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Bank Zachodni WBK SA to detect fraud with Experian's Hunter system

Bank Zachodni WBK SA, one of the biggest banks in Poland, formed from the merger between Bank Zachodni and Wielkopolski Bank Kredytowy in 2001, has announced its purchase of the fraud detection system from Experian®, the global information services company, for its Polish operations. The Hunter solution is a web-based service to identify potentially fraudulent new subscriptions, which will enable the bank to detect and prevent fraud at the point of application, creating another barrier to prevent fraud.

The automated Hunter solution is implemented in the online environment, is fully integrated and operates in real-time alongside the application processing solution. It works by checking for inconsistencies in each application and comparing the data against the integrated information store of previous applications. This ensures that Bank Zachodni WBK can match the application against previously verified applications and identify where an alias, false details or impersonation is being attempted.

However, Hunter isn't just a detection tool - it is also an interactive investigative tool that helps the investigation team to review an application and determine if it is fraudulent. Fraud detection continually improves and reflects new fraud trends as the database and rules are updated with every suspect case.

Dariusz Polaczyk, Fraud Prevention and Detection Department Director at Bank Zachodni WBK, commented: "BZWBK's aim is to establish credit fraud interception systems and to further reduce the loss rate while increasing the process efficiency by being able to check more incoming applications. Hunter has proved to be the right solution as it stops fraud before it starts, at the point of registering new customers. This solution meets all our requirements of flexibility and integration in our system, being user-friendly and also able to manage different databases."

Mark Heaven, Business Development Northern Europe, Experian's Decision Analytics division, said: "The implementation of Hunter shows that Bank Zachodni WBK is at the forefront in the fight against fraud and will significantly reduce the problem, thus gaining a privileged position against its competitors."

For further information on the press release please contact:

Beatriz Sanjuán, Media Relations Experian Decision Analytics EMEA
Tel: +34 617 390 451 Email: beatriz.sanjuan@experian-scorex.es

Peter Brooker, Public Affairs Director, Experian
Tel: +44 (0) 115 934 4548. Email: peter.brooker@uk.experian.com

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.

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About Experian's Decision Analytics division

Experian's Decision Analytics division's enterprise-wide solutions combine data intelligence, predictive analytics, decision-enabling technologies, strategy optimisation and consulting services to enrich client data and allow organisations to maximise profitability and performance from their customer relationships. Its fraud and identity solutions enable clients to prevent fraud at all stages of the customer lifecycle – from authentication and application fraud through to transactional and open account fraud.

Experian's Decision Analytics division works closely with clients in more than 60 countries across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance, government agencies and utilities, enabling them to make billions of customer-focused decisions annually.

With over 20 years experience in fraud and identity solutions, the company has clients worldwide and collaborates with organisations, associations and trade bodies to further develop data sharing schemes and support new fraud prevention initiatives.

Experian's Decision Analytics division has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering analytical solutions. It maintains connectivity with more than 70 credit bureaus around the world and, with offices worldwide, is uniquely qualified to support local, national, regional and global businesses.

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

About BZ WBZ SA

Bank Zachodni WBK S.A. is a universal commercial bank that renders a wide range of bank services for natural persons and legal entities, both in domestic and foreign dealings. BZ WBK was formed as a result of merge between Bank Zachodni WBK S.A. and Wielkopolski Bank Kredytowy SA on 13 June 2001. Its registered office is located in Wrocław under the name of „Bank Zachodni WBK Spółka Akcyjna”.

The Bank is one of the biggest Polish banks- its own funds are in excess of PLN 2 bn whilst its assets total PLN 25 bn. BZ WBK has also its share in dependent and associated subjects. Its major shareholder is Allied Irish Banks Group having 70,5 percent of stock.

Bank Zachodni WBK S.A. is one of five major card issuers in Poland. Until now, we have issued more than 1,1 m cards which gives us almost 7,5 percent of market share.

We also provide our customers with access to their funds through electronic channels- BZWBK24 services. This particular area of activity makes Bank Zachodni WBK the market leader with respect to available services and security level.

Bank Zachodni WBK is also the leader in Poland in the scope of acquiring EU subsidies with the aim of financing company activity.

Monies deposited in Bank Zachodni WBK S.A. are covered by the guarantee of Bank Guarantee Fund.

Since 1 January 1998, Bank Supervision Committee (BSC) supervises the banks, branches and representatives of foreign banks in Poland. Decisions and tasks as specified by Bank Supervision Committee are coordinated by the General Inspectorate of Banking Supervision which is a separate organizational unit of the National Bank of Poland. GIBS activity is managed by the General Inspector of Bank Supervision.