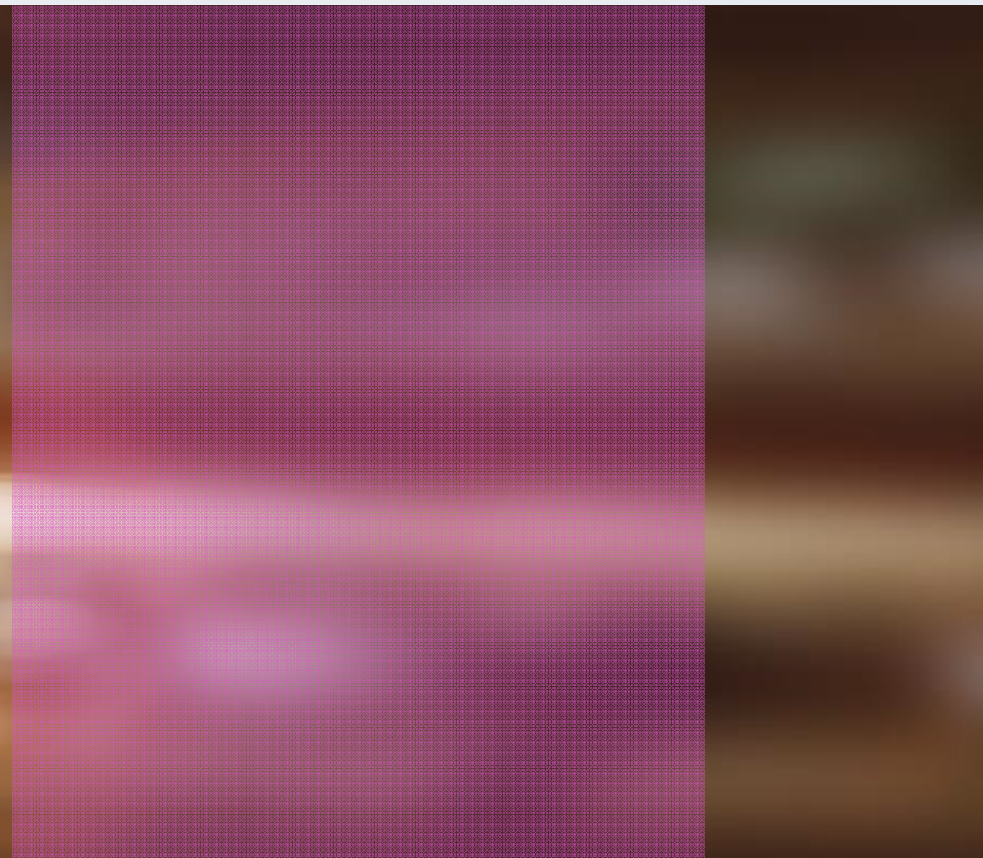






Discover Experian

An introduction to our global business



In a faster, more complex world, our data and analytics help people and organisations protect, manage and make the most of their data.



Revenue
US\$4.8 bn



EBIT
US\$1.3 bn



Market Cap*
**c. £12bn – UK
FTSE Top 50**



Employees
c.17,000

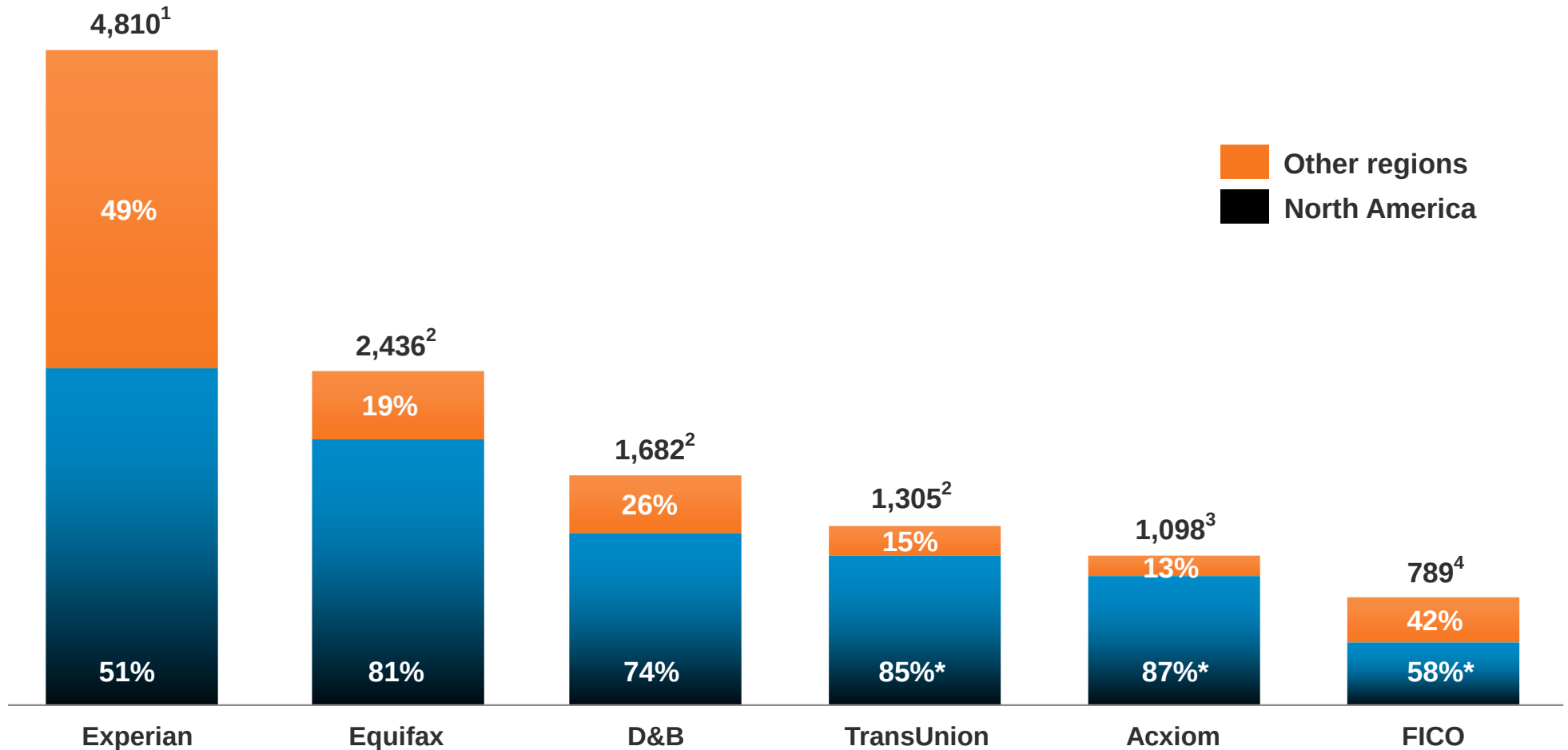


Offices in
39 countries



Largest markets
**US, Brazil,
UK**

Global revenue in US\$m



More than double the size of nearest competitor, broader range

¹ Year ended 31 March 2015

² Year ended 31 December 2014

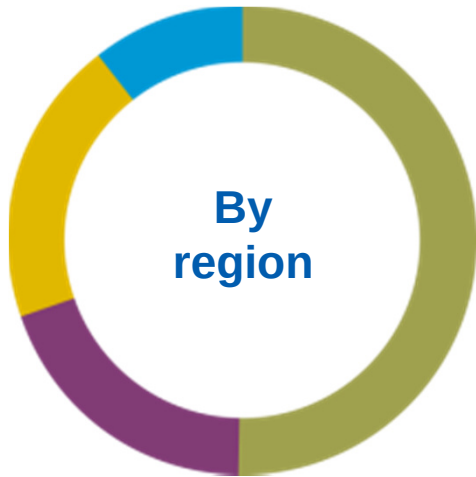
³ Year ended 31 March 2014

⁴ Year ended 30 September 2014

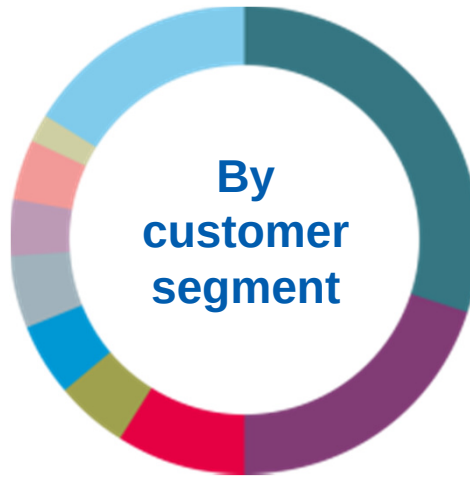
*US only.

Source: Latest full year revenue, company SEC filings

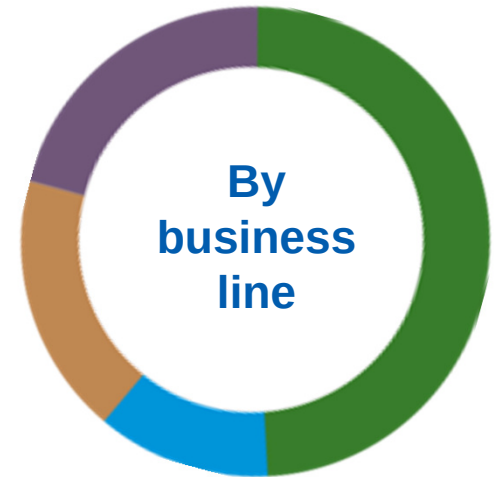
Our Business in Regions, Segments and Lines



North America	51%
Latin America	18%
UK and Ireland	21%
EMEA/Asia Pacific	10%



Financial services	30%
Direct-to-consumer	20%
Retail	9%
Automotive	5%
Healthcare	5%
Telecoms and utilities	5%
Insurance	4%
Media and technology	4%
Government and public sector	2%
Other	16%



Credit Services	49%
Decision Analytics	12%
Marketing Services	18%
Consumer	21%

Our Business in Regions, Segments and Lines

A purple-tinted background image showing a group of people walking in a modern, brightly lit indoor space, possibly a shopping mall or office lobby.

Credit Services

We hold, protect and manage data that helps businesses and organisations to lend fairly consistently and Responsibly, and prevent fraud.

A grayscale background image of an office interior with several computer monitors and desks.

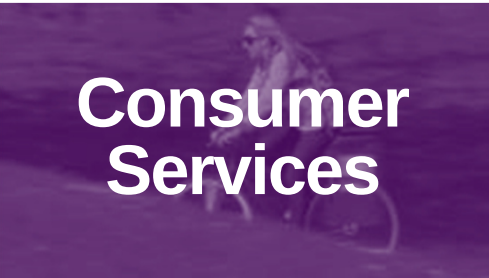
Decision Analytics

We use data science, analytics and technology to unlock the value hidden in data, helping to provide insights to clients so they can understand the data and make fast, efficient decisions to improve their business performance.

A red-tinted background image showing a group of people in a social setting, possibly at a conference or event.

Marketing Services

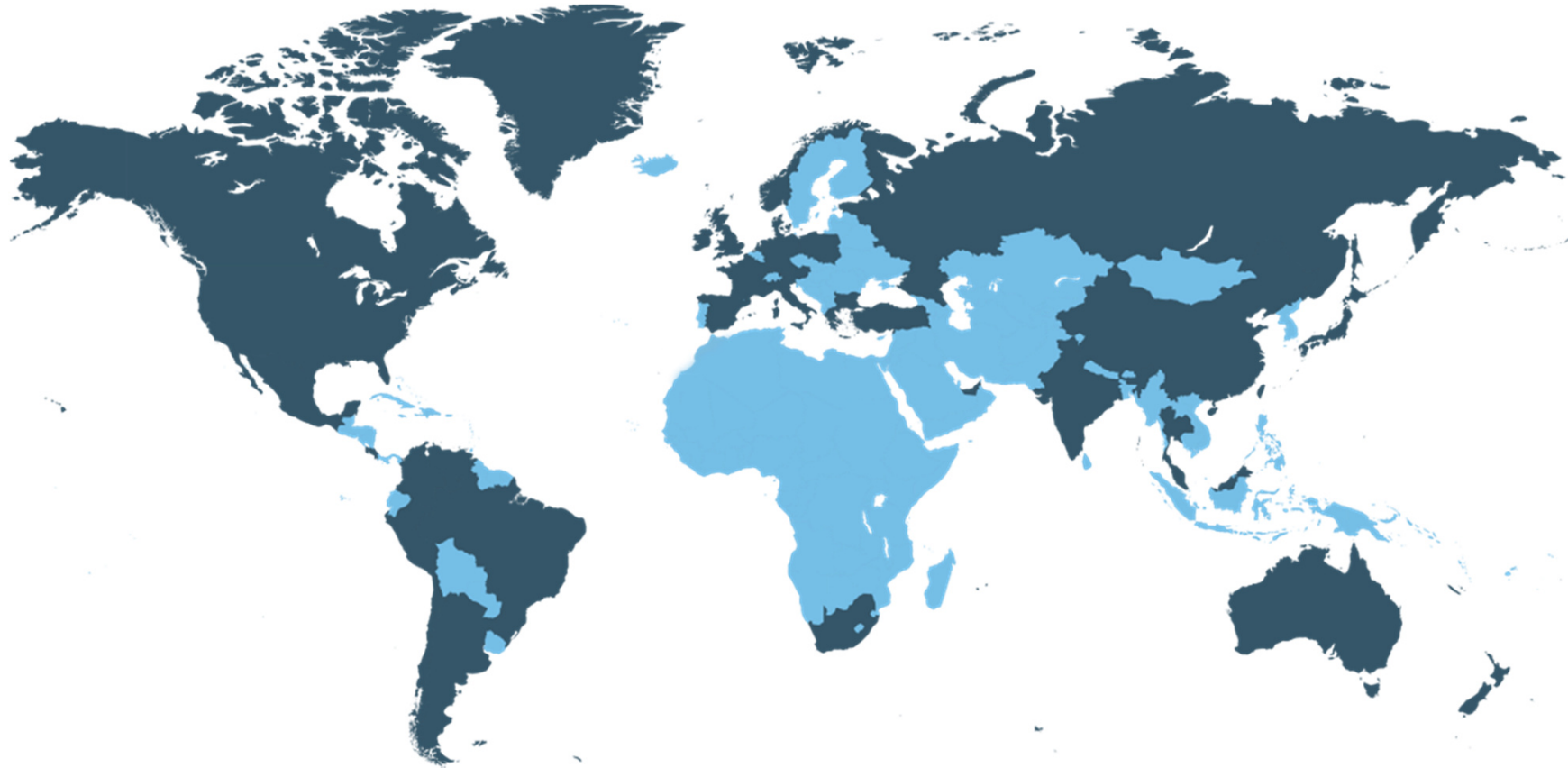
We help brands around the world to connect with their customers, whenever they contact them and on whatever devices their customers are using.

A purple-tinted background image of a person riding a bicycle on a path.

Consumer Services

We provide millions of people in the USA and the UK with online access to their credit report and score, empowering them to understand and improve their financial status and helping them to protect themselves against fraud and identity theft.

Our Business in Regions, Segments and Lines



Argentina
Australia
Austria
Brazil
Bulgaria
Canada

Chile
China
Colombia
Costa Rica
Denmark
Estonia

Estonia
France
Germany
Greece
India
Ireland

Italy
Japan
Malaysia
Mexico
Monaco
Netherlands

New Zealand
Norway
Peru
Poland
Russia
Singapore

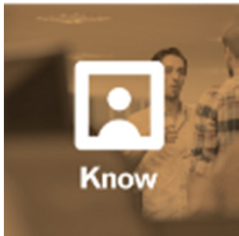
South Africa
Spain
Taiwan
Thailand
Turkey
United Kingdom

United Arab Emirates
United States
Venezuela

What we deliver to our customers...



PLAN how and where to develop products and services – through understanding customers and trends in each market.



Find and get to **KNOW** valuable customers - understanding their likely needs, preferences and behaviours.



MAKE the right offer at the right time using the right forms of communication.



MANAGE customer retention and prompt payments.



GROW customer relationships - selling more products or services to them, where appropriate.

Some reference clients





National Fraud Prevention with Experian solution HUNTER



Global fraud is organized, innovative and evolving

FRAUDSTERS WORK TOGETHER TO EXPLOIT BREACHED DATA

MORE FRAUD RINGS

10,000

Estimated number of fraud rings in the U.S. alone



MORE DATA BREACHES

1,000,000,000

The number of records exposed as a result of data breaches since beginning 2013



Source: Risk Based Security/Open Security Foundation, Data Breach Quick View (February 2014)

Creating a Data Sharing Community

Participants in Experian NFPS
typically achieve up to a

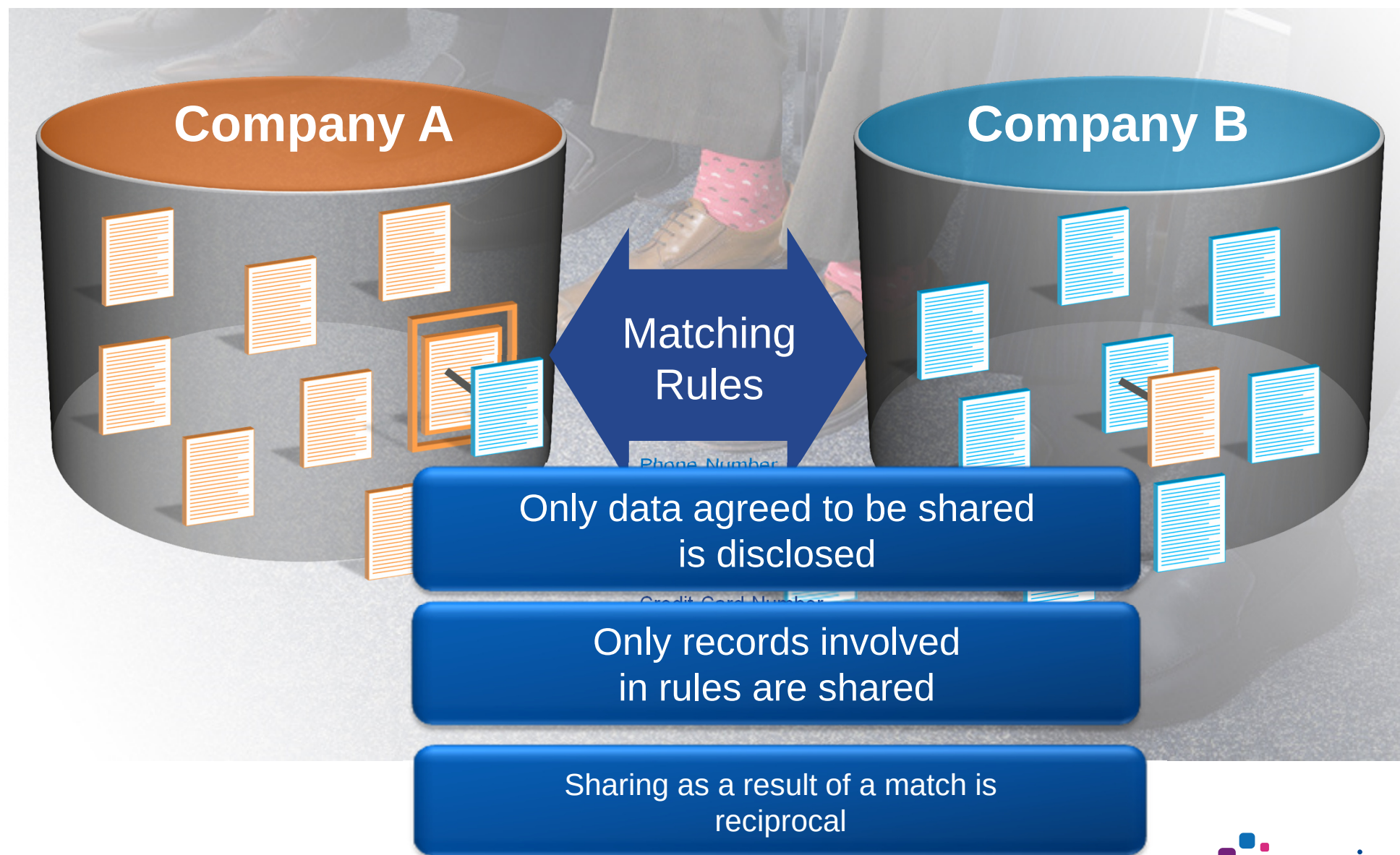
85% improvement

in fraud detection...
and shift fraudsters to less protected
and less organised targets!



Experian's NFPS: Powered by Hunter

Controlled data sharing



Fighting Application Fraud

Our Solution

- By combining Experian and customer assets including systems, expertise and process we will create a unique integrated intimate and collaborative fraud prevention community

Fraud Rules



Inconsistency Rules



Velocity Rules



Validation Rules



Boolean Rules



Device Rules



Device
Reputation

National
Database of
Applications

Vertical Sector
database of
Applications

Application
Data Universe

Internal Fraud
reference files

Hot list or
Reference Files

Scorecard

Batch and
Online
interface

Targeted
Rule Set
Execution

Referral
Management

Management
Information



Fraud detection

Types of application fraud that will be identified

Data Manipulation

Inflating income or decreasing level of indebtedness

Omitted information

Hiding a previous address or a previously declined application

Identify theft and impersonation

Stealing personal details of another individual and advising them to gain access to funds

False identity

A manufactured identity for purpose of accessing credit with no intention of paying

Organised fraud rings

Network of individuals making multiple applications in order to gain significant sums of money

Matched application inconsistencies

Form 1 (Left):

- 3. Are your name and address details correct?** (Blue box)
- 4. Please choose your design** (Blue box)
- 5. Please tell us about yourself** (Blue box)
- 6. Please tell us about your job** (Blue box)
- 7. Please sign and return your application by 1st December 2014** (Blue box)

Form 2 (Right):

- 3. Are your name and address details correct?** (Blue box)
- 4. Please choose your design** (Blue box)
- 5. Please tell us about yourself** (Blue box)
- 6. Please tell us about your job** (Blue box)
- 7. Please sign and return your application by 1st December 2014** (Blue box)

Red boxes and callouts:

- Form 1, Section 3:** Date of birth (Red box). Callout: "Same surname, Same previous address, Different DOB".
- Form 1, Section 5:** Mobile phone (Red box). Callout: "Same mobile phone, different person and address".
- Form 1, Section 6:** Business address (Red box). Callout: "Same person, different previous address – may highlight hidden addresses with adverse bureau data".
- Form 2, Section 3:** Date of birth (Red box). Callout: "Same surname, Same previous address, Different DOB".
- Form 2, Section 5:** Mobile phone (Red box). Callout: "Same mobile phone, different person and address".
- Form 2, Section 6:** Business address (Red box). Callout: "Same person, different previous address – may highlight hidden addresses with adverse bureau data".
- Form 2, Section 7:** Signature (Red box). Callout: "Same email address, different person and address".

Velocity Rules

Application Data Patterns

[illegible]

Current application inconsistencies

Credit Agreement regulated by the Consumer Credit Act 1974
This is a Credit Agreement between you, Morgan Stanley Bank International Limited, PO Box 1000, Glasgow G2 8NF, and you, the person whose name appears on this form.

1. Are your name and address details correct?
Please print your name and address in the space provided. If you have a second address, please print it in the space provided. If you have a second address, please print it in the space provided.

2. Please tell us about yourself
Please print your date of birth in the space provided. If you are under 18, please print your date of birth in the space provided. If you are under 18, please print your date of birth in the space provided.

3. Please tell us about your financial situation
Please print your annual income in the space provided. If you are self-employed, please print your annual income in the space provided. If you are self-employed, please print your annual income in the space provided.

4. Please tell us about your bank details
Please print your bank name in the space provided. If you have a second bank, please print it in the space provided. If you have a second bank, please print it in the space provided.

5. Please sign and return your application by 31st December 2004
Please sign your name in the space provided. If you are a company, please sign in the space provided. If you are a company, please sign in the space provided.

6. Please choose a payment method
Please print your payment method in the space provided. If you have a second payment method, please print it in the space provided. If you have a second payment method, please print it in the space provided.

7. Balance transfer request
Please print your balance transfer request in the space provided. If you have a second balance transfer request, please print it in the space provided. If you have a second balance transfer request, please print it in the space provided.

8. Please tell us about any Additional Cardholders
Please print the name of any Additional Cardholder in the space provided. If you have a second Additional Cardholder, please print it in the space provided. If you have a second Additional Cardholder, please print it in the space provided.

9. Protecting your payments
Please print your payment protection details in the space provided. If you have a second payment protection details, please print it in the space provided. If you have a second payment protection details, please print it in the space provided.

10. Protecting your cards
Please print your card protection details in the space provided. If you have a second card protection details, please print it in the space provided. If you have a second card protection details, please print it in the space provided.

11. About the agreement
Please print your agreement details in the space provided. If you have a second agreement details, please print it in the space provided. If you have a second agreement details, please print it in the space provided.

Simple validation rules:

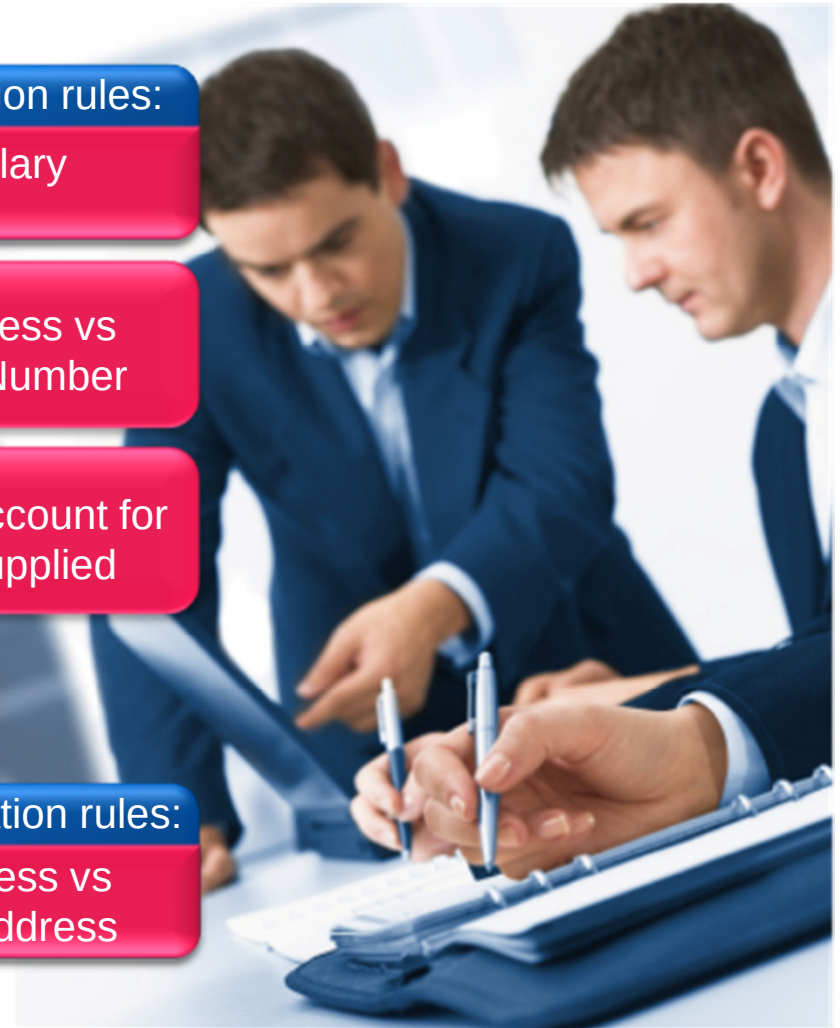
Age v Salary

Postal Address vs
Telephone Number

Invalid bank account for
sort code supplied

Complex validation rules:

Home Address vs
Employer Address



Referral Investigation Workflow

Hunter has extensive searching capabilities

Comparison screens provide a detailed picture of the case

Validate information by comparing data entities side by side

Investigation Loading Administration User Log Off My Submission Locks [Back]

Experian

Logged in as: fraud_investigator1 | TRAINING DEPT

Workbench

Summary Matches Compare Subs Compare Matches VAD Chart Map Send to Links

Submission

EG2M-11 (RE MORTGAGE - MORTGAGE)

Status: Fraud Unworked

Version: 2 (24/01/2012 16:04) (2)

Options

- ☐ Submission D
 - Identifier
 - Submission
 - Classification
 - Submission Da
 - Unique Ref No
 - Term
 - Submission Va
- ☐ Applicant
 - Title
 - First Name
 - Surname
 - Date Of Birth
 - Gender
 - Income
- ☐ Applicant
 - Applicant
- History**
- Notes**
- Submit | Can

Matches

☐ Show Only Unworked Matches

RHS Submission	Status	Date	Display Name	Product
TH456M-11 Ver. 1	Clear	01/12/2006	SANDRA SMITHIES	VARIABLE - MORTGAGE

Name	Description	Match
NCL_LHS1	Same Non Clear Submission Applicant Address as Address	24/01/2012 16:04 *
	Same Non Clear Submission Bank Account as Bank	

Summary Matches Compare Subs Compare Matches VAD Chart Map Send to Links

36124618 7 Ver. 1 Clear 06/01/2011 JOSEPH OSBOURNE RE MORTGAGE - MORTGAGE

Name	Description	Match
IncoAdd	Different Applicant Same Address	14/02/2011 12:54 *

Applicant	JOE OSBOURNE 01/11/1955	JOSEPH OSBOURNE 17/12/1955
Title	MR	MR
First Name	JOE	JOSEPH
Middle Names	MARK	MARK
Surname	OSBOURNE	OSBOURNE
Date Of Birth	01/11/1955	17/12/1955
Gender	Male	Male
Income	47000	42000

Applicant Current Address / Applicant Previous Address

	NEWTON STREET HP10 90G	NEWTON STREET HP10 90G
Building Number	16	16
Street	NEWTON STREET	NEWTON STREET
Post Town	HIGH WYCOMBE	HIGH WYCOMBE
County	BUCKINGHAMSHIRE	BUCKINGHAMSHIRE
Post Code	HP10 90G	HP10 90G
Time At Address	1	1

IMP7 Same First Name, Surname, Different DOB 14/02/2011 12:54 *

63254187 7 Ver. 1 Clear 16/10/2009 JOSEPH OSBOURNE FIXED - MORTGAGE

Name	Description	Match
IMP7	Same First Name, Surname, Different DOB	14/02/2011 12:54 *

Applicant	JOE OSBOURNE 01/11/1955	JOSEPH OSBOURNE 17/12/1955
Title	MR	MR
First Name	JOE	JOSEPH
Middle Names	MARK	MARK
Surname	OSBOURNE	OSBOURNE
Date Of Birth	01/11/1955	17/12/1955
Gender	Male	Male
Income	47000	42000

Example Screenshot ixV functionality (optional)

Investigation Loading Administration User Log Off About

My Submission Locks [Back]

Customer Services: 01704 501001 | fis.support@experian.com

Experian

Logged in as: Demo User | Hunter Demo

Workbench

Summary Matches Compare Subs Compare Matches VAD Chart Map Send to Links

Submission

LOAN4 (DEMO - Mortgage)

Status [Clear](#) Unworked

Version 6 (17/09/2013 13:48) (6)

Options

Submission Detail

Identifier LOAN4
Submission Date 12/03/2013
Classification Accept
Term 180
Submission Value 315000

Main Applicant

Title MR
First Name JAVHAD
Surname SALIMI
Date Of Birth 02/08/1971
Marital Status Single
Income 36500

Current Address

Building Number 10
Street BERENGERS PLACE
Post Town DAGENHAM
Post Code RM9 4PQ

Main Applicants Telephone

Telephone Type Mobile
Telephone Number 07538302314

Current Employer

Organisation Name EASTRIDGE PROPERTY SERVICES
Employment Status Full time
JobTitle MANAGER

Current Employer Address

History [Add Case Management Information](#)

Notes [Add a Note](#)

Submit | Cancel

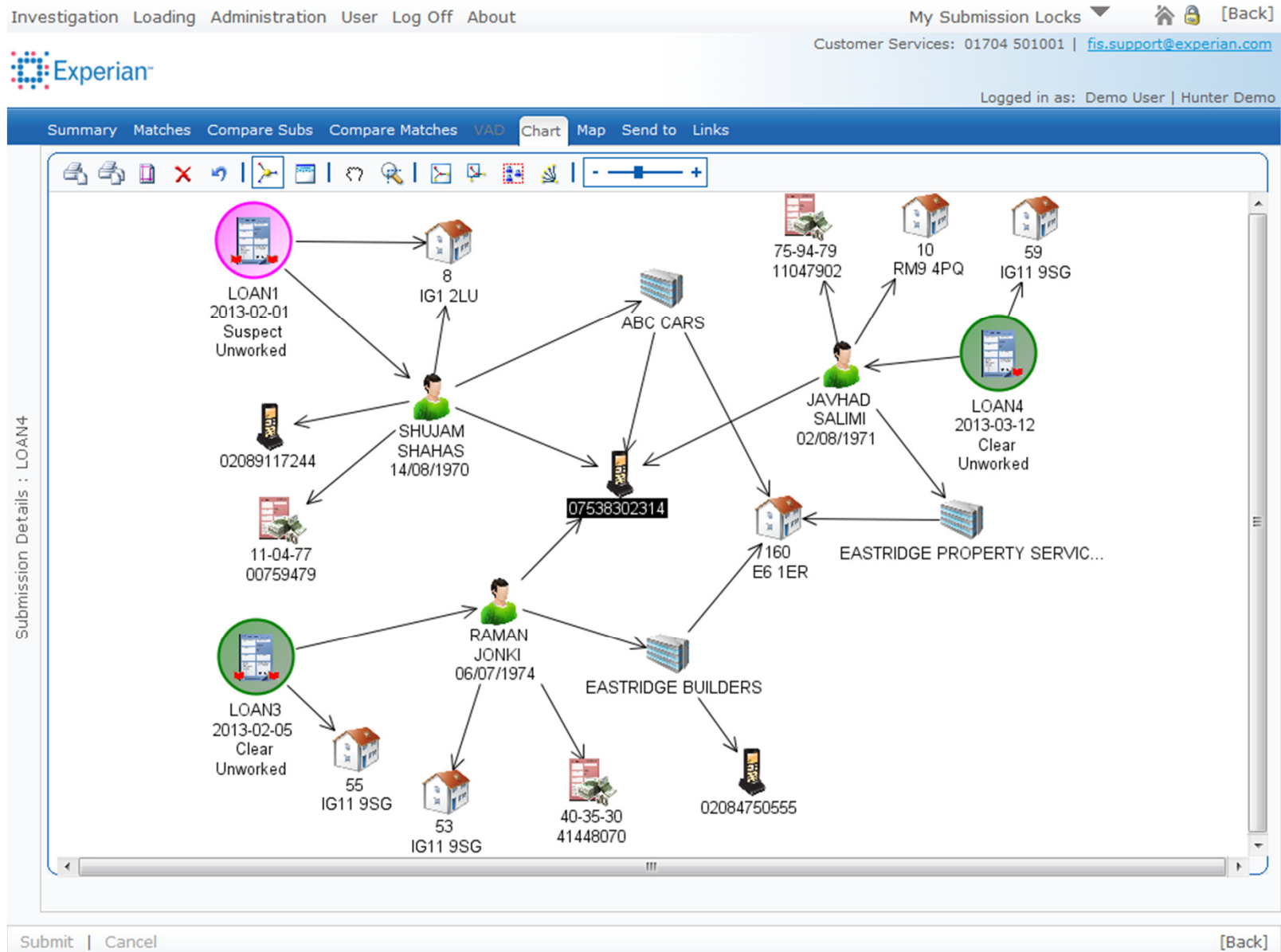
ixV Diagram

The diagram illustrates the relationships between the central entity, JAVHAD SALIMI, and various associated entities:

- Central Entity:** JAVHAD SALIMI (02/08/1971, Clear, Unworked)
- Associated Entities:**
 - 59 IG11 9SG (House icon)
 - 75-94-79 11047902 (House icon)
 - 07538302314 (Mobile phone icon)
 - 10 RM9 4PQ (House icon)
 - EASTRIDGE PROPERTY SERVICES (Building icon)
 - 160 E6 1ER (House icon)

Arrows indicate the relationships between the central entity and the associated entities.

Example Screenshot ixV functionality (optional)



Fraud Investigation

Hunter Maps functionality (optional)

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Logged in as: Demo User | Hunter Demo

Summary Matches Compare Subs Compare Matches VAD Chart Map Send to Links

Submission Details : LOAN4

Addresses

1: LOAN4 Ver. 6	☒
1.1 10 BERENGERS PLACE DAGENHAM RM9 4PQ	☒
1.2 160 CATHERINE ROAD LONDON E6 1ER	☒
1.3 59 BLAKELEY AVENUE BARKING IG11 9SG	☒
2: LOAN1 Ver. 1	☒
2.1 8 ROSEMARY ROAD ILFORD IG1 2LU	☐
2.2 160 CATHERINE ROAD LONDON E6 1ER	☒
2.3 8 ROSEMARY ROAD ILFORD IG1 2LU	☐
3: LOAN3 Ver. 1	☒
3.1 53 BLAKELEY AVENUE BARKING IG11 9SG	☒
3.2 160 CATHERINE ROAD LONDON E6 1ER	☒
3.3 55 BLAKELEY AVENUE BARKING IG11 9SG	☒

Fraud Investigation

Hunter Maps functionality (optional)

Investigation Loading Administration User Log Off About

My Submission Locks [Back]

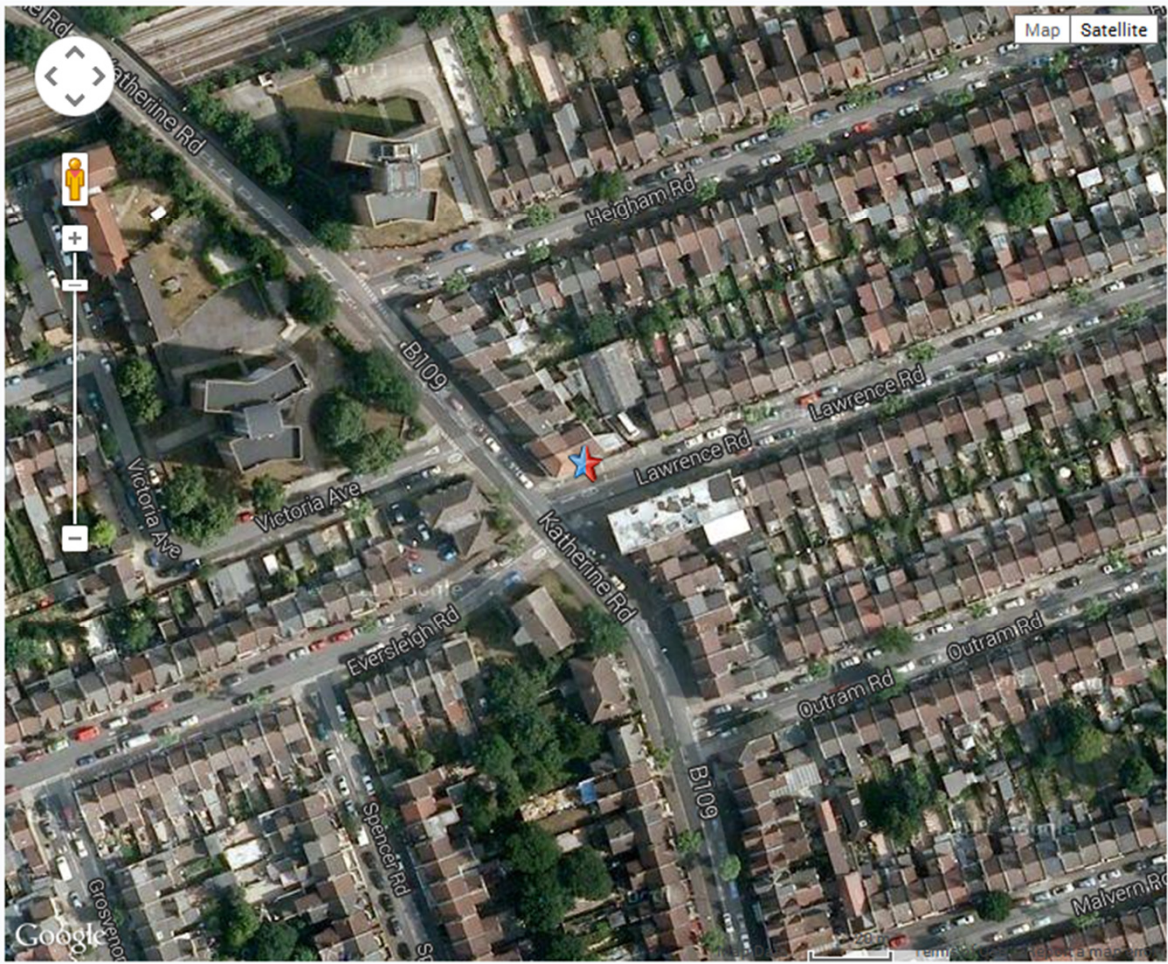
Customer Services: 01704 501001 | fis.support@experian.com

Experian

Logged in as: Demo User | Hunter Demo

Summary Matches Compare Subs Compare Matches VAD Chart Map Send to Links

Submission Details : LOAN4



Map Satellite

Addresses

1: LOAN4 Ver. 6 ☒

1.1 10 BERENGERS PLACE
DAGENHAM RM9 4PQ ☒

1.2 160 CATHERINE ROAD LONDON
E6 1ER ☒

1.3 59 BLAKELEY AVENUE BARKING
IG11 9SG ☒

2: LOAN1 Ver. 1 ☒

2.1 8 ROSEMARY ROAD ILFORD
IG1 2LU ☐

2.2 160 CATHERINE ROAD
LONDON E6 1ER ☒

2.3 8 ROSEMARY ROAD ILFORD
IG1 2LU ☐

3: LOAN3 Ver. 1 ☒

3.1 53 BLAKELEY AVENUE BARKING
IG11 9SG ☒

3.2 160 CATHERINE ROAD LONDON
E6 1ER ☒

3.3 55 BLAKELEY AVENUE BARKING
IG11 9SG ☒

Submit | Complete | Cancel

[Back]

Experian

Fraud Investigation

Hunter Maps functionality (optional)

Investigation Loading Administration User Log Off About

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Logged in as: Demo User | Hunter Demo

Summary Matches Compare Subs Compare Matches VAD Chart Map Send to Links

Submission Details : LOAN4

Queens Drive, Nottingham, England
Address is approximate

Google

Queens Drive

Queens Drive

Addresses

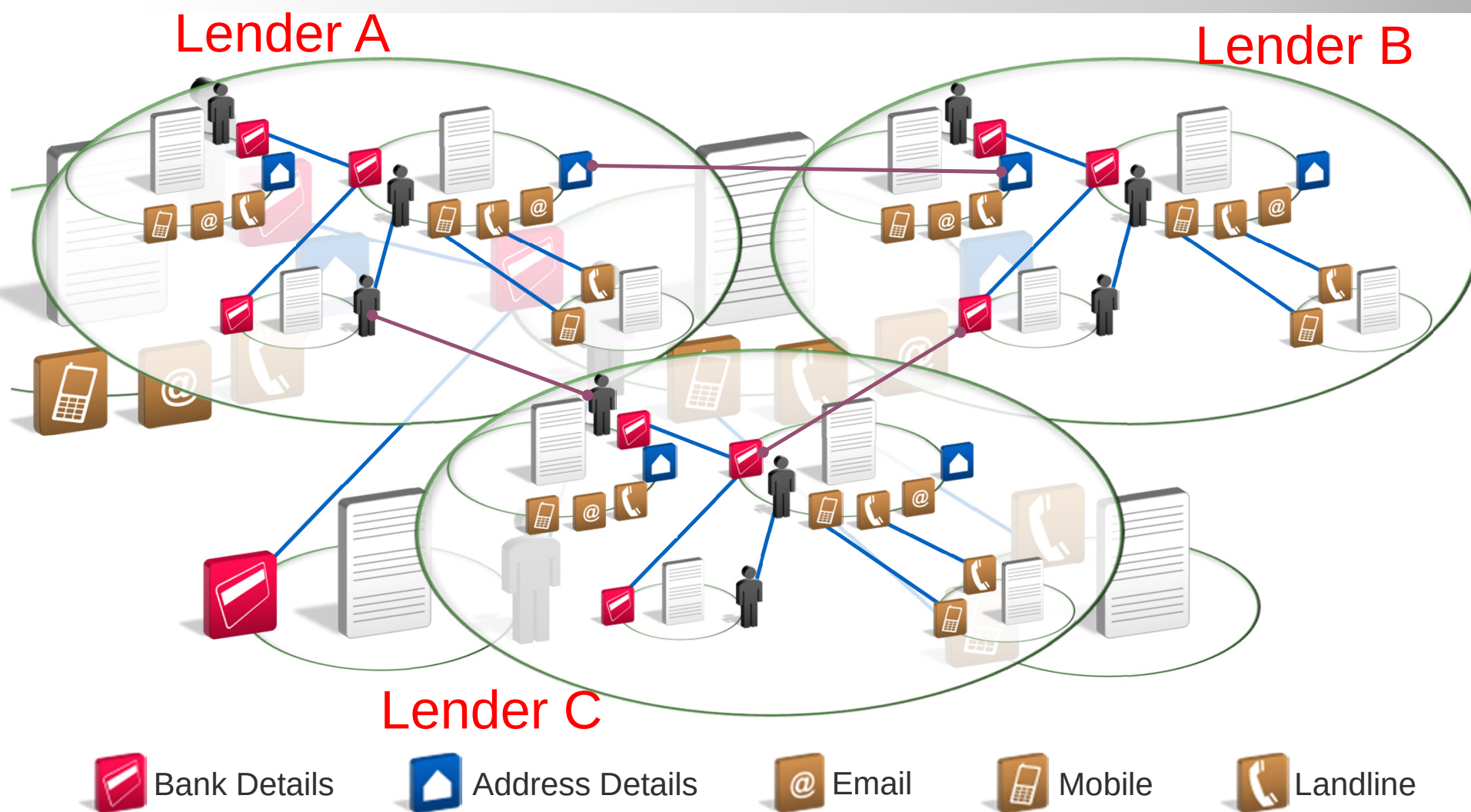
1: LOAN4 Ver. 6	☒
1.1 10 BERENGERS PLACE DAGENHAM RM9 4PQ	☒
1.2 160 CATHERINE ROAD LONDON E6 1ER	☒
1.3 59 BLAKELEY AVENUE BARKING IG11 9SG	☒
2: LOAN1 Ver. 1	☒
2.1 8 ROSEMARY ROAD ILFORD IG1 2LU	☐
2.2 160 CATHERINE ROAD LONDON E6 1ER	☒
2.3 8 ROSEMARY ROAD ILFORD IG1 2LU	☐
3: LOAN3 Ver. 1	☒
3.1 53 BLAKELEY AVENUE BARKING IG11 9SG	☒
3.2 160 CATHERINE ROAD LONDON E6 1ER	☒
3.3 55 BLAKELEY AVENUE BARKING IG11 9SG	☒

Submit Cancel

[Back] Experian

Fighting Application Fraud

Visualising the Matching



Support for Any Customer and Product Type

Credit Card

Surname

Date of Birth

Full Address

Salary

Organisation

Application Value

DICTIONARY

Surname

Forename

Date of Birth

Full Address

Salary

Organisation

Application Value

Gender

Loan

Surname

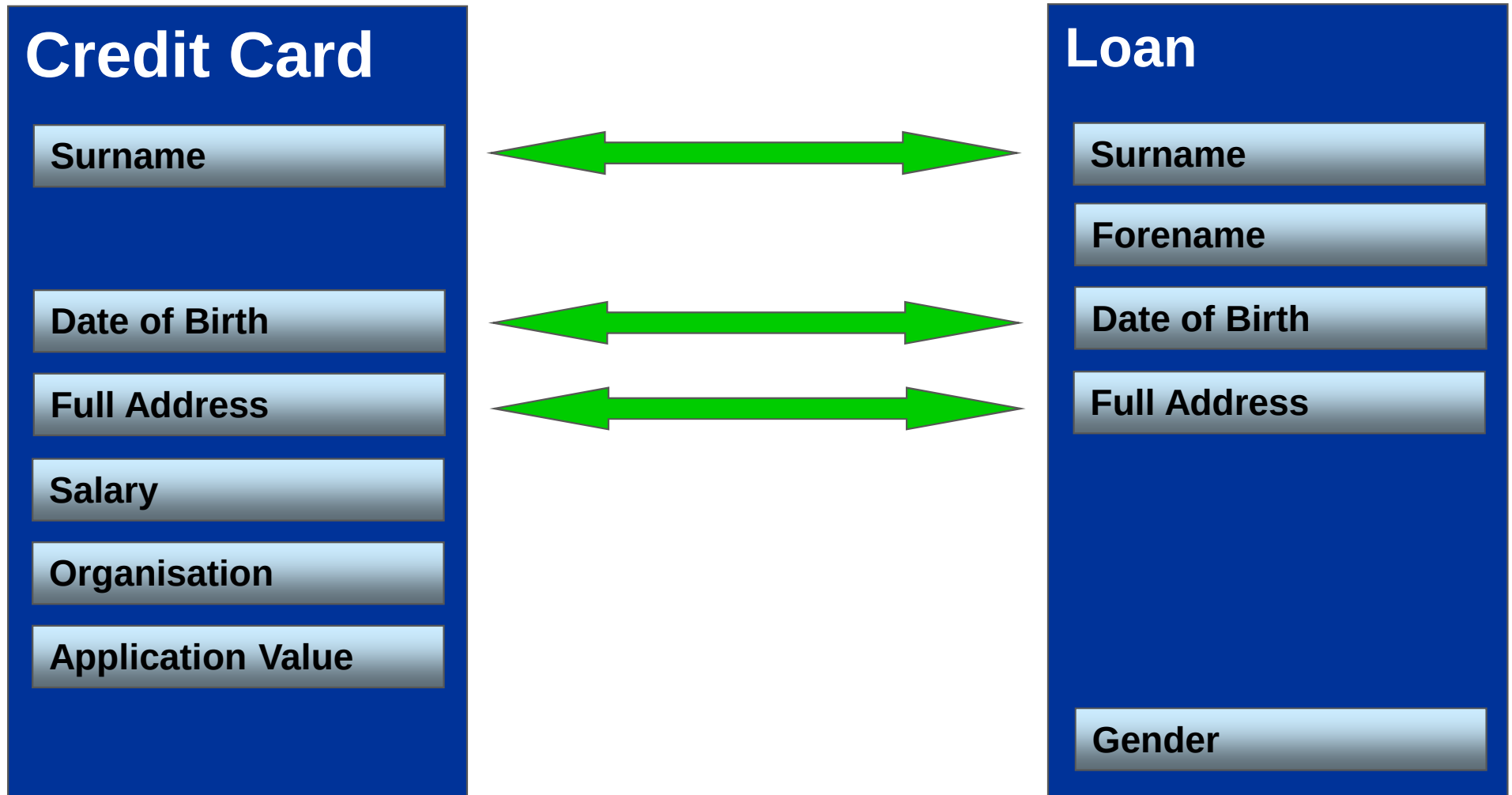
Forename

Date of Birth

Full Address

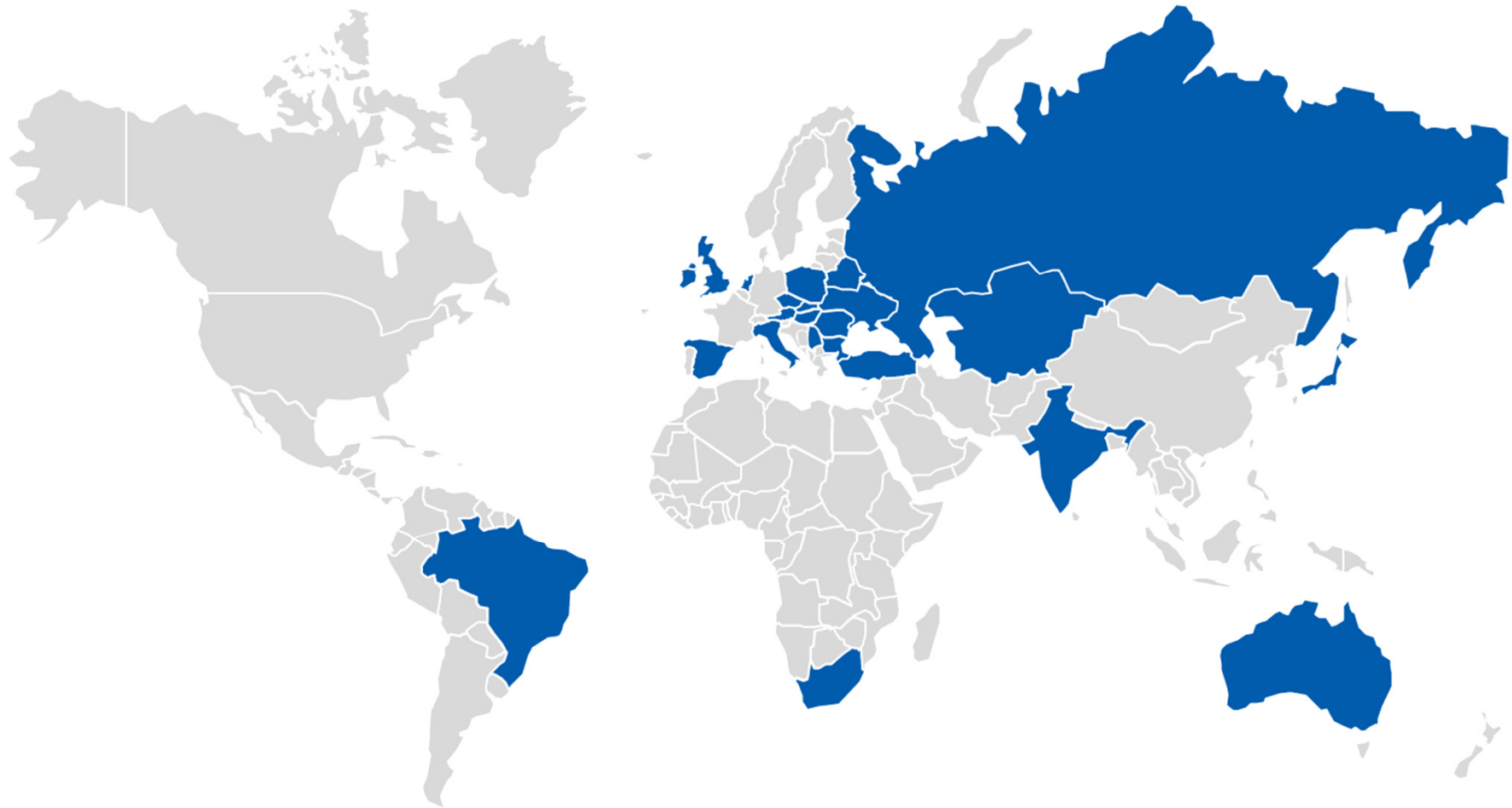
Gender

Support for Any Customer and Product Type



Hunter's global footprint

Over 200 clients in 22 countries

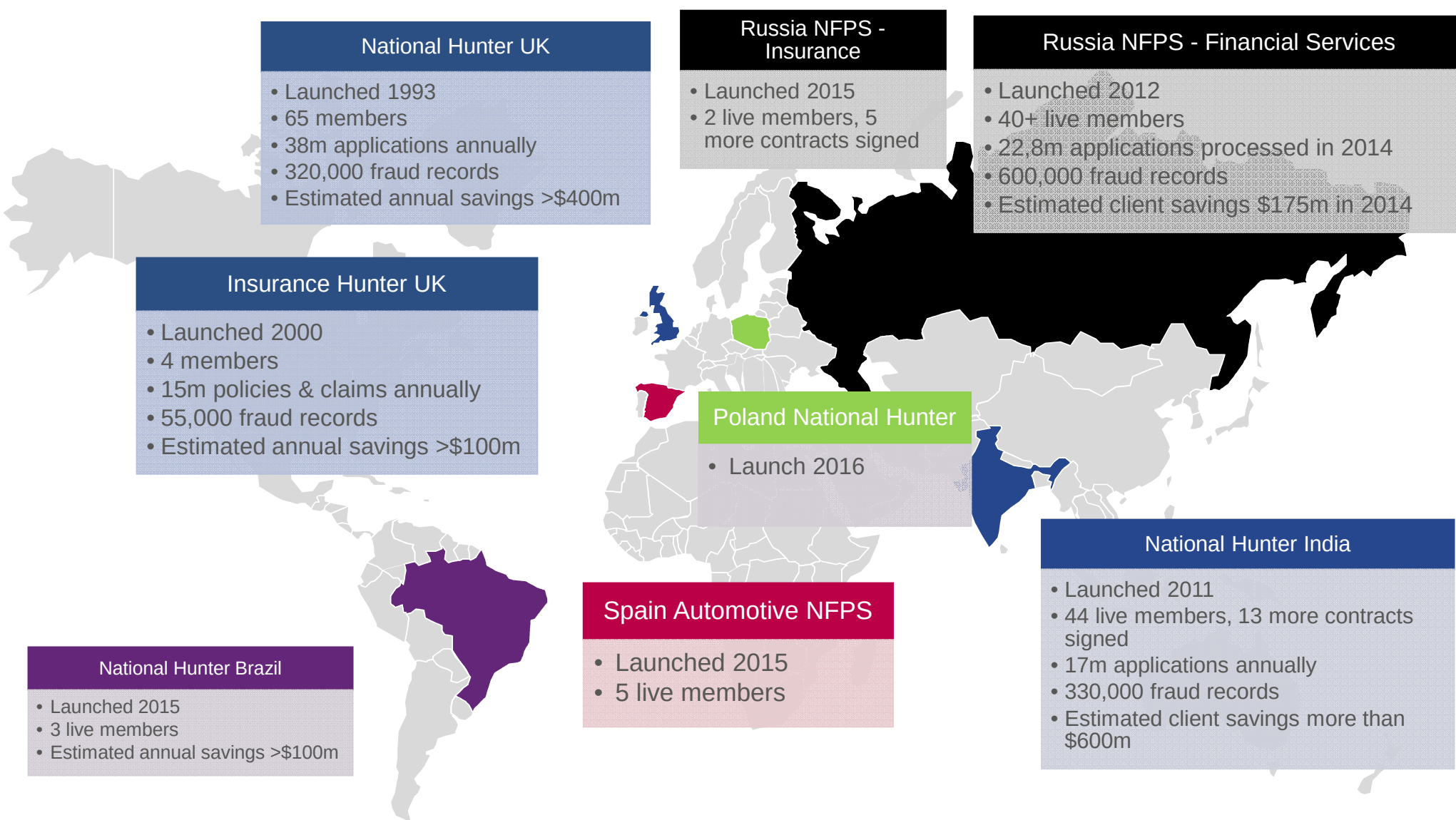


Hunter's Global Presence

UK&I - United Kingdom, Ireland; **EMEA** - Austria, Belarus, Bulgaria, Czech Republic, Hungary, Italy, Kazakhstan, Netherlands, Poland, Romania, Russia, Slovakia, South Africa, Spain, Turkey, Ukraine; **APAC** - Australia, India, Japan; **Latin America** - Brazil

Last update: Nov 2016

Live National Fraud Prevention Schemes



Last update: Nov 2016
* Estimated savings include value of "local" Hunter

Experian NFPS: Powered by Hunter

Expansion plans

Currently building, launching or expanding



Colombia



Spain Telco
& FS



Poland



UK Telco



Australia

Market evaluation underway



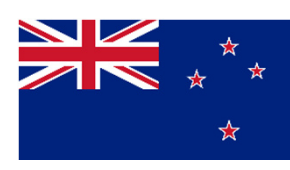
Austria



Japan



Netherlands



New
Zealand



Turkey

What our clients are saying...

“Saved us **£44m** in just one year” - *Building Society*

“Reduced our fraud by **90%**” - *Financial Services*

“**Doubled** our fraud detection by using value added data and Hunter scorecard” - *Mortgage Lender*

“Saving us more than **£3m** per month” - *Major Bank*

“Achieved RoI of **over 1000%** in first 12 months” - *Major European Bank*

“Saved more than **£1m** in a single month” - *Motor Finance*

“Saved us **£400,000** in the first few weeks” - *Internet Bank*

“Saved us **£600,000** in the first year, including major fraud rings and staff frauds” - *General Insurer*

Contact Details

In case you have any questions, please contact us

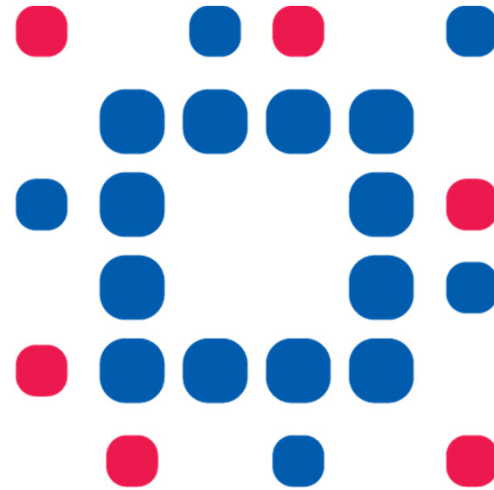
Martin Rossak
Regional Account Director
Experian EMEA

Experian Österreich GmbH
1080 Wien, Strozsigasse 10/14
T: +43 1 524 9198 21
M: +43 699 1324 5127 | martin.rossak@experian.com



Christof Seifert
Global Consultancy Practice | *Senior Fraud Consultant*
Experian Österreich GmbH, Strozsigasse 10/14 | 1080 Wien
T: +43 1 524 91 98 – 20 | M: +43 664 46 80 308
www.experian.at





Experian

A world of insight