Credit Services Development and Delivery UK

PR7784 – R3732

UI Framework User Journey – e-Consumerview

Enabling ECV account holders to access information from the Experian consumer database on their native technology

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UX Requirements

Using this guide

This document is subject to change control. All requests for change should be referred to the author.

This document contains screen and interaction designs for use in the designing and building of user interfaces in accordance with the Experian Brand and CSDD guidelines. This document specifies a technical solution for the stated requirements, not a design for the overall appearance of other related deliverables.

The text, labels, instructions and error messages in this document are for illustrative purposes only. Refer to the latest version of the functional specification for the text to be used.

Browser support

To cater with all of the requirements such as responsive design, the application is built to support the following browsers with reasonable scope to adapt to future technologies:

- Internet Explorer 9.0, 10.0, 11.0
- Firefox
- Google Chrome
- Safari

Assistive Technology

All online applications should be designed for optimum use on a resolution of 1024 x 768 unless stated otherwise. Provision may have to be made for users of other devices based on the UX requirements.

All screens that require data input such as forms or documents should be designed for use via a keyboard only.

Compliance

The site must comply with:

- Experian CSDD UK UI Style Framework guidelines
- Minimum Level A of the Web Content Accessibility Guidelines (WCAG) 2.0 guidelines unless stated otherwise the client. Level AA or Level AAA guidelines should be adopted if achievable without any negative effect to the behaviour or functionality of the application. For information about WCAG 2.0 visit the website; http://www.w3.org/TR/WCAG20/ or download a version in another format; http://www.w3.org/WAI/WCAG20/versions/guidelines/

Delivery Dependencies

The following dependencies for the delivery of this user interface are:

- Experian – Design, Development and Data Delivery

Design Considerations and Assumptions

Note: For more information and details of the UI Framework requirements please refer to the High Level Requirements document and the functional specifications.

- The mission statement of the UI Framework is:

  'All users must be able to access and use CSDD products using native technology'
- The scope of the project is to design and implement a generic framework that can be used for all CSDD products irrespective of their unique processes and user interaction.
- The product upgrades must ensure that all existing functionality remains available to the user.
- Any new functionality is outside the scope of the project and must be CR'd in by the respective PO.
- The user experience of each product must be familiar to the user to avoid any 're-learning'.
- E-series ConsumerView (ECV) is the initial product that will be built on the framework and all the functionality must be replicated.
- Consideration must be made for a CMS (Content Management System) to be incorporated into CSDD products at a later date.

Following analysis of the products in CSDD, and feedback from users, clients and product owners, the following factors must be included in the design:

- The primary concern with users (41%) of CSDD products is system access, particularity around digital certificates and WASP. This is being addressed as part of the Vespa programme but must also be factored into the product design so a consistent user experience is implemented.
- CSDD products are primarily used by businesses and organisations as part of their working processes so we can assume that most users are familiar with the user journey, terminology and have access to training materials.
- The consumer information reports used for Citizenview, IOL, Forceview, SSFAview and Alert Review use a cloned version of the e-Consumerview report. As they all contain the main default report sections so the report needs to cater for the requirements of these products as well as ECV.
- The information in the report needs to be delivered in a more flexible manner so the content is dynamic, and not fixed.
- Other Experian initiatives must be factored in, including:
  - Expin – how does a combined CI database affect our products?
  - Norton – can this project be used to encourage users to upgrade their browsers to take account of our security upgrades
  - FCA – any transactions with users outside of the standard default operations must be transparent. For example, if a user can purchase another report then it must be clear about the consequences of this transaction, whether it is technical or pricing.
  - SSO – CSDD e-series products currently use 2 types of access methods; digital certificates which are downloaded onto the PC from which the product is accessed, and SSO (Single Sign On), which uses a Username and Password authentication process. Users are required to upgrade to SSO when their certificates have expired so all users will have transferred to this system by 2017. However, there are some strategic clients who would prefer to stay with certificates so this must also be factored into the design.

  - Global Branding – A global initiative is currently in effect where all content provided via Teamsite is being converted into a responsive design layout. A review of the global branding is included within the scope of this project and should be factored into the design of our products.
- The report should be saved in PDF format instead of HTML for reasons of security and compatibility. TO BE REWORDED
- A standardised report template should be used for all reports that can be accessed from each product. For example, eBDR provides access to Consumer, BI, Motor and ID&F reports.
- Client feedback has suggested that:
  - Underwriters prefer tables to graphs for the CAIS data
  - Underwriters need to be able to print the entire report
  - PDF option should be included
  - Show the electoral roll status of the applicant on the dash
  - Include a link to AutoTrace from ECV
  - Clients are happy with the usability of current product

1 Introduction

E-consumerview is a web-based solution which provides authorised consumer credit clients access to the Experian databases in order to make consistently responsible underwriting decisions. Public information gained from the electoral roll, county court judgments and personal financial information (e.g. credit account history) on private individuals is used for credit checking purposes.

The core functionality for ECV has not been updated for many years and a number of usability issues have arisen that need to be addressed:

- Product is not usable on modern browsers
- Not easy to maintain
- Out of date and inconsistent appearance and behaviour
- Lack of code re-use by developers and agreed coding standards
- Over engineered and inconsistent code
- Business not accepting that making updates to existing legacy projects are temporary fixes and are not a solution to the overarching issues

Outline Solution

The proposed solution for the ECV upgrade is:

1. **Existing product reviewed by BA/UX/ Product Owner**
2. **Product redesign approved with Product Owner and team**
3. **Migration plan for existing users onto new product agreed with Product Owner**
4. **Build UI using components (see below) built in HTML5 and CSS3 in line with the framework requirements (front-end development)**
5. **Implement data links with the components (back-end development)**
6. **Test ECV on all supported browsers and devices in all environments**

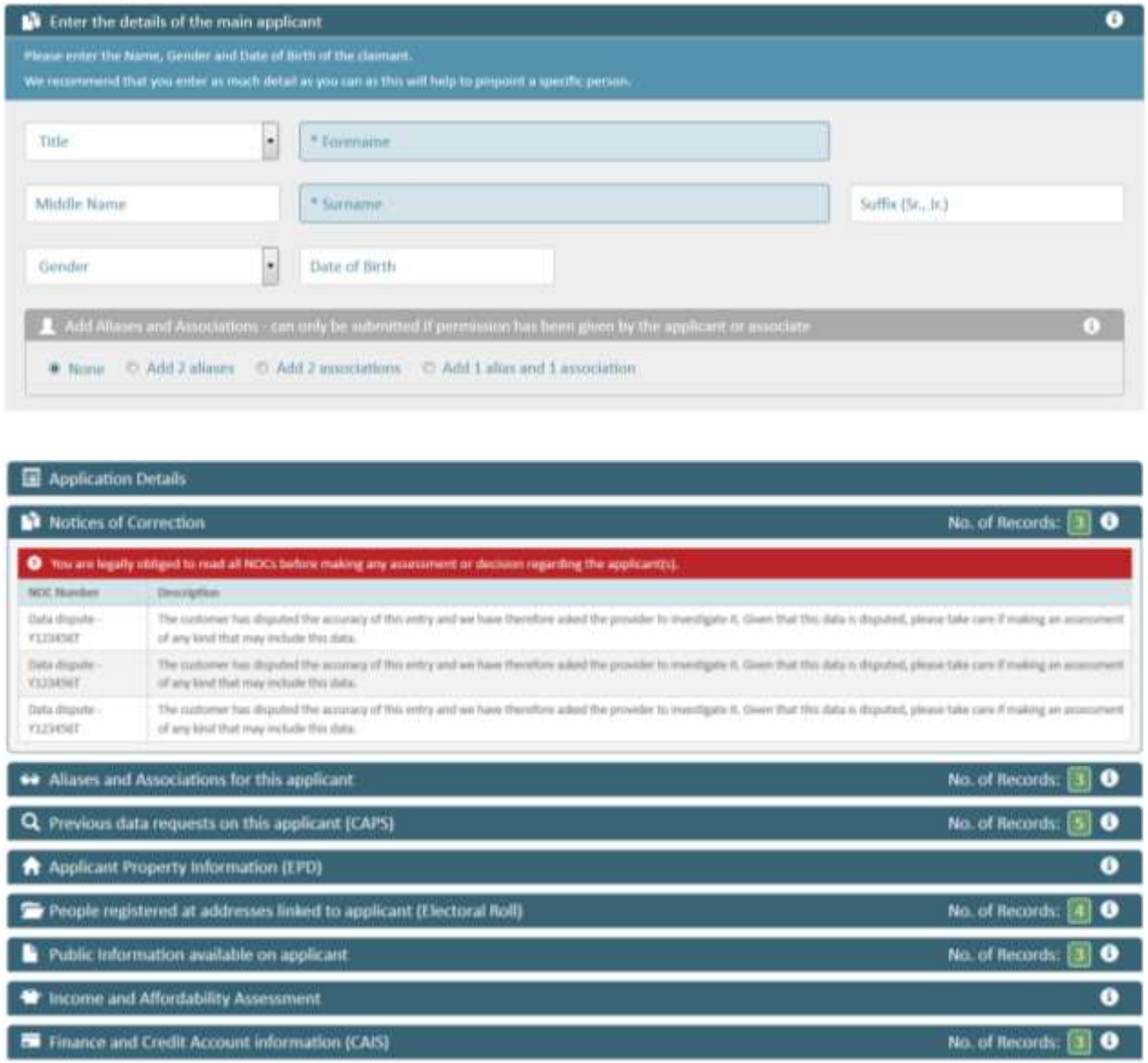
This document describes the user experience of the new e-consumerview site, including the screen flow, screen design and the user interaction.

What is a component?

One of the main advantages with the implementation of a framework is the the high re-use of generic code and the time saved when developing products in the future. To enable this approach each product is broken down into a series of tasks and which allows us to determine the common processes that are used in our solutions.

Each task is then assigned as 'Input' or 'Output', meaning that the user either inputs some details, or views some output data. And each of these tasks is made up of different elements; such as where the data comes from, how the user enters the information we need, and how the data is then displayed or sent to them. Essentially the user journey.

For example, a user may have to use component Input A (name and date of birth entry) and component Input B (address entry) to get access to component Output A (Electoral Roll data) and component Output B (Linked Address data). So an application is constructed of these building blocks or 'components'.



2 The ECV User Journey

The current journey

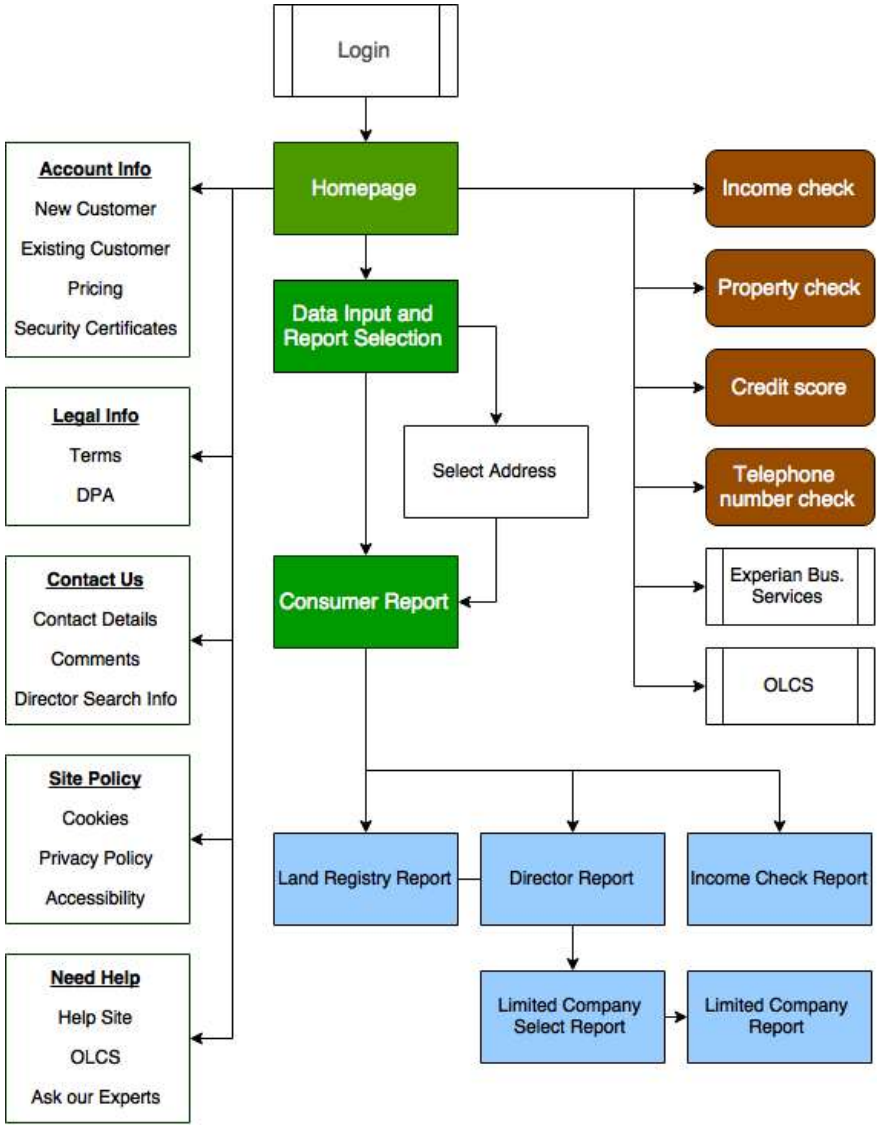
E-consumerview has 16 separate screens that can be accessed directly or indirectly from the homepage.

- 3 data input screens (Consumer Details, Select Address, Report Request)
- 5 reports (Consumer, Land Registry, Director, Income Check, Ltd. Company)
- 4 information screens (Income Check, Property Details, Credit Scores, Telephone Numbers))
- SSO (Single Sign On) login page
- Experian.co.uk Business Services page
- OLCS menu page

The primary screens that the user must access for each search are indicated in green. The screens that we intend to remove are indicated in dark orange.

A further 15 screens can be accessed from the main menu bar that appears on the main screens:

- 7 information screens (Pricing, Terms, Data Protection, Privacy Policy, Accessibility Statement, Adding Director Searches, Cookies)
- 3 data input screens (Comments, New Account, Existing Account, Security Certificates)
- Online help site
- 3 OLCS (Online Customer Services) screens



The proposed journey

The user journey of the new E-consumerview is primarily the same as the existing system. There are has 4 primary pages in the process:

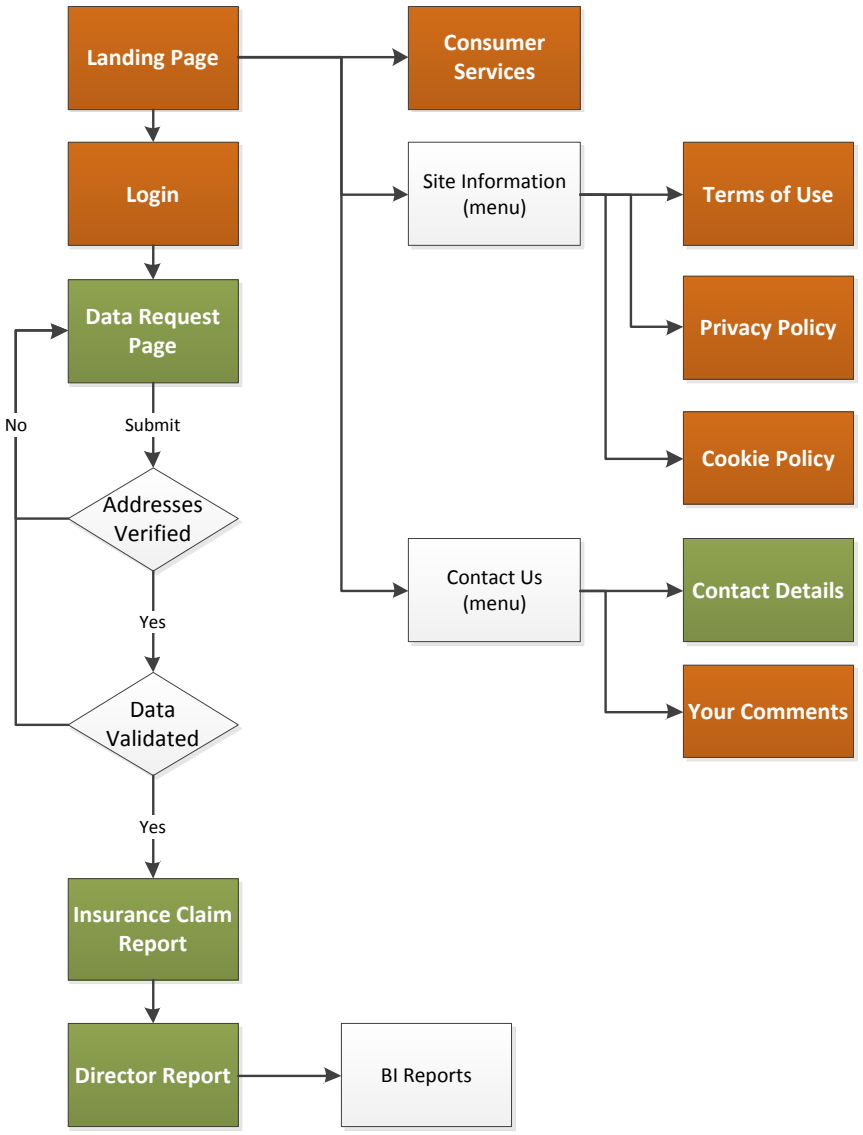
- E-consumerview Landing Page (maintained by Product team)
- SSO login page (maintained by SSO team)
- Data Request screen (maintained by CSDD)
- Consumer Data Report (maintained by CSDD)

Further pages can be accessed from the main menu bar that appears on the top of the primary pages:

- Site information hosted on uk.experian.com and maintained by marketing team (Insurance Services, Terms of Use, Privacy Policy, Cookie Policy)
- Contact Details
- Your Comments

Additional reports can be accessed from the Consumer and Director Report. These are not covered in this guide.

Note: this document defines the appearance and behaviour of the new e-consumerview system and does not include information about the BI reports.



Migrating onto the new system

The new system is designed for specific use on modern browsers and any functionality that is added to the product after the new system has been made live, will only be added to the new system.

Users of older browsers that are not supported (<IE9) will continue to use the legacy system until they upgrade their browser. The migration strategy is covered in detail in the technical Specification.

3 The Landing Page

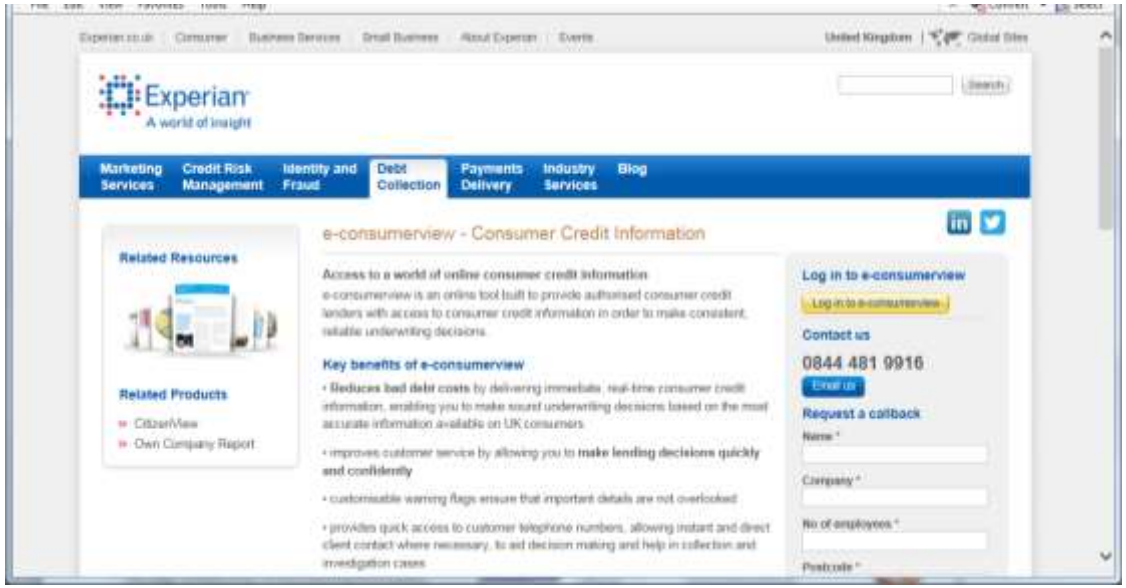
Legacy Landing Pages

The current product has 2 dedicated non-secure landing pages that describe the product:

http://www.experian.co.uk/consumer-information/econsumerview (right) is built and maintained by the marketing team in Teamsite.

http://www.uk.experian.com/e-consumerview

This page (below) was built when the product was initially developed in 2006 before Teamsite pages were introduced and individual users could request an account and access OLCS.



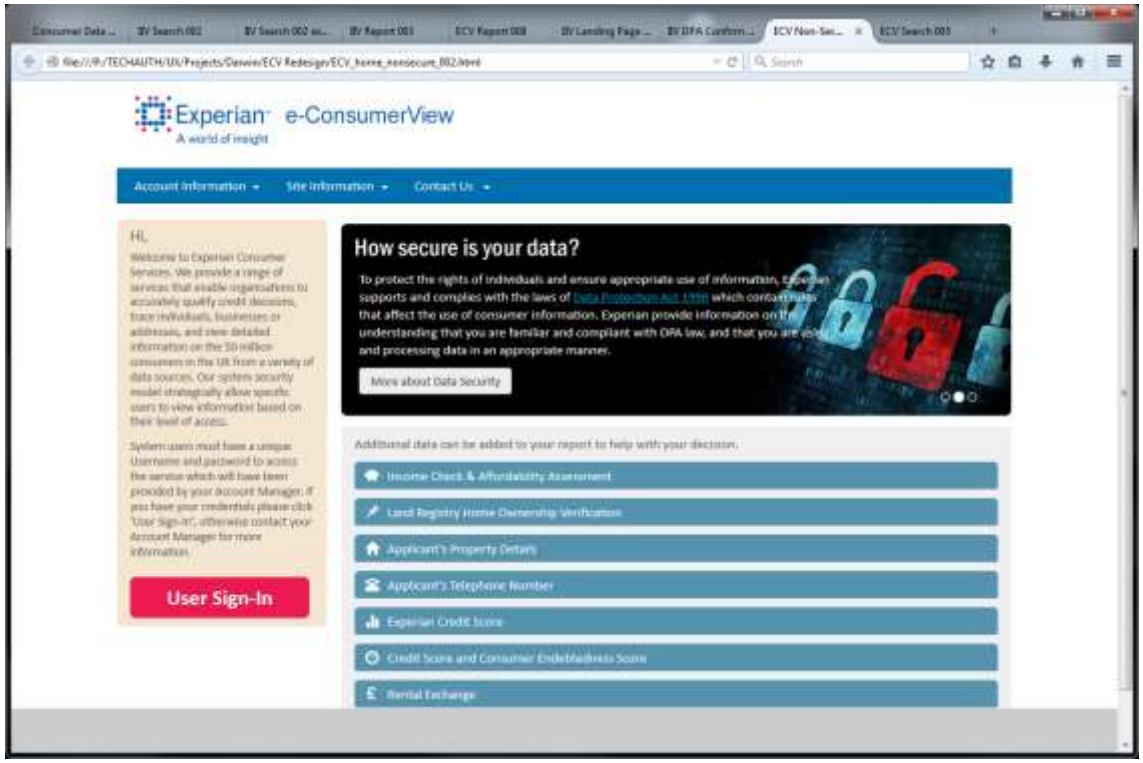
The new Landing Page

These pages are now combined into a single page that will be built and maintained by the marketing team in Teamsite using the URL http://www.uk.experian.com/CI/ECV.

The content is TBC but will be designed with a view to a seamless user experience from landing page to product and will utilise the latest Experian uk.com styles.

The content must include:

- General marketing information
- Product information including any VAD's
- Access to login (initially the user must be able to select a certificate if they are identified on their PC, or the SSO sign in process)
- Facility for Account Managers to contact Experian about accounts



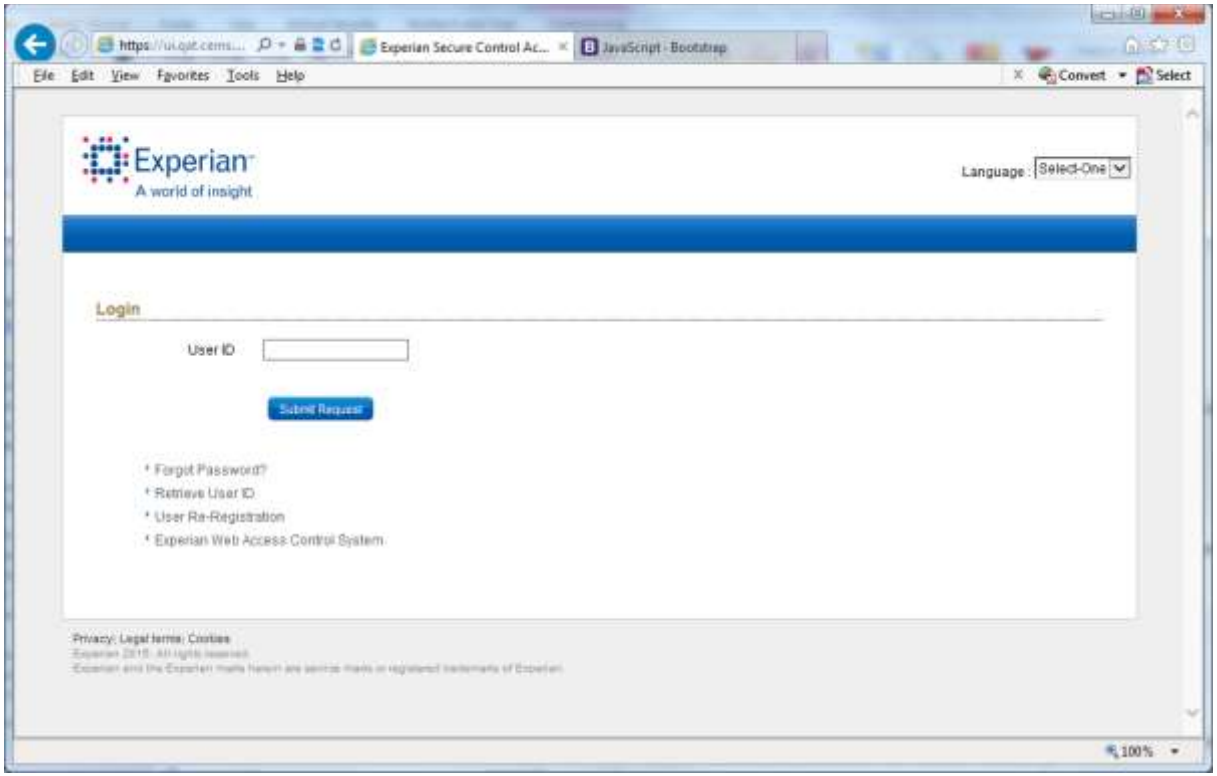
4 Login

Entering the User ID

When the operator requests to sign-in from the e-consumerview product (see Landing Page) they will be asked for their credentials.

Some existing operators will continue to use Digital Certificates until they expire and they will follow the current process and switch to the Single Signon facility when their certificates expire.

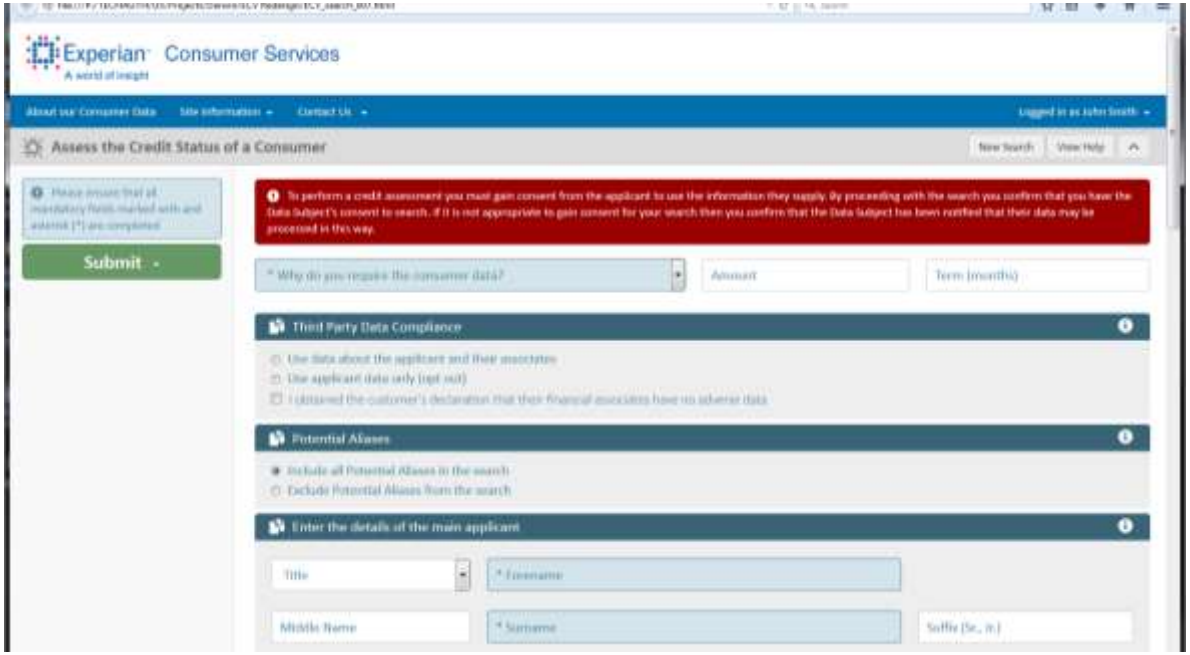
Refer to the SSO documentation and FSP for further information.



5 Starting an Assessment

When the operator has successfully signed in they will be asked to enter the details of the consumer they want to find. In the current system the search page below is displayed.

In the new system the page on the right is displayed.



Navigation

When the user enters the secure environment the primary blue navigation bar will contain generic menu options (all options open a new window):

About Insurance Services

Links directly to
www.experian.co.uk/insurance-services

Site Information

Terms of Use – http://www.experian.co.uk/legal/terms-of-use.html

Privacy Policy – http://www.experian.co.uk/legal/privacy-statement.html

Cookies – http://www.experian.co.uk/legal/cookies-policy.html

Contact Us

Contact Details – www.experian.co.uk/insurance-services
Your Comments – www.experian.co.uk/insurance-services

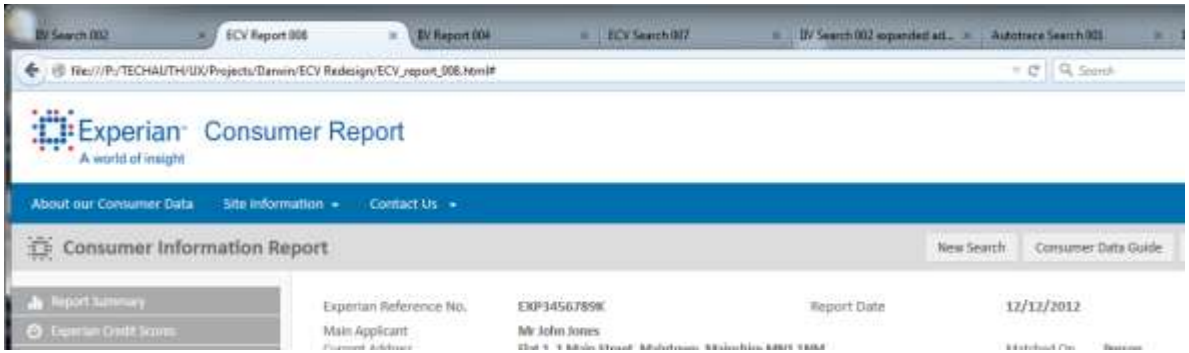
Logout

Links back to SSO login page. When the user selects this option a popup box will ask them to confirm the logout before returning them to SSO.

Data Request Page Header

To make the best use of the screen real estate, particularly on smaller devices, the header will be collapsed or fixed in position depending on the scrolling status.

- When the operator scrolls vertically the top header will collapse.
- The Experian logo will now appear in the blue menu bar.
- As the user scrolls down the page the blue menu bar and the tab bar will remain fixed in position.



6 Requesting Consumer Data

This section describes the functionality and design of the Consumer data request page that will be available to operators who upgrade to the new framework.

This section covers the way that users enter information into the UI. Each element of the screen (field, drop down, radio, checkbox, etc.) corresponds to a component detailed in the FSD. For example, the combined Name Data Entry fields have a design ID D-In001 (with the 'In' denoting 'Input').

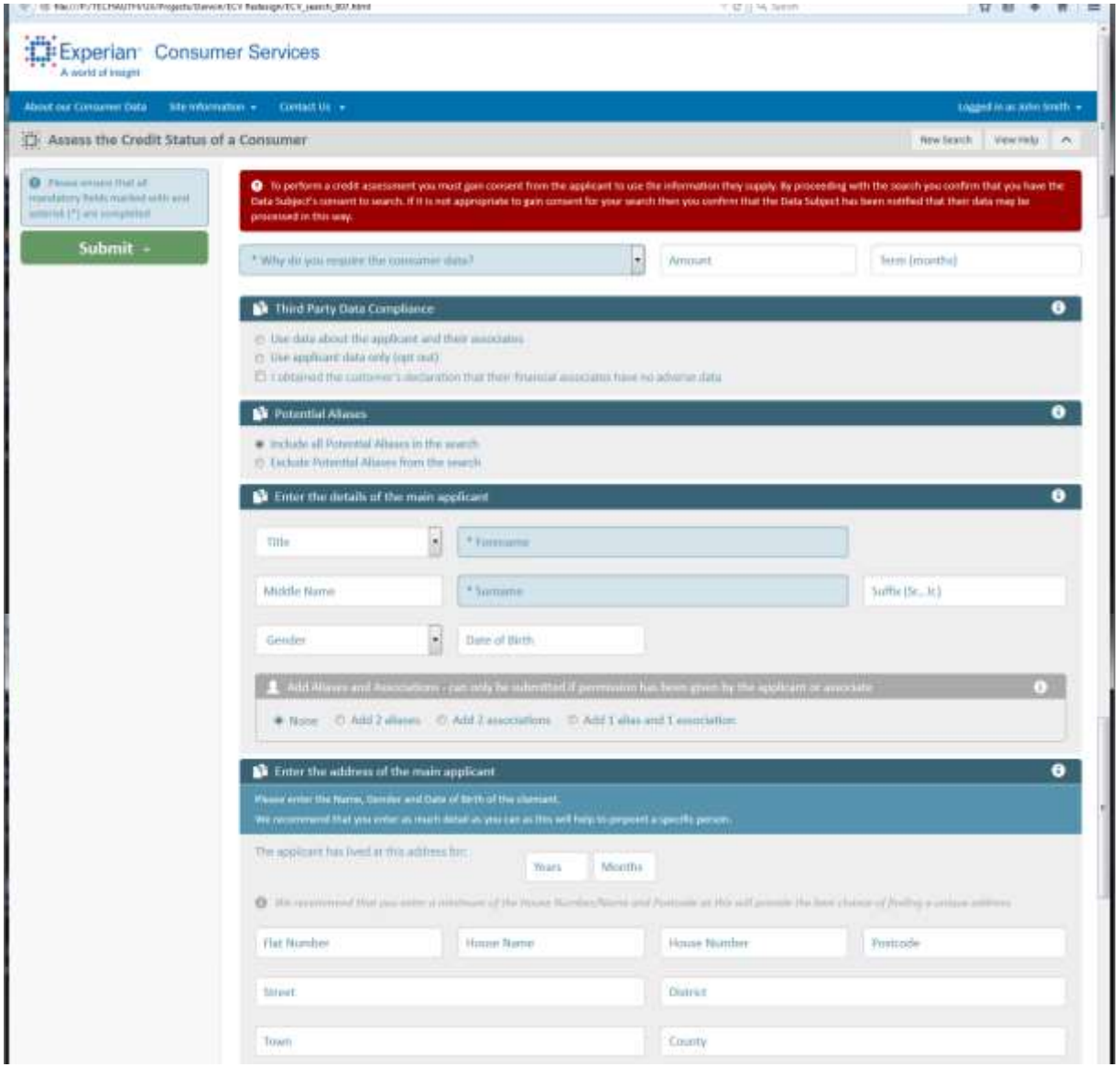
Data Request Input

The operator can collect and submit the following information:

- Type of assessment (D-In005)
- Third Party Data Compliance (D-In009)
- Potential Alias Flag (D-In10)
- Transient Assocs
- Additional information request
- Name, DOB (D-In001)
- DOB and Gender (D-In002)
- Address (D-In003)
- Time at Address (D-In004)
- Alias (D-In006)
- Association (D-In007)
- Second Person Details

Note: the Form Builder has been removed due to evidence that this feature is not used by the operators.

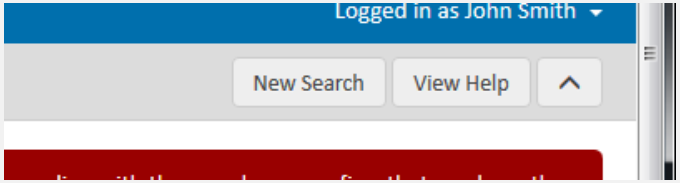
Visibility of third party Compliance, Potential Aliases and Transient Assocs are

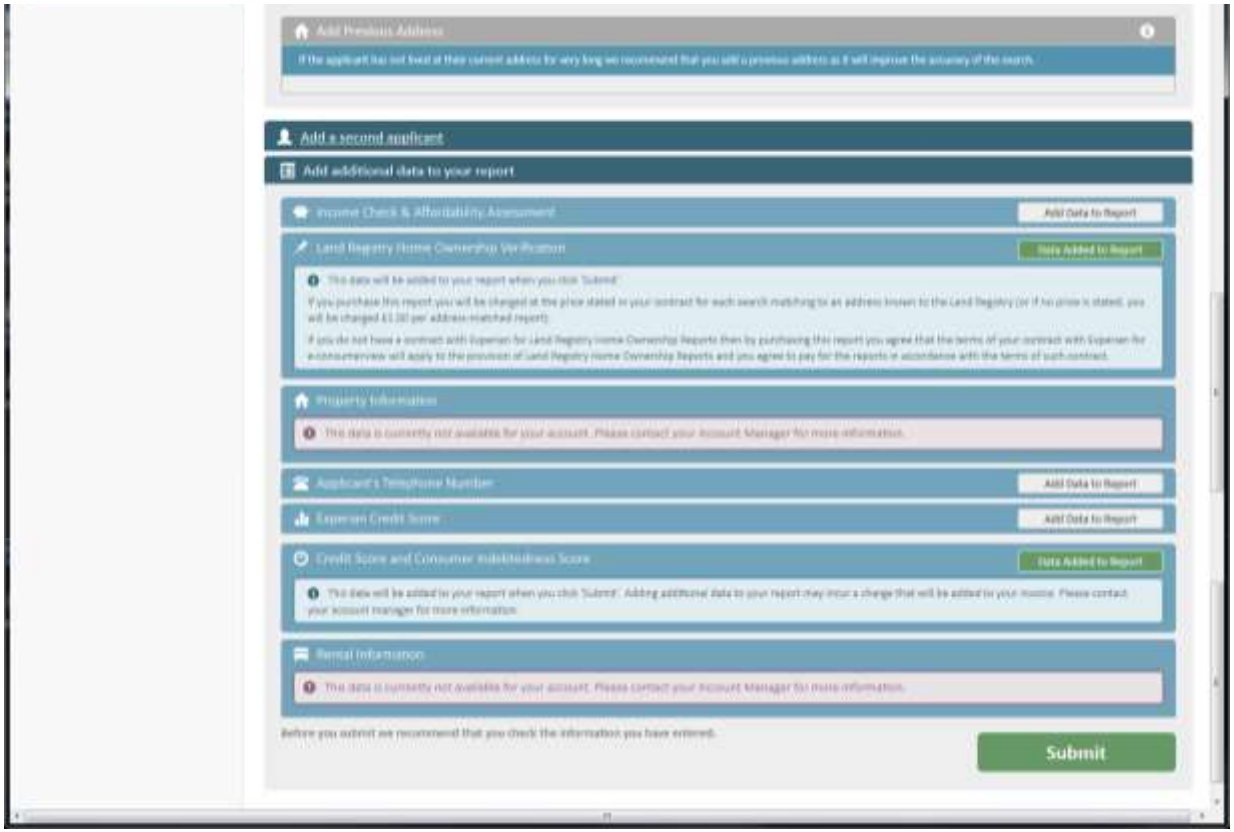


controlled by permissions set for a client.

Starting a new search

The operator can start a new search at any time by clicking ‘Start a New Search’. The page will be refreshed with all of the fields blanked out.



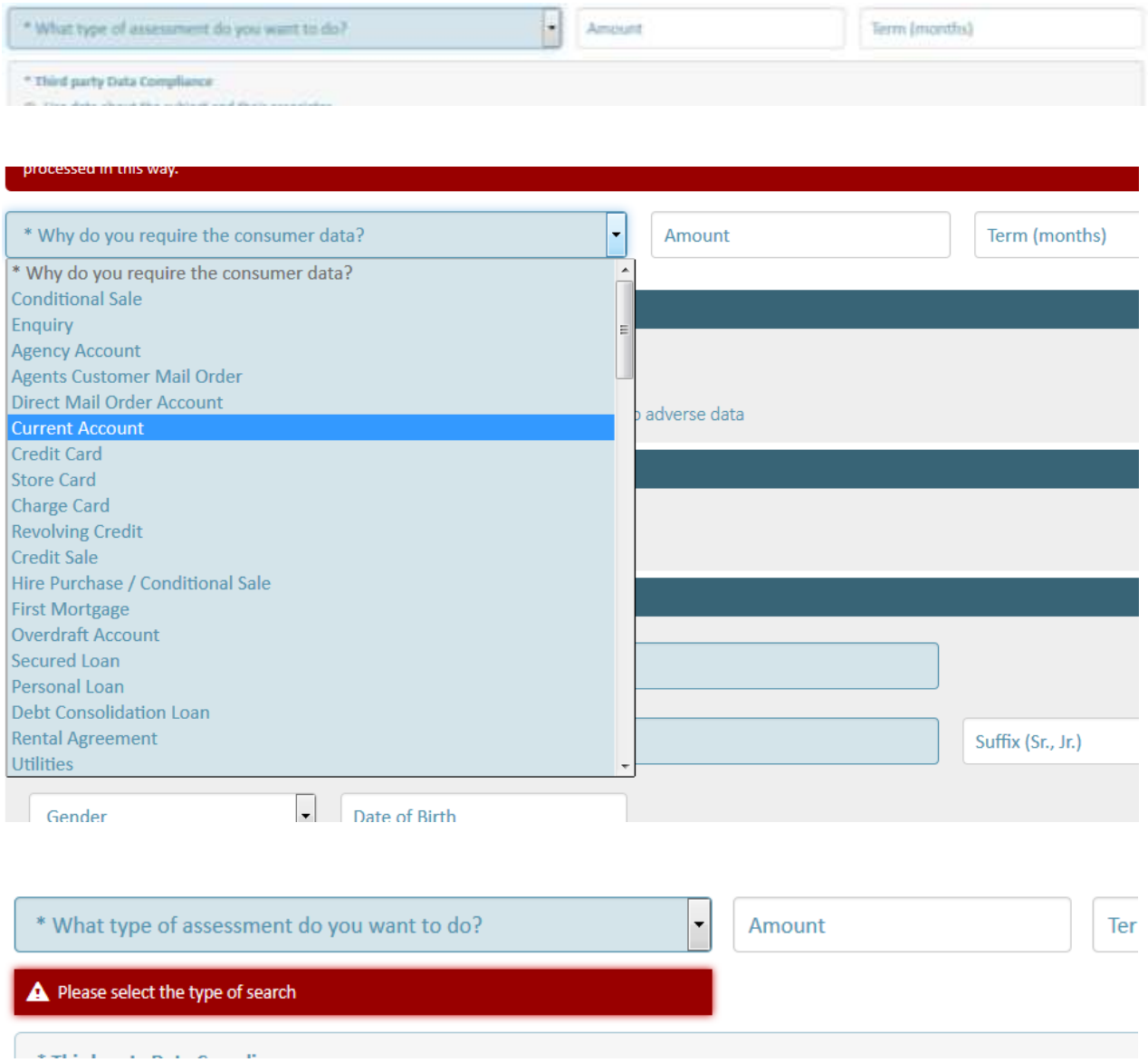


D-In005 Reason for Data Request

The operator must select the type of assessment they want to do from the drop down list.

Additional fields may be added to the form depending on your selection.

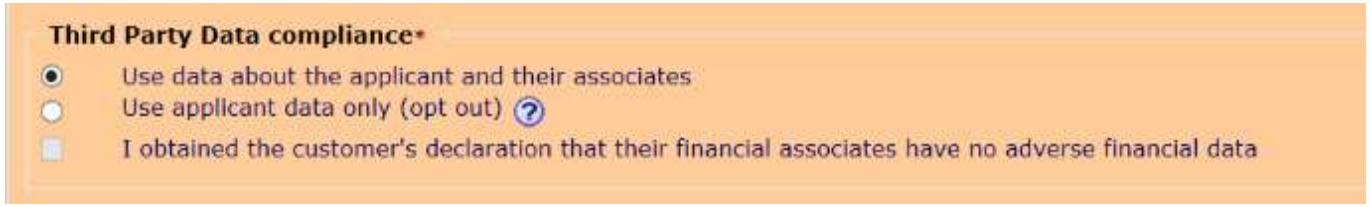
If you submit without selecting a search type an error message is displayed that requested you do so.

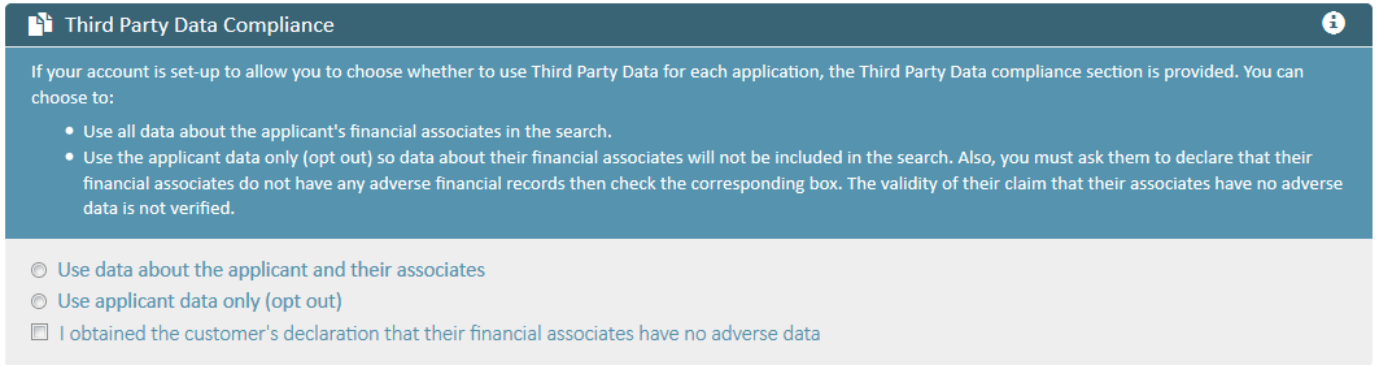


D-In009 Third Party Data Compliance

If the organisation that is performing a check has to confirm the TPD compliance for each search then the TPD is displayed. The operator must select the type of data they will be requesting. If they choose to opt out they must also confirm that they obtained the customer's declaration regarding adverse data.

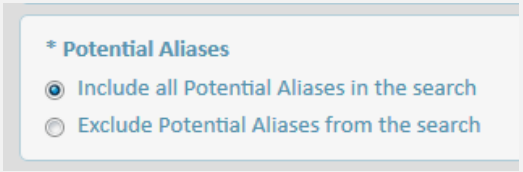
If you have chosen to Opt Out (applicant data only) and you have not checked the customer declaration checkbox an error message is displayed requesting you to do so.





D-In010 Include Potential Alias

The operator can choose to include potential aliases in the search. When the search is carried out the system may detect potential aliases such as Mr JM Jones and Mr Jerry Jones that are regarded as an alias of Mr John Jones, although they might be same person.

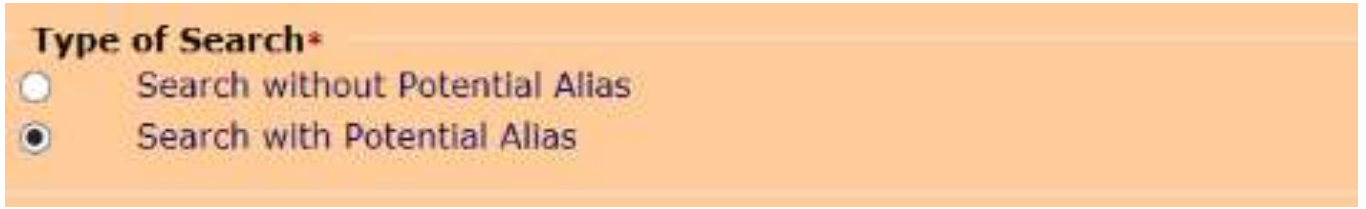


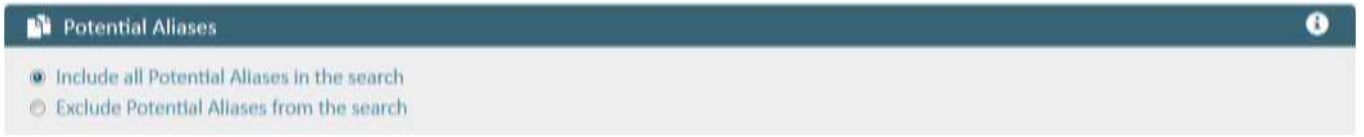
The default option is potential aliases are included in the search and this will be the option selected when the request is submitted unless the operator chooses to exclude potential aliases.

All Potential Aliases will be highlighted in the report.

D-In010 Transient Associations

The operator can choose not to create a permanent association (link) between two people specified as part of a joint application. (Clients must have the correct permission to be given this option). There is no default setting for this option.

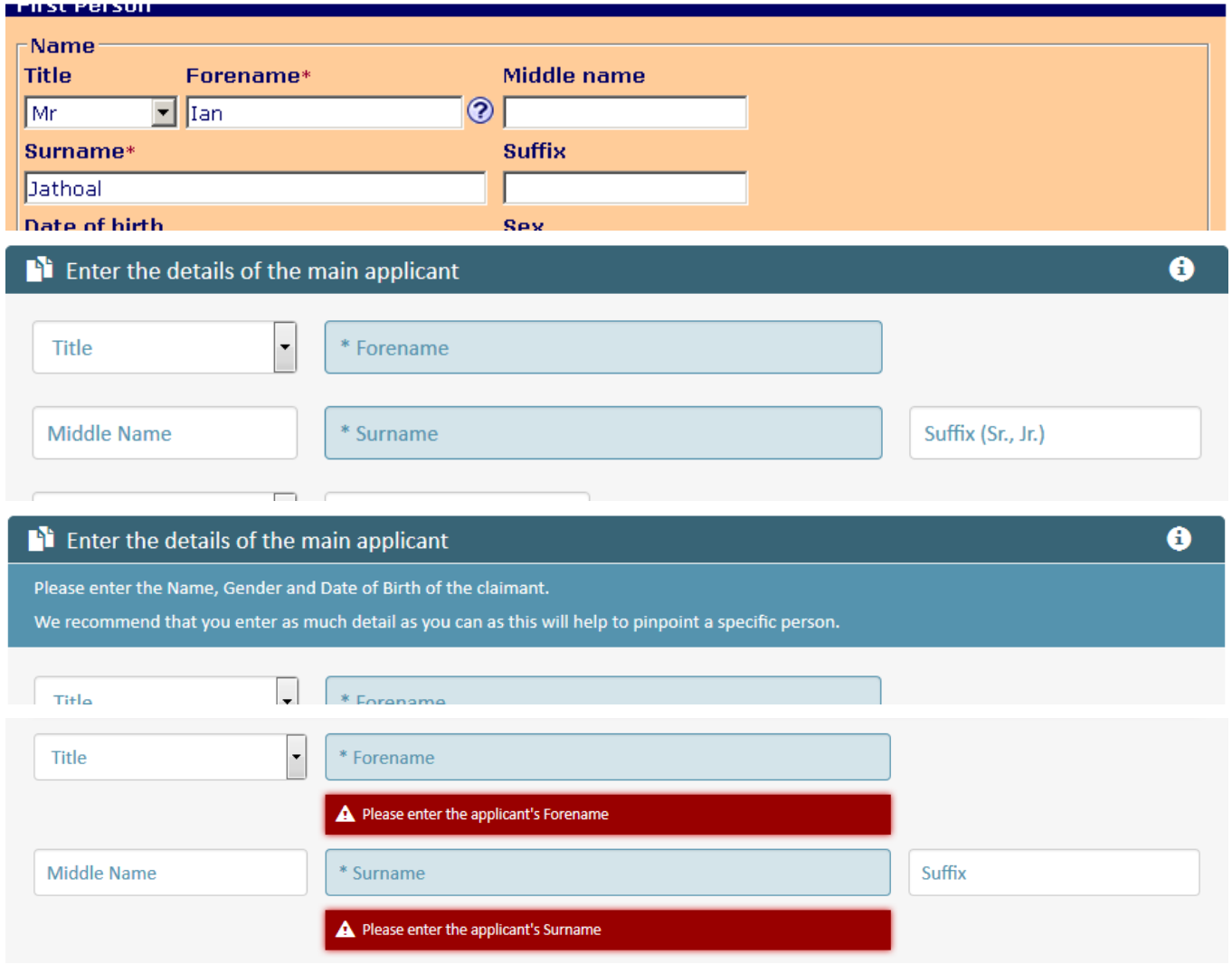




D-In001 Name

The operator must enter the Title and Name details of the applicant. Refer to the FSP for details of each field.

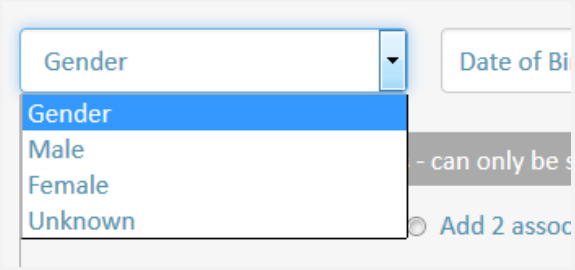
Use ‘Important Information’ style to output any validation messages.



D-In002 DOB and Gender

The operator can enter the gender and date of birth of the applicant.

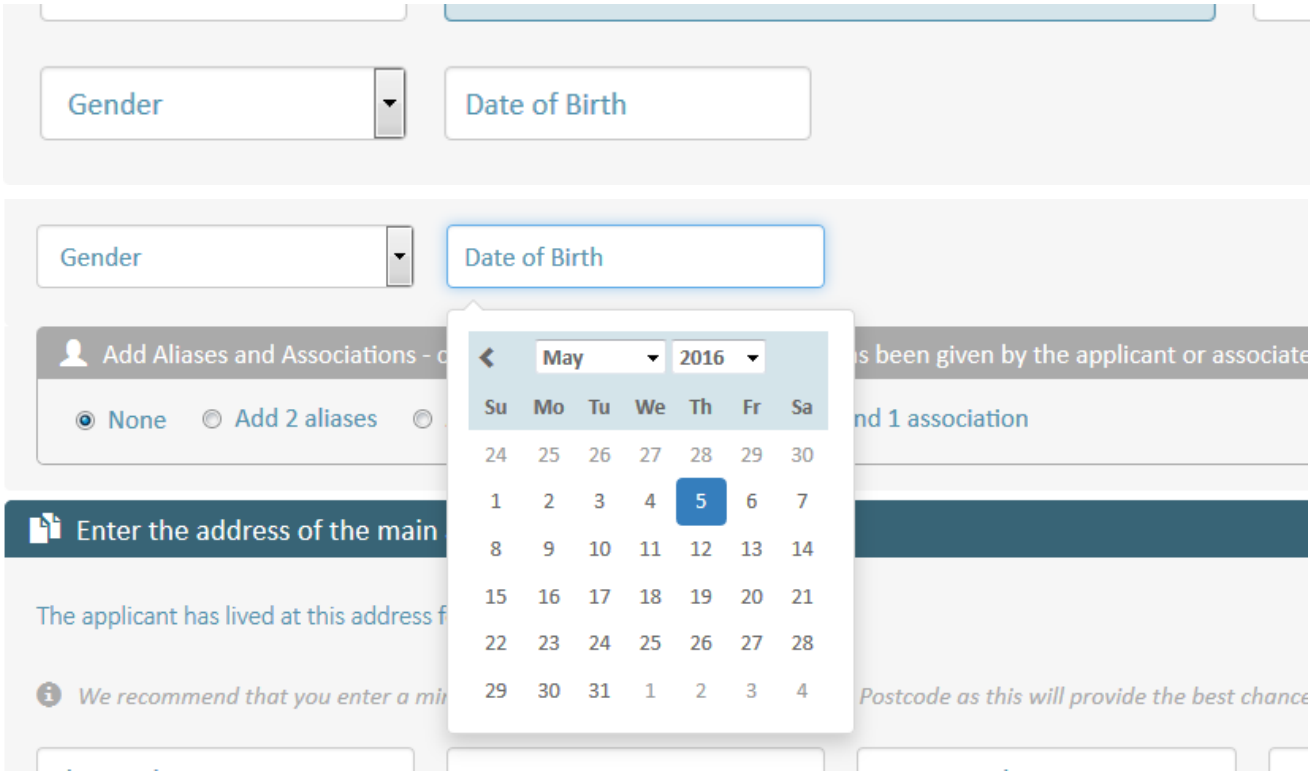
The Gender offers three options in a drop down list; Male, Female and Unknown.

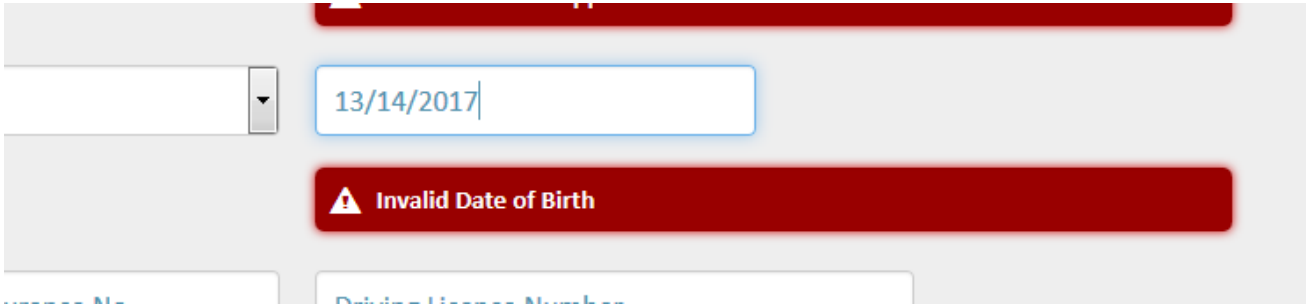


The Date of Birth is not mandatory but there are a number of business rules that will trigger an error message.

- Invalid day (>31, more days than in selected month)
- Invalid month (>12)
- Invalid year (>current date, <1880)

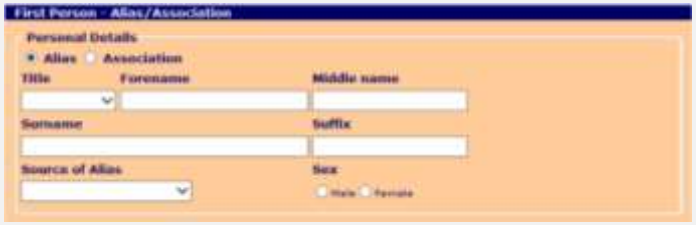
The Date of Birth can be entered by using a calendar date selector.





D-In006 Aliases and Associations

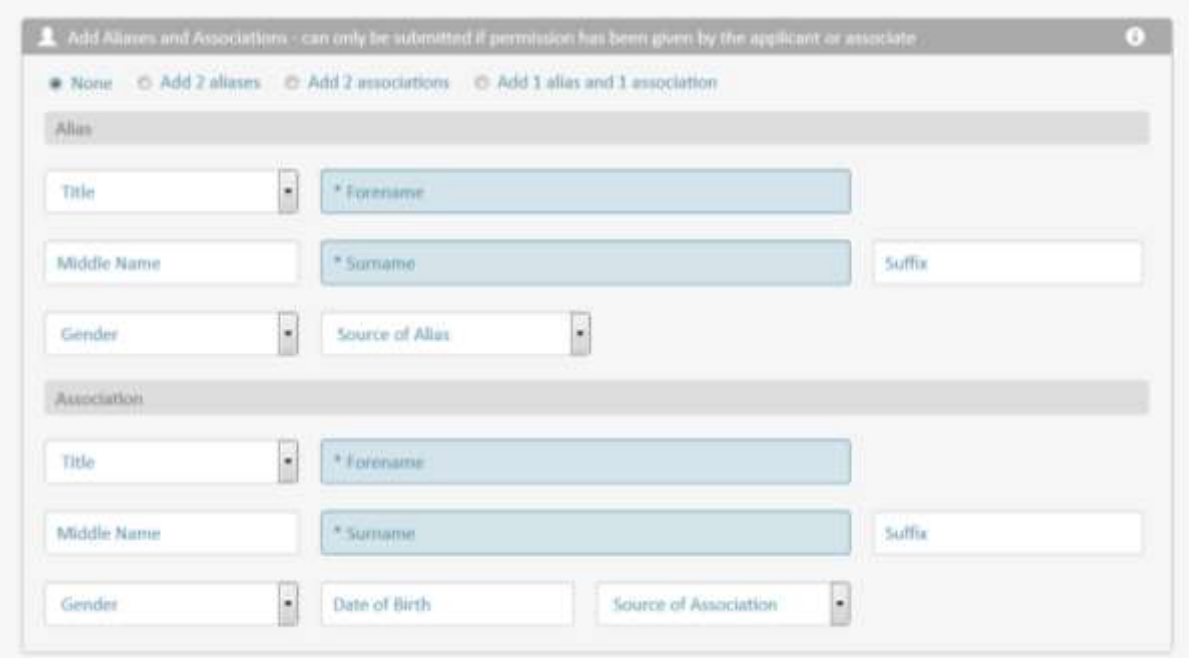
The operator can enter a maximum of 2 people; either 2 aliases, 2 associations, or 1 of each for both the main and second applicant.



By selecting a radio button the operator can select to do one of the following:

- None
  The default option and the section will be collapsed
- Add 2 Aliases
  The section will expand to show 2 alias input panels
- Add 2 Associations
  The section will expand to show 2 alias input panels
- Add 1 Alias and 1 Association
  The section will expand to show 1 alias and 1 association input panel

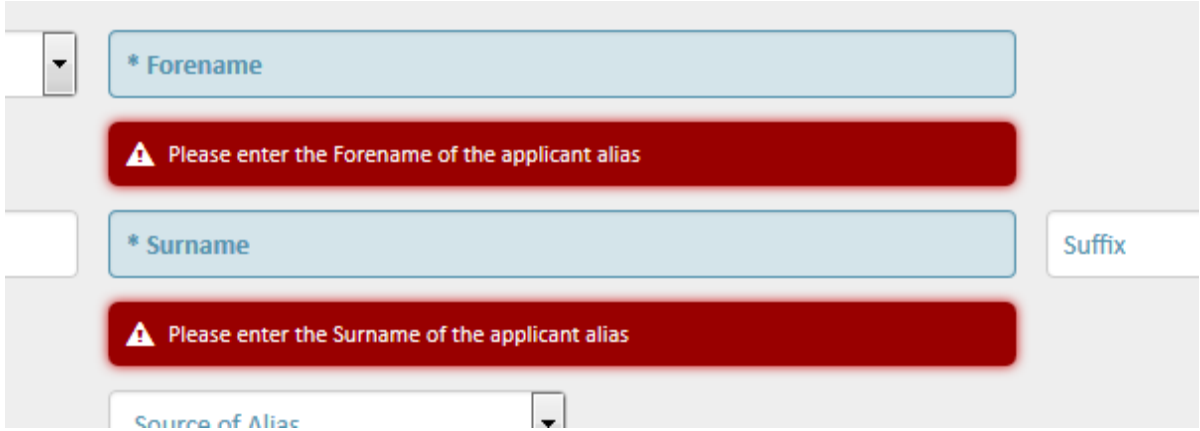
When the operator selects any of the radio buttons any details entered will be removed (the fields will be blank).



If the operator has chosen to add an alias or association and submits the request one of the following outcomes will occur:

- **A radio button has been selected but no details have been entered**
  A message is displayed that requests the operator to do so.
- **A radio button has been selected but mandatory fields not complete**
  A message is displayed that requests the operator to do so.
- **Invalid Date of Birth**
  See 5.8

The operator can click the 'I' icon to expand an information panel.



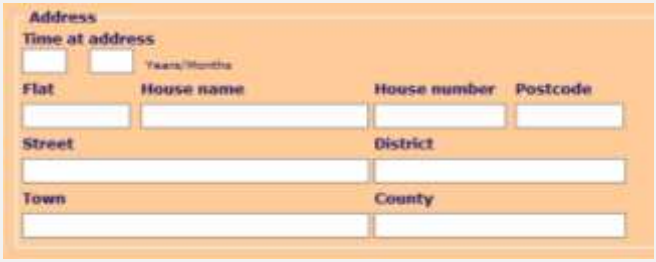
D-In003 Current Address

D-In004 Time at Address

The operator should enter the time that they lived at the property.

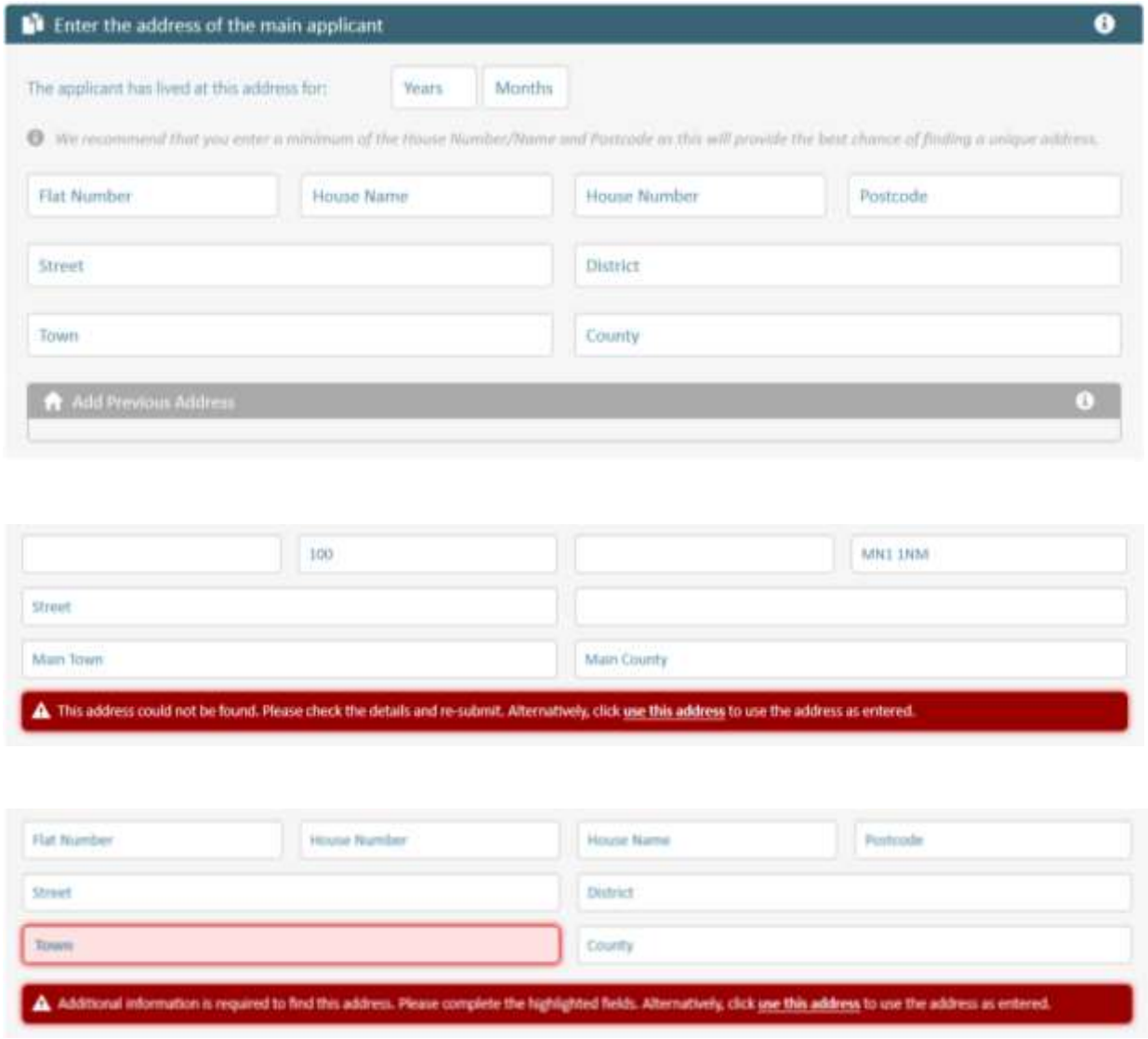
Entering the Current Address

The operator has to enter specific address information in order for the search to locate a unique address (we recommend a minimum of the House Number/Name and Postcode).



If they submit the details one of the following outcomes will occur*:

- **No addresses have been entered**
  A message is displayed that requests the operator to do so.
- **Sufficient details entered but address not found**
  The operator is asked to check the address they have entered and re-submit it, or click 'Use this address' to force the system to use the details they have supplied.
- **Insufficient details entered to find address**
  The operator is asked to complete the highlighted fields on the form then re-submit the request, or click 'Use this address' to force the system to use the details they have supplied.

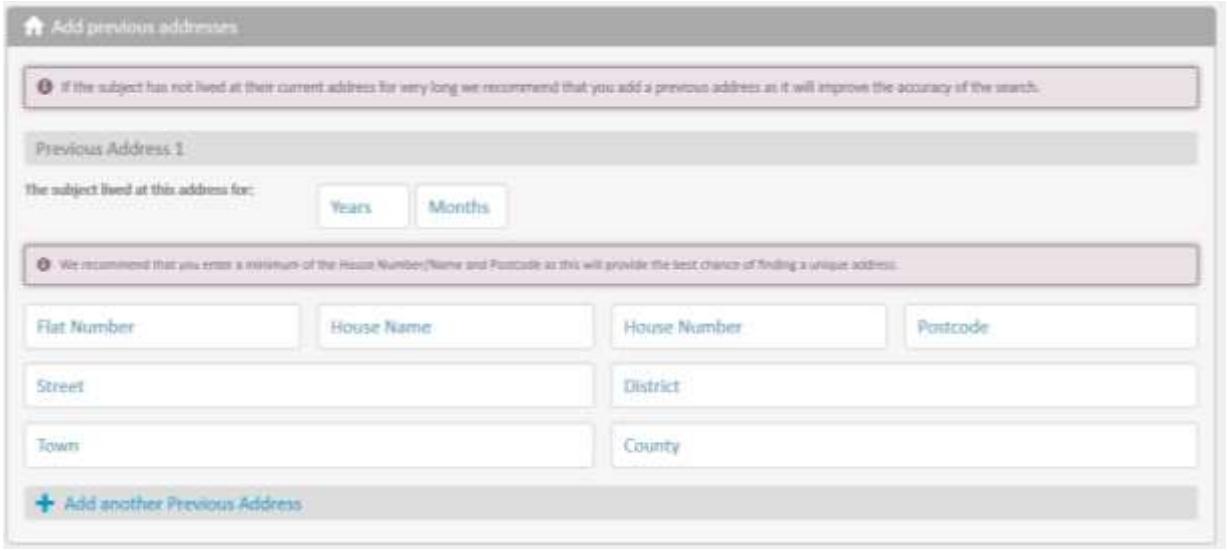


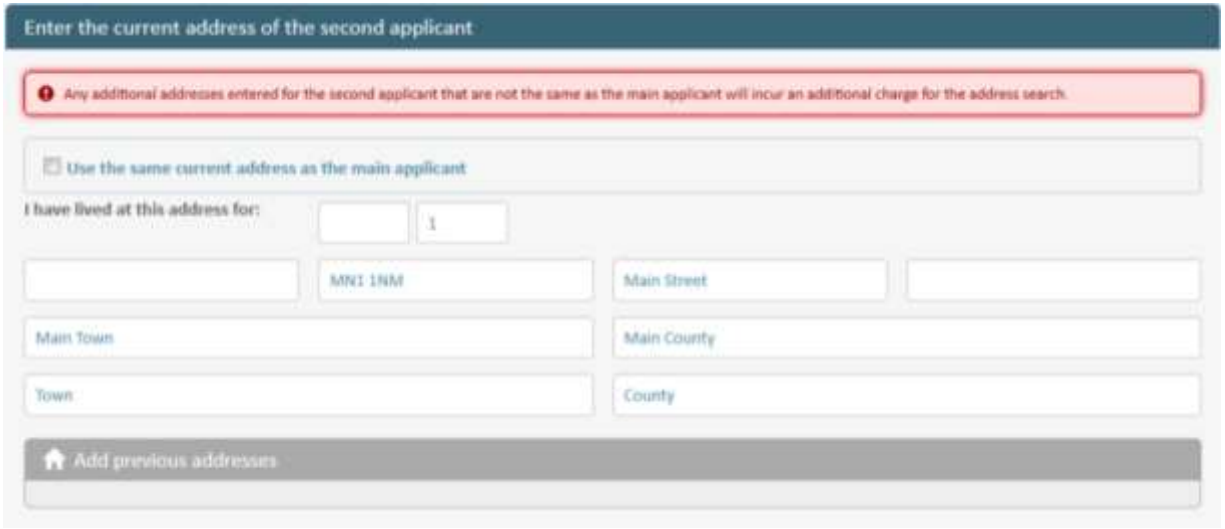
- **Multiple localities have been found**
  The operator is asked to select a unique locality for each address that has returned this error. See 5.12 for more details.
- **Multiple addresses have been found**
  The operator is asked to select a unique address for each address that has returned this error. See 5.12 for more details.

* Note: this only applies to the applicant's current address or second applicant current address (if they have chosen to add one) as previous addresses are not mandatory.

Entering the Previous Address

The previous address entry follows the same process as the current address.





Entering the Second Applicant Addresses

The process to add addresses is the same as the main applicant with 1 exception. The operator can choose to use the same current and previous addresses as the main applicant (by checking the checkbox).

If they enter a different address an additional address search charge will be made when the request is submitted.

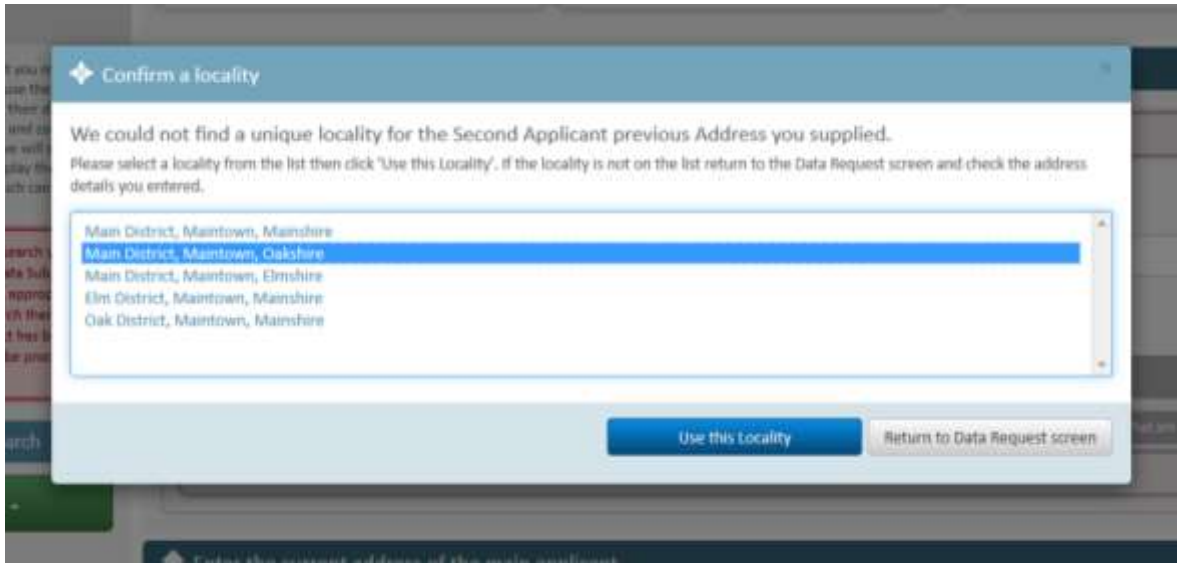
D-Mis001 Resolving the Addresses

When the details are submitted a search is initiated and all of the addresses entered will be verified. One of the following outcomes will occur:

- **Unique addresses are found for each address category**
  The Consumer Data Report is displayed.
- **Multiple location matches are returned**
  Location details relate to the District and Town (the same house and street may appear in multiple locations). If multiple locations are returned the screen on the right is displayed and the operator must select a unique location for each of the address categories they have entered.

  When they have selected a location and clicked 'Use these Locations', either:

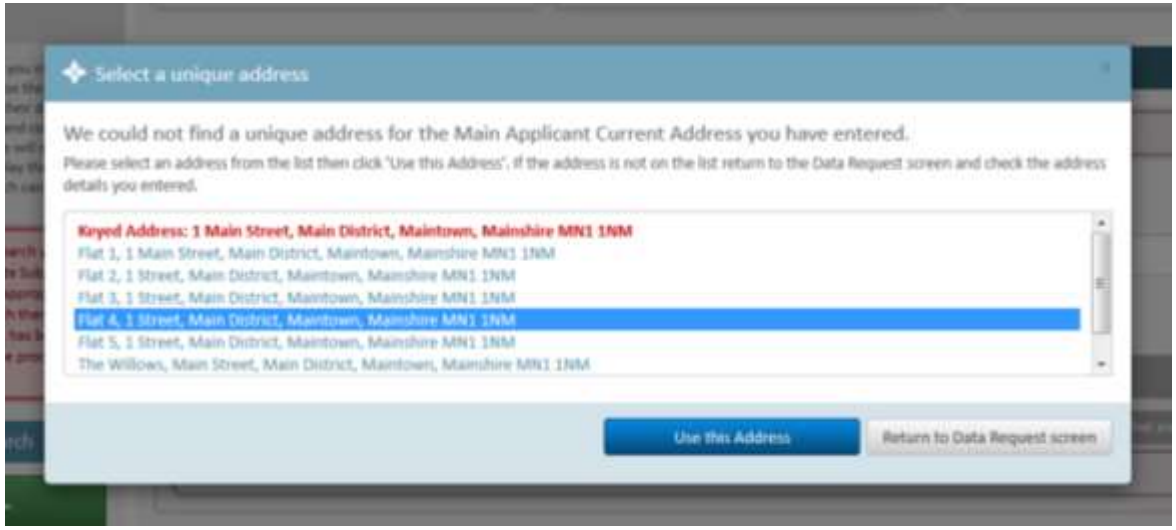
  - The Consumer report is displayed
  - Another address will need location verification and another list will be presented
  - All of the locations are verified but multiple addresses have been found at the selected location. The operator must select a unique address (see next page).
- **Multiple locations are found but the location does not appear on the list**
  The operator can return to the data request screen, re-enter any of the location and re-submit the details.



- **Multiple addresses matches are returned**
  The screen on the right is displayed and the operator must select a unique address for each of the address categories they have entered.

  When they have selected an address and clicked 'Use these Locations', either:

  - The Consumer report is displayed
  - Another address will need address verification and another list will be presented
- **Multiple addresses are found but the address does not appear on the list**
  The operator can return to the data request screen, re-enter any of the address and re-submit the details.



D-In004 Additional Report Data

The operator has the option of adding additional data to their Consumer Report. Each bar on the form represents a data source that is either available to purchase (based on account settings) or added to the account. Note: this data can also be added from the report itself (with the exception of the Income and Affordability Check– see below).

Adding data to your report

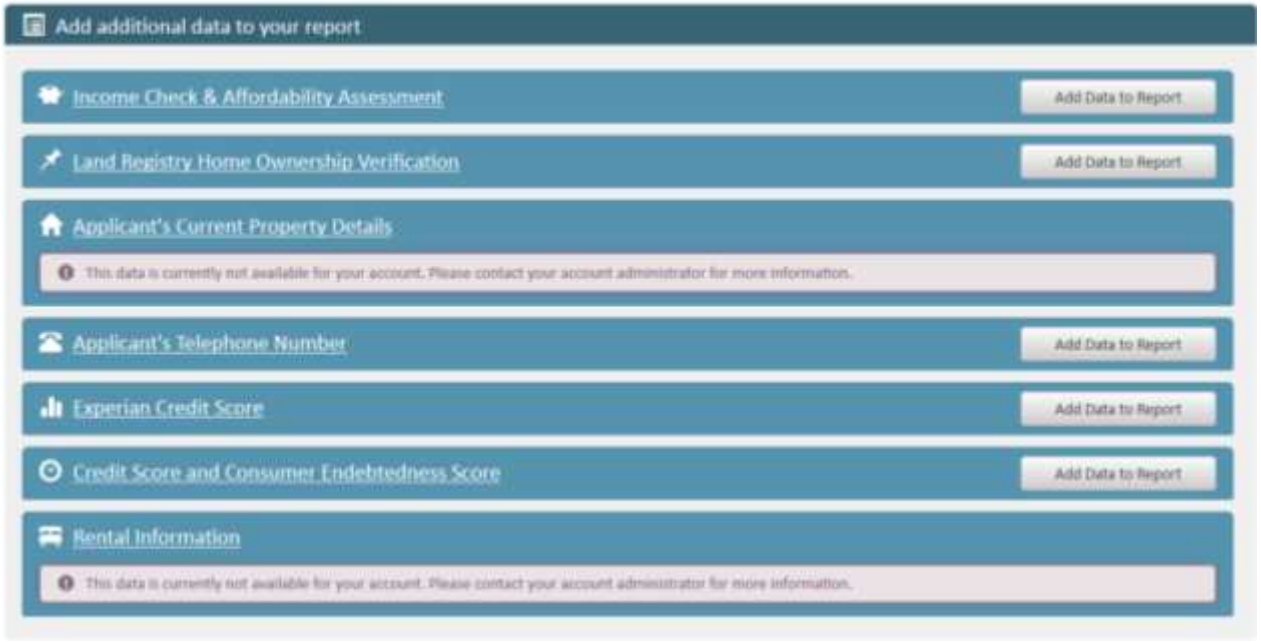
The operator can add the data to the report by selecting 'Add Data to Report'. The button label changes to 'Data Added' and a message is displayed that informs the operator that an additional charge may be incured if they add the data.

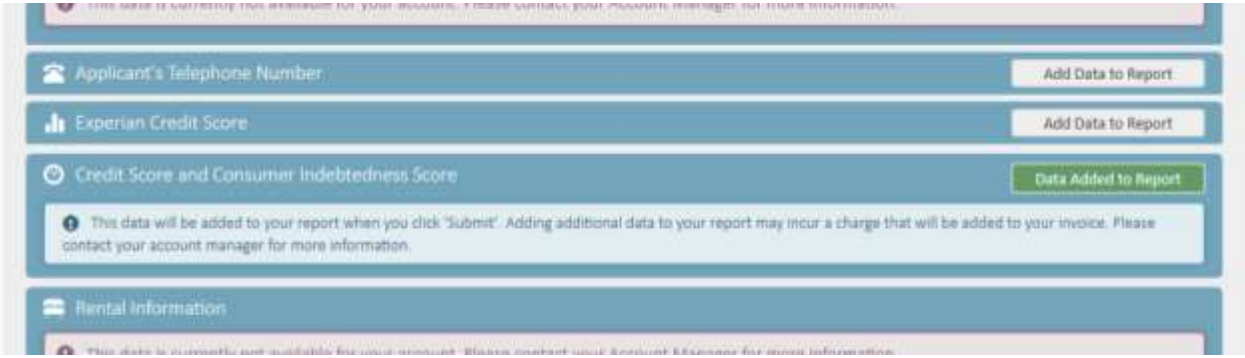
If the data has not been added to the account (Rental data, for example) the message will state that the operator must contact their Account Manager can still view the data description by clicking on the row.

When the operator submits the request the selected data will be added to the report and no confirmation will be requested. Note: the additional data that is not added during the data request can also be added from the report itself.

Additional Data displayed based on account

There are several data sources; Property and Rental, that are displayed on the Consumer Report based on account settings. These will not be displayed in the Additional Data section if they appear on the report.





If they are not on account then the section will appear in the additional data, but the user will be informed that they have to contact their Account Manager for information on adding the data.

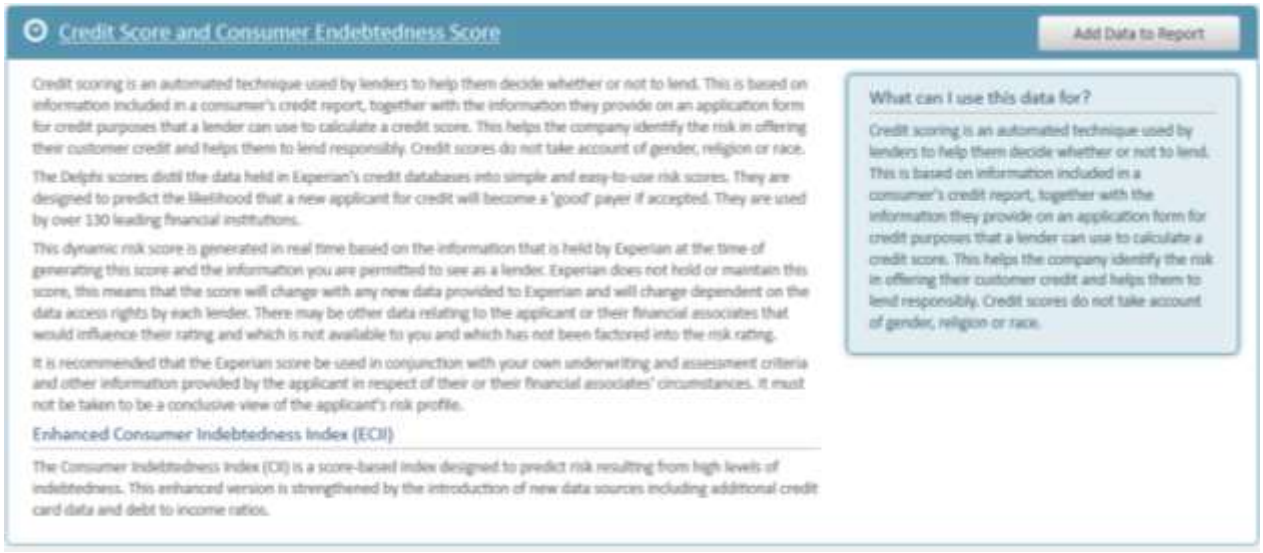
Adding Income Check & Affordability

If the operator chooses to add the Income and Affordability to the report they have to enter additional information into the request. As this must be done before the request is submitted, this data cannot be added to the report from the Report itself so the user will be prompted to return to this screen in this case.

Refer to the FSP for information on the additional fields.

Viewing a description of the data

Descriptions of each data source are available by clicking on the text in the bar. A panel will expand containing the details.

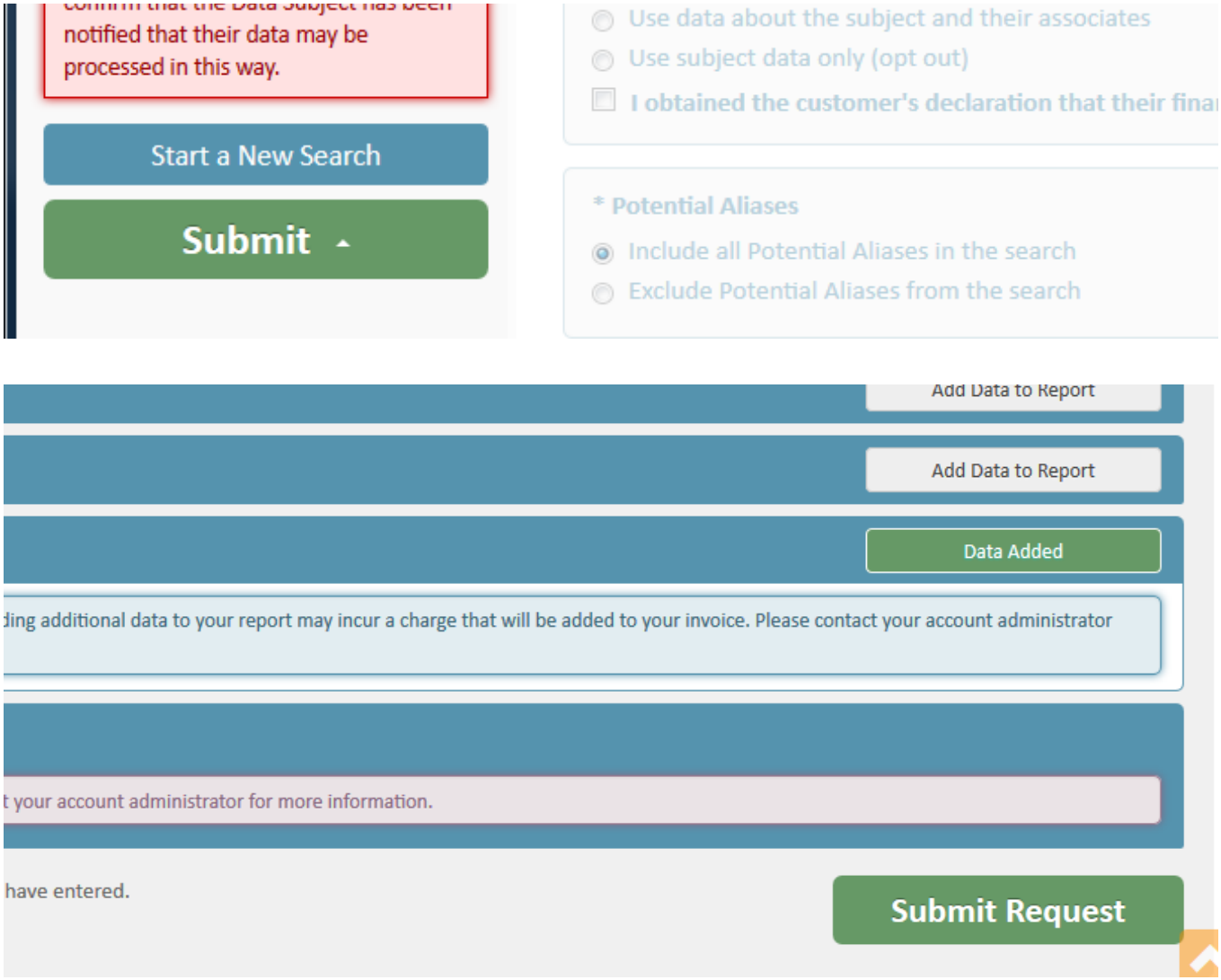


Submitting the Request

When the operator submits the request the system checks all of the details and returns an error message for those that need updating. Refer to the individual descriptions of the request form for information on field validation.

The FSP contains full details of the error message text and the different outcome scenarios.

Note: the triangle icon was not appear on the final version of EVC and is part of the prototype testing configuration.



User Assistance (Help)

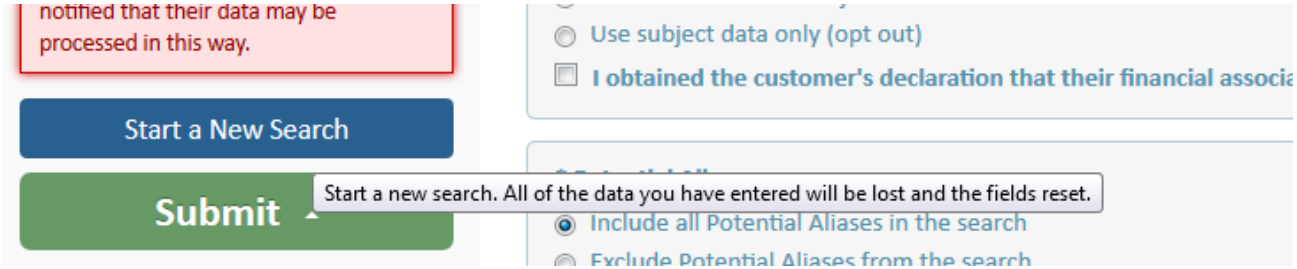
There are several types of user assistance or 'help' on the data request screen.

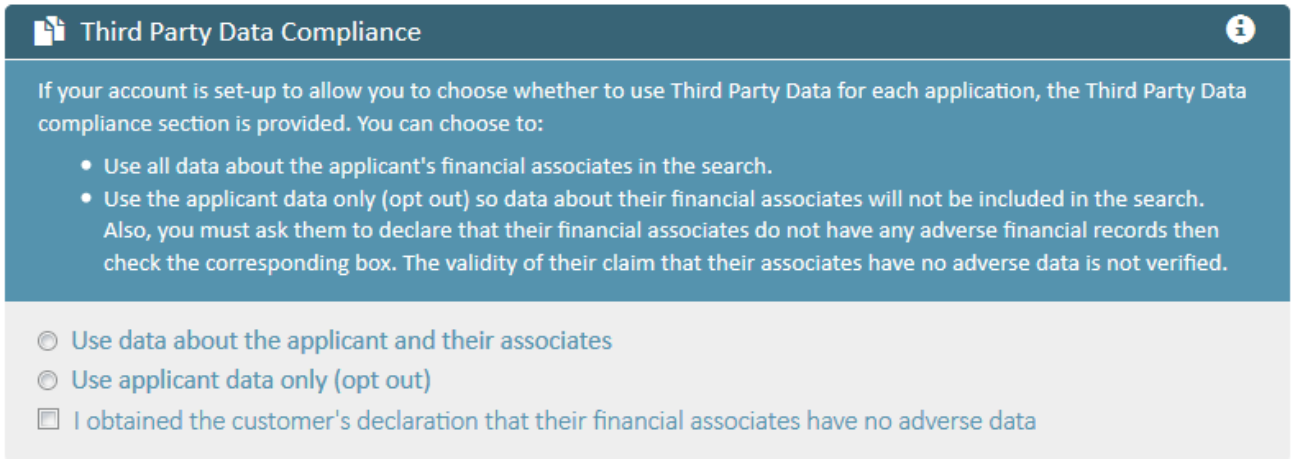
Tooltips

A tooltip will be displayed when the operator hovers over or tabs to a button or icon that is an image (Level A Accessibility requirement).

Section Help

Each section has a corresponding help panel that is opened when the user clicks the 'I' icon in the section header.





7 The Consumer Report

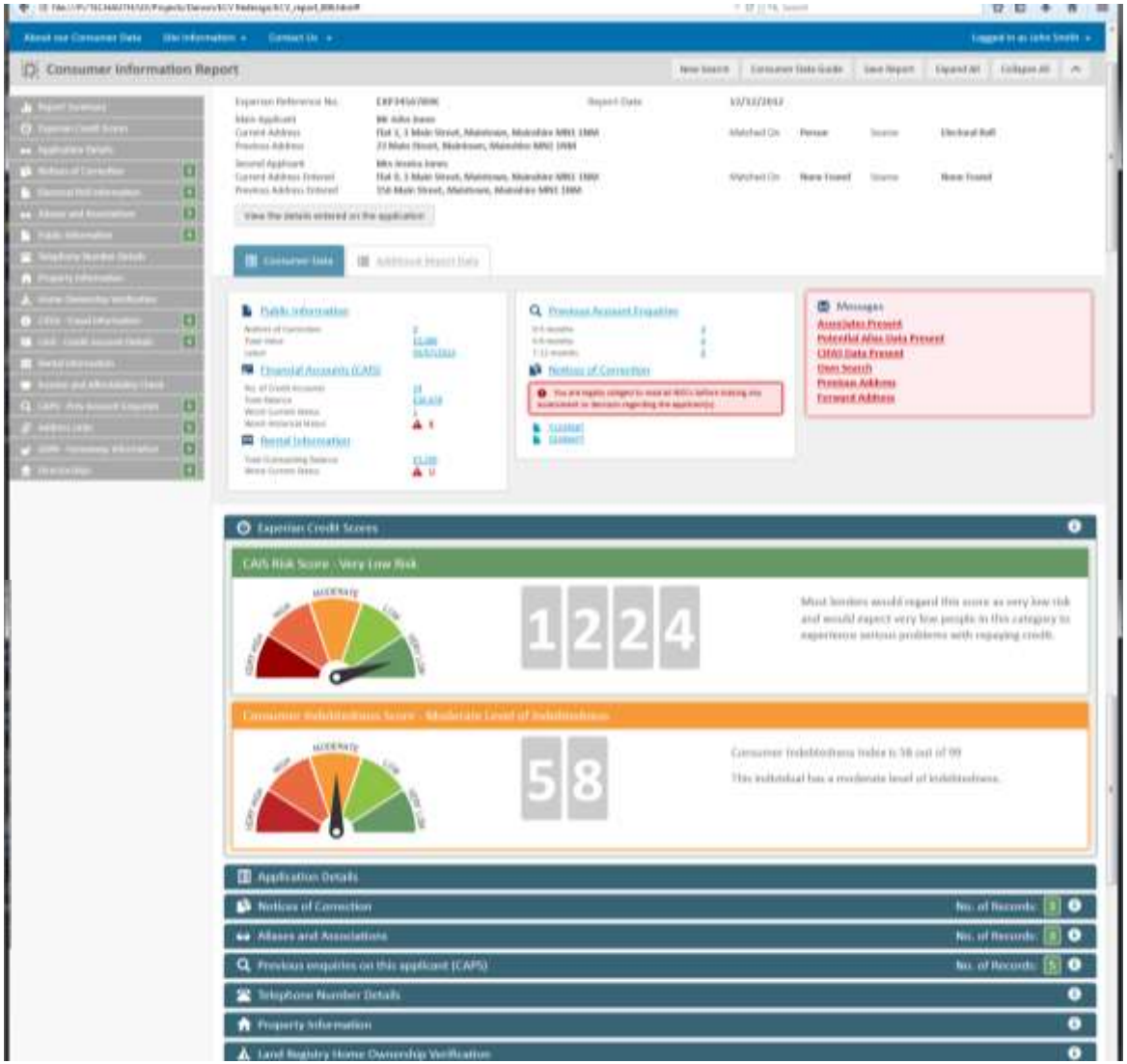
This section describes the functionality and design of the new Report page that will be available to operators who upgrade to the new application.

About the Report

When the operator successfully submits a consumer data request a report is displayed containing the information returned from databases searched.

The report is split into several areas;

- header (which generally specifies the name of the report)
- menu bar that contains links to associated information
- report content area which is a scrollable panel containing all of the report information
- applicant description panel (see D-Out003)

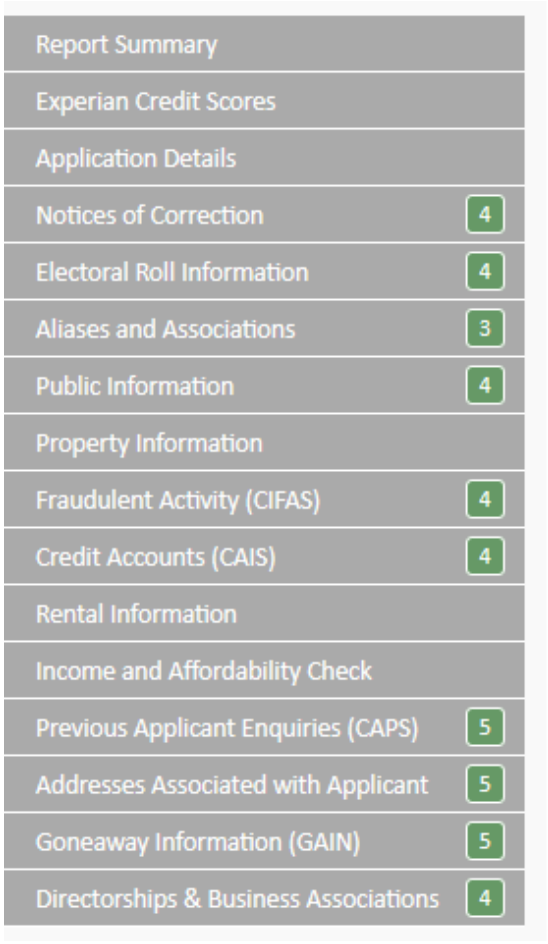


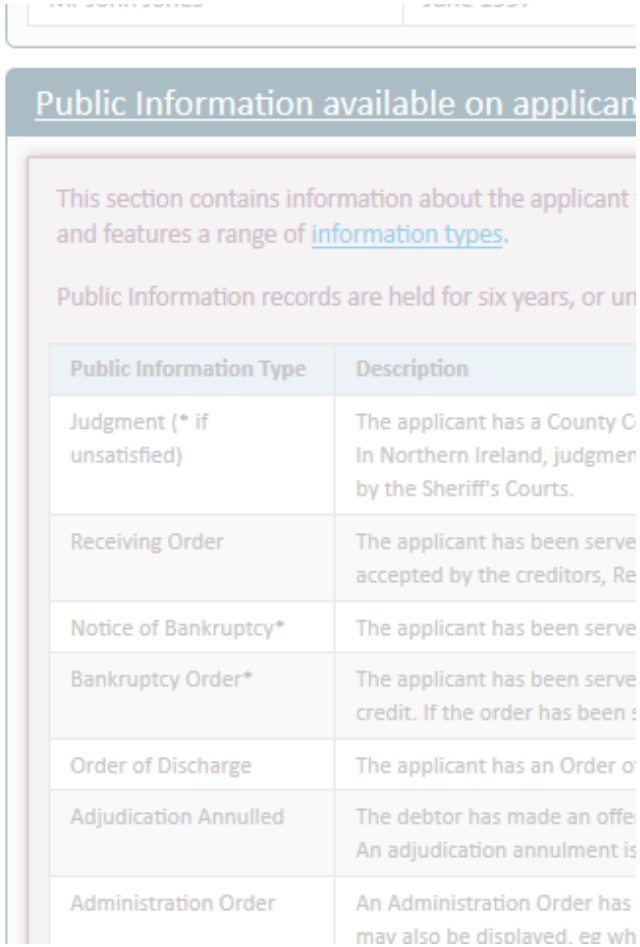
- report navigation sidebar contains links that enable the operator to jump to places in the report
- data components – the individual data elements returned fom the database are grouped together in components such as Previous Searches, CAPS, CAIS, etc. The components presented to the operator depend on their account settings (see Report Components).

About the Navigation

The navigation bar shows all of the components that are available to view in the main report. This does not include any of the additional data sections that have not been added to the report (see Additional Report Components).

When an additional data component is added to the main report from the additional data section the corresponding link will be added to the navigation.





About the Tabs

The data is split into 2 tabs; one for the available data, and another that describes the additional data that can be added.

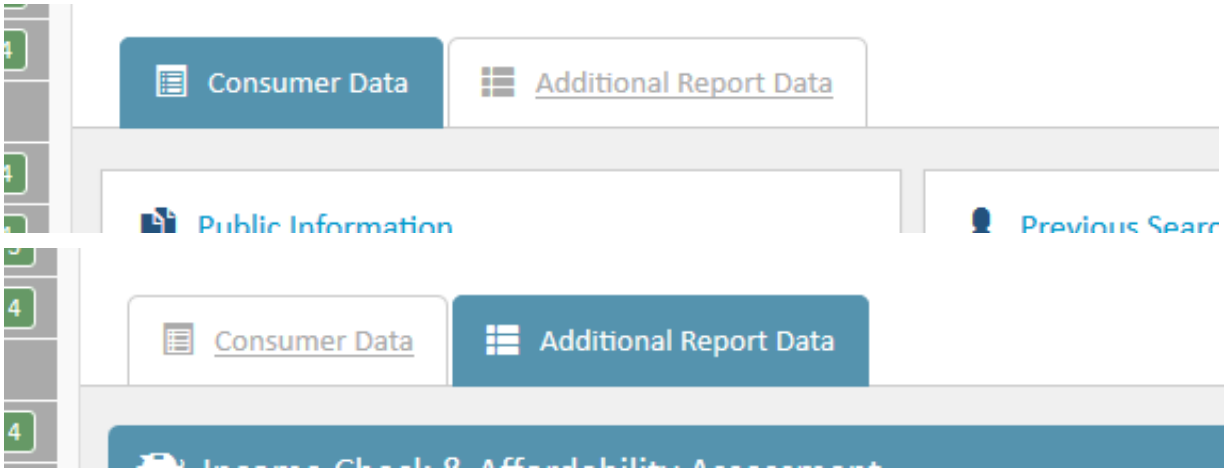
Consumer Data tab

This is the default tab and contains the report summary and access to all of the components available to the operator (see Report Components).

When the report is initially opened all of the components will be collapsed. The user can expand and collapse the components by clicking the buttons below the tab.
Note: only the report data will be displayed when expanded with this function, not the help. The help is only available by selecting the help icon (see Report User Assistance).

Additional Report Data tab

The Additional Data tab lists all of the additional information that can be added to the report. The operator can add the data from this page (see Adding data components to the report).

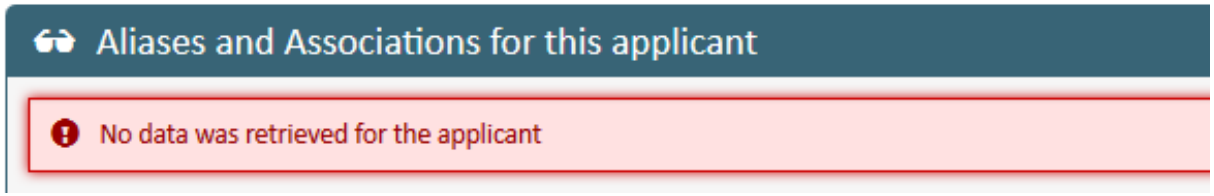


Report Components

The report may contain the following components (depending on account settings):

- Summary (D-Out003)
- Application Details (D-Out002)
- Notices of Correction (D-Out011)
- Electoral Roll (D-Out004)
- Aliases and Associations (D-Out005)
- Public Information (D-Out006)
- CIFAS (D-Out013)
- CAIS (D-Out010)
- Previous Searches (D-Out007)
- Address Links (D-Out009)
- GAIN (D-Out014)
- Director (D-Out008)
- Notes (D-Out063)
- Rental Exchange (D-Out052)

If no data has been returned or is available for the component then a message will be displayed. The example on the right illustrates no data being returned for the Aliases and Associations.



Additional Report Components

Additional information may be:

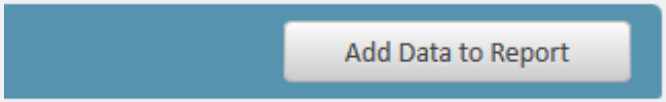
- included in the report as part of the users account setup
- purchased during the report request
- purchased from the report.

When the operator selects the 'Additional Data' tab a list of the additional data components is displayed. The operator can view information about the component by clicking the bar which will expand an information panel.

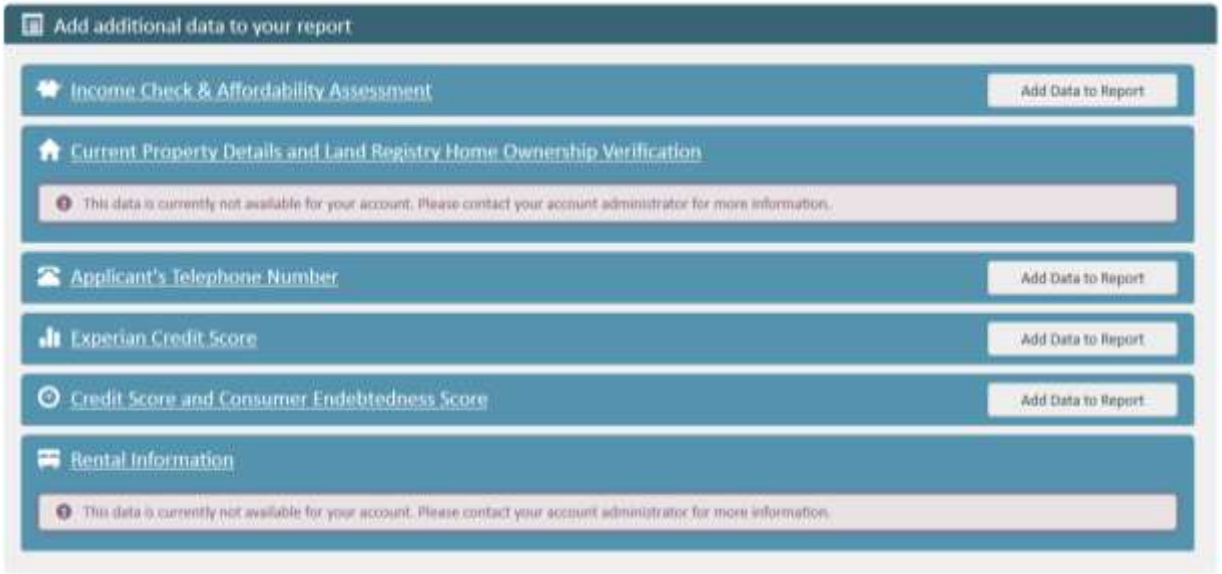
The available components may include:

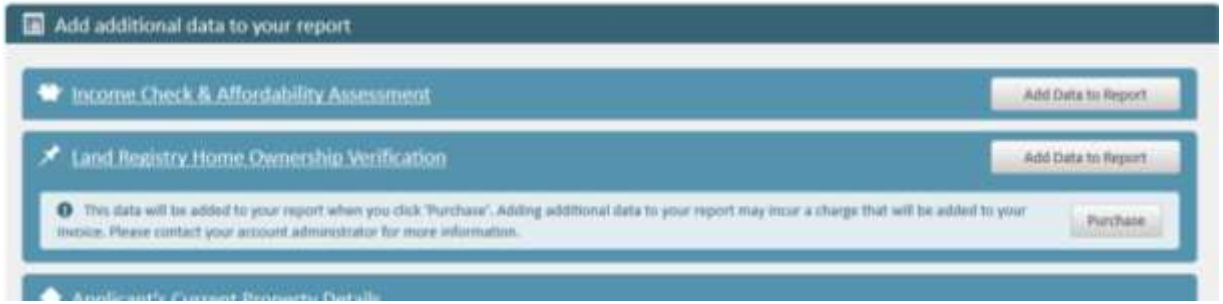
- Experian Credit Score and Consumer Indebtedness Index (D-Out021)
- * Income Check and Affordibility Assessment (D-Out022)
- *** Land Registry Home Ownership Status (D-Out051)
- ** Property Information (D-Out053)
- Applicant Telephone Number
- ** Rental Information

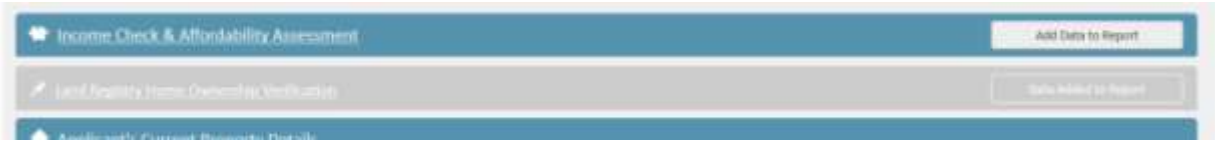
To add the data the operator clicks the 'Add Data to Report' button. A message is displayed which reminds the operator that an additional charge may be made to the account. The operator must then click 'Purchase' to confirm that they want to add the data.



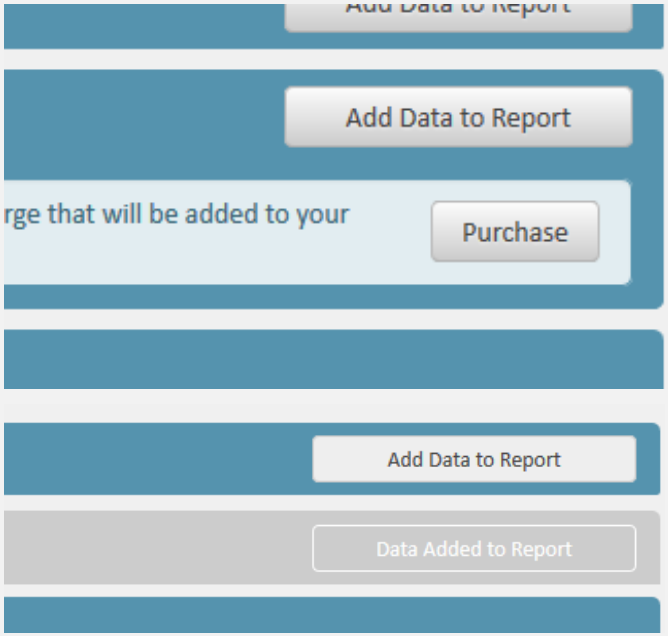
If they click the 'Purchase' button the bar will be removed from the Additional Data tab and the full component with all of the information from our data

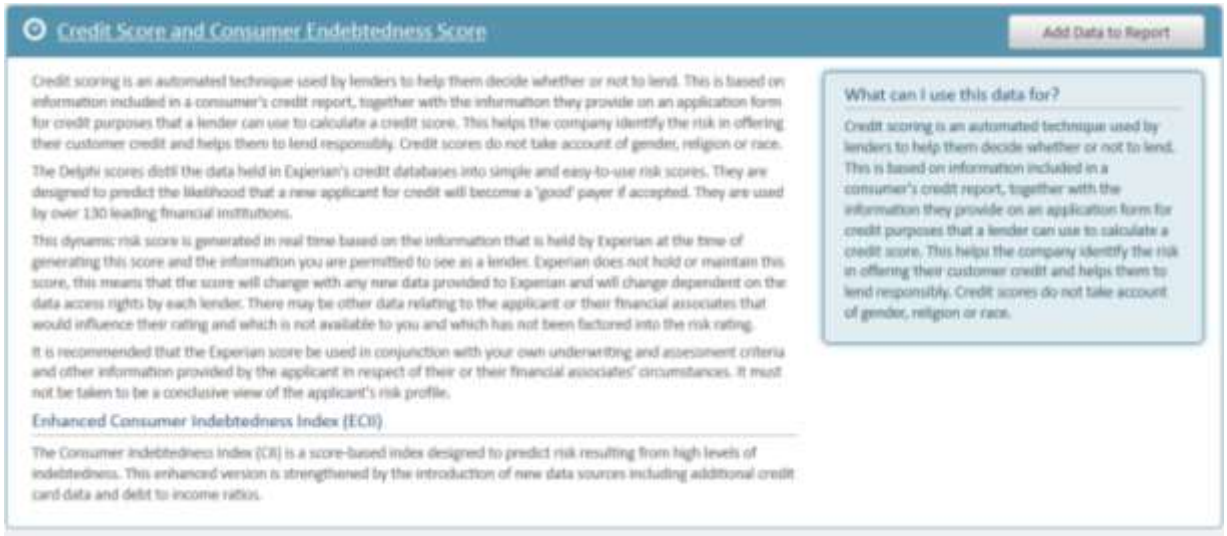






sources will appear in the ‘Consumer Data’ tab.





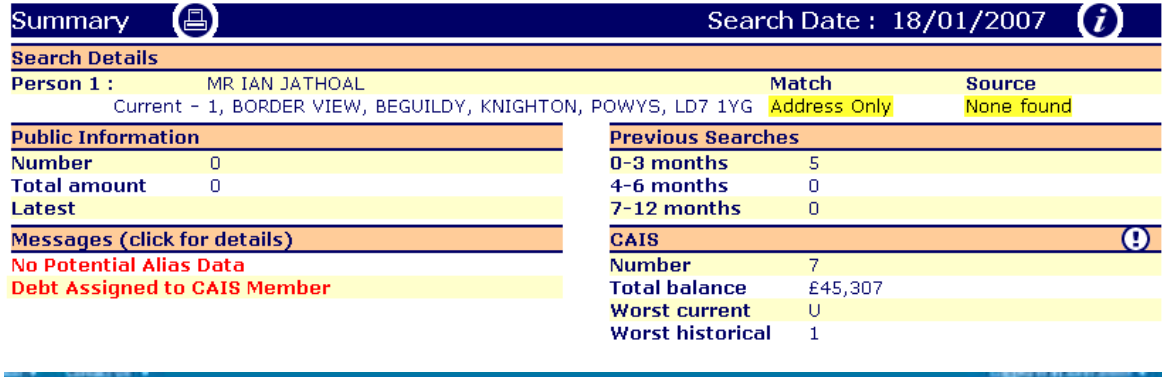
* If they choose to add the Income and affordability assessment they will be requested to return to the Data Request page as they need to enter some additional applicant information and resubmit the request.

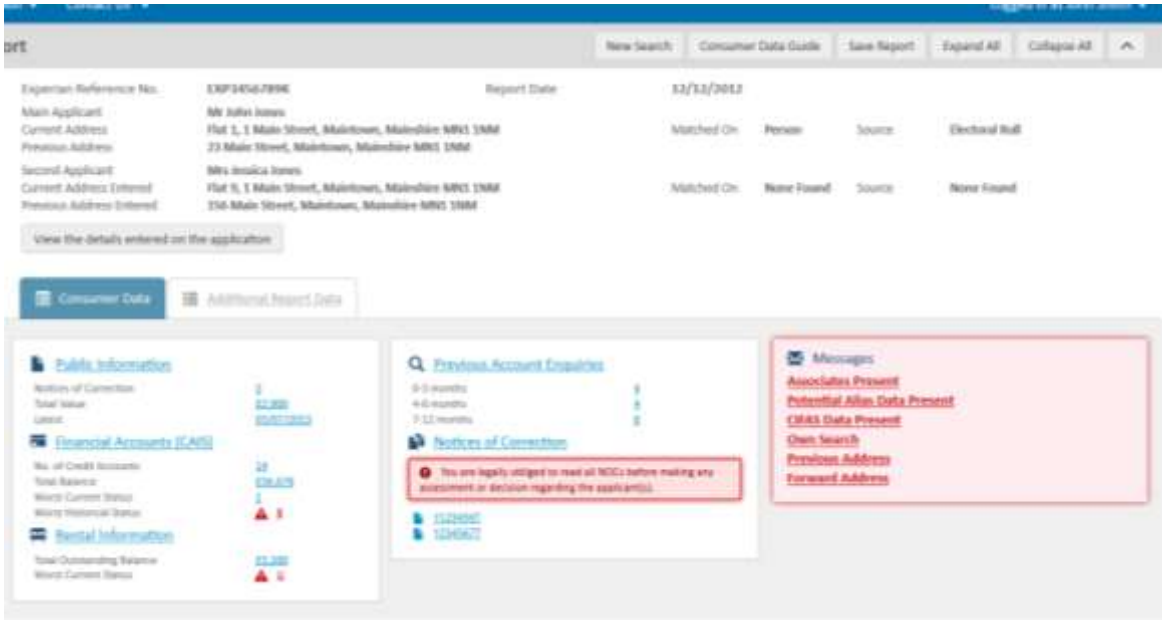
** Rental and Property information cannot be added from the product and need to be added to the account. When they have been added they will not be shown in the additional data tab.

D-Out003 Report Summary

A summary of the information included in the report is displayed at the top of the the report. This may include:

- Applicant Details
- Public Information
- Financial Information (CAIS)
- Rental Information
- Previous Searches (CAPS)
- Notices of Correction
- Messages





Applicant Details

The applicant details are displayed at the top of the screen. The section indicates the name and address that were submitted and the data sources that were used to confirm the applicant's address.

Public Information

Gives the number of public information records on the applicant's file, the total value of any County Court Judgments, and the date of the latest case. If the applicant's file includes certain Public Information types then the Public Information summary will be supplemented with the flashing attention icon on the left. For a full list of the types of Public Information that trigger the attention icon see the section on **Public Information**.

Financial Accounts (CAIS)

Shows the number, total balance, and worst status of accounts held by the applicant, both currently and in the past. If the applicant's worst current status is 3 or more then the CAIS section will be supplemented with the warning icon on the left. *CAIS data is only available to CAIS*

members.

Rental Information

Shows the current outstanding balance, and worst current status of rental accounts held by the applicant. If the applicant's worst current status is 3 or more then the Rental Exchange section will be supplemented with the warning icon on the left.

Previous Searches (CAPS)

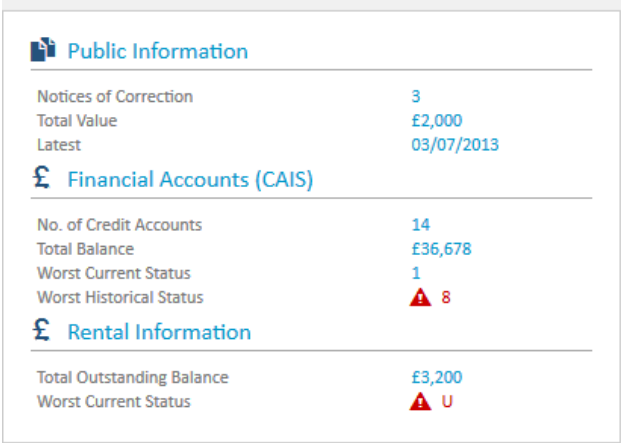
Specifies the number of searches performed on the applicant in the last 12 months in a quarterly format.

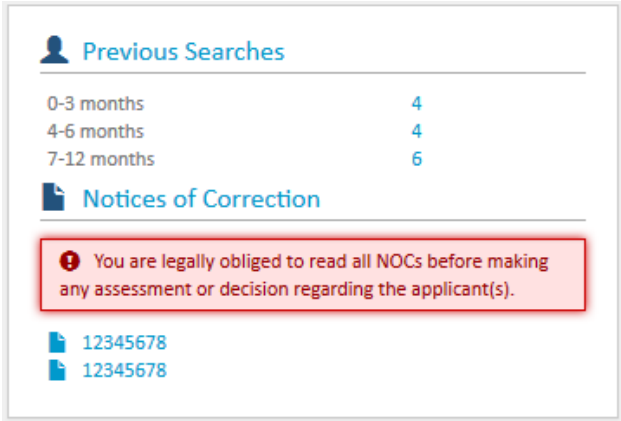
Notices of Correction (NOC's)

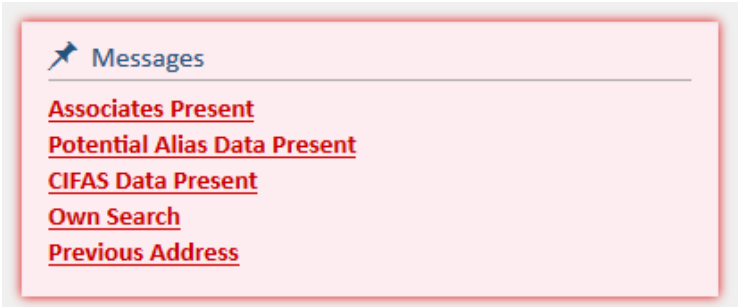
Lists any Notices of Correction (NOC) that the applicant has. Each NOC reference listed is a link that you can click to jump to the Notices of Correction section.

Messages

Lists any significant information about the applicant. Each message has a link that jumps to the corresponding component in the report. The messages that can be displayesd in this panel are listed in the FSP.



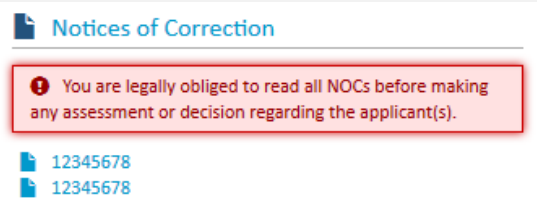




D-Out011 Notices of Correction

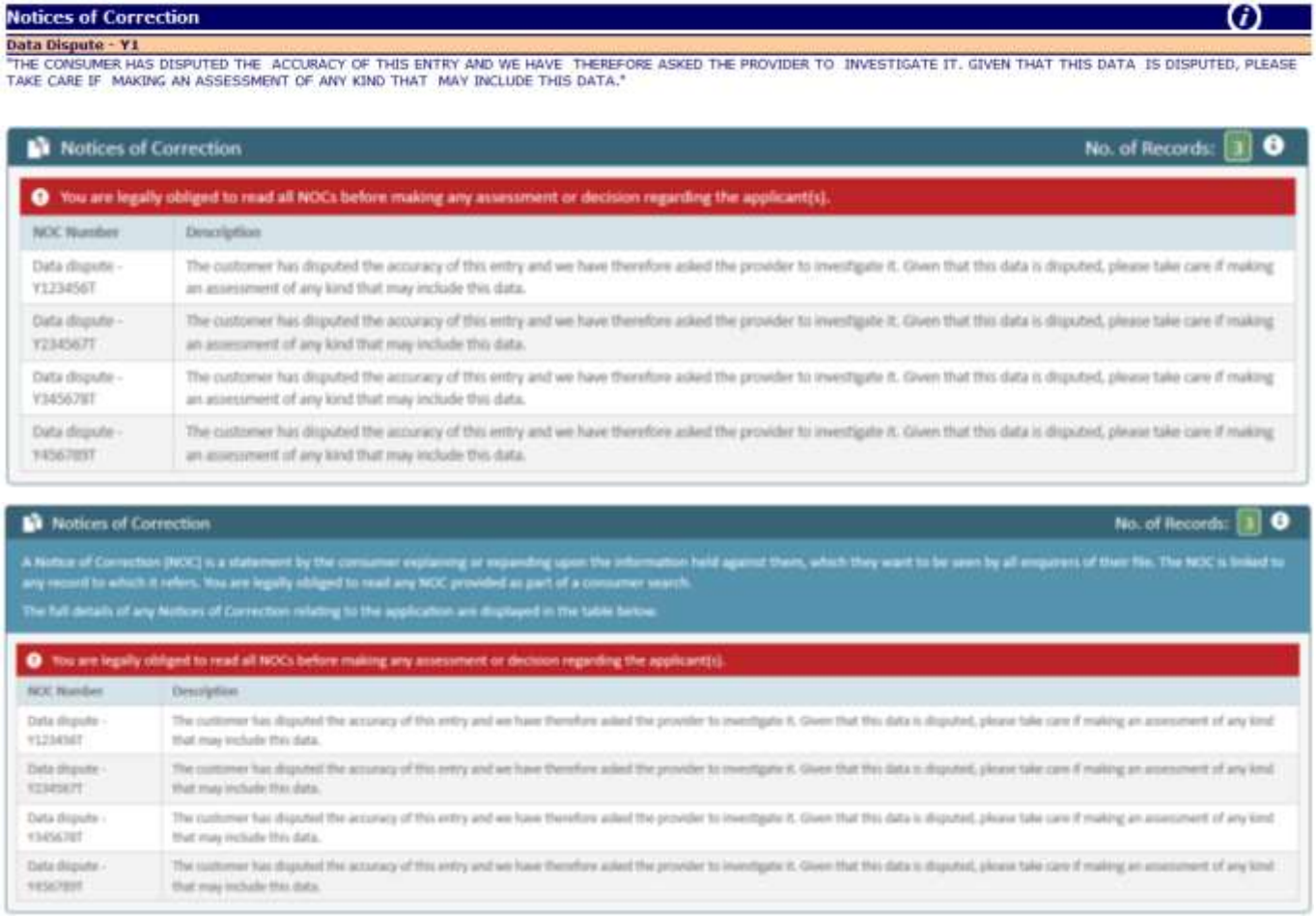
Lists the full details of any Notices of Correction relating to the application.

This component is available in the View all Data tab and by clicking the Notices of Correction link in the summary.



When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records (NOC's) returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.



D-Out002 Application Details

The Application Details component does not have an associated help file.

When the report is initially opened the component will be collapsed into a single bar.

The operator can expand the panel by clicking the header or the 'Expand Al'l button below the tab bar. In each case the panel will expand to show the data. The data included in this component is described in the FSP.

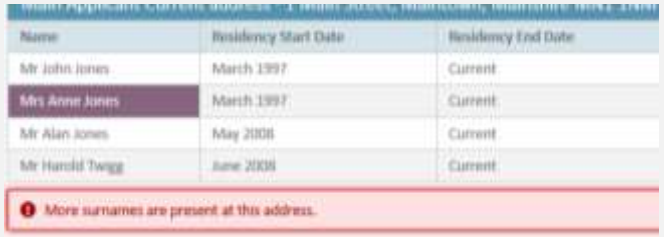
D-Out004 Electoral Roll

Lists the individuals currently registered at the applicant's address. If the applicant or anyone with the same surname was previously registered at the address then their names are also listed.

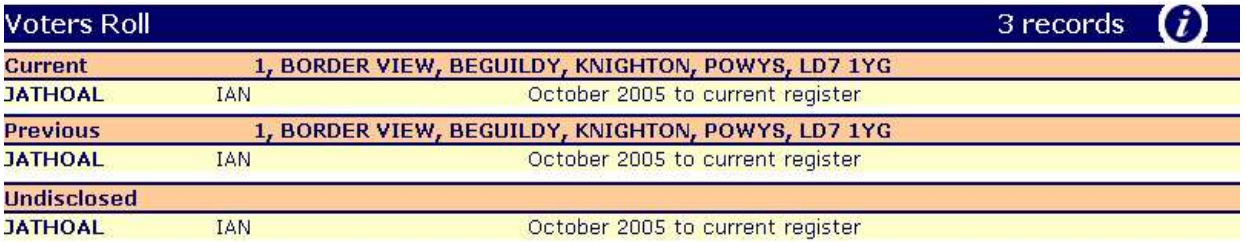
When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message.

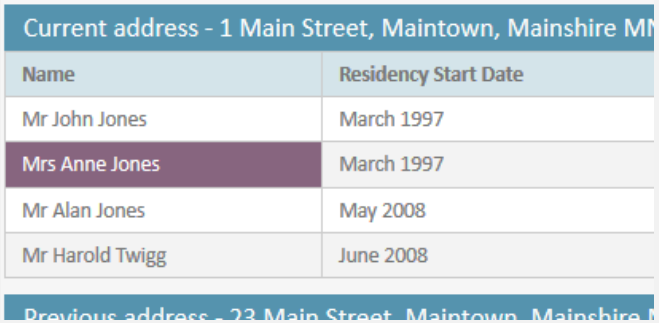
If more than 10 unique surnames are found at a single address then the 10 will be listed and a message will be displayed that states more are available.



If the address searched could not be confirmed on the Electoral Roll we will try other data sources to find a match. In this case a message wil be displayed.



If any of the names registered at any of the addresses are flagged as Potential Alaises they are highlighted in purple.



Current address - 1 Main Street, Maintown, Mainshire MN

Name	Residency Start Date
Mr John Jones	March 1997
Mrs Anne Jones	March 1997
Mr Alan Jones	May 2008
Mr Harold Twigg	June 2008

Previous address - 23 Main Street, Maintown, Mainshire M

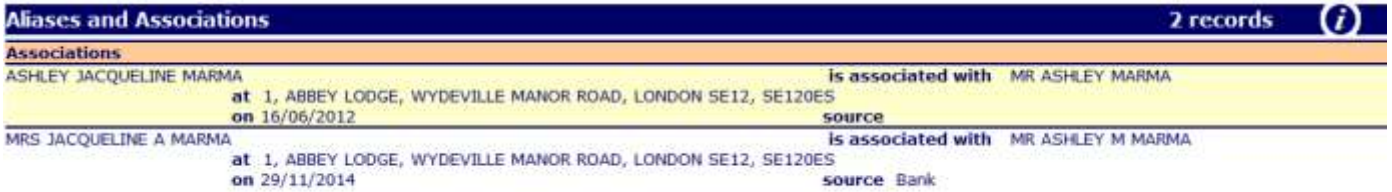
The data included in this component is described in the FSP.

D-Out005 Aliases and Associations

Provides details of all known aliases or financial associations of the applicant, along with the information's source and date.

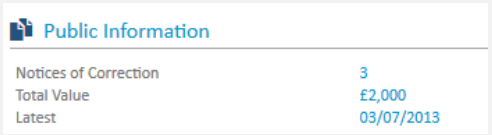
When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.



D-Out006 Public Information

Provides details of the information returned from the PIF (Public Information File, which includes court judgements, orders, debt arrangements, etc.



When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the ‘i’ icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the ‘Expand All’ button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.

D-Out013 CIFAS

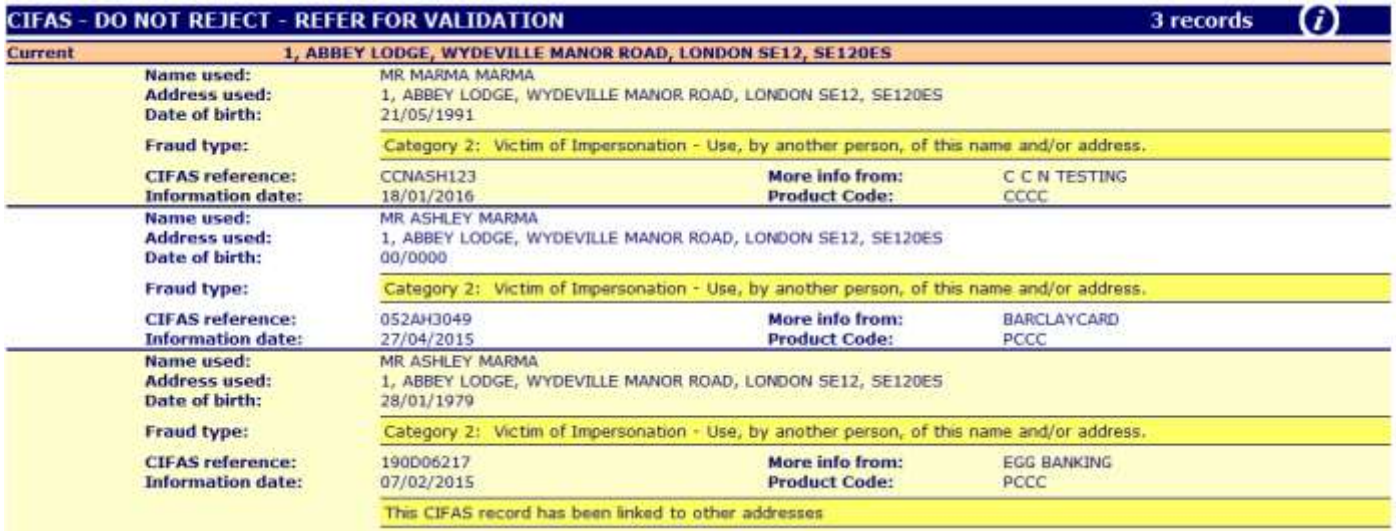
Provides details of the information returned from CIFAS, which includes data about suspected fraudulent activity by the applicant.

£ Financial Accounts (CAIS)

No. of Credit Accounts	14
Total Balance	£36,678
Worst Current Status	1
Worst Historical Status	⚠ 8

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.



Fraudulent Activity (CIFAS)
No. of Records: 2
CIFAS was established in 1988 to share information between members on known and suspected fraud cases. The CIFAS section shows any information about the application related to fraudulent dealings. The report includes the following details about each CIFAS record.
The name and address used on the fraudulent application.
The category of fraud.
The name and number of the CIFAS member who loaded the case.
The unique reference code supplied by the CIFAS member.
The date the information was registered. CIFAS records are held for thirteen months, unless extended.
To receive CIFAS information your organisation must be a CIFAS member.
Do not reject - Refer for validation
Current address - 1 Main Street, Maintown, Mainshire MN1 1NM
Name Used (Trading as)
Address Used
Date of Birth
Fraud Type
CIFAS Ref.
Record Info
Info date
More info from
Product Code
NOC
Mr John Jones (ABC Trading)
Flat 1, 1 Main Street, Maintown, Mainshire MN1 1NM
15/01/1975
Category 1: False Identity Fraud - Use of a false name with an address
EXP123456
Record linked to another address
12/11/2015
Experian
1234567
12345678

D-Out010 CAIS

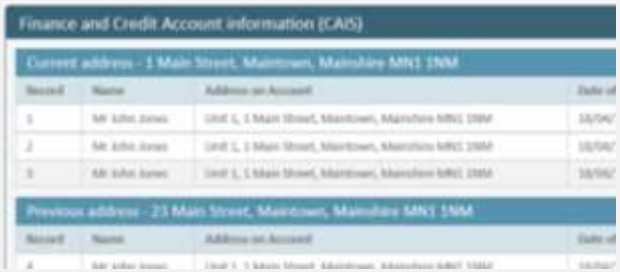
CAIS is by far the largest UK source of information about consumers' credit histories and holds information on millions of credit accounts. The credit agreements matching the applicant's details are listed in order of their status (Delinquent, Default, Active or Settled).

Due to its size, CAIS is the most complex section of the report as there are many different data views based on the account setting and the CAIS account type.

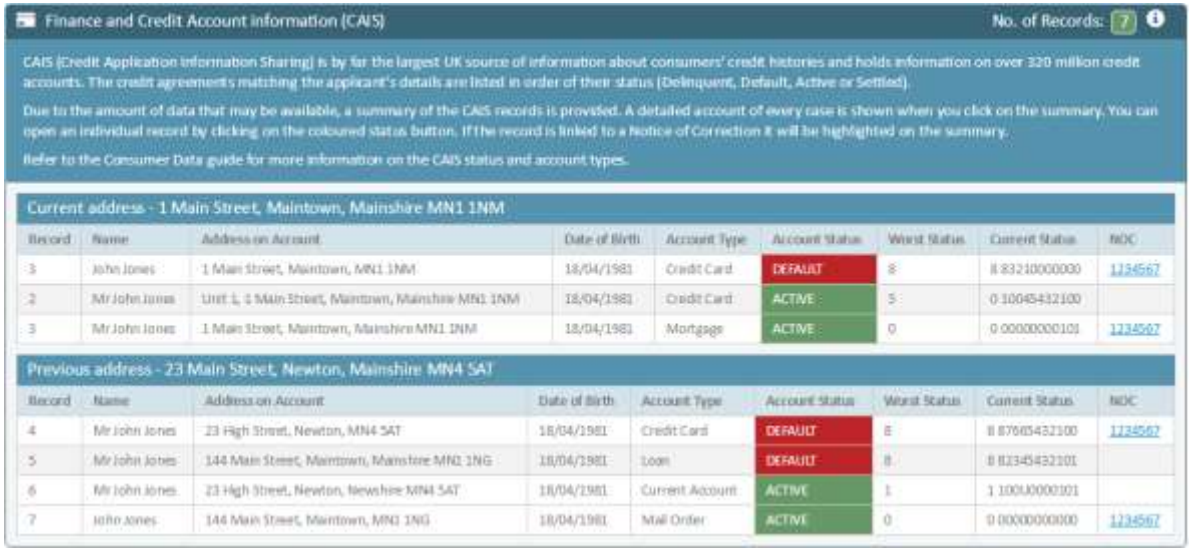
This section describes several data views which illustrate how the types of data are displayed. The different scenarios and data elements are covered in the FSP.

Collapsed CAIS

When the operator initially views the CAIS section all of the records will be collapsed.



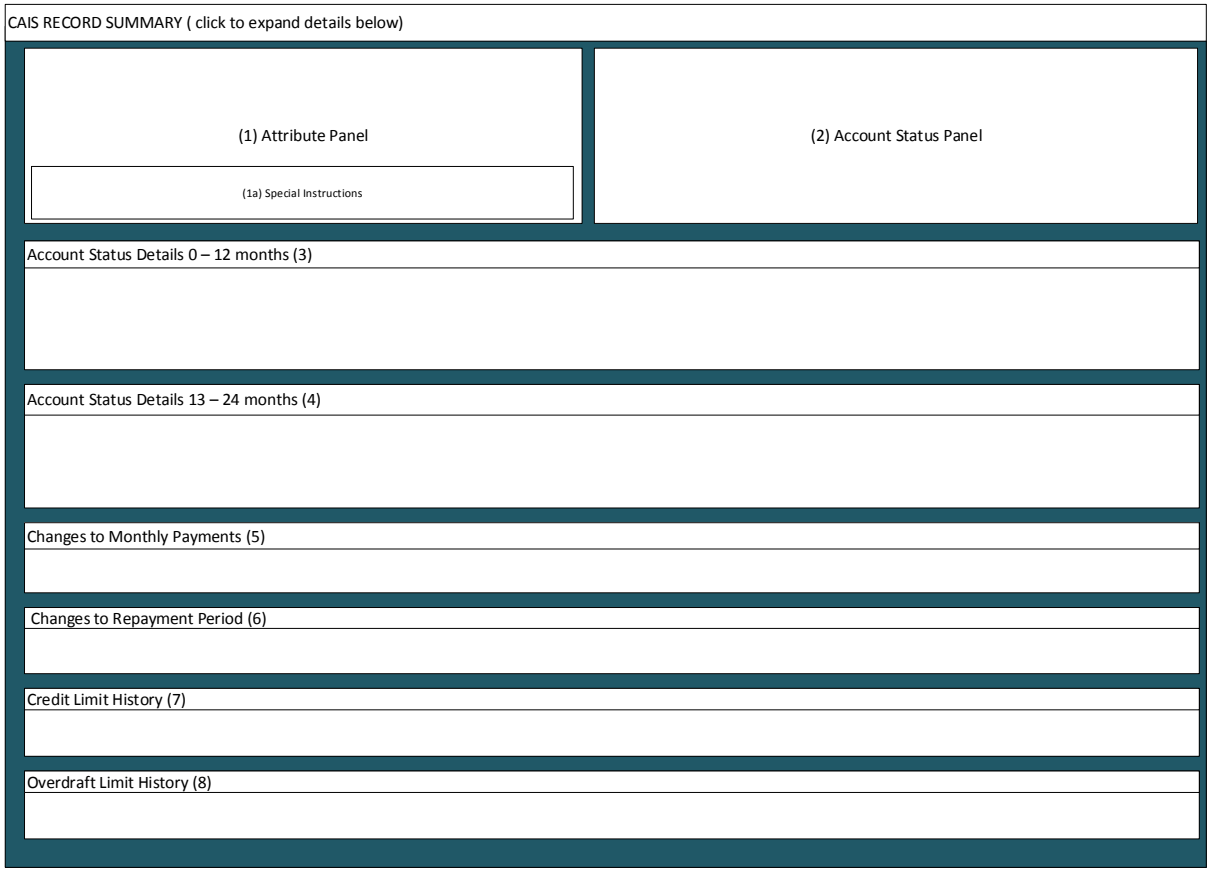
The operator can expand any of the rows by clicking on it. The actual data displayed in the expanded section will depend on the operators account settings and the type of account it is.



CAIS Detailed record layout

The detailed view of a CAIS record is made up of 8 panels of data. Not all panels apply to all CAIS account types however. The sketch to the right shows the relative layout of the panels for a CAIS record.

The Attribute panel and the Account Status Panel are mandatory. The other panels, that are always displayed in the order 'Account Status Details', Changes to Monthly Payments, Changes to Repayment Period, Credit Limit History and Overddraft Limit History, are only displayed if it is applicable to the account type and there is data available to be displayed.



A help panel which describes the data that may be displayed in the section is opened when the 'i' icon is selected.

Attribute Panel

The first panel in the expanded view displays the key information about the account;
Column 1:

- Company Type
- Account Type
- Account Status
- Status 1-2*
- Status 3+*
- Account Start Date
- Payment Terms*
- Last Updated Date

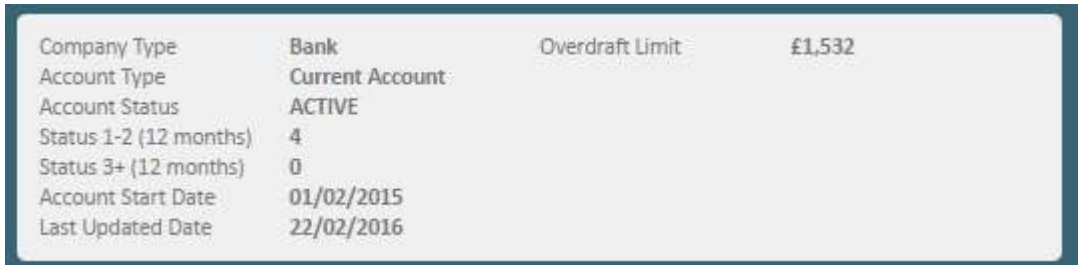
Column 2:

- Balance or Current Balance or Overdraft Balance*
- Default Date or Delinquent Date or Settlement Date*
- Satisfaction Date*
- Default Balance or Delinquent Balance*
- Credit Limit or Overdraft Limit*

Note: The columns marked with the asterisk may not be supplied or may have a value of 0 and therefore will not be displayed.

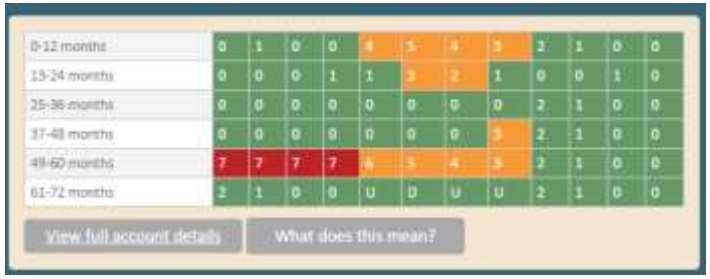
Status Panel

The status panel displays up to 72 months of status history for the account. The number of rows is determined by the number of status values available. At a minimum a single row with one



The number of months displayed after 'Status 1-2' and 'Status 3+' reflects the number of month's status values that are available. Range is 1 to 72. If the number of status values in that field is 0 then do not display the field.

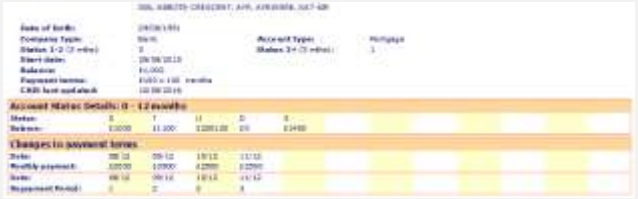
When the screen becomes smaller, then the column 2 values ought to be displayed below column 1 retaining order.



status will be displayed.

Basic CAIS Data View

The basic CAIS data for a credit card shows up to 24 months of Account status & balance.



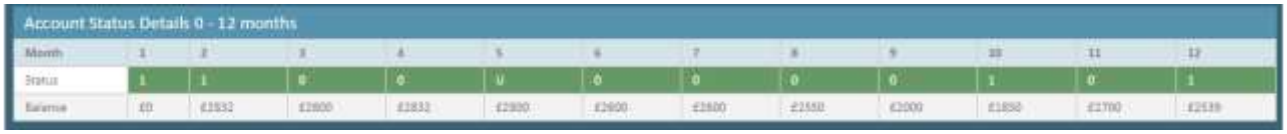
For a non-credit card account such as a Mortgage then the payment terms are displayed.

For a Current Account Overdraft Limit History may be displayed

Special Instruction View

Account Flags

There are two flags that can occur on the account; Joint Account and 'Transfer to Collection Account'. These two flags shall be displayed as Informational



Account Status Details 0 - 12 months												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Status	1	1	0	0	U	0	0	0	0	1	0	1
Balance	£0	£1532	£2600	£2832	£2900	£2600	£2600	£2550	£2000	£1850	£1700	£2539

Figure 1 Basic CAIS Status view

The most recent Balance appears as Month 1

When there is greater that 12 months of data a second panel can be view via the use of a 'Show months 13 – 24' button that appears on the blue banner (see section on APACS didsplay for more details on this button).

Changes to Repayment amount						
Date	20/09/15	02/04/15	12/03/13	01/06/12	01/10/09	22/02/09
Monthly payment	£845.75	£820.45	£765.78	£632.50	£625.60	£678.01

Changes to Repayment period						
Date	12/03/09	12/03/09	12/03/09	12/03/09	12/03/09	12/03/09
Repayment Period (mths)	300	400	500	800	500	500

messages.

APACS / BDS View

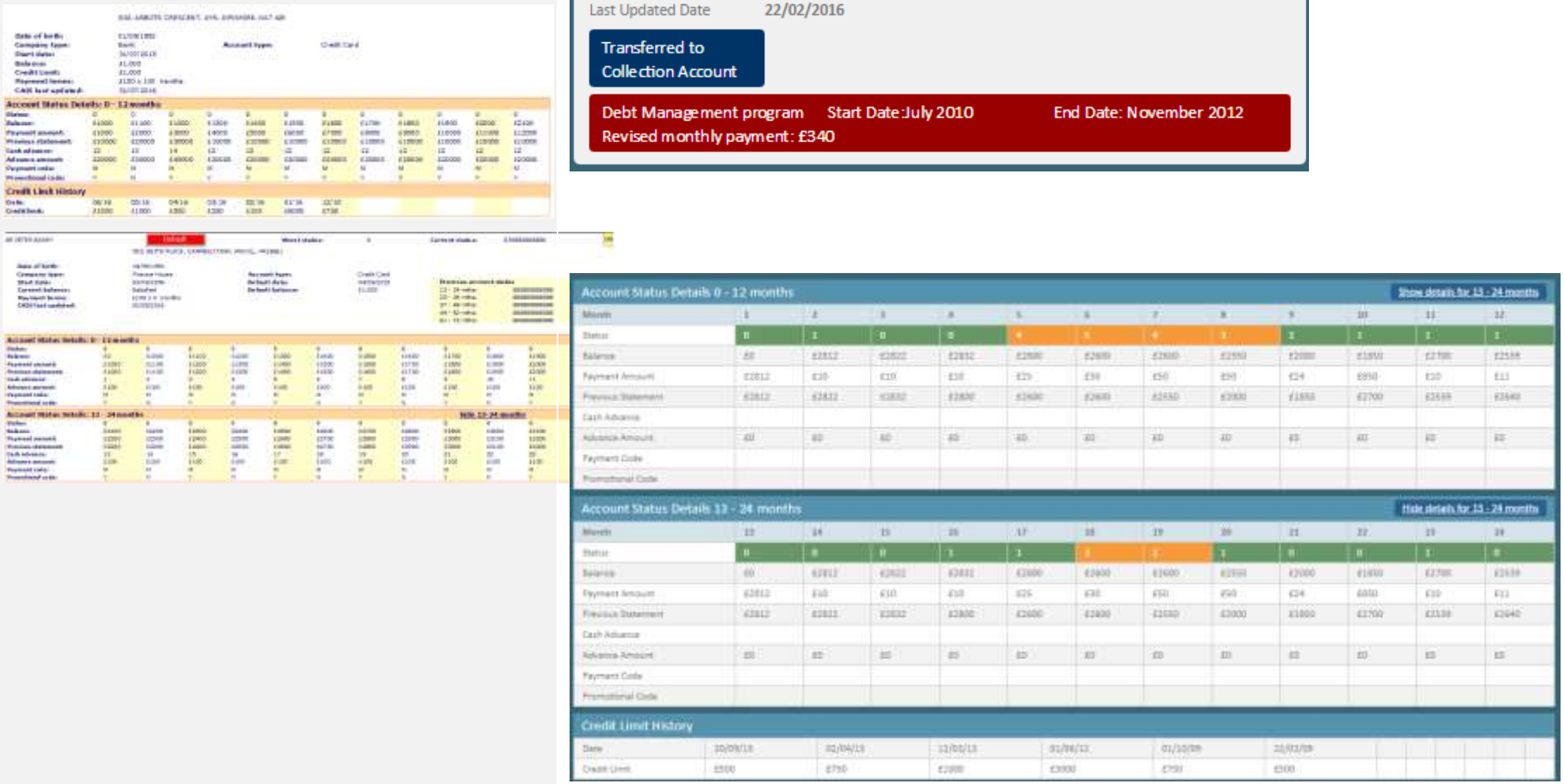


Figure 2 APACS / BDS View

The APCS / BDS view can display a maximum of 24 months of credit card account behavioural data. The 'Show details for 13 – 24 months' will only be visible if there is more than 12 months of data available.

Payment Terms

Payment terms apply to a sub-set of accounts. These are identified in the FSP as Group 1 and Group 2 account types.

Group 1 account types can have repayment amounts and repayment period values.

Group 2 account types only have payment terms.

In either case, do not display the table if data is not provided.

(See FSP for definition of Group 1, 2 & 3 accounts)

Credit Limit

Credit Limit history is only displayed for the Group 3 accounts.

Do not display the table if data is not provided.

Overdraft limit

Overdraft limit history is only displayed for current accounts (type 11 and 15)

Selecting the button will result in the data for 13 -24 months to become visible. There is an option to 'Hide details for 13 – 24 months' displayed. Selecting this option hides the data for 13 – 24 months.

In all of the data views of the CAIS status, the background to the status indicates red, amber or green.
Colour code cells based on:

Red (#BD2427) Status values are 7 or 8
Amber (#F89A38) status values are 3, 4, 5, 6 (#F89A38)
All other status values (including 'S, 'U', 'D' and '?') have a green status (#669966)

All tables must allow for 12 columns of data and where there isn't data available for all 12 months, leave the columns blank and equally spaced (unlike in the images above).

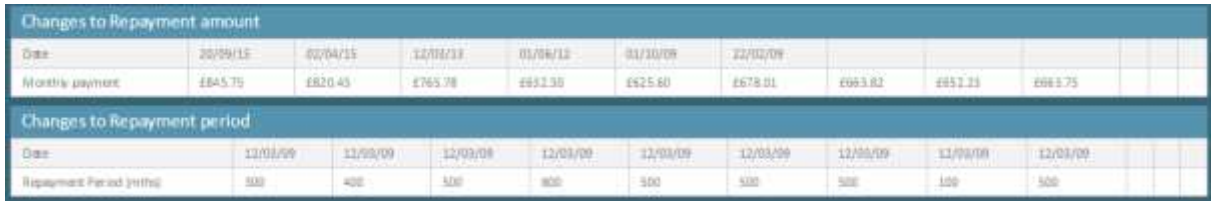


Figure 3 Changes to Payment Terms

Credit Limit History						
Date	20/09/15	02/04/15	12/03/13	01/06/12	01/10/09	22/02/09
Credit Limit	£500	£750	£1000	£3000	£750	£500

Figure 4 Credit Limit History

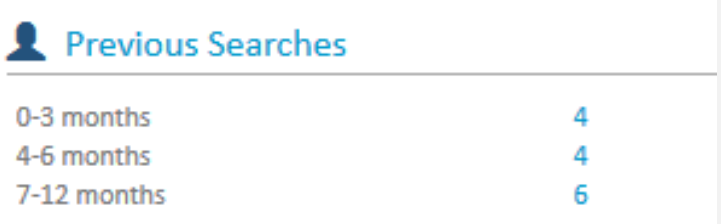
Overdraft limit History					
Date	01/02/16	01/10/15	01/08/15	12/05/15	01/02/15
Overdraft limit	£2000	£1500	£1000	£500	0

Figure 5 Overdraft limit history

Do not display the table if data is not provided.

D-Out007 CAPS (Previous Searches)

CAPS is the UK's largest file of information relating to credit applications made by individuals. This section shows all the CAPS records registered for the applicant as a result of a credit application over the last 12 months.

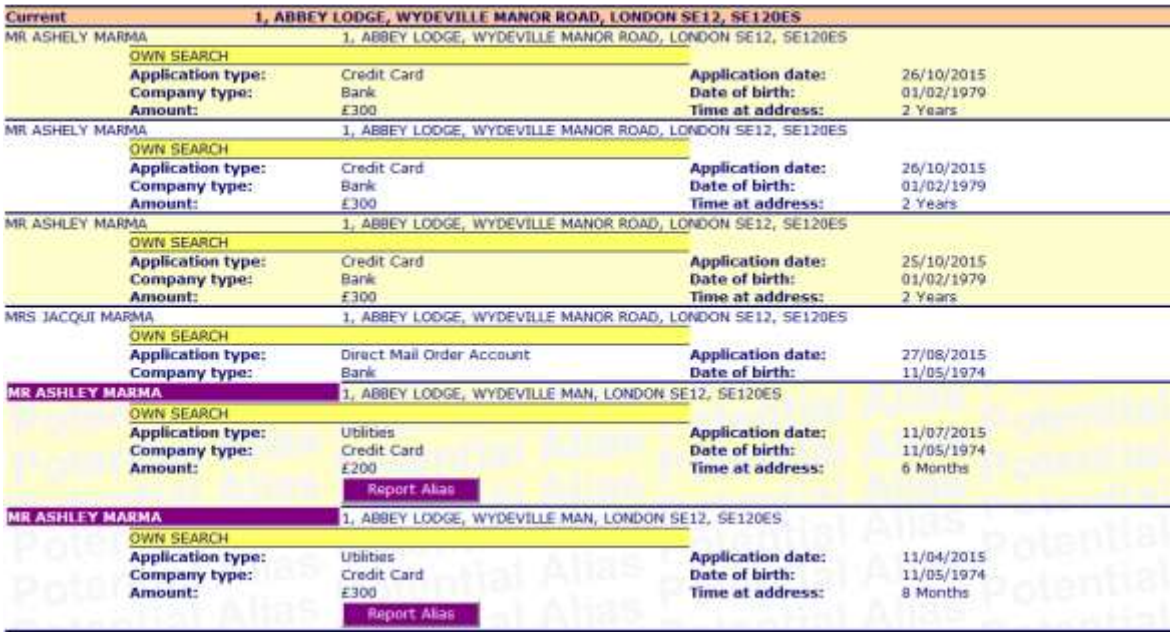


When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message.

Each CAPS record shows the type of organisation that did the credit enquiry, though the type may be 'unclassified', meaning the organisation has not provided a description of their type of business.

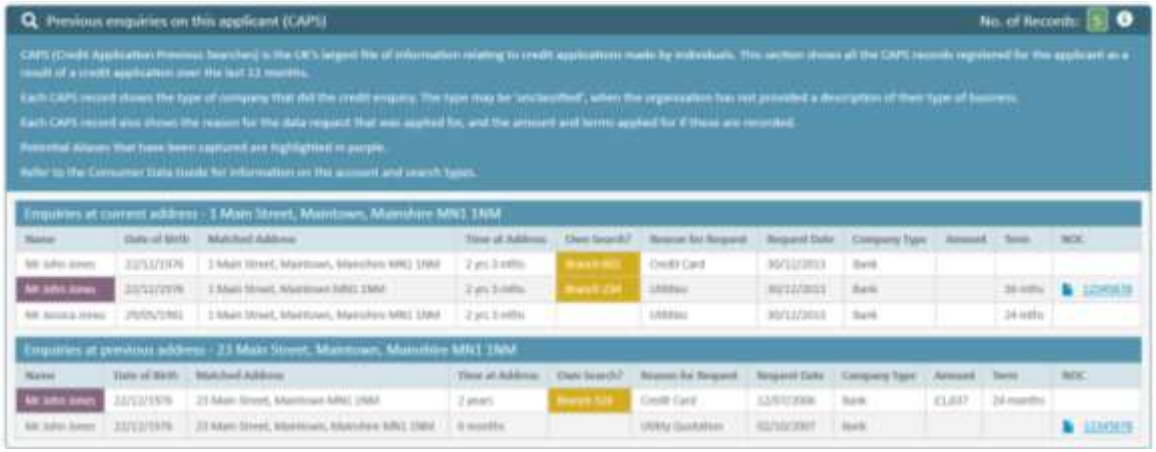
If the applicant of a previous search is returned as a Potential Alias then their name will be highlighted in purple.



Enquiries at current address - 1 Main Street, Mai

Name	Own Search?	Reason for Request
Mr John Jones	Branch 001	Credit Card
Mr J B Jones	Branch 234	Utilities
Mr Jessica Jones		Utilities

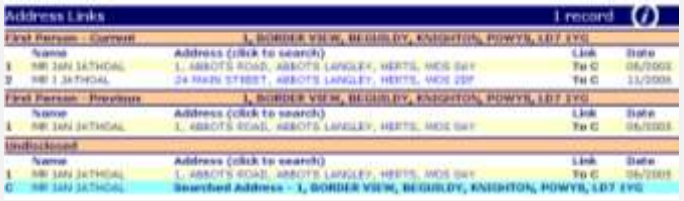
The data included in this component is described in the FSP.



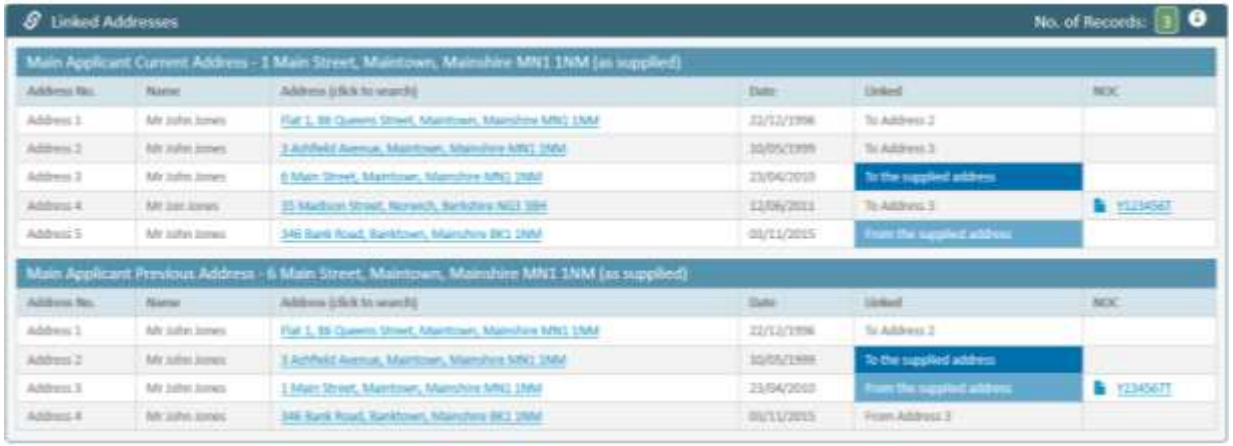
D-Out009 Address Links

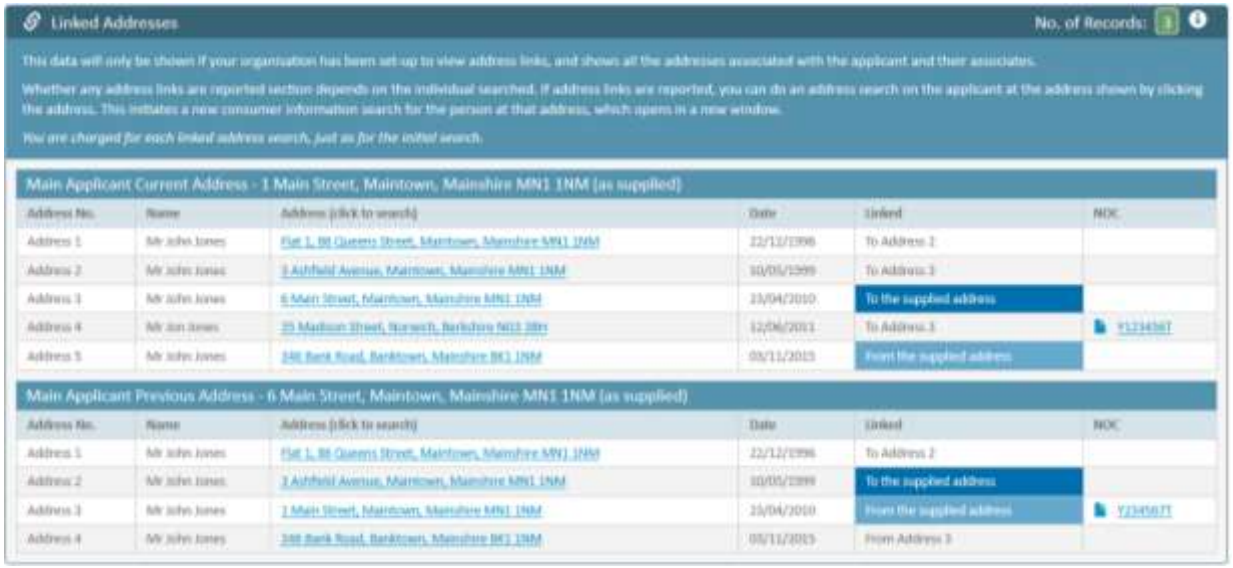
This section shows all the addresses associated with the applicant and their associates if opted in.

Whether any address links are reported in this section depends on the individual searched. If address links are reported, you can do an address search on the applicant at the address shown by clicking on the address. This initiates a new consumer information search for the person at *that* address.



The operator clicks on an address a new consumer report is opened based on a search of the address selected (see Address Link Report).





D-Out014 GAIN

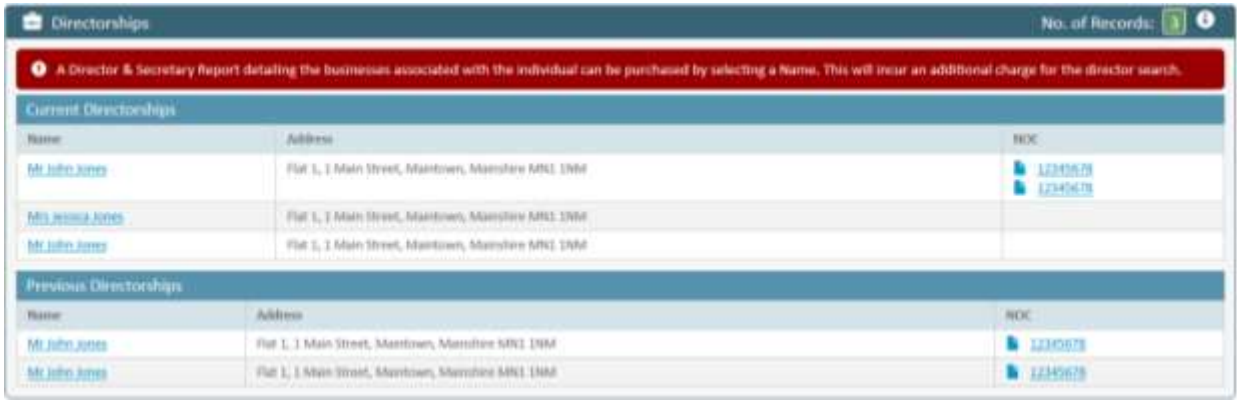
The Gone Away Information Network is an information exchange network that stores up-to-the-minute information about people who have moved without leaving a forwarding address.

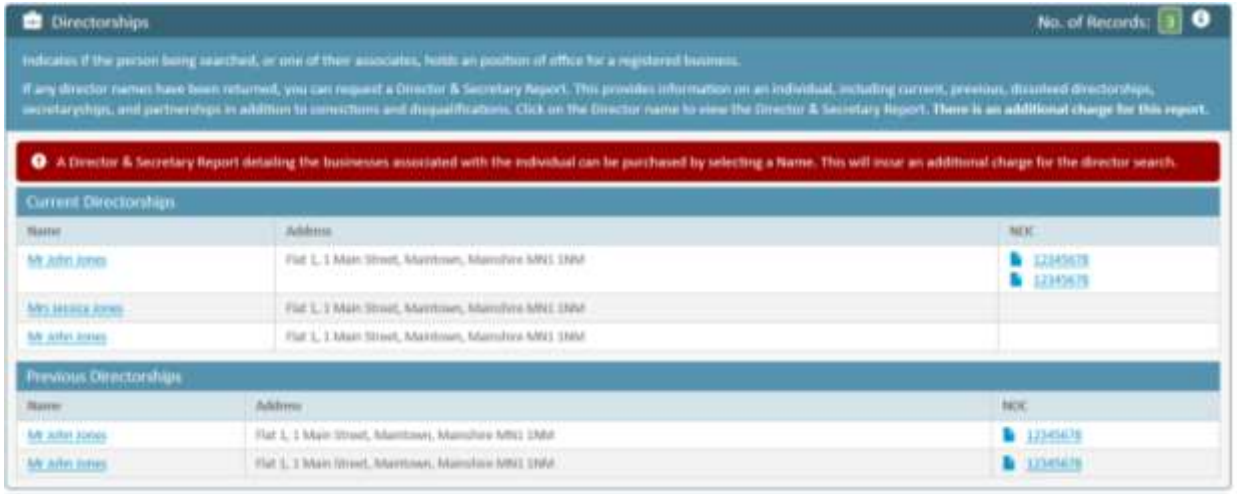
D-Out008 Summary Director Data

This section indicates if the person being searched, or one of their associates, is a director. The names of the directors will be shown, together with the address searched.

If any director names have been returned, you can request a Director & Secretary Report. This provides information on an individual, including current, previous, dissolved directorships, secretaryships, and partnerships in addition to convictions and disqualifications.

When the operator clicks on the director name they will be asked to confirm that they want to request this data as an addtional cost may be charged to their account.

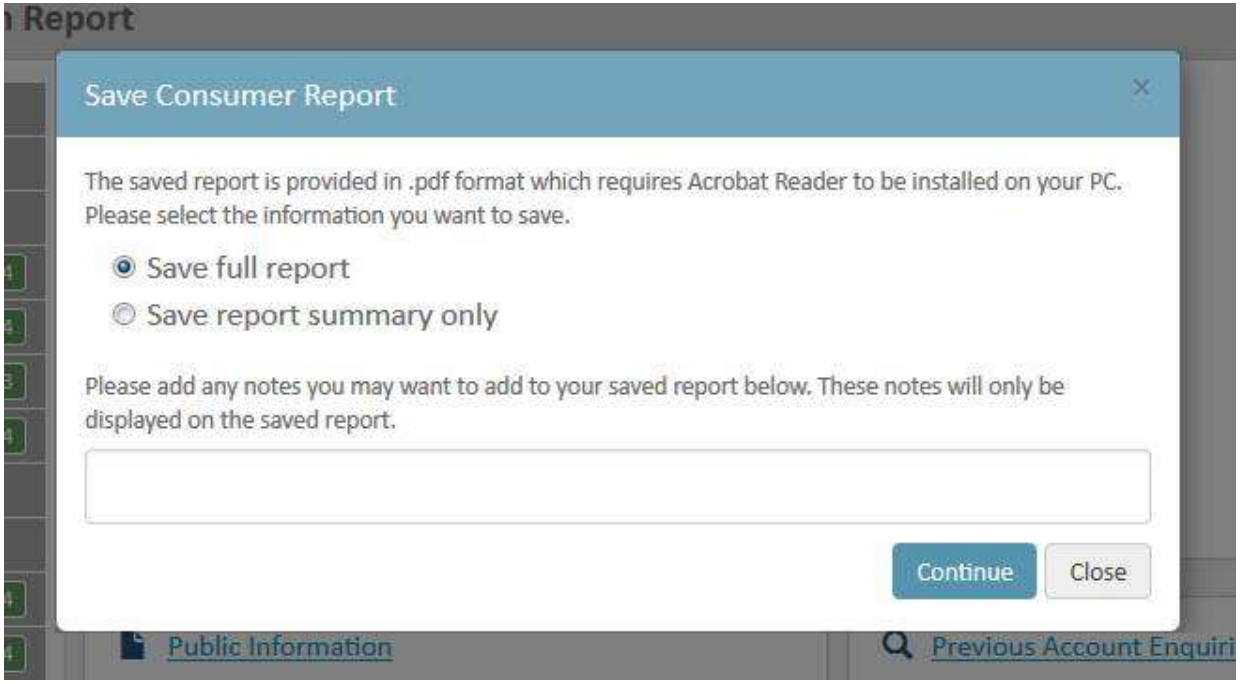




D-Out063 Notes

The Notes section enables the operator to add some text to the printed or saved version of the report.

This feature has now been added to the options you can add when you can save a report (see



D-Out021 Credit Risk Score and CII

Showing Credit Risk and CII as additional data

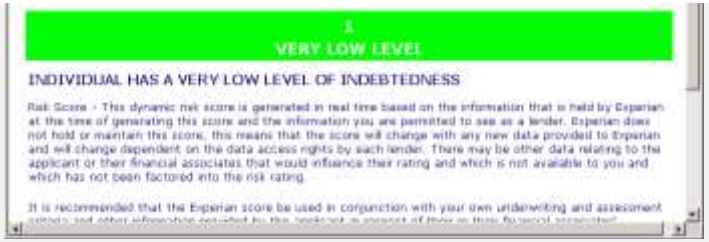
This data is not included in the standard report unless it is assigned to the account. The information on the right can be viewed from the landing page, data request page and the report in the additional information sections.

If the operator adds the data from the request page or report then this section will not be displayed in the additional information section*.

*Note: If the operator purchases the Credit Score and CII then the information on the

If the operator adds the 'Experian Credit Score' or the 'Consumer Credit Score and CII' data then an additional panel is added below the summary containing the score (out of 999), a statement about what the score means, and a graphical representation.

This will replace the current process in which the score is displayed in a separate window.


1
VERY LOW LEVEL
INDIVIDUAL HAS A VERY LOW LEVEL OF INDEBTEDNESS
Risk Score - This dynamic risk score is generated in real time based on the information that is held by Experian at the time of generating this score and the information you are permitted to see as a lender. Experian does not hold or maintain this score, this means that the score will change with any new data provided to Experian and will change dependent on the data access rights by each lender. There may be other data relating to the applicant or their financial associates that would influence their rating and which is not available to you and which has not been factored into the risk rating.
It is recommended that the Experian score be used in conjunction with your own underwriting and assessment

Non-CAIS Risk Score - Moderate Risk
VERY HIGH
HIGH
MODERATE
LOW
VERY LOW
566
Most lenders would regard this score as moderate risk - a low proportion of applicants for credit with this score may experience serious repayment problems if the application is accepted. We recommend that you carry out an Income and Affordibility Assessment before you make a decision.

Non-CAIS Risk Score
Person: MR ALAN CAPONE
Address: 20,ACADEMY CLOSE, CAMBERLEY, SURREY, GU154BJ
Non-CAIS Risk Score
MOST LENDERS VIEW THIS SCORE AS MODERATE RISK - A LOW PROPORTION OF APPLICANTS FOR CREDIT WITH THIS SCORE WILL EXPERIENCE SERIOUS REPAYMENT PROBLEMS IF THE APPLICATION IS ACCEPTED
Risk Score - This dynamic risk score is generated in real time based on the information that is held by Experian at the time of generating this score and the information you are permitted to see as a lender. Experian does not hold or maintain this score, this means that the score will change with any new data provided to Experian and will change dependent on the data access rights by each lender. There may be other data relating to the applicant or their financial associates that would influence their rating and which is not available to you and which has not been factored into the risk rating.
It is recommended that the Experian score be used in conjunction with your own underwriting and assessment criteria and other information provided by the applicant in respect of their or their financial associates' circumstances. It must not be taken to be a conclusive view of the applicant's risk profile.
Close Window

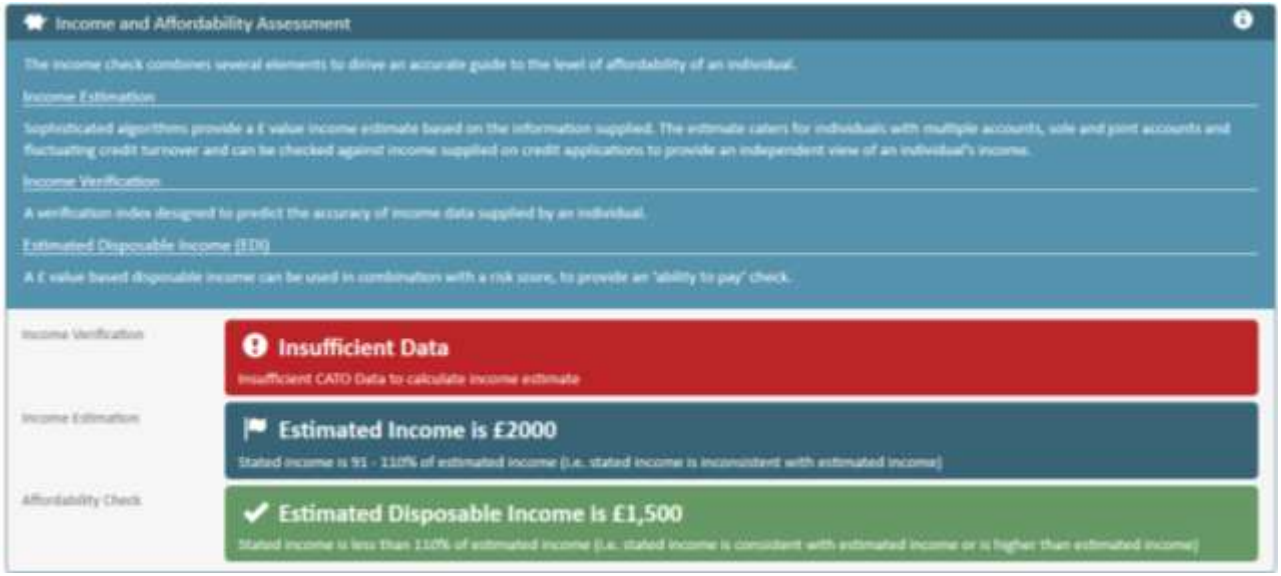
D-Out022 Income Check and Affordability Assessment

This component displays a range of income data and is currently displayed as an individual report (below).

In the new EVC the component will be displayed as an individual section in thereport. When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data. The data included in this component is described in the FSP.

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to Additional Data Components).



D-Out051 Property Information

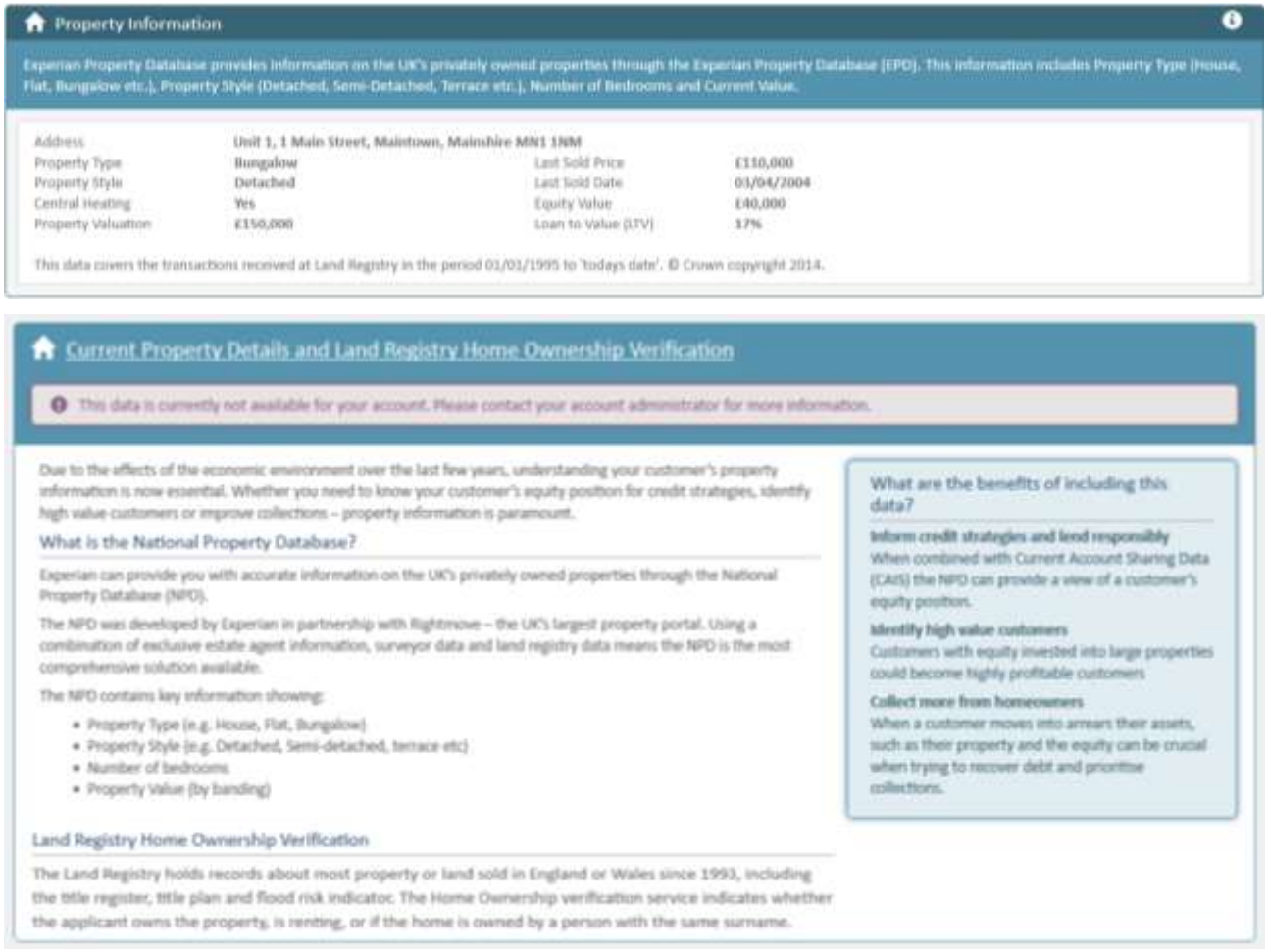
This component displays a range of property data that is returned from the EPD (Experian Property Database).

The component is displayed as an individual section in the report if property data has been assigned to the account. The component will not be displayed if the account is not enabled to see property data but information about the component will be available from the additional data tab.

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data. The data included in this component is described in the FSP.

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to Additional Data Components).



D-Out053 Land Registry Home Ownership

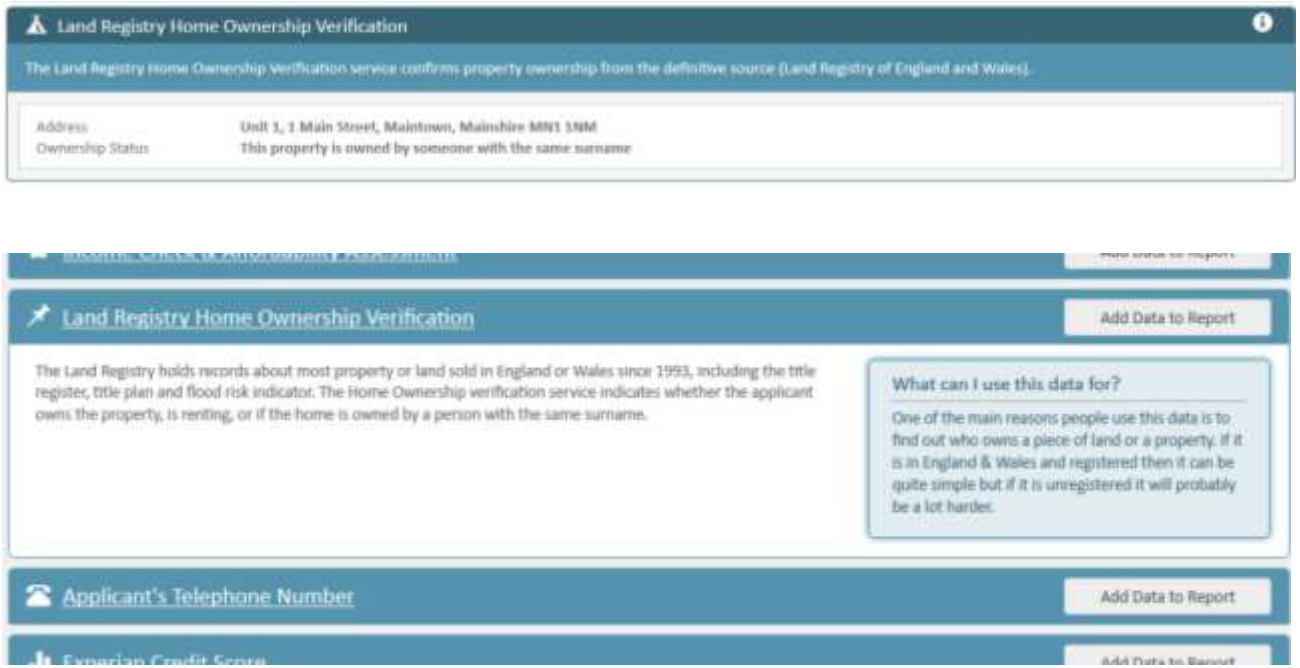
This component is a single element of data that is returned from the Land Registry database. The Land Registry Home Ownership Verification will be available for purchase in the additional data tab on the report.

If the data is added then it will appear in the Land Registry Home Ownership component (right).

The data element can be added by:

- Adding it to a report from the Data Request screen (D-In004)
- Adding it to a report from the Data Request screen (Additional Data Components)

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to Additional Data Components).

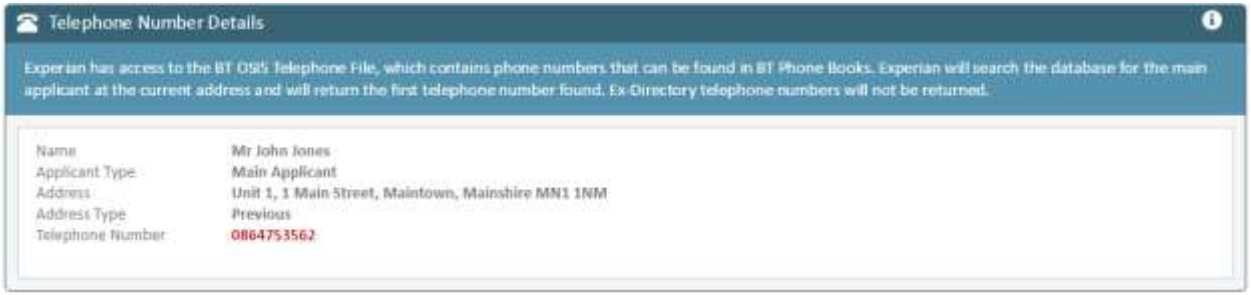


D-Out023 Telephone Number Details

This component is a single element of data that is returned from the BT OSIS Telephone File. It is currently displayed as an individual report (below).

In the new ECV, the telephone number will be added as an individual component.

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to Additional Data Components).



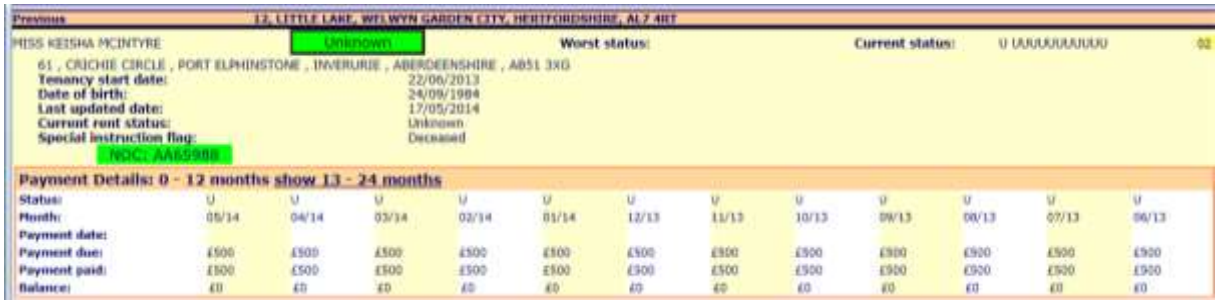
D-Out052 Rental Exchange

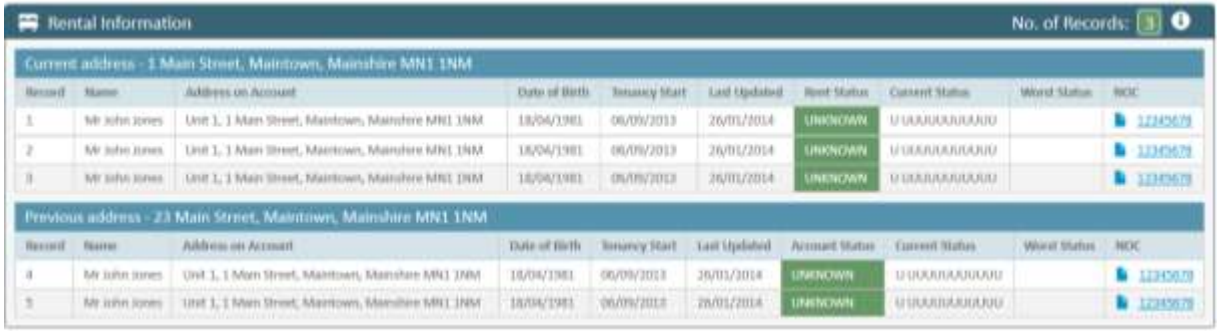
Rental Exchange data shows the amount that the consumer is due to pay to their housing provider and how much repaid each month.

£ Rental Information

Total Outstanding Balance	£3,200
Worst Current Status	U

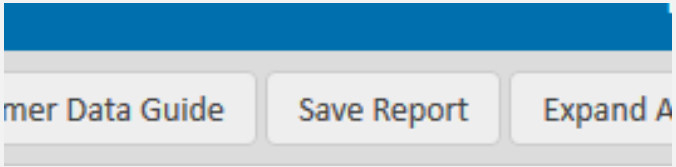
This section describes one of the primary data views and illustrates how the types of data are displayed. The different scenarios and data elements are covered in the FSP.



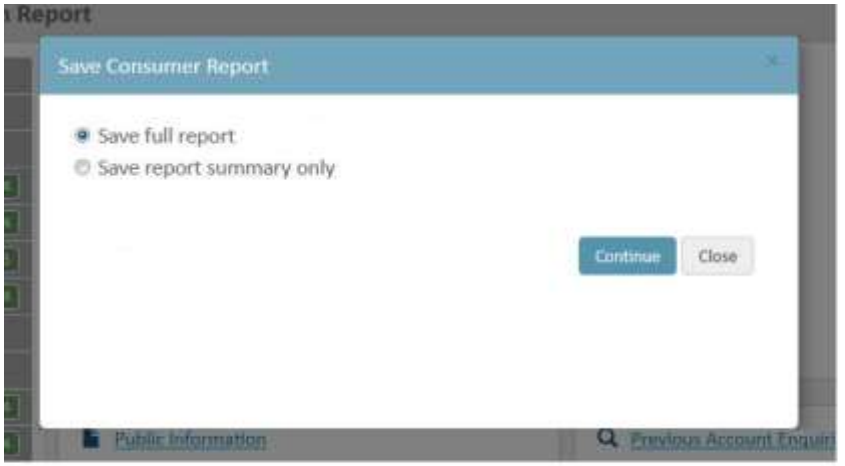


D-In015 Saving a Report

The operator can save the report by clicking the ‘Save Report’ button.



The dialog box on the right is opened which asks the operator to select the content to save. The default option is full report.



D-Out102 PDF Report

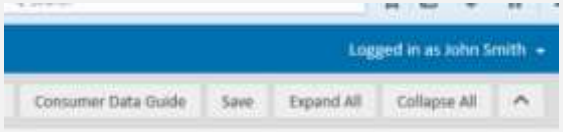
The operator can save the report using the print facility ’save as PDF’ that is available within the Print Dialog.

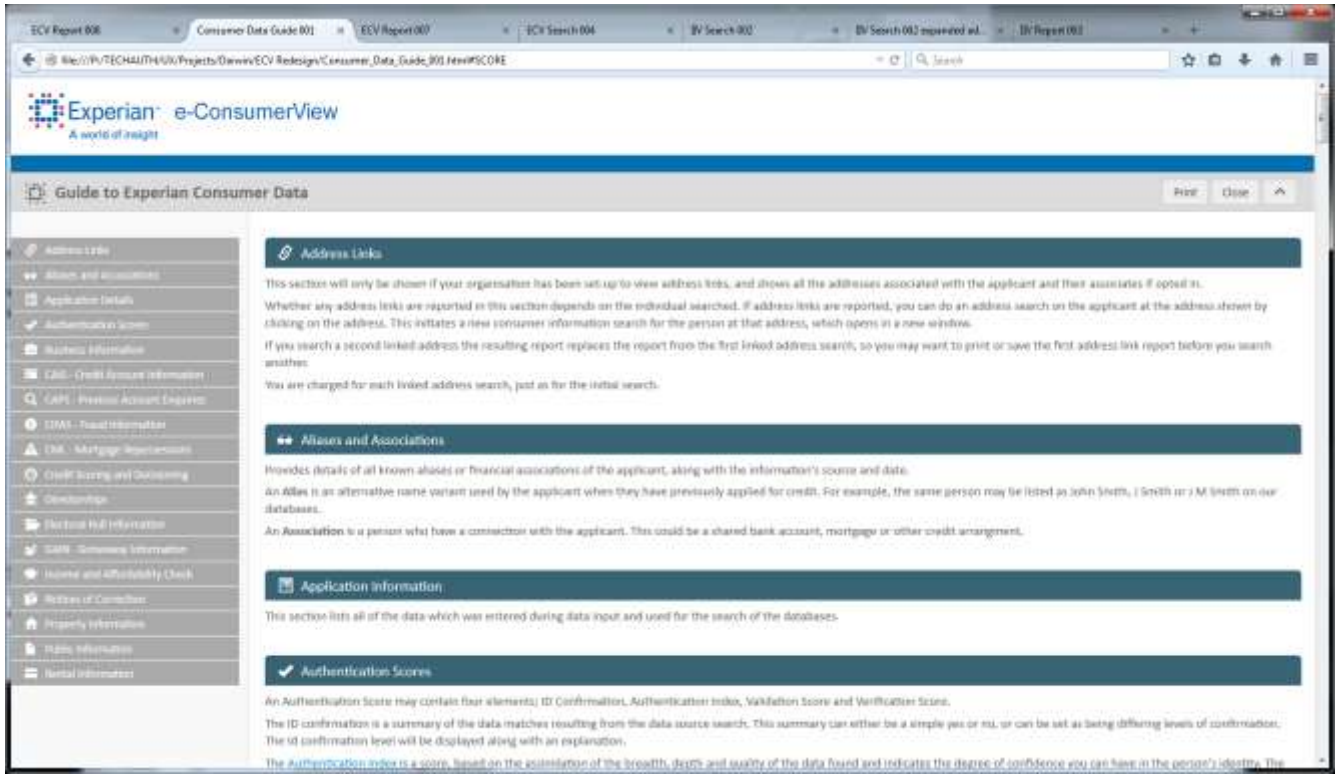
D-Out020 Consumer Data Guide

This component is an online repository that describes all of the data that is provided by Experian CI. The data is broken down into data sources which reflect the components that couild be included in a Consumer Report.

It is not dynamic so the content will not be controlled by the report. So a user who does not have access to a specific data component will still be able to read the help associated with it.

The guide is accessed by clicking the ‘Consumer Data Guide’ button at the top of the report.



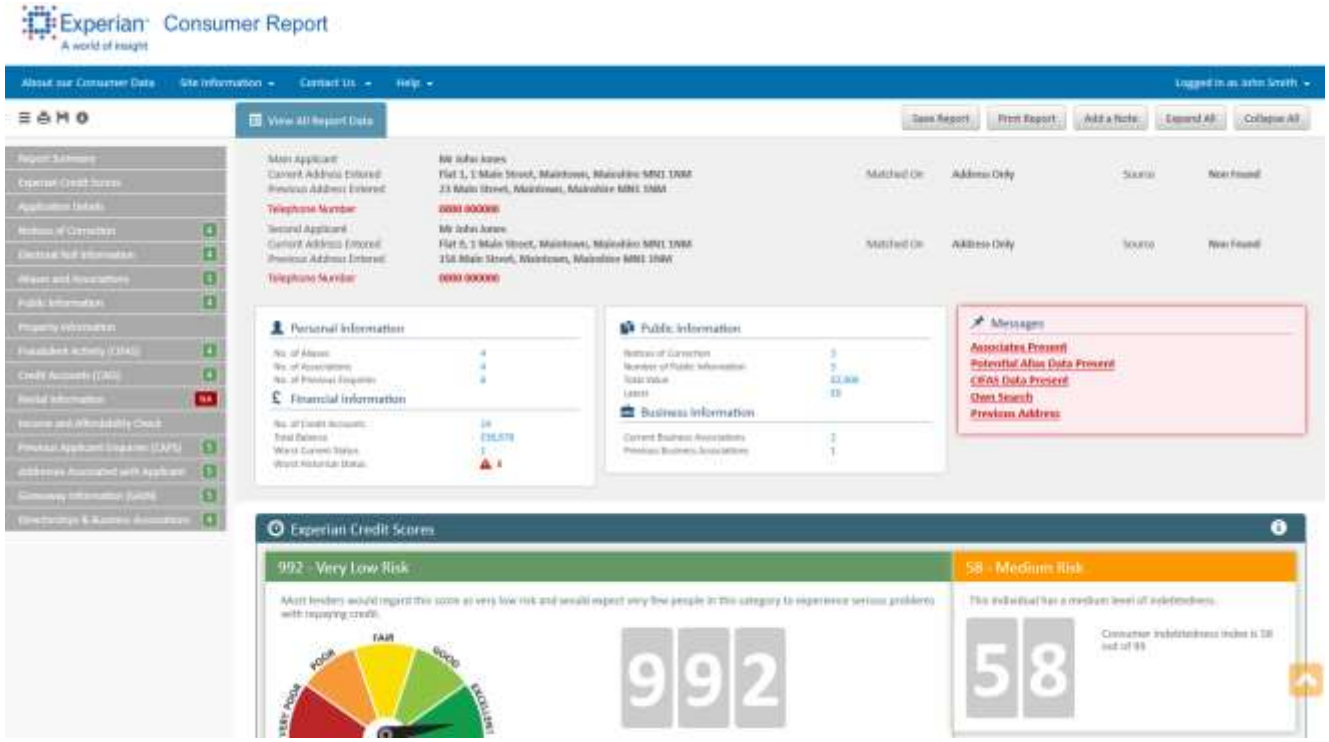


8 Linked Address Consumer Report

Accessing a Consumer Report from a linked address

When the operator clicks one of the addresses in the table in the Address Links component, a new Consumer report is displayed in a new window.

The report contains the same information as the full Consumer report with the exception of the Additional Data tab, the Address Links component and Previous Searches.

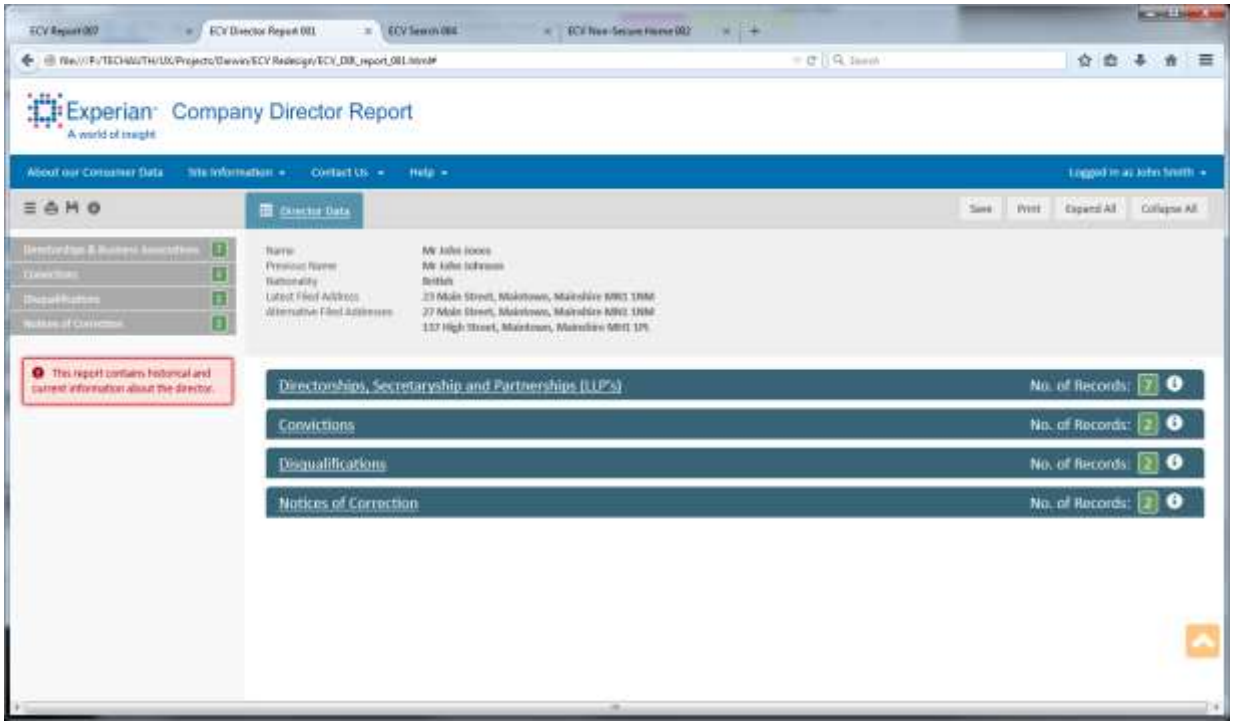


9 Director and Business Reports

Accessing the Director Report

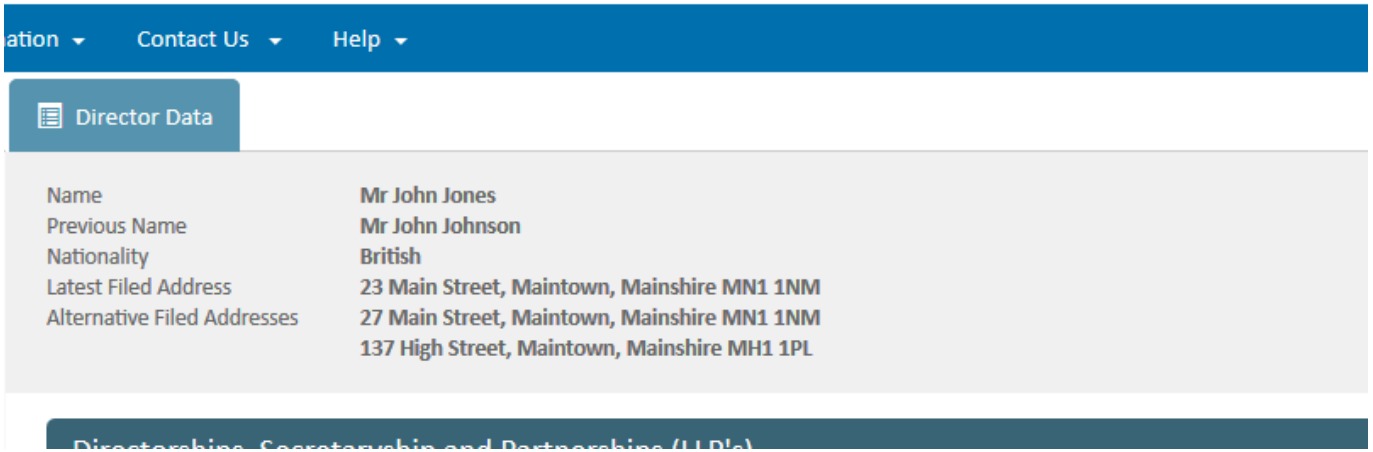
The operator can access a Director report by clicking the ‘Director Reference’ link in the Director component.

A Director report like the one on the right is displayed.



D-Out065 Personal Information

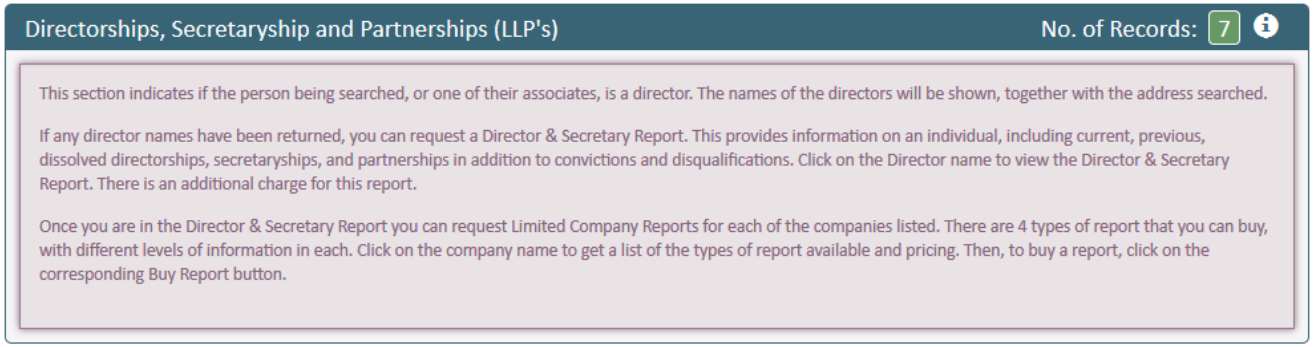
The name and nationality of the applicant, together with any addresses relating to the companies they are associated with, are displatyed at the top of the report.



D-Out066 Full Director Data

This component includes a full breakdown of the companies associated with the applicant, the position they held, and when they were appointed.

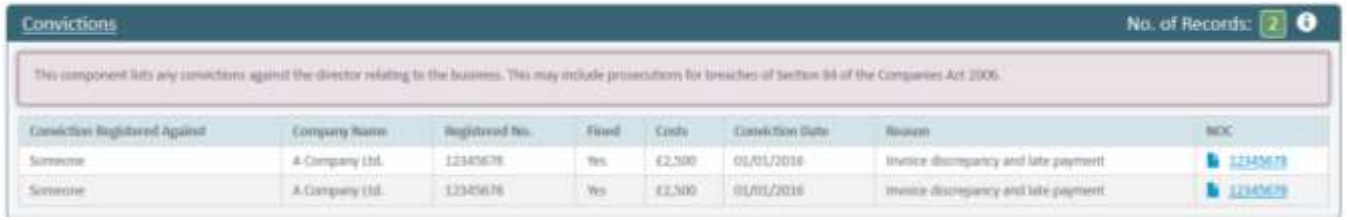
It also details all previous appointments with other businesses and dissolved companies.



D-Out067 Convictions

This component lists any convictions against the director relating to the business.

This may include prosecutions for breaches of Section 84 of the Companies Act 2006.



Convictions No. of Records: 2

This component lists any convictions against the director relating to the business. This may include prosecutions for breaches of Section 84 of the Companies Act 2006.

Conviction Registered Against	Company Name	Registered No.	Fined	Costs	Conviction Date	Reason	NOC
Someone	A Company Ltd.	12345678	Yes	£2,500	01/01/2016	Invoice discrepancy and late payment	12345678
Someone	A Company Ltd.	12345678	Yes	£2,500	01/01/2016	Invoice discrepancy and late payment	12345678

D-Out068 Disqualifications

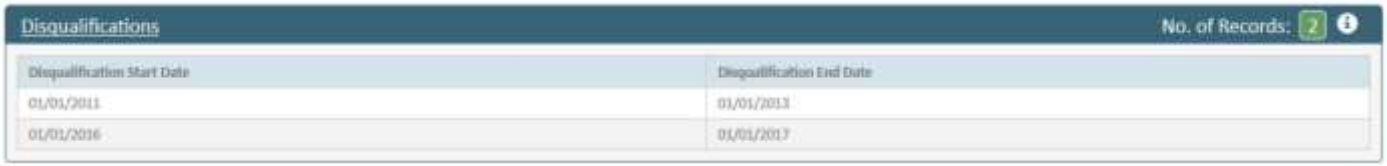
This section lists any disqualifications for the applicant.

A director can be banned ('disqualified') from being a company director if you don't meet your legal responsibilities. This might include:

- allowing a company to continue trading when it can't pay its debts
- not keeping proper company accounting records
- not sending accounts and returns to Companies House
- not paying tax owed by the company
- using company money or assets for personal benefit

A Director may be disqualified for up to 15 years and, during this time, can't:

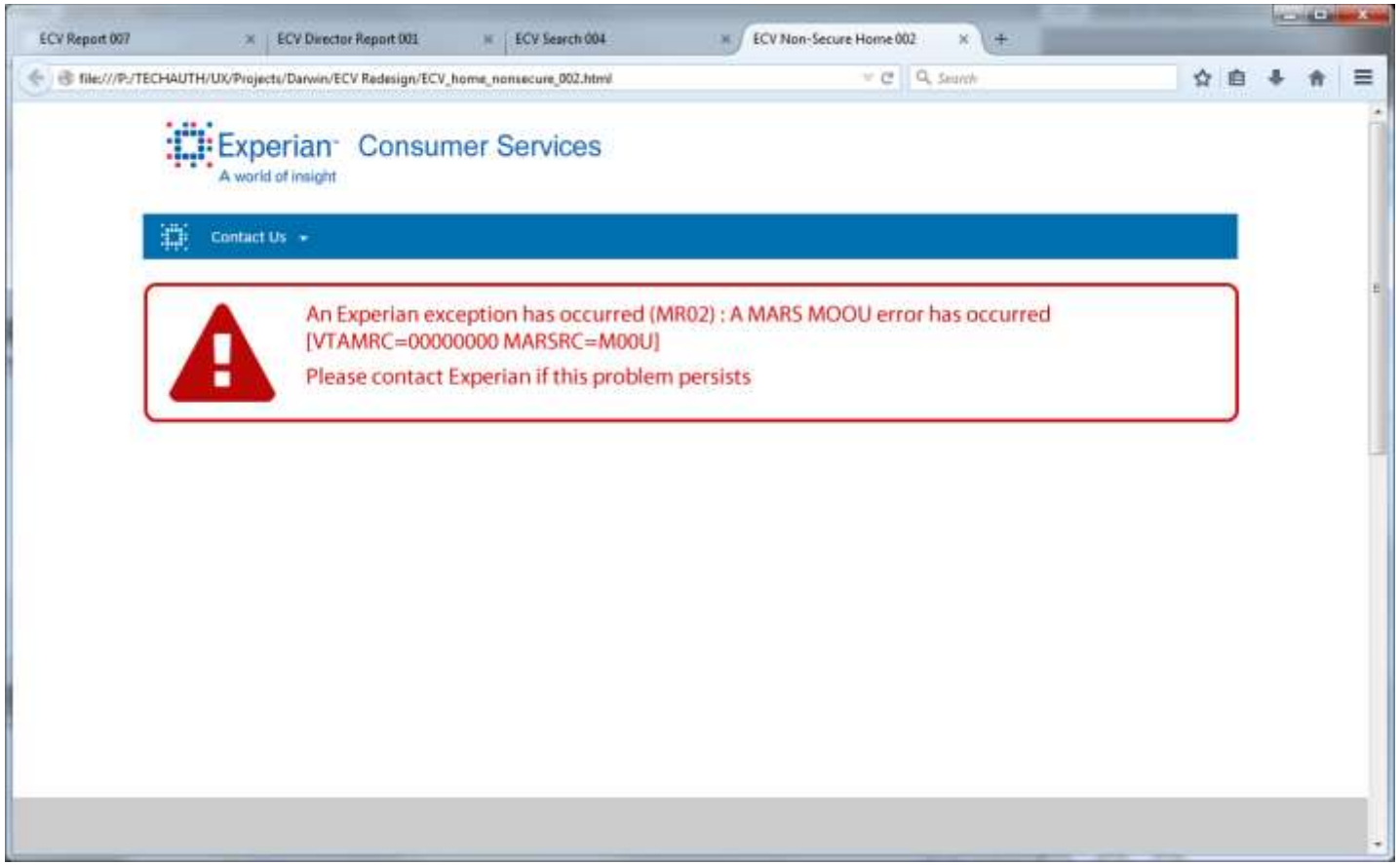
- be a director of any company registered in the UK or an overseas company that has connections with the UK
- be involved in forming, marketing or running a company



10 Error Handling

A system error may occur at any time when the operator invokes an action. For example, when the operator submits data for a database search, or when the operator requests a report.

The image on the right shows a typical system error scenario in which a database error has occurred.



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For more information, visit the Group's website on www.experianplc.com.

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