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## **Credit Saison enhances credit risk management with Experian**

**Tokyo, Japan, 15 December 2009** — Experian®, the global information services company, today announced that Credit Saison Co., Ltd. (President and CEO: Hiroshi Rinno, Headquarters: Toshima-ku, Tokyo), has adopted its credit application model. Credit Saison has around 14% of the country's total credit card shopping transaction volume and Experian's application model will increase the accuracy and efficiency of screening new credit card applications for Saison credit cards.

Changes in the regulatory and economic climate have led many non-banks in Japan to revise their credit strategies. The application model being used by Credit Saison includes credit bureaux data required by the Moneylending Control Law to enable the company to improve its credit risk management processes. Using Experian's data and analytics, Credit Saison will be able to optimize its lending decisions to ensure the right credit products are offered to the most appropriate customers.

Credit Saison's Credit Planning Department General Manager, Daisaku Ohno commented: "Our mission is to understand our customers and assess the risk and reward of each relationship. Experian's data and analytics will enable us to rapidly and accurately deploy flexible credit strategies in all climates, tailored to each customer's profile."

### **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 manage their credit relationships 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>.

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