

Delphi for Marketing

Protect the interest of your customers while maximising the effectiveness of your marketing campaigns.

Improve customer experience by having a complete picture of an individual's credit risk. With comprehensive coverage of the credit risk status of UK consumers, Experian data will help you make more informed decisions on who to include in your marketing communications.

About Delphi for Marketing

Delphi for Marketing (DFM), part of a wider portfolio of Experian Delphi risk scores, combines a wealth of consumer credit and marketing data that is available from Experian to generate scores based on an individual's credit risk. Helping you to send communications to people that are likely to be eligible upon application.

Key benefits

Protect the reputation of your brand

Responsible lending starts with making responsible decisions at the marketing stage.

DFM allows you to make informed marketing decisions so you only target consumers who are able to afford your offers and avoid targeting those who are already under financial stress.

Ensure the right offer is made to the right consumer

DFM allows different offers to be made to consumers based on their credit risk profile. This ensures that the most appropriate offers are sent to consumers that are most likely to be accepted, thus improving campaign conversion rates.

How clients utilise Delphi for Marketing

Pre-screen for prospect marketing campaigns

Delphi for Marketing is widely used to screen outbound prospect marketing campaigns including direct mail and email prior to deployment. By aligning the DFM score with application underwriting criteria, individuals unlikely to be accepted at application stage can be screened from the campaign, reducing declines and improving campaign effectiveness.

Digital Advertising

Delphi for Marketing can be used within Experian's Digital Audience Service to differentiate the advertisement an individual sees when they are online. This enables the most appropriate offer to be targeted to the right consumer, enhancing the conversion rates from banner advertising.

“DFM allows you to make informed marketing decisions so you only communicate with consumers who are able to afford your offers.”

Delphi for Marketing

The three scores are:

Delphi for Marketing with CAIS and BDS

Incorporated into this score are Experian credit bureau data (CAIS), credit and store card behavioural data (BDS), Experian marketing data and public information. The score may only be utilised on portfolios that subscribe data to CAIS and for the removal of high risk individuals from campaigns. Organisations with a credit or store card must subscribe BDS data to CAIS to be able to use this score. All other CAIS members without a credit or store card portfolio are also eligible to use this score.

Delphi for Marketing with CAIS

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Incorporated into this score are public information and Experian marketing data such as Mosaic and Financial Strategy Segments. The score may be used for positive selections as well as risk exclusions, the portfolio does not have to be subscribed to CAIS for organisations to use this score.

Three DFM scores are available for use in marketing; it depends on membership to CAIS, the product being promoted, and how the data is being used as to which DFM score can be compliantly used. Use of DFM 10 CAIS scores are restricted and can only be used in-line with the Principles of Reciprocity which govern the use of the CAIS database and equivalent pooled credit performance databases.

About the data used

The DFM suite of scorecards have been developed to maximise the predictive power of the most comprehensive bureau data in the UK. The data used includes:

- Defaults on credit accounts over the last six years*
- Accounts in payment arrears, including early arrears, over the last six years*
- Credit and store card accounts with behavioural data over the last 12 months*
- Credit account search data over the last 12 months
- Experian demographic marketing data such as Mosaic UK and Financial Strategy Segments
- Public Information records (County Court Judgements, Scottish Decrees, Bankruptcies and Individual Voluntary Agreements) over the last six years
- GeoDelphi – aggregated data for all 1.7 million UK postcodes to enable geographic risk factors to be taken into consideration
- Experian address links to consolidate credit information across all known addresses to ensure a complete view of credit risk.

* These data items are derived exclusively from Experian's CAIS database and only used in the DFM CAIS scores.

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