



Callcredit

# MEDIA PACK



# An introduction

## Who we are

Callcredit is in the business of empowering information. We provide data, analytics and software that enable businesses to build valuable customer relationships.

We are experts in managing consumer data for businesses across every sector, within the UK and around the world. From financial services, retail and utilities to public sector, telecoms, insurance and many more, our c.1300 employees focus on developing innovative products and services to help businesses make smarter, more informed decisions throughout the customer lifecycle.

Our leading edge approach to deploying consumer information enables our clients to cost effectively identify, engage and convert more new customers whilst optimising existing customer profitability.

## Vision - our ambition

To become the UK leader in consumer insight, decisions and engagement while growing our business and reputation worldwide.

## Strategy - our plan

- **Principal player:** be the leading player in our field in the UK
- **Expand globally:** build our business and reputation in the U.S. and other key markets
- **Advance and enhance:** evolve our range of products and services through innovation, aggregation, and acquisition.
- **Be a talent magnet:** attract, nurture and retain the best and brightest.



# Core principles

## Relentlessly innovative

“What will we think of next?” It’s a question we ask ourselves every day. We’re relentlessly innovative— constantly delivering better ways of solving problems and serving clients—from solutions to help them analyse risks to software that leads to smarter decisions and richer customer experiences.

## Deeply curious

Call us “information junkies.” Problem solvers. Hunters and gatherers of insight. We find what truly matters for clients because we are inherently inquisitive. We’re natural born explorers – excavators who know how to extract the most valuable nuggets of insight from terabytes and torrents of data. It’s simply our culture to dig deeper and search harder. That’s why we find patterns that many miss and uncover the risks and opportunities others can’t.

## People people

We know that at the start and end of every data point are people with real lives and goals. That knowledge drives everything we do and how we do it. At Callcredit we place as high a value on empathy as we do on talent, expertise and brainpower. We’ve always taken a genuine interest our clients. Which is why they’ve always valued us.

## Ironclad integrity

It would be an understatement to say we are a highly dedicated team. We set rigorous performance standards for ourselves – especially in our dealings with others. Words like ‘trust’, ‘transparency’ and ‘integrity’ are fundamental to the way we work here. They’re based on a shared belief that our business does best when it does good. Which is how we approach our clients, our community and our colleagues.

# Our history

Callcredit was formed in November 2000 following a number of business acquisitions. Three years later, in 2003, information businesses, Callcredit, EuroDirect and GMAP Consulting were brought together under the umbrella name of the Skipton Information Group. A year later the Group opened a regional office in Japan.

Working with HBOS, HSBC, Lloyds TSB and RBS in 2006 Callcredit launched its over-indebtedness initiative (OII), designed to improve lenders' understanding of their customers' indebtedness and ability to repay.

In 2007, the Group further added to its product and service offering by acquiring Legatio and DecisionMetrics which was followed a year later by the acquisition of the communications company, Broadsystem. In June of 2008 the company rebranded to Callcredit Information Group.

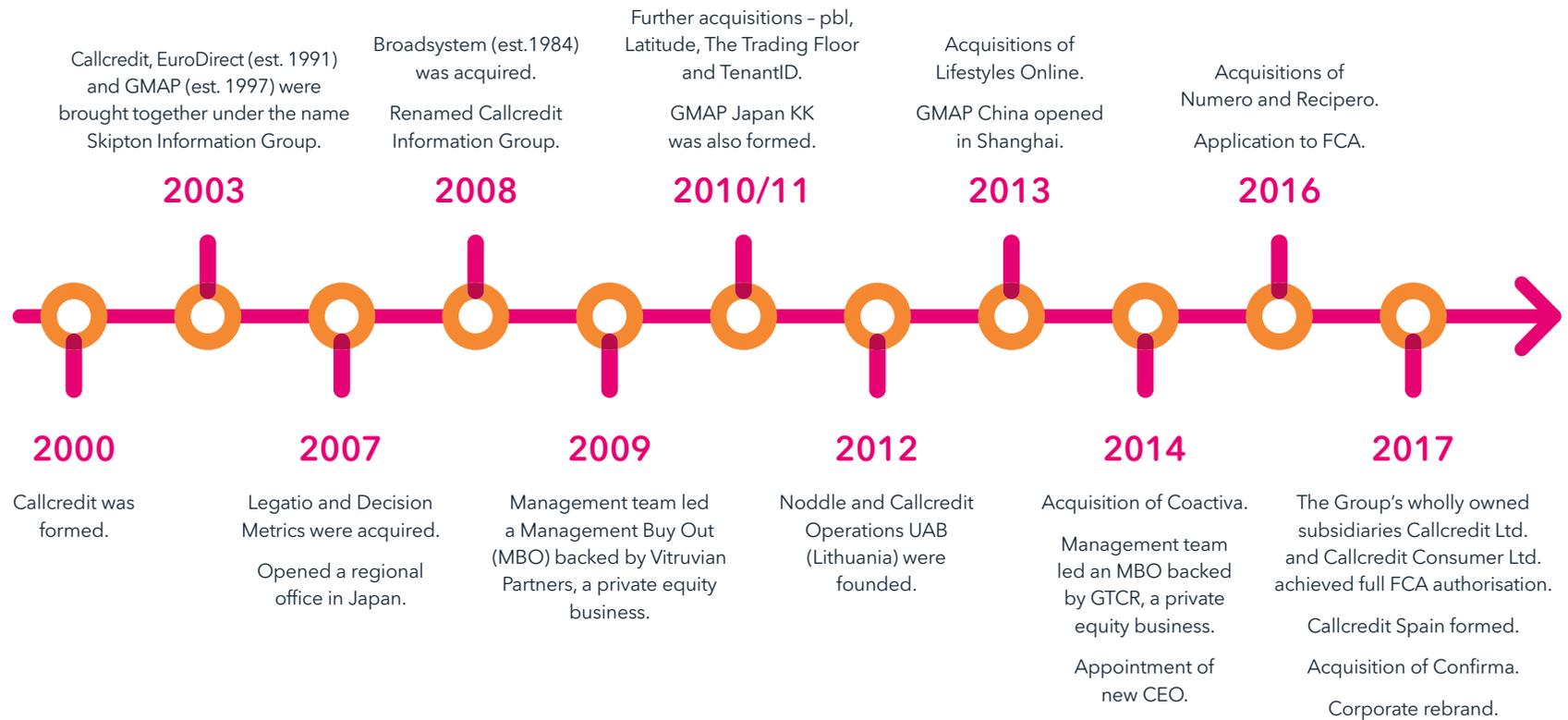
In 2014 Callcredit Information Group was acquired by GTCR, a Chicago-based private equity business and saw the appointment of a new and current CEO, Mike Gordon, followed by a new and current CFO, Bob Munro, in 2015.

The Group saw further acquisitions in 2016 including, customer experience management specialist Numero and Recipero, a company that has built one of the world's largest proprietary databases containing detailed information of the history and ownership of mobile devices.

Following an application to the Financial Conduct Authority (FCA) in 2016, in 2017 the Group's wholly owned subsidiaries Callcredit Limited and Callcredit Consumer Limited achieved full FCA authorisation.

In June 2017, the Spanish Confirma group of companies, comprising of Confirma Sistemas and Soluciones Confirma, which specialise in fraud prevention and anti-money laundering (AML) software solutions, was acquired. In July 2017, Callcredit Information Group launched its new corporate brand.

# Our timeline



# Group structure

Callcredit is structured into three geographic markets: UK, North America, and International Markets. These markets are supported by three specialist line of business teams: 'Credit and Marketing Data', 'Software, Analytics & Fraud', and 'Consumer Markets'. The Group is focused on developing innovative products and services across these specialisms to help businesses make smarter and more informed decisions throughout the customer lifecycle.

## Credit and marketing data

- Database marketing solutions
- Consumer analysis and segmentation
- Database building and management
- Integrated online and offline data solutions
- Marketing and predictive modelling
- Digital marketing
- Innovative credit referencing tools
- Credit scoring and analytics
- Affordability assessment
- Identity verification and bank account validation
- Collections and recovery tools
- Credit risk and benchmarking services

## Consumer markets

- Noddle - Free for life credit report and credit score
- Data breach management
- Online consumer solutions
- Payment platforms

## Software analytics & fraud

- Multi-bureau solutions
- Multi-bureau retro processing and Analytical support
- Decision engine & application processing solutions
- Credit risk consultancy
- Scorecards and analytical solutions
- Scorecard monitoring solutions
- Fraud prevention
- Identity verification
- Customer experience management

## Sectors we operate in

- Financial Services
- Retail
- Utilities
- Public Sector
- Gaming
- Travel, Tourism and Leisure
- Insurance
- Telecoms
- Automotive
- Charities
- Mail Order
- Media & Publishing
- Legal, Property and Accountancy
- Short Term Lending

# Where we operate

Leeds headquartered, Callcredit has worldwide operations, with activity in all global regions.

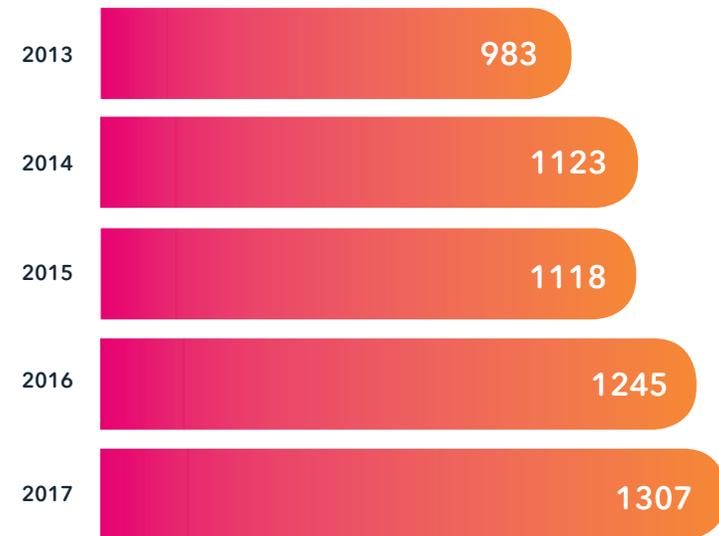


# The figures

## Revenue £million's



## Growth of employees



# The experts and contacts

## Industry experts

We have sector specific spokespeople who would be more than happy to provide comment, take part in an interview or provide thought leadership articles upon request. Please contact the PR team at [pressteam@callcreditgroup.com](mailto:pressteam@callcreditgroup.com) for more information.

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