



news release

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Experian and Convoke Systems Partner to Resolve Documentation and Chain of Title Needs for Collections and Recovery Industry

Product to solve critical industry needs while maximizing recoveries and protecting consumer information

Costa Mesa, Calif., and San Francisco, Dec. 9, 2009 — Experian[®], the leading global information services company, along with Convoke Systems, today announced its partnership to offer a product that improves transparency, uniformity and information flow within the financial services, automotive, telecommunications and accounts receivable management (ARM) industries.

The Convoke Systems Platform is a secure and centralized repository used to manage and provide real-time access to data, documents and chain of title information for accounts that have been charged off and sold to debt buyers or assigned to collection agencies and law firms. This service provides quick and secure online access to information such as the original application for credit, statement history and itemized balance due, all of which are required or are becoming a requirement to verify and validate legitimate consumer debt.

“The industry has been looking for a resolution to solve the chain of title tracking problem and for a way to get this critically needed information in real time,” said Dan Buell, vice president, Experian Consumer Information Services. “By solving the issue and providing this critically needed information in real time, we believe our clients will not only save time and money, but they also will be able to resolve consumer disputes more efficiently and seamlessly.”

Additionally, the Convoke Platform benefits consumers by ensuring the accuracy and integrity of their data and also helps in resolving and validating account disputes. As charged-off debt and whole loans are being bought and sold numerous times, the process of establishing the chain of title generally has been complicated, making it difficult to validate and resolve collection accounts.

“Convoke Systems is committed to working with partners like Experian to help them solve the complex business problems for their clients, such as how to get real-time access to account

information and supporting documentation and effectively tracking account title (ownership) so they can improve their collection rates and remain compliant with the Fair Debt Collection Practices Act (FDCPA)," said Gary Portney, founder and CEO of Convoke Systems. "Our Platform will provide Experian's clients with an offering that allows creditors, debt buyers and third-party collectors to have access to more complete data and information. This partnership will help the industry to effectively move toward better self-regulation."

About Experian

Experian is the leading global information services company, providing data and analytical tools to clients in more than 65 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 March 31, 2009, was \$3.9 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 <http://www.experianplc.com>.

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Other product and company names mentioned herein may be the trademarks of their respective owners.

About Convoke

Convoke Systems, Inc., securely automates and accelerates accurate business information for the recovery of debt. The Company is a PCI Compliant Software-as-a-Service (SaaS) provider, delivering an on-demand platform and applications that manage access and delivery of data and documents for the financial services and accounts receivable management industries (ARM), necessary to recover debt. The Company has established relationships with leading financial institutions in the U.S. to solve the information flow and accuracy problem for the debt recovery industry. The Company is privately held.

For additional information about Convoke Systems, visit our website at <http://www.convokesystems.com/>.

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