



— VISION 2016 —

TAKE CONTROL

A ROADMAP FOR **GROWTH**



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Future-proofing your fraud prevention efforts





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Introducing:

- **Christopher Vee**
Leidos
- **Kathleen Peters**
Experian





Expect even more breaches to come — and more fraudulent use of stolen data!



**More & more
data stored
online**



**Mercenary
groups**



**Even you
can do it**



The path for new tools can be long and arduous

Case 1

- 18 months from contract award
- Required less than 160 hours of development and testing
- Compliance!
 - ▶ Five gate reviews
 - ▶ 28 briefings
 - ▶ Over 6,000 hours of meetings
- Number one question:
 - ▶ **“How many people will get turned away?”**

Case 2

- Production-ready in three months
- Customer required no code changes
- Only four briefings to get approval
- Number one question:
 - ▶ **“How much lift in the pass-rate?”**



2016 is well under way!

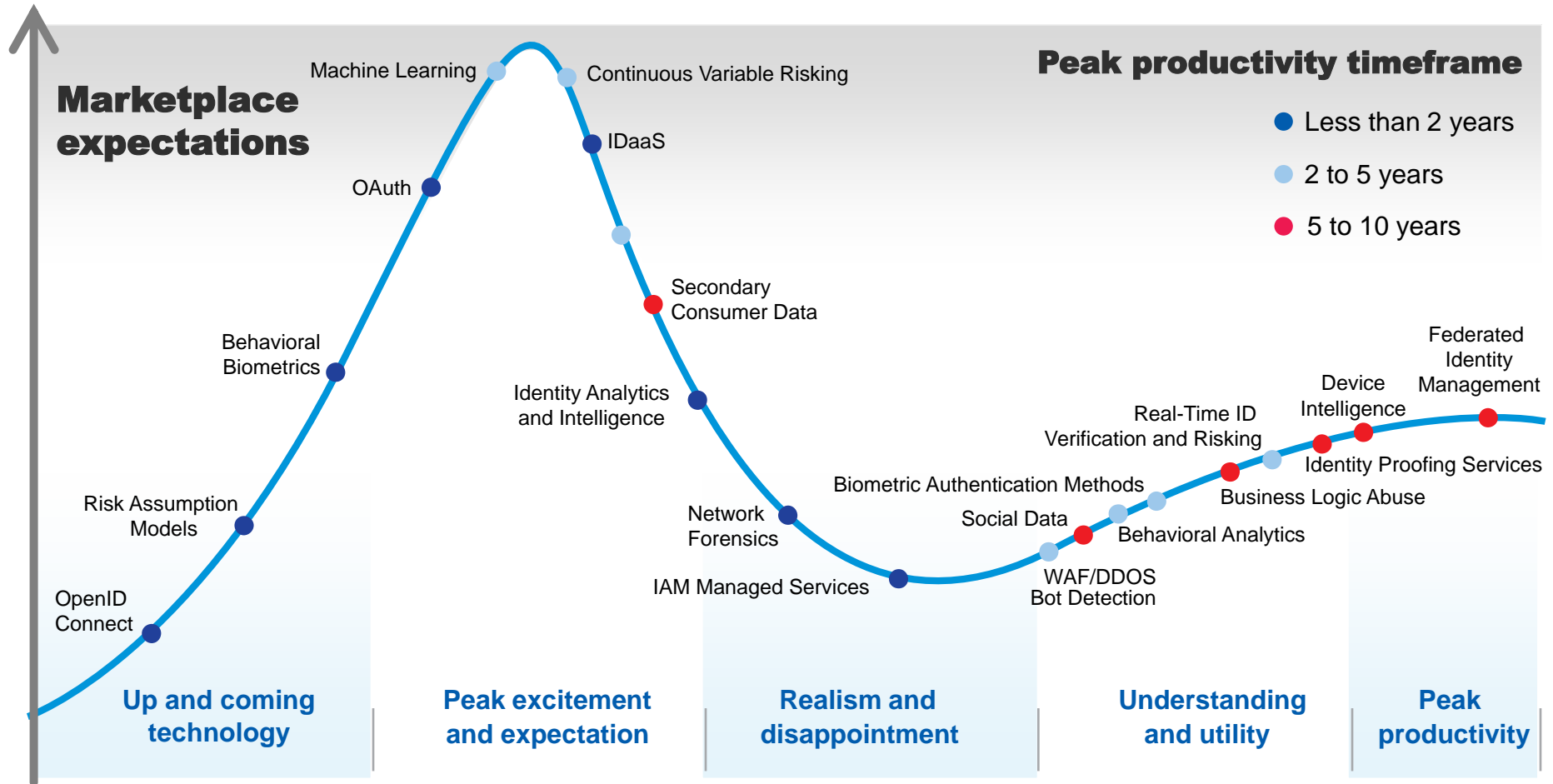
**New fraud threats
across all channels**



**Business
growth and change**



There are so many promising technologies...



Experian viewpoint using "hype cycle" framework adapted from Gartner



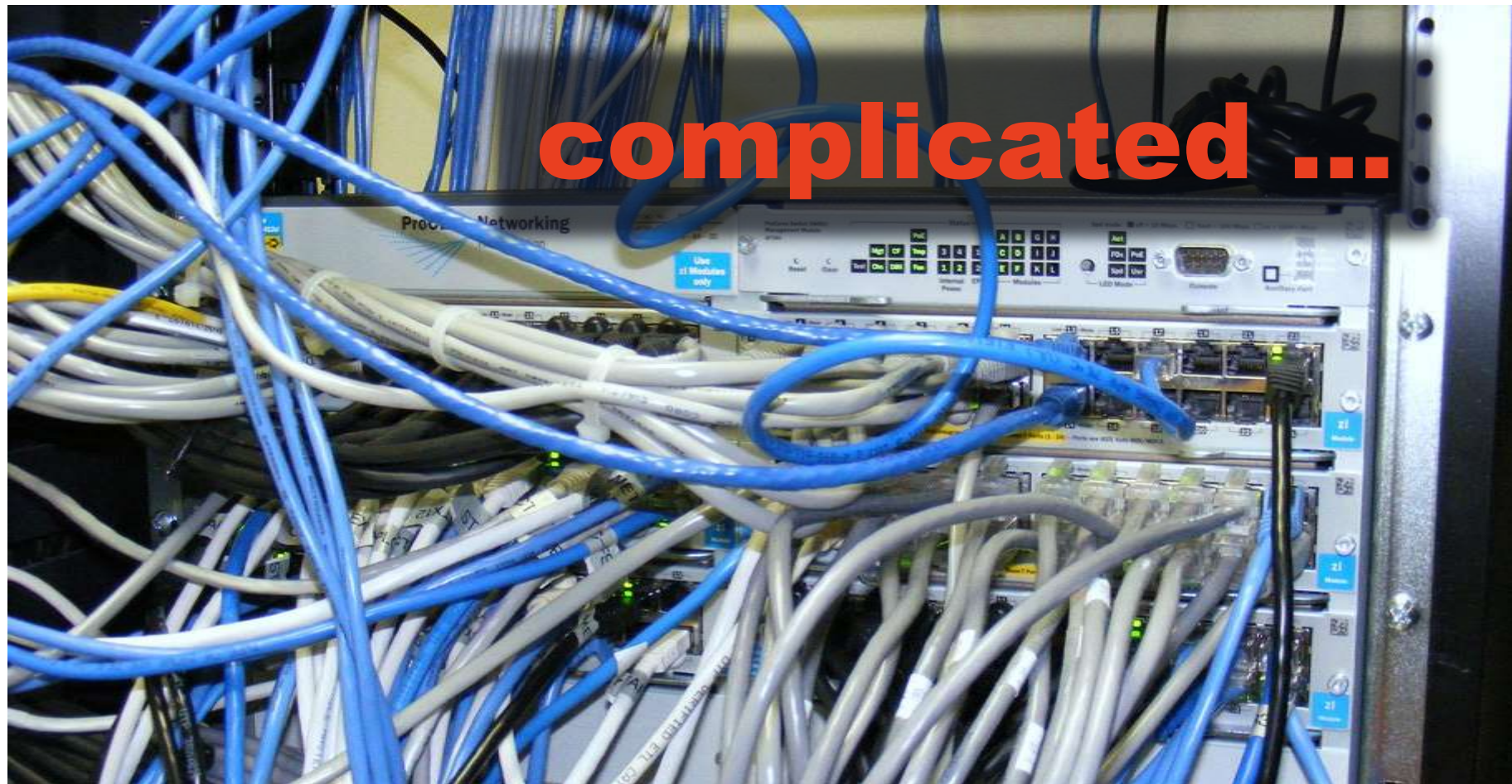
And so many options...

it can be overwhelming





But, it can get





What the market has told us ...



“Speed to market for new tools. This idea of central a platform where I can connect to many things would be really compelling. — Bank

“It will future-proof what we have today. We know more products are down the line. With Redbox, I’d have the capability to plug-and-play.” — Bank

“Today we integrate things all by ourselves. Anything that takes away integration cost is going to be something we want to look at.” — Telecommunications

“An open approach is crucial. A platform that connects a lot of things and gives the fraud team the ability to control those things is very compelling.” — Telecommunications

“Topline growth. If we had a better way to access tools and design strategies ourselves for the best outcome our revenue would increase dramatically.” — Bank

“The challenges are always around infrastructure. Ours (has) been bolted on again and again.” — Bank



Clients said they need ...

- Better speed to market for new fraud tools and strategies.
- More from my existing systems.
- Easier way to justify adding new tools.

- Less friction and more topline growth.
- Improved operational efficiency.
- Lower IT costs; free up resources.



Or put another way ...

Better ID and fraud decisioning and workflow

Experian
ID & Fraud
Solutions

Third-party
partner
solutions

Client's
own
solutions

Start, connect, act quickly



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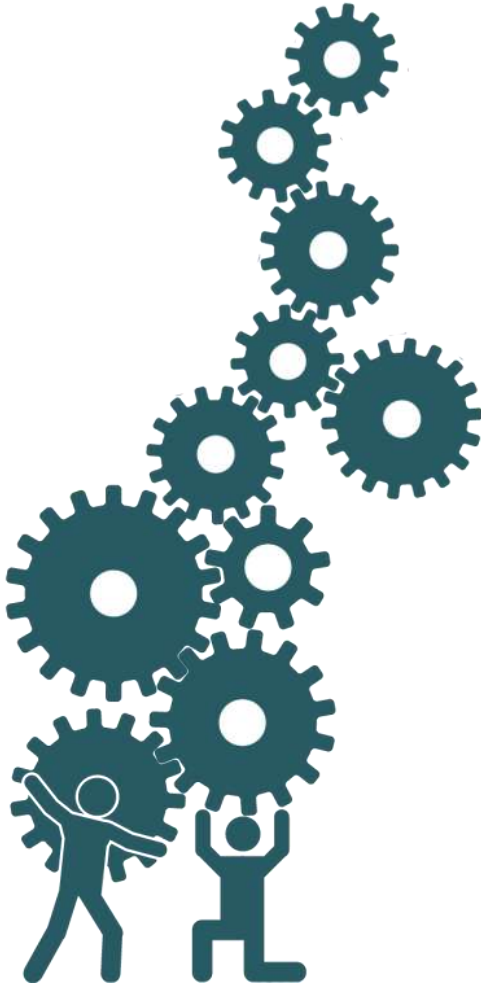
Introducing a new approach

What if there were a smart
plug-and-play platform for
fraud and identity services?





What if we could address today's fraud and identity challenges differently



Manage the entire fraud and identity estate

Define the level of confidence required — at a transaction level

Optimize decisions across services

Take back control — move at the pace of fraudsters

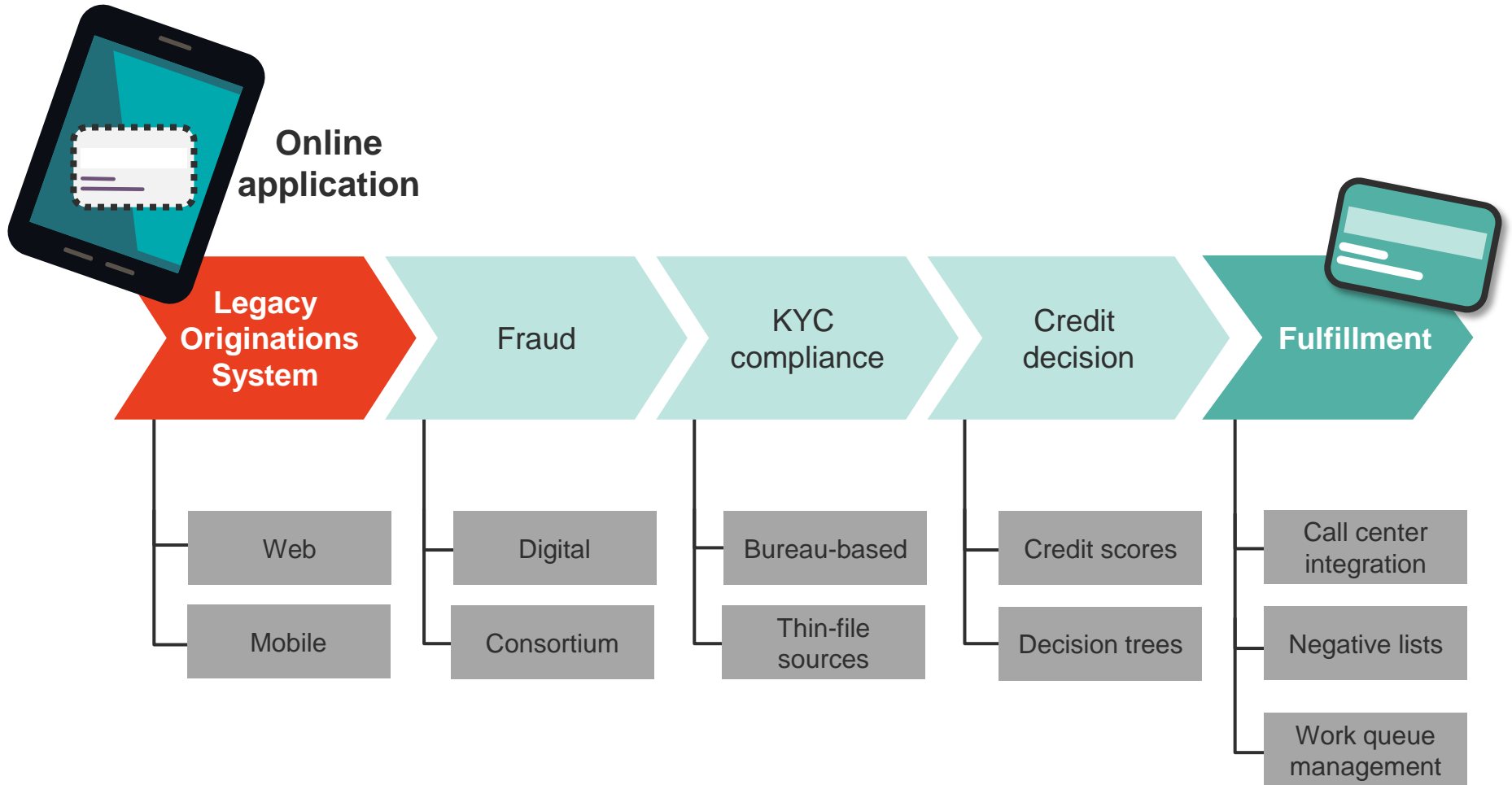


We want to avoid ...



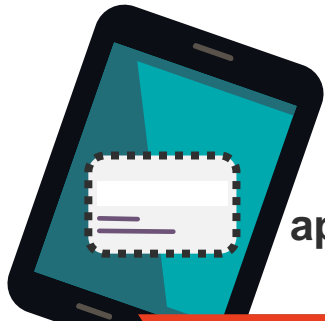


Online originations today

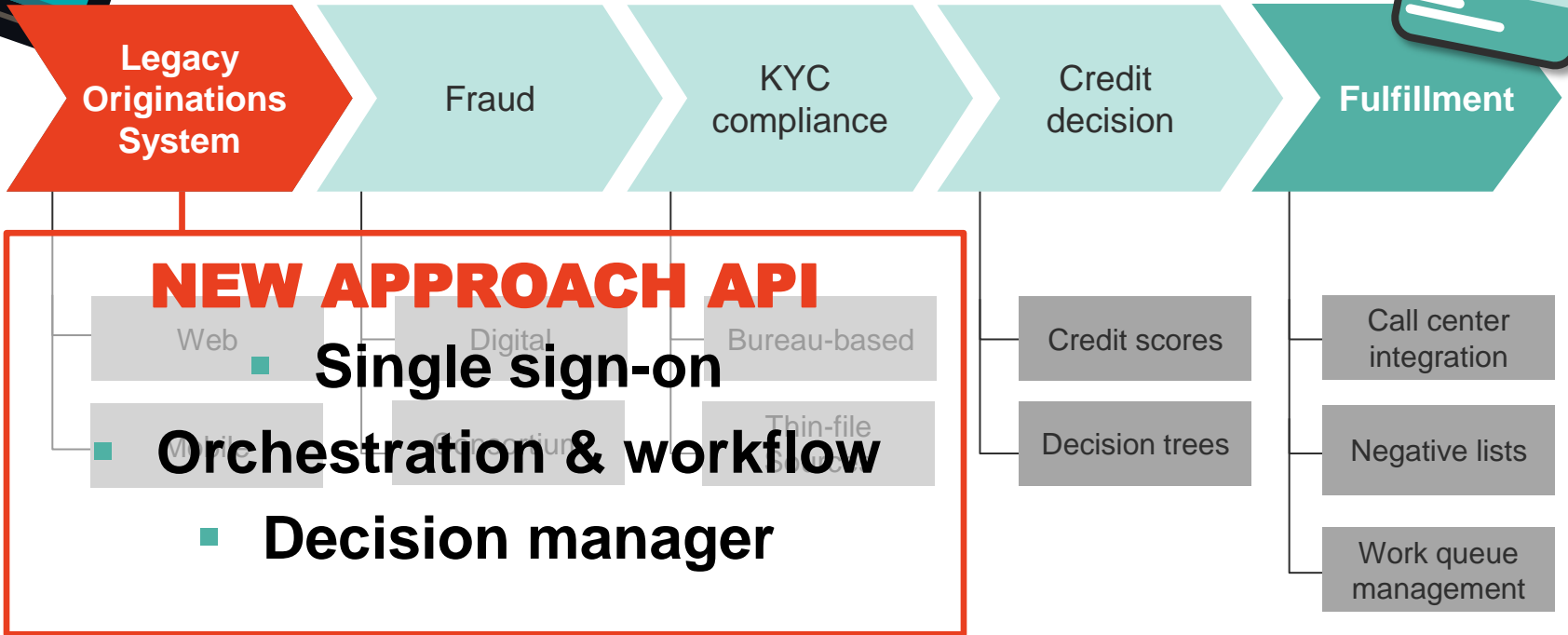




Online originations tomorrow



Online application



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Our new approach

A smart, plug-and-play fraud and ID platform



Common access to an open, scalable platform



Powerful synergies of Experian, partner, and in-house solutions



Custom workflows and integrated decisioning tailored to business needs



Access to unique, high-value data and analytics



Faster implementation of current and future solutions

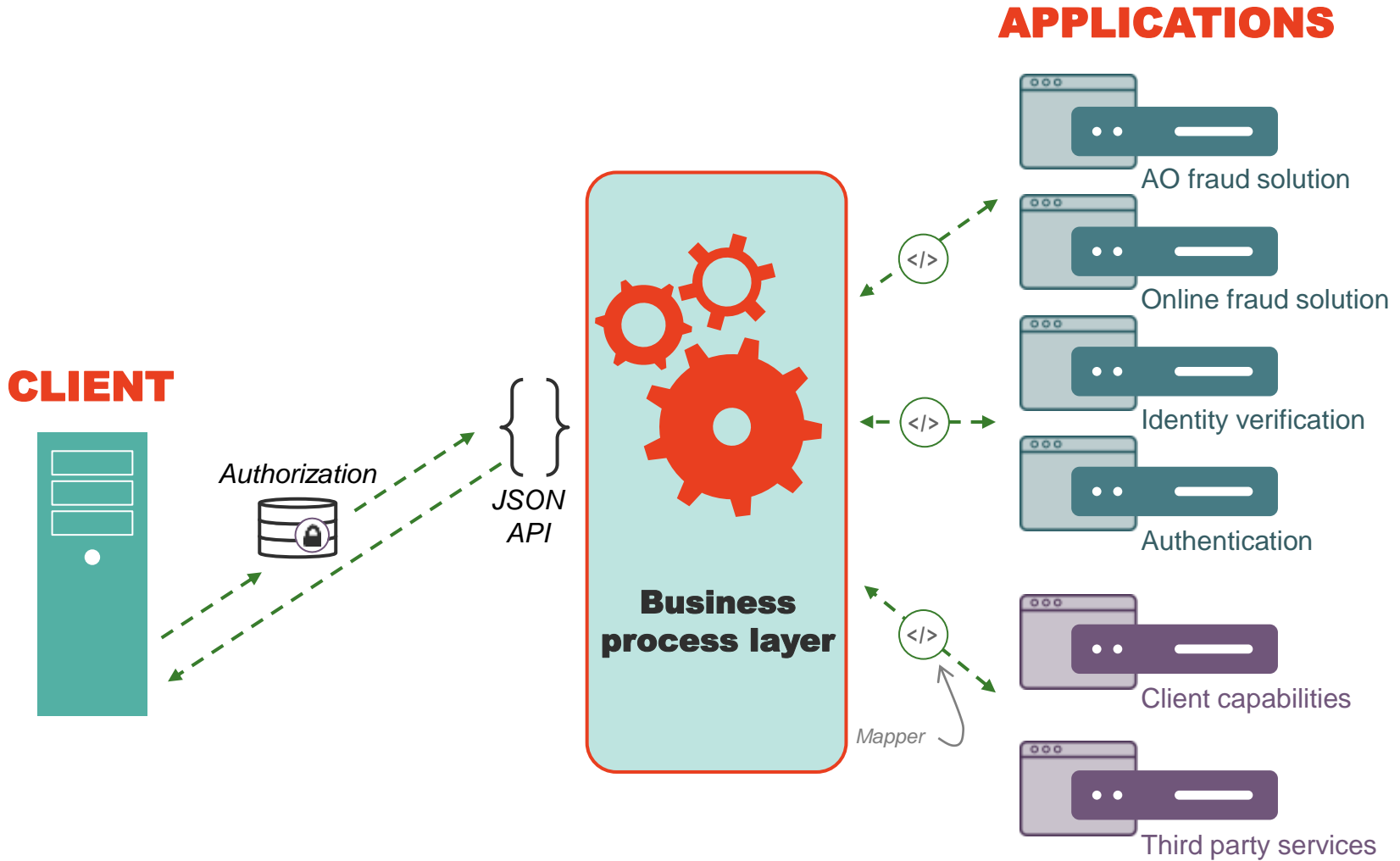


Simplified vendor management through strategic partnership



CrossCore

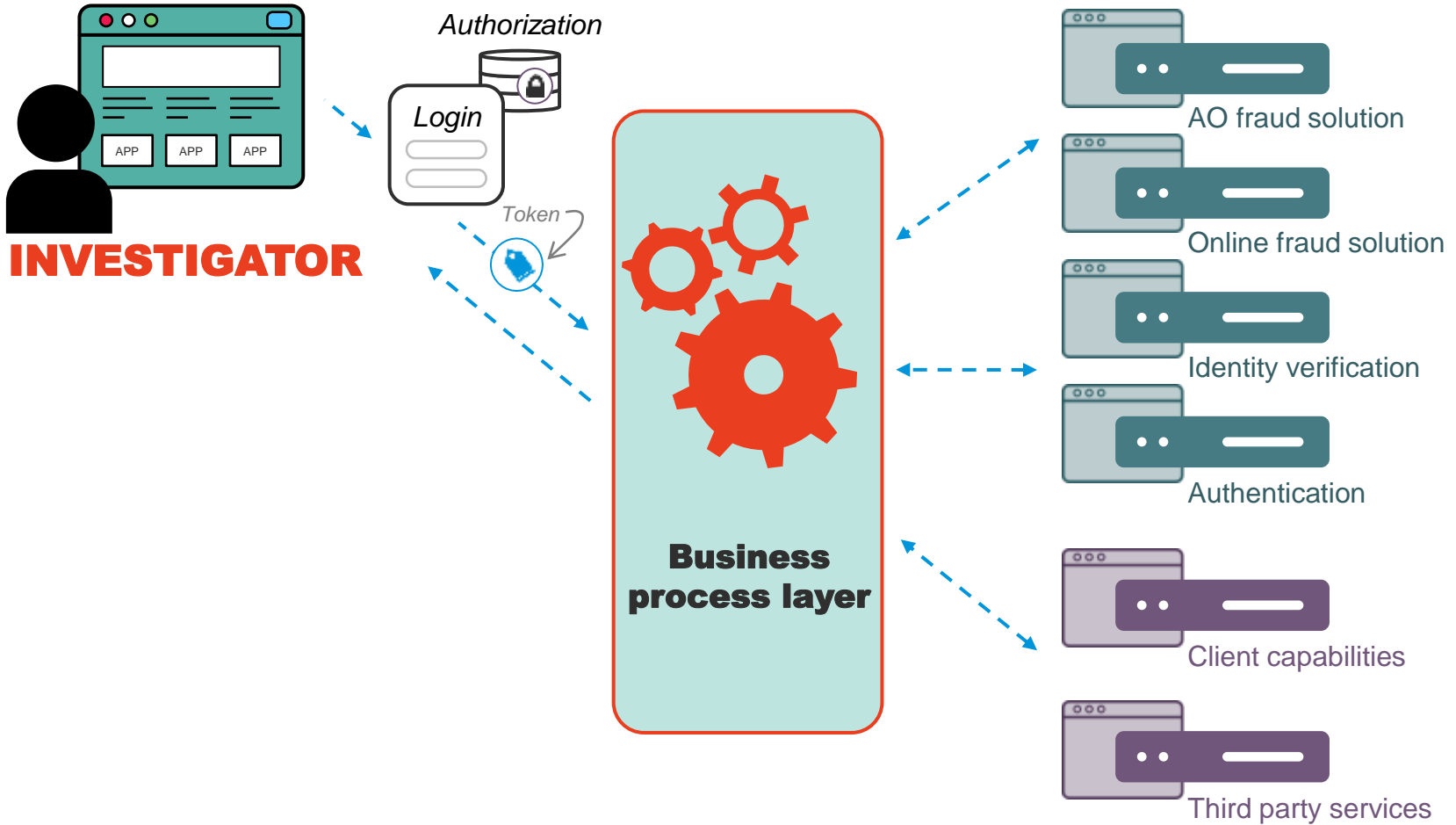
A new system view





CrossCore

A new system view





What benefits will be delivered?

**Common
access**

**An open
solution**

**Workflow
decisioning**





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1 Select the Survey button and complete

2 Select the breakout session you attended

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

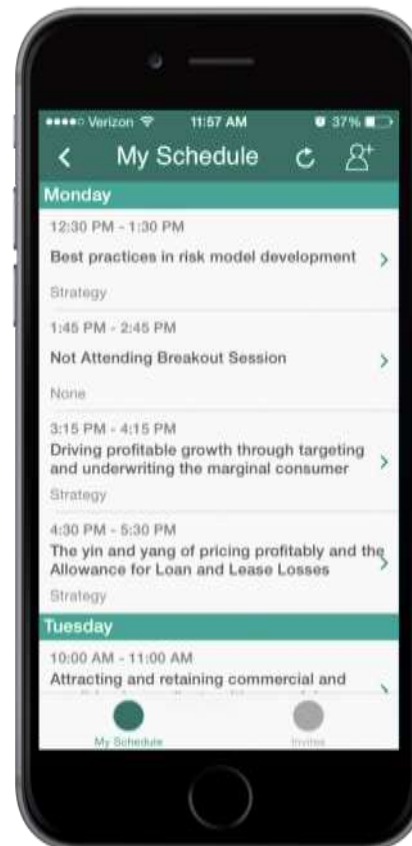
5. How would you rate the session on being current?
 Very current Somewhat current Neutral
 Somewhat not current Not current

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?





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