

# How CRAs use Register (and other) Data

Presentation from BIPA

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# Agenda

- Who we are
- What we do
- What data we use
- What do we do with it
- What do our customers do with it
- What's the benefit?

# Who we are

- Business Information Providers Association
- Formed March 2011
- UK trade association – six principal commercial Credit Reference Agencies (CRAs)
  - Creditsafe, Dun & Bradstreet, Equifax, Experian, Graydon, Jordans

# What our members do

- Produce Company Credit Reports and other Business Intelligence products
- Provide Information that helps companies reduce the risk inherent in business
- Every Year BIPA members provide 100,000+ business customers with:
  - 65 million + commercial credit reports
  - Monitor 35 million + trade credit accounts
  - 100,000,000+ trade credit accounts assessments

# What's in a typical business credit report

- Company Identification Information
- Filed financial information where available
- Adverse court data
- Director and Shareholder data
- Group Structure
- Credit Score
- Credit Limit
- Link to documents

# The importance of register data

- Company Identification Information
- Filed financial information where available
- Adverse court data
- Director and Shareholder data
  - PSC
- Group Structure
- Credit Score
- Credit Limit
- Link to documents

# Sourcing data in the UK

- UK CRAs typically get data from multiple sources
  - Register data – Companies House
  - Court data – Registry Trust on behalf of Courts Service
  - Gazette data
  - Private sources

# Why don't our customers just go to Companies House?

- All the other information as well – all in one place
- Added value
  - Score & Limit
- Ease of use for expert and non-expert
- Links through to other reports
- Integrated Solutions



# What do our customers use our products for?

- Trade Credit Assessment
  - Domestic & International
- Business Marketing
- Fraud Detection
- AML
- Data Cleaning

# What's the benefit?

- Trade Credit Assessment
  - 3x larger than all bank lending to business
  - The cash flow that keeps business (and the economy) alive
- £200 billion + of business secured every year