



The Hague, March 2009

LaSer achieves significant improvement in automation and operational costs with Experian's origination system

LaSer Nederland, part of the LaSer Group -the number one proprietary card company in Europe with 10 million customers- has announced it has achieved a significant improvement in the automation of its origination process in the first year of operation of the New Business SM system from Experian, the global information services company. The tools and processes implemented have enabled the issuer to reduce referrals by more than 65% in the initial deployment phase and reduce external data costs with no impact on bad debt.

The New Business SM delivered for LaSer is a multicall decisioning system which is seamlessly embedded into their Consumer Credit and Card services application processing system. The fully automated decisioning tool takes the information from the application form and accesses multiple internal data sources including existing customer data.

An assessment is made to determine whether this data will be sufficient to make a decision, if so, the system does not access the external data sources and incur the associated charges. This smart data retrieval strategy that has the target decrease in data costs by 20%. If external data is required, the system automatically retrieves data from a number of sources including the Experian Credit Bureau.

If a decision is made to accept, LaSer can implement sophisticated risk-based pricing and strategies to offer alternative products in order to achieve the best return and risk management for the portfolio.

Herman Peeters, Head of Risk and Fraud at LaSer Nederland, commented: "The system has enabled LaSer to increase automation significantly while reducing the operational costs of underwriting resources and data retrieval. We are now on target to reduce our referrals almost to zero, giving us a significant reduction in operational costs while maintaining bad debt levels".

Marco Nobel, Vertical Market Head Netherlands, Experian's Decision Analytics division, said: "We are proud of this collaboration, which reinforces the fruitful relationship between both organisations in Europe."

For further information on the press release please contact:

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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 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. Revenue for the year ended 31 March 2008 was \$4bn.

For more information, visit www.experianplc.com.

About Experian Decision Analytics

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.