

The logo consists of the letters 'RT' in a bold, sans-serif font. The 'R' is black and the 'T' is orange. They are enclosed within a white square with a thick orange border.

**Registry**  
**Trust** Ltd

**THE HOME OF 'PUBLIC DATA  
FOR PUBLIC GOOD' ON  
MONETARY JUDGMENTS  
IN THE UK & IRELAND**

**WORKING WITH US**



# ABOUT US



Registry Trust was established in 1985 to maintain the official statutory Register of Judgments, Orders, and Fines for England & Wales on behalf of the Ministry of Justice, and maintains similar Registers for Scotland, Northern Ireland, Republic of Ireland, Isle of Man, and Jersey by agreement with the relevant authorities.

We are responsible for handling and responding to all enquiries from consumers, courts, businesses, and government regarding the Register and we provide a trusted and impartial source of credit information to any who need it. We place no judgement or interpretation on the content of the Register; we simply ensure that the records published are as accurate and up to date as possible.

As a not-for-profit company which doesn't cost the government or tax-payer any money, our mission is to use and share this 'public data for public good' to:



**Promote responsible  
lending and borrowing**



**Inform discussion on the economy and  
household finances and empower consumers**



**Enable good  
business decisions**

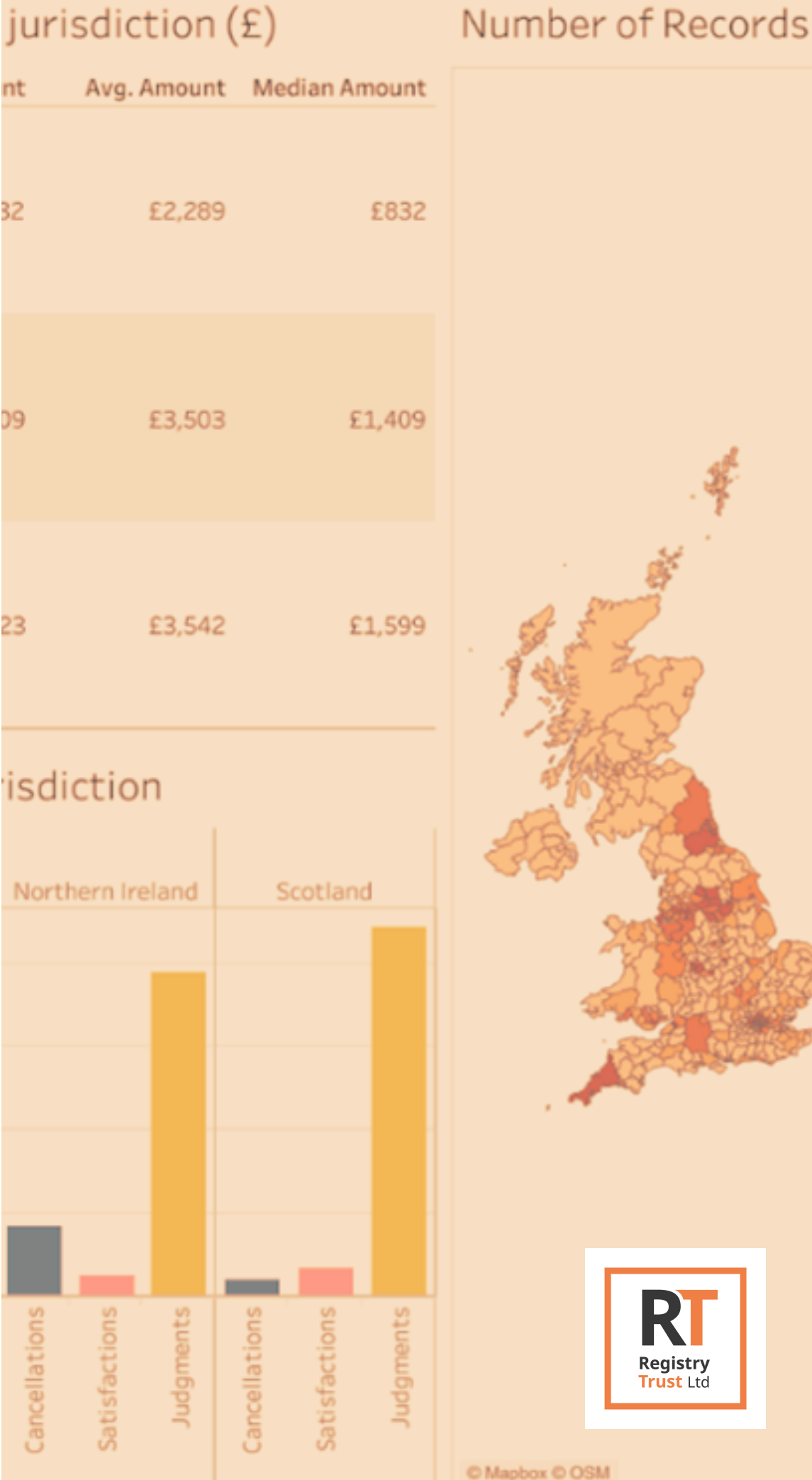
# OUR DATA

Our ‘live’ data on monetary judgments (including CCJs) supports millions of lending and credit decisions in the UK & Ireland every year, helping to keep the economy moving and identify economic trends. It even creates usable credit metrics through the absence of a judgment record.

Every day we receive a secure data feed from the courts, providing new or amended entries to the Register of Judgments, Orders, and Fines, which contains millions of records – England & Wales alone has 6m+. We process an average of 134,822 records per month – more than 6,199 records per working day.

Our operations team review, quality check, and process the data within hours of receiving it. They also manage the removal of records from the Register after five years for fines and six years for all other records. The data is then uploaded to our public-facing website, TrustOnline (see page 4), and sent to our bulk data users (see page 5).

Read on to find out more about how our data is used, how to purchase it and access it for non-commercial purposes, and what else we do.



# USES OF OUR DATA

Our data is used by members of the public and organisations from credit reference agencies, law firms, debt management companies, lenders, insurance companies, enforcement and collections agencies, to government bodies, charities, regulators and think tanks for a range of purposes including:

- ✓ Credit scoring
- ✓ Due diligence
- ✓ Money and debt advice
- ✓ Fraud and risk assessment
- ✓ Know Your Customer and Anti-Money Laundering Checks
- ✓ Underwriting credit decisions
- ✓ Verifying claim applications
- ✓ Enforcement
- ✓ Fraud detection
- ✓ Policy-making and regulation
- ✓ Academic and other research



## **Rob Thompson, Chair of the Civil Court Users Association (CCUA):**

“The judgment information provided by Registry Trust provides essential insight which is hugely valuable to both the CCUA and its membership.”



# TrustOnline

Registry Trust operates TrustOnline ([www.trustonline.org.uk](http://www.trustonline.org.uk)); the only service that provides immediate public access to the complete UK & Ireland Register, allowing anyone to search for individuals or businesses to see if they have a registered judgment, order, or fine.

It is an essential tool which has been used by more than 100,000 consumers and professionals to carry out background checks on themselves, their suppliers, or their customers to check for CCJ debts and inform financial decisions.

As the original source of the data, you do not need the permission of the individual or company to undertake the search and the service does not leave a footprint of the search when it has been completed.

The website also features '[help topics](#)' answering frequently asked questions about CCJs, credit scores, and more.



# PURCHASING OUR DATA

## BULK DATA FILES

We can provide all the raw data on our Register dating back six years to bulk users who integrate it within their own products and services including credit files, due diligence reports, risk scores, or customer monitoring.

It can be purchased in a range of formats from specific extracts through to complete Registers and can be split geographically or by consumers/commercial.

Typically the type of customers who take the bulk data files are those who require the data daily for credit reports or those who produce large volumes of reports for both themselves and their customers.

[Click here to find out more.](#)



## LOOKING TO IDENTIFY POTENTIAL CUSTOMERS?

We can provide details of individuals and organisations in specific postal areas to help identify people who may need debt management advice and services.

Each record on our Register contains the defendant's name and address, the date of the judgment, and the amount of the award, plus, where available, the court name and case number.

Selections can be tailored by group (consumer, corporate, non-corporate) and record value, and data files can be taken daily or weekly via a download facility on our website.

[Click here to find out more.](#)

## FINANCIAL STRESS TRACKER

Our 'Financial Stress Tracker' allows users to explore UK regions through the lens of financial stress, combining Registry Trust data with Money and Pensions Service's over-indebtedness measure, insolvency rates, and StepChange Debt Charity contacts.

It can be accessed via the Registry Trust website using a map that allows in-depth exploration of monetary judgments in specific regions.

## RT VIEW: AGGREGATED DATASETS

RTView

Registry Trust publishes anonymised information from the England, Wales, and Scotland Register of Judgments, Orders, and Fines, through 'RT View', which can be accessed free of charge for non-commercial use.

These Aggregated Datasets provide information on the number and value of unmanaged debts, offering researchers, market planners, think tanks, and policy makers a comprehensive and consistent view of indebtedness across the UK to support the development of better public services and promote economic and social growth. Annual snapshots enable important changes in debt levels to be identified and future trends predicted.

The data can be explored through a range of interactive maps, charts, and graphs, enabling users to tailor the outputs for their own requirements according to specific areas of interest. The full aggregated datasets can also be supplied under license for users to integrate with other datasets in-house.



# RT HUB: MEMBERSHIP DATA MANAGEMENT PORTAL



‘RT Hub’ is a data management portal facility developed using Registry Trust’s decades of experience in maintaining the accuracy and integrity of the Register of Judgments, Orders, and Fines. It supports industry regulators and trade associations in the collection of data from their members, helping them to make better informed decisions from the insights gained to drive their membership engagement programmes.

‘It enables users to control the administration of their members’ needs and provides flexible data collection capability. Key benefits include:

- ✓ Provision of a secure member engagement environment.
- ✓ Validation of data submitted by members.
- ✓ Advanced functionality and automation to minimise the need for manual intervention and wasted administrative time.
- ✓ Flexibility and scalability to amend and increase data collection rates, providing the opportunity to create analysis and reporting content to better support future needs.
- ✓ Foundation to develop added value member services such as linking aggregated membership data to key economic indicators.

## NICESHERIFFS / EMPLOYMENT TRIBUNAL FASTTRACK

Registry Trust also operates the Nicesheriffs and Employment Tribunal FastTrack enforcement systems, allocating sealed Writs and unpaid tribunal and ACAS awards to High Court Enforcement Offers to take the appropriate action to recover monies owed.





# CAMPAIGNS

We campaign to improve the accuracy and range of public monetary judgment data available to improve data matching capabilities, reap tangible benefits for those listed on the Register, and support those in financial difficulty. This includes lobbying for changes to the CCJ process to make it fairer for those most vulnerable by increasing transparency of claimant data and we are developing a 'partial satisfaction' Register to ensure that partial payment of a debt is recognised on credit files.

We analyse, publish, and disseminate our data via our website (including regular insight blogs), social media channels, the media, and via our contacts database to make it as widely available as possible and we are actively engaged in public education around dealing with satisfying CCJs, credit scores, and financial health generally.

We are also keen to work in partnership with key stakeholders on joint campaigns to address issues around indebtedness in the UK.





[www.TrustOnline.org.uk](http://www.TrustOnline.org.uk)