



Warsaw, March 17<sup>th</sup> 2009

## **BZ WBK reduces fraud losses with Experian's Hunter system**

Bank Zachodni WBK S.A, one of the biggest Polish banks with assets in excess of PLN 25 billion, has confirmed that it has significantly increased the efficiency of fraud attempts' detection thanks to implementation of Hunter, the fraud detection system from Experian, the global information services company. In addition to preventing losses, the automated system has significantly reduced the time to review suspicious cases.

BZ WBK chose Hunter because it recognised the system could have a positive impact on the prevention of fraud without any negative impact on the credit granting process and its high standards of customer service. The automated Hunter system operates in real-time alongside the application processing system. It works by checking for inconsistencies in each application, identifying where an alias, false details are being used or impersonation is being attempted.

Each suspicious case is fully investigated by the bank's skilled team of analysts, aided by the Hunter tools which guide them through a consistent case review process. This has reduced the time required for review by 50% and enables a high standard of service for genuine customers. The system has also reduced the number of cases being passed for review by increasing the accuracy of the fraud detection.

Dariusz Polaczyk, Director of Fraud Prevention and Detection Department for Bank Zachodni WBK: "Hunter has met our expectations, exceeding our objectives of reduced fraud losses and operational efficiencies. We have been able to expand our fraud protection across all our sales channels, with an immediate impact and with the advantage of a rapid implementation."

Michal Nowakiewicz, Business Development Manager for Poland for Experian's Decision Analytics division, said: "BZ WBK shows that it is at the forefront of the fight against fraud in Poland and we are proud to be able to assist them. Experian is fully committed to providing solutions to the challenges faced by the financial services industry, protecting genuine customers and the industry from the threat of fraud as well as providing significant benefits to the organisation."

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](http://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](http://www.experian-da.com).