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Banco Sabadell improves its credit decisioning process automisation with Experian

Banco Sabadell is to implement a fully-managed application evaluation service from Experian, the global information services company. Experian's Transact SM will provide Banco Sabadell with an environment to integrate the different phases of assessing particular credit applications. The bank will be able to make faster decisions, while maintaining the highest standards in risk assessment.

Transact SM accesses different data sources before applying the business rules and strategies set by Banco Sabadell, in place to enable the bank to make appropriate lending decisions after assessing an applicant's credit-worthiness.

Víctor Rojas, Risk Systems Director Banco Sabadell, commented: "Transact SM will contribute to the improvement of our credit risk management, while achieving significant cost savings. Efficient credit risk management is vital to being competitive in current market conditions."

Jesús García, Business Development Director Experian's Decision Analytics division Iberia, said: "Experian's aim is to support our clients to manage and optimise risk and gain operational efficiencies throughout the customer relationship".

For further information on the press release please contact:

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About Experian plc

Experian plc 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. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m).

For more information, visit www.experiangroup.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.