

Interactive

Interactive is establishing a leading position as a reliable information source for consumers for key financial transactions and purchasing decisions to lower the cost of daily living. It has two core business activities: Consumer Direct and lead generation.

In the UK and US, Experian Consumer Direct offers consumers the ability to check their credit report and score online and to monitor the report for any changes. By enrolling in a credit monitoring programme, consumers are notified of any new or changed data reported on their personal credit file, which is a possible indication of identity theft. This product enables them to monitor the accuracy and completeness of their credit report, manage credit obligations more effectively and control unauthorised access. Experian Consumer Direct charges consumers a monthly membership fee for its various monitoring products and a transaction fee for one-off purchases of credit reports or scores.

Through its lead generation businesses, Experian is a trusted intermediary on the Internet and connects consumers to businesses, enabling consumers to identify financial services products through LowerMyBills.com, research products and shop online through PriceGrabber.com and enrol in online education programmes through ClassesUSA. These businesses provide valuable free services to consumers to help them make more informed decisions. In turn, Experian is paid on a pay-for-performance basis by clients for each lead generated through this marketing service.

Interactive has relationships with leading portals including Yahoo, AOL and MSN. It attracts over 24 million unique visitors to its various owned websites each month and is one of the largest online financial services advertiser in the US.

Consumer Direct

Experian's direct-to-consumer operations are the clear leader in this fast growing market in both the US and UK.

Consumer Direct provides consumers with instant access to both their complete credit history and to monitoring products that provide email or text notices of any changes that have occurred to their credit report. It also provides identity theft prevention products, fraud resolution services and information protection products.

Experian continues to be the leader in the online consumer credit membership industry, building one of the largest financial services-related partner programmes and offering consumers immediate access to a full suite of credit products through co-branded partners. Experian delivers more than 500,000 credit reports monthly in the US to consumers who subscribe to the services. Over three million reports have been delivered in the UK in 2006/7.

Products – US

The direct-to-consumer offering in the US is comprised of the following Internet-based products:

- **Instant Single Credit Report** is a product that provides an easily readable credit report to an individual consumer. Reports are available for \$10.00 each.
- **PLUS Score** is a consumer-friendly product that provides current credit score information along with positive and negative factors affecting the consumer's score. The product is priced at \$5.00.
- **Three Bureau Report** provides instant online access to a report that combines Experian, Equifax and TransUnion credit information, enabling consumers to review data maintained by all three credit reporting agencies in one easy to read format. Consumers also receive a free Experian credit score. This service is priced starting at \$39.95.
- **CreditCheck Monitoring** is a monthly subscription based product that provides unlimited access to Experian credit reports and daily monitoring for each member. Additional financial tools and educational information are also included in the monthly subscription price of \$9.95.
- **Triple AlertSM** offers consumers daily monitoring of all three national credit reporting companies' credit reports and sends consumers notification via email and/or SMS mobile text alerts when critical changes are detected on any of the consumers' three credit reports. As part of their membership, consumers receive \$10,000 in identity theft insurance. They also have toll-free access to fraud resolution professionals should they become victims of fraud or identity theft. Educational resources such as articles on credit and financial calculators are available to members through their personal online credit centre. Triple Alert is available to consumers for \$4.95 per month.
- **Triple AdvantageSM** offers services in addition to Triple AlertSM. Members receive unlimited Experian credit reports and credit scores and also have the opportunity to purchase discounted reports at any time from the other two credit reporting companies. Monthly credit score trending, credit score analysis, a credit score simulator and \$50,000 in identity theft insurance are also included. Triple Advantage is available to consumers for \$12.95 per month.

Marketing channels

Marketing in the US operates through two primary channels:

- **Partner network** websites or links are established for clients with a large number of existing subscriber bases (i.e. financial services companies, major credit card issuers, Internet portals and ISPs). These clients use a mix of traditional and web-based direct marketing to attract customers, including: web links, banner ads, statement inserts, email and direct mail. Premier partner sites include MSN, Yahoo! and AOL.
- **TV and radio advertising** is used extensively by Experian's direct-to-consumer initiative to attract new members.

Products – UK

■ **CreditExpert** is an online credit monitoring and identity fraud protection membership service which was successfully launched in September 2003. Based on extensive consumer research, CreditExpert offers a premium online service for UK consumers and was adapted for the UK market from the successful US direct-to-consumer business model.

The service is offered on a 30-day, no obligation, free trial, when a consumer orders a monthly membership for just £5.99. It is an identity fraud protection service and helps people to understand their credit commitments and manage their finances. By subscribing to this service a consumer can have:

- unlimited online access to their credit report;
- knowledge of their credit history before applying for a financial product;
- email and text alerts for early fraud detection;
- freephone advice from credit reference specialists;
- credit tips and tools to help manage their money;
- the opportunity to buy their credit score instantly;
- quarterly newsletters.

Consumers can also purchase their National Credit Score, which is available to members for £5.95.

CreditExpert's partner programme offers websites the opportunity to give their users access to CreditExpert and to educate users about the importance of credit monitoring and the increasing risk of identity fraud. Partners will generate revenue from every user that signs up for a free trial of the CreditExpert service.

CreditExpert partners with most of the leading online brands in the UK and currently has over 1,500 partners including MSN and Yahoo!

Consumer Direct's membership services business provides white label credit monitoring and fraud resolution services through re-sellers and directly to banks and other organisations. These organisations look to differentiate their products lines, retain customers and boost revenue by drawing on core product features from CreditExpert.

Major financial portal supports responsible lending with CreditExpert

The client

MSN is one of the world's largest Internet portals, giving millions of people access to a range of specialist sites and services. Its financial section, MSN Money, is one of the most popular personal finance websites in the UK.

The issues/challenges

To find new ways to spread the message about the importance of credit report monitoring.

The solution

In 2004, MSN Money became a partner for Experian's online CreditExpert service, expanding on a successful and established relationship with Experian in the US.

CreditExpert gives consumers unlimited online access to their Experian credit report, enabling them to see the same information that financial organisations use when making decisions about lending money.

In return for a monthly subscription fee, CreditExpert users can monitor changes in their report and check that the information it contains is up to date and accurately reflects their situation. Email or text message alerts are sent to them if a significant change occurs that might indicate attempted identify fraud.

Subscribers also have access to help lines staffed by experts in credit matters and identity fraud, as well as a library of information about credit-related and identity fraud issues.

"Credit monitoring is still a relatively new concept for consumers in the UK, but with rising personal debt, soaring house prices and wide publicity around the risk of ID fraud, it is set to become part of everyday life," says Alastair Bruce, Senior Content Manager for MSN Money.

"CreditExpert is a logical extension of the services we provide through MSN Money. Visitors to our site can now learn how to take control of their credit history, which helps them to get the credit they need in future, and more importantly, guard against identity fraud."

MSN is one of several partners with whom Experian works to find new ways to spread the message about the importance of credit report monitoring. More than 2,000 websites have agreements to promote CreditExpert in the UK.



Lead generation

Experian has built up a significant presence in the fast growing business of connecting consumers to companies over the Internet (online lead generation), where companies pay Experian for each lead generated. Experian Interactive now operates in the mortgage, comparison shopping and online education sectors.

Mortgages

LowerMyBills.com, acquired by Experian in May 2005, is a leading online mortgage lead generator in the US. Founded in 1999, the business has helped more than five million consumers save more than \$1 billion.

LowerMyBills.com's vision is to provide consumers with a one-stop Internet destination to obtain better deals on all their recurring monthly expenses. It has a leading position in the US market, connecting consumers seeking home mortgages with lenders best suited to provide them. The mortgage sector today accounts for the majority of its revenue, with the balance being in other sectors such as automotive lending, credit cards and insurance.

LowerMyBills.com attracts customers for mortgage lenders and others by advertising on a wide variety of websites including the major portals such as MSN, AOL and Yahoo!.

Consumers who click through on mortgage advertisements, for example, are taken to the LowerMyBills.com website, where they provide information relevant to the mortgage approval process. This information is then matched against the lending criteria of the clients of LowerMyBills.com and qualifying leads are passed onto up to five different lenders. LowerMyBills.com's national network of lenders includes nearly 500 companies.

The lenders then contact the consumer, who can choose the most appropriate offer. LowerMyBills.com is paid for every lead passed on to each lender. This service is free for consumers.

The mortgage sector generates the vast majority of LowerMyBills.com revenue. Other services to consumers include:

Credit card: customers save on finance charges by searching for finance houses with introductory rates, no annual fees, low fixed rates, rewards and cash-back deals;

Loans – automotive: customers can quickly search and compare the prices of new cars or refinance their current car;

Insurance – automotive, life, homeowners and renters: customers can obtain quotes on automotive, life, home, and renters insurance from the biggest brand insurance companies in the US. The site can also provide quotes for automotive warranties;

Long distance: phone customers can save money on long distance calls in the US by quickly comparing the best in nationally advertised and hard-to-find plans side by side, with all charges clearly outlined. International rates are also available;

Wireless/cellular service: customers can get more minutes for less money by signing up for prepaid and free phones.

Online education

ClassesUSA was acquired by Experian in July 2005 and is a leading online higher education portal. Each month, more than 1.5 million adults visit the site, which has access to more than 100 accredited college and university partners.

Since entering the online higher education marketplace in 2001, ClassesUSA has fostered partnerships with many portals and websites and has built a reputation as one of the most trusted and recognised brands providing professional adults with access to online educational opportunities. ClassesUSA also publishes Online Degrees Magazine, a biannual national publication designed to empower adults considering distance learning as a tool to use to advance themselves both personally and professionally.

Comparison shopping

PriceGrabber.com was acquired by Experian in December 2005 and is a leading provider of online comparison shopping services that allows millions of consumers to search and compare information about products, services, merchants and sellers in order to make an educated purchase decision.

Through continued innovation and consistent focus on providing the best comparison shopping experience on the Internet, PriceGrabber.com has established itself as one of the most trusted and effective online destinations for discerning shoppers.

By using PriceGrabber.com, shoppers can instantly find and compare millions of unique products and services from thousands of merchants and sellers in over 18 product and service channels, thereby enabling users to find the right product/service from the right merchant/seller at the best price.

The free, unbiased comparative information covers items as diverse as computer hardware and software, electronics, clothes, jewellery, movies, music, books, video games and photography and toys.

Information available on the site includes the BottomLinePrice™ (which includes tax and shipping estimates) product descriptions and technical specifications, consumer reviews of products and merchants, side-by-side product comparisons and email notification of personalised target prices (Product Tracker).

The company underpins the comparison shopping functionality for a network of leading Internet sites, including MSN, Comcast and AOL Shopping, and many of the advertising placements extend across these web properties. It also offers comparison shopping in the UK.

Using PriceGrabber.com improves brand awareness and increases sales by over 700 per cent

The client

VioSoftware is an online provider of wholesale software solutions for clients ranging from individual consumers to Fortune 500 companies. With a comprehensive range of products, VioSoftware is able to provide consumers with leading brand software offerings at competitive prices.



The issues/challenges

When established in 1999, VioSoftware wanted to increase public awareness of its strong product offerings and low prices in order to build a steady client base.

In 2001, VioSoftware turned to PriceGrabber.com as a means of generating additional consumer leads, increasing software sales and establishing a presence in the online software market.

Originally a text-only listed customer on PriceGrabber.com, VioSoftware evolved to become a featured merchant, with an above-the-fold, premier listing that included their logo. With this preferential on site-placement, VioSoftware was well-positioned to take advantage of the approximately 24 million consumers who visit the PriceGrabber.com site every month.

The solution

Since partnering with PriceGrabber.com, VioSoftware has enjoyed greater brand awareness and visibility, and increased sales by more than 700 percent.

PriceGrabber.com's easy-to-use site layout and innovative technology, which incorporates measurable site ratings, has helped bring quality shoppers to the VioSoftware site, ultimately leading to a greater number of conversions and sales. PriceGrabber.com's products and strategic council from its experienced account management team have helped VioSoftware consistently grow its business during the past six years.

Lead generation

Below are some key statistics about the PriceGrabber website and the consumers who visit it:

■ **11,000 merchants and sellers**

PriceGrabber offers 100 million monthly impressions to an audience that is in the process of making a purchase decision. In addition, PriceGrabber offers product category targeted impressions so that advertisers can reach their media buying targets.

■ **24 million unique shoppers**

24 million consumers visit PriceGrabber to shop for products across over 18 product channels. The reason this influential audience visits PriceGrabber is to determine what products to buy, which in turn offers an excellent platform for advertisers to promote their brand attributes.

■ **300+ network of sites**

The PriceGrabber distribution network extends across 300-plus partner websites such as MSN, Comcast and AOL Shopping, and many of the advertising placements extend across these web properties.

■ **18-54 age range**

A young demographic lends itself to many years of purchasing power to come. Investment in brand equity through PriceGrabber yields a higher return on investment because of the extra years of purchasing power ahead.

■ **67% college educated**

A more educated consumer pool translates into higher purchasing power.

■ **\$71,000 average yearly income**

The PriceGrabber audience is financially capable of reacting to an effective message presented by an advertiser.