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**BMW FINANCIAL SERVICES SELECTS EXPERIAN FOR COLLECTIONS  
MANAGEMENT IN GERMANY**

Experian<sup>®</sup>, the global information services company, today announced that BMW Financial Services will roll-out its Tallyman collection management system in Germany.

Commencing the deployment in Germany, Tallyman shall enable BMW Financial Services Germany to improve profits and increase working capital by reducing debt write-offs and having less cash locked up in outstanding debt.

The system, which is a key component of Experian's Debt Collection and Recovery Suite, will identify customers who have fallen behind on their loan and lease repayments and flag up those who might be facing financial difficulties. As a result, BMW Financial Services Germany will be able to extend its pro-active approach to customer management across the complete collection lifecycle – from pre-delinquent, delinquent to recoveries stages.

Tallyman automates the collections process by consolidating all customer communications relating to payment arrears, including phone calls, emails, letters and faxes, into a single database. By segmenting those individuals in arrears and attaching risk scores to new and existing customers, the software helps identify those customers at most risk of defaulting. This will further enhance BMW Financial Services Germany's existing processes by helping it to treat each customer segment with the most appropriate action."

John Conway, COO at BMW Financial Services Germany, said: "Having reviewed the system, Tallyman is the leading debt management system on the market. By using Tallyman, BMW Financial Services Germany is in an excellent position to more effectively manage customers in arrears with a goal to rehabilitating them and recovering outstanding debts. Combined with Experian's pan-European resources and support capabilities, Tallyman proved to be our best choice."

David Groom, Managing Director for Experian's Decision Analytics division in EMEA&I, said: "Tallyman deployments deliver a rapid return on investment, which in today's climate is an incredibly powerful proposition. Experian's collections services and tools provide organisations with the critical insight to help them get a complete view on each customer's 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."

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### **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 Group Limited is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Revenue for the year ended 31 March 2008 was \$4bn.

For more information, visit the Group's website on [www.experianplc.com](http://www.experianplc.com).

### **About Experian's Decision Analytics division**

Decision Analytics is the international division of Experian specialising in providing credit risk and fraud management consulting services and products. For 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](http://www.experian-da.com)