



Business overview



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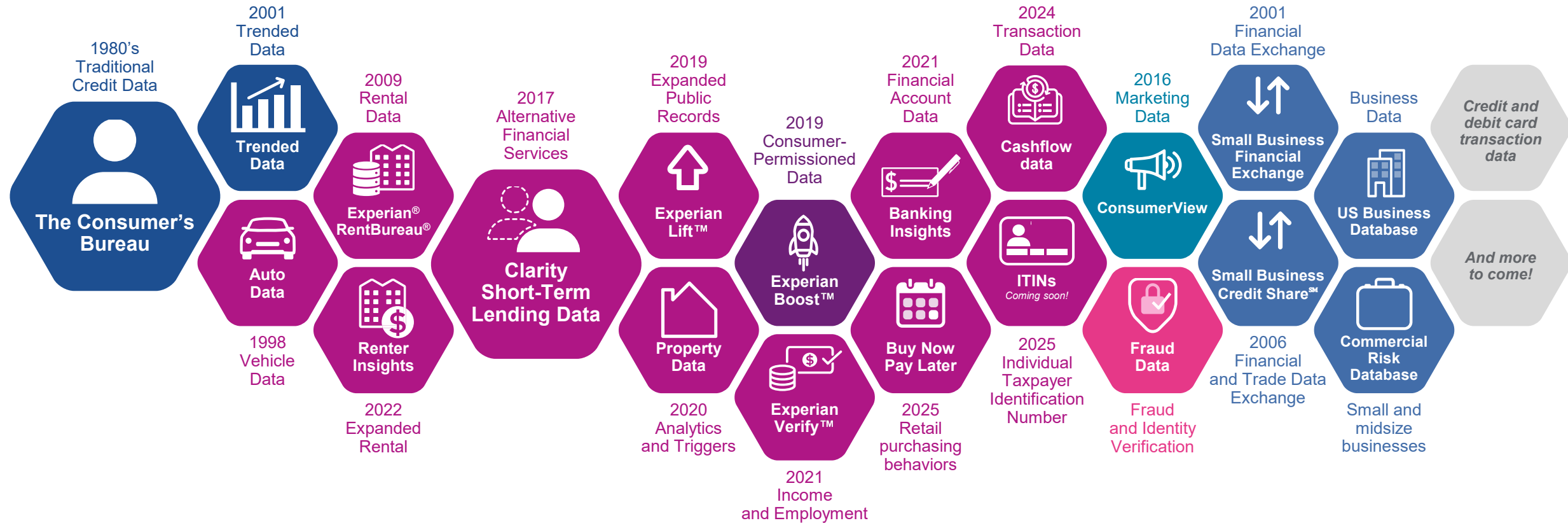
Data and technology

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Our ongoing expansion of data breadth and depth in NA is providing a 360° view of consumers



TRADITIONAL DATA
Largest traditional credit bureau

EXPANDED FCRA DATA
Largest alternative FCRA regulated credit bureau

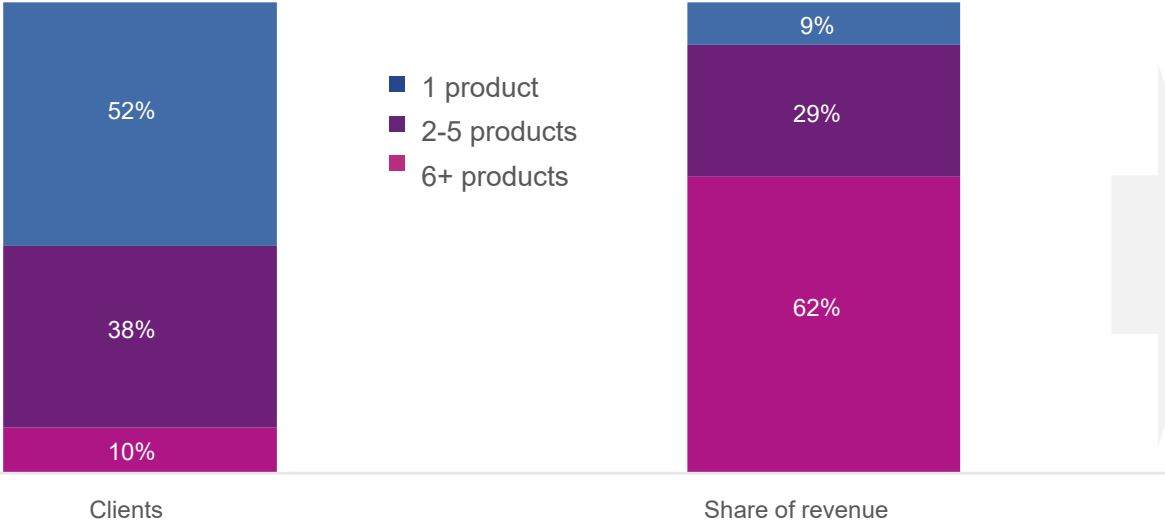
COMMERCIAL DATA
Most comprehensive source of U.S. businesses available

CONSUMER DATA

Clients are increasingly buying more products from us, unlocking the potential for integrated solutions, enhanced profitability and retention



Software and analytics products purchased by customers*



Our Strategy

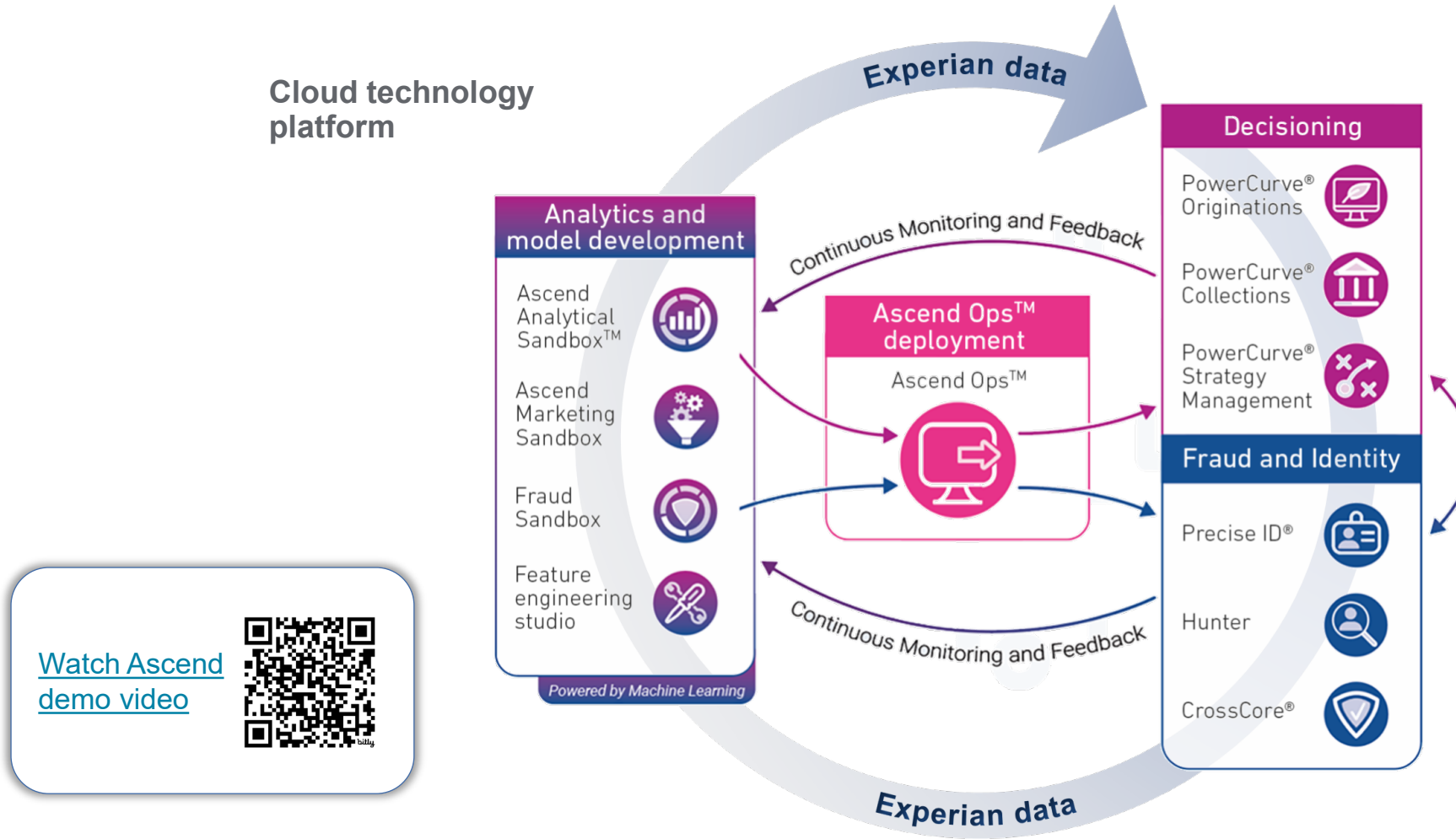
The only integrated platform of its kind in the market

Easy onboarding

Bundle pricing, coordinated Go-To-Market & Solution Sales

* FY24 global revenue including software products from our Ascend, Decisioning, Analytics and ID & Fraud portfolios. Software revenue is embedded in Data and Decisioning business segments. This does not include clients generating less than \$10k revenue annually.

As demand for integrated solutions accelerates, we are putting the industry leading Ascend platform at the centre of our strategy



[Watch Ascend demo video](#)



Integrated Platform – seamless integration of analytics into production for credit risk, decisioning or fraud models



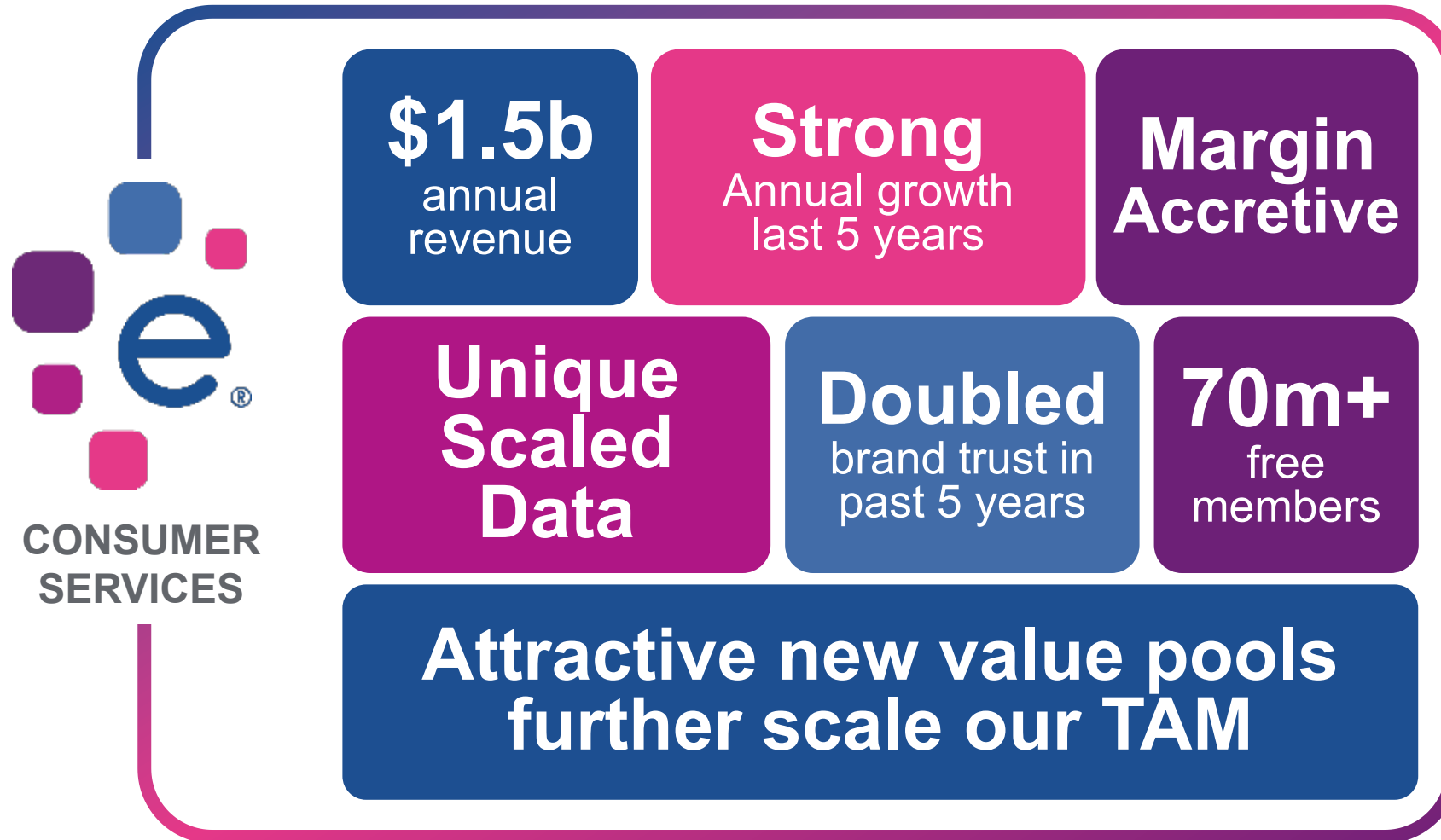
North America Consumer Services

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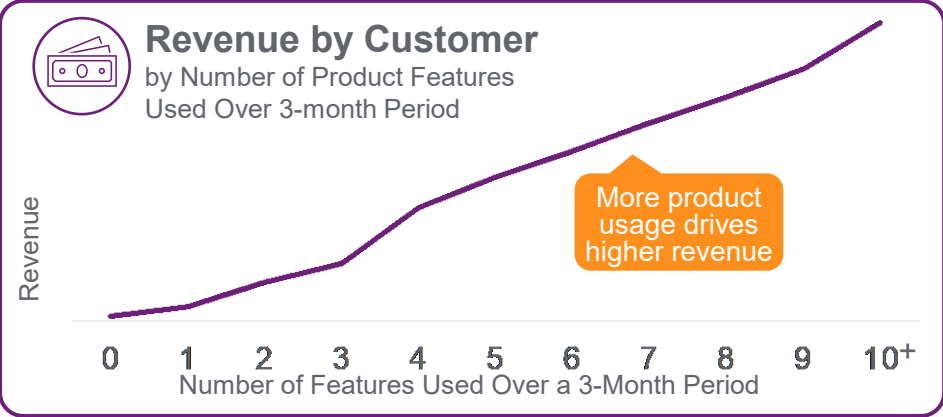
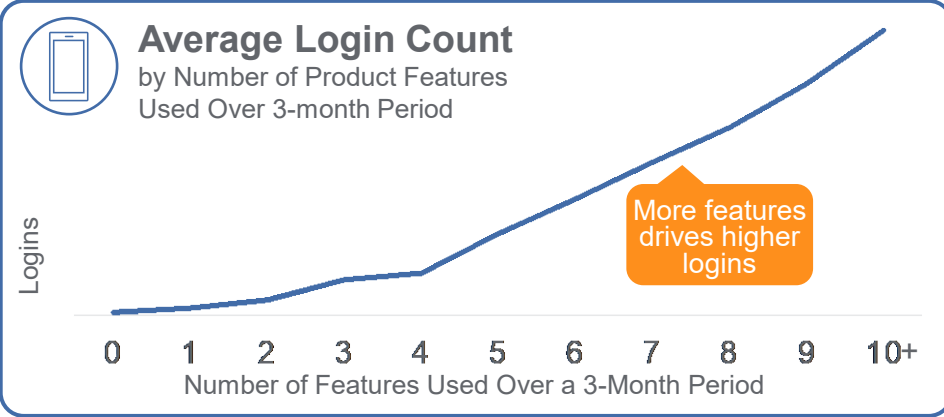
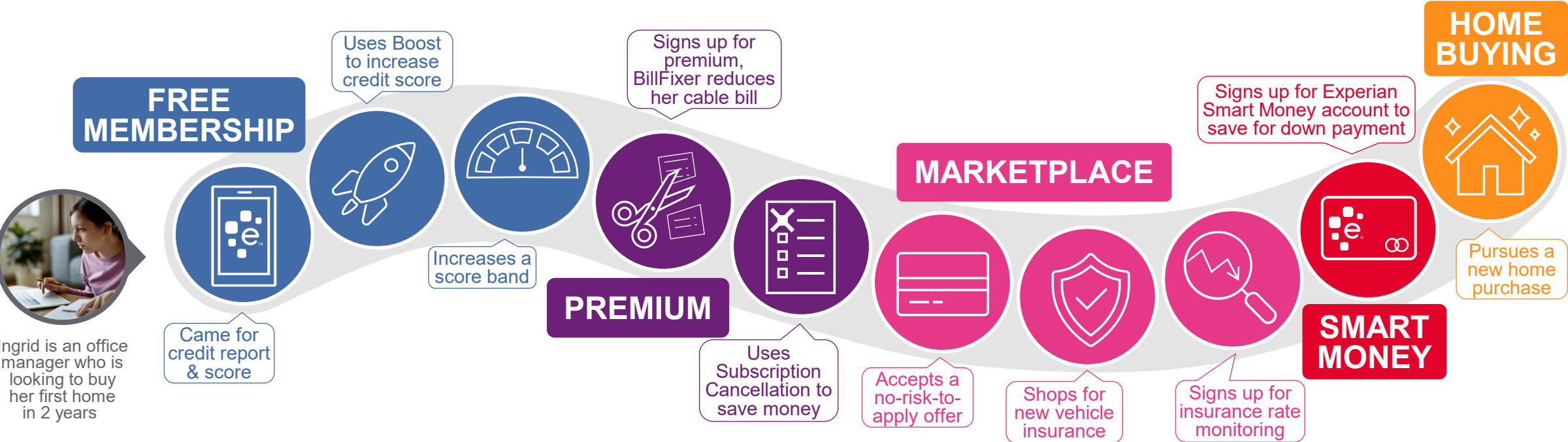
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Consumer Services is a high growth business with rich data and deep customer engagement that makes the whole of Experian stronger



We help consumers achieve their financial ambitions ...and this fuels our business



Experian Smart Money drives the next generation of financial inclusion with Experian and for our partners



Expanding Financial Power to All



Experian Boost

Empowers consumers to instantly impact their FICO® Scores



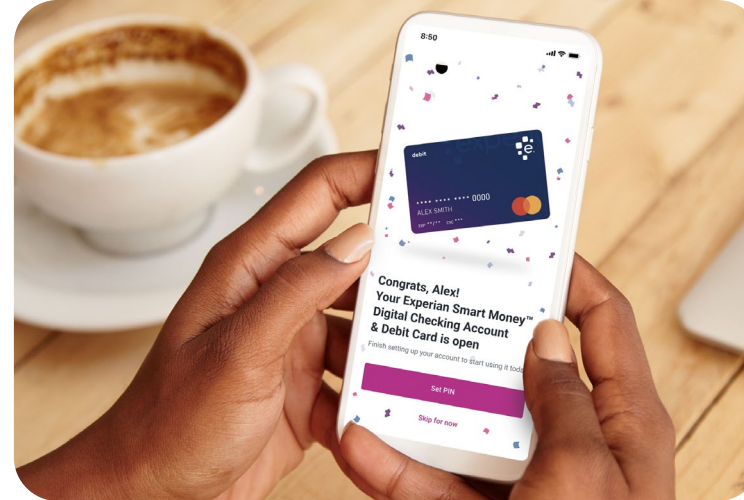
Experian Go

Enables consumers to create their own Experian credit report



Experian Smart Money

Allows consumers to build credit without going into debt



Experian Smart Money Benefits:

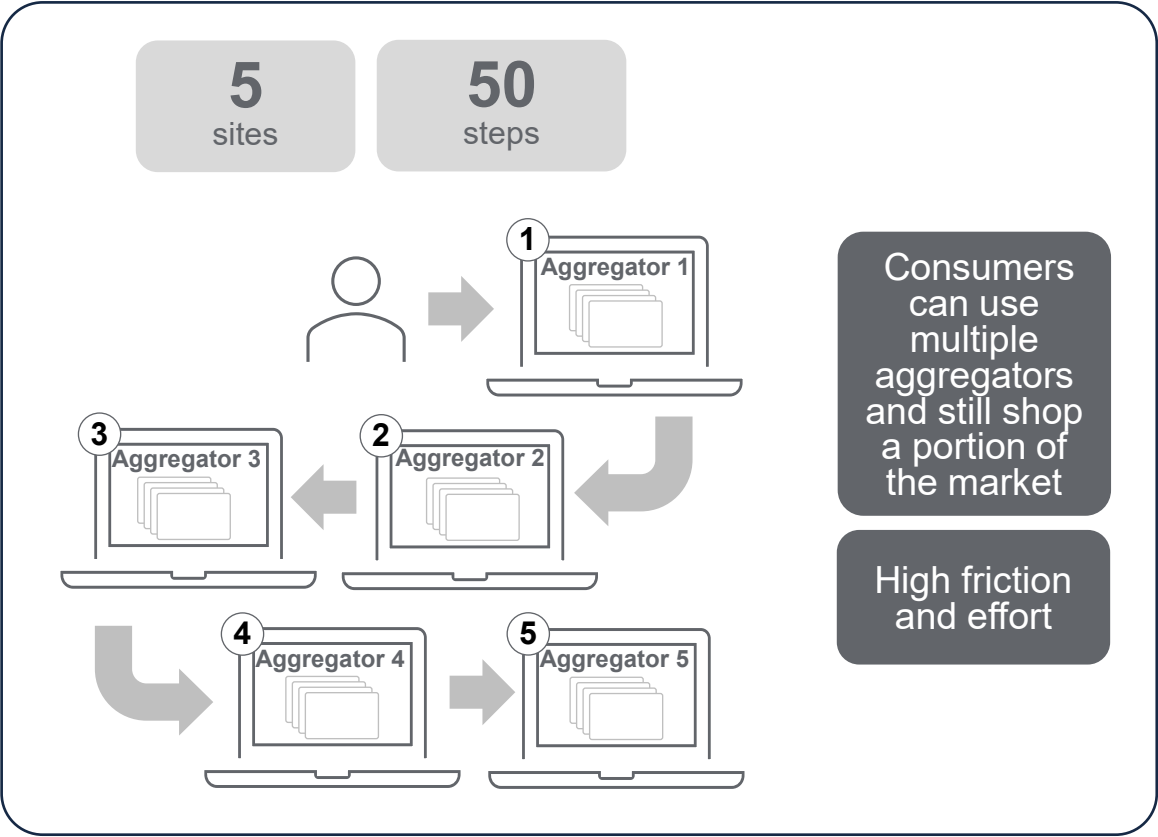
- Creates daily engagement
- Provides rich transaction stream to help consumers
- Further rounds out view of consumer's balance sheet
- Enables graduation into partners' portfolios
- New vertical growth for marketplace expansion

750k+
accounts
opened

80%+
of funded
dollars by
direct deposit

200%+
increase in
funding rate
since launch

CURRENT INSURANCE LEAD AGGREGATOR EXPERIENCE



THE NEW WAY TO SHOP

WITH EXPERIAN INSURANCE,
YOU'LL NEVER SHOP
FOR INSURANCE AGAIN

1
application

3
steps
to bind

We're always looking
for savings

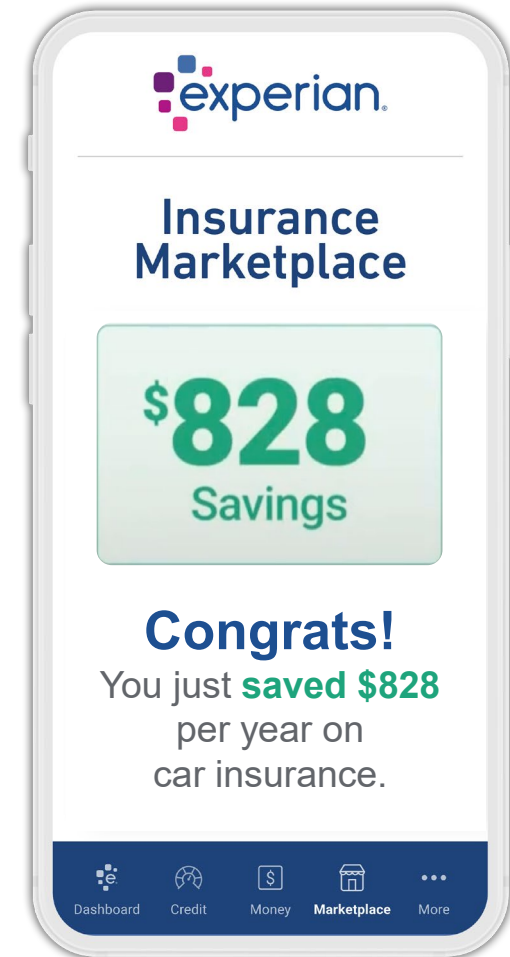
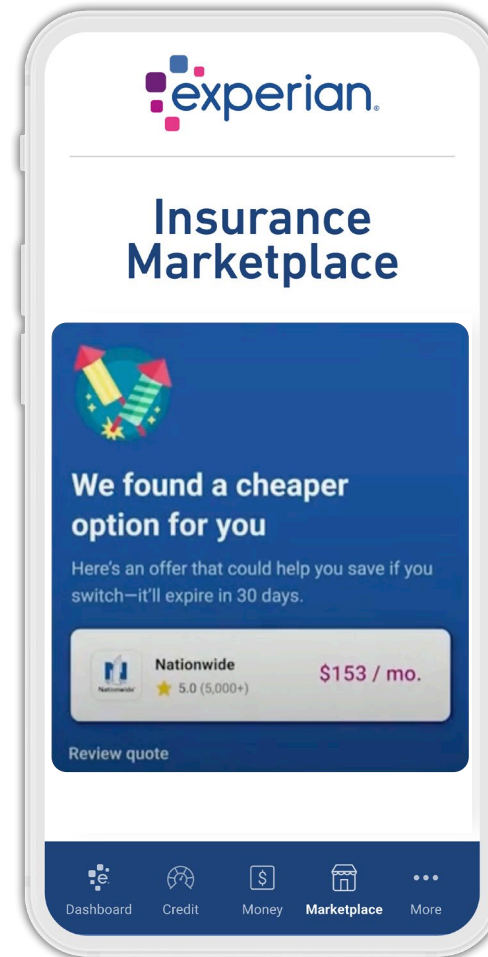
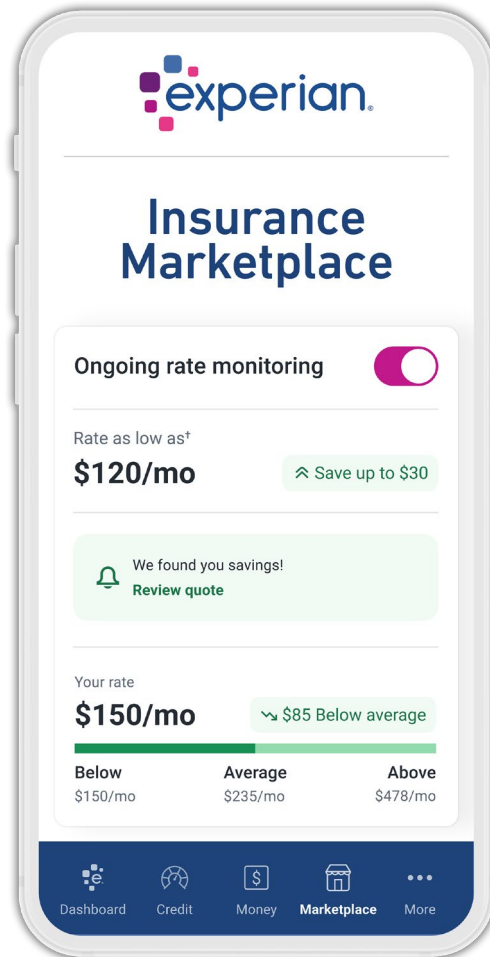
...and changes the way consumers shop for insurance



16M+
connected
accounts

**Top
40**
providers

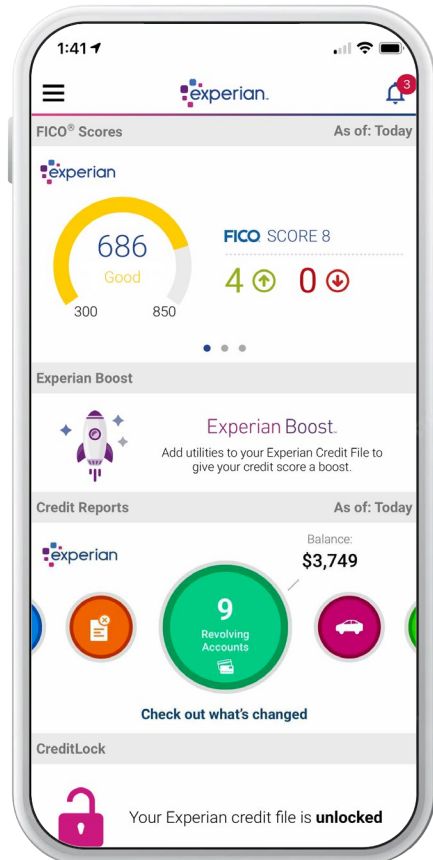
**Unique
Vantage
Point**



Our products are evolving into a platform that helps consumers improve their financial health every day



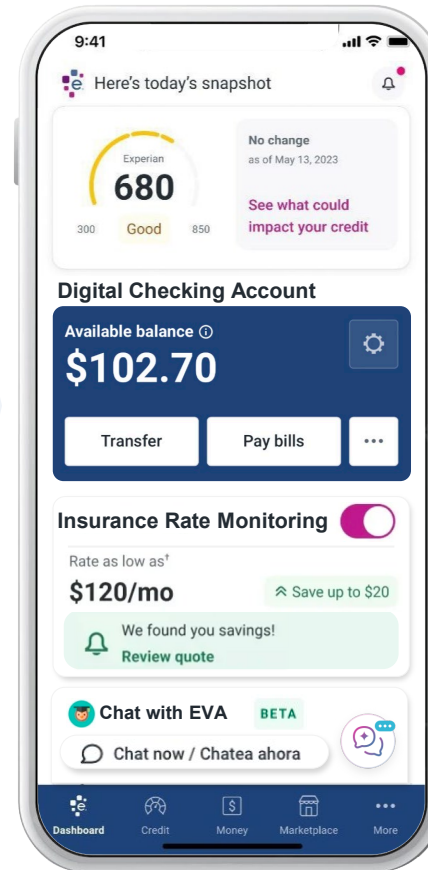
BEFORE



See your credit report and score, read to learn more about credit, upgrade to identity theft protection.

- Scores and Reports
- Credit Monitoring
- Alerts
- Score Simulator

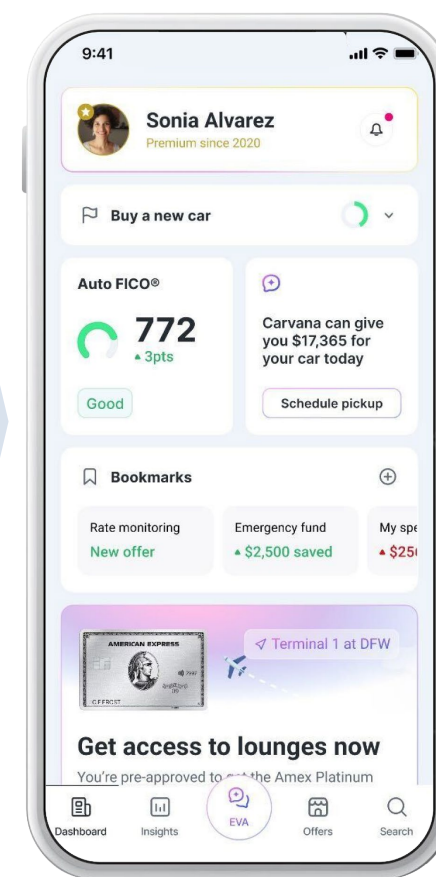
TODAY



Tools to improve your score or begin your financial journey. Solutions to reduce bills and save.

- Experian Smart Money
- Expanded Experian Boost
- Experian Go
- Personal Financial Management
- Marketplace with pre-approved and no risk offers powered by Activate
- Insurance Rate Monitoring
- BillFixer
- Personal Privacy Scan
- Dark Web Scan
- GenAI Chatbot: EVA

FUTURE



An AI-powered daily financial co-pilot that reinvents how consumers make big and small money decisions with minimal friction. Consumers share information when it suits them.

- AI-fueled recommendations with do-it-for-me budgeting and savings tools
- A user experience that secures a complete view of a consumers' balance sheet and financial profile
- Automatic shopping and switching for insurance and other services
- 'On Your Terms' Passport which removes the friction of applying
- Automatic credit and debt improvement



Automotive

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Comprehensive portfolio of unique Auto products and data assets powered by all US Experian Units



OUR PRODUCTS



AutoCheck®

- Vehicle History Reports
- Summary Reports
- Report Elements



Auto Marketing

- Targeting
- Retention
- Engagement
- Attribution



Auto Statistics

- Market Analysis
- Statistical Reports
- Industry Loyalty



Credit Solutions

- Profiles
- Prescreen / Prequal
- Account Management & Analytics



Fraud/Value Recovery

- Fraud prevention/identity
- "Power booking*" by dealers
- Diminished value for lenders'

EXPERIAN DATA



North American Vehicle DatabaseSM

1 of only 2 vehicle databases that knows every vehicle on the road.



File OneSM Credit Database

1 of only 3 credit bureau databases.



Consumer ViewSM Marketing Database

1 of only 3 consumer databases.



Online Activity Database

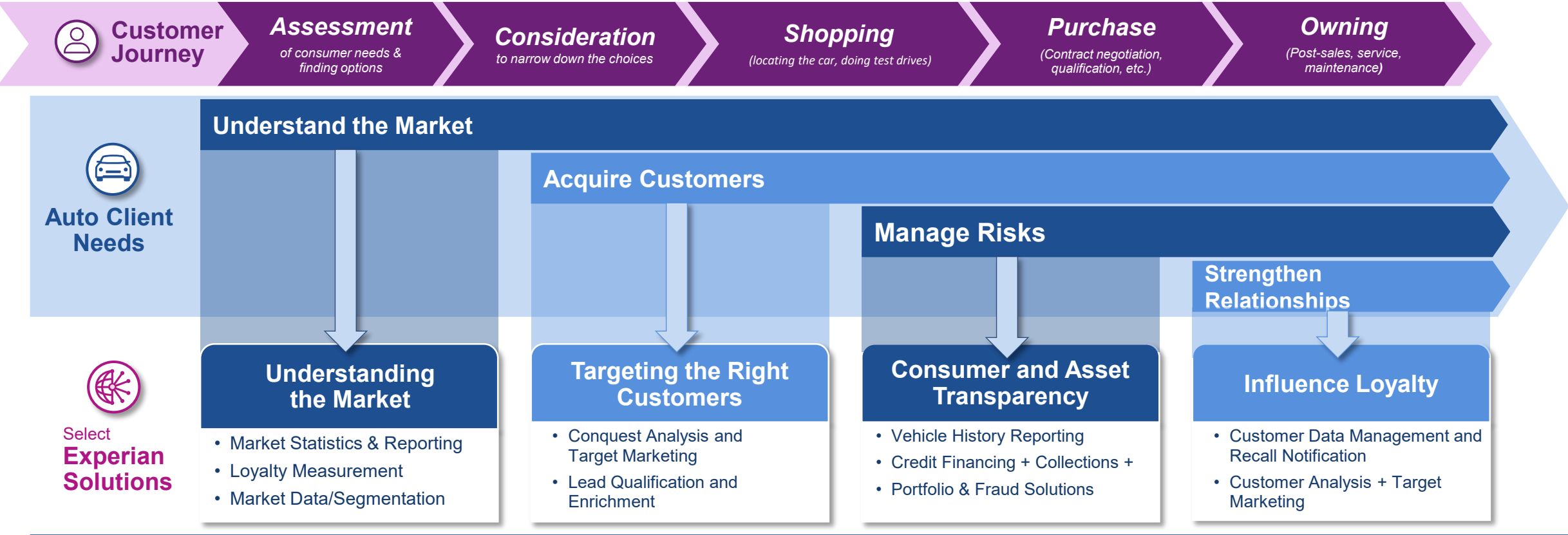
5.4 billion+ digital actions from all device types.



National Fraud DatabaseSM

Multi-industry database of verified fraud records.

Our vision: power every decision along the car buying, selling, and owning lifecycle



Our reach across key channels



Manufacturers

Over **85%** of the top manufacturers use at least one:
Vehicle Market Stats, Owner Loyalty, Owner Tracking, Customer Data Management, and Recall.



Dealers

Over **15,000** dealers draw on our broad-range of solutions including **Marketing Insights, AutoCheck®, Credit Reporting and Customer data hygiene.**



Lenders

Over **90%** of the top-50 auto lenders rely on **AutoCount®** vehicle finance market reporting. Over 30 lenders using the **Auto ID®** recovery product.



Commercial & consumer

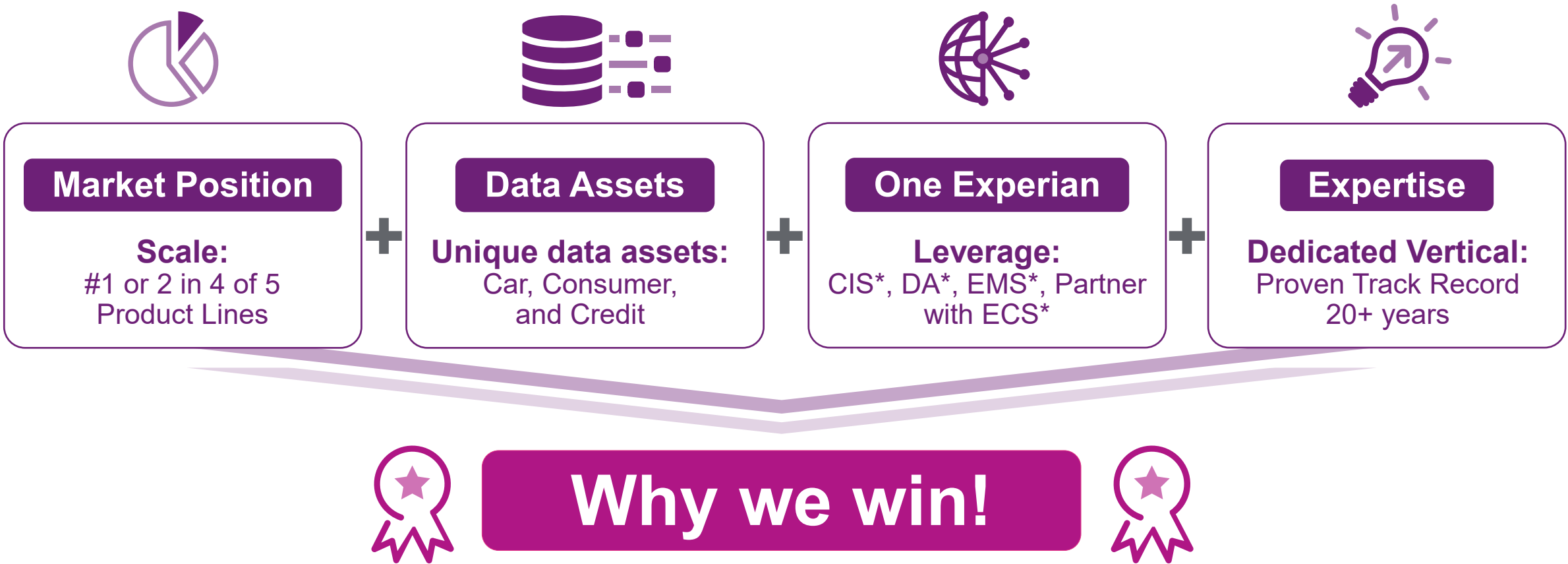
Over **1.2 billion AutoCheck® vehicle history reports** run annually.



Aftermarket

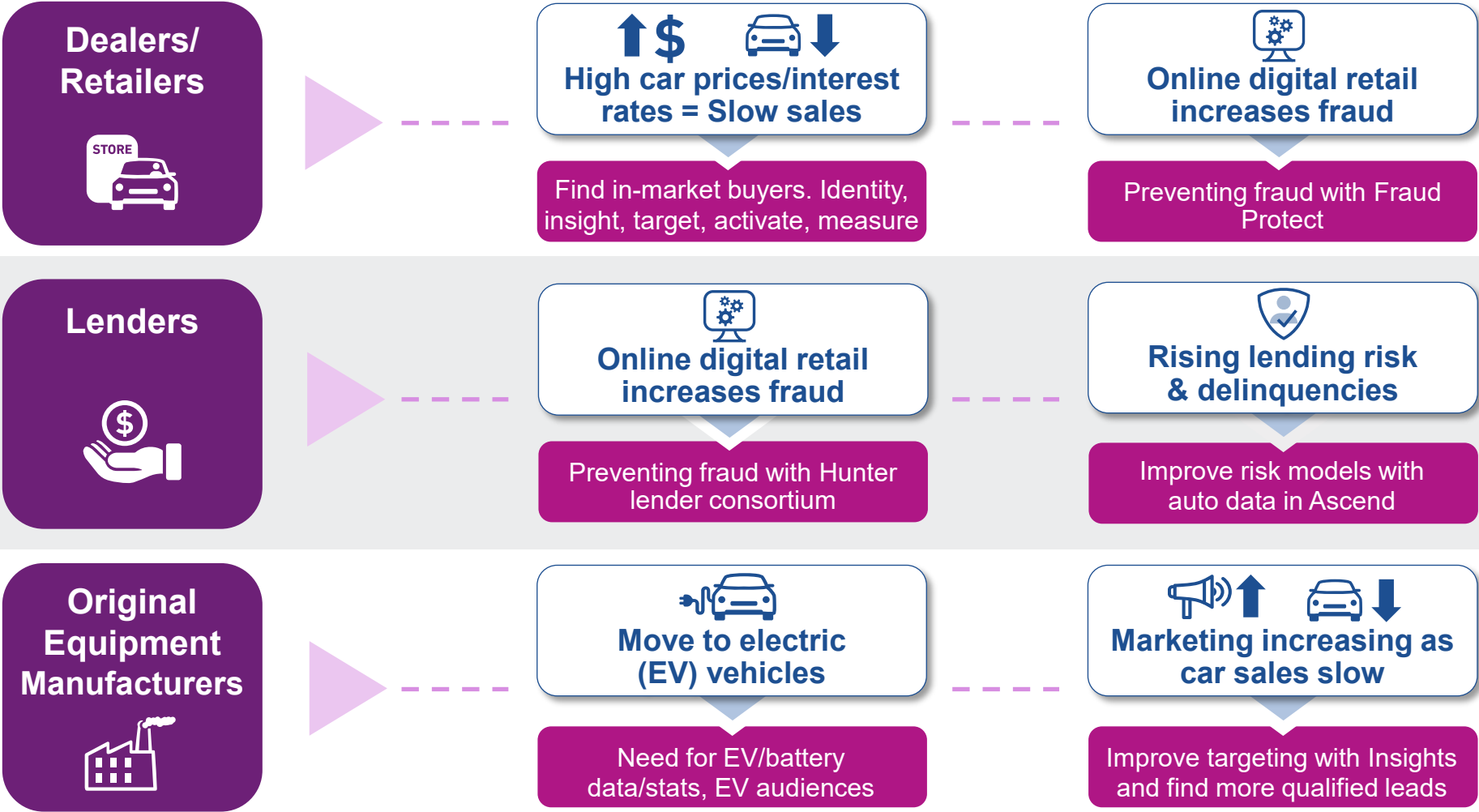
Over **50%** of key clients use our **Vehicles in Operation** market statistics solution, which includes data from almost 80 countries.

Experian is the trusted data partner to the auto industry



*Notes: Consumer Information Services (CIS), Decision Analytics (DA), Experian Marketing Services (EMS), Experian Consumer Services (ECS).

Industry trends and related opportunities to leverage



Key: Clients (purple), Trends (blue), Experian opportunities (pink)



Targeting

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Targeting: our vision is to power data-driven advertising through connectivity



How: enable leading brands, media and technology companies to better understand and reach consumers.

Data - Consumer View

The most **robust consumer data**, grounded in years of industry setting standards, designed to cultivate the **most vivid understanding of a consumers**.

Data

Activation

Analytics



Demographics



Geography



Shopping



Automotive

Client Example:



Walmart uses Consumer View to know more about its customers so it can personalise customer experiences and offers.

Identity – Consumer Sync

Bringing together digital identifiers (IDs), households and person-level data to support **privacy-safe collaboration and make data actionable**

Resolution

Collaboration



Email



Mobile IDs



CTV* IDs



Postal Address

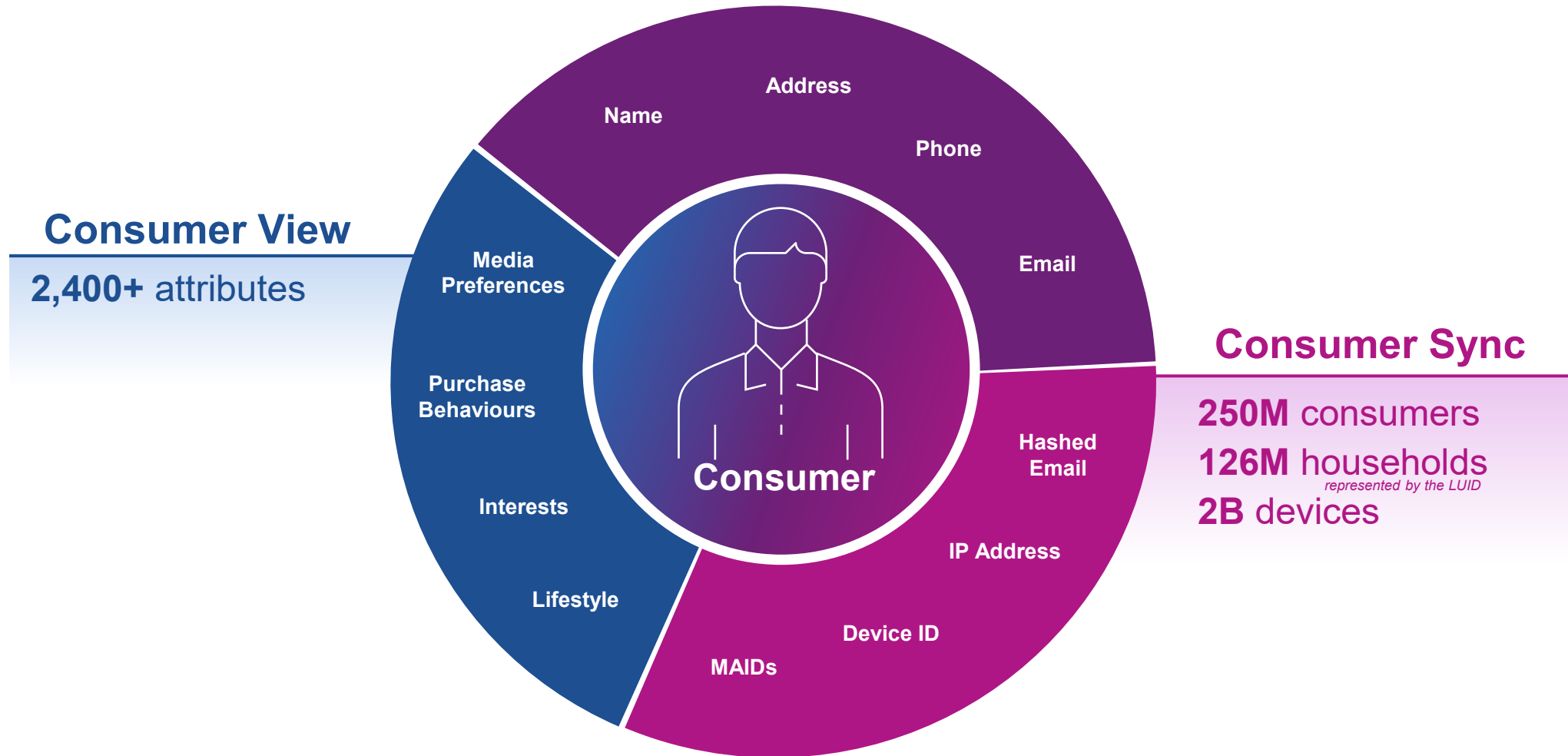
Client Example:



With Consumer Sync, Comcast is provided a complete view of their subscribers merging their offline and online interests/affinities. This unified view is then used to tailor and deliver meaningful ads and experiences.

*Connected television

Targeting has built upon its robust, quality offline data and identity leadership with digital identity capabilities

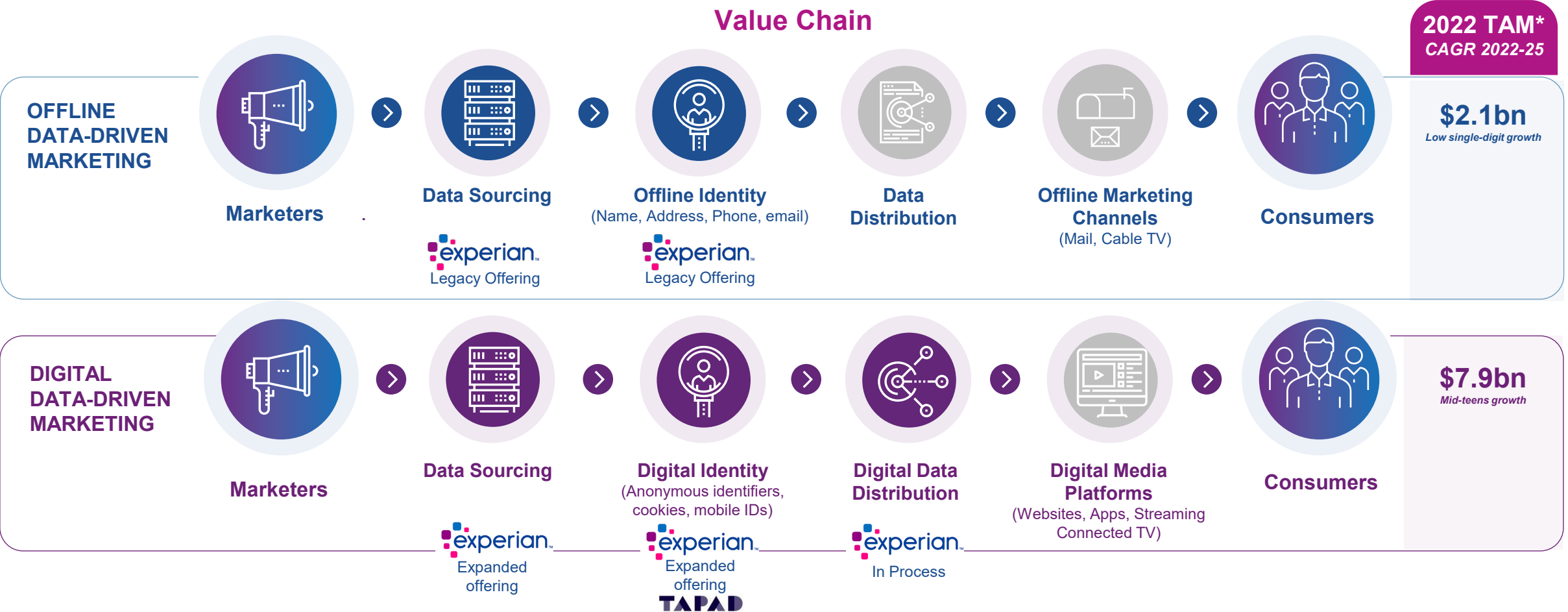


Consumer View and Consumer Sync stats represent US market only

Meeting the market need for effective digital solutions

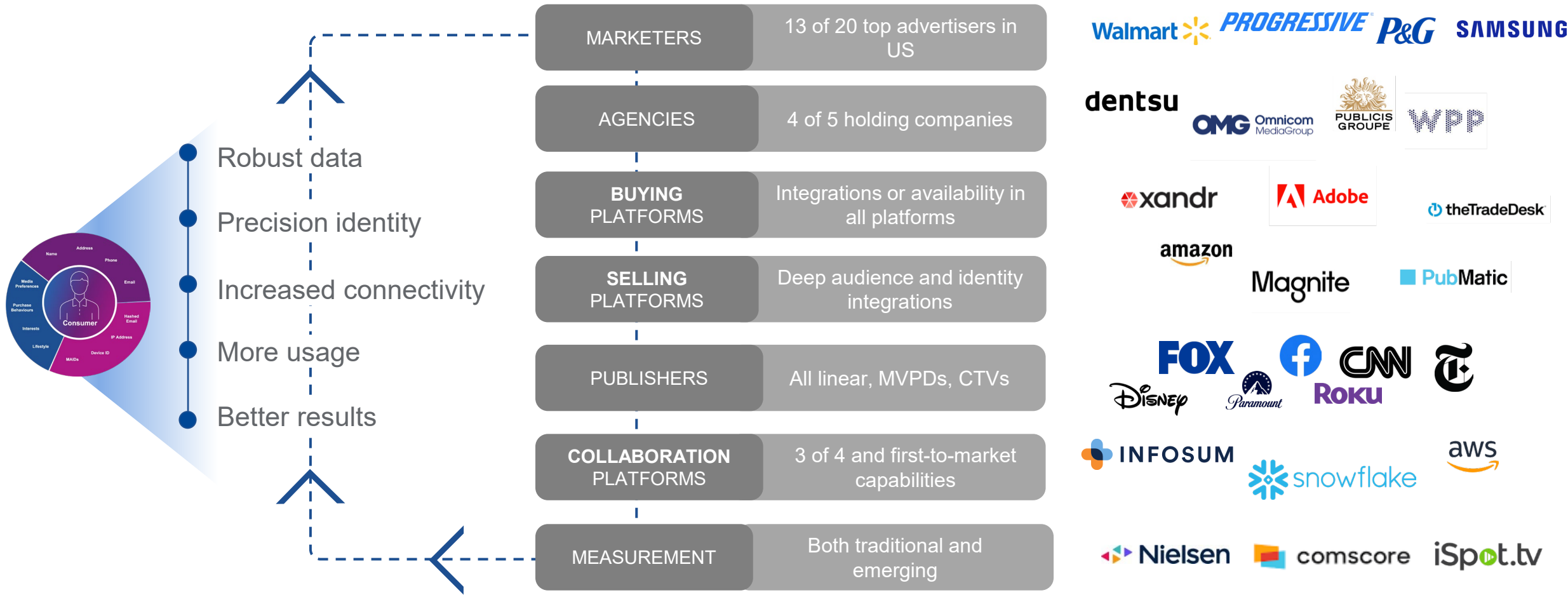


Investment in digital capabilities has moved EMS into a high-growth addressable market



*Target Addressable Market. Source: *Source: Proprietary research for Experian by Bain including insights from Forrester, eMarketer, Kantar and marketing participant interviews. 2023.

Why we win: our embedded identity creates a flywheel effect across all customer sets



We acquired Audigent in FY25, a leading data activation and identity platform in the ads industry



Leading US data activation and identity platform helping businesses better understand their target customers

- Enhances market position in digital advertising (AdTech)
- Builds on Tapad acquisition to transform how advertisers connect with consumers
- Adds c.300 publisher integrations
- Our ambition: to be the leading data-driven marketing and identity provider that creates connections across advertising platforms serving buyers and sellers



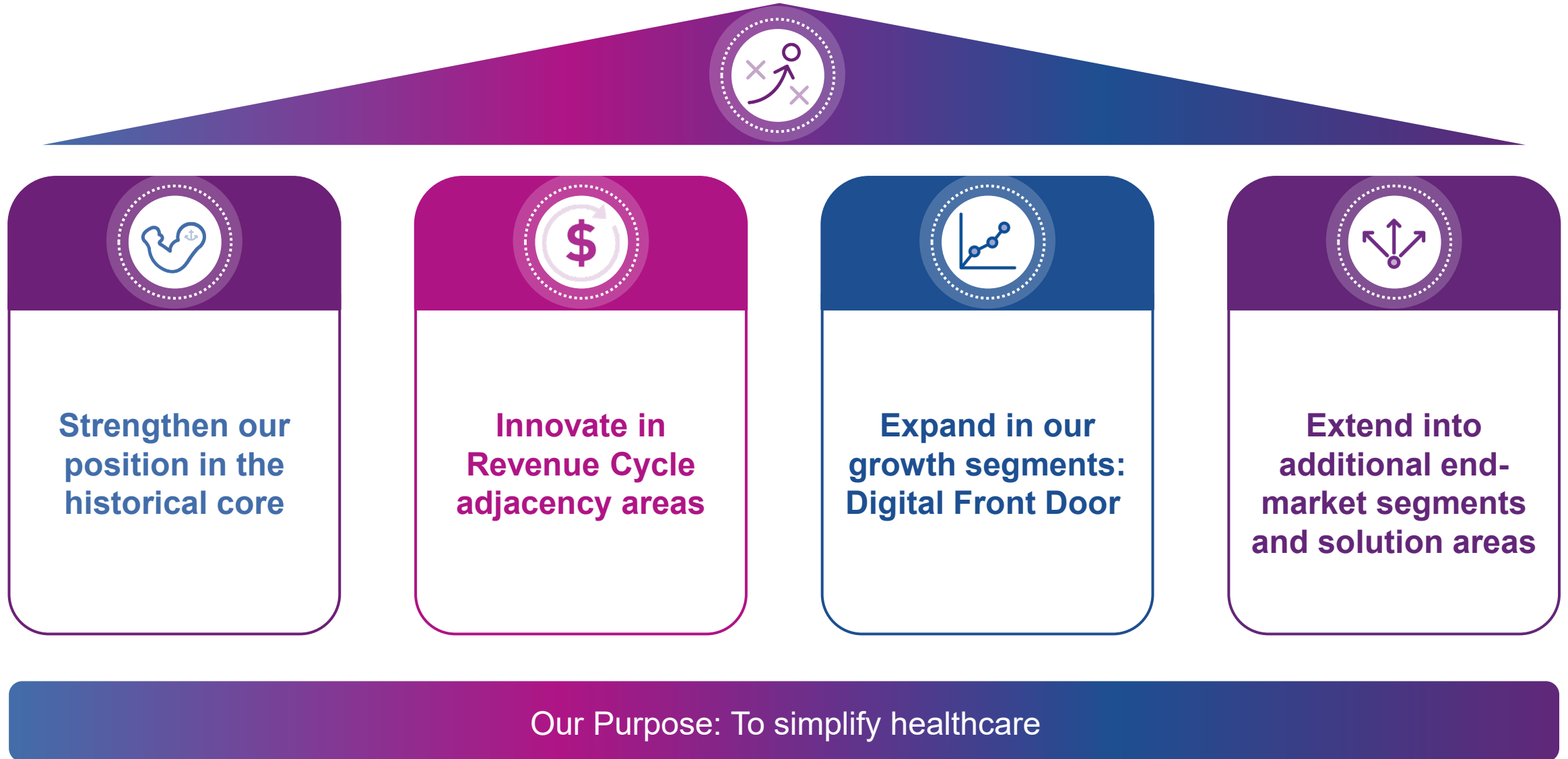
Health

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Our four-pillar strategy



We automate and simplify healthcare



We facilitate the flow of payments within the US\$1.9tn US hospital and physician market

- 25+ years of healthcare experience
- >60% of all US hospitals use at least one Experian Health solution
- 3,900+ hospitals and 7,300+ medical & ancillary groups
- 8% of Group revenue
- Our strategy focuses on strengthening our core, innovating, and expanding into new growth opportunities
- Significant market opportunity – TAM: US\$10bn

Demand is growing rapidly...

Healthcare players – historically low penetration of automation

- Tight labour supply
- Razor thin and shrinking margins
- Provider scaling and consolidation
- Unbundling of services
- Tech adoption by competitors & insurers

Increasingly empowered consumers

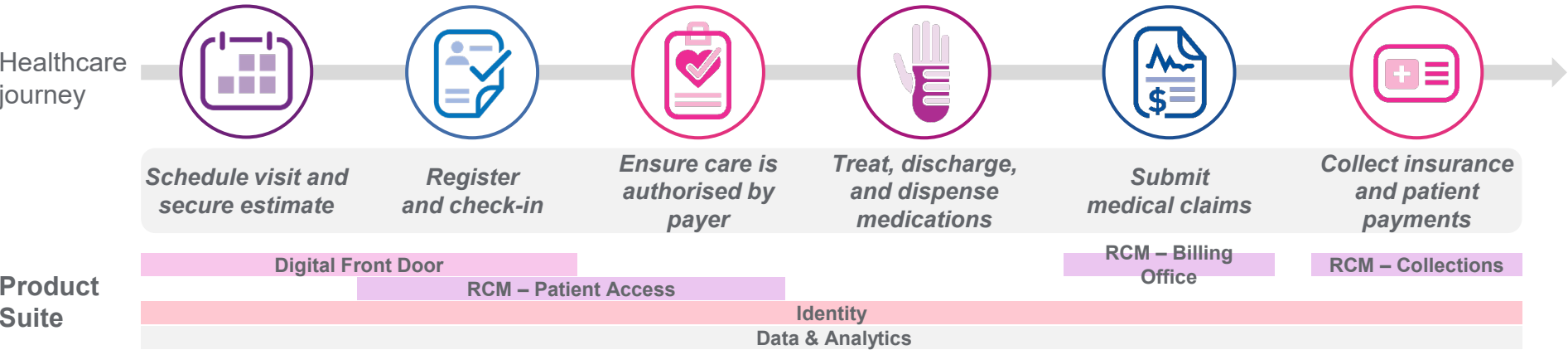
- Unmet need for a seamless financial and administrative experience

...for our innovative data, software and analytics

Revenue Cycle Management

Digitisation of the patient journey

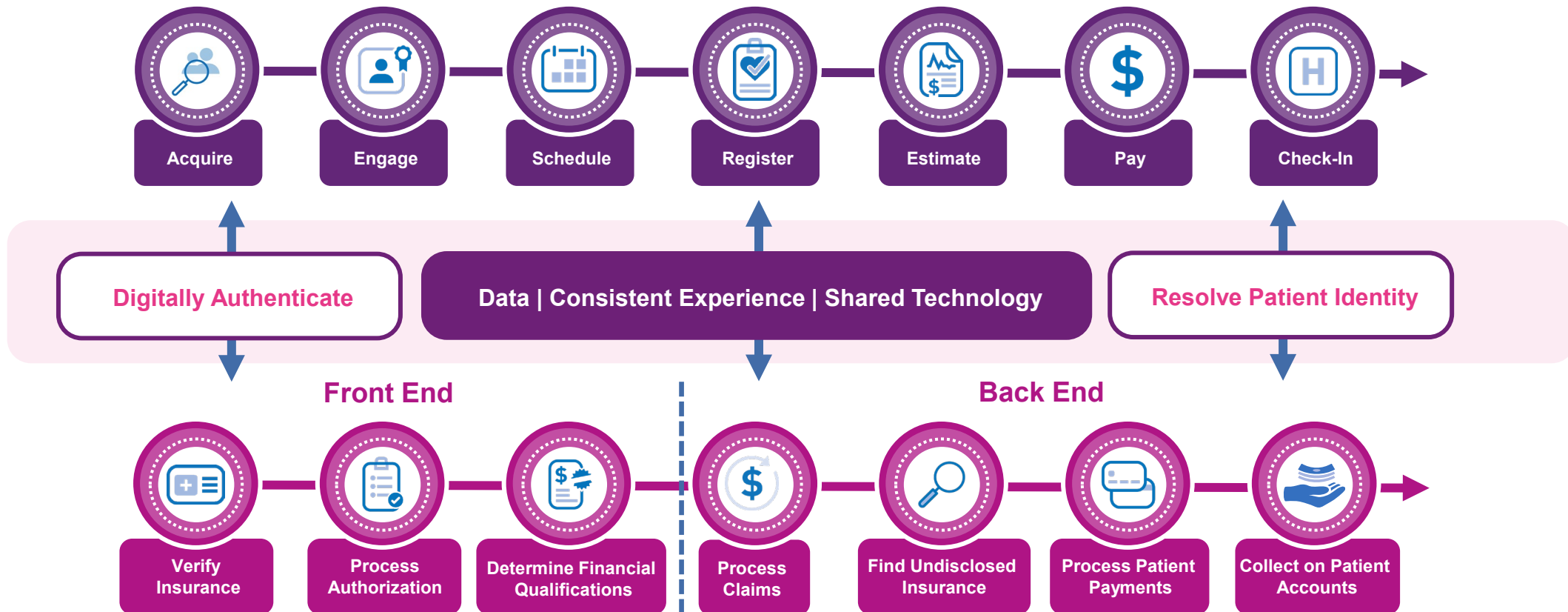
Our products touch every aspect of the healthcare journey



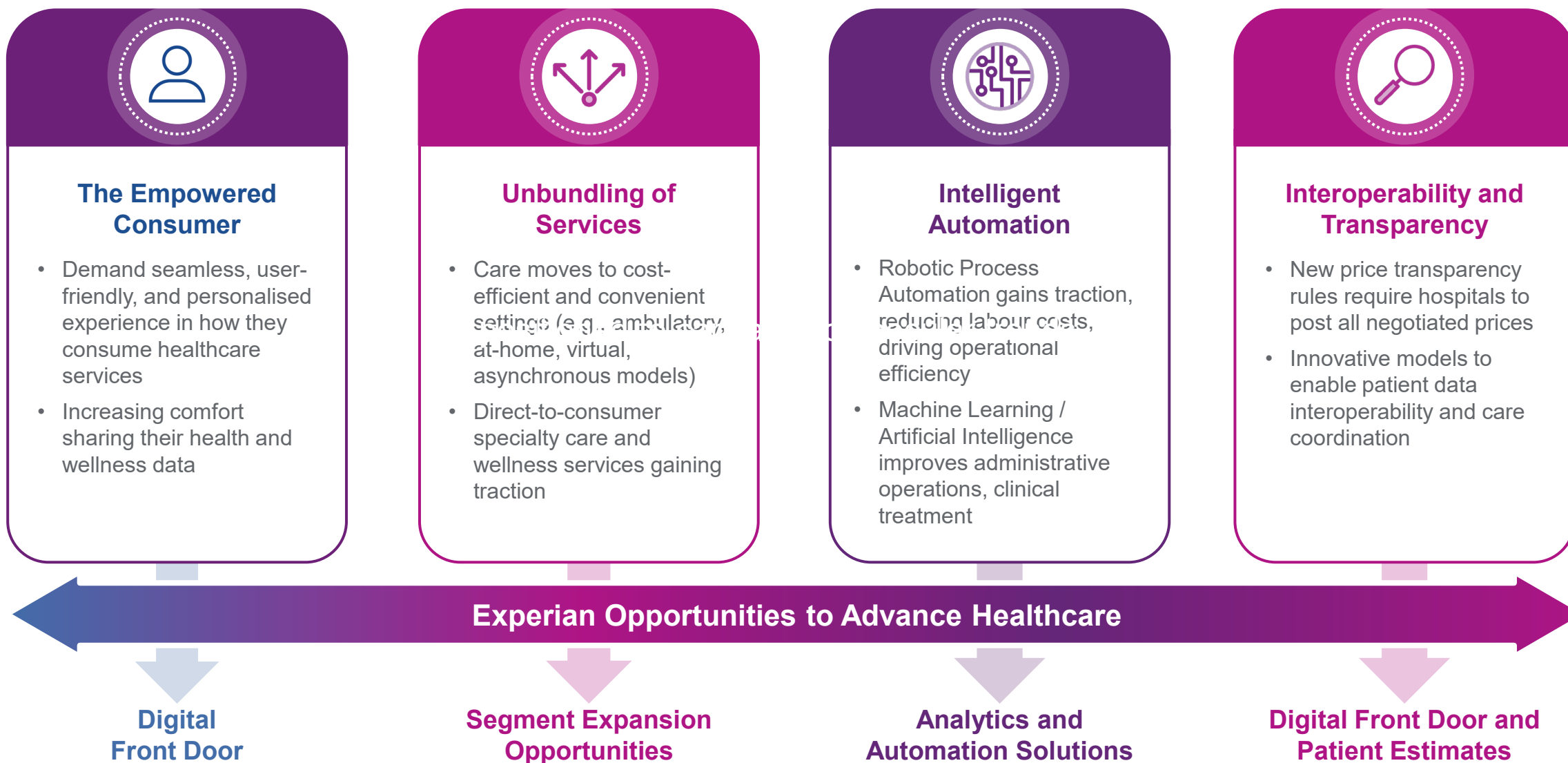
A comprehensive suite of solutions to reduce administrative complexity for clients and improve the patient experience



Digital Front Door (“digitise the patient journey”)



We are positioned to capitalise on secular trends





Brazil

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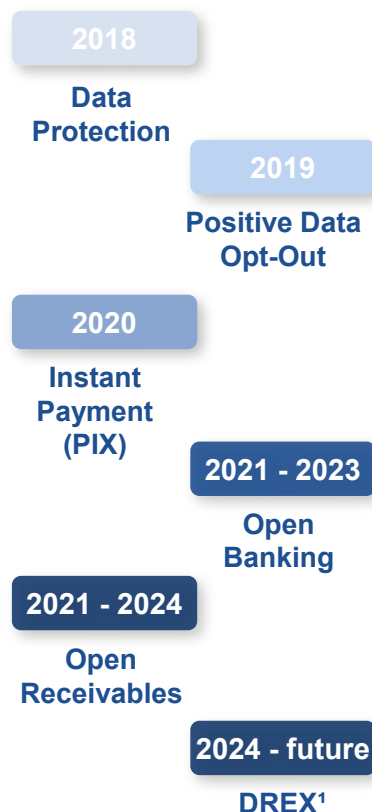
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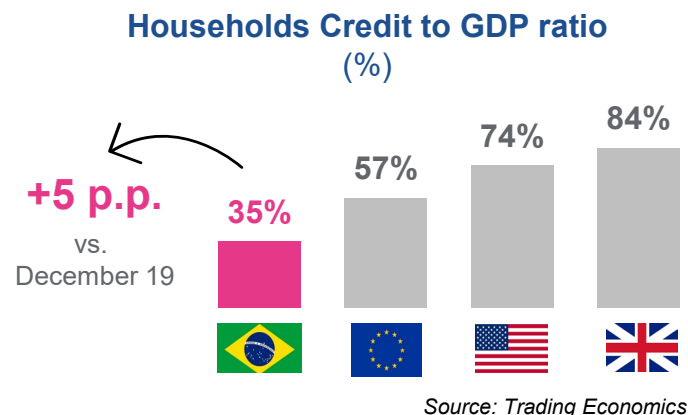
Regulatory changes and other long-term trends create new opportunities



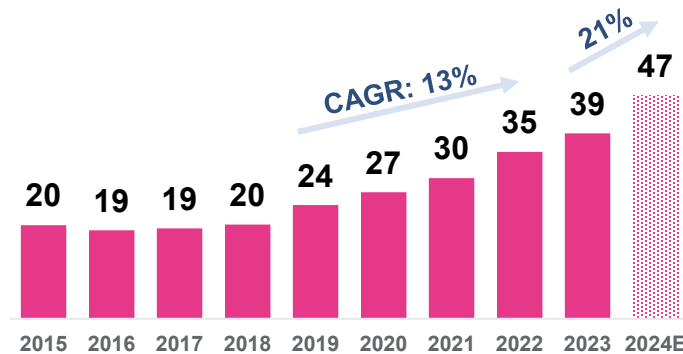
Once in a generation shift occurring in the data arena...



... benefiting credit penetration



Bank Tech Spend (BRL bn)



Source: Deloitte and FEBRABAN

... and creating unprecedented opportunities for Experian



Opportunities for Experian

Credit and analytics: increase market penetration and develop new solutions

SMBs: create a fully integrated services hub

IDF²: increase share of wallet in our client base

Agribusiness: explore sub-segments to scale the business

Receivables and CaaS³: enable new business models, generating incremental revenue streams to our clients

Verification Services: boost credit access through income verification

Consumer services: intensify engagement with our 90m+ consumer base

New avenues: adding new segments and solutions, going beyond traditional products

¹ Drex is the Brazilian Real in a digital format, to be issued exclusively on the digital platform operated by the Banco Central do Brasil (BCB). A central bank digital currency (CBDC).

² Identity and Fraud
³ Credit-as-a-Service

Serasa Experian the only player positioned to capture the full potential of market trends in Brazil



Solutions

The broadest integrated portfolio for the entire client's journey

- 500,000+ direct / indirect clients
- Constantly improving NPS
- Powerful Consumers' engagement in our app

Talent

One of the best companies to work



Innovation

Innovation is in our DNA

- Recognised as the most innovative company for two consecutive years
- 1000+ people in Technology & Data



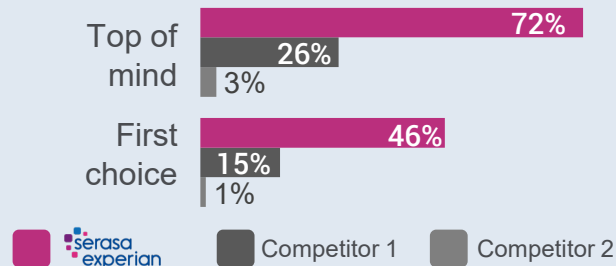
Data superiority

Leading data breadth and accuracy, combining high analytical capability

- New data available in **-30 days** for production
- **3m+** rural producers analysed by our Agri Score, and **~600m** hectares under ESG monitoring
- **6.5m+** daily B2B and B2C credit reports

Brand Awareness

Top-of-mind brand, far ahead of the competition

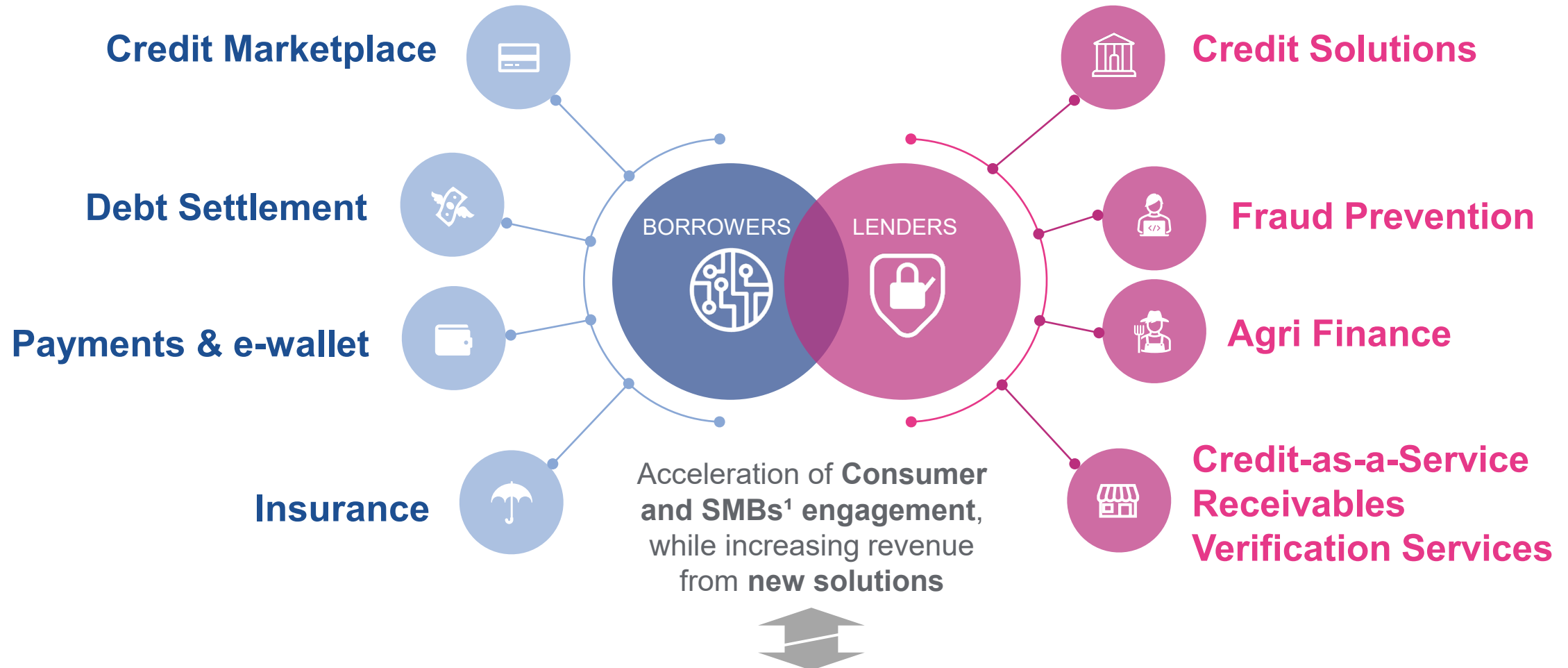


Technology

Focus on productivity, modernization and automation for our products

- Lead time improvement: **from 130 to 35 days** on score model implementation
- Deployment frequency increased by **61%**

We continue evolving our ecosystem and capabilities, capturing unique data sets and generating new business opportunities



Capturing new **data sets** and continuously improving our **analytical skills** to create new solutions and access new value pools

We acquired ClearSale in Brazil in FY26, which enables us to gain access to valuable e-commerce transaction, mobile phone and device data



Leading Brazil digital fraud prevention and identity manager

- Highly complementary to our Serasa Experian bureau, document verification, biometric and device intelligence assets
- c.70% of Brazil online purchases flow through ClearSale. Expands our position in fraud prevention.
- Combination of Serasa Experian and ClearSale will enable superior propositions to be brought to market
- Considerable synergy opportunity


Consumer | Our business is evolving to offer more services within a connected journey, making Serasa indispensable to Brazilians




Consumer's Financial Life Timeline

Strategy | First cycle

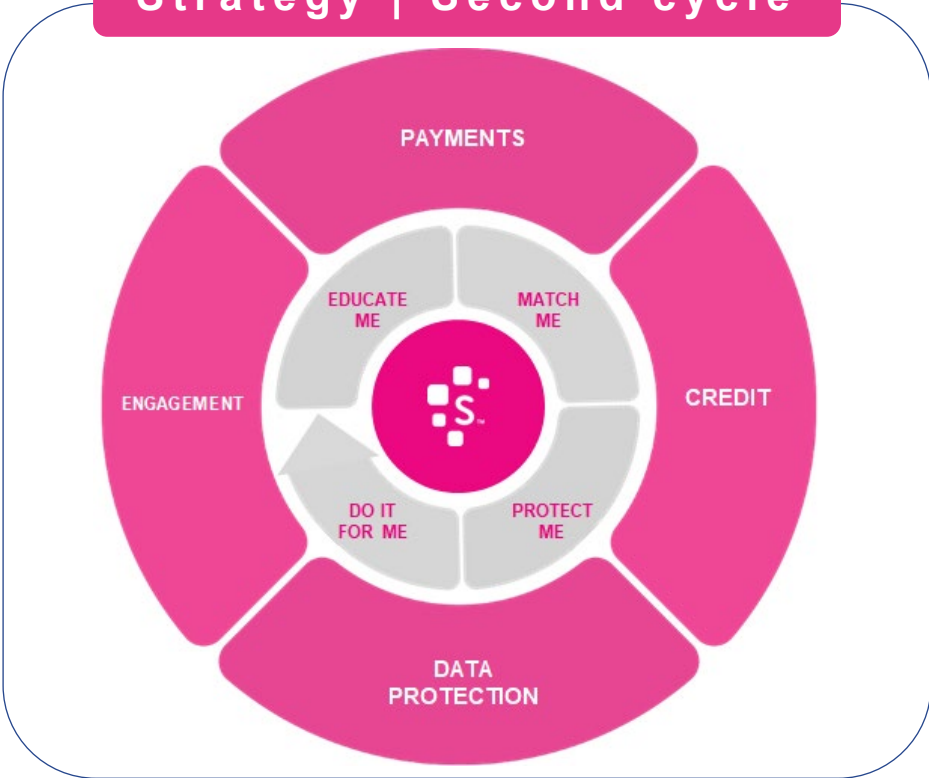



 **+90m**
app users


 **5th** most
downloaded app


From vertical to horizontal

Strategy | Second cycle



 **-12%** no
interaction

 **+33%**
interacting with
2 products

 **+140%**
interacting with
3 products

Get access to more IR resources



Watch our video product demos



[Ascend Platform](#)



[NA Insurance Marketplace](#)



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Learn more insights from our IR events



[Barclays Global Credit Bureau Forum 2024](#)



[RBC 2024 TIMT Conference](#)



[Jefferies | Experian - New Verticals - North America Autos and Health](#)

Our sustainability progress



[Sustainability investor presentation](#)

Our reporting



[Annual Report 2024](#)