI & LLM Expansion

Embedding consumer financial health natively into leading AI assistants; Expansion shaping how AI ecosystems form

Financial health offerings to be natively embedded in 2 of top 3 LLMs

AI Ad Ecosystem

Marketing services capabilities enabling LLM to expand ad business

Advanced conversations with Experian solutions to enable LLM marketing use cases, ad business expansion

Experian Agent Trust™

Growing relationships with major payments brands securing agentic commerce

Coalition expanding; Pilot to enable agentic commerce across top merchant services provider and retailers this fiscal year

Patient Access Curator™

Continued strong interest from the market; delivering substantial value for clients

100%+ revenue growth to-date this fiscal; strong pipeline w/ PAC representing 1/3 of funnel

Marketplace Expansion

Signed deals to embed Experian consumer marketplace into 2 top neo banks and a top 10 media corporation

Experian Activate everywhere

Auto

Embedded Vehicle History solutions now fuel the vast majority of the NA auto marketplace ecosystem

90%+ of ecosystem

Broadening and deepening ecosystem relationships — powering the next phase of embedded distribution

AI-native innovation in action: Patient Access Curator

Legacy solutions: Linear, manual, time-consuming, and error-prone

- Demographics
- Insurance verification
- Covered benefits
- Payer primacy
- Insurance discovery

PAC: With a single inquiry, proprietary AI automatically finds, corrects, coordinates, and inputs relevant information into host systems in under 30 seconds…

- Demographics
- Insurance verification
- Covered benefits
- Payer primacy
- Insurance discovery

30% Decrease	**35% Cut**	**Automated**	**Happier Patients**
In Coordination of Benefits Denials	In Contingency Vendor Fees	Insurance Discovery for Self Pay Patients	And Happier Staff

Our evolution with consumers: from pioneer to ubiquitous enabler

	PAST Pioneer in credit education	TODAY Leader in financial health and identity	FUTURE Ubiquitous enabler across accretive use cases in multiple channels
Product catalogue	**1** primary offering	**35+** offerings across financial health and identity with exclusive capabilities; configurable for embedded experiences	**100+** capabilities with infinite flexibility enabled within regulatory middleware for distribution, backed by enterprise platforms
Distribution	Limited and narrow	**90m+** members, embedded in nearly all large consumer lenders	AI Synergistic direct, embedded and distributed in high growth channels AI enables
Relationship scale	**A few million** paying customers	**Hundreds of millions** of members across direct and indirect	**Billions** of interactions across multiple ecosystems
Revenue	**$0–$800m**	**$1.7bn**	**Several Billion** expanding
Business model	Monetising access to credit education	Monetising relationships	Monetising engagement across broad ecosystems, harvesting signals and synergistic effects
TAM	**<$5bn**	**$50bn+**	**Substantial Expansion**

Well positioned to win expanded use case proliferation and growth in emergent channels in this rapid expansion moment

ECS's Expansive Product Portfolio: scale across the consumer journey

Experian has the most expansive, unique and differentiated product capabilities…

35+ products spanning credit, identity, lending, insurance & banking

Credit Score & Reports
Credit reports, FICO® Score, tracking, planning & simulation tools

Credit Building & Access
Experian Boost® and Experian Go™ build credit access

Credit File Management
Security freeze, disputes, fraud alerts & CreditLock

Monitoring & Alerting
Credit, identity, dark web & SSN monitoring alerts

Marketplace Lending
Credit cards, personal loans, mortgage & Activate; Full lending panel

Marketplace Insurance
Auto & property insurance marketplace, 37+ carriers, fully licensed

Financial Wellness
Spending insights, BillFixer™, subscriptions & debt tools

Digital Banking & Cash Access
Experian Cash™ (cash advance), Smart Money™ checking & savings

Vehicle History
AutoCheck® vehicle history & score reports

Backed by the most comprehensive vertical coverage

Credit card panel	Personal Loans panel	Home Panel	Insurance Panel
All of the largest card issuers	3 of the top 4 fintech personal loan lenders	Several leading mortgage lenders	7 of top 10 auto insurers

Which has established Experian as the most scaled, leading partner fueling the consumer financial ecosystem

11%	**5-Year Revenue CAGR** (for Direct-to-Consumer FY21-26)
90m+	**Members**
9 out of Top 10 Financial Institutions	**Embedded Partners**
Top 3 Digital / Neo Banks	**Embedded Partners**

Consumer Distribution Strategy: every channel to market

Direct to Consumer
Owned apps and sites reaching consumers directly

90m+ direct members

Partner Solutions
Embedded within lender and institution experiences

Most top financial institutions

LLMs
Distribution via apps, native integrations, and agentic commerce

Personal Loan, Insurance, and Credit Card Apps live on ChatGPT

Broader Ecosystem
Consumer platforms, marketplaces, and emerging ecosystems

Live with Snapchat
Top 3 digital neo banks

Activate — Offer Engine
Real-time decisioning and personalisation that packages Ascend's insights into offers, tailored for every channel above.

Ascend — Data, Analytics & Models
The foundational layer: proprietary consumer data, decisioning analytics, and AI/ML models underpinning every capability above.

Consumer Journey Orchestration
Coordinating consumer touchpoints across channels in real time

Best in Class Data Estate
Proprietary and licensed data assets fueling every model and decision

Marketplace (Supply) Partners
Network of supply partners expanding reach and offer breadth

A unified capability stack, from data and partners to Ascend and Activate, powers every consumer touchpoint

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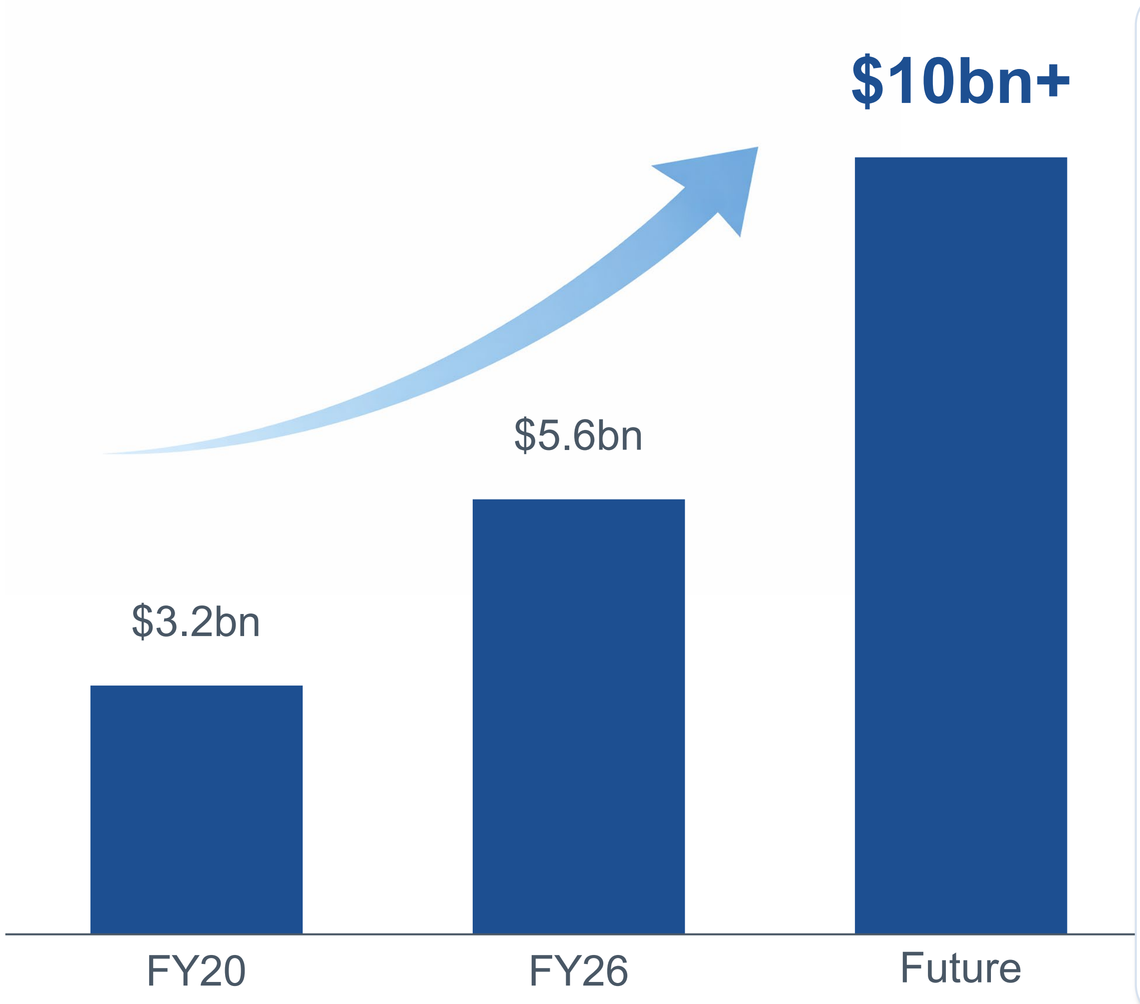

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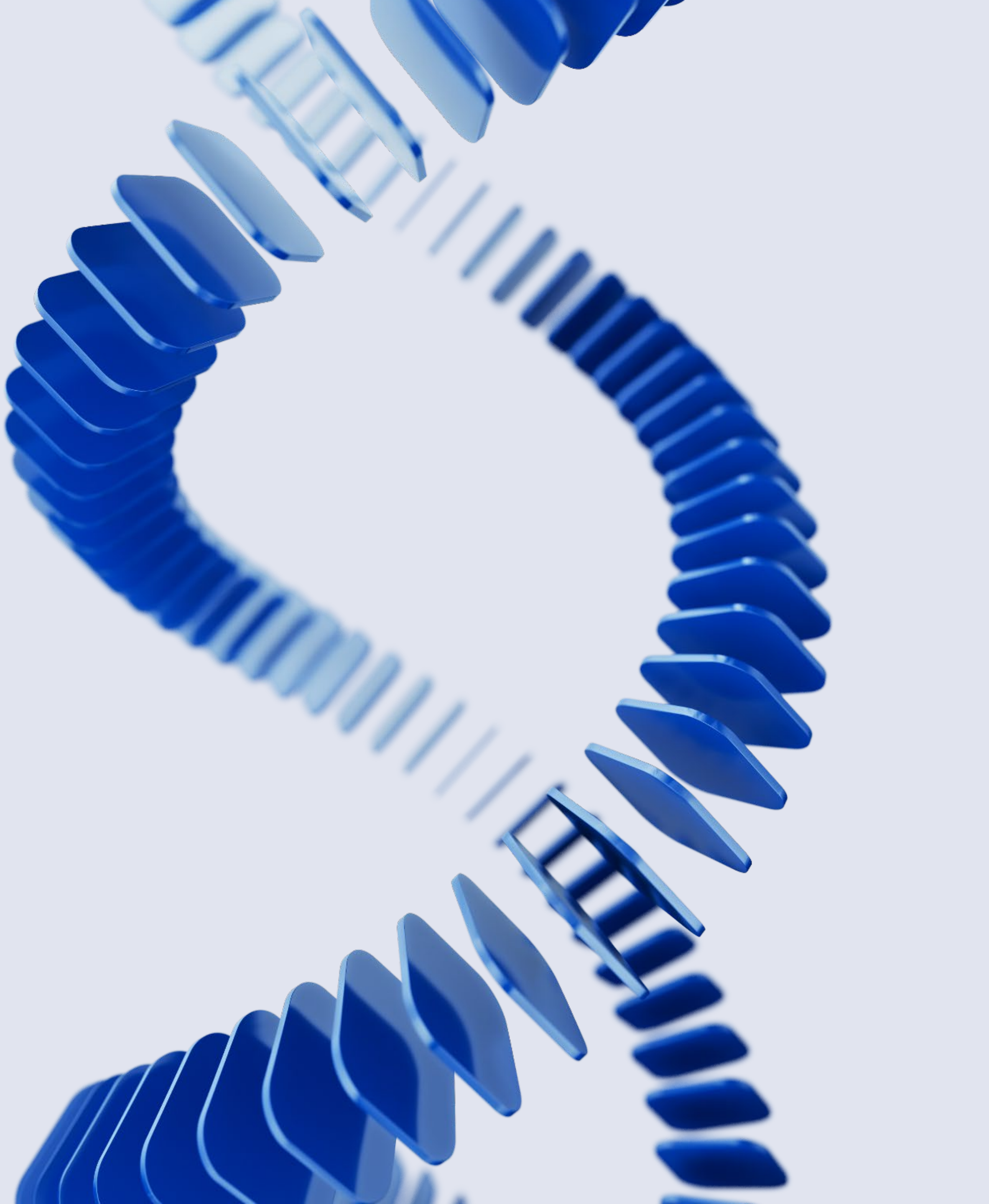
Ascend Platform AI opportunities – a deeper dive

Keith Little – President, Experian Software Solutions

Vijay Mehta – Chief AI Officer



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

	FY24	FY25	FY26	FY27
	Platform Convergence	**Capability Integration**	**Migrations & Scaling**	**AI Transformation**
Platform Convergence	**Analytics & Decisioning** environments **first connected**	**Credit Risk** & **Fraud Prevention combined** under Ascend Platform	**Client migration, adoption** and **partnership strategy** driving scale	Experian AI and unified platform unlock **new growth for Experian**

Client[1] Solutions

~500 → >2300 (>7Bn transactions)[2]

1: Data for 2023 refers to January 2023, and Data for 2026 refers to March 2026
2: Data for 2026 refers to the last 12 months available (August 2025 to March 2026)

Experian is enabling our clients' jobs to be done, unlocking AI-driven Data & Decisioning Intelligence through the Ascend Platform

Unlocking growth, efficiency and insight across the lifecycle — going far beyond credit

CUSTOMER JOURNEY

- Explore and learn
- Open / set-up account
- Apply / purchase
- Use product / service
- Manage account
- Resolve issues or problems
- Add account / Loyalty
- Close account

KEY CLIENT OUTCOMES

- Marketing & Engagement
- Eligibility & Originations
- Customer & Portfolio Management
- Payments & Collections

Identity Verification & Fraud Prevention

POWERED THROUGH

Ascend Platform

Data & Decision Intelligence

AI | Data | Software | Expertise

Clients expect that AI will play a key role in driving a faster decision and risk cycles… but adoption is still low

Expected benefits from AI, data and software

73%
Faster / real time decision cycles

45%
Operational cost reduction

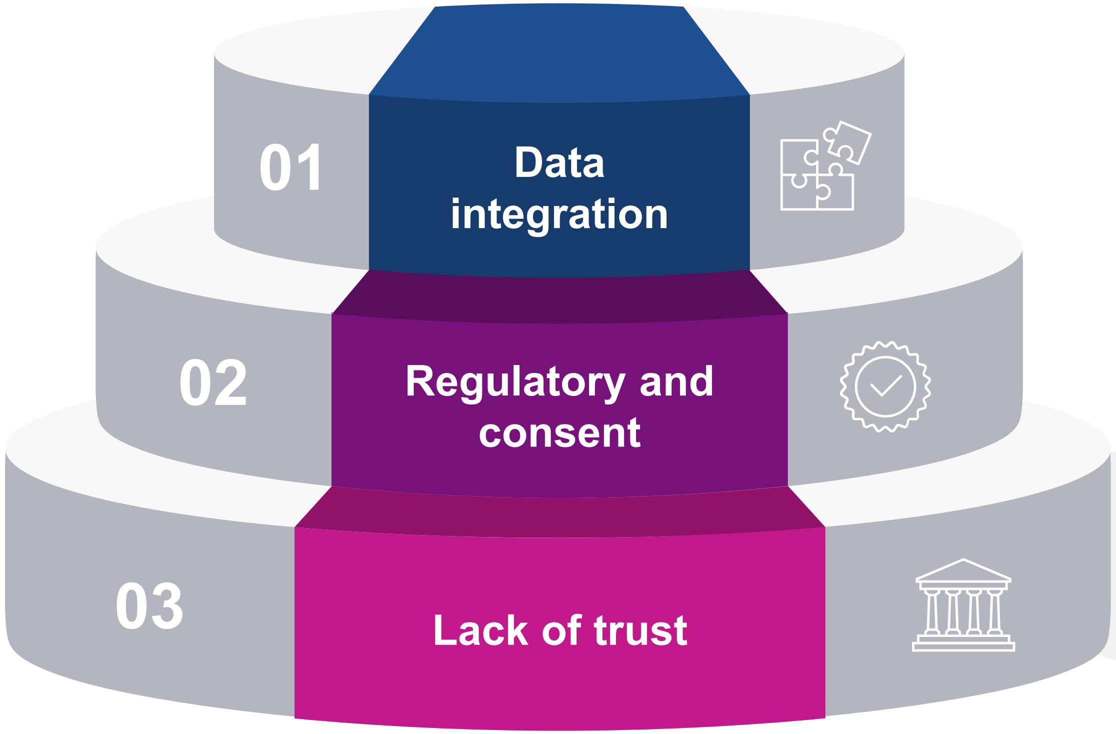
33%
Improved risk management and pricing precision

68%[1] of companies are in emerging or early stages of AI adoption

Not adopting AI	Emerging	Early	Established	Advanced
	AI is being piloted in select use cases	Limited experimentation with AI	AI is used in several areas but not end-to-end	AI is widely deployed across underwriting processes

Source: Expert calls conducted from February to April 2026 and survey to N=834 conducted in April 2026; 1) *Q: How would you describe your organization's current stage of AI adoption in fraud and credit risk underwriting?*

The key barriers:
complex data integration, regulatory constraints and a lack of trust



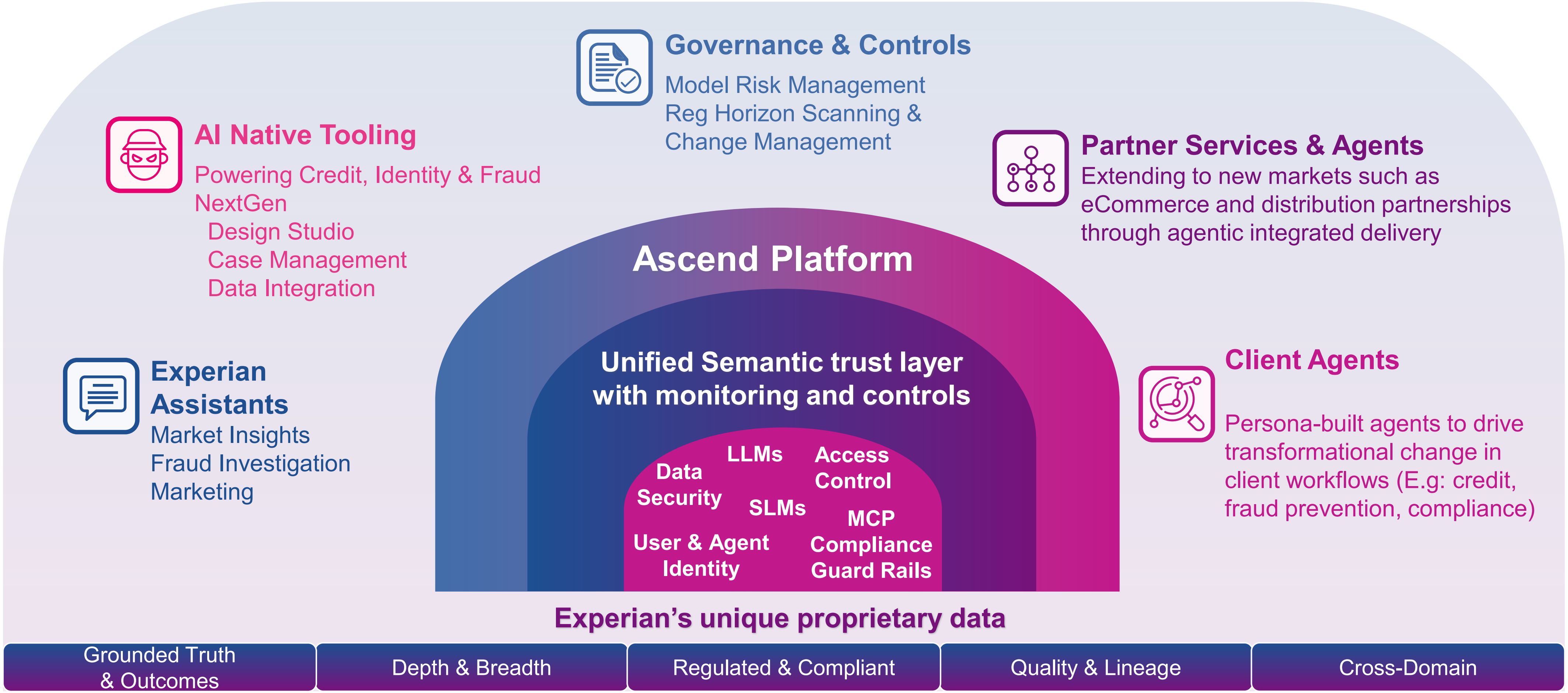
1/3 are not comfortable allowing AI to make decisions without human review and another ~1/2 are comfortable only for low risk decisions[1]

None	32%
Only low risk decisions	46%
Low- and medium-risk decisions	17%
Most decisions	4%
Fully autonomous	2%

Source: Survey to N=834 conducted in April 2026; 1) Q: *For which types of underwriting decisions is your organization comfortable in allowing AI to make decisions without human review?*

Introducing Experian's Agent Operating SystemTM; Unlocking trusted AI solutions from every source

Enabling Business to Business and Direct to Consumer journeys



Agent Operating System^{TM} opens the door to a wide range of use case-based agents, driving significant productivity for organisations

	Governance Agents	Fraud & ID Agents	Marketing Agents	Insights Agents	Credit Risk Agents
Today	Centralize model inventory, monitoring and governance.	Resolve identity, investigate fraud and test models with synthetic data.	Adapt targeting and journeys to business outcomes.	Create clear executive summaries from complex performance data.	Design strategies, enforce policy and monitor portfolio risk.
Next	Automate policy enforcement, explainability and agent oversight.	Combine fraud, identity and credit signals for smarter risk decisions.	Turn customer insight into action with built-in oversight.	Surface drivers, risks and opportunities automatically.	Use embedded scores, explainable summaries and dynamic optimization.

DEMO
Fraud Prevention Agent

The Shift: From Human to Agentic Transactions

- **AI is evolving from generative to agentic (autonomous, goal-driven systems)**
- **Agents can plan, decide, and transact on behalf of users**
- **Consumers are delegating:**
  - Shopping
  - Payments
  - Renewals
  - Financial decisions
- **Machine customers are emerging**

25% of customer service interactions in banking will be handled by machine customers by 2029

20% of monetary transactions will be programmable by 2030

18% of European e-commerce value will be initiated by AI agents by 2035

Source: Gartner (Top Strategic Predictions for 2026 and Beyond), Celent (Agentic Commerce Forecasts)

Experian Agent Trust
The new trust stack in agentic commerce

Human-to-Agent Binding
securely connects a verified consumer to an AI agent, ensuring the agent is authorized to act on that individual's behalf

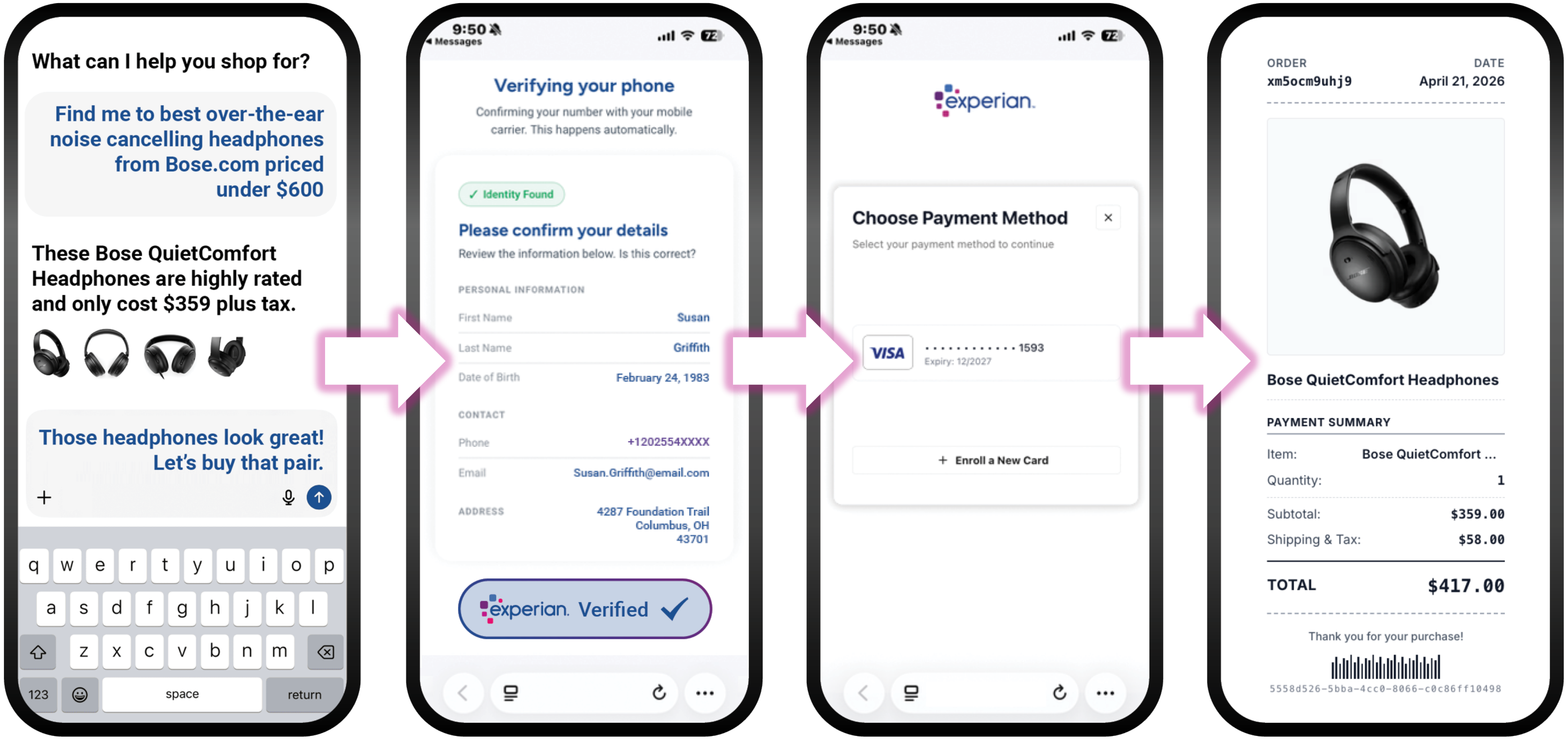
Partner ecosystem
contributors across payments, networks, and digital interactions, including **Visa, Skyfire, Cloudflare, Akamai, Fastly and Bose** who are leading the development of secure and scalable AI-driven commerce

Agent Trust Score
Trust and risk signals that assess the confidence in an agent-initiated interaction.

Agent Trust Tokens
validates identity and transaction risk, in addition to payment details through partner network

Agent Trust Registry
maintains dynamic trust scoring for AI agents based on behavior and other risk signals

Experian Agent Trust in action



TRUSTED ECOSYSTEM PARTICIPANTS

experian. VISA Skyfire CLOUDFLARE Akamai fastly BOSE

Third-party brand names and logos are used for identification purposes only, and do not imply product endorsement.

DEMO
Experian Agent Trust

Both platform volumes and user engagement measures demonstrate the level and depth of client adoption

Overall activity showing strong growth across our managed service and self-service clients, user engagement being a key indicator of process embedment in client organisations

Ascend platform adoption momentum

Year to March FY26			
	37 product capabilities[1]	**121** use cases	**2,374** client solutions
Year-on-year	+7	+30	+16%
	21.6 page views per visit	**80k** platform visits	**1.7m** page views
Year-on-year	+19%	+11%	+32%

Note: 1) Includes Group's top 10 Core Financial Services clients

Organisations are seeing increased efficiency and risk mitigation through use of Ascend

Clients are seeing **Ascend's unique integrated capabilities**[1]

"*Ascend is really the* ***best platform for analysing the data****. It cut the whole process another four to five weeks for us."*

VP of Fraud & Credit Risk Analytics, large US Bank

"*It has data, you can do modelling inside, you can do strategy inside, you can do decisioning and deployment. I would say* ***overall it's an all-in-one tool.****"*

SVP of Markets, Technology Infrastructure and Data, Tier 1 US Bank

"*[Ascend platform] is a* ***pretty unique thing."***

General Manager, Cards Customer Management, Tier 1 US Bank

Forrester's independent research provides **quantifiable insights** into the **financial impact** of the Experian Ascend Platform.

FORRESTER®

THE MEASURABLE IMPACT OF EXPERIAN ASCEND PLATFORM[2]

183% RETURN ON INVESTMENT

12% APPROVAL-RATE OPTIMIZATION OVER THREE YEARS

20% DEFAULT COST REDUCTION

67% MARKETING CAMPAIGN PRODUCTIVITY IMPROVEMENTS

67% DECISIONING-EFFICIENCY IMPROVEMENT

Sources: 1) Calls conducted in March 2026 through AlphaSense; 2) A Forrester Total Economic Impact Study Commissioned by Experian, March 2025. Results are based on a composite organization representative of interviewed customers.

Analysts regard Experian's software as unique in the market…

FY 2025

Liminal
- Business Entity Verification
- Leader in Account Takeover Prevention

Quadrant Knowledge Solutions
- Credit Risk Tek
- AML Solutions
- Decision Intelligence

datos insights
- Fraud and AML

IDC
- Decision Intelligence

IDC FinTech Rankings
- Top 100 Fintechs (7)
- Banking Deposit Transformation

Juniper Research
- AML Solutions Leaderboard
- Market Leader for KYC/KYB

Future Digital Awards
- Platinum Prize in Identity Verification Innovation

BIG Innovation 2025
- 2025 BIG Innovation Award

FinTech Breakthrough Awards
- Annual FinTech Breakthrough Award

FY 2026

Liminal
- Business and Entity Verification
- KYC and Account Opening
- ATO's Prevention in Banking

2025 Credit Decisioning Software Market Leader
- Market Leader in Customer Success

Quadrant Knowledge Solutions
- ID Capture and Verification
- KYC Spark Matrix
- AML Spark Matrix

datos insights
- First Party Fraud Solutions

datos insights Silver Medalist Impact Awards 2025 Fraud
- Fraud and AML

Globee Awards
- Award for Technology

IDC FinTech Rankings
- Top 100 Fintechs (6)

Celent.
- Luminary in Anti-Fraud Matrix

Future Digital Awards
- Gold Winner – Banking Fraud Prevention

BIG Innovation 2025
- 2026 BIG Innovation Award

Chartis
- Retail Banking Analytics (3 overall)
- Risk Tech100 (w/ValidMind) Leader in AI Governance and in Model Validation
- Financial Crime and Compliance 50
  - Ranked 27
  - Enterprise Risk Management
  - Merchant Risk

Celent
- KYC systems IDV Solutions
- Lifecycle Management Technology

KuppingerCole Analysts
- Fraud Reduction Platforms

IDC
- Identity Verification in Financial Services

FY 2027[1]

Juniper Research
- Digital Identity Verification, ranked 2

Chartis
- Best-of-breed for Payment Fraud
- Category leader in Enterprise Fraud

datos insights
- Profiled for fraud prevention solutions in digital onboarding

Quadrant Knowledge Solutions
- Leader in AML Spark

javelin Direct-to-Consumer Identity Protection Services Vendor Scorecard Award 2026
- Category Leader for Onboarding and Authentication

Chartis STORM Quantitative Analytics50 2026 – Experian Model Risk Management Environment
- Chartis Quantitative Analytics50
  - Solutions category award
  - Ranked 21st overall

IDC
- Major player in Data Intelligence Platform

Liminal
- Leader in KYC
- Leader in Business and Entity Verification

Note: 1) Data for May to August 2026. Award names simplified.

Experian and ServiceNow: extending the reach of Ascend Platform to new market verticals

experian

ASCEND PLATFORM

Agent Operating System

servicenow

NOW PLATFORM

AI Control Tower

Workflow-native

Decisions happen where work is managed.

Governed by design

Rules, lineage and controls embedded in the process.

Data-rich

Trusted data, analytics and decision capabilities.

Lower-friction adoption

Designed to reduce buying and implementation complexity.

WORKFLOWS | DATA | DECISIONS | IDENTITY | FRAUD

TELCO
TECH
RETAIL
GOV
NGO
INDUSTRY
SCIENCE
INSURANCE
HEALTH
CONSUMER
FINANCE
AUTO

servicenow

We are redefining integrated Data, Analytics, Fraud & Decisioning for Financial Institutions in the trusted agentic world

Ascend

Financial Institutions need trusted AI at scale

Fragmented data, siloed systems and low trust are slowing adoption

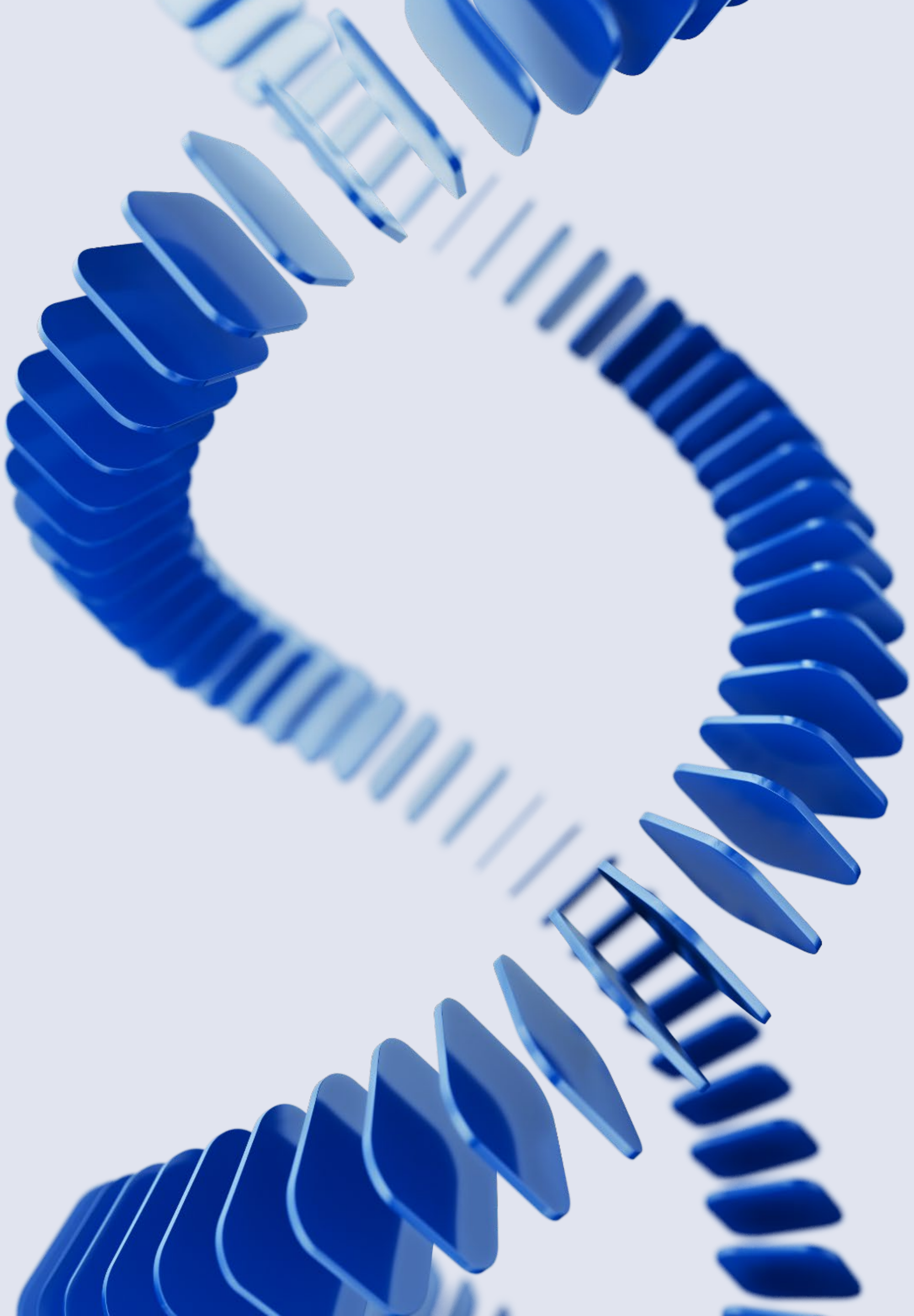
Ascend is becoming AI-native

Ascend will protect and extract the value of our unique data through our trusted decision authority

Our market leadership continues to gather momentum

Fueled by AI, we believe Experian can redefine Financial Institutions in a trusted agentic world

Q&A



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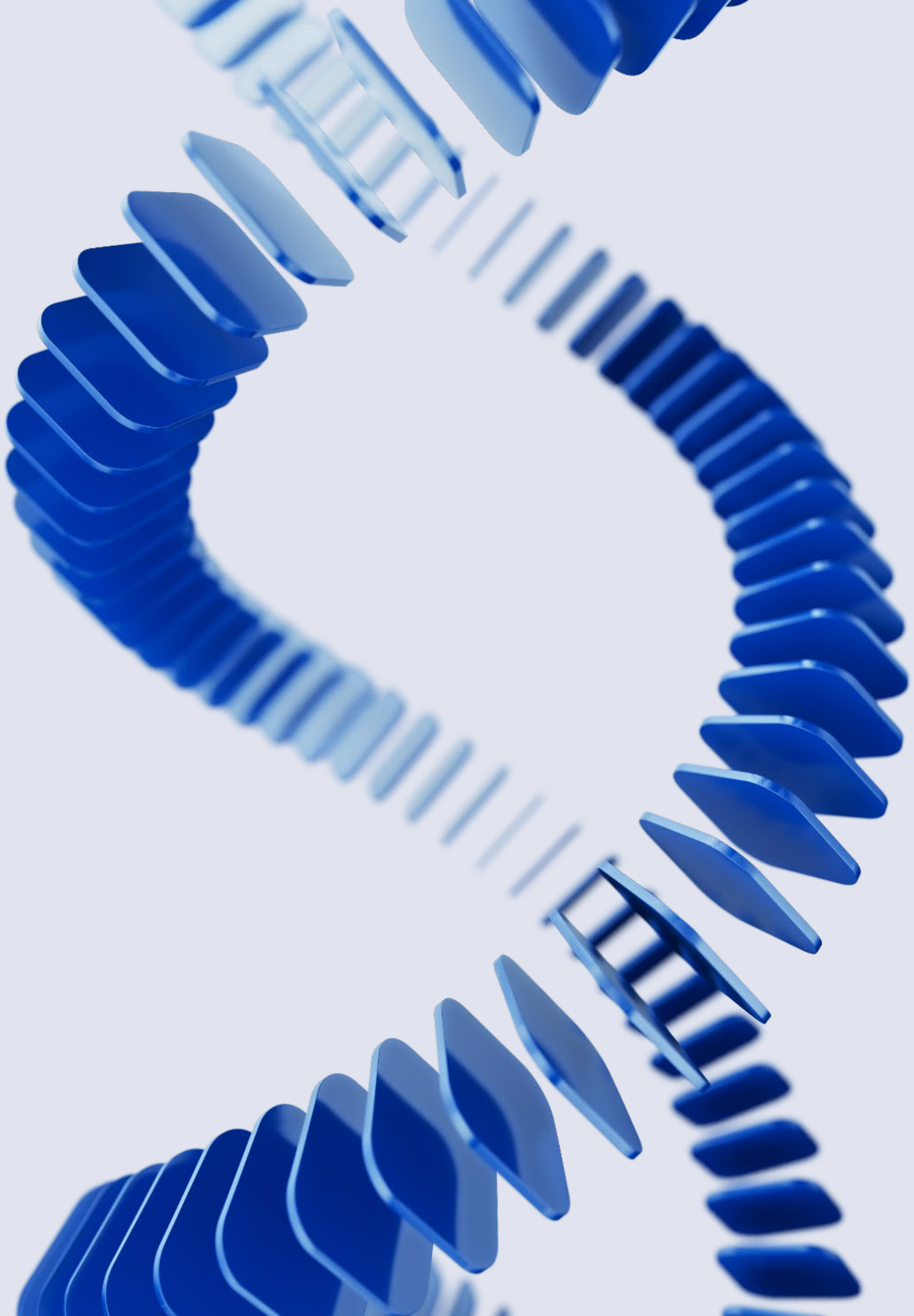
James Rose



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