

# VIP Report

## Product Review of Experian - e-Series business

In-depth, independent review of the products,  
plus links to related resources

*"Giving credit where it's due, UK-based Experian plc is one of the world's largest credit information services providers. The company traces its roots back to CCN, a division of the UK retailer Great Universal Stores (GUS). CCN provided GUS with credit checking and marketing services, and eventually developed the sophisticated databases and analytical programs necessary to become the UK's leading credit bureau."*

March 2010



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*In-depth review of products by experienced researcher, including screen shots and commentary*

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# About this Report

## VIP Report

VIP (<http://www.vivaVIP.com/>) publishes in-depth reports on products, vendors and user experiences relating to premium content products. The monthly *VIP Magazine*, available by paid subscription, includes news analysis and highlights from the latest product reviews. Subscribers also receive, as part of their subscription, the full product review reports published each month.

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# Product Review of Experian - e-Series business

By Perrin Kerravala



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[View Author Biography](#)

## Introducing Experian

Giving credit where it's due, UK-based Experian plc is one of the world's largest credit information services providers. The company traces its roots back to CCN, a division of the UK retailer Great Universal Stores (GUS). CCN provided GUS with credit checking and marketing services, and eventually developed the sophisticated databases and analytical programs necessary to become the UK's leading credit bureau.

On the other side of the Atlantic, the credit information industry was young and still somewhat fragmented well into the 1990s. The leader in the US industry, TRW Information Systems & Services, held only about 30-33% of the US market in 1996. In order to grow globally, TRW was bought out by a private equity firm, who re-branded the firm as Experian Corp. A year later in 1997, Experian Corp merged with the UK's leading credit bureau, CCN, in a US \$1.7 billion transaction. The merger helped Experian to become one of the world's largest credit bureaus, with substantial market share on both sides of the Atlantic.

*"The merger helped Experian to become one of the world's largest credit bureaus, with substantial market share on both sides of the Atlantic."*

The next decade was one of growth through acquisitions for Experian (they purchased over 100 companies, spending over \$7 billion), while the international credit checking industry consolidated to the few major players we have today. Currently, Experian is a global giant, employing approximately 15,000 people in 40 countries. For all of their business lines, the company has over 100,000 clients, earning US \$3.8 billion in 2009, with Credit Services comprising 42% of revenues. Business to business credit services, which is covered in this review, accounts for 23% of Credit Services revenue, or 11% of Experian's total revenue.

*"In the business information market, Experian's only main competitors are Equifax and Dun & Bradstreet."*

Today's credit services industry is highly regulated, which makes it extremely difficult for new competitors to come upon the scene. In the business information market, Experian's only main competitors are Equifax and Dun & Bradstreet.

This review covers only a small slice of Experian's B2B credit offerings – their UK company database, **e-Series business**. However, they also offer business credit information for the US, Brazil, China, Italy, Denmark, Norway, Estonia, and Ireland. e-Series business provides credit reports on limited and non-limited UK companies.

## Experian - e-Series business: VIP's View

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>✓ Extensive coverage (over 5 million entities) of public and private limited and non-limited UK companies</li> <li>✓ Provides much more detail about private companies than your typical subscription-based company directory – including Experian's proprietary analysis and credit opinions</li> <li>✓ Clean, simple, easy to use interface; ample help and support features</li> </ul> | <ul style="list-style-type: none"> <li>✓ Flexible and customisable licensing options</li> <li>✗ No MS Office-compatible export functionality</li> <li>✗ No 'push' alerting – must login to e-Series to get updates</li> </ul> |
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