experian™

Data Quality Management for CAIS

Improve CAIS submissions with data quality and validation checks

As a new or existing CAIS member, you're required to regularly share high quality, complete and accurate customer data. Inaccurate or incomplete data held within your systems can have a significant impact on your CAIS data submission and the way consumers or businesses are represented in the credit market, leading to:

- **Poor customer experience –** inappropriate product recommendations or lending decisions made as a result of inaccurate data

- **Challenges in customer management –** reduced accuracy in responsible lending decisions which increases financial risk

- **Negative regulatory impact –** increased regulatory focus on ensuring responsible lending decisions are consistently applied

- **Increased inefficiency –** submission delays and operational cost caused by the manual re-processing of inaccurate or incomplete records

How it works

Our data quality and enrichment platform, Aperture Data Studio enables you to rapidly assess the quality of your data against CAIS submission acceptance rules to help ensure that you meet these obligations.

Aperture Data Studio supports the accurate identification and resolution of data quality issues, enabling you to quickly find missing or inaccurate records and measure the quality of your submissions over time. With access to the CAIS master file, you're able to quickly identify where CAIS data problems such as unmatched actives exist, and as a result, work to correct these ahead of your regular data submission, preventing them being added to your master CAIS file.

Features and coverage

In addition to providing the ideal solution to support your CAIS membership onboarding and ongoing submissions, Aperture Data Studio provides a unified intelligent self-service platform to address all of your other data quality needs:

- **Time to value –** deploy in days not months and quickly access transformative trusted data

- **Ease of use –** an intuitive self-service interface enables visual workflow design, auto-detection of file formats and content with machine learning plus self-trained optimization of match rules

- **Unified Intelligent platform –** sophisticated data quality capabilities configurable in a single platform for your needs

- **Automatic validation and enrichment –** enhance your data in a few simple clicks with access to Experian's unique curated reference datasets

- **Enhance collaboration –** provide business critical access to trusted data across teams with flexible permissions control.

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Benefits

Our solution has been pre-configured to ensure a streamlined CAIS onboarding and submission process, delivering:

Accelerated CAIS membership onboarding

Minimised file rejection by supporting pre-submission checks against the CAIS reporting specifications

Improved accuracy by enabling the identification and correction of errors ahead of submission
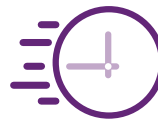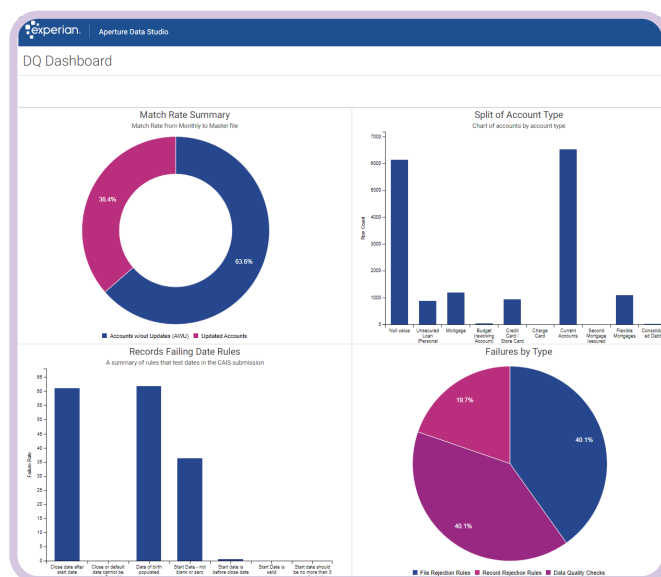
Time saved with accurate data submission and ongoing data quality monitoring

Reduced manual interventions resulting from submission errors
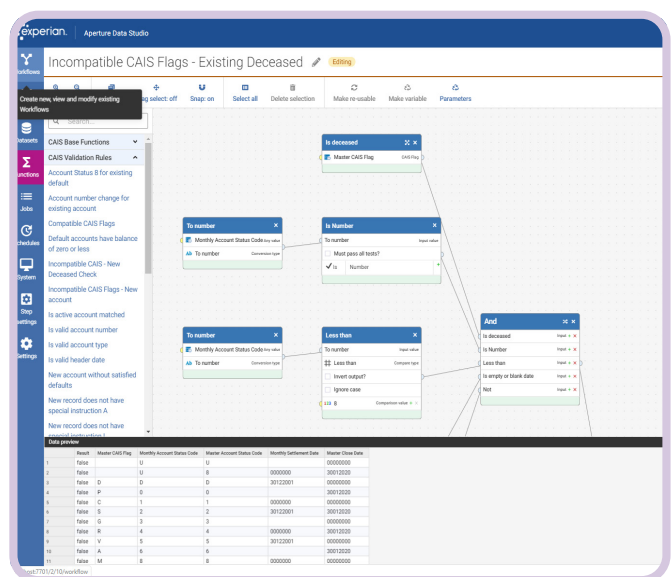
Faster response to customer queries enabled by quick and easy comparison of customer records against your CAIS master file

- Get a quick overview of the quality of your data from a fully customisable dashboard

- Enhance your data using visual workflow design on our intuitive self-service interface

Get Started Today

Learn more about how our data quality and enrichment platform can significantly improve your CAIS onboarding and monthly submissions process.

Email us at dataquality@experian.com