



**Response to consultation paper issued
by Ofcom:**

**'Telephone directory information
obligations and regulations'**

**Version 1.0
May 2008**

**Melanie Mitchley
Director of Industry Relations**



1 CONSULTATION RESPONSE

As a credit reference agency, Callcredit is not directly affected by the proposals put forward in this consultation paper. However, telephone directory information is important to Callcredit's business, so the company is keen to be kept informed of developments in this area and would like to be included in Ofcom's list of consultees.

2 CONTACT DETAILS

Melanie Mitchley
Director of Industry Relations
Callcredit Limited
One Park Lane
Leeds
LS3 1EP

Industry Relations Team

Callcredit Limited
One Park Lane
Leeds
LS3 1EP

Tel: 0113 244 1555
Mobile: 07709 411 040
Email: mel.mitchley@callcredit.co.uk

Tel: 0113 244 1555
Email: indrel@callcredit.co.uk

3 CALLCREDIT

A subsidiary of Skipton Building Society, one of the largest building societies in the UK, with assets of over £10 billion, Callcredit answers the UK finance industry's demand for a genuine consumer credit-referencing alternative. By using new, secure and easy to deploy technologies Callcredit has helped release information providers and their clients from cumbersome, expensive legacy issues. Services offered include:

- Credit Risk Solutions
- Fraud and ID Solutions
- Marketing Solutions
- Consumer Solutions

During the last few years a series of UK companies, including Lloyds TSB, HSBC, HBOS, RBS, Barclays, AMEX and Bradford & Bingley have implemented Callcredit products and services. Callcredit's offerings are mature, incorporating comprehensive, accurate and predictive datasets, and the continued rate of growth of our client base underlines this.

Callcredit is actively involved in the industry at large with representation in appropriate working groups. Regular engagement within the financial services industry ensures that Callcredit understands and influences change within the UK marketplace. Such groups include the relevant Trade and Professional Associations (BBA, APACS, FLA, CML etc.), appropriate Government Departments and other recognised Industry groups such as RTL, SCOR and CIFAS.



Callcredit has particular interests in a number of specific areas:

- **Data Sharing** - Data sharing is key to Callcredit's business. Greater data sharing from public groups has been proposed as an important step in the detection and prevention of crime. Callcredit recognises that potential benefits from data sharing need always be weighed against the rights of the individual and the risks to them of any possible inaccuracy or data security issues.
- **Identity Verification and Anti-Money Laundering** – Callcredit has found significant success in assisting firms to meet their obligations in respect of the prevention of money laundering, and similarly to protect their own interests and those of their customers through verification measures in cases where money laundering is not a concern.
- **Over Indebtedness and Personal Insolvency** - The UK credit industry is seeing a small but increasing minority of individuals who are experiencing difficulties with their credit commitments. Callcredit seeks to support lenders in their efforts to identify and hence treat indebted customers fairly. During 2006 Callcredit launched its unique consumer indebtedness initiative in association with the UK's leading high street banks. The initiative uses consolidated income and debt data to provide a strong understanding of consumer indebtedness and ability to pay.