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Bristol Wessex Billing Services chooses Experian's Tallyman debt management and collection system to manage customers in arrears

Bristol Wessex Billing Services Limited (BWBSL), which manages the billing for Bristol Water and Wessex Water, has chosen the Tallyman debt management and collection system from Experian[®], the global information services company, to manage customers behind on their water bills.

Tallyman will be used to manage all collections activities for residential and business customers of Bristol Water and Wessex Water. This includes both unmeasured and measured customers.

The use of Tallyman will significantly improve the bottom line of BWBSL by collecting revenue that would otherwise have been written off and by reducing the cost of collecting debts.

BWBSL issues around over two million bills and 2.5 million reminder letters every year. It is forced to threaten around 110,000 households with court action to recover monies owed, taking on average 6,000 to court each year.

John Coppack, general manager of BWBSL, said: "We examined how we manage customers who might be getting into difficulties and realised that a specialist collection system would enable us to improve and tighten up our internal processes. We chose Tallyman because of its ability to automate the majority of our standard tasks and segment customers in arrears. Tallyman will enable us to take the most appropriate recovery action for each of these customers."

The Tallyman customer revenue management and collection system automates the collections process by consolidating all credit-related communications, including phone calls, e-mails, texts, letters and faxes between an organisation and its customers into a single database. Tallyman will help BWBSL manage the entire lifecycle of a customer debt, including contacts, litigation and enforcement. It will also be used by Blackfriars, BWBSL's in-house debt collection agency.

Tallyman will also enable BWBSL to improve segmentation of customers with outstanding bills into different categories such as homeowners, financially active customers and persistent non-payers. This will enable BWBSL to abandon the 'red-letter-fits-all' approach and treat customers in a more personalised and sensitive way.

Brian Dewis, Managing Director of Experian's Tallyman business, said: "Tallyman will enable BWBSL to be proactive in its management of customers in arrears with the ultimate goal being rehabilitation and recovery of the debt. Many utilities continue to rely on IT systems that have evolved over time. However, the return on investment of specialist systems such as Tallyman has been proven."

Part of Experian's Decision Analytics division, Tallyman is designed for organisations and businesses that grant credit to consumers and organisations that provide consumer credit as part of their business model, such as financial organisations, retailers, utilities and

communications companies, to manage customers falling into arrears with their payments. Tallyman is also being used by a whole host of utility companies, including Severn Trent, Welsh Water, EDF, British Gas and npower.

OFWAT Statistics on Water Companies

In 1999, the UK Government introduced a water disconnection ban preventing water companies from cutting off supply to domestic customers in arrears. This has made commercial life significantly more difficult for all water companies. The most recent figures from OFWAT – the economic regulator for the water and sewage industry in England and Wales – published in September 2007 show that UK water companies wrote off £105 million of household debt in 2006-7, equivalent to 1.7% of revenue billed that year; and the cost of bad debt to the industry represents around £11 per year for every household billed for water. Household revenue outstanding for more than three months (ie, excluding that recently billed) increased by 11% between 2005-06 and 2006-07 from £839 million to £930 million.

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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 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.

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About Experian Decision Analytics

Experian's Decision Analytics division's enterprise-wide solutions combine data intelligence, predictive analytics, decision-enabling technologies, strategy optimisation and consulting services to enrich client data and allow organisations to maximise profitability and performance

from their customer relationships. Its fraud and identity solutions enable clients to prevent fraud at all stages of the customer lifecycle – from authentication and application fraud through to transactional and open account fraud.

Experian's Decision Analytics division works closely with clients in more than 60 countries across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance, government agencies and utilities, enabling them to make billions of customer-focused decisions annually.

With over 20 years experience in fraud and identity solutions, the company has clients worldwide and collaborates with organisations, associations and trade bodies to further develop data sharing schemes and support new fraud prevention initiatives.

Experian's Decision Analytics division has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering analytical solutions. It maintains connectivity with more than 70 credit bureaus around the world and, with offices worldwide, is uniquely qualified to support local, national, regional and global businesses.

For more information, visit the company's website on www.experian-da.com.

About Wessex Water/Bristol Water and Bristol Wessex Billing Services

Bristol Wessex Billing Services is a joint venture between Wessex Water and Bristol Water responsible for billing and collection issues for both companies. Wessex Water is the regional water and sewerage treatment business serving an area of the south west of England, covering 10,000 square kilometres including Dorset, Somerset, Bristol, most of Wiltshire and parts of Gloucestershire and Hampshire. It treats and supplies drinking water to 1.2 million people and provides sewerage services to about 2.5 million. Bristol Water is the regional water and sewerage treatment business serving a population of 1.1 million in the west of England, spread over an area of 2,400 square kilometres