

## NEWS RELEASE

Moscow, 10<sup>th</sup> December 2007

### UkrBorg collections agency selects Experian's Collect SM for debt recovery

#### *Best practice collections management techniques and technologies introduced by UkrBorg and Experian Decision Analytics in Ukraine*

Experian®, the global information services company, announced that UkrBorg, one of the most dynamically growing collections firm in Ukraine, has selected Collect SM system to improve the agency's performance for better serving its multiple clients across the financial sector of the country. Implementing this product developed by Experian's Decision Analytics division along with adopting best practice of collections management will enable UkrBorg to make its collections process more strategically effective, operationally efficient and customer focused within the lending market in Ukraine.

As part of the Strategy Management range of solutions used by more than 600 clients in over 60 countries, Collect SM provides a flexible and automated infrastructure supporting the complete collection process, from pre-delinquency to late collections and write-off. The organization is able to process its collection cases on a day-to-day basis, supported by sophisticated decisioning that ensures that the actions taken are the most appropriate to a customer's circumstances. Nowadays organizations need to deploy advanced methods to ensure their collection departments maximize their performance.

**Mr. Andrey Ladanovskiy**, Director of UkrBorg, commented: "UkrBorg is leading the way in Ukraine by implementing this solution and adopting collections management best practice within the retail lending environment. Collect SM will deliver the flexibility we need and will allow us to comply with international business standards. Collect SM will be used to process multiple portfolios entrusted to us by our customers in various sectors of the Ukrainian lending market. This debt recovery solution will allow each of our collectors to process up to 20%, as many cases as they do currently, including pre-delinquency, late collections and write-offs. And of course this is of substantial operational benefit to our company."

**Daniel Zelenski**, head of Experian's Decision Analytics division Russian office, said: "While the lending segment of the Ukrainian financial market is developing and growing exponentially, credit institutions continuously acknowledge the importance of collections firms that professionally help minimize the lenders' losses due to bad loans and delinquencies. Collect SM delivers an automated collections infrastructure that will enable UkrBorg to increase its recovery rates. This will be achieved by prioritizing collections cases based on their individual profile, for example amount of debt, time in default etc., and then by applying the most appropriate and focused actions to those individuals. We are confident that Collect SM implemented by UkrBorg will help this reputable agency further improve its performance by offering their customers a most advanced and effective debt management technology."

#### **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](http://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](http://www.experian-da.com).**

### **About UkrBorg**

Collection agency UkrBorg was founded on March 7, 2007. Company offers professional and complex debt recovery services for financial, credit, insurance, telecommunication, housing and public utilities services providers, as well as for other companies with large debt portfolio.

Overdue debt portfolio in UkrBorg management is over 3,5 million USD (information for November 1, 2007). More than 90% of overdue debts in company's portfolio are standardized.

Collection agency has a wide regional network, and is operating in 22 regions of Ukraine, covering 90% of it's territory, with 3/4 of population.

UkrBorg is a member of professional international organizations, among which are Global Credit Solution, The Association of Credit and Collection Professionals, and European Business Association.

**For more information, visit the company's website [www.ukrborg.ua](http://www.ukrborg.ua)**