



BIPA CHARTER

Purposes

The Business Information Providers Association (BIPA) exists for a number of purposes:-

- To protect the availability of and access to publicly available and regulated business information and data
- To promote the further controlled public release of business information and data
- To protect and improve the quality of that data wherever possible
- To act as a primary source of information on the industry and to facilitate communication with legislators, regulators and the wider business community.
- To protect the interests of its members and their customers
- To promote and protect the wider interests and image of the industry as a whole

Governance

To fulfill its purposes a management group comprising appropriate representatives of all BIPA's members meet on a regular basis to discuss pertinent issues. Decisions are made by consensus and each member has a single vote. A competition law compliance policy is in place and no commercial issues are discussed at BIPA meetings. BIPA is governed by an agreed set of statutes which can be made available on request.

Activities

BIPA makes itself available to meet with legislators, regulators and other policy influencers as well as business and trade associations and bodies to discuss matters of interest and relevant to BIPA's purposes. BIPA reacts to appropriate public consultations and discussion papers.

BIPA has a website at www.bipa.uk.com to facilitate communication, present the views of BIPA and make available the Association's responses to various papers and other documents.

Membership

BIPA membership is open to companies who can prove they can meet the criteria listed below and are prepared to play a full and active role in the Association in pursuing its agreed purposes and objectives. A membership application form is available on request to the current Chair of BIPA (via chair@bipa.uk.com) and membership requires the agreement of all current members.



Key membership criteria:

- Business information provider whose products are predominantly used for credit decision making
- Ownership of a proprietary credit scoring model for UK businesses
- UK based and incorporated
- Solvent
- No conflict of interest issues with existing members
- Declared commitment to actively fulfill all obligations of membership
- Commitment to behave in a professional and courteous manner at all times with regard to all other members

About Us

Business Information Providers Association (BIPA) was formed in March 2011 following feedback from UK business. Initially comprising the five principal Commercial Credit Reference Agencies in the UK – Creditsafe Business Solutions Ltd, Dun & Bradstreet, Equifax, Experian and Graydon, the Association expanded when Jordans Ltd and Company Watch Ltd became members in 2014 and 2017 respectively. It operates in a non-competitive way to address issues pertinent to the industry as a whole.

BIPA members hold extensive databases of corporate and non-corporate businesses. These databases receive thousands of enquiries from a broad range of customers every day; primarily to facilitate credit transactions but to also provide a diverse range of business services which include Business Marketing, Data Research, Fraud Detection & Avoidance and Customer File Matching & Cleaning. Collectively the Agencies facilitate billions of pounds of business decisions each year.