



# 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