



XSEPTION: THIS UNIQUE SERVICE FINDS DANGER SIGNS OTHERS MISS

Quite simply: XSeption catches fraudsters out - before they can catch you out. Businesses like Brother, Energis, Lloyds TSB, Total and Insight rely on it. Here's a statistic that may surprise - even startle you - but which explains instantly why they consider it essential.

Typically, up to 4% of UK businesses exhibit signs of 'unusual' corporate activity. Some turn out to be quite innocuous, others may spell danger, something that's puzzling, or doesn't quite make sense and can start alarm bells ringing.

Unfortunately standard credit checks don't flag such activity. But XSeption does. It looks for those tell-tale signs that, in some cases, may spell danger - but which ordinarily are not even noticed. Here are just a few examples. What if you knew:

- A company had filed absolutely identical accounts to those of another company?
- Or they wildly increased credit activity in a very short space of time?
- Or they had multiple address changes within just one year?
- Or mass director resignations?

Wouldn't all those make you think?

XSeption looks out for them all - and more. It hunts for the unusual behaviour you need to know about before making any decision. It's invaluable - because fraudulent companies hide in the mass of information you or your credit agencies have to process.

For example, in the next 60 minutes:

- 753 annual returns will be filed
- 671 accounts will be submitted
- 154 new businesses will be incorporated
- 61 businesses will go insolvent

In this sea of information it is not hard for abnormalities to hide - unless you are specifically looking for it - and know exactly which questions to ask.

XSeption is the only solution in the UK market looking for signs that may spell danger. It is not available from any other source. It tracks and compares over 4 million businesses, hunting for its unique list of peculiarities.

Here's a simple way to find out what XSeption can do for you. Try it out - it will probably surprise you - and it could save you a great deal.

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XSeption - only available from Graydon

- XSeption information is included as standard in:
 - Our Level 3 and Level 4 Credit reports; and
 - CreditWatch Monitoring service.
- XSeption is also available to you on its own - as a separate service; and/or
- As an addition to your ledger analysis, CreditScan, it only takes 10 working days to implement.

XSeption catches out the fraudsters before they catch you out. With 17% of UK businesses already stung by identity theft, this is a great resource to make sure you're not added to that alarming and growing number.



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Behind XSeption is Graydon.

Over the years we have invested time and resources in building and perfecting solutions for commercial credit information and credit management. As a result, Graydon now ranks as one of Europe's leaders in this field.

Our databases are kept up-to-date through a dynamic information process, providing you with easy access to over 68 million credit reports, covering businesses in more than 130 countries worldwide.

We provide a complete package of high-quality services that aid international trade and facilitate successful business transactions, prevent commercial fraud and reduce credit risk.

Graydon's pedigree:

- Owned by Coface, Atradius and Euler Hermes, Europe's leading credit insurance organisations.
- International network of offices, branches, partnerships and alliances worldwide.
- Specialist services in credit risk management, credit scoring and web-based decisioning solutions.

What Graydon can do for you:

Reduce the uncertainty of doing business by providing you with complete, differentiated and high-quality package of credit risk management services.

With Graydon you will be able to:

- Make informed decisions.
- Have continuous access to vital information on the companies and businesses you are dealing with.
- Vet new account applications.
- Monitor existing account applications.
- Manage your credit portfolio more effectively.

Graydon and XSeption:

Like our other services, clients find it invaluable:

"The benefit of XSeption is that it consolidates information, and more importantly; detail, some of which we wouldn't have known was relevant to the risk decision we were making. XSeption prompts us to ask questions, which may not have been apparent and thereby improving the quality of our decision. In a high risk industry this particular tool is an asset to our high risk assessment process"

Keith Payne, Credit Manager, Westcoast

"Graydon's value added credit reports have been admirably complemented with their unique service, XSeption. It is already proving very useful bringing numerous accounts to our attention, where we would have not been aware that a possible 'problem' existed."

Keith Johnson, Credit Manager, Northamber