



# Consumer information

Turning complex data into clear insights that help you understand and support your customers

---





## Helping organisations make smarter decisions, faster

Is a customer who they claim to be? Can they afford the credit they're asking for? Do they qualify for a service we provide? Are they about to leave us for a competitor?

Businesses need to answer questions like these hundreds and thousands of times a day. You need to make decisions fairly and respond quickly. And to do that, you need a clear, complete picture of each individual customer. That's where we come in.

---

We provide consumer data to over 5,000 clients and to millions of consumers

---

We collect data from over 600 trusted sources and combine it with information we already hold to provide useful insights on most UK adults. Over 5,000 organisations across the country – from small start-ups to multi-nationals – use this information to manage risk, identify and prevent fraud, combat money laundering and recover unpaid debts. We also help public-sector organisations understand people, places and communities to make better choices.

## The need for complete, accurate data

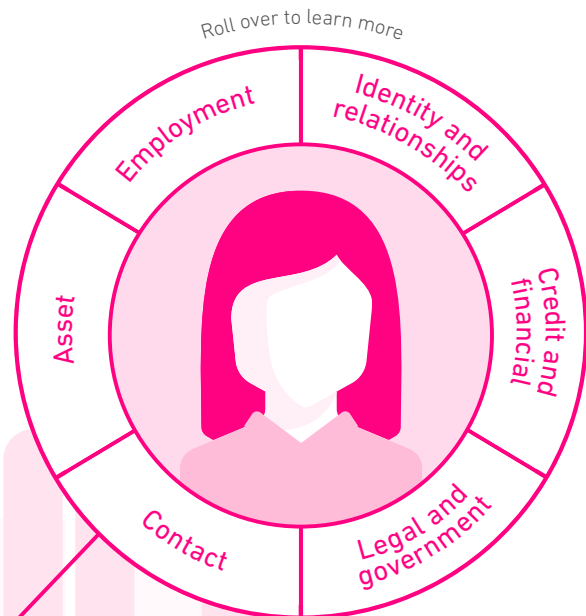
The better businesses can understand each individual, the better they can help. That's why we aim to provide a full, 360-degree view of each individual – spanning everything from their credit, outgoings, income and status to their property, purchases and employment. This extra insight allows you to:

- understand customers' behaviour and represent them better
- make informed decisions leading to responsible and profitable lending
- verify, identify and prevent fraud
- meet regulatory obligations
- solve different problems in new and adjacent markets.

Data only becomes useful once you know how to interpret it. We turn complex data into clear insights that help businesses better understand and meet the needs of their customers. We provide:

- 👤 Identity and relationships information
- 📄 Credit and financial information
- 🏠 Legal and government information
- 📍 Contact information
- 🏠 Asset information
- 👤 Employment information

Our data is trusted by over **5,000** clients and **1.5 million** consumers



## Identity and relationships information

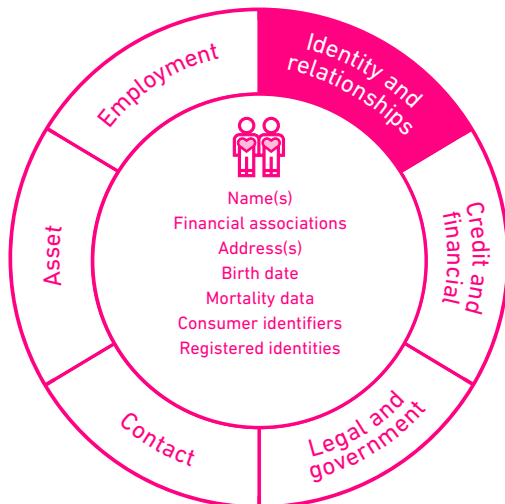
We can confirm a consumer's personal details and identify the different identities, addresses and financial relationships they may have.

Insights we can provide:

- **Name(s):** any names the individual is or has been known by, including maiden names, previous married names and assumed or false identities.
- **Financial associations:** any financial associations between individuals.
- **Address(es):** all addresses Experian believes a consumer has lived at, including previous and forwarding addresses.
- **Birth date:** their confirmed date of birth.
- **Mortality data:** details of deceased individuals, including name, addresses and the date the death was registered.
- **Consumer identifiers:** ExPin match key.
- **Registered identities:** instances where a consumer has registered themselves and confirmed their identity.

It can be used to:

- link a variety of data sources together to build a more complete picture of an individual's identity and help provide a single customer view
- authenticate identity and protect organisations from the risk of identity fraud
- trace debtors or assets
- identify hidden-alias name fraud
- identify possible adverse data in hidden names
- check that an individual lives at a given address
- investigate data for the individual at those addresses
- identify Experian's 'primary' data for an individual based on numerous data sources
- verify identity using challenge and response questions.



## Credit and financial information

We can give a comprehensive view of each person's credit and financial commitments, usage and repayments behaviour, as well as confirm their income and expenditure.

Insights we can provide:

- **Credit obligations:** an individual's credit accounts, values and balances, statuses and payment details.\*
- **Credit behaviour:** the types of credit, whether they're only making the minimum payment, how many cash advances there have been, which promotions they've used and how they use credit limits.\*
- **Financial obligations:** information on the individual's financial commitments, such as utility, insurance, telecoms and rental bills, including the amounts and payment terms.\*
- **Payment performance:** any late or missed payments on credit agreements in the past six years, including notice of corrections and accounts that have defaulted.\*
- **Credit application history:** data containing information of credit applications made in the last 12 months, irrespective of outcome, plus details of existing and closed credit accounts held in the last six years.\*
- **Income and affordability:** an estimation of income and affordability based on income, credits and debits, across all linked accounts.\*
- **Gone away:** details of individuals who have moved home leaving behind a credit account, including the address the customer moved from and any address they've been traced at since.\*

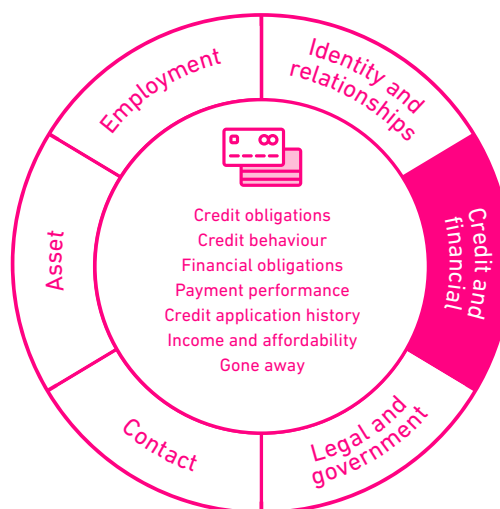
It can be used to:

- understand the consumer's credit appetite\*
- provide early indicators that a consumer may be over-committed financially\*
- indicate financial stress and the risk of bad debt\*
- help identify customers who may show signs of over-indebtedness and/or financial stress.\*
- authenticate identity, by highlighting inconsistencies between previous credit applications\*
- trace people to a new address\*
- identify people with adverse credit histories, to make more responsible lending decisions\*
- avoid lending to people who are already financially over-committed and prevent bad debt\*
- understand any existing financial commitments \*
- manage credit limit and recovery decisions\*
- reduce fraud and bad debt costs and avoid lending to customers who may default on their payments.\*
- assess affordability and verify income\*
- help with credit applications and customer

\*The use of this data is heavily restricted due to our agreement with the data providers, but please speak to us if you'd like to find out more, or have an idea for how to use it.

It can be used to:

- assess and manage new tenancy agreements\*
- assess financial standing and suitability for products and services\*
- manage current customer accounts – for example to review suitable products or adjust your current ones in light of current circumstances\*
- contact customers in relation to any other accounts and recovering debts\*
- verify customers' identity and address\*
- help detect and prevent crime, fraud and any money laundering\*
- make credit assessments\*
- help consumers choose the most suitable credit product for them based on their financial situation.\*



\*The use of this data is heavily restricted due to our agreement with the data providers, but please speak to us if you'd like to find out more, or have an idea for how to use it.

## Legal and government information

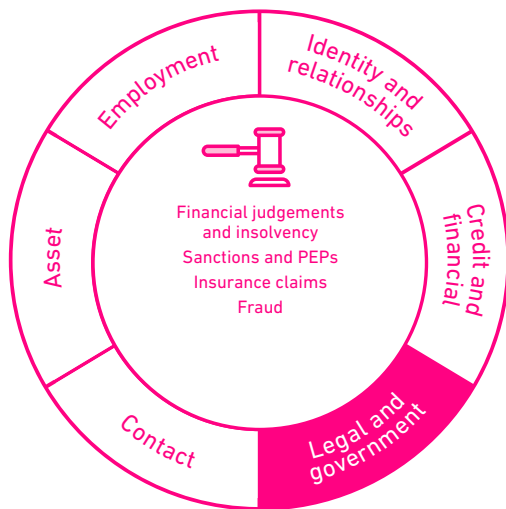
We can identify whether a consumer has had any kind of financial court judgement, legal intervention, government sanctions or confirmed cases of fraud.

Insights we can provide:

- **Financial judgements and insolvency:** any county court judgements (CCJs), individual voluntary arrangements (IVAs) or bankruptcies.
- **Sanctions and PEPs:** any financial sanctions or politically exposed persons (PEPs)
- **Insurance claims:** any incidents reported to insurance companies, across home, motor and personal injury.
- **Fraud:** information about confirmed frauds, including name, address and CIFAS codes.

It can be used to:

- identify people with adverse credit histories
- avoid lending to people who are already financially over-committed
- manage credit limit and recovery decisions
- reduce fraud and bad debt costs
- avoid lending to customers who may default on their payments
- reduce the risk of doing business with money launderers, terrorists and fraudsters
- help identify fraudulent insurance claims
- manage insurance risk, and help determine risk-based policy pricing.



\*The use of this data is heavily restricted due to our agreement with the data providers, but please speak to us if you'd like to find out more, or have an idea for how to use it.

## @ Contact information

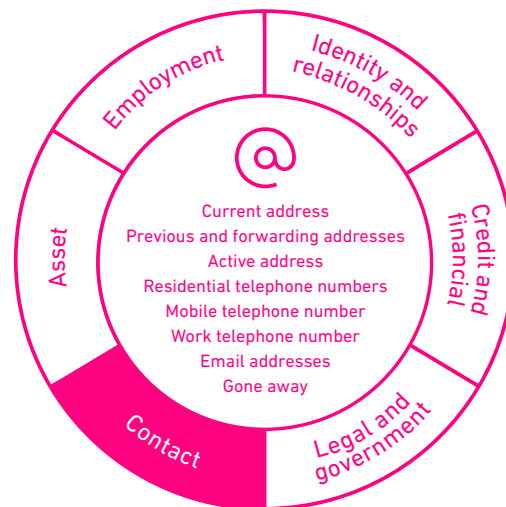
We can provide and validate a consumer's address, phone number and other contact details.

Insights we can provide:

- **Current address:** the address Experian believe a consumer currently lives at, with evidence including a residency score, common occupancy data (the people they live with), the distance from their previous address and property ownership data.
- **Previous and forwarding addresses:** all addresses Experian believes a consumer has lived at, including previous and forwarding addresses.
- **Active address:** where you are most likely to find a consumer, based on where they have recently and frequently been active (such as applying for credit or moving credit accounts to a particular address).
- **Residential telephone numbers:** the most recent landline telephone number on record for a consumer or address.
- **Mobile telephone number:** the most recent mobile telephone number on record for a consumer.
- **Work telephone number:** the most recent work telephone number on record for a consumer.
- **Email addresses:** the most recent email address on record for a consumer, subject to consent.
- **Gone away:** details of individuals who have moved home, leaving behind a credit account, including the address they moved from and any address where they have since been traced.

It can be used to:

- enrich contact data and help you contact the correct customers sooner
- provide or validate telephone contact details for assessment, customer management, collections and fraud and ID
- provide or verify addresses
- define customers who are ex-directory (although their telephone number is unavailable) by confirming their address
- check that an address exists, helping to reduce address fraud
- cleanse contact lists.





## Asset information

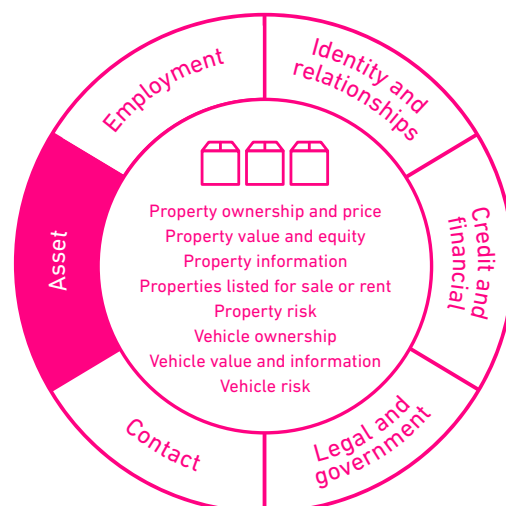
We can confirm an individual's property and vehicle ownership, plus value, equity and specification or details. We also know when they put their house up for sale.

Insights we can provide:

- **Property ownership and price:** confirmation of ownership, price paid, date purchased and property type.
- **Property value and equity:** calculated using estimated property value and outstanding debt (both secured and unsecured).
- **Property information:** such as property type, style, tenure, floors, listed status, year built, number of bedrooms, bathrooms, receptions, condition, central heating, size, parking, outside space and size.
- **Properties listed for sale or rent:** address; flags indicating for sale, rental, on or off market; price change; original price; and dates.
- **Property risk:** subsidence, flood risk and burglary data for properties and postcodes.
- **Vehicle ownership:** current vehicle, date of purchase and motor insurance.
- **Vehicle value and information:** vehicle value and variance, registration mark, vehicle identification number (VIN), make, model number, specification, date of first registration and mileage data.
- **Vehicle risk:** outstanding finance and whether the vehicle has ever been registered as written off, stolen, exported or scrapped.

It can be used to:

- gain property valuations to provide an equity picture within collections and customer management (but cannot be used in secured lending purposes)
- pre-populate insurance quotes and verify consumer-supplied data
- anticipate whether a customer may be moving house
- cross-sell mortgages to a non-mortgage customer base
- retain existing mortgage customers
- make mortgage checks – to show potential mortgage fraud (for example, hidden buy to let)
- make insurance checks – to show potentially fraudulent insurance claims
- cross-sell financial products associated with a house move (for example, a credit card or loan)
- retain and cross-sell other related products associated with a house move (for example, TV and broadband)
- check whether a property is empty
- confirm property valuations in the mortgage application process



## Employment information

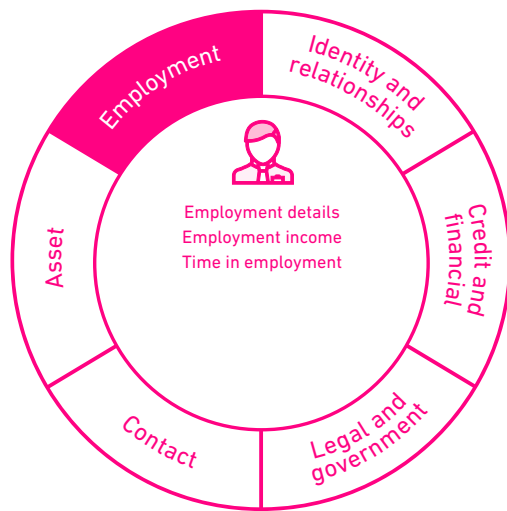
We can confirm an individual's employment status and income.

Insights we can provide:

- **Employment details:** employment status and employer details.
- **Employment income:** income from main employer.
- **Time in employment:** based on information given at the time of searching for credit.

It can be used to:

- provide background checks for companies recruiting new employees
- add to our affordability calculations by confirming an individual's income
- indicate how stable the individual is in their role and career
- assess the individual's career and financial prospects.



## Why choose Experian's data?

We've been gathering data on UK consumers (including England, Scotland, Wales, Northern Ireland, Eire, the Isle of Man and Jersey) for over 30 years. Over 600 of the largest and most up-to-date sources supply their data - in real-time, daily, monthly, quarterly, depending on what's most appropriate - into our consumer credit bureau.

### Our data sources

**Consumer Credit Account Information Sharing (CAIS)\***  
494 million credit accounts

**Current Account Turnover (CATO)\***  
81.3 million current accounts

**Credit Application Previous Searches (CAPS / ECAPS)\***  
890 million search records

**The Rental Exchange\***  
1.2 million tenants' rental data

**HD Decisions\***  
300,000 enquiry records each month

**Cifas National Fraud Database**  
2.3 million fraud records

**Gone Away Information Network (GAIN)**  
2,000 GAIN records

**Claims and Underwriting Exchange (CUE)**  
35 million insurance claims

**The electoral register**  
157 million electors, incl. previous occupants

**Registry Trust**  
4 million judgments

**The Gazette**  
26,000 notices

**The Insolvency Service**  
87,000 insolvency cases

**Financial sanctions and PEPs data**  
2.5 million records

**BT Directory Solutions**  
26 million telephone numbers

**Mortality data**  
16 million death records

**Royal Mail**  
29 million addresses and 500,000 redirections

**CitizenCard**  
750,000 identity records

**Property data**  
28 million property records

**Vehicle data**  
75 million vehicle data records

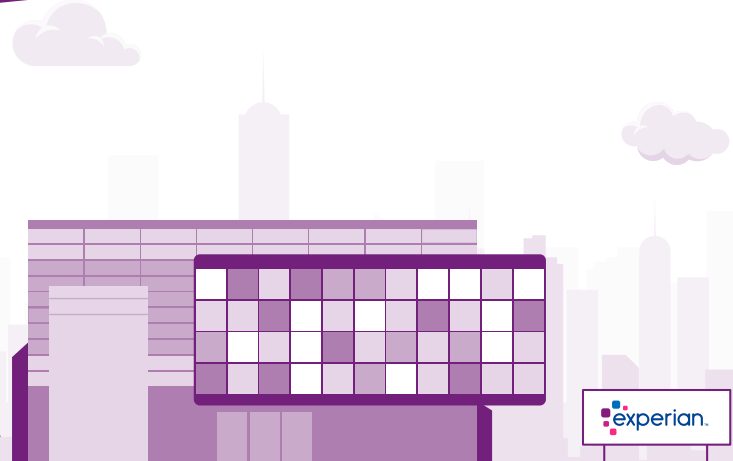
**Shared data:**  
provided by lenders or consumers themselves

**Public data:**  
taken from public records that anyone can access

**Private data:**  
sourced from organisations who own the data

Volumes approximate  
\*Proprietary data

Every month we add over **750 million records** from over **600** of the largest sources in the UK



To unlock the value in the multiple data items we hold, and provide a holistic view of the consumer, we need to identify who each data item belongs to.

We receive multiple records for the same consumer from different sources. Even though the records are for the same person, variations in names and addresses, misspellings, or inaccurate dates of birth, as well as the use of different formats, mean the data items might not be an exact match.

We've developed our highly accurate matching capability, ExPin, using over 30 years' experience in matching data sources. ExPin uses over 2 billion pieces of reference information, 25% of which is refreshed each month, to continually re-evaluate and maintain the accuracy of matching decisions and link customer identities together.

Our clients can use ExPin to match their own customers and retrieve information, and we can use it access the data held on that consumer's credit file.

---

Our data team works with current and prospective data suppliers to maintain accuracy and continually enhance and add to the information we hold

---

# Here's what makes our data unique

## Depth and breadth of data

We add over **750 million records** from over **600** of the largest and most up-to-date sources in the UK into our consumer credit bureau **every month**.

[Roll over to find out more](#)

## Data quality

For over **30 years**, we've managed the UK's largest and most comprehensive source of consumer information.

[Roll over to find out more](#)

## Wealth of experience

Our data, people and processes are trusted by over **5,000 clients** and **millions of consumers**

[Roll over to find out more](#)



Experian was the first organisation to collect and provide consumer information on a national scale. Here's how it all started.

1967

A quarter of UK families shopped with mail-order retailer Great Universal Stores (GUS), meaning It was probably the largest lender in the country. To manage bad debts and make credit decisions, it developed a computerised credit-reporting database.

1970

GUS added electoral data and CCJs to the database, and decided to explore credit reporting commercially. Commercial Credit (Nottingham) Limited was established to sell GUS's credit information services and quickly became the UK market leader.

1983

CCN believed they could predict credit risk more accurately if lenders could see others data. Credit Account Information Sharing, or CAIS – the first database of its kind – was born. By the mid-1980s, CCN had almost two thirds of the UK credit information market.

1996

GUS purchased Experian, a leading US credit data business, for \$1.7 billion. CCN renamed as Experian.

2006

Experian became an independent company on the London Stock Exchange (EXPN) and a constituent of the FTSE 100 index.

2013

ExPin, Experian's leading match key, was launched.

## For more information

If you have an idea of how you want to use this information, or would like some additional data, speak to your account manager today or email

[CustomerInformation@uk.experian.com](mailto:CustomerInformation@uk.experian.com)



---

**Registered office address:**  
**The Sir John Peace Building, Experian Way, NG2**  
**Business Park, Nottingham, NG80 1ZZ**

**E: [consumerInformation@uk.experian.com](mailto:consumerInformation@uk.experian.com)**  
**0844 4815808 | [www.experian.co.uk](http://www.experian.co.uk)**

© Experian 2017.

Experian Ltd is authorised and regulated by the Financial Conduct Authority. Experian Ltd is registered in England and Wales under company registration number 653331.

The word "EXPERIAN" and the graphical device are trade marks of Experian and/or its associated companies and may be registered in the EU, USA and other countries. The graphical device is a registered Community design in the EU.

All rights reserved.