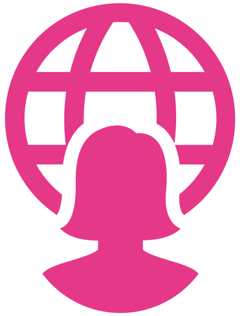
International Identity Verification

Living in an **interconnected** world

We live in an increasingly **interconnected world** where economies, goods and people move more freely than they have ever done previously. **Globalisation brings huge opportunity** to organisations and gives **access** to people but it comes with its challenges. **Customers can be anywhere,** so to **scale** your business effectively, you must be able to identify customers from all corners of the Globe.



10m

International citizens live and work in the UK

53%

of businesses only have a medium-level of certainty when it comes to identifying a customer

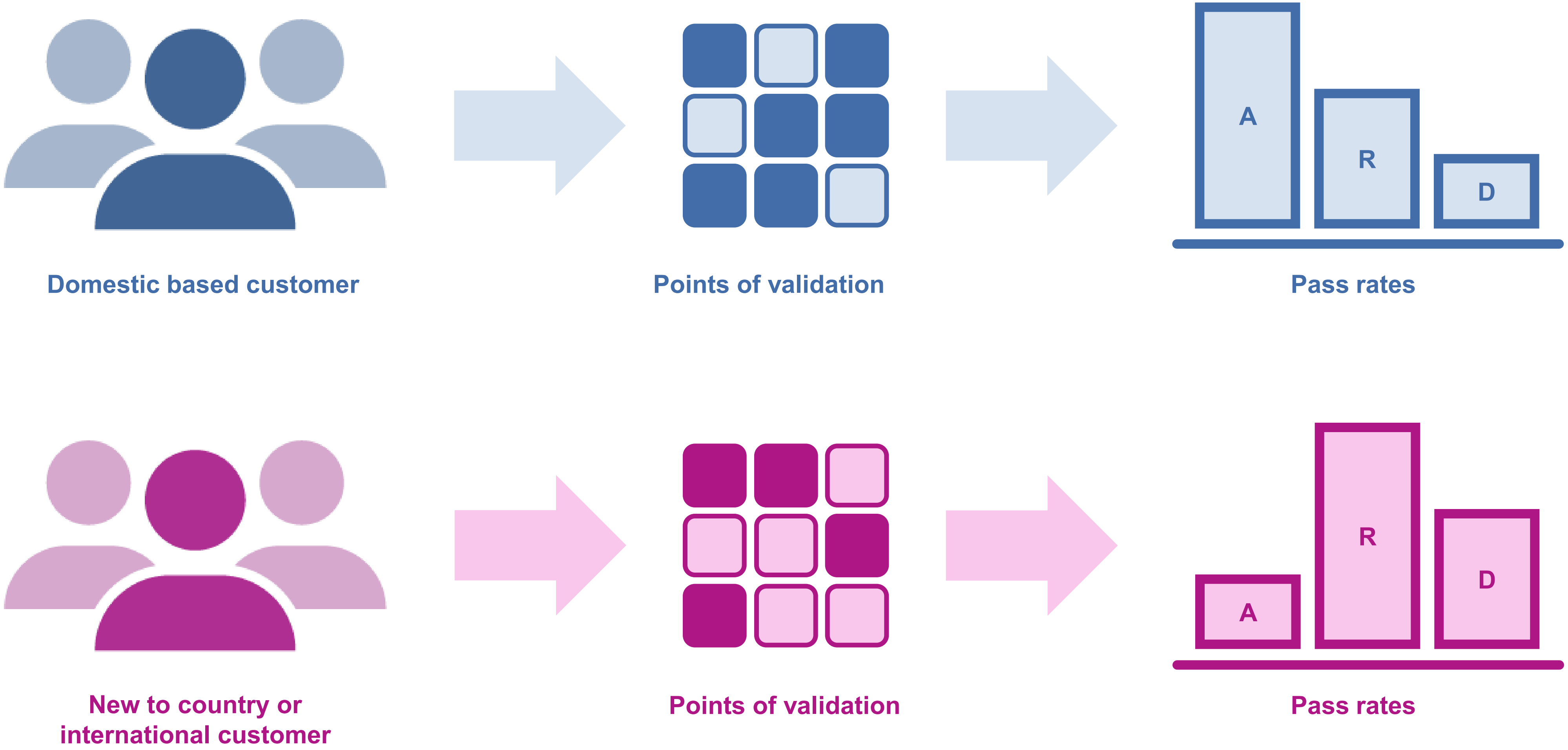
70%

currently struggle to validate customers without impacting the customer experience

35%

drop-out rate for online applications

But international validation **can cause friction** due to limited quality and coverage data



"Thin-file or international status can often be a stumbling block in accessing UK based services. Experian's International ID Verification opens up reliable global data sources, increasing acceptance at the point of origination, and helping to grow your revenue and business."

Do you ask yourself **these questions**?

International Identity Verification helps you to…

Complete an ID check

Extensive data is critical for any customer onboarding journey to mitigate any fraud or financial crime risks and ensure you truly know your customer. Having trusted **international data to complete checks across your entire customer base** is now an essential need when onboarding customers whether they **are new to country or international**.

Comply with regulation

Organisation's must ensure they are meeting their **regulatory requirements** by completing the necessary KYC and AML checks on their customer base. Reliable international data enables them to meet this need.

Improve the customer experience

Having access to international data enables you to offer the **same digital, frictionless experience** to all customers, whether they are based in the UK or not. Not only does this help to reduce drop outs, it also ensures you are treating all customers with the same, fair process.

Maximise customer base

Being able to accept as many ‘good’ customers as possible whether they are national or international, based inside or outside of the UK enables you to maximise your customer base and scale your business quickly.

Our partner: London Stock Exchange Risk Intelligence (LSEG)

In 2023, LSEG:

- Identified over **930,000** potentially fraudulent identity transactions
- Helped our customers screen over **500 million** names on World-Check One
- Enabled our clients to verify account information for over **200 million** transactions
- Improved clients digital onboarding acceptance rates by an average of **21%** and reduce abandonment rates by **17%**
- Achieved **99.9%** service availability on all of our key systems and databases
- Created **34,000** due diligence reports with **200,000** associated related parties
- Added **350** new sources to our existing **30,000** strong data sources
- Screened over **30 million** consumer identities in over **50 countries**

- A suite of **complementary solutions** that can be tailored to your unique needs
- A **globally-trusted reputation** and world-class products – creating confidence for you and your stakeholders
- **Comprehensive risk coverage** powered by an expert global research team that helps you understand and adapt to change
- **Extensive partner network** of specialist data and technology providers
- Industry-leading **end-to-end, single API solution** to address identity, payments and compliance risk
- **Global scale and round-the-clock support** with 500+ analysts in 158 jurisdictions, speaking 70+ languages, monitoring 30,000 official sources

Using reliable international **data sources to give trusted outcomes**

Your data is sent:

Names

Address

Date of birth

Drivers Licence/
National ID number

Phone number

Cloud based matching service

Data is validated against reliable data sources

Government

Commercial

Consumer

Utility

Telco

Postal

Credit

Consumer

Proprietary

We use local expertise and reliable, large array of data sources to perform identity verification checks while being compliant with regulatory standards.

delivered via API or Batch Processing

Real time

- UAT test environment available
- Accessible via a single stateless API endpoint
- The Steps, Services, Rulesets and Data Sources can be "tuned" or configured to meet your specific requirements

Batch processing

- Allows you to process larger volumes quickly
- Can be used for remediation of portfolio
- Data is transferred via a secure FTP site

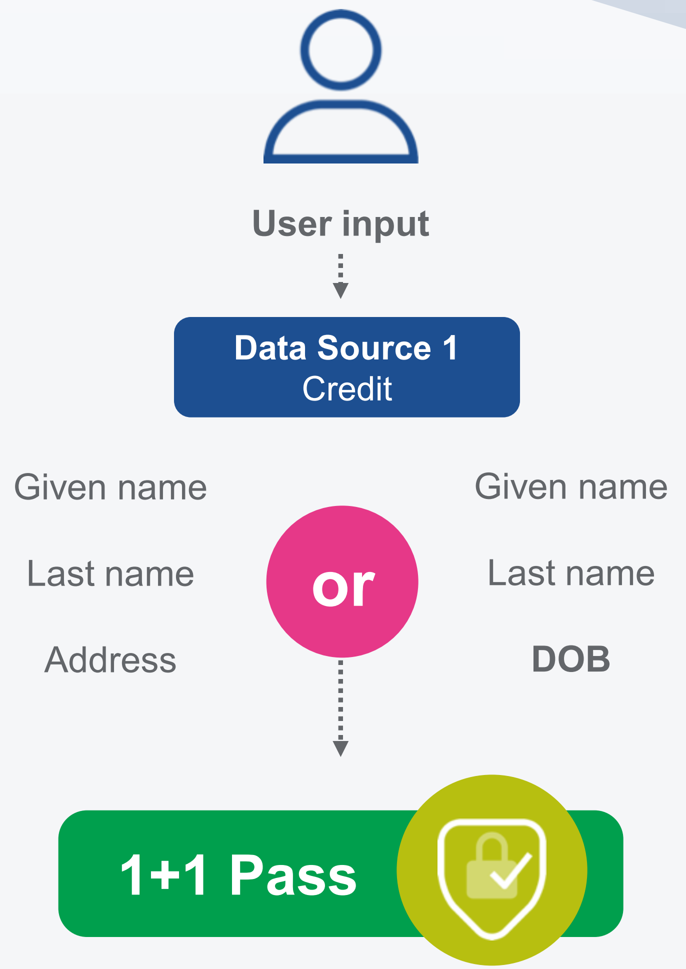
experian

ID verification and KYC

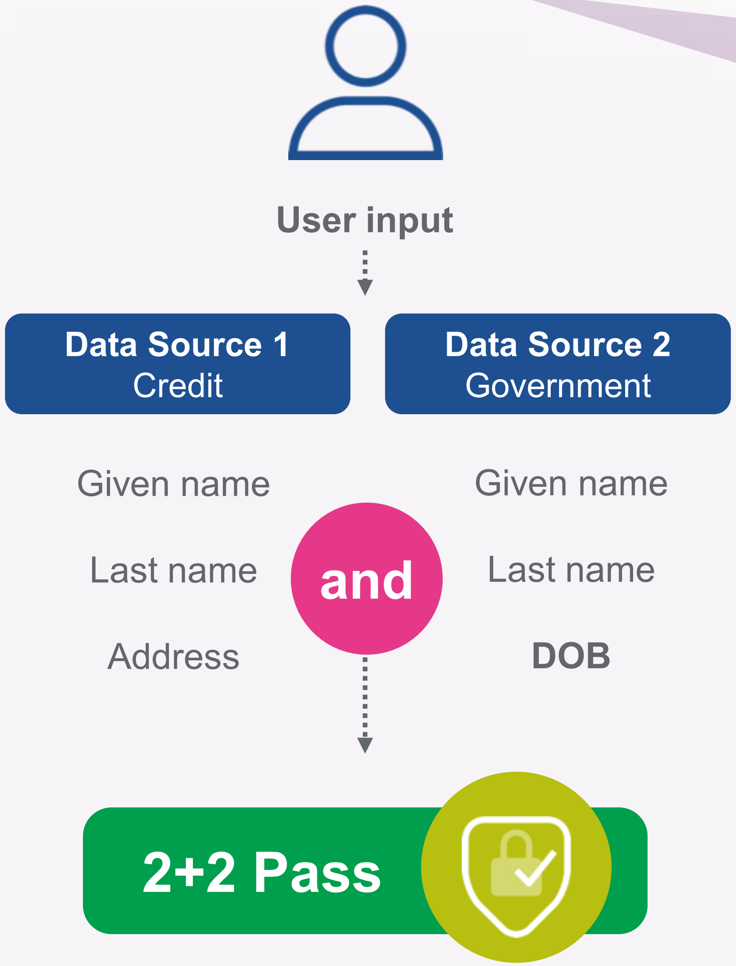
Can be used for:

- New to country residents who may be thin file
- International customers

To help you complete a basic identity check and satisfy KYC regulation, your data is verified against a single authoritative global data source.



AML compliance



Can be used:

- By regulated industries
- For AML remediation activity

As part of your obligations to meet AML regulation, 2 unique data elements need to be verified against 2 independent data sources. This can be combined with PEPs and Sanctions screening.

confidence

UK Identity Verification

International Identity Verification

ID Document Verification

PEPs and Sanctions

Instantly validate and accept more customers

Reduce **fraud risks** & **protect** true customers

Improve **customer experience**

Satisfy **regulation** requirements

Minimise operational costs

Avoid customer **drop outs**

Global coverage

Robust, real-time digital ID checks

Screen against **Peps & Sanctions**

No more **paper-based** proof of ID

Manage risk, meet regulation and approve true customers quickly and with confidence

Our identity verification service combines our trusted UK bureau data with reliable Global sourced data to give you the confidence that you truly know your customer.

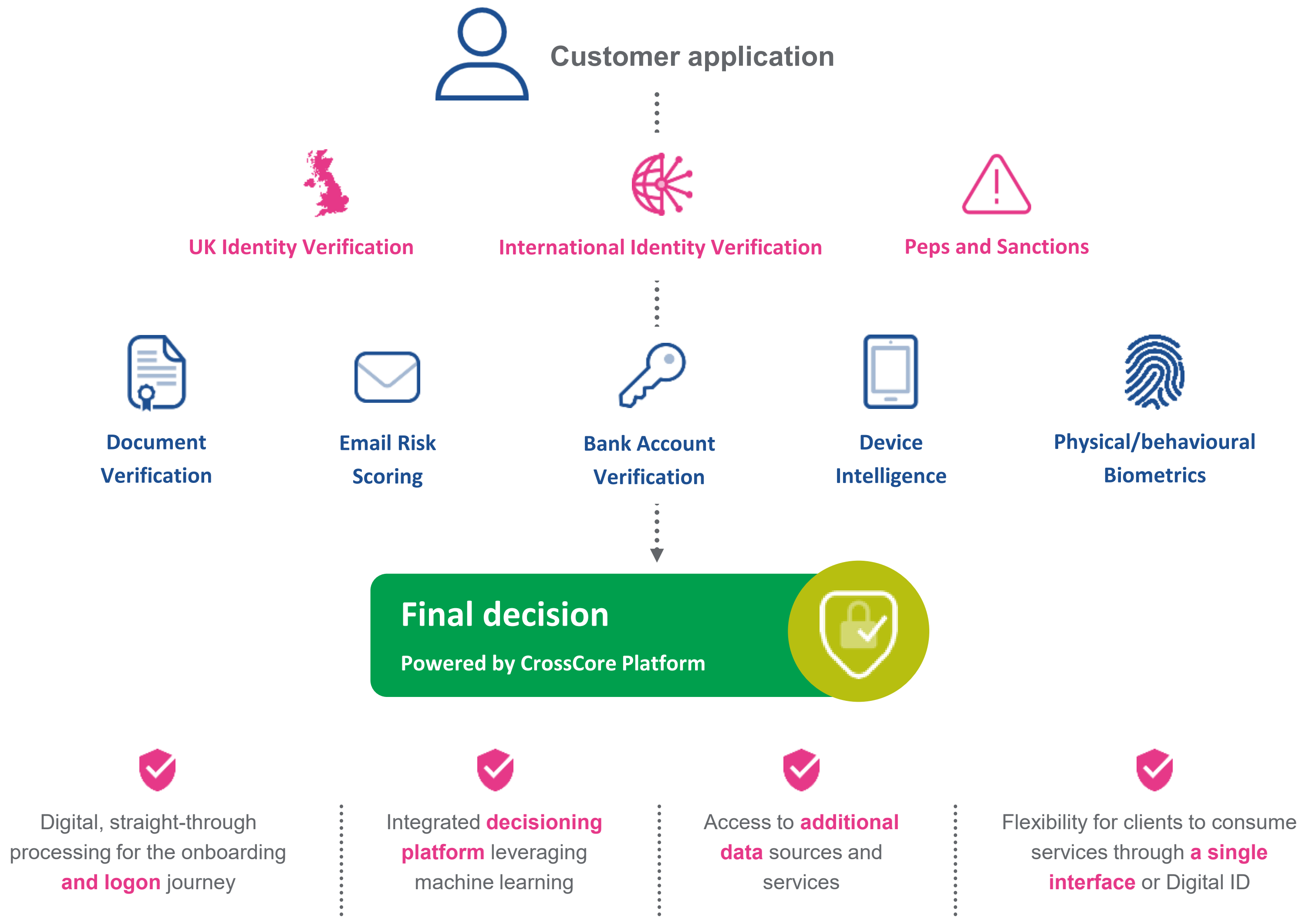
For extra security, a document verification check can also be completed as an additional layer of authentication.

All whilst meeting AML regulatory needs by screening against the latest PEPs and Sanctions lists.

CrossCore

Intelligent, fast decisions through a single open API. CrossCore puts you in control of your Identity and Fraud needs.

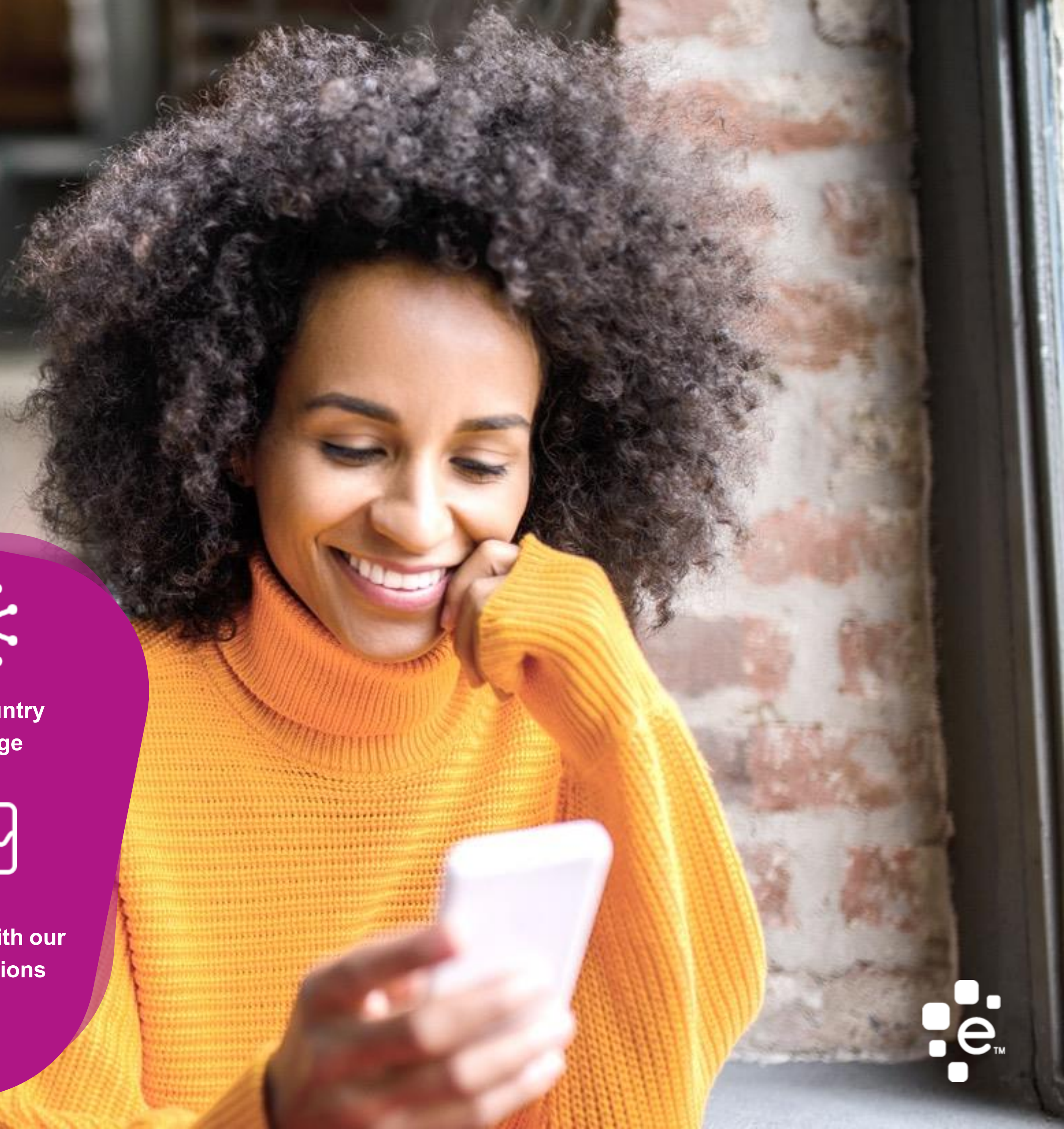
Experian's CrossCore is an integrated digital identity and fraud risk platform that combines rich data assets from Experian with identity insights and capabilities from its curated partner ecosystem. Through sophisticated orchestration, it applies advanced Machine Learning analytics to give businesses confidence in every customer interaction. All services can be used standalone or with a combined approach via a single open API.

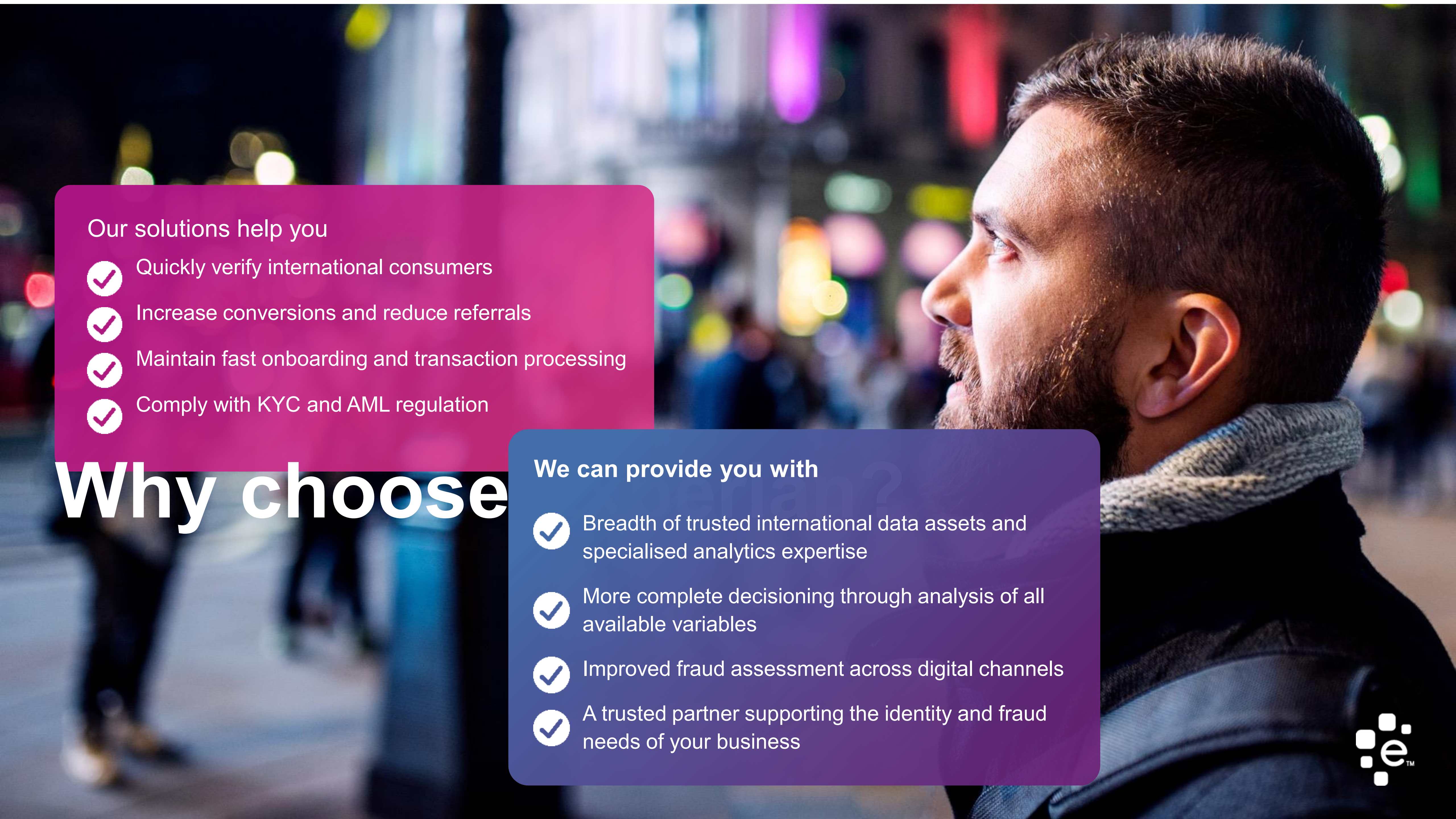


How we **can help**

- Manage risk
- Reduce costs
- Grow your business
- Comply with international regulation

- Trusted international data
- Wide country coverage
- Process large volumes of checks
- Integrates with our other solutions





Our solutions help you

- Quickly verify international consumers
- Increase conversions and reduce referrals
- Maintain fast onboarding and transaction processing
- Comply with KYC and AML regulation

Why choose

We can provide you with

- Breadth of trusted international data assets and specialised analytics expertise
- More complete decisioning through analysis of all available variables
- Improved fraud assessment across digital channels
- A trusted partner supporting the identity and fraud needs of your business

Partnering with **Experian**

Innovation

Shaping the future of data, analytics and technology

- Five consecutive years as one of Forbes' 'World's Most Innovative Companies'
- Over 300 analytics experts and more than 3,000 data modelers, engineers and scientists working at our Data Labs
- More than 300 issued and pending patents
- We've invested $4.5m in 20 social innovation projects in the last five years

We take the fair treatment of consumers and the handling of their data very seriously, which is why we meet full regulatory compliance by design. We have FCA approval to supply Open Banking and PSD2 solutions.

Partnering with **Experian**

Speed

Unique data sets and modelling tools available on demand and in real time

- Work through our Data Labs has shown we can analyse up to 12 months of bank statement data in under a second
- A choice of access methods (e.g.APIs and SaaS) that let you set the pace of your operations
- Digital authentication of customers in moments
- Visualisation of data and insights that makes interpretation and action quicker and easier

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Partnering with **Experian**

Scale

Unrivalled breadth of portfolio and truly global scale

- The UK's largest consumer and business information bureau
- Credit history data on more than one billion individuals worldwide and 145 million businesses
- Global expertise and reach, combined with local market focus. (Supporting 12,000 clients in 80+ countries)
- Forrester named Experian as one of the six largest vendors in the market

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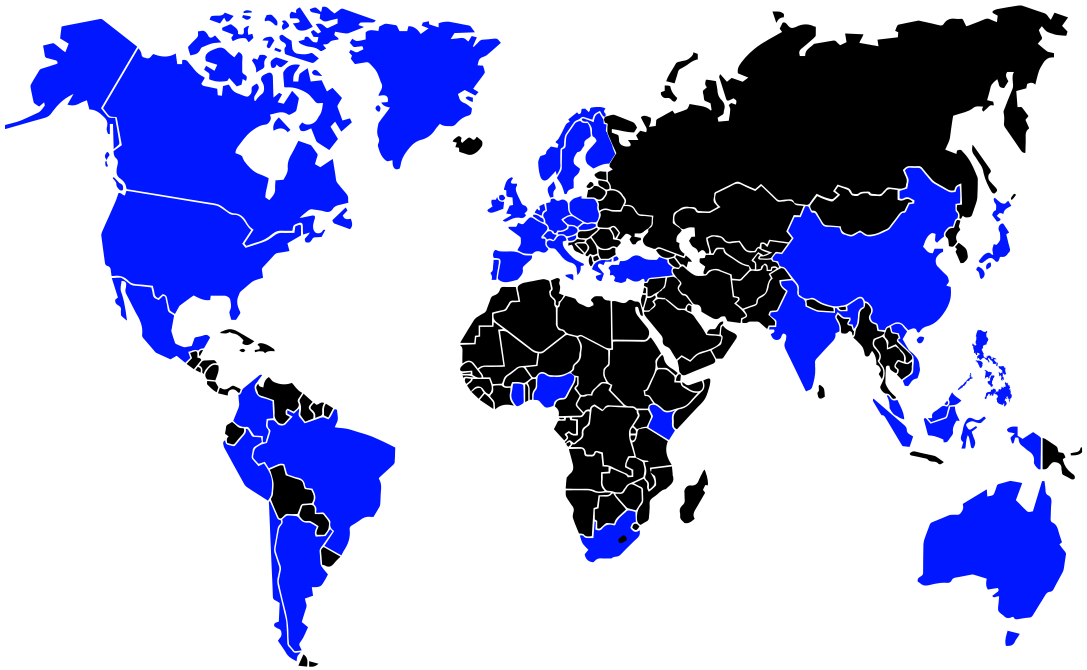
Appendix

Country **coverage**

A single access point to **200+ Data Sources**, covering **60 countries** and **86% of the world's GDP**.



Argentina	Chile**	Ghana**	Japan	New Zealand	South Korea*
Australia	China	Gibraltar	Jersey*	Nigeria**	Spain
Austria	Colombia	Greece**	Kenya**	Norway	Sweden
Bahamas*	Cyprus*	Guernsey*	Latvia*	Philippines	Switzerland
Belgium	Czech Republic	Hong Kong *	Lithuania*	Poland	Taiwan*
Bermuda*	Denmark	Hungary*	Luxembourg	Portugal**	Thailand*
Brazil	Estonia*	India	Malaysia	Singapore	Turkey**
British Virgin Islands*	Finland	Indonesia*	Malta*	Slovakia	United Kingdom
Canada	France	Ireland	Mexico	Slovenia*	United States
Cayman Islands*	Germany	Italy	Netherlands	South Africa	Vietnam**

* Only Business Verification Available

** Only Individual Verification Available

Quick Facts

- Individual Verification - Coverage for ~4.9bn of the global population
- **Source Types include**:
  - Government
  - Telco (incl. MNO)
  - Credit
  - Utility
  - Postal
  - Commercial
  - Consumer