

# Creditlines



## Leading the fight against fraud

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Callcredit  
Information Group

# Significant growth in 2009 for Callcredit Information Group as:

- Revenues increase by 9%
- Staff numbers increase from 625 to 676

Callcredit Information Group saw significant growth in 2009 with full year profits of £7 million. Despite continued uncertain market conditions throughout 2009, the company saw revenue increase by 9% year on year. The Group also continued to expand its workforce, increasing staff numbers from 625 to 676. The Group will be releasing half year results in July.

**John McAndrew, CEO of Callcredit Information Group said:**

“Callcredit is focused on driving innovation into the marketplace and these results show that our efforts and achievements have been well received by our customers. Over the course of the year we have continued to refine and develop our unique credit and marketing



products, enabling our clients to make more responsible and informed decisions around what an individual consumer can or cannot afford.



## Chris Savage to lead Marketing Solutions at Callcredit Information Group

**Callcredit Information Group recently announced that Chris Savage has become the Managing Director of Callcredit Marketing Solutions following the departure of Caroline Worboys.**



Chris joined Callcredit in June 2009 as Corporate Development Director and played a key part in the MBO of Callcredit in December 2009, which was backed by private equity firm Vitruvian Partners.

Prior to Callcredit he had leadership roles in credit management services and credit information services businesses, including over 20 years with Experian where he was Managing Director of its Marketing Services business.

John McAndrew CEO of Callcredit Information Group said “Chris joined us at an exciting stage and has made a big impact in a short time. His experience and enthusiasm are just what we need to capitalise on the opportunities we have as a growth oriented business.

## A new website is on the way!

Callcredit Information Group are currently working on a new website, which will be launched in September. Information about the new site will be in forthcoming issues of Creditlines.



## As a responsible lender, Lloyds Banking Group take pride in pro-actively reviewing and improving their data quality standards on a regular basis.



Lloyds TSB Group plc was renamed Lloyds Banking Group plc on 19 January 2009, following the acquisition of HBOS plc. The Group is currently the largest retail bank in the UK and an estimated one in three people bank with them. Callcredit began working independently with Lloyds and HBOS in 2005. As a responsible lender, Lloyds Banking Group take pride in pro-actively reviewing and improving their data quality standards on a regular basis. In 2009, Callcredit worked with the Group on a data quality project which resulted in significant improvements in the overall quality of data within one of their current account portfolios.

### The Challenge

- To enhance the existing SHARE data file submission on customer current account portfolio through data quality improvements
- To protect customer data, the Group had to arrange for a series of changes to be made within a one month timeframe in preparation of the creation of the new, enhanced file
- Data quality enhancements were needed to compliment current view of consumers' data and payment patterns over time

### The Solution

Lloyds Banking Group created an enhanced SHARE file for one of their current account portfolios. Callcredit provided ongoing support with the Group throughout the project.

SHARE, a Callcredit product, contains information relating to consumers' credit commitments and how they perform in relation to these agreements. Only SHARE contributing members (closed user group) can access this data, in line with principles of reciprocity, industry standards and responsible lending practices which provides a financial picture of an individual. This is used in conjunction with public data, providing the SHARE member with information to aid decision-making relating to the credit worthiness of an individual. By regularly inputting data into the SHARE database, organisations can access and utilise all other records held on the database that have been provided by other SHARE members.

### Roy Newling Client Manager, Callcredit

“Callcredit has a long and positive relationship with Lloyds Banking Group. Callcredit produces a monthly Data Quality report to allow the Group to analyse the quality of their own data. This allows the Group to report back on a regular basis, highlighting the importance of consumer data accuracy.”

Callcredit carried out a series of changes on the existing files. This included removing or updating records to ensure full, accurate credit histories were maintained on Lloyds Banking Group customers.

Callcredit worked closely with Lloyds Banking Group over several months to assist with database development, testing and validation prior to implementation in December 2009. Data specialists from both companies were always on hand to ensure that any issues were identified, discussed and resolved quickly, enabling the project to be delivered to the required timescales and quality.

This “best practice” approach has led to the speedy and successful delivery and implementation of improved data quality standards on this portfolio. These enhancements reported and used across the financial industry, will further protect both the industry and customers, ensuring fair treatment and credit assessment from Lloyds Banking Group and other financial companies.

Callcredit was able to design and deliver a robust and compliant solution to Lloyds Banking Group within the strict one month time scale.

### Tricia Guidi Senior Manager, Third Party Data, Decision Science

“Callcredit was on hand throughout the project to ensure that any issues were identified, discussed and resolved quickly, enabling it to be delivered to the required timescales and quality. The excellent ongoing communication between the two companies was key to the success of this project.”

# The Changing Face of the Fraudster in 2010

Callcredit's 4th Annual Financial Crime Conference was held on June 10th at the Institute of Engineering and Technology in London.

The event attracted a large audience from a wide variety of industry sectors which is indicative of how far reaching the threat of fraud has become in recent years. It also demonstrates the value businesses now place on being kept up to date of emerging threats whilst learning about the latest fraud prevention technology to combat it.

Following 2009's successful conference, this year's event yet again delivered a line up of high calibre speakers on a variety of topics within the area of Financial Crime.

Eddie NKune, Director of Knowledge at the National Fraud Authority (NFA) set the scene for the conference by providing an update on the current scale of fraud in the UK and the steps being taken by the NFA to help reduce it.

Peter Bayley, Head of Fraud and Credit Abuse at Santander provided a refreshing account of fraud in the banking sector and processes and controls adopted to combat it.

Phil Singh, Head of Sales at Callcredit gave an account of Callcredit's latest verification technology, CallValidate, and explained how it could be used to defend profits.

John Flynn, Financial Crime Director at Aviva described the issues from financial crime in the insurance sector and provided an extremely interesting insight into Bribery and Corruption.

Andy Lloyd, Director of Product Strategy at Callcredit highlighted the value in being able to spot the early warning signs of fraud by using CallMonitor's daily alerts.

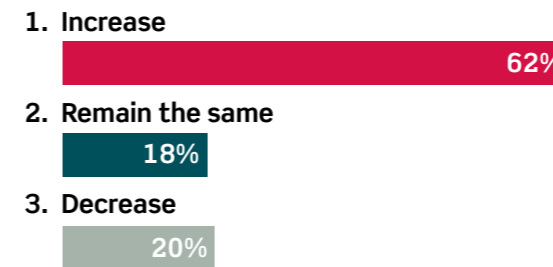
Professor Martin Gill of Perpetuity Research and Consultancy finished the conference with a fascinating account of the many interviews he has conducted with fraudsters, detailing an insight into what their motives are for committing fraud:

“ I had the pleasure in chairing this year's event which provoked many interesting questions and throughout the conference I asked the audience to vote on a series of multiple choice questions using interactive key pads which provided some interesting statistics and gave a real insight into how Financial Crime Professionals view the current environment. ”



In the last 12 months has your company seen levels of fraud;

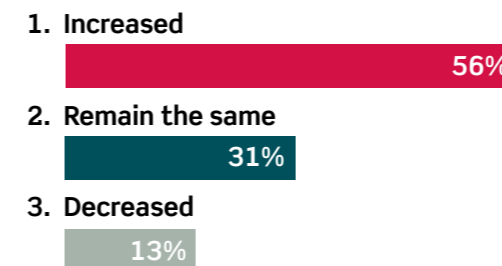
Fig 1:



Whilst almost two thirds of the audience recorded that fraud had increased over the last 12 months and over 80% expected fraud to increase in the next 12 months, 44% recorded that their organisation had not increased resource to combat financial crime in the last 12 months.

In the last 12 months, the level of resource deployed by my company to combat financial crime has...

Fig 2:



“ A very high percentage attending the seminar believed that fraud will increase in the coming year. ”

Looking 12 months ahead, do you think that fraud will;

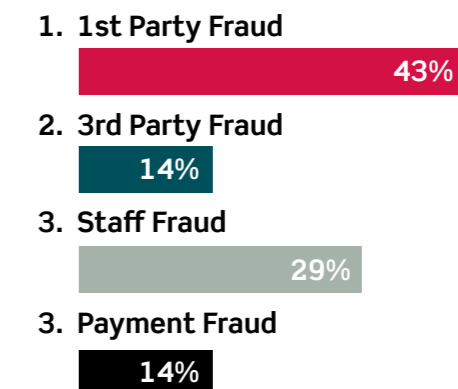
Fig 3:



A very high percentage attending the seminar believed that fraud will increase in the coming year. This was in line with comments by guest speakers Peter Bayley of Santander and John Flynn of Aviva, who both raised concerns of how fraud may develop in the future. Peter Bayley raised particular concerns over the continuing development of new malicious softwares and the threat of using mobile phones to facilitate fraud.

Which is causing you the most concern in 2010;

Fig 4:



This graph shows that professionals considered 1st party fraud and staff fraud to be the two most concerning areas for 2010. Both guest speakers also raised concerns about staff fraud, with Andy Lloyd and Phil Singh, speaking on behalf of Callcredit, explaining how products on offer can highlight and monitor potential risks posed by staff.

The conference was also used to launch Callcredit's latest fraud prevention tool, GeoFraud for SHARE. GeoFraud uses a wealth of data sources including known fraud cases, demographic data, unemployment statistics and Callcredit's SHARE database (commonly know as the credit bureau file) to help detect and prevent fraud. GeoFraud assigns a score index from 0 – 99 on every postcode in the UK, therefore ranking them based on probability of fraud. It is the only geographic fraud segmentation tool that uses credit data increasing its ability to predict fraud substantially over non credit data models. Callcredit released a recent study on the

top hot spots for fraud in the UK which saw some significant changes to areas most associated with fraud, with Sunderland in the North East now claiming the number 1 spot.

The statistics obtained during the conference show that many Financial Crime teams are under pressure to deliver increased fraud savings without increased resource, particularly in the area of IT. GeoFraud requires little or no IT integration and can be deployed as a simple file within any IT platform. It can then be used to overlay application fraud referral queues ensuring optimum prioritisation, or used

to fast track low risk customers without incurring the expense of other fraud prevention tools.

GeoFraud is already a well established solution for preventing fraud and GeoFraud for SHARE will further enhance its reputation for delivering significant returns on investment.

To find out more about CallValidate and GeoFraud for SHARE, or to add your details to our Financial Crime Conference mailing list, email John Cannon, Head of Product Strategy, Financial Crime [john.cannon@callcreditgroup.com](mailto:john.cannon@callcreditgroup.com)

# Industry Minute

As our new Government settles down and its detailed policies and outlook begin to take shape, the big question for everyone involved with lending is, "What will this mean for the industry?"

In these early days, it's still very difficult to tell – perhaps unsurprisingly, given the importance of other priorities to the new administration. There are pressing economic problems to address, alongside policy areas which they have been keen to make a start on, such as the withdrawal of Identity Cards.

Plans to reform the financial regulatory framework have now been announced, including the creation of a Consumer Protection and Markets Authority to take on relevant aspects of the FSA's current remit. As the Finance & Leasing Association were quick to point out, no explicit confirmation was given about consumer credit – will it move to the CPMA, or stay with the OFT? Many will be hoping to see the latter remain in control to exercise the understanding of the market it has developed over time, rather than face the uncertainty and probable expense of a new regulator. We can expect to find out when the consultation on these changes is issued in coming weeks.

Our existing regulators, meanwhile, continue with their planned work schedule.

- The FSA has published its Small Firms Financial Crime Review report. Findings concluded that only 41% of small firms who conducted mortgage business obtained

income verification. The FSA were also concerned about low levels of ongoing employee vetting. Only 8% of small firms undertook any repeat checks once staff had been employed, making employers more vulnerable to employees driven to commit financial crime in tight economic times. This also runs counter to the risk-based approach recommended as good practice in the FSA's 2008 review of Data Security – targeted at all regulated firms.

- Following publication of the FSA policy statement on Arrears and Approved Persons, the industry now awaits its consultation paper on responsible lending, due shortly. This will set out firm proposals on many areas raised in the original Mortgage Market Review paper, such as income verification, affordability and interest-only mortgages.
- The OFT has launched a review of barriers to entry, expansion and exit in retail banking. Some of its eventual findings may well feed into the Government's plans "to foster diversity in financial services... and create a more competitive banking industry".
- The much awaited report of the OFT Review of High-Cost Consumer Credit has finally been unveiled. Recommendations included

discussion of the need for data sharing and introduction of trade-association-led best practice – but importantly, not price controls.

A House of Commons research report said of the OFT High Cost Credit Review, "When it publishes its conclusions, anticipate a lively debate over the balance between control, regulation and credit accessibility." This argument is likely to be ignited as expected proposals to create powers to cap credit and store card interest rates are presented. In response to a parliamentary question in June, Edward Davey, responsible for Consumer Affairs, stated he "will be setting out detailed plans on how the Government will be taking these commitments forward shortly". Perhaps it would be too much to expect a quiet summer...

Louise Galloway  
Head of Industry Relations  
[louise.galloway@callcreditgroup.com](mailto:louise.galloway@callcreditgroup.com)



## Callcredit Information Group takes on cycle challenge



Callcredit Information Group has rallied a team of keen cyclists to take part in the Coast-to-Coast Cycle Challenge, raising £10,000 for the NSPCC's Child Voice Appeal.

**Taking place on June 24th-25th 2010, six staff and twenty six clients from Callcredit Information Group rode for a gruelling 135 miles.**

The journey started from the West Cumbrian harbour of Whitehaven, with the team passing through the northern Lake District and continuing up to the northern

Pennines. The cycle ride ended in the city of Sunderland on the east coast.

The NSPCC's Child's Voice Appeal aims to ensure that ChildLine and the NSPCC Helpline are easily accessible for all children. All entrants were set the challenge of raising £400 each to enable Callcredit Information Group to achieve its fund raising target of £10,000.

**Mike Davies, Callcredit Business Development Director, commented:**

“ We deeply respect the NSPCC's work in bringing a full stop to cruelty to children. Callcredit is committed to devoting time and energy to supporting worthy causes and we enjoy bringing together willing volunteers from our clients, who take up our challenge to help. This year, it's great to feel that we've played a small part in helping the NSPCC with their Child's Voice Appeal. ”

Donations for the effort can be made online through CIG's JustGiving page: <http://www.justgiving.com/CIGc2c>

## Consumer Credit Trade Association form strategic partnership with Callcredit Information Group

The Consumer Credit Trade Association (CCTA) has launched a strategic partnership with Callcredit Information Group to offer its members a range of Callcredit products including SHAREReport, CallValidate, CallML and CallTrace.

The partnership further supports the dedication and vision of the CCTA in its role to provide a strong lobbying voice in government, offering advice and information, while supplying a range of cost effective practical services. The partnership will provide unique products to members that support responsible lending practices and have a significant impact on the bottom line.

Chris Oakes, CEO of CCTA said "CCTA is delighted to announce a strategic partnership with Callcredit to provide additional services to our members at a discounted rate. We're pleased to have teamed up with Callcredit and to be working with an innovative and forward thinking organisation which we feel reflects our core values. The company is always a pleasure to deal with in any business situation".



Jan Smith, Industry Relations Director, Callcredit added:

“ Focusing on customer needs and enhancing customer relationships is a very important part of the work we do. By formally cementing this partnership, we are delighted to be working with the CCTA to assist its members. ”



## Automated affordability solutions in high demand

**“Since joining Callcredit last September my feet have hardly touched the ground, with clients, the media and regulators all wanting to talk about the role that affordability assessment has in the process of responsible credit approval and subsequent account management. I now see that increasingly those on the edge of our industry acknowledge what we have always known that an assessment into the individuals past history of servicing credit needs to be supplemented with a requirement to test the customers ability to service current and future debt commitments.”**

To help understand the importance, consider some of the findings from our recent YouGov survey:

- 6% owned up to recently applying for credit knowing that they might not meet the repayments. Perhaps more interesting for me was that the worst offenders were those aged between 35 to 44, people traditional scorecards may have treated favourably.
- 26% of those with a mortgage said they would be unable to meet their mortgage repayments if their income were to fall by up to £300. Clearly, an increase in repayments by the same amount would have the same effect and who amongst us believes repayments will stay this low for much longer?
- 9% confessed to inflating their income on credit applications in order to obtain credit. Personally, I'm surprised by how

few people come clean, as my experience suggests that for most products a much higher number of applicants are 'optimistic' about their future income.

Key to a successful affordability assessment is an understanding of the relationship between both the customer's income and their commitments. Here, Callcredit has the solution; our Affordability Suite combines our unique insight into customer incomes as seen through their bank account activity, with their debts and debt servicing costs. This insight provides our clients with tools to automatically access affordability at both acquisition and throughout the credit lifecycle. This latter insight is proving very useful for the early adopters who have been reacting to changes in the customer's debt. And, perhaps more importantly to changes, both up and down in their income.

Consider, have you the tools to identify and reset the strategy for customers who have suffered a major income shock, such as losing their job? Alternatively, in the process of debt recovery, when do you spot that a customer has re-gained employment and may be in a position to recommence repayments? In both cases the Affordability Suite can help supplement the modest number of customers who pro-actively contact you to advise a change in their circumstances.

For more information on affordability and daily monitoring contact Andy Lloyd, Product Strategy Director on **0113 244 1555** or email [Andy.lloyd@callcreditgroup.com](mailto:Andy.lloyd@callcreditgroup.com)

“ Callcredit has developed a range of new tools that business developers can use to make smarter decisions ”



## nGauge for marketing – A new tool from Callcredit to target effectively

**By reputation risk managers and marketers occupy opposite ends of a spectrum running from risk avoiders to risk takers. This oversimplifies and exaggerates the differences.**

The reality is that the risk and business development functions need to build complementary strategies. This need is there for a business growing by managing an existing portfolio, or by new business acquisition.

### smarter marketing

Business developers traditionally used blunt instruments to refine target audiences for cross sell, up sell and utilisation programmes. Business rules around late payment and over-limit activity excluded both the genuinely over-indebted and the potentially profitable, lazy payer. Optimum decisions need to be multi-dimensional and use available data to make much more informed decisions that account for;

- Trends in individual behaviour indicating stress
- Credit utilisation and share of wallet

Marginal customers from a profitability or risk perspective may have fewer choices than in the past. Ignoring them or relying on inertia is not an option. Engagement strategies whether you are consolidating with existing customers or acquiring new ones, need to be active.

That is why Callcredit has developed a range of new tools that business developers can use to make smarter decisions and interact responsibly and profitably with customers and prospects. These new tools are called nGauge.

### 1 Campaign Management

Callcredit has built nGauge- scores for new/cold acquisition and existing customer marketing to be used for bulk screening of marketing campaigns.

- nGauge-Risk- excludes delinquent and over indebted customers from marketing activity and extends scope by comparison with its competitors , including both early arrears and credit card balance to limit data
- nGauge-Trend- identifies ok customers today, but with high propensity to go bad in next 6 months

### 2 Customer/Portfolio Value Building

The nGauge scores available at a campaign level can be provided regularly to update your customer/prospect database. This facilitates optimisation of contact strategies and value building.

Additionally, nGauge Profitability uses granular data to identify segments by usage and utilisation. It takes account of both product specific and overall credit share of wallet data, for existing customers that can be aligned with your risk appetite.

This enables for example, a clients dormant or lapsed customers to be segmented according to market-wide sector specific activity to enable a differentiated marketing approach.

The combination of nGauge scores helps ensure improved marketing returns through enhanced pre-screening - for example - differentiate and retain the profitable lazy payer, whilst also improving response through differentiating the marketing approach according to known market wide credit utilisation and behaviour.

Callcredit also provide the Affordability Suite that gives companies a range of tools that identify customers who have high levels of debt and debt service costs relative to income. These customers increasingly require intensive care and as a group are particularly vulnerable to short term changes in income.

For more information on nGauge contact Adam Leslie, Head of Data Sales on **0113 388 4300** or email [adam.leslie@callcreditgroup.com](mailto:adam.leslie@callcreditgroup.com)



# Helping telcos deliver superior customer experience

The iPhone revolution and a new wave of smartphones has seen more consumers than ever before accessing the internet from their mobile phones. In fact, analysts from research company Gartner estimate that the mobile phone will overtake PCs as the most common device for accessing the internet throughout the world by 2013.

While the rise of the mobile internet provides a huge opportunity for service providers, it also presents a considerable challenge. It is essential for telecoms companies to trade responsibly and for example to comply with regulations by protecting children from accessing age restricted products and services. But how do you know that customers are who they say they are and what can you do to check this?

CallValidate enables telecoms companies and service providers to instantly verify a

name, address and date of birth both swiftly and with confidence. You can ensure the person is over 18 and also check that their payment details are correct. A unique feature of CallValidate is that it can 'reverse search' on an age, so even if the customer does not supply his or her age, CallValidate can retrieve a match.

By coupling ID confirmation with bank and credit card information, CallValidate carries out the most comprehensive and robust identity verification check in the UK market place. You can also complete an anti money-laundering check with a built-in impersonation check, all in just one search.

In a competitive industry, delivering a superior customer experience is vital to increasing sales and maintaining customer loyalty. CallValidate provides you with a real-time identity check at the point of application and

can allow you to increase the take-up of products and services through added efficiency.

As the mobile internet and consumers' adoption of digital media continues to evolve, solutions like CallValidate will continue to lead the way in enabling companies to provide quicker access to their services.

Speed and accuracy are essential in creating and maintaining excellence in customer service, key to making you stand out from the competition.

For more information on solutions for the telecoms industry contact James Blake, Senior Business Development Manager on **0113 244 1555** or email [james.blake@callcreditgroup.com](mailto:james.blake@callcreditgroup.com)

# The impact of the OFT Irresponsible Lending Guidance on collections processes

The guidance sets out the standards the OFT expects from any business engaged in lending. However, it has a wide definition of 'lending' - covering the entire process from the initial lending decision up to the handling of arrears and defaults.

Specific impacts in early arrears and collections from the guidance include:

- A need for an affordability assessment before exercising any right to set off
- The importance of treating customers in difficulty with understanding and forbearance
- Emphasis on the requirement for data accuracy in debt sale or outsourcing scenarios
- The obligation that enforcement action taken must always be 'proportionate'

These principles place a clear responsibility on creditors to understand each customer as an individual.

Callcredit data has enabled our clients to leverage a unique insight into their customers' financial circumstances - allowing them make informed and justifiable decisions in arrears management and enforcement.

We are the only credit reference agency in the UK to offer affordability assessments with the strength that comes from being underpinned by genuine, individual income data. This enables you to build up a clear picture of your customers to allow you to make instant, accurate and informed decisions.

Callcredit recently undertook an exercise with a high street lender to identify customers on the brink of their affordability. The lender was then able to pro-actively contact high risk customers earlier. This resulted in an 11% uplift in collections the following month and a reduction of accounts that would have usually rolled into default.

The guidance also states "reasonable" proposals for "alternative, affordable, payment amounts" must also be "allowed for". If a creditor wishes to reject an offer they must advise the customer the reason for doing so. Using data can provide you objective grounds for making these decisions - for example, if you can identify another creditor is being treated differently.

Once an account is following an affordable repayment plan - what if your debtor's circumstances improve? Up to 50% of your customer credit profiles change in a 3 month

period - and this information often goes unnoticed.

Receiving daily alerts on your customers' changing circumstances will enable you to quickly identify cases where funds have become available. This provides you with a clear advantage, by enabling users to monitor events such as missed payments, significant total balance changes, new CCJs, bankruptcies, DRO's and CIFAS filings on a daily basis.

Now is the time to review your current practices to ensure that you adhere to the guidance whilst developing strategies that will provide a positive lift in collections in an increasingly difficult economic climate.

For further information about Affordability Assessment or Daily Alerts contact James Syron on **0113 244 1555** or email [james.syron@callcreditgroup.com](mailto:james.syron@callcreditgroup.com)



# The insurance sector can't afford to stand still in the fight against fraud

**In terms of consumer behaviour, the insurance industry (particularly Motor and Home insurance providers), has probably experienced a greater change in the past three or four years than in the previous twenty. Driven by price comparison websites and the ease of shopping around on the internet, consumers have become cannier in terms of securing a better deal for themselves... and far smarter at committing fraud!**

The most proactive Insurance companies are countering this by taking steps to better understand risk at quotation and application stage, and by implementing a coherent risk and fraud assessment process across all stages of the customer lifecycle. Callcredit's dedicated insurance team has been working with insurers over the past two years to develop a suite of solutions that can respond to the challenges. We are perfectly positioned to work with General Insurance and Life and Pensions companies to drive forward strategies to maintain competitiveness and profits.

We are currently working extensively in payment fraud. CallValidate, has the capability to validate a bank account or card, verify an individual's identity (to AML standard if required), and tie the two together in a single check. This unique product is adding

considerable value in terms of combating fraud and also improving operational efficiency and customer experience. Our continuous investment in CallValidate, already the most innovative product of its type, will enable ever greater sophistication in the fight against fraud in the future. The insurance sector can't afford to stand still in the fight against fraud, and CallValidate won't stand still either!

There is no question that the insurance sector has embraced considerable change in recent times, and will continue doing so. We regularly see innovation in brand marketing and product advertising, and we need to see similar innovation in pricing, underwriting, claims and fraud. Callcredit Information Group are committed to building on its reputation for innovation by working in partnership with insurance companies to harness data driven insights to drive efficiency in acquisition and retention of customers.

These themes will be central to our insurance sector seminar which will take place in London on July 15th, where we will look to introduce new ideas and stimulate fresh thinking around the issues faced by the industry today. [To register your interest, please contact Michelle Burley: michelle.burley@callcreditgroup.com](#)



## Callcredit Information Group Key Contacts

**Mike Davies**  
Business Development & Sales Director,  
[mike.davies@callcreditgroup.com](mailto:mike.davies@callcreditgroup.com)  
0113 244 1555  
07711 851 222

**Graham Lund**  
Managing Director, Credit Solutions  
Callcredit Information Group  
[graham.lund@callcreditgroup.com](mailto:graham.lund@callcreditgroup.com)  
0113 244 1555  
07764 268 674

**Chris Savage**  
Managing Director, Marketing Solutions  
[chris.savage@callcreditgroup.com](mailto:chris.savage@callcreditgroup.com)  
0113 244 1555  
0771 090 1671

**John McAndrew**  
CEO  
Callcredit Information Group  
[john.mcandrew@callcreditgroup.com](mailto:john.mcandrew@callcreditgroup.com)  
0113 244 1555

**Jan Smith**  
Industry Relations Director  
[jan.smith@callcreditgroup.com](mailto:jan.smith@callcreditgroup.com)  
0113 244 1555  
07912 120 994

**Mark Davison**  
Group Technology Development Director  
[mark.davison@callcreditgroup.com](mailto:mark.davison@callcreditgroup.com)  
0113 244 1555  
07736 728 913

**Andy Lloyd**  
Product Strategy Director  
[andy.lloyd@callcreditgroup.com](mailto:andy.lloyd@callcreditgroup.com)  
0113 244 1555  
07739 229 574

**Ed Davies**  
Data & Client Services Director  
[ed.davies@callcreditgroup.com](mailto:ed.davies@callcreditgroup.com)  
0113 244 1555  
07515 198 142

**John Eggleston**  
Chief Information Officer  
[john.eggleston@callcreditgroup.com](mailto:john.eggleston@callcreditgroup.com)  
0113 244 1555  
07736 728 911

**David Swift**  
Marketing Director  
[david.swift@callcreditgroup.com](mailto:david.swift@callcreditgroup.com)  
0113 244 1555  
07921 883 619