



A robust collections management system that automates and streamlines the collections work stream process, Tallyman™ enables clients to execute strategies that maximize resource performance and cash flow, while minimizing overhead and outsourcing costs.



Tallyman enables clients to maximize profit, increase cash flow, reduce costs and improve customer retention.

As debt levels rise, increased workloads are straining collections infrastructures and resources. Existing collections systems do not allow management to change strategies or workflows quickly and cost-effectively, leaving many collections departments unable to keep up with rapidly changing environments and business objectives. Clients can maximize resource performance while minimizing overhead and outsourcing costs and reliance on Information Technology.

Tallyman is a proven and established product further enhanced through the knowledge and expertise of Experian's professionals and experience gained through hands-on interactions with clients globally.

Tallyman is complementary to Experian's full suite of collections products and it easily integrates with clients' data sources and action execution tools, a critical component of a cutting-edge collections operation.

Enabling clients to meet and exceed ever-changing business goals, Tallyman leverages cutting-edge features and functions. Current users have realized significant financial benefits shortly after implementation reporting positive results, such as a 70 percent increase in productivity and a 60 percent decrease in roll rates.

User-friendly and versatile

Tallyman offers a flexible yet secure architecture that provides business users with more system and technology control. The overall ownership cost is significantly reduced, and administrators can quickly make strategic and operational changes to address shifting business needs. Enhancements are made using intuitive drag-and-drop graphical user interfaces, and analytical and simulation tools can be used to minimize the risk of potential changes while maximizing the benefits.

See Figure 1

Advanced automation

Businesses currently face the challenge of managing more accounts with the same or fewer resources. The advanced functionality of Tallyman automates many of the standard collections processes and recovers revenue with minimum manual intervention, resulting in more effective and efficient operations.

Resource and system monitoring

The powerful reporting and dashboard module within Tallyman delivers advanced business intelligence functionality, enabling managers, team leaders and system administrators to monitor the effectiveness of the collections system both historically and in real time. Key Performance Indicators (KPIs) are assessed to recognize areas

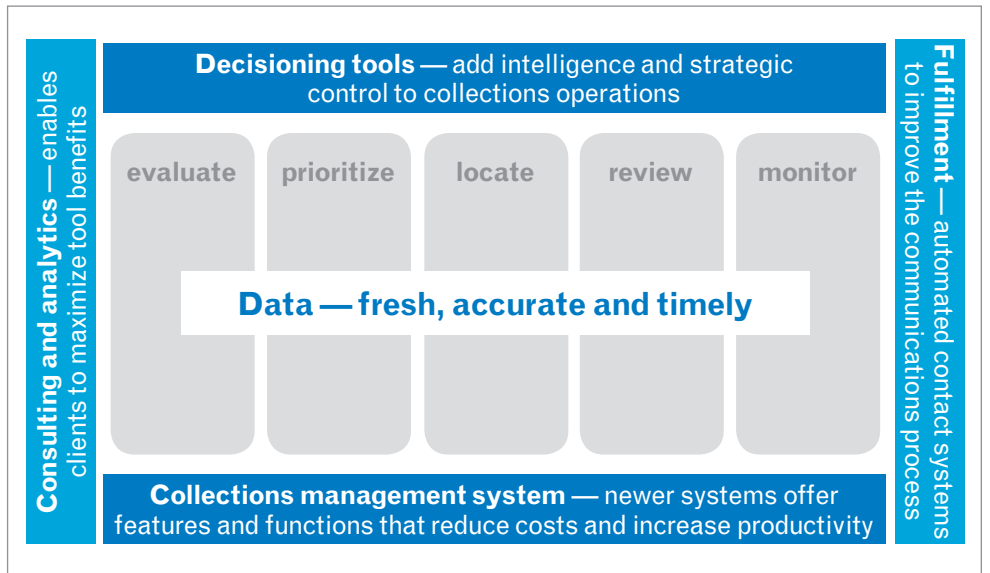
that are performing well, while areas that require further improvement are examined to uncover opportunities. This robust monitoring component enables the organization to plan and develop ongoing improvements to the collections system and business strategies.

See Figure 2

Champion/Challenger

Collections and risk managers can easily monitor and evaluate work stream strategies using built-in Champion/Challenger tools. New strategies are tested against Champions in a real-time, low-risk environment. This enables businesses to implement the most effective strategies without compromising collections performance.

Figure 1



Global experience and expertise

Experian collections consultants are closely involved in the implementation process to offer a best-practice approach that ensures business objectives are met, including financial success. Our experts also are available after implementation to provide strategic and operational advice as business needs change. With more than 50 satisfied Tallyman clients globally, Experian® is the market leader in next-generation collections systems.

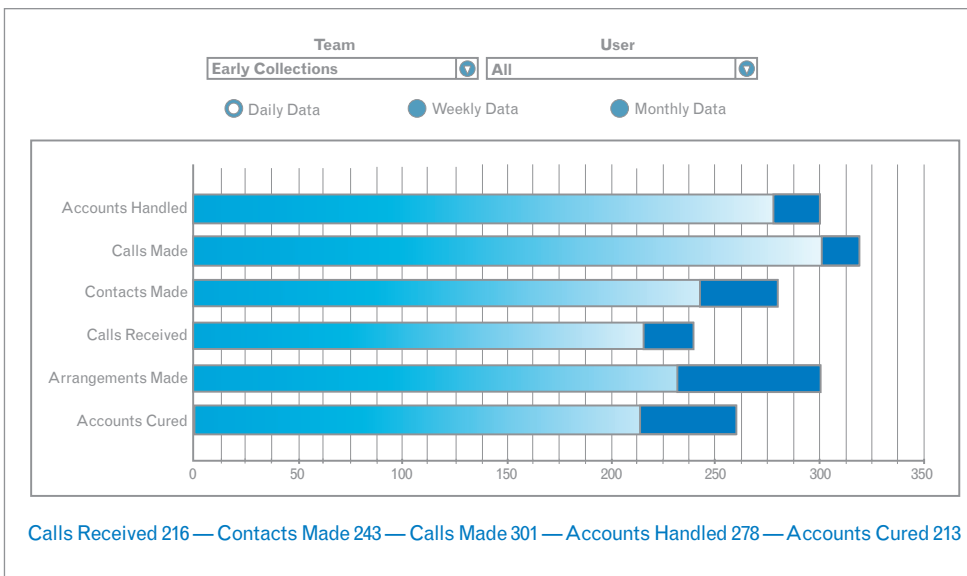
to manage and mitigate credit risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies. Trusted by leading businesses worldwide, Experian's Decision Analytics business provides the intelligence to make accurate and informed decisions to help clients better manage their customer relationships.

To find out more about Tallyman, contact your local Experian sales representative or call 1 888 414 1120.

About Decision Analytics

Experian's Decision Analytics business combines data intelligence, analytics, software and consulting to help clients optimize profitability and improve performance. Its enterprise-wide decisioning capabilities enable clients

Figure 2



The robust reporting and dashboard functionality ensures that resources are allocated correctly and that appropriate and timely feedback is provided.

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