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Experian launches comprehensive suite of collections capabilities

A complete offering to drive organisations' financial performance based on setting the right strategy for each customer.

Experian®, the global information services company, today announced the launch of Experian Collections & Recoveries suite. The debt management service enables organisations to efficiently and effectively prioritise, manage and collect outstanding monies at pre-delinquent, delinquent and recoveries stages.

Experian's services and tools enable organisations to build a comprehensive view of customers and their ability to pay. As a result, individual collections strategies can be tailored to each debtor's circumstances to improve returns and enable the lender to deal with them fairly. Experian enables organisations to optimise the profitability of relationships by balancing expected revenue against risk and exposure.

Experian's offering for collections and recoveries covers the four main pillars for an appropriate debt management strategy, which are:

- **Knowing your customer:** Ensure that you have up-to-date customer contact information available (address, phone, risk assessment, identify changing circumstances...) and minimise the number of accounts with inaccurate, incomplete or missing information. With accurate information and Experian's Credit Risk Scores; Fraud indicators and Indebtedness Index, an organisation can have a complete picture of each customer to enable them to make the best decision.
- **Understand your customer:** Review credit scores using the latest information available and identify the best way to use that data in planning collection strategies. This enables accurate identification of a customer's ability to repay while ensuring that your strategy is aligned with the current environment.
- **Targeting your customer:** Determine the correct approach to take to maximise repayments and decide what actions / timing / channel to take for effective and active customer management with the ability to test different strategies. In this phase, an organisation can take preventive collections actions with the use of bureau data triggers, which enables an early identification of a customer in financial stress.
- **Interact with your customer:** Minimise the operational costs of collections through implementation of pre-delinquent strategies, self cure strategies, collection path optimisation and efficient operational collections processes. This ensures consistent, timely and effective treatment of customers, as well as enabling organisations to understand and react quickly to customers' responses and changing circumstances.

Experian Collections & Recoveries also enables organisations to more accurately forecast the eventual loss they may have to write-off, based on the levels of outstanding debt and risk in their portfolio.

Antonio Romero, Experian Collections Executive Director EMEA (or VMHead), said: "Debt collection is no longer a cost centre – it has become a front-line profit driver. Experian has served the collections market for years and now provides the widest range of tools in the industry. Experian has a unique, end-to-end collections offer for our clients which provides a customisable and seamlessly integrated set of solutions and services in the form of consultancy, software, analytics and VAPS (Value Added Products and Services)."

"Each of the elements within Experian Collections & Recoveries can help an organisation to improve its collections efforts. By blending these capabilities, they can start to achieve even greater returns and make a bigger difference to the bottom-line."

For further information on Experian's offering for Collections & Recoveries, visit:
<http://www.experian-da.com/collections/>

For further press information please contact:

Beatriz Sanjuán, Media Relations, Experian Decision Analytics
Tel: +34 91 770 95 00. E-mail: beatriz.sanjuan@experian-scorex.es

About Experian

Experian is a global leader in providing information, analytical and marketing services to organisations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organisations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland and has operational headquarters in Costa Mesa, California and Nottingham, UK. The Group employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m).

For more information, visit www.experianplc.com

About Experian Decision Analytics division

Decision Analytics is the international division of Experian specialized in providing credit risk and fraud management consulting services and products. Over more than 30 years, it has developed its best practice analytical, consulting and product capabilities to support organisations to manage and optimise risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies throughout the customer relationship. With clients in more than 60

countries and offices in more than 30, the Decision Analytics division of Experian delivers experience and expertise developed from working with national and international organisations around the world across a wide range of industries and business size.

For more information, visit the company's website on www.experian-da.com.