

An A-Z guide

of conference exhibitors and sponsors

Anchor Computer Systems



Anchor Computer Systems has supplied software to the instalment credit industry for over 30 years. Our Sentinel system is used by over 200 organisations, from innovative start-ups through to well-established national businesses.

Sentinel is capable of dealing with a wide range of finance agreements including secured and unsecured loans, leases, HP, Payday Loans, and revolving credit agreements.

The system offers an end-to-end solution from the initial loan application and underwriting, through agreement administration and arrears management to settlement.

Optional web services enable applications from customers, brokers and dealers over the internet.

Further links provide for Direct Debits and Debit Card payments alongside integration to Accounting systems.

For further details contact Mike O'Sullivan on 01248 672940 or email enquiries@anchor.co.uk

BCCA



BCCA

We are a dynamic, forward thinking full service trade association for third party cheque cashers, short-term lenders and credit brokers.

We were established in 1994. Our members operate on both the high street and online and we have a very diverse membership.

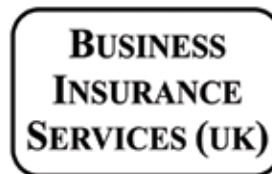
We ensure that businesses that join us operate to high levels of compliance giving us a credible voice with regulators and legislators alike.

Bransom



Bransom are suppliers of premier Pawnbroking and Cheque Cashing Systems for the UK market. Backed up with first class training and support, our software modules can operate on a stand-alone basis or can be fully integrated with the acclaimed bsmart Stock Management and EPoS Systems. From a single outlet to a multi-branch operation, Bransom provides a comprehensive and fully compliant solution with central control and detailed analyses. Full and up-to-date information in relation to customer records, pledge details, sales history and stock availability can be obtained instantly via a secure and stable IT network

Business Insurance Services UK (BISUK) – sponsors of the morning tea and coffee break



Geoffrey Cavalier established Business Insurance Services (UK) in 1999, to provide specialized cover for the cheque cashing & pawnbroking industry as well as covering commercial property.

Now, in 2013 we cover all aspects of commercial insurance and as Geoffrey has had personal experience within cheque cashing & pawnbroking, starting his first outlet in Kent and membership of the BCCA in 1992, gives him a greater understanding of his client's needs.

We are able to offer through the underwriters at Lloyds of London, a policy designed for the Cheque & Pawnbroking industry, offering very competitive premiums, security and peace of mind.

Callcredit Information Group – Main Sponsor



We are the longest serving data provider in the UK Short-Term Lending Sector and we provide lenders with an unrivalled level of experience and expertise.

We are primary Credit Reference Agency for the top 5 online lenders (and 20 of the top 25) and have over 60 clients in the sector.

We are committed to delivering innovation as well as providing the sector with a reliable, responsible service now, and as it continues to grow.

We are experts in:

- Income validation and affordability checks
- Real time search information
- Unrivalled data coverage
- Real time fraud alerts
- Matching bank and card details to individuals

CIFAS



CIFAS provides the UK's most comprehensive databases of confirmed fraud data, as well as an extensive range of fraud prevention services, that use the

latest technology to protect organisations from the effects of fraud.

Over 280 organisations from the public and private sectors share fraud information through CIFAS in order to prevent further fraud.

They include those from the banking, grant giving, credit card, asset finance, retail credit, mail order and online retail, insurance, saving, telecommunication, factoring, share dealing, vetting, contact centre and insurance brokering sectors.

www.cifas.org.uk

CoreLogic Teletrack – Main Sponsor



Corelogic Teletrack was the first CRA offering genuine real time data to the UK Payday and latterly, Short Term Lending market.

Real-time by our definition is data that is updated and available for viewing/downloading within seconds. This is all search data; loans granted, payments and performance, as opposed to daily or 30 days after the event, as with other CRA's batch solutions. Since going live in 2007, we have over 60 clients sharing 55m records and have since designed a specific scorecard for this market. Combined with our unique partnership with Experian to provide leading edge products, we are the market leader in the UK in the PDL/STL space.

Credit Today



Credit Today is the leading brand in credit – delivering breaking news and in-depth

features to consumer and commercial credit professionals. If you are involved in credit risk, debt collection, enforcement or litigation, Credit Today will keep you ahead of the game. Visit credittoday.co.uk to sign up to the weekly e-newsletter, or to subscribe to the magazine to continue receiving unrivalled credit news, expert commentary and intelligence to stay fully informed of this market – and ahead of the competition. Credit Today organises a whole host of industry events including:

- Credit Today Awards
- Utilities and Telecoms Conference & Awards
- Collections, Debt Sale & Purchase Conference
- Debt Collection Awards
- Credit Summit
- Alternative Lending Conference
- Credit & Collections Conference
- Data, Risk & Fraud Conference
- Trade Credit Conference

Experian



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. As experts in uniting business understanding with consumer and business information, analytics and strategy execution, we empower clients to optimise customer value and actively manage it over time. www.experian.co.uk

GB Group - Main and Chairman's Drinks Reception Sponsor



The most profitable and successful organisations understand the individual identity of their customers. GBGroup (GBG)

combines this concept of identity with technology to create an environment of trust, so organisations can connect, communicate and transact with consumers, safely and responsibly. We call this Identity Intelligence.

GBG's identity verification solution enables you to authenticate over 3 billion citizens world-wide, providing you with the highest degree of confidence that a person is who they say they are, in seconds. Understanding the identity of your customers is critical for reducing ID fraud, meeting anti-money laundering (AML) compliance and restricting access to minors.

GDS LINK



GDS Link is a global risk management solution provider, with links to all the major data sources in the UK.

Its DataView360 product suite can provide linkage to credit bureau; implementation and management of scorecards and credit policy for the assessment of new and existing customers; and screens for customers and underwriters to make and review applications.

DataView360 can build out an entire risk management solution, or integrate with existing legacy applications, minimising the impact and costs of integration and reducing time to market. The tools allow clients to make their own changes quickly without having to wait for a vendor.

Jumio



Jumio Utilising advanced computer vision technology, Jumio is a next generation credentials management company offering payments and ID

scanning & validation products for mobile and web transactions. Designed to reduce fraud and increase revenue by minimising friction in customer transactions, Jumio's products integrate easily into mobile apps or websites and create great customer experiences. Jumio's products are widely used by leading retailers, marketplaces and financial institutions.

LendProtect UK



LendProtect UK has compiled the most comprehensive data on the underbanked market in the industry on

portfolios that report data in real time. This daily loan performance data on underbanked consumers is analysed to provide instant lending decisions using the company's scoring platform. Lenders are continually faced with the challenge of how to effectively and intelligently manage risk to capitalise on this segment. Using data not typically reported to the credit bureaus, this analysis is invaluable in helping consumers have access to better borrowing options, whilst also providing a more accurate assessment of the consumer for lenders. For details, contact LendProtect UK at +44 (0) 114 209 6052 or Sales@lendprotect.co.uk

MoneyGram



MoneyGram, a leading money transfer company, enables consumers who are not fully served by

traditional financial institutions to meet their financial needs. MoneyGram offers money transfer services worldwide through a global network of more than 327,000 agent locations – including Pawnbrokers, Bureau de Change, retailers, international post offices and financial institutions – in 198 countries and territories. We are currently looking to expand our Agent network across the UK&I and will be exhibiting at this year's BCCA Conference.

Noble Systems



Noble Systems is a global leader in the customer

communications industry, providing innovative solutions for Unified Communications, Business Process Management and Analytics. Tens of thousands of agents at 4,000+ client installations worldwide use Noble platforms to manage millions of customer contacts each day.

Noble's Contact Management Software offers a unified suite of multi-channel inbound, outbound and blended contact processing, strategy planning and resource management tools to help loan and banking contact centres around the world improve efficiency and productivity through state-of-the-art customer contact management systems.

Our innovative premise/cloud hybrid platforms include ACD, predictive dialling, blended processing, recording and monitoring, IVR, messaging, interaction analytics and workforce management.

Nosco Management Systems



Nosco Management Systems - have developed innovative low-cost software to help lenders perform a robust Assessment of

Affordability utilising Experian CAIS (Credit Account Information Sharing) data and credit referencing. Nosco software also provides a systemised debt-chasing package to help recovery should a debtor fail to pay.

PacNet Services Ltd.



PacNet offers efficient processing of loan advances and repayment in markets around the globe. Expand your business within the UK and extend your reach to markets beyond with our reliable outbound payment services for loan advances and inbound services for loan repayment. Our strengths include cutting edge technology for instant payments, like UK Faster Payments, in key markets worldwide. Fast, easy

set-up, low all-inclusive commissions and clear, easy-to-read reports make processing payments around the world an easy part of your daily operations. PacNet is your one stop global payment solution for payday lending.

PayPoint.Net.



PayPoint.Net. Processing millions of transactions every month, PayPoint.net has been delivering leading payment

solutions for 15 years. Our team of payment specialists have forged close relationships with card schemes and banks to stay ahead of any regulatory changes; future proofing your payment service.

Smarter processing services:

- Multiple banking options for lenders;
- Payment platform built for speed, stability & security;
- Fast settlement maximises cash-flow;
- Extended reason codes for declined transactions;
- Multi-channel collection methods (cards & cash).

If you are serious about payments, and would like to discuss the range of services we deliver, speak to us today. 0800 810 0134, financialserviceteam@paypoint.net, www.paypoint.net.

Realex Payments - Lunch Sponsor



Realex Payments was founded in 2000 and has since become one of the fastest growing payment service providers in

the UK. Our solutions, expertise and flexible approach enables our customers to develop and maintain an efficient payments process. We have vast experience across multiple sectors with expertise and solutions developed specifically for the Finance sector, allowing our merchants to deploy and scale their collections strategies in a safe and controlled manner. Now one of the largest payments processors in the Finance sector we process payments for companies such as IG Index, Creation Consumer Finance, Cash Converters and Moneywarehouse.

We understand payment processing from start to finish. With an in depth knowledge of card acquiring, lending platforms and decline/chargeback analysis we are best placed to advise our clients on how to develop a holistic payments and collection strategy across multiple channels. www.realexpayments.co.uk/solutions-corporate, T: 0203 178 5370

SLL Capital



SLL Capital specialises in the purchasing of short term loan and payday charged-off debt, distressed

company administration and non-performing debt management accounts. SLL Capital ensures that the process of purchasing debt and active loan books is simple and easy to understand. We work hand in hand with potential sellers and pay a fair market price.

We treat customers fairly and operate an ethical collections and forbearance policy, we ensure that our brands adhere to all UK regulation and we do this in a responsible manner by employing high caliber people who are well trained and operate with honesty and integrity.

SLL Capital is a trading as brand under the Safeloans Ltd portfolio of companies.

SLL Capital is also the proud sponsors of the afternoon tea and coffee break at the 2013 BCCA Conference.

Tracesmart



Tracesmart is a leading supplier of consumer intelligence products

designed to fulfil a wealth of business needs including identity verification, risk management and fraud prevention.

At the BCCA Conference 2013 we will showcase our ID check and fraud prevention solution - IDU.

Utilising an array of consumer datasets in combination with hardcopy ID document checks, IDU enables you to:

- Quickly verify an individual's identity;
- Identify potential risk associated with an individual;
- Protect your business from the threat of fraud;

To find out more about IDU and our full range of products, visit the Tracesmart stand at the BCCA Conference 2013. T: 029 2067 8555, E: info@tracesmartcorporate.co.uk, www.tracesmartcorporate.co.uk

Walker Morris



Walker Morris is a top 100 UK law firm with a strong reputation for delivering excellent client service and innovative legal solutions

to a national and international client base. The firm has an enviable breadth of expertise covering all types of retail and wholesale financial services regulation including: consumer credit, FCA regulation, anti-money laundering, and data protection. We offer a wealth of industry experience and pride ourselves on delivering commercially focused, practical advice. Our broad client base includes lenders, credit brokers, debt collection agencies, insurers, insurance intermediaries, mortgage providers, stockbrokers, private equity houses and trade associations.

Walker Morris are kind sponsors of the Chairman's Dinner on 29 October 2013.

Wisteria Chartered Accountants



Wisteria Chartered Accountants - specialise in providing a range of tax, accounting and consultancy services to businesses in the micro credit and short term lending industries. In addition, a high demand from clients has led to the company offering a range of back office services including cheque processing, banking and post processing. Based in London,

Wisteria act for a large number of such lenders, as well as lead generators and postal gold businesses. By acting as accountants and advisers to a large proportion of businesses in these industries, our expertise and strong network means we are often a hub for those starting in the industry, helping new entrants to overcome potential stumbling blocks.

Yakara



Yakara's SaaS/Cloud inbound and outbound solutions help customers automate systems to improve customer service.

Our outbound and inbound services help credit management teams by making revenue collections faster and more cost effective.

As an experienced specialist provider, we offer a fully automated collection process, with multimedia outbound campaigns, payment collection, and advanced features such as settlements.

Our technology includes IVM interactive voice messaging, SMS and email for notifications to landlines, mobiles and web. We support self-service IVR, text, web and smartphone payment collection; call-connect to agent and call-backs.

Yakara's on-demand services give comprehensive reporting and business intelligence, and fully integrate with existing systems.

STOP PRESS – also joining us as an exhibitor are Lending Matrics Ltd.