

# Credit Services Development and Delivery UK

# 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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|----------------|---------------|
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# **UX Requirements**

# 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; <u>http://www.w3.org/TR/WCAG20/</u> or download a version in another format; <u>http://www.w3.org/WAI/WCAG20/versions/guidelines/</u>

# **Delivery Dependencies**

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

• Experian – Design, Development and Data Delivery

# **Design Considerations and Assumptions**

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 reuse 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'.

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# 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 econsumerview 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/consumerinformation/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 <u>http://www.uk.experian.com/CI/ECV</u>.

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

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# 4 Login

# **Entering the User ID**

When the operator requests to sign-in from the econsumerview product (see <u>Landing Page</u>) 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.

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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

### **Site Information**

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



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

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

### **Contact Us**

Contact Details – <u>www.experian.co.uk/insurance-services</u> Your Comments – 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.



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# 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 (<u>D-In005</u>)
- Third Party Data Compliance (<u>D-In009</u>)
- Potential Alias Flag (<u>D-In10</u>)
- Transient Assocs
- Additional information request
- Name, DOB (<u>D-In001</u>)
- DOB and Gender (D-In002)
- Address (D-In003)
- Time at Address (<u>D-In004</u>)
- Alias (<u>D-In006</u>)
- 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

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\* Why dir you require the concerne data?

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# 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.

| * What type of assessment do you want to do? | Amount       | Term (month | is)               |
|--|--------------|-------------|-------------------|
| * Third party Data Compliance                |              |             |                   |
|  |              |             |                   |
| processed in this way.                       |              |             |                   |
|  |              |             |                   |
| * Why do you require the consumer data?      | Amount       |             | Term (months)     |
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| verdraft Account                             |              |             |                   |
| ecured Loan                                  |              |             |                   |
| ersonal Loan                                 |              |             |                   |
| ebt Consolidation Loan                       |              |             |                   |
| ental Agreement                              |              |             | Suffix (Sr., Jr.) |
| tilities                                     |              |             |                   |
|  |              |             |                   |
| Gender Date of Birth                         |              |             |                   |
|  |              |             |                   |
|  |              |             |                   |
|  |              |             |                   |
| * What type of assessment do you want to do? | ▼ An         | nount       |                   |
|  |              |             |                   |
| A Disace calent the tune of coares           |              |             |                   |
| Please select the type of search             |              |             |                   |
|  |              |             |                   |
|  |              |             |                   |

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) (2)
- 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

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

### g ose data about the applicant and their assoc

- User applicant data only (opt out)
- $\blacksquare$  I obtained the customer's declaration that their financial associates have no adverse data

### A Please confirm that you have the customer's consent

\* Dotontial Aliacos

•

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# 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 Allases 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 Allases 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 applicatio

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

O Create permanent associations

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

STREET, STREET

# 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.

| Name<br>Title Forename*           | Middle name  |                  |
|-----------------------------------|--|------------------|
| Mr Ian                            |  |                  |
| Surname*                          | Suffix   |                  |
| Jathoal                           |  |                  |
| Date of hirth                     | Sex  |                  |
| Enter the details of the n        | nain applicant   | <b>i</b>         |
| Title                             | * Forename   |                  |
| Middle Name                       | * Surname  | Suffix (Sr. Ir.) |
|                                   |  |                  |
| 🖺 Enter the details of the m      | ain applicant  | 3                |
| Please enter the Name, Gender and | Date of Birth of the claimant.   |                  |
| We recommend that you enter as m  | uch 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           |
|                                   | A Please enter the applicant's Surname                                 |                  |

# D-In002 DOB and Gender

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

| Dat | e of | birth |             | Sex           |
|-----|------|-------|-------------|---------------|
| 27  | 12   | 1976  | dd/men/crey | Male C Female |

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

| Gender  | Date of Bi      |
|---------|-----------------|
| Gender  |                 |
| Male    | - can only be s |
| Female  | curronny be t   |
| Unknown | Add 2 assoc     |

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.

| Gender                            | •          | Date     | e of E   | Birth    | n        |          |          |          |   |
|-----------------------------------|------------|----------|----------|----------|----------|----------|----------|----------|---|
| Gender                            | •          | Date     | of Bi    | rth      | _        | _        | _        |          |   |
| Add Aliases and Associa           | itions - c | <        | Ма       | у        | •        | 2016     | •        |          | is been given by the applicant or associa   |
| None O Add 2 aliase               | es 🔘 .     | Su       | Мо       | Tu       | We       | Th       | Fr       | Sa       | nd 1 association                            |
|                                   |            | 24       | 25       | 26       | 27       | 28       | 29       | 30       |   |
| Enter the address of the          | e main     | 8        | 9        | 10       | 11       | 12       | 13       | ,<br>14  |   |
| The applicant has lived at this a | iddress f  | 15<br>22 | 16<br>23 | 17<br>24 | 18<br>25 | 19<br>26 | 20<br>27 | 21<br>28 |   |
| We recommend that you en          | ter a mii  | 29       | 30       | 31       | 1        | 2        | 3        | 4        | Postcode as this will provide the best chai |
| · ·                               |            |          |          |          |          |          |          |          | · · · · · · · · · · · · · · · · · · ·       |
| • 13                              | 3/14/20    | 17       |          |          |          |          |          |          |   |
|                                   | Invalid    | Date o   | of Bir   | th       |          |          |          |          |   |

# 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.

| Personal Details  |  |
|---|--|
| · Alias Association   |  |
| fille Forename  | Middle name  |
| ~   |  |
| Somence   | Suffix   |
|   |  |
| source of Alias   | Sex  |
| ~   | Contra Contrata  |
| irst Person - Alias/Association<br>Personal Details   |  |
| rst Parson - Alas / Association<br>Personal Details<br>- Alias + Association<br>Title - Forename  | Middle name  |
| Inst Person - Alids/Association<br>Personal Details<br>Alias + Association<br>Title Forename  | Middle name  |
| Inst Person - Alids/Association<br>Personal Details<br>Alids + Association<br>Title Forename<br>Sumame                                      | Middle name<br>Suffix  |
| Inst Person - Alids/Association<br>Personal Details<br>- Alias + Association<br>Title Forename<br>  | Middle name<br>Suffix  |
| Inst Person • Alids / Association<br>Personal Details<br>• Alias + Association<br>Title Forename<br>· ·<br>Surname<br>Source of Association | Middle name<br>Suffix<br>Suffix<br>Sex                                 |
| Inst Person - Alids, Association<br>Personal Details<br>Alids + Association<br>Title Forename<br>Surname<br>Source of Association           | Middle name<br>Suffix<br>Sex<br>Ones Ofensis                           |
| Inst Person - Alids/Association Personal Details Alids + Association Title Forename Surname Surname Time At Address                         | Middle name<br>Suffix<br>Suffix<br>Sex<br>Twis Office<br>Date of Birth |

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 alias 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).

| Union             | E Laure of Barth                     |  |   |
|-------------------|--------------------------------------|--|---|
| 1 Add Allases and | Associations - can only be submitted | I if permission has been given by the applicant or associate | 0 |
| None   Ad         | d 2 aliases 🛛 O Add 2 association    | Add 1 alias and 1 association                                |   |

| None 6 Add 2 / | liases 🔿 | Add 2 associations 6 Add 1 alias and 1 association |        |  |
|----------------|----------|--|--------|--|
| Allas          |          |  |        |  |
| Title          | ŀ        | * Extensione                                       |        |  |
| Middle Name    |          | * Sumethe  | Suffix |  |
| Gender         | •        | Source of Alias                                    |        |  |
| Association    |          |  |        |  |
| Title          | •        | * Forename   |        |  |
| Middle Name    |          | * Sumane   | Suffix |  |
| Gender         | (3)      | Date of Birth Source of Association                | 3      |  |

If the operator has chosen to add an alias or association and submits the request one of the following outcomes Ŧ \* Forename will occur: • A radio button has been selected but no details Please enter the Forename of the applicant alias have been entered A message is displayed that requests the operator to \* Surname Suffix • A radio button has been selected but mandatory fields not complete Please enter the Surname of the applicant alias A message is displayed that requests the operator to • Source of Alias • Invalid Date of Birth See 5.8 Add Alisses and Associations - can only be submitted if permission has been given by the applicant or associate The operator can click the 'l' icon to expand an An Allias 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 ar J M. Smith on one databases. information panel. An Association is a person who have a convection with the applicant. This could be a shared bank account, martgage or other credit arrangement. None C Add 2 aliases C Add 2 associations C Add 1 alias and 1 association

do so.

do so.

# 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).

|        | Years/Norths |              |          |  |
|--------|--------------|--------------|----------|--|
| 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.

| he applicant has lived at t | this address for:    | Years Months            |                                       |   |
|-----------------------------|----------------------|-------------------------|---------------------------------------|---|
| We recommend that yo        | na enter a minimum a | f the House Number/Name | -<br>and Postcode or this will provid | le the best chance of findley a unique addres |
| Flat Number                 | umber House Name     |                         | House Number                          | Postcode                                      |
| Street                      |                      |                         | District                              |   |
| Town                        |                      |                         | County                                |   |
| 🔒 Add Previous Addre        |                      |                         |                                       | Q   |
|                             |                      |                         |                                       |   |
|                             |                      |                         |                                       |   |
|                             |                      |                         |                                       |   |
|                             | 100                  |                         |                                       | MINE SNOW                                     |
| reet                        | 100                  |                         |                                       | MINE 2004                                     |





- 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.

| Previous Address 1                   |   |   |              |
|--------------------------------------|---|---|--------------|
| be subject lived at this address for | Non Martin                                  |   |              |
|                                      |   |   |              |
| O We recommend that you error as     | niniman of the Haain Namber/Name and Postal | Re as this will provide the best chance of finding a unit | per költess. |
| Flat Number                          | House Name                                  | House Number  | Postcode     |
|                                      |   |   |              |
| Street                               |   | District  |              |

| 🖾 Use the same current addr     | ess as the main applicant |             |  |
|---------------------------------|---------------------------|-------------|--|
| have lived at this address for: |                           |             |  |
|                                 | MNI 19M                   | Main Street |  |
| Main Town                       |                           | Main County |  |
| Town                            |                           | County      |  |

# 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.

### 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,

| We could not find a unique lo<br>Please select a locality from the list the<br>details you entered.   | cality for the Second A<br>click 'Use this Locality'. If the | pplicant previou:<br>locality is not on the l | s Address you sup<br>Ist return to the Data R | oplied.<br>Request screen and check the ac | idress |
|---|--|---|---|--|--------|
| Main Dictrict, Maintown, Mainshire<br>Main Dictrict, Maintown, Cirkshire<br>Main District, Maintown, Ernshire<br>Elm Oistrict, Maintown, Mainshire<br>Oak District, Maintown, Mateshire |  |   |   |  |        |
|   |  |   | lse this Locality                             | Return to Data Request                     | screen |

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 CASTLE, TARPORLEY, CHESHIRE, BEESTON, LEEDS, WEST YORKSHIRE, BEESTON PARK, LEEDS, WEST YORKSHIRE, BEESTON REGIS, CROMER, NORFOLK, BEESTON REGIS, SHERINGHAM, NORFOLK, BEESTON, NORWICH, NORFOLK, BEESTON, NORWICH, NORFOLK, BEESTON, NOT INGHAM, NOTTS, BEESTON RYLANDS, NOTTINGHAM, NOTTS,

# Select a unique address We could not find a unique address for the Main Applicant Current Address you have entered. Please select an address from the list then click 'Use this Address', if the address is not on the list return to the Data Request screen and check the address details you entered. Reyed Address: 1 Main Street, Main District, Maintown, Mainshire MN1 19M

Report Address: 1 Main Street, Main District, Maintown, Mainshire MN1 1NM
Fist 3, 1 Main Street, Main District, Maintown, Mainshire MN3 1NM
Fist 2, 1 Street, Main District, Maintown, Mainshire MN3 1NM
Fist 3, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 5, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 5, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 5, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 5, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 2 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 6, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 7, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 7, 1 Street, Main District, Maintown, Mainshire MN1 1NM
Fist 7, 1 Street, Main District, Maintown, Maintow

# 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 incured 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.



Add additional data to your report

Income Check & Affordability Assessment

| Applicant's Telephone Number  | Add Data to Report               |
|---|----------------------------------|
| Experian Credit Score   | Add Data to Report               |
| Credit Score and Consumer Indebtedness Score  | Data Added to Report             |
| This data will be added to your report when you click "Submit". Adding additional data to your report may incur a charge that will contact your account manager for more information. | be added to your involce. Please |
| Rental Information  |                                  |
|   |                                  |

Add Data to 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.

### O Credit Score and Consumer Endebtedness Score

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 Delphs 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 330 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 held 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 exocutes 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 Bnancial associates' circumstances. It must not be taken to be a conclusive view of the applicant's risk profile.

### Enhanced Consumer Indebtedness Index (ECII)

The Consumer indebtedness index (CII) 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 is offering their outomer credit and helps them to lend responsibly. Credit scores do not take account of gender, religion or race.

### Experian Public

# 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.

| notified that their data may be<br>processed in this way.     | <ul> <li>Use data about the subject and their associates</li> <li>Use subject data only (opt out)</li> <li>I obtained the customer's declaration that their final</li> </ul> |
|---|--|
| Submit -  | <ul> <li>* Potential Aliases</li> <li>Include all Potential Aliases in the search</li> <li>Exclude Potential Aliases from the search</li> </ul>                              |
|   | Add Data to Report   |
|   | Add Data to Report   |
|   | Data Added   |
| ng additional data to your report may incur a charge that wil | I be added to your invoice. Please contact your account administrator  |
| your account administrator for more information.              |  |
| ave entered.  | Submit Request   |

8

# 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 'l' icon in the section header.

| 🖄 Thint Party Data Generaliance   | • |
|---|---|
| <ul> <li>Use data allocatilities applicant and their exercisions</li> <li>We applicant data and/operiod1</li> <li>We applicant data and/operiod1</li> <li>We applicant data and/operiod1</li> </ul> |   |
| Statema Alaes   | ۰ |
| Verbale all Deservation Advices to the eventsh     Scientistic Protection Advices for eventsh   |   |
| Street the details of the main applicant  | 0 |
| Inte D Transme  |   |



### 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
- O 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.

|  | Name : Mr.Lan  | Juthcol                |   |                       |
|--|--|------------------------|---|-----------------------|
| Mids/Mont  |  | Haine Dage             | Search  | (                     |
| Chick the Views<br>concern of the second s  | Stemmory (C)   | ALTHOM.                | Search Dan  | 10/01/2007 ( <b>/</b> |
| ante Fail<br>a. 1 Autom<br>a. 1 Autom<br>b. 1 Automatication<br>b. 1<br>Automatication<br>b. 1<br>Auto | Daniel - 1, 8040<br>PARE Information<br>Daniel - 1<br>Taini annual - 1<br>Later                    | IN YEW, MOULIN, KUCHTO | Presents 0<br>Presents 0<br>Proceeding 0<br>Proceeding 0<br>Proceeding 0      | any Nere found        |
| name Beautres (<br>Mana (Prty  | Antonio (CAR) In Antonio<br>No Informatial Alley Doke<br>Onte Australia CAR) New<br>Onte Australia | )<br>eber              | CAW<br>Nambur T<br>Kotol between D4C<br>Moret correct U<br>Moret factorical 1 | ior.                  |
|  | Additional Information<br>Totagene Australia   |                        | tak Keurre  | Back Stores & Cil     |
|  | Additional Enformation<br>Tategories Jacobs  |                        | Moret current u<br>Marst historical 1   | Etsk Serre B (3)      |

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 <u>D-Out003</u>)



### • report navigation sidebar contains links that enable the operator to jump to places in the report

 data components – the individual data elements returned fom 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 <u>Report Components</u>).

# **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 <u>Additional Report</u> <u>Components</u>).

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 Association | is <b>4</b> |
|                                      |             |

# Public Information available on applica

This section contains information about the applicant and features a range of information types.

**Experian Public** 

Public Information records are held for six years, or un

| Public Information Type        | Description  |
|--------------------------------|--|
| Judgment (* if<br>unsatisfied) | The applicant has a County C<br>In Northern Ireland, judgmer<br>by the Sheriff's Courts. |
| Receiving Order                | The applicant has been serve accepted by the creditors, Re                               |
| Notice of Bankruptcy*          | The applicant has been serve   |
| Bankruptcy Order*              | The applicant has been serve credit. If the order has been                               |
| Order of Discharge             | The applicant has an Order o   |
| Adjudication Annulled          | The debtor has made an offe<br>An adjudication annulment is                              |
| Administration Order           | An Administration Order has<br>may also be displayed, eg 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 <u>Report Components</u>).

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 <u>Report</u> <u>User Assistance</u>).

## 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 <u>Adding</u> data components to the report).

| 3 | Consumer Data Additional Report Data |  |                |
|---|--------------------------------------|--|----------------|
| • | Public Information                   |  | Previous Searc |
| 4 | Consumer Data Additional Report Data |  |                |
| 4 |                                      |  |                |
# **Report Components**

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

- Summary (<u>D-Out003</u>)
- Application Details (<u>D-Out002</u>)
- Notices of Correction (<u>D-Out011</u>)
- Electoral Roll (<u>D-Out004</u>)
- Aliases and Associations (<u>D-Out005</u>)
- Public Information (D-Out006)
- CIFAS (<u>D-Out013</u>)
- CAIS (<u>D-Out010</u>)
- Previous Searches (D-Out007)
- Address Links (<u>D-Out009</u>)
- GAIN (<u>D-Out014</u>)
- Director (D-Out008)
- Notes (<u>D-Out063</u>)
- 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.

#### E Application Details Notices of Correction No. of Records: 🔳 💿 Aliases and Associations for this applicant No. of Records: . Q Previous data requests on this applicant (CAPS) No. of Records: 🛐 🕄 Applicant Property Information (EPD) 0 People registered at addresses linked to applicant (Electoral Holl) No. of Records: 🚺 🚯 Public Information available on applicant No. of Records: 🛐 🛈 Plncome and Affordability Assessment 0 Finance and Credit Account information (CAIS) No. of Records: 🔳 🕄 A Fraudulent Activity (CIFAS) No. of Records: 2 0 8 Addresses linked to applicant (Address Links) No. of Records: 0 Directorships No. of Records: 0 Rental Information No. of Records: .

# ↔ Aliases and Associations for this applicant

In the second second

# 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 Affordibility Assessment (D-Out022)
- \*\*\* Land Registry Home Ownership Status (<u>D-</u> <u>Out051</u>)
- \*\* 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.

#### Add Data to Report

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 Page 38 of 78

# Add additional data to your report Income Check & Affordability Assessment Add Data to Report 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. Add Data to Report This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not available for your account. Please contact your account administrator for more information. This data is currently not a

#### Add additional data to your report

| Income Check & Alfordability Assessment   | Add Data to Report |
|---|--------------------|
| 🖈 Land Registry Home Ownership Verification   | Add Data to Report |
| • This data will be added to your report when you click "Purchase". Adding additional data to your report may incur a sharge that will be added invoice. Please contact your account administrator for more information.  | to your Purchase   |
| 🔊 a desta constructiva de la co |                    |



Add Data to Report

sources will appear in the 'Consumer Data' tab.

|                           | Add Data to hepoin   |
|---------------------------|----------------------|
|                           | Add Data to Report   |
| rge that will be added to | your Purchase        |
|                           |                      |
|                           | Add Data to Report   |
|                           | Data Added to Report |

\* 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.

#### O Credit Score and Consumer Endebtedness Score

Credit scoring is an automated technique used by lenders to help them decide whether or not to lend. This is tased on information included in a communic's credit resport, 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, ther credit purposes that a lender can use to calculate a credit score. This helps the company identify the risk in offering, there customer credit and helps them to lend responsibly. Credit scores do not take account of gender, religion or race.

The Delphi scores dictli 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 held or maintain this score, this means that the score will change with any more data provided to Experian does not held or the data access lights by each lender. There may be other data relating to the applicant or their theated which and the the 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 (ECII)

The Consumer indebtedness index (CII) is a score-based index designed to predict risk resulting from high levels of indebtedness. This enhanced version is strengthened by the introduction of nine 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 salculate a credit score. This helps the company identity the risk in offering their customer credit and helps them to lend responsibly. Credit scores do not take account of gendor, nitigion or race.

# 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* 

Page 40 of 78



#### 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 displayesd in this panel are listed in the FSP.

| rly format.<br>the applicant has.<br>u can click to jump | Total Outstanding Balance<br>Worst Current Status |
|--|---|
|  |   |
| rly format.<br>the applicant has.<br>u can click to jump | Previous Searches                                 |
| u can click to jump                                      | 0-3 months  |
|  | 4-6 months  |
|  | 7-12 months                                       |

Public Information

£ Financial Accounts (CAIS)

Notices of Correction

No. of Credit Accounts

Worst Current Status

Worst Historical Status

£ Rental Information

Notices of Correction

12345678

12345678

P

Total Value

Total Balance

Latest

| ★ Messages                   |  |
|------------------------------|--|
| Associates Present           |  |
| Potential Alias Data Present |  |
| CIFAS Data Present           |  |
| Own Search                   |  |
| Previous Address             |  |
|                              |  |

3

14 £36,678

1

A 8

£3,200

Δ υ

6

You are legally obliged to read all NOCs before making

any assessment or decision regarding the applicant(s).

£2,000

03/07/2013

 $(\mathbf{a})$ 

# **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

#### 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: 🧾 😳  |
|-----------------------------|---|
| 1 You are legal             | ly obliged to read all NOCs before making any assessment or decision regarding the applicant(s).  |
| NOC Number                  | Description   |
| Data dispute -<br>V123456T  | 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. |
| Cieta dispute -<br>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 -<br>V3456791  | 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 depute -<br>14567897   | 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: 🚺 🤒

A Notice of Connection (NOC) is a statement by the commune explaining at expanding upon the information held against them, which they want to be seen by all empirical of them Net. The NEC is Inited to any recentl to which it refers. You are legally obliged to read any NEC provided as part of a commune watch.

te full details of any Notices of Correction relating to the application are displayed in the table before.

| Tou are legally            | obliged to read all HOCs before making any assessment or decision regarding the applicant(s).   |
|----------------------------|---|
| NOC Number                 | Description   |
| Data dispute -<br>V1234367 | The cuttomer has disputed the accuracy of this entry and we have therefore asked the provider to exemplate it, Given that this data is disputed, please take care if making an assessment of any limit that may include this data.    |
| Data shquite -<br>92345671 | The cultures has dispoted the accuracy of this entry and we have therefore adied the provider to meetigate 6. Given that this data is dispoted, please take care if making an assessment of any limit that may include this data.     |
| Data dispute -<br>13456781 | 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 it making an assessment of any limit that may recliate this data. |
| Deta Bipute -<br>1456/991  | The sustainer 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 size if making an assessment of any kind that may include the 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 Al'I 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.

#### $\bigcirc$ Application Details Search Preliminaries Search Type Credit card Amount Not given Not given Term Person 1 Name MR IAN JATHOAL Date of birth 27/12/1976 Male Sex Time at address Not given Keyed address 1 1, ld71yg

| Search Details   |  |                          |  |  |  |
|--|--|--------------------------|--|--|--|
| Search Type Gred   | tt Assessment  | Amount                   | 64,000   | Tarm 34 m  | sonths   |
| Applicant 1 Details  |  | Associations             | for Applicant 1                                  | Aliases for Applic   | ant 1  |
| Norme<br>Date of Barth<br>Gender<br>Keyed Address 1<br>Tame at Address 1<br>Kayod Address 2<br>Time at Address 2 | Jeremy zones<br>Not Given<br>Male<br>1, 5612 05E<br>Not Given<br>35, TH35 BFT<br>Not Given | Name<br>Gander<br>Source | J M Jones<br>Male<br>Proposal - application form | Name<br>Date of Barth<br>Time at Address<br>Gender<br>Source | Jessica Jones<br>Not Given<br>Not Given<br>Female<br>Proposal - application form |

## 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 | Healdency End Date |
|-----------------|----------------------|--------------------|
| Mr John Jones   | March 1397           | Current            |
| Mrs Anne Janes  | March 1997           | Current            |
| Mr Alan Jones   | May 2008             | Current            |
| Mr Hundel Dwarg | Jume 2003            | Currentt           |

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 wil be displayed.

Not confirmed on Electoral Boll – Address confirmed by the Post Office

Not confirmed on Electoral Roll or Post Office Register

| Voters Roll |             |   | 3 records | 0 |
|-------------|-------------|---|-----------|---|
| Current     | 1, BORDER V | IEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG |           |   |
| JATHOAL     | IAN         | October 2005 to current register        |           |   |
| Previous    | 1, BORDER V | IEW, BEGUILDY, KNIGHTON, POWYS, LD7 1YG |           |   |
| JATHOAL     | IAN         | October 2005 to current register        |           |   |
| Undisclosed |             |   |           |   |
| JATHOAL     | IAN         | October 2005 to current register        |           |   |

People registered at addresses linked to applicant (Electoral Roll) No. of Records: 📶 🕘 Current address - 1 Main Street, Maintown, Mainshire MN1 1NM Registered From Date Registered is Date tipe Name Coming of Age Date Mr John Jones March 1997 **Current** March 1997 Direct May 201.6 18/08/2018 MI Allen Jones Current MH THINGRO THINKS Arrie 2008 Current. L2141678 Previous address = 23 Main Street, Maintown, Mainshire MN1 1NM Registered To Date Centing of Age flam WOC. Registered Non-On-Marriel My John Jones June 2 993 March 3 997 Mrs Anne innes June 1993 March 1981 Previous address - 27 Main Street, Maintown, Mainshire MN1 1NM Rephoned Fran Date Register of In Lists Caining of Age Ilate NDC Neme January 1974 Mr George J Jones March 1997 Undisclosed address - 78 Main Street, Maintown, Mainshire MN1 1NM Register of Hum Data Registered To Date Carning of Age Deta RICC Alame Matth 1887 Mr John Jones Junie 1983 Registered From Date Registered To Date Carrying of Age Detty NOC Name Mr.John Jones .nme1997 Watch 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 N |                      |  |
|--|----------------------|--|
| 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 I

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 Association       | 15   |   | 2 records         | <i>(i)</i> |
|-------------------------------|--|---|-------------------|------------|
| Associations                  |  |   |                   |            |
| ASHLEY JACQUELINE MARMA<br>at | 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, 5<br>15/06/2012 | is associated with<br>E120E5<br>source      | MR ASHLEY MARMA   |            |
| MRS JACQUELINE A MARMA<br>at  | 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, S<br>29/11/2014 | is associated with<br>E120ES<br>source Bank | MR ASHLEY M MARMA |            |

| •• Aliases and   | Associations              |  |                  |            |             | io. of Records: |     |
|------------------|---------------------------|--|------------------|------------|-------------|-----------------|-----|
| Current address  | - 1 Main Street, Mainto   | wn, Mainshire MN1 1NM                        |                  |            |             |                 |     |
| Criginal Name    | Associated Name           | Address                                      | Association Type | Date       | Salaan ar   | MOC             |     |
| Mr John Jones    | Mr.i.P.Jones              | 1 Main Street, Maintown, Maindore MN1 15M    | ALIAS            | 11/33/3007 | Experian    |                 |     |
| Mr John James    | Altra Anne Israin         | 3 Main Shuel, Maintinen, Manufara MN3 3MM    | AMOUNTER         | 15/56/2021 | Reth.       |                 |     |
| Mr Henry Ford    | Mr Harry Ford             | 26 Main Street, Maintmen, Manuface MN1 1NM   | AUAS             | 35/05/2004 | FLA Member  | 122458          | 179 |
| My inemy fixed   | Mr Henry G.Furd           | 38 Main Street, Maintows, Mainshire MN3 1954 | ALHS             | 30/12/2001 | Experian.   |                 |     |
| Previous address | - 156 Main Street, Mai    | ntown, Mainshire MN2 1904                    |                  |            |             |                 |     |
| Original Norm    | Associated Name           | Address                                      | Association Type | Date       | Source      | NOC             |     |
| MV John Jones    | Self J. P. Stometty       | 1 Main Strept, Maintown, Mainstree MN1 SMM   | AUA5             | 31(1)/011  | 3 Experian  |                 |     |
| Mit dates dames  | Adra Anne Janes           | 1 Main Street, Martiner, Maindow MR3 2MM     | ADDOGADON        | 30/13/201  | 3 Bank      | 1 121456        | 1   |
| Previous address | - 36 Main Street, Main    | town, Mainshire MN1 1NM                      |                  |            |             |                 |     |
| Original Name    | Associated Name           | Address                                      | Association Type | Debr .     | Science     | WOC .           |     |
| NV Herry Ford    | Mr.Henry G.Ford           | 36 Main Street, Maintown, Maeshire MN3 3MM   | ALMS             | H9/12/201  | D Depense   | 11205           | 21  |
| NP Herey Ford    | Mr Kerry Ford             | 38 Marc Street, Matthews, Manchine MN1 1MM   | #100.00x         | 36/32/201  | 0 Operation |                 |     |
| Lindisclored add | rest - 35 King Street, Ma | aintown, Malmhire MN1 177                    |                  |            |             |                 |     |
| Original Name    | Associated Name           | Address                                      | Approxision      | type:      | Date        | Americ          | NOC |
| Wilsteilines     | Writiones                 | 25 King Street, Mantours, Manufain MNI 1964  | ADAS             |            | 30/13/2018  | Expertan        |     |

#### Aliases and Associations

Details all known aliasis 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 couldt. For example, the same person may have a previous summary, or a community and alternativ Christian name, for example 'Will 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 amangement.

# No data was intrieved for the applicant Current address - 1 Main Street, Maintown, Mainshire MNI 100 Original June Associated June Address EXC

No. of Records: 3

0

## **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 ESP.

| Current address      | 1 Main Street, Maintown, Mainshire MN1      | 1NM          |         |                         |                         |          |                   |                 |
|----------------------|---|--------------|---------|-------------------------|-------------------------|----------|-------------------|-----------------|
| Harrie (Iranling an) | Address (at time of afferent)               | Hearing Date | Amount  | Public Information Type | Court Name              | Case No. | Sathshiethon Date | NOC.            |
| Mr John Junes        | 1 Main Street, Manhown, Manufree MHU 1965   | 30/08/2013   | 41,223  | SATISFIED RADGEMENT     | Nottingham Crown Court  | 67848506 | 12/07/2010        | LENNO           |
| Mr. John Jones       | 1 Main Street, Manduse, Manduse MM1 1MM     | 12/01/2015   |         | BANKOLIPTICY            | Skittingham Drown Court | 34321679 | 30/30/2019        | 123456          |
| My John Junes        | 1 Main Street, Maintown, Mainshire MN1 19M  | 30/10/2015   | £12,775 | JUDGEMENT               | Nothingham Crown Court  | 12345671 |                   |                 |
| Previous address     | -23 Main Street, Maintown, Mainshire MM     | 11 1 NM      |         |                         |                         |          |                   |                 |
| Nime Bradleg avi     | Address (at these of affence)               | Hearing Date | Amount  | Public Information Type | Court Netter            | Case No. | Satisfaction Date | NOC             |
| Mr.10hh.1usm         | 3 Main Street, Maintowy, Maindum MN3 3NM    | 30/08/2013   | 11,233  | SKISHED JUDGUMENT       | Nottingham Grown Court  | 07040505 | 12/07/2010        | <b>1</b> 323436 |
| Previous address     | -27 Main Street, Maintown, Mainshire Mi     | 11 1NM       |         |                         |                         |          |                   |                 |
| Name (trailing as)   | Address (at time of afferer)                | Hearing Date | Amount  | Public information Type | Court Name              | Case No. | Satisfaction Date | NOC             |
| Mrs Anne Jones       | 1 Main Street, Marnhown, Manshire MM1 1994  | 30/08/2013   | \$3,213 | SATISFIED RUDGEMENT     | Reittingham Crown Court | 67948566 | 12/07/2010        | L 3224367       |
| Undisclosed add      | ress - 134 Main Street, Maintown, Mainshir  | e MN1 1NM    |         |                         |                         |          |                   |                 |
| Hame (trading as)    | Address (at time of allence)                | Hearing Date | Ammuni  | Public information Type | Court Name              | Case No. | Satisfaction Date | NOC             |
| Mr Jun M Jones       | 1 Main Street, Maintaves, Mainthew MN1 1995 | 30/08/2013   | 41,233  | SATURED JUDGEMENT       | Nottingham Crown Court  | 67848566 | 13/67/2010        | 1234563         |

This section contains information about the applicant found in the Public Information File (PP). This is compiled by Experise using information from the Registry Trust Limited, official governes and the insofering service and features a range of information types.

| Current address     | 1 Main Street, Maintown, Mainshire MN1         | INM           |         |                         |                        |             |                     |            |
|---------------------|--|---------------|---------|-------------------------|------------------------|-------------|---------------------|------------|
| Norme (trading etc) | Address (at time of offener)                   | Hearing Date  | Amount. | Public Information Type | Court Notice           | Cost No.    | Settidation Date    | NOC        |
| Mir John Jones      | 1 Main Street, Marritown, Mainihme MNI 2NM     | 30/08/2013    | 43,235  | SATISFIED AUXGEMENT     | Notingham Crown Court  | 6754250     | 12/07/2010          | 110007     |
| Mr. John James      | 3 Main Street, Maintown, Mainshire MR1 2MM     | 12/03/2013    |         | SAMPLIPTCY              | Rettingtum Down Court  | 5432367%    | 30/30/2013          | 12345678   |
| Mit john Jones      | 1 Main Street, Marrichen, Marshee ARG 1MM      | 85/35/2015    | #12,775 | AUDGEMENT               | Nottingham Crown Court | 12345671    |                     |            |
| Previous address    | -23 Main Street, Maintown, Mainshire MN        | 1 INM         |         |                         |                        |             |                     |            |
| Name (Southing and  | Address (at time of offence)                   | Hearing Date  | Amount  | Public Information Type | Court None             | Case No.    | Satisfaction Date   | NOC        |
| his inits invest    | 1 Marine Driver, Management Advancement (1995) | 101-010-010-0 | 21.101  | samplem excellent       | Romanne Cenar Court    | # 73x807564 | - a taken / news /s | B Transara |

# 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 | 🛕 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)Current 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES MR MARMA MARMA Name used: Address used: 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES Date of birth: 21/05/1991 Fraud type: Category 2: Victim of Impersonation - Use, by another person, of this name and/or address. **CIFAS** reference: CCNASH123 More info from: C C N TESTING Information date: 18/01/2016 **Product Code:** CCCC Name used: MR ASHLEY MARMA Address used: 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES Date of birth: 00/0000 Fraud type: Category 2: Victim of Impersonation - Use, by another person, of this name and/or address. 052AH3049 BARCLAYCARD **CIFAS reference:** More info from: Information date: 27/04/2015 **Product Code:** PCCC MR ASHLEY MARMA Name used: Address used: 1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES Date of birth: 28/01/1979 Fraud type: Category 2: Victim of Impersonation - Use, by another person, of this name and/or address. CIFAS reference: 190006217 More info from: EGG BANKING Information date: 07/02/2015 Product Code: PCCC This CIFAS record has been linked to other addresses

| A Fraudulent A                 | ictivity (CIFAS)                                       |                   |   |            |                       |                      |              |                     | No. of Reco     | rds: 💽 🚳 |
|--------------------------------|--|-------------------|---|------------|-----------------------|----------------------|--------------|---------------------|-----------------|----------|
| O Do not reject -              | Refer for vehicletion                                  |                   |   |            |                       |                      |              |                     |                 |          |
| Current address                | 1 Main Street, Maintown, Mai                           | mhire MN1 1       | NM  |            |                       |                      |              |                     |                 |          |
| Name Used<br>(Itading at)      | Address Used   | Dutie of<br>Mirth | Frand Type  | CHINA Ref. | Record S              | eles.                | Info date    | More info<br>from   | Product<br>Code | NOC      |
| Mr. John Junes (ABC<br>Tasbig) | Flat 1, 1 Main Street, Maintonn,<br>Manufolio MNS LMM  | 11/00/1915        | Category 1: False Identity Fraud - Use of a<br>Table name with an address | 339912345  | 6 Record 8<br>another | nied to<br>address   | 32/12/2015   | Depertant           | 3234567         | 12345620 |
| Mr.isihit Janes                | Klat 1, 2 Main Street, Maintineis,<br>Marcines M91 2MM | 25/00/2975        | Category 1: False Meetity Fraud - Use of a<br>false turne with an address | 10912345   | 6                     |                      | 11/12/2015   | Barcheycard         | 1234567         |          |
| Previous address               | - 23 Main Street, Maintown, N                          | uinishini MN      | LINM  |            |                       |                      |              |                     |                 |          |
| Name Used<br>[Itading.as]      | Address Used.  | Date of<br>Bieth  | Fraul Type  | CIMS.Ref   | L Receil              | terla .              | . Itolu date | NAmerioda<br>Banen  | Product<br>Ende | NOC      |
| Mr. John Jones (DEF<br>Traden) | Flat 1, 1 Main Street, Maintoine,<br>Manshine MRI 1954 | 15/03/1875        | Category 1: False Identity Fraud - Use of a<br>Salse name with an address | 091234     | 58 Record<br>another  | triked to<br>address | 33/32/2015   | Experiae            | 1234567         | 12345678 |
| Undisclosed add                | ess - 1 Main Street, Maintown                          | Mainshire M       | N3 INM  |            |                       |                      |              |                     |                 |          |
| Name Used<br>(Rading in)       | Address Used   | Date of<br>Batts  | Fraul Type  |            | OTAS-Net.             | Perceri<br>Info      | Solo data    | Adore into<br>those | Product<br>Code | NOC      |
| My Julys Junes                 | Flat 1, 1 Mars Street, Mantown,<br>Mandure MN(1 1994   | 25/00/29          | Calegory 1: False Identify Froud - Use of<br>traine with an address       | e faite    | \$1073.33450          |                      | 13/13/3015   | Barrieycard         | 1234567         | 12340678 |

#### A Fraudulent Activity (CIFAS)

No. of Records: 🛐 🕚

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

- The name and address used on the frautulent application.
- The category of fraud.
- . The name and number of the CIFAS member who loaded the case.
- . The unique reference code supplied by the CB43 member
- · The date the information was registered. CRAB records are hold for thirteen munths, unless estended.

To receive CHAL adjormation your organisation must be a CHAS member

| 🙂 Do not repett -  | Refer for valiadation                                  |               |   |                 |                                     |  |                   |                 |          |
|--|--|---------------|---|-----------------|-------------------------------------|--|-------------------|-----------------|----------|
| Current address - 1 Main Street, Maintown, Mainthire MN1 1NM |  |               |   |                 |                                     |  |                   |                 |          |
| Name Used<br>(Trading as)                                    | Address Used   | Date of Birth | Travel Type:  | CREASING.       | Baugard Inda                        | telo date  | More info<br>from | Product<br>Code | NOC      |
| Mr. Adva America (AdlC<br>Trading)                           | Fat 1, 1 Main Street, Maintown,<br>Marsshire 6891 1968 | 15/03/1475    | Category 1: False identity Fraud - Use of a<br>false name with an address   | DP123456        | Record looked to<br>another address | 12/12/2015   | Experies          | 1234567         | 12340678 |
| Add in the local of  | The 2 I have the stated                                | 11.000.000    | and the second se | statut the same |                                     | and a second sec | and send          | Constant of     |          |

# 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 Acc  | count information (CAIS)                               |         |
|----------|-----------------|--|---------|
| Garrert  | address - 1 Mai | n Street, Maintown, Mainshire MN3 3NM                  |         |
| Berrad   | Nate            | Address on Associat                                    | Dates   |
| 1        | Wilds.tons      | Unit 5, 2 Main Street, Mantown, Mandree MNL 1994       | 38/94   |
| 2        | Mr anto issue   | Unit 1, 3 Main Street, Maintown, Manufalle MIC 25M     | 30,04   |
| 1        | All Solutions   | Unit 5, 5 Marc Broot, Martineer, Marchine MR1 1994     | 15/06   |
| Previous | address - 23 M  | lain Street, Maintman, Maintain MNS 1988               |         |
| Second . | Name            | Address of Account                                     | Dates   |
| 4        | the side brand  | Linders, a basic brough "addresses" advisedant blatter | 100.000 |

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.

| - Finar           | nce and Credit          | Account information (CAIS)                                  |                             |                   |   |              | No. of Record  | s 🚺 🕯  |
|-------------------|-------------------------|---|-----------------------------|-------------------|---|--------------|----------------|--------|
| Current           | t address - 1 M         | ain Street, Maintown, Mainshire MN1 1NM                     |                             |                   |   |              |                |        |
| Record            | Nator                   | Address on Account  | Date of Dirt                | b Account Type    | Account Status  | World Status | Convert Status | NOC    |
| 3                 | John Jonei              | 1 Main Street, Marrison, MN1 1MM                            | 18/04/1981                  | CredtCard         | DEFAULT   |              | 8 83230000000  | 123436 |
| 2                 | McJohn Jones            | Unit 1, 1 Main Street, Maintown, Mainshire MNG 19M          | 38/04/1981                  | Credit Card       | ACTIVE  | 5            | 0.10045432100  |        |
| 5                 | /Mr.lohn.lohei          | 3 Main Street, Maintown, Maimhire MN3 1964                  | 18/04/1981                  | Mortgage          | ACTIVE  | :0))         | 0.00000000101  | 123436 |
| Previos<br>Record | is address - 23<br>Name | Main Street, Newton, Mainshire MN4 SAT<br>Addess on Account | Date of Birth               | Account Type      | Account Status  | World Status | Carrent Status | -BOC   |
| 4                 | MrJohn Jones            | 23 High Street, Newton, MNA 547                             | 16/04/1901                  | Credit Card       | DEFAULT   | 1            | 8 87665432100  | 12140  |
| 5)) ((E           | Milighis loose          | 144 Main Street, Mamipun, Mainchire MMI 1NG                 | 18/04/1981                  | Loan              | DEFAULT .   | 1            | 683345432101   |        |
|                   | Miliahaloney            | TI Link Wood, Similary, Republic Man Str.                   | 18/04/1981                  | Durnent Account - | ACTIVE  | 1            | 1.1000000101   |        |
| 0                 |                         | - en callo senare" sanaros' sanaros na serar 160            | and the first states of the |                   | Design of the second |              |                |        |

#### Finance and Credit Account information (CAIS)

#### No. of Records: 🛐 🚯

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 dutails are listed in order of their status (Dolinquert, Default, Active or Settled).

Due to the amount of data that may be available, a summary of the CAS records is provided. A detailed account of every race 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 hotice of Correction it will be highlighted on the summary.

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

| listord.                         | Name  | Address on Account   | Date of Birth   | Account Type   | Account status                                 | Worst Status                | Correct Status  | MOC.           |
|----------------------------------|---|--|---|--|--|-----------------------------|---|----------------|
| 8                                | John Jones  | 1 Main Street, Maintman, MN1 3MM   | 18/04/1981  | Craidt Card  | DEFAULT  | 8                           | # 83210000000   | 113456         |
| 2                                | Mr.John.tumin   | Unit 1, 1 Main Street, Maintreen, Mainchine MNI: 1NM   | 18/04/1981  | OedtCed  | ACTIVE   | 5                           | 0.10045432100   |                |
| 3                                | MrJohnJales   | 1 Main Street, Maintown, Mainshire MNL INM   | 18/04/1983  | Mortgage   | ACTIVE   | 0                           | 0.00000000105   | 123450         |
| Previou                          | ıs address - 23   | Main Street, Newton, Mainshire MN4 SAT   |   |  |  |                             |   |                |
| Previou<br>Record                | is address - 23<br>Name                                 | Main Street, Newton, Mainshire MN4 SAT<br>Address on Account   | Date of Birth   | Account Type   | Account Status                                 | World Statute               | Connect Status  | NDC            |
| Previou<br>Record<br>4           | is address - 23<br>Name<br>MrJohn Jones                 | Main Street, Newton, Mainshire MN4 SAT<br>Addresson Account<br>23 High Short, Newton, MN4 SAT  | Date of Birth<br>18/04/1981                             | Account Type<br>Credit Card                            | Account Status                                 | Worst Status<br>E           | Content Status<br>11 87605432100                                    | MDC<br>113456  |
| Previou<br>Record<br>4<br>5      | is address - 23<br>Name<br>MrJohn Jones<br>MrJohn Jones | Main Street, Newton, Mainshine MN4 SAT<br>Address on Account<br>23 High Shurd, Newton, MN4 SAT<br>344 Main Street, Marmown, Manstere MN0, 3NG  | Date of Birth<br>18/04/2981<br>18/04/2981               | Account Type<br>Credit Card<br>Loon                    | Account Status<br>DEFAULT<br>DEFAULT           | Worst Scatule<br>E          | Contests Status<br>II 876/05432100<br>8 82345432101                 | NDC<br>1134567 |
| Previou<br>Record<br>4<br>5<br>6 | Mathe<br>Mathe<br>Mr John Jones<br>Mr John Jones        | Main Street, Newton, Mainshire MN4 SAT<br>Address on Account<br>23 High Street, Newton, MN4 SAT<br>344 Main Street, Marmon, Manstere MN2 3NG<br>23 High Street, Newton, Newshire WN4 SAT | Date of Birth<br>18/04/1981<br>18/04/1981<br>18/04/1981 | Account Type<br>Credit Card<br>Loon<br>Current Account | Account Status<br>DEFAULT<br>DEFAULT<br>ACTIVE | World Status<br>E<br>8<br>1 | Current Status<br>11 876/85432100<br>0 82345432201<br>1 10000000101 | NDC<br>1134567 |

# **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 Overddraft Limit History, are only displayed if it is applicable to the account type and there is data available to be displayed.

| (2) Account Status Panel |
|--------------------------|
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |
|                          |

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

| Bank            | Overdraft Limit   | £1,532  |  |
|-----------------|---|---|--|
| Current Account |   |   |  |
| ACTIVE          |   |   |  |
| 4               |   |   |  |
| 0               |   |   |  |
| 01/02/2015      |   |   |  |
| 22/02/2016      |   |   |  |
|                 | Bank<br>Current Account<br>ACTIVE<br>4<br>0<br>01/02/2015<br>22/02/2016 | Bank Overdraft Limit<br>Current Account<br>ACTIVE<br>4<br>0<br>01/02/2015<br>22/02/2016 | Bank Overdraft Limit £1,532<br>Current Account<br>ACTIVE<br>4<br>0<br>01/02/2015<br>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.



#### status will be displayed.

# **Basic CAIS Data View**

| 10083 USA   |          | A PROPERTY | Lines La | Red and     | minente . | namet data | 1.00 |
|---|----------|------------|----------|-------------|-----------|------------|------|
| STATEL  |          |            |          | Annual Spec | Cost (art |            |      |
| Personal Status Inc   | Lalla: 1 |            |          |             |           |            |      |
| the second se |          | # .:       |          |             |           |            |      |
| Toronto I.  | 1.04     | 100        |          | - 10        |           |            |      |

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

| Factor of Earths<br>Computing Types<br>Station 1-2 (2) when<br>Statistics<br>Reductor<br>Pagespath Income<br>CR20 factor and deal |                             | Inc. add(12)<br>Inclusively<br>Inclusively<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive<br>Inclusive | olisionit.      | Arth, Artho<br>Anto<br>Shah | nala, sut-tae<br>Antitagen<br>an 3+ (3 ethal) | nunyaya<br>3 |  |  |
|---|-----------------------------|---|-----------------|-----------------------------|---|--------------|--|--|
| Appoint Manual De-  | THEFT IS A REAL PROPERTY OF | 12 months   | ·               | -                           |   |              |  |  |
| Britman.  | 11000                       | 11.000  | a state a state | 28                          | 83480   |              |  |  |
| <b>Changes in payme</b>   | out herees                  |   |                 |                             |   |              |  |  |
| Solar<br>Reality promote  | 100 000<br>100 000          | 000-122   | 1012            | 10.05                       |   |              |  |  |
| States  | -                           | 00110   | ANSE.           | 11/12                       |   |              |  |  |

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

Page 53 of 78

| Account Sta | atus Detai | ls 9 - 12 mont | hs     |       |       |       |       |       |       |       |       |       |
|-------------|------------|----------------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Month       | 1          | 1              | 1      | A.    | 3     | 6     | 1     |       | 9     | 22    | 11    | .17   |
| Branus      | 1          | 1              |        | 0     | N I   | 6     | 0     | 0     | 0     | 1     | 0     | 1     |
| Ealertie    | 10         | 63532          | \$2800 | #2832 | 42300 | #2900 | £2800 | £2550 | 62000 | 61850 | #1700 | 12399 |

#### Figure 1 Basic CAIS Status view

The most recent Balance appears as Month 1

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

| Changes to Repayment amou   | int      |          |        |          |      |          |     |          |          |          |
|-----------------------------|----------|----------|--------|----------|------|----------|-----|----------|----------|----------|
| Date                        | 20/09/15 | ;        | 02/04/ | 15       | 12/0 | 3/13     | 01/ | 06/12    | 01/10/09 | 22/02/09 |
| Monthly payment             | £845.75  |          | £820.4 | 5        | £765 | .78      | £63 | 2.50     | £625.60  | £678.01  |
| Changes to Repayment period | d        |          |        |          |      |          |     |          |          |          |
| 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**



| Company Type<br>Account Type<br>Account Status<br>Status 1-2 (22 months)<br>Status 3+ (22 months)<br>Account Start Date<br>Last Updated Date | Bank<br>Loan<br>DEFAULT<br>9<br>8<br>01/12/2003<br>22/02/2016 | Current Balance<br>Default Balance | £2,832<br>£2,832    |
|--|---|------------------------------------|---------------------|
| Transferred to<br>Collection Account   |   |                                    |                     |
| Debt Management p<br>Revised monthly pay   | rogram Start Date:Ju<br>ment: £340                            | ly 2010 End                        | Date: November 2012 |

| ALCOLOGICAL STREET   |   | THE REPORT | 0.000 and     | -   | where the | dalar. | - 1                                |        | Carrier of shalls.   |          |         |  |
|--|---|------------|---------------|---|-----------|--------|------------------------------------|--------|--|----------|---------|--|
| iness of lards<br>Great or inper<br>Mat Space<br>Greater Informs<br>Received Informs<br>CR31 fast undered  | ng Annuar<br>Annuar Huar<br>Sanaryan<br>Baladrai<br>Sanarai<br>Sanarai<br>Sanarai |            |               | An such Yurn.<br>Beland Artis<br>Beland Balance |           |        | Deale Card<br>weiterstit<br>(L.22) |        | Francisco de la constante de l |          |         |  |
| Actions Makes Behalts B  | - Li mint   |            |               |   |           |        |                                    |        |  |          |         |  |
| Finisher   | +   | *          |               | +   |           |        |                                    | 4      |  |          |         |  |
| to be made   | 40  | 0.000      | 44.400        | 10000   | 81,000    | - 400W | in prime                           | 11110  | -14100   | 0.852    | A 2 900 |  |
| Fagment details  | 2200011   | 1,002,000  | 11000         | 11000   | 10000     | 41000  | 4.200                              | 427 88 | 11000  | 1.00     | X1000   |  |
| Institute deleterate   | 4 8080  | 1 Page 181 | 81,000        | A KING .  | 21486     | 41000  | 1.400                              | 43.136 | 11400  | 1.000    | 22-00H  |  |
| ad atoms   | 1   | 10         |               |   |           |        | 1 March 1                          |        |  |          | 14      |  |
| Advances and second  | 1470  |            | 44.000        | 4.000   | 1000      | 4800   | 4.445                              | 41.08  | 4144   | 1100     | 33.00   |  |
| represent caller   | 10  |            | -             | 1.00  |           | 100    | 44.1                               |        |  | 10.0     | 10      |  |
| Franciscular in the  |   |            |               |   |           | - 1    |                                    | 4      |  |          |         |  |
| to Consult Middles Techniker 2   | 2- 24mai  |            |               |   |           |        |                                    |        | 14.04  | 12-24-00 | all a   |  |
| Parken -   |   |            |               |   |           |        | 4                                  |        |  | 4        |         |  |
| in the sector of | - 04400   | 10010      | 4 8000        | Dance .   | 100mm     | 1000   | 0.000                              | 10000  | 100000   | a series | 61.00D  |  |
| System percent   | STORY.  | 102948     | 12600         | . 1294  | 12007     | 12790  | 1240                               | 12000  | 120001   | 100.00   | 10004   |  |
| Proteines deleterate   | 12200   | a line     | - A statement | - 100504  | 10000     | 047.00 | 0.485                              | 12040  | 1.000  | 100.00   | 1100    |  |
| to the bedrease con-   | . 11  | 198        | 100.000       | 18  | 10.10     | -10    | 19                                 | 100    | 11.5   | -        | 10      |  |
| Advance a second   | 1000  | 10.00      | 11.0          | 14.000  | 1000      | 4400   | 10.070                             | 4208   | 1000   | 1.000    | 44.00   |  |
| Pagement side  | 10.   |            | 18            | 100   |           |        |                                    |        |  |          | 18      |  |
| framework and on the   | 10.   |            | . 7           | . 10  |           |        |                                    |        |  |          |         |  |

| Account Status Del   | tails 0 - 12 month |         |        |          |        |          |         |        |          |        | itore details for       | 13-24 mentits  |
|----------------------|--------------------|---------|--------|----------|--------|----------|---------|--------|----------|--------|-------------------------|----------------|
| Marrin               | 1.8                | - 2     |        | 12.8     |        |          | 1       |        |          | 30     | #                       | 12             |
| Zheisat              |                    | 1       | 10     |          |        |          | 110     |        | 1        | 1      | 1                       |                |
| Balance              |                    | #2852   | \$2872 | \$2832   | 82880  | £2810    | \$2810  | \$2550 | 12100    | \$1500 | £2.1m                   | £2538          |
| Payment Jension)     | E2812              | 100     | 610    | 121      | -629   | 639      | 650     | 250    | 414      | E850   | 630                     | 611            |
| Previous Statement   | 63812              | 62812   | 1000   | 82,830   | \$2820 | 12610    | 19410   | \$2831 | 12888    | 62700  | 62538                   | 62.642         |
| Cash Advance         |                    |         |        |          |        |          |         |        |          |        |                         |                |
| Advance Amount       | - 411              | .40     | 80     | 40       | 180.   | - 10     | 80      | 30     | 49       | 40     | 10                      | 10             |
| Payment Code         |                    |         |        |          |        |          |         |        |          |        |                         |                |
| Parrotanal Cade      |                    |         |        |          |        |          |         |        |          |        |                         |                |
| Account Status Der   | tails 13 - 24 mont | ha      |        |          |        |          |         |        |          | 1      | tticke, skrivelik, fizz | 13 - 24 months |
| Murate               | 10                 | 10      | 19     | 10       |        | 188      | 39      | 200    | 11       | 12     | 19                      | 19             |
| (Battat              |                    |         | 10     |          |        | 10       |         | 1      |          |        |                         |                |
| Balaran .            | . 40.1             | GTU     | 42401  | 12111    | 63880  | 62900    | 82000   | 42100  | 43000    | 61800  | 62700                   | 12130          |
| Payment Amount       | 82612              | 810     | 630    | -610     | 475    | - 694    | 650     | .693   | 424      | ésto.  | 612                     | 631            |
| Previous Datament    | 43413              | 41811   | 12002  | \$234/0  | 62600  | 62800    | 43580   | 43000  | 83889    | 41399  | 62538                   | 10040          |
| Cash Advance         |                    |         |        |          |        |          |         |        |          |        |                         |                |
| Advanta Amount       | 100                | .82     | 100    | - 65     | -00    | :00      | 100     | .00    | - 60     | 20     | 10                      | 10             |
| Payment Colle        |                    |         |        |          |        |          |         |        |          |        |                         |                |
| Promotional Circle   |                    |         |        |          |        |          |         |        |          |        |                         |                |
| Credit Limit History | 1                  | -       |        |          |        |          |         |        | -        |        |                         |                |
| Date                 | 30/03/18           | 82/04/3 | 10);   | 32/00/18 | 1      | 91/00/13 | 01/50/0 |        | 21,93/18 |        |                         |                |
| Owate Lives          | 6500               | \$730   |        | \$200    |        | 630300   | (29)    |        | £300     |        |                         |                |

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 Repayr        | nent amount |          |          |          |           |          |          |                                       |          |     |
|--------------------------|-------------|----------|----------|----------|-----------|----------|----------|---------------------------------------|----------|-----|
| 0mm                      | 20/09/15    | 82/64/15 | 12/01/13 | 01/06/12 | 01/20/08  | 12/02/09 | -        | · · · · · · · · · · · · · · · · · · · |          |     |
| Month's payment          | £845.75     | £820.45  | £765.78  | £632.95  | £625.60   | £678.01  | £063.82  | #852.23                               | 2061.75  | 1.0 |
| Changes to Repayr        | ment period |          |          |          |           |          |          |                                       |          |     |
| 0ae                      | 12/08/      | 12/99/09 | 12/09/08 | 12/09/09 | 12,403/09 | 12/03/09 | 12/20/09 | 312/03/08                             | 12/03/09 |     |
| Repayment Period (Hitte) | 100         | 402      | 300      | 800      | 300       | 500      | 500      | 100                                   | 300      |     |

#### 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. Current

MR ASHELY MARMA

# 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.

|            | OWIN SEARCH       |   |   |                     |
|------------|-------------------|---|---|---------------------|
|            | 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             | R ROAD, LONDON SE12, SE120ES  |                     |
|            | OWN SEARCH        |   |   |                     |
|            | 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 ASHLEY  | MARMA             | 1, ABBEY LODGE, WYDEVILLE MANOR             | R ROAD, LONDON SE12, SE120E5  |                     |
|            | OWN SEARCH        |   | And the second  |                     |
|            | 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             | R ROAD, LONDON SE12, SE120ES  |                     |
| 20         | OWN SEARCH        | the state of the state of the second state. | and the second se |                     |
|            | Application type: | Direct Mail Order Account                   | Application date:   | 27/08/2015          |
|            | Company type:     | Bank  | Date of birth:  | 11/05/1974          |
| MR ASHLEY  | AMARMA            | 1, ABBEY LODGE, WYDEVILLE MAN, I            | LONDON SE12, SE120ES  |                     |
|            | OWN SEARCH        |   |   |                     |
|            | Application type: | Ublities                                    | Application date:   | 11/07/2015          |
|            | Company type:     | Credit Card                                 | Date of birth:  | 11/05/1974          |
|            | Amount:           | £200  | Time at address:  | 6 Months            |
|            |                   | Report Alias                                |   |                     |
| -          |                   |   | and an artist artisters   |                     |
| MR ASHLET  | BANA              | 1, ABBEY LODGE, WYDEVILLE MAN, I            | LONDON SE12, SE120ES  |                     |
|            | OWN SEARCH        |   |   | A stand and and and |
|            | Application type: | Ubities                                     | Application date:   | 11/04/2015          |
|            | Company type:     | Credit Card                                 | Date of birth:  | 11/05/1974          |
|            | Amount:           | £300  | Time at address:  | 8 Months            |
|            |                   | Report Alias                                |   |                     |

1, ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120ES

1. ABBEY LODGE, WYDEVILLE MANOR ROAD, LONDON SE12, SE120E5

| Q. Previous        | CORE CONTRACTOR  | ests on this applicant (CAPS)                  |                     |                |                       |                 |                 |               | No.      | of Recor     | u: 5        |
|--------------------|------------------|--|---------------------|----------------|-----------------------|-----------------|-----------------|---------------|----------|--------------|-------------|
| Enquiries at       | ciariant aidth   | en 1 Mais Street, Martowy Mais                 | where MINE 2N       | м              |                       |                 |                 |               |          |              |             |
| Name               | Set of<br>Sets   | Matched Address                                | time of<br>Address  |                | Reason for<br>Respond | Report<br>Date  | Company<br>Type | Access<br>No. | Atunt    | -            | NX.         |
| Mr John Jones      | 21/22/18/8       | 1 Man. Street, Marstewer, Manufess MRG<br>2004 | 2 ps1 mbs           | Pres-100       | Dwill Cert            | 10/12/1003      | Sec.            | 12345878      |          |              |             |
| Mar John Samet     | 22/12/1976       | 2 Marchmert, Malerowe Albert 1984              | 2,923,086           | Instantia 201  | simples.              | 10/52/2m2       | dark.           | 12945878      |          | 28<br>selles | 1000        |
| Writeska<br>Retti  | 29/05/1981       | 1 Marchest, Marcows, Marchin MN2<br>2MX        | 2 yis 3 with:       | -              | (million)             | 30/12/2013      | 2418            | 2146800       |          | 24           |             |
| Enguines at        | previour ad-     | tess - 23 Main Street, Marrison, M             | anshire MN11        | INM            |                       |                 |                 |               |          |              |             |
| -                  | Tale of<br>Birth | Wetched Address                                | Time at<br>Addition | Den<br>Septist | Reason for<br>Request | Respect<br>Date | Company<br>Type | Annual<br>No. | Administ | -            | 100         |
| ter anter<br>Arres | nanae            | 23 Main Street, Maintown MNL 2004              | 2 pun               | Banch Dir      | Could Care            | 12/05/2006      | turk .          | 12045478      | 11,67    | 34<br>months |             |
| Me take            | 22521576         | 22 March March March 482                       | 8 million           |                | URING Charlottere     | 10/10/067       | SeA.            | \$296679      |          |              | a la contra |

No. of Records: 🛐 🕃

#### 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 lessica lones |             | Utilities          |

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

#### Q Previous enquiries on this applicant (CAPS)

CATE (Could Application transmis barched) is the CATE larged the of information mining to reach application make by solvalual. This section phone at the CATE baseds registered for the application or multi of a could application pare the last 33 meetric. Such CATE meet along the type of company that the Torontol engines. The type may be solvaluation for the registered a description of their type of basers. Such CATE meet along the type of company that the Torontol engines. The type may be solvaluation for registered for the section of the CATE based of the type of basers. Such CATE meet along the type of company that the data register. The type may be solvalued for if there again a the CATE based of the type of basers. Such CATE meet along the two solvalues the two applications and the amount and beneric applied for if these are reactiled. Reserved Assers the transition on the data register and exacts type.

| Sate                                    | (Surg- of Birth)                               | Matched Address  | Store of Address.                     | the teach?                   | Reason by Report   | Request Data             | Company 19pe   | Assessed        | 500                 | 3630     |
|---|--|--|---------------------------------------|------------------------------|--|--------------------------|--|-----------------|---------------------|----------|
| ME Advi Almen                           | 3333/099                                       | 2 Main Wood, Maintows, Maintow WHC 1998  | 29121030                              | Bast III                     | -Dealth Cand   | 10/11/0100               | Det6   |                 |                     |          |
| AP MAL SPAN                             | Justifiere .                                   | 1 Mail Street, Martineet Julii 2 2007  | 2 yrs 3-1486                          | Bask (1)                     | Linkson  | W022/853                 | 241  |                 | 20.000              | B scents |
| And America Statement                   | and the states                                 | a hadro barried the second defendance being theme i  | Tree Louise                           |                              | and a second sec | Market and Market Street | diam'r a chanal a cha |                 | the location        |          |
|   | Processi                                       | 1 Mar Down, Restlown, Marches Will Date  | 4 per comm                            |                              |  | Personal                 |  | 1               |                     | _        |
| Coquiries at p                          | molified addre                                 | 123 Main Street, Marrison, Manifelier  | MILT INM                              | Chen Search?                 | Name in Segard   | Respect Cate             | Complete Naire   | Atmart          | best.               | MX:      |
| Emplories at pr<br>Name<br>Mit ann anns | nation address<br>nation of most<br>Margarithm | 2 Alexandree, Harrison, Barrison Matthew<br>23 Material Alexandree<br>Matchief Alexandree<br>21 Main Breed, Manthian Alex (1964) | Mint INM<br>The at Address<br>2 years | Chen Search?<br>Berry S. 528 | Normal Int Respond   | Newpired State           | Company Type   | Armani<br>CLEIP | Series<br>(A marths | NOC.     |

No. of Records: 🔳 🔒

# **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                          |   | 1 record       | $\odot$   |
|--|---|----------------|-----------|
| First Parson - Correct                 | 1, BORDER VIEW, BEDRILDY, KARDITON, POWY  | A, LDY IVC -   |           |
| Nama                                   | Address (ritck to search)   | 1.818          | itote .   |
| E INTERACTION SATISCIAL                | L. MEROTS ROAD, AREOTE LANGLES, HERTE, MOR BUT  | Tel C          | 06/200E   |
| A THE S SATHONE                        | 24 MARN STREET, AREOTS LANGLEY, HENTS, WOR 257  | THE            | 13/2008   |
| Ind Person Provinger                   | 1, BORDER VOLW, BEGINLOV, KARGERTON, ROWY   | R. 187 2VG     |           |
| Ps party p                             | Address (click to search)   | Link           | Date      |
| MR 344 JATINGAL                        | 1. ABROTS READ, ARBOTS LAVELRY, HERTS, MOR SHY  | THE            | 06/2003   |
| Indiaclosed                            | A Department of the second s | 1027 3         |           |
| Name                                   | Address (click to search)   | 5.4mih         | Electron. |
| <ul> <li>INFE SAME SECTIONS</li> </ul> | L. ABBOT'S ROAD, ABBOT'S LAVIOLEY, HERTS, MOS DAY   | TOC            | 26/2004   |
| ST. WHI SAN SATHON,                    | Boarched Address - 1, BORDER VIEW, BEGINLOY, KARDIN   | IN, POWYB, LD7 | EVG .     |

The operator clicks on an address a new consumer report is opened based on a search of the address selected (see <u>Address Link Report</u>).

| 8 Linked A  | )                   | No. of Records: 🛐 🤇  |             |                           |          |  |
|---|---------------------|--|-------------|---------------------------|----------|--|
| Main Applicant Current Address - 1 Main Street, Maintown, Mainshire MN1 1NM (as supplied) |                     |  |             |                           |          |  |
| Address Ro.   | Name                | Address (cfick to search)                                  | Date        | Unked                     | NOC      |  |
| Addres 1  | My July Junes       | Flat 1, 88 Queens Street, Mantheen, Manshee Mith 1994      | 32/12/1996  | To Address J              |          |  |
| ADDIN 2   | NY July 2004        | 2 Address Avenue, Maintown, Mainshop MNC 2554              | .10/05/1999 | Tr Address 3              |          |  |
| Address 2   | Mr.infm.innes       | 6 Man Street, Mantown, Manufore MNG 2004                   | 23/04/2010  | To the supplied address   |          |  |
| Addres 4  | Mr ben korws        | 25 Machine Street, Norwich, Barkstein W21 384              | 12,06/2011  | Te Addres 3               | Y1234587 |  |
| Addwei 5  | Mr John Isreel      | 546 Bank Acad, Banktown, Manchow BKI DNM                   | 01/11/2015  | From the supplied address |          |  |
| Main Applica  | nt Previous Address | s - 6 Main Street, Maintown, Mainshire MNI 1NM (as supplie | রা          |                           | 1        |  |
| Addres No.  | Niamar              | Address (dick to search)                                   | Date        | linked                    | NOC      |  |
| Address 1   | Mr. Jahrs Jomes     | Plat 1, 15 Queens Street, Maintman, Maindure Mtt1 15M      | 22/12/1996  | fir Address 2             |          |  |
| Addres 2  | Mr. talini James    | 1 Activité Avenue, Marticuer, Manchine MNC 2004            | 10/05/1998  | To the supplied address   |          |  |
| Address 3   | My Juliet James     | Little: Street, Mantzer, Manshire MNL 1MM                  | 23/54/2010  | From the supplied address | Y2345671 |  |
| Address 4   | NR John Somes       | 346 Bank Road, Kanktown, Mansters 8K3 1984                 | 05/11/2015  | Prom Address 3            |          |  |

#### & Linked Addresses

Whether any address links are reported tection depends on the individual searched. If address links are reported, you can do an address search on the applicant at the address shown by slicking the address. This instates a new consumer information search for the person at that address, which opens in a new workney.

You are charged for each install whiteau search, just as for the initial search

| Main Applica | nt Current Address  | - 1 Main Street, Maintown, Mainshire MN1 1NM (as supplied |             |                           |            |
|--------------|---------------------|---|-------------|---------------------------|------------|
| Address No.  | Name                | Address (rikk to search)                                  | Dime        | United                    | NOC.       |
| Address 1    | Sely Julio James    | Flat 1, 88 Garrens Breet, Matthewer, Manuface 5941 194M   | 22/12/1398  | To Address 2              |            |
| Address 2    | MC3000 Junior       | 3 Autobild Avenue, Matricows, Manufere MHL 1904           | 10/05/1999  | To Aldrona 3              |            |
| Addres 3     | NOV 2017/17 J COVER | 6 Metri Streut, Mernhown, Meandren MN3, 1984              | 23/04/2010  | To the supplied address   |            |
| Address 4    | Mr. itm iterary     | 25 Medium Sheet, Sursech, Berlehrer Mild Stre             | 82/06/2013  | To Address 3              | a sursener |
| Address 3    | Mr July: Jynes      | 248, Bank, Road, Banktown, Matoshim, 943, 1984            | 99/11/2013  | For the applied ables.    | 1.0        |
| Main Applica | nt Previous Address | - 6 Main Street, Maintown, Mainshire MN3 1NM (as supplie  | d)          |                           |            |
| Address No.  | North               | Address ((Sck for separab))                               | Date        | Tinked                    | NOC        |
| Address 1    | Adv. Jushyn Jyanes. | Flat 1, 86 Gammi Street, Maintener, Maintener, MWJ 1988   | 22/12/12996 | To Address 2              |            |
| Address 2    | We jurve manes.     | 2 Autobald Avenue, Mannesen, Manufane MN1 1NM             | 10/05/1299  | To the supplied address   |            |
| Address 3    | Mr.John Junes       | 2 Main Street, Mantscore, Manufaire MNL 1994              | 25/04/2010  | from the sugglied address | N7234567T  |
| Address 4    | AV John Jones       | 258 Bark Rood, Barktown, Metroham BK3 3384                | 05/11/2015  | Prom Address 3            |            |

# D-Out014 GAIN

tau motio more restrictioned for this paratimes

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.

0 records (7)

Ser.

Mr scholasses

Address

Fiat 3, 3 March Street, Materiane, Maintalize MMC 2004

| Correct - Games       | page Record  |              |               |            |         |   |
|-----------------------|--|--------------|---------------|------------|---------|---|
| Name                  | Additional   | _            | Meetine No.   | and a Dama | 2.1     |   |
| Mr Jahn Jares         | 1 Stellar Broot, Galdmanner, Clashmannandinis FE20 487 |              | 038           | 101/00/20  | 18      | further of installan evaluation have supplying organization   |
| Cutrent 1 Traces      | First Mr Julie James - 1 Dake Street, Clackmannan, (   | lickmannan   | Nee PK20 466  |            |         |   |
| Barre                 | Addition   | Stanlar 1    | Ba. ( ) ( ) ( | -fully     |         |   |
| Mr Line Lines         | 324, Berry Lans, Barg Berryslere 823 127               | 18105        | 08            | m, min     | Partie  | e tolorration analable front supplying togermation            |
| AR INFO LONG          | Partner Catago, Bary Antipilon 803 387                 | 1010         | 100           | ALC: N     | hutte   | e effortation autistic from capiting organization             |
| Correct Times         | I from Mr John Janes - I Dale Street, Clackmanner, 1   | Technamore   | 100 FR30 467  |            |         |   |
| Ranne .               | Addime   | Amouther No. | L 640.        | beki .     |         |   |
| ME STATE APPEND       | 136, Adv Road, durg demystere 803 2011                 | 3006         | 10,0          | 12114      | fiether | whereafter available here supplying improvement               |
| Output - Traces       | d from Mr John James - 3 Daile Street, Clackmannan, 4  | (leckmanname | hine FK30-KEF |            |         |   |
| have                  | Addima   | Mandan 1     | 81. juli      | Date       |         |   |
| ME ADDA ANNO 1        | 3, Osenh Illiviet, Burg, Bertjulive 8(1) 187           | 0000         | 414           | ALC: N     | Firth-  | e ediemation asalable from signifying organisation.           |
| Derest - Traces       | I from Mr Juliu Jones - 1 Dake Street, Clackmannan, I  | Gelkmannens  | 10e 7630 40F  |            |         |   |
| Same                  | Addres   |              | Member No.    | adu take   |         |   |
| Add instant interest. | The L. I. Marco Diverse Adaptions, Manuface Solid 1984 |              | and and       | unite came |         | Rotting bettermeters and the firms providence similaritation. |

#### SAN - Government Information No. of Records: • Summer. Address Monthly No. Inthe Date Million Streets 3 Date Wrist, Calentamire, Clarkmatelandree H120 407 0008 01/10/2014 Forther information available trains supplying imperiation Address Adventury No. Indu Date: Name Mr. John Jopury 108, Berry Late, Burg Berrythie 812 147 10.08 35A50721A Cuttor information available from capping representation Mr adult press Farmers Cottage, Burg Hersphere MI 1997 10105 INAMA DRIVE Further influention available from logglying organization cert from Me John Jones - 1 Duke Street, Clack n. Clarkmannamhire (KLD 4C) Address Andre Danier Monther Ro. Numb 135, Ail Hoad, Bury, Serustine BC1 127 1000 10,00,000 Mr. Halah Dates Purble information available from copplying reperiodion Allows Mit Tale Sec. Manufact No. 3, Durch Street, Bury, Serryshire 201 187 Mr. Salah Street 0066 10/04/2018 Further information available from sugglying organization

Member Inc.

1000

Info Total

10/15/2018

Further effortuation available from sugglying 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 <u>Director & Secretary Report</u>. 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 addtional cost may be charged to their account.

#### Director

No data was retrieved for this section

#### Directorships No. of Records: 🛐 🔒 O A Director & Secretary Report dataling the businesses associated with the individual can be purchased by selecting a Name. This will incur an additional charge for the director search Address HOC Name Mr. Julie Junes Flat 1, 1 Main Street, Maintower, Maesshare MNL 1964 LINNER Mits available Jones Flat 1, 7 Main Street, Maintmen, Mainclain ABL1 1984 Flat 1, 1 Main Street, Maintown, Manshire MNI 1964 Mr. Julie James Address NOC Thank LINC. Mr.Jubn.Jones Flat L 3 Main Street, Mantimer, Manufree KRQ 1984 Mr. John Jurven Flat 1, 1 Main Street, Mandreen, Manufride MNL 1988 L2345678

#### E Directorships

leates if the presen being reactivel, or one of their associates, heiths an position of office for a registered becimes.

any director names have been returned, you can request a Oriector & Secretary Report. This provides information on an individual, including current, previous, disarbeed directorships, scretaryphys, and performings in addition to consistent and disqualifications. Click on the Director name to since 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 asse an additional charge for the director search. |   |                        |  |  |  |
|--|---|------------------------|--|--|--|
| Current Directorships  |   |                        |  |  |  |
| Name   | Addense   | NDC                    |  |  |  |
| Mit Juliu Juliu  | Flat L, 1 Main Street, Mainten, Manufine MH1 1MM    | \$2345678<br>\$2345678 |  |  |  |
| Mrs. Hessex Appen  | Flat 1, 1 Main Street, Marritmen, Marritmen MNL 1MM |                        |  |  |  |
| We Athen Jossep  | Flat 3, 1 Main Street, Maintenan, Idamstree MH3 SMM |                        |  |  |  |
| Previous Orectorships  |   | 6                      |  |  |  |
| Marrer   | Address   | NOC                    |  |  |  |
| ME within portice  | Flat 1, 1 Main Street, Mammany, Manufare MBSI 1MM   | 173-6408               |  |  |  |
| Mr Adm Intes   | Plat 1, 3 Main Wroot, Marritown, Manuface MMI 1944  | b 13545478             |  |  |  |

No. of Records: 🗐 🚯

0 records

Enquir

# D-Out063 Notes

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

Notes Enter here any notes you wish to appear on a printout of this report:

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

# Report

#### Save Consumer Report

The saved report is provided in .pdf format which requires Acrobat Reader to be installed on your PC. Please select the information you want to save.

- Save full report
- © Save report summary only

Please add any notes you may want to add to your saved report below. These notes will only be displayed on the saved report.

|                    | Continue           |
|--------------------|--------------------|
| Public Information | Q Previous Account |

Add Data to Report

# 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.

| <b>(B)</b>                    | CAIS Risk Score 🥡  |
|-------------------------------|--|
| Personi<br>Address:           | KAREN HEEGHAM<br>GRANGE HOUSE, MAIN ETREET, WALESEV, NEWARK, NOTTE, NESSEV   |
|                               | CAIS Risk Score  |
|                               | 1115<br>VERY LOW RISK  |
| MOST LE<br>FOR CRE<br>PROBLEM | NDERS VIEW THIS SCORE AS VERY LOW RISK - VERY FEW APPLICANTS<br>DIT WITH THIS SCORE WILL EXPERIENCE SERIOUS REPAYMENT<br>IS IF THE APPLICATION IS ACCEPTED |
|                               | Consumer Indebtedness Index  |

#### O Credit Score and Consumer Endebtedness Score

Credit scoring is an automated technique used by lenders to help them decide whether in nut to lend. This is based on information included in a commune's credit report, together with the information they provide on an application form for credit purposes that a lender san use to calculate a credit score. This helps the company identity the risk in offering their custome could and helps them to land responsibly. Credit scores do nut take account of gender, religion or rate.

The Delphi scores dutil 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 lased on the information that is held by Dipersian at the time of generating, this score and the information you are permitted to see as a kendle. 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 adta relating to the applicant or their financial associates that would influence there rating and which is not available to you and which has not here factored into the risk rating.

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

#### Enhanced Consumer Indebtedness Index (ECII)

The Consumer indebtedness index [CII] 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 whather or not to lend. This is based on information included in a consumer's credit report, tagether with the information they provide on an application time for useds purposes that a lender can use to calculate a credit score. This helps the company identify the mix to infering their cautumer credit and helps them to lend expensibly. Credit scores do set take account of gender, religion or rate.

| nating this score and the information you are permitted to see as a lender. Experian  |
|---|
| Id will change dependent on the data access rights by each lender. These may be<br>date to you and which has not been factored into the risk rating.              |
|   |
| lethodness. This enhanced version is strongthened by the introduction of new data   |
|   |
| Most lenders would regard this score as very low risk an<br>would expect very few people in this category to<br>experience serious problems with repaying credit. |
|   |
|   |
|   |

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

#### Experian Public



#### INDIVIDUAL HAS A VERY LOW LEVEL OF INDEBTEDNESS.

Rail: Score - This dynamic risk access is generated in real time baselit on the information that is held by Experies at this time of generating this access and the information you are permitted to see as a lender. Clearing date not hold or manifer this access this means that the access even end hering with any new data providel to Experian and will change dependent on the data access rights by each tender. There may be other data reading in an applicant or there francess accessions that we access rights by each tender. There may be other data reading to you and applicant or there francess accessions the sources the reading and which is not available to you and accessions. which has not been factored into the risk rating.

It is recommended that the Experian score be used in corpuration with your own underwiding and assessment entropy and other infrarective perioded to this received a present of these is this farecest entropy that .

|  | Non-CAIS Risk Score   | (i)   |
|--|---|---|
| Person: ME ALAN<br>Address: 20,ACADE   | CAPONE<br>MY CLOSE, CAMBERLEY, SURREY, GUISANU  |   |
|  | Non-CAIS Risk Score   |   |
|  |   |   |
|  | POILER14 BIDS   |   |
| MOST LENDERS<br>APPLICANTS FC<br>REPAYMENT PR  | VIEW THIS SCORE AS MODERATE RISK - A LO<br>R CREDIT WITH THIS SCORE WILL EXPERIEN<br>OBLEMS IF THE APPLICATION IS ACCEPTED  | W PROPORTION OF<br>ICE SERIOUS  |
| Risk Score - This dyr<br>at the time of genera<br>not hold or maintian<br>and wil change dape<br>applicant or their fina<br>which has not been i | arise risk score is generated in real time based on the informa-<br>ting this score and the information you are periodial to see,<br>this cores, the means that the score will change with any re-<br>indent on the data access rights by each lender. There may b<br>near associates that would influence their rating and which i<br>access that the mill rating. | then that is held by Expense<br>as a lender. Expense does<br>widata provided to Expense<br>is office data relating to the<br>a not available to you and |
| It is recommended th<br>oritania and other infi<br>provinstances. It mu  | at the Esperian score be used in conjunction with your own u<br>mattern provided by the applicant in respect of their or their<br>at not be taken to be a conclusive view of the especiant's ris  | inderwriting wid assessment<br>frianciel associates'<br>k profile.  |

Close Window



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 Affordibility Assessment before you make a decision.

# 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 <u>Additional Data Components</u>).



# 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 <u>Additional Data Components</u>).

#### Property Information

Experian Property Database privides 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, Naintown, Mainsbire MM1 18M |                     |            |  |
|--------------------|--|---------------------|------------|--|
| Property Type      | Bungalow   | Last Sold Price     | 6110,000   |  |
| Property Style     | Detached   | Last Sold Date      | 03/04/2004 |  |
| Central Heating    | Wes  | Equity Value        | E40,000    |  |
| Property Valuation | £150,000   | Loan to Value (LTV) | 17%        |  |

This data covers the transactions received at Land Registry in the period 03/03/1995 to 'todays date'. © Crown copyright 2014.

#### 🕆 Current Property Details and Land Registry Home Ownership Verification

O This data is currently not available for your account. Heave 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 (NPO).

The NPD was developed by Experian in partnership with Rightmoxe – 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 NPO 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 Hegistry 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 (1945) the NML one results a success of a contempora

(CA25) the NPD can provide a view of a costomer's equity proton.

#### Mentify high value customers Contrarvers with equity invested inter

Culturers with equity invested into large properties could become highly profitable cultomers

#### **Collect more from homeowners**

When a customer moves letto ameans their assets, such as their property and the equity can be crucial when trying to recover debt and prioritise collections.

6

# 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 (<u>D-In004</u>)
- Adding it to a report from the Data Request screen (<u>Additional Data Components</u>)

As it is an additional data element, a description of the data can be found on the 'Additional Data' tab. Refer to <u>Additional Data Components</u>).

#### Land Registry Home Ownership Verification

Land Registry Home Ownership Verification service confirms property ownership from the definitive source (Land Registry of England and Wales)

| Address          | Unit 3, 3 Main Street, Maintown, Mainshire MN3 35M     |
|------------------|--|
| Ownership Status | This property is owned by someone with the same sumame |



# **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). Ex ap



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 <u>Additional Data Components</u>).

| Telephone Numbe   | r Details  | J |
|---|--|---|
| perian has access to t<br>plicant at the current                  | he BT OSI's Telephone File, which contains phone numbers that can be found in BT Phone Books. Experian will search the database for the main<br>address and will return the first telephone number found. Ex-Directory telephone numbers will not be returned. |   |
| lame<br>pplicant Type<br>ddress<br>ddress Type<br>elephone Number | Mr John Jones<br>Main Applicant<br>Unit 1, 1 Main Street, Maintown, Mainshire MN1 1NM<br>Previous<br>0864753562  |   |

# 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 Worst Current Status

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.

£3,200

| <b>1155 KEISHA MCINTYR</b>  | E .   | Uni                              | nown   |  | Worst                      | status:                    |                            |                            | Current stat              | 091 U U                    | 000000000000               |                            |
|---|---|----------------------------------|--|--|----------------------------|----------------------------|----------------------------|----------------------------|---------------------------|----------------------------|----------------------------|----------------------------|
| 61, CRUCHUE CURCU<br>Tenancy start data<br>Date of birth:<br>Last updated data<br>Current rent stats<br>Special instruction | JE , PORT ELPHINS<br>el<br>16<br>16<br>16<br>19<br>19<br>19<br>19<br>19<br>19<br>19<br>19<br>19<br>19<br>19<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10<br>10 | ITONE , INVER                    | URDE , ABERC<br>22/0<br>24/0<br>17/0<br>Unito<br>Dec | EENSHIRE , A<br>20/2013<br>20/1984<br>25/2014<br>nown<br>samed | 851 386                    |                            |                            |                            |                           |                            |                            |                            |
| Payment Details:  | D - 12 month  | s show 11-                       | 24 month   |  |                            |                            |                            |                            |                           |                            |                            |                            |
| Payment Details:  | 0 - 12 month  | s show 13 -                      | 24 month   | 5  | W.                         | 10                         | 10                         |                            | 0                         |                            |                            | 11                         |
| Payment Details:<br>Status:<br>Pauth  | 0 - 12 month  | s show 13 -                      | 24 month   | 5<br>V<br>02/34  | U<br>BV14                  | U<br>12/13                 | ų.                         | 9                          | 0<br>09/13                | U<br>00/13                 | 9<br>07/13                 | U<br>196/13                |
| Payment Details:<br>Status:<br>Horth:<br>Payment date:  | 0 - 12 month<br>U<br>05/34  | • <b>show 13</b> -<br>U<br>04/14 | 24.month<br>U<br>03/34                               | 6<br>U<br>02/34  | U<br>03/54                 | U<br>13/13                 | V<br>11/13                 | 0<br>10/13                 | 0<br>0W13                 | U<br>90/13                 | U<br>07/13                 | U<br>06/13                 |
| Payment Details:<br>Status:<br>Month:<br>Payment date:<br>Payment date:   | 0 - 12 months<br>U<br>05/14<br>(500   | s show 13 -                      | 24 month<br>0<br>03/34                               | 5<br>02/14<br>4500   | U<br>01/14<br>£500         | U<br>12/13<br>6909         | U<br>11/13                 | U<br>10/13<br>£500         | 0<br>9W13<br>£800         | U<br>00/13<br>(920         | 0<br>07/13<br>6500         | U<br>06/13<br>6500         |
| Payment Details:<br>Status:<br>Honth:<br>Payment date:<br>Payment due:<br>Payment paid:                                     | 0 - 12 month<br>0 - 12 month<br>05/14<br>2500<br>2500   | 4 show 13 -                      | 24 month<br>U<br>03/34<br>£500<br>£500               | 5<br>02/14<br>£500<br>£500                                     | U<br>01/14<br>£100<br>£500 | U<br>12/13<br>4500<br>6500 | U<br>11/13<br>£900<br>£500 | U<br>10/13<br>£500<br>£500 | 0<br>0W13<br>£900<br>£900 | U<br>00/13<br>(900<br>(500 | U<br>07/13<br>£500<br>£500 | U<br>96/13<br>£900<br>£900 |

| 🛱 Rei   | ital Informati  | 011   |                 |               |              |                |  | No. of Reco | rds: 🛐 🕚    |
|---------|-----------------|---|-----------------|---------------|--------------|----------------|--|-------------|-------------|
| Current | taddress - 1 M  | am Street, Maintown, Mainshire MN1 1NM                | -               |               | _            | -              |  |             |             |
| Benneff | Mame.           | Address on Account                                    | Date of Birth   | Interney Mart | Laid Opdated | Rent Status    | Custerit Status  | Word Status | NOC         |
| 1       | Mr John Jones   | Unit 1, 1 Mars Sheet, Matelows, Matelone MRI 3368     | 18/04/3.981     | 06/09/3013    | 26/01/2014   | UNKNOWN        | 0.0000000000   |             | 1 1214067   |
| 2       | Mr.3obie.3umies | Unit 1, 3 Mari Street, Matricows, Maindree MNL UNM    | 335/04/1981     | 06/09/2013    | 26/01/2014   | UNKNOWN        | 000000000000   |             | B - 1134067 |
| 8       | MY 3454 Stress  | Griff 1, 3 Mary Street, Maintener, Mainshee MRU (1994 | 18/04/1981      | 05/09/2013    | 26/01/2014   | UNENOWN        | 0.0000000000000000000000000000000000000  |             | . 3334967   |
| Previo  | is address - 23 | Main Street, Maintown, Mainshire MN1 1NM              | (               |               |              |                |  |             |             |
| facord  | féarra          | Address on Account                                    | These of fileth | Teniney Hart  | Test Updated | Account Status | Current Status   | Well Stelus | HOC         |
| 4       | Mr. Junn Junes  | Unit 3, 1 Morn Street, Maintown, Manshare MN3 2004    | 10/04/1981      | 66/09/3033    | 38/01/3014   | UNINOWN        | 0.00000000000  |             | . 1104007   |
| 3       | My winn some    | Linet 3, 3 Meen Street, Mannows, Manuface MR1 1984    | 10/04/1983      | 06/09/2018    | 78/01/2014   | UNENCOMIN      | - University of the second sec |             | 1224507     |

| 📫 Ren    | ital Informati   | on           |                 |                  |           |               |              |              |                 |            | b.       | No: of Reco   | rds: 📳 🛈 |
|----------|------------------|--------------|-----------------|------------------|-----------|---------------|--------------|--------------|-----------------|------------|----------|---------------|----------|
| Current  | raddress - 1 M   | lain Street, | Maintown, I     | Mainshire M      | NI INM    |               |              |              |                 |            |          |               |          |
| meaned.  | Pharmet          | Address on   | Accession       |                  |           | Date of Birth | Timany Start | Last Update  | d. ) modifikati | a Connett  | Indias   | Warst Status  | HDC      |
| \$       | Mr.iihn.iinei    | 3001.134     | an Sheet, Mair  | town, Manufai    | MILLERN . | 18/04/1901    | Dig2lg2018   | 36/01/2014   | UNKNOW          | 0.0000     | DODBAAN  |               | 11345678 |
| Paym     | ent Details () - | 12 months    |                 |                  |           |               |              |              |                 |            |          |               |          |
| Transis. |                  | 19.          | W.1             | W                | 144       | WC.           |              | W            | .W              | 4          | 4        | W             | M        |
| Munth    |                  | 35/34        | 04/34           | -85/34           | 02/3.4    | 85/54         | 12/18        | 41/53        | 10/10           | 99/53      | 04/13    | 07/13         | 18/11    |
| Papers   | + Gwe            |              |                 |                  |           |               |              |              |                 |            |          |               |          |
| Protect  | 0.010            | 6560         | 2500            | 2500             | -1500     | 1000          | 6990         | 6500         | 6300            | 8500       | (59)     | 6500          | :1500    |
| Payment  | n Paka           | 1501         | 6500            | -6900            | -1500     | 13491         | C20          | 1500         | 1500            | 1500       | 1591     | 698           | 6907     |
| Belance  |                  | 10           | 10              | 3D               | 10        | -50           | 10           | 80           | 10              | 10         | 53       | 10            |          |
| 2        | Mr.Juho.tunes    | Unit L1M     | an Street, Mair | town, Mainster   | MALENN .  | 16/04/1981    | MA05/2013    | 26/01/2014   | UNIXACIAN       | 00000      |          |               | 12240675 |
| 1        | Mr.Juhn.Junes    | Unit 1, 1 M  | um Street, Main | town, Maenihin   | MM2 2MM   | 30/04/1903    | 06/09/2013   | 28/01/2014   | UNIONOWS        | 00000      | 0000000  |               | 12145629 |
| Previor  | n eddressi - 23  | Main Stree   | L Muintown      | , Mainshire I    | MN1 INM   |               |              |              |                 |            |          |               | 1        |
| Benntf.  | None             | Address on   | Manualt         |                  |           | Date of Birth | Tenanty Mart | Last Updated | Account Shit    | us Carrent | Shittus. | Worst Status. | MOC      |
| 4        | My John Jones    | sent1,3.Me   | as Street, Marr | town, Marsillier | MNI 19M   | 16/04/1981    | 06/09/2013   | 26/03/2014   | UNKNOWN         | 0.0004     | 00000000 |               | 12145678 |
| 3        | Mcauteranes.     | 1001.1.1 Ma  | en street, Merr | town, Manuface   | MNI 28M   | 35/94/1981    | 00,009/30513 | 36/03/2014   | UNITIONIN       | 0,000      | Nononni  |               | 12250575 |

# D-In015 Saving a Report

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

| mer Data Guide | Save Report | Expand A |
|----------------|-------------|----------|

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 couild 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.

| Consumer Data Guide | save. | Expand All | Collapse All | 10 |
|---------------------|-------|------------|--------------|----|

| ECV Report 808 B Continue             | Data Guide 801 # EEV Report 007  | · ICx Search 004   | a IV Search 400                  | · Dr Seseth 00.2 required of                                  |                                       |
|---------------------------------------|--|--|----------------------------------|---|---------------------------------------|
| • B Ne/MPV7ECH41/TH/UM/Projects/Dave  | wvECV Redesign/Concorner_Data_Suide_903.Hen  | www.scoke  |                                  | = O Q Janob   | ☆ 章 幸 首                               |
| Experian e-Cons                       | umerView   |  |                                  |   |                                       |
| 🛱 Guide to Experian Consu             | mer Data   |  |                                  |   | Page dose A                           |
| Ø Addies Links                        | Ø Address Links  |  |                                  |   | 7                                     |
| an Allow and Allowing                 | This section will only be chosen if your   | r orgänisation has been set op?                                  | o wew aithfrest trees, and show  | all the addresses associated with the applicant and their as  | aunitates il opticit m.               |
| Application ( Math                    | Whether any address links are reports  | ud in this section depends on th                                 | w individual warched. # addres   | s litrix are reported, you can do an address search on the ag | phant at the address sterent by       |
|                                       | childing on the address. This initiates a  | a new consumer information se                                    | ursh for the person at that add  | ress, satisfy operas at a new window.                         |                                       |
| Rates Herrichen                       | If you warch a second level address<br>another.  | the resulting report replaces the                                | e report from the first know ad  | direct search, so you may want to print or save the first add | resultion report biology you smarth   |
| CALL-Credit formant information       | You are charged for each livited addre   | ns search, just as for the initial i                             | search.                          |   |                                       |
| CAPE Permitagents                     |  |  |                                  |   |                                       |
| EIRAS - Frank Internation             | Aliases and Associations   |  |                                  |   |                                       |
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| Contracting on Decision of            | an Alles is an afternative name variant  | n uneil by the applicant when th                                 | tey have previously applied for  | credit. For example, the same person may be listed as john?   | Stattle, I Smith an J M. Smith on our |
|                                       | ibrtabases.  |  |                                  |   |                                       |
| domin worksoner                       | An Association is a paraget what have a  | a considerior with the applicant                                 | . This usual be a shared bank at | ousuit, mortgage or other credit anargment.                   |                                       |
| I increase and attractionality threak | 1000 C   |  |                                  |   |                                       |
| Referent Contachers                   | Application Information  |  |                                  |   |                                       |
| Property Information                  | This section lists all of the data which   | was entered during data input                                    | and used for the search of the s | localieses-   |                                       |
| Tanis Microarco                       | 12   |  |                                  |   |                                       |
| Nettal Infirmation                    | <ul> <li>Authentication Scores</li> </ul>  |  |                                  |   |                                       |
|                                       | An Authenthiston Scare may contain   | fixer elements; It's Confirmation                                | Admentication index, Validation  | on Score and Verification Scient.                             | -                                     |
|                                       | The ID confirmation is a summary of the state of the stat | he data matches resulting from<br>ayer along with an explanation | the data source search. This su  | ermany can either be a simple yes or mu, or can be set as be  | ing differing levels of confirmation. |
|                                       | The Authentication index is a source, by   | early on the assimilation of the                                 | breadth, depth and suality of th | he data found and indicates the degree of confidence you o    | an have in the person's identity. The |

# 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.

#### Experian Consumer Report



# 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.


## **D-Out065** Personal Information

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

| on 👻 Contact Us 👻           | Help -                                       |  |
|-----------------------------|--|--|
| 📃 Director Data             |  |  |
| Name                        | Mr John Jones                                |  |
| Previous Name               | Mr John Johnson                              |  |
| Nationality                 | British                                      |  |
| Latest Filed Address        | 23 Main Street, Maintown, Mainshire MN1 1NM  |  |
| Alternative Filed Addresses | 27 Main Street, Maintown, Mainshire MN1 1NM  |  |
|                             | 137 High Street, Maintown, Mainshire MH1 1PL |  |

Directorphine Cocreter whip and Dartporchine (II Dia)

#### **Experian Public**

**f** 

No. of Records: 7

### **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)

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.

| irectorships, Secretaryship and Partnerships (U.P's) |                       |                |                       |               |  |             | of Records: 🚺 🕻                                |  |
|--|-----------------------|----------------|-----------------------|---------------|--|-------------|--|--|
| Current Appointments                                 |                       |                |                       |               |  |             |  |  |
| Company Name   | Registered No.        | Position       | <b>Gale Appointed</b> | Sales Exercit |  |             | RCK.   |  |
| A Company Limited                                    | 12345678              | Onector        | 36/13/3018            |               |  |             | <ul> <li>32345628</li> <li>32345628</li> </ul> |  |
| & Company Linsted                                    | 32345679              | Secretary      | 30/12/2018            |               |  |             |  |  |
| C.Company Limited                                    | 12340620              | Partner        | 30/12/2013            | Alambars Wa   | Advertisers Voluntary Liquidation (17/31/2014) |             |  |  |
| Previous Appointment                                 | (#)).                 |                |                       |               |  |             |  |  |
| Company Battle                                       | Registere             | Beginhered No. |                       | Date Left.    | Labert Earent                                  | WEK         |  |  |
| D Company Similad                                    | 12945679              |                | Director              | 30/12/2018    |  |             |  |  |
| E Company Limited                                    | 3254563               | N              | Deschar               | 94/13/2013    | Gargary Doubled                                | Descrived 1 |  |  |
| Current Appointment                                  | - Disalived Company   |                |                       |               |  |             |  |  |
| Company Barrow                                       | Registered            | rites.         | Prolition             | Date Left     | Labor Daver                                    | NOC         | NOC  |  |
| F Company Limited                                    | 12546670              |                | Deador                | 30/12/2018    | Company Disadont                               |             | LZHSET8  |  |
| Previous Appointment                                 | a - Discolved Company |                |                       |               |  |             |  |  |
| Company Name   | Registere             | d No.          | Pesition              | Date Loft     | Salest Event                                   | NOC         |  |  |
| G Company Samilled                                   | 12345670              | RC             | Dreshur               | 30(13)20118   | Contiguenty Descrived                          |             | 123429678                                      |  |

## **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.

| Insection Registered Against | Company Rame   | Registered No. | Fined | Costo  | Conviction Date | Reacon                               | NOC        |
|------------------------------|----------------|----------------|-------|--------|-----------------|--------------------------------------|------------|
| amente                       | # Company Ltd. | 12345678       | Yes.  | 62,500 | 01/01/2016      | Invoice discregancy and late payment | 12343678   |
| University                   | A Gargany (b). | 12345676       | Ves   | 62,500 | 01/01/2016      | Immite discrepancy and late payment  | B 12945679 |

| 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 |

No. of Records: 🔽 🛈

### **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

This section lists any displatifications for the applicant. A director can be benned (dispualified) from being a company director if you direct meet your legal responsibilities. This might include:

- · allowing a company to continue trailing when it can't pay its debts
- net keeping proper company accounting records
   not sanding accounts and returns to Companies Hisson
- not sensing accounts and retains to compare
   not paying tax meet by the company
- + using company money or assets for personal benefit

A Cleveltur may be disquailfied for up to 15 years and, during this time, cart'or

be a director of any company registered in the UK or an oversias company that has convections with the UK.
 be inscribed in forming, marketing or running a company.

| Dispusification Start Date | Orspallfration Ind Date |
|----------------------------|-------------------------|
| 01/01/2013                 | 01/03/2013              |
| 03/03/2036                 | 05,05,2052              |

| Disgualifications           | No. of Records: 🗾 🕚       |
|-----------------------------|---------------------------|
| Dispuilification Start Date | Disgoalification End Date |
| 01/01/2011                  | 01/01/2013                |
| 01/01/2016                  | 03/01/2017                |

# **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.

| 1.50           |  |  |                                   |       |     | 0 |   | × |
|----------------|--|--|-----------------------------------|-------|-----|---|---|---|
| ECV Report 007 | × ECV Director Report 001<br>CHAUTH/UK/Projects/Darwin/ECV Redesign/EC | V_home_nonsecure_002.html  | CCV Non-Secure Home 002 ×         | *     | 合 自 | ÷ | ŧ | = |
|                | Experian Consu<br>A world of insight                                   | mer Services   |                                   |       | 1   |   |   |   |
|                | An Experian e<br>[VTAMRC=000<br>Please contac                          | xception has occurred (M<br>00000 MARSRC=M00U]<br>t Experian if this problem | IR02) : A MARS MOOU error has occ | urred | ٦   |   |   | Е |
| l              |  |  |                                   |       |     |   |   |   |
|                |  |  |                                   |       |     |   |   |   |
|                |  |  |                                   |       |     |   |   |   |
|                |  |  |                                   |       |     |   |   |   |

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 <u>www.experianplc.com</u>.

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