



Bahrain, February 2008

**Experian will be present at MEFTEC to display its credit decisioning and credit bureau services**

Experian<sup>®</sup>, the global information services company, will take part in MEFTEC to present its credit decisions and Credit Bureau offerings to the Middle East marketplace. Experian's solutions enable organisations to improve risk management decisions about customers as they apply for new accounts, manage all consumer or business data available and detect fraud. The process is completed with a comprehensive collections tool, deployed throughout the entire collections procedure, from pre-delinquency to late collections and write-off.

Experian is also one of the world's largest and most successful providers of credit bureau services and solutions, operating credit bureaux in 15 international markets, including highly developed areas such as UK and USA and others. Altogether, it maintains connectivity with more than 70 credit bureaux around the world, adding intelligence to that data.

The demand for fast, accurate information in decision making is growing rapidly in financial markets across the world. Lenders need to base their decisions on relevant information about consumers, so automated and sophisticated credit information retrieval systems are key to managing credit risk. The predictiveness of decision making systems has been enhanced by the introduction of shared credit information via credit bureaux, resulting in better risk management for lenders and improved profitability. Credit bureaux are key enablers for the growth of a nation's consumer economy and the quality of consumer credit portfolios, whilst protecting the privacy and credit exposure of individual consumers.

Bijan Matin, Business Development Manager, Middle East in Experian's Decision Analytics division, explains: "Our continued presence at MEFTEC shows Experian's great commitment to the Middle East. More and more financial institutions in this region are implementing solutions to automate and enhance their credit risk process. In an environment where the consumer finance markets are growing and where risk management efficiency is the key to successful performance and protection of shareholder value, Experian's goal is to continue contributing with our business expertise and technical support to assist the development of the financial industry in Middle East. Experian makes a point of remaining close to its customers and be proficient in local issues such as Islamic Banking."

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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 around 15,500 people in 36 countries worldwide, supporting clients in more than 65 countries. Annual sales are in excess of \$3.8 billion (£1.9 billion/€2.8 billion).

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

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#### **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)