

POWERING OPPORTUNITIES WITH EXPIN



Unlock the potential of your customer data

Match, manage and improve your customer data with Experian's matching technology ExPin. Your key to unlocking better customer management and driving better outcomes for you and your customers.

Business needs



The acceleration of **the adoption of digital**.
More accounts will be opened online with more chance of user input differences and more records per individual



The **UK economic downturn** has seen a rise in credit applications



A **consolidated view of a consumer** is essential to manage risk and deliver better outcomes



With increasing choice and more tech savvy consumers **Customer Experience** is more important than ever

Businesses need to:

Increase efficiencies and improve customer experience from better digital services

Assess risk accurately amongst customers to deliver better outcomes, now and in the future

Improve the customer journey with more personalised and consistent services

Meet regulatory requirements. Ensure you adhere to CONC rules, minimise conduct risk and treat customers fairly

We understand your challenges

A consumer can have **multiple financial records** at any one time. Even within one organisation different departments often hold multiple records for the same consumer, in different application systems and databases



Without an accurate view of your customers financial well-being, **risk is increased**, opportunities could be missed, and compliance could be breached



Manually matching data can be costly and slow, it takes lots of time and resource and many organisations have insufficient data



Mass marketing and **multiple points of contact** can frustrate customers and increase **dropout rates**



Unlock better outcomes for you and your customers

ExPin is a unique personal identification number (PIN) assigned to everyone in the UK, which matches multiple financial records enabling you to quickly see which records belong to the same person, confidently link them together, and enable a single customer view.

How can ExPin help you?



Maintain a Single Customer View



Eliminate manual data matching to save time and increase efficiency



Identify opportunities to grow your business without increasing risk



Meet your regulatory requirements



Create incremental value with upsell/cross-sell opportunities

Give a **better customer experience**; understand their financial situation and offer personalised products

Manage your customers whole relationship with you rather than just a single account

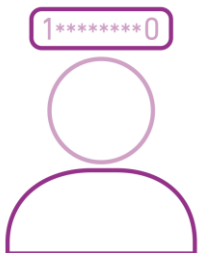
See which applicants are new to you, and which are returning customers

Supports adherence to **GDPR, PSD2, IFRS9, FSCS Single Customer View regulation**

ExPin references over **2bn pieces of data** to create match-keys, 25% of this data is refreshed each month



How ExPin works



We assign every adult in the UK with a unique 10-digit ExPin



Working alongside your existing software we return real-time matches in under a second



In batched, we can process millions of records in less than a day



ExPin links records belonging to the same customer irrespective of name and address changes



We can confirm the accuracy of existing customer data



We can supply up-to-date, accurate data if needed

Keep your contact data working harder for you with evergreening and continue to unlock the potential from your contact data.

How ExPin matches multiple data records

ExPin uses Experian's vast reference dataset to join multiple records together as one identity, where you would otherwise have multiple records for one individual

Using our reference data we can check to see if anyone else with the initial "S" lives at 51 Pie Shoppe Lane.

Sarah Miggins, 51 Pie Shoppe Lane,
London, SW1A 4BE, 6/5/1976

Sarah Blackadder, Prince's House,
Kensington Gardens, W2 2UH, 6/5/1976

The introduction
of a middle name

S Miggins, 51 Pie Shoppe Lane,
London, SW1A 4BE, 6/5/1976

Sarah Jane Miggins, 51 Pie Shoppe
Lane, London, SW1A 4BE, 6/5/1976

The D.O.B has been
written in a US format
(or perhaps a keying
error)

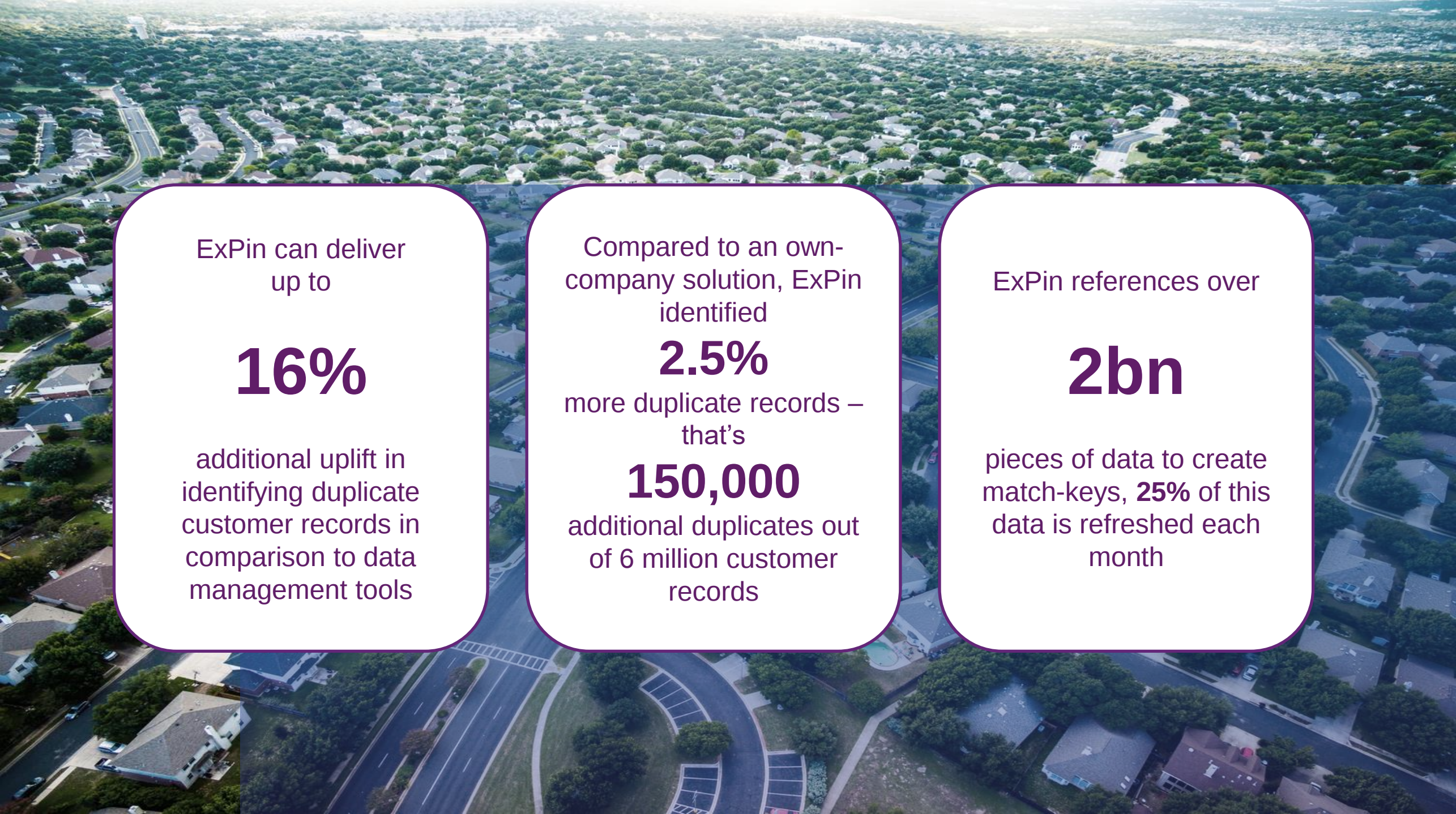
Sarah Miggins, 51 Pie Shoppe Lane,
London, SW1A 4BE, 5/6/1976

Jane Miggins, 51 Pie Shoppe Lane,
London, SW1A 4BE, 6/5/1976

Presenting only
the middle name



In all cases we can use our reference data to provide the same ExPin with a high degree of accuracy



ExPin can deliver
up to

16%

additional uplift in
identifying duplicate
customer records in
comparison to data
management tools

Compared to an own-
company solution, ExPin
identified

2.5%

more duplicate records –
that's

150,000

additional duplicates out
of 6 million customer
records

ExPin references over

2bn

pieces of data to create
match-keys, **25%** of this
data is refreshed each
month

Creating value for you?



CUSTOMER EXPERIENCE

Tailor the experience to the customer

Engage more effectively, avoid unnecessary conversations and improve the customer experience



INTELLIGENT DECISIONS

Better outcomes for you and your customers

Identify new opportunities, offer personalised products, reward loyalty while driving customer retention and growth



AUTOMATION

Save time, reduce costs and improve efficiency

Eliminate manual data matching, today and tomorrow with ExPin and evergreening



SMART INSIGHT

Know your Customer

Act responsibly and stay compliant with a more comprehensive view of an individual

What's Next....Try it for yourself and unlock the potential of your consumer data



Try a data-match report

We can show you how many duplicate customers you may have

And if any issues with data quality are highlighted, we can help you with these too



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