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HSBC implements Experian's application processing to enhance customer service

HSBC, one of the world's largest banking and financial services organisations, has implemented the software Strategy Management from Experian[®], the global information services company in Turkey. The bank chose to rely on Experian's expertise to strengthen its application processing for cards, loans, and mortgages and enhance its customer services.

Strategy Management provides the business user with the ability to deploy timely and consistent decisions across the enterprise at every stage of the customer relationship. The scalable and robust solution receives, validates and processes applications from multiple channels, accessing relevant data sources before applying complex business rules and strategies to make appropriate lending decisions. Once an applicant has been accepted, Strategy Management enables proactive and reactive customer management for risk, promotional activities for growth through to debt management activities such as collections and recovery.

Ayşe Yenel, HSBC Credit and Risk Policy Group Manager said: "Strategy Management is used to facilitate a loan or credit card application from the Internet or branches for both consumers and SMEs, to consider an application for a new credit limit, to determine the most appropriate product to offer. It enables us to achieve consistency in decision-making across our diverse operations, whilst improving the speed and quality of our decisions."

Çenker Özhelvacı, Country Manager (Turkey & Middle East) Experian's Decision Analytics division, commented: "The introduction of Strategy Management at the bank contributes to improve risk management and lower operational costs. We are proud for being HSBC's trusted partner also in Turkey".

The implementation of Strategy Management in HSBC is part of the global agreement signed to support the bank's lending decisions around the world. HSBC will implement the Strategy Management business rules engine into its new business processing environment in over 40 countries. Experian and HSBC have a longstanding relationship spanning 21 years and six continents.

HSBC is one of the world's largest banking and financial services organisations, with over 100 million customers in 85 countries and territories. Everyday, HSBC makes billions of decisions in the management of its customers' accounts and applications. The ability to take those decisions quickly and accurately is critical to the success of HSBC's around the world.

For further information on the press release please contact:

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About Experian

Experian is a global leader in providing information, analytical and marketing services to organisations 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 organisations 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 organisations from financial services, retail and catalogue, telecommunications, utilities, media, insurance, automotive, leisure, e-commerce, manufacturing, property and government sectors.

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

For more information, visit www.experianplc.com.

About Experian's Decision Analytics division

Decision Analytics is the international division of Experian specialising in providing credit risk and fraud management consulting services and products. For more than 30 years, it has developed its best practice analytical, consulting and product capabilities to support organisations to manage and optimise risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies throughout the customer relationship. With clients in more than 60 countries and offices in more than 30, the Decision Analytics division of Experian delivers experience and expertise developed from working with national and international organisations around the world across a wide range of industries and business size.

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

About HSBC Holdings plc

HSBC Holdings plc serves over 100 million customers worldwide through around 9500 offices in 85 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of 2,547 billion USD at 30 June 2008 and 10,247 million USD profit before tax as of 30 June 2008, HSBC is one of the world's largest banking and financial services organisations.