



Consumer  
Credit Reporting Agency

## Lighting up the Dark Web:

Consumer Credit Reporting Agency Keeps Customers Safer and More Informed with Connected Data

*"Informatica MDM-Relate 360 will help us to better understand our customers so we can offer a more satisfying experience to them."*

Senior Director, Data Services



### Goals

Help consumers better protect their identities and personal information from theft

Improve marketing return by understanding consumer purchasing decisions

Scale quickly to capture millions of leads from a single identity protection campaign

### Solution

Provide a single view of customers to offer targeted identity protection solutions

Captures leads and matches them against its vast consumer data stores

Informatica MDM – Relate 360 with AWS ElasticMapReduce enhances scalability

### Results

Scales to provide a single view of customers and potential customers across data sources

Increases revenue by boosting customer conversion and upsell rates

Reduces customer acquisition cost to improve margins

## Business Requirements:

- Meet aggressive deadline set by business for dark web identity protection project
- Deliver a solution that will accommodate many additional lead sources
- Allow non-technical users to visualize customer relationships

## About the Consumer Credit Reporting Agency

The Consumer Information Services division offers a suite of solutions to assist lenders, government entities, and retailers with all aspects of the customer credit lifecycle.



## Informatica Success Story: Consumer Credit Reporting Agency

As one of four major consumer credit reporting agencies in the United States, this company is in a unique position to use its vast information resources to help consumers defend themselves against fraud and identity theft. If you've ever been the victim of a data breach, your personal information could be for sale on the dark web, a hidden network of websites that people can browse anonymously. They want to help you protect yourself from criminal activity by providing a dark web email scan—a free service the company has promoted heavily, hoping that people will take action and use their products to protect their financial futures.

The campaign was wildly successful, bringing millions of people to their website. Many visitors opted in to free or paid service subscriptions. Millions more did not—but they still expressed interest in protecting their identity simply by visiting the site and providing their email address. They sought to capture those leads, so that they could reach out to those prospects in a targeted manner to offer appropriate identity protection solutions.

## Missing a golden opportunity

They collect and aggregate information from more than 235 million individual U.S. consumers. The company wanted to leverage that data to deliver more personalized service by “connecting the dots” to understand more about each incoming email address: If the person is an existing customer, which services are they using, and what additional products might be of interest to them? If the address matches an existing lead for someone who is not yet a customer, what offers has the person opted into in the past? If the lead represents a brand-new marketing opportunity, what experiences will encourage the person to purchase their services?

According to a Senior Director of Data Services “We realized there were untapped marketing opportunities that we were completely passing up. Millions of people were coming to us and showing interest, but we couldn't remarket to them effectively because we weren't capturing the leads in an intelligent and standardized way.”

When leads came in, they used legacy email marketing software to match the email address with addresses already in its systems to determine if the person was an existing customer. However, the solution wasn't scalable, and it didn't allow them to add additional data elements and sources to match against.

“We didn't want to build a solution just for the dark web project and then have to turn around and use something else to capture different types of leads,” states a Senior Director of Data Services. “We wanted to make our future lead capture more effective across the board, because there's an orchard of low-hanging fruit.”



*"With Informatica MDM, we can redefine the consumer credit marketplace, keeping consumers better informed of products and services that will help keep their identities safe."*

Senior Director, Data Services



## Identifying customer relationships

A longtime Informatica PowerCenter customer, they learned that Informatica also offered Master Data Management (MDM) solutions such as Informatica MDM-Relate 360, which matches duplicated party information within and across data sources. The timing was fortuitous, as their Data Services team had to meet a six-month deadline set by the business for the dark web project. Knowing that its current lead capture solution would not scale to production volumes, they decided to replace it with MDM-Relate 360 running on AWS ElasticMapReduce (EMR) for Hadoop-based processing in the cloud.

Senior Director of Data Services states, "Informatica MDM-Relate 360 with AWS EMR gives us massive scalability, flexibility, and horsepower. We don't have to worry about performance. We can throw as much data at it as we want and still get insights in real time."

With a standardized architecture for its lead generation process, they can answer the critical questions when an email address is submitted: Is the person an existing customer, an existing lead, or a new opportunity? If the email address is linked to other data in their records, knowledge of the lead becomes richer. They can use this context and insight to reach out to potential customers via email or through targeting digital advertising.

Informatica MDM-Relate 360 will help them better understand their customers so they can offer a more satisfying experience. They will be able to greet the right people with the right product offerings. It's going to change the way they engage with people and help their consumer services be more customer-focused. They will be able to optimize customer experiences and present dynamic content with the most relevant offers. Ultimately, it will increase revenue by improving upsell and conversion rates.

## Competing in a changing world

Consumer expectations of credit services are changing, with digital personal finance startups offering products for free and advertising heavily to younger consumers. Although they offer a wider range of services, they still need to keep prices competitive to win new business. More effective lead capture will help the company balance price pressure with increased sales, giving them the flexibility they need to compete.

Informatica MDM-Relate 360 will help them reduce the cost to acquire a customer and maximize the value they get from those customers, which means they can keep prices low and offer certain services for free. Their margins stay healthy because they have knowledge of and can grow their customer base, giving them a wealth of upsell opportunities that didn't exist before.



## Inside The Solution:

- Informatica MDM – Relate 360

They are meeting upstart competitors head-on by intelligently disrupting the market for consumer credit services with its free dark web email scan and identity protection services. Going forward, they plan to use MDM-Relate 360 to capture other lead sources, including requests for credit reports. The Data Services team will use it to help build predictive models, analyzing consumer behavior that leads up to a purchase. Business users will be able to visualize data analytics using customer information management dashboards, giving them powerful self-service options.

They view MDM-Relate 360 as foundational to the way they capture leads, and how leads convert to customers. With Informatica MDM, they can redefine the consumer credit marketplace, keeping consumers better informed of products and services that will help keep their identities safe.

Digital transformation is changing our world. As the leader in enterprise cloud data management, we're prepared to help you intelligently lead the way. To provide you with the foresight to become more agile, realize new growth opportunities or even invent new things. We invite you to explore all that Informatica has to offer—and unleash the power of data to drive your next intelligent disruption. Not just once, but again and again.

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