



Unlock the
potential of your
customer data



Match, manage and improve your customer data with Experian's matching technology ExPin.

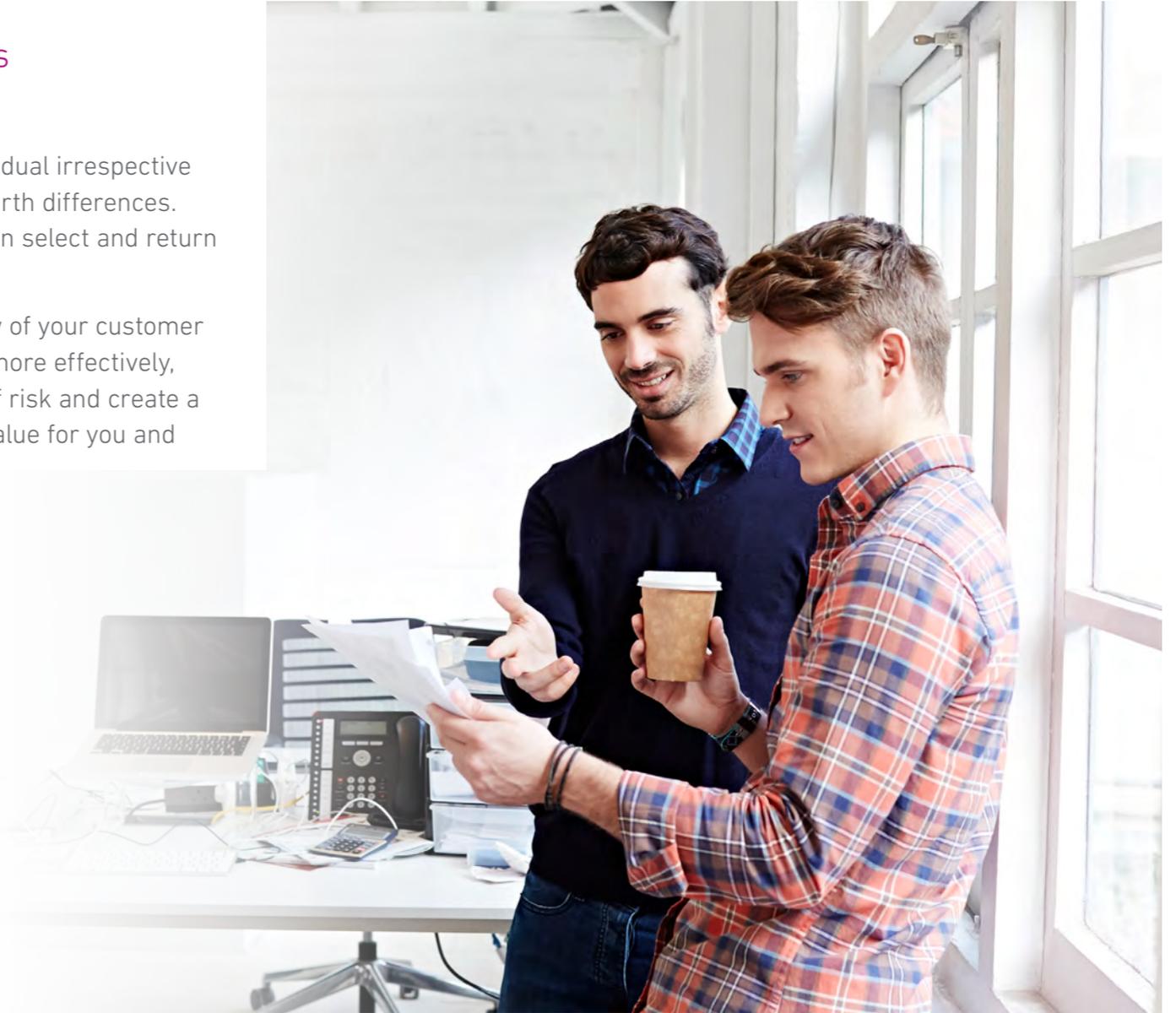
ExPin is a unique personal identification number (PIN) assigned to everyone in the UK, which matches multiple financial records enabling you to quickly see which records belong to the same person, confidently link them together, and enable a single customer view.

A consumer can have multiple financial records at any one time: bank accounts, credit accounts, rental agreements, or mortgages. Throw in some house moves, a name change, some misspellings or name abbreviations and the number of different customer records for one individual can really add up.

ExPin links records to an individual irrespective of name, address, or Date of Birth differences. Our sophisticated algorithm can select and return the most relevant data.

An accurate, consolidated view of your customer enables you to manage them more effectively, improve your understanding of risk and create a better experience, unlocking value for you and your customers.

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Business Benefits



Remove the complexity, cost, and time of joining up multiple customer records



Understand your full relationship with a customer to treat them fairly and compliantly



Improve the accuracy of your customer data across all databases



Offer a better customer experience and drive customer retention and growth



Avoid irritating customers with duplicate or irrelevant messages and unnecessary conversations



Identify valuable cross-sales and up-sales opportunities



Erase and eradicate inaccurate records that don't belong to a customer

Customer Benefits

01

Improve the customer experience by understanding their current and historical relationship with you, avoiding repetitive conversations across different departments

02

Remove friction and improve the customer journey

03

Create a more personalised and relevant experience

04

Offer the right products based on the consolidated knowledge you have of your customer

ExPin can deliver up to **16%** additional uplift in identifying duplicate customer records in comparison to data management tools

Compared to an own-company solution, ExPin identified **2.5%** more duplicate records - that's **150,000** additional duplicates out of six million customer records

ExPin references over **2bn** pieces of data to create match-keys, 25% of this data is refreshed each month

ExPin supports adherence to **GDPR, PSD2, IFRS9, FSCS Single Customer View regulation**





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