



Make better, more confident lending decisions with Experian Evaluate

A snapshot of an individual's financial situation, all in one place



Make informed decisions, fast.

Today more than ever many consumers want to access services and credit fast.

With so many options available to them, consumers often pick the simplest and quickest option and will abandon an application if it is confusing or taking too long. But, with so many financial factors to consider and with increasing financial regulations to adhere to how do you get a decision fast and responsibly?

One stop shop.

We understand that accessing an accurate view of a consumer's credit worthiness can be a challenge, that is why we have created Experian Evaluate, an online service that helps you to assess a consumer's financial situation quickly with a snapshot of their individual circumstances, all in one place.

A simple way to get the information you need, when you need it.



How Evaluate works in a new consumer search journey...

- The consumer comes to you to apply for a service or credit.
- Access to Evaluate is controlled using secure logins, managed through Experian's Single Sign On (SSO) functionality. This login is used to identify an authorised user.
- With their consent, start a new consumer search by keying in the individual's full name, address, and date of birth into the online form in Evaluate.
- Joint applicants can be input, click on the 'Add Applicant' button if further applicants are required to be searched.
- A snapshot of in-depth, quality financial data will immediately be returned.
- And there's the option to add additional information such as indebtedness, Experian boost or ID and Fraud scores, if it is needed.*

It's as simple as that.

*Optional data sources only available to those accessing the platform through Delphi Select

Presented in a simple and easy to understand layout for quick reviews

Using information from over 700 million records gained from a variety of data sources

The screenshot displays the 'Consumer Report' interface. At the top, it shows the 'Experian Reference No.' as 6JYPE7VMPT and the 'Report Date' as 26/09/2022. Below this, the 'MAIN APPLICANT' section identifies Mr Paul Buttivant, born 11/04/1977, residing at 19, HOUSE LANE, SANDRIDGE, ST. ALBANS, HERTFORDSHIRE, AL4 9EL, with a residency start from July 2014. The interface is divided into several data sections: 'Public Information' showing a total value of £10398 and latest date of 03/11/2021, with a 'Warnings Present' alert; 'CAIS Credit Account Details' showing a total balance of £289000 and worst current status of 8; 'CAPS Previous Account Enquiries' showing enquiries for 0-3, 3-6, and 6-12 month periods. On the right, a 'Messages' sidebar lists items like 'Associate Present', 'Debt Management (2)', 'Arrangement (2)', and 'Previous Address'. A 'Notices of Correction' section at the bottom right states 'No Notices of Correction'. The bottom of the report features 'Experian Credit Scores', including the 'Delphi Score' (236) and 'Consumer Indebtedness Index' (74), each with a brief explanation of what the score measures. A final 'Notices of Correction' section at the very bottom states 'No data found'.

Information on an applicant's identity is returned so you know exactly who you are assessing, cutting the risk of fraud.

The snapshot can be searched and reviewed for up to 90 days in the Evaluate dashboard

How to review an existing consumer application in Evaluate...



A snapshot of an existing record can be searched and reviewed for up to 90 days in the Evaluate dashboard.



Access to Evaluate is controlled using secure logins, managed through Experian's Single Sign On (SSO) functionality.

When a user has successfully logged onto Evaluate, they can perform an application search using the Experian Reference Number.



The snapshot of the information originally returned on the consumer at the time of application is then displayed.

The snapshot includes in-depth, quality financial data using information from over 700 million records gained from a variety of data sources in the Experian database.



It also includes information from the UK's Fraud Prevention Service (CIFAS) and Credit Application Previous Search (CAPS) file to identify any possibilities of fraud.



After 90 days the information is cleared from Evaluate and the snapshot will no longer be searchable.



What information does Evaluate give me?

A range of in-depth, quality data enabling you to make well informed decisions, reduce risk and improve outcomes for consumers.



Delphi Score

A summarised indication of an individual's creditworthiness and propensity of an individual to go delinquent within a 12-month time frame.



Consumer Indebtedness Index

The CII measures the level of indebtedness of a consumer by using existing credit bureau data*.



Credit Accounts Previous Searches (CAPS)

Lists the total number of previous, hard footprint, consumer credit searches performed on the applicant in the last 12 months.



Credit Industry Fraud Avoidance System (CIFAS)

CIFAS was established in 1988 to share information between members on known and suspected fraud cases**.



Credit Account Information Sharing (CAIS) data

CAIS is the largest source of information about consumer credit histories, providing a summary of the number of credit accounts, total balance for the credit accounts and the minimum status of these credit accounts.



Income & Affordability

A view of an applicant's income and disposable income which can be used to perform an 'ability to pay' check and improve the overall decision-making process.***



Address Link insight

The ability to perform a search on a linked address within the Address. Previous and forwarding addresses are displayed.****



Public information summary

Provides a summary of the number of public information records on the applicant's file. It also displays a total number of any county court judgements or bankruptcies.



Directors Data

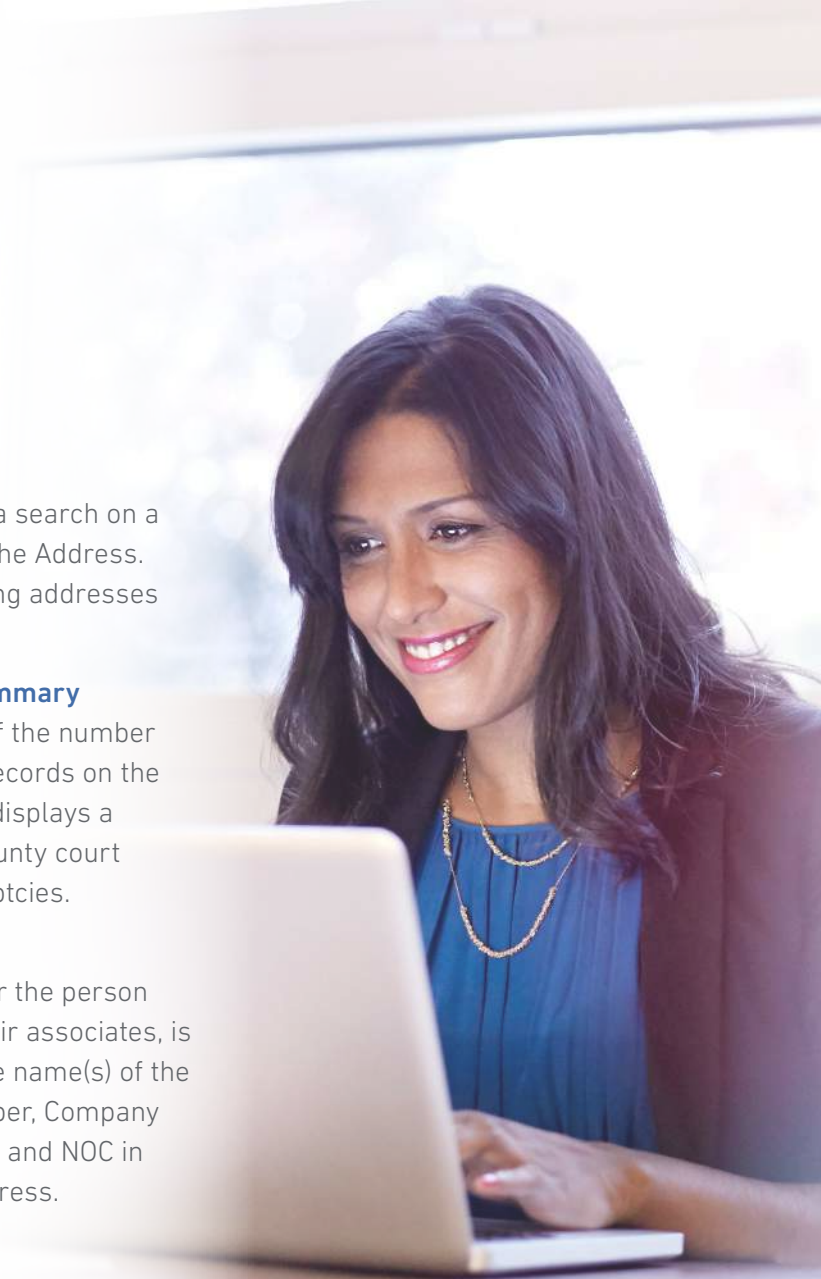
Information on whether the person searched, or one of their associates, is a director. Including the name(s) of the director, Director Number, Company Number, Directorships, and NOC in inner grid for each address.

*The CII will only be displayed if it was configured for Delphi Select or standalone account settings.

** To receive CIFAS information the client's organisation must be a CIFAS member.

*** I&A data availability is subject to the client being a CAIS member and their Delphi Select / Account being configured.

****This section will only be shown if the organisation has been set up to view address links and shows all the addresses associated with the applicant and their associates



Additional data for extra peace of mind...

When searching and reviewing an existing application within the 90-day window, Evaluate returns two additional data source reports on the applicant, focusing specifically on identity and fraud for an added layer of confidence that the applicant is, who they say they are.

DETECT REPORT

Designed to tackle credit application fraud by identifying potentially fraudulent activity. The report consists of several sections, each providing personal and financial details about the applicant and a scored assessment of the likelihood of an application being fraudulent.*

ID AUTHENTICATE REPORT

Combat identity fraud by establishing a person's identity and validating that the details relating to the applicant's name and address are correct, that the person exists, and verifying that the owner of these details is the person presenting them.*

*Currently only available when reviewing applications in Delphi Select



Make better, more confident lending decisions with Experian Evaluate



Make better decisions with a comprehensive view of the consumer's financial situation.



Reduce the time and cost it takes to make lending decisions, improve efficiency, and process more applications.



Comprehensive summary screens and carefully designed layouts ensure you can quickly identify the information you need without sifting through pages of irrelevant data.



Reduce the risk of fraud by accessing the UK's Fraud Prevention Service (CIFAS), and Identify frequent users of credit and applicants who may be overcommitted using Credit Application Previous Search (CAPS) file



Improve the customer journey by helping consumers access the right credit or services for them, quicker, with no bank statements or proof of employment to find.



Fast and easy with only a single form to fill in. Informative, intuitive interface that even the occasional user will find easy to use.



Supporting you to meet financial regulations by accessing a better view of the consumers financial health and taking the right action for them.

To find out how Experian can help your business or to arrange a demo get in touch
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