

Release dated: 19 November 2009

EXPERIAN LAUNCHES ENHANCED COLLECTIONS AND RECOVERIES MANAGEMENT SOFTWARE

Experian[®], the global information services company, today announced the launch of the latest version of Tallyman, the collections process management software which forms a core part of Experian's strategic Debt Collection and Recovery Suite.

The latest version of Tallyman provides enhanced collections functionality to help the collection and recovery process perform even more effectively, by enabling companies to better manage customers and their actions.

Tallyman manages the end-to-end collections process by segmenting customers according to their risk of default to provide targeted management of appropriate contact strategies aimed at securing full payment of the outstanding debt. Using a high level of automation, the software helps reduce the cost of collection while ensuring that those in arrears are treated fairly and appropriately based on their circumstances.

Key benefits of the new version of Tallyman include:

- **Customer level collections capabilities.** Tallyman now allows collectors to manage customers in a more holistic way by assessing their exposure to all products and accounts from a specific provider to then take appropriate actions across the customer's portfolio. This enables collectors to agree more realistic repayment plans to reduce long-term delinquency rates.
- **Enhanced insight through Experian data and analytics.** The ability to understand a customer's total exposure is further enhanced by Tallyman's integration with Experian's comprehensive range of software and information services. Collections scores, triggers and monitoring services provide collections teams with clear insight into a customer's overall credit exposure, including those who are most likely to default, allowing the team to build effective pre-delinquency campaigns to help stem the flow of cases entering the full collections process.
- **Rapid implementation.** The software's pre-configured collections strategies for common credit products such as cards, mortgages and unsecured loans means that it can be implemented even more quickly to deliver a faster return on investment – typically within six to nine months after deployment.

- **Operational efficiency.** Tallyman's new operations dashboard provides collection managers and team leaders with real time metrics and information so they can identify those areas requiring immediate improvement to bring collections performance back to optimum levels.

Marc Gaudart, Senior Vice President Experian's Decision Analytics division, said: "In the current economic climate with increasing levels of delinquency, detecting and minimising risk and subsequently recovering debt is now a strategic boardroom issue. Tallyman enables organisations to collect more debt from more customers by managing and continually improving the collections process. The software enables collectors to target resource where they can derive greatest value, automate many collections processes and use the most effective communications methods.

"The latest version of Tallyman will help minimise arrears and write-offs while retaining good customers through difficult times. With its rapid deployment and proven return on investment, combined with Experian's insightful data assets, it provides a unique and powerful collections solution for the marketplace."

About Experian

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 countries. The company helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2009 was \$3.9 billion. Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.

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