

Risk Intelligence Investor webinar

LSEG



Agenda

1. Who we are and what we do
2. A compelling market opportunity
3. Our strategy for growth
4. Q&A



Who we are and what we do

LSEG

Trusted global provider of risk intelligence solutions

30,000+

Data sources

10,000+

Customers

260 mil.

Transactions verified

930,000

Potentially fraudulent
transactions identified

Trusted partner to the
world's largest banks, non-bank
financial institutions, corporates
and governments

Built on heritage of
accuracy, integrity and
customer focus spanning over
two decades

Track record of reliable
intelligence, subject matter
expertise and technology
innovation

A market leading set of complementary risk solutions

78% of revenues¹

Screening

Helping customers meet their legal and regulatory obligations and avoid the facilitation of fraud and money laundering

Brand: LSEG WorldCheck

17% of revenues¹

Digital Identity & Fraud (DI&F)

Enabling firms to meet demand for frictionless onboarding, validate customer identity credentials and prevent payments fraud

Brands: Identity Verification; Trusted Payments

5% of revenues¹

Enhanced Due Diligence (EDD)

Providing risk insights into a specific entity, helping firms assess the financial & reputational standing of customers, suppliers and other third-parties

Brands: Due Diligence Reports, Due Diligence Centre

1. 2024 Total Income excl. recoveries excluding client on-boarding solutions divested in the year

Our industry-leading screening solution

Screening

We provide

Data and insights on financial crime risk such as sanctions, politically exposed people (PEP), adverse media and other risks

We deliver

Through traditional file transfer, APIs such as WorldCheck One, and SaaS applications

We monetise

Primarily through annual subscription

Case study

Customer need

Global leader in e-commerce wanted to screen customer transactions in real time and meet regulatory obligations in multiple jurisdictions

Our solution

WorldCheck One met the customer's need for leading data quality and intraday screening

Customer outcome

Our solution has supported rapid growth in the customer's business, scaling to ensure continuous regulatory compliance

Our fast-growing Digital Identity & Fraud offering

DI&F

We provide

Identity and bank account verification tools drawing on an expansive global identity database and detailed bank account records

We deliver

Through API and Web interface

We monetise

Primarily through consumption-based pricing

Case study

Customer need

A Fortune 500 insurance company was experiencing more fraud in claims disbursement

Our solution

Integrating our account verification solution into its workflow

Customer outcome

Customer avoided over \$12 million in fraud losses in the first year

Our bespoke Enhanced Due Dilligence reports

EDD

We provide

Detailed reports that indicate the risk of transacting with entities

We deliver

Through due diligence platforms that automate the supplier onboarding process

We monetise

Via a combination of outright and recurring revenues through consumption-based pricing

Case study

Customer need

A global medical device company needed a tailored, cost-effective solution that ensured third-party compliance

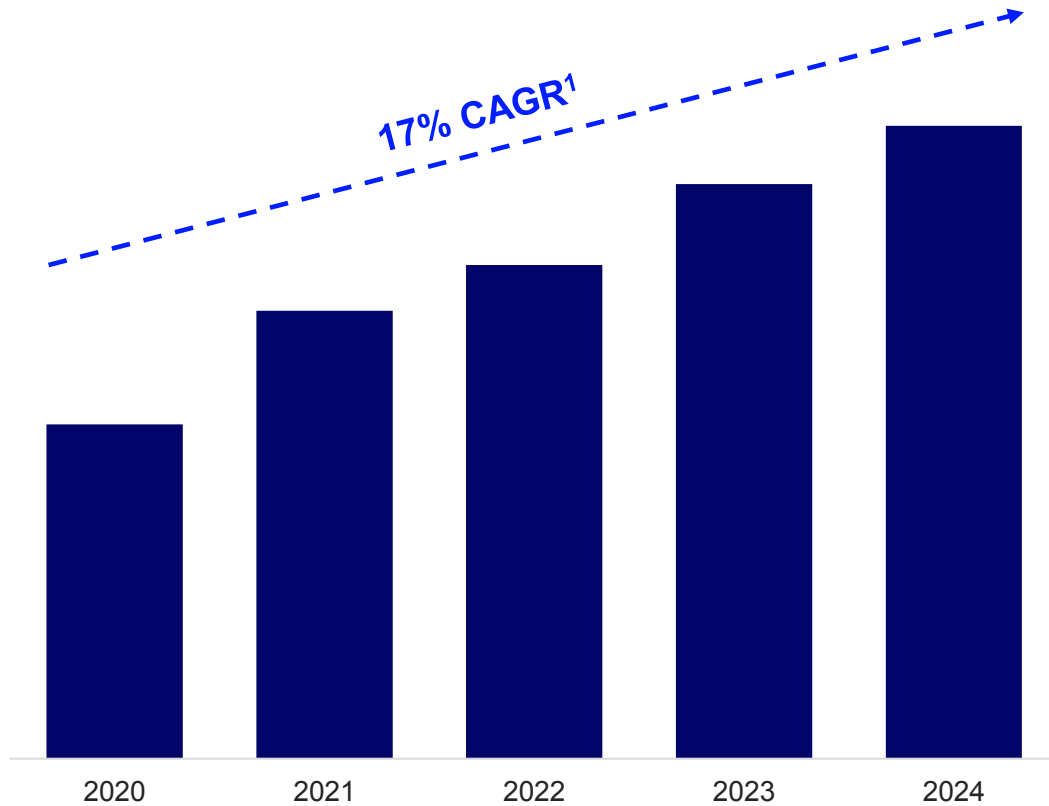
Our solution

We worked with a leading platform to provide the customer with access to our EDD services in a more flexible way

Customer outcome

£1mn of cost savings for the customer, with a revenue commitment to LSEG

Driving consistent double-digit revenue growth



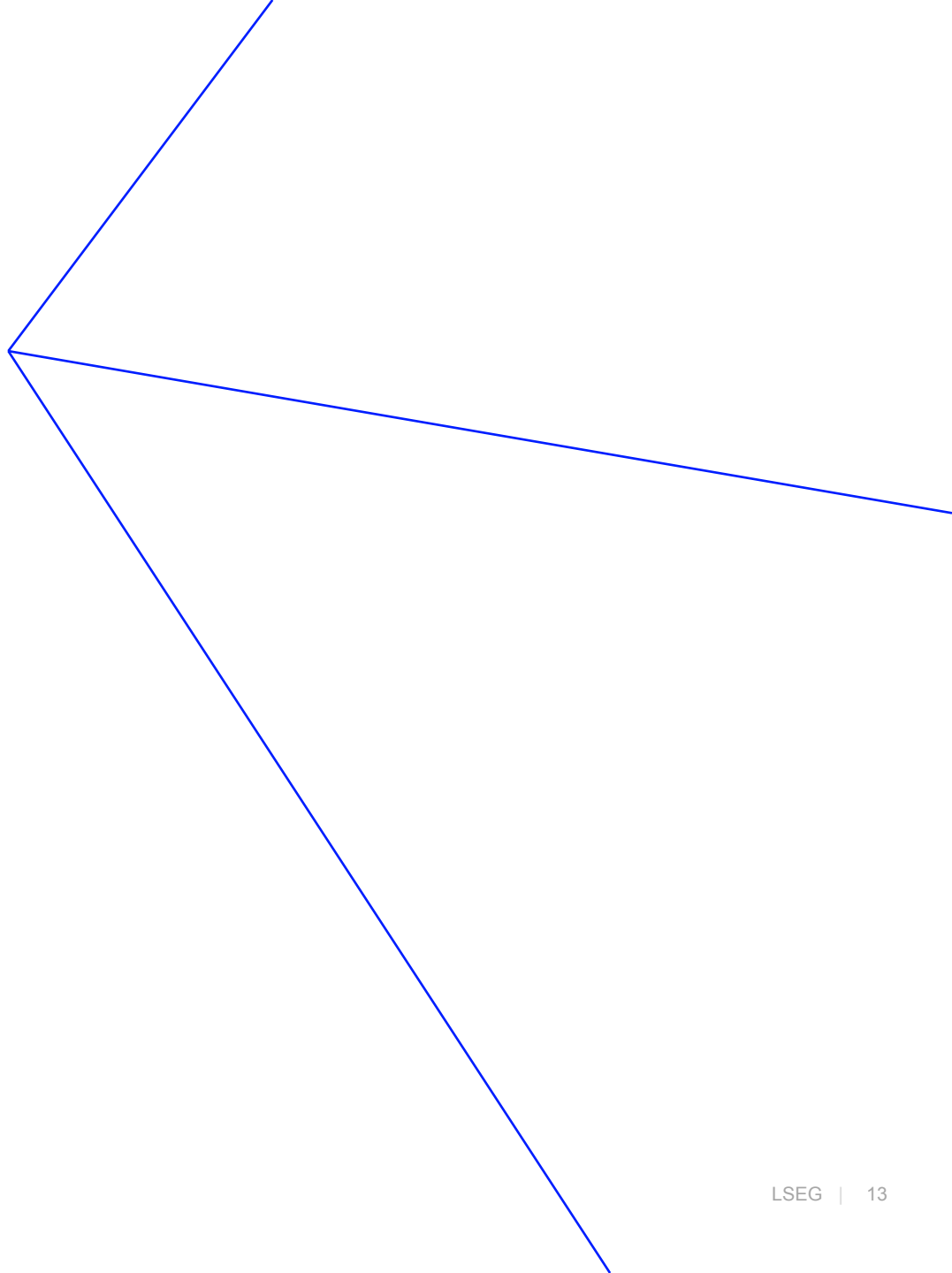
1. Constant currency growth including impact of both acquisitions and disposals over the period

2. 2020-2024 CAGR for Screening and EDD, 2022-2024 CAGR for DI&F due to sizable acquisition impact in 2020/21.

Strong growth across Screening and DI&F

2020-2024 CAGR²



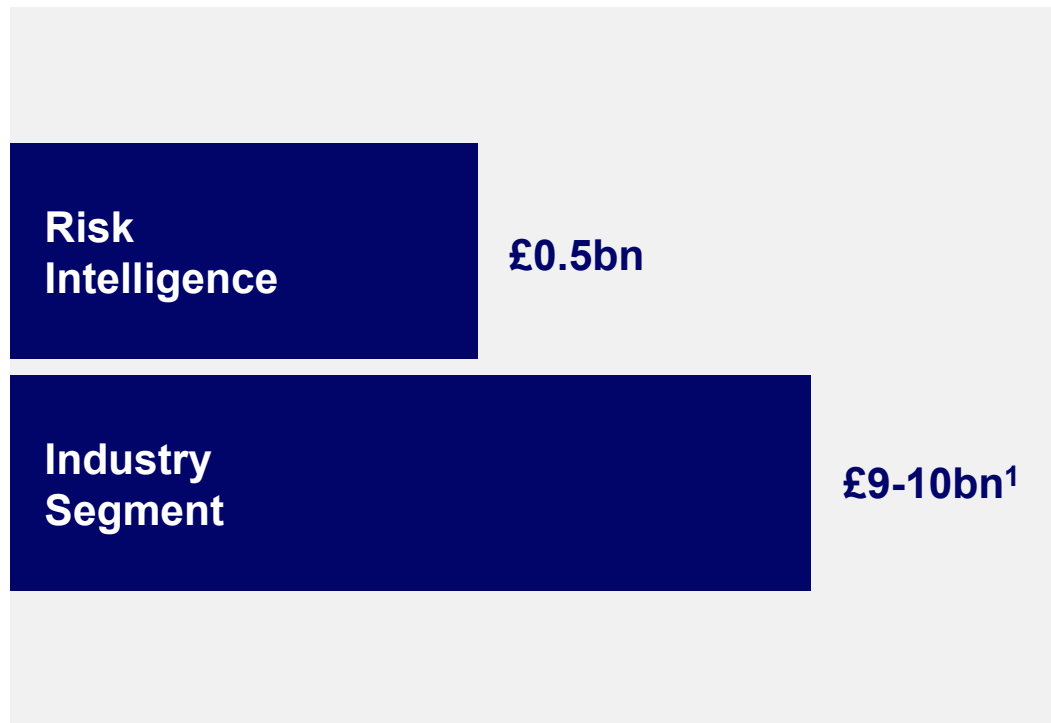


**A compelling
market opportunity**

LSEG

Driving consistent double-digit revenue growth

A £9-10bn segment, growing by 8-12%¹



Multiple structural growth drivers



1. Based on internal LSEG analysis

Customer needs continue to evolve, presenting opportunities for growth



Efficiency

Demand for demonstrable cost savings



Cloud Adoption

Increasing preference for SaaS solutions



Real-time

Powering ever-greater demand for data



Vendor Consolidation

Greater cross-selling of services



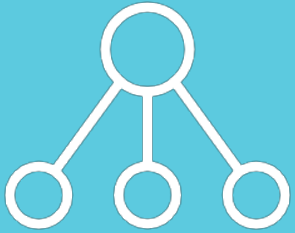
AI

Increasing automation; deepening insights

Our strategy for growth

LSEG

Core building blocks for strategic execution in place



**Divested
non-core
assets**



**Attracted
industry-leading
talent**

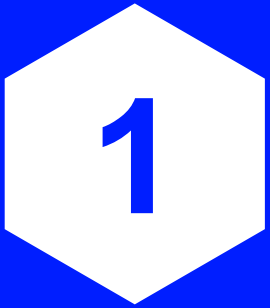


**Expanded our
cloud partnership
with AWS**



**Accelerated
investment in AI
& automation**

Our strategic priorities for growth



Strengthening

Growing our leading position
in core segments



Connecting

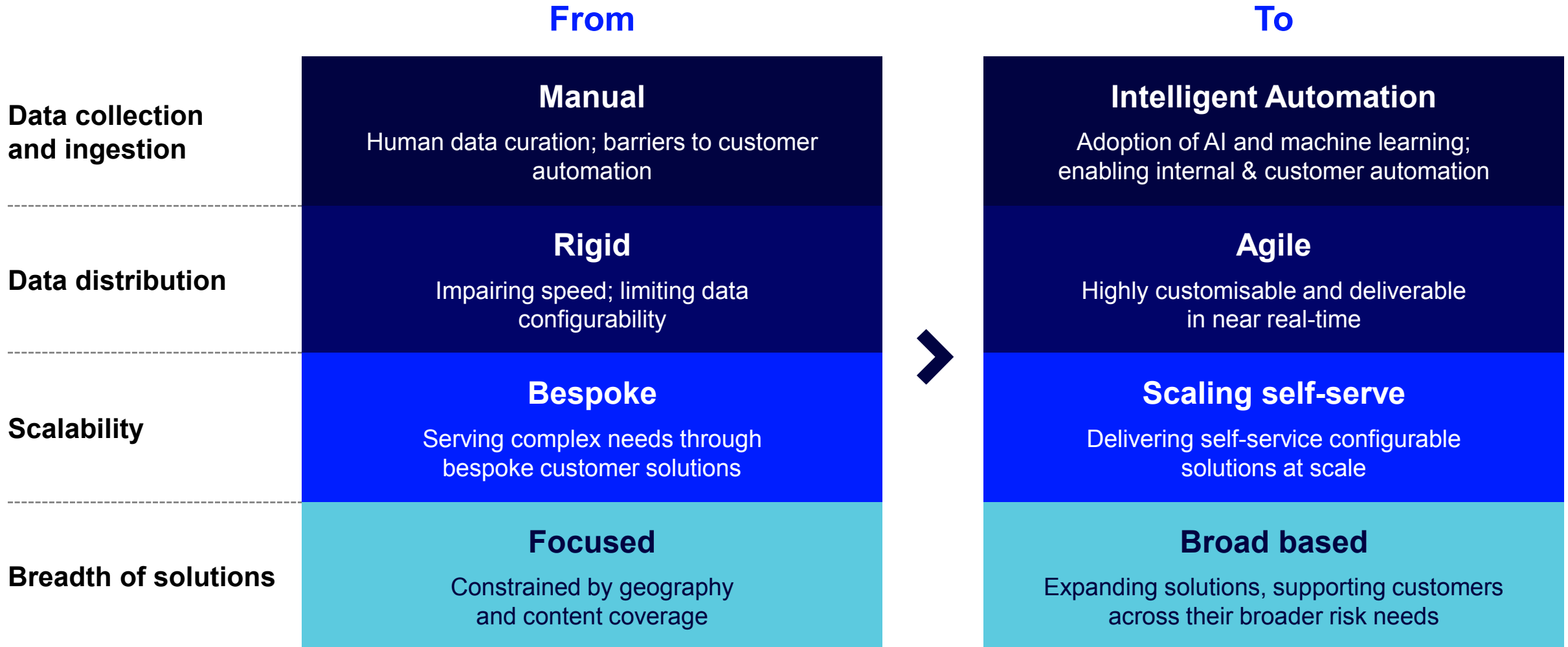
Integrating our products to create
compelling customer solutions



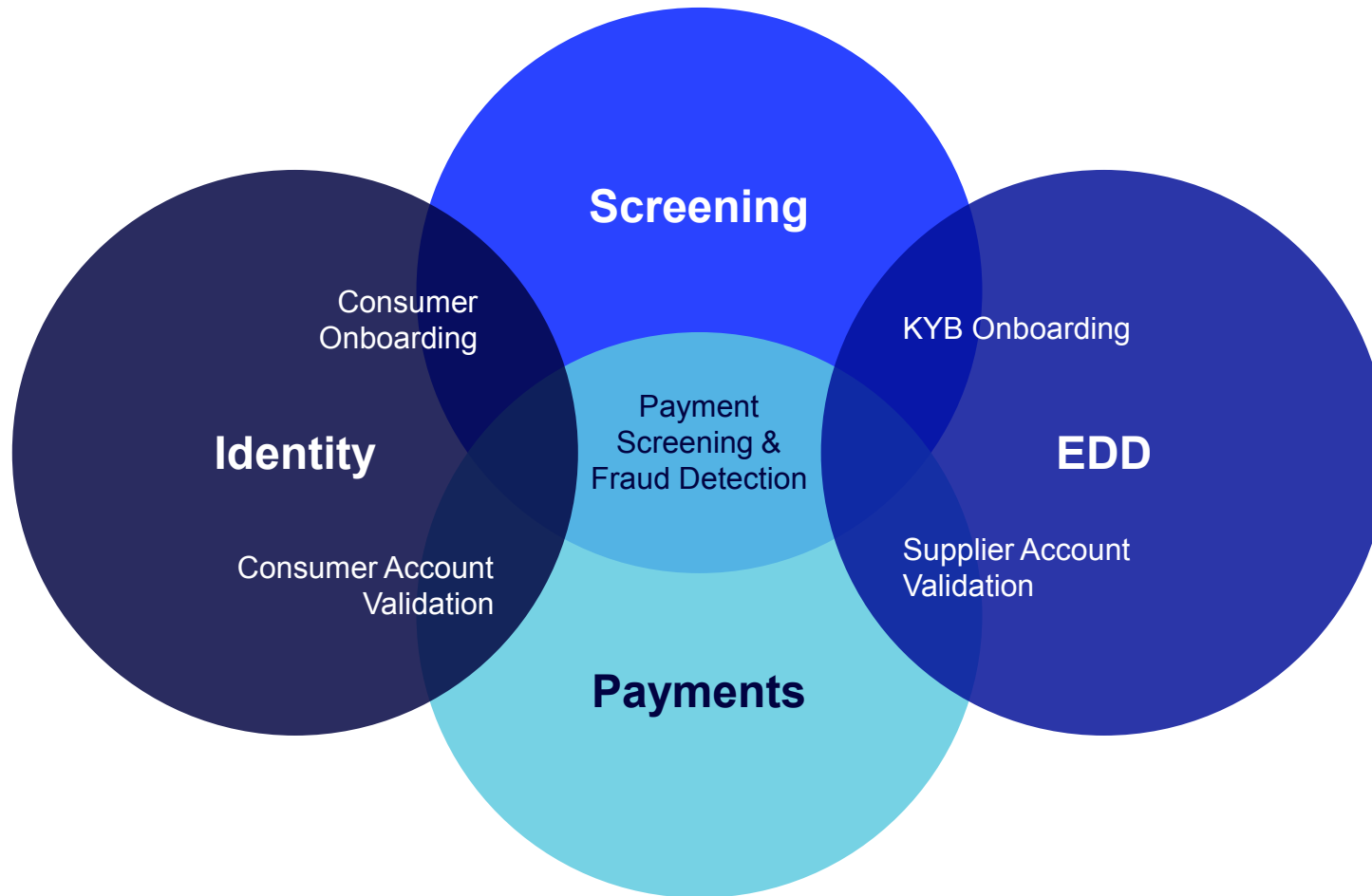
Expanding

Addressing customer needs
in adjacent market segments

1. Strengthening: Growing and maintaining our leading position in core-segments



2. Connecting: Integrating our product suite to solve a more diverse range of customer use cases



Three recent examples of new, integrated customer solutions

Integrated customer onboarding

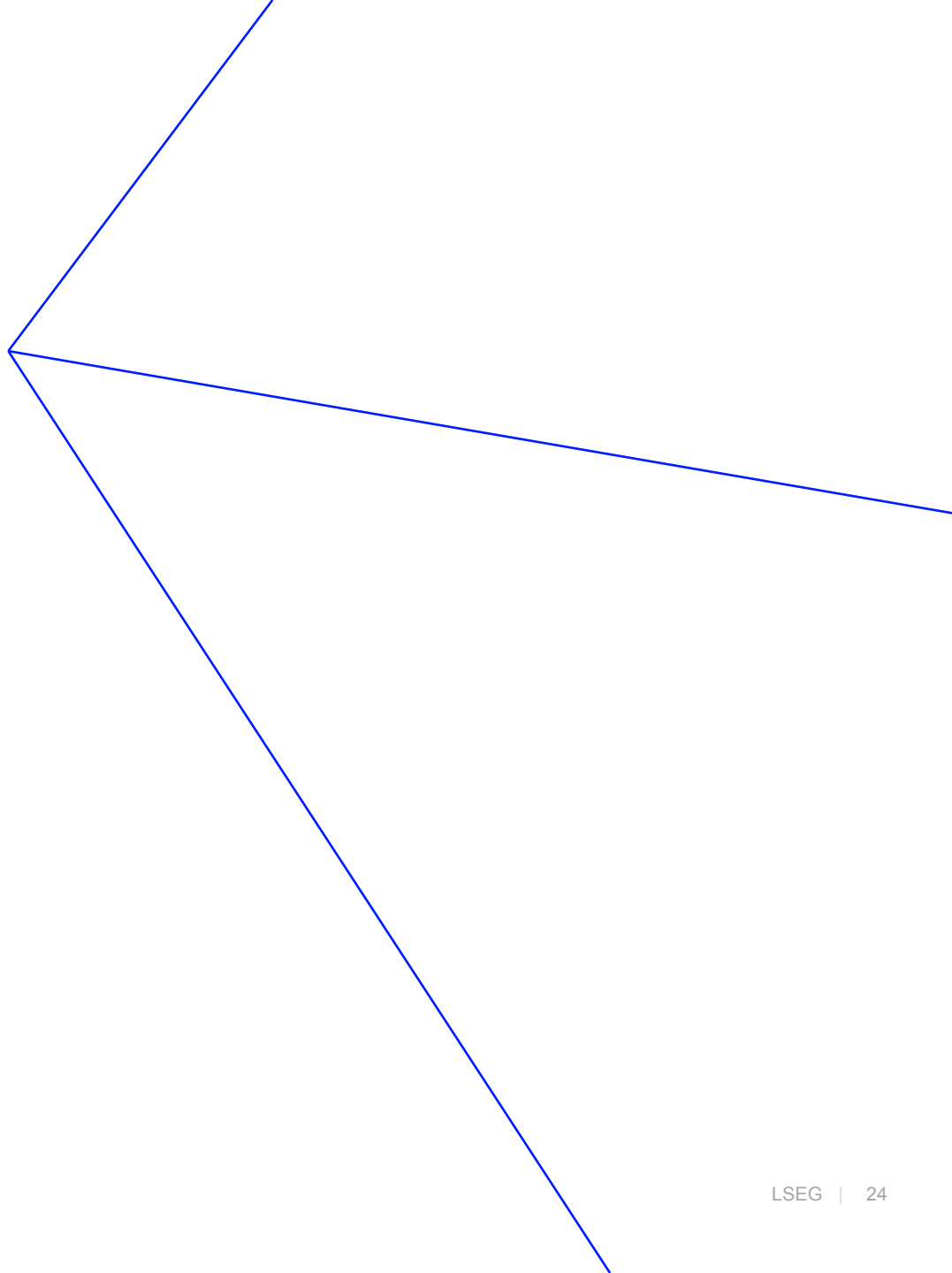
Combining ID verification and WorldCheck One

Streamlined payments offering

Integrating WorldCheck data and our Trusted Payments solution

Complete entity diligence

Powered by the addition of EDD report ordering into our WorldCheck One interface

Three blue lines originate from a single point in the top right corner and extend diagonally towards the bottom left, creating a stylized arrow-like shape.

Q&A

LSEG