

## **Ser Technology Teams Up With Experian® to Create Co-Marketing and Data & Consulting Integration for ProAct Business Intelligence Solution**

Solution Designed to Enhance Experian Data Usage and Automate Financial Risk Management Consulting Analytics with Best in Class Software

**Dallas, TX - January 12, 2014** — With insight into the needs of the credit union industry, Ser Technology, developer of ProAct, a Web-based business intelligence consumer lending analysis and data warehousing solution, and Experian®, the global information services company, have joined forces to co-market, integrate Experian data and provide Experian’s Global Consulting services to improve efficiency in the delivery of portfolio risk management decisioning. By integrating and delivering Experian data and consulting, credit unions will utilize ProAct’s business rules and data to create a 360-degree view of their consumer loan portfolio and use ProAct for comprehensive analysis and reporting for risk management, portfolio optimization and compliance purposes.

“We’re excited to partner with Experian,” says Douglas White, EVP of Business Development at Ser Technology. “Credit unions are overwhelmed with increasing risk management compliance burdens as well as executing strategic portfolio risk management strategies. By combining forces with Experian, credit unions can now leverage ProAct and Experian data and consulting for strategic portfolio risk management solutions.”

With Experian’s support, ProAct can seamlessly leverage the rich Experian data across a broad spectrum of deliverables including AVM analysis, credit score migration, loss forecasting and stress testing “what if” scenarios.” The Experian consulting services is the final piece to tie in enterprise risk management strategies for credit union’s planning initiatives.

“Experian is committed to partnering and providing credit unions with innovative, dependable and best in class risk management technology that can leverage data and decisioning.” says Charles Chung, president of Experian Decision Analytics North America. “The partnership with Ser Technologies and Experian solutions offers credit unions an essential solution for portfolio risk management and data warehousing framework.”

### **About Ser Technology**

Ser Technology Corporation, is a technology development and service company and specializes in credit pre-approval marketing, consumer lending analysis, instant credit decisioning and proprietary data encryption for over 2,700 credit unions in the U.S. The company’s passion for excellence is reflected in their web-based ProAct software which is gaining a solid reputation as being a leader in portfolio risk management solutions. For more information, visit [www.sertech.com](http://www.sertech.com).

## **About Experian**

Experian is the leading global information services company, providing data and analytical tools to clients in more than 90 countries. The company helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score and protect against identity theft. Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended September 30, 2010, was \$xx billion.

Experian employs approximately 15,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; Costa Mesa, California; and São Paulo, Brazil. For more information, visit [www.experianplc.com](http://www.experianplc.com).

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## **Ser Technologies, Inc.**

12700 Park Central Drive Suite 1415  
Dallas, TX 75251  
800.486.5288 | Fax: 469.385.6983  
[www.sertech.com](http://www.sertech.com)  
[sales@sertech.com](mailto:sales@sertech.com)

## **Media Contact:**

Jackson Hunt  
VP of Marketing  
Ser Technology Corporation  
465.385.6991  
[jackson.hunt@sertech.com](mailto:jackson.hunt@sertech.com)