

Ascend Identity Resolution™

Creating a single view of your customer to power business processes

Experian's Ascend Identity Resolution™ helps lenders and service providers create and maintain a customer-specific persistent identity (ID) that can be used to link existing relationships and interactions to achieve business objectives.

This premier linking solution offers:

- **Advanced machine learning algorithms**
Experian's patent-pending technology delivers industry-leading match rates, while maintaining accurate identity resolution.
- **High-quality, vast referential data sets**
Utilizing the full power of Experian's traditional and alternative data sets helps to find more consumers with flexibility and confidence.
- **Batch and real-time delivery**
Obtain your customer-specific identifier in batch or via real-time API.
- **Persistency of identities over time**
Occasionally a consumer hasn't been seen before and an identifier must be created and persisted throughout the duration of service.

Ascend Identity Resolution will ensure every customer receives a unique identifier that will be maintained and consistent.

Ascend Identity Resolution allows users the ability to take advantage of Experian's vast consumer data sets and the most advanced matching algorithms to help resolve consumer identities in a private identity graph, ensuring your data is partitioned and only shared if you choose. After initial batch synchronization to your customer-specific identifier, the identifier (a personal identification number, or PIN) can be delivered where and when needed to help you maintain a single view of your customer.

Disparate data sets and multiple consumer touchpoints

Multiple lines of business, disparate systems, various customer touchpoints and application channels, combined with changes to personally identifiable information (PII), can make achieving a single customer view difficult and complex. The consequences of failing to achieve a single view of your customer can range from a poor customer experience to regulatory and compliance implications.

Experian's Ascend Identity Resolution was built with lender challenges in mind and incorporates advanced technology that adapts to consumer data trends (such as the emergence of consumer email addresses as an important identity element) to confidently establish linkage. Additionally, Ascend Identity Resolution recognizes that your customer data can be as important as Experian's data assets in helping to create linkage; therefore, the solution was designed to include your data, combined with Experian's, in your very own private identity graph.

Ascend Identity Resolution potential use cases



Applicant insights

Linking an applicant to any existing accounts/relationships can provide key information prior to extending additional credit.



Application velocity tracking

With omnichannel application processing, being able to recognize the consumer in store and online is critical from a fraud and consumer experience perspective.



Account management

Finding duplicate customers across multiple data sets can help manage risk and link active accounts.



Fraud prevention

After a single customer view is achieved, clients can search for abnormalities to signify potentially fraudulent activities for further investigation.

Identity resolution is challenging; implementation is easy

Experian's Ascend Identity Resolution provides unique platform benefits, including:

- **The power of Experian® data**
Experian configures and prepares a secure, custom identity graph, with the power of Experian referential data and advanced algorithms. You send customer identifying information, and we'll return the identifiers.
- **Identifiers on demand**
Real-time API can be called directly or integrated into the response of other Experian products, such as Attribute Toolbox™ or PowerCurve®.
- **Consistent maintenance and support**
While the vast majority of identifiers will remain unique and persistent over the duration of services provided, occasionally information is provided to indicate identifiers need to be combined or separated. Ascend Identity Resolution will inform users when this happens in refresh cycles or in real time so business processes aren't disrupted and high-quality identifiers are maintained.

About Experian Ascend Technology Platform™

Ascend Analytical Sandbox is one of several solutions available on our state-of-the-art Experian Ascend Technology Platform™ that helps power the best decisions across the credit life cycle.

Our modern technology foundation delivers hybrid cloud-based solutions with access to the freshest data available to power analytics, marketing and account management programs. In less than a year post-launch, the groundbreaking platform is being used by 15 of the top financial institutions globally.

Contact us

For more information about the Ascend Technology Platform contact your Experian account executive or call 1 855 339 3990.

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