

# What we expect from a CAIS Provider

Congratulations on completing the testing phase with your CAIS file and being onboarded to our Live Database! Thank you for your hard work in reaching this milestone. However, we still expect your data to be submitted in a timely, accurate, and complete manner to maintain the high standards of our data bureau.

# Timeliness



Upon completing your 'Go Live' form, you provided us with a monthly submission date for your file. This date has been entered into our system and will be tracked each month. We understand that exact dates can sometimes be challenging, so we allow a small amount of leeway. However, if seven days pass without receiving your file, we will initiate the follow-up process and get in touch.

Please discuss any anticipated delays with the CAIS team beforehand to keep us informed. We are often able to offer assistance and advice, so feel free to reach out if any issues arise.

# Accuracy



Having transitioned from Test to Live, we can confirm that the portfolio has high data quality. The focus now is on maintaining this quality and ensuring each record is as accurate as possible.

As the data owner, it is your responsibility to uphold record accuracy. Experian will assist by flagging unexpected results or withholding files that could compromise data quality, but these actions are based on statistical analysis. Ensuring that the data accurately reflects each customer's current situation is a key aspect of being a CAIS Contributor.

If corrections are needed to improve accuracy, we offer multiple options, which are detailed on the following slides.

# Completeness



To remain compliant with the Principles of Reciprocity of your CAIS membership, you must adhere to the regulations set by SCOR, which were included in the welcome pack provided during the test onboarding process.

There are various membership types, each with its own reciprocity agreements. These were discussed during the testing process and included in the welcome pack. Your membership type affects the data you can access through our products (e.g., Default Only membership allows access to default data only). If you wish to change your membership type, please contact the CAIS team.

Completeness involves submitting every valid record to us each month until the agreement is reported as closed. If accounts are not updated monthly, they become Active Without Updates (AWUs). A large number of AWUs can significantly impact data quality, leading to queries, complaints, and other issues.

## Taken from the SCOR Principles of Reciprocity

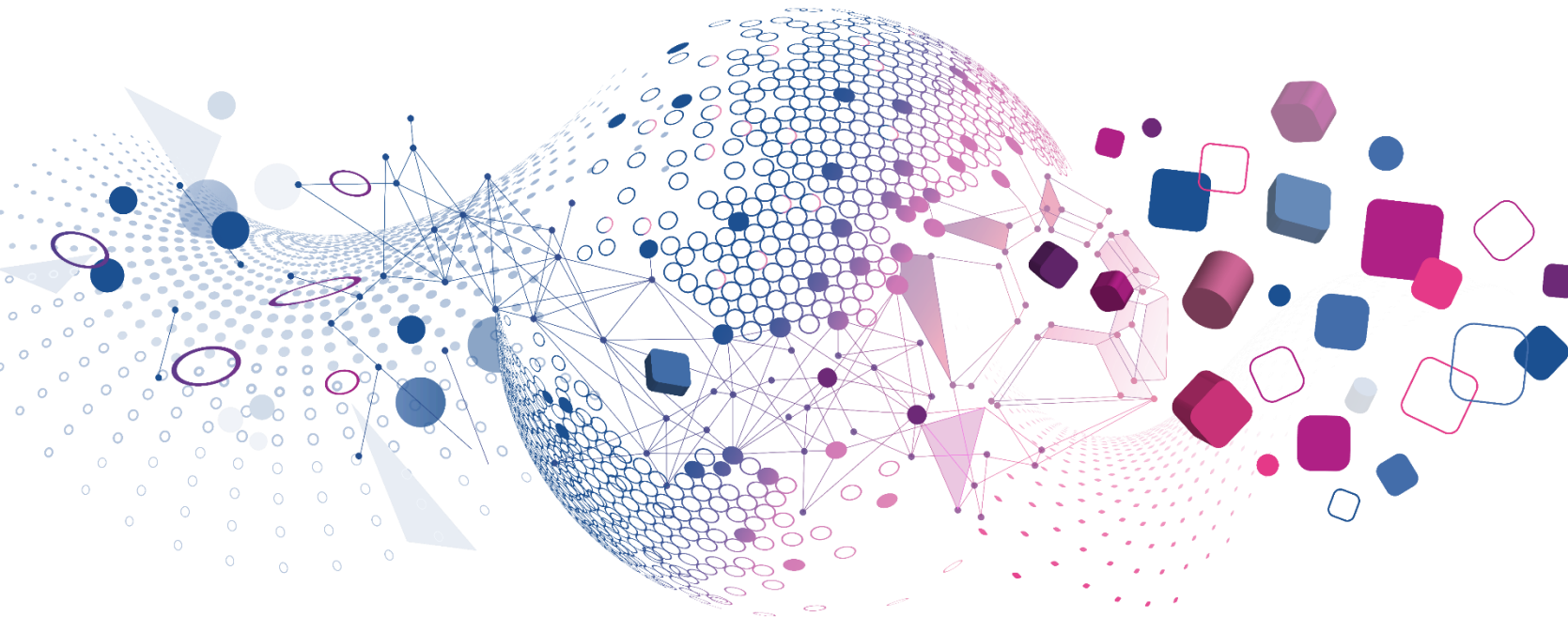
There is emphasis on the responsibility of the CAIS subscribers such as yourself to take ownership of the Timeliness, Accuracy and Completeness of your CAIS files.

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Subscribers have responsibility for regular monitoring and certification of their own compliance with the principles, and the quality, completeness and accuracy of data supplied.

Active steps must be taken to address any shortcomings





# What to expect as a CAIS Provider

Joining CAIS at Experian is a two-way partnership. As a member, you not only contribute valuable data but also gain exclusive benefits. You'll have enhanced access to advanced Experian products, receive detailed insights and feedback on your data.

# Loading Timeline



# Delayed Input Files

Ideally, we will never go into this process, but it is worth being familiar with what will happen if files are delayed, missed or below the required quality threshold.



Day 0: This is the day that we have in our system, taking from your 'go live' Document as the expected day of file receipt.



Day 7: Our Data Quality team will be in touch to request the file at this point; some issues, such as file transfer failure can be diagnosed and fixed at this point.



Day 14: If the file is late by Day 14, it will need to be recreated to reflect data from an earlier period to align with the expected timeline. Each file should cover a one-month period. If two files are generated more than six weeks apart, a missing data status will occur. At this stage, we request that you create a file representing data from an earlier time..



Day 90 and beyond: After three months without a file, you will be out of compliance with PoR regulations. Consequently, we will initiate the process of making the data private, revoke access to our products, and eventually remove the data from our database.





## Data Monitoring

We will also help you monitor the data, notify you of any data changes you may not be aware of and provide MI, Metric reports and samples



TEXT REPORT



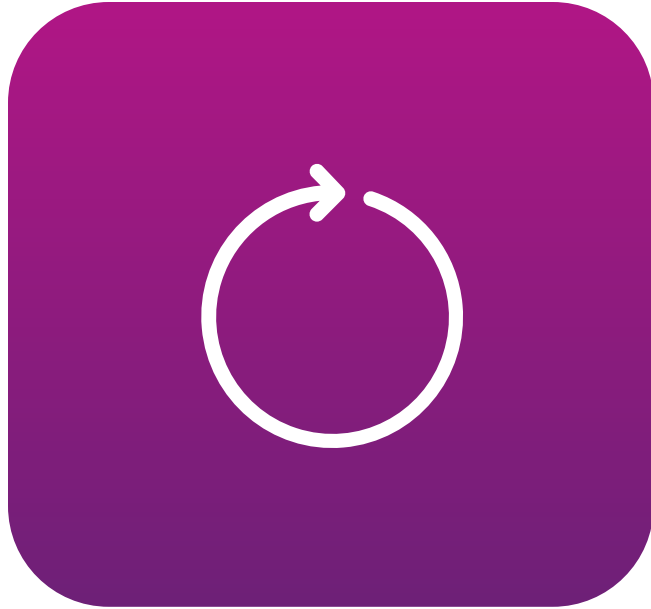
METRIC REPORT



13 MONTH  
TRENDING REPORT

# When to get in Touch

When things start to change and move away from the detail we have recently taken to set up the portfolio, it is always necessary to let us know so that we can keep our systems up to date.



## Name Change

If you rebrand or wish to change the name under which your data appears on credit reports, please inform CAIS Control. We can easily make the amendment, helping to reduce queries and streamline your rebranding process.



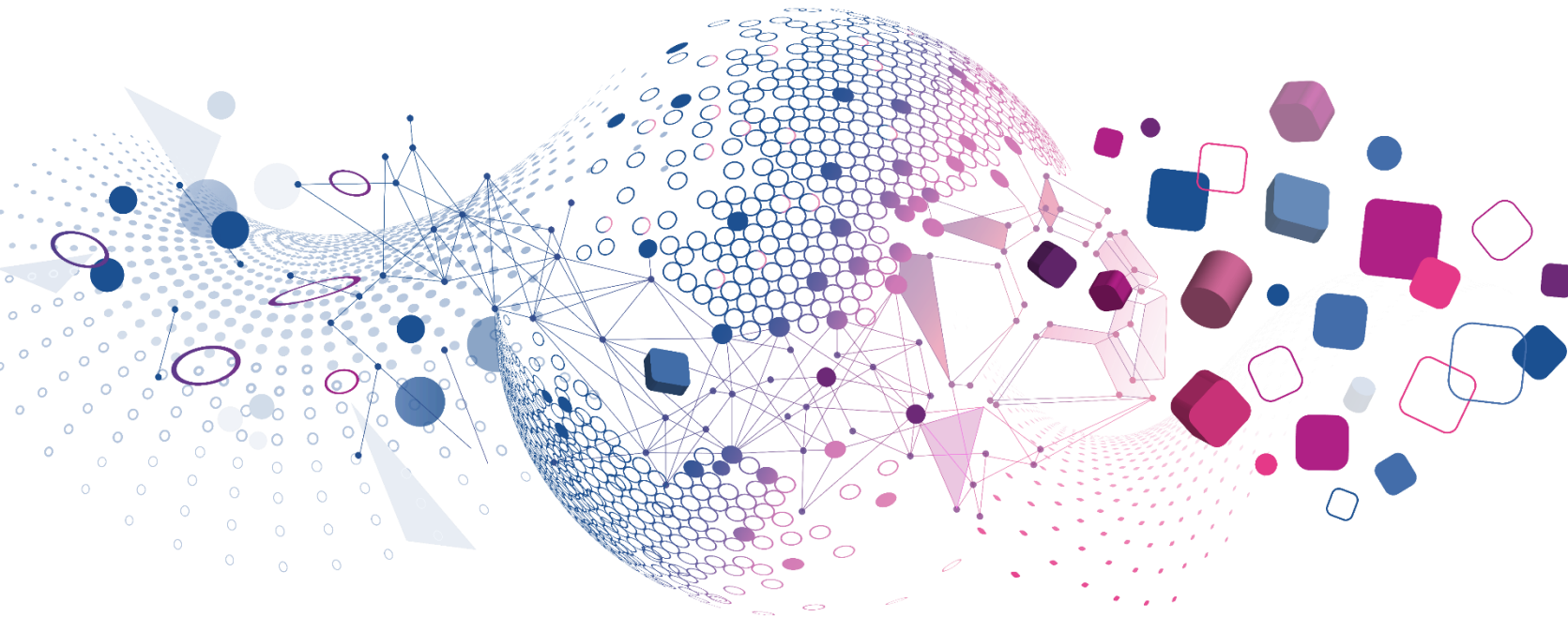
## Contact Details

When a contact person leaves your business, please inform us and provide the replacement's contact details. While we can accept group email addresses, we prefer a phone number for an individual we can reach in an emergency.



## Submission Change

Please notify us as early as possible of any changes to your submission, whether it's the format or the expected submission date. This allows us to take the necessary steps to ensure a smooth experience.



# What to do if things go wrong?

Accidents happen, and we're here to help you fix them.

We aim to work with you to ensure the highest quality data in our bureau. This sometimes involves altering already loaded data to improve its accuracy. The two primary methods for doing this are Manual Amends and Data Improvement Projects.

# Data Improvement Project Work



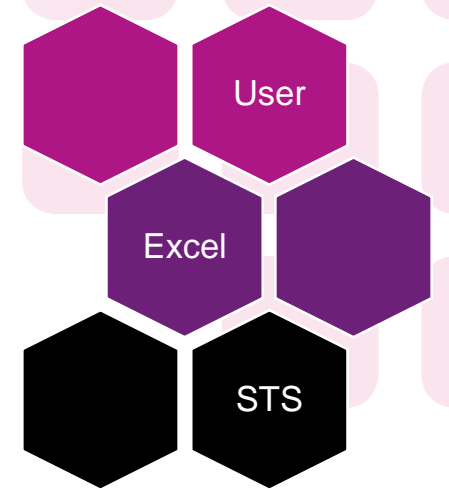
When more than 1,000-1,500 records need amending or historical data needs adding, project work is required. This involves amending the portfolio on the bureau, making comprehensive changes, and loading it to replace the previously held data. Each project is a bespoke bureau change tailored to the specific scenario, often entailing significant work.

Project work should ideally be booked well in advance and comes with a cost (typically around £2k - £4k, depending on the project's nature). It requires close collaboration with our Data Quality Consultancy team until completion. However, the benefits are substantial, allowing for almost any data change in any volume.

# Database Amendments (DBA)

To amend a record or group of records, contact our Database Amendments team. They can alter existing data on the bureau to correct errors or improve data quality. Before amendments can be made, an authorized user must be designated by your Account Manager, as only authorized users can request amendments. This user can manage the accounts of other authorized users once set up.

Included in this pack is a standardized Excel table that must be filled out with the necessary information for the amendment. You will also need an STS account to upload the spreadsheet. Once the completed spreadsheet is in the to\_xpn area of the STS account, the authorized user must email the DBA team with the details, and they will process the request.

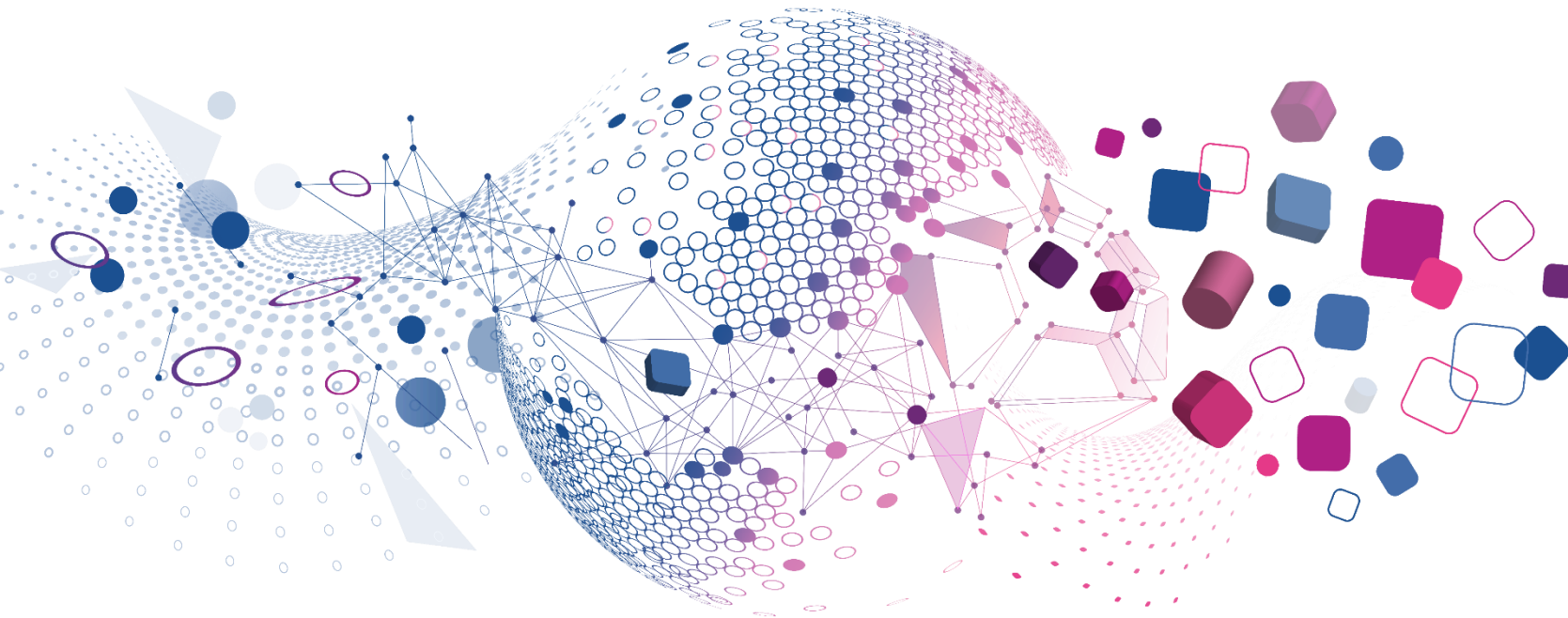


# Data Query Console (DQC)

When we receive a direct query from a customer, we act as the data processor, not the controller, and must consult you on how to proceed via the DQC. First, we need to identify your Security Designate, an administrative role responsible for opening and closing accounts for individuals to handle DQC items. Please inform your Account Manager of the designated person.

Once the Security Designate is established and user accounts are allocated, the DQC can be used to address customer queries. There is a regulatory 28-day turnaround for responding to customer queries. We use the beginning and end of this period to run the query through our fraud filters and apply any changes you request. Therefore, please ensure queries are completed within two weeks of receiving them.





# Things to Watch Out for

Our experience shows that while many factors can cause issues, a small number of errors account for the majority of problems. The next slide outlines the three main causes of data quality issues and provides guidance on how to avoid them.

# Common Issues



## STS Issues:

As in the test environment, all input files should be uploaded to the to\_xpn area of your STS account. Database amendments should be loaded to the subfolder to\_xpn/Project.

If you encounter any issues with logging in or notice anything unexpected, please contact the Global File Transfer team.



## Invalid Format:

As you know, the records we receive must be in a set "flat file" format, with specific values in designated fields. If we encounter discrepancies in a small number of records, we will remove them before processing to prevent incorrect values from being loaded.

This removal will result in the record not being updated for that month, causing a noticeable delay in the file updating the bureau

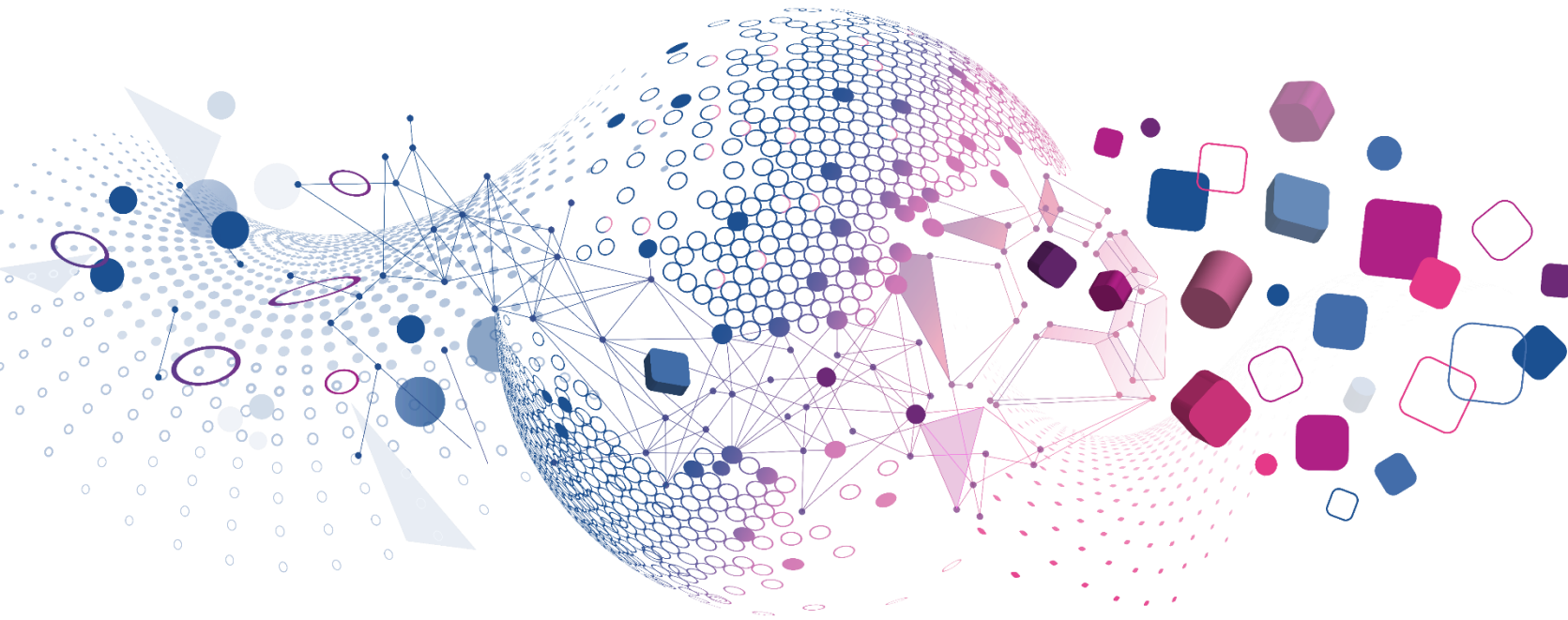


## Invalid Character:

Our bureau processes data in ANSI ASCII format, which cannot accommodate certain characters. Invalid characters often include accents, umlauts, ampersands, and some rare punctuation marks.

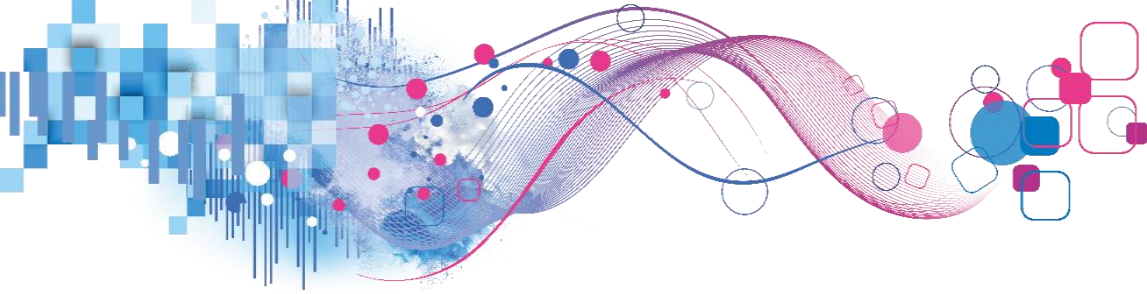
These characters can cause format issues, leading to the record being rejected in the same way.





# Benefit of Being a CAIS member

As an active CAIS member, you gain access to a wide range of new services and products designed to help you achieve the highest standards in data quality, management information (MI), and customer service.

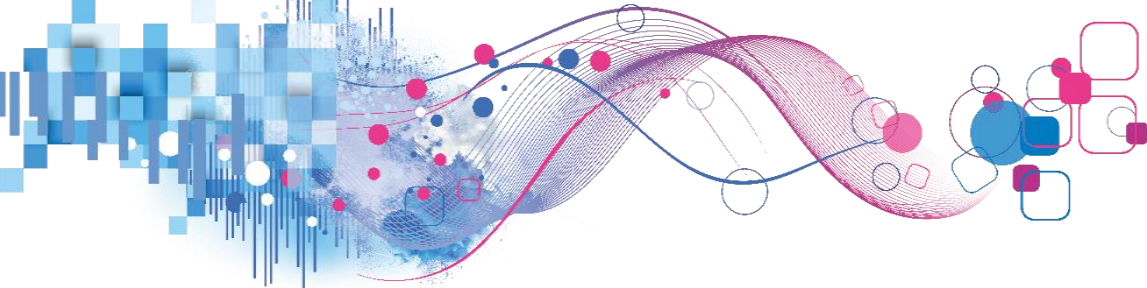


# Additional Data Services

In addition to loading your input data Experian offers a number of services to help keep your data current:

- Flagging of deceased records using Experian proprietary data and 3<sup>rd</sup> party files
- Determining whether the person still lives at their input address
- If they no longer live at the input address, can Experian provide a new address for them
- Identification of customers holding more than one account within an individual CAIS portfolio, using the ExPin consumer match key
- Identification of customers holding multiple accounts across CAIS portfolios (where you provide more than one portfolio to Experian)

Experian (with your permission) can run additional processes on CAIS data and create a report detailing improvements that can be made to your customer data to maintain its currency. Whilst there is no fee for generating the report, where improvements are made to the data a fee is charged. The fee will depend on the improvements made.



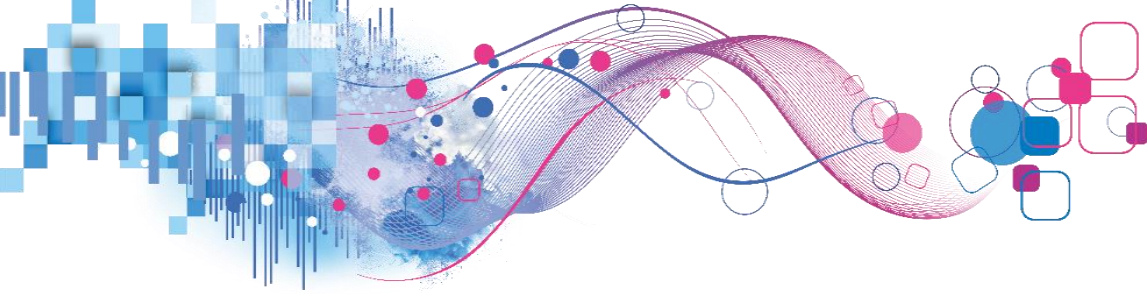
# Example: ExPin in action

- ExPin uses reference data to identify hidden duplicates within customer databases and has the ability to fuzzy match incomplete / mis-spelt data.
- The example illustrates how all input information is related to the same person – using address links – and the ability to standardise name and d.o.b information using Experian “best” information.
- The “total DINS” provides a count of how much information we have from which the best information is based on.
- ExPin can be used to complement your own match key to improve your customer insight / drive better customer management
- ExPin can also be delivered in real-time via an API to stop new records for existing customers being added

*N.B. These examples are based on real data but have been anonymised*

Input data from client							Experian appended information					
Forename	Surname	Address 1	Address 2	Address 3	Postcode	D.O.B	ExPIN	LIN	Best Forename	Best Surname	Best DOB	Total DINS
GEORGE	WEST	38	WOOD END CLOSE	HALIFAX	HX3 0JU	19-Jun-73	716705611	8716407	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	9	BRECK WILLOWS	SOWERBY BRIDGE	HX6 1EH	19-Jun-73	716705611	8786454	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	FIELD BARN	TRIANGLE	SOWERBY BRIDGE	HX6 1NU	19-Jun-73	716705611	8787240	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	19	BACK LANE	RIPPONDEN	HX6 4DU	19-Jun-73	716705611	8790822	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	6	STEPPING STONES	SOWERBY BRIDGE	HX6 4FB	19-Jun-73	716705611	8791059	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	2	LAVEROCK LANE	BRIGHOUSE	HD6 2NJ	29-Jun-73	716705611	9342026	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	3	RYESTONE DRIVE	RIPPONDEN	HX6 4JW	19-Jun-73	716705611	23527420	GEORGE	WEST	19-Jun-73	46
G	WEST	15	EGREMONT STREET	SOWERBY BRIDGE	HX6 1EB	09-Jun-73	716705611	32465818	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	1	SAND GREEN	LUDDENDENFOOT	HX2 6LE	19-Jun-73	716705611	32822506	GEORGE	WEST	19-Jun-73	46
GEORGE	WEST	7	PLANE TREE LANE	HALIFAX	HX2 7PL	19-Jun-73	716705611	32827718	GEORGE	WEST	19-Jun-73	46
GEORGE	WETS	13	EGREMONT STREET	SOWERBY BRIDGE	HX6 1EB	19-Jun-73	716705611	34045971	GEORGE	WEST	19-Jun-73	46





# Useful Contacts

**Cais Control:** [Cais.Control@experian.com](mailto:Cais.Control@experian.com)

For general CAIS Processing questions and notifications

**CAIS Consultancy:** [CAISConsultancy@uk.experian.com](mailto:CAISConsultancy@uk.experian.com)

For CAIS Projects and questions relating to regulations

**Database Amendments:** [databaseamendments@experian.com](mailto:databaseamendments@experian.com)

For changing individual records

**Data Query Console:** [clientdataqueries@experian.com](mailto:clientdataqueries@experian.com)

For setting up and contacting the DQC

**Customer Support:** 08444 818 888 [eseries\\_customersupp@uk.experian.com](mailto:eseries_customersupp@uk.experian.com)

For STS and file transfer assistance

**Product Consultants:** [Ci.Consultants@experian.com](mailto:Ci.Consultants@experian.com)

To discuss how our products may improve your data

**Your Account Manager.**

For everything else

