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M.9782 - EXPERIAN / BERTELSMAN / INFORMA

SECTION 1.2

Description of the concentration

1. The Commission has received a notification of a proposed transaction pursuant to Article 4 of Council Regulation (EC) 139/2004 through which GUS Treasury Services BV (an indirect, wholly-owned subsidiary of Experian plc (“Experian”)) will, together with Arvato Infoscore GmbH (“Arvato”) (a subsidiary of Bertelsmann SE & Co. KGaA (“Bertelsmann”)), establish a joint venture which will combine the business carried out by certain Arvato subsidiaries with Experian’s German and Austrian operations.
2. Experian will hold the majority (60%) shareholding in the joint venture and Arvato will retain a minority interest (40%). The holding company for the joint venture will be Informa Solutions GmbH which, prior to the proposed transaction, is a wholly-owned indirect subsidiary of Bertelsmann.
3. The following entities will come within the scope of the joint venture as a result of the proposed transaction:
 - a. Experian GmbH and Experian Österreich GmbH, each a wholly-owned indirect subsidiary of Experian prior to the proposed transaction, active in the supply of fraud prevention and identity verification solutions, and decisioning and analytics services;
 - b. infoscore Tracking Solutions GmbH, a wholly-owned subsidiary of Arvato prior to the proposed transaction, active in providing services with the aim of protecting clients from payment losses as well as operation of fraud prevention software;
 - c. informa HIS GmbH, a wholly owned subsidiary of Arvato prior to the proposed transaction, which operates a data pool for the German insurance industry association (*Gesamtverband der Deutschen Versicherungswirtschaft e. V.*);
 - d. Credify Informationsdienstleistungen GmbH, prior to the proposed transaction an indirect subsidiary of Bertelsmann active in the supply of credit reference bureau services, fraud prevention and identity services, and decisioning and analytics services;

- e. infoscore Consumer Data GmbH, prior to the proposed transaction a wholly-owned indirect subsidiary of Bertelsmann, providing creditworthiness data and developing scoring solutions; and
- f. 3 C Deutschland GmbH, prior to the proposed transaction a wholly-owned indirect subsidiary of Bertelsmann, active in the automation of claims management processes, particularly for automotive repairs.