Product sheet

Customer Lifecycle Management (CLM) from Experian

Seamlessly manage KYC and KYB data across the entire lifecycle leveraging unified Experian FinCrime intelligence

For many institutions, risk management after initial onboarding remains a costly, inefficient process. Customer data is scattered across fragmented systems, risk is often assessed infrequently in static formats such as Excel, and valuable time is wasted rekeying information and chasing documents.

Reviews become reactive and resource-heavy, frustrating customers, draining staff morale, and leaving blind spots between periodic checks.

Benefits

- **Improved customer experience:** Respond to changes in real-time, enhancing customer trust and retention. Nominate fields and instantly generate an external data collection link to request missing or updated data from clients.
- **Faster decision making:** Centralised Experian data with dynamic live risk profiles accelerates critical decisions.
- **Enhanced operational efficiency:** Continual monitoring reduces manual workflows and rekeying. Keeping data up to date means reviews are done where material changes occur.

Why Experian CLM

Our Customer Lifecycle Management (CLM) platform streamlines risk management across the full customer lifecycle. Experian combines rich data with our industry leading customer lifecycle platform to help clients supercharge FinCrime risk management with rich, real-time intelligence at every stage of customer lifecycle. The result is a single, always-current source of truth that brings together customer data, documents, and risk decisions into one unified place enabling faster onboarding, sharper monitoring, stronger compliance and confidence at every stage of customer interaction.

Gain an uninterrupted, real-time perspective of systemic portfolio risk. Respond rapidly to critical FinCrime triggers, including ownership shifts, sanctions, or bad press to support transitioning from historic reviews to an automated oversight.

With automated client outreach and instant profile adjustments, CLM eliminates workflow friction, providing bulletproof, audit-ready operational history.

Key features

- **Live risk scoring in a unified data platform**
  Consolidate customer information for a comprehensive real-time risk overview in one place, integrated with our datasets and our Onboarding and Screening solutions
- **Configurable risk models**
  Run multiple models simultaneously (AML, fraud, suitability, operational risk), and tailor permissions for secure, jurisdiction-specific collaboration
- **Advanced reporting**
  Generate business line and group-level reports on risk, KYC adequacy, and periodic review requirements
- **Workflow automation for KYC and KYB trigger events**
  Create highly tailored workflows to automate periodic reviews and trigger events and define steps, responsibilities and approvals, for both scheduled and unscheduled triggers

Additional features

- **Dynamic event-driven reviews**
- **Perpetual KYC (pKYC) module**
- **Automated data collection & outreach**
- **Single source of truth**
- **Pre-integrated global data**
- **Audit-ready decision trails**
- **Jurisdiction-specific logic**
- **Enhanced due-diligence**
- **Ongoing monitoring**

How we can help:

Effectively manage periodic reviews

Proactively managing data at every stage of the customer life cycle reduces bottlenecks and the number of times you need to reach out to customers for information. We can help to fill data gaps. Our platform enables you to move away from repetitive rekeying and manual "data chasing" by instantly generating secure collection links for clients, asking only for the information needed.

With automated risk recalculation and jurisdiction-specific workflows, your team can prioritise high-value tasks while the system handles the heavy lifting of the data refresh process—accelerating your time to revenue and reducing operational costs.

Improves customer retention

CLM enhances customer retention by combining compliance efficiency with a smoother client experience. By reducing duplication of data requests, automating approvals, and speeding up periodic reviews, it shortens turnaround times and builds trust.

Strategic benefits

- **Proactive risk management**
  Analyse trends and model changes in risk to make informed, forward-thinking strategic decisions.
- **Accelerated time to revenue**
  A streamlined KYC/KYB refresh process reduces bottlenecks to growth and improves staff morale by freeing them up for higher-value tasks.
- **Consistent and auditable compliance**
  A single source of truth creates consistent outcomes with a full audit trail.

Why KYC360, a part of Experian?

Experian's acquisition of KYC360 is a strategic move to combine strengths, expand capabilities and unlock new opportunities for innovation and growth in financial crime compliance.

By combining KYC360's industry-leading Screening, Onboarding and Customer Lifecycle Management (CLM) solutions with Experian's global data, analytics, identity and fraud prevention expertise we are uniquely positioned to provide a single, integrated view of risk across financial crime, credit, identity, and fraud.

KYC360

A part of experian

Want to know more?

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