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COMP/M.6580 EXPERIAN / CERVED / EXPERIAN-CERVED INFORMATION SERVICES

SECTION 1.2

Description of the concentration

The Commission received a notification of a proposed agreement concerning a full-function joint venture within the meaning of Article 3(4) of Council Regulation (EC) 139/2004 between Experian Holding Italia S.r.l. (“Experian”) and Cerved Holding S.p.A. (“Cerved”). The corporate name of the Joint Venture will be Experian-Cerved Information Services S.p.A.

The business activities of the undertakings concerned are:

- 1. Experian is the holding of the Italian companies belonging to Experian Group. Experian Group is active in the following area: (i) credit bureau services; (ii) collection and marketing of business information collected from publicly available sources; (iii) software solutions and marketing services for data management, credit risk assessment, credit collection and fraud management; (iv) pedestrian counting-centric business information solutions used to monitor the customers behaviours;**
- 2. For Cerved: (i) collection, processing and marketing of information services used to support organisations in managing credit risk, assessing credit worthiness, creating target lists for marketing purposes and studying market positioning; (ii) credit evaluation, credit management and asset management; and (iii) credit collection;**
- 3. For Experian-Cerved Information Services: it provides credit bureau services.**

The notifying parties respectfully submit that the Transaction qualifies for treatment under the Commission’s simplified procedure.