



Barclays Credit Bureau Forum

Wednesday 6 September 2023



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Agenda

Welcome/Introduction

James Rose

Q&A with Lloyd Pitchford

Moderated by James Rose

Our integrated approach: Credit Decisioning, Analytics and Fraud software

Alex Lintner

Break

Executing on our opportunity in Brazil

Valdemir Bertolo

North America Marketing Services

Jennifer Schulz

North America Consumer Services

Jeff Softley and Rakesh Patel

Q&A session

Moderated by James Rose

Close

Lloyd Pitchford and James Rose





Q&A with Lloyd Pitchford

Moderated by James Rose



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Our integrated approach: Credit Decisioning, Analytics and Fraud software

Alex Lintner



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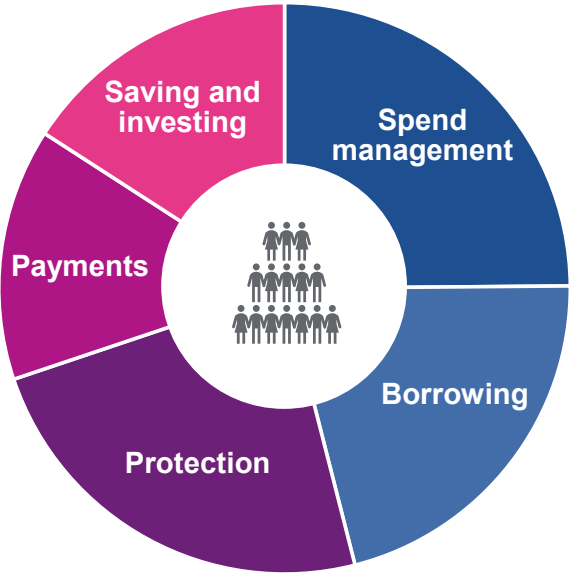
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Experian operates in large and rapidly expanding markets

Consumer Services

US\$40bn+ TAM*

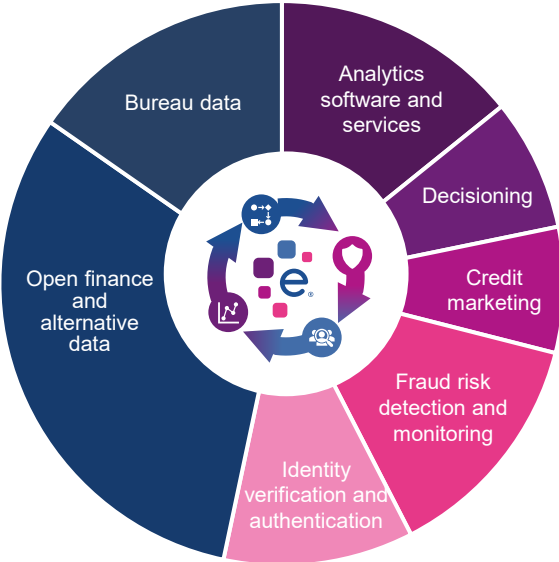
Goal: Become pre-eminent consumer financial platform



Credit, Fraud, and Identity

US\$55bn+ TAM

Goal: Lead in the attractive software markets adjacent to B2B data



Priority vertical opportunities

Goal: Grow in underpenetrated Experian adjacencies



Health

TAM
US\$10bn



Marketing Data and Identity Resolution

US\$10bn



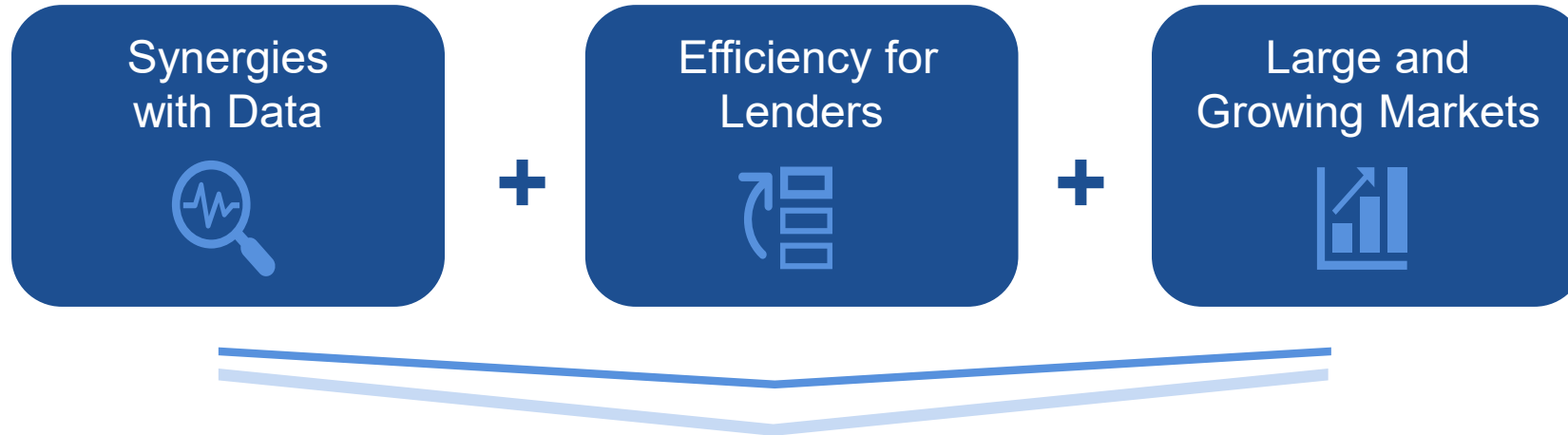
Verification Services

US\$3bn

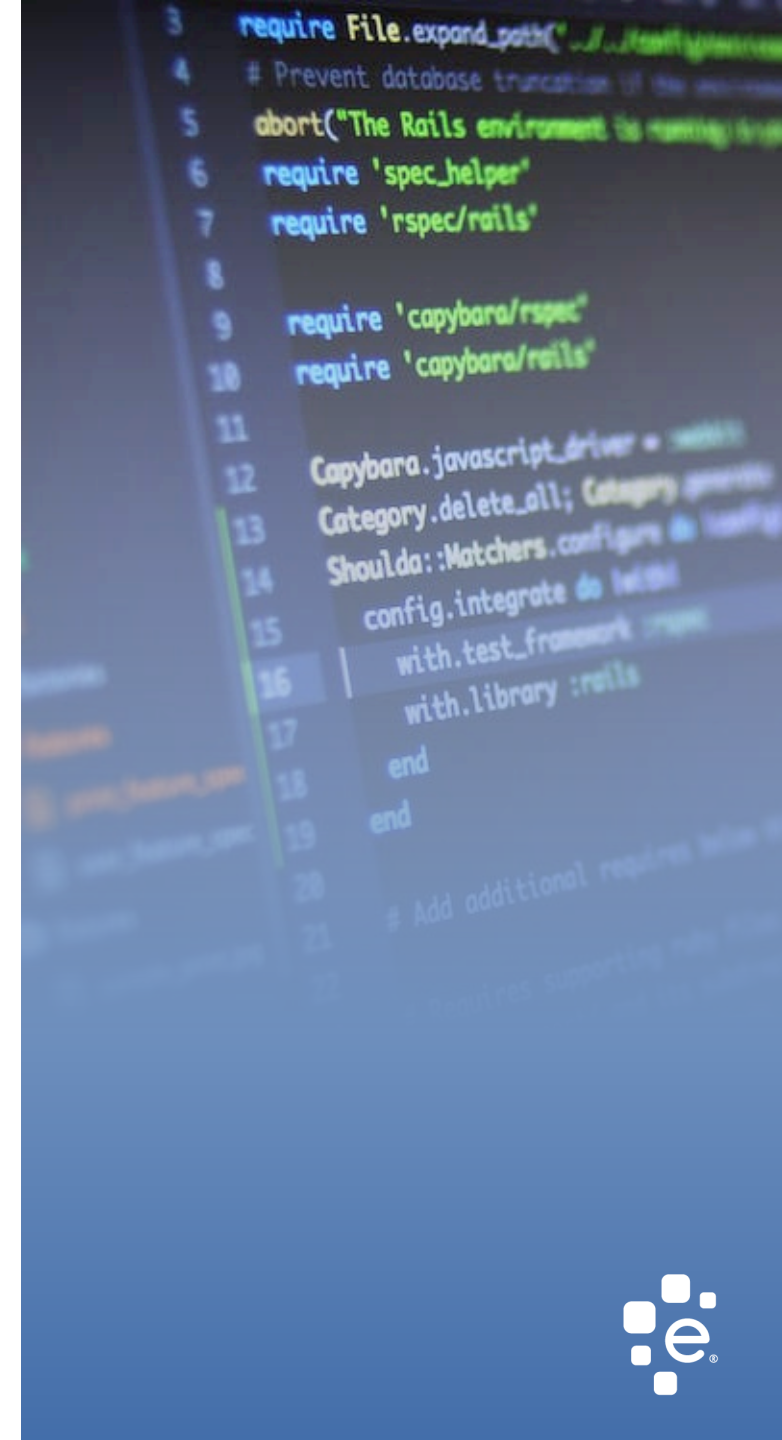
TAM: Total Addressable Market



Our software business is an exciting growth opportunity

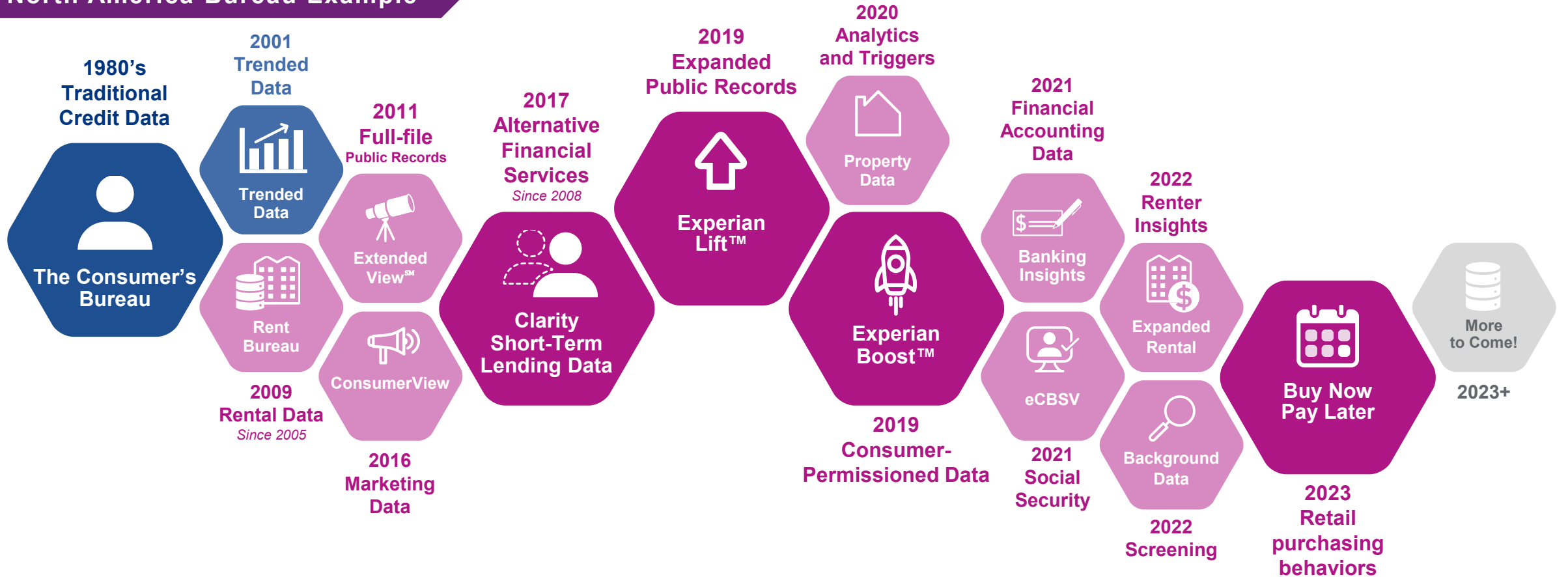


- Lenders are leveraging more data and increasingly asking for more automation for a better implementation and user experience
- Lenders look for vendors who can support the entire model lifecycle and credit lifecycle through integrated solutions
- Success with key components of this value chain and commensurate inbound demand positions Experian well for success

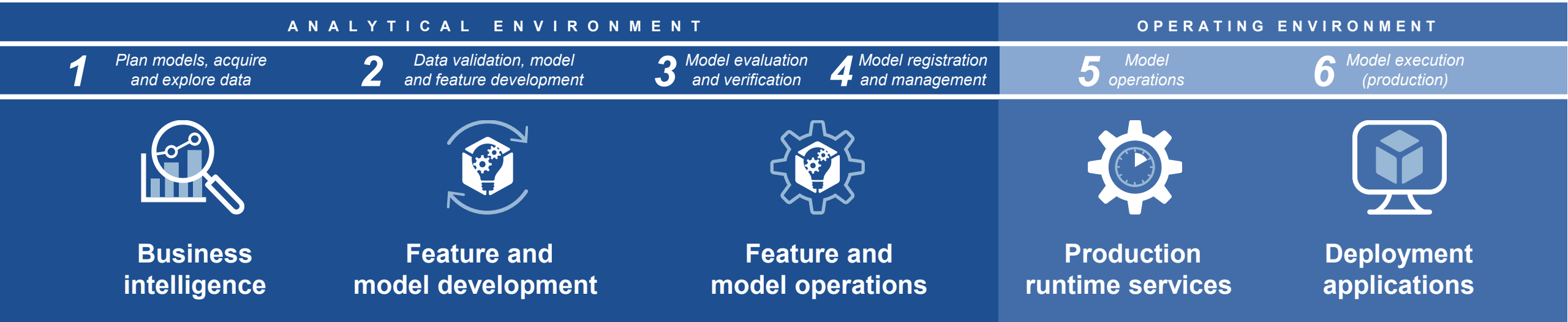


Experian's clients buy software to harness the range of industry data that enables them to achieve their business outcomes

North America Bureau Example



Clients are pushing for a more integrated approach to enable them to deploy models more seamlessly into production i.e., drive ModelOps



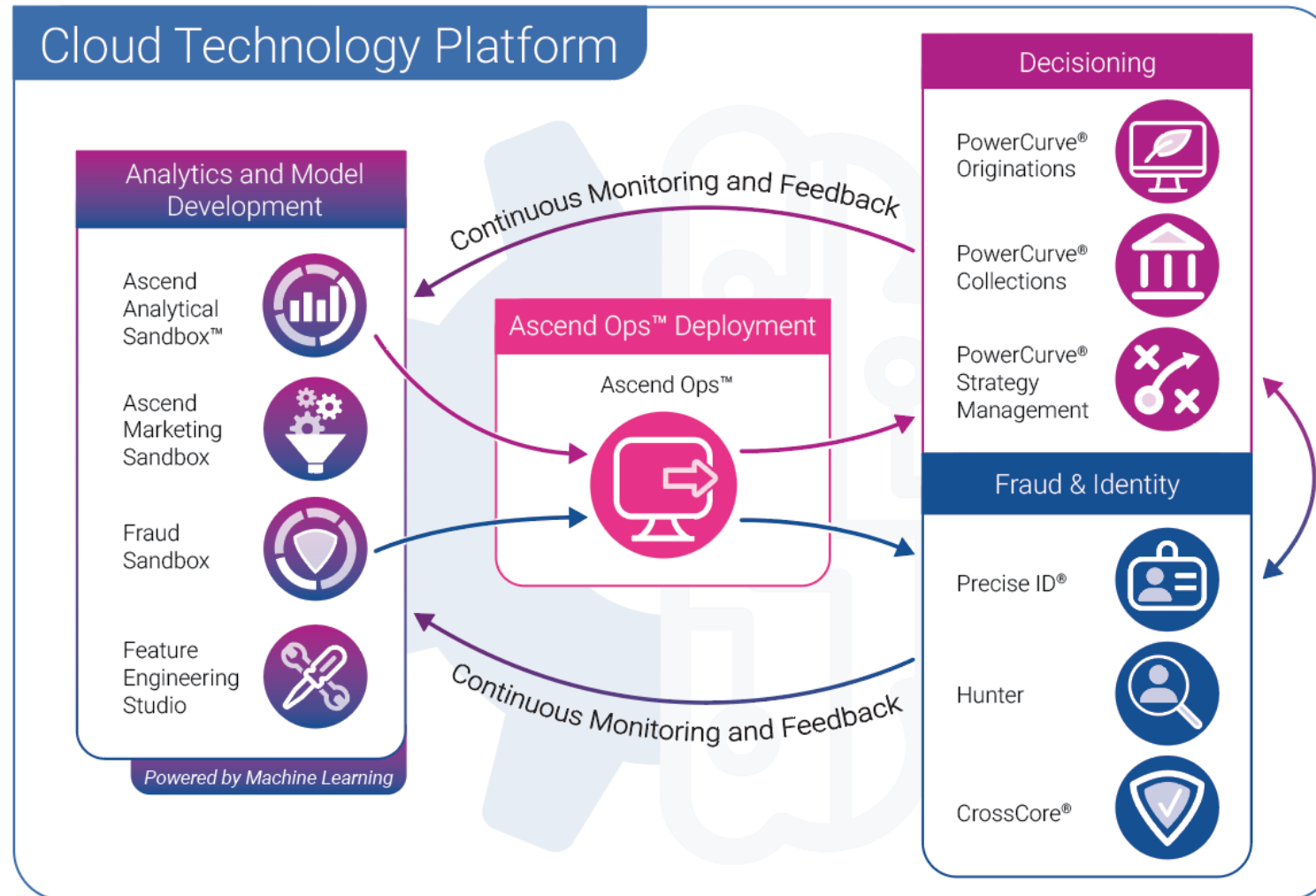
 **54%**
of data, on average,
is not ready for model building.
(and this statistic holds regardless of an organization's ModelOps maturity level)

 **~6m**
It takes many months for model development and deployment
This can impede agility in a rapidly changing market where accelerated decision-making is paramount.

*Source: Experian (2023), Accelerating Model Velocity in Financial Institutions 2023 Survey on Model Building and ModelOps



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



Over 100 of the largest global financial institutions use Ascend, and they are collaborating to help us build the unique integrated platform of the future



Clients need to:

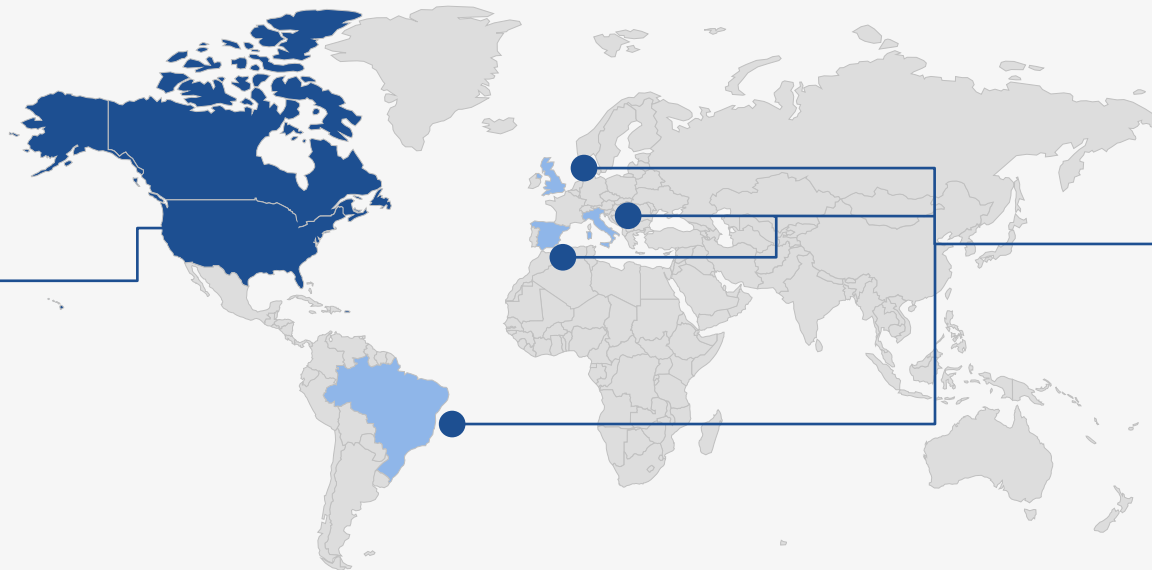
Access and handle an increasing number of data sources

Ingest different data into one platform, while identifying the same individual

Use sophisticated analytics to drive the conclusion they are aiming for

Key milestones on our analytics portfolio - Ascend Ops Rollout Plan

- Ascend Ops is already used by **23 out of 25 top banks in North America**







- During 2023 and 2024 we are **rolling out Ascend Ops in the UK, Brazil, Spain and Italy**
- Ascend Ops will **enable our advanced analytics** to be embedded into lenders' production systems



PowerCurve is recognised as an industry-leading Decisioning tool; faster deployment and integrated analytics unlocks new client opportunities

DECISIONING SOFTWARE *Automate and optimize credit risk decisions*

PowerCurve Originations	PowerCurve Customer Management	PowerCurve Strategy Management	PowerCurve Collections
			

 July 2023



Experian has been named a technology leader in Quadrant's 2023 SPARK Matrix: Digital Decisioning Platforms

2022-2023

- Reduced the time to onboard by 35%
- Reduced implementation costs/time by 40% in PowerCurve originations

2024+

- Integrating our PowerCurve Decisioning & Ascend Analytics suites
- Clients can easily use any data to hyper personalize customer journeys, making PowerCurve the best 'No Code' decisioning platform
- Further reducing the time to onboard



As Fraud proliferates, Experian software leverages our data, analytics and machine learning for a more timely response and reduced losses



Our software harnesses **~2000 attributes** based on **>8 million events** screened for fraud risk every day*



This helped **prevent more than \$10b** in fraud losses last year*

Clients



Need to **protect** themselves and their customers from fraudsters



Buy software from many disparate vendors



Go through rigorous and time-consuming processes to deploy rules and policies

Experian is

Providing data and tools to stay ahead of changing threat landscape

Embracing ML and AI to leverage our wealth of fraud data better

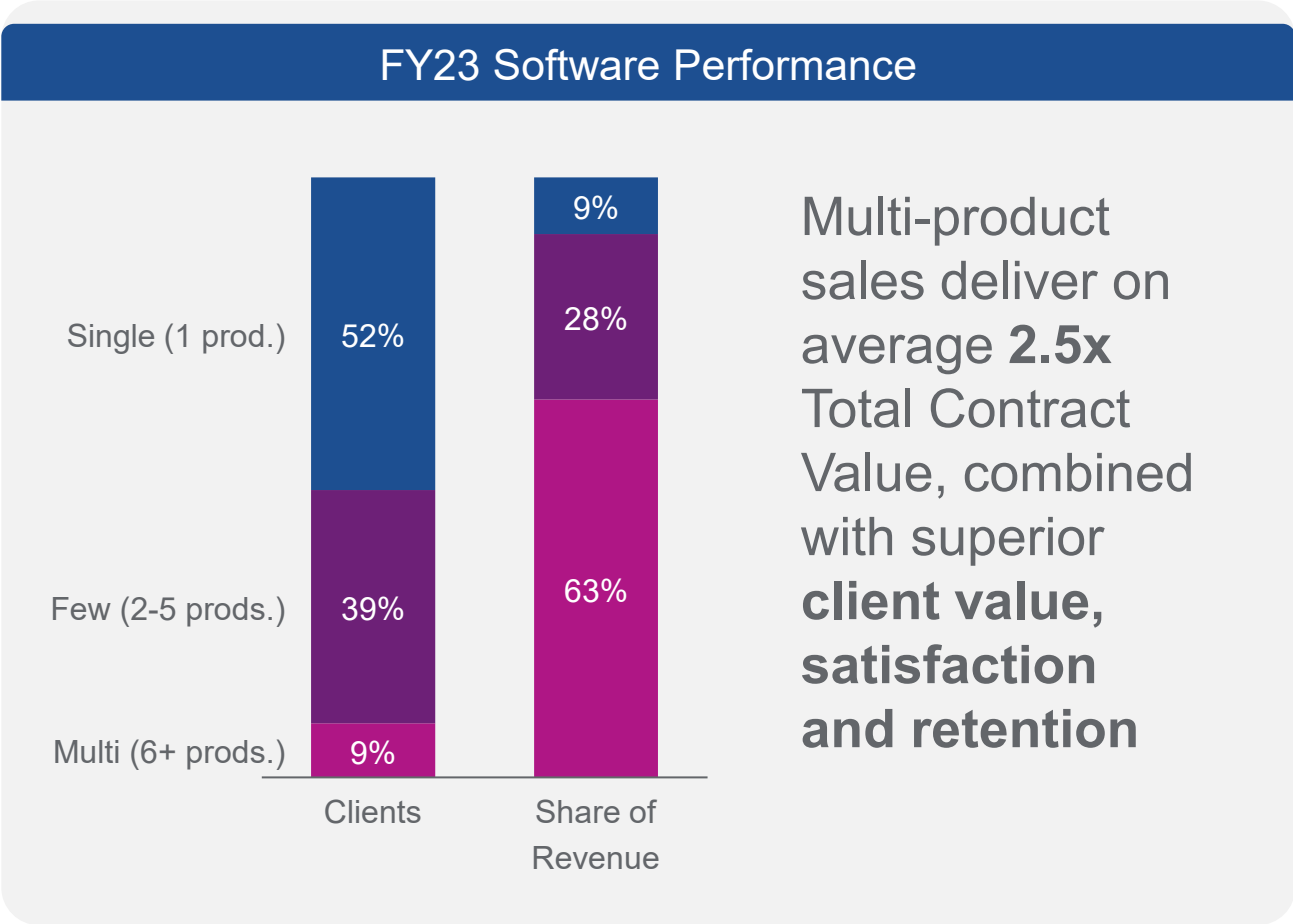
Investing in new products that accelerate the time between fraud detection and mitigation

Integrating analytics into identity verification and fraud prevention

*Source: Experian internal analysis (2022)



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



Our Strategy

- The only integrated platform of its kind in the market
- Easy onboarding
- Bundle pricing, coordinated Go-To-Market & Solution Sales

FY23 revenue as reported at the time from Decisioning, Analytics and Fraud & ID products. This does not include Ascend or clients generating less than \$10k revenue annually.



Cloud Technology Platform



Cloud Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™ 

Ascend Marketing Sandbox 

Powered by Machine Learning



Cloud Technology Platform

Analytics and Model Development

Ascend
Analytical
Sandbox™



Ascend
Marketing
Sandbox



Fraud
Sandbox



Feature
Engineering
Studio



Powered by Machine Learning



Cloud Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™



Ascend Marketing Sandbox



Fraud Sandbox



Feature Engineering Studio



Powered by Machine Learning

Ascend Ops™ Deployment

Ascend Ops™



Cloud Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™



Ascend Marketing Sandbox



Fraud Sandbox



Feature Engineering Studio



Powered by Machine Learning

Ascend Ops™ Deployment

Ascend Ops™



Decisioning

PowerCurve® Originations



PowerCurve® Collections



PowerCurve® Strategy Management



Cloud Technology Platform

Analytics and Model Development

Ascend Analytical Sandbox™



Ascend Marketing Sandbox



Fraud Sandbox



Feature Engineering Studio



Powered by Machine Learning

Ascend Ops™ Deployment

Ascend Ops™



Decisioning

PowerCurve® Originations



PowerCurve® Collections



PowerCurve® Strategy Management



Fraud & Identity

Precise ID®



Hunter







CrossCore®




Cloud Technology Platform

Analytics and Model Development

- Ascend Analytical Sandbox™ 
- Ascend Marketing Sandbox 
- Fraud Sandbox 
- Feature Engineering Studio 

Powered by Machine Learning




Ascend Ops™ Deployment

Ascend Ops™ 

Decisioning

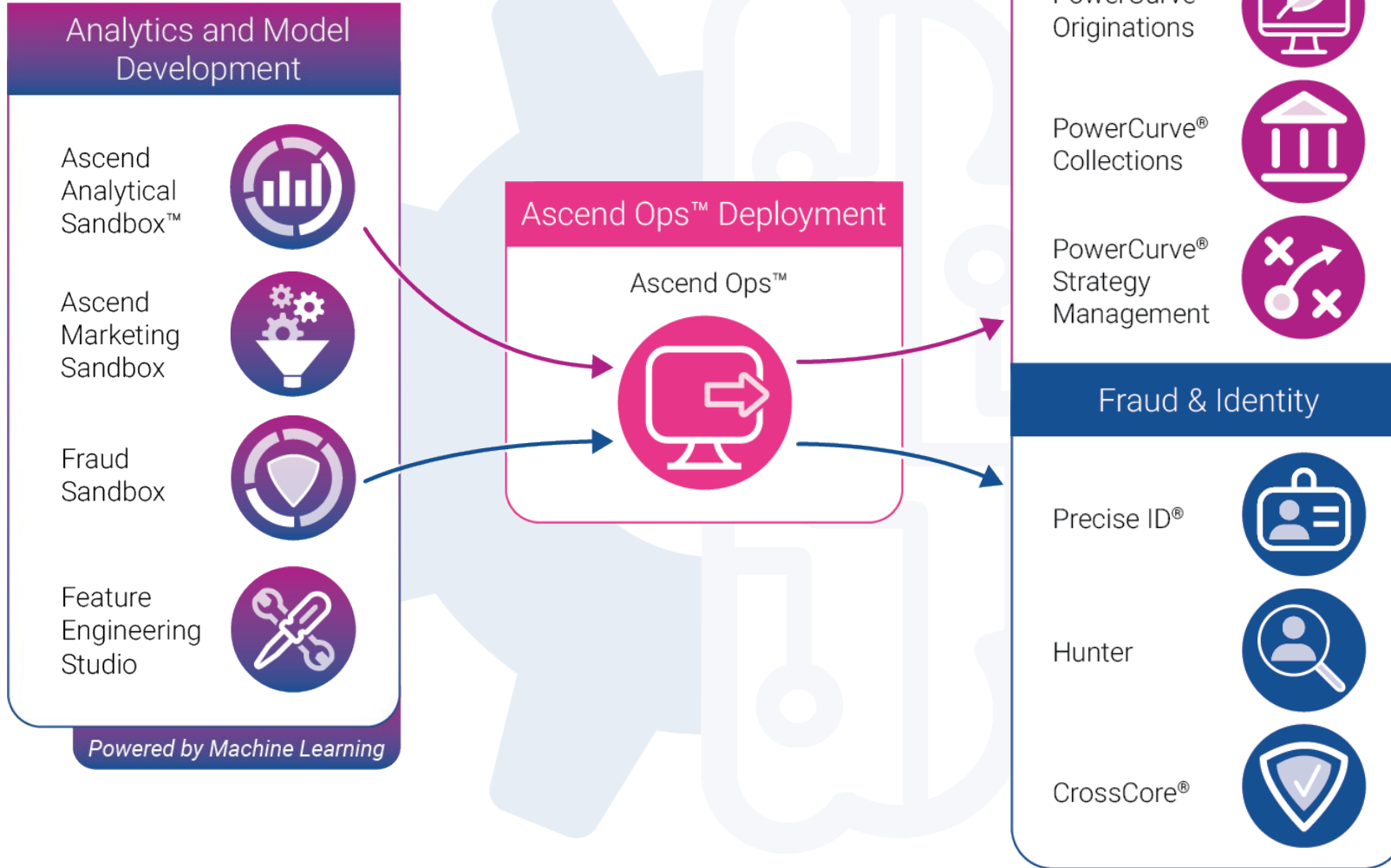
- PowerCurve® Originations 
- PowerCurve® Collections 
- PowerCurve® Strategy Management 

Fraud & Identity

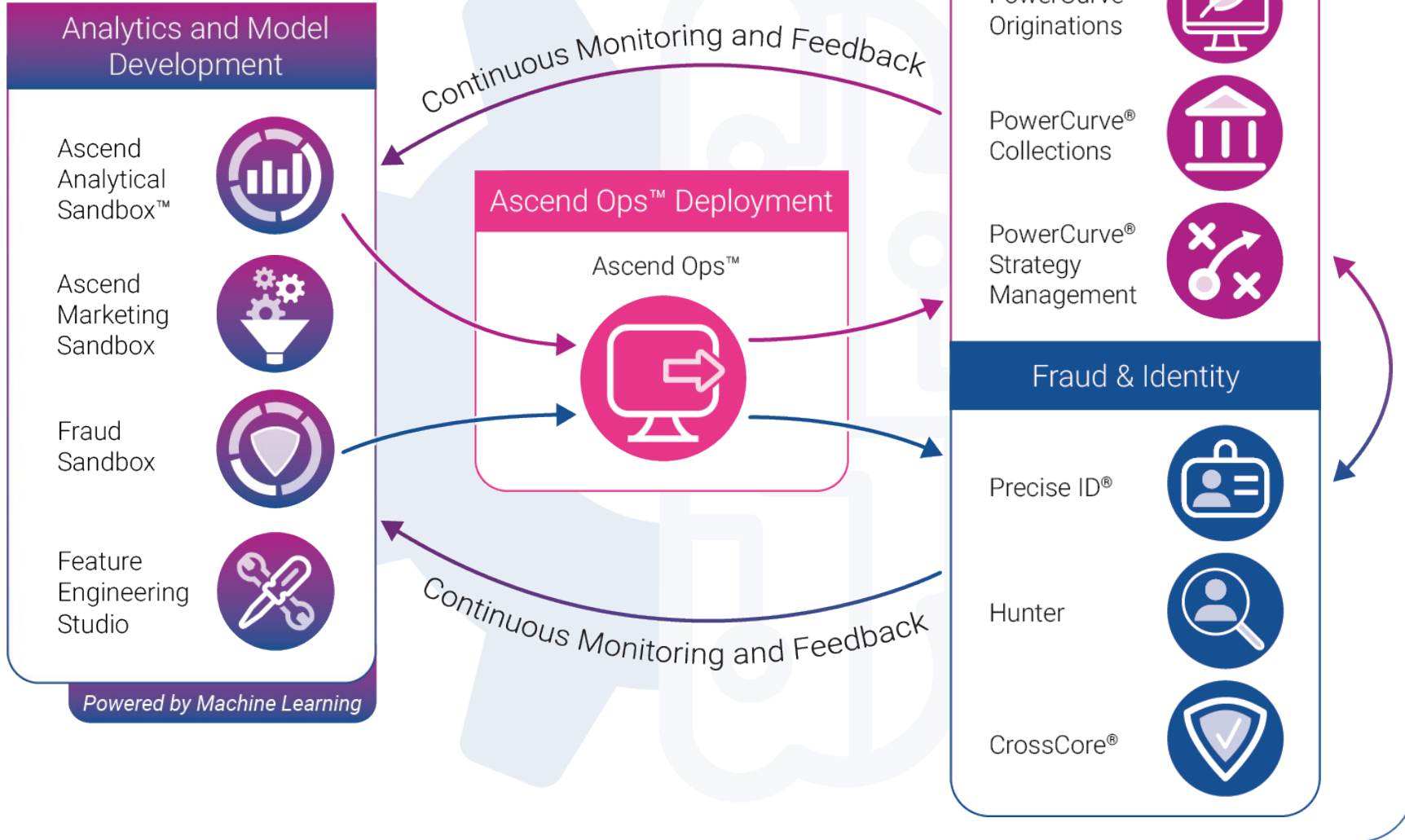
- Precise ID® 
- Hunter 
- CrossCore® 



Cloud Technology Platform



Cloud Technology Platform



How can I...

Chief Risk Officer

Balance the **risk** the organisation is willing to take on against **business growth**?

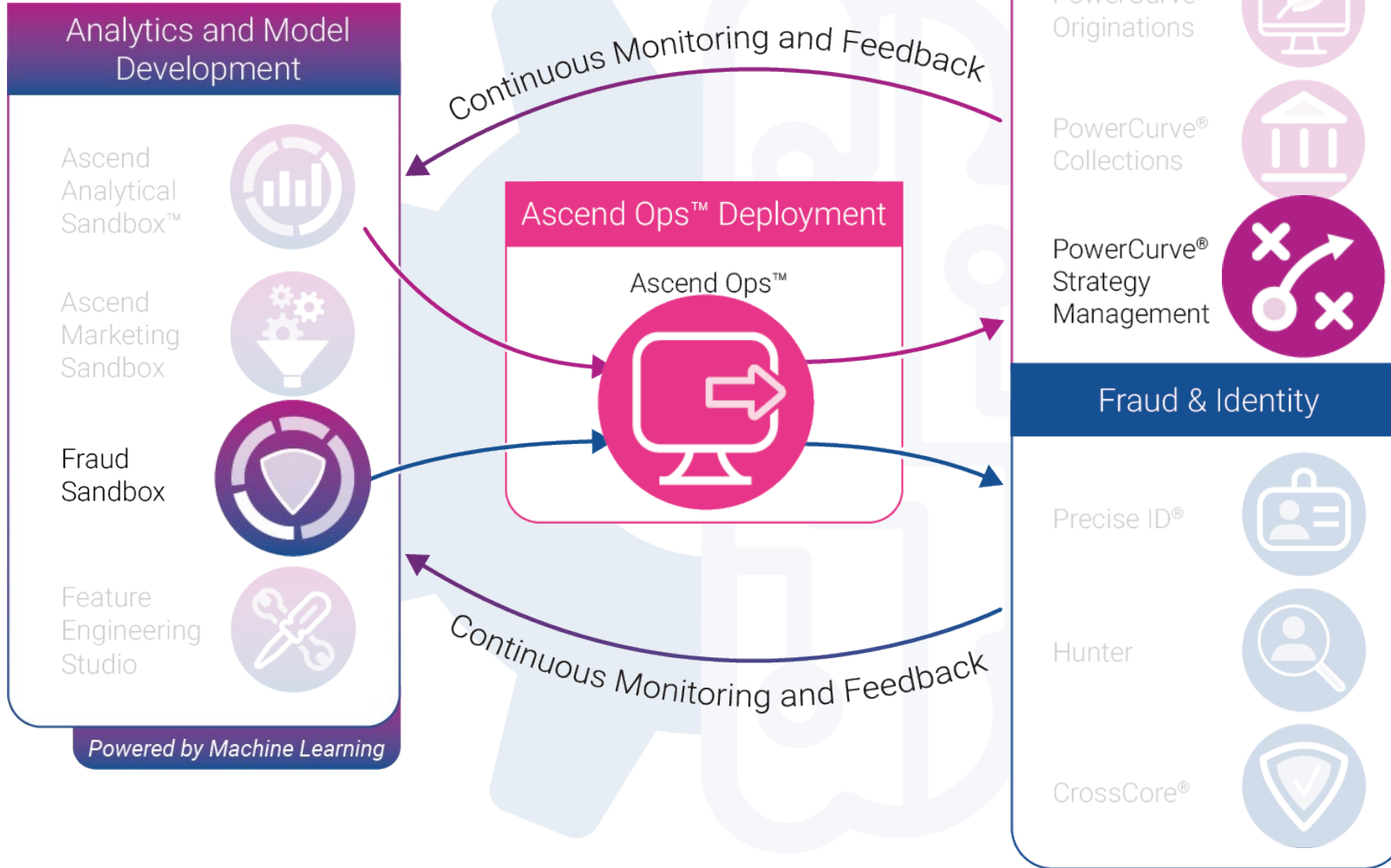
Quickly implement technology solutions whilst **meeting compliance and regulatory needs**?

Deploy risk strategies using **best-in-class** analytical tools and behaviours?

Continuously monitor business performance against the agreed **strategy**?

"I need to understand, manage and minimise risks to an 'acceptable' level"

Cloud Technology Platform



Summary

Software solutions leverage Experian's unique strengths and are compelling for clients

Experian operates in **large and fast-growing markets** for enterprise software.

Our clients buy software to enable them to gain insights from combining multiple data sources in pursuit of their business objectives.

Our clients are pushing for a more integrated approach, reducing vendors and simplifying to drive efficiency and performance.

Our platform leverages Experian's cloud technology to **save them time and money** whilst **improving Experian profitability and retention**.





Break

Back in ten minutes



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Executing on our opportunity in Brazil

Valdemir Bertolo



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A clear ambition to extend our lead in the Brazilian market with our platform



Create an incredible experience across our clients' complete journey



Offer the best risk solutions for businesses



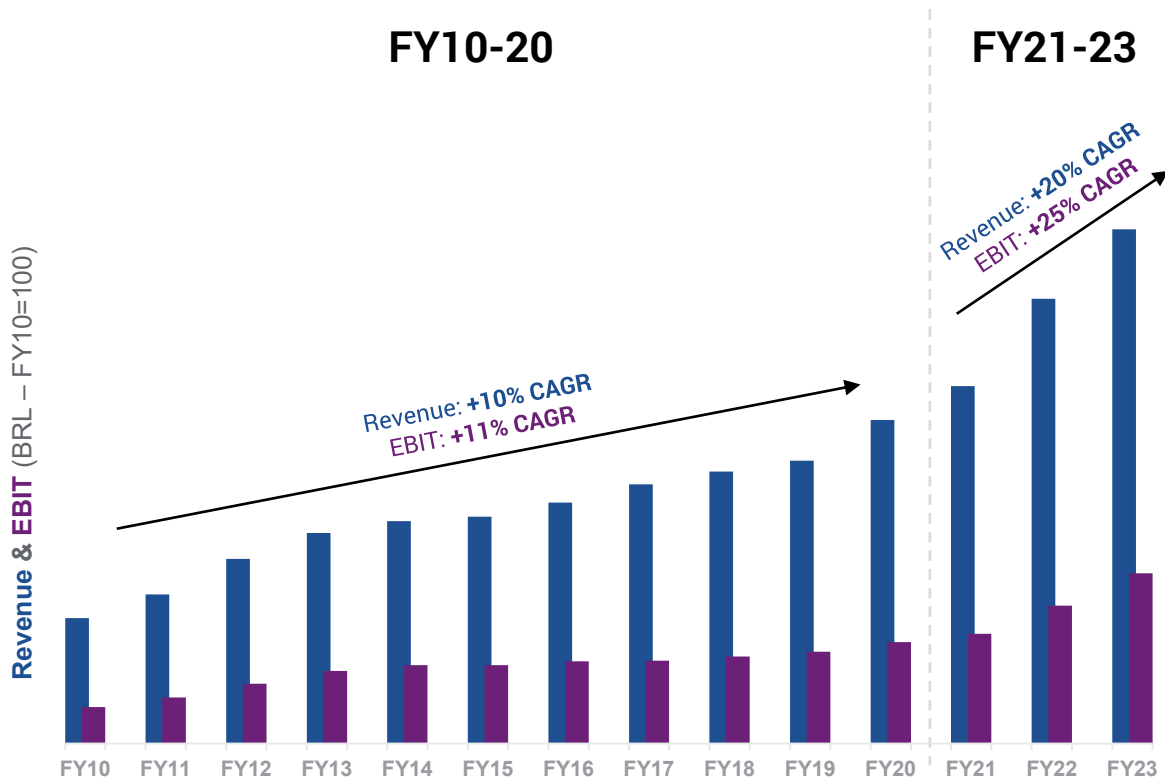
Boost Brazilians' credit access



Create new paths of exponential growth

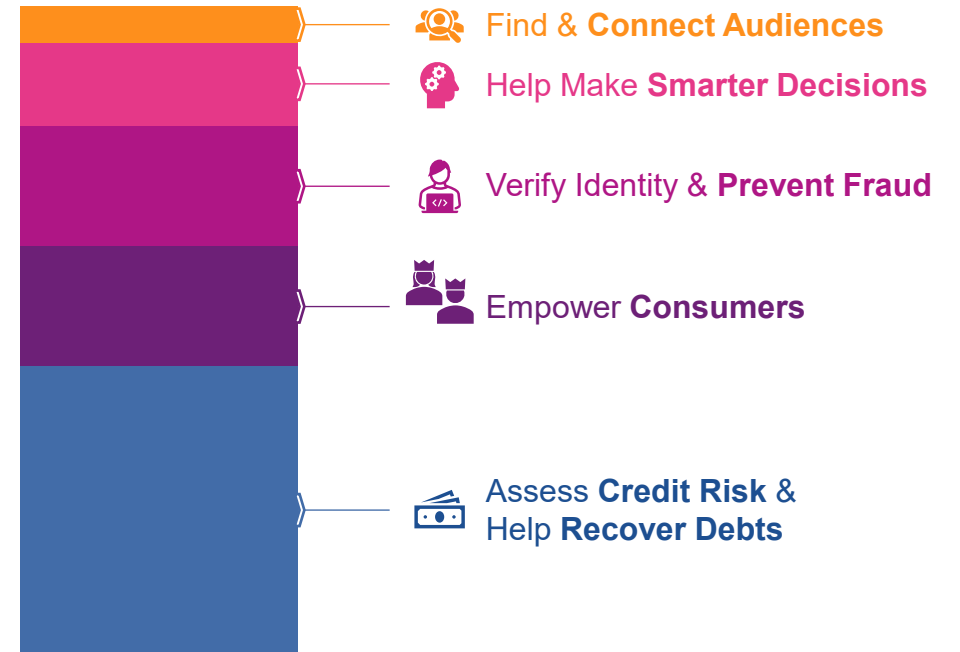
We stepped-up our operational performance to unlock new value pools and capture the market potential

The mindset shift and strategic realignment allowed us to reach **sustainable double-digit growth**...

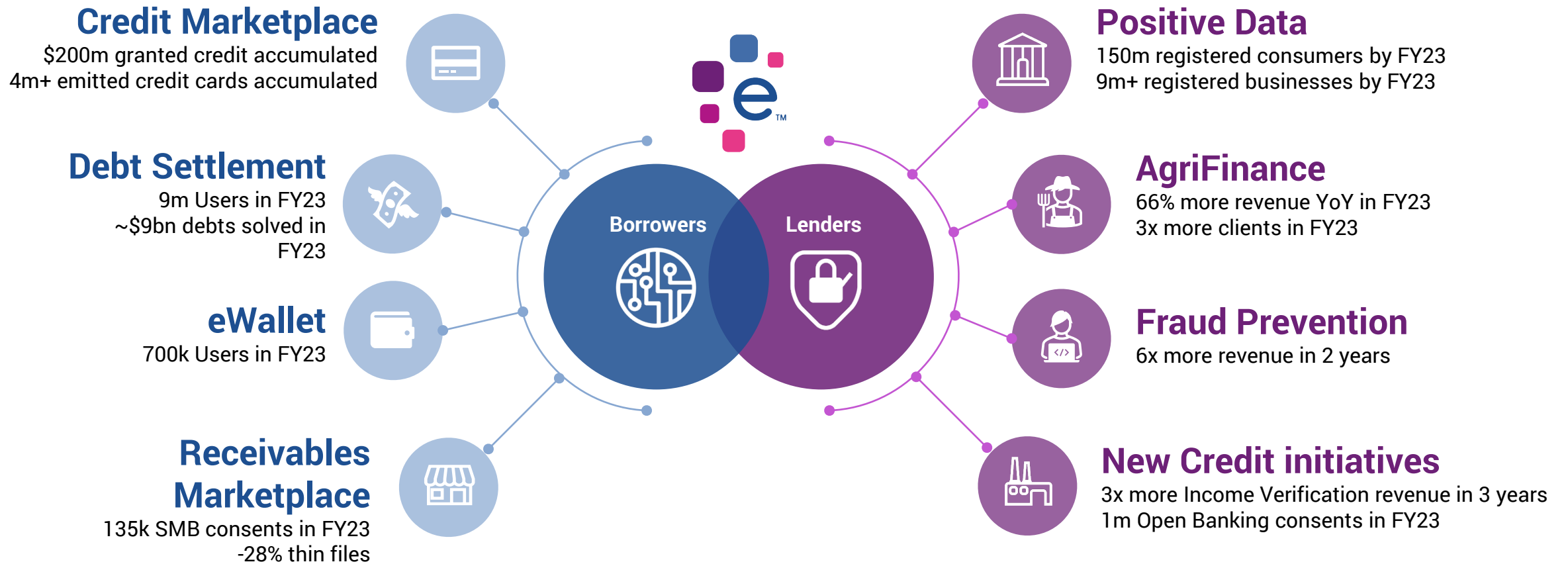


.. and there is still **plenty to explore** and capture

Expanding Market Potential



A winning strategy for growth – creating a unique ecosystem



✓ Acceleration of Consumer and SMBs engagement

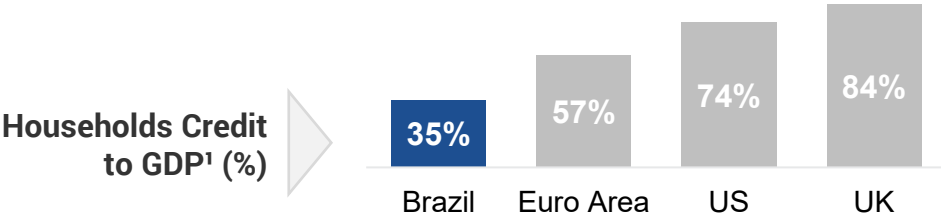
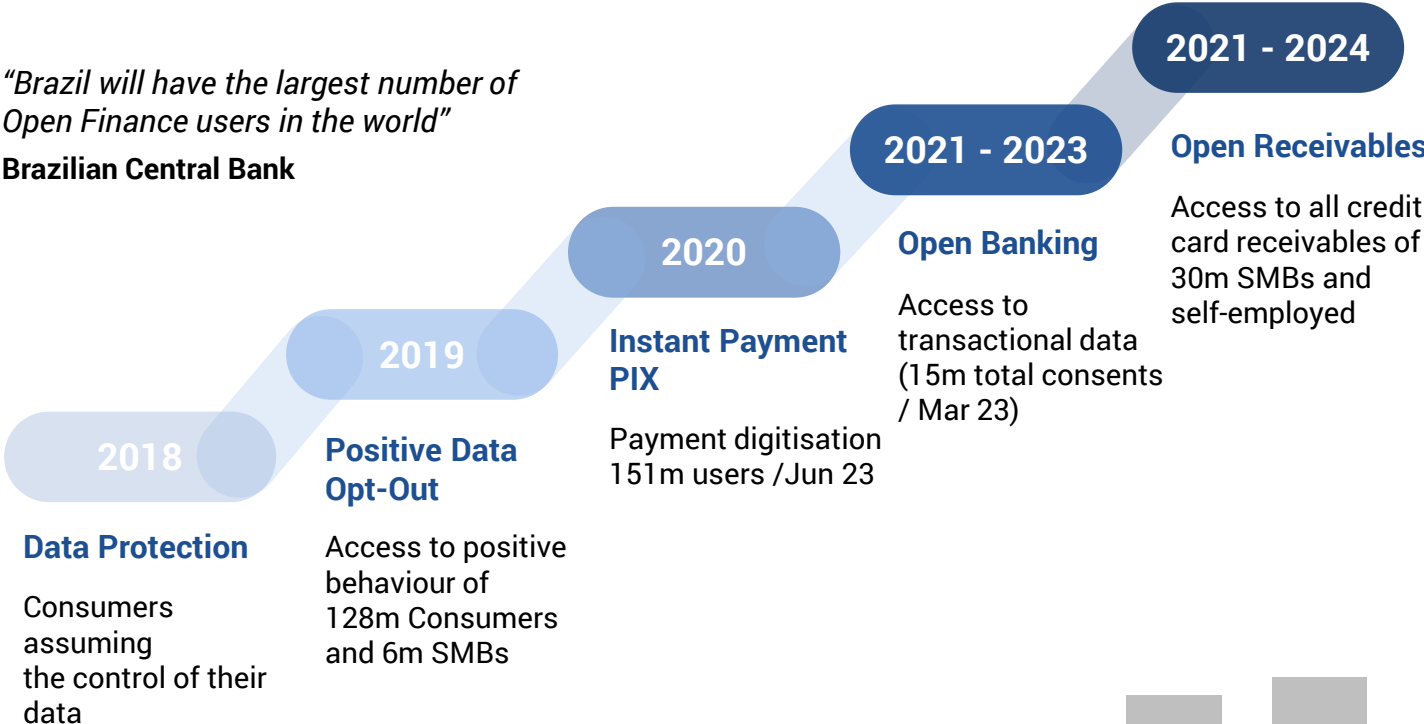
✓ Increasing revenue from new solutions and core protection



Market trends create new high-growth opportunities

Once in a generation shift occurring in the data arena, unlocking huge opportunities to boost credit penetration

"Brazil will have the largest number of Open Finance users in the world"
Brazilian Central Bank



Market trends creating new jobs-to-be-done



Digitisation has led to an acceleration in fraud with growing need for sophisticated tools and applications.

Increasing use of **private financing for Agribusiness** increasing the demand for Agri credit risk assessment and ESG analytical.



Digital / Neobanks embracing thin-files and low-income population, demanding new credit risk solutions and employment verification of informal / gig-economy workers.



Best positioned player to capture the market trends

The broadest portfolio for the entire client's journey

- **500,000+** direct/indirect clients
- Extensive commercial **footprint in all verticals**
- **Excellence in Client Service** with constantly improving NPS¹
¹ Net Promoter Score

One of the best companies to work

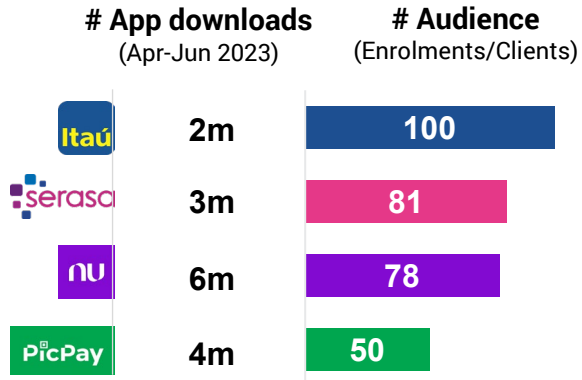


Innovation is our DNA

- **700+** people in **Technology & Data**
- **200+** Data Scientists
- **Innovation DataLab**
- Recognised as one of the **most innovative companies**



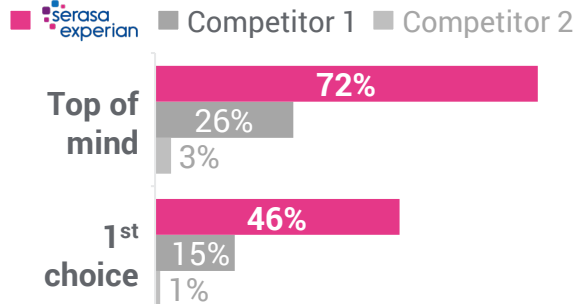
Powerful Consumer engagement



Unequalled Data breadth and accuracy, combined with high analytical capability

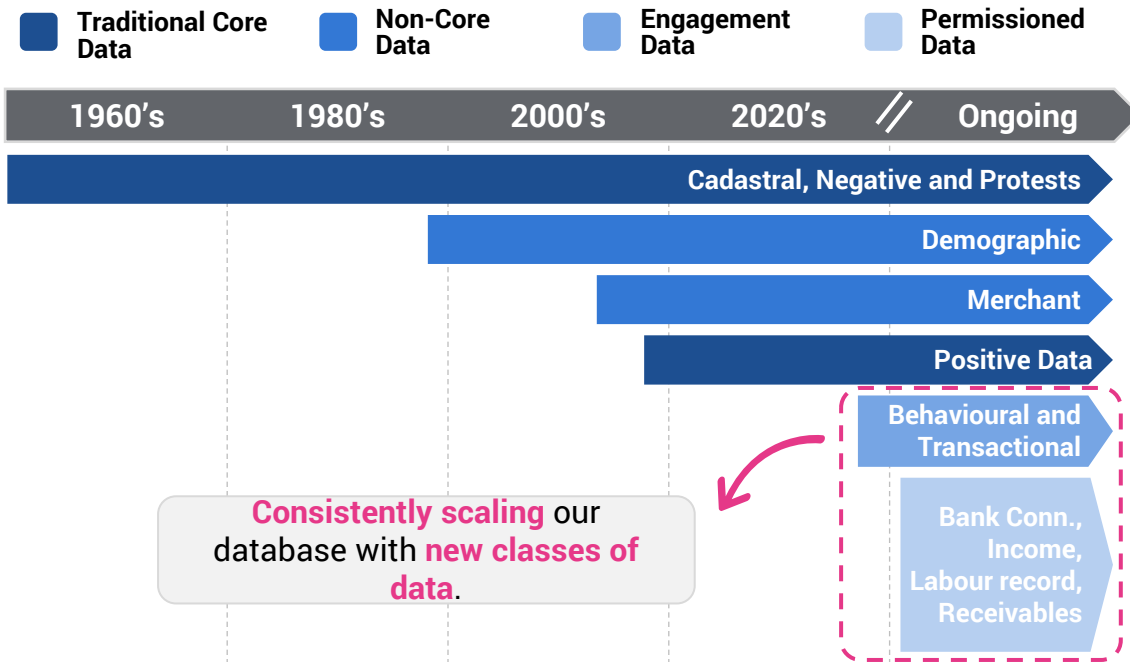
- **6.5m+** daily companies and consumers credit reports
- **100m+** transactions verified every month against fraud and **100m+** registered face biometrics
- **3m+** rural producers analyzed by our Agro Score, and **50m+** hectares under ESG monitoring

Top-of-mind Brand, far ahead competitors



The #1 DataTech in Brazil

As our unique data assets continue to evolve...



Our data coverage is unmatched



... we constantly add more value to our clients

Help **CONSUMER** financial inclusion...

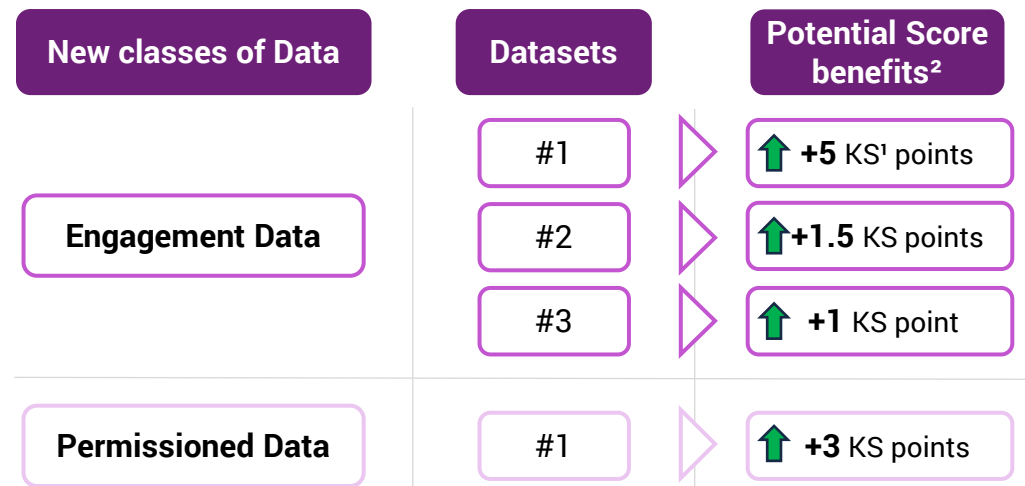
- ✓ Score Boost
- ✓ Income Verification
- ✓ eCred Marketplace integration
- ✓ Payment ecosystem

5m
FY24
Consumer
Consents
target

... and **BUSINESSES** make **better decisions**

- ✓ New analytical solutions
- ✓ New verification services
- ✓ New antifraud solutions
- ✓ Categorisation tools and connection services

New datasets will boost the quality of our Consumer Score



Very strong growth in Small Business driven by our focus on digitization and analytics

SMBs market



30% of GDP



50% of Employment



7m+¹

Addressable SMBs Companies



\$750m+

Addressable market size for our solutions

We address main SMBs' challenges

- Easier and safer credit concessions for SMBs lenders
- Access to affordable credit for SMBs borrowers
- Efficient digital fraud prevention against more and more complex threats
- Operational and financial management support

Our strategic pillars



Grow our client base sustainably



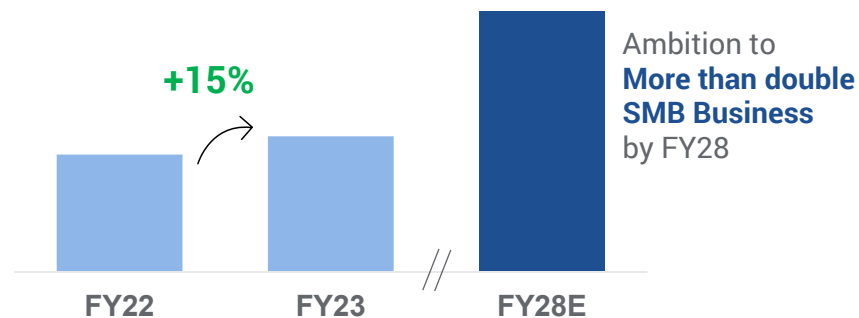
Diversify portfolio with integrated analytical solutions & innovation



Provide the best omnichannel experience and success to our clients

Our strategy has already proved successful

SMB revenue:



SMB FY23 progresses (YoY):



A clear roadmap to deliver more value to SMBs and lenders with Open Receivables

We have learned the power of Open Receivables to boost small business financial inclusion...

125k SMBs CONSENTS
FY23



THIN FILE

-28% reduction of Thin File



ESTIMATED REVENUE

Potential to increase up to 50% of estimated revenue



CREDIT ACCESS

-20% interest rate reduction

...and we are moving at pace to explore this unique opportunity.

2025 expected
traded volumes:

\$800bn
in Cards
receivables

\$3tn
in Trade bills
receivables

Support **SMBs** to grow, managing their financial health:

Business Financial Management

Receivables Marketplace

SMB Engagement

2x
More
credit
access

And **LENDERS** with a new journey to expand credit opportunities:

Expand Trade
Credit Journey

New scoring
and analytics

Receivables
as collateral

Receivables
in advance

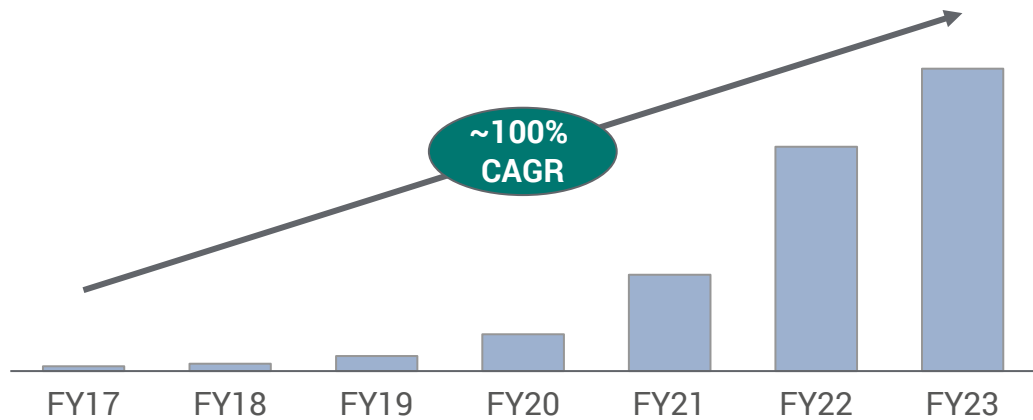


Credit-as-a-Service
full journey

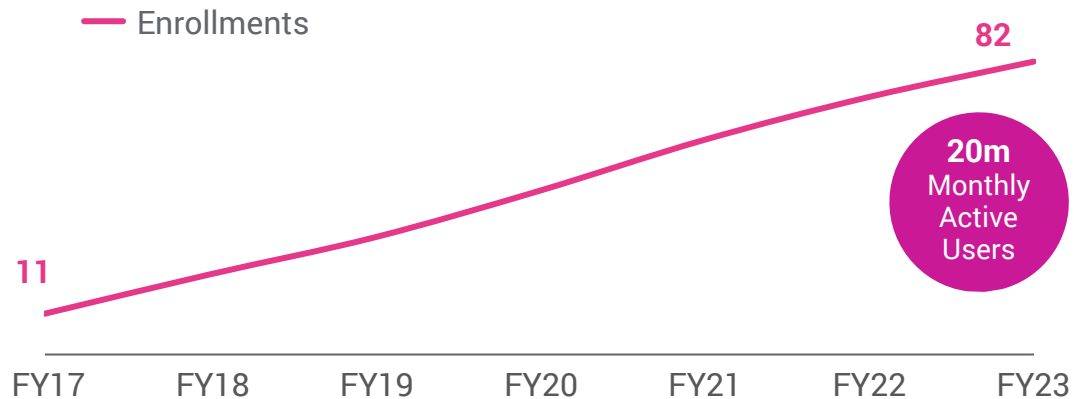


Serasa has become one of the biggest Consumer platforms for finance needs in Brazil

Net Revenue (\$m)



Engagement (m)



Brazil | Top Finance Apps (Jan/23)

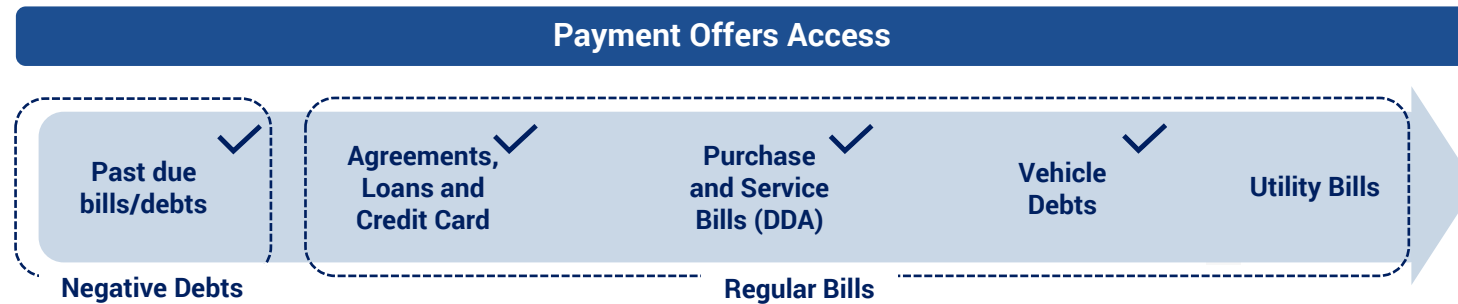
1		Nubank: conta, cartão e mais Nubank
2		Serasa: Consulta CPF e Score Serasa Experian
3		CAIXA Tem Caixa Economica Federal
4		C6 Bank C6 Bank
5		Inter: Cartão de Crédito e Pix Banco Inter
6		FGTS Caixa Economica Federal
7		PicPay: cartão de crédito, pix PicPay

Source: AppAnnie; Jan 2023 | Google Trends; Jan 2023.

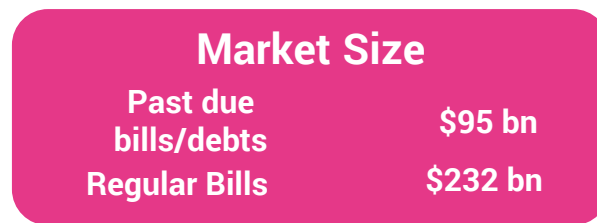


Evolving to provide more services within a connected journey, offering the greatest payment hub in Brazil

The Greatest Personalized Payment Hub in Brazil



- **Consumers pay** as they want
- **Partners receive** as preference
- **Serasa controls** everything



Consolidated position

Unmatchable local brand

Mass consumer engagement

Complete one-stop-shop ecosystem



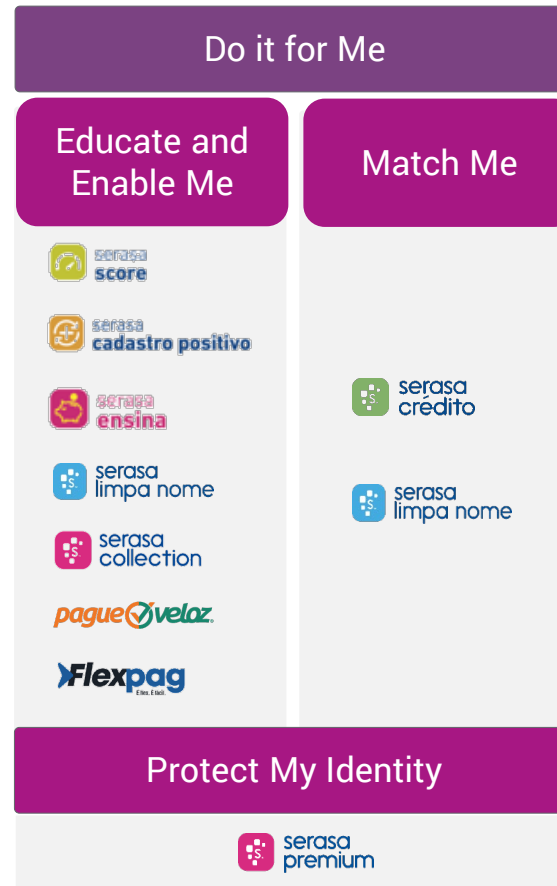
A comprehensive ecosystem for Consumer's financial life

Super App Rationale

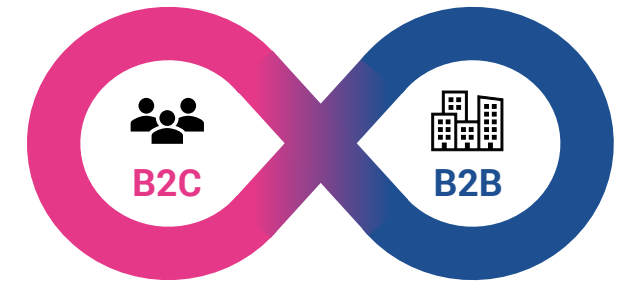


Helping Brazilians **improve** their financial lives and providing **economic inclusion**

Consumer Focus Areas



Strategic Synergies with B2B



- Transactional data for score models
- Unifying Serasa products for SMBs
- Consumer contributed data
- New offerings of collection services for Large and SMBs

A clear ambition to extend our lead in the Brazilian market with our platform



On track to continue delivering **double-digit organic revenue growth** and further **margin expansion** in Brazil



Consolidated **leadership** in our core businesses, and already **well positioned in new high-growth markets**



A winning strategy sustained by **high performing teams, unique capabilities** and **best-in-class datasets**



North America Marketing Services

Jennifer Schulz



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Well positioned with significant growth opportunities



- **Build on Experian's core expertise in quality data and identity**
- **Fast-growing \$10B market opportunity, projecting mid-teens growth**
- **Industry momentum into digital**
- **Fragmentation of ecosystem creates opportunity for Experian**
- **Experian is well positioned to succeed**

The Experian Marketing Services (EMS) Business

Vision: **Power marketing that is driven by data and enabled 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**.

Insights

Audiences

Activation



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:

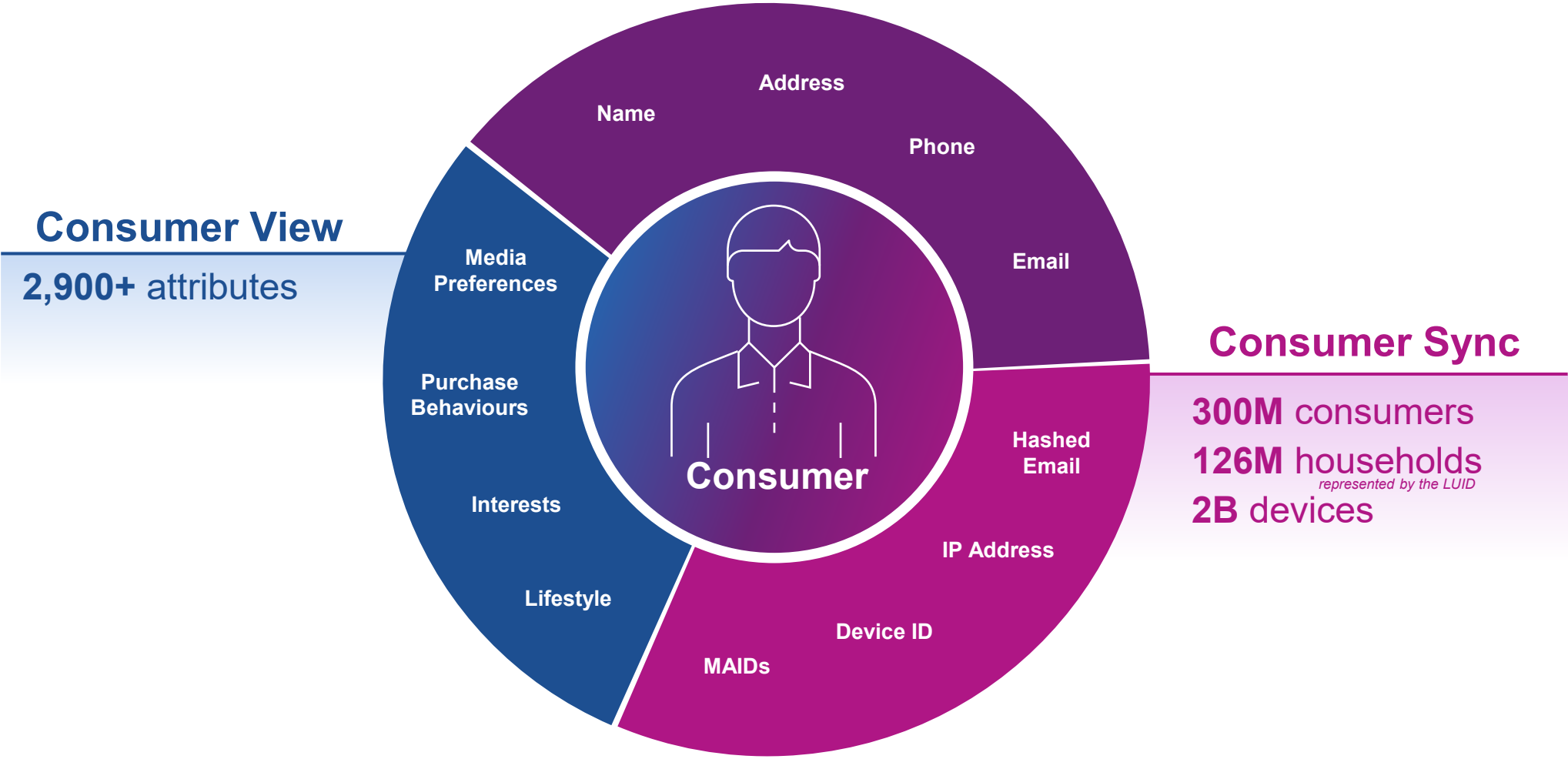


With Consumer Sync, Comcast is provided a complete view of their subscribers merging their offline and online interests/affinities. This unified view is then used to tailor and deliver meaningful ads and experiences.

*Connected television



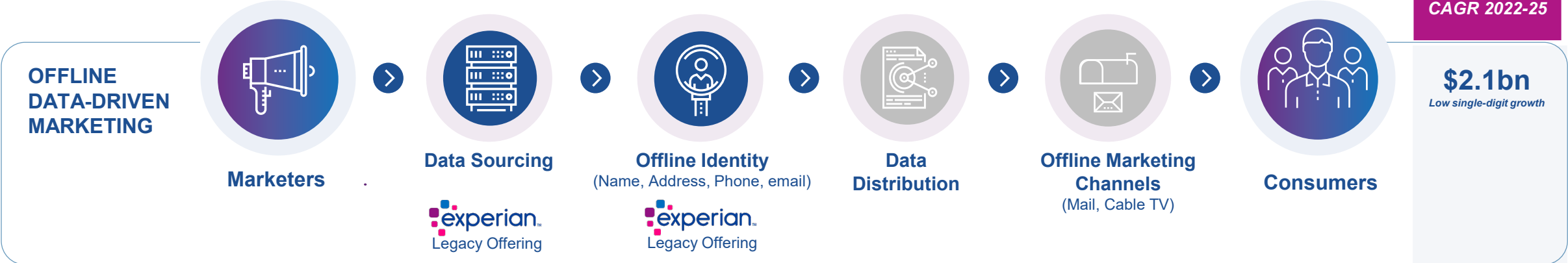
EMS built upon its robust, quality offline data and identity leadership with digital identity capabilities



Meeting the market need for effective digital solutions

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

Value Chain

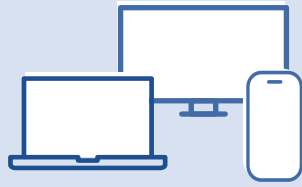


*Target Addressable Market. Source: *Source: Proprietary research for Experian by Bain including insights from Forrester, eMarketer, Kantar and marketing participant interviews. 2023.



We are well positioned for the issues of today

Significant opportunity to grow, enabling marketers and technologies through data and identity



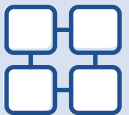
Complexity coordinating across channels

Sheer number of channels available make it difficult to effectively reach consumers.



Data fidelity and loss

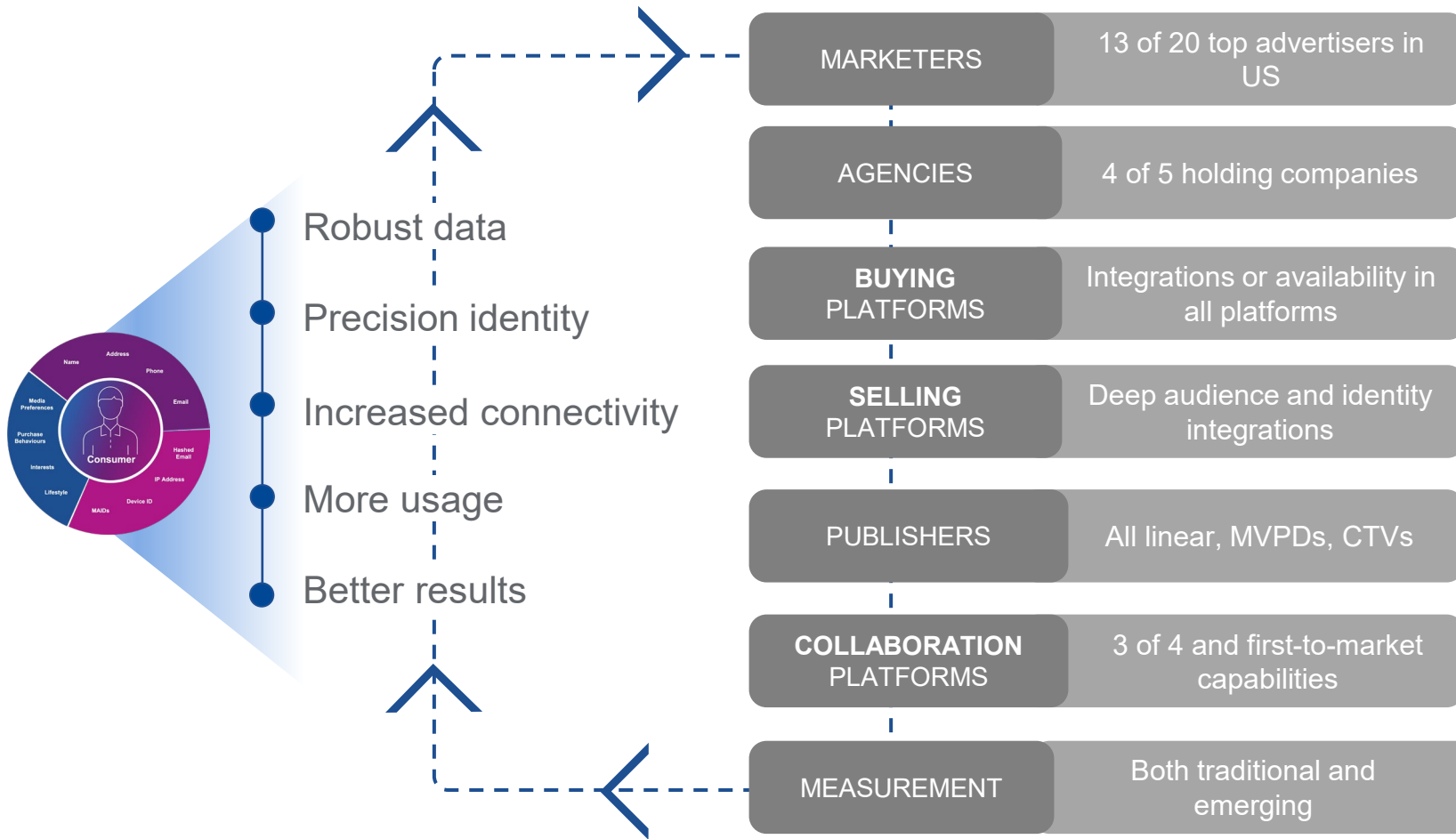
When moving audiences across vendors, a portion of data cannot be matched with each move.



Technology fragmentation

Challenge to track, contract, integrate and manage technologies and customer touchpoints.

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



Walmart **PROGRESSIVE** **P&G** **SAMSUNG**

dentsu **OMG** Omnicom MediaGroup **PUBLICIS GROUPE** **WPP**

xandr **Adobe** **theTradeDesk**

amazon **Magnite** **PubMatic**

FOX **f** **CNN** **ROKU** **THE CW**
DISNEY **PARAMOUNT**

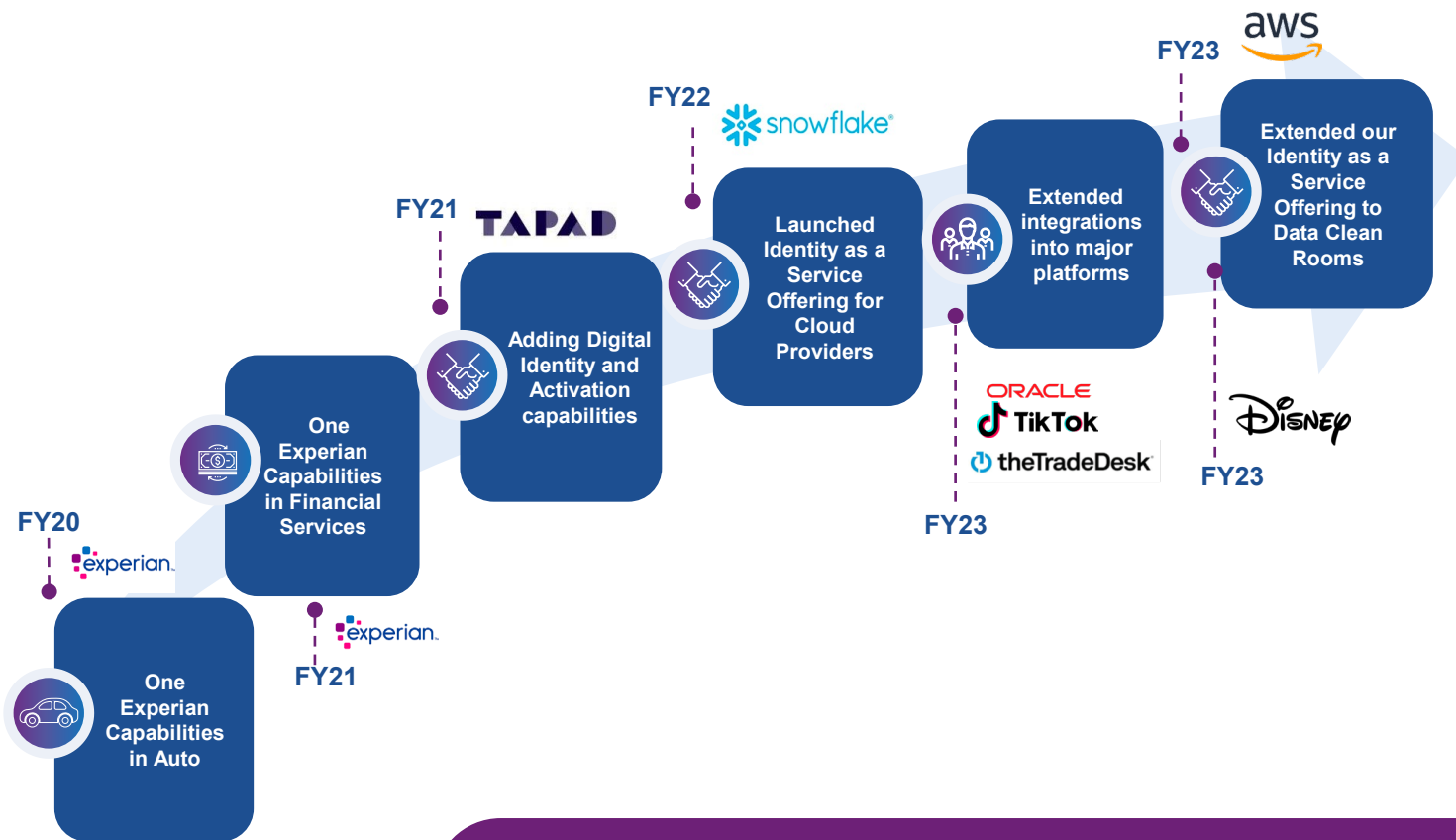
INFOSUM **snowflake** **aws**

Nielsen **comscore** **iSpot.tv**



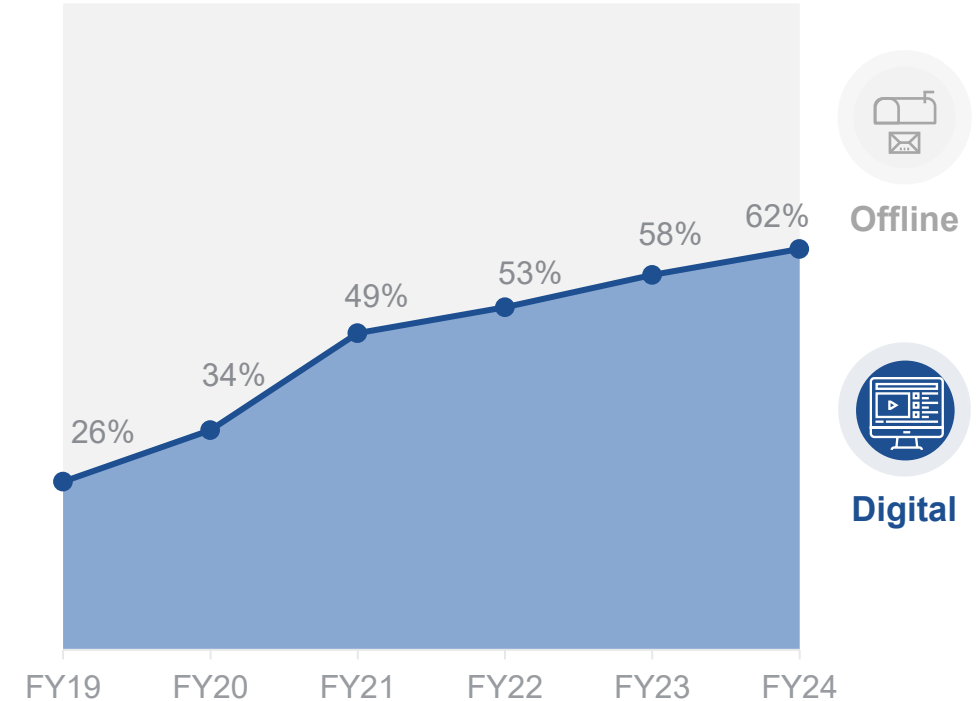
M&A, Partnerships and One Experian have shifted the financial and growth profile of the business

Growing EMS' connectivity into the digital ecosystem



EMS NA Business Split

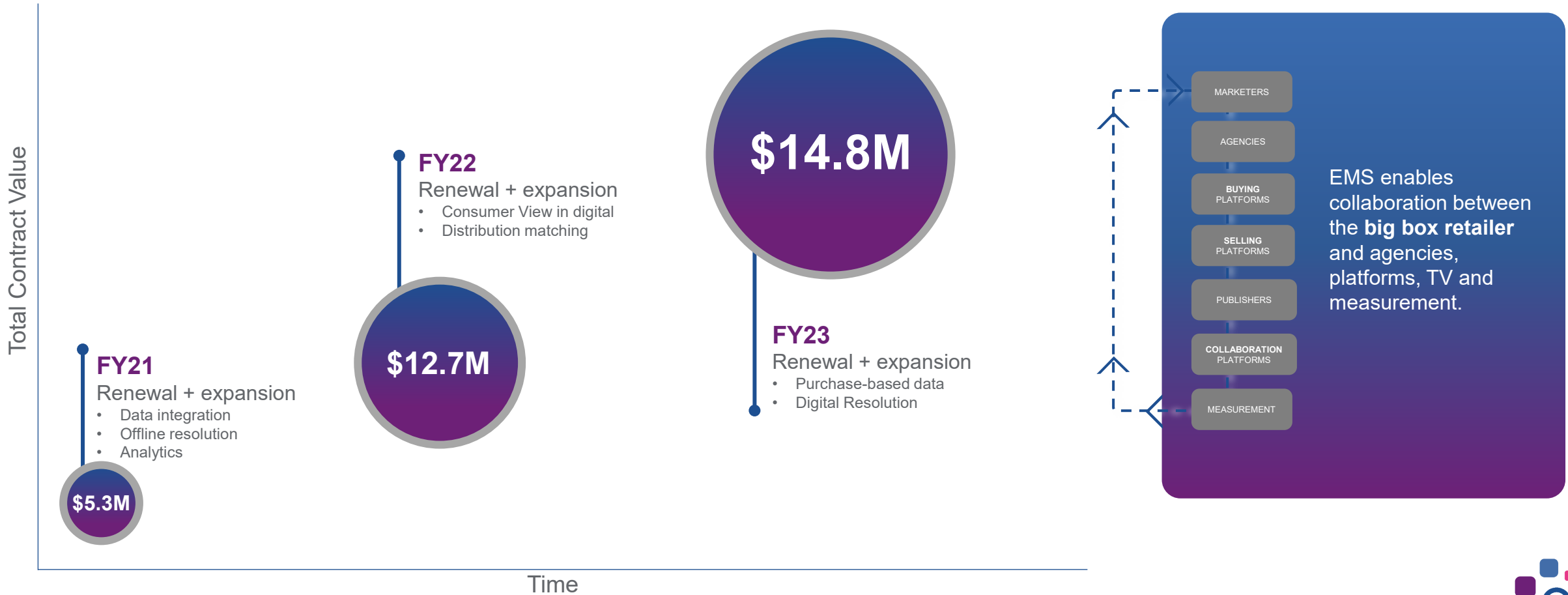
Offline vs. Digital (%)



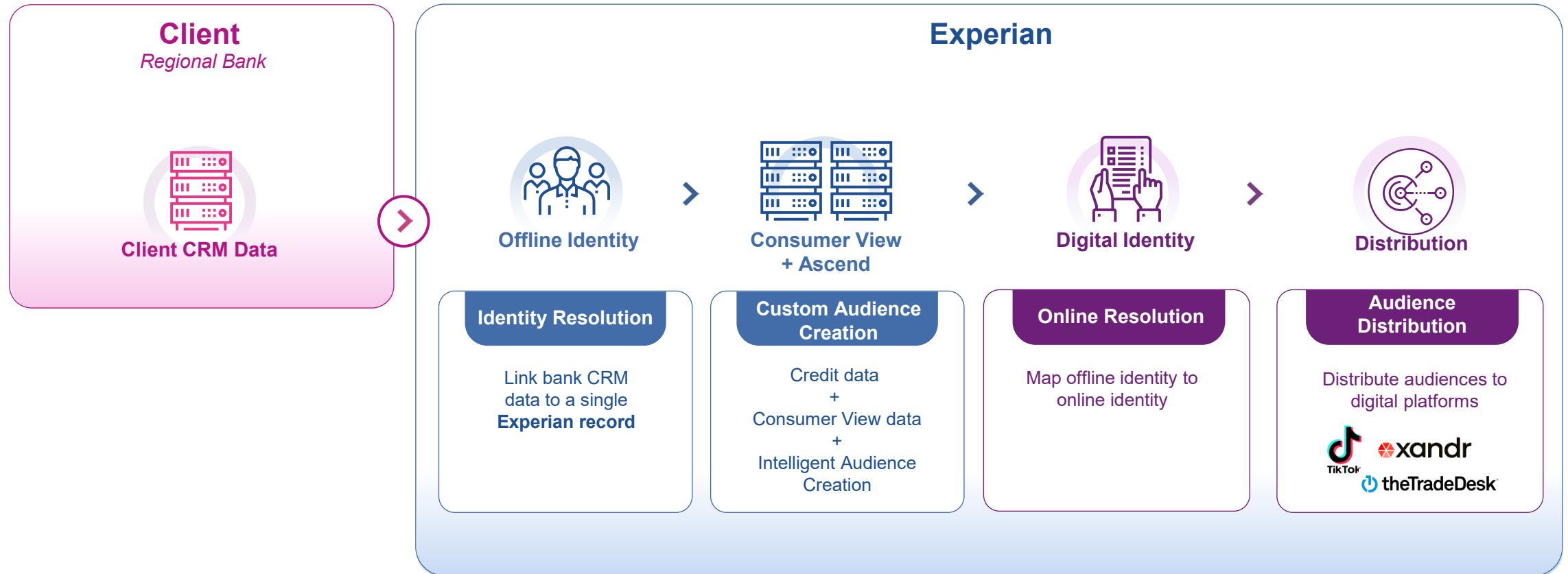
The Digital Portfolio is now the largest share of the business



Leading big box retailer: drive expansion within existing client, totaling 14% YoY increase in FY23



Marketing + Financial Services: combined expertise to better serve financial services clients



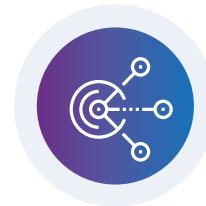
Conclusion

Key takeaways



Industry Leader in Data and Identity

- Trusted data assets
- Precision identity
- Ecosystem connectivity accelerated via Tapad acquisition



Embedded Data Enablement

- First-to-market capabilities
- Proliferation across ecosystem
- Client and product synergies create flywheel effect



Fast-growing Digital Market

- \$10B target addressable market
- Mid-teens growth
- EMS transformation has us poised to win





North America Consumer Services

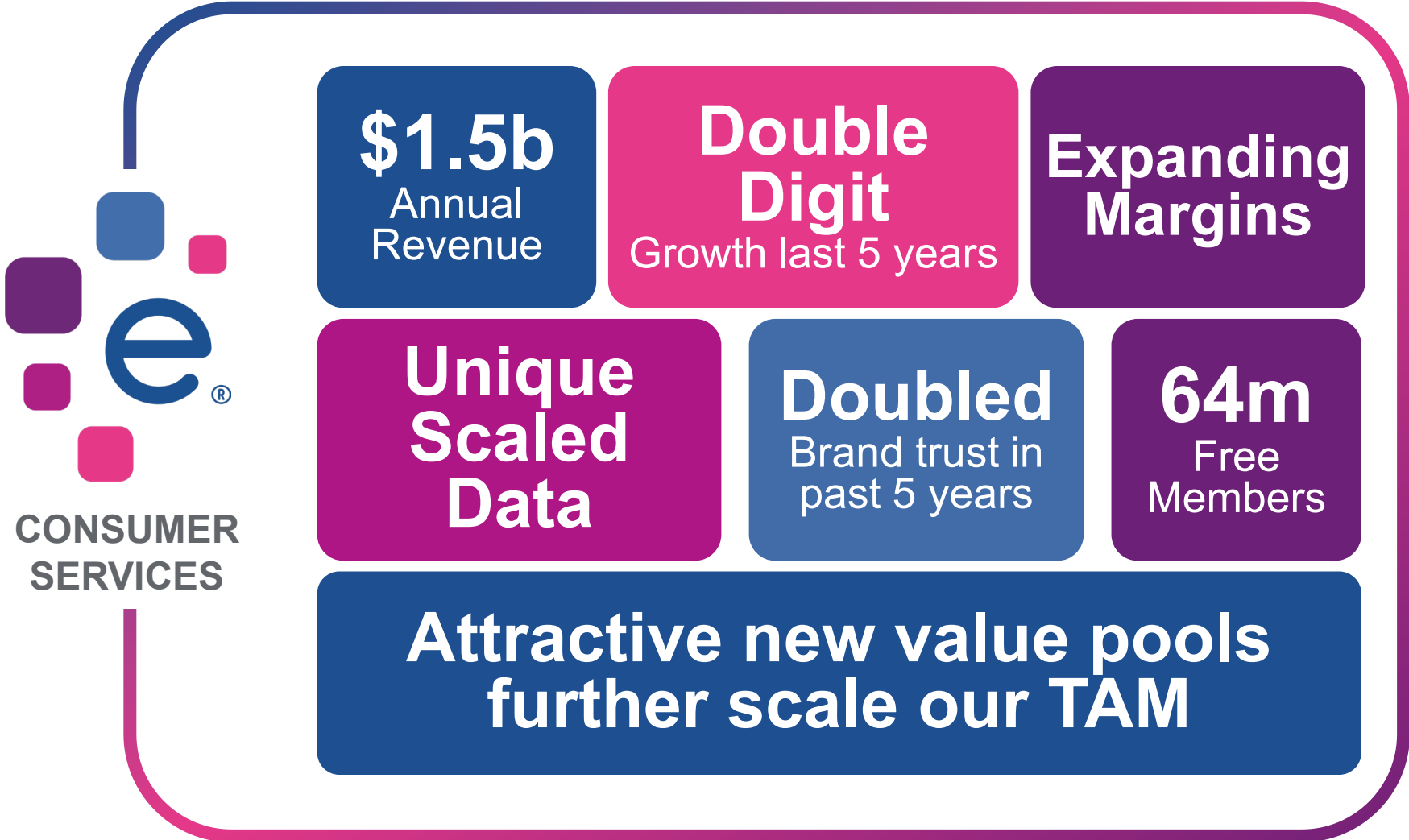
Jeff Softley and Rakesh Patel



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



Our ambition is to create the world's largest, most inclusive financial platform

**FINANCIAL
POWER
TO ALL™**

TODAY

Experian helps consumer to:

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



FUTURE

Experian helps consumers save time and money in their daily financial lives.

We are executing a broad scale business transformation to remove the complexity of managing your financial life

FINANCIAL POWER TO ALL™

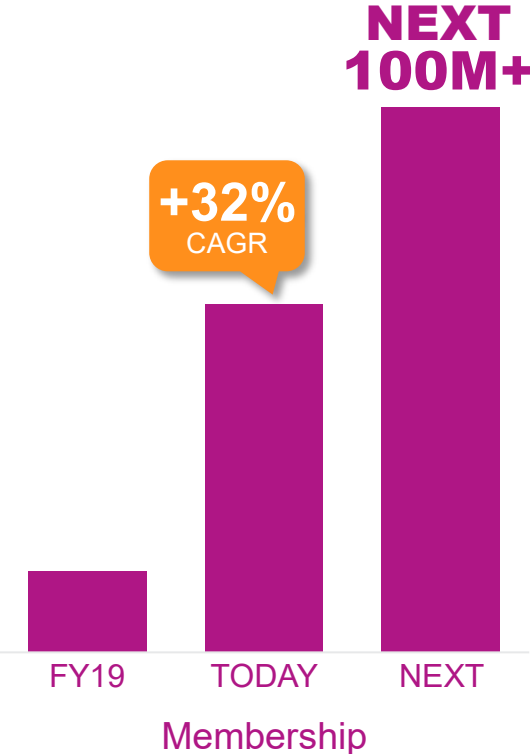
**We have doubled
our revenue the
past five years and
are just scratching
the surface of
our potential
opportunity**



We are making significant progress in key growth drivers

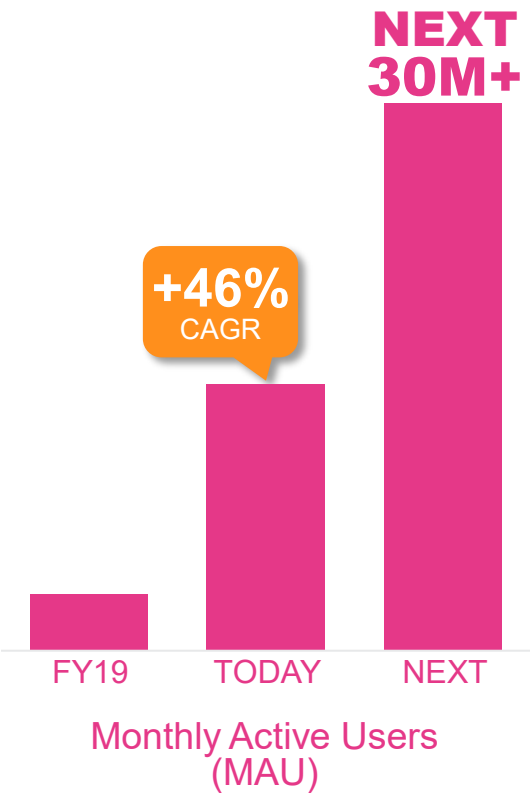
Audience

Grow membership base with new channels and partnerships



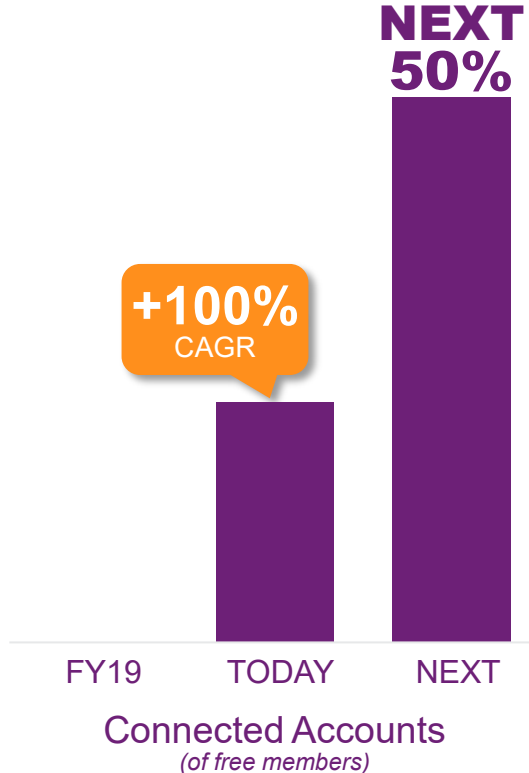
Engagement

Drive more frequent interactions with members, moving towards daily utility



Data

Orchestrate 1st party and Consumer Permissioned Data (CPD) to drive personalised 1:1 relationships



Monetisation







Expand product offerings to increase value for consumers and drive higher Lifetime Value (LTV)



Second largest platform and taking share

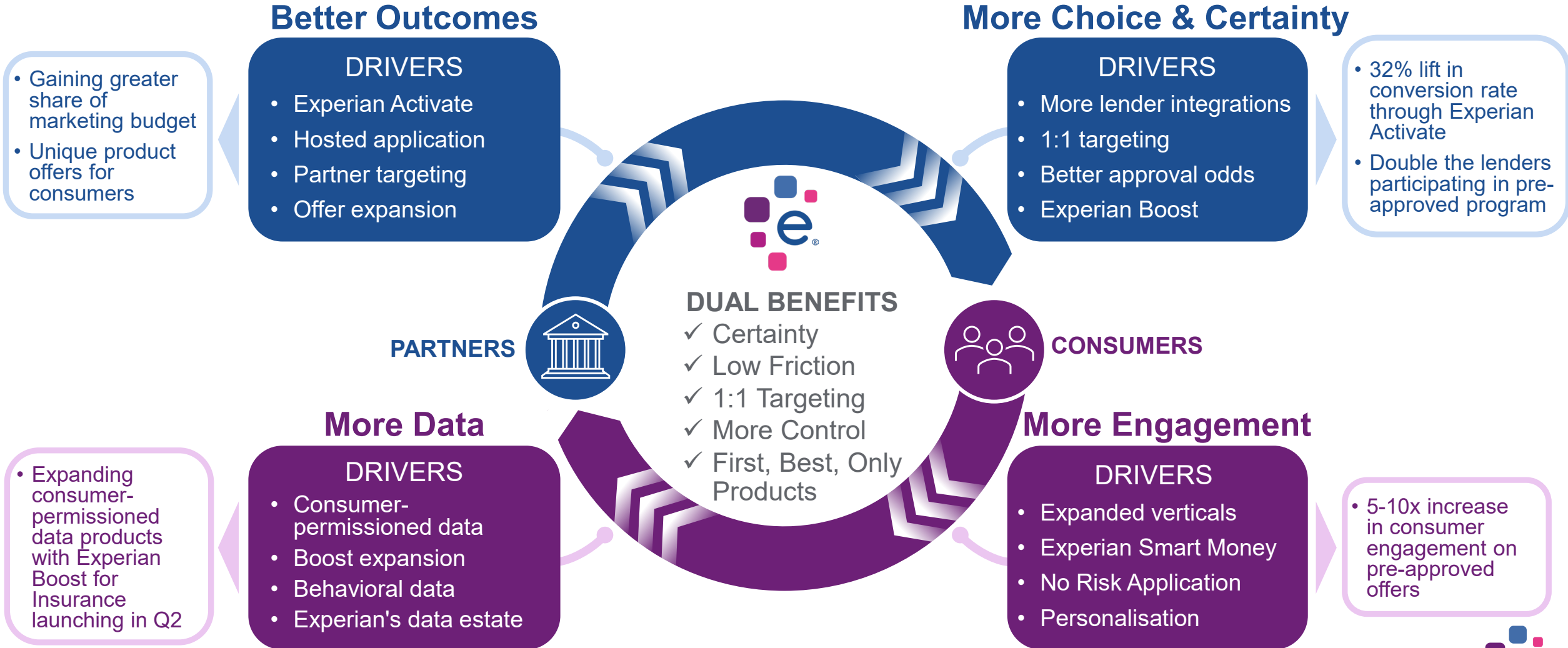


Our product innovation and expanding business model is linking us to broader market opportunities

		TAM	Last Year	This Year
Scaled ▶	 Credit and Identity Management	\$4B	Launched Personal Privacy	<ul style="list-style-type: none"> • Launching comprehensive credit and identity product offering that includes full credit, identity, privacy and savings capabilities
	 Cards / Personal Loans	\$14B	Launched Experian Activate for Cards/Loans	<ul style="list-style-type: none"> • 24% of offers running through Experian Activate; increasing monthly
Expanding ▶	 Financial Health	\$5B+	Acquired BillFixers	<ul style="list-style-type: none"> • Millions saved through bill negotiation • Launching subscription cancellation
	 Insurance	\$4B	Integrated Gabi	<ul style="list-style-type: none"> • Launching direct carriers • Launching Experian Activate for Insurance • Launching Experian Boost for Insurance
Launching ▶	 Tech-Enabled Finance		Building	<ul style="list-style-type: none"> • Launching Experian Smart Money™



Experian's Flywheel: Our strategic advantage which connects Consumers and Partners



We've built a diversified, resilient business model



Cyclical Response




Counter-Cyclical Response



Revenue Mix

5-Year CAGR



Marketplace

Rapid market growth

\$300M+ in 4 years

Lender diversification and integration acceleration

Vertical and business model diversification

1%
FY18

25%
FY23

+119%



Premium

Product diversification to sustain growth

Heightened acquisition growth

59%
FY18

50%
FY23

+10%

Partner Solutions



Industry-leading revenue per member



Experian Activate allows partners to compete with a new level of precision and efficiency across a growing slate of verticals

A game-changing capability that can be applied to new verticals in a transformative way

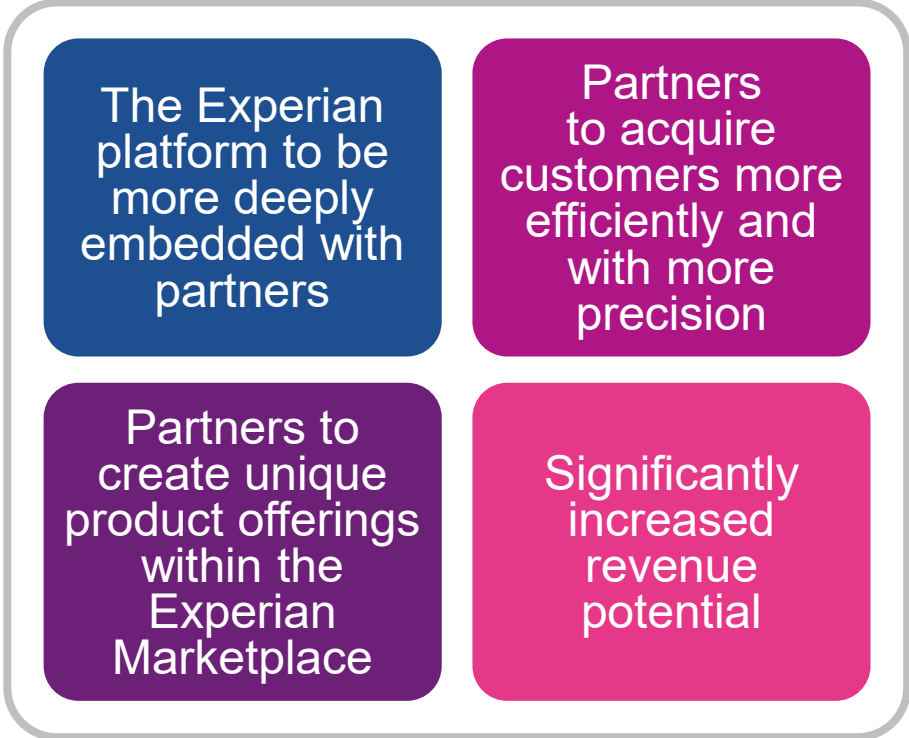


\$18b
& Growing
TAM

experian. | **Activate**

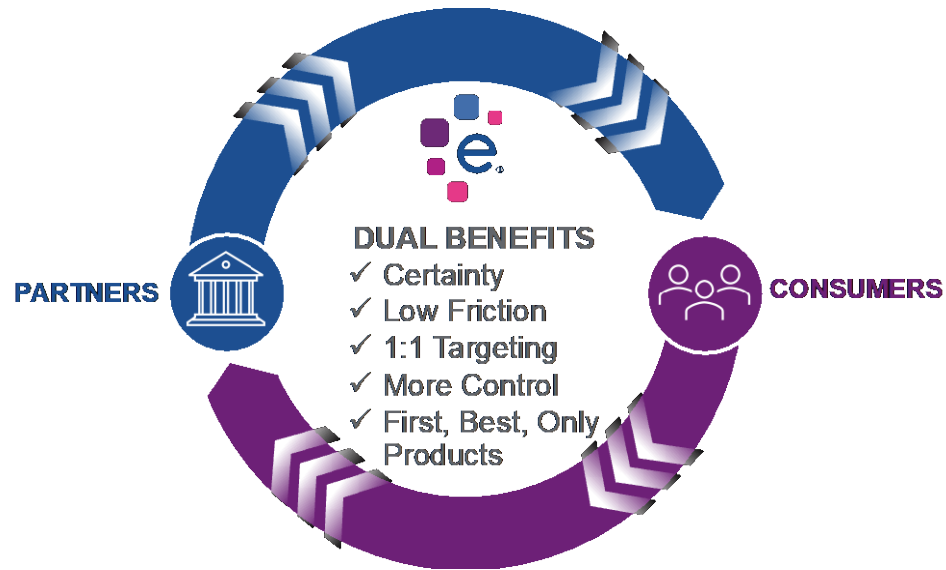
Experian Activate allows marketplace partners to profile, segment, target and analyse our 60M+ customers' actions in one unified eco-system

Activate enables:



experian | Activate

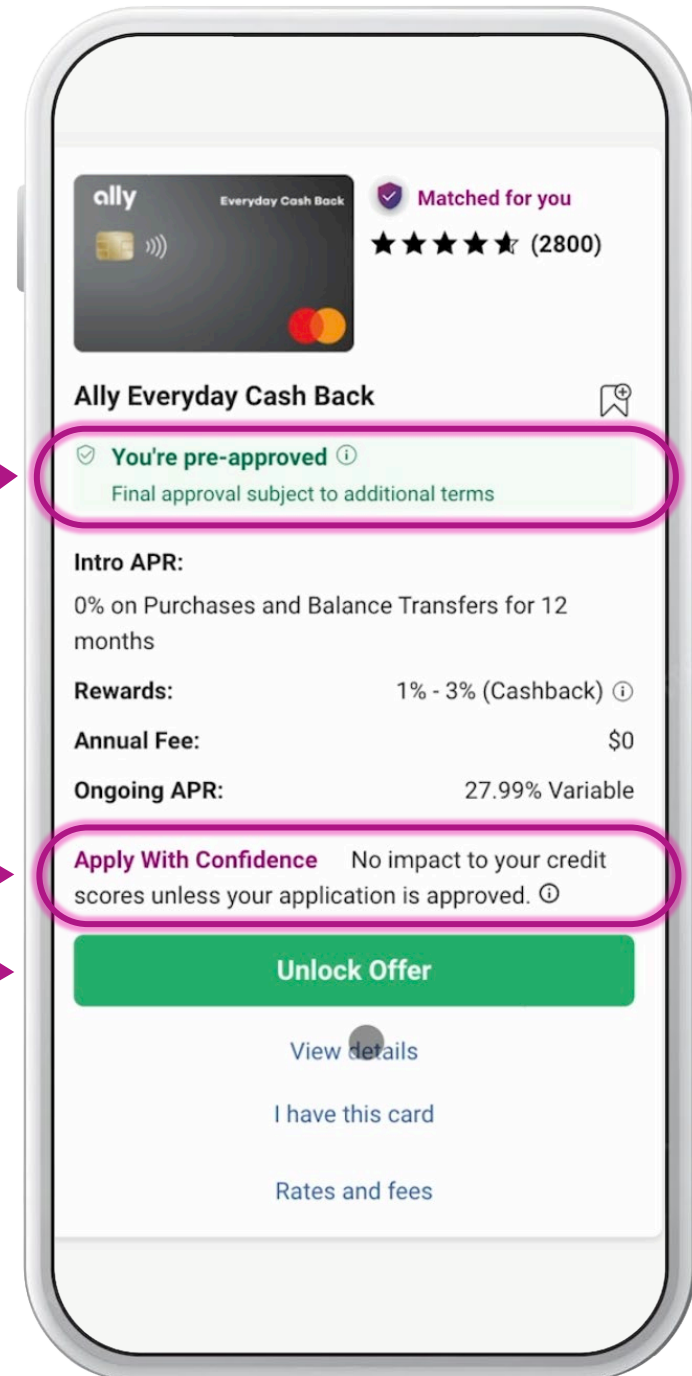
As partners onboard to Experian Activate, our members get access to new features that improve their approval odds and eliminate friction



Pre-Approved Offers

Risk-Free Application

Hosted Application

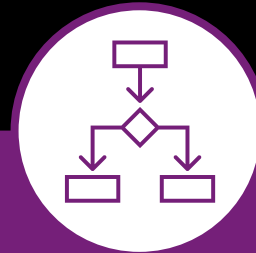




Authenticate User



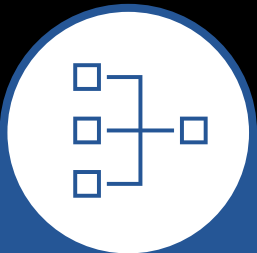
Pull credit reports and profiles



Execute models and calculate custom models



Run criteria to determine eligibility for individual offers



Execute display optimisation models
(Approval Odds models)



Personalisation modeling



Offer ranking

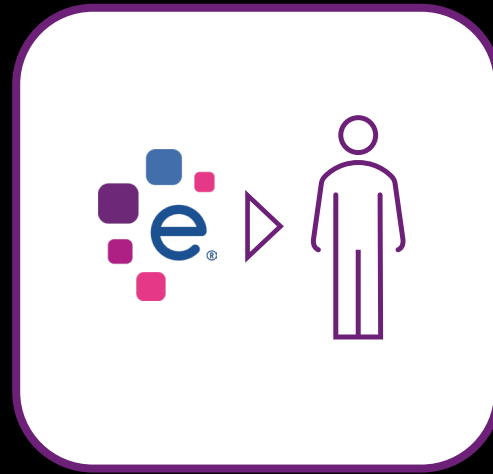


Return offers for display





Easy



Direct



No Risk

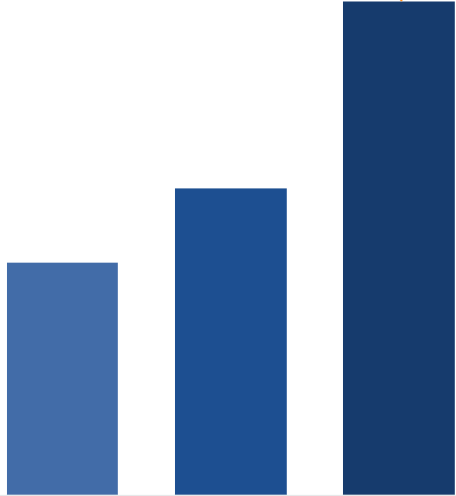
experian® | Activate



We are making significant progress scaling insurance, with Activate, Boost and major new carriers set to launch

Policies Written

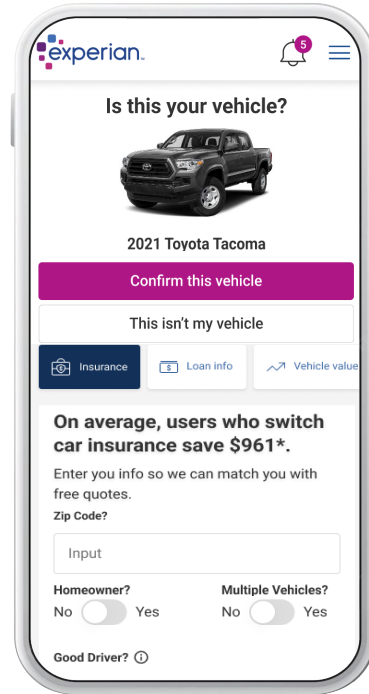
**+60%
YOY**



FY21 FY22 FY23

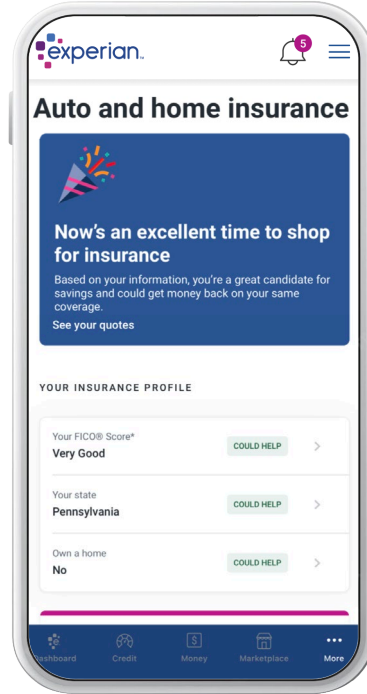
Strong growth in policies against a generational shift in the insurance market. Carriers are prioritising cost efficient, digital means of acquiring customers.

“Confirm Your Car”



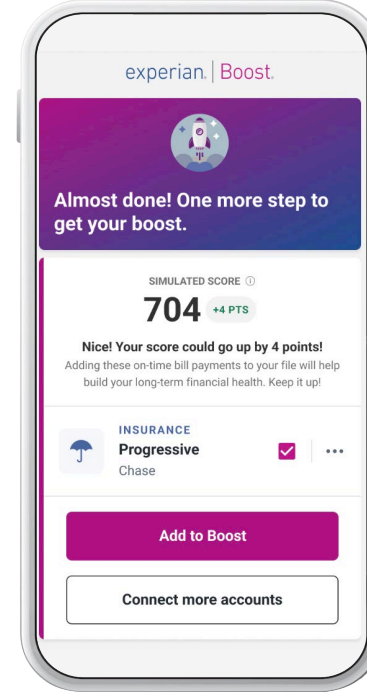
3m+ vehicles confirmed by consumers expanding our universe of visibility to important assets

Insurance Hub



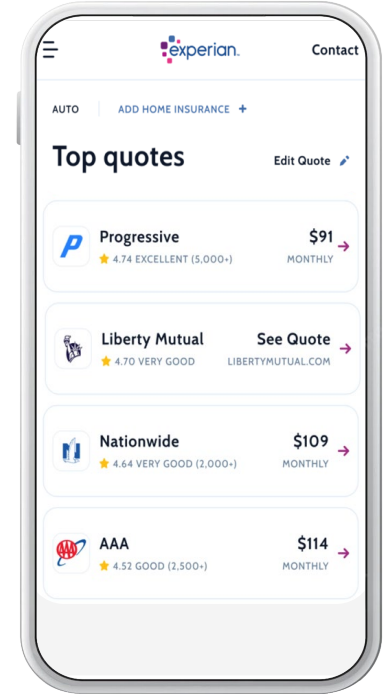
Launched Insurance Hub to demystify insurance costs and enable automatic insurance rate savings for members

Experian Boost for Insurance



Launching Experian Boost for Insurance later this year to expand credit-building opportunities and enable rich data set supporting member savings

Major Carriers



Onboarding major carriers who see immense value in partnering with Experian and reaching our high-intent member base



Introducing Experian Smart Money™ – a game changing way for consumers to build credit

Strategic expansion:

- Creates daily engagement
- Provides rich transaction stream to help consumers
- Further rounds out the view of a consumer's balance sheet
- Enables graduation into partners' portfolios



Experian's Innovation Approach:

- Consumer friendly digital checking and debit card, with embedded Experian Boost™
- Built with new to credit and credit building consumer needs in mind
- Powered by best-of-breed partners in the industry
- Cross sell and merchandising into broader Experian consumer suite of products and services

Driving the next generation of financial inclusion with Experian Smart Money

You don't have to go into debt to build your credit.
So, the experts at Experian have created the new
Experian Smart Money Digital Checking Account and Debit Card.



Who better than the credit builder experts at Experian.

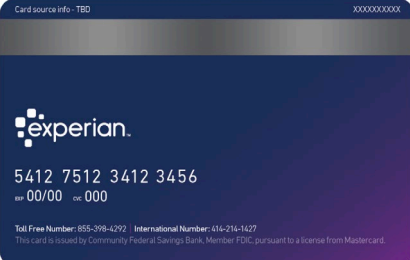
Access to a suite of credit building and financial **tools** with your **Experian Membership**.*

A debit card that gives financial control.

Banking without the bank**. No fees at more than 55K ATMs, free bill pay, get paid up to two days early*** and more.

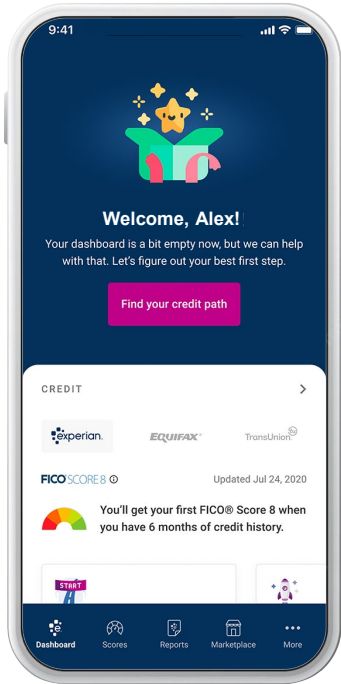
Boost Connected

Automatically finds payments that can help raise your FICO® Score without building debt.



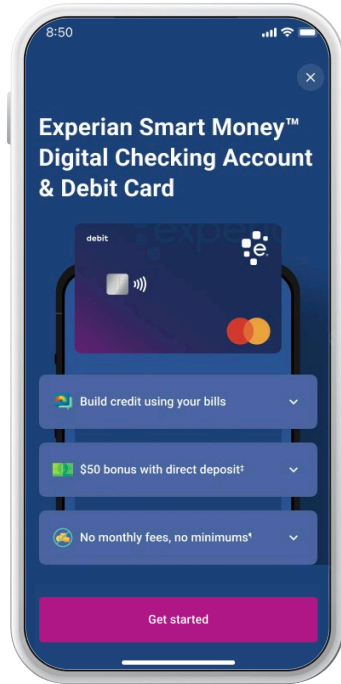
*T&Cs for the Experian Membership
**Services provided by Community Federal Savings Bank, Member FDIC. "Banking" copy not allowed for marketing
***Early Access to Pay touches on 2 days early

Helping credit invisible consumers establish and build credit... without going into debt



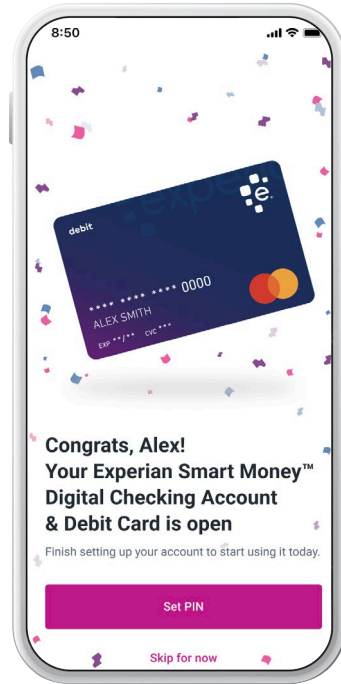
Getting started with Experian Go™

By using the Experian app to sign up for a free Experian membership, those new to credit can easily use Experian Go to create a credit file.



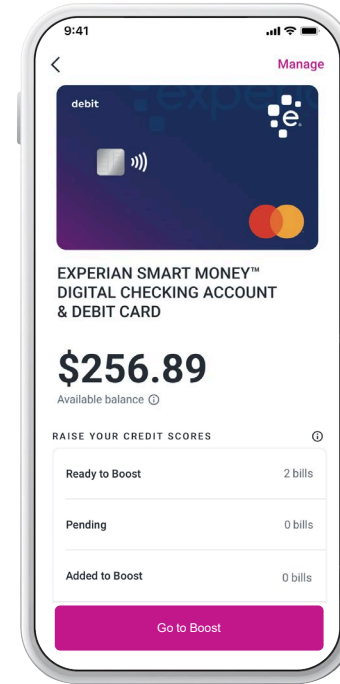
The customer journey leads to Experian Smart Money™

The app guides you through ways to quickly build credit: become an authorized user, use Experian Boost™ or open an Experian Smart Money digital checking account.



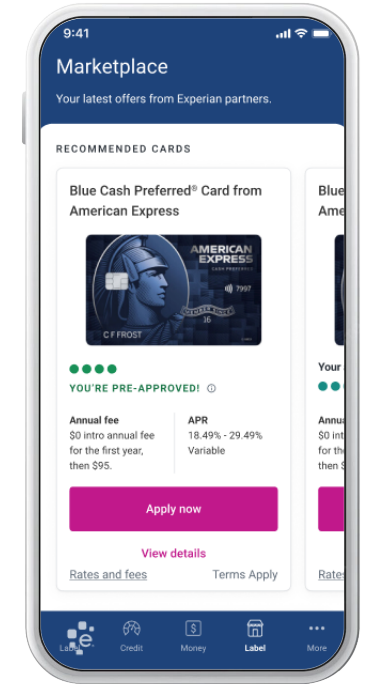
Quick and easy account setup

A virtual card is received immediately and can be added to your favorite digital wallet. Transfer funds or set up direct deposit to begin making purchases.



Experian Boost is integrated

Pay monthly bills while building credit through the integrated Experian Boost.



Broad opportunities through Marketplace

There's so much more to discover: pre-approved, no-risk offers through Experian Marketplace, savings through BillFixer™ even policy savings through Experian Insurance!



We have substantial opportunities available in near adjacencies and continue to fuel investments to drive growth

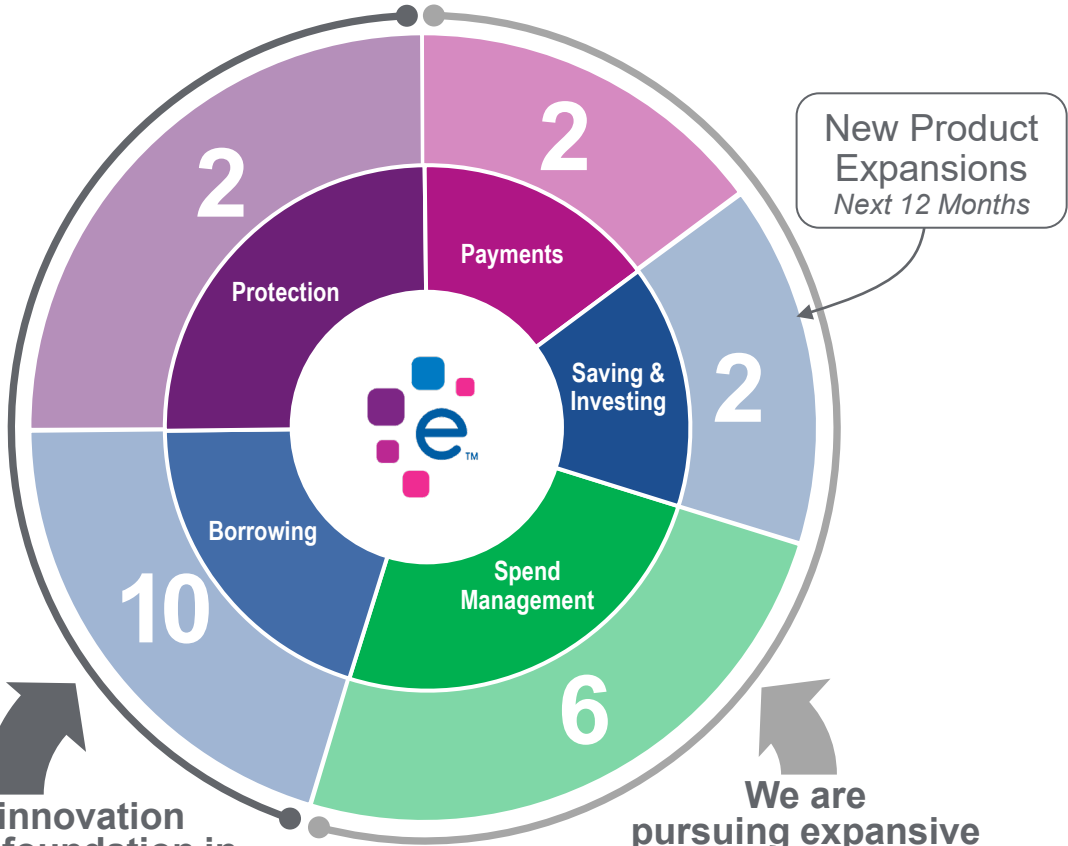
Strong track record of scaling innovation

Our business model expands **breadth** and **depth** of value for members with a single product ecosystem by leveraging the scale of our data assets and customer base



New Product Expansions

Next 12 Months



Scaling innovation across our foundation in protection and borrowing... with significant market share to earn

We are pursuing expansive opportunities in under-penetrated adjacencies across payments, saving and investing, and spend management



FINANCIAL POWER TO ALL™

- ▶ \$30B+ total addressable market opportunity
- ▶ Flywheel working, and expanding to new parts of consumers' lives
- ▶ Diversified business with unique data

Creating an unrivaled
consumer financial platform





Q&A session



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Close



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