



Data Partner FAQ France



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Data Sources

What are the main original sources of information? E.g. Chambers of commerce, local courts, yellow pages etc

NOTE - This should apply to, registered companies and sole traders/none registered companies.

Financial data: INPI

Negative data: INPI/ Infogreffe/ BODACC/ Private sources

Demographic data: INSEE

Payment Data: Private source

Collection data: Infogreffe, histoire d'Adresses for legal newspapers & BODACC for Government gazette

Shareholders data: Infolegale

Group Structure/ corporate hierarchy: Infolegale

Other key information: Phone numbers: infobel/Acxion

How often the above data is updated e.g. daily, weekly etc.?

Daily for all, except for group structure and phone numbers which is monthly

Do you contact companies via a telephone interview or site visits at regular intervals e.g. once a year?

Our customers and companies matching our prospection pool criteria

Regulations/ Legal requirements

Which types of company have to file financial data e.g. registered companies, public companies only etc.?

Any Corporate/Non corporate company (with a few exceptions)

List any filing exemptions and thresholds (e.g. companies of certain size may only have to file a balance sheet, large companies have to file a Profit & loss etc.)

SNC (joint partnership) when at least one of the associates is not another company.

How long after the financial year end do companies have to file financials?

21 months max after the financial year end

What is the penalty for not filing the financial data? Is it likely a company would prefer the penalty rather than filing them?

1,500€ fine

Negative Data

What type of negative data is available in your country e.g.

Bankruptcies/Insolvencies: Yes

Court Cases/ Actions: Yes, receiverships & legal plans

Debt Collection cases: Yes, payment data & preferential

Any other negative data specific to your country: Early terminations. Preferential right from Infogreffe

How often is this negative data updated?

Daily

Credit Rating Limit

Do you give a credit rating & limit on all companies?

No

If not, what are the exceptions?

Any company which is denied the status of “morale person” cannot be rated. Same for some non-lucrative companies

What is the credit rating intended to predict? E.g. insolvency, ability to pay etc.

Probability of insolvency in 12 months

Is Payment data included in your credit scoring model?

No

What does the credit limit mean? E.g. amount of credit you can extend in a 30 day period etc.?

The Limited company credit limit is our recommendation of the total amount of credit that should be offered to a given company at any one time.

General

What version of activity codes are used in the reports?

NAF rev 2008 (4 digits coming from NACE codes + a letter specific to France)

What company ID numbers are available (e.g. local registration number, VAT number, etc.)?

RCS, RC, SIREN, SIRET (local identifiers) + Vat Numbers + Safe numbers