

## **Experian launches Authentication Services in Spanish**

### **Service offers consumers Spanish language option for online identity verification**

Costa Mesa, Calif., July 14, 2004 – Experian®, a global information solutions provider, today announced that its superior interactive identity verification solution, Authentication Services, is now offered with both Spanish and English consumer response questions. Financial services organizations, retailers and other businesses can now offer their Spanish-speaking clientele the opportunity to apply for credit online, which requires identity verification for fraud and identity theft protection and to support compliance with section 326 of the USA PATRIOT Act.

Experian's Authentication Services offers multiple service levels for real-time consumer-not-present transactions and new account openings both online and through call centers. The three service levels range from basic verification of name and address to a customized series of detailed questions the consumer must answer correctly during the authentication process to confirm their identity. Now, at the time of inquiry, consumers can choose to authenticate in either English or Spanish.

According to U.S. Census Bureau data, the nation's Hispanic population continues to grow at a pace four times faster than the population as a whole. To capture this expanding population of consumers, large banks and community banks are pursuing the Hispanic market according to a recent article published in *American Banker*.

"Businesses that cater to the Spanish-speaking community are growing in number, as are the number of Hispanic consumers who shop or conduct financial business online," said Rick Gallagher, president of Experian Fraud Solutions. "We are excited to offer this expanding community the convenience of online business transactions and the security of advanced fraud protection and identity verification."

Stand-alone or integrated with Experian's suite of fraud prevention solutions, Authentication Services offers companies a flexible and easy to implement customer verification program. The real-time technology relies on Experian's proprietary database of over 215 million consumers to verify and authenticate identities. In addition, other non-credit data sources are utilized in real-time for maximum fraud protection.

As a leader in fraud prevention for businesses and victim assistance programs for consumers, Experian supports National Fraud Awareness Week, July 11-16, 2004, a week dedicated to increasing fraud awareness and promoting the global fight against fraud. Experian, in conjunction with the Association of Certified Fraud Examiners and other leading public companies and private agencies, is spearheading efforts to educate businesses about fraud prevention, detection and deterrence throughout the week.

#### **About Experian**

Experian® is a global leader in providing information solutions to organizations and consumers. It helps organizations find, develop and manage profitable customer relationships by providing information, decision-making solutions and processing services. It empowers consumers to understand, manage and protect their personal information and assets. Experian works with more than 40,000 clients across diverse industries, including financial services, telecommunications, health care, insurance, retail and catalog, automotive, manufacturing, leisure, utilities, property, e-commerce and government. Experian is a subsidiary of GUS plc and has headquarters in Nottingham, UK, and Costa Mesa, California. Its 13,000 people support clients in more than 60 countries. Annual sales exceed \$2.3 billion.

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

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