



news release

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Experian and PredictiveMetrics™, Inc. Launch PriorityScore for CollectionsSM

New blended scoring models combine current data and tailored approaches to increase collection recoveries and help consumers improve payment records

Costa Mesa, Calif., Feb. 3 2009 — Experian®, a global information services provider, and PredictiveMetrics™, Incorporated (PMI), a statistical decision modeling and analytical solutions provider, today announced the launch of PriorityScore for CollectionsSM. PriorityScore for CollectionsSM comprises a suite of collection scoring models blending Experian's credit reporting agency data with client-supplied data that produces an accurate ranking and predictive forecast of consumer repayment amounts.

"With the current economic downturn, organizations are facing unprecedented financial challenges," said Steven Wagner, Experian's Consumer Information Services president. "Experian and PMI have developed a unique service to help clients make better financial decisions. PriorityScore for Collections will automatically select from 60 model equations that provide a blended recovery score that is specific to each client's account. Through this score, clients can more accurately prioritize and pursue the accounts that are most likely to pay."

PriorityScore for Collections provides creditors, collection agencies and debt buyers with the advantage of predicting two outcomes — dollars to be collected and expected payers. By having the ability to predict expected dollars to be paid in addition to the traditional payer score, organizations can prioritize collection actions based on cost,

effort and impact optimizing collection yields. The algorithms that drive these scores are derived from models segmented by account balances along with the debt type and age of debt. Clients will be able to score and make decisions on more accounts since the models leverage client data.

“Organizations that are experiencing difficulties in profitably collecting, due to the struggling economy, can now execute a tailored recovery strategy based on the most advanced collection score technology in the industry. This groundbreaking technology is used to improve payment cash flows and effectively apply collection resources to better manage collection costs,” said Michael Banasiak, president of PredictiveMetrics™, Inc. “PriorityScore for Collections provides collectors with critical information that enables them to reduce the guesswork in prioritizing which debtors to pursue first, creating a win-win situation as collectors achieve optimal results and consumers can improve their credit records by paying off the debt.”

For more information about PriorityScore for Collections, please visit <http://www.experian.com> or call 1 888 414 1120.

About Experian

Experian is a global leader in providing information, analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions.

Combining its unique information tools and deep understanding of individuals, markets and economies, Experian partners with organizations around the world to establish and strengthen customer relationships and provide their businesses with competitive advantage.

For consumers, Experian delivers critical information that enables them to make financial and purchasing decisions with greater control and confidence. Clients include organizations from financial services, retail and catalog, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Experian has corporate headquarters in Dublin, Ireland, and has operational headquarters in Costa Mesa, Calif., and Nottingham, UK. The Group employs approximately 15,500 people in 38 countries worldwide, supporting clients in more than 65 countries around the world. Revenue for the year ended March 31, 2008, was \$4 billion.

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

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About PredictiveMetrics

Founded in 1995, PredictiveMetrics™, Inc. (PMI) is the leading provider of predictive scoring and analytical decision solutions using advanced statistical techniques. Turning probabilities into profits™, PMI's custom analytics and industry/finance decision

technology spans many industries, types of financing, and debt. Our customer focus is to work with our clients to create a strategic relationship ensuring their resources are optimally utilized to make automated, knowledge-based, profitable decisions that are proven accurate through statistical validation. PMI has developed proprietary software systems and state-of-the-art hardware that are designed specifically to conduct vigorous and sophisticated analytics coupled with our innovative, advanced statistical techniques providing our customers with the most cost-effective decision solutions. By leveraging our customers' business expertise combined with our data, modeling, and resource capabilities, PMI provides extremely powerful predictive decision technology for companies worldwide. PMI is a privately-held corporation that is self-funded through the profits of the company and headquartered in Tinton Falls, NJ. For more information, please visit www.predictivemetrics.com or call 1 732 530 9303.

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