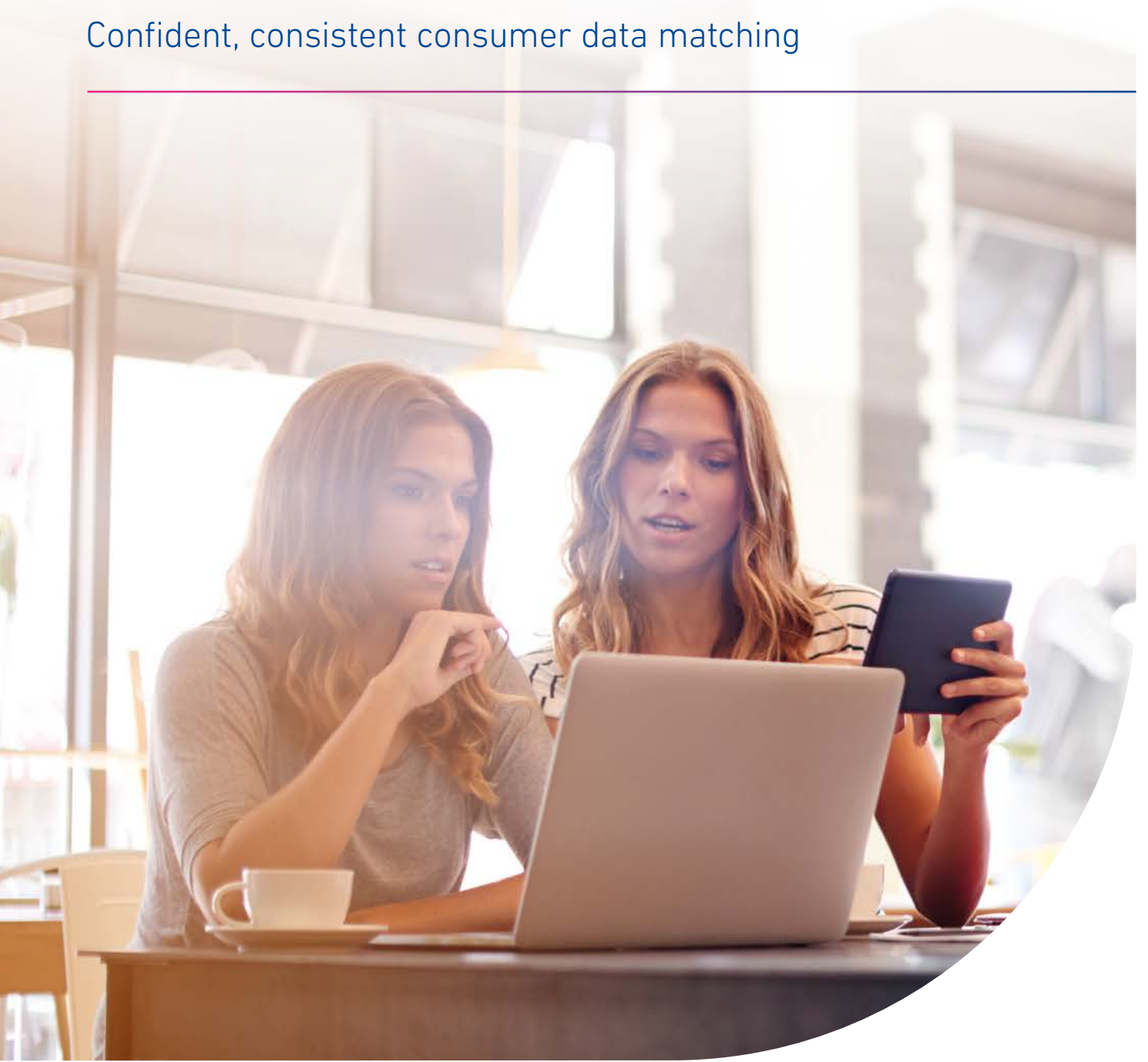


ExPin

Confident, consistent consumer data matching







The challenge of multiple records

Many organisations today have multiple departments, enterprises and product offerings. It means they'll often hold multiple records for the same consumer, in different application systems and databases.

Even though the records are for the same customer, they might not match. They might show different names, addresses or dates of birth. They may contain misspellings, abbreviations, or variations. Or they may simply be formatted differently.

Inconsistent records make it hard for businesses to link records together and see all of each customer's activity in the same place. And without that overview, you risk going against compliance, irritating customers with duplicate or irrelevant messages, and missing valuable sales opportunities.

Matching data with confidence

Experian assigns a unique 10-digit personal identification number, known as an ExPin match key, to everyone in the UK. By matching each of your customer records to the right ExPin match key, you can see which records belong to the same person. This means you can:



Identify existing customers

- Spot crossover between unconnected internal systems
- See which new applicants already have products with you, and which are returning customers.



Create a single customer view

- See all customer activity and total value so you can manage and communicate with each individual in the most appropriate way
- Identify duplicate customers.



Give a better customer experience

- Communicate better between teams
- Make sure you're not bombarding customers with sales and marketing messages.



Improve customer data across all databases

- Suppress records when a customer dies or asks not to be contacted
- Track name and address changes.



Meet regulatory requirements

- Know each customer and have a complete view of their accounts.

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.

How does it work?



We take each customer record – either in real-time or batches – and use our sophisticated algorithm to match each record to their ExPin match key.

Because each record is given an ExPin match key, you can see when multiple records belong to the same customer, or when records you'd previously linked belong to more than one person. We also highlight records that can't be matched with an ExPin match key, giving you an opportunity to cleanse or enhance your database.

Once records have been matched with an ExPin match key, Experian can also confirm the accuracy of existing customer data and supply up-to-date, accurate data if needed.

Benefits for all sectors

By letting you identify existing customers and get a more complete view of everyone on your system, ExPin allows you to make more informed decisions and give a better customer experience.

Credit management

- Review each customer's total value
- Review and manage your total risk exposure
- Offer the most appropriate products and services
- Increase certainty on capital calculations.

Marketing

- Only upsell and cross-sell suitable products
- Avoid sending too many marketing messages
- Make sure that suppressions are applied to all databases
- Safeguard your brand's reputation.

Customer management

- Identify existing customers
- Get an overview of all customers' accounts
- Link all customer information together
- Improve customer service and retention.

Compliance and fraud

- Identify records that don't belong to a genuine customer
- Meet regulations such as the General Data Protection Regulation (GDPR), the revised Directive on Payment Services (PSD2), the International Financial Reporting Standard (IFRS) 9, plus the FSCS Single Customer View regulation.



Why Experian?

UK consumers aren't standing still, and neither are we. Every day, week and month we receive new data from a vast range of sources, including CAIS, public information, electoral roll, credit searches and marketing data.

ExPin uses over two billion pieces of data, 25% of which is refreshed each month, to continually re-evaluate matching decisions and link customer identities together.

What could ExPin do for your business?

Try it for yourself with a data-match report. It will show you how many duplicate customers you may have, as well as highlighting any issues with data quality.

To get started, just email: consumerinformation@uk.experian.com



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