

Authenticate Pro Data sources

Authenticate Pro accesses an unrivalled breadth and depth of quality data sources from an expanding range of data sources in order to authenticate a customer. These include:

Accommodation Address File

Experian's Accommodation Address file identifies high-risk applications made from a non-residential address where mail can be collected. These addresses are normally used for mail forwarding, storage, or for secretarial services. *

CAIS (Credit Account Information Sharing)

CAIS is the UK's largest database of shared performance data. This key file contains the credit behaviour and commitment of the UK population (over 250 million records), and is updated by each member on a monthly basis.

Credit Application Previous Search

Experian's Credit Application Previous Search (CAPS) file is the UK's largest file of credit reference enquiries, relating to applications for credit made by individuals.

Detect database

Experian's *Detect* database is a key source of data utilised within our authentication products. *Detect* is the UK's leading application fraud identification system.

Mortality File

The Mortality file provides additional data on the deceased that is associated with the process of probate and from Undertakers. This further contributes to the verification process. *

National Canvase:

National Canvase is Experian's Electoral Register replacement database and is more up-to-date than the electoral role. The file combines the commercially available Electoral Register, name and address level data from Experian's Canvase Lifestyle database, directors at home, shareholder data and significant data contributions from partner organisations.

Postal Address File

The Postal Address File (PAF), supplied to GAS by the Royal Mail, contains 27 million UK addresses, and 1.7 million postcodes, for all known properties in the UK.

Post Office Redirect File

The Post Office Redirect File, from the Post Office National Change of Address (NCOA) file, is used to identify where a fraudster has set up a postal re-direction away from the supplied current address. *

Public Information File

The Public Information File contains details of over 7.3 million County Court Judgments, Bankruptcies, Administration and Voluntary Arrangements.

Sanctions Data File

Sanctions data relates to high-risk individuals in the context of money laundering activities. Sources include the U.S. Treasury's Office of Foreign Assets Control (OFAC), Bank of England the list of Politically Exposed Persons (PEP). *

UK Telephone Directory database

BT Operator Services Information System (BT OSIS) is the UK Telephone Directory database and is available on-line to verify name, address and telephone number details.

Voters Roll

The Voters Roll provides lists every UK resident registered to vote - 44 million individuals recorded in 2004. This is used as verification of identity, address and period of residency.

*This is an optional additional data file available on request.

