

## Banco do Brasil Adopts Experian's Experience to Check Clients' Credit

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Experian-Scorex has announced that Banco do Brasil is going to implement its Probe SM customer management solution within the Bank's debt control environment.

Probe SM, part of the Strategy Management suite of decision support solutions, will enable Banco do Brasil to create and deliver strategic business logic to make more accurate and timely decisions within its debt recovery environment.

Banco do Brasil is Brazil's largest state-owned bank and provides services to more than 21 million customers. Founded in 1808, the bank has expanded globally, and now has a network covering 21 countries.

The bank celebrated its most successful year in 2004 and, as one of Brazil's biggest employers, contributes significantly towards the country's economic and social development.

"The Brazilian economy has stabilized since the Real Plan was introduced in 1994, and is now expanding with a growing presence on the world stage. With increased prosperity, comes increased demand for consumer credit facilities," said Julio Cesar Ferreira de Lima, manager of the Collections Implementation Workgroup at Banco do Brasil.

"While we are dedicated to helping our customers take advantage of the improved financial situation, we are equally committed to ensuring we maintain the stability we have enjoyed for many years and avoid problems such as consumer indebtedness that has been experienced in other countries.

"By adopting advanced risk management tools and techniques, we have control over not only the credit lines themselves but also the debt profile of each customer. We've selected Probe SM as a part of this strategy, and will initially implement it within our collections environment.

"As a bank, we pride ourselves on our socio-environmental responsibility, and as a part of that strategy, 'collections' is about far more than just recovering debt.

"It's about customer service and educating customers on how to pay, how best to manage their finances and how to avoid over-indebtedness. Probe SM will sit at the heart of this customer service environment, supporting every stage of the debt recovery process."

By combining sophisticated behavioral scoring analytics with an advanced business rules engine, the Probe SM customer management solution allows an organization to manage the entire customer relationship from limit management, cross-sell and up-sell through to collections and debt recovery.

Deployed in more than 60 countries, the solution typically operates at the customer rather than account level, allowing many of the world's leading financial organizations to make better and timelier decisions about their customers.

"Probe SM has a proven track record. Since the first solutions were delivered in the 1980s, it has continued to evolve using the latest technologies to provide true control for the business user," said Walt Ramsey, president, Experian-Scorex North America.

"The desktop tool allows the business user to define and manage every element of the lending strategy, and the inbuilt strategy testing and simulation capabilities enable the user to try out new ideas to continually improve the operation.

"Banco do Brasil will rapidly realize the benefits from implementing Probe SM, and we will work with it to ensure that it

takes advantage of the enterprise-wide decision support that Probe SM provides."

Experian-Scorex is doing business in more than 60 countries. As part of the global Experian organization, Experian-Scorex maintains connectivity with over 70 credit bureaus worldwide. It has 30 offices around the world.

Its global headquarters are in Nottingham, UK, Monaco, and Costa Mesa, CA, USA. Experian-Scorex is an Experian company. Experian's 12,000 people support clients in more than 60 countries and annual sales exceed \$2.5 billion.

Experian - [www.experian.com](http://www.experian.com)

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