

GLOBAL SOLUTIONS FOR RISK AND REVENUE MANAGEMENT

Experian Decision Analytics provides a full range of services and systems to help banks & financial institutions, and telecommunication companies better manage their customer relations, says Cenker Ozhelvaci, the country manager.

Experian is a global company which provides organisations with information, decision support and marketing solutions that enable them to manage their portfolio risk and revenues. The company has been active in Turkey since 1993 and has an office in Istanbul that also serves many of the leading banks and financial institutions in Turkey and many more across the Middle East.

“We are the market leader in the region and have had continuous growth in both customer and employee numbers since we opened our official office in 2000. We have not only been working as a sales office but have also been able to provide our customers with consultancy and software delivery. As we are aiming to raise our head count this year we have been recruiting for a while,” Said Cenker Ozhelvaci, the country manager of Experian Decision Analytics who answered our questions;

- **Experian has a broad range of products globally. Which ones are your focus for the Turkish market?**

Experian has been growing within the Turkish and Middle East market as well as around the world. Though we have not acquired any companies in Turkey or the Middle East, we have been growing either organically or through acquisitions in different markets.

In Turkey, Experian’s Decision Analytics Business provides banks and financial institutions with a variety of systems which help manage customer relations -- starting with the initial targeting of prospects followed by acquisition and then managing the relationship with the customer.

- **Experian has a wide range of products. What kind of products and services do you provide to the finance sector in Turkey?**

Currently we are working with 19 banks & financial institutions in Turkey and 7 in the Middle East. We provide them with a number of services from consultancy to complex decision support systems.

Experian has worked with credit bureaux around the globe and one of our customers is the Credit Bureau of Turkey which is using our system infrastructure and scoring models. As part of the global Experian Group, Experian Decision Analytics has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering analytical solutions. We also maintain connectivity with more than 70 credit bureaux around the world.

Experian is one of the world's best analytic models providers and we have produced more than 50 scorecards in a variety of topics for the Turkish market, including the ones developed for use in the Credit Bureau of Turkey.

In addition, many different sized banks use our decision support solutions in their application management and customer management processes. We have different solutions to measure the risk of a potential customer and to manage the relevant decision process in a fully automated way. We also have products that enable our customers to protect themselves against application and transaction fraud. Moreover, we offer different products for collection management. We have recently enriched our product range and capabilities by acquiring the Tallyman collections system from Talgentra.

All of our solutions and products are compatible with Basel II requirements and these can be provided to our customers as ready-to-use best practice packages.

- **How do you see the finance sector from the mortgages point of view? And what kind of solutions do you offer in this area?**

- Banks have adopted a very professional approach to mortgages. The banking sector in Turkey is very flexible and innovative when it comes to launching a new product and most banks have adjusted their organisational structures. They see mortgages as a new playground in the market. With interest rates falling, the first signs of tough competition between mortgage providers are just round the corner – which is a good thing for the consumer. .

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At the moment we are working with numerous companies to help them manage their mortgage offering. Experian Decision Analytics solutions and products can be used to manage customers with retail loans, credit cards, mortgages, and overdrafts.

- Fraud has been a serious issue recently. How do you observe the banks in relation to fraud?

The tier 1 banks with huge credit card portfolios take the issue of fraud very seriously and work with us to introduce both fraud prevention and detection systems. Fraud and identity solutions provide a portfolio of anti-fraud and authentication tools that can be deployed across every stage of the customer lifecycle.

The advantage in working with global solution providers such as us is to benefit from global best practice. Experian has more than 800 customers in around 60 countries all over the world. Therefore we naturally share our experiences in all these countries with our customers. We have been working closely with our customers to fight fraud. There has been a decrease in fraudulent activities since the launch of Chip & Pin. But this process should be supported with corporate solutions, as well.

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”Postponing Basel II to 2009 was the right decision.”

“In my opinion the postponement of Basel II to 2009 in Turkey will have a positive effect in the market. It will give banks more time to prepare themselves – and they should use this time wisely. The banks, realty sector, and all other relevant institutions and authorities have their own key roles in this process. Experian's role is to raise awareness among our clients and the local authorities of the requirements of Basel II and to help them prepare for implementation and compliance with the best solutions. We have been trying to do our best to do this using our domestic and global consultants. Experian has been co-operating with many banks in the Basel II process all around the world. We have some projects in Turkey as well and will continue this way.”