Credit information on the country's one million limited companies and three quarters of a million registered businesses is now instantly accessible from TV-style videotex terminals linked to INFØLINK's ACE Business Information service.
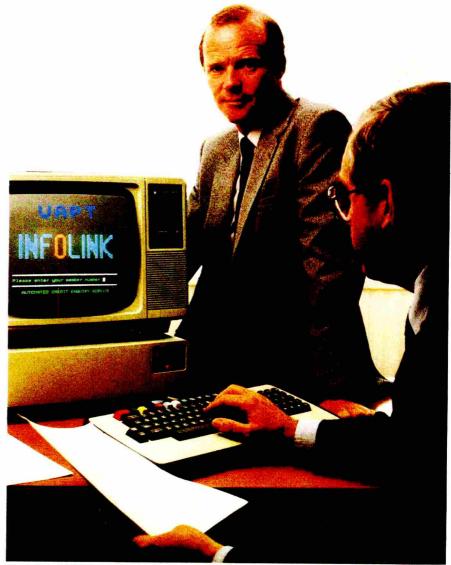
What's more, members using the service can switch directly from the companies' database into searching for information on directors and partners by tapping into INFØLINK's vast individual consumer information files. They can do this without first logging off one system and logging on to the other, putting INFØLINK a major competitive jump ahead of rival credit information agencies, according to Frank Hole, technical services director.

The consumer database contains basic trading information, including county court judgements and bankruptcies, as well as voters' roll details of the country's 42 million electors. INFØLINK is the trading style of the United Association for the Protection of Trade which, reflecting a boom in the credit information business, has seen its 1979 turnover of under £5 million, built up over a period of 137 years, almost triple in the five years since. Inevitably, computers are the foundation for this growth and, according to Hole, have brought with them a change in the credit information market.

"People want more information now. Three years ago, if a finance house was proposing to offer credit to a customer it would have carried out a simple search to assess whether the customer's credit was good for the amount he was looking to borrow. Now they want all the background information to be able to assess how much extra finance they can offer to lend that customer," Hole commented.

"People want more information now."

The videotex system, developed in conjunction with ROCC Computers, the former Rediffusion computer subsidiary bought out by management at the end of last year, is one of several ways in which INFØLINK members can directly access the organisation's large-scale computer installation. The others cover everything from telex and teletype links, through visual displays and microcomputers to direct CPU (central processing unit) communications between members' computers and

BUSINESS CHECK . . . Feature of the new videotex business information service offered by Infølink is the ability to search both company and consumer databases off the same videotex screen. Having checked the creditworthiness of a business, the enquirer can switch his attention to individual directors or partners without coming out of the system.

INFØLINK EXTENDS CREDIT CHECKING SERVICE THROUGH VIDEOTEX BUSINESS INFORMATION

the INFØLINK systems.

These direct access methods account for some 60 per cent of all credit enquiries currently processed by INFØLINK. The others are straightforward phone enquiries to branches. An average of 30,000 enquiries a week are being handled through videotex, which, according to Hole, is the fastest growing and

preferred of the access methods where no hard copy of the enquiry results is required.

INFØLINK has recently completed a major upgrade of its ROCC videotex systems to handle the increased traffic and offer the additional business information service. The original single ROCC 2820 with 16 access ports, installed at the end of 1982 and operational since July 1983, has been replaced by three ROCC 2830s, each with 32 ports and all interlinked such that a failure in any part of the system can be tolerated and a search proceed on any of the machines.

To do this, INFØLINK has installed multiplexers in front of the ROCC computers as well as a communications link joining the three systems. The result is a highly resilient system that cannot be 'dead-ended', or fail to respond to an enquiry.

"The result is a highly resilient system . . ."

Hole and his team have also, since 1983, been busy extending the videotex service beyond London and Birmingham, having added Edinburgh, Manchester, Leeds, Nottingham and Cardiff to the network and connecting them over leased lines to a twin Burroughs 7800 installation.

For every jump in the capacity system, however, demand has always rapidly filled it up, according to Hole. Because very little training is required to use videotex terminals, INFØLINK can suddenly have hundreds more users coming onto the system as soon as a major new customer signs up to use the service. "The slow build-up normally associated with the learning curve of computerisation just doesn't apply with videotex," Hole said.

Payments profile service

Two of the country's largest finance houses – UDT and Lombard North Central – are the biggest users of the videotex facility. They use it also to access a new 'payment profile' service developed by INFØLINK in conjunction with Mercantile Credit and North British Credit, as well as UDT and Lombard North Central.

The service has the blessing of the Finance Houses Association and enables participating companies to access confidential information on credit transactions, including a month by month payment history and the balance outstanding on the account.

To date, some two million account records have been loaded into the system to provide the service; and it is anticipated that, by year end, the number will have gone up to 6.5 million. Eventually, it is expected that over 30 finance companies will participate in the scheme which, according to INFØLINK, is 'destined to have as much, if not more impact, on the consumer credit market than the computerisation of data five years ago'.

Hardware and Software Training Merge

On June 1 1985, the hardware and software training departments at ROCC Computers were merged. This department is part of the Systems Engineering Division.

The company has appointed Richard Handy as training manager. He joined the firm in 1978 as a software lecturer and has a wealth of experience in all aspects of training.

In the past software training mainly provided a service to ROCC customers and hardware training was provided to both ROCC engineers and East European engineers.

A course now being developed by the new department is on Fundamental Communication Theory, giving a general introduction to the many topics associated with computer communications. This course will run for five days and cost £450.00 excl VAT. Two other courses which have recently been developed cover a five-day Videotex Programming course and a five-day Advanced Programming course. The price of each course is £450.00 excl VAT.

There is a wide variety of training courses available for ROCC customers and the department also offers courses to non-users, such as a five-day course on Structured Basic – £450.00 excl VAT and a Unix Workshop with the choice of a two-day course at £195.00 excl VAT or a five-day course at £450.00 excl VAT.

Hardware courses for engineers working on micros, minis and digital equipment are tailored according to a customer's individual requirements. The content and price of the course is negotiable.

To make course bookings please telephone the training administrator, Lyn Bennett, on (0293) 25127.

For advice on a suitable course programme for your staff, please contact the education services consultant, Brenda Wigley, on (0293) 31211 Ext 253/274.

VIDEOTEX INDUSTRY ASSOCIATION

The Videotex Industry Association is a fast-growing trade association dedicated to promoting the use of videotex in the UK and overseas. It is affiliated to the worldwide International Videotex Industry Association.

As part of this growth the association has appointed two vice-presidents – Dr Janet Morgan, a distinguished academic, author and authority on technical change and Philip Oppenheim MP, author of a number of books on computing and a political authority on information technology.

The Videotex Industry Association has an elected council to direct its affairs. At the Annual General Meeting held on May 22, Michael Aldrich was elected to the council.

ROCC Computers is committed to fast expansion of its videotex business and it will be supporting the trade association in securing the overall expansion of the market.