



news release

1 billion iovation device checks strengthen Experian's global fraud prevention services

Experian and Iovation partner in mobile and online fraud prevention

London, October 22, 2012 — Experian,® the global information services company, today announced an international partnership with iovation, the Device Reputation Authority™, to further enhance Experian's global fraud prevention capabilities. iovation's advanced device recognition software, its dynamic referencing and device reputation checks will increase the reach and effectiveness of Experian's identity verification and fraud prevention services.

iovation brings together the world's largest repository of mobile and online devices. It identifies one billion mobile devices globally and currently conducts nine billion device reputation checks a year. It enables clients to assess the likelihood of transactions being fraudulent based on the device from which an application is made. Its sophisticated real-time risk assessment analytics stops some 150,000 potential online fraud attempts each day.

Results from searches against iovation's device library can now be used to in conjunction with Experian's fraud and identity capabilities including its ID verification tool, Prove-ID, card fraud prevention engine, Risk-ID, and account opening fraud prevention service Hunter.

Nick Mothershaw, Director of Identity & Fraud, Experian commented: "Fraud continues to represent a clear and present danger to the bottom lines of banks, insurers, financial services, lenders and ecommerce merchants. With the rise of mobile commerce, the question of device reputation is becoming increasingly important. Our agreement with iovation will provide Experian's clients with a new layer of defence against fraudsters and deliver a more comprehensive risk assessment and scoring of each transaction to identify and welcome legitimate customers."

"Collaborating with Experian means we can help our joint clients avoid fraud losses by stopping cybercriminals before they damage their business or customers. Combining iovation's power of device reputation with Experian's extensive identity-based services is game-changing," said **Jon Karl, Co-founder and Vice President of Corporate Development at iovation.** "iovation is committed to identifying suspicious activity, exposing the size and scope of problems, and helping our customers know whom to trust online."

Working in tandem with Experian's range of identity verification and fraud prevention tools, iovation's ReputationManager 360 analyses the past and current behaviour of more than one billion devices to identify and re-recognize devices logging into an organisation's website in real time. This unique approach spots relationships between different accounts with multiple vendors and identifies all of the devices associated with an individual without needing personally identifiable data. Doing so helps businesses prevent fraudulent transactions before they happen and identifies potential fraud rings or recurring fraud activities, while protecting the privacy of consumers.

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About Experian

Experian is the leading global information services company, providing data and analytical tools to clients around the world. The Group helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2012 was US\$4.5 billion. Experian employs approximately 17,000 people in 44 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; California, US; and São Paulo, Brazil.

For more information, visit <http://www.experianplc.com>.

About iovation

iovation protects online businesses and their end users against fraud and abuse through an industry-leading combination of shared device reputation and real-time risk evaluation. 2,000 fraud managers around the globe leverage iovation's database of Internet devices and relationships between them to determine the level of risk associated with any type of online transaction. Retail, financial services, social network, gaming and other companies make real-time queries to iovation's knowledge base of more than 1 billion devices from every country in the world. Every day, iovation stops over 150,000 fraud attempts. For more information, visit <http://www.iovation.com>.