Experian Commercial Data - Matching, Enhancement and Supply

Service Definition Document

Version 1.0

1 Service Description

Cleanse, match and enrich business records with comprehensive UK commercial data. Access firmographic, financial, behavioural and ownership insights, proprietary risk scores, and anonymised business population data to improve data quality, assess risk, design targeted policies, prioritise resources, and monitor market trends.

2 Experian's Commercial Data

The Experian Commercial Data – Matching, Enhancement and Supply service provides public sector organisations with a comprehensive, trusted and up-to-date view of UK business activity. By drawing on extensive commercial credit information and rich firmographic data, the service supports government teams in making informed, evidence-based decisions that underpin economic growth, regulatory oversight and effective local service delivery.

Experian's UK Commercial dataset combines public records, mandatory bank-sourced information and voluntary data-sharing contributions from lenders and suppliers. This creates a uniquely broad and current picture of business financial resilience and behaviour. Key components include:

- **Commercial CATO (Current Account Turnover) data**, derived from millions of commercial bank accounts, providing granular cash-flow insight that helps identify financial stress or resilience in local economies.
- **Commercial CAIS (Credit Account Information Sharing)**, which details borrowing levels, repayment behaviour and changes in credit utilisation - valuable indicators of business confidence and financial stability.
- **Payment Performance data**, showing how promptly organisations pay suppliers, often acting as an early warning signal of emerging business distress.
- **Extensive multi-sourced firmographic data**, covering over five million businesses and enriched with hundreds of data attributes relating to sector, size, regional distribution, demographics and contacts.

For public sector bodies, this breadth and depth of insight enables:

- **Assessment of local and national economic conditions**, helping authorities track business health, sectoral shifts and regional disparities.
- **Better understanding of business communities**, supporting targeted policy interventions, grant programmes, business-support initiatives and regulatory activities.
- **Robust, data-driven risk assessments**, ensuring organisations can confidently evaluate the financial stability of businesses they fund, procure from, partner with or regulate.
- **More effective communication and outreach**, allowing teams to identify and engage specific groups of interest - such as SMEs in need of support, businesses eligible for funding opportunities, or sectors requiring compliance attention.

By combining authoritative commercial credit data with accurate business-demographic intelligence, Experian enables public sector organisations to make decisions that are fair, transparent and grounded in high-quality evidence - ultimately strengthening local economies and public service outcomes.

3 Service Features

- Cleanse, match and enrich company records with comprehensive commercial data
- Tailored lists of UK businesses with contact data
- Integrate live business data into your systems via APIs
- Extensive coverage of both registered companies and non-registered businesses
- Unique commercial credit bureau data
- Firmographic, location, contact, behavioural, financial, performance, ownership and control data
- Anonymised business population data for analytics, economic and policy research
- Proprietary scores and segmentations for risk, sales, marketing, and insight

4 Service Benefits

- Understand UK businesses to develop evidence-based targeted policy interventions
- Understand the risk associated with each business's financial situation
- Prioritise activity to use resources more efficiently
- Access tailored lists of UK businesses for outreach and analysis
- Make risk-based decisions when providing grants, services and support
- Conduct supplier and third-party risk assessments and due diligence
- Identify businesses with a higher risk of experiencing financial difficulties
- Monitor business segments to understand market and behavioural trends
- Improve business data quality

5 Data Tiers

The following tiers are available covering the data required to meet your needs:

Data Tier	Description
Essential	Data validation, quality and linkage flags and identifiers to support data management use cases
Standard	Core business identity and firmographic attributes
Enhanced	Enhanced business profile to risk assess or contact a business
Advanced	Advanced business profile to risk assess or contact a business
Complete	Complete business profile to risk assess or contact a business

6 Contact Details

If you have any questions regarding this proposal, please do not hesitate to contact:

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