



Experian 101 – a quick look

What is Experian?

Experian is a trusted partner for businesses and consumers, offering products, resources and insights that empower people to make informed financial decisions.

Experian products and services are grouped under four principal activities:

1. Credit Services
2. Decision Analytics
3. Interactive
4. Marketing Services

What services does Experian offer?

Credit Services and Decision Analytics

Credit Services and Decision Analytics provide credit data and analytic and decision-making services and tools to help consumers and businesses understand, manage and protect their credit while making critical financial decisions. Credit Services and Decision Analytics consist of:

- **Credit Services:** Credit Services acquires, processes and manages large, comprehensive databases containing credit and repayment histories and identity verification to help businesses make responsible lending decisions while simultaneously making it quicker and easier for consumers to obtain credit. Experian's databases originate from both public and private sources and contain extensive information across a wide variety of reporting data.
 - **Consumer Information Services:** Provides credit data to help businesses make more informed lending decisions, while helping consumers obtain financing with greater ease.
- **Business Information Services:** Partners with organizations to establish and strengthen customer relationships, enabling them to mitigate risk and improve profitability.
- **Experian Automotive:** Provides information services to automotive manufacturers, dealers, after-market manufacturers and retailers, finance and lending institutions, insurance companies and consumers. Products include AutoCount®, AutoCheck Unlimited, AutoCheck Single and AutoCheck with TitleGuardSM.
- **Decision Analytics:** Helps clients increase profitability and improve performance through a combination of data intelligence, analytics, software and consulting to provide credit risk, transparency, identity and fraud solutions.
- **Fraud and Identity Solutions:** Offers products and services to prevent and detect fraud and authenticate identity, helping businesses manage their portfolios and make informed decisions throughout the customer life cycle, from prescreen to account opening to account management.

Experian InteractiveSM

Experian InteractiveSM markets products that assist consumers in managing the financial aspects of life. Through its family of Web sites, including well-known brands such as FreeCreditReport.com®, ProtectMyID.comTM, LowerMyBills.com®, ClassesUSA.com®, FamilySecure.comSM and PriceGrabber.com®, Experian promotes greater financial health and opportunity among consumers by

enabling them to understand, manage and protect their personal information and to make informed and advantageous decisions for their financial situations.

Experian Marketing Services

Experian Marketing Services helps companies target and engage their customers through smart marketing programs that generate significant return on investment (ROI). Core capabilities include:

- Improve businesses' advertising effectiveness and maximize ad value by leveraging Experian's technology, vast data assets and customer segmentation expertise.
- Enhance a client's business performance across channels by capturing, validating, cleansing, standardizing and enriching customer data in real-time through Experian's customer data management tools.
- Identify a client's best customers, prospects, markets and locations through Experian's data enrichment and list rentals, allowing for more targeted campaigns and customer outreach.

For more information about Experian's product and services portfolio please visit: www.experian.com.