

Nottingham, 11th February 2008

EXPERIAN LAUNCHES STRATEGY TREE OPTIMISATION

New software maximises customer value and increases portfolio profitability

Experian®, the global information services company, has launched Strategy Tree Optimisation, a packaged software application, supported by expert consulting and analytics, that enables organisations to design and implement optimised strategies that maximise an overall objective while considering policies, operational constraints and regulatory requirements.

Experian's Strategy Tree Optimisation uses a mathematical process to assess the impact upon the business goal for all customers, for all eligible decision options while ensuring all constraints are satisfied. Its interactive 'what-if' simulation improves business planning and forecasting by determining the most profitable decision strategies.

With Strategy Tree Optimisation, organisations can easily maximise the impact of their decision strategies with the advantage of a rapid time to value as no infrastructure changes are required, with the result that benefits are realised more quickly.

Strategy Tree Optimisation can help B2C organisations in the financial services, telecommunications and home shopping sectors that use business rules engines to make automated application or account-level decisions in, for example:

- Origination, in which Strategy Tree Optimisation enables an organisation to increase profitability by taking on the optimal set of customers to fit within operational and business constraints
- Pricing: by choosing the right terms, limits and price across the credit spectrum, organisations can maximise customer value
- Customer management and line management: with optimal management strategies, clients can increase the value of their existing portfolio.
- Collections and recoveries: organisations can get more value out of existing collections resources by optimising when and what channel each customer is contacted through,

Jo Buxton, Head of Optimisation at Experian's Decision Analytics division, explains: "Strategy Tree Optimisation enhances the effectiveness of decision strategies, allowing a business to get more from its existing resources than previously thought possible. Our experience indicates that a client can expect up to 10 per cent improvement in account portfolio profitability by implementing optimisation."

ENDS

For further information on the press release please contact:

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

Peter Brooker, Public Affairs Director, Experian
Tel: +44 (0) 115 934 4548 E-mail: 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.

The word 'Experian' is a registered trademark in the EU and other countries and is owned by Experian Ltd and/or its associated companies.

About Experian's Decision Analytics division

Decision Analytics is the international division of Experian specialising in providing credit risk and fraud management consulting services and products. For 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