

GUS

Explaining Experian

May 2002



GUS

Explaining Experian
An Update

May 2002

Contents

Explaining Experian

Helping clients

Financial and market analysis

Key details

Experian – what we are

	Credit Information Marketing	Credit Solutions Marketing	Outsourcing
Sales (£m)	588	325	182
% of sales	54%	30%	16%
4 year average growth*	4%	7%	8%
No of people (FTE)	4,326	3,222	4,011
Sales per FTE (£k)	129	100	45

* excluding acquisitions and disposals and at constant exchange rates
Sales are for year to March 2002. FTEs at March 2002.

Experian – what we do

Consumer credit databases Direct to consumer Business databases FARES JV	Scoring Risk management Application processing Account processing	
Credit Information Marketing	Credit Solutions Marketing	Outsourcing
Marketing databases Automotive, insurance and property databases	List enhancement Database management Micromarketing Customer Relationship Management (CRM)	Print and mail Cheque, debit and document processing Call centres

Experian International – major databases

International consumer credit databases: 84m consumers	UK Car Data Check: 31m vehicles and 84m DVLA registration records
UK motor insurance database: 22m motor insurance policy records	<i>CUE Claims Underwriting Exchange:</i> <i>25m household and motor insurance claims</i>
UK marketing databases: Canvasse 44m consumers Canvasse Lifestyle self-reported 14m consumers	

Experian North America – major databases

Consumer credit databases: 240m consumers	National vehicle database: more than 335m vehicles
INSOURCE SM database: consumer marketing information on 215m consumers in 110m US households	Z-24 [®] catalogue database: over 600m catalogue orders across 65m households
Behaviorbank: self-reported consumer marketing information on 40m individuals, 30m households	National Business Database: more than 14m businesses

Experian – Information

Key characteristics

Core skill	Acquire, compile, manage and deliver large databases
Market type	Steady growth Large market Regulated
Sales channel	Data sell Salesforce-led Contract, licences Ad-hoc purchases (<i>marketing only</i>) Revenue earned per transaction
Product characteristics	Volume-driven pricing Country specific Capital intensive Online, real-time delivery

Experian – Solutions

Key characteristics

Core skill	Specialist analytical and software development skills
Market type	Good growth Many niche competitors Strategic for clients
Sales channel	Executive level sponsorship Software/IT sell Sell to client specialists Consultancy-led Long-term, high value relationships Revenue earned per transaction and by fees
Product characteristics	Highly customised Value-added pricing Global products

Experian – Outsourcing

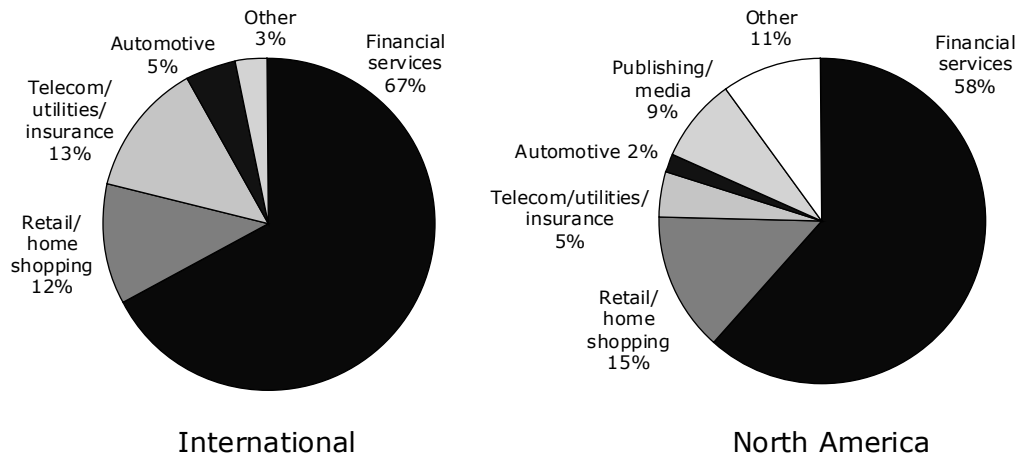
Key characteristics

Core skill	Process and logistics knowledge
Market type	Steady growth Many competitors, including clients' in-house offers
Sales channel	Capacity sell Service-led Long-term, high-value relationships Revenue earned per transaction
Product characteristics	Generic process; customised delivery Cost-based pricing Volume-driven; scale is key Country specific Labour intensive

Experian

Helping clients

Experian – market profile



Year to March 2002

% of sales by vertical market, based on analysis of in excess of 750 clients

Experian – some major clients

- Abbey National
- Alliance & Leicester
- American Express
- AOL Time Warner
- Bank One
- BNP Paribas
- Bank America
- Barclays
- Capital One
- Chase
- Citigroup
- Douglas
- Edeka
- First American
- Ford
- HBOS/Bank of Scotland
- Household
- Lloyds TSB
- MBNA
- Morgan Stanley
- National Australia Group
- Reader's Digest
- RBS
- Sears
- Société Générale

Experian International – large client wins 2001/2



Authentication services
£1m (3 years)



e-identity business
to ABTA travel
agents, £1m (3 years)



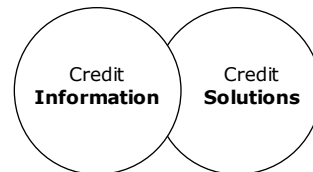
Edeka
Loyalty card
processing
£7.5m (3 years)

Bureau scoring for
Información
Financiera, (Cifin)
£0.5m (4 years)



E-series authentication
and scoring
£0.6m (per annum)

Credit data hosting
£15m (5 years)



Experian International – large client wins 2001/2



Cheque processing
France, £1m (1)



Cheque processing
France, £50m (5)

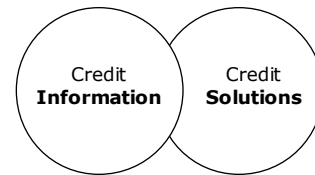


Business call centre
France £1.5m (3 years)



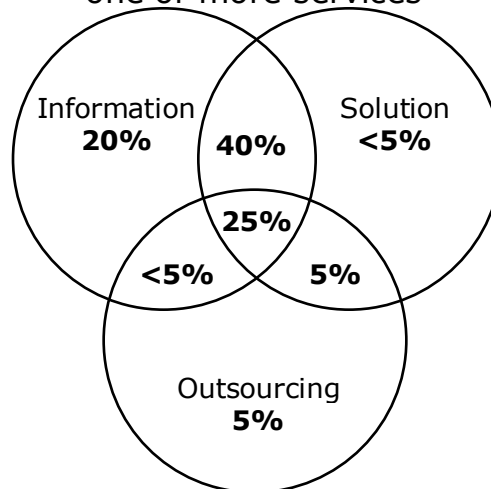
Experian North America – large client wins 2001/2

- AT&T
- Key Bank
- Progressive Insurance
- GE Capital
- National Geographic Society
- FordDirect
- Red Envelope
- Affinity Group
- Forrester Research
- Sports Authority
- First American Payment Processing
- VISA
- Dell Financial Services
- Toyota Financial Services
- First American Corporation
- Cars.com
- Microbilt



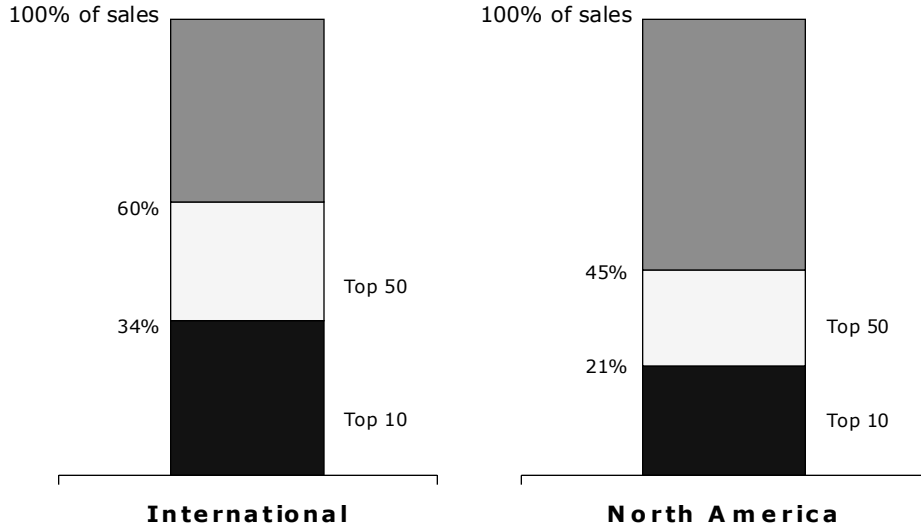
Experian – cross-selling to clients

% of sales by clients buying one or more services



Year to March 2002
% of sales by clients buying one or more services, based on analysis of in excess of 750 clients.
For example, about 25% of Experian's total sales are to clients which buy all three services.

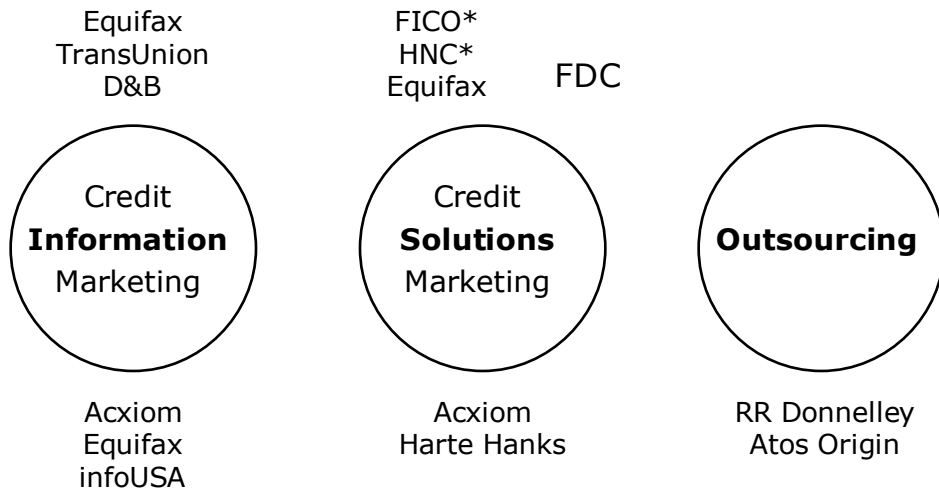
Experian – client profile



Year to March 2002

Of the top 50 clients, at least 80% have been doing business with Experian for five years or more

Experian – major competitors

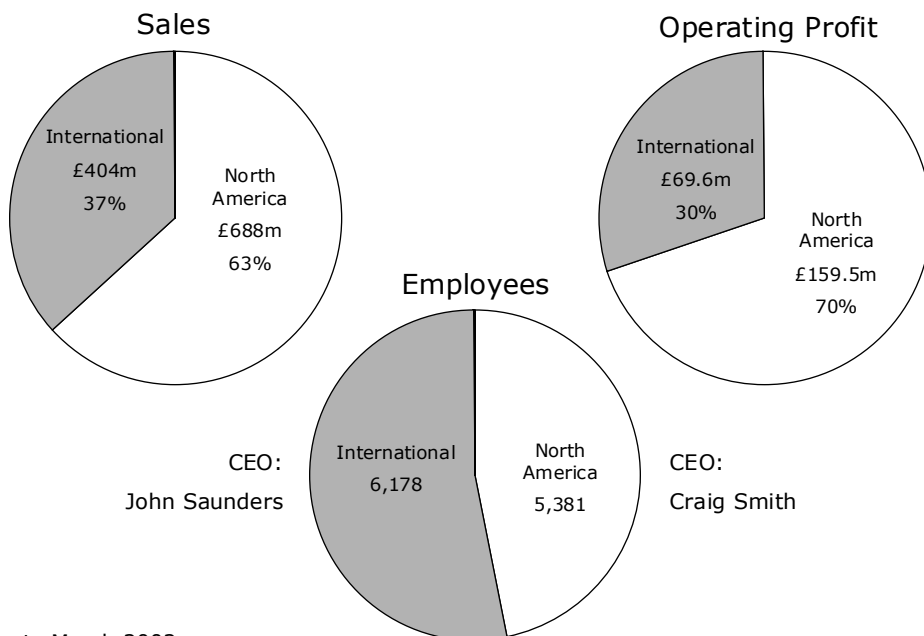


* On 29 April 2002, FICO and HNC announced their intention to merge

Experian

Financial and market analysis

Experian – geographical split



Year to March 2002

Experian International – sales mix

	Credit Information Marketing	Credit Solutions Marketing	Outsourcing
Sales (£m)	132	162	112
% of sales	32%	40%	28%
4 year average growth*	11%	14%	13%
No of people (FTE)	1,580	1,979	2,619
Sales per FTE (£k)	82	83	44

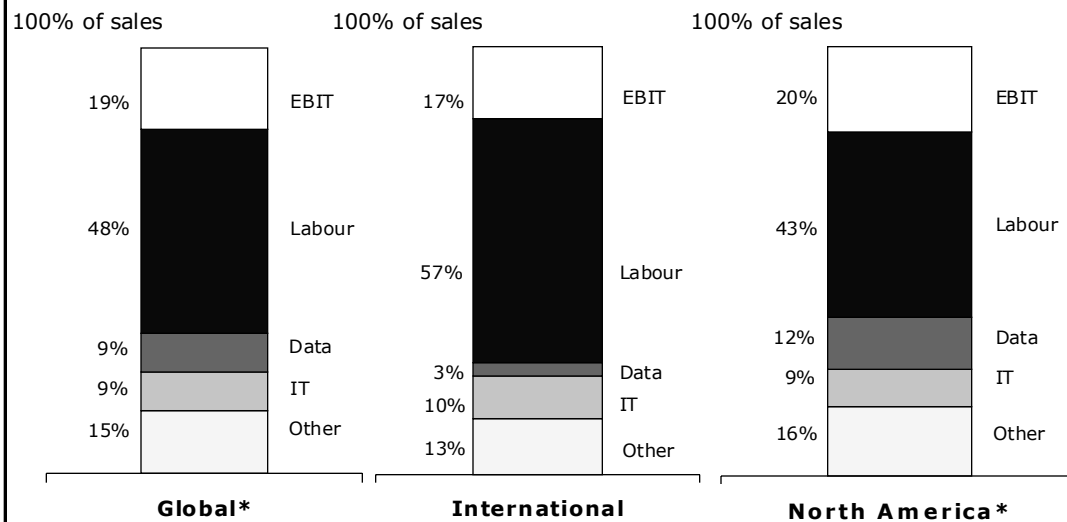
* excluding acquisitions and disposals and at constant exchange rates
Sales are for year to March 2002. FTEs at March 2002.

Experian North America – sales mix

	Credit Information Marketing	Credit Solutions Marketing	Outsourcing
Sales (\$m)	652	233	100
% of sales	66%	24%	10%
4 year average growth*	2%	1%	0%
No of people (FTE)	2,746	1,243	1,392
Sales per FTE (\$k)	237	188	72

* excluding acquisitions and disposals and at constant exchange rates
Sales are for year to March 2002. FTEs at March 2002.

Experian – cost profile



Depreciation and data amortisation: 12% of sales in North America and 7% of sales in International
 R&D: about 5% of sales in both businesses

Year to March 2002

* Direct businesses only/before restructuring

Experian

Key details

Experian – current products by region

	USA	UK	France	Germany	Italy	Netherlands	Spain	Other
Consumer information	•	•	•	•	•	•	•	•
Business information	•	•	•			•		
Marketing information	•	•						
Automotive information	•	•						
Insurance information	•	•						
Property information	•	•						
Scoring	•	•	•	•	•	•	•	•
Fraud systems	•	•	•	•	•	•		•
Strategic customer management	•	•	•	•	•	•	•	•
Application processing	•	•	•	•	•	•	•	•
Account processing		•	•	•		•		
List enhancement	•	•						
Micromarketing	•	•	•	•	•	•	•	•
Database management	•	•						
Customer Relationship Management	•	•						
Print and mail	•	•						
Call centres		•	•	•	•	•		
Cheque/debit and document processing		•	•					
Remittance processing		•	•					
Direct to consumer	•							

Experian International – management

John Saunders	- Chief Executive Officer
Roger Aubrook	- President, Global Product Development
Jayne Barber	- President, Global Business Strategy and Marketing
Richard Fiddis	- Chief Operating Officer, UK and Ireland
Nigel Fine	- Chief Operating Officer, Rest of World
David Coupe	- Director, Marketing Services
Bill Hislop	- Director
Peter Loe	- Director, Human Resources
Ian McGregor	- Finance Director
Ian Stewart	- Director, IT Development
Richard Watkins	- Director, Account Processing

Experian North America – management

Craig Smith	- Chief Executive Officer
Donald A Robert	- Chief Operating Officer
Chris Callero	- President, Information Solutions
Peg Smith	- President, Strategic Business Development
Deborah Zuccarini	- President, Marketing Services
Alton Adams	- President, Database Solutions
Paul Brooks	- Global Chief Financial Officer

Experian International – management biographies

John Saunders – Chief Executive Officer

John was appointed Head of Experian's International business in 2000, following the integration of the company's UK and Rest of World operations. He joined Experian in 1983 with substantial experience of credit operations and direct marketing management gained at GUS Home Shopping and Reader's Digest UK. John went on to hold several key management positions at Experian before becoming Chief Executive of its UK operations in 1996.

Roger Aubrook – President, Global Product Development

Roger has global responsibility for the development and delivery of Experian's risk management products and services. He also manages the decision support line of business for Experian International. Roger has 30 years' experience in financial services and joined Experian in 1983 to provide the UK's first credit scoring consultancy service.

Jayne Barber – President, Global Business Strategy and Marketing

Jayne joined Experian in 1984, working with financial institutions on an International basis to develop and implement information solutions. She went on to become Sales and Marketing Director of Experian's UK Credit Bureau division. In 1989, Jayne was appointed President of the Rest of World division, with the aim of expanding Experian's activities outside the UK and North America. She took on her present role as President of Global Business Strategy & Marketing in 2000.

Experian International – management biographies

Richard Fiddis – Chief Operating Officer, UK and Ireland

Richard Fiddis joined Experian in 1999 as Chief Operating Officer for the UK. He was previously Group Managing Director of Lorien plc, a management consultancy and IT resourcing company and, before then, European Vice President, Sales and Marketing for a US based Enterprise Resource Planning software and services business. Whilst in this role Richard founded and ran a joint venture software business with IBM UK, his previous employer for 14 years. Richard joined IBM after completing a PhD and working as a metallurgist on the South African gold mines.

Nigel Fine – Chief Operating Officer, Rest of World

Nigel joined Experian in 1999 as Chief Operating Officer for the Rest of World operations. He was previously an Associate Partner with Andersen Consulting, specialising in outsourcing solutions for the utilities and chemical industries. Nigel is a chartered engineer and has an MBA from the London Business School.

David Coupe – Director, Marketing Services

David spent the early years of his career in the FMCG industry after graduating in business studies and taking a post-graduate diploma in marketing. He joined Experian in 1983 as an account handler working on direct marketing projects and today heads up one of the largest direct marketing operations in the UK. David has strong links with the UK direct marketing industry and became Vice Chairman of the DMA in January 2001.

Experian International – management biographies

Bill Hislop – Director

Bill has over 20 years' experience in the credit card industry. Before joining Experian, he worked at American Express, Barclays and the Halifax Building Society. While at Barclays, Bill had responsibility for Connect, the first mass-market debit card.

Peter Loe – Director, Human Resources

Peter has responsibility for Human Resources across International. He joined Experian in 1989 and held several management positions before taking on his current role. His earlier career included management positions in financial services, retail, systems consulting and manufacturing.

Ian McGregor – Director, Finance

Ian joined Experian as Finance Director in February 2002. Before this he was VP Finance at WorldCom, covering their European, Middle East and African operations, after previously working with UUNET (their internet division) which he joined in June 1999. Prior to this, Ian was UK Finance Director for Ernst & Young, based in London. Ian originally took his accountancy degree in Scotland at Glasgow University, then moved south to qualify as an accountant in 1979.

Experian International – management biographies

Ian Stewart – Director, IT Development

Ian Stewart has been with GUS since 1970 and was a founder member of Experian. In 1994, he became Managing Director of Experian's Business Solutions division, which was responsible for the development, implementation and support of Experian's application processing systems, fraud systems and credit bureau databases. Ian has now taken a wider development role, which includes Internet development.

Richard Watkins – Director, Account processing

Richard joined Experian in 1994, based in Hamburg, to jointly manage Experian's newly-acquired business. In 1996 he returned to the UK as General Manager of Management Systems to help develop the global business. With over 20 years' experience in the credit card industry, Richard has held senior systems and operations roles previously with American Express, Midland Bank and Lloyds Bank.

Experian North America – management biographies

Craig Smith – Chief Executive Officer

Craig is responsible for the entire Experian business in North America. In 1982, he was one of five founding executives of MBNA America Bank NA, and spent more than 20 years with the company and its predecessor. After retiring from MBNA, Craig founded Hamilton Partners, an international management consultancy specialising in analysis and implementation of retail lending initiatives and related systems and support infrastructure. Craig joined Experian in July 2000.

Don Robert – Chief Operating Officer

Don has managerial responsibility for Experian Information Solutions, Experian Marketing Solutions and Experian Strategic Sales. Before joining Experian in 2001, Don served as president of The First American Corporation's Consumer Information and Services group, where he created a portfolio of consumer information businesses. Don was also previously president of First American CREDCO, the US's largest mortgage credit reporting company.

Chris Callero – President, Information Solutions

Chris joined Experian in early 2002 to take responsibility for the business unit serving the financial services sector. Prior to joining Experian, Chris had over 27 years' experience with Bank of America where he was Group Vice President managing their national businesses, including online banking, consumer lending and small business banking. He also previously occupied the role of Chief Operating Officer for leading iDTV company Wink Communications.

Experian North America – management biographies

Peg Smith – President, Strategic Business Development

Peg leads Strategic Business Development, with the objective of identifying and accelerating high-impact growth opportunities. In this role, she oversees Business Information Solutions and the strategic alliance functions. Peg has been with Experian for 25 years. Peg was previously President of Experian's Strategic Solutions division and has held many senior positions in the company, including Vice President of Corporate Marketing (1996-7) and Vice President of Operations (1994-6).

Deborah Zuccarini – President, Marketing Services

A 15-year veteran of the direct marketing industry, Deborah leads Experian North America's marketing and information services division, as well as managing the data centres at Schaumburg, Lincoln and Allen, Texas. Prior to joining Experian as executive VP and chief marketing officer for Experian Marketing Solutions, Deborah was chief operating officer for Nykamp Consulting Group in Chicago.

Experian North America – management biographies

Alton Adams – President, Database Solutions

Alton Adams is responsible for Experian's Information Solutions marketing function, which includes overseeing product management, market development, strategic marketing, new product development and marketing communications. He also manages the Integrated Solutions business unit which leads the company's customer relationship management and customer data integration efforts. Alton rejoined Experian in May 2001, having previously served as VP of Marketing from 1987-1994. He has over 20 years' marketing and strategy development experience.

Paul Brooks – Global Chief Financial Officer

Paul joined Experian in 1999 as CFO for Experian UK/International, having previously held finance positions in several large international corporations including ICI, GKN plc and Inchcape. A graduate of Cambridge University, Paul holds an economics degree. He relocated from the UK in 2001 to oversee finance and administration for Experian North America. His role includes accounting, financial analysis, tax administration, risk management and insurance, procurement and facilities management. He also manages the divisional finance and accounting officers within Experian North America.

Experian International –
continuous investment in product innovation 2001/2

Authentication index - Positive authentication of a consumer's identity by matching data provided by the consumer with that held on Experian databases. The authentication index provides added confidence factor that consumers are who they say they are.



Credit
Solutions

GEMS v8 (Global Enterprise Management System) –
Account processing platform.



Credit
Solutions

Strategy Manager v3 - Customer acquisition and management strategy formulation and execution.



Credit
Solutions

Experian International –
continuous investment in product innovation 2001/2

E-series - Suite of web-enabled products and services incorporating consumer, business, insurance, property and motor information for the business-to-business and business-to-consumer markets.



Information Solutions

National Business Database - Business information for credit and marketing purposes (North America/UK).



Credit
Information Marketing

Wisemileage - Web-based mileage checker, a consumer service allowing the user to check the mileage of a car they wish to purchase.



Information Marketing

Experian International – continuous investment in product innovation 2001/2

Motor Insurance Database – Motor policy records from registered motor insurers (UK). European directive requires a solution to identify third party drivers. Accessible by insurers, Motor Insurers Bureau, Police.

Information
Marketing

Truvue – Global Customer Data Integration solution for combining customer data from different sources to create a single customer view. An essential component of successful CRM delivery.

Solutions
Marketing

Contact (e-Contact) – Postcode matching and profiling plug-in for use in call centres, at websites and in automatic call dialling systems, enabling e-CRM.

Solutions
Marketing

Experian North America – continuous investment in product innovation 2001/2

National Fraud Database – The first of its kind, the National Fraud Database cuts across industry boundaries, creating a single repository of verified and known consumer and commercial fraud records.

Credit
Information

Fast Start Model – Combines credit bureau and customer history data with credit application data to deliver the most highly predictive generic scoring available.

Credit
Solutions

Experian Advanced Risk Score – A powerful, new design blueprint provides sharper evaluation across the entire risk spectrum using the latest advances in predictive technology and Experian's extensive consumer credit data.

Credit
Solutions

SureView – A powerful and predictive risk model giving clients the power to identify and manage those loyal, creditworthy customers by predicting the likelihood of future serious delinquent or derogatory payment behaviour on non-prime bankcard accounts.

Credit
Solutions

Experian North America –
continuous investment in product innovation 2001/2

Auto Check – Provides instant Web-based ability to investigate and assess a used car or light truck's history and value.

Credit
Solutions

Scorecard – An online consumer credit service that provides a one-time view of both the credit report and credit score in real time, in addition to access to a variety of credit tools and advice.

Credit
Solutions

Data View – Measures a company's overall quality of customer data and helps identify and solve data quality problems.

Solutions
Marketing

Experian North America –
continuous investment in product innovation 2001/2

Channel Match – Merges multiple purchasing and shopping channels so marketers can attract, grow and optimise the emerging multi-channel customer relationship.

Solutions
Marketing

ContactMail – A comprehensive email delivery and management solution that allows marketers to efficiently and personally connect with customers and prospects through permission-based emails.

Solutions
Marketing

Japanese language Email – Experian can now execute email marketing campaigns in French, Spanish, German, Italian and Portuguese.

Solutions
Marketing

Technology Enthusiasts – Segmentation tool designed to link businesses that sell technology, online products and services with consumers who are most likely to participate in high-tech activities.

Solutions
Marketing

1. WHAT WE DO

Information – credit

- Consumer credit databases 1.2
- Direct to consumer 1.6
- Business databases 1.10
- FARES joint venture 1.13

Information – marketing

- Marketing databases 1.14
- Automotive databases 1.16

Solutions – credit

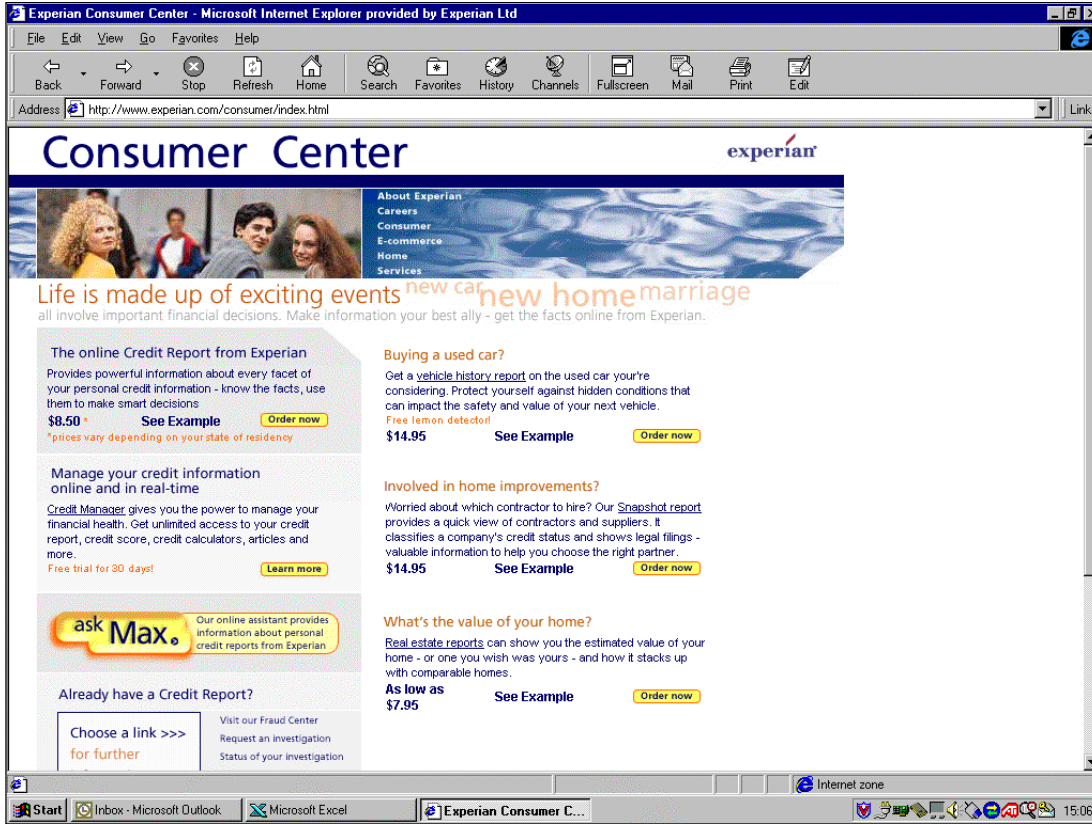
- Scoring 1.18
- Direct to consumer
 - Fraud* 1.20
 - Strategy management* 1.22
- Application processing 1.24
- Account processing 1.26

Solutions – marketing

- List enhancement 1.28
- E-mail marketing 1.29
- Micromarketing 1.30
- Customer Data Integration (CDI) 1.32

Consumer Credit Databases

Sample of a North American consumer credit online report from Experian



John Q. Consumer page 7 of 8

Page 1 of 1



Prepared for
JOHN Q CONSUMER
Report number
1687771839

Report date
June 01, 1999
Questions?
Call 1 888 XXX XXXX

Page 7 of 8 [Go to page 8](#) [Return to page 1](#)

Personal information about you
The following information associated with your records has been reported to us by you, your creditors and other sources. As part of our fraud-prevention program, a notice with additional information may appear in your report.

Names
John Q. Consumer
John Consumer
Jack Q. Consumer

Residences
Our records show you currently are a homeowner. The geographical code shown with each address identifies the state, country, census tract, block group and Metropolitan Statistical Area associated with each address.

Address	Type of address	Geographical code
123 Main Street Anytown, CA 90001	NA	23-914-629331-1-1234
7 Buckingham Drive Southwick, MA 01077	Single family	14-167-353800-6-6464
125 Main Street, Apt. 305 Westfield, MA 01085	Apartment complex	75-344-896002-9-7436
86 Avenue B Belchertown, MA 01007	Single family	73-334-9921145-4-4747

Date of birth
9/27/1959

Driver's license number
CA X123456

Telephone numbers
999 999 9999 home
999 999 9009
999 999 8888

Spouse's Name
Jane

Employers
ABC Corporation
456 Main Street
Anytown, CA 90001

City of Newton

Notices

The Social Security number that has been reported by the Social

The Social Security number that has not been issued by the Social

The Social Security number that shows that credit was established

The Social Security number that does not match the format required by the Social Security Administration.

Information – credit Consumer Credit Databases

Credit reference agencies exist to make it quicker and easier for individuals to obtain finance and to help lenders make responsible lending decisions. Experian provides this service in many countries.

A credit reference agency is an independent broker of information, drawn from a range of sources, provided either by the lenders or sourced from third parties. This data will vary by country, but typically may include:

- electoral or voters' roll,
- county court judgments or equivalent for the country of operation,
- bankruptcy information and voluntary arrangements,
- information on house repossessions,
- information provided by the financial services industry on suspected fraudulent applications,
- information on people who have absconded, leaving a debt,
- previous searches,
- previous and forwarding addresses,
- association and alias information,
- collections data,
- credit account information, which is provided by lenders. In order for lenders to access each other's information, they store copies of their customer credit account information with Experian. Experian acts as a go-between in the sharing process but the information continues to belong to the contributor. Typical examples of credit account information are mortgages, personal loans, credit and charge cards, mobile phone accounts, TV rental accounts and mail order accounts.

Whenever a consumer makes an application for credit facilities, the lender is likely to contact one of the established credit reference agencies for a consumer credit reference check to help confirm the applicant's identity and likely creditworthiness or ability to repay the credit being applied for. To check a consumer's credit history and to store information with a credit reference agency, a company must hold a consumer credit licence (typically banks, building societies, finance houses, major retailers and telephone companies) and notify the applicant of their intention to contact a credit reference agency. The laws of each country will vary in respect of the hosting of such data and access to it.

As a credit reference agency, Experian does not make any lending decisions or offer any comment or advice on particular applications, but simply provides factual information. Lenders then use that information, often with other information, such as that included on an application form and any previous agreements with that

customer/applicant, to help them decide whether or not to lend. Experian is not told whether its information has affected their decision or, in fact, what that decision is. Only the lender concerned knows why an application was accepted or declined, and (outside of the USA) lenders are not under any legal obligation to tell people why they were refused credit. However, most lenders will follow their local industry code of conduct.

Consumer Credit Databases

Sample of a UK consumer credit report from Experian

Mr A N Other Flat number Street City Postcode	PO Box 8000 Nottingham NG1 5GX Date: 01/10/98 Our Ref: 3007080 Please quote on all correspondence																								
Your Credit File																									
<p>Enclosed is a copy of your credit file, which contains all the information we hold about you at the addresses shown below. We have included a leaflet explaining the different types of information that may be contained in your file and the steps you should take if you have any questions. PLEASE USE THE LEAFLET TO ANSWER ANY QUERIES YOU MIGHT HAVE.</p> <p>Most of the information we hold about you has been provided by organisations with which you presently have a financial relationship or those with which you have had a financial relationship in the recent past. IF YOU HAVE ANY QUESTIONS ABOUT THE INFORMATION THEY HAVE GIVEN TO US YOU SHOULD CONTACT THESE ORGANISATIONS SO THAT THEY CAN AUTHORISE ANY CHANGES TO OUR RECORDS.</p>																									
Addresses Searched																									
<p>Present: Flat number, Street, City, Postcode Previous: House name, Road, Town, Postcode</p> <p><i>These are addresses you provided when making your application for a file and the address we have searched</i></p>																									
Other Public Record Information																									
<p>Mr Smith, Flat number, Street, City, Postcode Information type JUDGMENT, Date 04/94 Amount £369 Case number ZA401135 Court name BANBURY Source LORD CHANCELLOR'S DEPARTMENT <i>If you have a judgment you should contact the County Court in question and request a Certificate of Satisfaction. Please see page 1 of the leaflet for further information.</i></p> <p>Mr Smith, Flat number, Street, City, Postcode Information type BANKRUPTCY ORDER Date 01/94 Source LONDON GAZETTE <i>If we have no record of your annulment or discharge from bankruptcy, please provide us with documentation from the court or Official Receiver and we will amend our records. Further information about bankruptcies can be obtained from Page 1 of the leaflet.</i></p>																									
<p style="text-align: center;">Account Information</p> <p>Mr Smith, Flat number, Street, City, Postcode Date of birth 22/10/1947 ABC FINANCE LIMITED JOINT BUDGET ACCOUNT Started 19/05/97 Balance £344 Credit Limit £360 Status History 00000UU In the last 7 months, number of status 1-2 is 0; number of status 3+ is 0 Details updated 15/11/98</p> <p style="text-align: center;">Previous Searches</p> <p>Mr Smith, Flat number, Street, City, Postcode Searched on 15/07/98 Time at address 00 Years 09 months Searched by LEICESTER & NOTTINGHAM Application type UNRECORDED ENQUIRY Page 4/Reference 3007080</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Status Code</th> <th style="text-align: left;">Meaning</th> </tr> </thead> <tbody> <tr> <td>0</td> <td>Payment to date</td> </tr> <tr> <td>1</td> <td>Payment up to one payment late</td> </tr> <tr> <td>2</td> <td>Payment up to two months late</td> </tr> <tr> <td>3</td> <td>Payment up to three months late</td> </tr> <tr> <td>4</td> <td>Payment up to four months late</td> </tr> <tr> <td>5</td> <td>Payment up to five months late</td> </tr> <tr> <td>6</td> <td>Payment up to six or more months late</td> </tr> <tr> <td>U</td> <td>Account status unclassified</td> </tr> <tr> <td>7</td> <td>Account details not updated that month</td> </tr> <tr> <td>D</td> <td>Account inactive or dormant that month</td> </tr> <tr> <td>8 or 9</td> <td>Account defaulted. The customer has failed to meet his or her contractual obligations and has not responded satisfactorily to requests that the account be put in order. As a result the contract has been deemed terminated. Where appropriate action may have been taken subsequently to obtain payment of some or all of the amount. Some or all of the amount may have been paid.</td> </tr> </tbody> </table>	Status Code	Meaning	0	Payment to date	1	Payment up to one payment late	2	Payment up to two months late	3	Payment up to three months late	4	Payment up to four months late	5	Payment up to five months late	6	Payment up to six or more months late	U	Account status unclassified	7	Account details not updated that month	D	Account inactive or dormant that month	8 or 9	Account defaulted. The customer has failed to meet his or her contractual obligations and has not responded satisfactorily to requests that the account be put in order. As a result the contract has been deemed terminated. Where appropriate action may have been taken subsequently to obtain payment of some or all of the amount. Some or all of the amount may have been paid.
Status Code	Meaning																								
0	Payment to date																								
1	Payment up to one payment late																								
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3	Payment up to three months late																								
4	Payment up to four months late																								
5	Payment up to five months late																								
6	Payment up to six or more months late																								
U	Account status unclassified																								
7	Account details not updated that month																								
D	Account inactive or dormant that month																								
8 or 9	Account defaulted. The customer has failed to meet his or her contractual obligations and has not responded satisfactorily to requests that the account be put in order. As a result the contract has been deemed terminated. Where appropriate action may have been taken subsequently to obtain payment of some or all of the amount. Some or all of the amount may have been paid.																								

Information – credit
Consumer Credit Databases

Benefits of consumer credit reporting

- helps consumers obtain credit, where appropriate, quickly and conveniently,
- helps lenders quickly establish an applicant's creditworthiness and therefore grant credit quickly, where appropriate,
- keeps interest costs lower than they would otherwise be as lenders can make lower allowances for bad debt risks,
- helps fight fraud, enables consumers to obtain a copy of their consumer credit file at any time to understand what information the credit reference agency holds.

Direct to Consumer

CreditExpert - Experian Credit Report - Credit Score - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit

Address https://www.creditexpert.com/creditexpert/creditmanager/home_0139485.jsp Go Links >>

Understand, protect and manage your credit.

CreditExpert

Credit Report Credit Score
Credit Manager Credit Advice

Join Credit Manager now >>
Satisfaction guaranteed.

Order your credit report >>
Instant, online access today.

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See what lenders see.

Financial calculators >>
Get your credit questions answered.

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For a limited time, get
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FREE Monitoring for identity theft
The most comprehensive service to help detect fraudulent activity.

FREE Credit Score
Don't be fooled by imitators. Get the REAL score used by lenders nationwide.

FREE Credit Report
The only service that updates your report daily and provides unlimited access too!

Join now >>
Learn more >>
Log in >>

Done Internet

**Information – credit
Direct to Consumer (US only)**

Products

The Direct to Consumer initiative in North America comprises four primarily Internet based products:

Consumer Credit Report – This provides an easily readable credit report to an individual consumer. The product was launched over the Internet in November 2000. Reports are available for \$8.50 each.

Credit Manager - This annual subscription-based service provides unlimited access to Credit Reports, Credit Scores and Monitoring Services for each member. Additional financial tools and educational information are also included in the annual subscription price of \$79.95. Credit Manager launched in June 2001. A paper based version of this service is scheduled to launch in the 4th quarter of FY 2002.

Consumer Score Report – This product provides current credit score information along with positive and negative items affecting the consumer's score. This is sold in conjunction with credit reports and was launched in the 2nd quarter of FY 2002. The service is priced at \$13.95.

Credit Card Registration – This service will keep a record of the member's credit cards and other significant documents. The service notifies issuers on the consumer's behalf when the consumer's wallet is lost or stolen. It will be sold as an annual subscription for \$19.95.

Marketing Channels

Credit Manager and Card Registration are annual membership products marketed through CreditExpert LLC. This entity will employ the following market channels:

Branded Private Label Products – Private labelled websites can be established for clients with large existing subscribers (i.e. major credit card issuers). These clients use a mix of traditional and web-based direct marketing to attract customers including: web links, banners ads, inbound telemarketing, outbound telemarketing, statement inserts and direct mail. The first customer for this service was American Express (August 2001).

Direct Marketing – Credit Expert will utilise the expertise of membership marketing partners and the marketing databases of Experian to directly solicit customers through direct mail, email solicitations, marketing inserts and select outbound telemarketing.

Web-Links – A network of affiliated web sites is being established on a commission basis to drive traffic directly to CreditExpert.com. Links will take the form of placement on customers' web sites, splash pages and banner ads. Initial web links include moversguide.com (United States Postal Service site) and edmunds.com.

The Consumer Credit Report and Consumer Score Report will be marketed directly to consumers through both Experian.com and CreditExpert.com. Consumer traffic will be leveraged from transaction sales to cross-sell the higher value membership services.

Direct to Consumer



powered by ConsumerInfo.com

Get Your Credit Report Online!

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Free Online Credit Report

- FREE credit report with a FREE trial of the CreditCheck® Monitoring Service
- Monthly alerts of key changes to your credit report
- Unlimited free credit reports w/paid membership
- And More!

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3 Bureau Online Credit Report with Credit Score **NEW!**

- Get your credit files with information from all 3 credit bureaus in seconds
- Now includes a Free credit score – plus add your other 2!
- Understand it all with personalized analysis & helpful tips

[> See a Sample](#) [Order Now!](#)

Credit Score


- See the type of score that helps lenders decide whether to give you that loan
- Complete with personalized analysis & advice
- Only \$14.95! Includes your Instant Single Credit Report.

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Instant Single Report

- See your credit report online in seconds!
- New, easy-to-read format
- Order yours for ONLY \$9.95!

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And that's not all...along with your **FREE** credit report, we'll give you 30 **FREE** days of the [CreditCheck® Monitoring Service](#) at no obligation.

So [sign up today](#) to have your **FREE** credit report delivered online over the Internet!

Information – credit
Direct to Consumer (US only)

ConsumerInfo.com

ConsumerInfo.com was founded in 1995 in North America with the goal of giving consumers immediate access to their own personal credit information via the Internet. The site has grown to become a preeminent provider of instant credit reports, online credit monitoring, and authoritative credit content. The company currently lists approximately 800,000 members in its credit monitoring service.

The site has also sold more than two million credit reports on the Web and has been consistently ranked in the top ten financial web sites. ConsumerInfo.com continues to be a leader in the industry, building one of the largest financial services-related affiliate programs in the country and offering customers immediate access to a full suite of credit products through co-brand partners. Most recently, ConsumerInfo.com distinguished itself as the first Internet site to offer an instant three Bureau Online Credit Report, which gives consumers instant access to their complete credit history.

Business Databases

Experian e-series business - Microsoft Internet Explorer provided by Experian Ltd

Address: http://www.uk.experian.com/bv

experian e-series business

Open an Account | About Us | Sample Documents | Contact Us | Help | Home

Welcome to e-series business
The most advanced and comprehensive database of business information in the UK.

Business search
Start a Search
Enter Department Code
Experian Internet account holders

First time users
Open an account
Contact us

Quick links
Latest additions
Coming soon
Latest business news
Corporate health check
Electoral register info
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Limited UK companies

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- Document images
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- Corporate Tree

Non-limited UK businesses

- Payment trend information
- Credit and risk rating
- Proprietor reports
- Overseas trading reports
- Adverse data

Ever wanted high quality business mailing lists? Click here for details

Latest additions
New [Commercial Delphi](#) is the most advanced company scoring system. Click here to view [sample reports](#).
[Limited Company Monitoring](#) lets you monitor your customers and suppliers. It is also quick and easy to use.

Limited Company Gold Report - ACOMPANY PLC (98765432) - Microsoft Internet Explorer provided by Experian Ltd

Address: http://www.uk.experian.com/bv/top_lm_goldDELsample.html

experian e-series business Limited Company **Gold Report**

Ltd Company | Fast Track Ltd | Non-ltd Business | Directors | Ltd Monitoring

Back

[Company Details](#) | [Credit Summary](#) | [Payment Summary](#) | [Public Record Information](#) | [Balance Sheet](#) | [Profit and Loss](#) | [Company Ratios](#) | [Industry Ratios](#) | [Payment Profile](#) | [Company Identification Details](#) | [Consumer Credit Licences](#) | [Notice of Correction](#) | [Corporate Structure](#) | [Management Information](#) | [Mortgages, Charges and Satisfactions](#) | [Legal Notices](#) | [County Court Judgments](#)

Risk Warning

Company Details

Company Name: ACOMPANY PLC
Registered Number: 98765432
Registered Office: STREET CITY POSTCODE
Notice of Correction Count: 0

Credit Summary

Credit Values

Credit Limit: £ 0
Credit Rating: £ 0
Credit Opinion: There has been a very heavy trading loss in the latest accounting period.
There is a deficit in both shareholders funds and capital employed.
County Court Judgments, of substantial value, exist.
A maximum risk company; all credit transactions should be referred to the parent company.

More Info

Limited Company Gold Report - EXPERIAN LIMITED (00653331) - Microsoft Internet Explorer provided by Experian Ltd

Address: https://secure.e-series.uk.experian.com/e-series

experian e-series business Limited Company **Gold Report**

Ltd Company | Fast Track Ltd | Non-ltd Business | Directors | Ltd Monitoring

Help | Monitor

[Company Details](#) | [Credit Summary](#) | [Payment Summary](#) | [Public Record Information](#) | [Balance Sheet](#) | [Profit and Loss](#) | [Company Ratios](#) | [Industry Ratios](#) | [Payment Profile](#) | [Company Identification Details](#) | [Consumer Credit Licences](#) | [Notice of Correction](#) | [Corporate Structure](#) | [Management Information](#) | [Mortgages, Charges and Satisfactions](#) | [Legal Notices](#) | [County Court Judgments](#)

Company Details

Company Name: EXPERIAN LIMITED
Registered Number: 00653331
Registered Office: TALBOT HOUSE TALBOT ST NOTTINGHAM, NG1 5HF
Notice of Correction Count: 0

Credit Summary

Credit Values

Credit Limit: £ 2,800,000
Credit Rating: £ 920,000
Credit Opinion: A very low risk company; no hesitation in recommending credit transactions to the limit assigned.

Financial Stability Assessment

Commercial Delphi Score: 100 out of 100
Commercial Delphi Band: Very Low Risk
Failure Odds: 126:1
Commercial Delphi Rating: ★★★★★

Payment Summary

Information – credit Business Databases

Experian provides information on businesses to provide its customers with vital information for making credit decisions or for finding new clients.

As the success of a business is often dependent or linked to the financial stability and track record of its directors, in the UK information is also available on a company's directors. (Note that some information on directors' financial status will be available only to companies with a consumer credit licence.)

A business information report contains the publicly available information on the company captured from the local nationally available source, such as Companies House in the UK, together with other available sources of information.

The information is available in 4 levels of report, with delivery by a variety of connections, including the Internet.

European reports are also available via Experian's membership of the European BIGNet consortium of business information providers.

As part of a typical report, the user will receive some or all of the following:

- company registration and incorporation details, company number, and registered address,
- ownership details and principal activity of the company,
- trading addresses and phone numbers,
- names, home addresses, nationality of company directors and company secretary,
- payment behaviour information (up to a 12-month history of how quickly the business is paying its bills),
- Commercial Delphi™ – a company rating (our recommendation of the maximum amount of credit the company should be allowed) and risk score (degree of risk, based on both business and consumer information, on a scale of 0-100, and a prediction of the likelihood of failure over the next 12 months),
- any negative information such as county court judgments, winding-up petitions, or bankruptcies
- turnover, profit and loss, and balance sheet information (up to ten years UK history where available).

Customers wanting to purchase data for marketing purposes can order simple selections via the internet or liaise with specialists for more bespoke selection of the data for fast delivery by email, tape or labels.

Information – credit Business Databases

Databases:

UK:

- Limited Company Database (1.5 million UK limited liability companies)
- Directors Database (all UK Company Directors and Secretaries)
- Non-Limited Company Database - (2.2 million UK small businesses, partnerships and sole traders)
- National Business Database (1.8 million businesses and 5 million contact details for marketing purposes)

North America:

- The National Business Database holds more than 14 million business records in the United States. It also contains credit attributes on over 7 million businesses, with up to 20 summarised credit attributes available.
- Cottage File – with approximately 1 million home-based businesses identified on the National Business Database, this segment is unmatched in the industry by all major competitors.
- Hotline File – allows clients to target new business and recently relocated businesses with over 200,000 new or recently moved businesses added each month.

Netherlands:

- Information on 1.2 million companies and associated financial data
- All directors of companies in Netherlands
- Telephone file of company numbers (and consumers)
- Business address file
- BI rating index
- Service available over the Internet

France:

- Infogreffe – legal and risk information
- French Chambers of Commerce and industry – extensive business-to-business marketing database
- Bilans Service – balance sheet database

Ireland:

- Information on all registered Irish companies
- Financial information on 80,000 registered Irish companies (80-90% of marketplace)
- All registered judgments against businesses
- All directors of companies in Ireland

FARES (First American Real Estate Solutions)

History

In December 1997, Experian announced that it had contributed its US property databases into First American Real Estate Solutions (FARES), a subsidiary of First American Corporation, in return for a 20% share in the enlarged FARES. Experian accounts for FARES as an associate showing its 20% share of FARES's profits but no sales.

First American Corporation is quoted on the New York Stock Exchange, and specialises in offering Title Insurance (against the risk that a newly acquired piece of property has a defective title, for example because of an undiscovered tax lien or a forged deed). FARES forms the major part of First American's 'Real Estate and Information Services' division. In 2001 the division had revenues of \$760 million and operating profits of \$184 million. Revenues and profits were up from \$573 million and \$58 million respectively in 2000 due to the high volume of refinance activity in the last year.

Products and services of the Fares Joint Venture

FARES' aim is to offer a 'one-stop shop' for information required on property transactions (including remortgaging). The information is normally provided to mortgage lenders rather than those purchasing the property. Services include:

- Providing mortgage credit information for lenders.
- Tax monitoring. FARES advises property mortgage lenders of the status of property tax payments due on real estate securing their loans (i.e. whether they have been paid or not).
- Flood certification. FARES has a flood reporting database, giving details of all reported insurance claims resulting from flood damage. As a result it can certify where a property is not at material risk from flooding.
- Property valuations. These can be either manual (based on a valuer visiting the property) or automated (using FARES database information on the size and location of the property)
- Mortgage document preparation.
- Property inspections. This is the physical inspection of properties in the foreclosure process.

Sources of data

Property data is collected from public sources (e.g. county/municipal tax assessor and recorder's offices) and commercial and private sources which enhance the data with demographics, property characteristics and amenity information. The national coverage extends to 85% of the entire real estate activity in the U.S with data on 100 million properties annually and on average 2 million property and mortgage transactions each month. In forming FARES, Experian provided two major database assets. One was a Property Information database, which included details of property locations, size, number of rooms, distance from local schools and amenities. The other contained transactional financial data on properties including details of mortgage holders, taxes, and so on. First American's primary database contribution to the business was its mortgage credit and flood reporting database.

Data content

The database includes the following types of data:

- Complete owner name and address.
- Property location information.
- Where available, detailed property characteristic information.
- Sales and transfer records, arm's-length transactions, nominal transfers, foreclosures and deeds to trust.
- Mortgage financing records.
- Tax assessor maps.

Marketing Databases

The screenshot shows the Microsoft Internet Explorer browser window displaying the Experian List OnLine website. The address bar shows <http://www.listsabc.com/experian/>. The website features a large banner with the text "List OnLine" and a sub-headline: "The one-stop resource that gives you the power to build and order the most accurate and comprehensive customer lists available for direct mail and telemarketing." Navigation links include "Log In", "Register", "Marketing Insight", and "Help".

Key sections on the page include:

- August 2001 Update:** "We compile data from hundreds of public and proprietary sources - and update it more frequently than any other provider - to offer you the most extensive marketing information available. ... [more](#)"
- What is Direct Mail?:** "Direct Mail is a written communication providing information, or an offer that is intended to elicit a response. e.g. Pension plan provider, offering introductory benefits for new clients. Always ensure that the recipient is provided with an easy way to respond, be it telephone number, email or business reply envelope. ... [more](#)"
- Build a New List:** A prominent green button with a play icon.
- Choosing the Tools for Effective Marketing:** "Advertising, direct mail, promotional incentives, lead boxes, e-mail cards, door hangers, take ones. They can all be effective marketing tools for clubs, if you know how to use them. ... [more](#)"
- Do Not Call -- FAQ:** "QUESTION: How does Experian handle do-not-call lists from the various states? ... [more](#)"
- Learn more about creating a list:** A sidebar section titled "It's simple." with bullet points:
 - Create a custom list based on your unique marketing needs - - consumer, business, or specialty prospects
 - Download your list.
 - Begin marketing.Below these are icons for "Business", "Consumer", "Specialty", and "Customer Profiles", and a "Show me how to use List OnLine" button.

The screenshot shows the Microsoft Internet Explorer browser window displaying the Experian List Link application. The address bar shows http://listlink.experian.com/dhtml/Frame_EditOffer.asp. The page title is "Welcome to List Link".

Navigation links include "Home", "Log In", "Log Out", "Experian", and "Help".

User information displayed:

- Group: ALN_GroupA
- User: Hillary F Scott
- Client: Stock B
- Requester: Bob Broker
- Criteria Set: INVESTMENT PROSPECTS
- Database: P\$Y

The interface is divided into two main sections:

- Left Panel (Filtering Options):** Contains buttons for "View Count", "Submit Count", "Suppress", and "Done". Below these are buttons for "Individual", "Household", and "Geographic". Under "Geographic", there are "Include" and "Exclude" radio buttons. A scrollable list of criteria is shown, with "Exact Age" selected. A "Custom Selection Exit" button is at the bottom.
- Right Panel (Exact Age Configuration):** Titled "Exact Age", it prompts the user to "Enter a number or a range(s) from 19 to 99." Below this are "Save", "Reset", "Remove", and "Clear" buttons. Under the heading "INCLUDE", there is a "Values:" label, a text input field containing "36-64", and a "SELECTED" label with a numeric input field containing "0".

Information – marketing Marketing Databases

Experian has a collection of databases that provide geographic, demographic, financial and lifestyle information on millions of consumers around the world. This information allows Experian to offer highly targeted lists of potential customers to its clients and to enhance the information held by its clients about their existing customers. Clients can make selections based on the profiles of their most profitable customers or select from specialist lists, such as new parents, new homeowners or investors.

The lifestyle databases in the UK and US use large-scale surveys that provide unique insight into the buying habits and interests of consumers. This self-reported information ranges from the age, income and occupation of consumers to their hobbies and individual brand preferences.

Experian has also developed information sharing among data providers, such as Z-24 in the US, which brings together individual data from over 250 US catalogue retailers.

Searching and selecting lists of names is carried out by Experian on behalf of clients or by clients themselves at their desktop using Internet-based technology. Data is delivered via labels, tape, CD ROM, FTP or secure email.

US databases

BehaviorBank – consumer-supplied lifestyle data with coverage on more than 35 million households

Circbase - cooperative database of direct mail responders for publishers, covering 226 publications and 81 million subscribers

Cottage Industry File – more than one million home-based businesses

Hotline File – B2B marketing database of recently located businesses

Insource – National Consumer Database – address matching database with information on 98% of all North American consumers one of the largest marketing databases in the US, with information on 215 million consumers in 110 million living units including new parents, new homeowners and new movers.

Z-24 - collects and shares information from over 250 catalogue retailers

UK databases

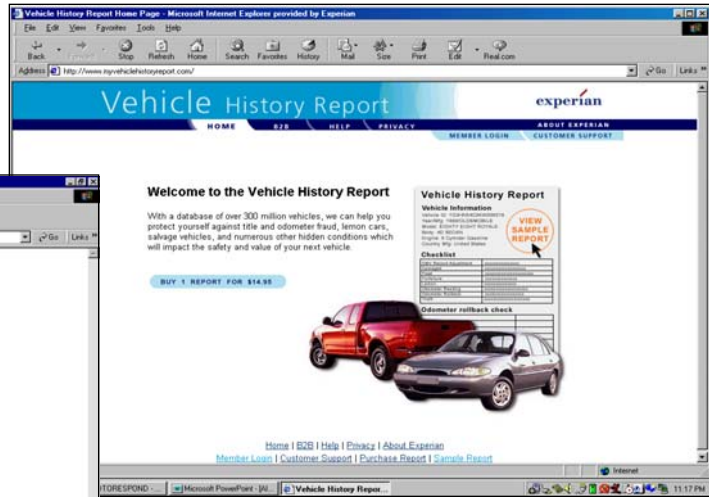
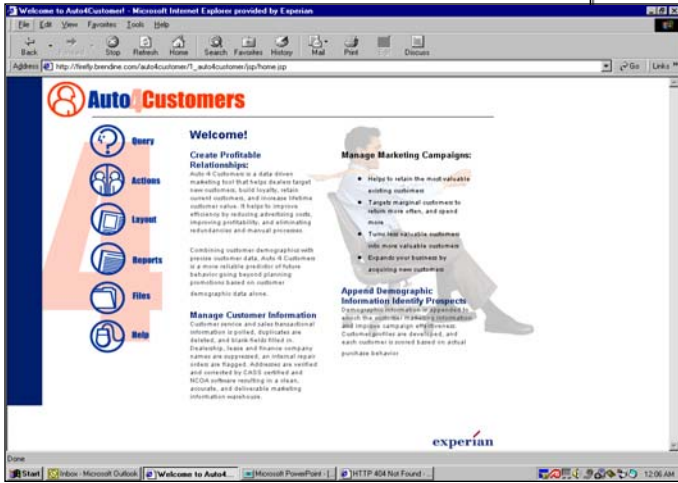
Canvasse – self-reported data on over 14m individuals

Club Canvasse – shared customer transactional data from 51 mail order organisations

Canvassemail – over 800,000 consumer email addresses

Automotive Databases

Sample online Auto History report screen – North America



Sample online Car Data Check screens – UK



Information – marketing Automotive Databases

Experian provides vehicle history information in North America and the UK to help dealers, finance providers, insurers, auction houses, Government bodies and consumers to understand more about a used vehicle. Establishing whether a vehicle was subject to major damage, that the mileage is accurate, if the value is reasonable and whether it has outstanding finance or has been stolen.

Fraudulent representation of used vehicles poses a significant risk for consumers and a potential liability for dealers, finance providers and insurers. In the USA around 40% of all vehicles declared a total loss, or write-off, are eventually rebuilt and put back on the road, often in different locations, making it very difficult for the buyer or seller of a vehicle to detect the fraud.

Some of the various elements that an Experian vehicle history report may feature (dependent on country location) are:

- price valuation based on the age, type and mileage of the vehicle.
- make/model, noted mileage, year of manufacture, colour. Date of registration and engine number
- number of previous vehicle keepers and date of last change.
- mileage from odometer readings to identify possible mileage discrepancies (“clocking”),
- details of outstanding finance on the vehicle – even if the number plates have been changed,
- damage from major accident along with classification code of damage (UK only)
- fleet information – whether a vehicle is known to be rented, a taxi-cab, or a company vehicle (US only)
- forfeiture information – whether a vehicle has been abandoned or repossessed (US only),
- “Lemon” check – vehicles that cannot be satisfactorily repaired after several attempts (US only)
- theft – reported lost/stolen or recovered from theft
- chassis number and registration number cross-match with appropriate model details

The benefits of using a vehicle history report:

- consumers – helps discover any adverse information to help the consumer make an informed buying decision
- dealerships – helps accurate value-setting of vehicles acquired at auction or trade, improves residual value and increases buyers’ confidence and trust
- finance institutions and insurers – reduces financial risk by providing specific vehicle history,
- auction houses – provides full disclosure at auction, enabling quality standards to be maintained and increasing residual resale value
- government bodies – assists law enforcement in tracking vehicles

Application Scoring

SIMPLIFIED EXAMPLE SCORECARD

Examples of variables incorporated in a scorecard:

Residential Status		# Searches last 6 months	
Owner	+27	0	+17
Renter	-15	1	0
Living with parents	0	2	-27
		3+	-51
Age of Applicant		Telephone No. given	
to 20	-19	Yes	+15
21 - 25	-10	No	-15
26 - 40	0		
41 -65	+23		
66+	-32		

Each score card would typically have 15-20 correlated variables

Solutions – credit Application Scoring

Credit application scoring is used by lenders at the time of issuing a new personal credit arrangement to assess statistically the probability of the account falling seriously into arrears in the future. Throughout the customer's life with a business, behavioural scoring also helps to reassess a customer's suitability for additional products, based on their previous account payment performance. Credit scoring reduces the number of low quality, high risk applications that would previously have been accepted by the lender and replaces them with equivalent numbers of higher quality credit applications that might previously have been rejected. Scoring techniques are also frequently used to predict attrition or responsiveness.

A scorecard can be printed on a single sheet of paper. It typically contains a list of 15-20 characteristics (variables) taken from the lender's credit application form or credit reference agency report, each of which is assigned points that reflect whether it is a positive or negative indicator of future account behaviour. Usually, the characteristics that are associated with high risk result in an applicant losing points, while those linked to likely good credit account performance (number of years in present job, for example) will gain points.

When the points for all the characteristics are added together, the result is the final credit score for each application. This final score is judged against a pre-set range that the lender has determined is an acceptable risk, based on the ratios of good accounts to bad accounts. A credit cut-off score is the lowest acceptable final score, and any applications that score below this are rejected. With very few exceptions there is not usually one single characteristic that would cause an application to be rejected – the scorecard balances all elements and it is the overall picture that counts.

Why do organisations use scorecards?

- unbiased risk assessment, not reliant on an individual,
- gives the lender improved control over acceptance levels and bad debt levels,
- reduces bad debts typically by 15%-30% over traditional subjective decisioning,
- decisioning is consistent whenever and wherever it is applied.

Why is scoring good for the consumer?

- creditworthy applicants are more likely to have their applications accepted,
- by screening out those accounts most likely to go bad, companies can extend the numbers of other applications that are accepted,

- by controlling bad debts, companies are keeping costs down,
- applicants are all treated equally – not subject to the personal views of credit underwriters.

Risk Management (Fraud)

Typical Detect report screen – North America

Fraud Review Services - Microsoft Internet Explorer

Review Detect Reports

SAMUEL ADAMS IX Detect Reference ID: 002123 Fraud Summary Index: 123
 1234 WEST MAIN ST, ORANGE, CA 92838 0 Fraud Bureau Index: 456

Matched Inferred Connected

Summary

Current Application Inconsistencies		General Profile Inconsistencies	
Rules Triggered	2	Rules Triggered	16
Matched Application Inconsistencies		Credit Profile Inconsistencies	
Total	45	Total Rules Triggered	12
No. w/ Differences	12	Address Inconsistencies	
Rules Triggered	3	Non-Bureau	7
Inferred Alias Application Inconsistencies		Bureau	8
Total Inferred Alias	31	Other Addresses	0
No. w/ Differences	14	Fraud Indicators	
Total Rules Triggered	10	Non-Bureau	15
Connections		Bureau	16
Total	61	National Fraud Database Matches	
Home Telephone	4	Work Telephone	6
Social Security No.	13	Bank Account	5
Driver's License	14	Address	0
		Total NFD Matches	8
		Total Rules Triggered	11

Detect

Applicant Name: 1 Experian Ref: Fraud Index: 5

Applicant Address: [Download]

Inferred Alias Address Links Other Addresses Data Differences

Summary Rules Current Application Matched Applications Connected Applications

Summary

Messages:

- Home Telephone Connection
- Bank Connection
- Additional Addresses
- Matched App. Inconsistencies
- CAIS Inconsistencies
- CAPS Inconsistencies

Matched Applications

Total	No. with Differences
1	1

Connections

Total	Home Telephone	Work Telephone	Bank Details
5	3	-	4

Additional Addresses

Forward Links	Intermediate Links	Additional Links	Total Other
0	0	1	8

Other Addresses Summary

CAIS Worst Current	CAIS Worst Historical	Public Info. Records	CIFAS Records
0	U	-	2

v0.05c

Solutions – credit Risk Management (Fraud)

Detect

Experian offers a range of application fraud prevention tools, including Detect and Hunter, which are used by hundreds of the world's leading financial institutions.

Detect has been proven over millions of applications to provide significant savings to credit grantors as it highlights fraud at the point of application, before the loan or personal finance arrangement is issued. Detect finds fraud by comparing the details of applications made by consumers looking for credit with a range of data sources.

A fraud checking system and fraud scorecard are used to interpret unusual matches in the data, which can indicate that the application may be fraudulent. All types of application fraud can be uncovered, from serious cases of impersonation and identity theft, to 'soft fraud' cases, where people manipulate their application details in order to improve their chance of gaining additional credit.

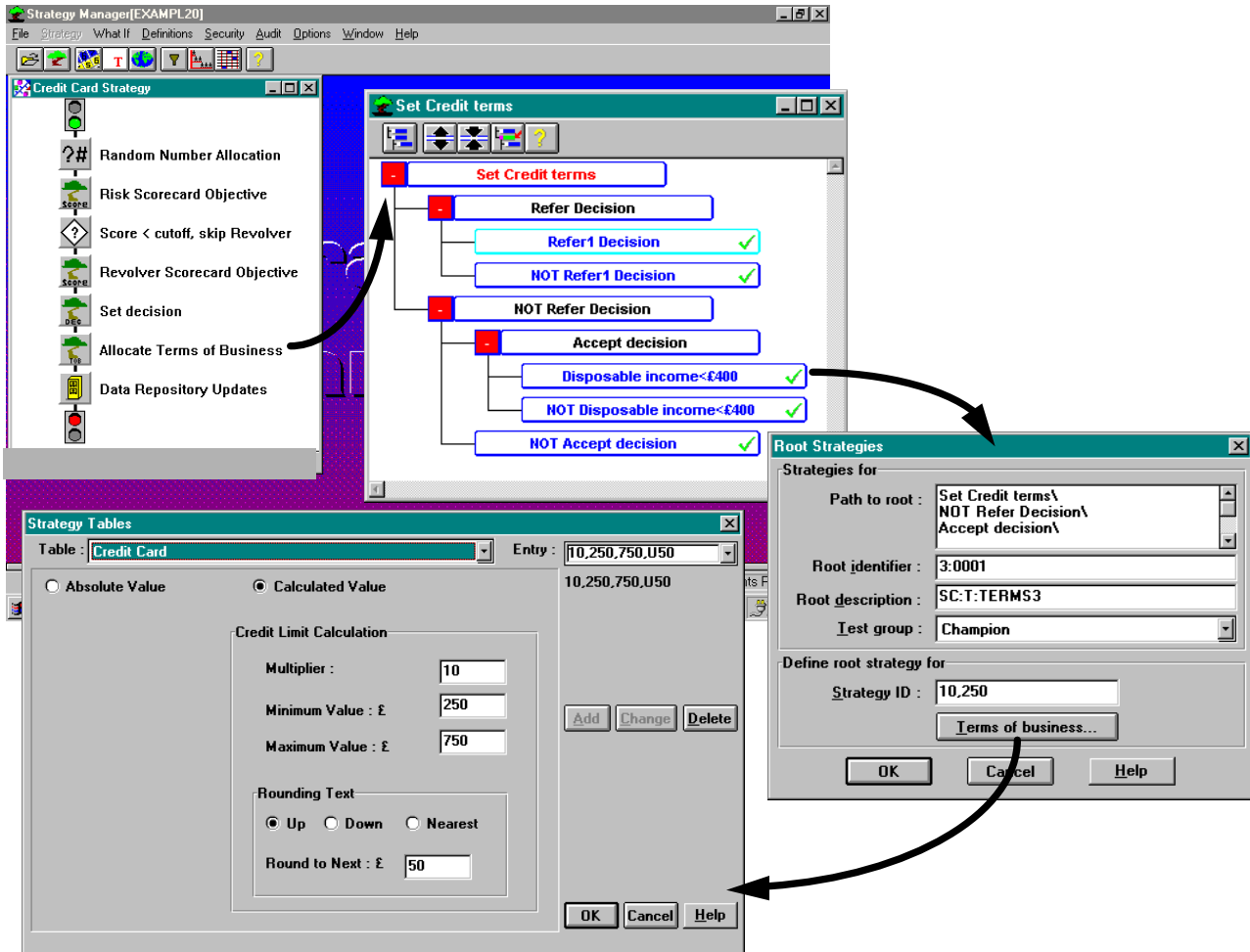
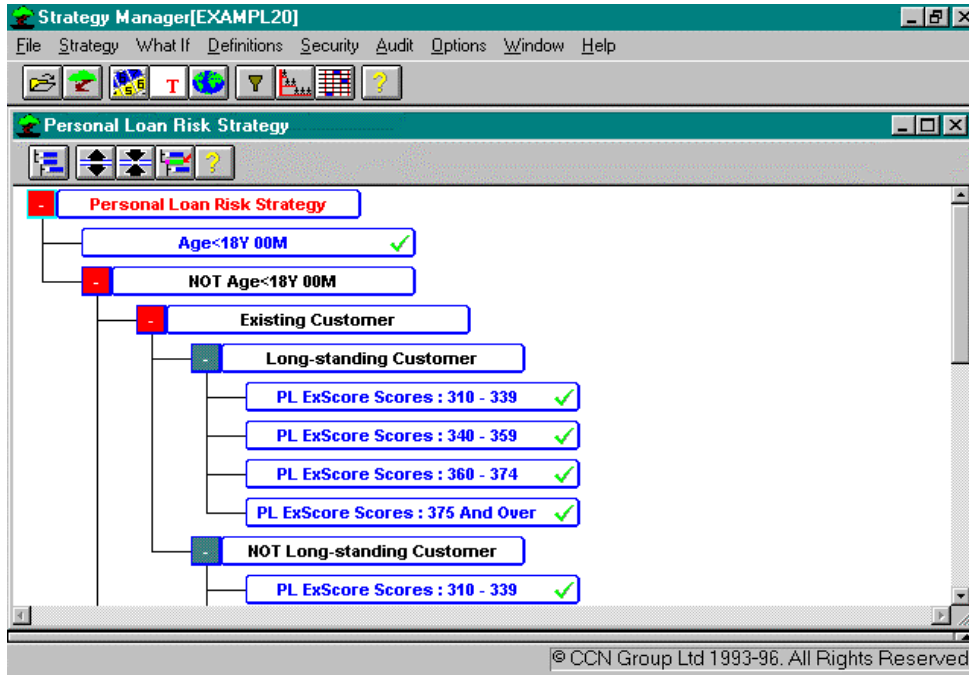
Hunter

Hunter is an off-line system that identifies fraudulent new accounts or claim applications throughout the financial services and insurance industry. It does this by automatically checking new applications and claims against themselves, any previous applications or claims, suspect information and known fraudulent data.

The benefits to lenders of deploying anti-fraud solutions like Detect or Hunter

All fraud, whether 'hard' or 'soft' generates bad debt, and fraudulent applications that are mistakenly underwritten incur costs through tying up a lender's operational resources in trying to recover the debts. For this reason point of application anti-fraud measures like Detect or Hunter are an essential element in the credit granting process.

Risk Management (Strategy Management)



Solutions – credit Risk Management (Strategy Management)

Experian's Strategy Management software helps leading companies around the world to make more intelligent, faster decisions about whether to accept a new (and unknown) customer, extend the credit arrangements for an existing customer, or target them with new products, on the most appropriate terms for that customer's profile.

Strategy Management is used at every point of the relationship with a customer, from first targeting and accepting the customer into the organisation, to monitoring their account performance (whether they are keeping up to date with repayments), and determining when would be the best time to offer new or additional credit products. And in the event that an account falls into arrears, strategy management can define what processes to adopt with regard to managing the account through to collections and recovery, including suggesting appropriate follow up actions at every stage of the process.

One of the key features of Experian's suite of risk management software is that from their own PC, and in a familiar Windows style view, business users can design and test new credit lending strategies, to see what a change in the existing policies about the profile of people to be accepted for a new product, or the terms on which it is offered, might mean for the profitability of a given credit portfolio (for example, personal loans, or credit card accounts).

Strategy Management software does this by segmenting customers based on similar characteristics, then applying segmentation trees and in-built scorecards, to assess the likely risk inherent in either lending in the first place to that individual, or extending their current credit arrangements. Strategy Management allows multiple different scorecards and multiple different scenarios to be catered for, giving great flexibility to the user.

Typical users of Experian's Strategy Management product suite include credit risk underwriters (making the decisions about who to lend to), credit marketers (deciding which variation of product to offer a given applicant or existing customer, and at what terms), and credit risk managers (deciding what the optimum balance in the mix of applicants would be for the company to ensure minimum financial risk and maximum profit).

Benefits for a credit-issuing organisation:

- increase the numbers of "accepted" credit applications without increasing financial risk,
- generate customer loyalty by providing rapid and tailored results for each application,

- speed and control in the development and delivery centrally of both customer acquisition and customer management strategies,
- ensure consistency of rules and strategies deployed throughout a branch network, and over

Clarus Select - Microsoft Internet Explorer provided by Experian Ltd

Application Input

Application Decision

Check address details are correct. Note Decision, Policy Rules and Account Number on application form.

MR A PHILLIPS Ref / Date Received 0000015309 27/09/2000

CURRENT ADDRESS Product Type CARDS
16, SUMMERFIELD ROAD Description VISA STANDARD
COLWICK Account Number N/A
NOTTINGHAM, NOTTS Credit Limit 2000
NG42KN

Time at Address 03Y 00M VR Confirmed Payment Protection Yes

Accept Authorised User MRS SARAH L PHILLIPS

Current Queue 310 ACCEPTED SYSTEM Credit Score 39 + 846 = 885

RA10 Post Bureau - Standard Card Exception Ref N/A

Duplicate Ref N/A

Date of Birth 15/06/1965

Security Field JAMES

MR A PHILLIPS AAA LMZK 4XY

Click here to move on to the next application

targeted marketing offers,

Clarus Select - Microsoft Internet Explorer provided by Experian Ltd

Application Management

Consumer Information

Mr Andrew R Phillips M Less Date of Birth 15/06/1965
Mr Andrew R Stevens S -
Mrs Sarah L Phillips A 23/08/1968

16 Summerfield Road, Colwick, Nottingham, Notts, NG42KN

Summary

Address Confirmation
Address Level Source
Current Voters Roll

Public Information
Number Amount Latest
0 -

CAIS
Number Worst Current Worst Historical Balance
5 0 0 £45,051

Previous Searches
0-3 months 3-6 months 6-12 months Total
0 0 0 0

Clarus Select - Microsoft Internet Explorer provided by Experian Ltd

Application Management

Credit Profile

Credit Profile		Other Account Details	
Personal	Time At Address	03y 00m	●●●●●
	Time With Bank	05y 00m	●●●●●
	Time In Employment	05y 00m	●●●●●
	Job Title	Management/Professional	●●●●●
Financial	Residential Status	Owner occupier	●●●●●
	Gross Annual Income	£ 35000	●●●●●
	Total Household Income	£ 41500	●●●●●
	Disposable Monthly Income	£ 1602	●●●●●
Credit Performance	Commitment Level	% 26	●●●●●
	Number of Public Information	0	●●●●●
	Number of Default CAIS	0	●●●●●
	Worst Active CAIS Status in Last 6m	N	●●●●●
	Number of Settled Accounts	0	●●●●●

MR A PHILLIPS
AAA LMZK 4XY

Solutions – credit Application Processing

- **Clarus Swift (7 day bureau implementation)**
- **Autoscore SM (bespoke bureau system)**
- **Transact SM (software)**

Experian offers a range of credit application processing solutions around the world to manage all stages of the credit application process: capturing applicant information, verifying it, analysing it, scoring it and deciding whether to accept the application – and on what terms.

Data is captured from the lender's completed credit application forms or over the telephone and can be combined with additional information derived from existing databases, either within the client organisation or from other third party sources.

Experian's application processing systems, incorporating Strategy Management, are designed to ensure that appropriate data can be input to a lender's systems simply and efficiently, providing intelligent help features, short-form address capture (eliminating the need to type out standard address elements in full) and applicant address targeting. All these features help lenders to reduce the cost and time taken to prepare data and train their staff to use the system, and for the consumer they improve the speed with which an application can be processed.

Typical users of application processing systems include:

- banks,
- credit card issuers,
- organisations that grant personal credit,
- mortgage lenders,
- insurers,
- retail finance companies,
- mobile communications providers,
- home shopping companies.

Account Processing

The figure below illustrates how one of the screens might typically appear to a user of the GEMS system such as a Customer Service Operative (this will depend on client requirements)

Account Summary

experian

Short Code

Sign off SD
Find Account FA
Account Summary AS
Statements ST
Unstated US
Lost / Stolen LS
Name & Address NA
Close Account CL
Help

000403000000003646
000403000000003794
000403000000004131

Gwyn Williams 000403000000001467 Experian Org 200 Classic 200
Status: New **Balance: £0.00** **Credit Limit: £10,000.00** **Credit Available: £11,000.00**

Name: Gwyn Williams Account Status: New
Address: 87a Bestwood Rise Credit Limit: £10,000.00
City / County: Arnold Credit Available: £11,000.00
Post Code: NG9 7QD Current Balance: £0.00
Date Of Birth: Total Amount Due: £0.00
Home Phone: Arrears: £0.00
Work Phone: Number Of Disputes: 000
Block Codes: Number Of Plans: 00000
Collections: Not In Collections Date Of Last Statement: Date Payment Due: Last Payment Received: Days Of Arrears: 000

24 Month Profile

Month	Value
1	180
2	150
3	120
4	90
5	60
6	30
7	0
8	0
9	0
10	0
11	120
12	90
13	60
14	30
15	0
16	0
17	0
18	0
19	0
20	0
21	0
22	0
23	0
24	0

Submit

Done Local intranet

Solutions – credit Account Processing

Running a credit portfolio, be it card-based or loans, is a complex and sometimes expensive undertaking. There is a market need for advanced systems capable of handling the scale and functionality required to run different portfolios for different institutions with very different requirements.

In Europe Experian processes credit accounts on behalf of clients, leaving them to concentrate on their core business, and eliminating the need for heavy internal investment in maintaining a platform in-house. Using Experian's third party account processing service means financial institutions stay in line with current legislation and above all, stay competitive.

Experian's GEMS (Global Enterprise Management Solution) account processing service carries out the following key functions:

- once a credit application has been approved the account is loaded onto the system and if appropriate an instruction is sent to the card producer to create and despatch the customer's card,
- every time a card is used the transaction is monitored and checked to ensure that the credit limit is not exceeded and risk is minimised,
- the behaviour of a cardholder is monitored to ensure that the correct person is using the card and that he/she is not using it in a fraudulent way,
- when an account holder uses the card, the transaction details are posted against their account, and their available credit and balance are adjusted,
- it handles transactions differently, e.g. applies differing credit terms, or balance transfer terms,
- it generates and prints account statements detailing the transactions, balance and payments due over a monthly cycle,
- it generates and prints personal identification numbers for use with cards at ATMs etc,
- it takes either full or minimum payments via automated bank account debit, or processes cheques and bank transfers, and applies them to an individual's account,
- it determines the likelihood of an account going bad or when it is appropriate to offer other products by applying behaviour analysis,
- it provides process flows for following up unpaid accounts either through automated reminder letters or through operator queues for telephone contact.

Typical Experian account processing clients:

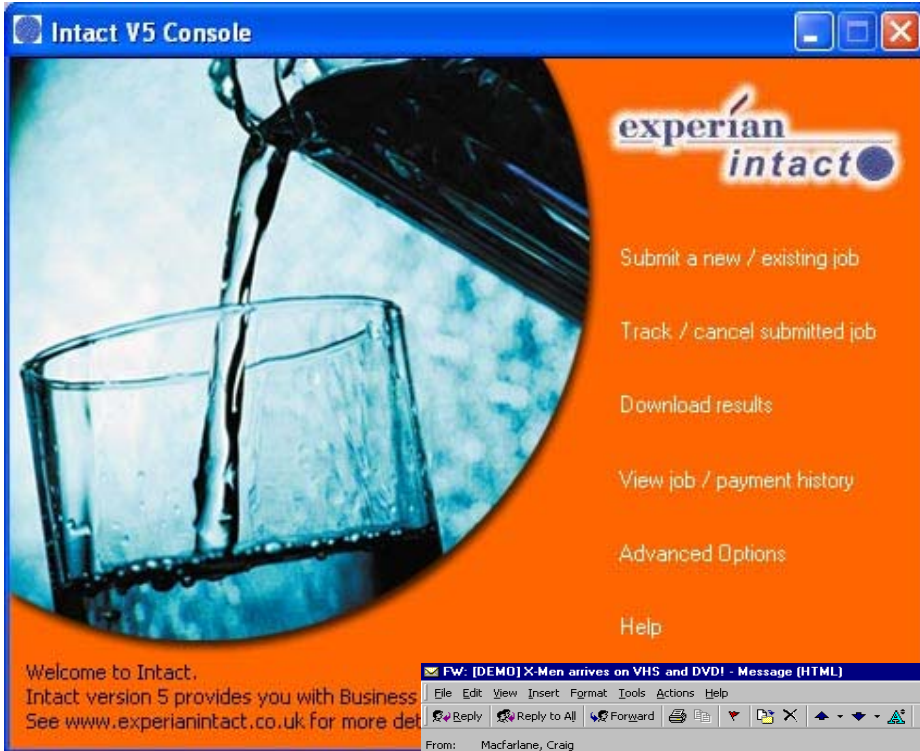
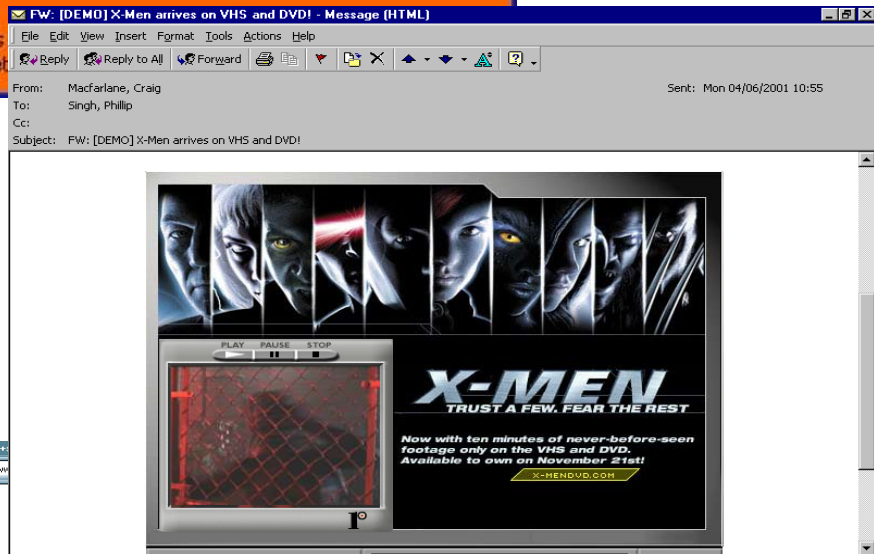
- European financial institutions issuing credit cards and offering personal loans,
- retail organisations issuing store cards or operating loyalty programmes,
- companies looking to issue corporate / purchasing cards,

Benefits of using a third party account processing platform:

- focus on core business, e.g. product positioning,

- less resources spent on development and system maintenance,
- payment system compliance is carried out by a third party,

Intact

ContactMail (Exactis)

http://www.contactmailonline.com/dev60cgi/wcpg607reports_nt_in_html+...

Announcement Mailing Report

Report Run Date: 28 JAN 2002 03:55 MT
Date Range: 19 NOV 2001 to 28 JAN 2002

Client Name: **CanvasseMail**

Mailing Name	Experian Mailing ID	Build Date	Subject
Exp_Conf_Survey_191101	421944	19-NOV-2001 09:11 AM	Win a Magnum of champagne - give Experian your conference feedback!

Mailing Event	Mailing Format					Total	% of Messages Built
	HTML	Text	ADL	Multipart	** Unknown		
Messages Built	0	1	0	181	-	182	-
Hard Bounces	0	0	0	3	0	3	1.65%
Soft Bounces (Undelivered)	0	0	0	13	0	13	7.14%
Net Delivered **	0	1	0	165	0	166	91.21%

Recipient Activity	Mailing Format				Total	% of Net Delivered
	HTML	Text	ADL	Multipart		
Opt Outs	0	0	0	0	0	0%
Open Mail	87	3	0	-	90	54.22%
Total Click-Through	76	3	0	-	79	47.59%
Unique Click-Through	58	3	0	-	61	36.75%

** Net Delivered is calculated as "Messages Built" minus both "Hard Bounces" and "Soft Bounces (Undelivered)".

Solutions – marketing List Enhancement Services

Experian's list enhancement services are offered in North America and the UK. They aim to make mailings more economical and efficient. This includes standardisation of addresses, ensuring completeness (against nationally available verification sources such as National Change of Address files and nationally accepted address element correction processes) through to eliminating duplicates and optimising postal expenditure.

The purpose of list enhancement is to ensure that the investment a company makes in its direct mail campaigns is maximised and that the desired marketing message reaches only the right customers, at the right addresses, with minimal delivery failure rates and within the fastest times possible.

Experian's comprehensive data and advanced technology resources ensure that the results delivered are consistently better than those delivered by other list processing providers. In the UK, Experian Intact is the first dynamic, Internet based, data management tool. In the US, Experian has pioneered many of today's address standardisation and targeting processes (such as inkjet personalisation and international address standardisation).

Our expertise has been built up over many years of working with the leading direct mailers in North America and the UK, identifying their marketing needs and developing appropriately flexible solutions to meet those needs.

Solutions – marketing Contact Mail (Exactis)

ContactMail, Experian's e-mail delivery and management solution, helps marketers use multiple delivery channels to connect to their customers and drive sales. Services include e-mail database list management, segmentation and comprehensive campaign analysis. Our ContactMail service provides clients:

1. E-Mail Delivery services – our technology offers both personalization and targeting features and gets the message out for clients to their prime customers and prospects quickly and timely. It. Clients can personalize multiple fields of the e-mail to support their retention programs or deliver highly pertinent content to their customers to up sell, cross sell and generate revenue.
2. Experian's comprehensive package of off-line and on-line services – our ability to offer off-line marketing services, coupled with

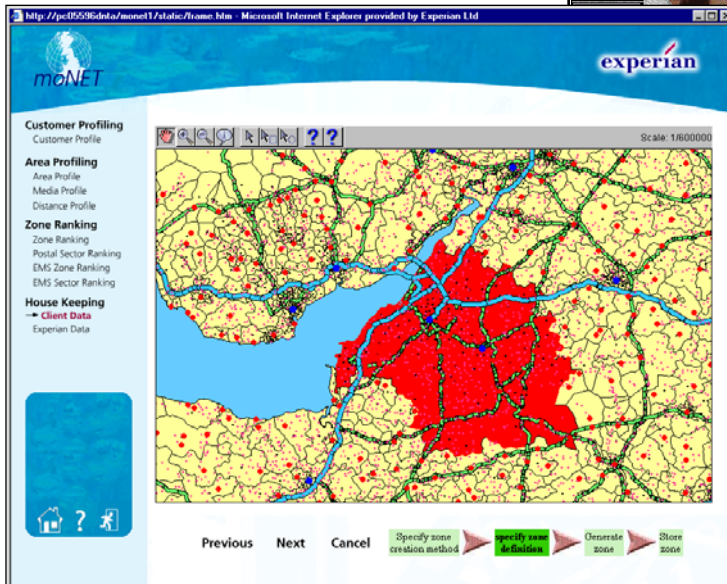
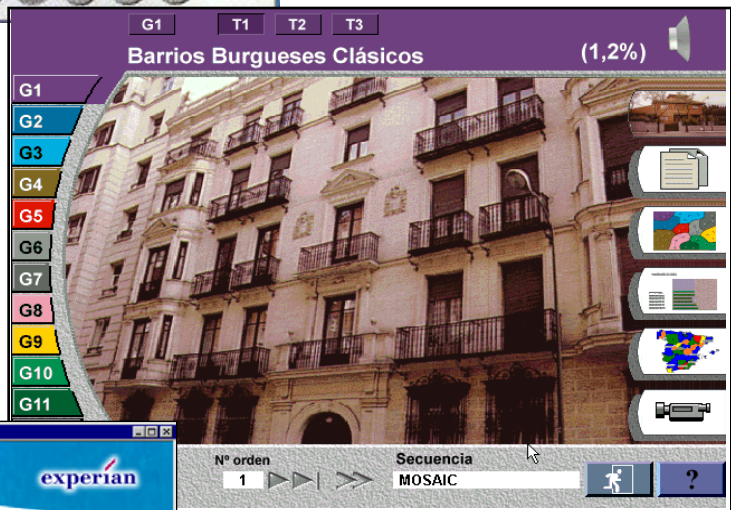
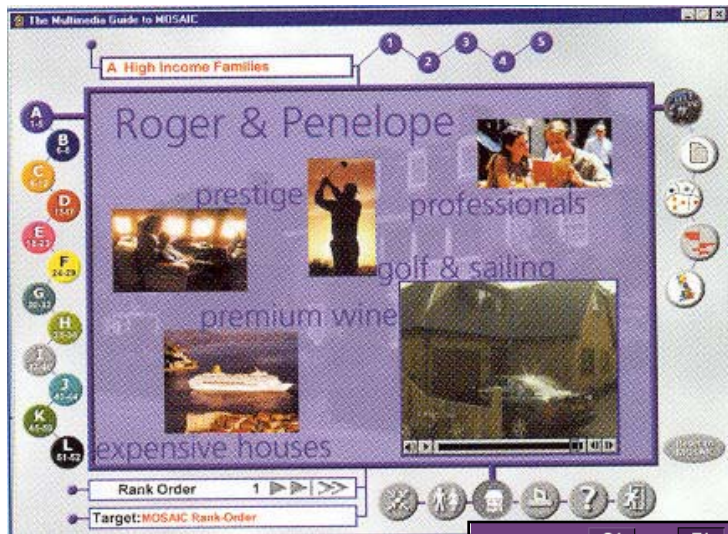
ContactMail services, helps marketers build an end-to-end strategic sales solution with their customers.

Features include:

- 48-hour turnaround time to process and deliver campaigns
- Self-service or full-service segmentation and campaign management
- Flexible formatting and easy-to-use Web-based tools to manage and schedule campaigns
- Real-time subscription management and response tracking
- Comprehensive Web-based reporting to identify who's opening, clicking through and converting
- Capable of delivering up to 75 million e-mail messages daily
- Easily integrated with other Experian products

Micromarketing (Mosaic)

Typical output screens from Mosaic and other micromarketing tools from Experian



Solutions – marketing

Micromarketing (Mosaic)

Commercial organisations seek to develop long-term profitable relationships with their customers. This can only be achieved if the organisation can identify, understand and quantify those differences between customers (and potential customers) that can be used for business gain, and then organise them in a way that can be actioned. This is what we mean by micromarketing, the direct opposite of “mass” marketing techniques applied by organisations in the past.

This understanding needs to be across many dimensions, including behaviour, performance, potential activity, attitudes and motivations. The more that is understood and quantified, the more likely it is that the organisation can anticipate and deliver the needs of the customer profitably. The role of analysis in gaining this understanding is fundamental.

What is Mosaic?

Mosaic is a range of systems that enables segmentation of households into clearly identifiable groups and types. Examples in the UK include: Great Britain Mosaic, Scotland Mosaic, Grocery Mosaic and Financial Mosaic. It is also available in 20 country-specific versions enabling global coverage.

How is it created?

A Mosaic type is assigned to each household or geographic zone based upon a large number of statistical measures, originating from different sources and relating either to the individual person, their household, postcode or higher level geographic unit.

What is it specifically used for?

Mosaic supports activities such as:

- customer research - identifying who your customers are, the products they buy and where they buy them. A sound understanding of these characteristics is essential for other micromarketing activities,
- customer recruitment - identifying new customers based on the characteristics of a company's existing customers. In addition, existing customer relationships can be developed by selling them new products - known as cross-selling,
- customer communications - customer retention is a vital part of maintaining and growing a customer base. The strategy is often based on cultivating loyalty and developing cross-selling opportunities in saturated market sectors,
- branch and network planning - for activities like retailing and newspaper circulation, it is important to understand the distribution characteristics of customers around an outlet or across an area. Many organisations need to match the product mix they offer to the needs and characteristics of their customers. They need to understand the impact of competitor activity and ensure that the network of stores or circulation areas is

optimised to the distribution of customers, both actual and potential. Mosaic helps companies to locate potential customers and measure branch performance.

Customer Data Integration



experian

Experian Truvue™
Linking data to complete the picture
of your customers

A stylized human face composed of a grid of dots, representing data integration. The face is rendered in a dark, textured style against a background of a fine grid of dots. The top and bottom of the image are framed by a solid orange color.

Solutions – marketing Customer Data Integration

Customers want to be recognised the instant they contact a company they already deal with. If you already have a relationship with a company and order a service from them, you do not want to be mailed about a better deal on the same product a couple of days later. Nor do you want to receive mail from different divisions of the same company, each addressed differently. Companies lose customers constantly because of these irritations, caused by a failure to manage their own data and integrate what they know about each of their customers. This costs businesses millions in lost potential sales and new customer recruitment costs.

Experian has launched Truvue in North America and the UK to enable businesses to integrate multiple data sources to get a single, accurate view of each customer.

Experian Truvue allocates a unique, persistent identifier with the ability to track a consumer over time. Truvue uses our core experience in name and address matching but adds an extra dimension by using the largest most comprehensive reference database to provide a more accurate match even if the consumer has moved address (up to 28% uplift in accuracy).

Truvue initially cleans and integrates customer data, assigning a persistent identifier to each unique consumer record. Once the Truvue Id is assigned, Experian can identify changes in consumer data and push updates to clients. The Truvue process eliminates unnecessary data handling and implements a more efficient database update process.

Which organisations and industry sectors can benefit from Truvue?

Truvue is designed to help companies with multiple product offerings, many delivery channels, or complex company structures and multiple business divisions or group companies, including:

- financial services,
- insurance,
- utilities,
- automotive,
- telecoms,
- retail/catalogue/mail order.

The benefits of using Truvue:

- consumers get improved, faster service and a sense of being understood fully by the company,
- businesses get a complete picture of each customer across all product lines, so understand their full potential worth and purchasing preferences,
- timeliness - all potential contact channels within a company can be kept updated at all times,
- businesses that have just merged can identify "shared" customers and cross or up-sell more effectively across the organisation, eliminating duplication of marketing effort, and inconsistency of approach,
- businesses get more from their existing CRM investment, and improved marketing results.

2. HELPING CLIENTS

Credit Solutions

- Online authentication (Camelot) 2.2
- Online authentication fraud prevention (ABTACHECK) 2.3
- Bureau based scoring (Accucard) 2.4
- Loyalty card processing (Parfumerie Douglas) 2.5
- Private label account processing (FN Services) 2.6

Credit Information and Credit Solutions

- Fraud prevention (Bank of Scotland)2.8

Solutions Marketing

- Email marketing (BBC News online)2.9
- Customer Data Integration 2.10
- Event Triggering 2.12
- Information Intelligence 2.13

Information Marketing and Solutions Marketing

- Consumer marketing database (INSOURCE Solution) 2.15



Camelot

The background

Camelot, the operator of the UK's National Lottery, plans to relaunch The National Lottery web site in 2002. Visitors to the site will be able to play a range of National Lottery games through the Internet.

The challenge

Ensuring that players on the new online web site are of legal age, and who they say they are, and safeguarding players and the company from the effects of 'card not present' fraud.

The solution

Camelot turned to Experian's web-based consumer identity authentication system, e-identity, to authenticate the identity and age of players on its new online web site. E-identity accesses Experian's consumer databases and public information sources to return an 'authentication score' so that organisations can have sufficient confidence that a consumer is genuine before proceeding with a financial transaction or commercial agreement.

The benefits

Central to the delivery of the new service and one of the main reasons e-identity was chosen as an identification tool, is the support it can provide Camelot in its continued promotion and commitment to responsible play. By introducing e-identity, Camelot will be able to verify and authenticate all new player registrations and confirm that all customers are who they claim to be. This will ensure that only people aged sixteen and over, resident at a UK address and legally entitled to play, will have access to the site. As a result, only those people meeting all the strict criteria laid down by Camelot will be able to register and play the National Lottery games using the Internet.

The client's comment:

"With the addition of Experian's e-identity, we can ensure that all our customers are authenticated during the registration process to guard against illegal and under-age use of the site.

"E-identity will also help us to promote responsible play by preventing people from registering at multiple or bogus addresses and limiting any exposure to irresponsible play."

Richard Hurd-Wood, Director of Interactive, Camelot



ABTA

The background

ABTA (The Association of British Travel Agents) is the travel industry's largest trade association and regulator, representing 2,100 travel agents and tour operators in the UK. ABTA members are responsible for the sale of over 90% of UK package holidays.

Remote credit card fraud is a serious problem for the travel industry and costs millions of pounds a year in lost profits. When an agent or tour operator accepts payment for goods without a customer's signature, which is normal when buying tickets and holidays over the phone or Internet with a credit card, the travel agent or tour operator is wholly liable if the purchase turns out to be fraudulent.

The challenge

To find new ways to protect travel agents and tour operators from a rising tide of credit card fraud in the UK.

The solution

Experian has implemented a new web-based anti-fraud service, Experian ABTACHECK, on behalf of ABTA. Available to all ABTA members, ABTACHECK enables travel agents and tour operators to confirm positively the identity of individuals who purchase tickets and holidays, especially premium scheduled tickets, late bookings and ticket on departure, remotely by credit card, either by phone or on the Internet.

The benefits

The system uses Experian real-time e-identity fraud prevention technology already in use by the retail sector, where it has already been proven to be capable of detecting over 90% of fraudulent remote card transactions.

The client's comment

"Members can now use ABTACHECK to verify an individual's identity before accepting payment by credit card. ABTACHECK works by matching the customer's provided details with Experian's extensive consumer databases and provides travel agents with an authentication score reflecting the degree of confidence in the identity of the consumer. The authentication score is delivered in a matter of seconds, enabling travel agents to make an instant decision on whether to accept or decline a transaction before despatching tickets or selling holidays.

"ABTACHECK is designed to significantly reduce the problem of credit card fraud over the phone and Internet which, in some members' cases, can be business threatening."

Ian Reynolds, Chief Executive of ABTA



Accucard

The background

Accucard was the UK's first independent card provider to offer its customers the opportunity to 'create' a credit card to their own specifications. In 2001, Accucard launched a co-branded card on behalf of easyMoney.com, part of easyGroup, offering similar flexibility. The easyMoney.com card is promoted to existing easyGroup customers from subsidiaries such as easyJet, the low-cost airline, easyEverything, easyValue and easyRentacar, as well as to new customers.

The challenge

Accucard wanted a flexible scoring solution to be able to offer consumers the opportunity to 'create' a credit card product for themselves by choosing the combination of payment options, interest rates and cashback rewards that best suits their individual needs.

The solution

A flexible multiple scoring model solution was created for Accucard, based on Experian's Delphi credit bureau scoring system. The model takes into account the obvious risk parameters such as fraud, attrition, propensity to revolve credit facilities and to settle balance in full each month and ability to pay. It also incorporates full bureau marketing variables including Experian's Financial Strategy Segments, which places every consumer into one of 31 different categories, depending on their financial circumstances, intentions and aspirations.

The benefits

Accucard is able to predict customer lifetime value at point of acquisition and price each customer for business risk.

Accucard simultaneously gives the consumer freedom of choice by encouraging consumers to design their own card tailored to their precise needs through the 'Card Builder', choosing from various features such as annual interest rate, cashback rewards and annual fees, and the colour of their credit card. Accucard customers can request changes to the card terms at any time, as their personal lives and financial circumstances change.

The client's comment:

" It is our intention to pursue a strategy of offering our unique proposition to other organisations whose customers recognise and value the flexibility and freedom available through our operating model. In Experian we found the right partner to help us achieve our strategic goals; Experian's bureau scoring models and systems are the best available and the company was able to meet our very tight time requirements for delivery of the solutions."

Keith Espin, Risk Director, Accucard



Douglas

The background

Parfümerie Douglas is the largest subsidiary of the Douglas Lifestyle Group in Germany. It is the market leader in retail perfumery in Europe, with more than 430 stores in Germany and a further 300 in the Netherlands, Italy, Austria, France, Switzerland, Spain and Portugal. It has also recently increased its international coverage in the emerging markets of Hungary and Poland.

The challenge

Retail perfumery is a highly competitive market with little customer brand loyalty. The challenge facing Parfümerie Douglas was to maintain its market leadership and achieve its growth ambitions by encouraging greater customer loyalty and increasing average customer spend.

The solution

Parfümerie Douglas launched its loyalty card in 1995 and by 2001 had issued 1.4 million cards. Since the card's inception, Experian has partnered with Parfümerie Douglas to provide a full-service account processing function, with the additional benefit of Experian's extensive knowledge and expertise in risk management and risk scoring. The solution provided by Experian comprises: application processing; risk management/credit scoring; account and card management; debt management and collections; reporting and monitoring.

The benefits

By combining application processing and credit scoring in an integrated package within limits set by Douglas' own credit policy, Experian is able to guarantee that Douglas customers have instant access to their new card and its loyalty benefits. The combination of account management, debt management and collections guarantees complete support and management information for Douglas risk and marketing management.

Consequently, the Douglas card has met the company's objectives with regard to customer loyalty, sales per customer, payment security and bad debt management.

By having a sophisticated Experian account processing system already in place when German regulations regarding discounts were liberalised in 2001, Douglas had an advantage over its competitors by having the ability to market test special offers and discounts through the card's existing database.

The client's comment:

"With the private label card, it is possible to respond directly to the interests, preferences and needs of our customers. Experian is supporting us at every stage of the customer life cycle, from application processing to customer account management

and professional collections. Experian is our natural partner to help us achieve our international system harmonisation."

Heike Aufterbeck, International Marketing Director, Parfumerie Douglas



FN Services

The background

First National Retail Finance is a division within First National, one of the UK's leading finance houses and a subsidiary of the Abbey National Group. One of the UK's market leaders in point of sale retail finance, First National works with hundreds of retailers to provide millions of customers with over £1 billion of financial products each year, including interest free credit, buy now, pay later, interest free option, budget accounts and personal loans.

With a view to maintaining its position as first choice provider of retail finance in the market, First National established a joint venture with Experian in May 2000, known as FN Services, to drive and support its vision of a 'best of breed retailer/consumer experience'.

The challenge

First National required robust management of its relationship with its clients and their customers. A dedicated team of multi-skilled employees, state of the art technology and strong customer management, were critical factors in maintaining the level of service First National could offer to both retailers and consumers alike. They also required a solution which was able to cope with surges in demand, whilst delivering a reduction in operating costs to First National.

The solution

Following the successful migration of First National's own customer service processes to FN Services, a three-phased approach of planning, execution and continuous improvement was adopted. FN Services employees are now multi-skilled in handling inbound and outbound retailer and consumer calls, correspondence, agreement processing, outbound telemarketing, mail opening, remittance processing, cash management, tracing and collections.

Driven by the client's business objectives, FN Services continues to improve the range, quality and value of the customer experience, enhancing both retailer and consumer contact experience with leading edge technology in credit decisioning, credit processing, scanning, imaging, workflow management systems, Interactive Voice Recognition and network call routing.

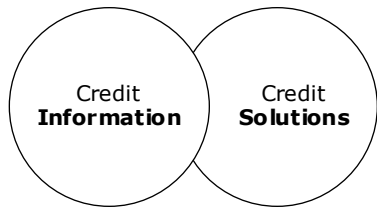
The benefits

FN Services take on the responsibility of managing the day-to-day customer relationship and providing regular operational and management information. Technology-enabled solutions have supported First National in the provision of customer contact management. The pursuit of a 'best of breed retailer/consumer experience' helps First National not simply to keep up with the pace of change in the marketplace, but directly to influence it.

The client's comment

"Maintaining good relationships with both retailers and consumers is paramount. Experian is working in partnership with us to develop FN Services, a joint venture company capable of delivering the account processing and customer teleservicing solutions we need. We now have access to all the systems and call centre solutions needed to grow with our business, and can react faster and smarter to changes in the market. We are now able to harness the expertise available at Experian to help us develop and deliver products and services that our retailers needed to grow their businesses and to deliver attractive products and services to consumers into the future".

Doug Milton, Customer Relationship Director, First National Group



Bank of Scotland (Business Banking)

The background

Estimates from the Financial Action Task Force on Money Laundering (FATF) put the cost of money laundering worldwide at anything between \$590 billion and \$1.5 trillion – a major threat to global economic stability. In the UK, the problem is thought to be worth as much as two per cent of GDP.

The challenge

Bank of Scotland was looking to introduce a state-of-the-art anti-money laundering system in its Business Banking division to check and confirm the identity of all individuals and businesses before opening new business accounts as well as authenticating existing account holders.

The solution

The solution implemented for Bank of Scotland Business Banking combines Experian's e-series business and e-identitycheck applications, creating a powerful anti-money laundering solution. E-series business provides access to the largest ever online database of limited and non-limited companies, directors, sole traders and partnerships. E-identitycheck facilitates compliance with a risk-based approach to customer verification. It uses minimal information provided by the customer so there is no need to ask intrusive questions and it accesses a number of independent data sources to validate that the customer exists.

The benefits

"The online approach means that Bank of Scotland Business Banking can instantaneously approve the vast majority of its business account applications without the need for any further credit or money laundering checks. It also benefits Bank of Scotland operationally, as the system cuts down on time-consuming paperwork, which also inconveniences their customers. The new system – which is fully compliant with UK Money Laundering Guidelines – removes a considerable administrative burden from the compliance process, leaving the bank free to focus its regulatory and investigative resources on genuine cases of suspected money laundering".

The client's comment

"No-one should underestimate the damage done by money laundering – without it, organised criminal activity, such as drugs, black market goods and corruption, could not continue."

"Bank of Scotland is ensuring that its doors remain bolted firmly against criminals, and will continue to implement ever more powerful measures such as this solution from Experian to prevent, report and eradicate any known instances of money laundering."

John Anderson, Senior Director of Operations, Bank of Scotland Business Banking



BBC News Online

The background

BBC News Online provides news updates by e-mail to its subscribers on a daily basis. Permission-based e-mail marketing has rapidly established itself as a critical component of any well-tailored marketing strategy because of its ability to help companies create very personalised products and services for its customers.

The challenge

BBC News Online, one of Europe's most visited web sites, needed to employ cutting edge technology to deliver thousands of up-to-date news reports to its subscribers on a daily basis. New subscribers enter their details via the News Online home page, indicating what subjects they are interested in and selecting the time of day at which e-mail updates should be sent to them (e-mails can be sent 24 times a day).

The solution

Using technology from Experian, BBC Online launched its e-mail update service at the start of August 2001 and is currently sending over 2.5 million e-mails per month to users all over the world.

The technology employed by Experian is its recently acquired Exactis permission-based e-mail service, which enables clients to deliver high-volume persistent e-mail messages. The services available also include subscription management, personalised content, click through tracking, open mail tracking, client format sensing, web-based reporting and verified opt-in addresses.

The benefits

By combining direct marketing solutions with e-mail communication capabilities, Experian provides businesses with true multi-channel marketing capabilities, delivering highly-integrated, cost-effective e-mail campaigns for businesses communicating with their customers and prospects through permission-based, personalised and targeted e-mail messages.

The client's comment

"The advent of permission-based e-mail marketing opened up massive new opportunities for organisations such as the BBC to create very personalised products and services for its viewers and listeners. The Experian offering is very strong on deployment and our relationship with them will be invaluable as we work together to meet an increasing demand for e-mail messaging."

A spokesman for BBC News Online



Customer Data Integration

The background

A global telecommunications company providing local, long distance, international, Internet, and wireless services wished to use CDI (Customer Data Integration) technology to increase data management efficiency, campaign effectiveness, and profitability.

The challenge

This telecommunications company maintains a multi-terabyte, complex database as a centralised resource for all corporate-driven marketing programs. The systems supported multi-sourced data transformation, sophisticated decision support, and multi-channel campaign execution. However, several years after its inception, their database started to show serious signs of distress, including:

- A proliferation of data due to duplicated data
- Inaccurate content links on critical marketing attributes
- Lengthy cycle times to load and extract data due to inefficient matching and other processes
- Increased costs due to the massive amounts of data to be processed and managed

The symptoms of the distress resulted in a reduction in campaign effectiveness and increased costs measured by both time and money. The company solicited 10 major service providers in an attempt to find a partner with best-in-class technologies to help solve their marketing database challenges. Experian was chosen to not only resolve these issues, but also to create an industry leading system to streamline their mission critical marketing processes. The premise was to enhance the system to accurately identify and link all relevant customer information and make this total view of the customer available any time and anywhere it was needed.

The solution

Working with Experian's Integrated Solutions group, the company designed a phased approach to enhance the database. The objective of the first phase was a one-time cleansing and integration of the database. This phase included a complete assessment of the data in terms of content accuracy and quality. Using Experian's proprietary Truview technology, the client's database was processed through a one-time enhancement including:

- Consolidating and eliminating duplicate records
- Updating the records with the best name and address
- Identifying and eliminating inaccurate and deceased records
- Appending a unique, persistent identifier for all valid consumer records
- Enhancing demographic information based on best name and address

Phase one resulted in a marketing database with superior data integrity. Overall, the company realized a 5% increase in campaign effectiveness by having accurate consumer identifying information such as name, address, and related demographics for targeting. They also recognized a 10% reduction in undeliverable mailing costs and a 20% reduction in data maintenance costs due to the elimination of invalid data. Furthermore, the company now maintains a unique, persistent identifier for all consumer records, thereby increasing the efficiencies of its database management processes.

The objective of the second phase was to establish a process to keep the database accurate. Using Experian's Truview technology, they established an ongoing database maintenance process to transact updates and enhancements to the company's own database using the Truview ID. This process ensures that the client's database is continually updated, remains accurate, and prevents the database from slipping back into its old problem of proliferating inaccurate content.

The benefits

The initial bottom line benefit included an increase of more than 20% in accuracy within every segment independently tested. This increase in accuracy in their marketing database allows the company to continue to recognise a multi-million dollar annual benefit from implementing Experian's Truview technology. The company was able to decrease its data management costs and increase campaign effectiveness and response rates.



Event Triggering

The background

A large credit card issuer offering several types of cards and unique offers to target market segments based upon credit qualification.

The challenge

The client is an aggressive credit card issuer who is constantly in the mail with card offers to various targeted segments. As with most credit card issuers, they have been impacted by continually declining response rates to direct mail solicitations. Having experimented with some triggering techniques, they understood the benefit of consumer, event-driven marketing strategies. However, the past methods of identification and selection of triggered consumers were cumbersome and time-intensive. They understood for the programme to be successful, it must be automated, continual, and focused on speed to market.

Their challenge was to develop a triggering programme that could kick off and run with little human intervention. Additionally, since this programme would run outside of the traditional marketing environment, much emphasis would be placed on the process and response rate results to sell the solution long-term within the organisation.

The solution

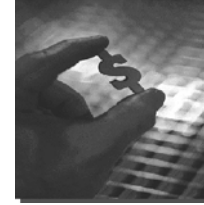
To design their event-based triggering solution, this client turned to Experian. Experian's Smart Triggers solution has proven to increase response rates through the identification of consumer events. Additionally, Smart Triggers focuses on automating the segmentation process resulting in significantly reduced promotional cycle time. This unique process allows customers to mail targeted credit offers to consumers on a weekly basis.

Each week, all consumers with a new credit transaction or inquiry are identified from Experian's national credit database. Only consumer-initiated activity is defined as a triggering event, indicating that the consumer may be in the market for additional credit. Consumers meeting the triggering qualifications are identified and processed through segmentation criteria and NCOA (National Change of Address) processing. The result is a highly deliverable, hot list of consumers. This automated process ensures fresh names are selected and delivered to clients on a weekly basis.

Building upon the design of Experian's Smart Triggers solution, Experian customised a solution utilising custom models to segment the mailing population and match credit card offers to the appropriate consumer segment. Additionally, the ability to closely monitor and control mail volumes at the mailing house was essential. The mail house inventory and ability to personalise and process mail offers was limited by the client's mail house capacity. A system was developed to project volumes each week and integrate this data into the custom segmentation model. The process was put into production offering the client an automated triggering solution that fully met their segmentation and timing requirements.

The benefits

The client has experienced significantly higher response rates utilising event based triggering strategies from Experian.



Information Intelligence data assessment study

The background

The data operations organisation of a national telecommunications company.

The challenge

The data operations group had been charged with repositioning itself internally as a driver of profit for the rest of the organisation as opposed to a fixed cost. Areas across the organisation were required to cut costs to enhance bottom-line profitability. Therefore, it was imperative for the data operations group to justify its cost structure by illustrating its profit-driving nature.

Equally important, the organisation was in the midst of generating a business plan to justify a new, CRM-enabling data platform. To substantiate a significant investment in this new technology, it was vital that the entire enterprise recognise the company data as an asset that can be exploited and measured in terms of return on investment.

The solution

The organisation commissioned Experian's Information Intelligence group to complete a Data Assessment study. This study was comprised of three components to understand the quality and value of the company data: a quantitative data analysis, a qualitative usage analysis, and a qualitative future usage review.

The quantitative data analysis examined each and every row and column of the data to assess items such as:

- The completeness of the data
- The range of the data
- The distribution of the data
- The correspondence of the data behaviour to its documented values

This analysis began to paint a picture of the overall quality and usability of their data. However, for data to be truly useful, it must be both complete and accurate. Therefore, Experian conducted a series of validity tests to measure the accuracy of the data. These

tests utilised external data and software as a means of identifying “true” information against which the client data could be measured.

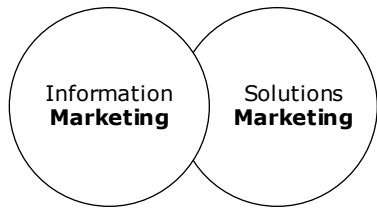
In the qualitative usage analysis portion of the assessment project, the various users of the data, such as the marketing and risk organisations, participated in workshops to identify specific strengths and weaknesses of the data (in addition to the users’ perceptions of the strengths and weaknesses of the data).

Each participant identified how the data is being used within the business operation. From these workshops, Experian was able to identify key value drivers in which data supported the profitability of the firm. A subsequent analysis then associated specific dollar figures to each of the value drivers.

Finally, a qualitative future usage review was conducted using joint sessions to identify and explore new opportunities to leverage data both internally and externally. These findings were then used to develop new value drivers resulting from the future use of the data.

The benefits

As a result of the Data Assessment study, the client received quantifiable findings and recommendations on the overall quality and value of the data. The findings were then used to enhance the existing data environment through new data hygiene efforts as well as the use of new tools and data platforms. Most importantly, the usage workshops were able to identify key data advocates within the company that would actively support new data initiatives. Consequently, the data operations organisation has restructured their interaction with the rest of the company by using a data liaison to enhance the use of the data.



INSOURCESM Solutions

The background

A major speciality retailer, with more than 400 stores nationwide, desired to implement a customer relationship management system designed to help market more accurately to its customers. The company continues aggressive growth through acquisitions, new stores, and expansion of product lines and capabilities on its e-commerce Web site. Their goal was to develop a comprehensive database for e-mail marketing and traditional direct marketing that would enable the organisation to operate more efficiently, grow business, and improve customer relationships.

The retailer had a customer database of its cardholders but needed deeper insight into each customer profile. Their objective was to create a complete CRM solution by creating a more comprehensive customer database for e-mail marketing and traditional direct marketing that would enable operational efficiencies and improve relationships with customers. After enhancing their entire customer database with INSOURCE consumer data, the company now conducts more customer-centric marketing programs while providing responsive, personalised customer service.

The challenge

The retailer developed a database that incorporates information from all customer touchpoints, including point of sale, and enhanced it with Experian's INSOURCE consumer marketing data to develop a 360-degree view of their customers. They chose to partner with Experian after successfully testing INSOURCE data by enhancing a customer file of one million records and analyzing the data's coverage, completeness, and accuracy. Experian compiles data from more than 3,500 public and proprietary sources to provide comprehensive consumer marketing information on U.S. households. The company then enhanced over 50 million customer records with INSOURCE data, including age, estimated income, occupation, lifestyle data, and product-purchase elements such as PC ownership and others. Their new customer database incorporates purchase history with Experian's INSOURCE data to develop a more complete picture of customers and provide insight into consumers' current and future needs. Today, their data is readily available for more precise marketing efforts and improved customer service.

The solution

Data enhancements are contributing to the client's successful Customer Relationship Management strategy. INSOURCE data helps them perform thorough segmentation analysis to identify new customer segments, better understand existing customers, more precisely target promotions, and identify key locations for expansion. After enhancing customer data with INSOURCE marketing information, the client better understands the types of products its customers want. For example, customers buying video games may

have children and may soon be in the market for an MP3 player, or other popular personal electronics. After appending age, presence of children information, and other relevant data to their customer database, it's possible for the client to segment consumer groups for the most appropriate offers.

The client's comprehensive customer database also enables operational efficiencies such as quickly producing duplicate receipts for returns or repairs, and validating a customer's current address for home-delivery of merchandise. With its recent acquisitions, the client has important new demographic groups to study and marketing plans to develop. They will be able to leverage the INSOURCE database even more as they look at servicing and marketing to these different consumer segments.

The benefits

With coverage of approximately 215 million consumers in 110 million households across the United States, INSOURCE is the most comprehensive and accurate resource for both data enhancement and list services available today. We combine data from hundreds of public and proprietary sources – and update it more frequently than any other provider – to offer you the most extensive marketing information on US consumers.

By enhancing the customer records with Experian's INSOURCE consumer marketing database, this major retailer was able to:

- Develop a comprehensive customer database for e-mail and traditional direct marketing
- Realise operational efficiencies and cost savings
- Improve relationships with customers
- Utilise segmentation analysis to identify new customers, better understand existing customers, and grow business
- More precisely target promotions and identify key locations for expansion

Sales and profit for three years to March 2002	3.2
Sales analysis for three years to March 2002	3.4
Cost analysis for two years to March 2002	3.6
Cash flow analysis for three years to March 2002	3.8
Acquisitions and joint ventures history	3.10

3. DETAILED FINANCIAL ANALYSIS

Experian Global

Year to March	2000	2001	2002
	£m	£m	£m
Sales			
International	332	357	404
North America	617	661	688
Reported total	949	1,018	1,092
% underlying growth*	6%	6%	3%
Operating profit			
International	55.9	61.2	69.6
North America	144.7	155.4	159.5
Reported total	200.6	216.6	229.1
% underlying growth*	8%	2%	4%

** Excluding acquisitions and disposals and at constant exchange rates*

Experian International

Year to March	2000	2001	2002
	£m	£m	£m
Sales			
UK	187	216	241
Rest of World	145	141	163
Reported total	332	357	404
% underlying growth*	20%	13%	10%
Operating profit			
Reported total	55.9	61.2	69.6
% underlying growth*	26%	11%	11%

* Excluding acquisitions and disposals and at constant exchange rates

Experian North America

Year to March	2000	2001	2002
	\$m	\$m	\$m
Sales	993	981	985
% underlying growth*	1%	2%	0%
Operating profit			
Reported total	233	230	228
Restructuring costs	-	-	11
Operating profit excluding restructuring costs	233	230	239
Of which:			
Direct business	222	215	195
Associate (mainly FARES)	11	15	44
% underlying growth*/**	2%	(1%)	6%

* Excluding acquisitions and disposals and at constant exchange rates
 **Year to March 2002 excludes restructuring

Experian Global – sales analysis

Year to March	2000		2001		2002	
	£m	% change	£m	% change	£m	% change
Information						
credit	375	5%	403	8%	433	7%
marketing	122	4%	144	18%	155	7%
Sub total	497	5%	547	10%	588	7%
Solutions						
credit	154	26%	168	9%	193	15%
marketing	120	5%	133	11%	132	0%
Sub total	274	16%	301	10%	325	8%
Outsourcing	147	4%	166	13%	182	10%
Discontinued/eliminations	31	-	4	-	(3)	-
Reported total	949	6%	1,018	7%	1,092	7%

Experian International – sales analysis

Year to March	2000		2001		2002	
	£m	% change	£m	% change	£m	% change
Information						
credit	77	13%	80	4%	84	5%
marketing	36	30%	43	20%	48	10%
Sub total	113	18%	123	9%	132	7%
Solutions						
credit	97	32%	112	15%	134	20%
marketing	26	(2%)	28	9%	28	2%
Sub total	123	23%	140	14%	162	16%
Outsourcing	82	8%	90	10%	112	24%
Discontinued/eliminations	14	-	4	-	(2)	-
Reported total	332	11%	357	8%	404	13%

Experian North America – sales analysis

Year to March	2000		2001		2002	
	\$m	% change	\$m	% change	\$m	% change
Information						
credit	479	1%	480	0%	500	4%
marketing	139	(6%)	149	7%	152	2%
Sub total	618	(1%)	629	2%	652	4%
Solutions						
credit	92	15%	83	(10%)	84	2%
marketing	151	3%	155	3%	149	(4%)
Sub total	243	8%	238	(2%)	233	(2%)
Outsourcing	104	(3%)	112	7%	100	(11%)
Discontinued/eliminations	28	-	2	-		
Reported total	993	0%	981	(1%)	985	0%

Experian Global – cost analysis

Year to March	2001	2002		As % of Sales	
	£m	£m	% change*	2001	2002
Sales	1,018	1,092	3%	100%	100%
Labour	(488)	(526)	(3%)	(48%)	(48%)
IT	(97)	(103)	(1%)	(10%)	(9%)
Data	(82)	(94)	(11%)	(8%)	(9%)
Other	(144)	(163)	(6%)	(14%)	(15%)
Associates (mainly FARES)	10	31	193%	1%	3%
Restructuring	-	(8)	-	-	(1%)
Operating profit	217	229	4%	21%	21%

* Excluding acquisitions and disposals and at constant exchange rates

Experian – definitions of costs

Labour	Base payroll, bonus and commission, LTIP, pension, travel, recruitment and training
IT	Computer costs (including depreciation) and IT telecoms costs
Data	Data purchased <u>less</u> amounts capitalised <u>plus</u> data amortisation
Other	Other depreciation, occupancy, royalties, printing, voice telecoms and advertising

Experian International – cost analysis

Year to March	2001	2002		As % of Sales	
	£m	£m	% change*	2001	2002
Sales	357	404	10%	100%	100%
Labour	(200)	(231)	(12%)	(56%)	(57%)
IT	(36)	(39)	(6%)	(10%)	(10%)
Data	(13)	(13)	2%	(4%)	(3%)
Other	(47)	(51)	(2%)	(13%)	(13%)
Operating profit	61	70	11%	17%	17%

* Excluding acquisitions and disposals and at constant exchange rates

Experian North America – cost analysis

Year to March	2001	2002		As % of Sales	
	\$m	\$m	% change*	2001	2002
Sales	981	985	0%	100%	100%
Labour	(428)	(423)	3%	(44%)	(43%)
IT	(90)	(92)	1%	(9%)	(9%)
Data	(102)	(116)	(14%)	(10%)	(12%)
Other	(146)	(159)	(8%)	(15%)	(16%)
Associates (mainly FARES)	15	44	193%	1%	4%
Operating profit before restructuring	230	239	6%	23%	24%
Restructuring	–	(11)	–	–	(1%)
Operating profit	230	228	1%	23%	23%

* Excluding acquisitions and disposals and at constant exchange rates

Experian Global – cash flow

Year to March	2000	2001	2002
	£m	£m	£m
Operating profit	201	217	229
Depreciation/ amortisation	86	97	114
Property capital expenditure	(26)	(12)	(31)
Other capital expenditure	(110)	(125)	(161)
Total capital expenditure	(136)	(137)	(192)
Working capital *	(47)	(16)	(24)
Dividend from associates, less share of profit	(2)	(7)	(9)
Operating cashflow	102	154	118

* Excluding Intragroup movements

Experian International – cash flow

Year to March	2000	2001	2002
	£m	£m	£m
Operating profit	56	61	70
Depreciation/ amortisation	24	25	28
Capital expenditure	(33)	(34)	(40)
Working capital *	(12)	8	(27)
Dividend from associates, less share of profit	(1)	(1)	–
Operating cashflow	34	59	31

* Excluding Intragroup movements

Experian North America – cash flow

Year to March	2000	2001	2002
	\$m	\$m	\$m
Operating profit	233	230	228
Depreciation/ amortisation	100	107	123
Capital expenditure	(166)	(153)	(217)
Working capital *	(56)	(36)	4
Dividend from associates, less share of profit	(2)	(9)	(13)
Operating cashflow	109	139	125

* Excluding Intragroup movements

Acquisitions and joint ventures history

					UAR (UK)	
					Experian Intact JV	
		ADDO (Argentina)			Majority Stake in CNTP / Setib (France)	
Experian Scorex JV (International)		ITPA (Ireland)	Vehicle Mileage Check (UK)		Exactis (N America/ UK)	
Card Finanz Systeme (Germany)	SG2 (France)	Metromail (N America)	Choice Point (UK)		Cards Direkt (Germany)	Consumer Info.com (N America)
Coref (France)	Direct Marketing Technology (N America)	CCM (Netherlands) bureau	DMC (France)	Paladian Enterprises (N America)	Interface BI (Ireland)	MCL (UK)
Year to March 1997	Year to March 1998	Year to March 1999	Year to March 2000	Year to March 2001	Year to March 2002	Year to March 2003

Note: Major transaction values were as follows: SG2, £70m; Direct Marketing Technology, upto \$300m; Metromail, \$930m; ConsumerInfo.com, \$130m; all other transactions less than \$20m each.

Acquisitions and joint ventures – FY 1996/7



Experian Scorex – strategic alliance formed in September 1996 with Scorex, a decision support consultancy and software company based in Monaco. The alliance covers the markets of Canada, Spain, Italy, Greece, France, Belgium, Portugal and South Africa.

Credit Solutions



Card Finanz Systeme - acquired German card processing subsidiary of Barclaycard.

Credit Solutions



Coref – acquired Coref, French market leader in micromarketing, credit marketing and credit scoring consultancy.

Credit Solutions Marketing

Acquisitions and joint ventures – FY 1997/8



SG2 - February 1998 - acquired SG2, a leader in the French cheque and debit card processing market.

Outsourcing



Direct Marketing Technology - acquired North American target marketing specialist.

Information
Marketing

Solutions
Marketing

Acquisitions and joint ventures – FY 1998/9



Metromail - complementary acquisition of North America target marketing company.

Information Solution

Outsourcing



ITPA - acquired the Irish Trade Protection Association, long-term specialist in debt collection and business information services.

Credit
Information



ADDO - acquired ADDO Sistemas de Decision SA, Argentinian risk management consultancy and software business.

Credit
Solutions



CCM - acquired Netherlands-based provider of consumer and business information, and specialist in the field of debt recovery information.

Information

Acquisitions and joint ventures – FY 1999/00



Vehicle Mileage Check – acquired VMC, the UK’s premier mileage checking service.

Information



ChoicePoint - acquired management control of UK assets of ChoicePoint, leading provider of fraud information services for UK insurance businesses and a specialist in providing claims information services to insurers. Now operating as Experian Insurance Services.

Information



DMC Informatique - acquired specialist in outsourced cheque processing for the banking sector.

Outsourcing

Acquisitions and joint ventures – FY 2000/01

Paladian Enterprises

Paladian Enterprises - acquired North American CRM strategic consultancy business, Paladian Enterprises, further strengthening Experian’s abilities in the field of CDI and CRM.

Credit
Solutions
Marketing

Acquisitions and joint ventures – FY 2001/02



Intact JV with Synectic Solutions - Joint venture in the field of data cleansing. Highly secure internet-based technology, fully automated 24 x 7 service. Delivers more than 500m messages a month for over 100 category leaders in multiple vertical markets.

Solutions
Marketing



CNTP - acquired majority stake in French cheque processing subsidiary of Setib (France Telecom's IT subsidiary). Now trading as CNTP-Experian, strengthening Experian's leading position in the cheque processing market in France.

Outsourcing



Exactis - acquired leading permission-based e-mail service provider. Enables Experian to provide true multi-channel marketing services. Now rebranded as Experian ContactMail.

Solutions
Marketing

Acquisitions and joint ventures – FY 2001/02 continued



Interface BI - acquired leading provider of Irish business credit information. Market leading client delivery systems using Internet technology and a dominant provider to the credit insurance market.

Information



Cards Direkt - acquired German private label card processing company based in Hamburg. Experian/Cards Direkt became the leading private label card processor in Germany.

Credit
Solutions
Marketing



Unclaimed Assets Register (UAR) - acquired from Aon. A ground-breaking service to reunite owners with lost financial assets.

Credit
Solutions

Acquisitions and joint ventures – FY 2002/03



MCL Software Ltd - original purchase of 49% of the company in 1996, full acquisition April 2002. Fraud prevention matching systems complementary to Experian's existing anti-fraud range.

Credit
Solutions



ConsumerInfo.com – acquired for \$130m in cash from Homestore.com, Inc.

The first company to offer online credit reports and monitoring to consumers in 1997, ConsumerInfo.com remains the leading supplier of online credit reports, scores and related information to consumers in the United States. Through 100 co-branded sites and over 65,000 affiliates, seven million consumers visit its website monthly. About three-quarters of ConsumerInfo.com's revenue comes from membership subscriptions. At April 2002 ConsumerInfo.com had 819,000 members, up from 544,000 a year earlier.

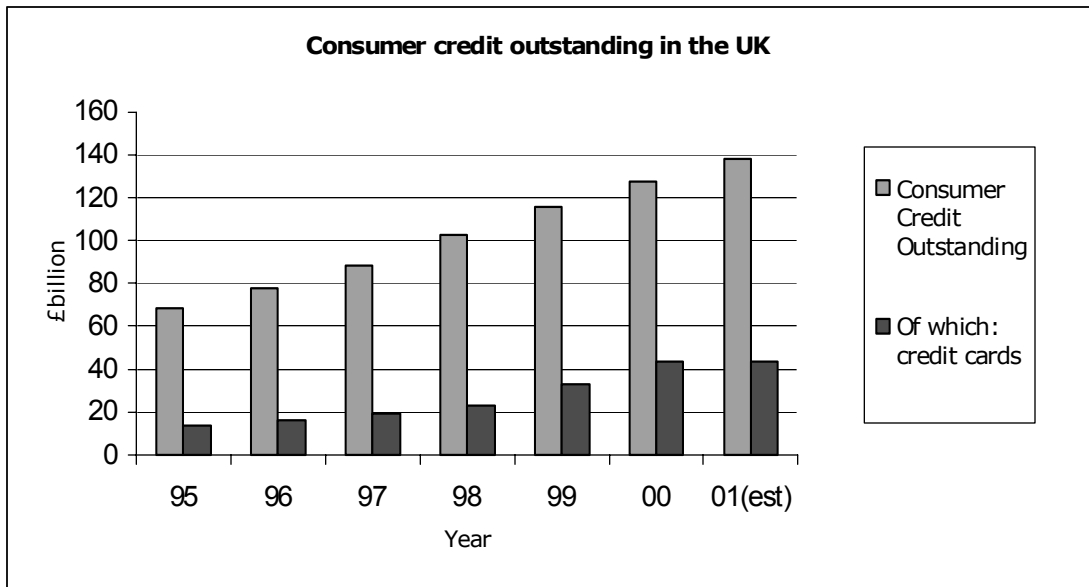
Credit
Information

ConsumerInfo.com operates in high growth markets and is complementary to Experian's existing direct-to-consumer services in North America, Experian.com and CreditExpert.com, which together represent an important source of future growth for Experian. The rapid growth in this business follows the trends of consumers wanting to take greater control of their own finances and closely monitor their creditworthiness.

4. KEY MARKET INDICATORS

Consumer credit outstanding	4.2
Credit cards	4.4
Mortgages	4.6
Direct marketing	4.8
Fraud	4.12
Customer Relationship Management	4.13
Privacy and legislation	4.14

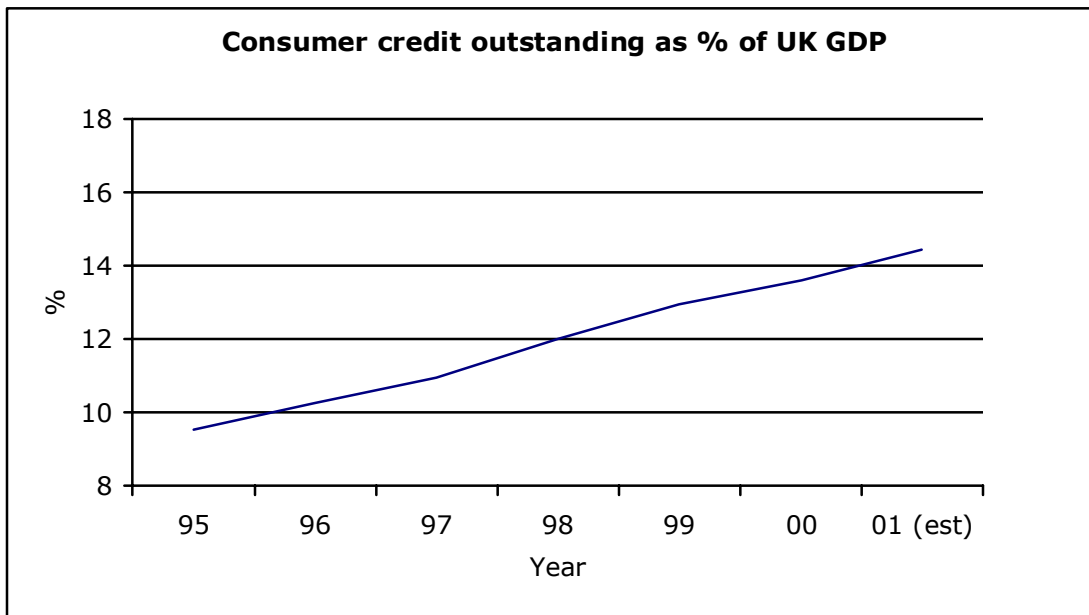
Consumer credit outstanding



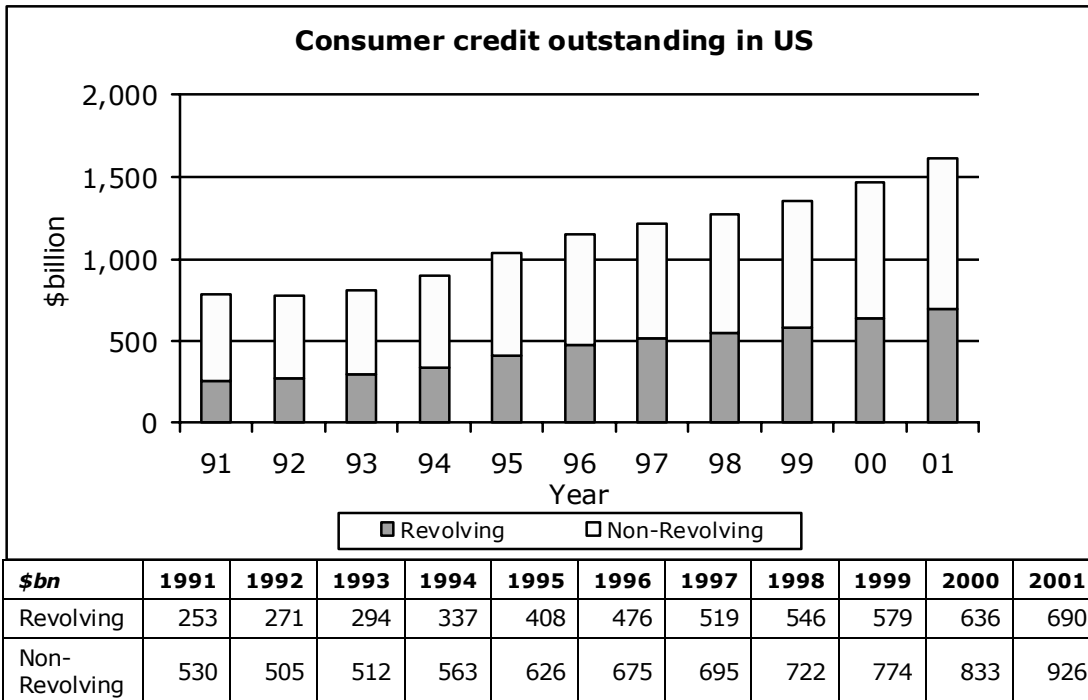
Notes:

Consumer credit above includes overdrafts, personal loans, credit cards, store cards, hire purchase and other store credit agreements. Total credit outstanding includes banks, building societies, other specialist lenders, retailers and insurance companies.

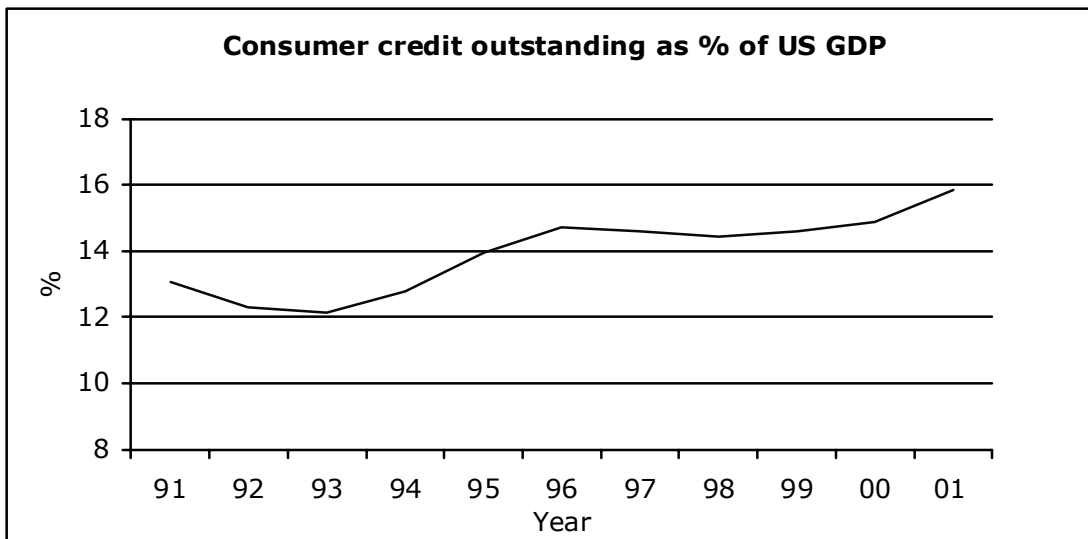
Source: Office of National Statistics, Mintel



Source: Office of National Statistics, Mintel – consumer credit outstanding European marketing pocket book (2001 and 2002) - GDP figures at current prices ('95 – '01)
PwC and Bank of England estimate GDP growth at 2.4% for '01, therefore calculated on this basis



Source: Federal Reserve



Notes:

Consumer Credit Outstanding: covers most short- and intermediate-term credit extended to individuals, excluding loans secured by real estate (such as mortgage loans, home equity loans, and home equity lines of credit).

Revolving Credit: credit card credit and balances outstanding on unsecured revolving lines of credit.

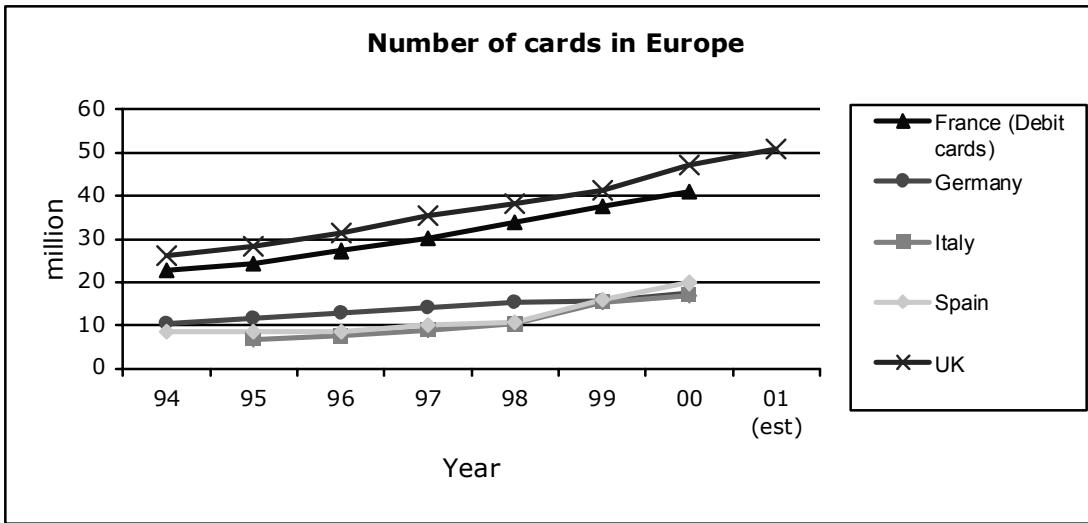
Non-revolving Credit: secured or unsecured credit which can comprise automobile loans and all other loans not included in revolving credit, such as loans for mobile homes, trailers, durable goods or vacations.

Experian areas most affected:

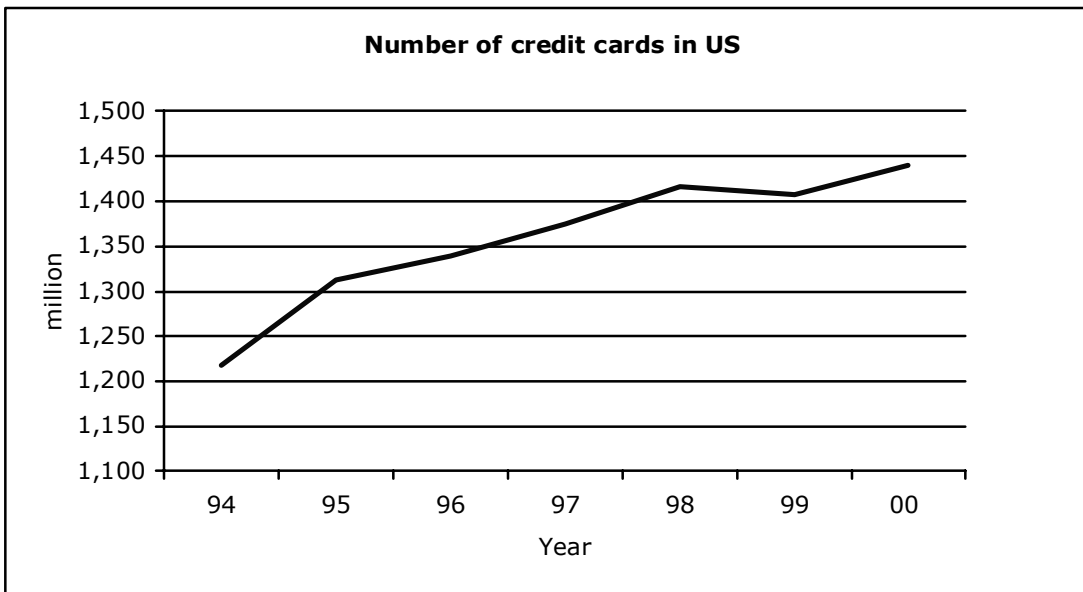
Information - credit

Solutions - credit

Credit cards

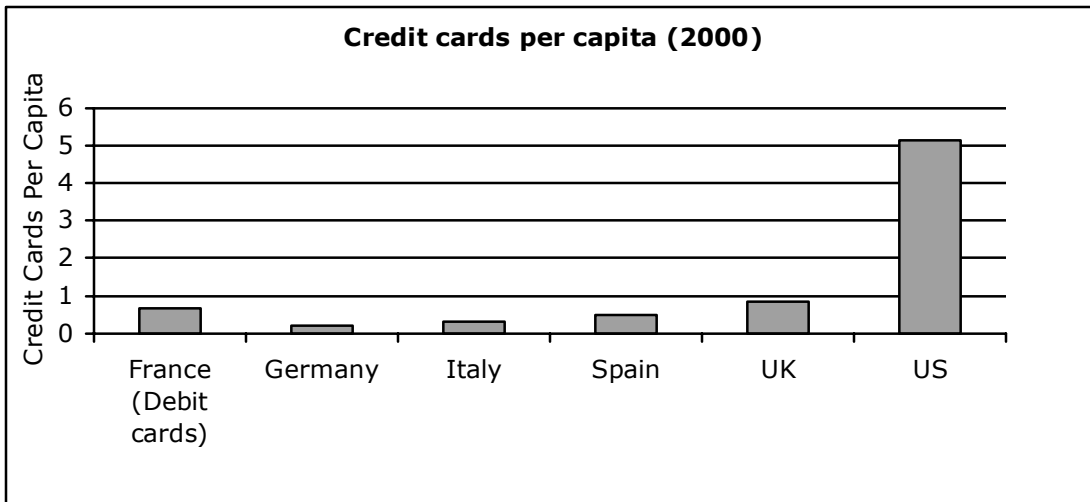


Source: Visa, MasterCard, (from Lafferty cards databank 2000) Europay International and Visa EU (from European Payment Cards Volume 2 2001-2). Additional sources: Groupement des Carte Bancaires, Europ Kartensysteme, Visa Deutschland, ECB, Banca d'Italia, Sistema 4B, BBA, APACS/Mintel.



Source: The Nilson Report

millions of cards	1994	1995	1996	1997	1998	1999	2000	2001 (est.)
France	22.8	24.4	27.2	30.2	33.9	37.6	40.9	n/a
Germany	10.2	11.7	13.0	14.2	15.3	15.6	17.4	n/a
Italy	NA	6.7	7.6	8.8	10.2	15.4	17.0	n/a
Spain	8.4	8.4	8.6	10.1	10.7	15.8	19.8	n/a
UK	26.2	28.3	31.3	35.5	38.3	41.4	47.1	50.9
US	1,217.0	1,312.0	1,339.7	1,374.2	1,416.2	1,407.1	1,440.4	n/a



Notes:

France: quotes numbers for general purpose payment cards (debit cards) – no distinction available for pure credit cards.

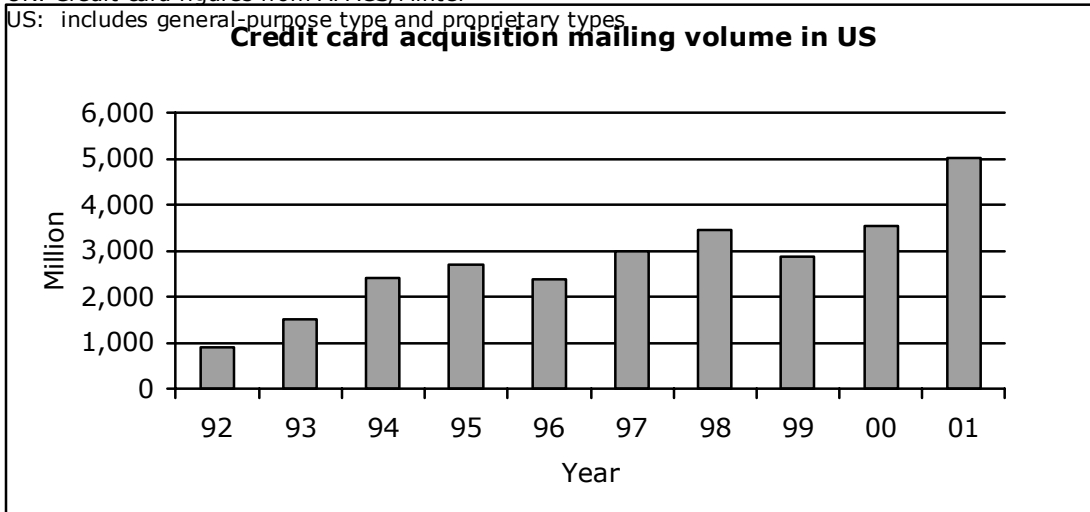
Germany: 1994-1998 figures include Eurocard-Mastercard, Visa, Amex and Diners Club. 1999-2000 figures include Eurocard-Mastercard and Visa.

Italy: 1995-1998 figures exclude retailers' cards.

Spain: 2000 figures include Eurocard-Mastercard/Credit

UK: Credit card figures from APACS/Mintel

US: includes general-purpose type and proprietary types



Source: BAI Global (subscription based direct mail acquisition tracking service)

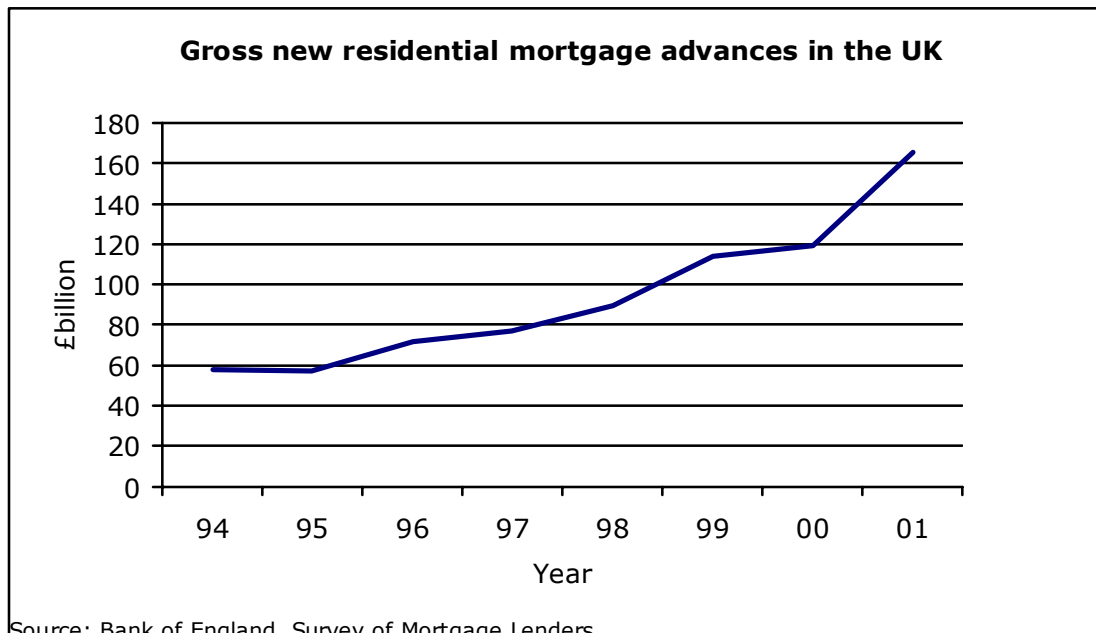
"Direct mail solicitations remain the most important channel for attracting new cardholders in the USA today – generating 68% of all new card applications" (BAI Global, March 2001)

Experian areas most affected:

Information - credit

Solutions – credit

Mortgages

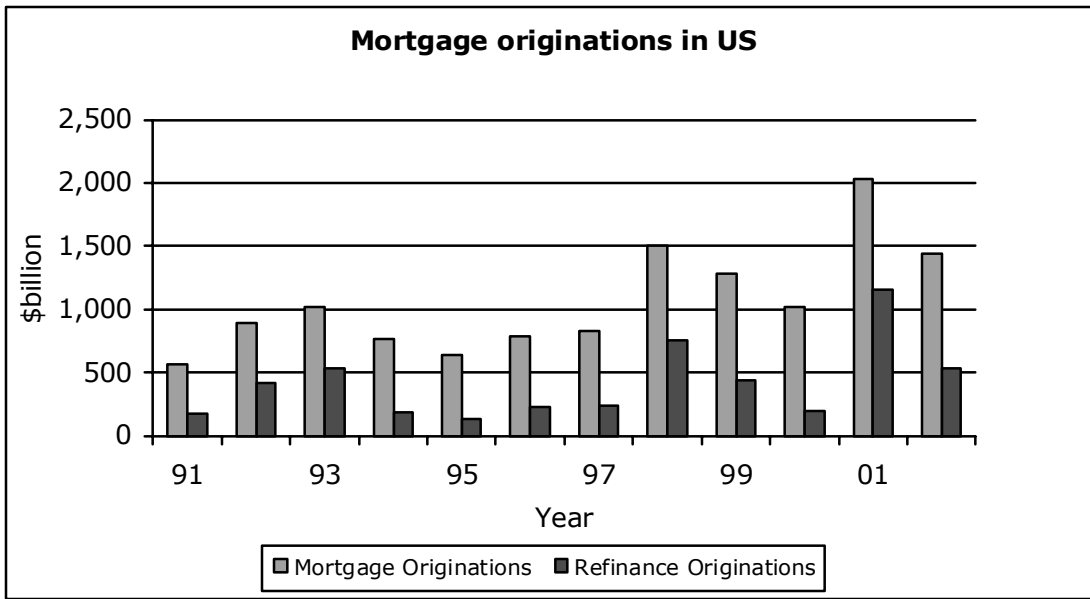


Notes:

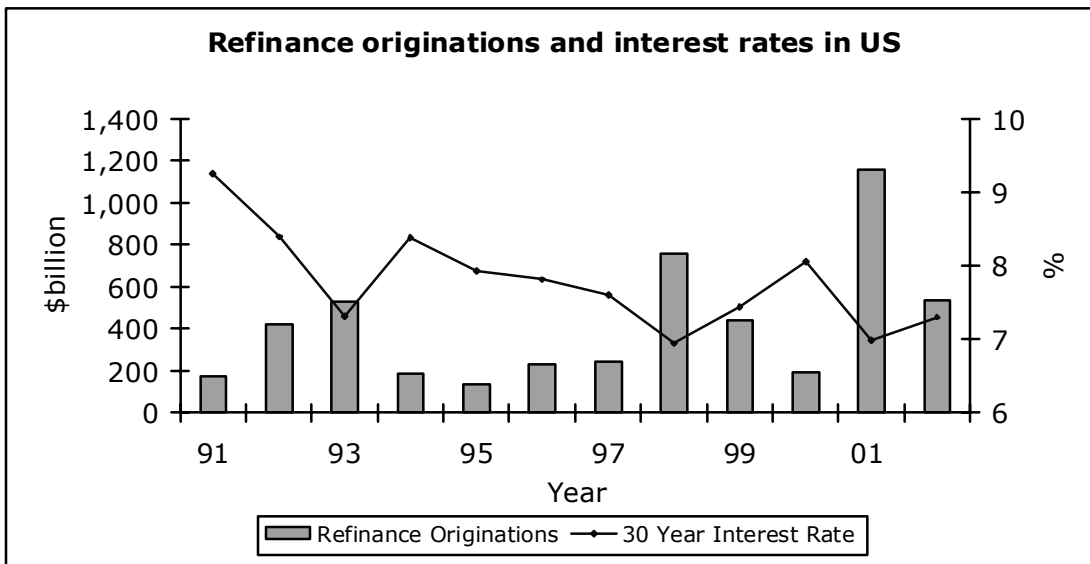
Gross Lending: Gross advances represents all new mortgage lending completed in a particular period (not the total mortgage balances outstanding at the time). It includes loans for house purchase, remortgages, further advances and top-up loans. It includes further advances and top-up loans.

The value of figures has been rounded the nearest £100 million.

The CML (Council of Mortgage Lenders) is the trade association for mortgage lenders in the UK, its members undertaking around 98% of UK residential mortgage lending. The CML exists to provide a service to mortgage lending institutions by helping to establish and to maintain a favourable operating environment in the residential mortgage and related housing markets in the UK.



Source: Mortgage Bankers Association of America



Source: Mortgage Bankers Association of America, Freddie Mac

Notes:

Mortgage Originations: value of secured and completed mortgage applications from a commercial or residential borrower.

Refinance Mortgage Originations: those Mortgage Originations which are Refinances ie the repayment of a debt from the proceeds of a new loan, using the same property as security.

30-Year Fixed Rate Mortgage %: the fixed interest rate for 30 year mortgages (where the interest rate and payments will remain the same for the life of the 30-year loan).

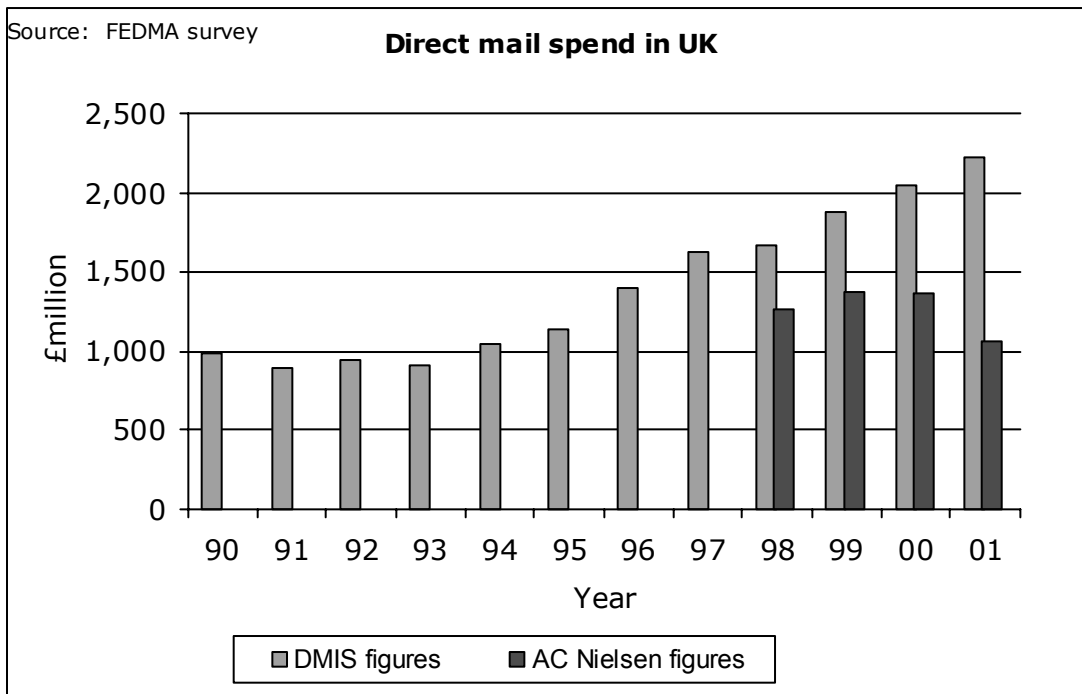
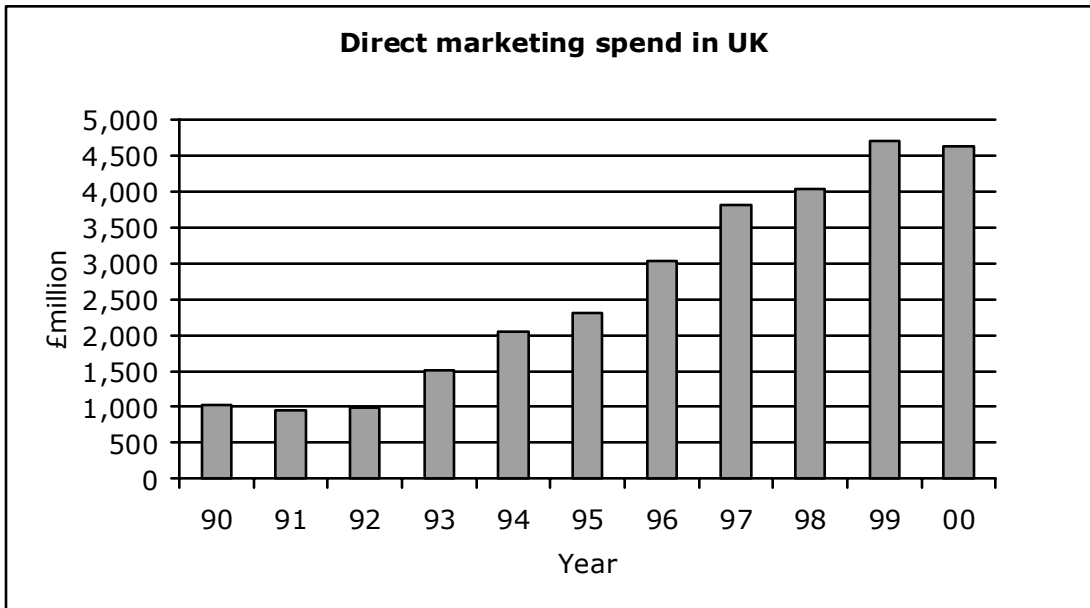
Experian areas most affected:

Information - credit

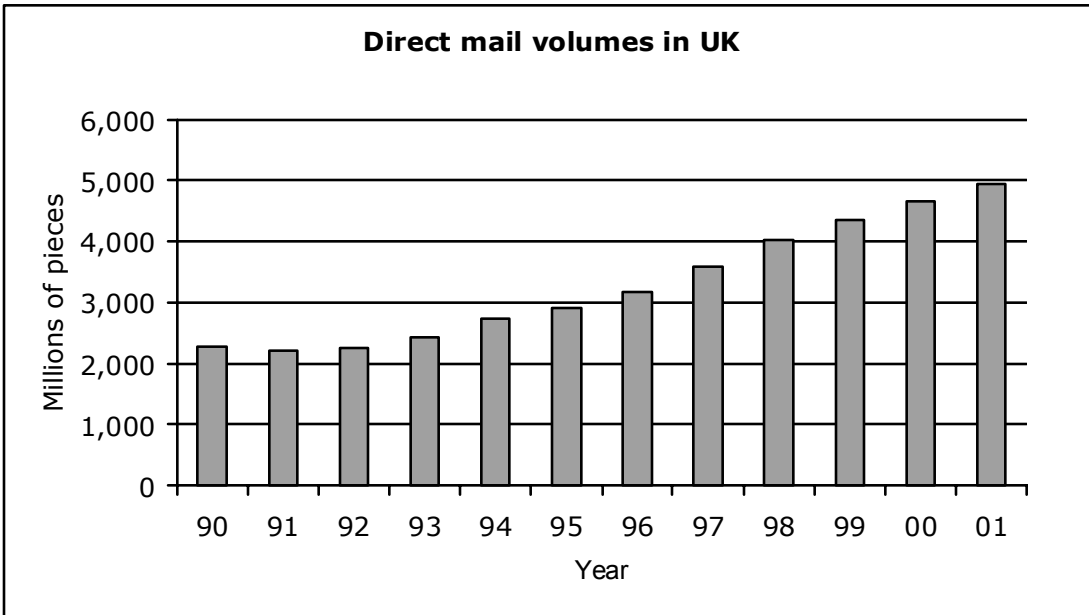
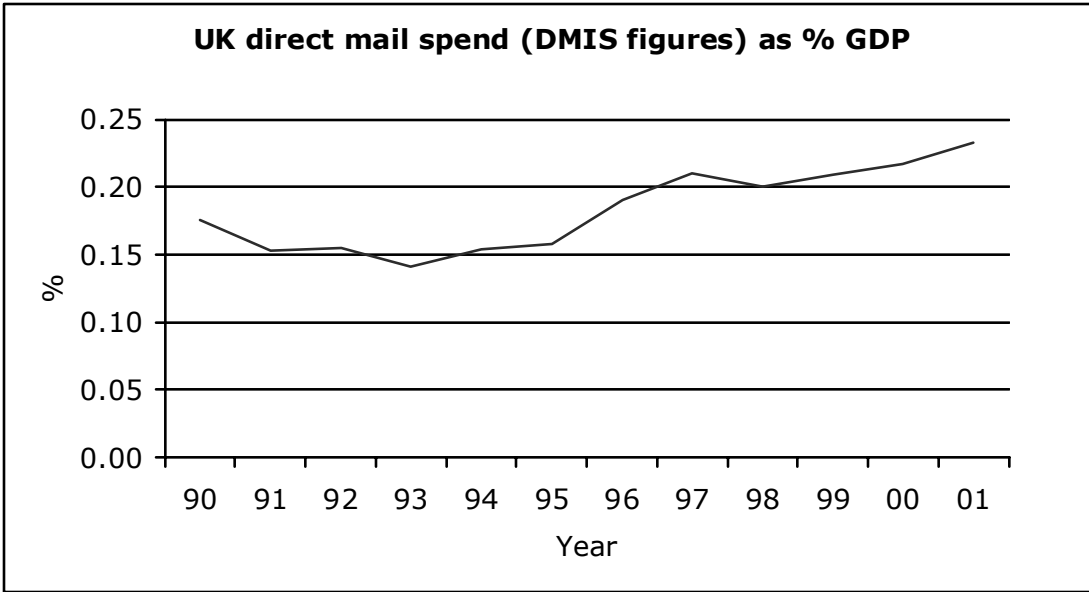
Solutions - credit

FARES joint venture

Direct marketing



Source: FEDMA survey (DMIS figures) and AC Nielsen



Source: FEDMA survey/Royal Mail

Notes:

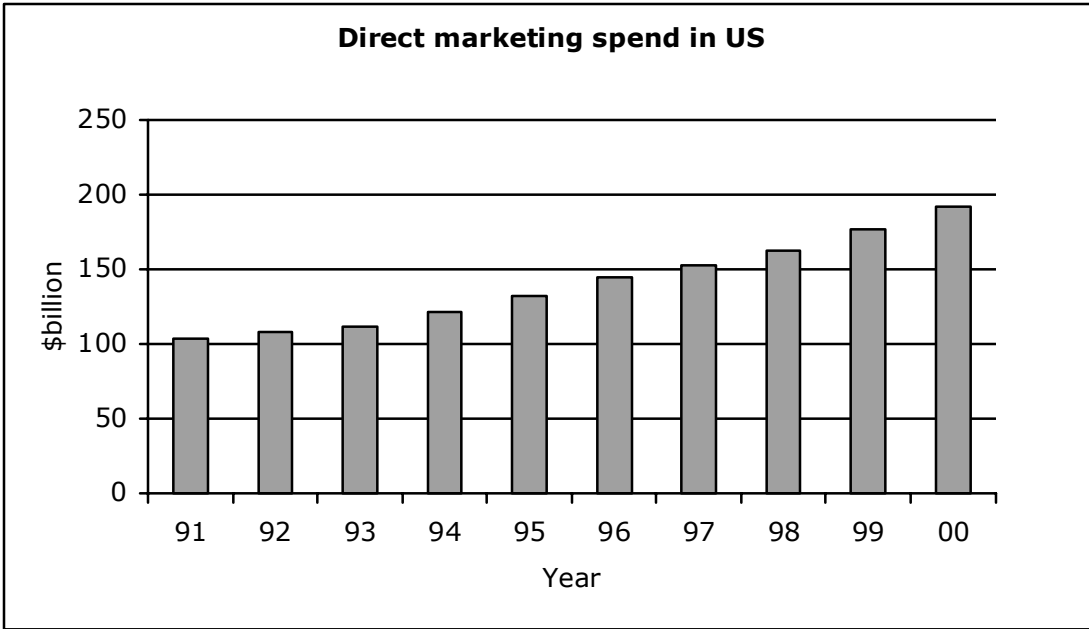
FEDMA is the Direct Marketing sector's European Association which is dedicated to building the business of cross-border direct marketing by representation within the EU and international institutions and through its vast network of contacts and business both within and outside Europe. FEDMA has over 400 members

throughout the world and represents nearly 10,000 companies through its members' national direct marketing associations.

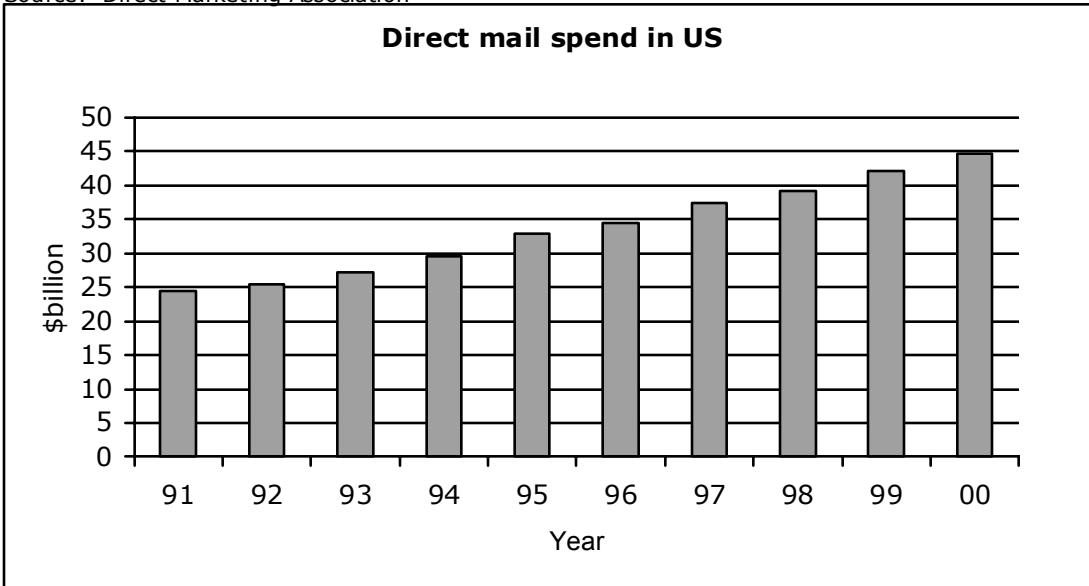
Experian areas most affected:

Information – Marketing

Solutions – Marketing



Source: Direct Marketing Association

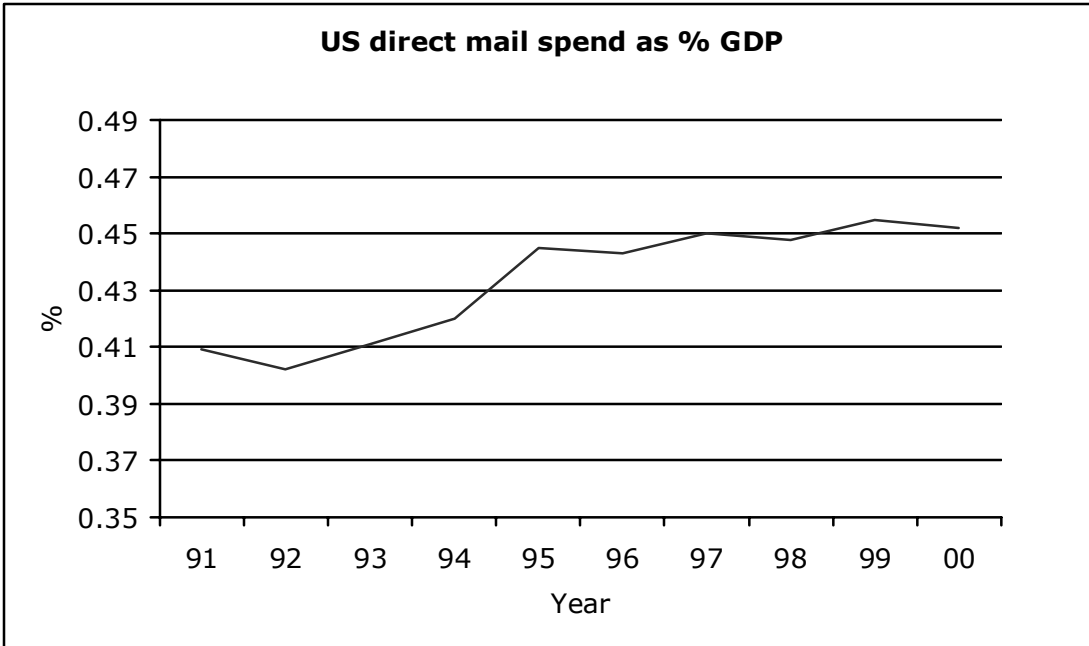


Source: Direct Marketing Association

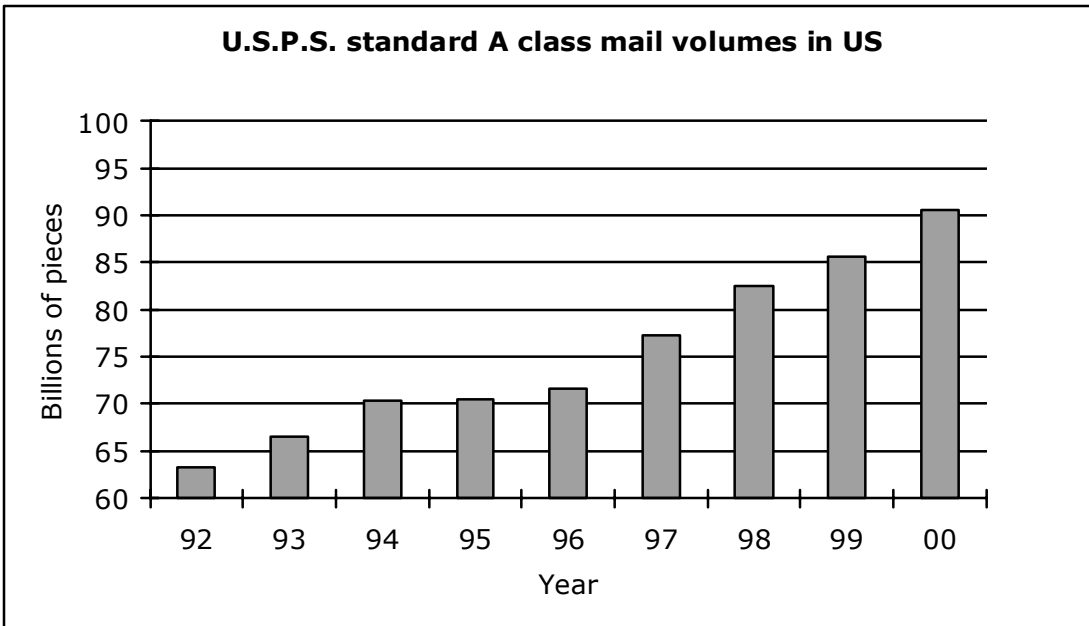
Notes:

Direct marketing is broadly defined as any direct communication to a consumer or business recipient that

is designed to generate a response in the form of an order (*direct order*), a request for further information (*lead generation*), and/or a visit to a store or other place of business for purchase of a specific product(s) or service(s) (*traffic generation*).



Source: Direct Marketing Association



Source: www.postalfacts.com

Notes:

Standard Mail weighs less than 16 ounces and includes circulars, printed matter, pamphlets, catalogues, newsletters, direct mail, and merchandise. Standard Mail may be sent at presorted rates and at automation rates. Standard Mail is formerly known as 3rd Class or Standard A Mail and is where the bulk of Direct Mail is categorised.

Experian areas most affected:

Information – Marketing

Solutions – Marketing

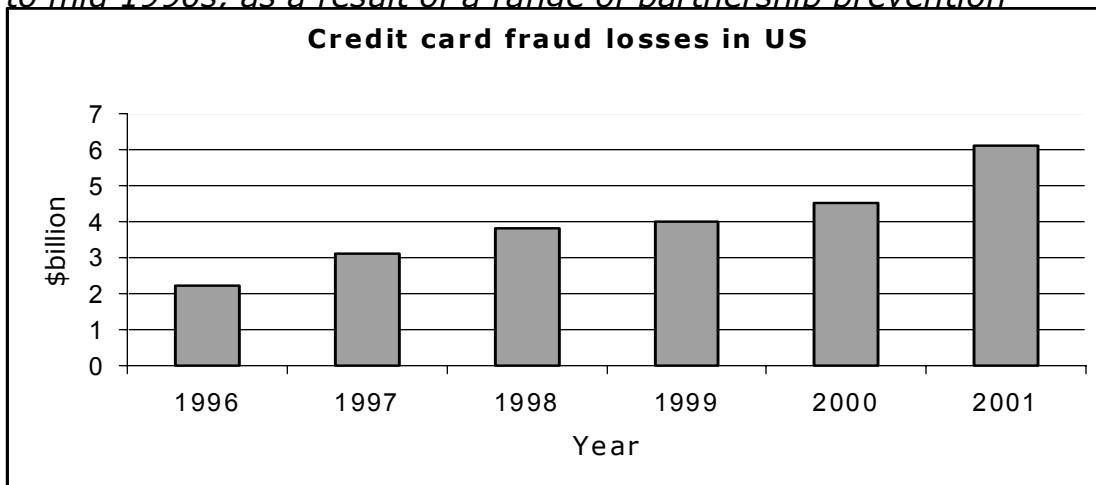
Outsourcing

Fraud



Source: APACS, Home Office research

"The pattern of fraud shows a steep reduction in losses from the early to mid 1990s, as a result of a range of partnership prevention



Source: Meridian Research estimates

Experian areas most affected:
Solutions – credit

CRM and CDI

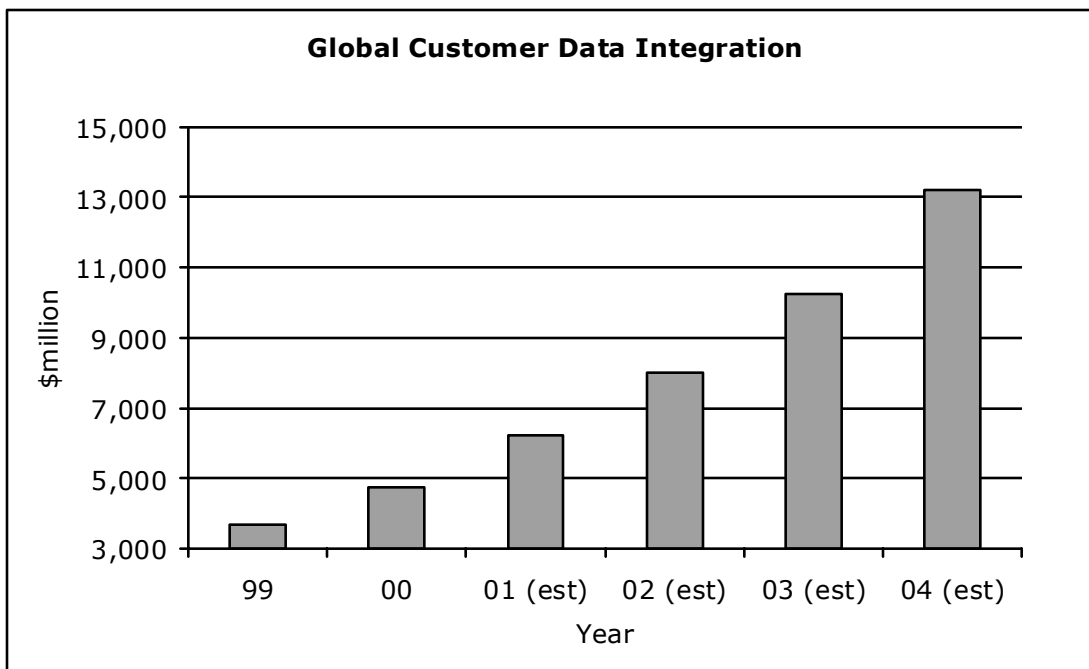
Customer Relationship Management (CRM) is typically defined as the combination of business strategy and technology to enable companies to interact with their customers in meaningful and relevant ways.

A successful CRM programme requires much investment across a company, including "software" to automate the sales and marketing, customer-facing processes, as well as "services" to provide the consulting, implementation and operations management to design, build and operate CRM systems.

CRM is widely seen as a big and growing market. At mid-2001 IDC believed the global CRM market in total to be worth \$55bn in 2000 and expected it to practically double by 2003, with half of this market being in the US.

Customer Data Integration (CDI) enables companies to create a single company-wide view of each of their individual customers, regardless of the customer's point of interaction with the company. According to Forrester Research, only 2% of businesses have a single view of their customer.

Experian competes in the Customer Data Integration (CDI) part of the CRM market, which comprises data cleansing and hygiene, data integration and ongoing data management. At present, this accounts for nearly 10% of the total CRM market.



Source: IDC

Total CRM spend in the UK is estimated at around £850m, with CDI accounting for perhaps 5-10% of the market.

Experian area most affected:

Solutions – marketing

Privacy and legislation - global

Experian believes that responsible stewardship of the information entrusted to us is important for developing and maintaining the public trust that is essential for our continued licence to operate. This information must be managed with respect and care, and with due consideration to the legal requirements and culture of each of its markets.

This stewardship entails:

- Appropriate levels of information accuracy and security.
- Active concern for the interests of information providers, information users and individuals who are the subjects of that information.
- Adherence to all legal requirements and to those self-regulatory regimes with which we elect to align ourselves.
- A policy of openness and honesty in making clear what information we maintain, how we make that information available and how it is used in the commercial marketplace.

Experian Information Values

As a leader in the supply of information, Experian aims to act in a responsible manner with integrity and honesty. To this end it has adopted five core values, which are enshrined in all procedures concerned with the handling of information.

Balance

Experian strives to balance the interests of consumers with the business needs of customers to ensure both receive benefit from information use.

Accuracy

Experian strives to ensure the information it collects and maintains is as accurate and up-to-date as possible and that the information is appropriate for its intended use.

Security

Experian protects the information it maintains from unauthorised access or alteration.

Integrity

Experian complies with the spirit and letter of all applicable laws and industry codes and operates its businesses in accordance with these information values.

Communication

Experian communicates openly about the information it maintains, how it is used and seeks to inform consumers of their rights regarding the use of information.

Privacy and legislation – International

Experian International operates in a highly complex and regulated environment. In the UK, The Data Protection Act 1998 governs the processing of personal data, by Experian as well as by its clients. The UK Act is based on the European Data Protection Directive and similar legislation is in place across Experian's European businesses. The Company's non-European businesses (Latin America, Asia Pacific, South Africa) all have country-specific data protection legislation.

As a Credit Reference Agency, Experian in the UK is also licensed by the Office of Fair Trading under the Consumer Credit Act 1974. Similar legislation applies in other countries where Experian operates. Breach of its obligations under data protection or consumer legislation would severely jeopardise Experian's ability to trade

Experian is committed to achieving the highest possible levels of data accuracy, security and integrity. In the UK, its Data Protection and Compliance function works closely with regulators, including the Office of Fair Trading and the Office of the Information Commissioner, to ensure that all procedures, products and systems are carried out and developed to their satisfaction and within the appropriate legal framework. This is mirrored across all Experian businesses.

Commitment to compliance and data protection is further demonstrated through Experian's active participation on industry trade bodies and associations representing the credit and direct marketing sectors, together with direct client involvement to increase compliance and data protection awareness.

In the UK, Experian is also committed to its consumer-facing obligations as a Credit Reference Agency under both the Data Protection Act and the Consumer Credit Act. Its Consumer Help Service is dedicated to working with consumers and suppliers of their data to ensure its accuracy. In tandem with this service, Experian liaises with the media, government, money advisors and consumer organisations to promote transparency in terms of what personal information is held and why and how it is used.

Experian aims to comply both with the letter and spirit of all relevant data protection and compliance legislation and codes of practice including the Data Protection Act and Principles of Reciprocity (governing the use of shared credit data) to achieve acknowledged "best practice" across Experian's operating areas and markets.

Privacy and legislation – North America

For more than 50 years Experian has been a leader in the information industry. In fact, the Company's roots date back more than 100 years to the pioneers of credit reporting. Its success is based on sound information values that guide the development of practices and policies that respect consumers' privacy and provide security and benefits to consumers and our business clients alike.

Experian applies its information values to all of its information uses through a comprehensive assessment process that ensures privacy concerns are addressed and that the information use benefits both businesses and consumers.

We consider ourselves to be stewards of the information we collect, maintain and utilise. Our responsibility is to ensure the security of the information in our care is protected and that the privacy of consumers is respected through appropriate, responsible use.

Experian works diligently to understand and address consumer privacy concerns. Through its Consumer Advisory Council, Experian receives valuable insight and guidance from consumer advocates, legislators, scholars and business leaders regarding our information services. In addition, our Corporate Privacy Council, a group of company leaders, meets regularly to ensure Experian information services provide consumer and business benefit, while upholding the Experian Information Values and ensuring privacy expectations are met.

An extensive and ongoing consumer education program reaches consumers directly to explain the benefits of responsible information use, the choices they have regarding that information use and how Experian ensures their privacy is respected through application of its information values.

Privacy and legislation – North America (continued)

Gramm-Leach-Bliley Act (GLB Act)

The GLB Act became effective July 1, 2001. This requires the Federal Trade Commission (FTC) and other banking regulatory agencies to implement privacy rules that enable consumers to prohibit the sharing of information about themselves with third parties. A notable exception was made for data sharing under the Fair Credit Reporting Act, which means that Experian can still obtain all the information it has previously obtained from financial institutions.

Although the GLB Act has had no effect on Experian's core credit reporting business, it has restricted the sale of "header" information for marketing purposes, which typically includes name, address, social security number and age. In the case of Experian's own Insource database, the impact has been mitigated by the presence of multiple data sources not regulated by the GLB Act.

Do-Not-Call Files

On January 22, 2002, the Federal Trade Commission (Commission) announced its intentions to seek changes in the Telemarketing Sales Rule (TSR), broadening its scope and jurisdiction in significant ways. Chief among the changes was the proposed establishment of a national "do-not-call" (DNC) registry.

Experian on its own, and through its trade associations, submitted comments to the Commission, objecting to creation of such a file. A court challenge from the industry is likely, should the Commission decide to proceed with creation of a national DNC registry.

State Legislatures also continue to enact telemarketing laws calling for the creation of state DNC files. Pennsylvania became the 21st state to enact DNC legislation, and Arizona, Kansas, Minnesota and Illinois are expected to enact DNC legislation in 2002.

Although compliance with DNC state laws and regulatory rules is typically the responsibility of the telemarketers, many telemarketers rely on the telephone list providers like Experian for suppression of these DNC phone numbers. As a result, the trend continues to be a significant reduction in the overall quantity of phone numbers that telephone list suppliers like Experian are able to provide to clients for telemarketing purposes.

E-mail Marketing

Federal legislation governing e-mail marketing has been proposed, but is not likely to become law in 2002. However, the number of states that have enacted legislation to govern e-mail marketing is on the rise.

Like many of the telemarketing laws, states' laws governing e-mail marketing are typically the responsibility of the marketer. E-mail list providers, like Experian, that only provide e-mail lists which have been collected with permission to share with third parties for e-mail marketing could, however, be impacted to the extent that laws define any e-mail marketing solicitation sent to an individual that the marketer has no prior business relationship with as unsolicited.

Privacy and legislation - United Kingdom

Data Protection Act

The Data Protection Act 1998 came fully into force on 24 October 2001. This has an effect on both Experian and its clients as "data controllers" and puts the onus on us to ensure we observe tight controls over our use of personal data.

Electoral Register

Following the High Court Judgment in the Robertson Case in November 2001 which held that local authorities should not supply copies of the Electoral Register to commercial organisations without giving individuals the right to opt-out, the October 2001 canvass data is not yet available.

Experian and the industry has been involved in intensive Government lobbying and it is anticipated that the Department of Transport, Local Government and the Regions will be issuing a policy document in late April 2002 outlining the "permitted purposes" for which the full Electoral Register can continue to be used.

It is likely that an "opt-out" box will appear on canvass forms from October 2002 meaning that the individual's electoral registration form details will not be provided to organisations for commercial purposes, other than for "permitted purposes" under regulations yet to be published. It is hoped that these regulations will follow a similar format to those under discussion prior to the Robertson Case, and will enable the full register to continue to be available for use in fraud and credit assessment products, but not for direct marketing. In the latter case, organisations will only have access to the details of those individuals who have chosen not to opt-out.

Experian is already making significant progress towards identifying alternative sources of information where these may be required.

Third party data

The most significant compliance issue in the UK concerns the use of "third party data" for credit applications. This is information about other individuals living at the same address as the applicant where the surname is the same or where there is evidence of a financial association.

This has been a concern to the Information Commissioner for some time, but the implementation of the Data Protection Act 1998 is now considered to provide greater powers in this area. Significantly, too, the UK has been the only European country to use third party data for credit decisions.

The UK credit bureaux are now having to change their systems in order to retrieve applicant-related data only for credit searches, although there are some exceptions, particularly in the case of fraud. Experian agreed its rollout plans with the Information Commissioner last year. Data quality requirements and monitoring systems are now in place and the third party data programme has been successfully launched with migration to compliant systems progressing well on schedule. Many client-specific plans are now in place for migration to this new compliant platform and new business scorecards.

Other issues

Other current issues in the credit arena concern indebtedness and a review of consumer credit legislation. Both are likely to have a significant effect on the credit industry, bearing in mind that the Consumer Credit Act is now over 30 years old. It is likely that going forward there will be greater concentration on assessing an individual's indebtedness in determining credit strategies, such as outstanding balances, rather than just an individual's risk profile per se. Experian is building a new Indebtedness Index scorecard introducing a new dimension of affordability into the risk decision.

5. KEY COMPETITORS

Key competitors by region **5.2**

Profile of key competitors

- Acxiom	5.4
- American Management Systems, Inc	5.6
- Atos Origin	5.8
- Baycorp Advantage	5.10
- Certegy, Inc	5.12
- ChoicePoint, Inc	5.14
- D&B	5.16
- Equifax, Inc	5.18
- Fair, Isaac & Company*	5.20
- First Data Corporation	5.22
- Harte-Hanks, Inc	5.24
- HNC Software, Inc*	5.26
- infoUSA, Inc	5.28
- Lightbridge, Inc	5.30
- R.R. Donnelley & Sons Co.	5.32
- TSYS, Inc	3.34

Sources: 10 – Ks; 10-Qs; 8-Ks; company Annual Reports and websites

Notes: * On 29 April 2002, FICO and HNC announced their intention to merge

Share price as at 25 April 2002. Shares outstanding based on Treasury method (i.e. assuming companies will use proceeds from exercised options to repurchase outstanding shares).

Sales and EBIT growth often includes acquisitions and disposals.

NA – not available

Experian UK – key competitors

Experian UK

	Information		Solutions		Outsourcing*
	Credit	Marketing	Credit	Marketing	
Acxiom		X		X	
AMS			X		
Certegy			X		
D&B	X	X			
Equifax	X	X	X		
Fair, Isaac			X		
First Data Corp			X		
HNC Software			X		
TSYS			X		

* Not applicable in UK

Experian Rest of World – key competitors

Experian Rest of World

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Acxiom				X	
AMS			X		
Atos Origin			X		X
Certegy			X		X
Baycorp Advantage	X		X		
D&B	X	X			
Equifax	X				
Fair, Isaac			X		
First Data Corp			X		
HNC Software			X		
TSYS			X		

Experian North America – key competitors

Experian North America

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Acxiom		X		X	
AMS			X		
Certegy			X		
ChoicePoint			X	X	X
D&B	X	X	X	X	
Equifax	X	X	X	X	
Fair, Isaac			X	X	
Harte-Hanks Inc				X	
HNC Software			X		
InfoUSA Inc	X	X	X	X	
Lightbridge			X	X	
RR Donnelley					X

Key competitor products vs Experian

Product description	Experian	HNC	FICO	Equifax	AMS	Acxiom	Harte Hanks
Intellect decisioning	Strategy Manager	Capstone	Strategyware				
Customer acquisition decisioning	New Business SM	Capstone Express	Liquid Credit	Decision Power	ACAPS Enterprise		
Monitoring & reporting solutions	Scope	Capstone Strategy Reporter	FastTrack	Xprt Software			
Customer management decisioning	Probe SM	Capstone Decision Manager	Triad	Decision Power	Strata Enterprise		
Automated application processing	Transact SM/ Clarus SM/ Autoscore SM		CreditDesk	Apply SM	ACAPS Enterprise		
Anti-fraud solutions	Detect/ Hunter	Falcon/ Eagle	Fraud Intercept	Gemini Verify Score			
Bureau scoring	Delphi						
Automotive information online	Car Data Check				ACAPS AutoChek		
Customer data integration	Truvue			Connexus		AbiliTec	Trillium

Acxiom Corporation (NASDAQ:ACXM)

Business Description

- Founded in 1969, Acxiom has over 30 years of experience in customer data management services
- Acxiom is a global leader in real-time, multi-channel Customer Data Integration (CDI) and customer recognition infrastructure, operating three primary business segments
 - *Services*: Provides solutions that integrate and manage customer, consumer and business data, using its information management skills and technology
 - *Data and Software Products*: AbiliTec is a major software product that allows the linking of separate, disparate databases across a client's business and permits real-time updating of consumer and business information
 - *IT Management*: Provides IT services and solutions for large systems, mid-range and client/server processors and networks

Key Facts

Number of Employees	5,291
Sales by region %:	
North America	95%
United Kingdom	5%
Assets Employed (m)	\$1,128

Segmental Financial Information

Division	2001A	
	% of Sales ^(a)	% of EBIT ^(b)
Services	62	63
Data and Software Products	19	27
IT Management	19	10

^(a) Based on gross sales excluding \$174.8 million of intercompany eliminations.

^(b) Based on gross operating income excluding \$134.5 million of intercompany eliminations and \$29.2 million in corporate expense.

Acxiom Corporation (NASDAQ:ACXM)

Five-Year Financial History ^(a) (\$ in millions, except share price)

	Year Ended 31 March					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	499	592	754	965	1,010	19%
Growth (%)	-	18.6	24.3	27.9	4.7	
EBIT (\$)	68.2	85.6	117.4	163.9	135.7	19%
EBIT Margin (%)	13.7	14.5	15.6	17.0	13.4	
Diluted EPS (\$)	0.49	0.61	0.78	1.00	0.77	12%

Market Capitalisation ^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$16.42
Diluted Shares Outstanding (m)	89.8
Market Value of Equity	\$1,475
Net Debt/(Cash) as of 31 Dec 2001	\$452
Enterprise Value	\$1,926

^(a) Source: 10-K, 10-Q. Excludes one-time items and adjusted for Company changes in revenue recognition and acceleration of depreciation. Shares outstanding based on treasury method.

Acxiom Corporation (NASDAQ:ACXM)

Recent Events

Date	Event	Transaction Value
06 Feb 02	Completed offering of 3.75% Convertible Subordinated Notes due 2009 convertible into common shares at \$18.25 per share. Proceeds used towards repayment of \$115m 5.25% Convertible Subordinated Notes due 2003 and \$25.7m 6.92% Senior Notes due 2007. Concurrently, the Company amended and restated its \$265m credit facility to a \$175m credit facility and extended maturity from December 2002 to January 2005	\$160.0m
21 Sep 01	Completed closing of all collateral agreements related to credit facility extended to December 2002 and term loan agreement maturing in 2005	NA
28 Dec 00	Acquired Data Dimension Information Services, a provider of data processing services	\$5.4m
25 Apr 00	Sold part of Data Quick business group, retaining real property data sourcing and compiling portions of the business	\$55.5m
15 Dec 99	Acquired certain assets and liabilities of Litton Enterprise Solutions Details: 100% cash transaction	\$17.3m
28 May 99	Acquired Computer Graphics, a privately-held, technology-based direct marketing firm targeting financial services and credit collection agencies Details: 100% stock transaction	NA
17 Sep 98	Merged with May & Speh, Inc., a computer-based marketing information provider Details: Stock swap transaction	\$502.5m

Where Acxiom competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International Services		X		X	
Data and software products		X		X	
Experian North America Services		X		X	
Data and software products		X		X	
Experian does not compete in IT management					

American Management Systems, Inc. (NYSE:AMSY)

Business Description

- American Management Systems' primary focus is on information technology; the company provides a full range of consulting services from strategic business analysis to the full implementation of solutions
- The Company's suite of next-generation products, industry expertise and business alliances form a foundation to provide a broad spectrum of management and technology services
- Clients are concentrated primarily in financial services, new media and communications, financial services institutions, federal, state and local governments, as well as healthcare and utilities industries
- In 2001, approximately 85% of AMS' business came from clients it has worked with in previous years
- A significant component of the Company's business is involved with its proprietary software products

Key Facts

Number of Employees	7,000
Sales by region %:	
North America	84%
Europe (Rest of World)	16%
Assets Employed (m)	\$600

Segmental Financial Information

American Management Systems operates in one segment, Information Technology Consulting.

The following table breaks down sources of revenue by industry vertical.

Industry Vertical	% of 2001A sales
Federal Gov't Agencies	29
New Media & Communications	27
State & Local Gov'ts and Education	25
Financial Services Institutions	14

American Management Systems, Inc. (NYSE:AMSY)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	872	1,058	1,240	1,279	1,183	8%
<i>Growth (%)</i>	-	21.3	17.3	3.1	(7.5)	
EBIT (\$)	54.3	96.9	117.9	110.2	86.6	12%
<i>EBIT Margin (%)</i>	6.2	9.2	9.5	8.6	7.3	
Diluted EPS (\$)	0.74	1.21	1.34	1.05	0.38	NA

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$21.34
Diluted Shares Outstanding (m)	42.0
Market Value of Equity	\$896
Net Debt/(Cash) as of 31 Dec 2001	(\$53)
Enterprise Value	\$843

(a) Source: 10-K. Shares outstanding based on treasury method.

American Management Systems, Inc. (NYSE:AMSY)

Recent Events

Date	Event	Transaction Value
17 Dec 01	Venetica announced partnership with AMS. Under the agreement, AMS will resell Venetica's VeniceBridge software product	NA
22 Aug 00	AMS acquired Synergy Consulting, a provider. Details: Transaction completed for an undisclosed amount in cash; Synergy's LTM sales were \$15.4m	NA
22 Feb 00	AMS acquired Budget Technology, a developer of public finance software government contractors	NA

Where AMS competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
IT Consulting			X		
Experian North America					
IT Consulting			X		

Atos Origin (Paris Euronext: SAX)

Business Description

- Atos Origin is a leader in banking and financial data management systems
- The Company is a diversified European consulting firm, a product of a recent merger between French company Atos and Dutch company Origin; merged entity is now registered in France, but keeps its headquarters in Amsterdam
- Segments include:
 - *Consulting*: Designs IT processes/solutions and develops/integrates systems
 - *Managed services*: Technical support and systems maintenance
 - *Online*: Provides technical components and business processes

Key Facts

Number of Employees	26,278
Sales by region %:	
France	36%
EMEA	29%
The Netherlands	26%
Americas	7%
Asia & Pacific	2%
Assets Employed (m)	€2,360

Segmental Financial Information

Division	2001A	
	% of Sales	% of EBIT
Consulting & Systems Integration	49	44
Managed Services	37	42
Online Services	14	14

Atos Origin (Paris Euronext: SAX)

Five-Year Financial History^(a) (€ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (€)	876	979	1,083	1,914	3,038	37%
<i>Growth (%)</i>	-	11.8	10.6	76.6	58.7	
EBIT (€)	54.7	73.6	89.0	141.8	237.9	44%
<i>EBIT Margin (%)</i>	6.2	7.5	8.2	7.4	7.8	
Diluted EPS (€)	1.70	2.22	2.10	1.62	2.49	10%

Market Capitalisation^(a) (€ in millions, except share

Share Price as of 25 Apr 2002	€84.10
Diluted Shares Outstanding (m)	53.8
Market Value of Equity	€4,525
Net Debt/(Cash) as of 31 Dec 2001	€235
Enterprise Value	€4,760

^(a) Source: Company Annual Report, website. Shares outstanding based on treasury method.

Atos Origin (Paris Euronext: SAX)

Recent Events

Date	Event	Transaction Value
22 Oct 01	ATOS Origin acquired HOM&LOG Consulting, which specialises in the design of tailored communication solutions and support systems for IT and organisational projects	NA
11 Oct 01	Royal KPN NV unit, SNT Group, agreed to acquire Customer Relationship Management activities of Atos Origin and KPN	NA
2 Oct 01	ATOS Origin acquired KPN Datacenter, a Dutch data communications unit Details: 100% cash transaction for shares	\$143m
29 May 01	ATOS Origin acquired Inexis, a Paris-based software solutions company	NA
31 Oct 00	ATOS merged with Origin, a Dutch software developer, to form ATOS Origin Details: Merged company registered in France but maintains its headquarters in Amsterdam	\$2.3bn
25 May 99	KPN NV, a Dutch telecom provider, acquired Telecommunications Services & Networks, a unit of Origin	NA
09 Apr 99	Symbian Ltd, a UK software developer, acquired Origin's UK Advanced Technology Group	NA

Where Atos Origin competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International Consulting & Systems Integration					
Managed Services					X
Online Services			X		X

Does not compete with Experian North America

Baycorp Advantage (ASX and NYSE:DAD)

Business Description

- Baycorp Advantage, formed from the merger (completed December 2001) of Data Advantage and Baycorp, is the leading supplier in the Asia-Pacific region of credit-related decision support services and a provider of marketing information and receivables management services
- Prior to the merger, Data Advantage operated with three business segments including: Credit Advantage, the leading source of credit risk information in Australia; Decision Advantage, supplier of credit scoring systems and consultation; and Market Advantage, provider of market segmentation modeling and customer behavioral analysis
- Baycorp is organized into six segments including: Business Data, Collection Services, Debt Acquisition, Lending Solutions, Global Services, and ID Services (formerly 128i)

Key Facts

Number of Employees	NA
Sales by region %:	
Asia-Pacific	100%
Europe	0%
Rest of World	0%
Assets Employed (m) ^(a)	A\$978

(a) Pro Forma Total Assets includes A\$576.4 in Goodwill.

Segmental Financial Information

Division	2001A	
	% of Sales	% of EBIT
Data Advantage		
Data Enquiries	77%	95%
Value-added Products	23%	6%
Other Operations	0%	(1%)
Baycorp		
Business Data	31%	NA
Collection Services	37%	NA
Debt Acquisition	20%	NA
Lending Solutions	4%	NA
Global Services and Other	9%	NA

Baycorp Advantage (ASX and NYSE:DAD)

Data Advantage: Five-Year Financial (b)

	Year Ended 31 December				
	1997	1998 ^(c)	1999	2000	2001
Sales (A\$)	NA	49	62	63	75
Growth (%)	-	-	25.8	2.1	18.1
EBIT (A\$)	NA	13.1	13.2	9.8	18.8
EBIT Margin (%)	-	26.5	21.3	15.7	25.1

Baycorp: Five-Year Financial

	Year Ended 31 December				
	1997	1998	1999	2000	2001
Sales (NZ\$)	36	43	52	59	67
Growth (%)	-	19.8	20.0	12.9	14.8
EBIT (NZ\$)	13.5	16.7	20.3	25.3	30.3
EBIT Margin (%)	37.4	38.6	39.1	43.2	45.1

Pro Forma Market Capitalisation^(a) (A\$ in millions, except

Share Price as of 25 Apr 2002	A\$4.17
Diluted Shares Outstanding (m)	227.5
Market Value of Equity	A\$949
Net Debt/(Cash) as of 31 Jun 2001	A\$30
Enterprise Value	A\$918

(a) Source: Merger Memorandum dated October 18. 1.56 DAD shares issued for each share of Baycorp.

(b) Data Advantage initiated public trading in 1999. Shares outstanding based on treasury method.

(c) Data Advantage Limited did not operate in 1997. In July 1998, Data Advantage became the sole shareholder of Credit Reference Limited.

Baycorp Advantage (ASX and NYSE:DAD)

Recent Events

Date	Event	Transaction Value
21 Nov 01	Merger of Data Advantage and Baycorp, New Zealand-based competitor, approved by shareholders at AGM Details: 1.56 DAD shares exchanged for each Baycorp share	A\$1.5bn
11 Oct 01	Data Advantage acquired software company, JDG Business Services	A\$2.3m
30 Apr 01	Baycorp acquired Axxess Consulting, a loan management software business	NA
20 Sep 00	Baycorp acquired 9.9% stake in Data Advantage	NA
30 Jun 00	Commonwealth Bank of Australia ("CBA") acquired a 33% stake in Alliance	NA
01 Apr 00	Baycorp formed a Singapore-based joint venture, APAC BizInfo, with Keppel Communications	NA
15 Apr 00	Baycorp acquired 67% of 128i Limited, a digital certification authority business (later named Baycorp ID Services)	NA
01 Sep 99	Alliance joint venture (first announced in May 1999) was launched by Data Advantage and Baycorp	NA
30 Sep 98	Data Advantage acquired a 50% interest in Equigen Corporation, Ltd	A\$24.0m (\$14.2m USD)

Where Baycorp Advantage competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
Credit Advantage					
Decision Advantage	X		X		
Market Advantage					

Does not compete with Experian North America

Certegy, Inc. (NYSE:CEY)

Business Description

- A recent spin-off of Equifax (NYSE: EFX), Certegy provides credit and debit card processing, e-banking services, check risk management, check cashing and merchant card processing services to financial institutions and merchants
- The Company is a leading provider of comprehensive third-party card processing services to credit unions and community banks
- Headquartered in Alpharetta, GA, the Company maintains a global presence with operations in the United States, Canada, South America, Europe, Australia and New Zealand
- Certegy's two main business units are organized to enable targeted services and systems that address diverse customer needs
 - *Card Solutions*: Includes credit/debit card processing operations in the U.S., Europe, and South America
 - *Check Solutions*: Provides extensive check risk management services to merchants worldwide

Key Facts

Number of Employees	6,200
Sales by region %:	
North America	81%
Europe	7%
Brazil	7%
Rest of World	5%
Assets Employed (m)	\$927

Segmental Financial Information

Division	2001A	
	<u>% of Sales</u>	<u>% of EBIT</u>
Card Services	66	73
Check Services	34	27

Certegy, Inc. (NYSE:CEY)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	487	566	681	779	851	15%
<i>Growth (%)</i>	-	16.3	20.3	14.3	9.3	
EBIT (\$)	79.1	103.5	127.5	147.2	151.4	18%
<i>EBIT Margin (%)</i>	16.3	18.3	18.7	18.9	17.8	
Diluted EPS (\$)	0.62	0.85	1.07	1.30	1.26	19%

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$40.67
Diluted Shares Outstanding (m)	69.1
Market Value of Equity	£2,809
Net Debt/(Cash) as of 31 Dec 2001	\$203
Enterprise Value	\$3,012

(a) Source: 10-K. Shares outstanding based on treasury method.

Certegy, Inc. (NYSE:CEY)

Recent Events

Date	Event	Transaction Value
14 Aug 01	Check Services subsidiary completed acquisition of Accu Chek Details: 100% cash transaction	\$25.0m
09 Jul 01	Equifax completed spin-off of Certegy	NA
01 Sep 00	Company sold its 50% interest in its India card processing operation	\$6.7m

Where Certegy competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
Card Solutions	X		X		X
Check Solutions					X
Experian North America					
Card Solutions					
Check Solutions			X		

ChoicePoint, Inc. (NYSE:CPS)

Business Description

- ChoicePoint Inc. is a provider of identification and credential verification services created in 1997 through the spin-off of the Insurance Services Group of Equifax, Inc.
- The Company has shifted its focus beyond the insurance industry to providing decision-making intelligence solutions, risk management and fraud prevention information and related technology solutions to businesses and government
- Operates its business through two primary service groups
 - *Insurance Services*: Provides domestic insurance companies with underwriting and claims information services
 - *Business & Government Services*: Offers pre-employment background investigations, pre-employment and regulatory compliance

Key Facts

Number of Employees	5,000
Sales by region %:	
North America	100%
Rest of World	-
Assets Employed (m)	\$832

Segmental Financial Information

Division	2001A	
	% of Sales ^(a)	% of EBIT ^(b)
Insurance Services	47	68
Business & Gov't Services	52	30
Royalty	1	2

^(a) Based on gross revenue excluding \$23.8 million from divested and discontinued operations.

^(b) Based on gross operating income excluding \$49.3 million in corporate and shared expense.

ChoicePoint, Inc. (NYSE:CPS)

Five-Year Financial History ^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	461	466	508	594	656	9%
<i>Growth (%)</i>	-	1.2	8.9	16.9	10.5	
EBIT (\$)	60.6	72.8	83.3	90.1	119.5	19%
<i>EBIT Margin (%)</i>	13.0	15.6	16.4	15.2	18.2	
Diluted EPS (\$)	0.59	0.70	0.69	0.69	0.77	7%

Market Capitalisation ^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$57.06
Diluted Shares Outstanding (m)	67.4
Market Value of Equity	\$3,847
Net Debt/(Cash) as of 31 Dec 2001	\$106
Enterprise Value	\$3,053

^(a) Source: 10-K. Shares outstanding based on treasury method.

ChoicePoint, Inc. (NYSE:CPS)

Recent Events

Date	Event	Transaction Value
25 Apr 02	Board of Directors elected Douglas C. Curling, current Chief Operating Officer and former Chief Financial Officer, as President and Steven W. Surbaugh as Chief Financial Officer	NA
31 Aug 01	ChoicePoint divested Osborn Group to LabOne Inc. Details: 100% cash transaction	\$49m
02 Jul 01	ChoicePoint acquired the pre-employment screening and drug testing business of Pinkerton Service group	NA
08 Jun 01	ChoicePoint entered into an agreement to acquire Marketing Information & Technology, a provider of direct marketing systems for FORTUNE 500 clients	NA
01 May 01	ChoicePoint acquired Bode Technology Group, a provider of DNA identification services	NA
12 Apr 01	ChoicePoint agreed to acquire National Medical Review Officers Inc., a provider of medical data processing and information services	NA
01 Mar 01	Programming Resources, a unit of ChoicePoint, agreed to acquire all the outstanding stock of Insurity Solutions Inc, a developer of internet software	NA
02 Feb 01	ChoicePoint acquired BTI Employee Screening Service Inc., a provider of pre-employment screening services	NA

Where ChoicePoint competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian North America			X	X	X

Does not compete with Experian International

D&B (NYSE:DNB)

Business Description

- D&B is a worldwide provider of business information and related decision support services. The Company's core operation is its database which contains information on more than 70 million public and private business entities in over 200 countries
- Operates with three principal business segments:
 - *Risk Management Solutions*: Used by lending institutions to extend credit, approve loans and leases, underwrite insurance, and make other financial and risk assessment decisions
 - *Sales & Marketing Solutions*: Provides solutions enabling customers to conduct market segmentation, client profiling, prospect selection and marketing list development, and to maintain updated CRM systems
 - *Supply Management Solutions*: Provides solutions for analysis of supplier base, identification of suppliers and for other purchasing decisions

Key Facts

Number of Employees	7,800
Sales by region %:	
North America	70%
Europe	26%
Rest of World	4%
Assets Employed (m)	\$1,431

Segmental Financial Information

Division	% of 2001A sales
Risk Management Solutions	71
Sales & Marketing Solutions	27
Supply Management Solutions	2

D&B (NYSE:DNB)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997–2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	1,354	1,421	1,408	1,418	1,309	NA
<i>Growth (%)</i>	–	4.9	(0.9)	0.7	(7.7)	
EBIT (\$)	207.2	187.7	160.9	172.8	227.8	3%
<i>EBIT Margin (%)</i>	15.3	13.2	11.4	12.2	17.4	
Diluted EPS (\$)	2.13	3.26	3.12	2.52	1.88	NA

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$38.85
Diluted Shares Outstanding (m)	75.5
Market Value of Equity	£2,935
Net Debt/(Cash) as of 31 Dec 2001 ^(b)	\$156
Enterprise Value	\$3,090

(a) Source: 10-K. Shares outstanding based on treasury method.
 (b) Includes \$1.3 million in Minority Interest.

D&B (NYSE:DNB)

Recent Events

Date	Event	Transaction Value
15 Jan 02	Announced repurchase of 2.5 million shares from Berkshire Hathaway at a price of \$34.04 per share in privately-negotiated block trade	\$85.1m
16 Oct 01	Announced acquisition of Harris Infosource International Inc.	NA
28 Aug 01	Divested Business Information and Receivables Management Services in Australia and New Zealand to local management and their partners Details: D&B will retain 2.5% equity stake, local management will hold 77.5%, and AMP Henderson Global Investors will hold 20%	NA
29 Mar 01	Announced acquisition of iMarket.com, a developer of CD-ROM based marketing information	\$19m
03 Oct 00	D&B completed its spin-off of Moody's Investor Service	\$4.5bn
09 Jun 00	InfoCredit Int'l Online merged with D&B's Singapore operations Details: Newly formed company was renamed SingBizInfo, Ltd.	NA

Where D&B competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
Credit Information	X		X		
Marketing Information		X		X	
Purchasing Information					
Experian North America					
Credit Information	X		X		
Marketing Information		X		X	
Experian does not compete in Receivables Management					

Equifax, Inc. (NYSE:EFX)

Business Description

- Equifax, Inc. enables and secures global commerce through its information management, consumer credit, marketing services, business information and identity verification businesses
- The Company is an Atlanta-based credit reporting and information management agency that maintains global operations in several areas and has leading market share of U.S. credit reporting market
- In July 2001, Equifax spun off its payment services division, which was renamed Certegy and listed on the New York Stock Exchange (NYSE: CEY)
- Key business lines, including Information Services, Consumer Direct and Products, are offered through each of the three principal divisions of the Company, North American Information Services (NAIS), Equifax Europe and Equifax Latin America

Key Facts

Number of Employees	5,200
Sales by region %:	
North America	78%
United Kingdom	9%
Brazil	4%
Other	9%
Assets Employed (m)	\$1,423

Segmental Financial Information

Division	2001A	
	<u>% of Sales</u> ^(a)	<u>% of EBIT</u> ^(b)
North American Info. Services	77	90
Equifax Europe	13	1
Equifax Latin America	9	7
...	.	-

(a) Based on gross revenue excluding \$29.2 million for divested operations.

(b) Based on gross operating income excluding \$44.8 million of corporate expense.

Equifax, Inc. (NYSE:EFX)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	NA	NA	917	1027	1,110	10%
Growth (%)	-	-	-	12.0	8.0	
EBIT (\$)	NA	NA	267.4	299.6	317.8	9%
EBIT Margin (%)	-	-	29.2	29.2	28.6	
Diluted EPS (\$)	NA	NA	1.00	1.10	1.15	7%

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$28.09
Diluted Shares Outstanding (m)	147.2
Market Value of Equity	\$4,136
Net Debt/(Cash) as of 31 Dec 2001	\$722
Enterprise Value	\$4,858

(a) Source: 10-K. Financials reflect impact of Certegy spin-off and October 2001 divestiture of directories business. Shares outstanding based on treasury method.

Equifax, Inc. (NYSE:EFX)

Recent Events

Date	Event	Transaction Value
15 Oct 01	Equifax divested Polk City Directory Business to infoUSA	\$6m
25 Sep 01	Equifax divested Digital Certificate Business to GeoTrust	NA
09 Jul 01	Equifax completed spin-off of its Payment Processing Division (renamed "Certegey") to Equifax shareholders Details: Special dividend – one share of Certegey per every two shares EFX held	NA
14 Jun 01	Equifax acquired Clearing de Informes, a Uruguay credit reporting services provider	NA
04 Jan 01	IMVA Ltd, a UK-based vehicle-mileage certification company, acquired Equifax's HPI vehicle information business	\$40m
07 Dec 00	Equifax acquired all outstanding stock of Compliance Data Center Inc. a Nevada-based provider of SEC compliance reporting information	NA
06 Dec 00	Equifax acquired SEK SRL, an Italian online information company Details: Equifax plans to make SEK a part of Equifax Europe	NA

Where Equifax competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
NA Information					
Consumer Information					
Equifax Europe	X	X	X	X	
Experian North America					
NA Information	X		X		
Consumer Information		X		X	

Experian does not compete in Latin America

Fair, Isaac & Company (NYSE:FIC)

Business Description

- Fair, Isaac is a global provider of credit scoring systems, which help determine creditworthiness, and primarily develops data-based predictive tools for the consumer credit industry, operating in three primary business segments
- The Global Data Repositories and Processors division:* markets credit and insurance bureau scoring products, scoring models and account management services to third party credit bureaus and credit card processors
- The Global Financial Services division:* serves direct clients with products and services including solutions for account and customer management, campaign management, data warehousing, credit analysis and credit-related decision making
- Smaller business units are consolidated into a third division offering custom analytical solutions, web-based credit decision services, telecommunications end-user products and other retail offerings

Key Facts

Number of Employees	1,470
Sales by region %:	
United Kingdom	82%
Rest of World	18%
Assets Employed (m)	\$349

Segmental Financial Information

Division	2001A	
	% of Sales	% of EBIT
Global Data Repositories & Processors	51	76
Global Financial Services	29	14
Other	20	10

Fair, Isaac & Company (NYSE:FIC)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 30 September					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	199	246	277	298	329	13%
Growth (%)	-	23.4	12.8	7.8	10.2	
EBIT (\$)	37.8	40.4	46.4	44.6	72.1	18%
EBIT Margin (%)	19.0	16.5	16.8	15.0	21.9	
Diluted EPS (\$)	0.97	1.12	1.39	1.26	2.00	20%

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$66.00
Diluted Shares Outstanding (m)	23.7
Market Value of Equity	\$1,564
Net Debt/(Cash) as of 31 Dec 2001	(\$45)
Enterprise Value	\$1,518

^(a) Source: 10-K, 10-Q. Shares outstanding based on treasury method.

Fair, Isaac & Company (NYSE:FIC)

Recent Events

Date	Event	Transaction Value
29 Apr 02	Announced agreement to merge with HNC Software Inc. retaining Fair, Isaac name Details: 100% stock transaction, HNC shareholders receive 0.346 FIC shares per HNC share held	\$810.0m
23 Apr 02	Announced 3-for-2 stock split to be effective 15 May 2002	NA
11 Dec 01	Announced acquisition of Nykamp Consulting Group, Inc., a CRM strategy and implementation services firm	\$5.8m
04 Dec 01	Announced that George Battle would replace Dr. Robert Oliver as Chairman of the Board effective 5 February 2002	NA
02 May 01	Announced 3-for-2 stock split to be effective 14 May 2001	NA
18 Jan 01	Fair, Isaac launched Digital Marketing Science – its new e-business analytics consulting practice	NA
29 Mar 99	JC Penney & Co acquired Triad account and customer management software from Fair, Isaac	NA
26 Jun 97	Fair, Isaac acquired Risk Management Technologies Details: 100% stock swap transaction	\$46.0m
11 Oct 96	Fair, Isaac acquired Credit & Risk Management Associates, a Maryland-based consulting company	\$3.0m

Where Fair, Isaac competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
North American Financial Services					
Other International			X	X	
Netsourced services					
Experian North America					
North American Financial Services					
Other International			X	X	
Netsourced services			X	X	

First Data Corporation (NYSE:FDC)

Business Description

- First Data operates in four principal business segments:
 - *Payment Services*: Includes Western Union, Integrated Payment Systems (IPS) and Orlandi Valuta, and is a provider of non-bank money transfer and payment services
 - *Merchant Services*: Provides merchants with credit and debit card transaction processing services, including authorization, transaction capture, settlement, inter
 - net-based transaction processing, check verification, guarantee and collection services
 - *Card Issuing Services*: Provides processing services, including embossing, transaction reporting, settlement/billing and security
 - *Emerging Payment*: Comprised solely of eONE Global, a majority-owned subsidiary of the company and CashTax, a provider of electronic tax processing services

Key Facts

Number of Employees	29,000
Sales by region %:	
North America	96%
Rest of World	4%
Assets Employed (m)	\$23,877

Segmental Financial Information

Division	2001A	
	<u>% of Sales</u>	<u>% of EBIT</u>
Payment Services	40	48
Merchant Services	34	35
Card Issuing Services	22	20
Emerging Payments	1	(1)
Other	3	(2)

First Data Corporation (NYSE:FDC)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	5,199	5,047	5,480	5,705	6,451	6%
<i>Growth (%)</i>	-	(2.9)	8.6	4.1	13.1	
Profit Before Tax (\$)	706.4	711.9	1,825.4	1,308.3	1,211.4	14%
<i>PBT Margin (%)</i>	13.6	14.1	33.3	22.9	18.8	
Diluted EPS (\$)	0.79	1.04	2.76	2.25	2.20	29%

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$82.65
Diluted Shares Outstanding (m)	397.5
Market Value of Equity	\$32,853
Net Debt/(Cash) as of 31 Dec 2001	\$2,185
Enterprise Value	\$35,038

(a) Source: 10-K. Shares outstanding based on treasury method.

First Data Corporation (NYSE:FDC)

Recent Events

Date	Event	Transaction Value
9 Apr 02	First Data Corp. acquired Paymap Inc, a provider of proprietary electronic payment services to financial institutions	NA
15 Jan 02	First Data Corp. acquired a 25% equity stake in Christopher C. Varvias & Associates, its money agent in Greece	NA
2 Jan 02	First Data Corp. acquired the remaining 50% ownership interest in Cardservice International, a provider of electronic commerce and payment services to Internet business	NA
14 Aug 01	First Data Corp. acquired approximately 64% of NYCE, begins operating as Joint Venture	NA
09 Jul 01	First Data Corp. completed its acquisition of Achex, Inc., a provider of Internet based checking services	NA
09 May 01	First Data Merchant Services, in conjunction with VeriSign Inc., acquired Cybercash, Inc., an online payment software developer	\$20.4m
30 Apr 01	First Data Corp. acquired PaySys International Inc., a developer of credit card management software	\$17.8m
20 Nov 00	iFormation Group acquired a 25% stake in certain assets of First Data Corp Details: Transaction supplied capital required to form eOne Global LP, which became FDC's Emerging Payments operating segment	\$135.0m

Where First Data competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
Payment Services			X		X
Merchant Services					X
Card issuing Services					X

Experian does not compete in Emerging Payments
First Data does not compete with Experian North America

Harte-Hanks, Inc. (NYSE:HHS)

Business Description

- Harte-Hanks is one of North America's largest and most diversified direct and interactive marketing services companies with a broad range of services, operating two principal divisions
- *Direct Marketing* division serves large corporations primarily in retail, financial, healthcare and technology industries, and is comprised of:
 - CRM-Database, which consists of Database services, mining tools and data cleansing
 - Marketing Services, which is the service needed to implement targeted marketing programs
- *Shoppers* division publishes weekly targeted advertising publications to nearly 10 million readers located primarily in California and Florida; serves small and mid-sized local retail, automotive, real estate and other service industries

Key Facts

Number of Employees	6,894
Sales by region %:	
United Kingdom	96%
Rest of World	4%
Assets Employed (m)	\$771

Segmental Financial Information

Division	2001A	
	% of Sales	% of EBIT ^(b)
Direct Marketing	66	57
Shoppers	34	43

(a) Based on gross operating income excluding \$8.8 million of corporate expenses.

Harte-Hanks, Inc. (NYSE:HHS)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	638	749	830	961	918	10%
<i>Growth (%)</i>	-	17.3	10.8	15.8	(4.5)	
EBIT (\$)	77.1	102.0	118.2	138.2	139.6	16%
<i>EBIT Margin (%)</i>	12.1	13.6	14.2	14.4	15.2	
Diluted EPS (\$)	0.57	0.91	1.01	1.18	1.23	21%

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$32.36
Diluted Shares Outstanding (m)	64.6
Market Value of Equity	\$2,092
Net Debt/(Cash) as of 31 Dec 2001	\$18
Enterprise Value	\$2,106

(a) Source: 10-K. Shares outstanding based on treasury method.

Harte-Hanks, Inc. (NYSE:HHS)

Recent Events

Date	Event	Transaction Value
17 Dec 01	Announced that Richard M. Hochhauser will succeed Larry Franklin as Chief Executive Officer, effective 01 April 2002. Franklin will remain as Chairman of the Board	NA
16 Nov 01	Announced acquisition of Sales Support Services, Inc., a business-to-business lead generation, order processing and fulfilment services company	NA
01 Nov 00	Announced acquisition of Information Resource Group, provider of business-to-business intelligence solutions	NA
04 Oct 99	Harte-Hanks completed the acquisition of ZD Market Intelligence, a provider of database products and solutions to technology and communications clients globally	NA

Where Harte-Hanks competes with Experian

	Information Credit Marketing	Solutions Credit Marketing	Outsourcing
Experian International			
Direct Marketing			X
Experian North America			
Direct Marketing			X

Experian does not compete in Shoppers

HNC Software (NASDAQ:HNCS)

Business Description

- HNC Software Inc. develops, markets and supports analytic and decision management software applications and tools for the service industries
- The Company's decision management solutions employ proprietary neural-network predictive decision engines, profiles, traditional statistical modeling, business models, expert rules and/or context vector technology to convert existing data and business experiences into meaningful recommendations and actions
- HNC's primary business segments are License & Maintenance and Services & Other
- Each of its segments supports and incorporates its Critical Action, Efficiency, Risk and Opportunity software solutions

Key Facts

Number of Employees	1,270
Sales by region %:	
United States	82%
Rest of World	18%
Assets Employed (m)	\$578

Segmental Financial Information

Division	<u>% of 2001A sales</u>
License & Maintenance	74
Services & Other	26

HNC Software (NASDAQ:HNCS)

Five-Year Financial History^(a) (\$ in millions, except share price)

	<u>Year Ended 31 December</u>					<u>1997-2001 CAGR</u>
	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	
Sales (\$)	114	177	217	255	227	19%
<i>Growth (%)</i>	-	57.0	21.4	17.5	(11.1)	
EBIT (\$)	23.0	21.0	(6.8)	(149.7)	(42.5)	NA
<i>EBIT Margin (%)</i>	20.3	11.8	(3.8)	(58.7)	(18.8)	
Diluted EPS (\$)	0.68	0.39	(0.25)	(4.08)	(1.06)	NA

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$17.82
Diluted Shares Outstanding (m)	35.8
Market Value of Equity	\$639
Net Debt/(Cash) as of 31 Dec 2001	\$45
Enterprise Value	\$684

(a) Source: 10-K. Shares outstanding based on treasury method.

HNC Software (NASDAQ:HNCS)

Recent Events

Date	Event	Transaction Value
29 Apr 02	Announced agreement to merge with Fair, Isaac & Company retaining Fair, Isaac name Details: 100% stock transaction, HNC shareholders receive 0.346 FIC shares per HNC share held	\$810.0m
21 Aug 01	HNC Software, Inc. priced Convertible Subordinated Notes due 2008 in a private offering	\$125.0m
15 Aug 01	HNC Software, Inc. acquired assets of Blaze Advisor Business from Brokat Technologies Details: Cash transaction with assumed debt	\$20.0m
11 Sep 00	HNC Software, Inc. acquired privately held Card Alert Services, Inc., a risk management company that provides detection and analysis of payment card fraud on shared ATM and point-of-sale systems, pursuant to an agreement and plan of reorganization	NA
08 Sep 00	HNC Software, Inc. acquired privately-held Systems/Link Corp., a developer of mobile phone roaming data management, fraud and pre-paid billing software solutions for wireless telecommunications providers	Stock + \$5.6m Cash

Where HNC competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International					
Financial Solutions			X		
Insurance Solutions			X		
Telecom Solutions & 'Other'			X		
Experian North America					
Financial Solutions			X		
Insurance Solutions			X		
Telecom Solutions & 'Other'			X		

infoUSA, Inc. (NASDAQ:IUSA)

Business Description

- infoUSA and its subsidiaries provide business and consumer marketing information products and data processing services throughout the United States and Canada with operations divided into small business and large business segments
- The Company compiles and updates proprietary databases of 14 million businesses and 250 million consumers in the U.S. and Canada
- Over four million customers use its proprietary databases to generate sales leads, find new customers, develop direct mail or telemarketing campaigns, conduct market research and a host of other business planning functions
- The Company delivers sales lead generation products using a variety of electronic formats, including diskettes formatted for common software applications, magnetic tape media, DVD's and CD's, and through internet delivery of files via infoUSA.com

Key Facts

Number of Employees	1,896
Sales by region %:	
North America	100%
Rest of World	-
Assets Employed (m)	\$419

Segmental Financial Information

Division	% of 2001A sales
Small Business	46
Large Business	54

infoUSA, Inc. (NASDAQ:IUSA)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					
	1997	1998	1999	2000	2001	1997-2001 CAGR
Sales (\$)	193	229	266	306	289	11%
Growth (%)	-	18.3	16.3	15.0	(5.6)	
EBIT (\$)	(32.5)	2.6	34.1	(11.4)	40.4	NA
EBIT Margin (%)	(16.8)	1.1	12.8	(3.7)	14.0	
Diluted EPS (\$)	(0.82)	0.04	0.51	(0.34)	0.10	NA

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$8.05
Diluted Shares Outstanding (m)	51.2
Market Value of Equity	\$412
Net Debt/(Cash) as of 31 Dec 2001	\$221
Enterprise Value	\$633

(a) Source: Company 10-K, 10-Q and Company website.

infoUSA, Inc. (NASDAQ:IUSA)

Recent Events

Date	Event	Transaction Value
23 Apr 02	Announced plan to buy back and retire portion of 9 ½% corporate bonds due June 2008	\$2.0m
12 Mar 02	Announced closing of new credit facility to replace existing credit facility	\$110.0m
11 Mar 02	Announced acquisition of DoubleClick's email List Services division	NA
15 Oct 01	Announced acquisition of Polk City Directory from Equifax	\$6.0m
01 Jun 00	Announced closing of second round of venture capital financing provided by MeVC Draper Fisher Jurvetson, GM Investment Management and Trident Capital	\$18.0m
09 May 00	infoUSA acquired Getko Direct Response of Canada, a provider of data warehousing services, from Cendant Corp	NA
02 May 00	infoUSA acquired idEXEC, a provider of Internet-based company and executive information services, from Thomson Financial	NA
29 Feb 00	infoUSA acquired American Church Lists Inc., a provider of religious institutions and organization information via a proprietary database	NA
23 Jul 99	infoUSA completed acquisition of Donnelley Marketing, a leading consumer database and database marketing company	\$200m

Where infoUSA competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian					
North America					
Small Business	X	X	X	X	
Large Business	X	X	X	X	

Does not compete with Experian International

Lightbridge, Inc. (NASDAQ:LTBG)

Business Description

- Lightbridge, Inc., founded in 1989 as Credit Technologies, develops, markets and supports a suite of integrated products and services that enable communications providers to improve their customer acquisition, service provisioning, retention and fraud management processes
- Key services include:
 - Credit verification and subscriber validation, as well as fraud detection software and services
 - Call center support services and real-time transaction processing through client/server architecture
 - Service offerings have been expanded through merger with Corsair Communications, which offers prepaid billing systems for wireless carriers

Key Facts

Number of Employees	1,066
Sales by region %:	
United States	77%
Rest of World	23%
Assets Employed (m)	\$189

Segmental Financial Information

Division	<u>% of 2001A sales</u>
Transaction	59
Software Licensing	14
Consulting Services	23
Hardware	4

Lightbridge, Inc. (NASDAQ:LTBG)

Five-Year Financial History^(a) (\$ in millions, except share price)

	<u>Year Ended 31 December</u>					<u>1997-2001 CAGR</u>
	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	
Sales (\$)	101	129	156	187	177	15%
<i>Growth (%)</i>	-	26.8	21.2	19.7	(5.4)	-
EBIT (\$)	(9.6)	(14.2)	24.2	35.0	13.6	NA
<i>EBIT Margin (%)</i>	(9.5)	(11.0)	15.5	18.8	7.7	-
Diluted EPS (\$)	(0.40)	(0.51)	0.66	1.04	0.48	NA

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$11.50
Diluted Shares Outstanding (m)	28.9
Market Value of Equity	\$332
Net Debt/(Cash) as of 31 Dec 2001	(\$104)
Enterprise Value	\$228

(a) Source: 10-K. Shares outstanding based on treasury method.

Lightbridge, Inc. (NASDAQ:LTBG)

Recent Events

Date	Event	Transaction Value
24 Apr 02	Announced acquisition of Altwave, a mobile provisioning and data delivery management company	\$4.0m
26 Oct 00	Lightbridge merged with Corsair Communications, manufacturer and wholesaler of telecom software systems	\$170.9m
30 May 00	Announced hiring of Harlan Plumley as Chief Financial Officer and Vice President	NA

Where Lightbridge competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian North America					
Transaction			X	X	
Software Licensing					
Consulting Services			X	X	

Does not compete with Experian International

R. R. Donnelley & Sons Co. (NYSE:DNY)

Business Description

- R.R. Donnelley & Sons Company is a provider of printing and related services to the merchandising, magazine, book, directory, financial and healthcare markets
- The Company provides comprehensive, integrated communications services that produce, manage and deliver its customers' content, regardless of the communications medium
- While print capabilities remain the foundation of R.R. Donnelley, the Company has expanded to provide solutions designed to enhance the effectiveness of its customers' communications
- Services include: (1) content creation, (2) digital asset management production to drive results for its customers cost-effectively through print or the Internet, and (3) distribution to deliver its customers' words and images efficiently and reliably through print or the Internet

Key Facts

Number of Employees	33,000
Sales by region %:	
North America	90%
Other	10%
Assets Employed (m)	\$4,281

Segmental Financial Information

Division	2001A	
	<u>% of Sales</u>	<u>% of EBIT</u>
Commercial Print	85	109
Logistics Services	15	(1)
Other	0	(7)

R. R. Donnelley & Sons Co. (NYSE:DNY)

Five-Year Financial History^(a) (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	5,086	5,218	5,416	5,764	5,298	1%
<i>Growth (%)</i>	-	2.6	3.8	6.4	(8.1)	
EBIT (\$)	439.5	488.4	530.4	501.0	342.8	NA
<i>EBIT Margin (%)</i>	8.6	9.4	9.8	8.7	6.5	
Diluted EPS (\$)	0.89	2.08	2.38	2.17	0.21	NA

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$31.35
Diluted Shares Outstanding (m)	115.2
Market Value of Equity	\$3,611
Net Debt/(Cash) as of 31 Dec 2001	\$1,001
Enterprise Value	\$4,612

(a) Source: Company 10-K. Shares outstanding based on treasury method.

R. R. Donnelley & Sons Co. (NYSE:DNY)

Recent Events

Date	Event	Transaction Value
16 Nov 99	R.R. Donnelley & Sons Company announced that it has entered into a definitive agreement to purchase Berea, Ohio-based Penton Press, the printing division of Penton Media, headquartered in Cleveland	NA
07 Jun 99	R.R. Donnelley & Sons Co. announced that it has acquired Freight Systems, Inc., a privately-held print logistics Company	NA
25 Feb 99	R.R. Donnelley & Sons Co. agreed to purchase Cadmus Financial Communications, a unit of Cadmus Communications Corp. The purchase included the assets and operations of five service-center facilities as well as a print-on-demand and fulfilment facility and selected software products	NA

Where RR Donnelley competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian					
North America					
Commercial print					X
Logistics services					
Other					

Does not compete with Experian International

TSYS, Inc. (NYSE:TSS)

Business Description

- Total System Services is an electronic payments processor of consumer credit, debit, commercial, stored value and retail cards
- Total Systems provides the electronic link between buyers and sellers with a comprehensive online system of data-processing services throughout the United States, Canada, Mexico, Honduras, the Caribbean and Europe, representing more than 218 million cardholders on account
- The company has four wholly owned subsidiaries: Columbus Depot Equipment Company, TSYS Total Debt Management, Columbus Productions, and TSYS Canada
- TSYS' service offerings are divided into two operating segments, Processing Services and Support Services

Key Facts

Number of Employees	4,711
Sales by region %:	
North America	95%
Europe	4%
Rest of World	1%
Assets Employed (m)	\$652

Segmental Financial Information

Division	2001A	
	% of Sales	% of EBIT
Processing Services	87	95
Support Services	13	5

TSYS, Inc. (NYSE:TSS)

Five-Year Financial History (\$ in millions, except share price)

	Year Ended 31 December					1997-2001 CAGR
	1997	1998	1999	2000	2001	
Sales (\$)	362	396	534	601	650	16%
<i>Growth (%)</i>	-	9.6	34.8	12.6	8.2	
EBIT (\$)	69.3	79.3	100.6	128.2	153.2	22%
<i>EBIT Margin (%)</i>	-	20.0	18.8	21.3	23.6	
Diluted EPS (\$)	0.24	0.28	0.35	0.44	0.53	22%

Market Capitalisation^(a) (\$ in millions, except share

Share Price as of 25 Apr 2002	\$20.50
Diluted Shares Outstanding (m)	197.3
Market Value of Equity	\$4,044
Net Debt/(Cash) as of 31 Dec 2001 ^(b)	(\$54)
Enterprise Value	\$3,990

(a) Source: 10-K. Shares outstanding based on treasury method.
(b) Includes \$2.4 million in Minority Interest.

TSYS, Inc. (NYSE:TSS)

Recent Events

Date	Event	Transaction Value
21 Aug 01	Vital Processing Services, TSYS' Joint venture with Visa USA, announced the acquisition of 49% equity ownership in Golden Retriever Systems, LLC, a back-end credit card technology developer, from Netcentives Inc.	NA
06 Mar 00	Parent company of Total System Services, Synovus Financial Corporation, announced an agreement to acquire ProCard, Inc., a provider of software and Internet tools designed to assist organizations with the management of purchasing, travel and fleet card programs	NA
23 Sep 99	Total System Services, Inc. announced an agreement to purchase a 40% equity position in Prepaid Technologies, LLC, a Birmingham, Ala.-based product development and sales company for stored value cards	NA

Where TSYS competes with Experian

	Information		Solutions		Outsourcing
	Credit	Marketing	Credit	Marketing	
Experian International Processing Services			X		X

Experian does not compete in Support Services
 TSYS does not compete with Experian North America

6. GLOSSARY CONTENTS

Main products and services

- Information Credit 6.2
- Information Marketing 6.3
- Solutions Credit 6.4
- Solutions Marketing 6.6
- Outsourcing 6.8

Major databases 6.9

Main products and services

Information – Credit

Business Information – financial and credit information on limited companies, sole traders, traders, partnerships and company directors

Candidate Verifier – CV pre-screening for employers and recruitment agencies, including previous employment and academic qualifications

Consumer credit information – public (e.g. electoral roll, county court judgments) and personal financial information (e.g. credit account history) on private individuals, used for credit checking purposes

ConsumerInfo.com – direct to consumer online credit information service (North America)

Corporate Researcher – CD-Rom based company information with built-in analysis functionality

CreditExpert.com – free consumer education articles, calculators and advice on how consumers can manage and protect their credit histories, together with premium subscription products such as Credit Manager and Credit Report/Score (North America)

E-series – suite of web-enabled versions of Experian products and services, as well as new services developed to enable organisations to conduct business safely over the Internet or telephone by verifying and authenticating the identities of site visitors and customers paying by credit card

Experian Link – interface to delivery of combined business, consumer and motor vehicle information

GAIN (Gone Away Information Network) – cross-industry database of known individuals who have moved address without notifying their creditors (absconders)

International Credit Bureaux – Experian's consumer credit bureaux in Argentina, Germany, Netherlands, South Africa, Spain and Italy

Tenant Verifier – tenant checking service for letting agents and landlords, providing a financial check, previous landlord's reference and an employer's reference on prospective tenants for rented property

Information – Marketing

Automotive databases – information on motor vehicles to enable analysis of sales trends, franchise profitability and location, planning of marketing campaigns etc

Car Data Check – vehicle history and specification verification service for used car buyers in motor trade, insurance, finance and auctions. Consumers can access the service through the AA.

Data Management Services – target marketing bureau service for developing clean, accurate data from clients' own and Experian's own databases, giving clients greater insight into their customers

Experian Intact – online data cleansing and address management service

Insource (North America) – database combining data from hundreds of public and proprietary sources to provide extensive marketing information on US consumers

Insurance databases – developed specifically for the insurance industry for claims, premium setting and other purposes. Examples include the Claims Underwriting Exchange (CUE) – a database of previous claims, the Unclaimed Assets Register (UAR) – and the Motor Insurance Database (MID) – a database containing motor policy records, which is used by police and insurers.

Lifestyle data – results of questionnaires into consumers' lifestyles, habits, attitudes and purchase intentions

Marketing databases – repositories of information about individuals collected from many different sources, for segmentation and target marketing

Property databases – plans, maps and statistical information on retail locations, domestic property statistics

Solutions - Credit

Account processing – outsourced processing for credit/charge/retail card issuers

Application scoring (commercial) – statistical modelling to predict the probability of a company being unable to repay a loan or debt

Application scoring (consumer) – statistical modelling to predict the probability of an applicant for credit failing to repay the debt

Autoscore – Experian's proprietary application scoring system

Autotrace – automated system for tracing absconding debtors

Bankruptcy models – statistical risk models for predicting the probability of a consumer filing for bankruptcy

Behavioural scoring for customer management – statistical models based on the customer's lifestyle and credit behaviour to predict future behaviour and to determine actions to be taken by the lender

Behavioural scoring for marketing – statistical models based on the customer's lifestyle and previous responses to marketing offers to predict future responses to offers, determine the most appropriate proposition to be made and the best medium

Bureau scoring – generic credit scores based on credit reference bureau data only

Clarus Swift – generic application processing system for integration with the client's processing system

Constant Review – daily service alerting credit managers of any new information added to the Business Information database about specified customers

Database Manager – database reporting package

Delphi for Customer Management – bureau-based behavioural scoring system and account management for existing customers

Delphi for New Business – bureau-based application scoring system for new accounts

Detect – real-time application fraud prevention solution

GEMS (Global Enterprise Management System) – account processing platform

Hunter – batch-based credit application fraud prevention solution (in conjunction with MCL)

New Business SM – new business strategy formulation and execution of credit decisions

Probe SM – (account processing) customer management strategy formulation and execution

Risk scoring (commercial) – statistical modelling to predict the probability of a business failing within 12-24 months (Risk Index)

Scortrak – strategic management information (Scorex)

Sigma – scorecard building tool

Scope – scorecard monitoring and management information

Strategy Management for Customer Management – customer management strategy formulation and execution

Strategy Management for New Business – customer acquisition strategy formulation and execution

Strategic & business consultancy – consultancy and advisory services for developing lending strategies

Transact SM – transaction processing system incorporating Strategy Management

Solutions – Marketing

Acquisition and Response Models – scorecards to analyse consumer responses to direct marketing

Analytics and consultancy services – consultancy and analytical tools for custom modelling, scoring and segmentation

Campaign and Trend Analyses – advertising and direct marketing campaign planning and analysis service

Canvase – consumer lifestyle, demographic, financial and geodemographic database for target marketing

CDI (Customer Data Integration) – linking customer information from disparate sources to create a single view of a customer

Contact Mail – Permission based e-mail services

CRM (Customer Relationship Management) – systems to improve and personalise the relationship between clients and their customers

CRM System Design, Build and Host – service provided by Experian for designing, building and hosting a client's CRM system on its own computers

Database Marketing – organising, enhancing and managing information about customers to develop target marketing campaigns

Delphi for Mailings - bureau-based pre-screening system to ensure financially related offers are targeted to appropriate consumers

FACTS - output from Canvase lifestyle database to identify and target consumers on the Canvase database

Micromarketing – profiling tools to aid decision making through geographic, demographic, financial and behavioural information on consumers to build a picture of the target audience for a product, recognising the different motivations that lead different demographic segments to buy each variant of a brand

Mosaic – leading consumer segmentation system

Goad Explorer – decision support tool for property professionals working within multiple retailers, agencies, developers or investment companies. Contains a set of digital plans and associated data about retail outlets for over 1,100 of the country's retail centres.

Intravue – CRM outsourcing solution combining database technology, campaign management and business intelligence software, marketing information and analytical expertise in a single source

List enhancement/processing – creation of lists for direct mail from single or multiple sources, cleansed for duplicate names, changes of address, deceased, opt-out, etc

Micromarketer - set of desktop decision support tools containing software and data for customer analysis, segmentation and local market planning

Parc Locator - software package for motor manufacturers and dealers to analyse sales trends and customers and develop marketing strategies

Perils - geographic database of natural risks, such as flooding, land contamination and mine workings, for the insurance industry

Profiling & segmentation – analysis of consumers to identify characteristics that lead to certain types of behaviour

Prospect Locator – online direct marketing lists with search criteria based on demographics, lifestyle or business

Truvue – Experian's Customer Data Integration solution for combining customer data from different sources to create single customer view

24+ screening services – data hygiene and credit screening service for pre-qualifying customers for unconditional offers of credit, with 24 hour turnaround

Outsourcing

Application Management Services – data input of paper, Internet and screen-based credit applications

Business support services – customer service call centres and remittance processing

Cheque processing – processing of cheques to ensure that payer's bank account is debited and funds transferred to payee's bank account

Customer contact management – service for outbound telemarketing and for customers of an organisation to call or email to make enquiries, purchase products and services and resolve problems

Debit card processing – processing of debit card payments to ensure that payer's bank accounts is debited and funds transferred to payee's bank account

Document processing – supply of original legal documents, e.g. SEC filings, Articles of Association

Electronic services (e-commerce) – products and services developed for Internet transactions

Image capture – scanning of original documents for electronic storage and input to databases

Loyalty processing – processing of loyalty card transactions to ensure that cardholders' loyalty rewards (e.g. points) are credited to their accounts

Lettershop/print & mail – printing and posting of statements for financial products (e.g. credit cards, loan accounts) and direct mail shots

TRAMS (Transaction Management System) – interface between Experian account processing systems, clients and external payment systems

Major databases

Aliases & Associations – known aliases used by fraudsters and individuals with whom they have been associated (UK/RoW)

BehaviorBank[®] – consumer-supplied lifestyle data with coverage on more than 35 million households and 40 million individuals (North American equivalent to Canvase Lifestyle in the UK)

CAIS – Credit Account Information Sharing – shared credit account information maintained by Experian on behalf of lenders (UK/RoW)

Canvase – consumer database for target marketing. 6,000 selectable elements, 44 million UK individuals and 20 million households (UK equivalent of Insource in North America)

CAPS – Credit Application Previous Searches – records of previous applications for credit from individuals (UK/RoW)

Car Data Check – automotive database (UK)

CIFAS – Credit Industry Fraud Avoidance System – suspected fraud information provided by lenders (UK)*

Circbase[®] – cooperative database of direct mail responders for publishers, covering 226 publications and 81 million subscribers (North America)

CML – Council of Mortgage Lenders' Possessions Register – data contributed by the CML and available only to other CML members and their subsidiaries (UK)*

Cottage File – a segment of the National Business Database featuring home-based businesses (North America)

CUE – Claims and Underwriting Exchange – comprising databases of Household Personal Lines claims and Motor Personal Lines claims (UK)

Deceased Identity Numbers – property information (North America)

Detect – shared database of previous credit applications, used by lenders to identify discrepancies in current applications that are indicative of fraud (North America/UK)

Directors' Database – business credentials of current and previous company directors and company secretaries (UK)

File OneSM – national consumer credit relational database (North America)

GAIN – Gone Away Information Network – shared information about absconders submitted by GAIN members for use by other members (UK)*

Hotline File – B2B marketing database of recently located businesses (North America)

InsourceSM – National Consumer Database – address matching database with information on 98% of all North American consumers (approximately 215m consumers in 110m households) compiled from public and proprietary sources. The Insource family of data includes individual/household demographics, property, telephone numbers, direct response/consumer response, summarised data statistics, segmentation tools and area level data. (North American equivalent to Canvase in the UK)

Life Event Warehouse (North America) – lists identifying key prospects with special needs, such as new homeowners, new movers, new parents, expectant parents

Limited Company Database – limited liability companies and their directors (UK)

Motor Insurance Database – motor policy records from registered motor insurers (UK)

National Business Database – business information for credit and marketing purposes (North America/UK)

National Fraud DatabaseSM – online repository of industry-wide fraud records for combating fraud by comparing applicant data to fraud data (North America)

National Vehicle Database – automotive database (North America)

Non-limited Database – small (unincorporated) businesses, partnerships and sole traders (UK)

Perils Data Portfolio – postcode sector level data on building stock, subsidence, flood, wind and crime (UK)

Postal Address File – full official postal address and postcode for all UK properties (UK)*

Property/Real Estate Database (North America)

Public Information File – compiled by Experian using information from Registry Trust Ltd, official gazettes and the Insolvency service (UK)*

Z-24[®] National Catalog Cooperative Database (North America)

Voters' Rolls – details of all individuals registered on the Electoral Roll*

Unclaimed Assets Register – allows consumers to connect to assets which remain unclaimed, such as life policies, pensions, unit trusts and share dividends

** Indicates non-proprietary, or third party database utilised by Experian as an integral part of its service offering*

7. USEFUL SOURCES OF INFORMATION

Useful periodicals	7.2
Useful websites	7.3

Useful periodicals – International

- **Credit Management** – the UK's Institute of Credit Management (ICM) monthly magazine. It includes full coverage of consumer and trade credit, export and company news.
- **Credit Today** – the leading magazine for the consumer and commercial credit industry in the UK
- **Marketing Week** – the UK's leading source of news and information for marketing, advertising and media professionals
- **Precision Marketing** – the UK's only weekly business magazine devoted to targeted accountable and responsive marketing

Useful periodicals – North America

- **DM News** – The direct marketing industry's weekly newspaper covering trends, vertical markets, and financial performance
- **Catalogue Age** – Covers catalogue news, trends, technologies, and strategies for improving profitability across all areas of multichannel catalogue operations
- **Credit Card Management** – The leading source of credit and debit industry intelligence and analysis
- **American Bankers Association (ABA) Banking Journal** –
The official periodical of the ABA association, it provides access to banking's inner circles, and access to the developments and behind-the-scenes information that are shaping the banking industry
- **Sales & Marketing Strategies and News** – addresses

Useful websites – International

- www.apacs.org.uk (Association for Payment Clearing Services)
- www.ccr.org.uk (Credit Card Research Group)
- www.dma.org.uk (UK Direct Marketing Association)
- www.ecri.be (European Credit Research Institute)
- www.fedma.org (Federation of European Direct Marketing)
- www.icm.org.uk (Institute of Credit Management)
- www.fla.org.uk (Finance & Leasing Association)

Useful websites – North America

- www.baiglobal.com (BAI Global, Inc)
- www.dismal.com (The Dismal Scientist)
- www.federalreserve.gov (Federal Reserve Board)
- www.home.doc.gov (US Department of Commerce)
- www.mbaa.org (Mortgage Bankers Associations of America)
- www.usps.com (U.S. Postal Service)