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## **Vdf selects Experian to automate and maximise its customer decision process**

Volkswagen Dogus Automotive Finance (Vdf), a subsidiary of Volkswagen Financial Services in Turkey, has chosen Experian, the global information services company, to automate and improve the performances of its customer decision process with a custom-tailored scorecard for SMEs. The scorecard will enable Vdf to accurately assess the risk of applicants and make fast decisions while identifying optimal customers.

This questionnaire-based system estimates the solvency of a borrower, the related probability of default and the likelihood that a loan would be repaid in the future. In addition, the scoring system enables the company to process applications quickly and make decisions on the spot.

Laçiner Oktay, Risk Manager for Vdf, says: "This system will enable us to apply a consistent decision-making process and will help not only to speed up our work but also to increase the number of loans we can give. The solution improves operational efficiency by enabling the automation of manual processes, resulting in a significant reduction of labour costs."

Genker Ozhelvaci, Country Manager for Turkey & Middle East, Experian's Decision Analytics division, comments: "Accurate decisioning is only possible with a detailed understanding of each applicant and Experian provides with the right tools to use all the information available to choose which applicants to accept, refer or decline, tailoring the terms of business to the accepted applicants according to their profile."

### **Media inquiries:**

Beatriz Sanjuán, +34 91 770 95 00 [beatriz.sanjuan@experian.com](mailto:beatriz.sanjuan@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). Revenue for the year ended 31 March 2008 was \$4bn.

**For more information, visit the Group's website on [www.experianplc.com](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](http://www.experian-da.com)**