



illion
Data Registries

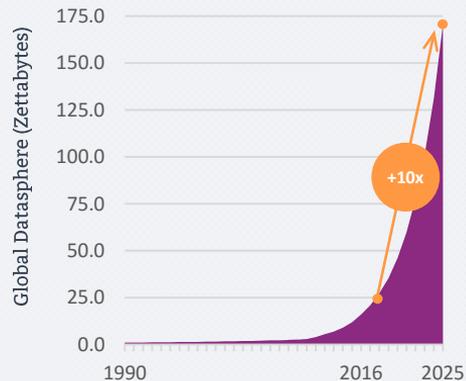
Bringing trusted data + analytics to life

Australasia's leading provider of essential data infrastructure

Our central role in the economy

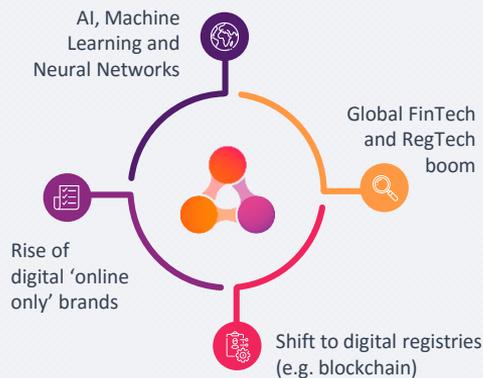
The shift to an online economy is driving an explosion in the volume and complexity of data. This trend is creating an increasing need for central registries that can be depended on to securely collate, house, verify, filter and manage valuable datasets, and then convert these into accurate insights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

- At illion, we play a central role in aggregating, verifying, and facilitating the flow of the data which powers the economy
- Our digital infrastructure underpins all of life's most important purchasing decisions – from telco and utility accounts, to mortgages and car loans, and many more
- Our solutions ultimately enable businesses and consumers to make critically 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 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 possess granular 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 infrastructure is relied upon by over 15,000 corporate and government clients, and over 1.2 million consumers



A market leader embedded at the centre of the financial system...

- ⊕ We are Australasia's only independent provider of essential 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 essential 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...

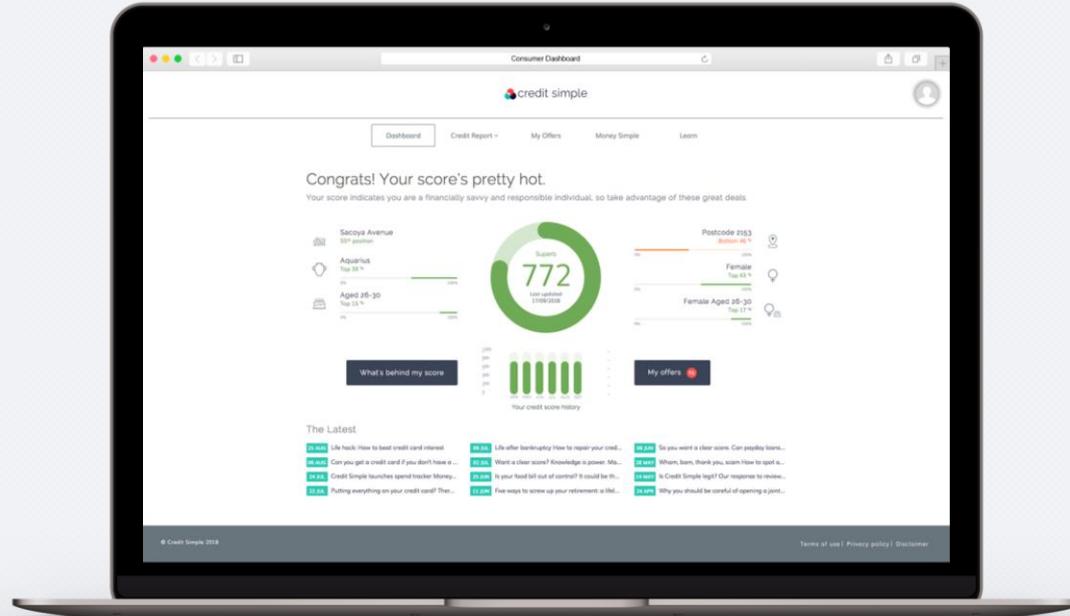


Our direct to consumer platform

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 1.2 million members, it is the largest and most differentiated platform of its kind in the region...

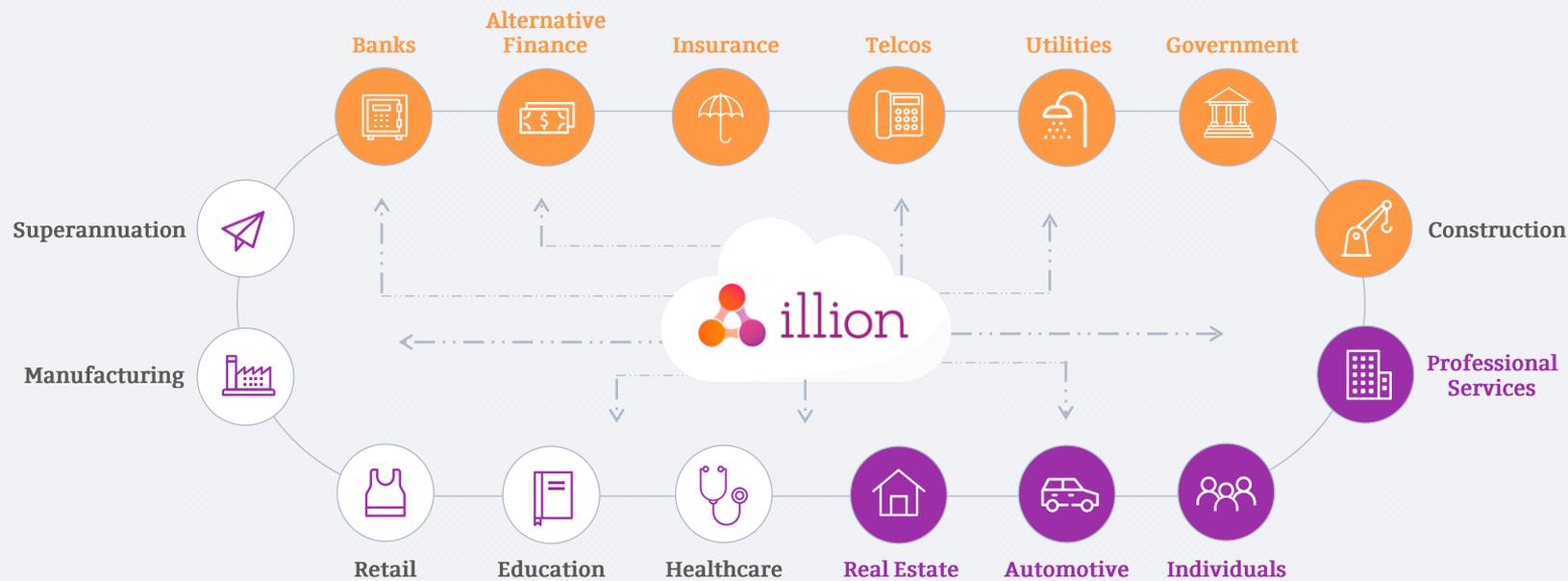
Helping consumers and businesses to live their best financial life...

-  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 infrastructure is relied upon by 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...

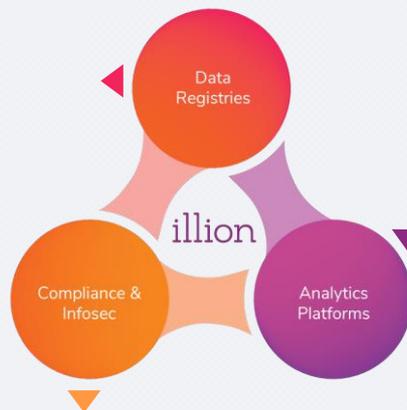


Our core assets

Our solutions are powered by the broadest and deepest collection of data on 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
- Granular 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, with over 13 million phone numbers and over 11 million validated email addresses



Analytics Platforms

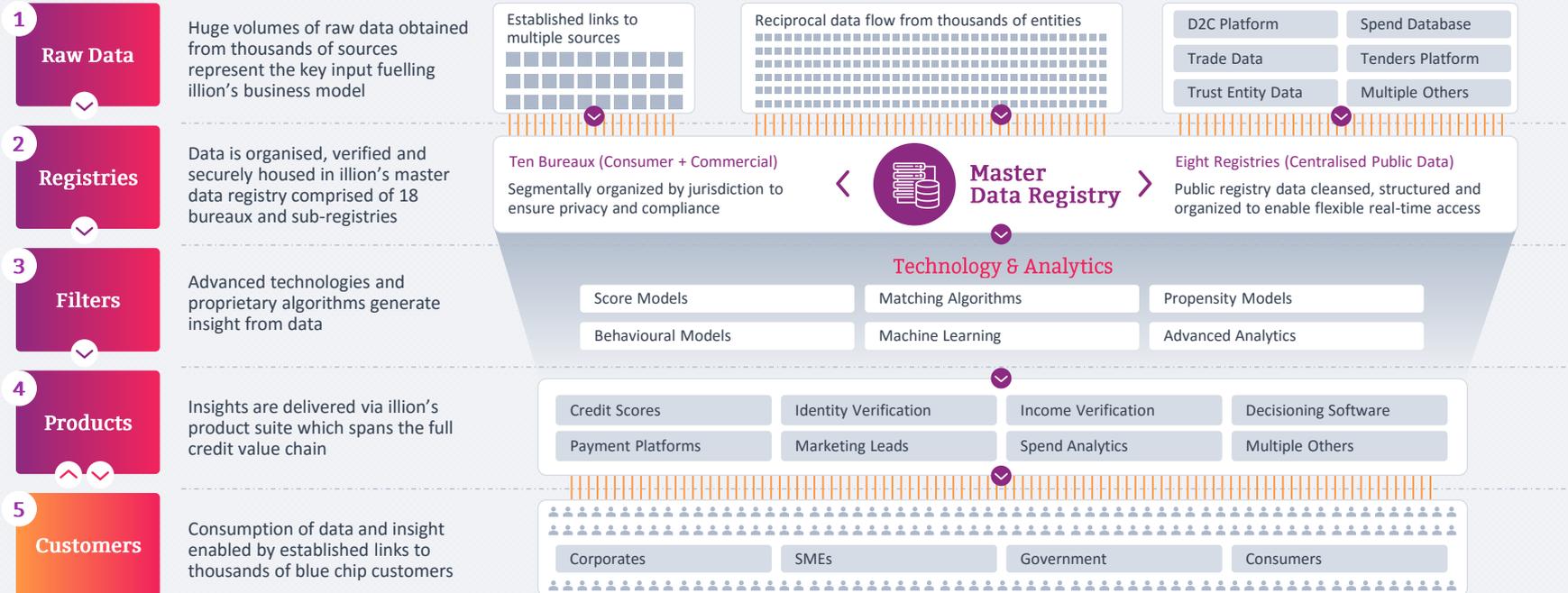
- Over 25 advanced analytics and monitoring products
- Cloud based storage and analytics tools
- World class spend analytics and D2C platforms
- Innovating with artificial intelligence (AI), machine learning, and 'As A Service' offers
- Capabilities span the entire customer lifecycle

Compliance & Infosec

- Most modern IT platform of any data registry in the region
- World class information security accreditations and IP
- 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 strong analytical capability, our robust technology and information security platform, and our regulatory compliance infrastructure, in order to generate accurate insights on both consumers and commercial entities and deliver solutions to our clients across the value chain...



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

Our numbers

Every day our team unites to deliver essential solutions and insights to over 15,000 corporate customers and over 1.2 million consumers globally. We are growing fast, and we will only accelerate from here...



Our solutions

Our mission critical 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 this information 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 average call time in 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?

Bringing trusted data + analytics to life...

How can we help you?

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