



## Credit Services Development and Delivery UK

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**PR7784 – R3732**

### **UI Framework User Journey – e-Consumerview**

Enabling ECV account holders to access information from the Experian consumer database on their native technology

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## UX Requirements

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### Using this guide

This document is subject to change control. All requests for change should be referred to the author.

This document contains screen and interaction designs for use in the designing and building of user interfaces in accordance with the Experian Brand and CSDD guidelines. This document specifies a technical solution for the stated requirements, not a design for the overall appearance of other related deliverables.

The text, labels, instructions and error messages in this document are for illustrative purposes only. Refer to the latest version of the functional specification for the text to be used.

### Browser support

To cater with all of the requirements such as responsive design, the application is built to support the following browsers with reasonable scope to adapt to future technologies:

- Internet Explorer 9.0, 10.0, 11.0
- Firefox
- Google Chrome
- Safari

### Assistive Technology

All online applications should be designed for optimum use on a resolution of 1024 x 768 unless stated otherwise. Provision may have to be made for users of other devices based on the UX requirements.

All screens that require data input such as forms or documents should be designed for use via a keyboard only.

### Compliance

The site must comply with:

- Experian CSDD UK UI Style Framework guidelines
- Minimum Level A of the Web Content Accessibility Guidelines (WCAG) 2.0 guidelines unless stated otherwise the client. Level AA or Level AAA guidelines should be adopted if achievable without any negative effect to the behaviour or functionality of the application. For information about WCAG 2.0 visit the website; <http://www.w3.org/TR/WCAG20/> or download a version in another format; <http://www.w3.org/WAI/WCAG20/versions/guidelines/>

### Delivery Dependencies

The following dependencies for the delivery of this user interface are:

- Experian – Design, Development and Data Delivery

## Design Considerations and Assumptions

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Note: For more information and details of the UI Framework requirements please refer to the High Level Requirements document and the functional specifications.

- The mission statement of the UI Framework is:  
‘All users must be able to access and use CSDD products using native technology’
- The scope of the project is to design and implement a generic framework that can be used for all CSDD products irrespective of their unique processes and user interaction.
- The product upgrades must ensure that all existing functionality remains available to the user.
- Any new functionality is outside the scope of the project and must be CR’d in by the respective PO.
- The user experience of each product must be familiar to the user to avoid any ‘re-learning’.
- E-series ConsumerView (ECV) is the initial product that will be built on the framework and all the functionality must be replicated.
- Consideration must be made for a CMS (Content Management System) to be incorporated into CSDD products at a later date.

Following analysis of the products in CSDD, and feedback from users, clients and product owners, the following factors must be included in the design:

- The primary concern with users (41%) of CSDD products is system access, particularity around digital certificates and WASP. This is being addressed as part of the Vespa programme but must also be factored into the product design so a consistent user experience is implemented.
- CSDD products are primarily used by businesses and organisations as part of their working processes so we can assume that most users are familiar with the user journey, terminology and have access to training materials.
- The consumer information reports used for Citizenview, IOL, Forceview, SSFAview and Alert Review use a cloned version of the e-Consumerview report. As they all contain the main default report sections so the report needs to cater for the requirements of these products as well as ECV.
- The information in the report needs to be delivered in a more flexible manner so the content is dynamic, and not fixed.
- Other Experian initiatives must be factored in, including:
  - Expin – how does a combined CI database affect our products?
  - Norton – can this project be used to encourage users to upgrade their browsers to take account of our security upgrades
  - FCA – any transactions with users outside of the standard default operations must be transparent. For example, if a user can purchase another report then it must be clear about the consequences of this transaction, whether it is technical or pricing.
  - SSO – CSDD e-series products currently use 2 types of access methods; digital certificates which are downloaded onto the PC from which the product is accessed, and SSO (Single Sign On), which uses a Username and Password authentication process. Users are required to upgrade to SSO when their certificates have expired so all users will have transferred to this system by 2017. However, there are some strategic clients who would prefer to stay with certificates so this must also be factored into the design.

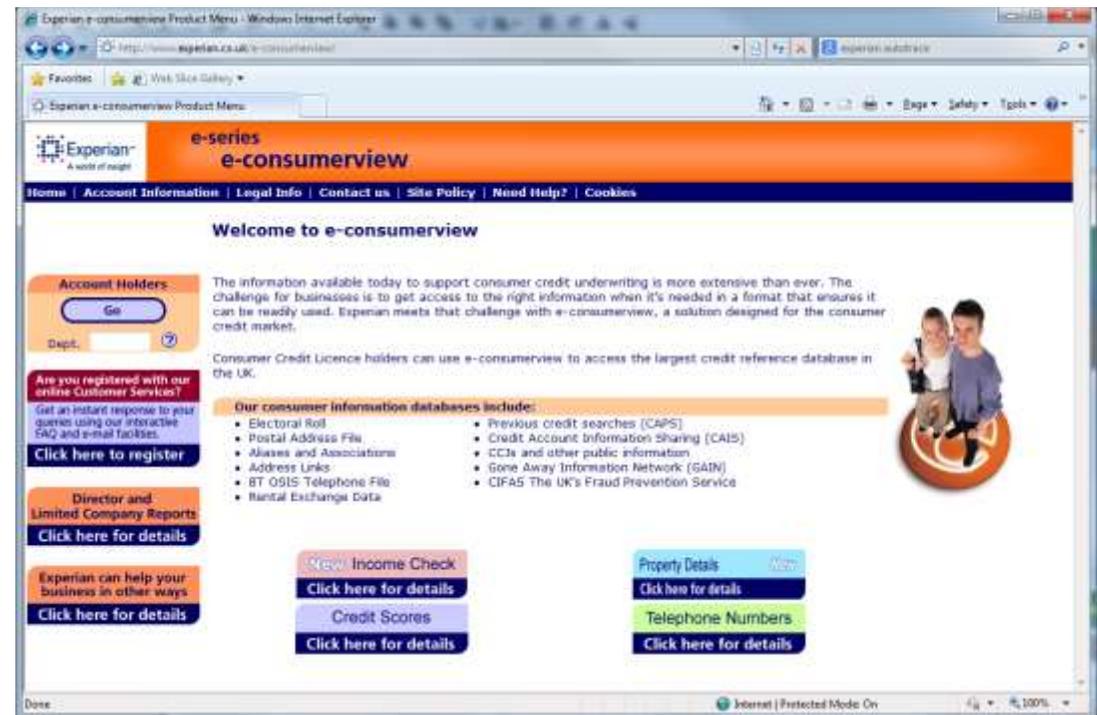
- Global Branding – A global initiative is currently in effect where all content provided via Teamsite is being converted into a responsive design layout. A review of the global branding is included within the scope of this project and should be factored into the design of our products.
- The report should be saved in PDF format instead of HTML for reasons of security and compatibility. TO BE REWORDED
- A standardised report template should be used for all reports that can be accessed from each product. For example, eBDR provides access to Consumer, BI, Motor and ID&F reports.
- Client feedback has suggested that:
  - Underwriters prefer tables to graphs for the CAIS data
  - Underwriters need to be able to print the entire report
  - PDF option should be included
  - Show the electoral roll status of the applicant on the dash
  - Include a link to AutoTrace from ECV
  - Clients are happy with the usability of current product

# 1 Introduction

E-consumerview is a web-based solution which provides authorised consumer credit clients access to the Experian databases in order to make consistently responsible underwriting decisions. Public information gained from the electoral roll, county court judgments and personal financial information (e.g. credit account history) on private individuals is used for credit checking purposes.

The core functionality for ECV has not been updated for many years and a number of usability issues have arisen that need to be addressed:

- Product is not usable on modern browsers
- Not easy to maintain
- Out of date and inconsistent appearance and behaviour
- Lack of code re-use by developers and agreed coding standards
- Over engineered and inconsistent code
- Business not accepting that making updates to existing legacy projects are temporary fixes and are not a solution to the overarching issues



## Outline Solution

The proposed solution for the ECV upgrade is:

1. Existing product reviewed by BA/UX/ Product Owner
2. Product redesign approved with Product Owner and team
3. Migration plan for existing users onto new product agreed with Product Owner
4. Build UI using components (see below) built in HTML5 and CSS3 in line with the framework requirements (front-end development)
5. Implement data links with the components (back-end development)
6. Test ECV on all supported browsers and devices in all environments

This document describes the user experience of the new e-consumerview site, including the screen flow, screen design and the user interaction.

## What is a component?

One of the main advantages with the implementation of a framework is the the high re-use of generic code and the time saved when developing products in the future. To enable this approach each product is broken down into a series of tasks and which allows us to determine the common processes that are used in our solutions.

Each task is then assigned as ‘Input’ or ‘Output’, meaning that the user either inputs some details, or views some output data. And each of these tasks is made up of different elements; such as where the data comes from, how the user enters the information we need, and how the data is then displayed or sent to them. Essentially the user journey.

For example, a user may have to use component Input A (name and date of birth entry) and component Input B (address entry) to get access to component Output A (Electoral Roll data) and component Output B (Linked Address data). So an application is constructed of these building blocks or ‘components’.

**Enter the details of the main applicant**

Please enter the Name, Gender and Date of Birth of the claimant.  
We recommend that you enter as much detail as you can as this will help to pinpoint a specific person.

Title:  \* Forename:

Middle Name:  \* Surname:  Suffix (Sr., Jr.):

Gender:  Date of Birth:

**Add Aliases and Associations** - can only be submitted if permission has been given by the applicant or associate

None | Add 2 aliases | Add 2 associations | Add 1 alias and 1 association

**Application Details**

**Notices of Correction** No. of Records: 3

You are legally obliged to read all NOCs before making any assessment or decision regarding the applicant(s).

NOC Number	Description
Data dispute - Y123456T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y323456T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y123456T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.

- Alliances and Associations for this applicant No. of Records: 3
- Previous data requests on this applicant [CAPS] No. of Records: 5
- Applicant Property Information [EPD] 1
- People registered at addresses linked to applicant (Electoral Roll) No. of Records: 4
- Public Information available on applicant No. of Records: 3
- Income and Affordability Assessment 1
- Finance and Credit Account Information (CAIS) No. of Records: 3

## 2 The ECV User Journey

### The current journey

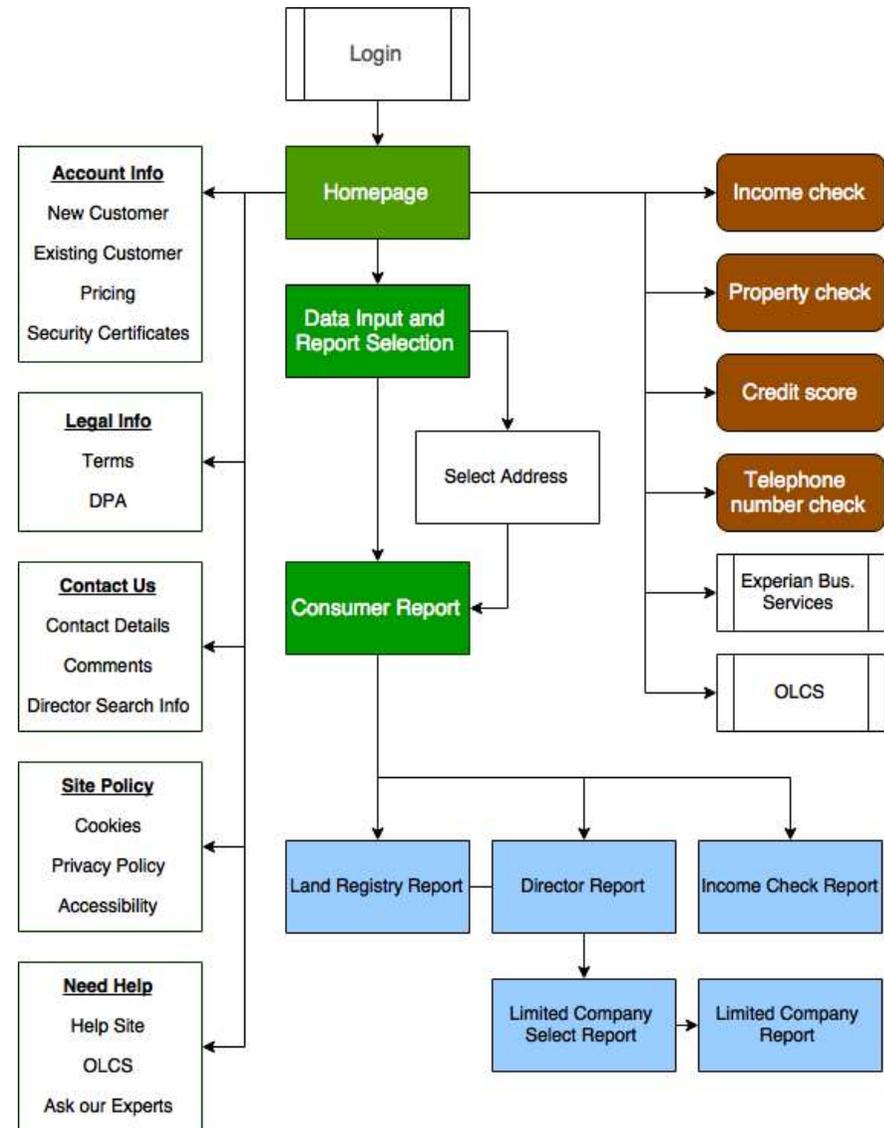
E-consumerview has 16 separate screens that can be accessed directly or indirectly from the homepage.

- 3 data input screens (Consumer Details, Select Address, Report Request)
- 5 reports (Consumer, Land Registry, Director, Income Check, Ltd. Company)
- 4 information screens (Income Check, Property Details, Credit Scores, Telephone Numbers))
- SSO (Single Sign On) login page
- Experian.co.uk Business Services page
- OLCS menu page

The primary screens that the user must access for each search are indicated in green. The screens that we intend to remove are indicated in dark orange.

A further 15 screens can be accessed from the main menu bar that appears on the main screens:

- 7 information screens (Pricing, Terms, Data Protection, Privacy Policy, Accessibility Statement, Adding Director Searches, Cookies)
- 3 data input screens (Comments, New Account, Existing Account, Security Certificates)
- Online help site
- 3 OLCS (Online Customer Services) screens



### The proposed journey

The user journey of the new E-consumerview is primarily the same as the existing system. There **are has** 4 primary pages in the process:

- E-consumerview Landing Page (maintained by Product team)
- SSO login page (maintained by SSO team)
- Data Request screen (maintained by CSDD)
- Consumer Data Report (maintained by CSDD)

Further pages can be accessed from the main menu bar that appears on the top of the primary pages:

- Site information hosted on uk.experian.com and maintained by marketing team (Insurance Services, Terms of Use, Privacy Policy, Cookie Policy)
- Contact Details
- Your Comments

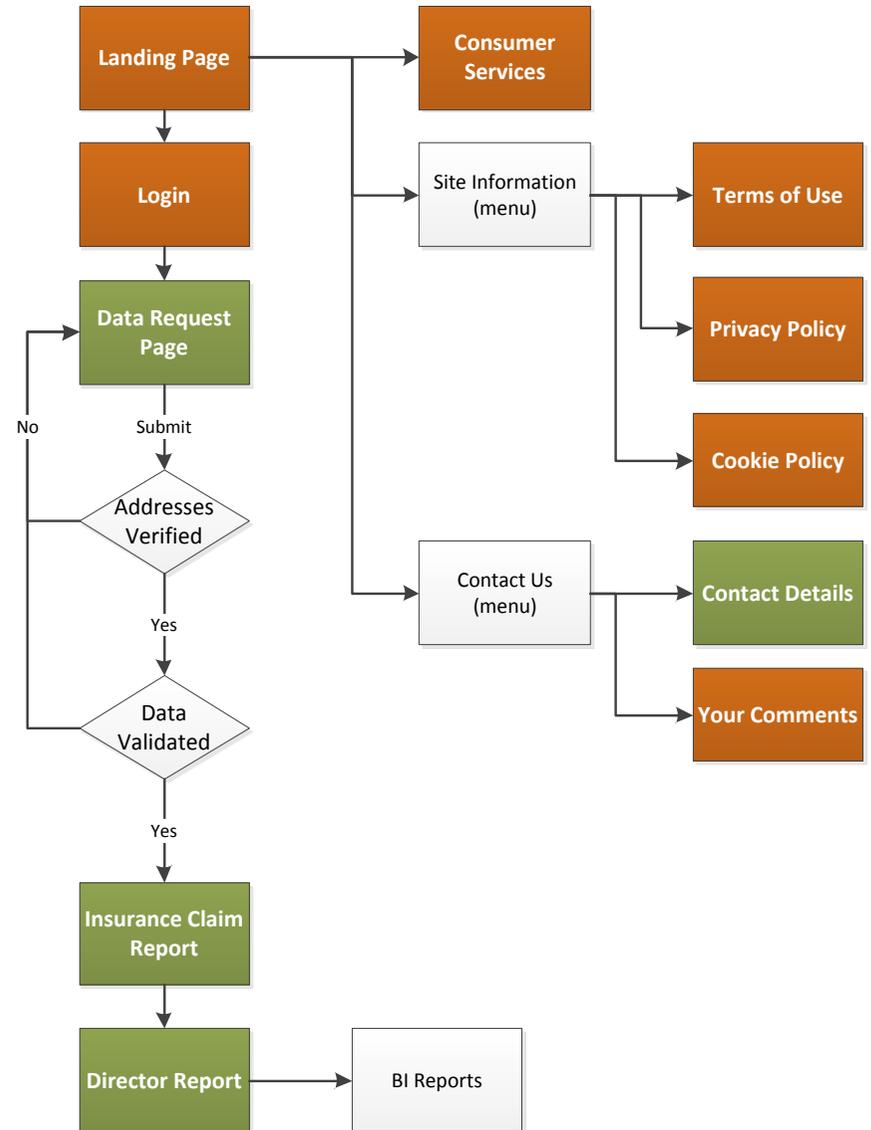
Additional reports can be accessed from the Consumer and Director Report. These are not covered in this guide.

Note: this document defines the appearance and behaviour of the new e-consumerview system and does not include information about the BI reports.

### Migrating onto the new system

The new system is designed for specific use on modern browsers and any functionality that is added to the product after the new system has been made live, will only be added to the new system.

Users of older browsers that are not supported (<IE9) will continue to use the legacy system until they upgrade their browser. The migration strategy is covered in detail in the technical Specification.



### 3 The Landing Page

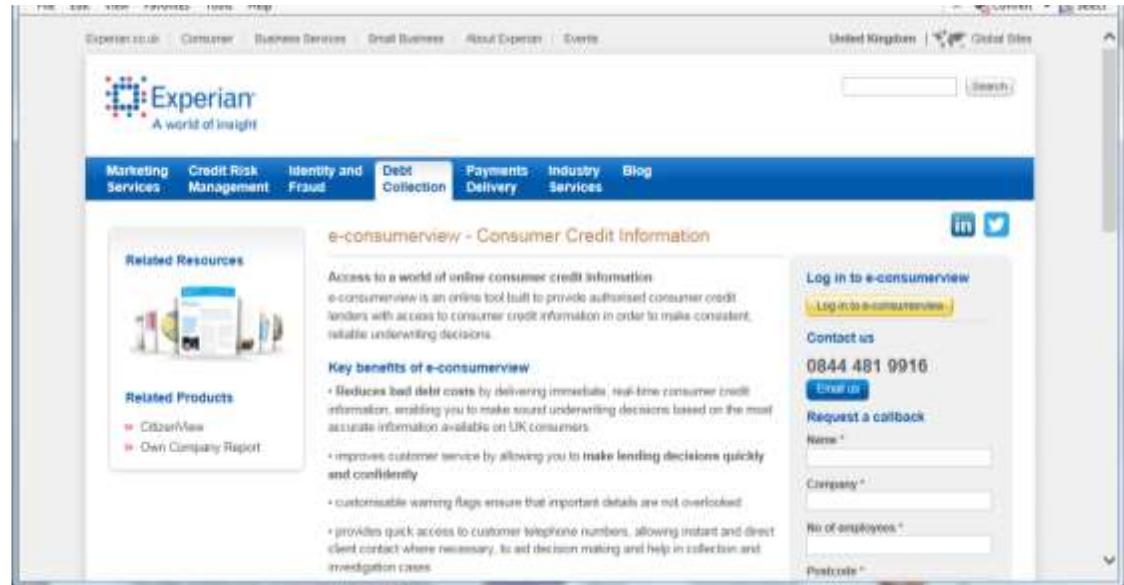
#### Legacy Landing Pages

The current product has 2 dedicated non-secure landing pages that describe the product:

<http://www.experian.co.uk/consumer-information/econsumerview> (right) is built and maintained by the marketing team in Teamsite.

<http://www.uk.experian.com/e-consumerview>

This page (below) was built when the product was initially developed in 2006 before Teamsite pages were introduced and individual users could request an account and access OLCS.



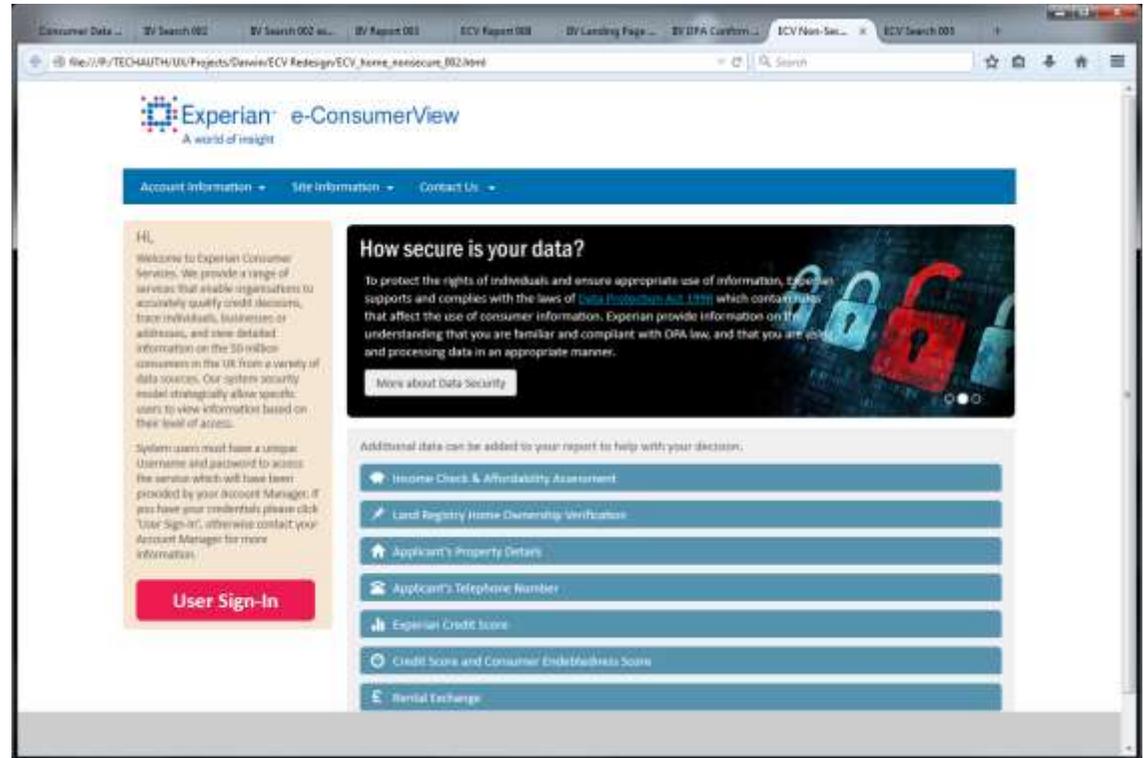
## The new Landing Page

These pages are now combined into a single page that will be built and maintained by the marketing team in Teamsite using the URL <http://www.uk.experian.com/CI/ECV>.

The content is TBC but will be designed with a view to a seamless user experience from landing page to product and will utilise the latest Experian uk.com styles.

The content must include:

- General marketing information
- Product information including any VAD's
- Access to login (initially the user must be able to select a certificate if they are identified on their PC, or the SSO sign in process)
- Facility for Account Managers to contact Experian about accounts



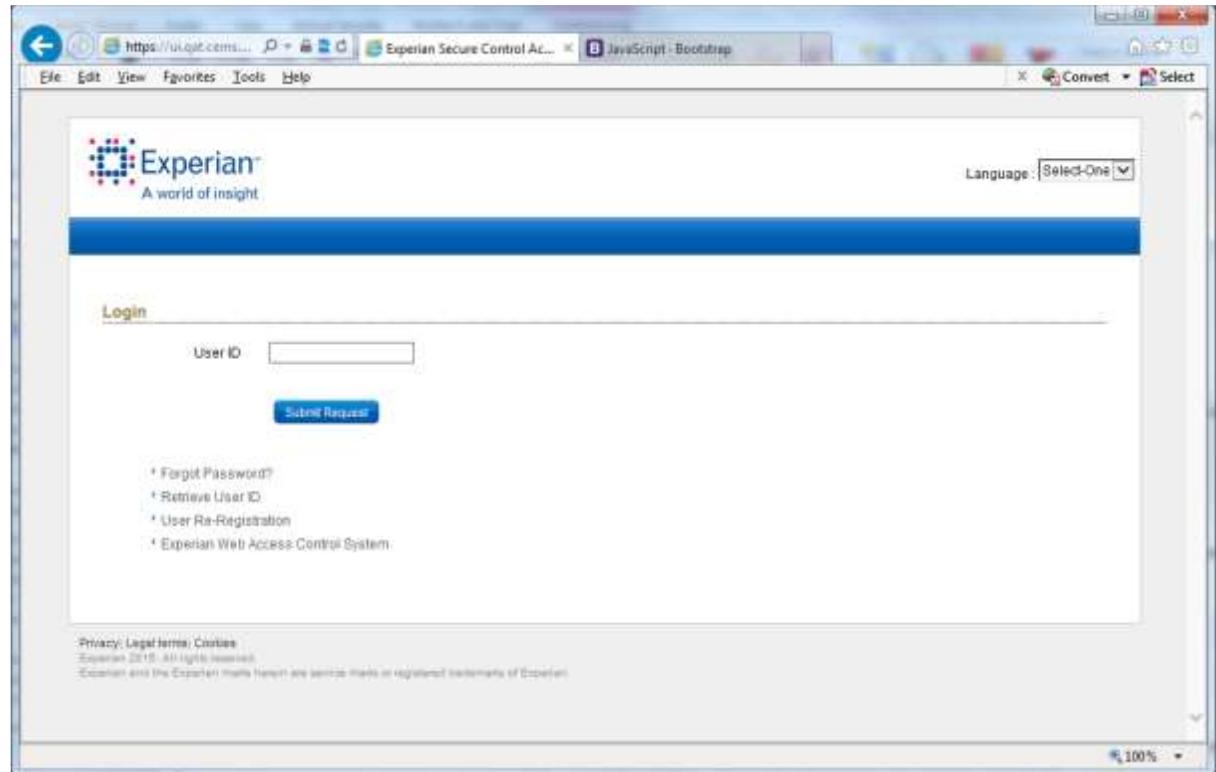
## 4 Login

### Entering the User ID

When the operator requests to sign-in from the e-consumerview product (see [Landing Page](#)) they will be asked for their credentials.

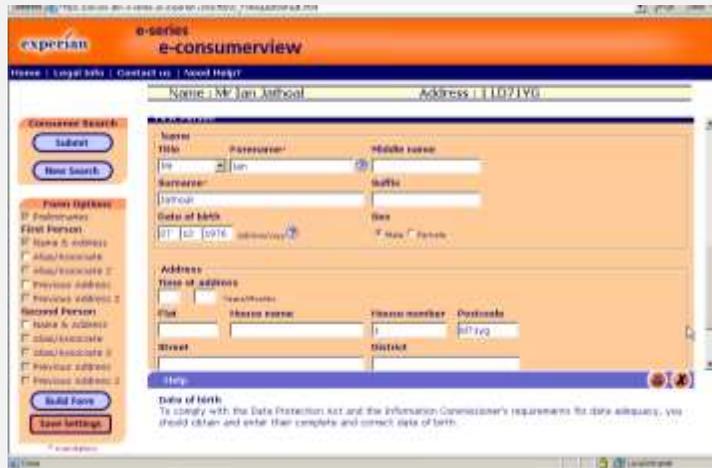
Some existing operators will continue to use Digital Certificates until they expire and they will follow the current process and switch to the Single Signon facility when their certificates expire.

Refer to the SSO documentation and FSP for further information.

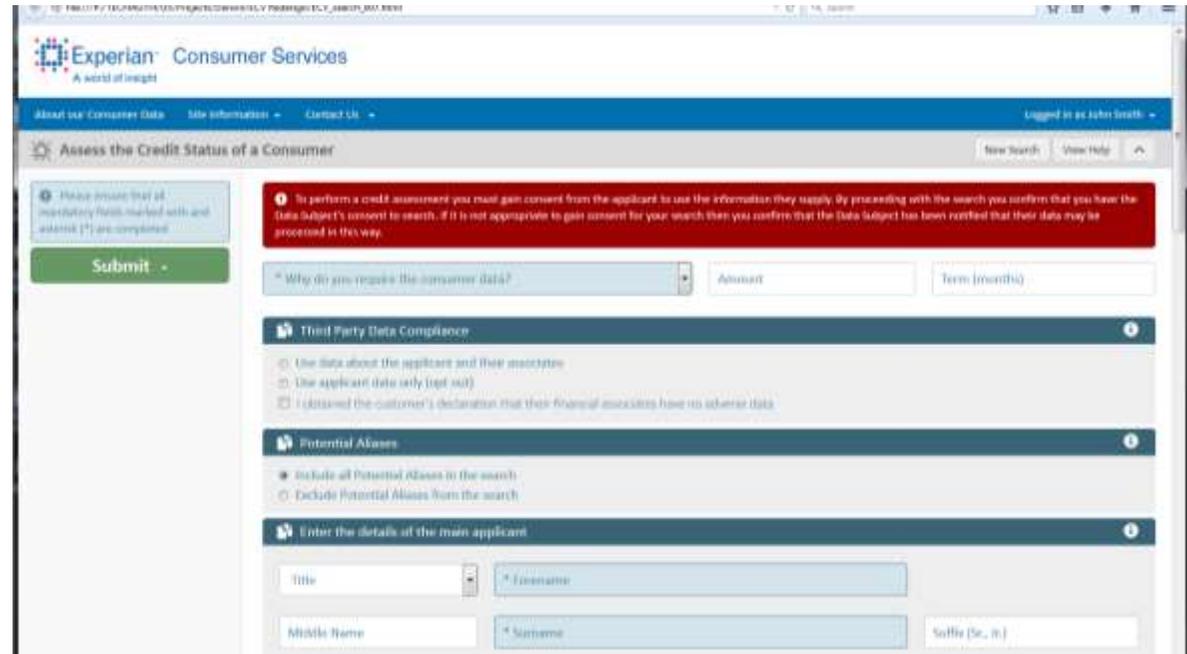


## 5 Starting an Assessment

When the operator has successfully signed in they will be asked to enter the details of the consumer they want to find. In the current system the search page below is displayed.



In the new system the page on the right is displayed.



### Navigation

When the user enters the secure environment the primary blue navigation bar will contain generic menu options (all options open a new window):

### About Insurance Services

Links directly to [www.experian.co.uk/insurance-services](http://www.experian.co.uk/insurance-services)

### Site Information

Terms of Use – <http://www.experian.co.uk/legal/terms-of-use.html>

Privacy Policy – <http://www.experian.co.uk/legal/privacy-statement.html>

Cookies – <http://www.experian.co.uk/legal/cookies-policy.html>

### Contact Us

Contact Details – [www.experian.co.uk/insurance-services](http://www.experian.co.uk/insurance-services)

Your Comments – [www.experian.co.uk/insurance-services](http://www.experian.co.uk/insurance-services)

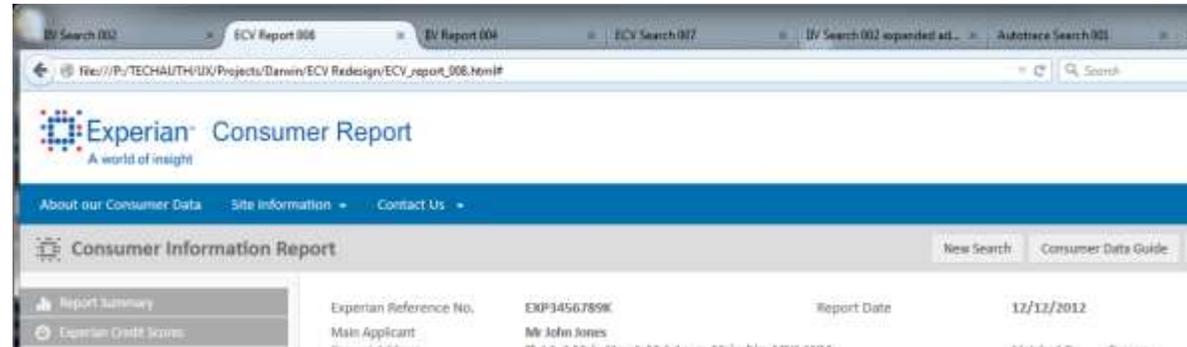
### Logout

Links back to SSO login page. When the user selects this option a popup box will ask them to confirm the logout before returning them to SSO.

### Data Request Page Header

To make the best use of the screen real estate, particularly on smaller devices, the header will be collapsed or fixed in position depending on the scrolling status.

- When the operator scrolls vertically the top header will collapse.
- The Experian logo will now appear in the blue menu bar.
- As the user scrolls down the page the blue menu bar and the tab bar will remain fixed in position.



## 6 Requesting Consumer Data

This section describes the functionality and design of the Consumer data request page that will be available to operators who upgrade to the new framework.

This section covers the way that users enter information into the UI. Each element of the screen (field, drop down, radio, checkbox, etc.) corresponds to a component detailed in the FSD. For example, the combined Name Data Entry fields have a design ID D-In001 (with the 'In' denoting 'Input').

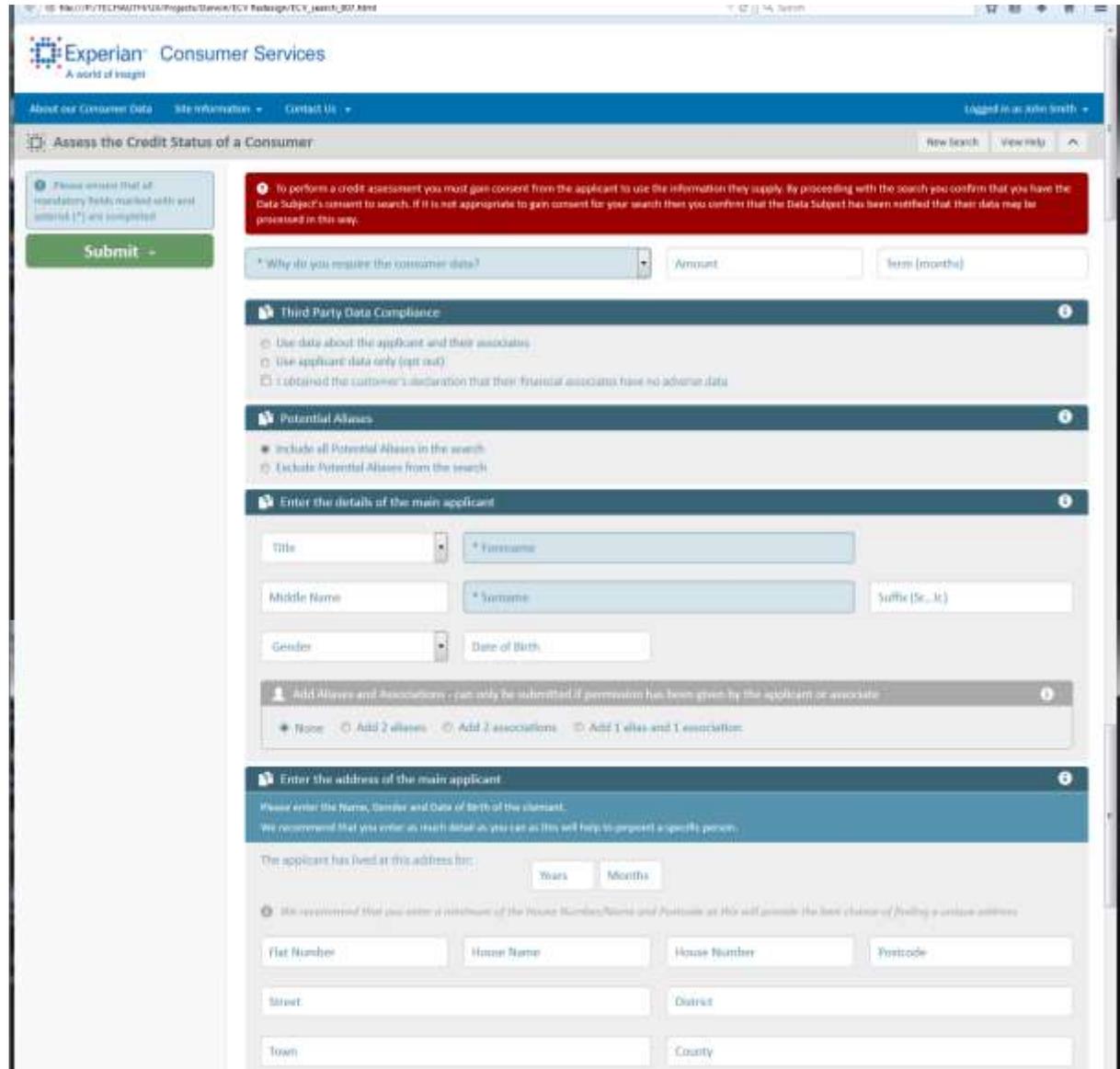
### Data Request Input

The operator can collect and submit the following information:

- Type of assessment ([D-In005](#))
- Third Party Data Compliance ([D-In009](#))
- Potential Alias Flag ([D-In10](#))
- Transient Assocs
- Additional information request
- Name, DOB ([D-In001](#))
- DOB and Gender ([D-In002](#))
- Address ([D-In003](#))
- Time at Address ([D-In004](#))
- Alias ([D-In006](#))
- Association ([D-In007](#))
- Second Person Details

*Note: the Form Builder has been removed due to evidence that this feature is not used by the operators.*

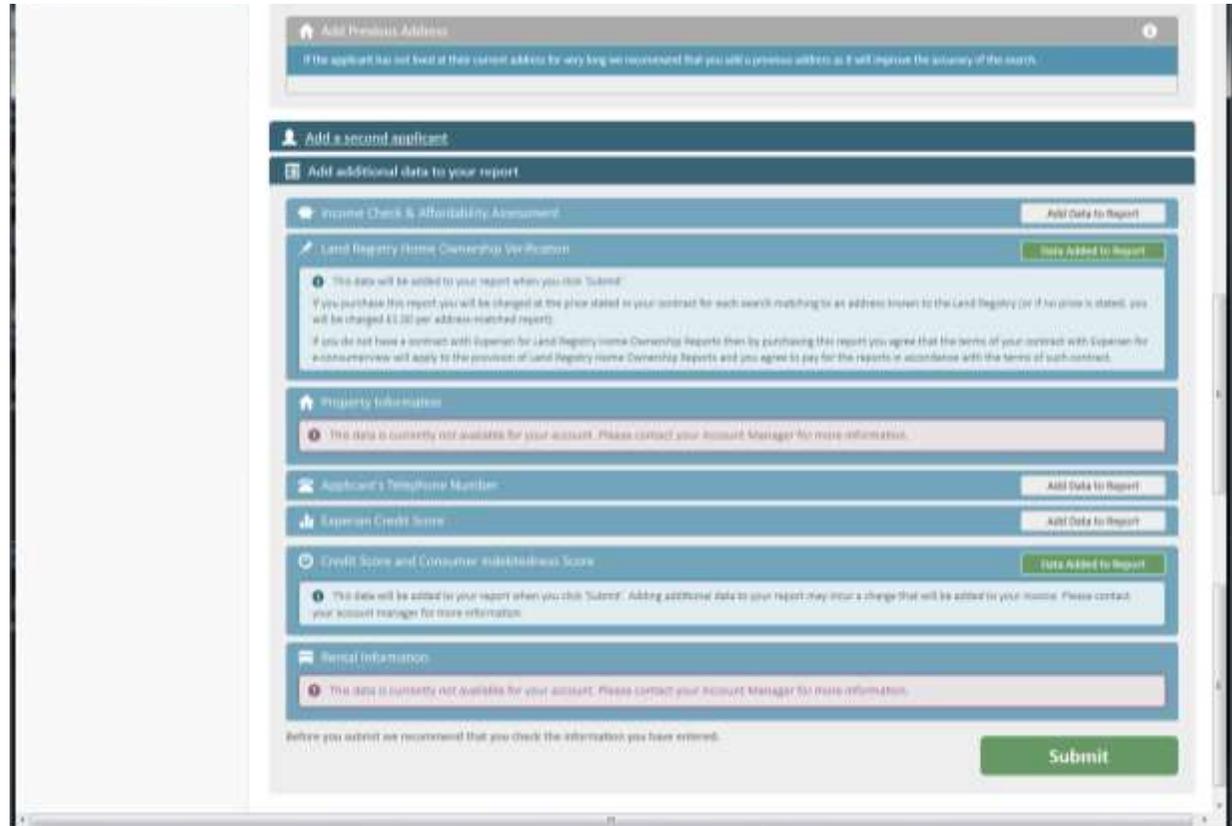
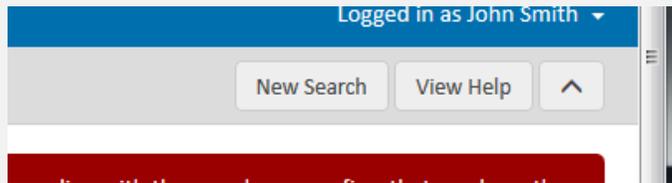
### Visibility of third party Compliance, Potential Aliases and Transient Assocs are



controlled by permissions set for a client.

### Starting a new search

The operator can start a new search at any time by clicking 'Start a New Search'. The page will be refreshed with all of the fields blanked out.



### D-In005 Reason for Data Request

The operator must select the type of assessment they want to do from the drop down list.

Additional fields may be added to the form depending on your selection.

If you submit without selecting a search type an error message is displayed that requested you do so.

The screenshot shows a web form with the following elements:

- A dropdown menu titled "\* What type of assessment do you want to do?" with a list of options: Conditional Sale, Enquiry, Agency Account, Agents Customer Mail Order, Direct Mail Order Account, **Current Account** (highlighted), Credit Card, Store Card, Charge Card, Revolving Credit, Credit Sale, Hire Purchase / Conditional Sale, First Mortgage, Overdraft Account, Secured Loan, Personal Loan, Debt Consolidation Loan, Rental Agreement, and Utilities.
- Input fields for "Amount" and "Term (months)".
- A red error banner with a warning icon and the text "Please select the type of search".
- Other form fields including "Gender", "Date of Birth", and "Suffix (Sr., Jr.)".

### D-In009 Third Party Data Compliance

If the organisation that is performing a check has to confirm the TPD compliance for each search then the TPD is displayed. The operator must select the type of data they will be requesting. If they choose to opt out they must also confirm that they obtained the customer's declaration regarding adverse data.

If you have chosen to Opt Out (applicant data only) and you have not checked the customer declaration checkbox an error message is displayed requesting you to do so.

**Third Party Data compliance\***

- Use data about the applicant and their associates
- Use applicant data only (opt out) [?](#)
- I obtained the customer's declaration that their financial associates have no adverse financial data

**Third Party Data Compliance** ⓘ

- Use data about the applicant and their associates
- Use applicant data only (opt out)
- I obtained the customer's declaration that their financial associates have no adverse data

**Third Party Data Compliance** ⓘ

If your account is set-up to allow you to choose whether to use Third Party Data for each application, the Third Party Data compliance section is provided. You can choose to:

- Use all data about the applicant's financial associates in the search.
- Use the applicant data only (opt out) so data about their financial associates will not be included in the search. Also, you must ask them to declare that their financial associates do not have any adverse financial records then check the corresponding box. The validity of their claim that their associates have no adverse data is not verified.

- Use data about the applicant and their associates
- Use applicant data only (opt out)
- I obtained the customer's declaration that their financial associates have no adverse data

- Use data about the applicant and their associates
- Use applicant data only (opt out)
- I obtained the customer's declaration that their financial associates have no adverse data

[What is TPD compliance?](#)

**⚠ Please confirm that you have the customer's consent**

**\* Potential Aliases**

### D-In010 Include Potential Alias

The operator can choose to include potential aliases in the search. When the search is carried out the system may detect potential aliases such as Mr JM Jones and Mr Jerry Jones that are regarded as an alias of Mr John Jones, although they might be same person.

**\* Potential Aliases**

- Include all Potential Aliases in the search
- Exclude Potential Aliases from the search

The default option is potential aliases are included in the search and this will be the option selected when the request is submitted unless the operator chooses to exclude potential aliases.

All Potential Aliases will be highlighted in the report.

### D-In010 Transient Associations

The operator can choose not to create a permanent association (link) between two people specified as part of a joint application. ( Clients must have the correct permission to be given this option). There is no default setting for this option.

#### Type of Search\*

- Search without Potential Alias
- Search with Potential Alias

#### Potential Aliases

- Include all Potential Aliases in the search
- Exclude Potential Aliases from the search

#### Potential Aliases

If your account is set-up to allow you to choose to search for, and display Potential Alias data for each application, the Type of Search section is provided.

If you select Search with Potential Alias, then the search will include any Potential Alias data associated with the applicant's or their associates. Under the Third Party Data Agreement it is your organisation's responsibility to understand its obligations when using Potential Alias data to determine the outcome on an application.

If you select Search without Potential Alias, then the search will not search for Potential Alias data associated with the application.

- Include all Potential Aliases in the search
- Exclude Potential Aliases from the search

#### Transient Associations

When a search is conducted on two individuals then a permanent Association is created between those two individuals within the Experian database.

There are occasions when the association is known to be non-permanent; For example, a student accommodation application.

By indicating that the association is transient, a permanent association will not be created as a result of the search.

- Create permanent associations
- Treat as a transient association - do not create any permanent associations

### D-In001 Name

The operator must enter the Title and Name details of the applicant. Refer to the FSP for details of each field.

Use 'Important Information' style to output any validation messages.

**First Person**

<b>Name</b>		
<b>Title</b>	<b>Forename*</b>	<b>Middle name</b>
Mr	Ian	
<b>Surname*</b>		<b>Suffix</b>
Jathoal		
<b>Date of birth</b>	<b>Sex</b>	

**Enter the details of the main applicant**

Title	* Forename	
Middle Name	* Surname	Suffix (Sr., Jr.)

**Enter the details of the main applicant**

Please enter the Name, Gender and Date of Birth of the claimant.  
We recommend that you enter as much detail as you can as this will help to pinpoint a specific person.

Title	* Forename		
Title	* Forename	* Please enter the applicant's Forename	
Middle Name	* Surname	Suffix	* Please enter the applicant's Surname

### D-In002 DOB and Gender

The operator can enter the gender and date of birth of the applicant.



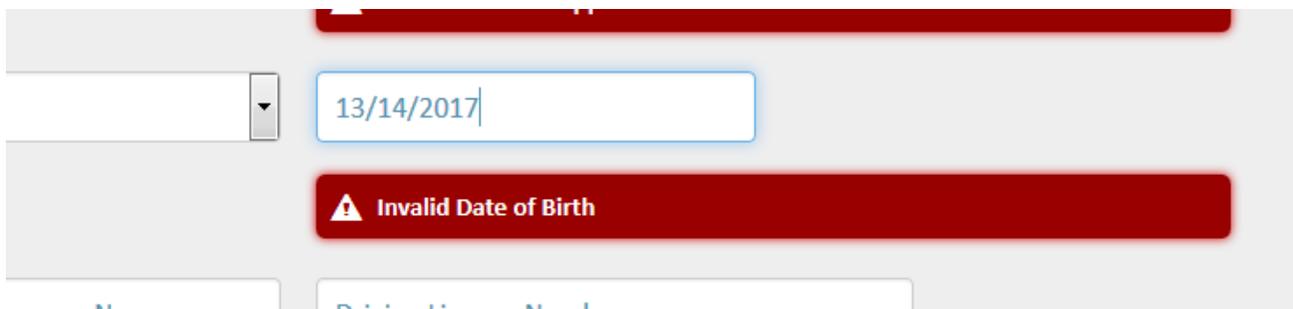
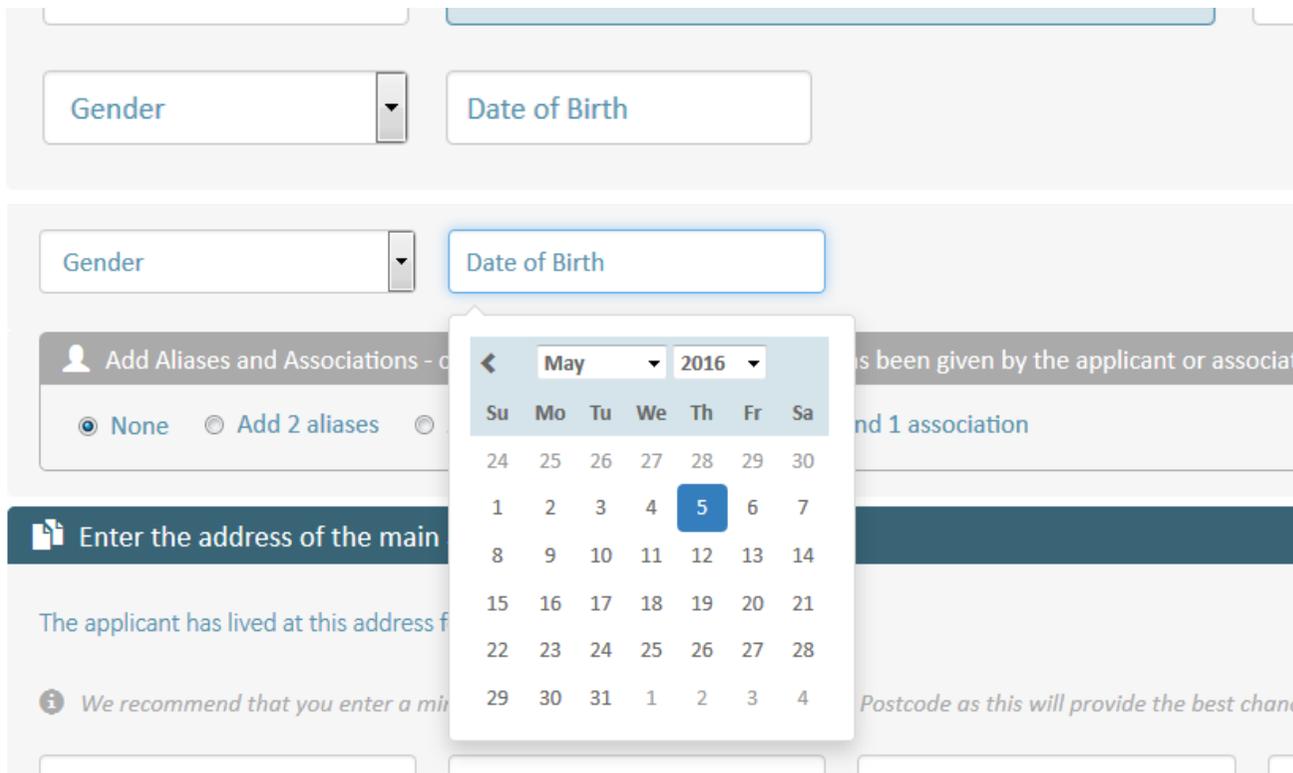
The Gender offers three options in a drop down list; Male, Female and Unknown.



The Date of Birth is not mandatory but there are a number of business rules that will trigger an error message.

- Invalid day (>31, more days than in selected month)
- Invalid month (>12)
- Invalid year (>current date, <1880)

The Date of Birth can be entered by using a calendar date selector.



### D-In006 Aliases and Associations

The operator can enter a maximum of 2 people; either 2 aliases, 2 associations, or 1 of each for both the main and second applicant.

First Person - Alias/Association

Personal Details

Alias  Association

Title Forename Middle name

Surname Suffix

Source of Alias Sex

Male  Female

First Person - Alias/Association

Personal Details

Alias  Association

Title Forename Middle name

Surname Suffix

Source of Association Sex

Male  Female

Time At Address Date of Birth

Years/Months dd/mm/yyyy

By selecting a radio button the operator can select to do one of the following:

- None  
The default option and the section will be collapsed
- Add 2 Aliases  
The section will expand to show 2 alias input panels
- Add 2 Associations  
The section will expand to show 2 association input panels
- Add 1 Alias and 1 Association  
The section will expand to show 1 alias and 1 association input panel

When the operator selects any of the radio buttons any details entered will be removed (the fields will be blank).

Add Aliases and Associations - can only be submitted if permission has been given by the applicant or associate

None  Add 2 aliases  Add 2 associations  Add 1 alias and 1 association

Add Aliases and Associations - can only be submitted if permission has been given by the applicant or associate

None  Add 2 aliases  Add 2 associations  Add 1 alias and 1 association

Alias

Title \* Forename

Middle Name \* Surname Suffix

Gender Source of Alias

Association

Title \* Forename

Middle Name \* Surname Suffix

Gender Date of Birth Source of Association

If the operator has chosen to add an alias or association and submits the request one of the following outcomes will occur:

- **A radio button has been selected but no details have been entered**  
A message is displayed that requests the operator to do so.
- **A radio button has been selected but mandatory fields not complete**  
A message is displayed that requests the operator to do so.
- **Invalid Date of Birth**  
See 5.8

The operator can click the 'i' icon to expand an information panel.

The screenshot shows a form with two input fields: '\* Forename' and '\* Surname'. Both fields have red error bars below them with the message 'Please enter the Forename/Surname of the applicant alias'. To the right of the Surname field is a 'Suffix' button. Below the Surname field is a 'Source of Alias' dropdown menu.

The screenshot shows an information panel titled 'Add Aliases and Associations - can only be submitted if permission has been given by the applicant or associate'. It contains the following text: 'You can add up to 2 additional entries to include in the search, either 2 aliases, 2 associations or one of each. An Alias is an alternative name variant used by the applicant when they have previously applied for credit. For example, the same person may be listed as John Smith, J Smith or J M Smith on our databases. An Association is a person who has a connection with the applicant. This could be a shared bank account, mortgage or other credit arrangement.' At the bottom, there are four radio button options: 'None', 'Add 2 aliases', 'Add 2 associations', and 'Add 1 alias and 1 association'.

**D-In003 Current Address**

**D-In004 Time at Address**

The operator should enter the time that they lived at the property.

**Entering the Current Address**

The operator has to enter specific address information in order for the search to locate a unique address (we recommend a minimum of the House Number/Name and Postcode).

Address  
Time at address  
Years/Months  
Flat House name House number Postcode  
Street District  
Town County

If they submit the details one of the following outcomes will occur\*:

- **No addresses have been entered**  
A message is displayed that requests the operator to do so.
- **Sufficient details entered but address not found**  
The operator is asked to check the address they have entered and re-submit it, or click 'Use this address' to force the system to use the details they have supplied.
- **Insufficient details entered to find address**  
The operator is asked to complete the highlighted fields on the form then re-submit the request, or click 'Use this address' to force the system to use the details they have supplied.

Enter the address of the main applicant

The applicant has lived at this address for: Years Months

We recommend that you enter a minimum of the House Number/Name and Postcode as this will provide the best chance of finding a unique address.

Flat Number House Name House Number Postcode

Street District

Town County

Add Previous Address

100 MNI INM

Street

Main Town Main County

This address could not be found. Please check the details and re-submit. Alternatively, click [use this address](#) to use the address as entered.

Flat Number House Number House Name Postcode

Street District

Town County

Additional information is required to find this address. Please complete the highlighted fields. Alternatively, click [use this address](#) to use the address as entered.

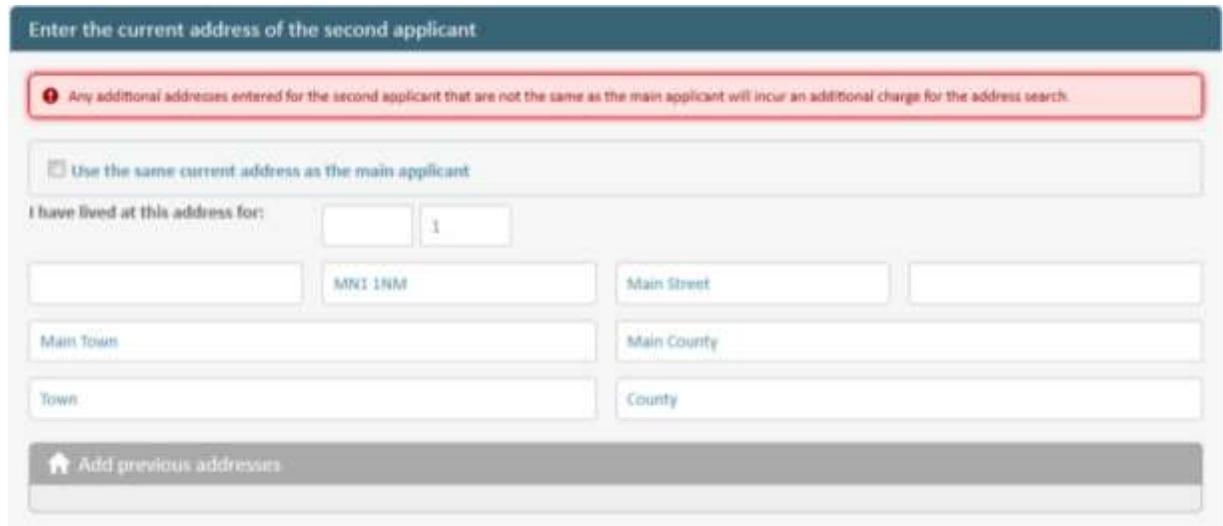
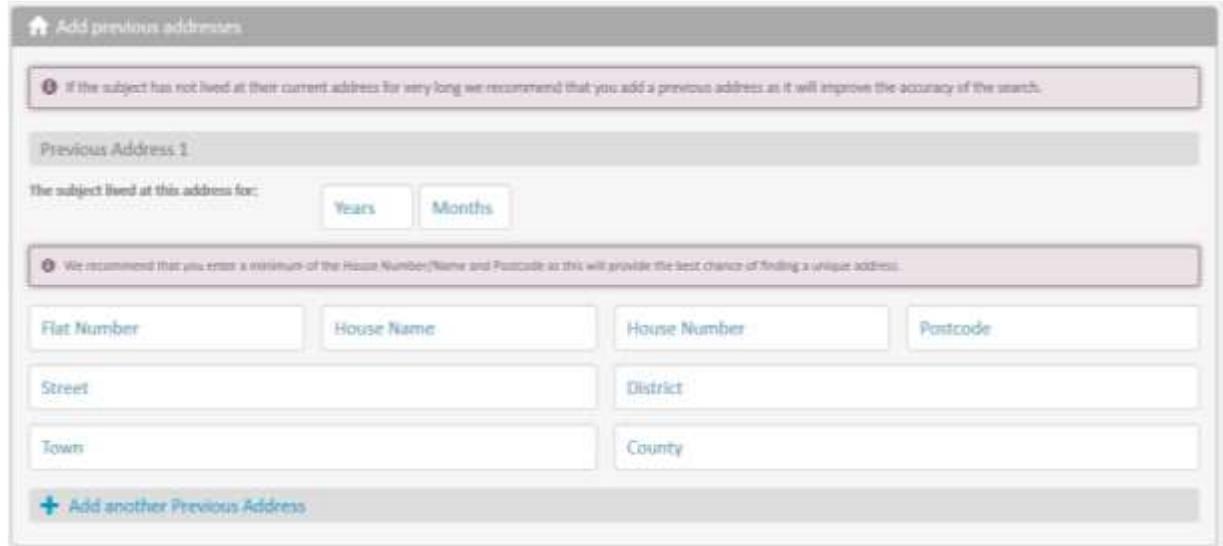


- **Multiple localities have been found**  
The operator is asked to select a unique locality for each address that has returned this error. See 5.12 for more details.
- **Multiple addresses have been found**  
The operator is asked to select a unique address for each address that has returned this error. See 5.12 for more details.

\* Note: this only applies to the applicant’s current address or second applicant current address (if they have chosen to add one) as previous addresses are not mandatory.

### Entering the Previous Address

The previous address entry follows the same process as the current address.



### **Entering the Second Applicant Addresses**

The process to add addresses is the same as the main applicant with 1 exception. The operator can choose to use the same current and previous addresses as the main applicant (by checking the checkbox).

If they enter a different address an additional address search charge will be made when the request is submitted.

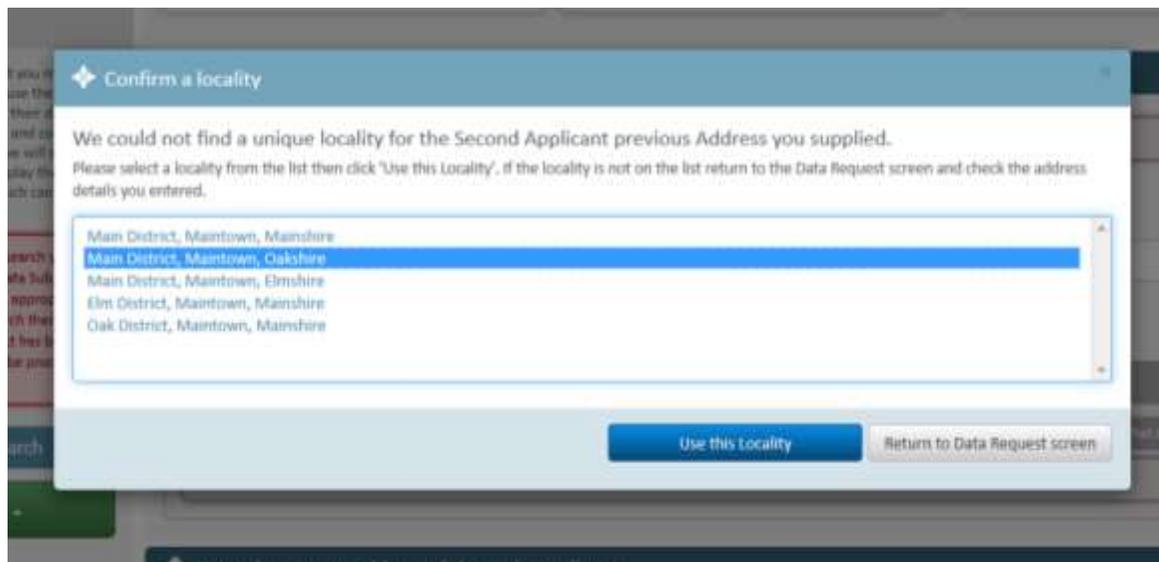
### D-Mis001 Resolving the Addresses

When the details are submitted a search is initiated and all of the addresses entered will be verified. One of the following outcomes will occur:

- **Unique addresses are found for each address category**  
The Consumer Data Report is displayed.
- **Multiple location matches are returned**  
Location details relate to the District and Town (the same house and street may appear in multiple locations). If multiple locations are returned the screen on the right is displayed and the operator must select a unique location for each of the address categories they have entered.

When they have selected a location and clicked 'Use these Locations', either:

- The Consumer report is displayed
  - Another address will need location verification and another list will be presented
  - All of the locations are verified but multiple addresses have been found at the selected location. The operator must select a unique address (see next page).
- **Multiple locations are found but the location does not appear on the list**  
The operator can return to the data request screen, re-enter any of the location and re-submit the details.



- **Multiple addresses matches are returned**

The screen on the right is displayed and the operator must select a unique address for each of the address categories they have entered.

When they have selected an address and clicked 'Use these Locations', either:

- The Consumer report is displayed
- Another address will need address verification and another list will be presented

- **Multiple addresses are found but the address does not appear on the list**

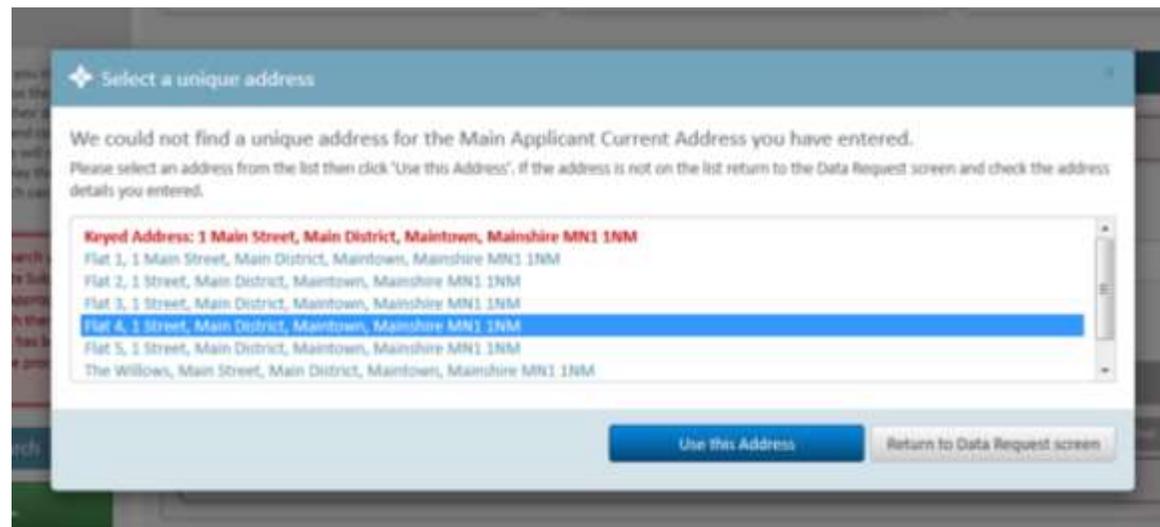
The operator can return to the data request screen, re-enter any of the address and re-submit the details.

**Resolve: Current Address**

**Name:** ASHELY MARMA

We could not target a unique address from the data provided. Please select the address from the list below.

- BEESTON, SANDY, BEDS,
- BEESTON, TARPORLEY, CHESHIRE,
- BEESTON CASTLE, TARPORLEY, CHESHIRE,
- BEESTON, LEEDS, WEST YORKSHIRE,
- BEESTON PARK, LEEDS, WEST YORKSHIRE,
- BEESTON REGIS, CROMER, NORFOLK,
- BEESTON REGIS, SHERINGHAM, NORFOLK,
- BEESTON, KINGS LYNN, NORFOLK,
- BEESTON, NORWICH, NORFOLK,
- BEESTON REGIS, NORWICH, NORFOLK,
- BEESTON ST LAWRENCE, NORWICH, NORFOLK,
- BEESTON, NOTTINGHAM, NOTTS,
- BEESTON RYLANDS, NOTTINGHAM, NOTTS,



### D-In004 Additional Report Data

The operator has the option of adding additional data to their Consumer Report. Each bar on the form represents a data source that is either available to purchase (based on account settings) or added to the account. Note: this data can also be added from the report itself (with the exception of the Income and Affordability Check– see below).

#### Adding data to your report

The operator can add the data to the report by selecting 'Add Data to Report'. The button label changes to 'Data Added' and a message is displayed that informs the operator that an additional charge may be incurred if they add the data.

If the data has not been added to the account (Rental data, for example) the message will state that the operator must contact their Account Manager can still view the data description by clicking on the row.

When the operator submits the request the selected data will be added to the report and no confirmation will be requested. Note: the additional data that is not added during the data request can also be added from the report itself.

#### Additional Data displayed based on account

There are several data sources; Property and Rental, that are displayed on the Consumer Report based on account settings. These will not be displayed in the Additional Data section if they appear on the report.



If they are not on account then the section will appear in the additional data, but the user will be informed that they have to contact their Account Manager for information on adding the data.

### Adding Income Check & Affordability

If the operator chooses to add the Income and Affordability to the report they have to enter additional information into the request. As this must be done before the request is submitted, this data cannot be added to the report from the Report itself so the user will be prompted to return to this screen in this case.

Refer to the FSP for information on the additional fields.

### Viewing a description of the data

Descriptions of each data source are available by clicking on the text in the bar. A panel will expand containing the details.

**Credit Score and Consumer Endebtedness Score** Add Data to Report

Credit scoring is an automated technique used by lenders to help them decide whether or not to lend. This is based on information included in a consumer's credit report, together with the information they provide on an application form for credit purposes that a lender can use to calculate a credit score. This helps the company identify the risk in offering their customer credit and helps them to lend responsibly. Credit scores do not take account of gender, religion or race.

The Delphi scores distil the data held in Experian's credit databases into simple and easy-to-use risk scores. They are designed to predict the likelihood that a new applicant for credit will become a 'good' payer if accepted. They are used by over 130 leading financial institutions.

This dynamic risk score is generated in real time based on the information that is held by Experian at the time of generating this score and the information you are permitted to see as a lender. Experian does not hold or maintain this score, this means that the score will change with any new data provided to Experian and will change dependent on the data access rights by each lender. There may be other data relating to the applicant or their financial associates that would influence their rating and which is not available to you and which has not been factored into the risk rating.

It is recommended that the Experian score be used in conjunction with your own underwriting and assessment criteria and other information provided by the applicant in respect of their or their financial associates' circumstances. It must not be taken to be a conclusive view of the applicant's risk profile.

**Enhanced Consumer Indebtedness Index (ECI)**

The Consumer Indebtedness Index (CI) is a score-based index designed to predict risk resulting from high levels of indebtedness. This enhanced version is strengthened by the introduction of new data sources including additional credit card data and debt to income ratios.

**What can I use this data for?**

Credit scoring is an automated technique used by lenders to help them decide whether or not to lend. This is based on information included in a consumer's credit report, together with the information they provide on an application form for credit purposes that a lender can use to calculate a credit score. This helps the company identify the risk in offering their customer credit and helps them to lend responsibly. Credit scores do not take account of gender, religion or race.

### Submitting the Request

When the operator submits the request the system checks all of the details and returns an error message for those that need updating. Refer to the individual descriptions of the request form for information on field validation.

The FSP contains full details of the error message text and the different outcome scenarios.

*Note: the triangle icon was not appear on the final version of EVC and is part of the prototype testing configuration.*

Confirm that the data subject has been notified that their data may be processed in this way.

Start a New Search

Submit ▲

- Use data about the subject and their associates
- Use subject data only (opt out)
- I obtained the customer's declaration that their fina

\* Potential Aliases

- Include all Potential Aliases in the search
- Exclude Potential Aliases from the search

Add Data to Report

Add Data to Report

Data Added

Adding additional data to your report may incur a charge that will be added to your invoice. Please contact your account administrator

...t your account administrator for more information.

...have entered.

Submit Request ▲

### User Assistance (Help)

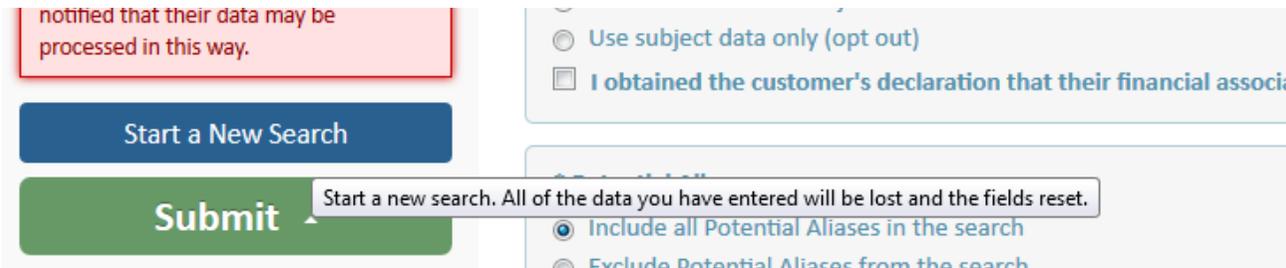
There are several types of user assistance or ‘help’ on the data request screen.

#### Tooltips

A tooltip will be displayed when the operator hovers over or tabs to a button or icon that is an image (Level A Accessibility requirement).

#### Section Help

Each section has a corresponding help panel that is opened when the user clicks the ‘i’ icon in the section header.



i **Third Party Data Compliance**

If your account is set-up to allow you to choose whether to use Third Party Data for each application, the Third Party Data compliance section is provided. You can choose to:

- Use all data about the applicant's financial associates in the search.
- Use the applicant data only (opt out) so data about their financial associates will not be included in the search. Also, you must ask them to declare that their financial associates do not have any adverse financial records then check the corresponding box. The validity of their claim that their associates have no adverse data is not verified.

Use data about the applicant and their associates

Use applicant data only (opt out)

I obtained the customer's declaration that their financial associates have no adverse data

## 7 The Consumer Report

This section describes the functionality and design of the new Report page that will be available to operators who upgrade to the new application.

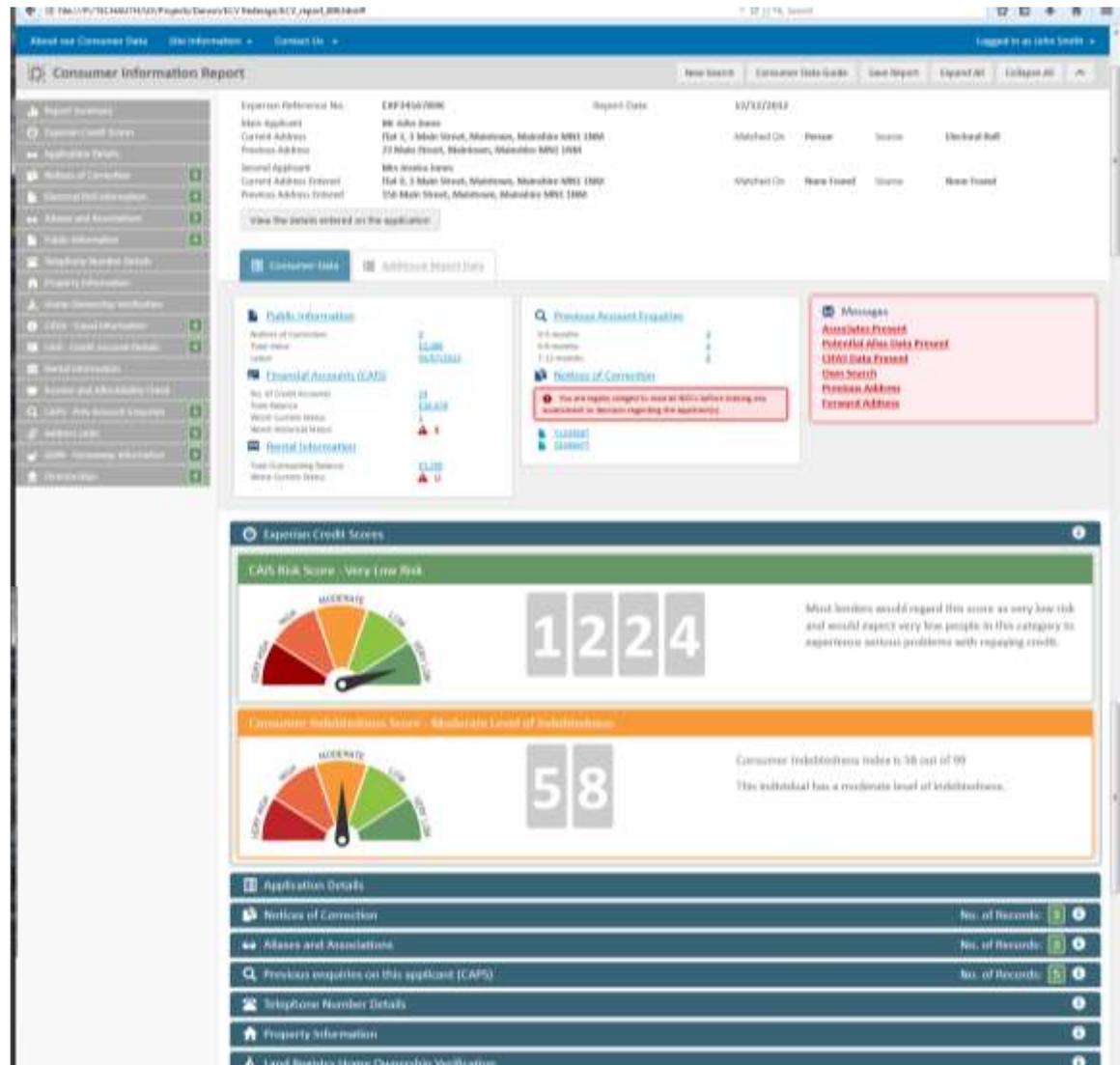
### About the Report

When the operator successfully submits a consumer data request a report is displayed containing the information returned from databases searched.



The report is split into several areas;

- header (which generally specifies the name of the report)
- menu bar that contains links to associated information
- report content area which is a scrollable panel containing all of the report information
- applicant description panel (see [D-Out003](#))



- report navigation sidebar contains links that enable the operator to jump to places in the report
- data components – the individual data elements returned from the database are grouped together in components such as Previous Searches, CAPS, CAIS, etc. The components presented to the operator depend on their account settings (see [Report Components](#)).

### About the Navigation

The navigation bar shows all of the components that are available to view in the main report. This does not include any of the additional data sections that have not been added to the report (see [Additional Report Components](#)).

When an additional data component is added to the main report from the additional data section the corresponding link will be added to the navigation.

Report Summary	
Experian Credit Scores	
Application Details	
Notices of Correction	4
Electoral Roll Information	4
Aliases and Associations	3
Public Information	4
Property Information	
Fraudulent Activity (CIFAS)	4
Credit Accounts (CAIS)	4
Rental Information	
Income and Affordability Check	
Previous Applicant Enquiries (CAPS)	5
Addresses Associated with Applicant	5
Goneaway Information (GAIN)	5
Directorships & Business Associations	4

Public Information available on applicant

This section contains information about the applicant and features a range of [information types](#).

Public Information records are held for six years, or un

Public Information Type	Description
Judgment (* if unsatisfied)	The applicant has a County Court Judgment in Northern Ireland, judgment by the Sheriff's Courts.
Receiving Order	The applicant has been served with a Receiving Order, accepted by the creditors, Re
Notice of Bankruptcy*	The applicant has been served with a Notice of Bankruptcy*
Bankruptcy Order*	The applicant has been served with a Bankruptcy Order* credit. If the order has been s
Order of Discharge	The applicant has an Order of Discharge
Adjudication Annulled	The debtor has made an offer to pay. An adjudication annulment is
Administration Order	An Administration Order has been made. The applicant may also be disolved. ee wh

## About the Tabs

The data is split into 2 tabs; one for the available data, and another that describes the additional data that can be added.

### Consumer Data tab

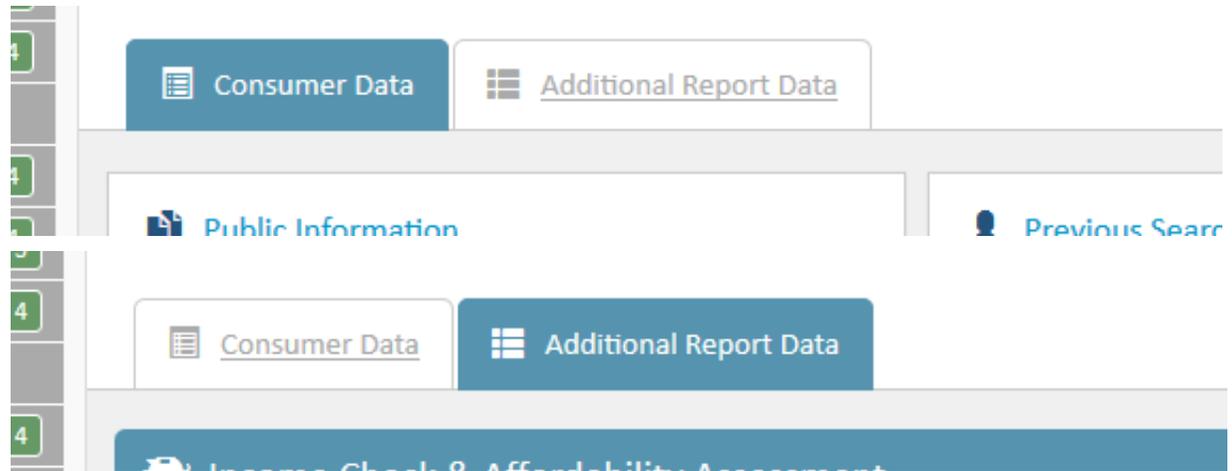
This is the default tab and contains the report summary and access to all of the components available to the operator (see [Report Components](#)).

When the report is initially opened all of the components will be collapsed. The user can expand and collapse the components by clicking the buttons below the tab.

Note: only the report data will be displayed when expanded with this function, not the help. The help is only available by selecting the help icon (see [Report User Assistance](#)).

### Additional Report Data tab

The Additional Data tab lists all of the additional information that can be added to the report. The operator can add the data from this page (see [Adding data components to the report](#)).



## Report Components

The report may contain the following components (depending on account settings):

- Summary ([D-Out003](#))
- Application Details ([D-Out002](#))
- Notices of Correction ([D-Out011](#))
- Electoral Roll ([D-Out004](#))
- Aliases and Associations ([D-Out005](#))
- Public Information ([D-Out006](#))
- CIFAS ([D-Out013](#))
- CAIS ([D-Out010](#))
- Previous Searches ([D-Out007](#))
- Address Links ([D-Out009](#))
- GAIN ([D-Out014](#))
- Director ([D-Out008](#))
- Notes ([D-Out063](#))
- Rental Exchange ([D-Out052](#))

If no data has been returned or is available for the component then a message will be displayed. The example on the right illustrates no data being returned for the Aliases and Associations.

Application Details	No. of Records:	3	i
Notices of Correction	No. of Records:	3	i
Aliases and Associations for this applicant	No. of Records:	3	i
Previous data requests on this applicant (CAPS)	No. of Records:	5	i
Applicant Property Information (EPO)			i
People registered at addresses linked to applicant (Electoral Roll)	No. of Records:	4	i
Public Information available on applicant	No. of Records:	3	i
Income and Affordability Assessment			i
Finance and Credit Account information (CAIS)	No. of Records:	3	i
Fraudulent Activity (CIFAS)	No. of Records:	7	i
Addresses linked to applicant (Address Links)	No. of Records:	3	i
Directorships	No. of Records:	3	i
Rental Information	No. of Records:	3	i

### Aliases and Associations for this applicant

**i** No data was retrieved for the applicant

### Additional Report Components

Additional information may be:

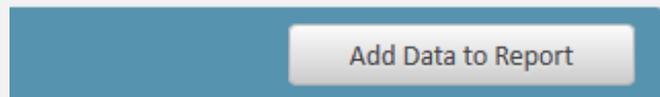
- included in the report as part of the users account setup
- purchased during the report request
- purchased from the report.

When the operator selects the ‘Additional Data’ tab a list of the additional data components is displayed. The operator can view information about the component by clicking the bar which will expand an information panel.

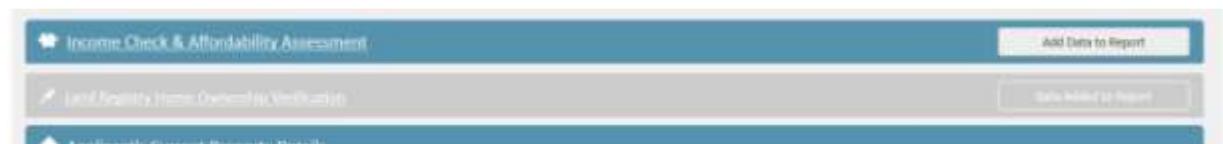
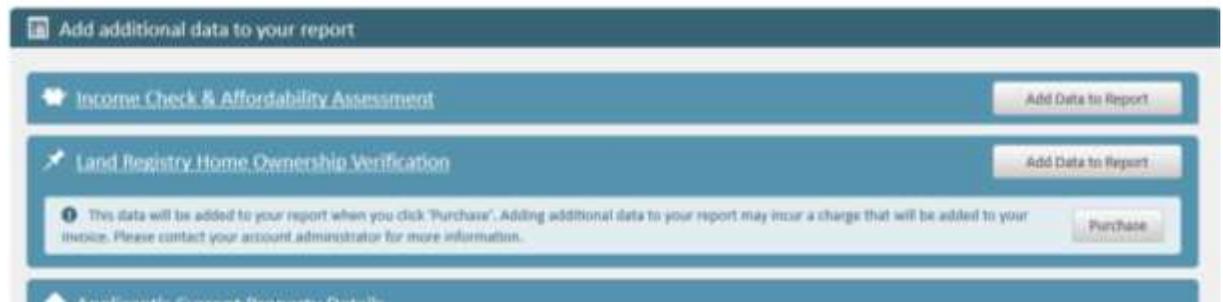
The available components may include:

- Experian Credit Score and Consumer Indebtedness Index ([D-Out021](#))
- \* Income Check and Affordability Assessment ([D-Out022](#))
- \*\*\* Land Registry Home Ownership Status ([D-Out051](#))
- \*\* Property Information ([D-Out053](#))
- Applicant Telephone Number
- \*\* Rental Information

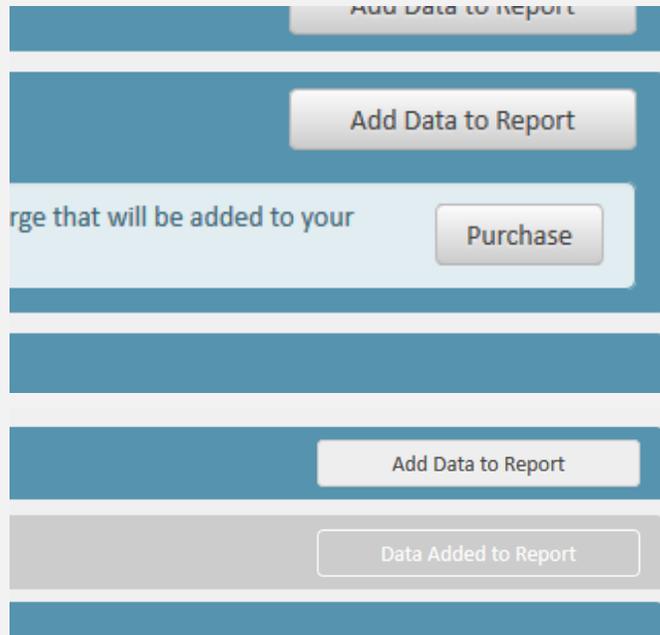
To add the data the operator clicks the ‘Add Data to Report’ button. A message is displayed which reminds the operator that an additional charge may be made to the account. The operator must then click ‘Purchase’ to confirm that they want to add the data.



If they click the ‘Purchase’ button the bar will be removed from the Additional Data tab and the full component with all of the information from our data



sources will appear in the 'Consumer Data' tab.



\* If they choose to add the Income and affordability assessment they will be requested to return to the Data Request page as they need to enter some additional applicant information and resubmit the request.

\*\* Rental and Property information cannot be added from the product and need to be added to the account. When they have been added they will not be shown in the additional data tab.



### D-Out003 Report Summary

A summary of the information included in the report is displayed at the top of the the report. This may include:

- Applicant Details
- Public Information
- Financial Information (CAIS)
- Rental Information
- Previous Searches (CAPS)
- Notices of Correction
- Messages

#### Applicant Details

The applicant details are displayed at the top of the screen. The section indicates the name and address that were submitted and the data sources that were used to confirm the applicant's address.

#### Public Information

Gives the number of public information records on the applicant's file, the total value of any County Court Judgments, and the date of the latest case. If the applicant's file includes certain Public Information types then the Public Information summary will be supplemented with the flashing attention icon on the left. For a full list of the types of Public Information that trigger the attention icon see the section on **Public Information**.

#### Financial Accounts (CAIS)

Shows the number, total balance, and worst status of accounts held by the applicant, both currently and in the past. If the applicant's worst current status is 3 or more then the CAIS section will be supplemented with the warning icon on the left. *CAIS data is only available to CAIS*

Summary 
Search Date : 18/01/2007

**Search Details**

<b>Person 1 :</b>	MR IAN JATHOAL	<b>Match</b>	<b>Source</b>
	Current - 1, BORDER VIEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG	Address Only	None found

Public Information		Previous Searches	
<b>Number</b>	0	<b>0-3 months</b>	5
<b>Total amount</b>	0	<b>4-6 months</b>	0
<b>Latest</b>		<b>7-12 months</b>	0

Messages (click for details)		CAIS	
No Potential Alias Data		<b>Number</b>	7
Debt Assigned to CAIS Member		<b>Total balance</b>	£45,307
		<b>Worst current</b>	U
		<b>Worst historical</b>	1

Experian Reference No. EXP3456789E
Report Date: 02/11/2012

Main Applicant	Mr John Jones	Matched On:	Person	Source:	Electoral Roll
Current Address	Flat 1, 1 Main Street, Maestown, Maestowyn NP23 1NM				
Previous Address	23 Main Street, Maestown, Maestowyn NP23 1NM				
Second Applicant	Mrs Jessica Jones	Matched On:	Name Found	Source:	Name Found
Current Address Entered	Flat 1, 1 Main Street, Maestown, Maestowyn NP23 1NM				
Previous Address Entered	23 Main Street, Maestown, Maestowyn NP23 1NM				

[View the details entered on the application](#)

**Public Information**

Notices of Correction: 2

Total Value: £2,000

Latest: 02/11/2012

**Financial Accounts (CAIS)**

No. of Credit Accounts: 12

Total Balance: £45,307

Worst Current Status: 1

Worst Historical Status: 1

**Rental Information**

Total Outstanding Balance: £1,200

Worst Current Status: 1

**Previous Account Closures**

0-3 months: 5

4-6 months: 0

7-12 months: 0

**Notices of Correction**

You are legally obliged to read all NCCs before making any agreement or decision regarding the applicant(s).

**Messages**

Associates Present

Potential Alias Data Present

CAIS Data Present

Chain Search

Previous Address

Forward Address

members.

### Rental Information

Shows the current outstanding balance, and worst current status of rental accounts held by the applicant. If the applicant's worst current status is 3 or more then the Rental Exchange section will be supplemented with the warning icon on the left.

### Previous Searches (CAPS)

Specifies the number of searches performed on the applicant in the last 12 months in a quarterly format.

### Notices of Correction (NOC's)

Lists any Notices of Correction (NOC) that the applicant has. Each NOC reference listed is a link that you can click to jump to the Notices of Correction section.

### Messages

Lists any significant information about the applicant. Each message has a link that jumps to the corresponding component in the report. The messages that can be displayed in this panel are listed in the FSP.

**Public Information**

Notices of Correction	3
Total Value	£2,000
Latest	03/07/2013

**Financial Accounts (CAIS)**

No. of Credit Accounts	14
Total Balance	£36,678
Worst Current Status	1
Worst Historical Status	8

**Rental Information**

Total Outstanding Balance	£3,200
Worst Current Status	U

**Previous Searches**

0-3 months	4
4-6 months	4
7-12 months	6

**Notices of Correction**

You are legally obliged to read all NOCs before making any assessment or decision regarding the applicant(s).

- [12345678](#)
- [12345678](#)

**Messages**

- [\*\*Associates Present\*\*](#)
- [\*\*Potential Alias Data Present\*\*](#)
- [\*\*CIFAS Data Present\*\*](#)
- [\*\*Own Search\*\*](#)
- [\*\*Previous Address\*\*](#)

## D-Out011 Notices of Correction

Lists the full details of any Notices of Correction relating to the application.

This component is available in the View all Data tab and by clicking the Notices of Correction link in the summary.

### Notices of Correction

**You are legally obliged to read all NOCs before making any assessment or decision regarding the applicant(s).**

-  12345678
-  12345678

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records (NOC's) returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.

**Notices of Correction** No. of Records: 3 

**Data Dispute - Y1**

"THE CONSUMER HAS DISPUTED THE ACCURACY OF THIS ENTRY AND WE HAVE THEREFORE ASKED THE PROVIDER TO INVESTIGATE IT. GIVEN THAT THIS DATA IS DISPUTED, PLEASE TAKE CARE IF MAKING AN ASSESSMENT OF ANY KIND THAT MAY INCLUDE THIS DATA."

**Notices of Correction** No. of Records: 3 

**You are legally obliged to read all NOCs before making any assessment or decision regarding the applicant(s).**

NOC Number	Description
Data dispute - Y123456T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y234567T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y345678T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y456789T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.

**Notices of Correction** No. of Records: 3 

A Notice of Correction (NOC) is a statement by the consumer explaining or expanding upon the information held against them, which they want to be seen by all employers of their file. The NOC is linked to any record to which it refers. You are legally obliged to read any NOC provided as part of a consumer search.

The full details of any Notices of Correction relating to the application are displayed in the table below:

**You are legally obliged to read all NOCs before making any assessment or decision regarding the applicant(s).**

NOC Number	Description
Data dispute - Y123456T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y234567T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y345678T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.
Data dispute - Y456789T	The customer has disputed the accuracy of this entry and we have therefore asked the provider to investigate it. Given that this data is disputed, please take care if making an assessment of any kind that may include this data.

### D-Out002 Application Details

The Application Details component does not have an associated help file.

When the report is initially opened the component will be collapsed into a single bar.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data. The data included in this component is described in the FSP.

Application Details 	
<b>Search Preliminaries</b>	
<b>Search Type</b>	Credit card
<b>Amount</b>	Not given
<b>Term</b>	Not given
<b>Person 1</b>	
<b>Name</b>	MR IAN JATHOAL
<b>Date of birth</b>	27/12/1976
<b>Sex</b>	Male
<b>Time at address</b>	Not given
<b>Keyed address 1</b>	1, Id71yg

Application Details					
<b>Search Details</b>					
Search Type	Credit Assessment	Amount	£4,000	Term	24 months
<b>Applicant 1 Details</b>		<b>Associations for Applicant 1</b>		<b>Aliases for Applicant 1</b>	
Name	Jeremy Jones	Name	J M Jones	Name	Jessica Jones
Date of Birth	Not Given	Gender	Male	Date of Birth	Not Given
Gender	Male	Source	Proposal - application form	Time at Address	Not Given
Keyed Address 1	1, SE12 0SE			Gender	Female
Time at Address 1	Not Given			Source	Proposal - application form
Keyed Address 2	35, TH35 8FT				
Time at Address 2	Not Given				

### D-Out004 Electoral Roll

Lists the individuals currently registered at the applicant's address. If the applicant or anyone with the same surname was previously registered at the address then their names are also listed.

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message.

If more than 10 unique surnames are found at a single address then the 10 will be listed and a message will be displayed that states more are available.

Name	Residency Start Date	Residency End Date
Mr John Jones	March 1997	Current
Mrs Anne Jones	March 1997	Current
Mr Alan Jones	May 2006	Current
Mr Harold Twigg	June 2008	Current

**More surnames are present at this address.**

If the address searched could not be confirmed on the Electoral Roll we will try other data sources to find a match. In this case a message will be displayed.

**Not confirmed on Electoral Roll – Address confirmed by the Post Office**

**Not confirmed on Electoral Roll or Post Office Register**

Voters Roll			3 records	i
<b>Current</b>	<b>1, BORDER VIEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG</b>			
JATHOAL	IAN	October 2005 to current register		
<b>Previous</b>	<b>1, BORDER VIEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG</b>			
JATHOAL	IAN	October 2005 to current register		
<b>Undisclosed</b>				
JATHOAL	IAN	October 2005 to current register		

People registered at addresses linked to applicant (Electoral Roll) No. of Records: 4

Current address - 1 Main Street, Maintown, Mainshire MN1 1NM				
Name	Registered From Date	Registered To Date	Coming of Age Date	NOC
Mr John Jones	March 1997	Current		
Mrs Anne Jones	March 1997	Current		
Mr Alan Jones	May 2006	Current	18/08/2018	
Mr Harold Twigg	June 2008	Current		12345678

Previous address - 23 Main Street, Maintown, Mainshire MN1 1NM				
Name	Registered From Date	Registered To Date	Coming of Age Date	NOC
Mr John Jones	June 1993	March 1997		
Mrs Anne Jones	June 1993	March 1997		

Previous address - 27 Main Street, Maintown, Mainshire MN1 1NM				
Name	Registered From Date	Registered To Date	Coming of Age Date	NOC
Mr George J Jones	January 1974	March 1997		

Undisclosed address - 78 Main Street, Maintown, Mainshire MN1 1NM				
Name	Registered From Date	Registered To Date	Coming of Age Date	NOC
Mr John Jones	June 1993	March 1997		

Undisclosed address - 128 Main Street, Maintown, Mainshire MN1 1NM				
Name	Registered From Date	Registered To Date	Coming of Age Date	NOC
Mr John Jones	June 1997	March 1998		

If any of the names registered at any of the addresses are flagged as Potential Alaises they are highlighted in purple.

Current address - 1 Main Street, Maintown, Mainshire M1

Name	Residency Start Date
Mr John Jones	March 1997
Mrs Anne Jones	March 1997
Mr Alan Jones	May 2008
Mr Harold Twigg	June 2008

Previous address - 23 Main Street, Maintown, Mainshire M1

The data included in this component is described in the FSP.

## D-Out005 Aliases and Associations

Provides details of all known aliases or financial associations of the applicant, along with the information's source and date.

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the 'i' icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the 'Expand All' button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.

Aliases and Associations		2 records	<i>i</i>
<b>Associations</b>			
ASHLEY JACQUELINE MARMA	at 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES on 16/06/2012	is associated with MR ASHLEY MARMA	source
MRS JACQUELINE A MARMA	at 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES on 29/11/2014	is associated with MR ASHLEY M MARMA	source Bank

Aliases and Associations No. of Records: 3 *i*

Current address - 1 Main Street, Maintown, Mainshire MN1 1NM

Original Name	Associated Name	Address	Association Type	Date	Source	NOC
Mr John Jones	Mr J P Jones	1 Main Street, Maintown, Mainshire MN1 1NM	ALIAS	12/12/2007	Experian	
Mr John Jones	Mr Anne Jones	1 Main Street, Maintown, Mainshire MN1 1NM	ASSOCIATION	05/06/2007	Bank	
Mr Henry Ford	Mr Henry Ford	36 Main Street, Maintown, Mainshire MN1 1NM	ALIAS	05/05/2004	FJA Member	12345678
Mr Henry Ford	Mr Henry G Ford	36 Main Street, Maintown, Mainshire MN1 1NM	ALIAS	30/12/2001	Experian	

Previous address - 156 Main Street, Maintown, Mainshire MN1 1NM

Original Name	Associated Name	Address	Association Type	Date	Source	NOC
Mr John Jones	Mr J P Jones	1 Main Street, Maintown, Mainshire MN1 1NM	ALIAS	30/12/2013	Experian	
Mr John Jones	Mr Anne Jones	1 Main Street, Maintown, Mainshire MN1 1NM	ASSOCIATION	30/12/2013	Bank	12345678

Previous address - 36 Main Street, Maintown, Mainshire MN1 1NM

Original Name	Associated Name	Address	Association Type	Date	Source	NOC
Mr Henry Ford	Mr Henry G Ford	36 Main Street, Maintown, Mainshire MN1 1NM	ALIAS	30/12/2013	Experian	12345678
Mr Henry Ford	Mr Barry Ford	36 Main Street, Maintown, Mainshire MN1 1NM	ASSOCIATION	30/12/2013	Experian	

Undisclosed address - 35 King Street, Maintown, Mainshire MN1 1FT

Original Name	Associated Name	Address	Association Type	Date	Source	NOC
Mr John Jones	Mr J Jones	35 King Street, Maintown, Mainshire MN1 1FT	ALIAS	30/12/2013	Experian	

Aliases and Associations No. of Records: 3 *i*

Details all known aliases or financial associations of the applicant, along with the information's source and date.

An Alias is an alternative name variant used by the applicant when they have previously applied for credit. For example, the same person may have a previous surname, or a commonly used alternative Christian name, for example 'Bill' is a common alternative to 'William'.

An Association is a person who has a financial connection with the applicant. This could be a result of a shared bank account, mortgage or other credit arrangement.

*i* No data was retrieved for the applicant

Current address - 1 Main Street, Maintown, Mainshire MN1 1NM

Original Name	Associated Name	Address	Association Type	Date	Source	NOC
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### D-Out006 Public Information

Provides details of the information returned from the PIF (Public Information File, which includes court judgements, orders, debt arrangements, etc.

**Public Information**

Notices of Correction **3**  
 Total Value **£2,000**  
 Latest **03/07/2013**

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the ‘i’ icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the ‘Expand All’ button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.

**Public Information** No. of Records: **3**

**Current address - 1 Main Street, Maintown, Mainshire MN1 1NM**

Name (trading as)	Address (at time of offence)	Hearing Date	Amount	Public Information Type	Court Name	Case No.	Satisfaction Date	NOC
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/08/2013	£1,233	SATISFIED JUDGEMENT	Nottingham Crown Court	6794856L	12/07/2010	<a href="#">12345678</a>
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	12/03/2015		BANKRUPTCY	Nottingham Crown Court	5432167N	30/10/2015	<a href="#">12345678</a>
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/10/2015	£12,775	JUDGEMENT	Nottingham Crown Court	1234567J		

**Previous address - 23 Main Street, Maintown, Mainshire MN1 1NM**

Name (trading as)	Address (at time of offence)	Hearing Date	Amount	Public Information Type	Court Name	Case No.	Satisfaction Date	NOC
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/08/2013	£1,233	SATISFIED JUDGEMENT	Nottingham Crown Court	6794856L	12/07/2010	<a href="#">12345678</a>

**Previous address - 27 Main Street, Maintown, Mainshire MN1 1NM**

Name (trading as)	Address (at time of offence)	Hearing Date	Amount	Public Information Type	Court Name	Case No.	Satisfaction Date	NOC
Mrs Anne Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/08/2013	£1,233	SATISFIED JUDGEMENT	Nottingham Crown Court	6794856L	12/07/2010	<a href="#">12345678</a>

**Undisclosed address - 134 Main Street, Maintown, Mainshire MN1 1NM**

Name (trading as)	Address (at time of offence)	Hearing Date	Amount	Public Information Type	Court Name	Case No.	Satisfaction Date	NOC
Mr John M Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/08/2013	£1,233	SATISFIED JUDGEMENT	Nottingham Crown Court	6794856L	12/07/2010	<a href="#">12345678</a>

**Public Information** No. of Records: **3**

This section contains information about the applicant found in the Public Information File (PIF). This is compiled by Experian using information from the Registry Trust Limited, official gazettes and the Insolvency service and features a range of information types.  
 Public information records are held for six years, or until the Satisfaction Date, whichever is the latest.

**Current address - 1 Main Street, Maintown, Mainshire MN1 1NM**

Name (trading as)	Address (at time of offence)	Hearing Date	Amount	Public Information Type	Court Name	Case No.	Satisfaction Date	NOC
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/08/2013	£1,233	SATISFIED JUDGEMENT	Nottingham Crown Court	6794856L	12/07/2010	<a href="#">12345678</a>
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	12/03/2015		BANKRUPTCY	Nottingham Crown Court	5432167N	30/10/2015	<a href="#">12345678</a>
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/10/2015	£12,775	JUDGEMENT	Nottingham Crown Court	1234567J		

**Previous address - 23 Main Street, Maintown, Mainshire MN1 1NM**

Name (trading as)	Address (at time of offence)	Hearing Date	Amount	Public Information Type	Court Name	Case No.	Satisfaction Date	NOC
Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	30/08/2013	£1,233	SATISFIED JUDGEMENT	Nottingham Crown Court	6794856L	12/07/2010	<a href="#">12345678</a>

### D-Out013 CIFAS

Provides details of the information returned from CIFAS, which includes data about suspected fraudulent activity by the applicant.

#### £ Financial Accounts (CAIS)

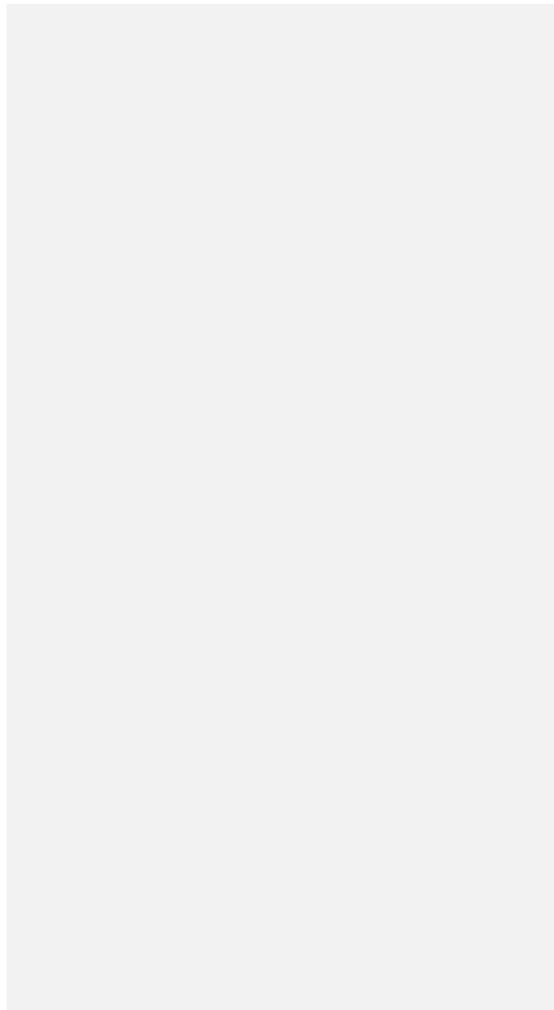
No. of Credit Accounts	14
Total Balance	£36,678
Worst Current Status	1
Worst Historical Status	<span style="color: red;">▲</span> 8

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the ‘i’ icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the ‘Expand All’ button below the tab bar. In each case the panel will expand to show the data in a table and an alert message. The data included in this component is described in the FSP.

CIFAS - DO NOT REJECT - REFER FOR VALIDATION				3 records	<i>i</i>
Current 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES					
<b>Name used:</b>	MR MARMA MARMA				
<b>Address used:</b>	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES				
<b>Date of birth:</b>	21/05/1991				
<b>Fraud type:</b>	Category 2: Victim of Impersonation - Use, by another person, of this name and/or address.				
<b>CIFAS reference:</b>	CCNASH123	<b>More info from:</b>	C C N TESTING		
<b>Information date:</b>	18/01/2016	<b>Product Code:</b>	CCCC		
<b>Name used:</b>	MR ASHLEY MARMA				
<b>Address used:</b>	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES				
<b>Date of birth:</b>	00/0000				
<b>Fraud type:</b>	Category 2: Victim of Impersonation - Use, by another person, of this name and/or address.				
<b>CIFAS reference:</b>	052AH3049	<b>More info from:</b>	BARCLAYCARD		
<b>Information date:</b>	27/04/2015	<b>Product Code:</b>	PCCC		
<b>Name used:</b>	MR ASHLEY MARMA				
<b>Address used:</b>	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES				
<b>Date of birth:</b>	28/01/1979				
<b>Fraud type:</b>	Category 2: Victim of Impersonation - Use, by another person, of this name and/or address.				
<b>CIFAS reference:</b>	190D06217	<b>More info from:</b>	EGG BANKING		
<b>Information date:</b>	07/02/2015	<b>Product Code:</b>	PCCC		
This CIFAS record has been linked to other addresses					

Fraudulent Activity (CIFAS)										No. of Records: 3	<i>i</i>
Do not reject - Refer for validation											
Current address - 1 Main Street, Maintown, Mainshire MN1 1NM											
Name Used (Trading as)	Address Used	Date of Birth	Fraud Type	CIFAS Ref.	Record Info	Info date	More info from	Product Code	NOC		
Mr John Jones (ABC Trading)	Flat 1, 1 Main Street, Maintown, Mainshire MN1 1NM	15/03/1975	Category 1: False Identity Fraud - Use of a false name with an address	EXP123456	Record linked to another address	12/12/2015	Experian	1234567		<a href="#">12345678</a>	
Mr John Jones	Flat 1, 1 Main Street, Maintown, Mainshire MN1 1NM	15/03/1975	Category 1: False Identity Fraud - Use of a false name with an address	EXP123456		12/12/2015	Barclaycard	1234567			
Previous address - 23 Main Street, Maintown, Mainshire MN1 1NM											
Name Used (Trading as)	Address Used	Date of Birth	Fraud Type	CIFAS Ref.	Record Info	Info date	More info from	Product Code	NOC		
Mr John Jones (DEF Trading)	Flat 1, 1 Main Street, Maintown, Mainshire MN1 1NM	15/03/1975	Category 1: False Identity Fraud - Use of a false name with an address	EXP123456	Record linked to another address	11/12/2015	Experian	1234567		<a href="#">12345678</a>	
Undisclosed address - 1 Main Street, Maintown, Mainshire MN1 1NM											
Name Used (Trading as)	Address Used	Date of Birth	Fraud Type	CIFAS Ref.	Record Info	Info date	More info from	Product Code	NOC		
Mr John Jones	Flat 1, 1 Main Street, Maintown, Mainshire MN1 1NM	15/03/1975	Category 1: False Identity Fraud - Use of a false name with an address	EXP123456		12/12/2015	Barclaycard	1234567		<a href="#">12345678</a>	



**⚠️ Fraudulent Activity (CIFAS)** No. of Records: **2**

CIFAS was established in 1988 to share information between members on known and suspected fraud cases. The CIFAS section shows any information about the application related to fraudulent dealings. The report includes the following details about each CIFAS record.

- The name and address used on the fraudulent application.
- The category of fraud.
- The name and number of the CIFAS member who loaded the case.
- The unique reference code supplied by the CIFAS member.
- The date the information was registered. CIFAS records are held for thirteen months, unless extended.

To receive CIFAS information your organisation must be a CIFAS member.

**ⓘ Do not reject - Refer for validation**

Current address - 1 Main Street, Mairtown, Mairshire MN1 1NM

Name Used (Trading as)	Address Used	Date of Birth	Fraud Type	CIFAS Ref.	Record Info	Info date	More info Item	Product Code	NOC
Mr John Jones (ABC Trading)	Flat 1, 1 Main Street, Mairtown, Mairshire MN1 1NM	15/01/1975	Category 1: false identity fraud - Use of a false name with an address	EXP123456	Record linked to another address	12/12/2015	Experian	E234567	<a href="#">View details</a>

## D-Out010 CAIS

CAIS is by far the largest UK source of information about consumers' credit histories and holds information on millions of credit accounts. The credit agreements matching the applicant's details are listed in order of their status (Delinquent, Default, Active or Settled).

Due to its size, CAIS is the most complex section of the report as there are many different data views based on the account setting and the CAIS account type.

This section describes several data views which illustrate how the types of data are displayed. The different scenarios and data elements are covered in the FSP.

### Collapsed CAIS

When the operator initially views the CAIS section all of the records will be collapsed.

Finance and Credit Account information (CAIS) No. of Records: 7

Current address - 1 Main Street, Mairtown, Mairshire MN1 1NM

Record	Name	Address on Account	Date of Birth	Account Type	Account Status	Worst Status	Current Status	BOC
1	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Credit Card	DEFAULT	8	8 83210000000	1234567
2	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Credit Card	ACTIVE	5	0 10045432100	
3	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Mortgage	ACTIVE	0	0 00000000101	1234567

Previous address - 23 Main Street, Newton, Mairshire MN4 5AT

Record	Name	Address on Account	Date of Birth	Account Type	Account Status	Worst Status	Current Status	BOC
4	Mr John Jones	23 High Street, Newton, MN4 5AT	18/04/1981	Credit Card	DEFAULT	8	8 87665432100	1234567
5	Mr John Jones	144 Main Street, Mairtown, Mairshire MN2 1NG	18/04/1981	Loan	DEFAULT	8	8 83345432101	
6	Mr John Jones	23 High Street, Newton, Mairshire MN4 5AT	18/04/1981	Current Account	ACTIVE	1	1 10000000101	
7	John Jones	144 Main Street, Mairtown, MN2 1NG	18/04/1981	Mail Order	ACTIVE	0	0 00000000000	1234567

The operator can expand any of the rows by clicking on it. The actual data displayed in the expanded section will depend on the operators account settings and the type of account it is.

Finance and Credit Account information (CAIS) No. of Records: 7

Current address - 1 Main Street, Mairtown, Mairshire MN1 1NM

Record	Name	Address on Account	Date of Birth	Account Type	Account Status	Worst Status	Current Status	BOC
1	John Jones	1 Main Street, Mairtown, MN1 1NM	18/04/1981	Credit Card	DEFAULT	8	8 83210000000	1234567
2	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Credit Card	ACTIVE	5	0 10045432100	
3	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Mortgage	ACTIVE	0	0 00000000101	1234567

Previous address - 23 Main Street, Newton, Mairshire MN4 5AT

Record	Name	Address on Account	Date of Birth	Account Type	Account Status	Worst Status	Current Status	BOC
4	Mr John Jones	23 High Street, Newton, MN4 5AT	18/04/1981	Credit Card	DEFAULT	8	8 87665432100	1234567
5	Mr John Jones	144 Main Street, Mairtown, Mairshire MN2 1NG	18/04/1981	Loan	DEFAULT	8	8 83345432101	
6	Mr John Jones	23 High Street, Newton, Mairshire MN4 5AT	18/04/1981	Current Account	ACTIVE	1	1 10000000101	
7	John Jones	144 Main Street, Mairtown, MN2 1NG	18/04/1981	Mail Order	ACTIVE	0	0 00000000000	1234567

Finance and Credit Account information (CAIS) No. of Records: 7

CAIS (Credit Application Information Sharing) is by far the largest UK source of information about consumers' credit histories and holds information on over 320 million credit accounts. The credit agreements matching the applicant's details are listed in order of their status (Delinquent, Default, Active or Settled).

Due to the amount of data that may be available, a summary of the CAIS records is provided. A detailed account of every case is shown when you click on the summary. You can open an individual record by clicking on the coloured status button. If the record is linked to a Notice of Correction it will be highlighted on the summary.

Refer to the Consumer Data guide for more information on the CAIS status and account types.

Current address - 1 Main Street, Mairtown, Mairshire MN1 1NM

Record	Name	Address on Account	Date of Birth	Account Type	Account Status	Worst Status	Current Status	BOC
1	John Jones	1 Main Street, Mairtown, MN1 1NM	18/04/1981	Credit Card	DEFAULT	8	8 83210000000	1234567
2	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Credit Card	ACTIVE	5	0 10045432100	
3	Mr John Jones	1 Main Street, Mairtown, Mairshire MN1 1NM	18/04/1981	Mortgage	ACTIVE	0	0 00000000101	1234567

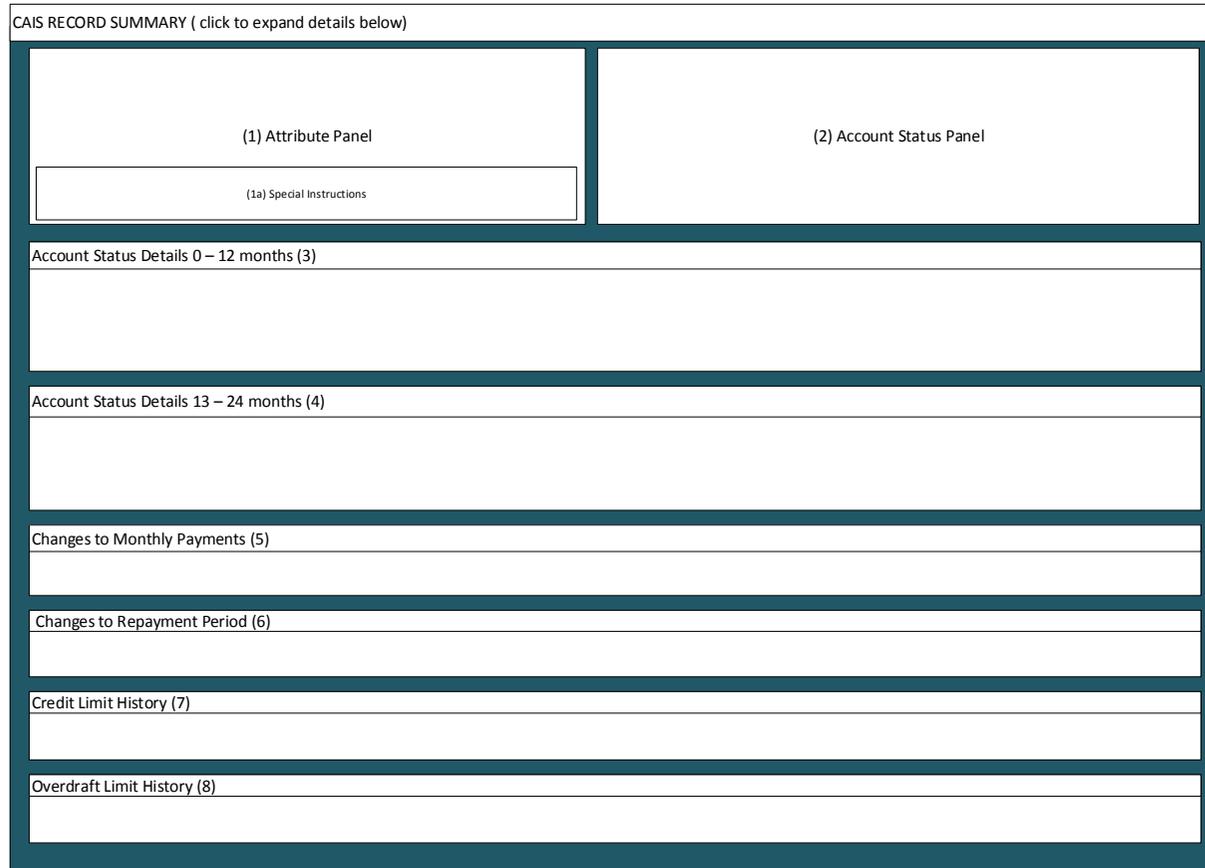
Previous address - 23 Main Street, Newton, Mairshire MN4 5AT

Record	Name	Address on Account	Date of Birth	Account Type	Account Status	Worst Status	Current Status	BOC
4	Mr John Jones	23 High Street, Newton, MN4 5AT	18/04/1981	Credit Card	DEFAULT	8	8 87665432100	1234567
5	Mr John Jones	144 Main Street, Mairtown, Mairshire MN2 1NG	18/04/1981	Loan	DEFAULT	8	8 83345432101	
6	Mr John Jones	23 High Street, Newton, Mairshire MN4 5AT	18/04/1981	Current Account	ACTIVE	1	1 10000000101	
7	John Jones	144 Main Street, Mairtown, MN2 1NG	18/04/1981	Mail Order	ACTIVE	0	0 00000000000	1234567

### CAIS Detailed record layout

The detailed view of a CAIS record is made up of 8 panels of data. Not all panels apply to all CAIS account types however. The sketch to the right shows the relative layout of the panels for a CAIS record.

The Attribute panel and the Account Status Panel are mandatory. The other panels, that are always displayed in the order ‘Account Status Details’, Changes to Monthly Payments, Changes to Repayment Period, Credit Limit History and Overdraft Limit History, are only displayed if it is applicable to the account type and there is data available to be displayed.



A help panel which describes the data that may be displayed in the section is opened when the ‘i’ icon is selected.

### Attribute Panel

The first panel in the expanded view displays the key information about the account;

Column 1:

- Company Type
- Account Type
- Account Status
- Status 1-2\*
- Status 3+\*
- Account Start Date
- Payment Terms\*
- Last Updated Date

Column 2:

- Balance or Current Balance or Overdraft Balance\*
- Default Date or Delinquent Date or Settlement Date\*
- Satisfaction Date\*
- Default Balance or Delinquent Balance\*
- Credit Limit or Overdraft Limit\*

Note: The columns marked with the asterisk may not be supplied or may have a value of 0 and therefore will not be displayed.

### Status Panel

The status panel displays up to 72 months of status history for the account. The number of rows is determined by the number of status values available. At a minimum a single row with one

Company Type	Bank	Overdraft Limit	£1,532
Account Type	Current Account		
Account Status	ACTIVE		
Status 1-2 (12 months)	4		
Status 3+ (12 months)	0		
Account Start Date	01/02/2015		
Last Updated Date	22/02/2016		

The number of months displayed after ‘Status 1-2’ and ‘Status 3+’ reflects the number of month’s status values that are available. Range is 1 to 72. If the number of status values in that field is 0 then do not display the field.

**When the screen becomes smaller, then the column 2 values ought to be displayed below column 1 retaining order.**

0-12 months	0	1	0	0	4	5	4	3	2	1	0	0
13-24 months	0	0	0	1	1	3	2	1	0	0	1	0
25-36 months	0	0	0	0	0	0	0	0	2	1	0	0
37-48 months	0	0	0	0	0	0	0	3	2	1	0	0
49-60 months	7	7	7	7	6	5	4	3	2	1	0	0
61-72 months	2	1	0	0	0	0	0	0	2	1	0	0

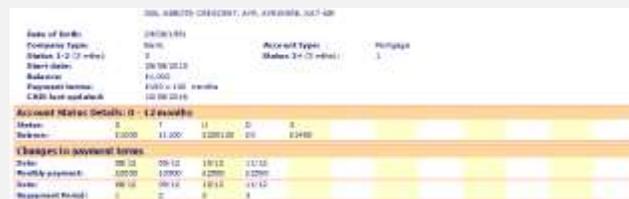
View full account details    What does this mean?

status will be displayed.

### Basic CAIS Data View



The basic CAIS data for a credit card shows up to 24 months of Account status & balance.



For a non-credit card account such as a Mortgage then the payment terms are displayed.

For a Current Account Overdraft Limit History may be displayed

### Special Instruction View



### Account Flags

There are two flags that can occur on the account; Joint Account and 'Transfer to Collection Account'. These two flags shall be displayed as Informational

Account Status Details 0 - 12 months												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Status	1	1	0	0	U	0	0	0	0	1	0	1
Balance	00	£1832	£2800	£3832	£2900	£3600	£2800	£2550	£2000	£1850	£2700	£2100

Figure 1 Basic CAIS Status view

The most recent Balance appears as Month 1

When there is greater than 12 months of data a second panel can be viewed via the use of a 'Show months 13 – 24' button that appears on the blue banner (see section on APACS display for more details on this button).

Changes to Repayment amount						
Date	20/09/15	02/04/15	12/03/13	01/06/12	01/10/09	22/02/09
Monthly payment	£845.75	£820.45	£765.78	£632.50	£625.60	£678.01

Changes to Repayment period						
Date	12/03/09	12/03/09	12/03/09	12/03/09	12/03/09	12/03/09
Repayment Period (mths)	300	400	500	800	500	500

messages.

### APACS / BDS View

SAL. ARUNDE CREDIT, 014, 0140464, 0147 40													
Date of birth	£1700 (20)												
Company type	Bank												
Account type	Credit Card												
Start date	30/01/03												
Balance	£1,000												
Credit limit	£1,000												
Payment terms	1/100 x 100 months												
CARD last update	30/01/2016												
<b>Account Status Details 0 - 12 months</b>													
Month	0	1	2	3	4	5	6	7	8	9	10	11	12
Balance	£1000	£1300	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000
Payment amount	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000
Previous statement	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000
Cash advance	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Reference amount	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Payment code	0	0	0	0	0	0	0	0	0	0	0	0	0
Promotional code													
<b>Credit Limit History</b>													
Date	30/01/13	01/04/13	01/07/13	01/10/13	01/01/14	01/04/14	01/07/14	01/10/14	01/01/15	01/04/15	01/07/15	01/10/15	01/01/16
Credit limit	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000	£1000

Company Type	Bank	Current Balance	£2,832
Account Type	Loan	Default Balance	£2,832
Account Status	DEFAULT		
Status 1-2 (22 months)	9		
Status 3+ (22 months)	8		
Account Start Date	01/12/2003		
Last Updated Date	22/02/2016		

**Transferred to Collection Account**

**Debt Management program Start Date: July 2010 End Date: November 2012**  
**Revised monthly payment: £340**

Account Status Details 0 - 12 months												
Month	1	2	3	4	5	6	7	8	9	10	11	12
Status	0	1	0	0	0	0	0	0	0	0	0	0
Balance	£0	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832
Payment amount	£2832	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Previous Statement	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832
Cash Advance												
Reference Amount	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Payment Code												
Promotional Code												
<b>Account Status Details 13 - 24 months</b>												
Month	13	14	15	16	17	18	19	20	21	22	23	24
Status	0	0	0	0	0	0	0	0	0	0	0	0
Balance	£0	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832
Payment amount	£2832	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Previous Statement	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832	£2832
Cash Advance												
Reference Amount	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Payment Code												
Promotional Code												
<b>Credit Limit History</b>												
Date	30/08/13	01/11/13	01/02/14	01/05/14	01/08/14	01/11/14	01/02/15	01/05/15	01/08/15	01/11/15	01/02/16	01/05/16
Credit limit	£500	£750	£2000	£3000	£3000	£3000	£3000	£3000	£3000	£3000	£3000	£3000

Figure 2 APACS / BDS View

The APCS / BDS view can display a maximum of 24 months of credit card account behavioural data. The 'Show details for 13 – 24 months' will only be visible if there is more than 12 months of data available.

### Payment Terms

Payment terms apply to a sub-set of accounts. These are identified in the FSP as Group 1 and Group 2 account types.

Group 1 account types can have repayment amounts and repayment period values.

Group 2 account types only have payment terms.

In either case, do not display the table if data is not provided.

(See FSP for definition of Group 1, 2 & 3 accounts)

### Credit Limit

Credit Limit history is only displayed for the Group 3 accounts.

Do not display the table if data is not provided.

### Overdraft limit

Overdraft limit history is only displayed for current accounts ( type 11 and 15)

Selecting the button will result in the data for 13 -24 months to become visible. There is an option to ‘Hide details for 13 – 24 months’ displayed. Selecting this option hides the data for 13 – 24 months.

In all of the data views of the CAIS status, the background to the status indicates red, amber or green. Colour code cells based on:

Red (#BD2427) Status values are 7 or 8

Amber (#F89A38) status values are 3, 4, 5, 6 (#F89A38)

All other status values (including ‘S’, ‘U’, ‘D’ and ‘?’) have a green status (#669966)

All tables must allow for 12 columns of data and where there isn’t data available for all 12 months, leave the columns blank and equally spaced ( unlike in the images above).

Changes to Repayment amount											
Date	20/09/15	02/04/15	12/03/13	01/06/12	01/10/09	22/02/09					
Monthly payment	£845.75	£820.45	£765.78	£831.30	£825.60	£678.01	£883.82	£851.21	£881.75		

Changes to Repayment period											
Date	12/01/09	11/03/09	12/03/08	12/03/08	12/03/09	12/03/09	12/03/09	11/03/09	11/03/09	12/03/09	
Repayment Period (mths)	500	400	500	600	500	500	500	500	500	500	

Figure 3 Changes to Payment Terms

Credit Limit History						
Date	20/09/15	02/04/15	12/03/13	01/06/12	01/10/09	22/02/09
Credit Limit	£500	£750	£1000	£3000	£750	£500

Figure 4 Credit Limit History

Overdraft limit History					
Date	01/02/16	01/10/15	01/08/15	12/05/15	01/02/15
Overdraft limit	£2000	£1500	£1000	£500	0

Figure 5 Overdraft limit history

Do not display the table if data is not provided.

## D-Out007 CAPS (Previous Searches)

CAPS is the UK's largest file of information relating to credit applications made by individuals. This section shows all the CAPS records registered for the applicant as a result of a credit application over the last 12 months.

### Previous Searches

0-3 months	4
4-6 months	4
7-12 months	6

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the number of records returned and view the help by clicking the ‘i’ icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the ‘Expand All’ button below the tab bar. In each case the panel will expand to show the data in a table and an alert message.

Each CAPS record shows the type of organisation that did the credit enquiry, though the type may be 'unclassified', meaning the organisation has not provided a description of their type of business.

If the applicant of a previous search is returned as a Potential Alias then their name will be highlighted in purple.

Current			
<b>1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES</b>			
MR ASHELY MARMA	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES		
<b>OWN SEARCH</b>			
Application type:	Credit Card	Application date:	26/10/2015
Company type:	Bank	Date of birth:	01/02/1979
Amount:	£300	Time at address:	2 Years
MR ASHELY MARMA	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES		
<b>OWN SEARCH</b>			
Application type:	Credit Card	Application date:	26/10/2015
Company type:	Bank	Date of birth:	01/02/1979
Amount:	£300	Time at address:	2 Years
MR ASHELY MARMA	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES		
<b>OWN SEARCH</b>			
Application type:	Credit Card	Application date:	25/10/2015
Company type:	Bank	Date of birth:	01/02/1979
Amount:	£300	Time at address:	2 Years
MRS JACQUI MARMA	1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES		
<b>OWN SEARCH</b>			
Application type:	Direct Mail Order Account	Application date:	27/08/2015
Company type:	Bank	Date of birth:	11/05/1974
Amount:		Time at address:	
<b>MR ASHLEY MARMA</b>	1, ABBEY LODGE, WYDEVILLE MAN, LONDON SE12, SE120ES		
<b>OWN SEARCH</b>			
Application type:	Utilities	Application date:	11/07/2015
Company type:	Credit Card	Date of birth:	11/05/1974
Amount:	£200	Time at address:	6 Months
	Report Alias		
<b>MR ASHLEY MARMA</b>	1, ABBEY LODGE, WYDEVILLE MAN, LONDON SE12, SE120ES		
<b>OWN SEARCH</b>			
Application type:	Utilities	Application date:	11/04/2015
Company type:	Credit Card	Date of birth:	11/05/1974
Amount:	£300	Time at address:	8 Months
	Report Alias		

Previous data requests on this applicant (CAPS) No. of Records: 5

Enquiries at current address - 1 Main Street, Maitstown, Maitshire MK1 1NM											
Name	Date of Birth	Matched Address	Time at Address	Own Search?	Reason for Request	Request Date	Company Type	Account No.	Amount	Term	SEC
Mr John Jones	22/12/1978	1 Main Street, Maitstown, Maitshire MK1 1NM	2 yrs 3 mths	Search OK	Credit Card	05/11/2013	Bank	12345678			
Mr John Jones	22/12/1978	1 Main Street, Maitstown MK1 1NM	2 yrs 3 mths	Search OK	Utilities	05/11/2013	Bank	12345678	36 mths		12345678
Mr JONES (unc)	25/05/1981	1 Main Street, Maitstown, Maitshire MK1 1NM	2 yrs 3 mths		Utilities	05/11/2013	Bank	23456789	36 mths		

Enquiries at previous address - 21 Main Street, Maitstown, Maitshire MK1 1NM											
Name	Date of Birth	Matched Address	Time at Address	Own Search?	Reason for Request	Request Date	Company Type	Account No.	Amount	Term	SEC
Mr John Jones	22/12/1978	21 Main Street, Maitstown MK1 1NM	2 years	Search OK	Credit Card	11/07/2006	Bank	12345678	£1,027	24 months	
Mr John Jones	22/12/1978	21 Main Street, Maitstown, Maitshire MK1 1NM	6 months		Utility Connection	02/02/2007	Bank	12345678			12345678

Enquiries at current address - 1 Main Street, Main		
Name	Own Search?	Reason for Request
Mr John Jones	Branch 001	Credit Card
Mr J B Jones	Branch 234	Utilities
Mr Jessica Innes		Utilities

The data included in this component is described in the FSP.

Previous enquiries on this applicant (CAPS) No. of Records: 3

CAPS (Credit Application Previous Searches) is the CR's largest file of information relating to credit applications made by individuals. This section shows all the CAPS records registered for the applicant as a result of a credit application over the last 33 months.

Each CAPS record shows the type of company that did the credit enquiry. The type may be 'unclassified', when the organization has not provided a description of their type of business.

Each CAPS record also shows the reason for the data request that was applied for, and the amount and terms applied for if these are recorded.

Personal details that have been captured are highlighted in purple.

Refer to the Consumer Data Guide for information on the account and search types.

Enquiries at current address - 1 Main Street, Marton, Merseyside M21 1NM										
Name	Date of Birth	Matched Address	Time at Address	Own Search?	Reason for Request	Request Date	Company Type	Amount	Term	DOC
Mr John Jones	32/11/1976	1 Main Street, Marton, Merseyside M21 1NM	2 yrs 3 mths	Branch 001	Credit Card	30/12/2013	Bank			
Mr John Jones	32/11/1976	1 Main Street, Marton M21 1NM	2 yrs 3 mths	Branch 234	Utilities	30/12/2013	Bank		36 mths	<a href="#">VIEW</a>
Mr Jessica Innes	20/05/1981	1 Main Street, Marton, Merseyside M21 1NM	2 yrs 3 mths		Utilities	30/12/2013	Bank		24 mths	

Enquiries at previous address - 23 Main Street, Marton, Merseyside M21 1NM										
Name	Date of Birth	Matched Address	Time at Address	Own Search?	Reason for Request	Request Date	Company Type	Amount	Term	DOC
Mr John Jones	32/12/1976	23 Main Street, Marton M21 1NM	2 years	Branch 001	Credit Card	13/01/2008	Bank	£1,000	24 months	
Mr John Jones	32/12/1976	23 Main Street, Marton, Merseyside M21 1NM	6 months		Utility Quotation	02/10/2007	Bank			<a href="#">VIEW</a>

### D-Out009 Address Links

This section shows all the addresses associated with the applicant and their associates if opted in.

Whether any address links are reported in this section depends on the individual searched. If address links are reported, you can do an address search on the applicant at the address shown by clicking on the address. This initiates a new consumer information search for the person at *that* address.

Address Links <span>1 record</span>			
<b>First Person - Current</b>			
1	MR JON JATHOAL	1, BORDER VIEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG	06/2008
2	MR J JATHOAL	24 RAIN STREET, ABBOTS LANGLEY, HERTS, MK45 2DF	11/2008
<b>First Person - Previous</b>			
1	MR JON JATHOAL	1, BORDER VIEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG	06/2008
<b>Undiscovered</b>			
1	MR JON JATHOAL	1, ABBOTS ROAD, ABBOTS LANGLEY, HERTS, MK45 2DF	06/2008
2	MR JON JATHOAL	Searched Address - 1, BORDER VIEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG	06/2008

The operator clicks on an address a new consumer report is opened based on a search of the address selected (see [Address Link Report](#)).

Linked Addresses <span>No. of Records: 3</span>					
<b>Main Applicant Current Address - 1 Main Street, Maintown, Mainshire MN1 1NM (as supplied)</b>					
Address No.	Name	Address (click to search)	Date	Linked	NOC
Address 1	Mr John Jones	Flat 1, 88 Queens Street, Maintown, Mainshire MN1 1NM	22/12/1998	To Address 2	
Address 2	Mr John Jones	7 Ashfield Avenue, Maintown, Mainshire MN1 1NM	10/05/1999	To Address 3	
Address 3	Mr John Jones	6 Main Street, Maintown, Mainshire MN1 1NM	23/04/2010	To the supplied address	
Address 4	Mr John Jones	25 Marlton Street, Newark, Berkshire NG2 3BN	12/06/2011	To Address 3	Y134567
Address 5	Mr John Jones	346 Bank Road, Banktown, Mainsire BK3 1NM	08/11/2015	From the supplied address	
<b>Main Applicant Previous Address - 6 Main Street, Maintown, Mainshire MN1 1NM (as supplied)</b>					
Address No.	Name	Address (click to search)	Date	Linked	NOC
Address 1	Mr John Jones	Flat 1, 88 Queens Street, Maintown, Mainshire MN1 1NM	22/12/1998	To Address 2	
Address 2	Mr John Jones	7 Ashfield Avenue, Maintown, Mainshire MN1 1NM	10/05/1999	To the supplied address	
Address 3	Mr John Jones	1 Main Street, Maintown, Mainshire MN1 1NM	23/04/2010	From the supplied address	Y134567
Address 4	Mr John Jones	346 Bank Road, Banktown, Mainsire BK3 1NM	08/11/2015	From Address 3	

Linked Addresses <span>No. of Records: 3</span>					
This data will only be shown if your organisation has been set up to view address links, and shows all the addresses associated with the applicant and their associates.					
Whether any address links are reported in this section depends on the individual searched. If address links are reported, you can do an address search on the applicant at the address shown by clicking the address. This initiates a new consumer information search for the person at that address, which opens in a new window.					
You are charged for each linked address search, just as for the initial search.					
<b>Main Applicant Current Address - 1 Main Street, Maintown, Mainshire MN1 1NM (as supplied)</b>					
Address No.	Name	Address (click to search)	Date	Linked	NOC
Address 1	Mr John Jones	Flat 1, 88 Queens Street, Maintown, Mainsire MN1 1NM	22/12/1998	To Address 2	
Address 2	Mr John Jones	7 Ashfield Avenue, Maintown, Mainsire MN1 1NM	10/05/1999	To Address 3	
Address 3	Mr John Jones	6 Main Street, Maintown, Mainsire MN1 1NM	23/04/2010	To the supplied address	
Address 4	Mr John Jones	25 Marlton Street, Newark, Berkshire NG2 3BN	12/06/2011	To Address 3	Y134567
Address 5	Mr John Jones	346 Bank Road, Banktown, Mainsire BK3 1NM	08/11/2015	From the supplied address	
<b>Main Applicant Previous Address - 6 Main Street, Maintown, Mainshire MN1 1NM (as supplied)</b>					
Address No.	Name	Address (click to search)	Date	Linked	NOC
Address 1	Mr John Jones	Flat 1, 88 Queens Street, Maintown, Mainsire MN1 1NM	22/12/1998	To Address 2	
Address 2	Mr John Jones	7 Ashfield Avenue, Maintown, Mainsire MN1 1NM	10/05/1999	To the supplied address	
Address 3	Mr John Jones	1 Main Street, Maintown, Mainsire MN1 1NM	23/04/2010	From the supplied address	Y134567
Address 4	Mr John Jones	346 Bank Road, Banktown, Mainsire BK3 1NM	08/11/2015	From Address 3	

## D-Out014 GAIN

The Gone Away Information Network is an information exchange network that stores up-to-the-minute information about people who have moved without leaving a forwarding address.



GAIN - Goneaway Information No. of Records: 5

Current - Goneaway Record

Name	Address	Member No.	Info Date	
Mr John Jones	1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	104, Berry Lane, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation
Mr John Jones	Furnace Cottage, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	136, Ash Road, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	1, Church Street, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	Flat 1, 1 Main Street, Marlow, Marlow MK2 1NM	0008	05/05/2018	Further information available from supplying organisation

GAIN - Goneaway Information No. of Records: 5

The Gone Away Information Network (GAIN) is an information exchange network that stores up-to-the-minute information about people who have moved without leaving a forwarding address.

Current - Goneaway Record

Name	Address	Member No.	Info Date	
Mr John Jones	1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	104, Berry Lane, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation
Mr John Jones	Furnace Cottage, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	136, Ash Road, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	1, Church Street, Burg, Berksyre BE1 1DF	0008	05/05/2018	Further information available from supplying organisation

Current - Traced from Mr John Jones - 1 Duke Street, Clackmannan, Clackmannanshire FK10 4EP

Name	Address	Member No.	Info Date	
Mr John Jones	Flat 1, 1 Main Street, Marlow, Marlow MK2 1NM	0008	05/05/2018	Further information available from supplying organisation

### D-Out008 Summary Director Data

This section indicates if the person being searched, or one of their associates, is a director. The names of the directors will be shown, together with the address searched.

If any director names have been returned, you can request a [Director & Secretary Report](#). This provides information on an individual, including current, previous, dissolved directorships, secretaryships, and partnerships in addition to convictions and disqualifications.

When the operator clicks on the director name they will be asked to confirm that they want to request this data as an additional cost may be charged to their account.

**Director** 0 records

No data was retrieved for this section

**Directorships** No. of Records: 3

A Director & Secretary Report detailing the businesses associated with the individual can be purchased by selecting a Name. This will incur an additional charge for the director search.

**Current Directorships**

Name	Address	ROC
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	<a href="#">12345678</a> <a href="#">12345678</a>
<a href="#">Mrs Jessica Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	

**Previous Directorships**

Name	Address	ROC
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	<a href="#">12345678</a>
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	<a href="#">12345678</a>

**Directorships** No. of Records: 3

Indicates if the person being searched, or one of their associates, holds an position of office for a registered business.

If any director names have been returned, you can request a Director & Secretary Report. This provides information on an individual, including current, previous, dissolved directorships, secretaryships, and partnerships in addition to convictions and disqualifications. Click on the Director name to view the Director & Secretary Report. There is an additional charge for this report.

A Director & Secretary Report detailing the businesses associated with the individual can be purchased by selecting a Name. This will incur an additional charge for the director search.

**Current Directorships**

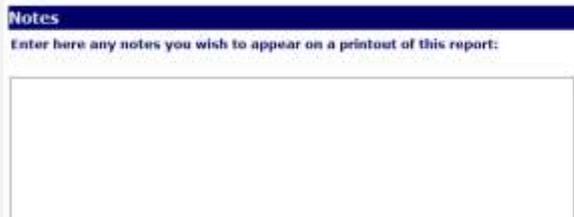
Name	Address	ROC
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	<a href="#">12345678</a> <a href="#">12345678</a>
<a href="#">Mrs Jessica Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	

**Previous Directorships**

Name	Address	ROC
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	<a href="#">12345678</a>
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Martown, Manora MN1 1NM	<a href="#">12345678</a>

### D-Out063 Notes

The Notes section enables the operator to add some text to the printed or saved version of the report.



This feature has now been added to the options you can add when you can save a report (see



## D-Out021 Credit Risk Score and CII

### Showing Credit Risk and CII as additional data

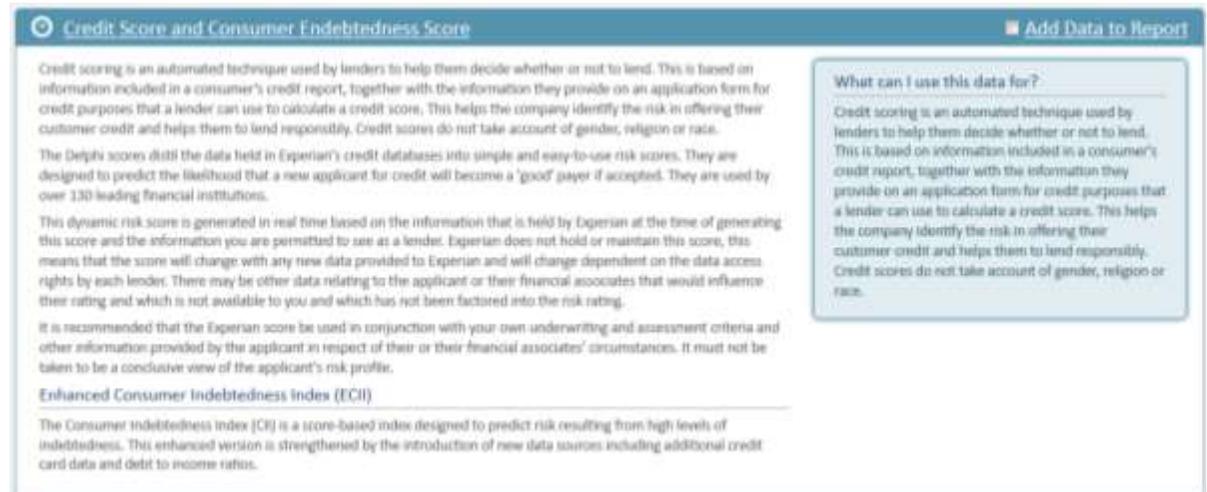
This data is not included in the standard report unless it is assigned to the account. The information on the right can be viewed from the landing page, data request page and the report in the additional information sections.

If the operator adds the data from the request page or report then this section will not be displayed in the additional information section\*.

\*Note: If the operator purchases the Credit Score and CII then the information on the

If the operator adds the ‘Experian Credit Score’ or the ‘Consumer Credit Score and CII’ data then an additional panel is added below the summary containing the score (out of 999), a statement about what the score means, and a graphical representation.

This will replace the current process in which the score is displayed in a separate window.



**1**  
**VERY LOW LEVEL**

**INDIVIDUAL HAS A VERY LOW LEVEL OF INDEBTEDNESS**

Risk Score - This dynamic risk score is generated in real time based on the information that is held by Experian at the time of generating this score and the information you are permitted to see as a lender. Experian does not hold or maintain this score, this means that the score will change with any new data provided to Experian and will change dependent on the data access rights by each lender. There may be other data relating to the applicant or their financial associates that would influence their rating and which is not available to you and which has not been factored into the risk rating.

It is recommended that the Experian score be used in conjunction with your own underwriting and assessment criteria and other information provided by the applicant in respect of their or their financial associates' circumstances. It must not be taken to be a conclusive view of the applicant's risk profile.

**Non-CAIS Risk Score - Moderate Risk**



566

Most lenders would regard this score as moderate risk - a low proportion of applicants for credit with this score may experience serious repayment problems if the application is accepted. We recommend that you carry out an Income and Affordability Assessment before you make a decision.

 Non-CAIS Risk Score


**Person:** MR ALAN CAPONE  
**Address:** 20, ACADEMY CLOSE, CAMBERLEY, SURREY, GU154BU

**Non-CAIS Risk Score**

**566**  
**MODERATE RISK**

**MOST LENDERS VIEW THIS SCORE AS MODERATE RISK - A LOW PROPORTION OF APPLICANTS FOR CREDIT WITH THIS SCORE WILL EXPERIENCE SERIOUS REPAYMENT PROBLEMS IF THE APPLICATION IS ACCEPTED**

Risk Score - This dynamic risk score is generated in real time based on the information that is held by Experian at the time of generating this score and the information you are permitted to see as a lender. Experian does not hold or maintain this score, this means that the score will change with any new data provided to Experian and will change dependent on the data access rights by each lender. There may be other data relating to the applicant or their financial associates that would influence their rating and which is not available to you and which has not been factored into the risk rating.

It is recommended that the Experian score be used in conjunction with your own underwriting and assessment criteria and other information provided by the applicant in respect of their or their financial associates' circumstances. It must not be taken to be a conclusive view of the applicant's risk profile.

[Close Window](#)

## D-Out022 Income Check and Affordability Assessment

This component displays a range of income data and is currently displayed as an individual report (below).



In the new EVC the component will be displayed as an individual section in thereport. When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the help by clicking the ‘i’ icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the ‘Expand All’ button below the tab bar. In each case the panel will expand to show the data. The data included in this component is described in the FSP.

As it is an additional data element, a description of the data can be found on the ‘Additional Data’ tab. Refer to [Additional Data Components](#)).



### D-Out051 Property Information

This component displays a range of property data that is returned from the EPD (Experian Property Database).

The component is displayed as an individual section in the report if property data has been assigned to the account. The component will not be displayed if the account is not enabled to see property data but information about the component will be available from the additional data tab.

When the report is initially opened the component will be collapsed into a single bar. In this state the operator can view the help by clicking the ‘i’ icon. The help is displayed in a panel above the data.

The operator can expand the panel by clicking the header or the ‘Expand All’ button below the tab bar. In each case the panel will expand to show the data. The data included in this component is described in the FSP.

As it is an additional data element, a description of the data can be found on the ‘Additional Data’ tab. Refer to [Additional Data Components](#).

Property Information
i

Experian Property Database provides information on the UK's privately owned properties through the Experian Property Database (EPD). This information includes Property Type (House, Flat, Bungalow etc.), Property Style (Detached, Semi-Detached, Terrace etc.), Number of Bedrooms and Current Value.

Address	Unit 1, 1 Main Street, Maintown, Mainshie M11 1NM		
Property Type	Bungalow	Last Sold Price	£110,000
Property Style	Detached	Last Sold Date	01/04/2004
Central Heating	Yes	Equity Value	£40,000
Property Valuation	£150,000	Loan to Value (LTV)	17%

This data covers the transactions received at Land Registry in the period 01/01/1995 to 'today's date'. © Crown copyright 2014.

Current Property Details and Land Registry Home Ownership Verification

This data is currently not available for your account. Please contact your account administrator for more information.

Due to the effects of the economic environment over the last few years, understanding your customer's property information is now essential. Whether you need to know your customer's equity position for credit strategies, identify high value customers or improve collections – property information is paramount.

**What is the National Property Database?**

Experian can provide you with accurate information on the UK's privately owned properties through the National Property Database (NPD).

The NPD was developed by Experian in partnership with Rightmove – the UK's largest property portal. Using a combination of exclusive estate agent information, surveyor data and land registry data means the NPD is the most comprehensive solution available.

The NPD contains key information showing:

- Property Type (e.g. House, Flat, Bungalow)
- Property Style (e.g. Detached, Semi-detached, terrace etc)
- Number of bedrooms
- Property Value (by banding)

**Land Registry Home Ownership Verification**

The Land Registry holds records about most property or land sold in England or Wales since 1993, including the title register, title plan and flood risk indicator. The Home Ownership verification service indicates whether the applicant owns the property, is renting, or if the home is owned by a person with the same surname.

**What are the benefits of including this data?**

**Inform credit strategies and lend responsibly**  
When combined with Current Account Sharing Data (CAS) the NPD can provide a view of a customer's equity position.

**Identify high value customers**  
Customers with equity invested into large properties could become highly profitable customers.

**Collect more from homeowners**  
When a customer moves into arrears their assets, such as their property and the equity can be crucial when trying to recover debt and prioritise collections.

## D-Out053 Land Registry Home Ownership

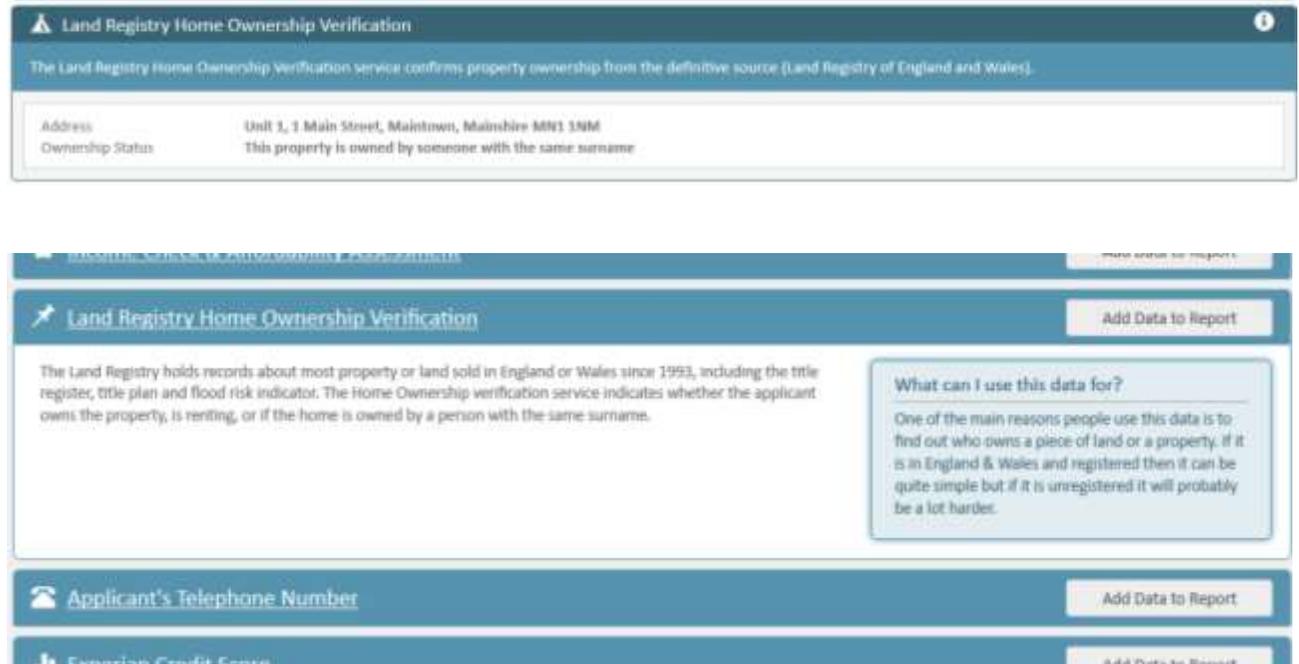
This component is a single element of data that is returned from the Land Registry database. The Land Registry Home Ownership Verification will be available for purchase in the additional data tab on the report.

If the data is added then it will appear in the Land Registry Home Ownership component (right).

The data element can be added by:

- Adding it to a report from the Data Request screen ([D-In004](#))
- Adding it to a report from the Data Request screen ([Additional Data Components](#))

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to [Additional Data Components](#).



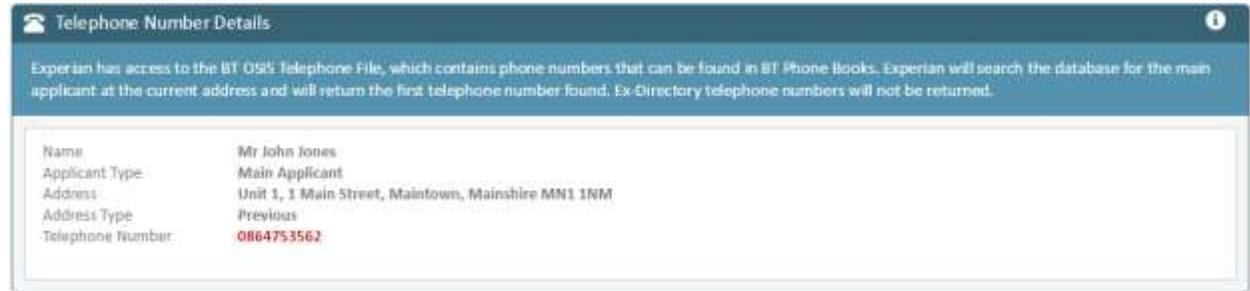
### D-Out023 Telephone Number Details

This component is a single element of data that is returned from the BT OSIS Telephone File. It is currently displayed as an individual report (below).



In the new ECV, the telephone number will be added as an individual component.

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to [Additional Data Components](#)).



## D-Out052 Rental Exchange

Rental Exchange data shows the amount that the consumer is due to pay to their housing provider and how much repaid each month.

### £ Rental Information

Total Outstanding Balance **£3,200**  
 Worst Current Status **U**

This section describes one of the primary data views and illustrates how the types of data are displayed. The different scenarios and data elements are covered in the FSP.

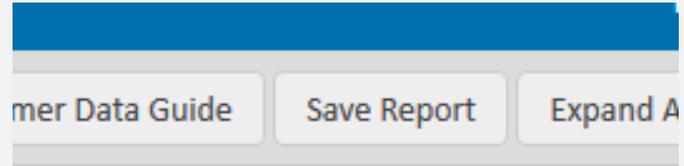
Previous												
12, LITTLE LAKE, WELWYN GARDEN CITY, HERTFORDSHIRE, AL7 4BT												
MISS KEISHA MCINTYRE <b>Unknown</b> <b>Worst status:</b> U <b>Current status:</b> U UUUUUUUUUU <b>02</b>												
61, CRUCHE CIRCLE, PORT ELPHINSTONE, INVERURIE, ABERDEENSHIRE, AB51 3XG												
Tenancy start date: 22/06/2013												
Date of birth: 24/09/1994												
Last updated date: 17/05/2014												
Current rent status: Unknown												
Special instruction flag: Deceased												
<b>NOC: AAB5988</b>												
Payment Details: 0 - 12 months show 13 - 24 months												
Status:	U	U	U	U	U	U	U	U	U	U	U	U
Month:	09/14	04/14	03/14	02/14	01/14	12/13	11/13	10/13	09/13	08/13	07/13	06/13
Payment due:	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500
Payment paid:	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500
Balance:	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0

Rental Information										No. of Records: 3
Current address - 1 Main Street, Maintown, Mainshire MN1 1NM										
Record	Name	Address on Account	Date of Birth	Tenancy Start	Last Updated	Rent Status	Current Status	Worst Status	NOC	
1	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
2	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
3	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
Previous address - 23 Main Street, Maintown, Mainshire MN1 1NM										
Record	Name	Address on Account	Date of Birth	Tenancy Start	Last Updated	Rent Status	Current Status	Worst Status	NOC	
4	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
5	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	

Rental Information										No. of Records: 3
Current address - 1 Main Street, Maintown, Mainshire MN1 1NM										
Record	Name	Address on Account	Date of Birth	Tenancy Start	Last Updated	Rent Status	Current Status	Worst Status	NOC	
1	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
Payment Details 0 - 12 months										
Status:	U	U	U	U	U	U	U	U	U	U
Month:	09/14	04/14	03/14	02/14	01/14	12/13	11/13	10/13	09/13	08/13
Payment Due:	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500
Payment Paid:	£500	£500	£500	£500	£500	£500	£500	£500	£500	£500
Balance:	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
2	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
3	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
Previous address - 23 Main Street, Maintown, Mainshire MN1 1NM										
Record	Name	Address on Account	Date of Birth	Tenancy Start	Last Updated	Rent Status	Current Status	Worst Status	NOC	
4	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	
5	Mr John Jones	Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM	18/04/1981	06/09/2013	26/01/2014	UNKNOWN	U UUUUUUUUUU		12345678	

### D-In015 Saving a Report

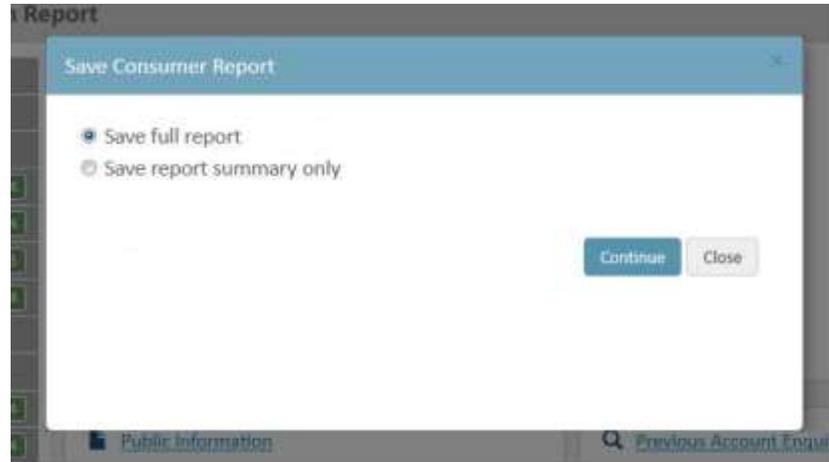
The operator can save the report by clicking the 'Save Report' button.



The dialog box on the right is opened which asks the operator to select the content to save. The default option is full report.

### D-Out102 PDF Report

The operator can save the report using the print facility 'save as PDF' that is available within the Print Dialog.

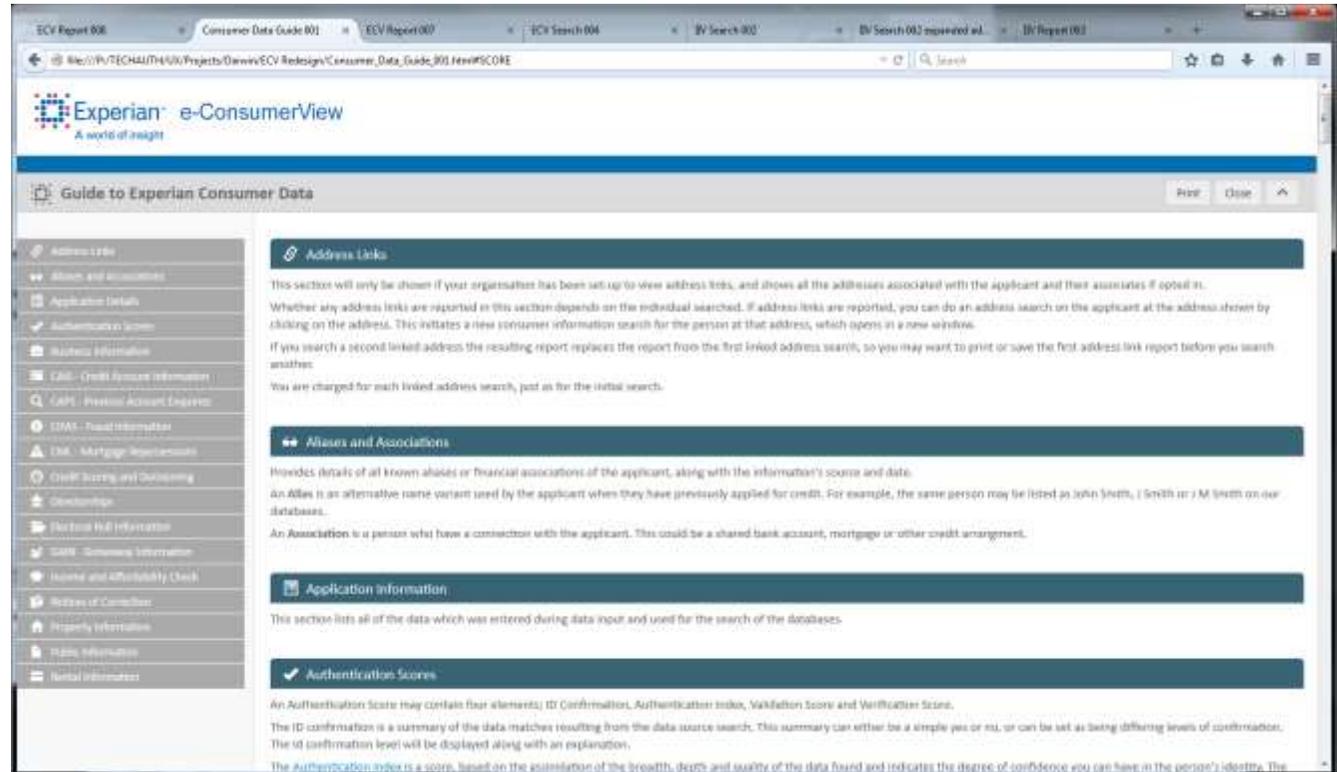
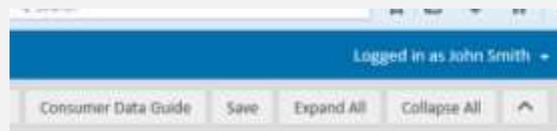


### D-Out020 Consumer Data Guide

This component is an online repository that describes all of the data that is provided by Experian CI. The data is broken down into data sources which reflect the components that could be included in a Consumer Report.

It is not dynamic so the content will not be controlled by the report. So a user who does not have access to a specific data component will still be able to read the help associated with it.

The guide is accessed by clicking the 'Consumer Data Guide' button at the top of the report.



## 8 Linked Address Consumer Report

### Accessing a Consumer Report from a linked address

When the operator clicks one of the addresses in the table in the Address Links component, a new Consumer report is displayed in a new window.

The report contains the same information as the full Consumer report with the exception of the Additional Data tab, the Address Links component and Previous Searches.

The screenshot displays the Experian Consumer Report interface. At the top, there is a navigation bar with 'About our Consumer Data', 'Site Information', 'Contact Us', and 'Help'. The user is logged in as 'John Smith'. Below the navigation bar, there are tabs for 'View All Report Data', 'Data Report', 'Print Report', 'Add a Note', 'Download All', and 'Collapse All'. The main content area is divided into several sections:

- Report Summary:** A table with two rows of linked addresses. The first row shows 'Mr John Jones' at 'Flat 1, 1 Main Street, Mairtonow, Mairtonow MN1 1NM' with a 'Matched On' status of 'Address Only', 'Source' of 'Source', and 'New Found' status. The second row shows 'Mr John Jones' at 'Flat 5, 5 Main Street, Mairtonow, Mairtonow MN1 1NM' with a 'Matched On' status of 'Address Only', 'Source' of 'Source', and 'New Found' status.
- Personal Information:** A section containing 'No. of Aliases' (4), 'No. of Associations' (4), and 'No. of Previous Enquiries' (4).
- Financial Information:** A section containing 'No. of Credit Accounts' (10), 'Total Balance' (£16,570), 'Worst Current Status' (1), and 'Worst Historical Status' (1).
- Public Information:** A section containing 'Number of Corrections' (2), 'Number of Public Information' (7), 'Total Value' (£2,000), and 'L1000' (10).
- Business Information:** A section containing 'Current Business Associations' (2) and 'Previous Business Associations' (1).
- Messages:** A section with links for 'Associates Present', 'Potential Alias Data Present', 'CWA Data Present', 'Open Search', and 'Previous Address'.
- Experian Credit Scores:** A section showing two credit scores: '992 - Very Low Risk' and '58 - Medium Risk'. The '992' score is accompanied by a circular gauge chart with segments for 'VERY POOR', 'POOR', 'FAIR', 'GOOD', and 'EXCELLENT'. The '58' score is accompanied by a text box stating 'This individual has a medium level of indebtedness. Consumer Involvement Index is 58 out of 99'.

## 9 Director and Business Reports

### Accessing the Director Report

The operator can access a Director report by clicking the ‘Director Reference’ link in the Director component.

A Director report like the one on the right is displayed.

Name	Address	NDC
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Mantown, Manshore MNL 1NM	<a href="#">12345678</a> <a href="#">12345679</a>
<a href="#">Mrs Jessica Jones</a>	Flat 1, 1 Main Street, Mantown, Manshore MNL 1NM	
<a href="#">Mr John Jones</a>	Flat 1, 1 Main Street, Mantown, Manshore MNL 1NM	

**Experian Company Director Report**  
A world of insight

Logged in as John Smith

**Director Data**

**Directorship & Business Associations** (3)  
**Convictions** (1)  
**Disqualifications** (2)  
**Notices of Correction** (2)

Name: Mr John Jones  
 Previous Name: Mr John Johnson  
 Nationality: British  
 Latest Filed Address: 23 Main Street, Mantown, Manshore MNL 1NM  
 Alternative Filed Addresses: 77 Main Street, Mantown, Manshore MNL 1NM; 137 High Street, Mantown, Manshore MNL 1PM

**Directorships, Secretaryship and Partnerships (LUPs)** No. of Records: 7  
**Convictions** No. of Records: 2  
**Disqualifications** No. of Records: 2  
**Notices of Correction** No. of Records: 2

*This report contains historical and current information about the director.*

## D-Out065 Personal Information

The name and nationality of the applicant, together with any addresses relating to the companies they are associated with, are displayed at the top of the report.

The screenshot shows a web application interface. At the top, there is a blue navigation bar with three dropdown menus: 'ation', 'Contact Us', and 'Help'. Below this is a tab labeled 'Director Data'. The main content area displays a table of personal information for a director. The table has two columns: labels on the left and values on the right. The values are bolded. Below the table, there is a dark blue header for the next section, 'Directorships, Secretarships and Partnerships (LLPs)'. The table data is as follows:

Name	<b>Mr John Jones</b>
Previous Name	<b>Mr John Johnson</b>
Nationality	<b>British</b>
Latest Filed Address	<b>23 Main Street, Maintown, Mainshire MN1 1NM</b>
Alternative Filed Addresses	<b>27 Main Street, Maintown, Mainshire MN1 1NM</b> <b>137 High Street, Maintown, Mainshire MH1 1PL</b>

### D-Out066 Full Director Data

This component includes a full breakdown of the companies associated with the applicant, the position they held, and when they were appointed.

It also details all previous appointments with other businesses and dissolved companies.

Directorships, Secretaryship and Partnerships (LLP's) No. of Records: **7**

This section indicates if the person being searched, or one of their associates, is a director. The names of the directors will be shown, together with the address searched.

If any director names have been returned, you can request a Director & Secretary Report. This provides information on an individual, including current, previous, dissolved directorships, secretaryships, and partnerships in addition to convictions and disqualifications. Click on the Director name to view the Director & Secretary Report. There is an additional charge for this report.

Once you are in the Director & Secretary Report you can request Limited Company Reports for each of the companies listed. There are 4 types of report that you can buy, with different levels of information in each. Click on the company name to get a list of the types of report available and pricing. Then, to buy a report, click on the corresponding Buy Report button.

Directorships, Secretaryship and Partnerships (LLP's) No. of Records: **7**

Current Appointments						
Company Name	Registered No.	Position	Date Appointed	Latest Event	NOC	
A Company Limited	12345678	Director	30/12/2013		<a href="#">12345678</a> <a href="#">12345678</a>	
B Company Limited	12345679	Secretary	30/12/2013			
C Company Limited	12345670	Partner	30/12/2013	Members Voluntary Liquidation (31/12/2014)		
Previous Appointments						
Company Name	Registered No.	Position	Date Left	Latest Event	NOC	
D Company Limited	12345678	Director	30/12/2013			
E Company Limited	12345670	Director	30/12/2013	Company Dissolved	<a href="#">12345670</a>	
Current Appointments - Dissolved Company						
Company Name	Registered No.	Position	Date Left	Latest Event	NOC	
F Company Limited	12345670	Director	30/12/2013	Company Dissolved	<a href="#">12345670</a>	
Previous Appointments - Dissolved Company						
Company Name	Registered No.	Position	Date Left	Latest Event	NOC	
G Company Limited	12345670	Director	30/12/2013	Company Dissolved	<a href="#">12345670</a>	

## D-Out067 Convictions

This component lists any convictions against the director relating to the business.

This may include prosecutions for breaches of Section 84 of the Companies Act 2006.

Convictions							No. of Records: 2
This component lists any convictions against the director relating to the business. This may include prosecutions for breaches of Section 84 of the Companies Act 2006.							
Conviction Registered Against	Company Name	Registered No.	Fined	Costs	Conviction Date	Reason	NOC
Someone	A Company Ltd.	12345678	Yes	£2,500	01/01/2016	Invoice discrepancy and late payment	12345678
Someone	A Company Ltd.	12345678	Yes	£2,500	01/01/2016	Invoice discrepancy and late payment	12345678

Convictions							No. of Records: 2
Conviction Registered Against	Company Name	Registered No.	Fined	Costs	Conviction Date	Reason	NOC
Someone	A Company Ltd.	12345678	Yes	£2,500	01/01/2016	Invoice discrepancy and late payment	12345678
Someone	A Company Ltd.	12345678	Yes	£2,500	01/01/2016	Invoice discrepancy and late payment	12345678

## D-Out068 Disqualifications

This section lists any disqualifications for the applicant.

A director can be banned (‘disqualified’) from being a company director if you don’t meet your legal responsibilities.

This might include:

- allowing a company to continue trading when it can’t pay its debts
- not keeping proper company accounting records
- not sending accounts and returns to Companies House
- not paying tax owed by the company
- using company money or assets for personal benefit

A Director may be disqualified for up to 15 years and, during this time, can’t:

- be a director of any company registered in the UK or an overseas company that has connections with the UK
- be involved in forming, marketing or running a company

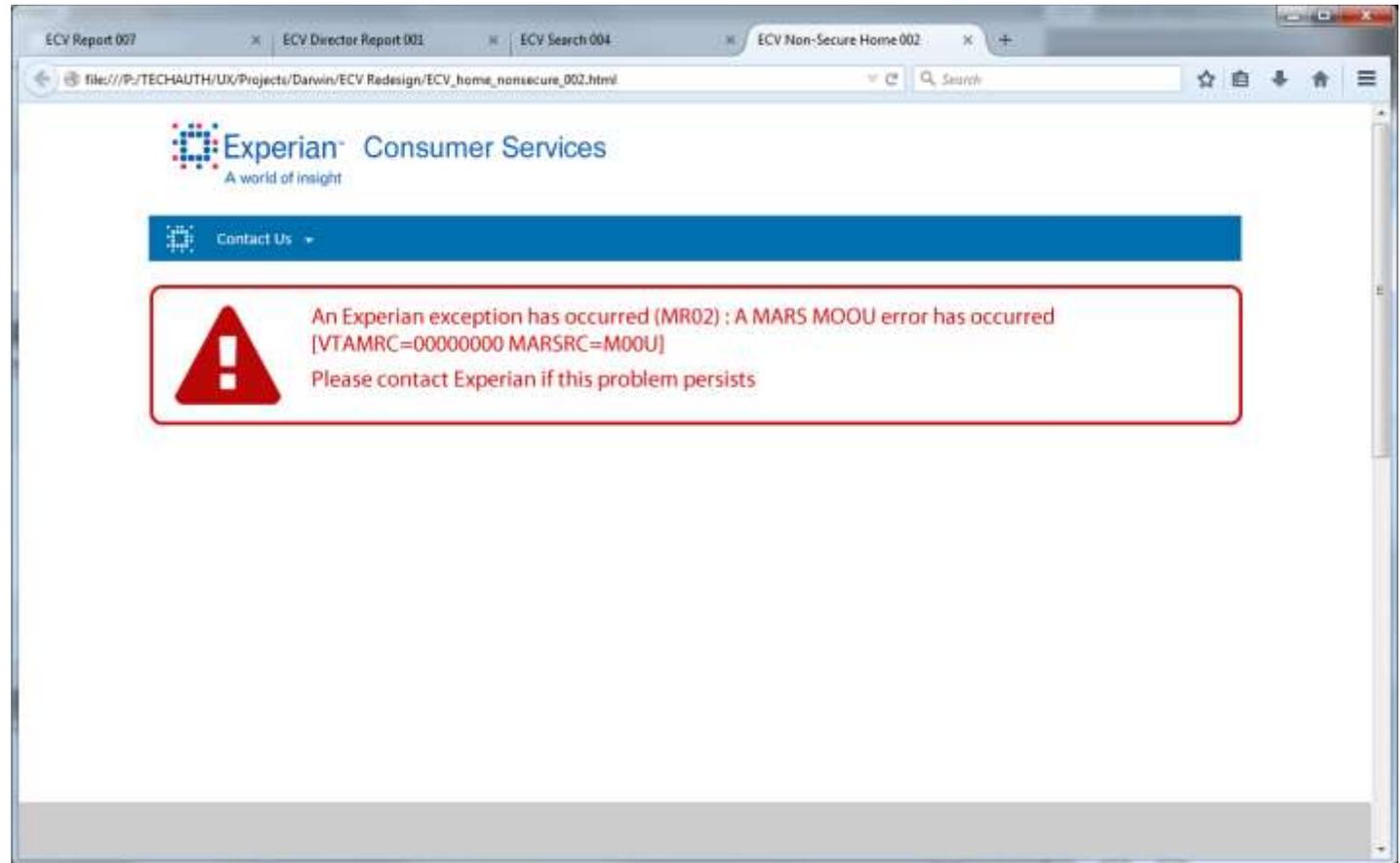
Disqualifications		No. of Records: 2
<p>This section lists any disqualifications for the applicant. A director can be banned (‘disqualified’) from being a company director if you don’t meet your legal responsibilities. This might include:</p> <ul style="list-style-type: none"> <li>• allowing a company to continue trading when it can’t pay its debts</li> <li>• not keeping proper company accounting records</li> <li>• not sending accounts and returns to Companies House</li> <li>• not paying tax owed by the company</li> <li>• using company money or assets for personal benefit</li> </ul> <p>A Director may be disqualified for up to 15 years and, during this time, can’t:</p> <ul style="list-style-type: none"> <li>• be a director of any company registered in the UK or an overseas company that has connections with the UK</li> <li>• be involved in forming, marketing or running a company</li> </ul>		
Disqualification Start Date	Disqualification End Date	
01/01/2011	01/01/2013	
01/01/2016	01/01/2017	

Disqualifications		No. of Records: 2
Disqualification Start Date	Disqualification End Date	
01/01/2011	01/01/2013	
01/01/2016	01/01/2017	

## 10 Error Handling

A system error may occur at any time when the operator invokes an action. For example, when the operator submits data for a database search, or when the operator requests a report.

The image on the right shows a typical system error scenario in which a database error has occurred.



Experian is the leading global information services company, providing data and analytical tools to clients around the world. The Group helps businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. Experian also helps individuals to check their credit report and credit score, and protect against identity theft.

Experian plc is listed on the London Stock Exchange (EXPN) and is a constituent of the FTSE 100 index. Total revenue for the year ended 31 March 2013 was US \$4.7 billion. Experian employs approximately 17,000 people in 40 countries and has its corporate headquarters in Dublin, Ireland, with operational headquarters in Nottingham, UK; California, US; and São Paulo, Brazil.

For more information, visit the Group's website on [www.experianplc.com](http://www.experianplc.com).

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