

Know Your Business (KYB) API

Better understand businesses and the people behind them

Experian's Know Your Business (KYB) API lets you verify customer data in your internal systems against our business and bureau data in real-time.

How you can use it

The KYB API gives you access to a powerful range of data that enables you to understand and verify business customers.

You can use it to:

- Reduce time and cost investigating complex businesses.
- Gain valuable insights into business customers which can be leveraged to understand risk exposure.
- Verify business information and existence at the point of application, in real-time.
- Identify key parties (UBOs, PSCs, Directors) and shareholders reducing manual research.
- Streamline person verification with quick and easy screening.
- Screen existing business customers for missing or more current information.

For example, you need to identify the ultimate beneficial owners (UBOs) of a business. The process would work like this:

1. Your system calls the Search API which returns a selection of businesses to choose from.
2. You select the relevant business.
3. Your system calls the KYB data endpoint to retrieve the UBOs in real-time.

Additional queries can return data such as:

- Business profile
- Business activities
- Business locations
- Geography exposure
- Screening for PEPs and Sanctions
- Authenticating individuals

Integrate verification data to improve the customer journey

Why not also try the Commercial Credit API to streamline your risk management processes?

Know Your Business API

What you get

The KYB API gives you access to a powerful range of data that helps you to verify and screen customers for regulatory purposes and understand associated financial crime risk.

KYB Data Endpoint	Data field name	Description
	Company Information	Provides information on UK registered companies including registered company details and ownership summary.
	Business Verification	Uses multiple data sources, including bureau and third-party data, to verify the business name and address information provided. Returning the corroborating data sources and business information including names, addresses, source identifiers, industry sector and business activity.
	Key Parties	Provides information about the company structure as well as a list of all beneficial owners of the company with 10% or more holding. This data block also identifies all the directors and Persons of Significant Control (PSCs), giving you sight of other directorships or associated risk within the corporate structure.
	PEPS, Sanctions & Adverse Media	Screens the key parties using Lexis Nexis.
	Authentication	Confirms the identity of the key parties within the business, utilising the Usual Residential Address and full date of birth, without needing them to bring in paper-based proofs.
	AML Flags	Flags derived using information from two different data sources which could indicate anomalous behaviour and detect financial crime - Adverse Markers (contextualised Companies House data) and Cashflow Profiles (analysis of Current Account Turnover data, providing peer group assessments and outlier identification based on transaction activity and banking behaviour).

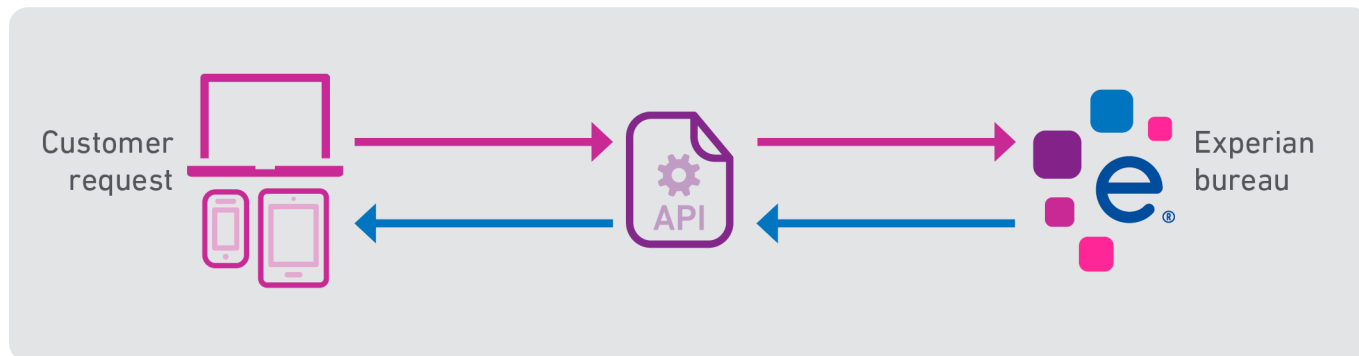
Why Experian?

- Experian is an extensive and accurate source of business data, with information on both limited and non limited businesses across the UK and internationally.
- Our unique blend of business and individuals' information enables more comprehensive verifications.
- Our mechanism for ultimate beneficial owners is unique in effectively identifying hidden ownership risk.
- Our solutions include niche data sources to assess specific financial crime risks and identify hidden risk.
- We're continually developing our solutions based on customer feedback as well as our API to allow you to access more data in the future.

We're continually developing our APIs to allow you to access more data in the future

Know Your Business API

How it works



All our APIs are accessed through an easy to use, secure API portal. As well as creating and managing your applications, you'll find developer tutorials and set-up guides. There is also a free sandbox testing environment so you can instantly access and test multiple APIs and build your proof of concept before committing to buy.

Experian APIs use REST API calls to retrieve data and can return the information that you request in XML or JSON format. We use industry standard OAuth 2.0 to authenticate and grant your application access to Experian's data to ensure integrity and security of our data.

Visit the Experian's Developer Portal to easily access our Know Your Business (KYB) API's. Get insight into Experian integration criteria by viewing instructions on how to easily access and integrate data and understand how our API's meet your business needs.

Find out more -

<https://developer.experian.com/products/uk/uk-kyb-know-your-business>

Test it for free

Is the KYB API right for your business? Try it out today.

Register online at <https://developer.experian.co.uk>

- Test out our API for free
- Email businessuk@experian.com or talk to your Experian account manager about options

Registered office address:

The Sir John Peace Building, Experian Way,
NG2 Business Park, Nottingham, NG80 1ZZ

T: 0844 481 5808

E: businessuk@experian.com

www.experian.co.uk/business-information

© Experian 2025.

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.