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## **SAMBA, SAUDI ARABIA'S LEADING BANK, INTRODUCES NEW DEBT MANAGEMENT AND COLLECTION SYSTEM**

### **Tallyman system manages repayments of consumer debts including mortgages, credit cards, loans and overdrafts**

Samba Financial Group has deployed a new debt management and collection system, Tallyman from Experian.

Tallyman specialises in managing customer debt, including mortgages, credit cards, loans and overdrafts and enables Samba to adopt the most effective and proven techniques for ensuring that provisioning and bad debt write-offs are minimised.

Samba evaluated a variety of different products available in this field. Tallyman was chosen because it is easy to configure and can be integrated with Samba's existing processes.

The Tallyman debt collection management software and operations were acquired by Experian on May 2007 and became part of Experian's Decision Analytics line of business. Designed for organisations and businesses that grant credit to consumers and organisations that provide consumer credit as part of their business model, such as retailers, utilities and communications companies, Tallyman is used to manage customers falling into arrears with their payments.

However, Tallyman's unique value lies in its ability to segment customers in arrears in the same way marketing departments segment customers and prospects using CRM systems – which is particularly vital for consumer debt management, where each case of arrears needs to be managed in an appropriate and sensitive manner.

Brian Dewis, Managing Director of Experian's Tallyman business, said: "We are working with a number of organisations within the Middle East which extend credit to consumers. As rising levels of consumer debt continue to affect the bottom lines of companies, demand for Tallyman is increasing. By using Tallyman, Samba will be able to minimise its losses and maximise return in this competitive market."

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### **About the Samba Financial Group**

Samba is one of the largest banks in Saudi Arabia with a 14.8% share of bank profits in the Kingdom and earnings of \$1389 million in 2006.

### **About Experian Decision Analytics**

Experian Decision Analytics' enterprise-wide solutions combine data intelligence, predictive analytics, decision-enabling technologies, strategy optimisation and consulting services to enrich client data and allow organisations to maximise profitability and performance from their customer relationships. Its fraud and identity

solutions enable clients to prevent fraud at all stages of the customer lifecycle – from authentication and application fraud through to transactional and open account fraud.

Experian Decision Analytics works closely with clients in more than 60 countries across diverse industries, including financial services, telecommunications, retail, leasing, automotive, insurance, government agencies and utilities, enabling them to make billions of customer-focused decisions annually.

With over 20 years experience in fraud and identity solutions, the company has clients worldwide and collaborates with organisations, associations and trade bodies to further develop data sharing schemes and support new fraud prevention initiatives.

As part of the global Experian Group, Experian Decision Analytics has more than 30 years experience of managing bureau data, adding intelligence to that data and delivering analytical solutions. It maintains connectivity with more than 70 credit bureaus around the world and, with offices worldwide, is uniquely qualified to support local, national, regional and global businesses.

**For more information, visit the company's website on [www.experian-da.com](http://www.experian-da.com).**

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 around 15,500 people in 36 countries worldwide, supporting clients in more than 65 countries. Annual sales are in excess of \$3.8 billion (£1.9 billion/€2.8 billion).

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