



Gaming Vulnerability IQ

Personalise your understanding of a player's vulnerability and financial risk

With a commitment to responsible and sustainable gaming, now is the time to innovate and invest in more personalised data to inform your assessment of an individual's financial well-being.

Credit bureau information gives you the opportunity to remain competitive and compliant, balancing your need to accurately assess financial resilience, whilst delivering an enjoyable, friction-free experience for players.

Comprehensive

Financial information for **93%** of UK consumers

Proven

Used by **15m** UK consumers

Secure

We detect a fraud **every minute** in the UK



Credit accounts



Make safer, smarter decisions

560m credit accounts updated monthly, providing accurate point in time information on a player's financial well-being

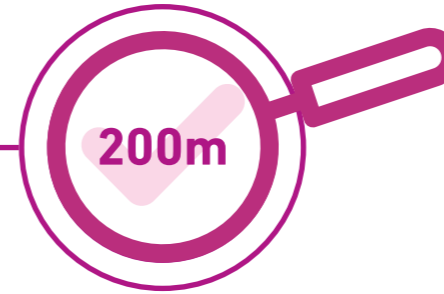
Identity resolution



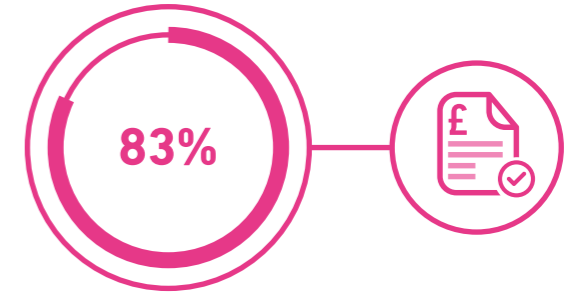
Know your players. Protect revenue

Improves identification of duplicate customer records and spending behaviour by up to **16%** to minimise Bonus Abuse and safeguard revenue

Identity verification and fraud checks



UK payroll



Verify sources of funds

Access to **83%** of UK payroll with player consent to verify employment, source of funds and income



Value adds



Verify identify and confirm source of funds to minimise fraud



Create a Single Customer View (SCV) to limit Bonus Abuse. Understand the full extent of a player's spending and potential vulnerability



Auditable insight that demonstrates compliance and your commitment to provide fair and responsible gaming

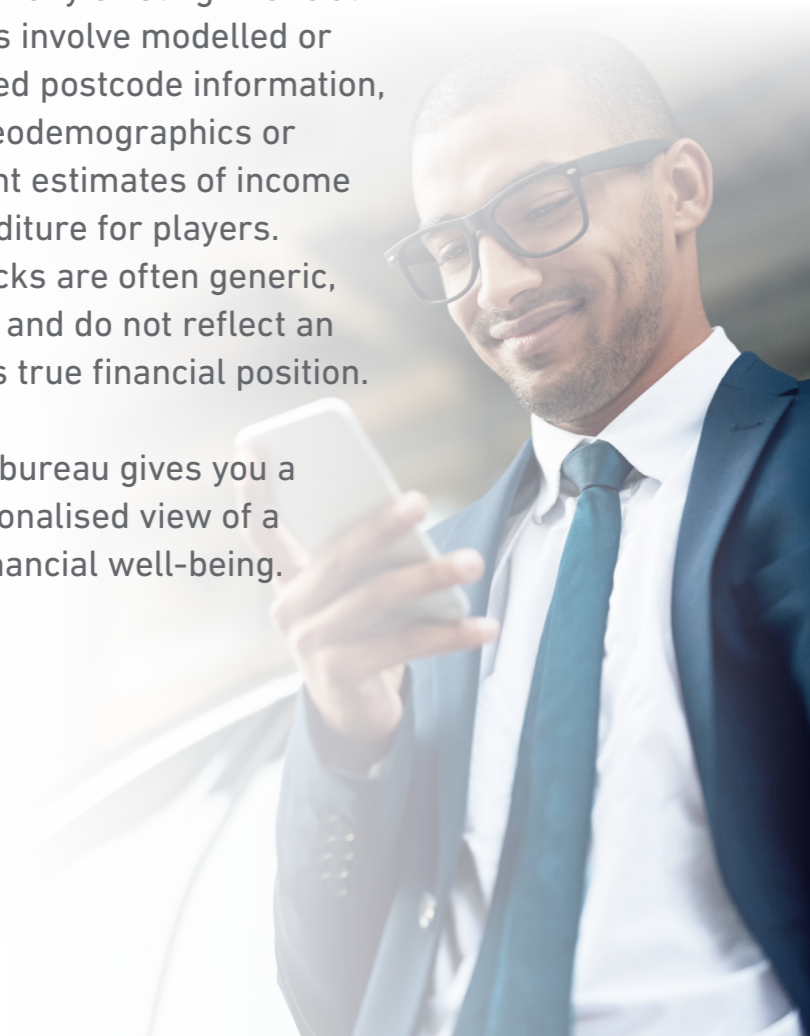


Better informed decisions that improve the player experience and keep players safe

Personalised insight

Currently, many existing financial risk checks involve modelled or summarised postcode information, that use geodemographics or government estimates of income and expenditure for players. These checks are often generic, inaccurate and do not reflect an individual's true financial position.

Our credit bureau gives you a more personalised view of a player's financial well-being.



Use the right data, at the right time

Gaming Vulnerability IQ is easy to integrate and configure, giving you actionable insight that enables you to understand risk in relation to a player's spend.



Financial Vulnerability Checks

A range of public and geodemographic data enabling a light-touch assessment of an individual's financial vulnerability including credit searches, County Court Judgements (CCJs), bankruptcies and IVAs.



Enhanced Financial Risk Assessments

A more detailed assessment of financial risk utilising our credit and current account turnover data. Access insights on credit searches, credit scores, utilisation and indebtedness, payment performance, cash advances and overdraft use, as well as current account income and expenditure, income shock and debt to income ratios. Data can be provided as a set of simple indices, red, amber, green (RAG) flags, or a series of policy breaches to identify financial stress.

Complementary services

Single Customer View (SCV)

Our combination of identity resolution, data quality and single customer ID delivers transparency and control to your understanding of players. We help you build a single, consistent view of a player and their spending across multiple accounts to inform your assessment of their financial risk.

Open Banking

Consented access to bank statement data verifies a player's identity and employment to inform Due Diligence and Anti-Money Laundering (AML) checks. Open Banking provides a more detailed assessment of a player's financial risk, offering analysis of their income, expenditure (including gambling), current account balance and overdraft.

Digital Payslips

Our Work Report™ service automates the exchange of payslip data directly from their employer, or payroll provider, with the player's consent. This removes the need to share physical documents and eliminates the opportunity of fraud, verifying a player's employment status, their income and identity.

A better gaming experience

Retrospective analysis

Our dedicated team of data scientists and specialist consultants can help you understand the performance of our bureau data to inform your engagement with players and improve their gaming experience.

API

Experian's RESTful API links provide simple, seamless integration, vital for making fast, informed decisions on player behaviour.

How can we help you?

Accessing the most comprehensive sources of information on an individual's finances is the key to making better and more informed decisions.

Keep players safe and deliver a more responsible gaming experience.



Proportionate

Protect players from harm and quickly spot those who may be at risk. Our bureau based service allows you to understand what a player can afford to spend in the context of their financial commitments, so you can balance this against their right to play, and enable more intelligent risk decisions.



Personalised

Access personalised financial data for each player to make a better assessment of an individual's capacity to gamble. Put an end to the use of postcode averages of income to determine an individual's financial risk.



Player-friendly

Deliver a low-friction gaming experience, with minimal impact on those who can afford to play.



Informed

First-party fraud has risen 40% (with around half those aged under 40).

Last year, we carried out 200m UK identity verification and fraud checks, screened 24m consumer applications for fraud and detected a fraud every minute.



Find out more about Gaming Vulnerability IQ
experian.co.uk/business/industries/gaming



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