

EXPERIAN-SCOREX LAUNCHES ACQUIRE SM, A NEW SOLUTION FOR RUSSIAN FINANCIAL INSTITUTIONS

July 17, 2006, Moscow. - Experian-Scorex, the decision analytics business of Experian®, has launched its web-based application processing solution, **Acquire SM** in Russia. Specifically developed for small and mid-sized credit institutions operating in the retail sector the solution offers a highly cost-efficient and robust environment to support lending decisioning and applicant analysis.

Acquire SM is an outsourced solution. The web-based interface allows an organisation to implement the solution at a significantly lower cost compared to deploying software which needs to be integrated into the company's IT infrastructure. With a rapid implementation, a consistent, multi-channel lending policy can be deployed across the enterprise to deliver effect and efficient new business lending decisions.

Acquire SM is a managed solution for assessing the credit worthiness of applicants and is a best practice application processing system based on Experian-Scorex's globally deployed Transact SM technology. Acquire SM enables accurate risk and reliability analysis in making lending decisions. It gives financial organisations the ability to process applications in real-time, enabling consistent and weighted lending decisions to be made on every individual.

Elio Vitucci, Managing Director, Experian-Scorex EMEA commented: "Acquire SM has already provided a rapid and robust credit evaluation solution for many clients across Europe. Now fully customised for the Russian market, including language capabilities and linking to the Experian-Interfax credit bureau, it offers a significant opportunity for Russian financial organisations to automate and streamline their credit assessment procedures".

Daniel Zelenski, head of Experian-Scorex Russian office commented: "As a managed service, Acquire SM incorporates our best practice expertise in new business decisioning, using predictive scores and our powerful decision engine. All this enables an accurate customer assessment. Acquire SM is a comprehensive and complete tool which provides high quality application processing and decisioning to customers and full support of business and technical consultants of Experian-Scorex."

About Experian-Scorex

Experian-Scorex is a global leader in the supply of decision support solutions. Its solutions support billions of customer decisions annually for clients in more than 60 countries. Experian-Scorex solutions bring together predictive analytics, decision support technologies and strategy optimisation to enrich customer data and allow organisations to proactively manage their relationships with their customers.

Used across the full customer life cycle, enterprise-wide decision support solutions enable organisations to increase income, manage and control credit risk and fraud, reduce operational costs and so increase overall profitability. Experian-Scorex works closely with clients across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance and utilities.

Experian-Scorex solutions and services focus on extracting intelligence from all customer data sources in order to build a comprehensive picture of customer needs and financial stability. This customer level view and the ability to deliver customer level decisioning has proved to be particularly important in retail banking, where a customer may hold multiple products. For over 20 years, Experian-Scorex has

provided these solutions to the majority of the world's largest retail banks to help them manage these complex relationships.

As part of the global Experian organisation, Experian-Scorex has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering scoring solutions. Experian-Scorex maintains connectivity with over 70 credit bureaux worldwide and, with over 30 offices around the world, it is uniquely qualified to support local, national, regional and global businesses.

Its global headquarters are in Nottingham, UK, Monaco, and Costa Mesa, CA, USA

For more information, visit the company's website on www.experian-scorex.com

Experian-Scorex is an Experian® company. Experian's 12,000 people support clients in more than 60 countries and annual sales exceed £1.7 billion. For more information, visit the company's website on www.experian.com

The company has been operating in Russia since 2002. In May 2005, Experian-Scorex launched its official representative office in Moscow. The company's partners in Russia are leading businesses in banking, finance and telecommunications.

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