



EXPERIAN. learning**DAY** 2022

Accelerate and maximize your data potential

EXPERIAN **learning**DAY₂₀₂₂

Beyond a bureau – levelling up the traditional credit bureau

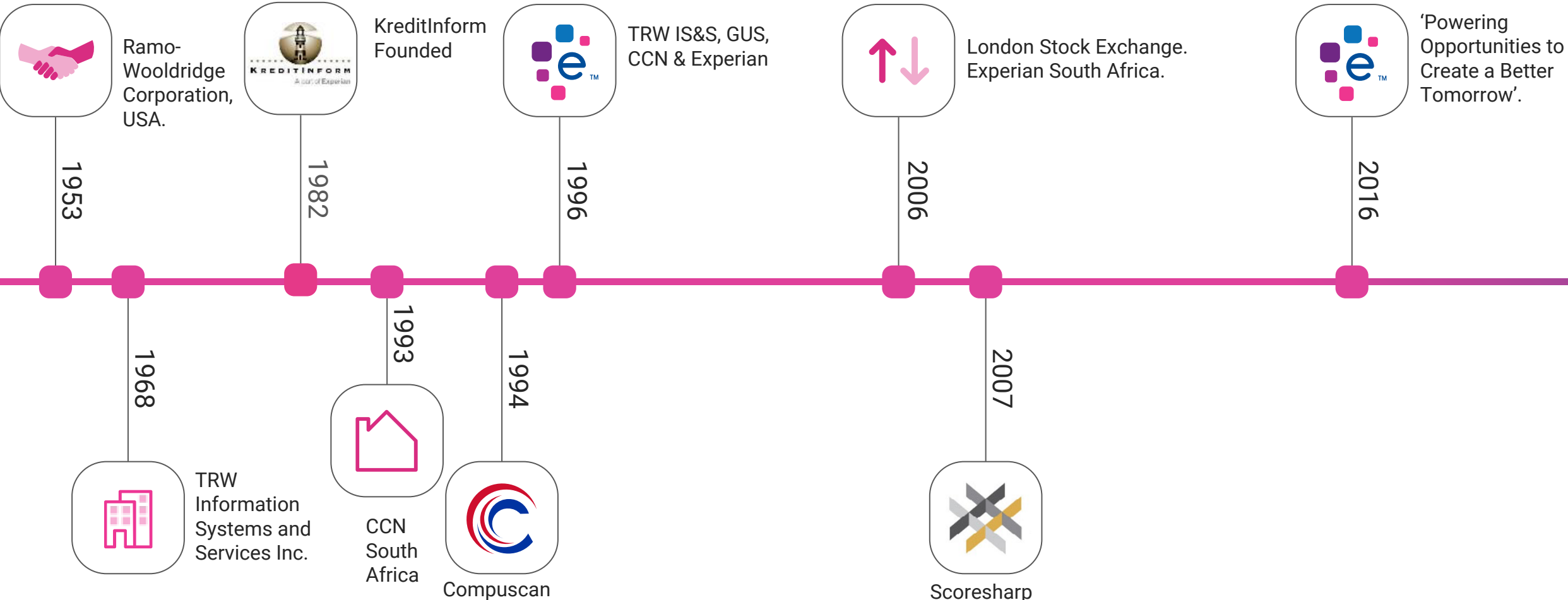


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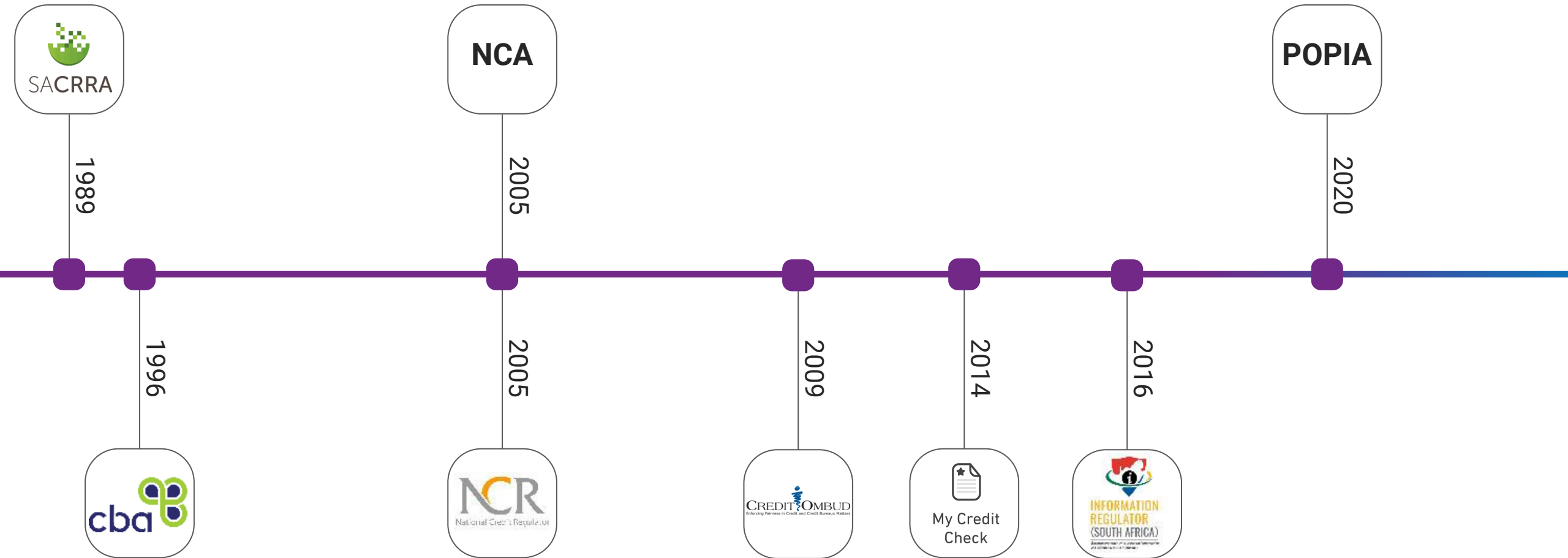
Chief of Credit & Bureau Services
Experian



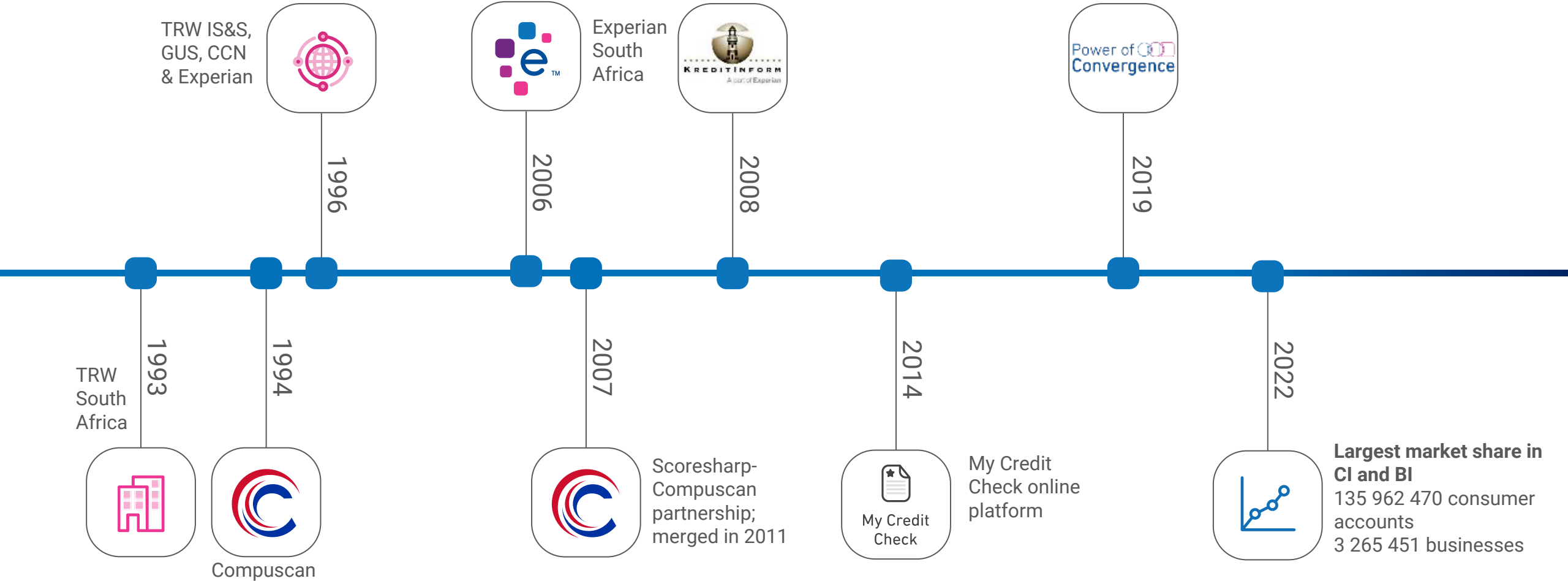
A trip down memory lane...



Highly regulated environment



Amplifying bureau data through acquisition



Levelling up the traditional credit bureau



Best of Both
Bureaus

Sigma
Bureau



New
Credit
Risk
Scores

Sigma Suite
of Scores



Thin
File
Risk
Scores

Sigma
Transcend

Experian Sigma Bureau



- Σ mathematical symbol representing the “sum of”.
- Consolidated bureau.
- Single more agile platform.
- Centralised resources for better client service.
- Embracing adaptive technology for the future.

Sigma Suite of Scores



New Credit Risk Scores

- Leading-edge suite of credit bureau scores across the credit life cycle:
 - Application scores
 - Behavioural scores
 - Collections scores
- Enhanced stability over legacy scores
- Improved Gini compared to Delphi and Prism scores

Sigma Transcend

A circular graphic with a blue background. Inside the circle, there is a blurred image of a laptop, a smartphone, and a drink. Overlaid on this image is the text "Thin File Risk Scores" in white, stacked vertically.

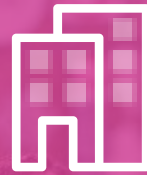
Thin File Risk Scores

- Increases likelihood of financial inclusion for the 'credit invisible' consumer.
- Leverages the power of non-traditional data and advanced machine learning techniques.
- Lowers risk for lenders.
- Provides a significant lift for thick files when combined with other Sigma Scores.

Beyond a bureau



Credit Bureau
in the Cloud



Experian
South Africa
Business IQ



Digital
Onboarding

Bureau in the Cloud



Scale

Ability to easily access multiple data assets at scale.



Speed

Increased speed and performance by reducing network latency.



Solutions

Experian solutions and insights always available.



Security

Our systems are engineered with security in mind.



Stability

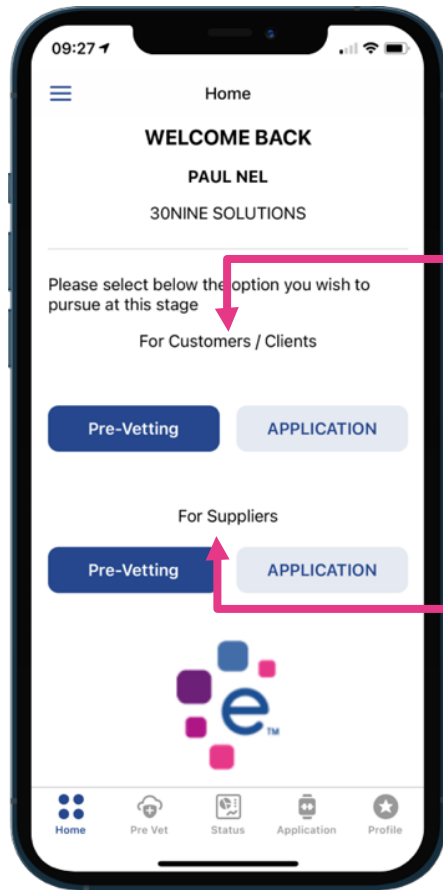
Redundancies ensure so our solution are always available.

Re-engineering user experience – BIQ



- Fresh look and feel, with a new platform making for an enhanced user experience.
- Advanced search function to deliver more intelligent results.
- Easier navigation to better understand the companies with which you do business.

Digital Simplicity with Digital Onboarding



For Customers

Pre-Vet

Apply

For Suppliers

Pre-Vet

Apply

- Bring to life a new user experience from credit controller to CFO to applicant.
- Reduces response time and improves decision timing.
- No matter where you are, you can apply – get a decision – with approvals – and monitor – in one experience.

**You can't change the direction of the wind, but
you can adjust course.**

COVID

**REGULATIONS
& COMPLIANCE**

**BUSINESS
CHALLENGES**

LOADSHEDDING

POPIA

**DIGITAL
ACCELERATION**

**STUBBORN
UNEMPLOYMENT**

Questions?

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