

# Experian Intact

Online data cleansing  
**ALL SERVICES**



## All services

Experian Intact offers a full range of cleanse, validate, suppress, enhance and match services.

**Experian Intact provides 24/7 online access directly from the user's desktop and does not require any prior technical knowledge, configuration or set-up**



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### CLEAN

Experian Intact uses a range of data sources and processes to clean and update names, addresses and telephone numbers to ensure that an organisation's communications are personalised, accurate and deliverable:

#### Address Verification

Ensuring that address information is accurate and complete not only reduces wasted mail costs for organisations but also enables them to maximise mailing discounts and create a good impression with the individual.

Experian Intact is able to assess the quality of consumer and business address information and update address elements that may be missing or incorrect using the most up-to-date and complete address database in the UK:

#### Postcode Address File

The Postcode Address File contains over 27m addresses, and is the most up-to-date and complete address database in the UK. This file is used to assess the quality of the addresses within your file and update address elements that may be missing or incorrect. The file can also update historical, out-of-date address information.

#### Mover Information

Organisations are able to increase return on investment and profitability by maximising relationships with customers, and for this reason it is important to ensure that contact is maintained with individuals after they have moved house or business premises.

Experian Intact is able to support clients with this requirement by providing up to date address

information for individuals/businesses that have moved using a number of different data sources:

#### Absolute Contacts

Absolute Contacts from Experian provides up-to-date and verified change of address information. Experian's wealth of name and address information and proprietary business processes are employed to accurately identify address changes providing comprehensive coverage of the mover population.

Absolute Movers, the UK's premier source for identifying home movers, is used to confirm an individual has left an address. The Edited Electoral Roll and other compliant sources of information are then utilised to verify that they are currently resident at the new address, ensuring only genuine address changes are identified within Absolute Contacts.

#### National Change of Address (update)

The National Change of Address update file provides a more recent address for consumers who have moved house and subscribed to Royal Mail's redirection service. The NCOA update file consists of individuals that have not 'opted out', thereby allowing their information to be passed on to third parties for marketing purposes. Redirection information does not appear on the NCOA update file until after the redirection period ends.

#### Business Changes File (Business Updates)

The Business Changes File from Royal Mail combines Royal Mail business redirections, Dunn & Bradstreet data and other third party data to track, monitor and update changes to business information on a monthly basis.

The Business Updates service enables organisations to identify companies that have ceased trading or have moved premises, and replace old address information with new contact details where available. The file contains over 2m records and is updated on a monthly basis with approximately 25,000-30,000 records.

### Age

Organisations are able to improve the integrity of their customer and prospect data by ensuring that the personal information held for an individual is as complete as possible. This enables organisations to gain further insight into the profile of their customers, and also improve direct marketing campaign response rates by ensuring that the offer is relevant to the recipient.

### Actual Date Of Birth

Date Of Birth information is sourced from ConsumerView, Experian's UK Consumer file. ConsumerView is a combination of the Edited Electoral Roll, including updates from the monthly rolling register, Experian's proprietary data assets, partnerships with other data owners and other compliant data sources.

### Modelled Age variable

This model identifies the likely age of each individual living at an address. Using data sources such as Experian's lifestyle database, forenames were analysed by their age distributions and a hierarchical clustering technique was applied. A discriminant analysis model was then developed using a range of variables such as the forename clusters, MOSAIC factors, Household composition and length of residency.

Experian Intact uses ConsumerView to source this information and an age band is appended to each UK consumer either using:

- **Actual age from sources such as Experian's Lifestyle survey database, wherever known**
- **The results from the discriminant analysis age model**

## VALIDATE

Experian Intact provides a number of validation services that verify that an individual or business is present at an address. This enables organisations to ensure that communications reach the intended recipient, and can also provide verification that an individual is over the age of 18.

### Residential validation

Name and address validation enables organisations to reduce wasted mail costs and improve the effectiveness of marketing campaigns by ensuring that the mailing reaches the intended recipient. Experian Intact provides a name and address validation service for consumer data using the following reference file:

### ConsumerView

ConsumerView comprises circa 49m individual consumer records and provides a single, definitive, dynamic and consistent view of the UK adult population, containing a broad and accurate range of demographic, socioeconomic and behavioural characteristics on each adult and household in the UK.

### Business validation

Organisations are able to validate and update business names for an address to ensure that the mailing is going to the intended business, and reduce costs associated with mailing an organisation that has moved premises or ceased trading. This service uses Experian's National Business Database as the reference file.

### National Business Database

Experian's National Business Database is the single most comprehensive data source in the UK and is the only source of business information containing both Thomson Directories and Yellow Pages data, along with a unique combination of 8 other datasets. The file contains 4.2m records in total, covering 5m decision makers in the UK.

### Telephone Number Validation

Telemarketing is an important method that organisations use to communicate with their customers. Telephone number validation and appending enables organisations to undertake telemarketing as cost efficiently as possible. By validating that customer telephone numbers are accurate and up-to-date, organisations are able to ensure that they contact the correct individual on the first attempt. Telephone number validation also offers a degree of name and address validation, in that the name and address on the client file corresponds with the name and address on the BT OSIS file.

### BT OSIS

Operator Services Information System is the central BT/Oftel database of residential and business telephone numbers. Experian Intact uses this file to validate and/or update consumer and business data with up-to-date contact information. The file contains approximately 27 million records, of which approximately 46% are ex directory, and is updated on a daily basis with standard and ex-directory consumer details.

### Ex-Directory

Whilst ex-directory telephone numbers cannot be appended to client records, flagging a client input record as XD enables clients to manage their contact strategy with individuals more effectively, for example a person who is ex directory may be more sensitive to telesales communications.

## SUPPRESS

Organisations are able to reduce campaign costs and prevent causing customer annoyance by identifying consumers and businesses that cannot or will not respond to communications as a result of them moving house or premises, passing away or registering with one of the preference services.

### Goneaway Identification

Identifying and removing goneaway records enables organisations to reduce wasted mailing costs associated with inaccurate and out of date data. Experian Intact uses a range of Industry recognised reference files to enable organisations to identify consumers and businesses that have moved house or premises:

### Absolute Movers (Consumer)

Absolute Movers is the UK's premier source for identifying individuals that have moved. Private and public data sources are used to accurately identify and validate individuals that have left an address, including:

- Customer informed moves
- Residency data from local authorities across the UK
- A consolidated database of active UK consumers

The file, containing over 40m records, is refreshed on a monthly basis and is used by more than 1,500 organisations in the UK.

### National Change of Address (Suppress)

The National Change of Address Suppress service uses the National Change of Address suppress file (sourced from the re-direction service) to identify individuals who are no longer present at an address.

The NCOA suppress service contains information of those consumers who have not ticked the 'opt out' box when registering for the re-direction service.

### Business Changes File (Business Updates)

The Business Changes File from Royal Mail combines Royal Mail business redirections, Dunn & Bradstreet data and other third party data to track, monitor and update changes to business information on a monthly basis.

The Business Updates service enables organisations to identify companies that have ceased trading or have moved premises (goneaways). The file contains over 2m records and is updated on a monthly basis with approximately 25,000-30,000 records.

### Business Suppression File

The Business Suppression file comprises business databases including data identified from Dunn & Bradstreet's UK business file, The REaD Group's consumer and SoHo data, plus verified goneaways from Wegener Direct Marketing and Experian to create a file of over 8m companies and individuals.

### Bereavement Processing

Removing deceased individuals from marketing communications, not only reduces wasted mail costs for an organisation but also reduces the risk of causing emotional distress for the family of the deceased individuals. Mailing deceased individuals is the single largest cause of complaints to the Information Commissioners Office.

Experian Intact's bereavement processing recognises the sensitivities associated with this subject and so utilises many of the recognised deceased files in the marketplace to provide as comprehensive a coverage of the UK's deceased population as possible:

### Mortality Suppressions from Experian

This Experian file is a composite file of proprietary Experian deceased data and public record information to which Experian can append an address. There are over 1.8m individuals on the file, many of whom are not included on other commercially available sources.

### Mortascreen Plus

The Mortascreen file is predominantly sourced from the UK probate registries and contains approximately 4.9m records. A person's estate goes into probate when the value is over £5,000 in England and Wales, and over £15,000 in Scotland. The file is further supplemented with insurance data, funeral directors' information, freepost forms that are issued to the deceased person's family for completion at the time of death registration, and mail returns marked as deceased. Mortascreen Plus is a sub set of this file, and contains only deceased information that has been verified.

### Registry Deceased Trust

This file is sourced from the Registry Trust and contains details relating to individuals that have passed away whilst in the County Court Judgement process.

### Preference Services

Organisations have a responsibility to ensure that their data is accurate and up-to-date, and that all marketing campaigns have been generated in accordance with the DMA's best practice guidelines. Not only does this ensure that marketing campaigns are compliant with the relevant principles of the Data Protection Act, but also reduces the risk of causing consumer annoyance and creating a negative image for the organisation sending the communication.

### Mailing Preference Service (MPS)

The Mailing Preference Service was set up 20 years ago and contains a list of names and addresses of consumers who have told the DMA that they wish to limit the amount of direct mail they receive. The file contains approximately 2.6m records.

Whilst organisations are not legally obliged to use this file before deploying a direct mail campaign, it is a condition under the DMA's code of practice, and is also a requirement of the British Code of Advertising, Sales Promotion and Direct Marketing, administered by the Advertising Standards Authority.

### Telephone Preference Service (TPS)

The TPS file contains details of individuals at their residential address, who have registered their wish not to receive unsolicited sales and marketing telephone calls.

It is a legal requirement that companies do not make such calls to numbers registered on the TPS. Organisations found in breach of this can face a fine of up to £5,000.

### Fax Preference Service (FPS)

The FPS file is a central opt out register of businesses (and individuals if they wish) that have registered not to receive unsolicited sales and marketing faxes.

It is a legal requirement that companies do not send such faxes to numbers registered on the FPS.

### Corporate Telephone Preference Service (CTPS)

The Corporate Telephone Preference Service (CTPS) is the central opt out register of corporate subscribers who have registered their wish not to receive unsolicited sales and marketing telephone calls to either all their organisation's telephone numbers, or to specific numbers.

A corporate subscriber includes corporate bodies such as a limited company in the UK, a limited liability partnership in England, Wales and Northern Ireland or any partnership in Scotland. It also includes schools, government departments and agencies, hospitals, PLC's and other public bodies.

It is a legal requirement that companies do not make such calls to numbers registered on the CTPS. Unlike the other preference services, subscribers to the Corporate TPS service need to renew their registration on an annual basis.

### County Court Judgements

Experian Intact also enables organisations to reduce financial risks associated with sending credit related direct marketing offers to individual's who have previously had a poor history of making payments. This service is only available as a suppression service; CCJ flags are not available on the client output file.

### County Court Judgements

This information identifies individuals who have had a County Court Judgement or Bankruptcy raised against them. This file contains approximately 4.9m records, is updated on a monthly basis and is sourced from The Registry Trust. The information is held for 6 years after which time it is deleted.

## ENHANCE

Enhancing consumer or business data with additional information enables organisations to gain further insight into their customers and prospects, to improve campaign response rates and return on investment by targeting the appropriate offer at the right individual.

Experian Intact uses a number of reference sources to enhance both consumer and business data:

### Consumer Data Enhancement ConsumerView

ConsumerView provides a single, definitive and consistent view of the UK adult population, containing a broad and accurate range of demographic, socioeconomic and behavioural characteristics on each adult and household in the UK. Comprising of circa 49m individuals, ConsumerView is a combination of the Edited Electoral Roll, including updates from the monthly rolling register, Experian's proprietary data assets, partnerships with other data owners and other compliant data sources.

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The following consumer data enhancement variables are available to append through Experian Intact:

- Gender
- Age bands (modelled)
- Marital status - person level demographic variable that identifies the marital status of each individual living at an address
- Length of residency - identifies the length of time that an individual has been at the same address
- Directorship information - identifies individuals at an address who are company directors
- Financial Strategy Segments – a person and household level segmentation developed to help financial services companies target their financial products and services
- Personal income model – providing an individual's likely income
- Financial Stress – identifies an individual's potential to become financially over stretched and struggle with further payments
- Property council taxation – a segmentation tool based upon actual council tax bands for each residential property in England, Wales and Scotland, providing an indication of individual wealth and financial status
- Household Tenure
- MOSAIC for UK, Scotland and Northern Ireland – classification tool describing socio-economic and socio-cultural behaviours for all individuals in the UK
- Household Income model – providing the likely household income for an address
- Lifestage – a household level demographic that shows the combined stage of life and family status

#### Business Data Enhancement National Business Database

Experian's National Business Database is the single most comprehensive data source in the UK and is the only source of business information containing both Thomson Directories and Yellow Pages data, along with a unique combination of 8 other datasets. The file contains 4.2m records in total, covering 5m decision makers in the UK and also contains the following business variables that provide additional insight into customers;

- Trading status
- Legal status
- Year of incorporation

- Number of employees
- Number of employees at site
- Site Type
- SoHo flag
- Turnover
- Turnover flag
- SIC code
- SIC text
- Activity at site
- Registered Office Location
- Premise Type
- Parent Name
- Parent Registration Number
- Ultimate Parent Name
- Registration Number
- Net Worth
- Net Worth flag
- Pre-tax Profit/loss
- Pre-tax profit/loss flag
- Business Type
- Contact details for different job functions
- Commercial MOSAIC Group
- Commercial MOSAIC Type

#### Telephone Number Append

Experian Intact also enables organisations to append telephone numbers to both business and consumer data, providing organisations with a new marketing channel to communicate to customers through.

#### BT OSIS & Directory Enquiry (DQR)

Operator Services Information System is the central BT/Ofcom database of residential and business telephone numbers. Experian Intact uses this file to validate and/or update consumer and business data with up-to-date contact information. The file contains approximately 27 million records, of which approximately 46% are ex directory, and is updated on a daily basis with standard and ex-directory consumer details.

Whilst ex-directory telephone numbers cannot be appended to client records, flagging a client input record as XD enables clients to manage their contact strategy with individuals more effectively, for example a person who is ex-directory may be more sensitive to telesales communications.

## MATCH

By removing duplicate consumer or business records from marketing campaigns, and not mailing an individual multiple times with the same offer, an organisation can improve the effectiveness of direct marketing campaigns and avoid causing consumer irritation and complaints.

Experian Intact is able to offer a number of different options for the identification of duplicate records:

#### Self File Dedupe

Experian Intact uses a proprietary matching logic to identify duplicate records within a client file, at the following levels:

- Individual level – using forename or first initial, surname and address components to identify multiple occurrences of the same individual within the file
- Surname level – using surname and address components to identify individuals within the same family at an address
- Address level – using address components to identify individuals who share the same household, but not necessarily the same surname.

#### Cross File Dedupe

The Experian Intact bureau are able to accurately integrate and match records from multiple clients files in order to identify duplicate records across these files. Cross file matching can be performed at multiple match levels as above.

#### Client Suppression File Dedupe

The Experian Intact bureau service also enables clients to supply in their own suppression files to be used within the dedupe service. These files are bespoke to an organisation and may contain data such as 'do not mails', customer records or individuals that have received the previous direct marketing mailing. This service can also be applied at the same multiple match levels as the 'self file dedupe' process (see above for more information).

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