

Your business + Experian



= profitable customer relationships

## About our company

Over 30 years' experience. 12,500 experts in more than 30 countries. 100,000 clients in over 60 countries. Annual sales of \$3.1 billion (£1.7 bn / €2.5 bn). Impressive numbers, obviously – but what really counts is the results we achieve for our clients.

As the global leader in providing analytical and information services to organisations and consumers, we have a deep understanding of individuals, markets and economies worldwide. Our expertise provides a competitive advantage for our international clients across diverse industries – from financial services to telecommunications, healthcare, insurance, retail and catalogue, automotive, manufacturing, leisure, e-commerce, utilities, property and government.

Our data-analysis intelligence, decision making solutions and processing services ensure a better understanding of our clients' markets while supporting them in developing and managing profitable customer relationships. We also promote greater financial health among consumers by enabling them to understand, manage and protect their personal information and helping them to control financial aspects of key life events.

We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE-100 Index. Our corporate headquarters are in Dublin, Ireland, and our operational headquarters are in Costa Mesa, US and Nottingham, UK.

## The essentials of what we do

We realise that the most important relationship our clients have is with their customers and that it can be a hard relationship to manage, maintain and grow.

At Experian®, our mission is to ensure that clients maximise the potential of every customer interaction by supporting each stage of the Customer Life Cycle. We help them develop strong one-to-one relationships with each of their customers and utilise that knowledge to identify new prospects and market opportunities.



## Connecting with your customers

**Unique, demanding, disloyal, wonderful... Your customers are everything to your business. But how well do you really know them?**

We understand the issues. The constantly evolving commercial environment makes it more difficult than ever to acquire, keep and make the most of customers. While increased choice creates new challenges for customer loyalty, consolidation through business mergers and acquisition reduces the differentiation between offers. That's why a personalised approach through the customer's preferred medium is essential, together with an instant response to enquiries and applications.

Risk management and tackling the increasing levels of fraud at every stage of transaction is also a vital factor in keeping costs and prices down, another element, which keeps customers loyal to your brand.

And while the world is now your marketplace, it's everyone else's too. With fierce global competition, the need for accurate and integrated data is crucial.

Organisations around the world are using applications and databases filled with inconsistent, outdated or inaccurate data – as well as having a financial impact, this can also damage customer relationships and mean they could be infringing consumer protection legislation.

## Why Experian?

With 30 years' experience, we've learned how to really listen to our clients. In fact, you drive everything that we do – from offering a greater selection and quality of data than any competitor, to providing market-leading, innovative products and services inspired by our clients' needs. But we never stand still. We are always up-to-date with the latest legislative and compliance issues and are constantly pioneering information privacy, security and fraud prevention solutions.

To meet your needs across the world, we have become a truly multinational company with a broader geographic reach and range of services than any similar company in our sector. As an example of the scale of our operations, consider that we now classify more than one seventh of the world's population into demographic and lifestyle categories.

But, despite rapid expansion, our mission remains clear: to provide all our clients with the most intelligent, innovative and effective products and services available, supported by professional consultancy and the highest levels of customer service.



### Some of our clients:

ABN AMRO  
Bang & Olufsen  
Bank Renaissance Capital  
Barclays  
Barclaycard  
BNP Paribas  
Brasil Telecom  
Capital One  
China Trust Commercial Bank  
Commerzbank  
Commonwealth Bank of Australia  
Coors Brewers UK  
Direct Line  
Egg  
France Telecom  
GE Consumer Finance  
HBOS  
Hilton International  
HMV  
Honda  
HSBC  
JCB  
Kookmin Bank  
LEGO®  
Lloyds TSB  
M&S Money  
MAX BAHR  
MBNA  
Morgan Stanley  
Pendragon  
Powergen  
Royal Mail  
Société Générale  
Standard Bank SA  
The Royal Bank of Scotland Group  
UNICEF  
Yahoo!

# “How will changing economic and consumer behavioural trends affect my business, now and in the future?”

**What lifestyle and behavioural trends can I detect in my customers? How can I more accurately predict sales and maximise the performance of my branch network? What impact will the performance of the local and global economies have on my business?**

In business, knowledge is an increasingly precious commodity. Discovering fresh ways to exploit new opportunities is crucial.

Every commercial organisation is seeking to develop long-term profitable relationships with its customers and to develop these relationships in new markets. But this can only be achieved by identifying the differences that exist between your customers and prospects and minimising the risk of entering new markets by truly understanding potential customers and market conditions.

So let us help. We provide a thorough understanding of individuals, markets and economies across the globe. Our international team of over 600 researchers, analysts and consultants generates valuable insight on a wide range of marketing, public policy and business issues.

With extensive information on the demographic and socio-economic circumstances of consumers and businesses, our experience of segmentation has enabled us to build more classification systems than any other organisation. Our detailed understanding of markets (defined geographically, by product and by consumer or business type) will ensure that you maximise your business performance.

By modelling the current position and future prospects of economies in terms of employment, output, consumer spending, investment, property and asset markets, we advise companies on which economies to operate in, and public policy makers on how to improve economic performance and raise social inclusion.

We are always looking ahead. Our leading consumer think-tank, the Future Foundation, leads the way in understanding our changing world – particularly your customers’ current and future needs and new opportunities. Through market research, bespoke consultancy and classification systems such as Mosaic, we provide insights into the characteristics of customers for international clients such as Deutsche Bank, as well as non-profit organisations and government departments including the UK’s Inland Revenue.

**“Honda is one of today’s leading manufacturers of automobiles and the largest manufacturer of engines in the world.**

Since 2001, Experian has provided us with an internet-hosted new car reporting system. The system enables our 350 users, from head office to individual dealers, to benchmark their current sales. The analytical capabilities of the system helps them to better understand their local market dynamics, highlighting where competition is strongest and where there is a potential market to exploit. Dealers can then design marketing campaigns around their findings.

I believe that this system provides us with one of the fastest and most flexible reporting systems in the industry, which has helped us to grow our market share.”

**HONDA**  
The Power of Dreams

Harvey Hughes,  
Manager – Sales Operations,  
Sales Support and Supply,  
Honda (UK)



## “How can I better target my prospects and customers in an increasingly competitive market?”

**Who are my best prospects and what is the best mechanism for reaching them? What are their purchasing preferences and buying behaviour patterns? How do I know that they will pay for what they purchase? How can I reduce the cost of my marketing campaigns and maximise my investment? How can I improve the integrity of my data?**

Knowing your best prospects and the most effective ways of reaching them is an essential strategy in any successful business. That's why direct marketing remains one of the most powerful methods for recruiting new customers and increasing sales.

The figures are remarkable. Direct marketing expenditure across Europe was estimated to be worth €138 billion in 2006 with growth topping 40% by 2010 in some countries.

However, allocating this spend as efficiently as possible is the key to any successful campaign. In the UK alone, businesses are estimated to waste £220 million each year.

We can help you hit a precise target – the right individual or business with the right offer at the right time. Because we own and manage a vast range of data sources, we can deliver the depth and quality of information required to enable you to identify the most responsive and creditworthy prospects. Our insight and expertise improves response rates, reduces acquisition costs, and recruits profitable customers. And we're constantly acquiring new capabilities: new data sources and new businesses to complement our services, including QAS, well known internationally for its swift, accurate addressing systems.

Such systems and software enable you to profile prospects and customers, track their responses to different marketing initiatives, monitor their profitability and develop persuasive and relevant communications. We'll help you to achieve this through the most appropriate channels, whether you are targeting businesses or consumers.

**“As one of the most well-known and respected music and video retail brands around the globe, we needed a web-based marketing solution to strengthen our customer relationships.**

**With CheetahMail, we can successfully execute advanced online direct marketing to communicate specific messages to often niche target customer groups. This helps us achieve a greater return on investment and more online sales.”**



**Steve Bailey,**  
E-commerce Manager,  
HMV



**“As one of the world's largest toy manufacturers and the largest in construction toys, LEGO products are sold across the globe.**

**Direct to consumer marketing is a vital component of our European sales strategy and Experian provides us with a comprehensive database management solution, improving the speed and accuracy of our European direct mail campaigns.**

**To reduce timescales for rolling out our high-volume direct mail campaigns, Experian has created a bespoke database management solution and centrally manage our European data processing requirements.**

**Experian's firm understanding of our direct marketing operation ensures we can quickly communicate with millions of our customers across the UK and the Continent.”**



**Finlay Robb,**  
European Business and  
Marketing Director,  
LEGO Direct to Consumer

# “How can I reduce the risk around customer acquisition and improve the efficiency of my processes?”

“Experian helps us to serve all our customers – that’s our number one priority. Our customers range from high-street names to sole traders, so it’s important for us to be able to credit check the entire range of businesses we work with. The Royal Mail Group has one of the largest commercial ledgers in the UK, with over 420,000 separate business accounts. By accessing Experian’s commercial credit reports online, we can check the creditworthiness of our customers and prospects, both limited and non-limited businesses, before setting up new accounts or extending credit, to allow for the payment of postage on account.”



Sue Hinchliff,  
Head of Revenue Management,  
Royal Mail

## What data should I use to ensure an applicant is genuine? How can I manage the workflow issues better when customers apply for my services? How can I reduce the time and cost of processing my customers’ applications?

It’s not easy. With customers becoming increasingly promiscuous, finding the right customer acquisition strategy is more important than ever.

Accepting customers is simple – but selecting those with manageable risk profiles and the potential to deliver long-term profitability requires a high level of expertise. That’s where our services come to the fore. As a leading authority on credit management, we’ve already helped organisations assess more than 5 billion credit applications over the last 30 years and successfully delivered more than 2,000 commercial and consumer application processing systems worldwide in a similar timeframe.

In today’s multi-channel environment, potential customers expect immediate access with the ability to apply for products and services either in person, by telephone, online or through paper-based dialogue. And they may also require an instant, 24/7 response.

This can greatly impact upon your existing systems and significantly increase costs – so our range of innovative application processing solutions have been developed to automate the entire process. All available information about an applicant is gathered and compared against carefully defined decision-making criteria to determine whether the application should be accepted and on what terms. The result? Accurate, cost-effective decisions within seconds.

We provide consumer information services across 14 countries, which are at the heart of personal lending throughout the world’s major markets. By combining publicly available records with credit account details received from thousands of credit grantors, we supply comprehensive information on the credit status of individuals.

Available in seven countries, our extensive business information databases enable clients to move confidently into new markets and new relationships, while maintaining a focus on the financial health of existing customers.

Through our broad experience and knowledge, we provide business consultancy and market-leading information solutions to organisations seeking continued growth and increased profit. By harnessing business information from varied sources and translating it into intelligence, we overlay our credit and marketing solutions to streamline processes, minimise costs, increase efficiency and dramatically improve your growth potential.



“Powergen is part of E.ON UK, which is part of the E.ON Group, the world’s largest private-sector energy services company.

We awarded a significant contract to Experian to enhance the effectiveness of our new business activity, help target new customers and maintain the accuracy and quality of our customer databases. As a utility company, we do not hold the level of information or transactional data on our customers that other industries traditionally hold. Therefore, it is of vital importance to ensure that our customer and prospect data is as comprehensive and accurate as possible. We expect that Experian’s B2B marketing expertise will provide us with a real, in-depth understanding and invaluable insight into our existing and future customers, to help us to acquire new business more cost effectively.”



Mark Perrett,  
CRM Manager,  
Powergen

# “As fraud levels rise, how can I protect my business?”

**Is this person who they say they are? Should I enter into an online transaction with them? Is this car what it appears to be? Is this potential tenant reliable? Is this application fraudulent? Is this CV accurate?**

Fraud. An increasingly prominent and costly business issue. But we are on the case...

False identity fraud and impersonation in commercial and consumer environments has shown the most significant increases of any financial crime in recent years. Globally, identity fraud has risen from US\$221 billion in 2003 to an estimated US\$2 trillion in 2006.

It is also widely accepted that fraud often lies undiscovered and remains lurking within bad debt. ‘ Sleeper ’ fraud is a typical example, whereby time elapses between the date of application and the date when fraudulent activity begins.

For more than a decade, we’ve worked with our clients and industry bodies to tackle fraud issues on the international stage and have earned a reputation as a leading player in the worldwide fraud solutions business. Our data assets and fraud solutions are unique – supporting over 300 blue-chip organisations across many market sectors (including financial services, telecommunications and the public sector) to prevent fraud through sharing over 100 million application records per annum.

But fraud protection shouldn’t inhibit growth. All of our solutions are designed to strike the optimum balance between preventing fraud and maximising new business opportunities. By appropriately combining our data assets, specialist fraud consultancy services, advanced anti-fraud products and analytics expertise, we offer market-leading solutions to support anti-fraud activities at all stages of the Customer Life Cycle.

Above all, we’re constantly investing in new products, acquiring new businesses and working with clients and industry bodies to stay one step ahead of fraudsters.

“As one of the leading consumer finance banks in Russia operating in more than 30 cities we are continuously investing in risk management technology. Hunter was an obvious choice for our business offering fuzzy logic capabilities for a high performing data matching engine. The ability to run the solution online is compatible with our operating model for all our lending products.”

**Bank Renaissance Capital**

**Fernando Silva,  
Risk Director,  
Bank Renaissance Capital**

“As a leading provider of global financial services, GE Consumer Finance operates in 47 countries.

We have worked in partnership with Experian for the past 14 years and have recently agreed a global deal for the provision of their solution to help combat application fraud.

We are confident that Experian will supply a comprehensive, tailored and highly flexible global fraud prevention solution, which will be fully integrated into our credit risk, anti-money laundering and fraud management systems. They will continue to provide ongoing fraud consultancy to all aspects of our business.”



**Sean Hegarty,  
Head of Fraud UK,  
GE Consumer Finance**



# “How can I manage my customers better and maximise the benefits from every interaction?”

**How can I increase customer value? How can I deliver a range of credit services more cost-effectively? How can I ensure that I have a consistent view of my customers? What strategies can I deploy to retain my customers? How can I manage my customers more efficiently?**

Your customers expect to be nurtured. With growing competition, high acquisition costs and the demands of consumer associations, it's critical for a business to realise the potential of its customer portfolio. To build and effectively manage a good relationship requires strong empathy with customers and recognition of their needs.

Proactive and reactive action is essential. But we understand this is not always possible – so we're here to help in the day-to-day management of your customers: our decision support solutions provide immediate access to information on each customer's transaction activity, ensuring that you can offer a more personalised service. These solutions can be tailored to your business requirements, enabling you to fully understand your customer base, plan strategically and deliver customer-centric strategies. In effect, we can enable your customer interface.

Increasingly, customers expect to borrow money at their convenience with a single financial services company supporting their lifestyle and their range of purchasing behaviour. Our solutions provide a flexible and versatile environment to encourage innovation, help you understand your customers better, and increase the value of each customer while reducing processing costs.

Any organisation processing payments from customers, after providing credit or services, will find that some don't pay on time, or at all. Our collections solutions enable you to improve efficiency and effectiveness, whilst maximising customer service and writing off credit losses.

In addition, instantly available information enables your business to react to every customer interaction – and maximise the value of each of these 'events'. And we are in a unique position to enable consumer businesses to Use the Moment™ – to derive maximum value from each consumer interaction as they occur, in real time, customer by customer, event by event, moment by moment.

**“Since 2001, Experian has been providing M&S Money with an integrated account processing service for our &MORE credit card.**

**At M&S Money, we have high expectations of the service and support we need to succeed in an increasingly competitive market. Experian understands our business drivers and consistently delivers our projects on time and to specification.**

**In Experian we have a trusted partner who we can rely on 24/7 to deliver a robust and reliable service to our customers. It is not only the service, but the flexibility of approach together with its in-depth industry knowledge that makes Experian different.”**



**Eddie Nott,  
Chief Operating Officer,  
M&S Money**

**“JCB is an international credit card brand and the largest card issuer and acquirer in Japan. Our merchant network includes 12.4 million merchants and spans 190 countries and territories, while our credit cards are issued to 55.1 million members.**

**We chose Experian for their international experience and leading expertise in credit risk management solutions. Combining Experian's Tokyo team with their global expertise, they add significant value at every stage.**

**Experian help us achieve our business objectives to optimise the balance between credit growth and risk. With a dynamic and integrated customer view, we can respond to customers' needs and report more effectively.”**



**Shinobu Sugihara,  
General Manager,  
Risk Management  
& Planning Department,  
JCB**



# “With brand loyalty under pressure, how can I prevent my customers switching to my competitors?”

“As one of the largest DIY chains in Germany, we needed to build a differentiated and effective loyalty programme for our customers and employees, offering bonus and payment functions that are tailored to their needs. Together with our partners WestLB and Experian we developed the BAHR CARD. The smooth migration of the card onto Experian’s OPAL platform established the basis for making our card programme even more attractive and effective. We will systematically make use of OPAL’s flexibility and performance for expanding the scale of our customer loyalty activities into the future.”

## MAX BAHR

Katrin Elstner,  
Head of Direct Marketing,  
MAX BAHR

**How can I improve my customer retention and loyalty and make the most of my existing customers? How can I identify the best cross-selling and up-selling opportunities? How can I maximise the relationships I have with my customers?**

A name, not a number. Research and results-driven analysis have proved the obvious: that the most effective way to build one-to-one relationships with customers is to treat them as individuals.

Even some of the world’s leading retail banks, with tremendous customer acquisition success, are aware that they need to increase customer loyalty to drive revenue growth.

Understanding the behaviour of each customer and then delivering consistent and relevant strategies that foster long-term relationships and profitability is something we have been helping our clients achieve since the early 1980s.

Here again, our decision support solutions are designed to help you maximise profitability, while identifying cross-sell and up-sell opportunities. A unique blend of expert consulting, sophisticated analysis and advanced software, allows businesses to understand and control customer relationships. We help your organisation connect with individuals, promote loyalty and growth, and maximise product usage.

We can help you to organise, enhance and manage information about your customers and use this knowledge to develop profitable marketing programmes. We can then add new marketing information from our own databases to give you greater insight into your customers.

Poor data quality can create financial, regulatory and brand image problems. Our data integrity capabilities protect you against such risk. With software and services to help organisations capture information accurately the first time and keep it accurate over time, we can support your data integrity needs throughout the Customer Life Cycle.

Data from different sources and formats can be linked to provide a single, consistent customer view in real-time – so, even if a customer moves home or business address or changes their own name or company name, the view will remain constant throughout their lifetime.

As a leading provider of flexible broad-based solutions for customer loyalty programmes, we can manage a complete programme or selected modules as required.



“As a leading manufacturer and retailer of audio and video products, we operate on a global level.

Experian has developed and is hosting our bespoke marketing databases in Spain, Portugal and France. We use these databases for our promotional activity and relationship marketing strategies. The solutions provide a single view of each Bang & Olufsen customer and their purchase and promotional history.

Our campaign activity has subsequently increased and the analysis of the results within the databases has helped us to improve the segmentation of our customers for new product launches and PR events, as well as optimising new store locations and the targeting of new customers through direct channels.”

## BANG & OLUFSEN

Gloria Martin,  
Marketing Director,  
Bang & Olufsen

# “Does Experian provide sector specific solutions for my business?”

We offer a full range of solutions tailored to meet market sector needs. Well known for working in the financial services sector, we also work with clients across a diverse range of industries, from telecommunications to healthcare, insurance, retail and catalogue, automotive, manufacturing, leisure, e-commerce, utilities, property and government. As you’d expect, we possess the in-house sector expertise required to customise our solutions to meet your specific needs.

“With 120 million international customers, we’re among the world’s leading telecommunications carriers.

To improve the management and the economic efficiency of our phone box network, Experian implemented a decision support information system for our residential communication services branch.

With Experian, we have combined our expertise and information to build a dedicated data warehouse. Their geo-marketing decisional and reporting tools have also improved the analysis and optimisation of our phone box network performance – as well as helping to identify new ways of reaching our customers.”



france telecom

Christian Pilters,  
Marketing Head – Call Boxes,  
France Telecom

## Does Experian understand my market sector and its specific issues?

Awareness, empathy, insight. We get deep under the skin of organisations.

Our business has been built upon a comprehensive understanding of our clients and by responding to their specific needs.

You provide the challenge. And we’ll deliver the answers.

### Some of our specialist areas include:

#### Telecoms solutions

Helping telecoms companies deal with key strategic issues like average revenue per user, customer retention, segmentation and profiling, debtor and fraud management, alongside traditional problems like investment prioritisation, regulation and technology. Our solutions include pricing and network planning, customer behaviour, channel analysis, campaign management, and risk and fraud prevention.

#### Public sector solutions

Helping public sector organisations authenticate citizens and businesses, detect and prevent fraud, process claims and applications more efficiently and across multiple channels, and tailoring strategies to individuals or communities.

#### Automotive solutions

Helping automotive clients grow their business, manage costs, reduce risk and maintain quality brand representation. As one of the world’s largest suppliers of vehicle data, our automotive databases hold comprehensive information on registered vehicles in the UK, the US and Italy.

#### Insurance solutions

Helping insurance organisations deliver comprehensive information solutions for marketing, underwriting, risk assessment, pricing, claims handling, customer management and fraud detection through our dedicated sales, account management, systems and business consultancy teams.

“As the UK’s largest franchised motor retailer we operate 258 franchised sale points of which 22 are overseas in the US and Germany.

Experian provides us with comprehensive information on a vehicle’s history and identity. This enables us to sell each vehicle with the knowledge that we are fully complying with current legislation and helping to protect our customers from vehicle fraud.

Working with Experian also means that we can benefit from their market-leading consumer and market intelligence.”

Pendragon | PLC



Trevor Finn,  
Chief Executive,  
Pendragon



“We are the largest mortgage and savings provider and a major player in the provision of new current accounts and credit cards in the UK.

We rely upon Experian as our prime solutions provider for new business credit referencing and fraud prevention. They are well-placed to provide a complete end-to-end combination of solutions to meet a substantial portion of our needs.

Supporting an extensive range of our business activities (including mortgages, personal lending, consumer and business banking, credit cards and current accounts), we have every confidence in Experian as one of our prime suppliers.”



Dan Watkins,  
Director Risk – Retail,  
HBOS

## Our key markets and solutions

	Australia / NZ	Bulgaria / Romania / Russia	Canada	China	France / Belgium / North Africa	Germany / Austria / Switzerland	Italy	Japan	Latin America	Middle East / Pakistan	Netherlands	Norway / Sweden / Denmark / Finland / Estonia	Republic of Ireland	South Africa	South East Asia	Spain / Portugal	Turkey	UK	US
<b>Credit Services</b>																			
Consumer bureaux		●	●				●			▼	●	●	●	●		●	▼	●	●
Business information					▼		●					●	●					●	●
Transaction processing					●	●						●	●						●
Automotive databases							●												●
Insurance services																		●	●
<b>Decision Analytics</b>																			
Decision support	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Application processing	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Fraud solutions	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Marketing Solutions</b>																			
Data and data management	●				●	●	●				●	●	●			●		●	●
Research services																		●	●
Digital services	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Business strategies																			
Micromarketing	●			●	●	▼	●	●			●	●	●		●	●		●	●
Economic forecasting	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
<b>Interactive</b>																			
Consumer Direct services																		●	●
Lead generation																		●	●

▼ Service offered via third party

To find out how Experian can help your organisation achieve its goals, contact us now on:

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