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Kabbage Expands Reach by Teaming with Experian®

Experian to Provide Kabbage Technology and Data Platform to Clients

ATLANTA – July 14, 2015 – Kabbage Inc., the leading technology and data platform that powers automated small business lending, is expanding its platform business through a strategic alliance with Experian, the leading global information services company. As part of the collaboration, Experian will offer Kabbage’s automated lending and servicing platform to its institutional clients that serve small businesses and consumers.

The announcement follows this year’s successful launch of Kabbage’s platform licensing business, an extension of the company’s core direct lending business. Kabbage continues to reinvent financial services by making its technology platform available to large financial institutions and other companies in the U.S. and abroad that serve small businesses and consumers.

“In today’s competitive lending environment, there is inherent value in automated technology to underwrite, monitor and manage current and prospective customers,” said Laura DeSoto, senior vice president of Experian Business Information Services. “By teaming with Kabbage, we are able to offer our clients additional resources that enable them to minimize risk and improve profitability, while providing small businesses and consumers with access to much-needed capital.”

Experian joins MasterCard as the second global leading company in financial services to leverage the Kabbage platform to extend automated lending to small businesses and consumers. Through these alliances, Kabbage will serve a broad spectrum of financial institutions, connecting small businesses and consumers with new sources of funding.

“The rapid adoption of the Kabbage platform by industry leaders like Experian is a testament to the power of our technology and its application across a variety of organizations,” said Pete Steger, head of business development at Kabbage. “Aligning

ourselves with Experian, one of the industry's top innovators touching millions of customers, is a key step in achieving our goal of broadening access to capital directly through Kabbage and our partners."

About Experian

We are the leading global information services company, providing data and analytical tools to our clients around the world. We help businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. We also help people to check their credit report and credit score, and protect against identity theft. In 2014, we were named by *Forbes* magazine as one of the "World's Most Innovative Companies."

We employ approximately 17,000 people in 39 countries and our corporate headquarters are in Dublin, Ireland, with operational headquarters in Nottingham, UK; California, US; and São Paulo, Brazil.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended March 31, 2015, was US\$4.8 billion.

To find out more about our company, please visit <http://www.experianplc.com> or watch our documentary, "[Inside Experian](#)."

About Kabbage Inc.

Kabbage Inc., headquartered in Atlanta, has pioneered the first financial services data and technology platform to provide fully automated funding to small businesses in minutes. Kabbage leverages data generated through business activity such as accounting data, online sales, shipping and dozens of other sources to understand performance and deliver fast, flexible funding in real time. Through its [Karrot](#) brand, Kabbage offers simple consumer loans through its automated platform. Kabbage is venture-funded and backed by SoftBank Capital, Thomvest Ventures, Mohr Davidow Ventures, BlueRun Ventures, the UPS Strategic Enterprise Fund, TCW/Craton and additional investors, including Ron Conway's SV Angel, David Bonderman, founder of TPG Capital, and Warren Stephens, CEO of Stephens Inc. All Kabbage and Karrot U.S.-based loans are made by Celtic Bank, a Utah-Chartered Industrial Bank, member FDIC. For more information, please visit <http://www.kabbage.com> and follow the company on [Facebook](#) and [Twitter](#).

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