Experian Integrated Credit Check

Overview

The Experian Integrated Credit Check Tool provides an automated method for retrieving comprehensive credit data on individuals. This integration supports efficient credit assessments and case management by enabling fast and accurate access to credit profiles that can be used to automatically update case data in the relevant Turnkey application.

Key Functional Features

- **Input Requirements:** To initiate a credit check via the Experian API, the system requires the following personal identification data:
    - First Name
    - Surname
    - Date of Birth (DoB)
    - Current Address (including postcode)

  These fields must be provided accurately to ensure a successful API call and accurate data matching from Experian.

- **Credit Report Retrieval:** Upon submission of the required data, the Experian Delphi Select API is triggered. The API responds with a structured credit report, which includes but is not limited to:
    - A list of active and historical creditors
    - Credit reference numbers (e.g., account numbers or identifiers)
    - Types of credit (e.g., mortgages, loans, credit cards, utilities)
    - Whether something is secured/unsecured
    - Outstanding balances and debt levels
    - Missed payments

- **Integration with Case Management:** The returned credit information is automatically processed and can be:
    - Mapped to existing contact records where matching identifiers (e.g., shared addresses, names, or phone numbers) are found.
    - Used to create new contact records if no match is found

- **PDF Report Generation:** Users have the option to generate a formatted PDF report summarising the credit check results. This includes all returned data in a readable format, suitable for audit, compliance, or internal review purposes.
- The PDF will contain:
    - A summary of the individual's credit profile

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- Detailed account and creditor information

Summary

- Streamlines credit verification processes
- Enhances decision-making with up-to-date credit insights
- Reduces manual data entry and contact linking
- Ensures a standardised and auditable reporting format

Availability

The availability of the relevant Turnkey application is governed by the Service Level Agreement between Turnkey and the customer for that application.

The availability of third party systems accessed via the relevant Turnkey application (e.g. Experian) is managed by the respective third party provider and not Turnkey.

Turnkey's third party provider aims for high availability, however all parties acknowledge the potential for interruptions to API services due to maintenance or other unforeseen issues.

Turnkey shall endeavour (via 'shoutout' within the relevant Turnkey application) to provide advance notification of Experian service downtime alerts they receive from the third party provider.

Should users experience issues accessing the Experian service, they should be reported to Turnkey who will escalate the matter to the system provider.

Limitations and Exclusions

- Credit data is supplied by Experian and is based on information reported to Experian by lenders and other third parties. Turnkey does not verify, and gives no warranty as to, the accuracy, completeness or currency of any data returned.
- Not all creditors report to Experian. A credit report will not necessarily identify all of an individual's creditors, liabilities or missed payments.
- Results depend on the accuracy of the details entered. Inaccurate or incomplete details may return no data, incomplete data or data relating to a different individual. Users should check that any report returned relates to the correct individual.
- Automatic mapping to, or creation of, contact records is based on matching identifiers and may produce incorrect matches or duplicate records. Users are responsible for reviewing case data, creditor and contact records before relying on them.
- Credit reports and PDF reports reflect the data held by Experian at the time of the check only and are not updated automatically.

- The service provides credit information only. It does not provide a credit score, recommendation or advice, and any decision taken in reliance on the data is the customer's responsibility.
- Users must only carry out a credit check where they have a legitimate purpose for doing so, in accordance with applicable law and any usage conditions notified by Turnkey.
- Turnkey is not responsible for any error, omission or delay in data returned by Experian.

Experian Service Provider Details

Name	Experian Limited, The Sir John Peace Building, Experian Way, NG2 Business Park, Nottingham, NG80 1ZZ, Registered in England & Wales, Company Number 653331
Data Privacy Role	Independent data controller using the data for its own purposes
Data Categories	Personal Identity Data,
Privacy Notice	https://www.experian.co.uk/consumer/privacy.html

The Turnkey customer remains responsible for providing its own privacy information to the relevant individuals whose data will be shared with the Service Provider.

Date of release 17th November 2026

Turnkey may amend this description in its absolute discretion from time to time.