

# Case study: Experian and Unicard

Working in partnership with Unicard to deliver citizens an online concessionary card service



**“The main focus for us was to improve customer service by offering an online facility for new cards and renewals. It was also a good opportunity to offer our older citizens a gentle introduction to the benefits of e-government. Experian’s solution struck us as being robust in the prevention of fraud.”**

**Bella Fortune**  
Sustainable Travel Team Leader  
North Somerset Council

## Improve service delivery and reduce costs

As part of the English National Concessionary Travel Scheme (ENCTS), over 60 year old citizens can apply for a concessionary bus pass in person or by post. Large volumes of travel cards are processed on a daily basis via transport departments, travel centres, one stop shops, libraries or even external agencies such as Help the Aged.

The manual process can often be time consuming, costly and inconsistent. With the government's *Digital Britain* drive to make more services available online, there is scope to improve this process. In addition, with the imminent cycle of six million renewed cards beginning from 2011 to 2013, there's opportunity to move this process online and encourage citizens to self-serve.

### Why Unicard and Experian?

The Unicard and Experian partnership brings together two market leading solutions to jointly deliver an online self-service concessionary card registration and card renewal service.

**Offer citizens a self-service concessionary card registration site**  
Unicard manages and supports a personalised concessionary card registration page accessible from the council's own website. The service provides simple and clear steps for citizens to enter their details, upload their photo and request a card.

**Confirm the identity and eligibility of citizens in real-time**  
Experian's Authentication solution seamlessly integrates into Unicard's concessioncard.net registration site and allows online age eligibility

checks. It uses an electronic approach, which meets Her Majesty's Government (HMG) guidelines, to validate and verify customer's age and residency remotely. An individual's biographical data is compared against Experian's vast database, which contains biographic footprints established for 45 million UK citizens and holds in excess of 1 billion records. An authentication decision is given in seconds, with no need for paper-based proofs.

### Effectively manage new and renewed card registrations

Applications are manually downloaded in a batch as a csv file for processing within any customer relationship management (CRM) or card management system (CMS). An admin zone provides the ability to manage citizens and system users.

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**Configurable by county, district or Passenger Transport Executive**  
The system can be procured by a county and deployed to the districts within the context of the local government reorganisation taking effect from April 2011.

**The benefits for you and the citizen**  
**Widen online access to council services**  
Moving the concessionary cards registration process online not only results in cost savings; it also enables a greater choice to citizens of channels delivering this service.

**Implement consistent eligibility procedures**  
Currently citizen's can apply for concessionary cards through a number of sources including outside

agencies. A single online solution guarantees a consistent and auditable process.

**Provide effective fraud detection**  
Highlighting identity fraud at point of application and in real-time can reduce revenue losses associated with fraud.

**Meet government national initiatives**  
The online service will help you comply with N.I 14 for Avoidable Contact and generate information for Equality and Diversity Impact Assessments.

**Reduce costly manual processes**  
By replacing paper-based applications, you can reduce the cost of processing and storing paper documentation as well as make full time equivalent savings.

**Provide a better citizen service**  
Facilitate and speed up the application process with instant, paperless identity checks.

#### **About Unicard**

Unicard is a leading provider of smart card management solutions. Unicard offer a complete suite of software products for cardholder and card management; payment and loyalty management; transport transaction management; bureau card production; instant card issuance and ticket retailing; remote ticketing; terminal middleware and third party application integration software.

#### **About Experian**

Experian is a global leader in providing data, intelligence and decision support solutions. A range of sector specific solutions has been developed to address the challenges associated with personal identity authentication, data integrity, revenue assurance, enforcement, customer segmentation and fraud management. Experian currently works with 380 plus local authorities, 52 police and investigatory bodies, as well as central government agencies including DVLA, HMRC, DWP and the Cabinet Office.

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**To learn more or arrange a presentation of the service, please contact us:**  
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**For further information on Unicard:**  
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