



Delphi Select API

GIVING REAL-TIME ACCESS TO EXPERIAN'S CONSUMER CREDIT BUREAU



MAKE INFORMED DECISIONS FAST

Having access to the right data at the right time is key to making quick, fair and appropriate decisions to enable you to grow your business and stay ahead of the competition.

Delphi Select is Experian's API link to the consumer credit bureau enabling quick seamless integration to access the data that is vital to make informed decisions as to a consumer's risk to your business encompassing credit, fraud, affordability and identity data.

Experian Delphi Select provides the option of either RESTful APIs, returning the information to you as JSON or SOAP based APIs returning the information to you as XML.

Our RESTful APIs are secured with industry standard OAuth 2.0, and our SOAP APIs use certificate based authentication to grant your applications access to Experian's data thus ensuring high levels of security and integrity.

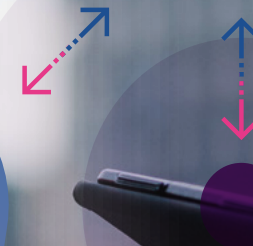
We have invested in our developer portal to allow your easy immediate access to the tools and information that you need to create seamless API calls to Experian's bureau. You will have full access to tutorials, set-up guides, test scenarios to recreate common use cases and 24/7 technical support. Our free sandbox environment allows you to instantly access and test the API calls so you can build proof of concepts before committing to purchase.



REST API CALLS RETURNED TO YOU IN
XML OR JSON FORMATS – OAUTH 2.0

To find out how Experian data and insight
can add value to your business register
for free today at:

[www.developer.experian.co.uk/
product/delphiselect](http://www.developer.experian.co.uk/product/delphiselect)



WHAT APPLICATIONS DOES DELPHI SELECT SUPPORT?

✓ New consumer credit applications

Delphi Select provides the delivery mechanism to supply key information to inform decisions for both individual and joint applicants. It can be configured to allow for multiple data products including identity, fraud and affordability insight to be accessed subject to the correct permissions.

✓ Reprocessing existing consumer applications

Data input mistakes by a consumer can happen during the application process or new information made available to support the application. Delphi Select can support this process using the same application reference giving you a full history of your interaction with them.

✓ Requesting different information for the same application

Delphi Select supports the ability to request information that wasn't previously asked for in the initial bureau search (a second phase call) such as the addition of affordability, fraud and identity insight to an existing credit data request. This allows businesses to ask for different information at different stages of the application process and subject to an applicant passing different risk thresholds. This allows you to only ask for information that you need creating operational efficiencies within the system.

✓ Quotation processing

With consumers' shopping around for the best deals it's important to be able to give the best price for your products and services whilst still balancing risk. Delphi Select allows you to perform soft credit searches to allow you to offer the best price and most suitable products and services without the consumer going through a full application process.

✓ Retrieving existing consumer applications

When you need to access the insight that has already been delivered Delphi Select is able to redeliver to you seamlessly.

✓ Data feed

Experian have many insightful data products that will aid many of your business processes. Delphi Select provides an integration method that seamlessly delivers this data in real time. Giving you the data that you need at the time that you require it.



USING DELPHI SELECT



WHY EXPERIAN?

Delphi Select is a fully scalable solution, currently supporting the successful delivery of millions of transactions that all achieve a response rate of less than a second.

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 all feeding our comprehensive range of products.

Our data solutions include specialist data sources that enable assessment of specific financial crime risks and identify risks normally hidden.

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



To find out how Experian data and insight can add value to your business register for free today at:

www.developer.experian.co.uk/product/delphiselect >



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