



Experian Hosted Eligibility Hub

Increase conversion rates and acquire more of the right customers at speed.





In order to succeed in the cards and loans market today you need to have an effective strategy for offering your products on price comparison websites.

Getting your products to top of the table for the customers you want to attract and giving those customers the confidence to apply is fundamental.

As a lender we recognise you need to increase efficiencies and reduce costs as you do this which is where we can help you find the right customers with the right product at the right time.

Key challenges



Managing eligibility and alignment across multiple channels can be difficult when you need to move quickly in the market



Understanding how you are performing in market and the ability to make strategic data driven decisions



Giving consumers the confidence they need to apply with guarantees on the products you offer them and a seamless onboarding journey



Leveraging new data and capabilities across all your channels is complex to implement and maintain

How can Experian help?

The Hosted Eligibility Hub enables you to provide eligibility for your products to consumers across channels both your own and via the largest distribution of price comparison sites so only consumers who are most likely to be accepted apply. We host and manage your entire eligibility solution ensuring it is completely aligned to your full application process.

Key capabilities

01

Market access

Using the Hosted Eligibility Hub you gain access to the largest distribution of traditional and emerging price comparison websites such as ClearScore, Credit Matcher, Compare the Market, Forbes and many more. We currently give lenders access to over 12 million unique customer requests through our panel of price comparison websites and are actively engaged in growing our panel even further.

02

Advanced decisioning

We create an aligned decision to your full application by setting up an identical account with your bureau provider(s) and mirroring the credit policy rules. We'll regularly check the alignment between decisions through our calibration process to ensure consumers know how likely they are to be accepted for your product(s) and increase your conversion rate.

Experian can provide additional capabilities such as pre-population into full application forms, application and bureau data filtering, pre-approval, guaranteed rates and credit limits, counter offers and more. By being transparent with consumers about what products and their associated features (APR, credit limit, etc.) they'll be accepted for you can give them the confidence to apply maximising your conversion and become a key strategic partner for price comparison sites.

03

Advanced market insight

As the conduit between the majority of lenders and price comparison sites in the market Experian Marketplace is in a unique position to offer market wide data to help you understand your performance. We help you to make dynamic informed business decisions on demand, identify new markets, product opportunities and grow revenue - by delivering actionable data insights to the business quickly.

These insights help you to optimise pricing strategies, increase conversion rates and acquire more customers - at speed. With all your up-to-date information in one place our insight portal, EligibilityIQ, gives you a clear, accurate, and complete view of your product's performance allowing you to make smarter business decisions with confidence.

Key capabilities

04

An established service built on years of experience and expertise

Experian has been building and delivering eligibility solutions for 10+ years and has a track record of helping businesses acquire the right customers through price comparison sites. We host and manage your entire eligibility decisioning providing dedicated expertise to support you in optimising performance to meet your growth ambitions.

05

Innovation

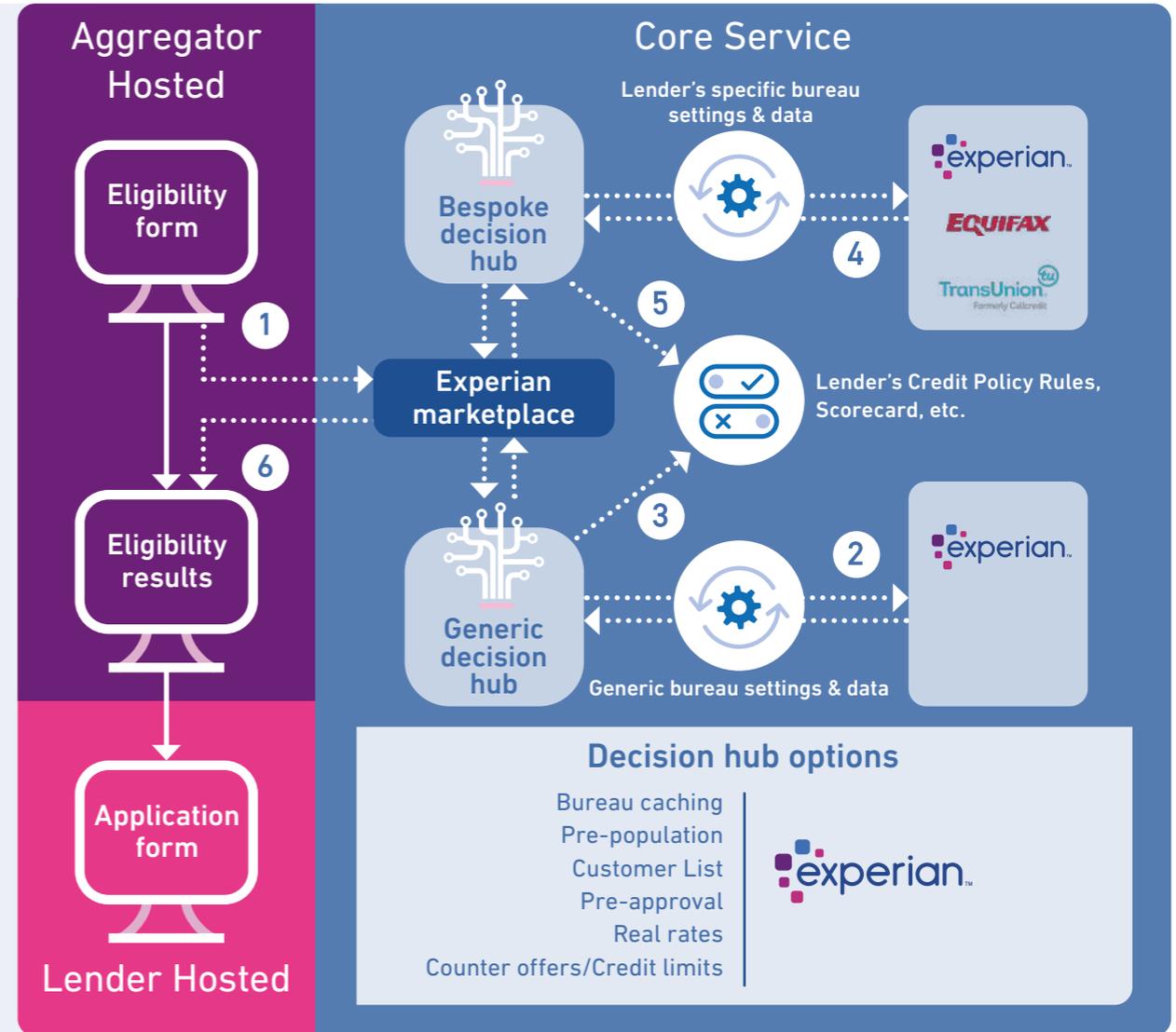
Innovation is at the heart of our business and our culture. It is one of the reasons we're proud to be named one of the top 100 most innovative companies in the world for the fifth year in a row by Forbes magazine. We use it to improve, and upgrade, our existing products – when developing new products, and when we identify a strategic opportunity for transformation.

Advanced Eligibility and Experian Boost leverage price comparison site's Open Banking consent to help you make better decisions by using consumer's categorised bank transactions.

How it works

High level of journey:

- 1 Consumer enters details on comparison site/direct channel and clicks to search. This information is passed through to us.
- 2 We use the consumer input data to make a generic bureau call using the Experian bureau.
- 3 At this stage we can filter out consumers based on your risk appetite (age limit, CCJs, bankruptcy, etc.).
- 4 The remaining consumers will then be run through the Bespoke decision hub where we call the same bureau provider(s) under the same settings you use in your full application process.
- 5 We'll run these consumers through a credit risk policy which mirrors the rules and scoring you use in your full application process.
- 6 We then pass the eligibility result back to the price comparison site.





Business Benefits



Speed to market

Our experts manage and maintain all of your connections into price comparison sites as well as implementing updates and improvements



Driving customer acquisition

Offering your products to the high volumes of consumers searching on price comparison sites



Decision alignment

Consumers' likelihood of acceptance to your products are regularly calibrated to mirror the full application decision outcome



Maximise conversion

Pre-qualifying customers maximises accepts at full application as only eligible consumers apply



Assess and

optimise performance

Respond quickly to market changes with online access to EligibilityIQ's performance data across channels and market leading insight



New innovation

Leverage our new data, features and partners to give you a competitive edge



Find out more

To explore how Experian Marketplace can help your business, email or call and we'll be happy to help.



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