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TAKE CONTROL

A ROADMAP FOR GROWTH

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APIs — fueling the second phase of the digital revolution

Experian

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Introducing:

- **Ben O'Neill**
  Uber
- **Michael Myers**
  Experian

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Vive la Revolution!

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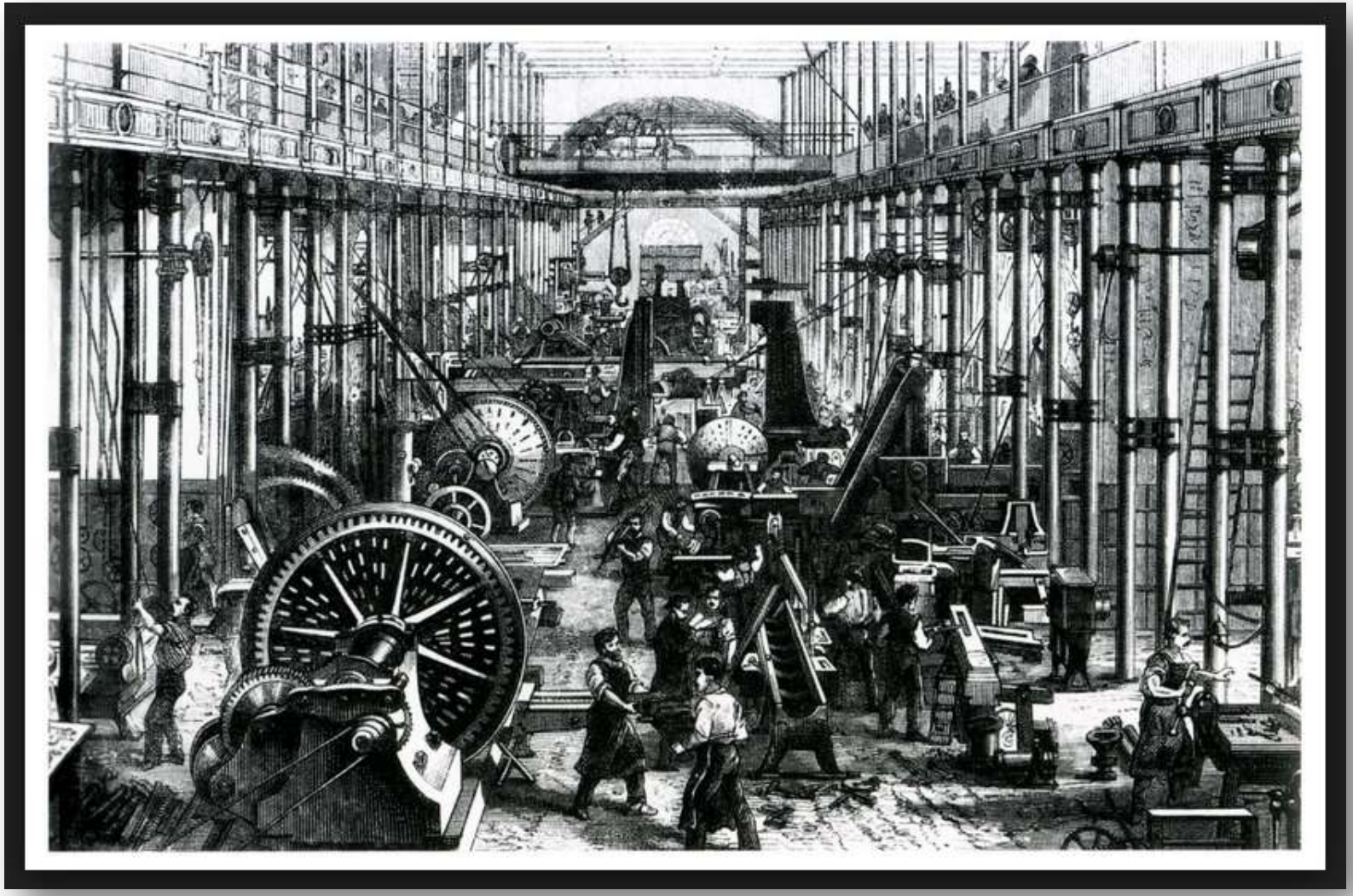
Industrial Revolution



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Digital Revolution fueled by APIs

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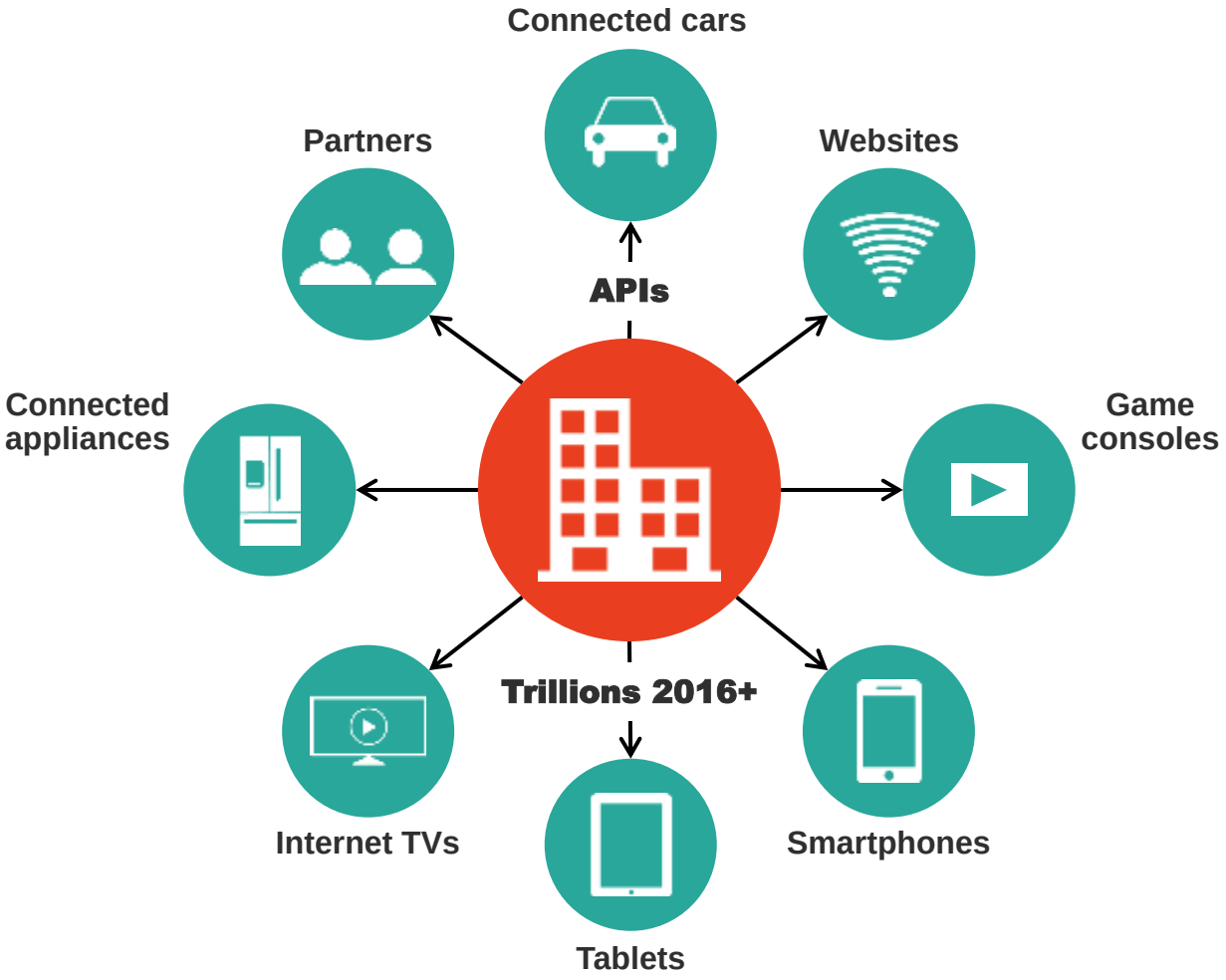
Vive la Revolution!



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World population?

7.3 Billion

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By 2020, there will be over 26 billion connected devices *— Gartner*

Why APIs?

APIs can be defined as any software interface exposed over the Web in order to facilitate integration and development

- **Salesforce.com** generates 50% of its revenues through APIs
- **Expedia.com** generates 90%
- **eBay** generates 60%

The Strategic Value of APIs, HBR, Jan 2015

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Walgreens case study

Walgreens opened its photo printing to the outside world through APIs

- Printicular was created by a third party
- Walgreens enhanced overall customer engagement with its retail stores
- Revenues per customer were six times greater for those who interacted with the app

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IBM Watson case study

IBM opened Watson access through APIs to the entire world

- A way to attract ideas from third parties and develop new services
- Now the leader in providing physicians and nurse practitioners with information on symptoms, diagnosis, and treatment approaches in the oncology field
- Creating new ecosystems – recipe making, shopping and travel
- IBM has set aside a billion dollars to commercialize Watson's potential through APIs

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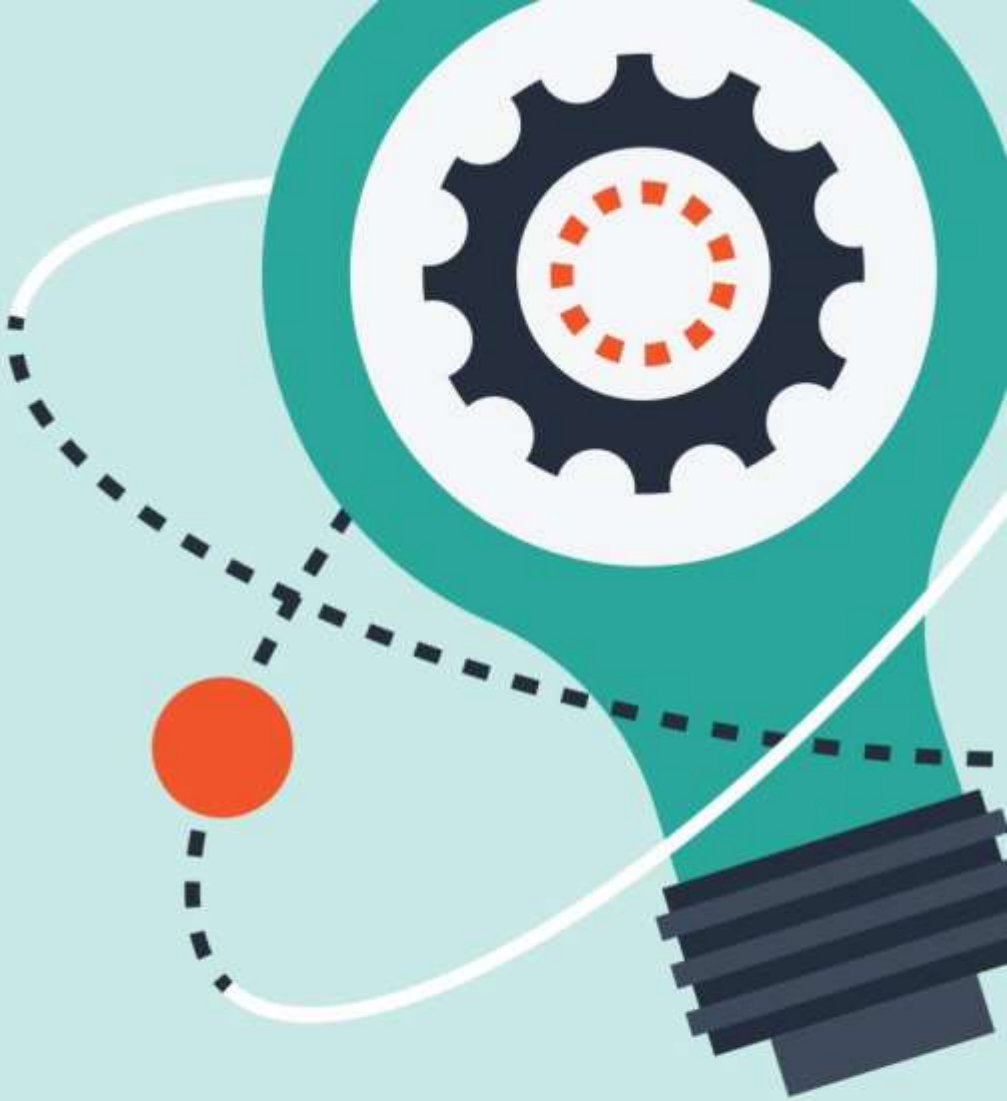
HOW DID WE GET HERE?



> “It does not require a majority to prevail, but rather an irate, tireless minority keen to set brush fires in people's minds.”

— Samuel Adams

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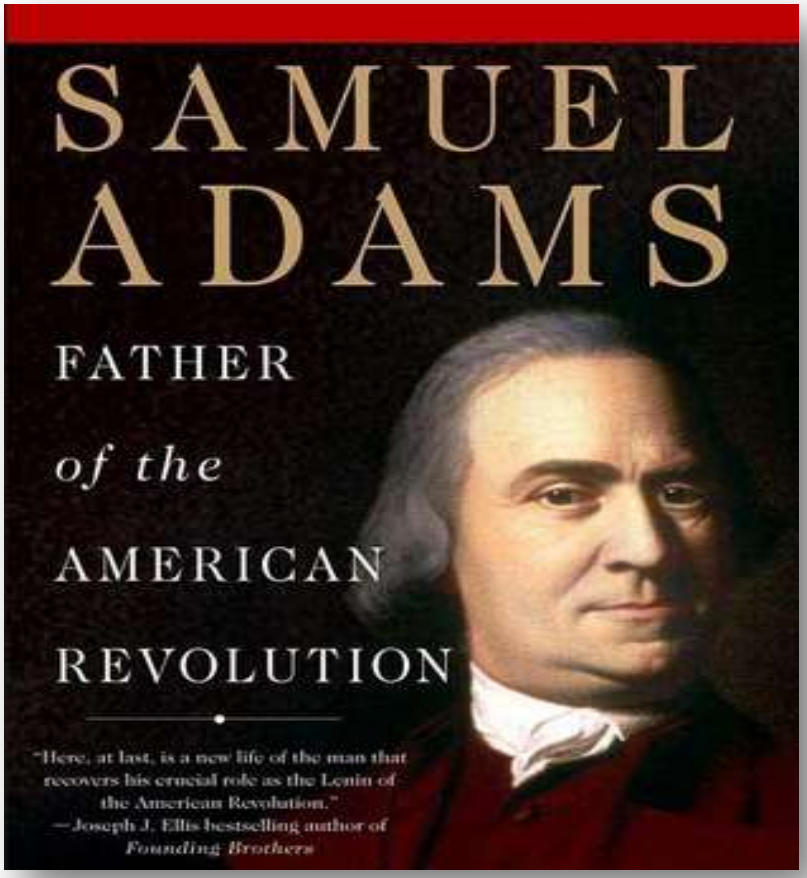
What does it take to spark a revolution?



1. **Desire / demand**
2. **Resources**
3. **Innovation**

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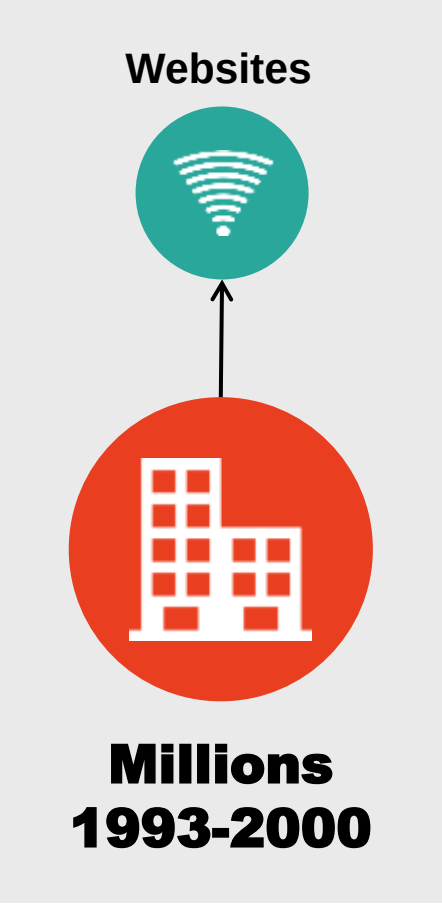
The explosion of the Internet was an extension of the digital revolution



Desire / demand

- Web presence, Email and online shopping

Resources

- PC's in every home

Innovation

- Browsers
- Bandwidth / speed

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The latest phase of the Digital Revolution is being fueled by APIs

Desire / demand

- Data integration, apps and availability

Resources

- Data, exposed services and the Cloud

Innovation

- Apps, mobile and APIs

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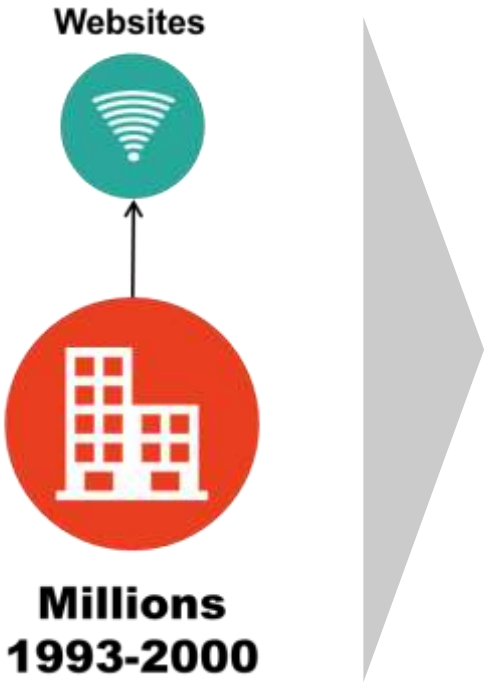
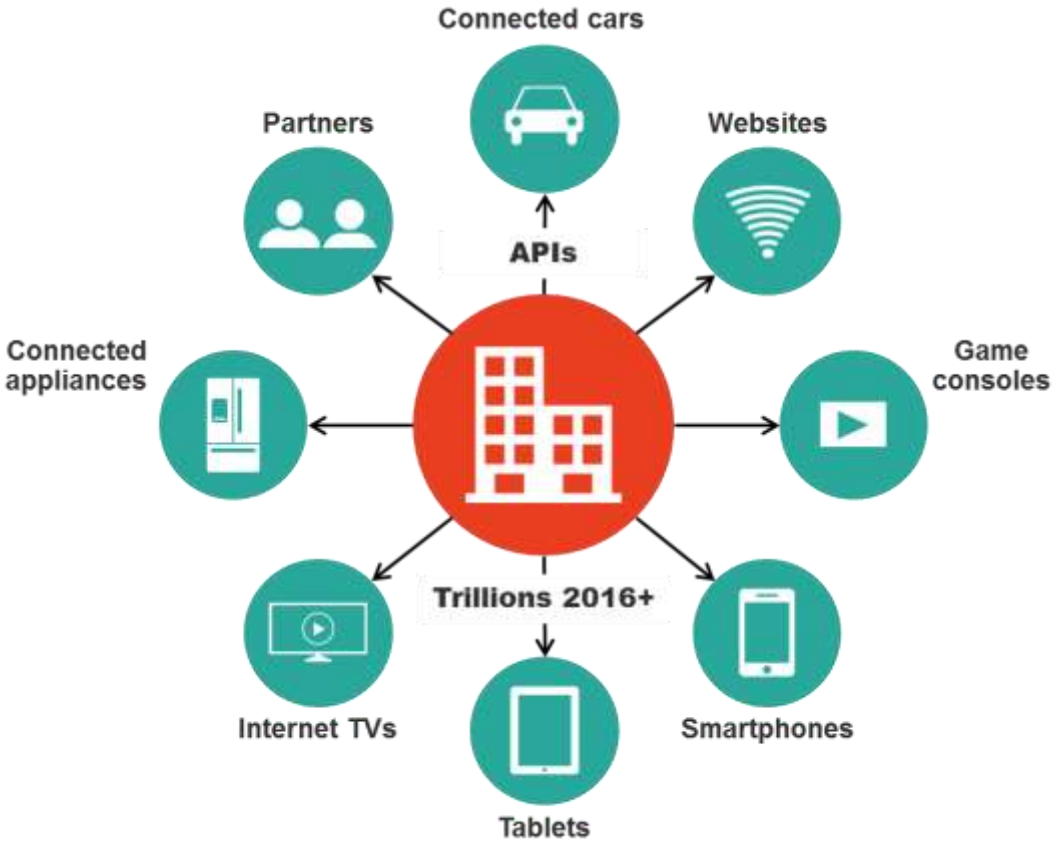
The API economy is the latest extension of the Digital Revolution

“By 2020, there will be over 26 billion connected devices.”

— Gartner





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UBER case study

Ben O'Neill
Uber

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Case study
Uber

UBER

400+
cities and growing

80%
of America can get an Uber in 10 minutes or less

70
countries

50k+
Businesses using Uber for Business

Millions
of business rides every week

"Uber is the world's 4th most innovative company for hustling corporate travel."

—Fast Company

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Case study
Uber

UBER

Priorities

- Sales team: Quick decisions
- Customers: Adequate credit lines
- Uber: Manage credit and default risk

Key factors

- Fast growing Uber for Business platform
- Efficiency and transparency of credit requests
- Scalable, self-service to sales team
- Salesforce integration

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Case study
Uber

UBER

Solution

- Experian FusionIQ™
- Automated decisioning
- Easy integration with Salesforce.com
- Single platform supports Uber's global operations

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Case study
Uber

UBER

Lessons learned

- Customer experience
  - Speed
  - Adequate credit lines
- Efficiency and predictability
  - Scalability
  - Price for risk and return
- Transparency to sales team
  - No longer a black box
  - Role in process

Future vision

- Continued international expansion
- Ongoing account review and optimization
- Integrated decisioning with proprietary data
- Multi-level decision tree capability

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Experian FusionIQ™

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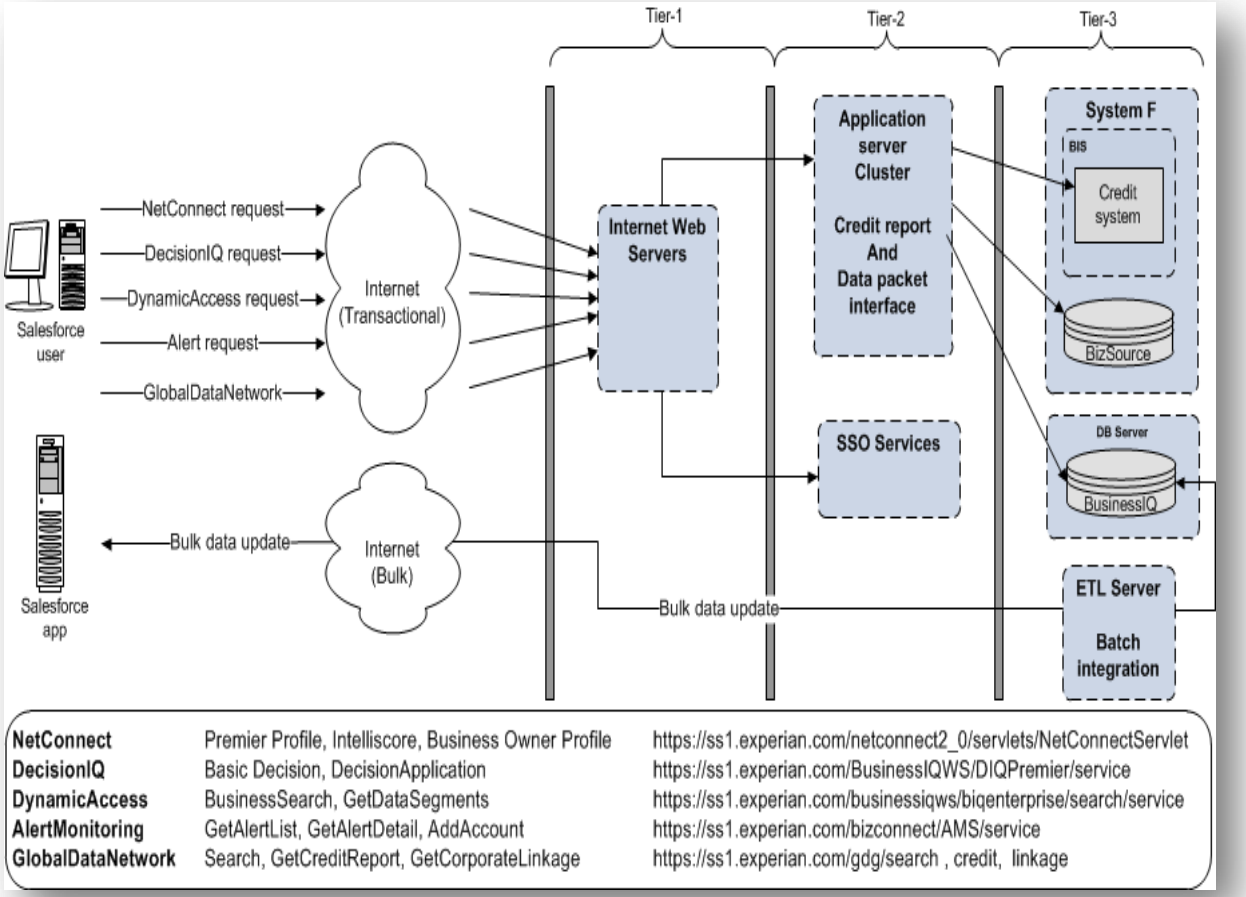
Experian FusionIQ™

Experian FusionIQ™

- Increased prospect and client requests for BI data via SFDC
- Agile development with technical partner:
  - Numerous iterations
  - Prospect beta within 90 days
  - Production ready within 120 days
- Leverages existing BIS APIs and BusinessIQ[SM] administration capabilities
- Provides credit management capabilities and a BusinessIQ[SM] experience within SFDC, no coding required



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Experian FusionIQ™

Live Demo

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“It is a capital mistake to theorize before one has data.”

— Sherlock Holmes

Source: MuleSoft

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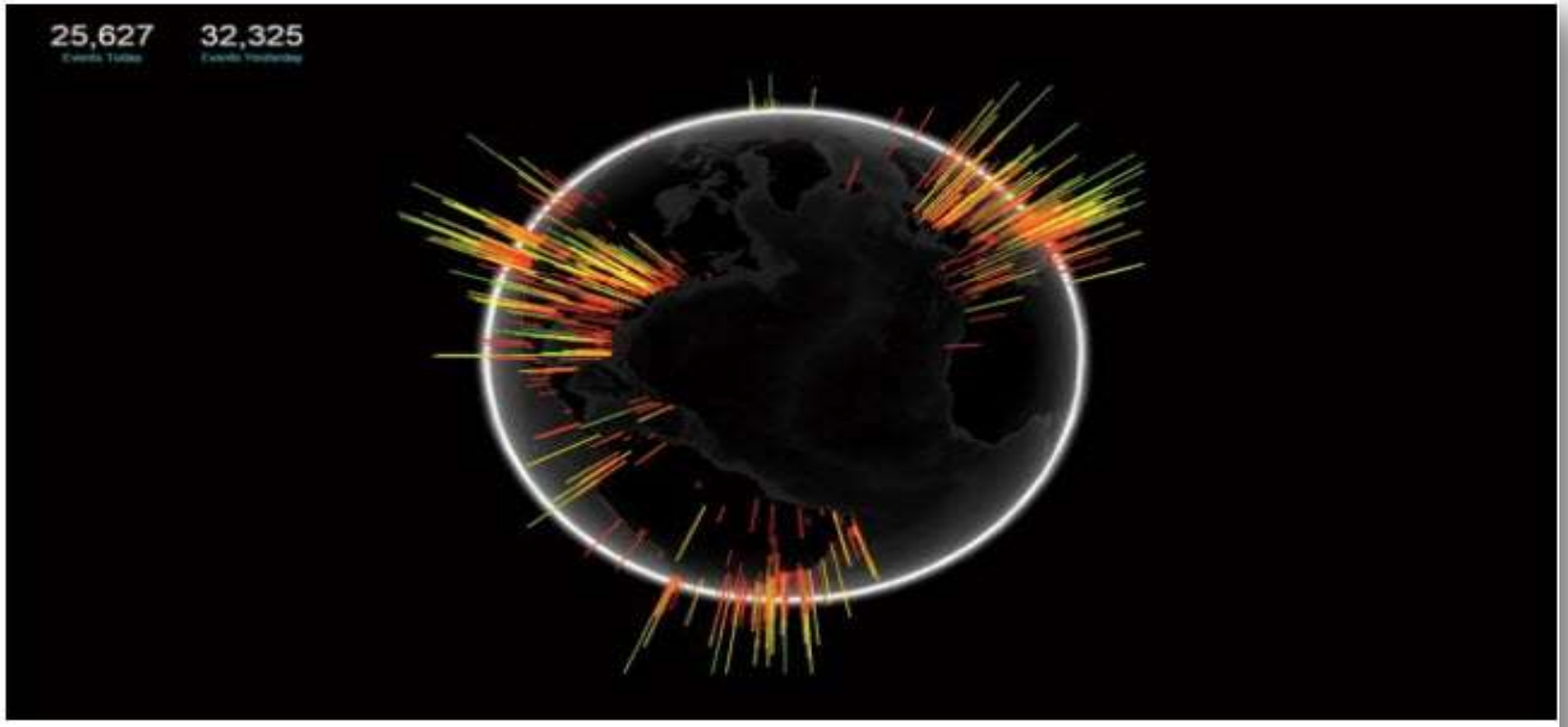
The future or the now?



What's On A Billion Minds, Right Now

The visualization of spikes in social media activity--currently only used internally at banjo, where it's displayed on huge screens in both of its offices--was drawn from all public geolocated posts in Patton's "world feed" on February 20, 2015, at 4:55p.m. Pacific Time. The colors on the spikes are configurable to represent separate events, though here the different hues are merely for clarity; any one of them can be touched onscreen to see current posts for that location. At this particular moment, the following events caused some of the larger local upticks: London Fashion Week; a fire engulfing Dubai's Torch Tower; Miami's South Beach Wine & Food Festival; and an accident involving an overturned tanker truck on I-75 in Turner Country, Alabama.

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Global API hub

Desire: The desire exists – integration, availability and the efficiency of aggregating instead of compiling

Resources: The resources are in place - data, exposed services and the Cloud

Innovation: Innovation is everywhere - connected devices, Apps and exposed APIs

The power of Experian data assets via one API hub:

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For additional information, please contact:

Mike.Myers@experian.com

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Share your thoughts about Vision 2016!

Please take the time now to give us your feedback about this session.
You can complete the survey in the mobile app or request a paper survey.

Vision Conference
Breakout Session Survey

Experian

1. How would you rate the presenters' knowledge?
☐ Excellent ☐ Above average ☐ Average ☐ Below average ☐ Poor

2. How would you rate the presenters' delivery?
☐ Excellent ☐ Above average ☐ Average ☐ Below average ☐ Poor

3. How would you rate the presenters' time management?
☐ Excellent ☐ Above average ☐ Average ☐ Below average ☐ Poor

4. How useful was the session information?
☐ Very useful ☐ Somewhat useful ☐ Neutral
☐ Somewhat not useful ☐ Not useful

5. How would you rate the session on being current?
☐ Very current ☐ Somewhat current ☐ Neutral
☐ Somewhat not current ☐ Not current

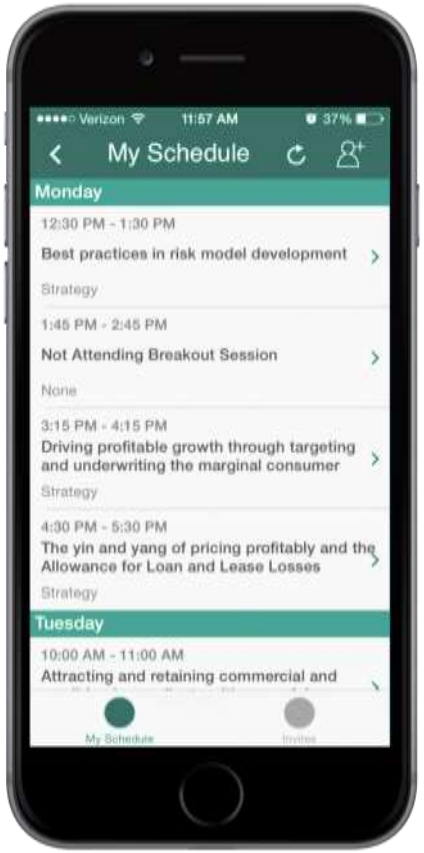
6. How relevant was the session content to the title and description?
☐ Very relevant ☐ Somewhat relevant ☐ Neutral
☐ Somewhat not relevant ☐ Not relevant

7. How would you rate the level of content?
☐ Too advanced ☐ Just right ☐ Too basic

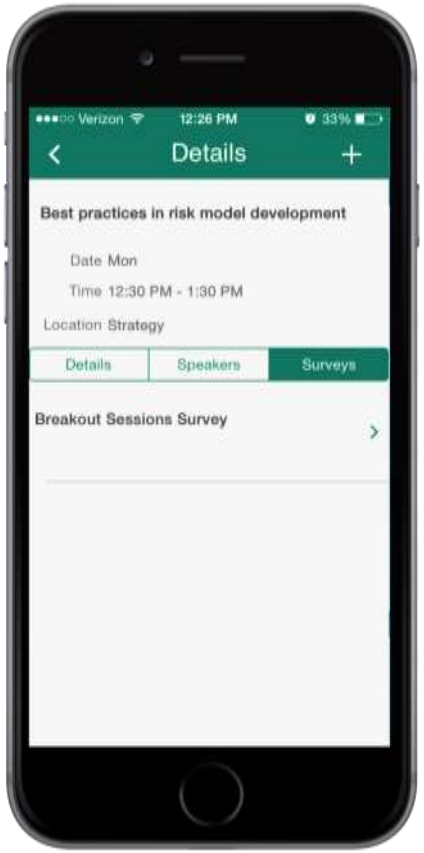
8. Why did you attend this session? (Check all that apply.)
☐ Relates to my business ☐ The presenter(s) ☐ Interest in new product
☐ Compelling session description ☐ Increase product knowledge

9. Do you have any additional comments?

1 Select the Survey button and complete



2 Select the breakout session you attended



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