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## **Zopa.it chooses Experian for efficient and accurate application processing**

Zopa.it, the first Italian social lending community, has chosen Experian, the global information services company, to accurately assess the risk of borrowers and make fast, consistent decisions about their financial risk.

Zopa.it is an online marketplace where people lend and borrow money with each other. Experian will deliver a scorecard for personal loans, which will enable Zopa to determine the solvency of a borrower and their probability of default and likelihood to repay the loan in order to inform the users of the platform.

Paolo Andreatta, Risk Manager Zopa Italy: "Our main aim is the quality of rating for borrowers, and Experian is a proven provider of decisioning technology. Experian's scorecard models, based on analytics, will help us to offer our customers a better service and support our community in their lending decisions."

Miretta Menarini, Head of Telecom and Finance Houses Experian's Decision Analytics division Italy, commented: "We are proud of our long-term relationship with Zopa.it. With this agreement, all Zopa's users will benefit from the same effective and advanced tools for assessing credit risk that major banks are using."

The specific offering provided by Experian consists in a credit scoring and consulting service program specially developed for financial houses that lack the necessary data for the development of customised scoring models.

### **For further information on the press release please contact:**

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### **About Experian plc**

Experian plc 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. It has corporate headquarters in Dublin, Ireland, and operational headquarters in Costa Mesa, California and Nottingham, UK. Experian 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.experiangroup.com](http://www.experiangroup.com).**

### **About Experian Decision Analytics**

Decision Analytics is the international division of Experian specialized in providing credit risk and fraud management consulting services and products. Over 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).**

### **About Zopa**

Zopa.it is the first Italian social lending marketplace, where people can lend and borrow money with each other. The name ZOPA stands for Zone Of Possible Agreement, a negotiating term identifying the bounds within which agreement can be reached between two parties.

Zopa was launched in 2005 in United Kingdom and it is the first social lending community online in the world. In UK the community has had a great success and has exceeded 200,000 members.

Italy is the first European country after United Kingdom where the marketplace opened on January 16<sup>th</sup> 2008. In the last seven months, more than 20,000 members have registered to the community of Zopa.it and they have lent and borrowed with each other more than 2 millions of Euro.

Zopa.it is owned by Zopa Italia Spa which uses Zopa's platform and brand thanks to a franchise agreement with Zopa.com.

In 2007 a Zopa community was launched in United States, while the launch in Japan is scheduled by the end of 2008.