



Experian PINpoint ServicesSM

One enriched and enhanced customer view

Are you challenged by disparate databases, legacy systems or complex customer-care applications? If so, it may seem impossible to get an accurate view of the customers you have multiple relationships with. Identifying all your customers' activities is critical — especially when you have to make risk mitigation, account management or debt collection decisions.

What is PINpoint Services?

Using our long-standing expertise in managing consumer data, we've built a service that breaks down silos and dynamically links the various customer touch-points in your organization. With PINpoint ServicesSM, you can:

- Get a single, comprehensive view of your customers across multiple business units, databases or lines of business.
- Match outstanding closed balances to current, active accounts for successful collection and balance transfer initiatives.

Easily link customer accounts

Perhaps you haven't had sufficient resources or time to combine your databases and applications after a merger. Maybe you want to identify duplicate customer records within one database or you are creating a data warehouse that aggregates customer data from multiple sources. To link accounts belonging to the same individual, you need to understand customer identification differences that are less apparent:

- Multiple addresses.
- Shared household Social Security numbers.
- Parents' use of a child's Social Security number.
- Married versus maiden names.
- Nicknames.

Results-driven to benefit your business

Using the advanced search, match and database management tools embedded in our consumer credit database, PINpoint Services assigns a unique identifier (a personal identification number, or PIN) to your customers and returns detailed linkage analysis. PINpoint Services provides the following key benefits to your organization:

- With PINpoint Services, you can determine if new applicants have an existing or prior relationship with you. You also can prevent fraud, make better-informed credit decisions, collect outstanding debt upfront or identify dollars at risk by linking current accounts to delinquent accounts in other business lines.
- Increased matching accuracy — In addition to matching customer records to a company's internal records, they also are identified and matched by referencing Experian's consumer credit database and employing state-of-the-art search and match technology that we use daily.
 - Advanced analytics — PINpoint Services can be used for certain collection initiatives, proven scores and segmentation codes to optimize and accelerate your balance transfer results.
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Product sheet

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- Actionable insight — Detailed linkage analysis reports highlight key customer overlap observations, such as dollars at risk, dollars to recover and duplicate records.
- Data enrichment — Enhance your customer records with data such as names and addresses, and keep them current with updates reported to our consumer credit database.
- Flexible delivery options — In addition to batch delivery, PINpoint Services can provide an encrypted PIN in real time, at the point of customer application, that can be used as a reference key across your databases.

To find out more about PINpoint Services, contact your local Experian sales representative or call 1 888 414 1120.