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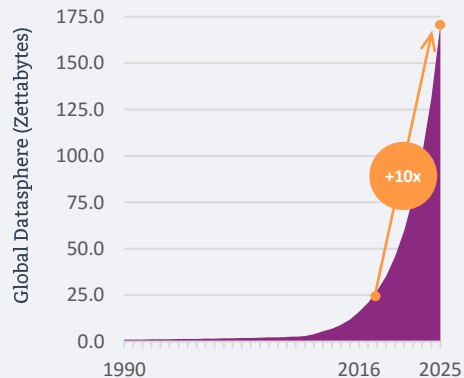
# Trusted Insights. Responsible Decisions.

Australasia's leading provider of trusted data infrastructure and advanced analytics

# Our role in the economy

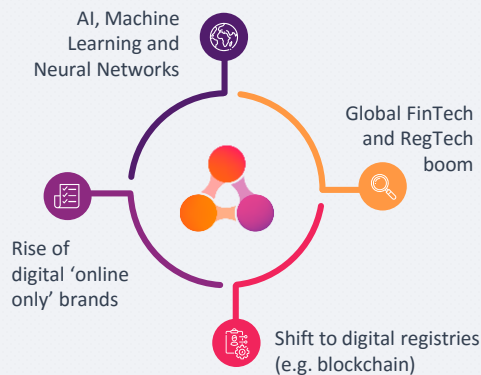
The shift to an online economy is driving an explosion in the volume and complexity of data. This trend is creating an increasing need for independent registries that can be depended on to securely collate, house, verify, filter and manage valuable datasets, and then convert these into accurate insights to power real-time decision making and risk management...

## Exponential growth in the volume of data created annually...



Source: IDC, 'Data Age 2025' Report, April 2017

## Fueling significant technological innovation and disruption...



## Increasing illion's importance as a trusted solutions provider...

- At illion, we play a central role in aggregating, verifying, and facilitating the flow of data which helps power the economy
- Our products and services underpin all of life's most important purchasing decisions – from telco and utility accounts, to mortgages and car loans, and many more
- Our solutions enable businesses and consumers to make important yet highly complex decisions with confidence
- We have provided these solutions in one form or another across Australasia for over 130 years

“Where once data primarily drove successful business operations, today it is a vital element in the smooth operation of all aspects of daily life for consumers, governments, and businesses alike. (IDC, April 2017)”

# Our business

At illion, we aim to take the friction out of complex decision making and establishing trust in financial transactions. Using advanced analytics and our proprietary data registries, we speed up the processes of identity verification, applying for credit and managing all aspects of customer relationships across all industry sectors...

## We own and operate one of Australasia's most comprehensive registries of consumer and commercial data...

These unique assets are complemented by world-leading analytical tools and technologies to provide accurate insights which power thousands of organisations spanning all sectors of the economy...



### The most comprehensive and up-to-date data assets in the region...

- ⊕ We help access data on over 24 million consumers and over 2 million commercial entities across ANZ
- ⊕ Our data is obtained via live feeds and embedded links to thousands of public, private and proprietary data sources
- ⊕ Our data is constantly refined and securely held in 18 in-house registries and bureaux
- ⊕ Our digital platforms are used by over 15,000 corporate and government clients, and over 1.4 million consumers



### A market leader embedded at the centre of the credit economy...

- ⊕ We are Australasia's only independent provider of trusted data infrastructure, analytical tools and insights
- ⊕ We help our corporate clients find, verify, assess and manage consumer and business customers
- ⊕ We help consumers and businesses manage their personal financial information and find the right products and services for their needs
- ⊕ We are positioned as a market leader, with a 130+ year track record in ANZ and an emerging presence in 20 other countries

We sell trust – in our data, in our insights, in our information security, and in our ability to generate value for our customers

# Our enterprise products & services







We provide the trusted data, analytics and technology which enable our clients to make accurate decisions at every step of the customer lifecycle, and which ultimately help our clients to digitise and automate their customer value chains across both consumer and commercial segments...



# Our direct to consumer platform

Our direct to consumer (D2C) platform, Credit Simple, helps individuals and businesses to access, monitor and manage their credit file free of charge. With over 1.4 million members, it is the largest and most differentiated platform of its kind in the region...

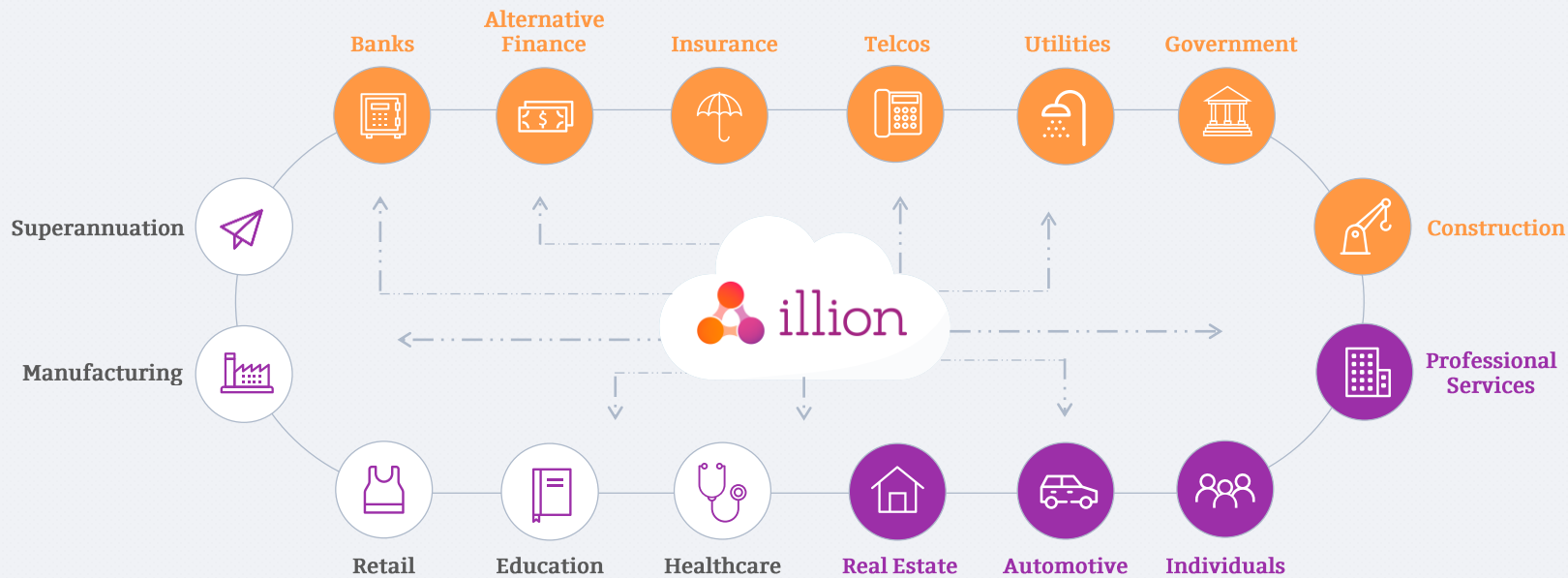
## Helping consumers and businesses to live their best financial life...

-  Access to consumer and business credit scores, free of charge, forever...
-  Unique benchmarking functionality, enabling score comparison by age, gender and community
-  Ability to audit and manage credit files, including functionality to query or rectify any inaccuracies
-  Access to granular data on your business, including scores, director, ownership and financial information
-  Personal financial management software, enabling spend categorisation and tracking
-  Access to bespoke product offers, spanning credit cards and loans, to telco and utility deals, and more...



# Our customers

Our digital platforms power thousands of Australasia's largest corporate and government entities. Our customer base spans all sectors of the economy – including banking and financial services, telcos, utilities, government entities, and many more...

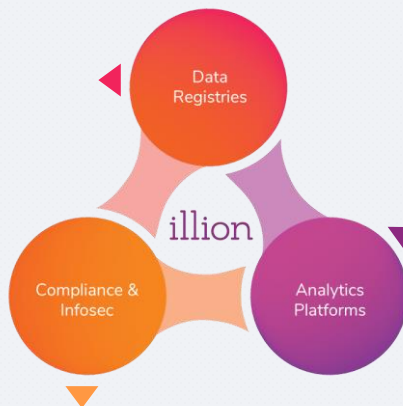


# Our core assets

Our solutions are powered by one of the broadest and deepest data suites which covers most consumers and commercial entities in the region. We have proprietary analytics capabilities which enable us to derive unique insight from our data. We have a robust compliance and information security platform to ensure data privacy and integrity at all times...

## Data Registries

- 18 in-house data registries and bureaux
- Access to data on over 24 million consumers and over 2 million active corporate entities
- Differentiated consumer credit bureau in Australia and New Zealand
- Second largest trade bureau in the world
- Proprietary trust registry, insurance bureau and e-procurement platform
- Unique spend analytics database enabling analysis on more than 1.3 billion transactions and over \$200 billion in consumer expenditure each year
- Market leading contact database



## Analytics Platforms

- Over 25 advanced analytics and monitoring products
- Cloud based storage and analytics tools
- World class spend analytics and D2C platforms
- Innovating with artificial intelligence (AI), machine learning, and 'As A Service' offers
- Capabilities span the entire customer lifecycle

## Compliance & Infosec

- Most modern IT platform of any data registry in the region
- World class information security accreditations
- Stringent compliance frameworks ensure data is segmented for permitted applications only
- Industry leading network availability and response times
- Rigorously stress-tested by our customers – over 100 information security reviews completed in the last 3 years

# Our approach

We blend raw information from our data registries with our leading analytical capability, robust information security and technology platform, and our regulatory compliance infrastructure, in order to generate accurate insights on both consumers and commercial entities and dependably deliver solutions to our clients across the value chain...

## 1 Raw Data

Huge volumes of raw data obtained from thousands of sources (many proprietary) represent the key input fuelling illion's business model

### Public Data

Established links to multiple sources

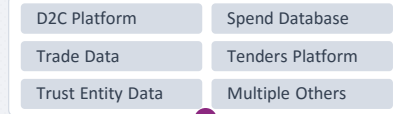


### Private Data

Reciprocal data flow from thousands of entities



### Proprietary Data



## 2 Registries

Data is organised, verified and securely housed in illion's master data registry stack comprised of 18 bureaux and sub-registries

Ten Bureaux (Consumer + Commercial)  
Segmentally organized by jurisdiction to ensure privacy and compliance



Eight Registries (Centralised Public Data)  
Public registry data cleansed, structured and organized to enable flexible real-time access

## 3 Filters

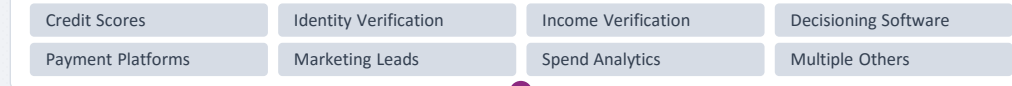
Advanced technologies and proprietary algorithms generate insight from data

### Technology & Analytics



## 4 Products

Insights are delivered via illion's product suite which spans the full credit value chain



## 5 Customers

Consumption of data and insight enabled by established links to thousands of blue chip customers



— Denotes illion infrastructure and linkages to various data sources and customers



# Our numbers

Every day our team unites to deliver trusted solutions and insights to over 15,000 corporate customers and over 1.4 million consumers globally. We are growing fast, and we will only accelerate from here...



# Our solutions

Our solutions underpin every major functional area within our clients' businesses – spanning sales & marketing, risk, compliance, customer experience, and finance. Our solutions also empower consumers and businesses to access and manage their credit file in an Open Banking age where comprehensive transparency is becoming increasingly important...

## Business to Business (B2B) Solutions

## Direct to Consumer (D2C) Solutions

### SALES & MARKETING



**Chief Marketing Officer**  
Head of Sales

- + Who are the right customers to target?
- + How do I find these customers?
- + What is the best way to engage with these customers?
- + How do I convert most effectively?

### RISK



**Chief Risk Officer**  
Credit Pricing

- + How do I know the information provided to me is correct?
- + How risky is this customer?
- + How do I decide appropriate pricing based on the risk?

### COMPLIANCE



**Chief Compliance Officer**  
General Counsel

- + Am I complying with relevant rules and regulations?
- + Responsible lending, AML, KYC, etc.

### FINANCE



**Chief Financial Officer**  
Financial Controller

- + How do I minimise bad debts?
- + What is the risk in my supply chain?
- + What is the best way to collect the money that is owing to me?
- + How do I ensure the money is collected in a compliant manner?

### OPERATIONS



**Chief Operations Officer**  
Operations Managers

- + How do I ensure communications and payments are frictionless?
- + How do I reduce the number of calls into my contact centre?
- + How do I manage customer interactions digitally?

### CONSUMERS & SMALL BUSINESS



**Individuals + Families**  
**Sole Traders + Small Business**

- + What is my credit score?
- + How does my score compare to others?
- + How do I access my credit report?
- + My credit report looks wrong – can I fix it?
- + What offers can I access with my score?
- + Is my identity being misused?

# Trusted Insights. Responsible Decisions.

How can we help you?

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