



Graydon's CallReport Consumer credit checking

Would you like to assess your customer's likelihood of fulfilling their credit commitments?

Graydon's gateway with Callcredit offers access to detailed information on 30 million UK customers, 24 hours a day, 365 days a year.

The aim of Graydon's consumer gateway from Callcredit is to provide lenders with one source for both commercial and consumer information. Through the Graydon online registered service, credit managers can obtain up-to-date and accurate credit information on both businesses and individuals. Graydon's gateway with Callcredit gives lenders access to this information more quickly, easily and cost-effectively than ever before.

The gateway offers access to detailed information on 30 million UK consumers '24 hours a day, 365 days a year'. The consumer credit report, CallReport, contains all the essential data sets that you need to perform a consumer credit check: – e.g. Electoral Roll data, details of CCJs, bankruptcies, other critical information and credit activity. For example, this data enables you to confirm your applicant's residence, see if they have recently been credit active, or if they have been trying to borrow from many sources lately.

* This option is not automatically available as part of the standard service to registered users. To enable consumer credit checking please contact customer services on 020 8515 1420.

The Consumer Report - CallReport

The CallReport is a credit report which confirms an applicant's name, address and the presence or absence of any adverse public data. One of CallReport's unique features is the Gauge Score from DecisionMetrics, that helps you to make faster, more consistent and more profitable credit decisions by rank-ordering consumers according to their relative risk of credit default.

As a basic identification, verification and authentication service, CallReport is a valuable tool to a whole range of industries dealing with consumers, sole traders or partnerships.



Features & benefits of the consumer credit checking gateway

- Access 24 hours a day, 365 days a year via the Internet
- The Gauge Score within the CallReport developed by DecisionMetrics indicates the relative 'creditworthiness' of the individual
- The most current laws have been applied to the CallReport
- Competitive pricing via Graydon's secure gateway, perceived as excellent value
- Easy and quick set-up and registration
- Consumer credit checking via Graydon's secure gateway provides you with familiar and easy navigation, searching and ordering

When should you use a consumer report?

If your credit policy calls for information covering one or all of the following situations:

- When you are opening a new account on an individual* consumer
- When you are checking credit-worthiness of an existing individual* customer
- When dealing with a newly formed company or an SME with little information available. In addition to the Director's report (to check their corporate history) you are also able to check their individual* credit activity †
- When you have taken a report on an unincorporated business and you need to know more about the individual* partners or proprietor †
- As a pre-check for potential employees*

Gauge Score distribution

The Gauge Score ranges from a minimum of 400 to a maximum of 640.

The scorecard has been calibrated on the likelihood of defaults or serious delinquency, which is defined as 3 months or more in arrears.

The lower the score the higher the associated risk to any potential lender in relation to payment delinquency.

The probability of default odds linked to any specific scores within the range is unavailable. However, Callcredit are prepared to 'batch-score' a sample of accounts to demonstrate what score range would apply to any particular product. This would then tie the generic scores against the specific product allowing calculation of cut-off points, which would vary according to the appetite for risk and the consumer behaviour of different clients and product types.

| Band | Gauge Score | | |
|---------|-------------|------|--------------|
| | Min | Max | Decile |
| Band 1 | Low | 536 | Lower Decile |
| Band 2 | 537 | 545 | 2nd Decile |
| Band 3 | 546 | 553 | 3rd Decile |
| Band 4 | 554 | 559 | 4th Decile |
| Band 5 | 560 | 565 | 5th Decile |
| Band 6 | 566 | 571 | 6th Decile |
| Band 7 | 572 | 577 | 7th Decile |
| Band 8 | 578 | 584 | 8th Decile |
| Band 9 | 585 | 594 | 9th Decile |
| Band 10 | 595 | High | Upper Decile |

NB: This has been split into 10 bands each containing 10% of the distribution.

* Note: Before conducting a consumer credit-check, always ensure that you obtain prior permission in accordance with the Data Protection Act.

† This guidance does not imply that the credit history of an individual has a direct bearing on the creditworthiness of the business or businesses that individual is involved in.

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