

Part XV: Glossary

Affiliate Fuel	provides online marketing opportunities in education in the US
application scoring (commercial or consumer)	statistical modelling to predict the probability of a company or consumer being unable to repay a loan or debt
Autocheck	database providing Internet-based access to information to investigate and assess a used vehicle's history
Baker Hill	provides software to banks that lend to small and medium-sized enterprises that enables secure, browser-based infrastructure system to manage all client information across all lines of a commercial lending business
behavioural scoring (for customer management and marketing)	statistical modelling used throughout a customer's lifecycle with a business which helps to assess performance and reassess a customer's suitability for additional products, based on their previous account payment history and credit behaviour, determining the most appropriate proposition to be made and the best medium
business credit bureau	a credit bureau that holds financial and credit information on limited companies, sole traders, traders, partnerships and company directors
business process outsourcing services or transaction processing	wide range of business processes providing the staffing, technology, systems, facilities and resources needed to support a full-service solution to organisations enabling clients to outsource, fully or partially, particular business functions such as cheque processing, payment card processing, electronic services and remittance processing
CheetahMail	email delivery technology to help clients use multiple delivery channels to communicate with customers
ClarityBlue	a database marketing solutions business that designs, builds and manages marketing database solutions for large organisations with millions of customers allowing these organisations to undertake multiple transactions on a daily basis and through different channels
ClassesUSA	an online higher-education portal
consumer credit bureau	a credit bureau that compiles public and personal financial information (e.g. credit account history) on private individuals which is used for credit checking purposes
ConsumerInfo.com	a provider of online credit reports, scores and related information to consumers in the US
CreditExpert	a provider of online credit reports, scores and related information to consumers in the UK
credit score	a credit rating that represents an estimate of an individual's financial creditworthiness as calculated by a statistical model which can be used to predict future consumer behaviour
Detect	a shared database in the US and the UK of previous credit applications, used by lenders to identify discrepancies in current applications that may be indicative of fraud
Direct Marketing Technologies	a target marketing company specialising in high volume data hygiene and merge/purge processes
direct-to-consumer	the provision by Experian of products and services directly to consumers as opposed to business clients
DMS Atos	a provider of cheque processing services and business processing outsourcing services in France
Euromonitor	the Euromonitor report 2004 on The World Market for Financial Cards
Experian Consumer Direct	Experian's direct-to-consumer operation, providing consumers with access to their complete credit history as well as email or text notices of any changes that have occurred to their credit reports

Fair and Accurate Credit Transactions Act (FACT Act)	the FACT Act in the US allows consumers to get one free copy of their credit report annually. The law requires that Experian and other national credit reporting agencies work with the Federal Trade Commission to provide a single point of contact so consumers can get reports from all three national credit reporting agencies with a single telephone call or Internet request
Frost	the Frost & Sullivan report 2005 on World Credit and Debit Fraud
First American Real Estate Solutions (FARES)	joint venture with First American Corporation, in which Experian has a 20% interest. Provides information required for real estate transactions (to mortgage lenders)
FootFall	provider of solutions for counting and analysing shoppers in retailers and shopping centres in the UK
FootFall Index	a representative tool to assess consumer shopping behaviour. The index monitors the changing pattern of shopper visits across the markets in response to events which impact on decisions to visit retail outlets
Hunter	a batch-based credit application fraud prevention solution that identifies fraudulent new accounts or claim applications by automatically checking new applications and claims against themselves, previous applications and claims, suspect information and known fraudulent data
Hunter II	next generation of Hunter
lead generation	Experian's Interactive business activity that connects consumers to businesses across the Internet. Experian is paid by businesses for each lead it generates
LowerMyBills.com	online mortgage lead generator in the US that provides consumers with comparative financial information on products such as mortgages and loans
marketing response scores	used to predict the likelihood of a consumer responding to a new offer of credit
Marketswitch	software that determines the right offer for the right customer through the right channel at the right time in order to maximise profit
MetaReward	Internet loyalty marketing company
Metromail Corporation	a target marketing company that provides information, data enhancement and processing services
Micromarketing	profiling tools to aid decision making through geographic, demographic, financial and behavioural information on consumers and build a picture of the target audience for a product, recognising the different motivations that lead different demographic segments to buy each variant of a brand
MOSAIC	a global network of segmentation that classifies people worldwide
National Business Database	database of business information for marketing purposes containing details on US and UK businesses
National Fraud Database	online database in the US of industry-wide confirmed fraud records used for combating fraud by comparing applicant data to fraud data
Nordic	Nordic Info Group AS, a consumer and business information company operating in Denmark and Norway
PriceGrabber.com	provider of online comparison shopping services in the US, recently extended into the UK, which connects online shoppers to merchants and also powers comparison shopping
QAS	global address management software systems which help clients capture, clean and enhance address data quickly and accurately
Scorex	a developer of credit scoring solutions, application processing and customer management software

Simmons Research	a provider of syndicated research information on what US consumers buy, where they shop, their attitudes and lifestyles and the media channels they use
SMS	short message service
Strategy Management	solution helping companies to make more decisions throughout the customer life cycle about whether to accept a new customer, extend the credit arrangements for an existing customer or target them with new products
Strategy Optimisation	solution which helps companies make decisions about each account in its portfolios to yield the highest profit and return on investment
Triple Advantage	provides consumers with daily monitoring of all three US national credit reporting companies' credit reports and sends text alerts via email or SMS mobile when critical changes are detected
Vente	a provider of online consumer research and permission-based marketing, helping to connect businesses with customers and prospects quickly, accurately and on time
vertical sector	an industry that serves the needs of a particular market