

A man with dark hair and a beard, wearing a blue button-down shirt, is shown in profile from the chest up. He is sitting at a desk in an office, looking at a laptop screen. His hands are on the keyboard. On the desk, there is a black desk phone, a pair of glasses, and some papers. A desk lamp with a warm light is visible in the upper left corner. The background is a blurred office environment with large windows. A dark blue semi-transparent box is overlaid on the left side of the image, containing text. A solid red vertical bar is on the right edge of the image.

creditsafe<sup>+</sup>

# Commercial Credit Data Sharing (CCDS)

A unique data set available for improved  
affordability assessments.



## WHAT IS COMMERCIAL CREDIT DATA SHARING?

---

COMMERCIAL CREDIT DATA SHARING (CCDS) IS A GOVERNMENT INITIATIVE MANDATED UNDER THE SMALL BUSINESS ENTERPRISE & EMPLOYMENT ACT TO INCREASE COMPETITION IN THE SME LENDING MARKET.

UK Small to Medium-sized companies with a turnover of up to £25m are covered by the scheme, which requires nine major banks to share detailed business current accounts, credit cards and loans data on all of their SME customers. This data, coupled with existing credit report information, helps support commercial lending decisions by alternative finance providers.

Over time, Creditsafe will increase the number of commercial lenders that contribute to the scheme thanks to the reciprocity rules whereby lenders must provide data back to Creditsafe to increase the visibility of SME lending behaviour as the scheme matures.

## OUR COMMERCIAL CREDIT DATA SUPPLIERS & COVERAGE

---

Creditsafe collects and process data from all major banks and their subsidiaries monthly, and creates a snap-shot view of all commercial current accounts, loans, and credit cards for that month. Commercial credit data is then consolidated and made available to lenders via the Creditsafe Connect API and our web-based platform.





## OUR COVERAGE

---

### NUMBER OF SME BUSINESSES WITH CCDS DATA AVAILABLE:

---

- 2.5M LIMITED COMPANIES
- 1.4M UNINCORPORATED COMPANIES

### NUMBER OF FACILITIES AVAILABLE THROUGH CCDS:

---

- 3.82M CURRENT ACCOUNTS
- 587K CREDIT CARDS
- 1.95M LOANS

## CCDS FOR IMPROVED LENDING DECISIONS

---

The combination of commercial credit data and additional data from Creditsafe should provide better visibility of SME lending habits which can highlight existing financial commitments and affordability.

### KEY BENEFITS OF USING CCDS:



Current account information can be analysed automatically and incorporated into new or existing risk models.



Affordability assessments can become more measurable and manageable.



Reduce the time taken to make a confident credit decision.



Reduced risk of fraud due to tampering of financial statements.

While it is possible for lenders to take CCDS data only at the underwriting stage, it can also be used for improved ongoing customer management by monitoring customers liquidity and affordability on an ongoing basis to aid better customer management decisions.

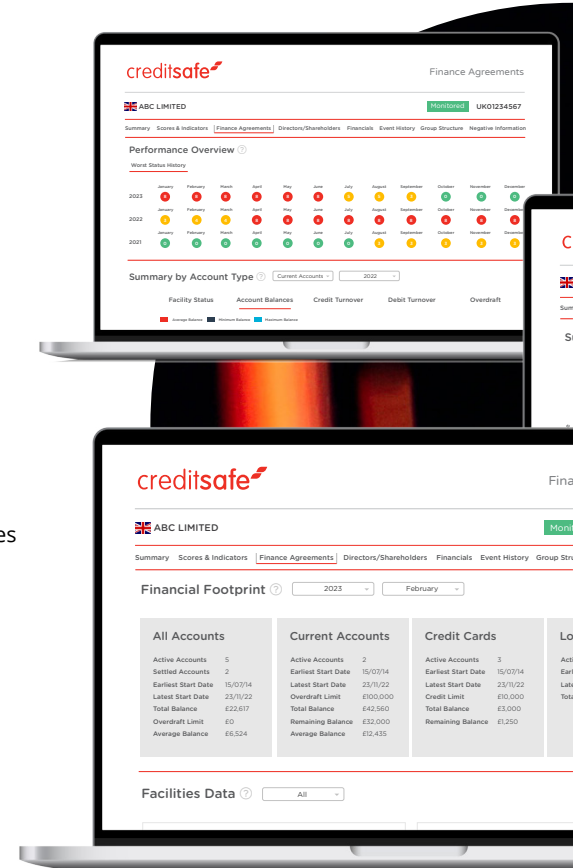


## WHO IS ELIGIBLE?

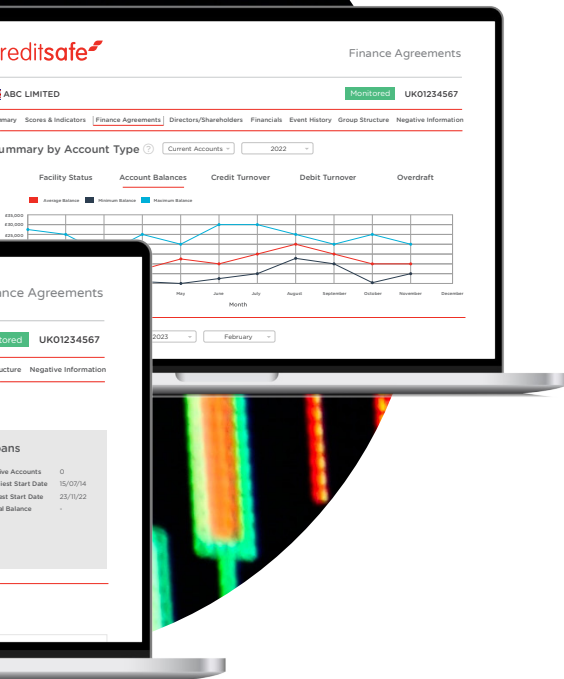
# FINANCE PROVIDERS & BROKERS

Full commercial credit data is available to finance providers and lenders participating in the scheme who reciprocate lending data back to Creditsafe, and carry out credit assessments for the provision of one or more of the following loan or asset finance products:

- Operating leases
- Flexible mortgages
- Consolidated debts
- Primary leases
- Secondary leases
- Dealer buy-backs
- Fixed term accounts
- Variable term accounts
- Contract hire
- Hire Purchases
- Lease purchases
- Conditional sales
- Unsecured loans
- Mortgages
- Secured loans or second mortgages
- Fixed term credit sales
- Fixed term deferred payments
- Variable subscriptions
- Finance lease







## WHAT DATA IS AVAILABLE?



Historic CCDS data across all current accounts, loans and credit cards.



Full Status History for each month supplied.



Graphical views across each aggregated account type.



Full historic affordability data, showing how the company is performing across their current accounts, loans and credit card facilities.



Summarised credit activity data, such as number of active/settled accounts across each facility type.

## WHO IS ELIGIBLE? TRADE CREDIT PROVIDERS

---

COMING  
SOON

### AFFORDABILITY DATA IS AVAILABLE TO:



Trade credit providers who carry out credit assessments for the provision of trade and offer goods or services on invoice.



Finance providers who don't reciprocate in sharing lending data back to Creditsafe through the CCDS scheme.

### WHAT DATA IS AVAILABLE?



Full historic affordability data developed using the full CCDS data assets, showing how the company is performing across their current accounts, loans and credit card facilities.



Summarised credit activity data, such as number of active/settled accounts across each facility type.

## WHO IS ELIGIBLE?

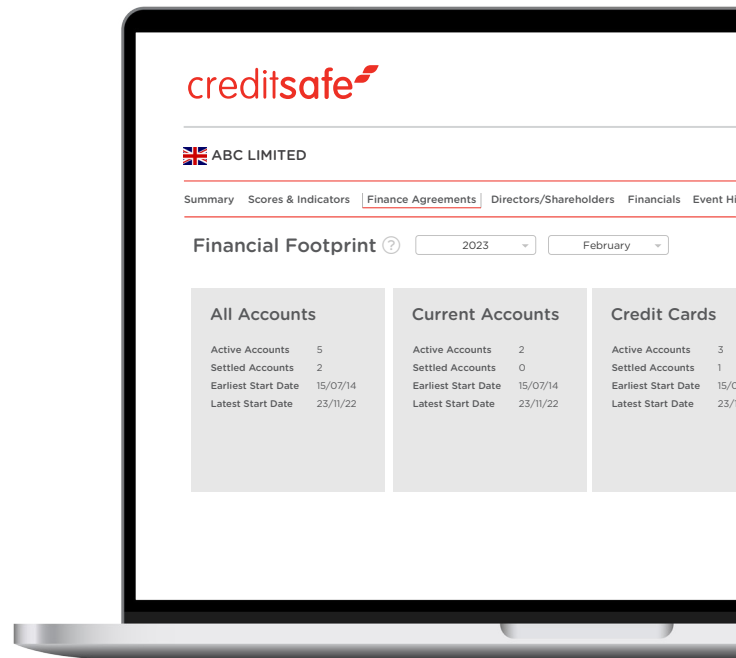
### NON-TRADE CREDIT PROVIDERS

Summarised credit activity data is available to all other clients who do not carry out trade credit assessments or invoice-based activities, including solicitors, legal services, gaming, retail, local authorities, and clients vetting contractors or suppliers.

## WHAT DATA IS AVAILABLE?

1  
2  
3

Non-performance data, such as number of active/settled accounts across each facility type.



## CCDS DATA POINTS AVAILABLE TO LENDERS

LOANS	CREDIT CARDS	CURRENT ACCOUNTS
Start date - End date	Start Date - End Date	Start Date - End Date
Active accounts	Active accounts	Active accounts
Settled accounts	Settled accounts	Settled accounts
Facility type	Facility type	Facility type
Current balance*	Current balance*	Current Balance*
Credit & overdraft limit*	Credit limit*	Credit & overdraft limit*
Repayment history*	Repayment history*	Repayment history*
Default information*	Default information*	Default information*
	Cash advances*	Turnover*
		Rejected payments*
<b>+ Additional Data Items</b>	<b>+ Additional Data Items</b>	<b>+ Additional Data Items</b>

\* ONLY AVAILABLE TO CCDS MEMBERS

## TYPICAL CCDS USE CASES

---



### CREDIT ASSESSMENT

- Enhanced credit and affordability assessment.
- Should I trade or lend to this client?



### FRAUD AVOIDANCE

- Verification tools.
- Information misuse.



### REGULATORY COMPLIANCE

- Allowing you to conform to industry regulations.
- Due diligence.



### CUSTOMER MANAGEMENT

- Helps with collections activity.
- Additional verification and checks.

## HOW IS CCDS DATA SUPPLIED?

---

Commercial Credit Data is accessible through the Creditsafe web platform, our Connect API and some data sets are available in bulk for analysis.



### WEB APPLICATION

Access our products through our web application for simple and immediate set-up



### API & INTEGRATION

Choose an existing integration or integrate our products with your existing applications using our API.



### BULK ANALYSIS

Some datasets are available for retro analysis.



# GET IN TOUCH

## MAIN OFFICE

Bryn House, Caerphilly Business Park,  
Van Road, Caerphilly, CF83 3GR

☎ +44 (0) 2920 886 500

## LONDON OFFICE

19 Eastbourne Terrace, Paddington, W2 6LG

☎ +44 (0) 2036 260 062

✉ [help@creditsafeuk.com](mailto:help@creditsafeuk.com)

🖱 [www.creditsafe.com](http://www.creditsafe.com)

🐦 [twitter.com/creditsafe](https://twitter.com/creditsafe)

📘 [facebook.com/creditsafe](https://facebook.com/creditsafe)

🌐 [linkedin.com/company/creditsafe](https://linkedin.com/company/creditsafe)

Registered in Wales. Company number: 03836192

