

Rome, December 2008

## **ING Direct Italy selects Experian to automate and maximise its customer decision process**

ING Direct Italy is to implement a fully managed application evaluation service from Experian, the global information services company. Experian's Transact SM and scorecards will enable ING Direct to accurately assess the risk of applications for credit cards and personal loans, making real time, consistent decisions about potential customer value.

Transact SM is a flexible and automated infrastructure supporting the complete application process from the point of application through to new account set-up. The scalable and robust system receives, validates and processes applications from multiple channels to deliver risk-based and customer-focused decisions.

The system accesses internal and external data sources such as the Experian Credit Bureau and other relevant ones to enrich the new applicant data before applying complex business rules and strategies to make appropriate lending decisions.

Carlo Camassa, Credit Risk Manager for ING Direct Italy, commented: "Transact SM will enable us to deliver a higher level of customer service while also being cautious of risk and gaining effectiveness. This tool will be critical for us in achieving significant cost savings by reducing bad debt levels and minimising risk."

Enrico Libbiani, EMEA Head of Consultancy, Analytics and Local delivery, said: "Our experience of providing application decision support systems and our expertise in the Italian retail banking business will ensure that ING Direct will have the most robust means of managing credit risk. Transact SM, thanks to its flexibility, will enable ING Direct to automate the overall decisioning process and to manage strategies quickly and efficiently."

### **For further information on the press release please contact:**

Beatriz Sanjuán, Media Relations Experian's Decision Analytics EMEA  
Tel: +34 617 390 451                      Email: [beatriz.sanjuan@experian-scorex.es](mailto:beatriz.sanjuan@experian-scorex.es)

### **About Experian plc**

Experian plc 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 plc 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. Continuing sales for the year ended 31 March 2008 were \$4,059m (£2,020m / €2,858m).

**For more information, visit [www.experiangroup.com](http://www.experiangroup.com).**

#### **About Experian Decision Analytics**

Decision Analytics is the international division of Experian specialized in providing credit risk and fraud management consulting services and products. Over 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](http://www.experian-da.com).**