



Your partner in
automotive innovation



Using the power of data to
drive profitability

Why Experian for automotive?

We are an automotive utility that powers the market and one of the only credit reference bureaus that provides insight on both UK consumers and vehicles.



Both consumers and the automotive industry are ever-evolving, and in order to grow, you need to keep pace and identify future trends.

Data has always played an important part in understanding assets and consumer behaviour. Advancements in technology are changing how we live and what we drive, whilst at the same time creating unprecedented volumes of data to interpret. This trend is confidently predicted to continue with the advancements in new vehicle technology and consumers seeking convenience through the online connected world.

With our expertise in automotive and consumer data, analytics and software solutions, we can help you to unlock new opportunities, enhance your automotive decisioning capabilities and deliver the right outcomes.

We can help you retain, and create your differentiation.

Understanding the automotive market

With over 43 million vehicles on UK roads, the variables and risks associated with motoring are massive – factors such as age and mix of vehicles, plus the use of new technology, has altered the landscape.

Our insight will help to give you a clear market view with demographic, economic and vehicle statistics enabling effective market assessment and planning.

We can give you the tools to react quickly to market changes and help you to operate in a profitable, risk assured manner, all whilst ensuring positive outcomes for customers.

We can:

Provide detailed economic forecasting

Give location specific insight into which vehicles are selling where

Apply geodemographics to inform local and national location planning

Provide vehicle provenance and valuation data

Analyse vehicle parc, new registration and used transaction

Deliver targeted reports for relevant market insight across the product life-cycle

Share insight that can help support regulatory analysis such as loss forecasting

Our Vehicle database holds every vehicle registered in the UK&I,

c.43 million...

with vehicle history going back **20 years+**

We have **c.3,000** clients across a range of sectors...

...including Motor Retail, Finance, Insurance, Auctions



We monitor over **11 million** vehicles on behalf of clients



Finance coverage across all major banks and lenders, covering

c.11 million active agreements



We support the industry by processing over

10m+

transactions/decisions delivered to our clients per month



Our vehicle data:

take insight, integrate it, make intelligent decisions from it and seize the opportunity it provides

We appreciate the importance of managing your assets. That's why we're equipped to give you the most accurate details on your vehicles.

Our data keeps you in the know, with accurate vehicle provenance mileage checks, owner details, real-time vehicle valuations and information on specifications and parts.

We can:

Provide basic vehicle identification through to full vehicle provenance

Validate the accuracy of a vehicles mileage

Match vehicle data to a range of industry codes

Alert you to significant changes in the status of data relating to your assets

DVL

46m

SMMT Registration

71m

Police National Computer (

Vehicle theft markers

**Motor Insurance Anti-Fraud
Theft Register**

Insurance total loss markers

MOT + Vehicle Excise Duty (

Current status of vehicle MOT and road tax

Mileage Enquiries

150m historical mileage enquiries

Previ

1.5bn p
or VRM





We can:

Analyse and segment individuals and businesses for profiled prospects and effective marketing

Cleanse, append and enhance your prospect and customer records

Reach the right target audience, with the right message, at the right time

Help determine the potential 'lost' opportunity of customers who did not take out an automotive loan with yourselves but did elsewhere

Personalise your customer communications to enhance their experience and drive retention

Allocate your online and offline media spend to best effect

Understand your customers

To maintain a competitive advantage and grow at a sustainable rate, you need to continually adopt new thinking and respond to consumer demand. Respond by always being one step ahead, and being able to move at the speed of the market.

We can provide insight into the preferences and behaviours of individuals and businesses, so you can understand your prospects' and customers' needs within the automotive market to help maximise sales opportunities.

We can also provide insight into what other products your customers hold, the level of their outstanding commitments and their arrears profile on these products. This combined with our risk, indebtedness and socio-demographic indicators can help you understand whether customers can afford to buy the car they are being offered.

A young man with brown, wavy hair and a light beard is looking down at a tablet computer he is holding. He is wearing a purple polo shirt. A young woman with dark hair is sitting next to him, looking at the tablet. She is wearing a light-colored top. They are in a car dealership, with a red car visible in the background. The scene is lit with a soft, warm light. A semi-transparent purple gradient is overlaid on the bottom half of the image.

The modern
credit economy



We are one of the only organisations that can help you understand both customer and vehicle risk. Our capabilities are fuelled by the most appropriate data. We can help you make decisions earlier in the sales journey that are rewarding, inclusive, fair and appropriate. Decisions that consider the past, the present and the future. What is affordable, and what may not be. What capacity a person has to pay, and how willing they are to pay. We can enable you to operate confidently in the vehicles you fund, helping you to optimise profit.

We understand the data, what data there is and what data is needed. We can provide access to our API universe for you to realise this potential too, but we can also provide fully formulated affordability assessment tools. Bureau based, or an engine which can manage millions of transactions seen in a bank account and provide unseen trends and patterns in under a second. You can be empowered to understand a person's actual behaviours. You can tailor journeys based on a person's risks, wants and needs – but be assured by a deep understanding of what's affordable, now and in the future.

Never should a decision lead to over exposure or loss.

Never should you need to underwrite, collections shouldn't be something you are needing to manage. Compliance should be embedded, change acted on quickly.

Intelligent
decisions





Make confident and informed decisions to help maximise return as swiftly as possible

We can enable you to build strong relationships with your customers and help you to mitigate some of the risks associated with auto finance, using deep insight into payment performance, preferences and circumstances, combined with economic and vehicle data to drive positive interactions.

Our capabilities around decisioning offer the opportunity to invent new processes, new techniques and new outcomes. We can help you to make more confident decisions on a vehicle's residual values so you can make more competitive offers, potentially leading to higher profitability from better provisioning, as you can improve your capital utilisation to lend more.

Identity and fraud



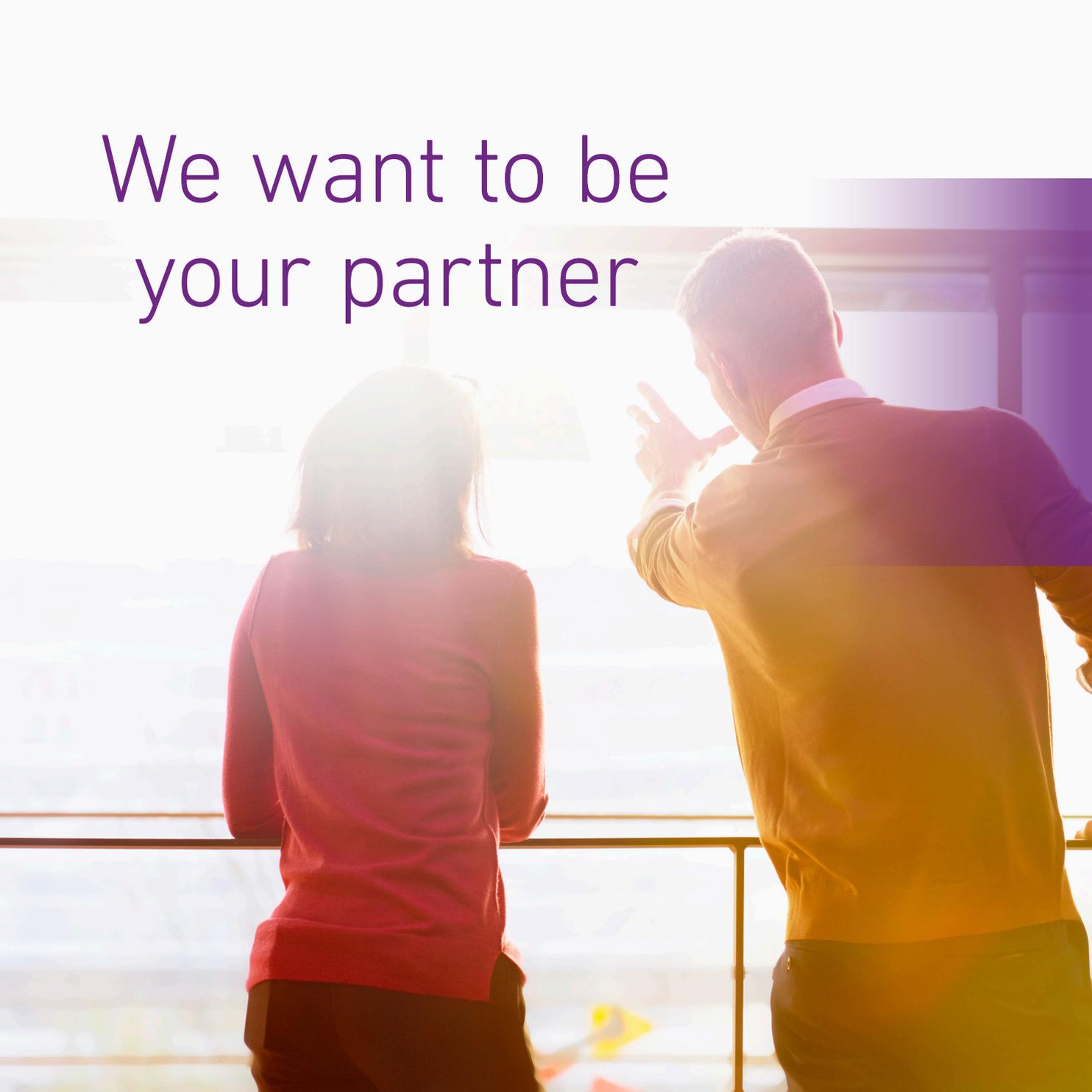


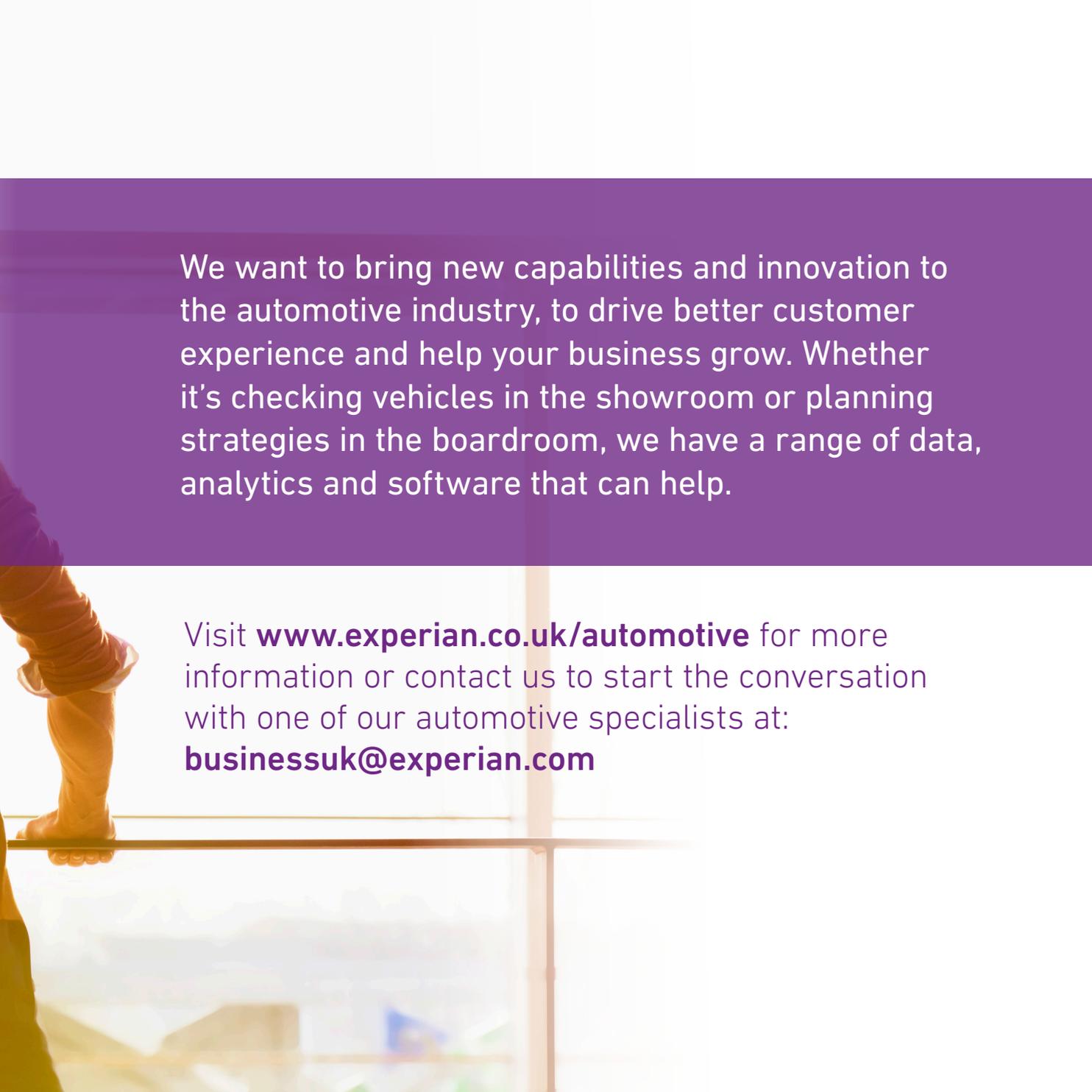
We can help you identify a person and confirm the identity of that person – across channels.

We know it's important for businesses in the automotive industry to provide simple, fast and safe ways for customers to apply for automotive finance. That's why we'll work in partnership with you to provide the right tools for the job, all whilst helping you to protect your customers and your business against the risk of fraud.

Through our identity checks, we'll make sure you have all the facts to hand in order to make knowledgeable decisions, helping you to keep customers at the heart of everything you do.

We want to be
your partner



A person's hand in a purple sleeve is resting on a glass railing. The background shows a blurred cityscape with buildings and a bright sky. The overall scene is brightly lit, suggesting a high-rise office or a modern building.

We want to bring new capabilities and innovation to the automotive industry, to drive better customer experience and help your business grow. Whether it's checking vehicles in the showroom or planning strategies in the boardroom, we have a range of data, analytics and software that can help.

Visit www.experian.co.uk/automotive for more information or contact us to start the conversation with one of our automotive specialists at: businessuk@experian.com

Ask us about our products:

Data Cleansing

Help to detect and correct inaccurate customer and vehicle records with Data Cleansing and help ensure you are accurately targeting customers and prospects using the correct contact information.

AutoCheck

Whether it be checking the finance of a vehicle or ensuring that it hasn't been registered as written off, stolen, exported or scrapped – Experian AutoCheck will do all the work so that you can have the confidence to buy and sell vehicles that have an authentic history.

Asset Event Manager

Designed in partnership with members of the finance industry, Asset Event Manager enables you to monitor vehicles on an ongoing basis, through detailed tailored reports and alerts in real-time.

Data Integration

Seamlessly integrate with Experian's Automotive Data universe to help drive automated processing and decisioning in real-time.

DVLA Keeper Enquiries

Allows you to quickly and efficiently establish ownership of any DVLA registered vehicle so long as you can demonstrate a 'reasonable cause' for obtaining it.

Valuations

Our vehicle valuation API is one of the first valuation and insight services to use big data from vehicle classifieds, to understand the current and future value of vehicles.

Eligibility Checks

Help tailor your finance offer to your customers with real rates from an extensive lender panel, without impacting the customers score.

Affordability Check

Make quick and confident assessments of a consumer's ability to afford your products or services.

CrossCore

Designed to help you with the ever-changing, complex and challenging world of fraud prevention, this open platform will enable you to readily add solutions from us, other providers - even your own solutions — so that you can connect, access and orchestrate decisions across multiple systems.

Power Curve Customer Management

Create a unique profile for each of your customer relationships. This dynamic profile can include scores and metrics for risk, profitability, propensity to pay and their lifetime value to your business, helping you to uncover the total historic and future value of a customer to your business.

Experian Ascend

A powerful analytics platform that gives you access to Experian's leading consumer bureau and a range of alternative data sources, including your own. Combined with cutting edge analytics tools and industry leading consultancy, you can uncover unique insights that will unlock the opportunities to drive your business forward.



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