



**CheckRate**<sup>™</sup>  
Know the Score

Maximize business by increasing purchasing confidence



"let your visitors know who they're dealing with"

# Differentiation - The key to online success

Success in the online market place is increasingly dictated by issues of confidence and trust. With the prevalence of Internet fraud and the security of personal details fresh in the public consciousness, the success of your business lies in the ability to differentiate yourself from sub-standard competitors.

“CheckRate  
does  
exactly this”

If you have received this brochure from one of our agents your company is one of the increasingly rare handful of organisations that, in times of financial instability, has achieved an excellent credit rating. With so many rogue companies operating behind seemingly legitimate websites, imagine a solution that gives your visitors solid information about the validity of your business.

CheckRate utilises information collated from organisations such as Dun & Bradstreet and Credit Safe, Companies House and many more to assess a company's financial standing. Inviting businesses of a defined calibre to display its Consumer Confidence Seal, giving your visitors the assurance they need to make an informed decision regarding your business. Imagine the effects that this unique seal of excellence will have on your company's online presence.

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## Online Fraud Now Major Concern

***“Britons fear being ripped-off online more than gun crime, climate change or even contracting MRSA in hospital, a survey has suggested”***

***<http://news.bbc.co.uk/2/hi/business/6293907.stm>***

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## What Is CheckRate?

Check Rate is a sub-division of Freestart plc. and, as such, is part of an organisation ranked in the top twenty UK providers of online business solutions.

Established in 1999, Freestart has expanded and diversified to offer a range of products, all of which are designed to work on multiple levels. With an impressive and ever growing portfolio of clients and a bespoke service that can handle all of your company's needs, Freestart has constantly aimed to provide cost-effective online solutions to small and medium sized businesses.

Check Rate began as an in-house solution to the ever expanding problem of online fraud. In response to the needs and requests of our 30,000 strong client base, we developed Check Rate to combat these next generation of Internet security threats.

Unlike previous issues of security, such as 'phishing', 'hijacking' and 'hacking' that involve a third party, CheckRate deals with an entirely new creature: 'Rogue Traders'. Or to elaborate, an online company that employs little or no business etiquette.



**For Businesses With Nothing To Hide**

## Wii Case History

“In November and December 2007, many unsuspecting shoppers were duped by an online company claiming to have a stock of the much sought after Nintendo Wii. Given that this was the 'must-have' gift of the year, it's unsurprising that so many fell for this tempting, but ultimately fraudulent offer. The website appeared to be professional and the first thing customers knew about the con was mid-December when the product had still not been delivered. Surprisingly, the company was taking payments even though they had no Nintendo Wii's in stock. All payment merchants later withdrew services to the company and the premises were sold, leaving a wake of disappointed and out of pocket Christmas shoppers.”

“Internet fraud hits one in 10 Brits”

**CheckRate is perfectly placed to deal with this new wave of online fraudsters.**

## How Exactly Does CheckRate Work?

CheckRate was developed as an offshoot of one of Freestart's existing products, Debttrack which allowed businesses to track existing debts, maintain outstanding invoices and consolidate all monies owed. The product also gave users the ability to see a full credit check on any UK limited or non limited company. Our developers spotted an opportunity; if this solution can be used to penalise a company via its credit rating, why not also allow a company to showcase its impressive credit rating?

Check Rate is the only solution that gives your customers a rating based on independently verified company information. Compare that with other companies who profile scores and ratings based on opinion alone.

Anyone can set up a website that seems professional and trustworthy but how do we know that it will simply take our cash and never deliver our goods? In fact, how do we know that the company even exists at all? These fake or 'ghost companies' could be within days of bankruptcy or not even registered with Companies House yet still take your money. A company with the CheckRate Consumer Confidence Seal offers all the information needed to give your customers the

peace of mind to complete a transaction online or develop a trading relationship.

Working with data partners such as Credit Safe and Dun & Bradstreet, your company's credit rating is displayed on your website via our Consumer Confidence Seal. Your credit score is calculated using a complex algorithm that incorporates financial status, CCJ's and longevity of trade. The credibility of your company is continually monitored 24/7, 365 days a year to ensure that the scores displayed on your CheckRate Seal is accurate. With one mouse click, your excellent credit rating is verified and your customer is presented with your registered details from Companies House and the confidence that they are dealing with a reputable and trustworthy company.

The only apparent difference in appearance between your website and that of an unscrupulous merchant will be the CheckRate Seal. If you want to increase visitor confidence and reap the rewards this brings, such as increased sales and higher levels of repeat transactions, getting the CheckRate Consumer Confidence Seal will become not a choice but necessity.

**For your free credit assessment and to see if your business qualifies to become a member of the select few who are eligible to display the CheckRate Consumer Confidence Seal, visit [www.checkrate.co.uk](http://www.checkrate.co.uk) or call 0870 7415296**



**For Businesses With Nothing To Hide**



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