

Nottingham, 3<sup>rd</sup> November 2008

## **Experian announces continued expansion and availability of their Probe SM adaptive control technology through their strategic partnership with TSYS**

Experian announced today they are now processing their first live client on TSYS' TS2® card and account processing platform in Europe. The multi million credit card account portfolio will use Experian's Probe SM system to help them manage their customer management processes.

Experian and TSYS have been working together for several years in the United States, where more than 60 million accounts are processed using Experian's Probe SM adaptive control technology.

Probe SM is designed to provide the strategic management of card portfolios, allowing varying strategies to be applied to each individual cardholder depending on their behaviours. The business user is able to deploy scoring models and segmentation to control business processes such as limit management, collections and authorisations. Desktop analytics and simulation provide a closed-loop process, enabling the business user to continually fine-tune and improve their strategic approach.

"We already work with Experian in the United States and are pleased that the relationship has now expanded into Europe", said Kelley Knutson, TSYS Group Executive of Global Services. "Our clients demand a high quality service from us and we are committed to delivering that capability. Probe SM fits well into our business model and further extends our decision support capabilities that allow our clients to strategically control and grow their portfolios effectively."

"The integration of these two solutions, blending operation control with strategic decisioning, provides a complete business system. In an increasingly sophisticated and dynamic marketplace, our clients need to know that they have flexible, immediate control and operational robustness as an integrated proposition", commented Elio Vitucci, Managing Director of Experian's Decision Analytics division. "Experian already provides Strategy Management systems like Probe SM to clients in over 60 countries. Working closely with TSYS ensures that our joint platforms are completely aligned and offer clients immediate deployment capabilities and the associated business benefits for providing 'speed-to-market' offers".

### **About TSYS**

TSYS ([www.tsys.com](http://www.tsys.com)) is one of the world's largest companies for outsourced payment services, offering a broad range of issuer- and acquirer-processing technologies that support consumer-finance, credit, debit healthcare, loyalty and prepaid services for financial institutions and retail companies in the Americas, EMEA and Asia-Pacific regions.

For more information, contact [news@tsys.com](mailto:news@tsys.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 plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland and has operational headquarters in Costa Mesa, California and Nottingham, UK. The Group employs approximately 15,500 people in 38 countries worldwide, supporting clients in over 65 countries around the world. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m).

**For more information, visit [www.experianplc.com](http://www.experianplc.com).**

### **About Experian 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).**