

Using the Experian access code – guidance for those supporting parish

Top tips:

- Ensure the hyphen is removed and that there are no spaces (before or after) the code
- Ensure your ad blocker is disabled. In Google Chrome for example, go to the browser's Settings, navigate to Privacy and security > Site settings > Additional content settings, and select Intrusive ads. From there, under Default behaviour, choose Any site that you visit can show any ad to you to turn off Chrome's built-in ad blocker. If you use a separate ad-blocker extension, find it in the Extensions menu and toggle the switch to the off position.
- Some people have also said that the Experian system itself is struggling to process the application, possibly due to the sheer numbers of people trying to get set up. Our diocese is one of 19,000 affected by this data breach and it is likely that these other organisations are also offering Experian Identity Plus as a reasonable response to prevent identity theft and other forms of fraud
- If you need further help with registering with Expedia, please contact them directly on: **03444 818182** or customerservices@uk.experian.com

Issues with Experian not being able to verify your identity:

Click on the contact link below and select “I Can’t Log In”, then select “Cannot verify my identity”. Then complete a contact form to ask for help.

The screenshot shows the 'Contact Us' page on the Experian website. At the top, there's a 'Contact Us' heading followed by instructions: 'The best way to get in touch is to [log into your account](#). If you don't have an account with us, we recommend [visiting our FAQs](#) to find the help you need. Alternatively, if your query is listed below, we can help you handle this yourself or provide the best solution for you.'

Below this is a list of topics with right-pointing chevrons: 'Experian Credit Report', 'I can't login' (highlighted with a red box), 'Statutory Credit Report', 'Fraud', 'Cancellation', and 'Complaints'.

Further down is a section titled 'Other ways to get in touch' with two dropdown menus: 'Call us' and 'Write to us'.

The second screenshot shows the 'I can't login' sub-page. It has a 'Back' link at the top left. The heading is 'I can't login' with the subtext 'Trouble verifying my identity'. A note states: 'Your data security is important to us. Our verification checks make sure we're giving access to the right person.'

Below this is a question: 'Which message did you see?' with two options: 'We need to do some further checks' and 'We've been unable to verify your identity' (highlighted with a red box). There is a 'Main menu' link below the options.

At the bottom of the second screenshot is the 'Other ways to get in touch' section with 'Call us' and 'Write to us' dropdowns, and the Experian logo at the very bottom.

Reasons why it may not be able to find you:

- You have little information on your credit report.

This is often known as a ‘thin’ credit report. It means there is not enough information for us to verify you or create your report and score. It can happen when you haven’t borrowed credit before, aren’t on the electoral register, or don’t have at least 3 years of UK address history.

- You’ve recently moved address or changed your name.

If this is the case, it can take up to 10 weeks for electoral records to be updated and for companies to update us. Please wait before you attempt to sign up again.

- You answered our identity verification questions incorrectly.

You may have entered a short version of your name and not the full version (e.g. Rob instead of Robert).

You may have another address you also live at that you've not included.

You may have entered the wrong date of birth.

General guidance for Experian

Q. Experian asks for a lot of personal data, should I be giving this to them?

- When you create the account, you will be asked for your email address as a username, you should use your own personal email account because reports from Experian contain your own personal financial information which should not be held in a work email inbox (see above).
- You may be asked for date of birth and address so that Experian can identify you, and they may ask you for additional data, for example, your mother's name as an additional security check.
- They will already know some of your financial arrangements e.g. mortgage information and bank account details etc, or other financial arrangements where you have had to get a credit check, and they will ask you to confirm these. **You can skip this section if you wish.**
- They need these details to ensure that they monitor all your financial arrangements, however, they also collect data for marketing purposes.
- You should read their Privacy Notice here: [Experian Consumer Privacy Policy](#)
- To opt out of marketing click here: [Opt out by marketing channel and industry sector – Experian Consumer Information Portal](#)