The user guides

Ellipro

Online help

www.ellipro.fr

ellisphere

1: The platform

1.1: Technical requirements

The user's computer must be equipped at least with the following:

- Internet connection (ADSL, 3G, etc.)
- Screen with a minimum resolution of 1024x768 pixels
- One of the following browsers:
  - Internet Explorer version 11 or higher
  - Mozilla Firefox version 52 or higher
  - Google Chrome version 59 or higher
  - Safari version 11 or higher

The Ellipro platform uses the secure HTTPS protocol that encrypts data during communications and protects the access to user data.

Communication costs are the responsibility of the customer; they are the costs borne by the customer for any other activity on the internet and therefore depend on the customer's internet service provider.

In the event of a server problem (marked by the following message: Error 500), you are strongly advised to reconnect as soon as possible. If the problem persists, our hotline 0 825 123 456 (€0.15/min) is available to provide information to the customer.

1.2: Session duration

Once connected to the application, a secure session is established between the user's workstation and the Ellisphere system. For security reasons, the session ends after 30 minutes of inactivity.

1.3: Availability and maintenance of the service

Access to the Ellipro service is via https://www.ellipro.fr (https://www.ellipro.fr)

The Ellipro platform is available 24 hours a day and 7 days a week with an availability of 99.5% of the time according to our quality commitments. The time slots dedicated to customers are as follows: 7 am–8 pm Monday to Saturday.

Maintenance operations must be performed outside of these time slots. In the event of a planned intervention requiring a time slot within these times, prior notification to customers will be issued (message displayed upon connection: A maintenance intervention will take place on DD/MM/YYYY from 7:00 am to 8:00 am. This message will also be displayed during an intervention outside these times to keep customers informed).

In the event of a major incident in our system, the customer will be informed via an alert screen.

1.4: Customer support

The support service consists of performing one of the following services for you:

- Renewing your monitored items (http://devcms03:8000/edit/aide-en-ligne/ellipro/les-prestations/ellipro-groupe-entites/ellipro-surveillances-et-exports)
- Bulk loading or deletion of your monitored items
- Loading or deleting the content of your customized lists
- Managing your customized lists
- Updating your data (order references and customized list reference)
- Creating one-off or periodic exports (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-mes-listes-exports) from your monitored portfolio or customized lists

If your contract covers this service in the form of an annual lump sum, you can get support at any time by calling our service at

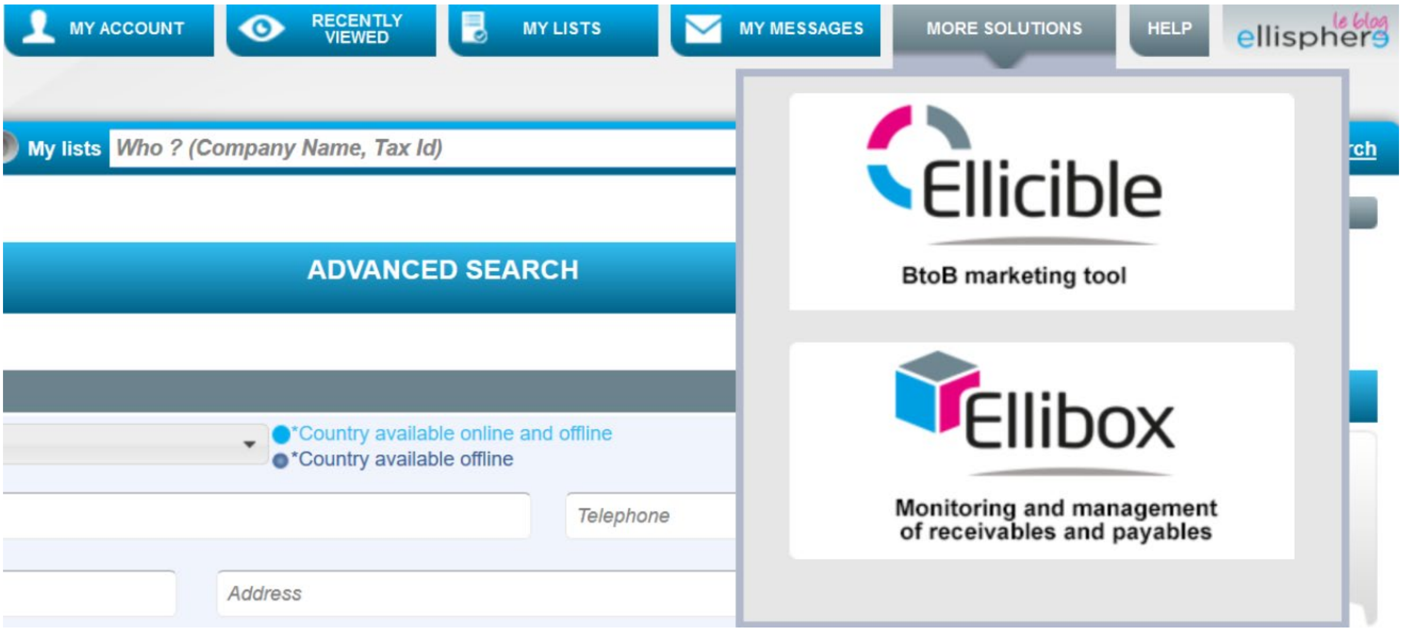
If your contract does not cover this service, you can:

- subscribe to the annual package by requesting an amendment to your contract from your sales representative,
- request one of the services above as part of an additional order (contact your sales representative).

1.5: Other solutions from Ellisphere

If your contract allows it, you can access the other solutions offered by Ellisphere in Ellipro. If not, please contact your sales representative.

You can access them by clicking on the **“more solutions”** tab



1.6: Logging into Ellipro

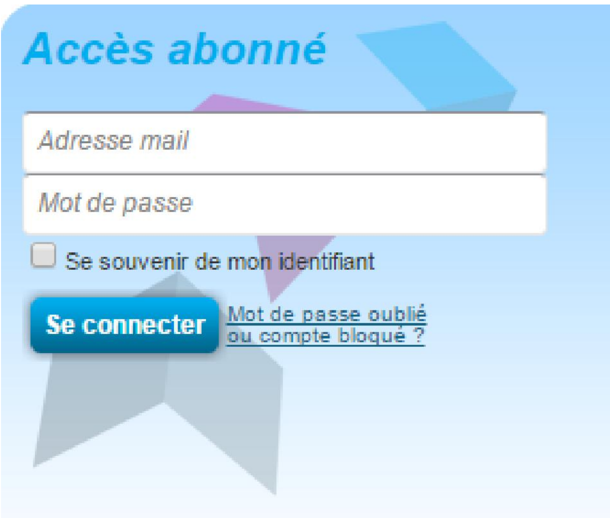
Access to the Ellipro service is via https://www.ellipro.fr

A. Logging in for the 1st time

To log in, you must have your credentials:

- The email address listed in your contract when subscribing to the Ellipro service
- The password:

An initial temporary password is sent to you when subscribing to the service.
When logging in for the first time, the system prompts you to enter a new password.
This password can be changed at any time later.



B. Saving your login details

You should tick the “Remember my username” box.

C. Changing the password

For security reasons, Ellisphere recommends that you change your password regularly. If your password is considered to be too old, a message will appear on the Ellipro platform inviting you to change it.

To do this, you can access **“Change password”** in the **“My account”** menu.
The rules for generating a password are as follows:
The password should consist of a minimum of 6 alphanumeric characters (a maximum of 12).
The maximum password age is 30 days.
The account is locked after 3 unsuccessful attempts.

D. Forgotten password or blocked account

Enter your email address and the captcha (which can be refreshed).

You will receive an email indicating that your password has been reset and that you have to re-login to change it. You will receive an email indicating that your password has been reset and you will receive a new temporary password. You have to re-login to change it.

2: Search

2.1: Direct search

Do you have any suggestions for improving finding businesses on our platform?

Did you encounter a technical problem during your search? Did you not succeed in identifying the company or does the provided list not seem relevant to you?

The address for reporting information: recherche@ellisphere.com (mailto:recherche@ellisphere.com)

A. Direct search

Direct search is accessible from the entire Ellipro platform and allows you to quickly identify a French company.

In order to do so, simply enter the company name or its Siren number in the ***"Who?"*** area. You can specify a place (department code, postal code or city) in the "Where?" area. If you enter a city name, you will be prompted to select it from a list.

The option ***"Ellisphere Base / My lists"*** allows you to modify your search to target only companies in your lists (Monitoring or customized lists).

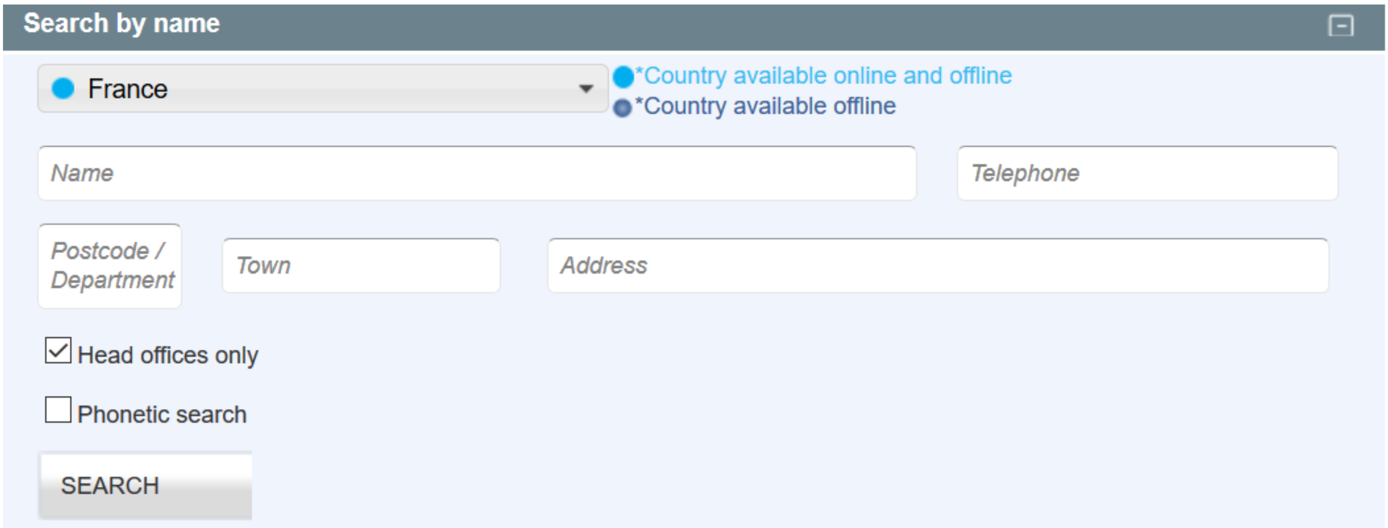
To identify a foreign company, you can use direct search by clicking on the "My lists" button and entering the company name. Otherwise, you can use advanced search.

2.2: Advanced search

Advanced search allows using more precise criteria. It also allows you to search for a foreign company, which is not possible using direct search.

It consists of 3 parts:

a) By company name



b) By identifier

c) By manager (only for France)

2.3 : Search result

a) Comprising of these elements

A list of companies corresponding to the query is displayed with

- The company name
- The type of establishment (Registered office, secondary establishment, former main establishment, former secondary establishment)
- Identifier
- State (active or inactive)
  Address
- Activity

There is a button on each line to see the registered office “See registered office”.
You are then directed to the identity sheet of the registered office, offering you the option to order the reports.

b) Customization

The number of businesses returned per page can be configured in ***“My account”*** > ***“Customize the display”***

2.4: Search tips

a) Identifying a French company

We advise you to favour searching by identifier (SIREN or VAT), which means you only have to enter the value of the identifier in the ***“who”*** area in the upper banner.

b) Search by identifier

If you copy an identifier from your documents, there is no need to delete any spaces, our platform will do it automatically.

If your search by identifier does not return any results, you should use the **advanced search** to check the identifier:

- the entered identifier may be incorrect – the platform will indicate “The value of the identifier is not correct.” You will then have to verify your data or search by company name.
- The identifier may be correct but it does not correspond to any available companies. Our search system may exclude companies that have gone out of business. Please contact our customer service if you think this is the case.

c) Search by company name

To provide more relevant results, our search system favours exact spelling. On the other hand, common words are automatically interpreted as plurals or other variants.

For example: if you search for the company “garage dupont”, you can find it by entering “garages dupont” but not by entering “garage dupond”.

If you have any doubts about the spelling of the company name you are looking for, we advise you to use **advanced search** and check the ***“Phonetic search”*** box. The system will then be adapted and you will find the above company by entering “garage dupond”.

3: Services

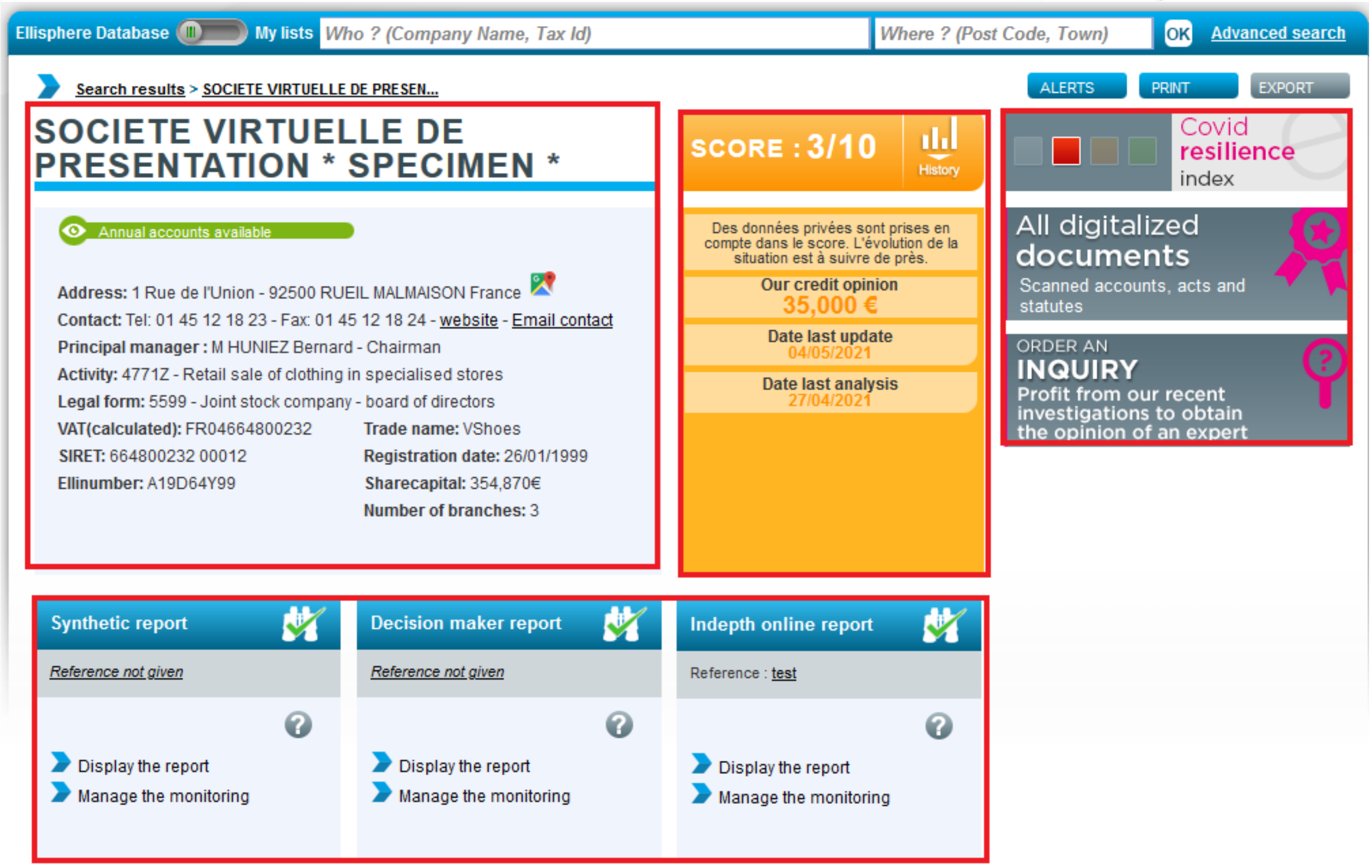
3.1: Available company reports

A. What reports are available in your account?

They depend on the offer to which you have subscribed. You have access to the reports listed in your contract.

B. Contents of a report

- Company identity
- Credit score/advice
- Survey orders, official documents
- Viewing or monitoring the report(s) to which you have subscribed
- Managing “My customized lists”



To get the report, click on “Display the report”.

Blue colour indicates that the report has already been viewed and/or is being monitored

Red colour indicates that the report has not been viewed and/or has never been monitored

3.2: The decision-making offer

A. Synthetic report

Intended for a first contact, the summary report allows you to quickly see the legal situation of the company and its probability of failure.

- This report addresses the basic questions:
- Is the business in operation?
- Is this a new business?
- Who are the directors?
- How many employees are there?
- What is the business risk?

Financial information is not delivered in the summary report.

B. Decision-making report

The decision-making report is the basic tool for credit managers, company managers, accountants and sales people. It was designed to answer the short-term solvency risk of companies in order to start or continue a business relationship. It helps with making operational decisions based on a summary view including key evaluation elements: score, credit advice, sector score, score history, etc. even when the company publishes its accounts confidentially.

This report answers the essential questions:

- Does working with this prospect carry a risk?
- Should we grant or continue to grant payment extensions to the company?
- Will I be paid when my invoice is due?

C. In-depth report

The purpose of the In-depth report is to assess the health of the company and shed light on the financial reality based on accounting data over a minimum of 2 years. This report explains the short and medium term risk with a forecast of WCR, GOS and cash flow. It is intended for financial directors involved in financial analysis, investors and company directors in sales.

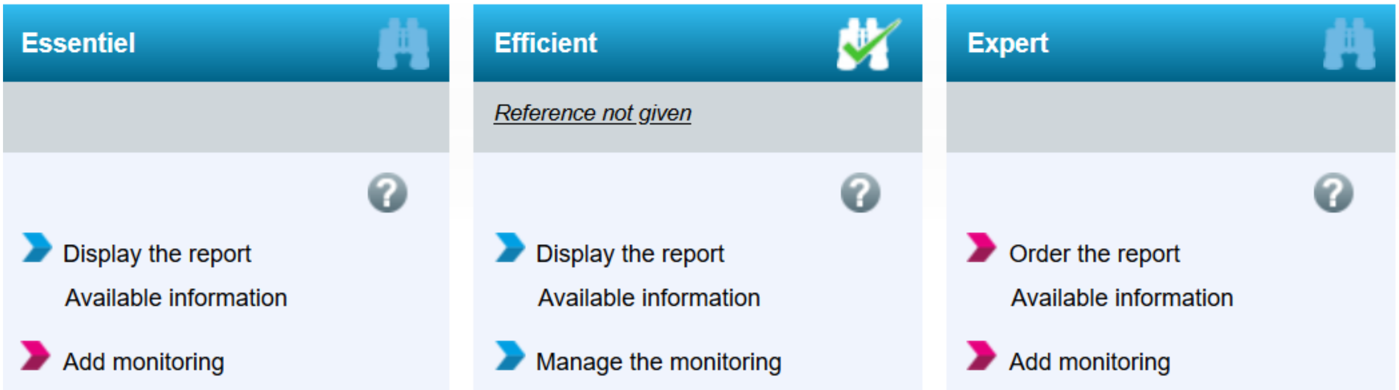
Our analysis method is based on 5 indicators on these issues:

- Short-term liquidity risk
- What is the company’s ability to cover its financial costs?
- What is the company’s ability to meet its short-term deadlines?

Medium-term solvency risk

- Can the company cover its medium-term needs?
- Does the company have an acceptable level of debt?

3.3: Modular offer



The Ellipro modular offer provides online access to 3 levels of standard reports corresponding to a set of information modules.
When the user is viewing a company file, they can access the available reports on the company based on the subscribed service: these reports may be standard or customized.
The range of standard reports is progressive: The Expert Report is more comprehensive than the Efficient Report which is more comprehensive than the Essential Report.

These reports contain the following modules:

A. Essential Report

- Company characteristics
- Insolvency proceedings
- Collective Decisions
- Directors
- Credit advice
- Score

B. Efficient Report

It contains the Essential Report modules plus the following:

- Solvency
- Key figures
- Financial links – Direct shareholders
- Consolidated key figures
- Financial links – Shares
- Abridged accounts
- Group links – Subsidiaries and indirect holdings
- BODACC publications

C. Expert Report

It contains the Efficient Report modules plus the following:

- Managing directors
- Sector positioning
- Press summary
- Ratios
- Intermediate management rebate

D. Customized report

One or more customized reports can be provided in your contract.
They are based on the standard reports in the modular offer with the removal of modules according to your choice.
For this option, please contact Ellisphere services.

E. Modules

Ellipro provides access to a number of information modules corresponding to a set of data.

On the “company” file, a list of modules is available for the user in the “Available products” section. You will find an exhaustive list of information modules below:

- ElliKAB
- Company characteristics
- Insolvency proceedings
- Collective decisions
- Solvency
- Directors
- Managing directors
- Financial links – Direct and indirect shareholders
- Financial links – Direct and indirect shares
- Organisational chart
- Group links – Reference group
- Official documents
- Annual accounts (entered)
- Abridged accounts
- Intermediate management rebate
- Key figures
- Consolidated key figures
- Ratios
- Sector positioning
- BODACC publication
- Press summary
- Secondary establishments

The information modules can be ordered independently and directly via the ***“Available products”*** list. Only modules for which the information is available and to which the customer is entitled under their contract are offered.

The application lets the user export the modules individually in PDF format.

3.4: The ELLIWORLD range for the international market

a) Online / Offline

For non French companies, Elliworld reports can be made available in your contract.

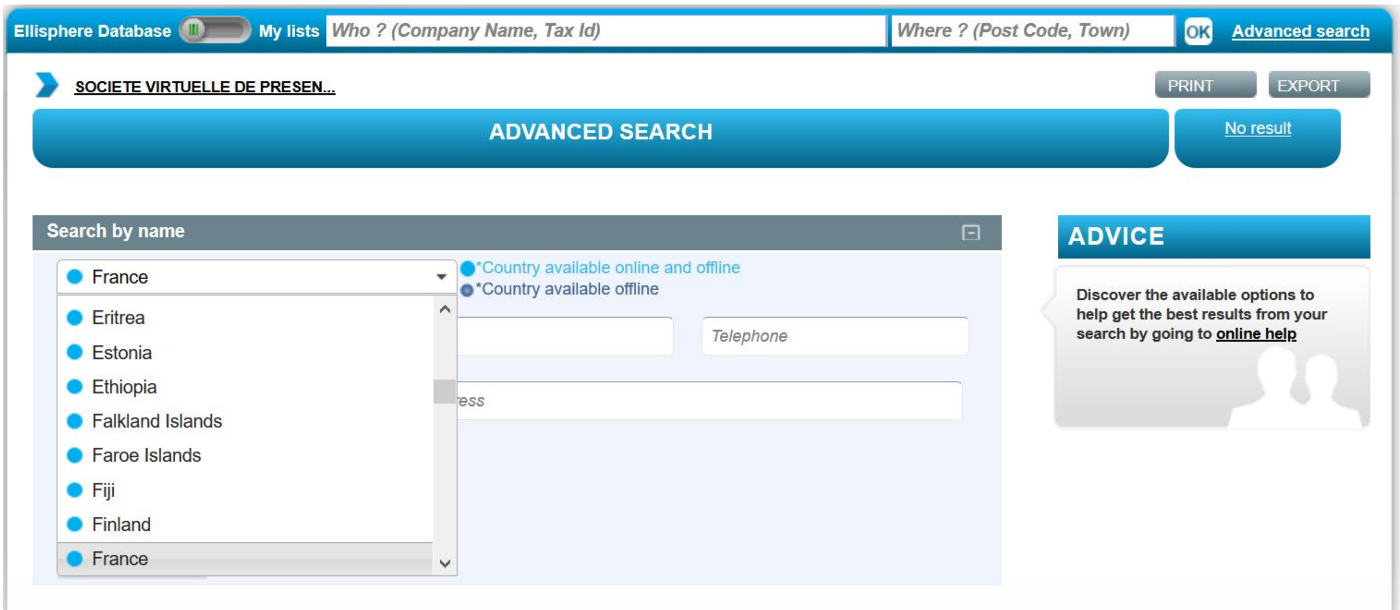
Countries marked with ● are available online.

Countries marked with ● are not available online.

To get information about the latter companies, you need to request a survey. Please refer to section **Elliworld International Business Surveys**.

b) Search by country

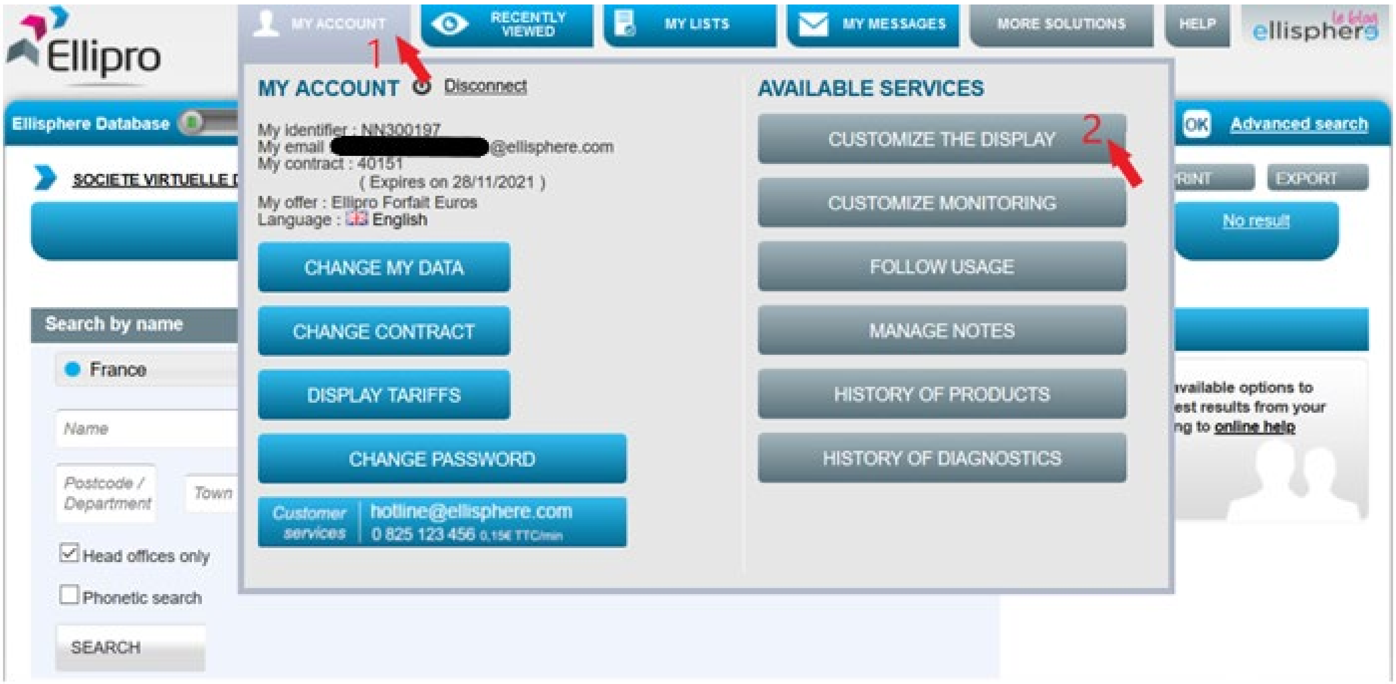
In the "Search by company name" tab, the default country is France, but you can choose the country that interests you using the drop-down list.



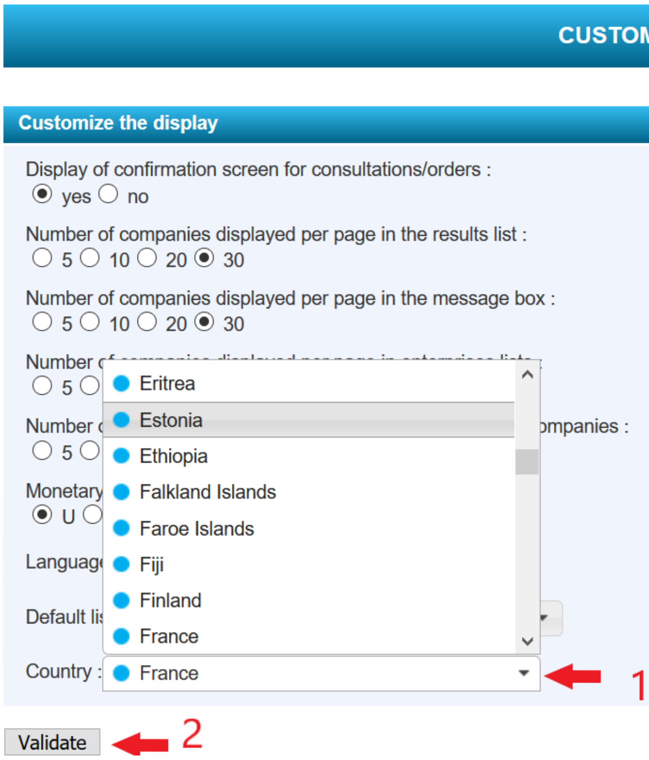
When a user works mainly in another country, it is possible to configure it as default instead of France. To do this, simply use the following link:

“My account” > “Customize the display” > “Default country”

b.1) My account > Customize the display



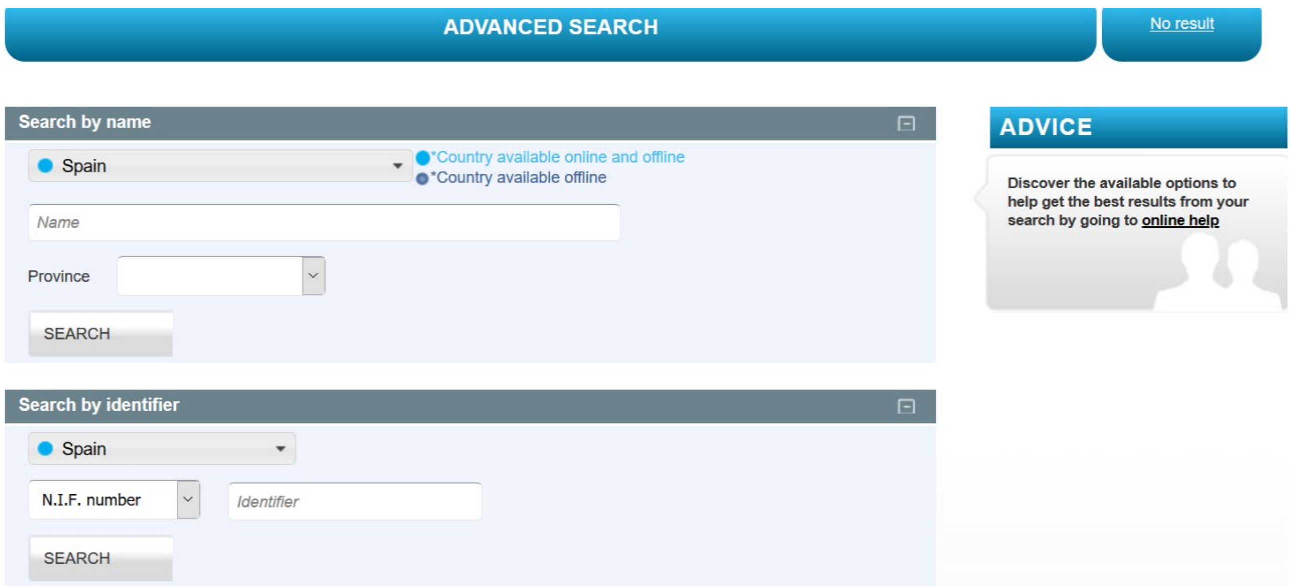
b.2) Default country



c) Retrieving international information

c.1) International search

The research method is the same as for France, using company name and legal identifiers.

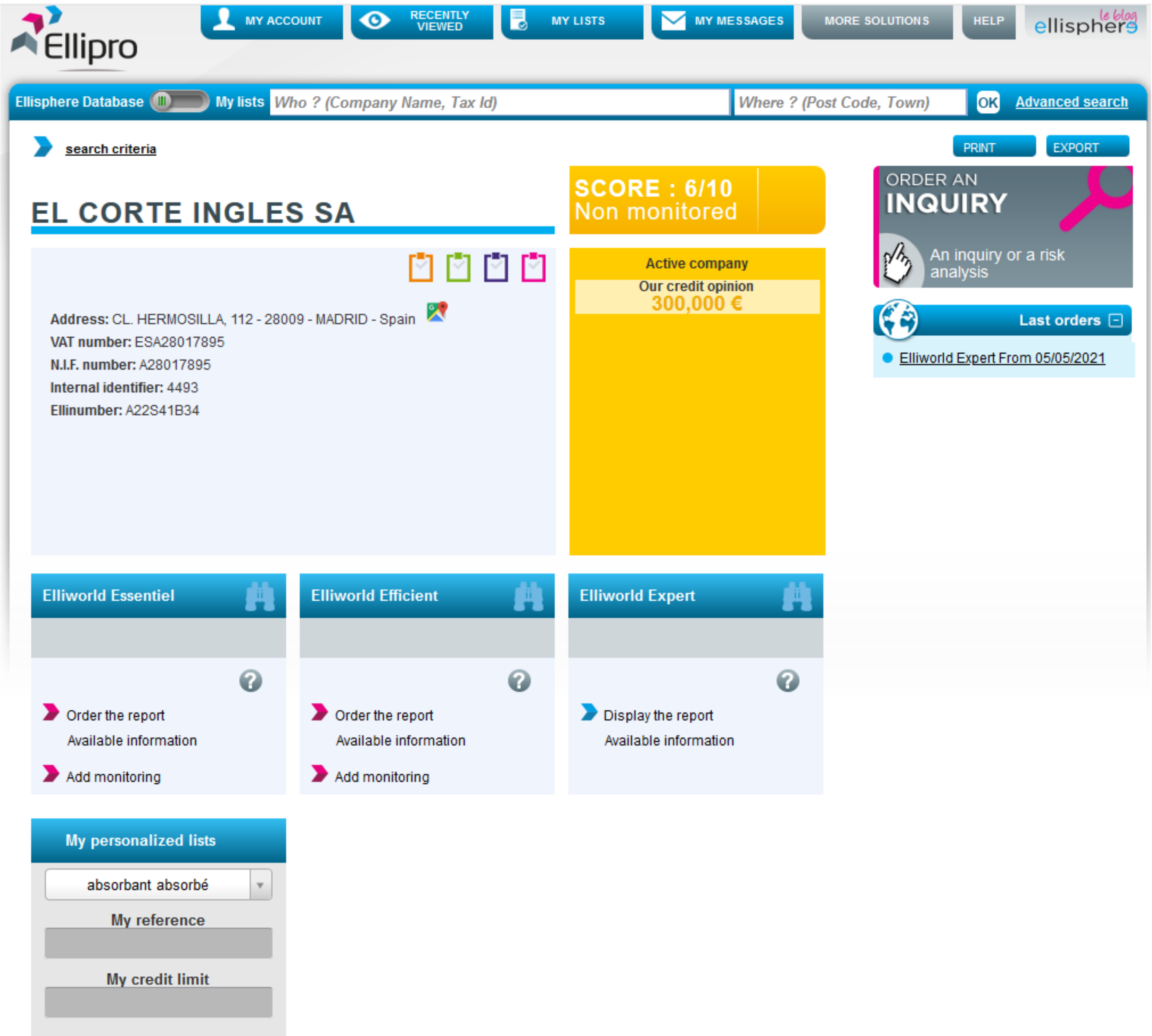


Note: The legal identifiers are always different, the SIREN number only exists in France. Some countries do not have a number, meaning that the name is the only way to find a business.

c.2) Report types

Once a company is found, the available reports are displayed, namely:

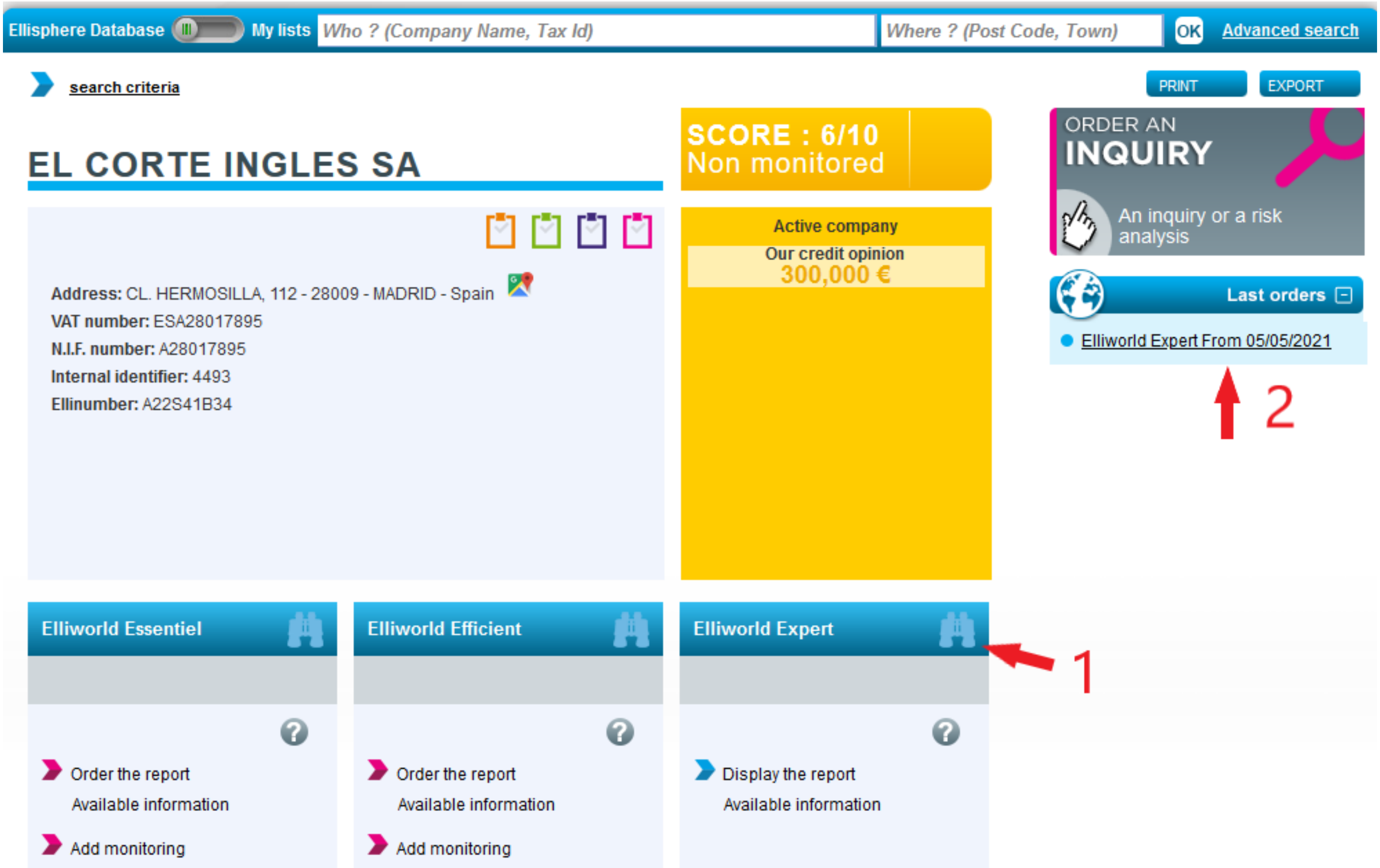
- **Elliworld Essential**
- **Elliworld Efficient**
- **Elliworld Expert**



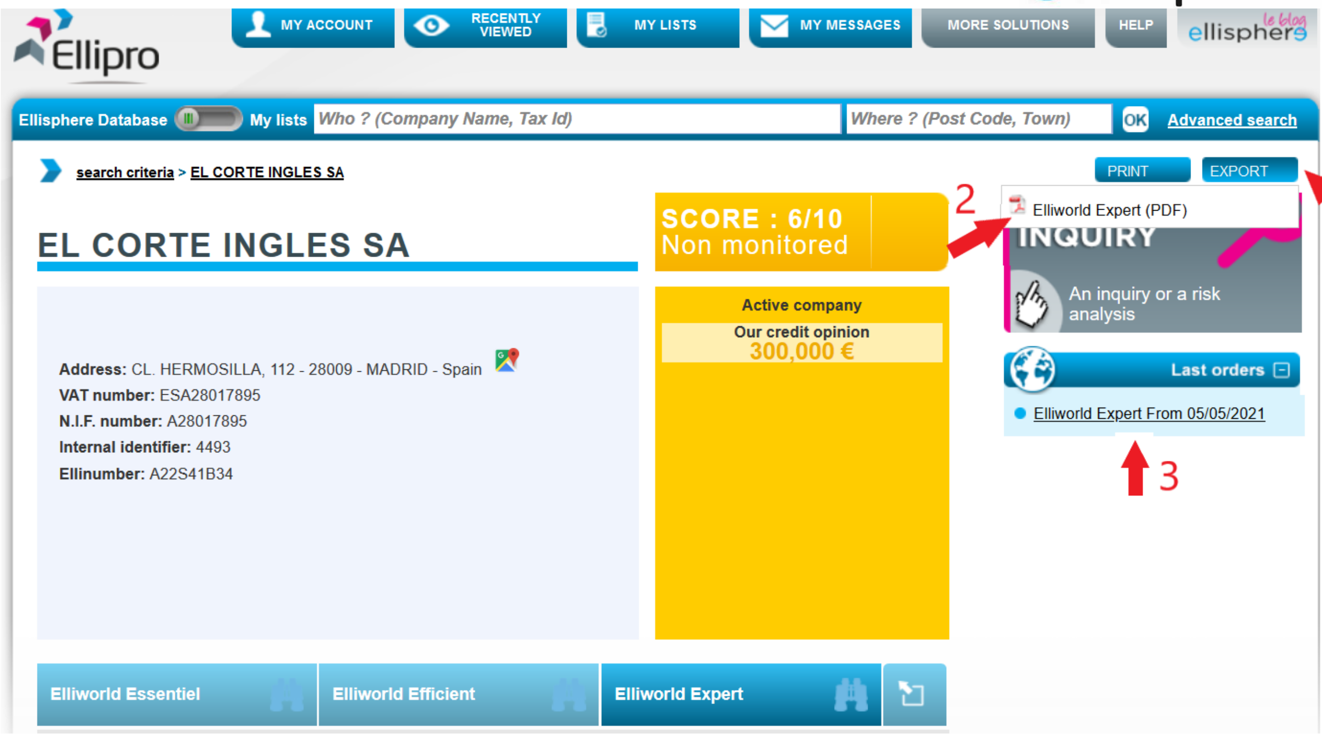
c.3) Retrieving a report

Click on the report (1) displayed on the screen, there is a 24-month history on the right side of the page (2).

The report is dated and it can be re-viewed freely without additional invoicing by all users registered in the contract.



This report can be exported in PDF format by clicking on “export” (1 and 2) during the initial search or by clicking on the report (3) in “Last orders” during another search.



3.5: Monitoring

Monitoring is linked to the standard reports. The report level defines the associated monitoring level. As part of the monitoring service, Ellisphere informs the user of any event occurring in a company.

A. Starting the monitoring of a company (/edit/aide-en-ligne/ellipro/ellipro-aide-en-ligne-pour-pdf#lien-indisponible)

B. Monitored events (/edit/aide-en-ligne/ellipro/ellipro-aide-en-ligne-pour-pdf#lien-indisponible)

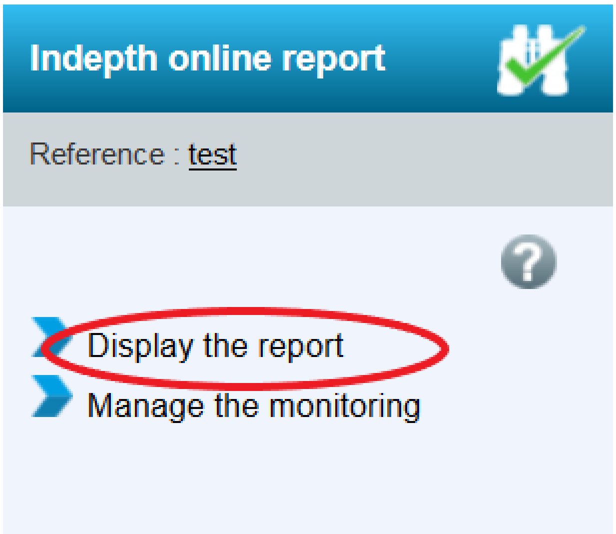
C. Monitored companies (/edit/aide-en-ligne/ellipro/ellipro-aide-en-ligne-pour-pdf#lien-indisponible)

3.5.1: Starting the monitoring of a company

Depending on your contract, you have access to one or more reports that may or may not be placed under monitoring.

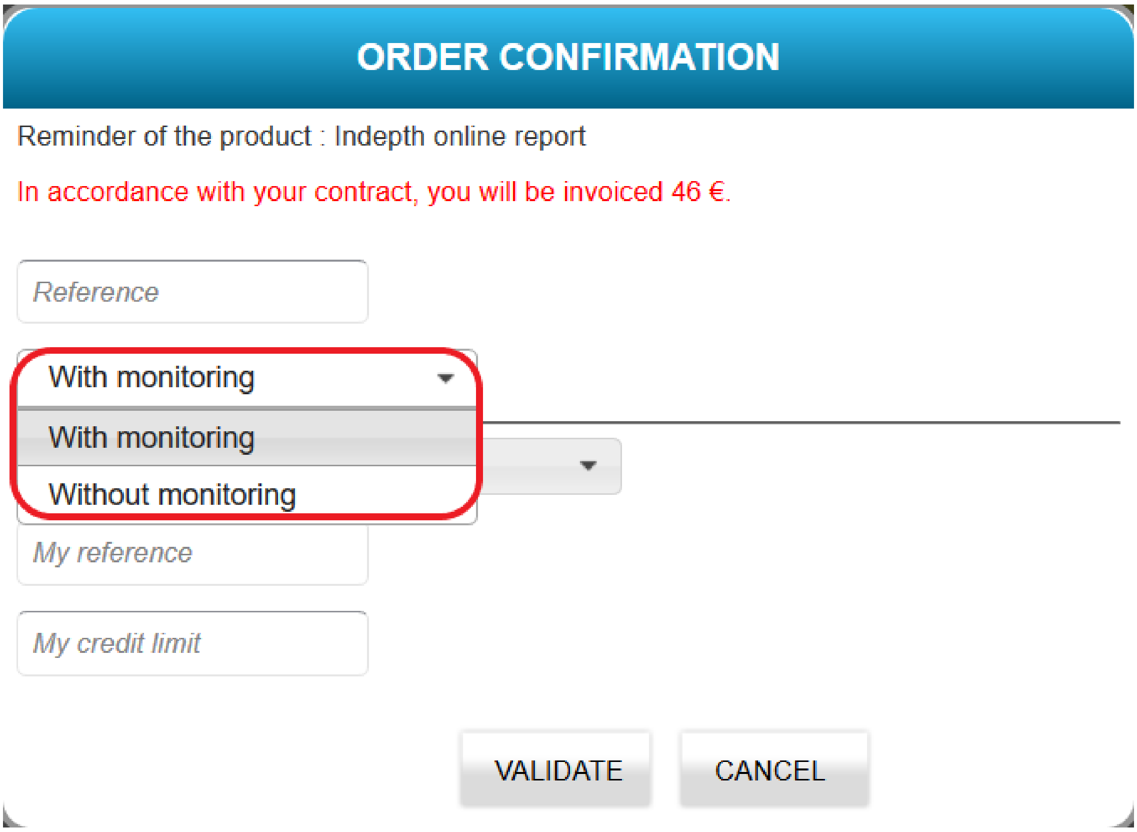
A. Starting monitoring when viewing a report

Click on “Display report” or on the blue banner containing the name of the report.



If your contract allows it, choose to begin monitoring this report by scrolling down the list and checking the monitoring box

The order confirmation window will appear.

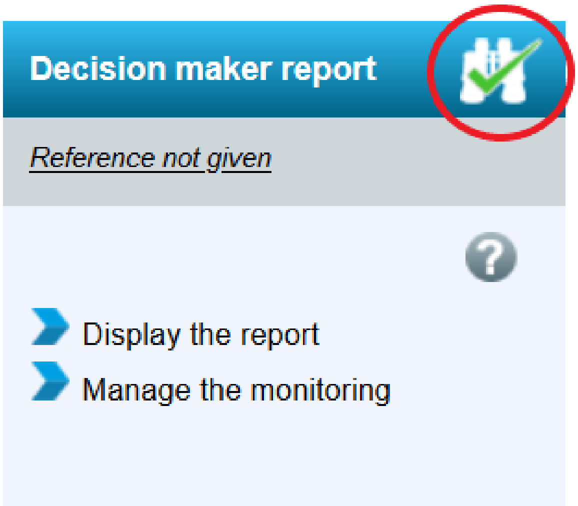


B. How to tell if a business is being monitored?

A business is being monitored if:

When ordering the report, you choose the “With monitoring” option and confirm.
When you view the report, you see that the score and the colour of the risk class appear on the label.

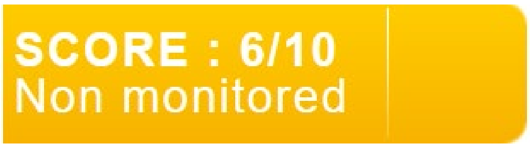
And the binoculars are checked



In addition, the company is present in the monitoring list that can be viewed in the menu under ***"My lists" > "List of monitored companies"***. See section **Monitoring**.

Your report is not being monitored if:

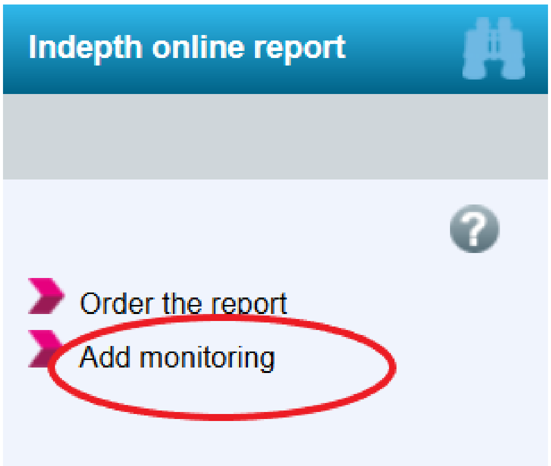
When ordering the report, you choose the "Without monitoring" option and confirm.
You will notice on the label that there is the score (only in the expert report offered by Elliworld) and the colour of the associated risk class, but labelled ***"Not monitored"***.



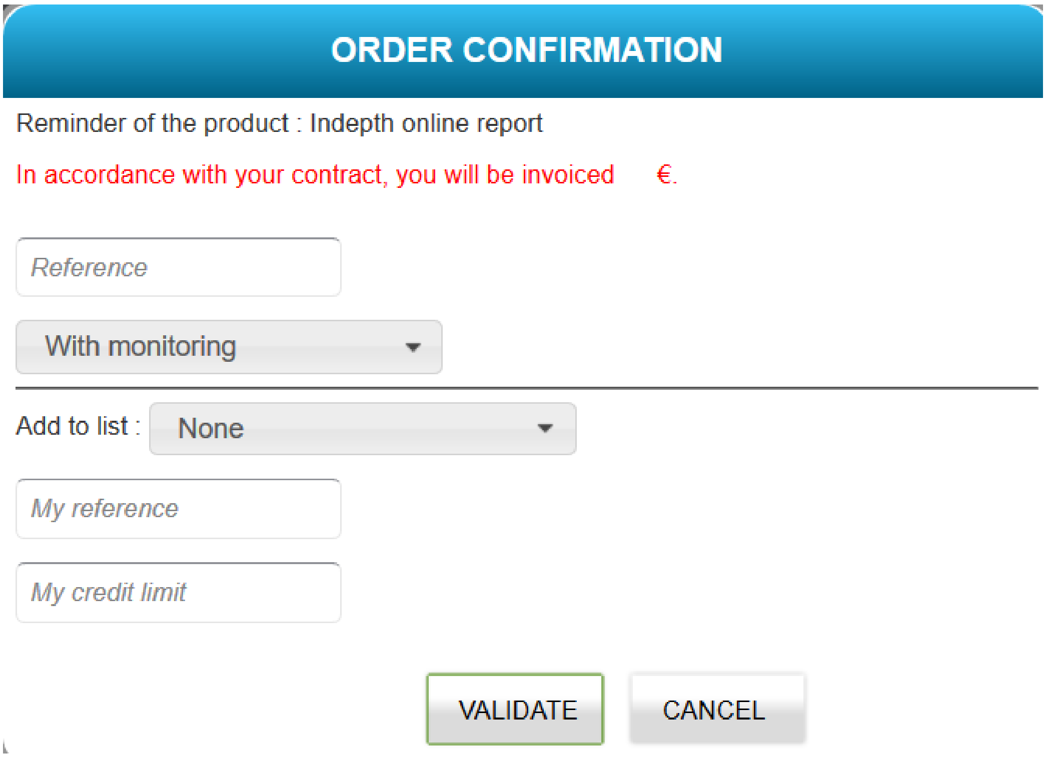
Or no report has been viewed.

C. Start monitoring directly without viewing a report

Click on “Start monitoring”.



The order confirmation window appears, you need to fill in the information and confirm.

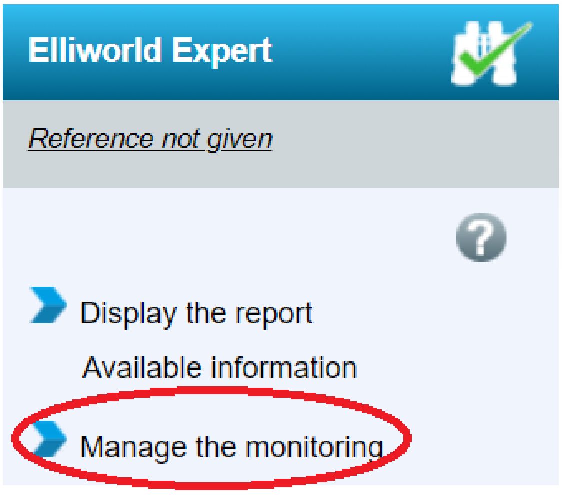


The report is then placed under monitoring.
You will see that the score and the colour of the risk class appear on the label.

D. Monitor other company reports

When a report is being monitored, you have access to monitoring management of all other reports.

Click on ***“Manage monitoring”*** or on the binoculars:



The next page is displayed.

On the right side of the page, you can start the monitoring of other available reports by clicking on the name of the report.

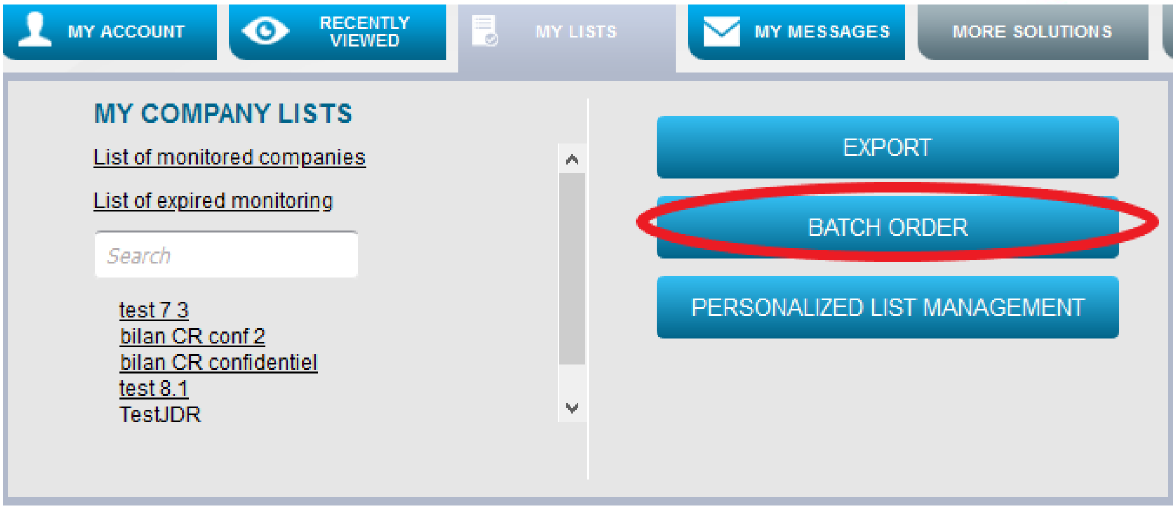
From this page, you can also delete, change the auto-renewal option and modify the order reference.

E. Start monitoring via bulk actions (only available in France)

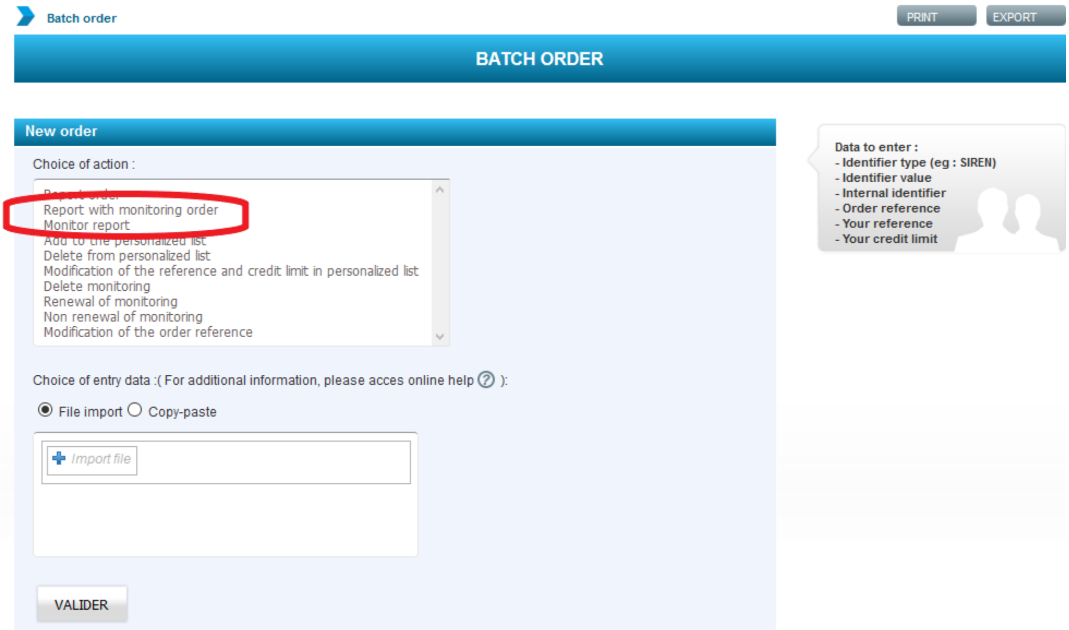
Available in the menu under *“My lists”* > *“Batch order”*.

You can start monitoring a set of companies with a single action either by uploading a file or by copying/pasting credentials.

For any information on the general functioning of batch actions, see the **Batch actions** section.



There are two possible actions to start monitoring reports:



When the bulk action is carried out, the requester receives a confirmation email and can also view the result under ***"My mailbox" > "Processing output(s)"***.

F. Report monitoring duration

Report monitoring is active for 1 year (or for the duration of the current contract) from the date of the start of monitoring, unless the monitoring is voluntarily interrupted by the user. See section **Delete monitoring**.

The number of days of monitoring left for a given report is visible in the list of monitored companies. See section **List of monitored companies**

3.5.2: Monitored events

The monitored events depend on the report that is being monitored.

A. The decision-making offer

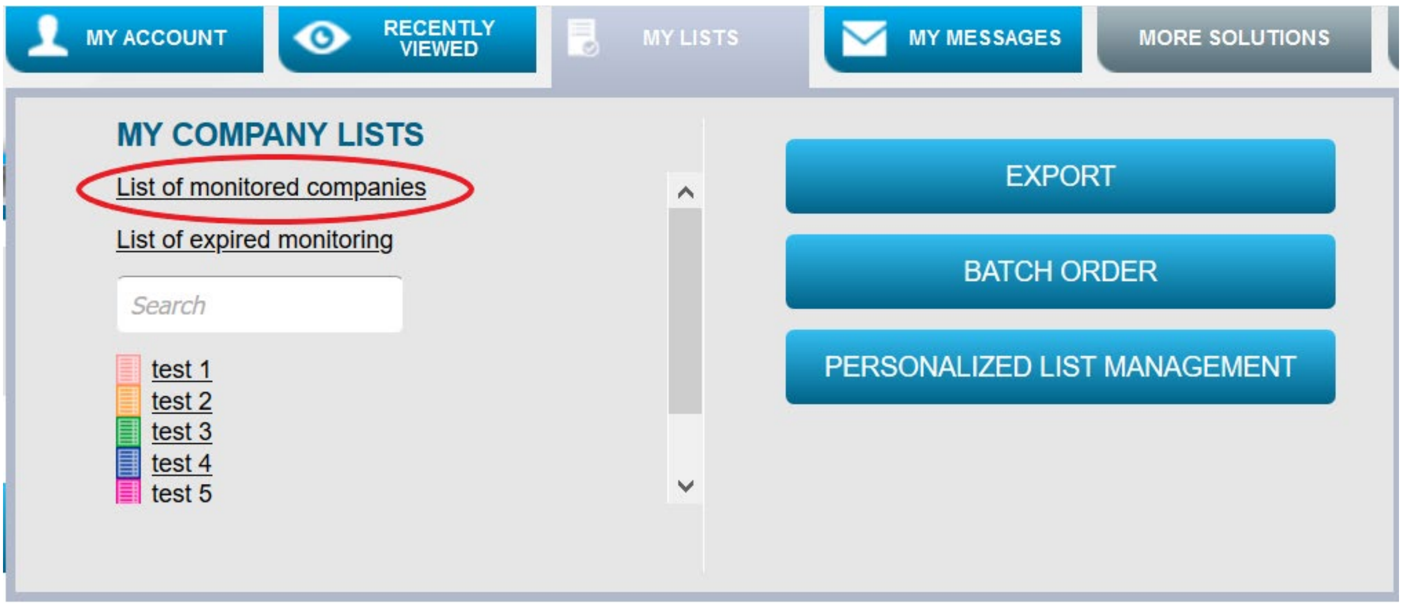
Events	Summary	Decision-making	In-depth
Change of name	X	X	X
Change of acronym	X	X	X
Change of logo	X	X	X
Change of address	X	X	X
Change of legal form	X	X	X
Change in share capital	X	X	X
Change in activities	X	X	X
Change in workforce	X	X	X
Change in the corporate purpose	X	X	X
Change of Directors (statutory, administrator and auditor)	X	X	X
Change of shareholders		X	X
Change in shares		X	X
Balance sheet change/appearance	X	X	X
Addition of a more recent turnover than the last report		X	X
Change in credit score or credit advice	X	X	X
Change in incidents		X	X
Change in insolvency proceedings	X	X	X
Bodacc		X	X
Press		X	X
Collective decisions	X	X	X
Change in PayRANK	X	X	X

B. Modular offer

Events	Essential	Efficient	Expert
Change of name	X	X	X
Change of acronym	X	X	X
Change of logo	X	X	X
Change of address	X	X	X
Change of legal form	X	X	X
Change in share capital	X	X	X
Change in activities	X	X	X
Change in workforce	X	X	X
Change in the corporate purpose	X	X	X
Change of Directors (statutory, administrator and auditor)	X	X	X
Change of shareholders		X	X
Change in shares		X	X
Balance sheet change/appearance		X	X
Addition of a more recent turnover than the last report		X	X
Change in credit score or credit advice	X	X	X
Change in incidents		X	X
Change in insolvency proceedings	X	X	X
Bodacc		X	X
Press			X
Collective decisions	X	X	X
Change in PayRANK		X	X

3.5.3: Monitored companies

Available in the menu under ***"My lists" > "List of monitored companies"***.



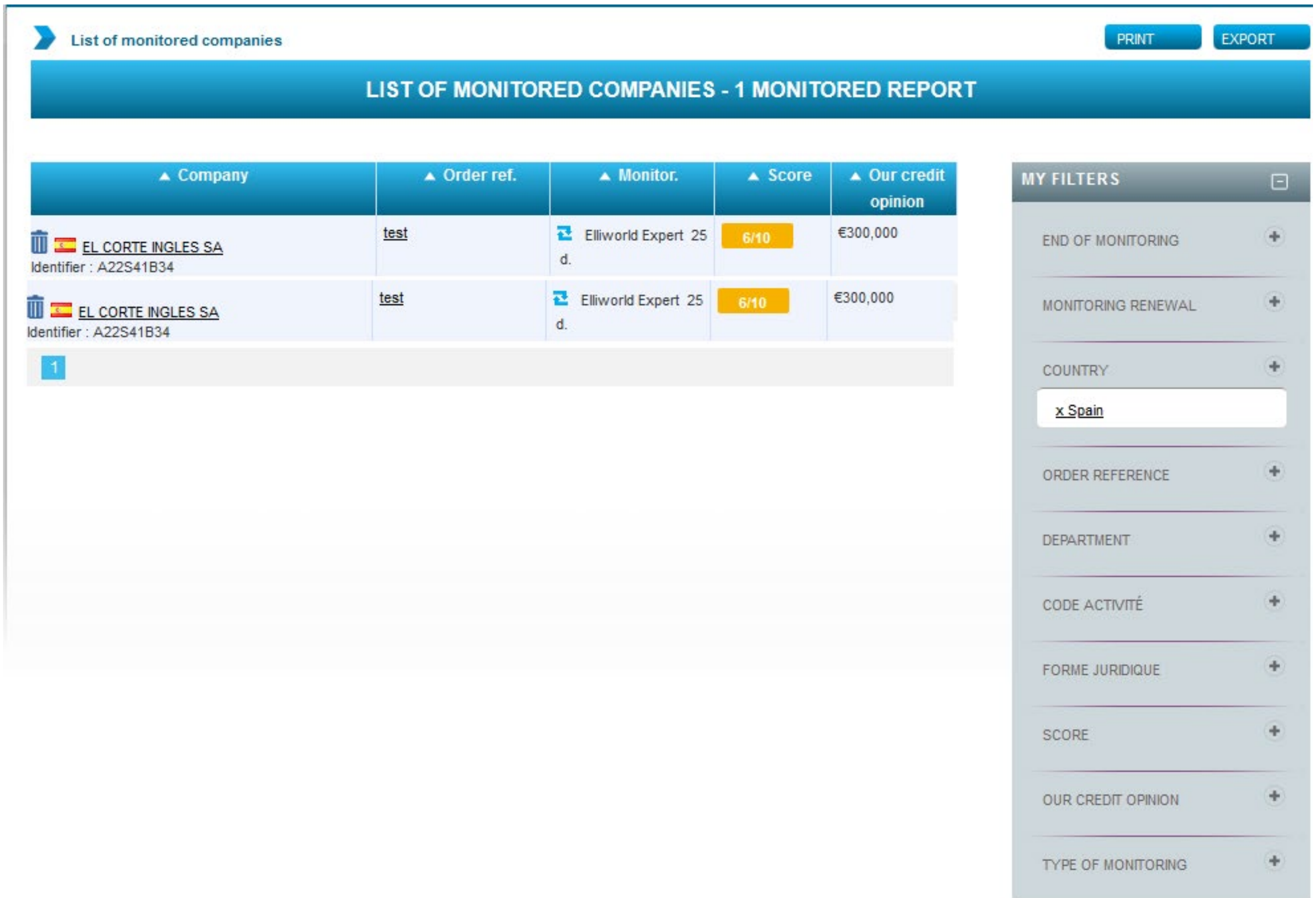
A. List of monitored companies

This list is given by default. It can be visible and common for all users registered in the contract. It includes all companies for which you have selected a monitored report, whether individually or using batch action.

The numbers of monitored reports are visible. A business can be monitored via multiple reports, meaning that there can be multiple lines for the same Siren number.

In this list, we can see

- The total number of monitored reports
- The Company field with:
  - The bin for removing monitoring
  - The country flag, company name and company identifier
- The modifiable Order ref. field. See section Private data – Order reference
- The Monitoring field with:
  - The renewal/non-renewal icon: changeable. See section Renewal/non-renewal of monitoring.
  - The type of monitored report and the number of days of monitoring remaining
- The Score field
- The Credit opinion field



B. List of expired monitored companies

This list contains companies for which the monitoring has been removed within the past 3 months.

3.5.4: Monitoring outputs and alerts

A. Formats and media

The events that trigger alerts are described in the section Monitored events. (ellipro-lasurveillance-evts)

These are the available formats:

- HTML
- CSV Light (*)
- CSV Integrable (*)
- XLS (*)
- XML (*)

These are the available media:

- My messages, see section My messages
- Email
- FTP repository (*)

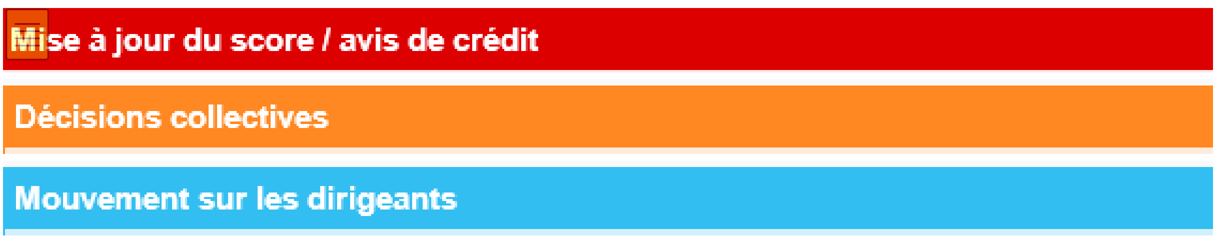
Each user can customize their monitoring outputs. See section Monitoring customisation (ellipro-lasurveillance-perso)

(*) However, some media and formats must be configured by Ellisphere services.

The criticality of an event can be identified by its colour code in HTML:

- **Red** for URGENT
- **Orange** for IMPORTANT
- **Blue** for NORMAL

Examples:



B. Options for monitoring groups

- **By type of monitoring**

Delivery is determined based on the monitored report on all companies together.

- **By company**

A delivery regarding a company groups together all events relating to this company.

C. Prioritization and classification of events according to their criticality

- **URGENT**

Change in insolvency proceedings: all emails containing an event of this type are classified as URGENT
Change in incidents: all emails containing an event of the positive privilege type are classified as URGENT
Change in credit score or credit advice: if the new score corresponds to a high or proven risk or if the new credit advice has a value of €0, all emails containing an event of this type are classified as URGENT

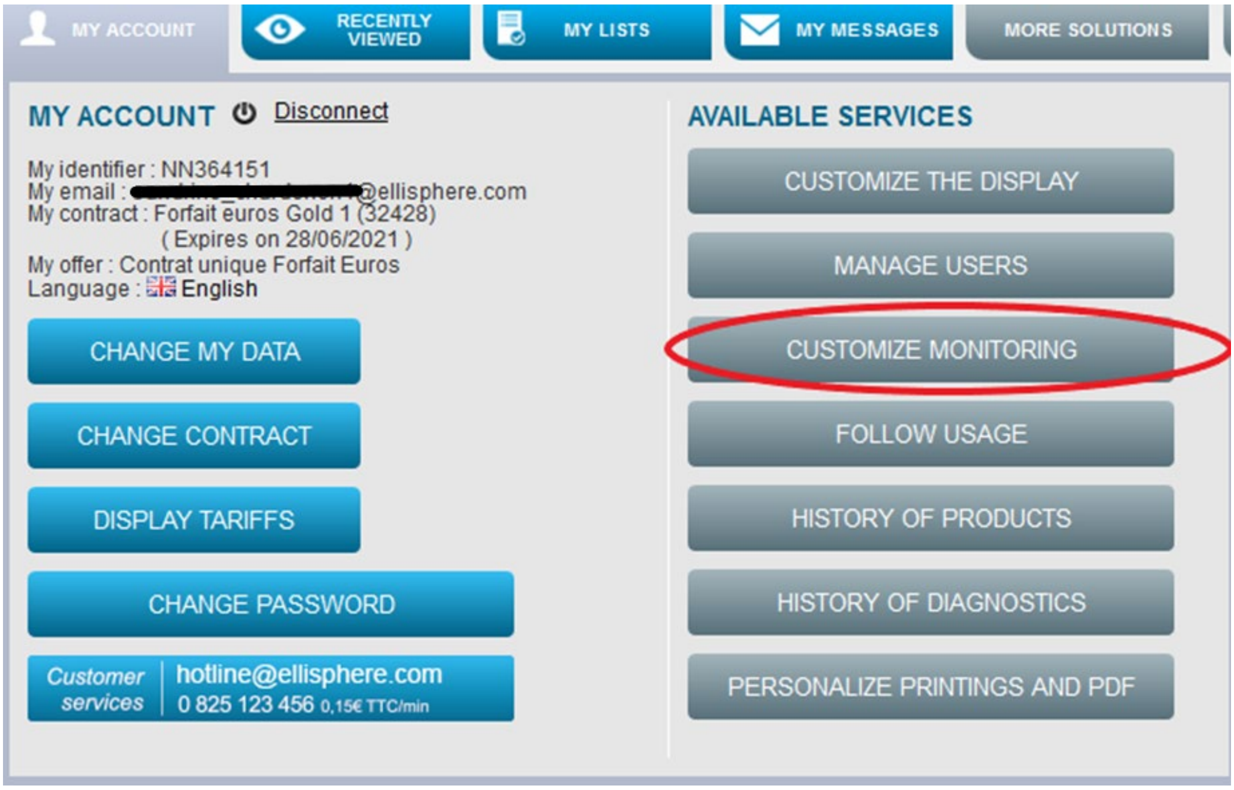
- **IMPORTANT**

Change of legal form
Change in share capital

- **NORMAL**

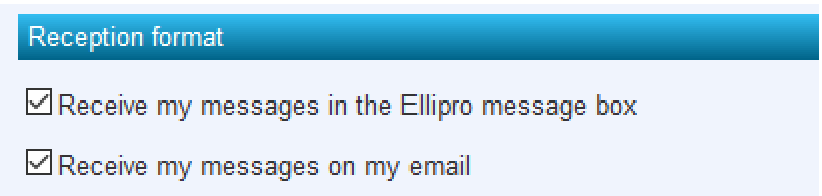
Emails not containing any of the events mentioned above are classified as NORMAL. The rest of the privileges will be given the NORMAL priority.
Score changes outside the high or proven risk class
Credit advice changes greater than €0.
Companies that have undergone modifications can also be returned by exports. For this, refer to section
Setting up a deferred periodic export

3.5.5: Monitoring customization



You have the option to modify the type of messages you receive:

"Send my messages to Ellipro message box" and/or ***"Send my messages to my email address"***.



You also have the possibility to choose the types of message. See the list in section Monitored events (ellipro-lasurveillance-evts).

Message type	☐ Select / deselect all
Event - Head office characteristics	
Name change	☑
Acronym change	☑
Trade name change	☑
Head office address change	☑
Legal form change	☑
Sharecapital change	☑
APE 2008 change	☑
Employees change	☑
Activity change	☑
Event - Management changes	☑
Event - Financial links	
Shareholder changes	☑
Shareholdings changes	☑
Event - Financial information	
Accounts published	☑
Communicated turnover added	☑
Event - Score & credit opinion	
Score changes	☑
Credit opinion changes	☑
Event - Add / modify Privilege	☑
Event - Branch	
Branch adress change	☑
Branch transfer	☑
Event - Legal decision	☑
Event - Judgments	☑
Event - Press summary	☑
Event - Head office transfer	☑
Event - PayRANK change	☑
Event - Actu Médias change	☑

In your monitoring list, you receive events from all the companies you are monitoring by default regardless of the user who requested them. If you have created custom lists, you can filter alerts for one or more of these lists:

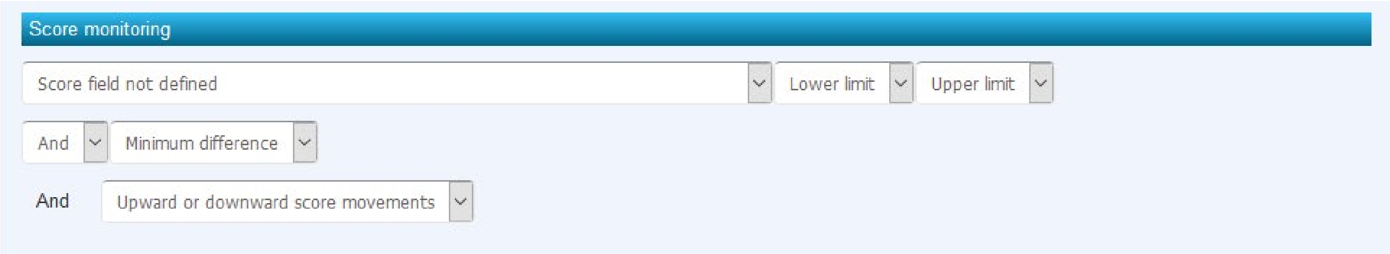
Filter on customized lists

- ◉ Receive the events concerning all monitored companies
- ○ Receive only events concerning companies in the following lists:

Choose the customized list

You also have the possibility to customize the monitoring of the score:

- By monitoring a score zone (minimum and maximum limit). You can choose what is included, what falls outside the zone, what falls inside the zone and any combinations of 3 possible movements.
- By defining a score zone (score varying by 1 or more points).
- By choosing upward, downward, or both variations.



3.5.6: Renewal or ending monitoring

As a reminder, in the absence of a contrary action, the monitoring of your companies is either renewed or stops automatically at the end of the monitoring period depending on the automatic renewal option selected in your contract.

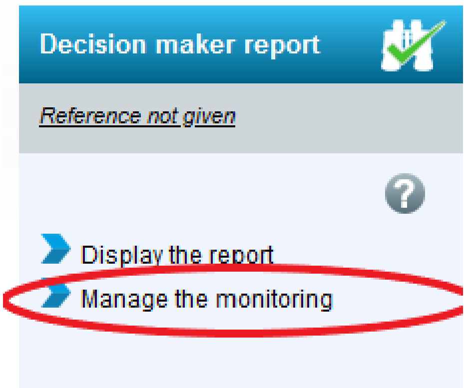
You have the possibility to act on the automatic renewal or non-renewal in advance, whenever you wish.

The choices you have made will be used during the next renewal of the monitoring of the company depending on the option in your contract:

- Either one year after the company monitoring was started,
- Or at the end of your contract.

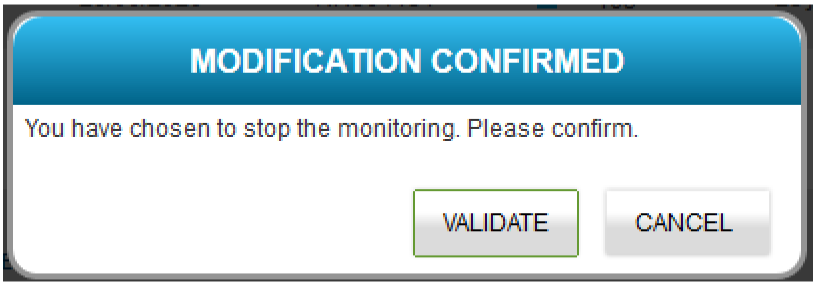
A. From the report label

When you are viewing the corporate identity, click on “**Start monitoring**” or on the binoculars.



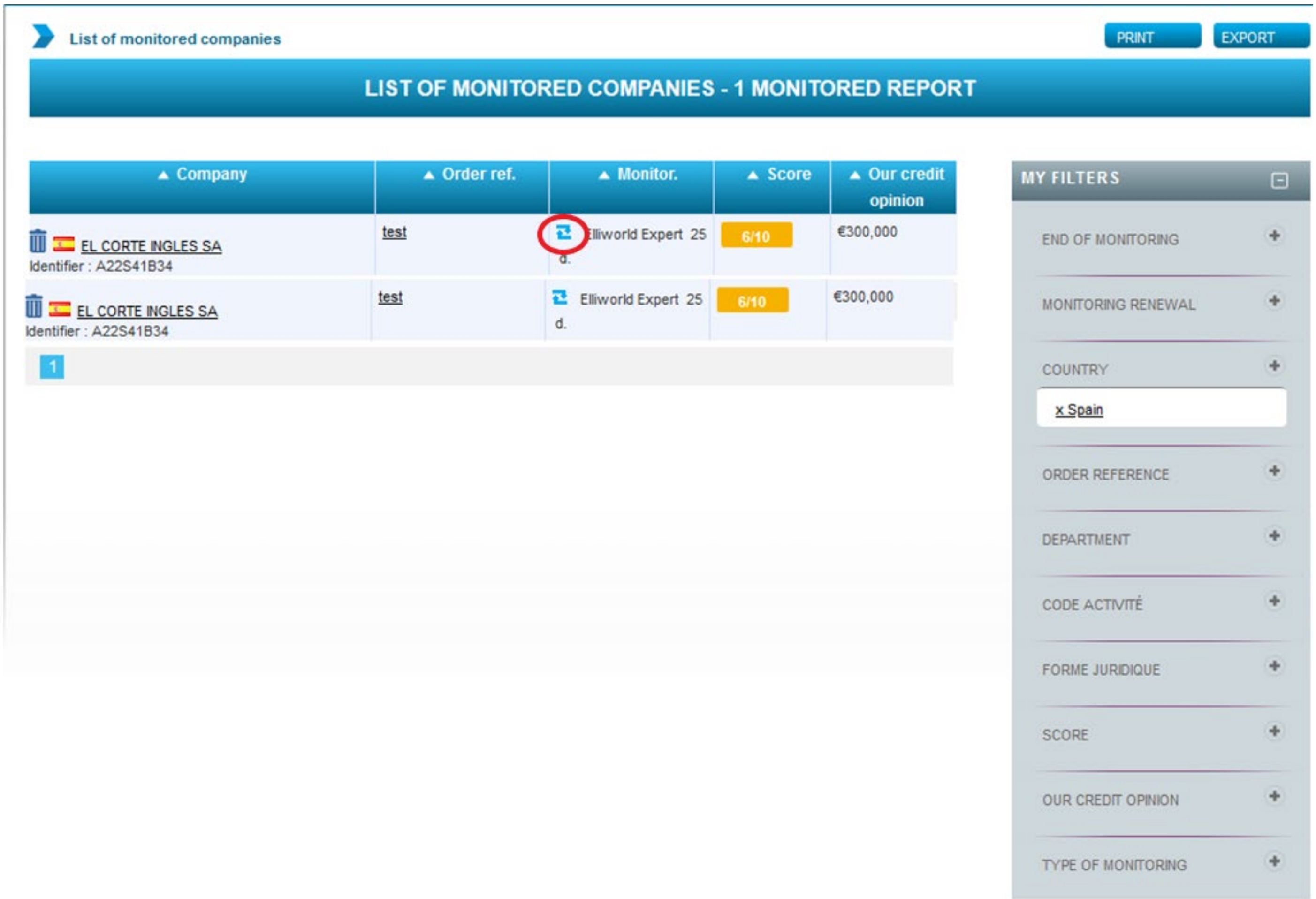
Click on the  icon that changes the Yes/No of the automatic renewal ().

Then



B. From the monitoring list

You can perform the same operation from the monitoring list, available in the menu under ***"My lists"*** > ***"List of monitored companies"***.

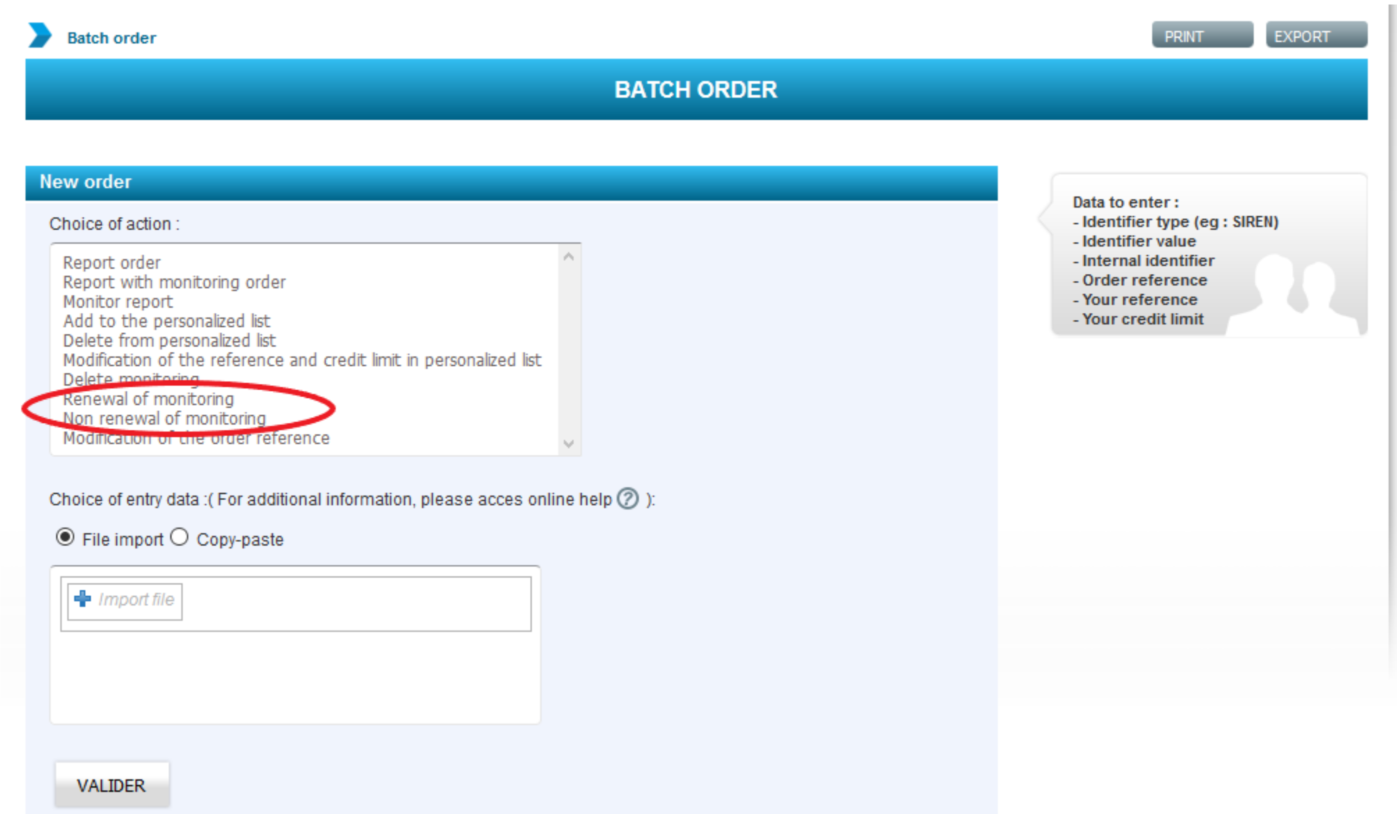


C. From batch orders

Available in the menu under “**My lists**” > “**Batch order**”.

For the way batch orders work, see section Bulk orders.

You have the possibility to choose whether or not to renew a set of companies by importing a file or copying/pasting identifiers.



D. Warning prior to renewal

A reminder email listing companies the monitoring of which is to be renewed or is expiring is sent to you with an attachment file.

Frequency:

- 1 month before renewal
- 1 week before renewal

Likewise, these warning emails are also sent regarding companies the monitoring of which will not be renewed.

The format of these files makes it easy to use them for integration into bulk actions.

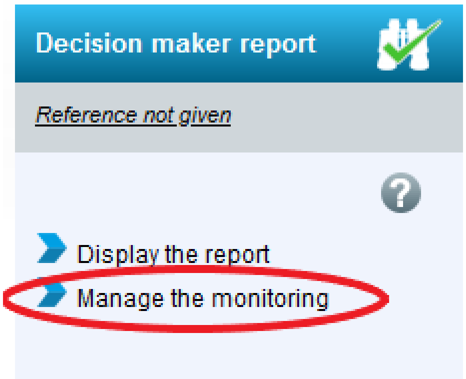
3.5.7: Removal of monitoring

You have the possibility to delete monitoring.

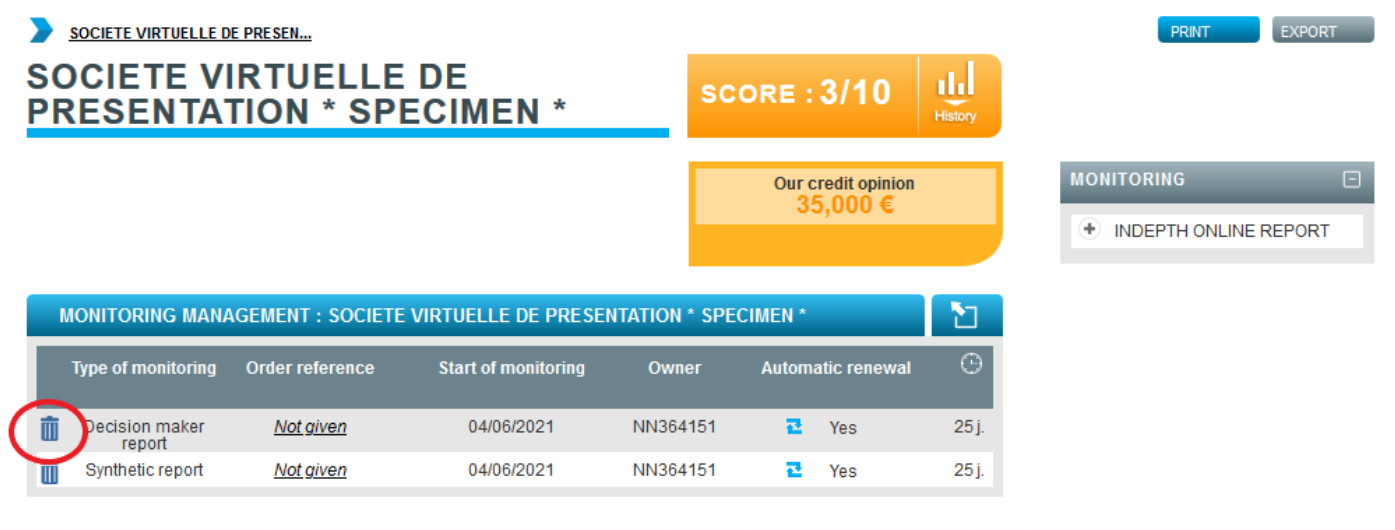
Please note, a company is monitored until the end of the contract. It will be renewed automatically without any action on your part (if your contract allows it).

A. From the report label

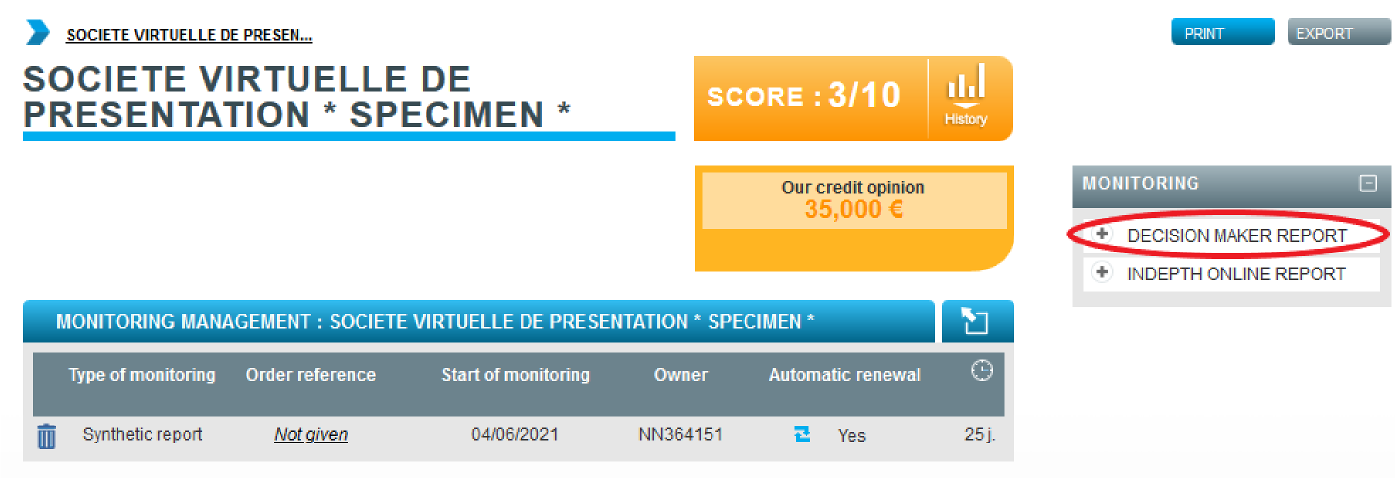
When you are viewing the corporate identity, click on “**Manage monitoring**” or on the binoculars.



Click on the  icon to remove the monitoring of the report.

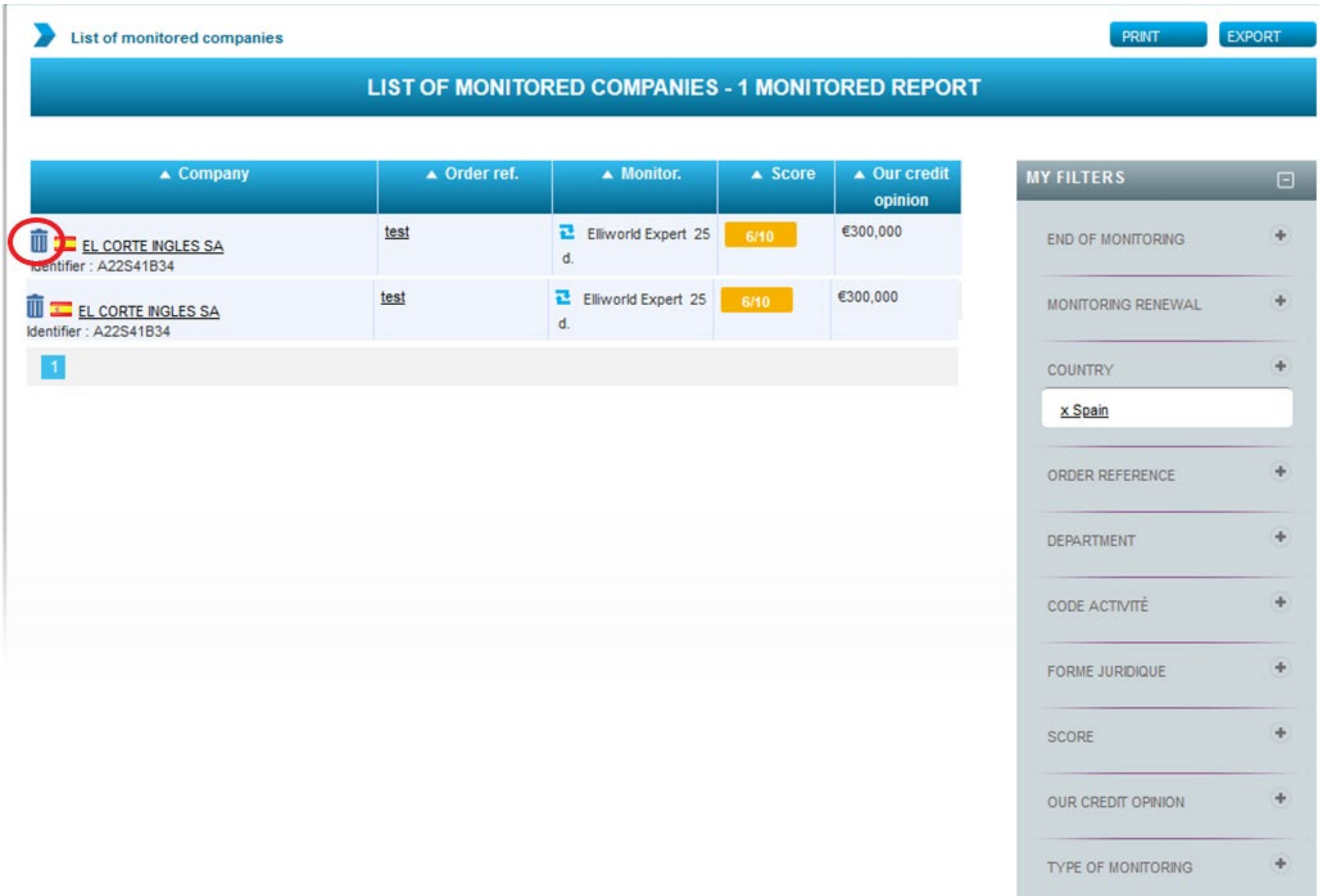


With the monitoring removed, the report name again shows up in the field of reports to monitor.



B. From the monitoring list

You can perform the same operation from the monitoring list, available in the menu under ***"My lists"*** > ***"List of monitored companies"***.

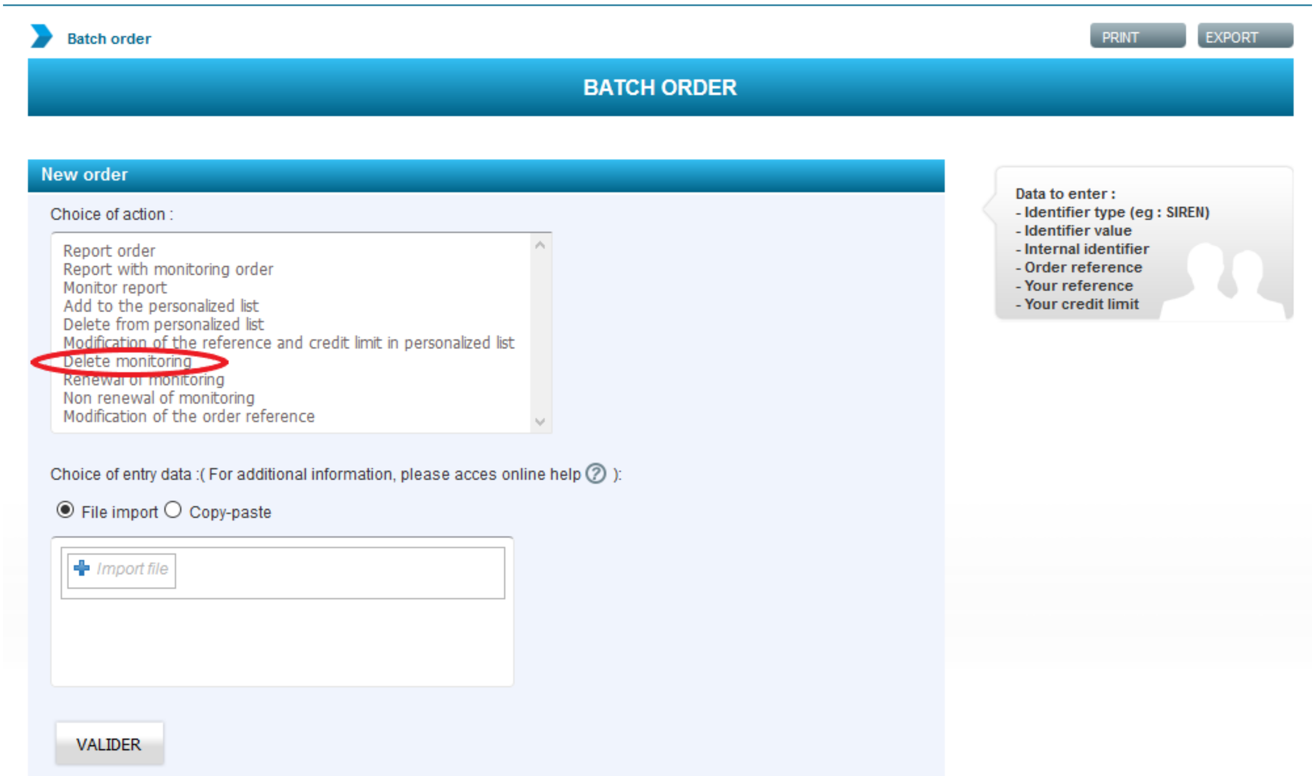


C. From batch orders

Available in the menu under ***"My lists"*** > ***"Batch order"***.

For the way batch orders work, see section Bulk orders.

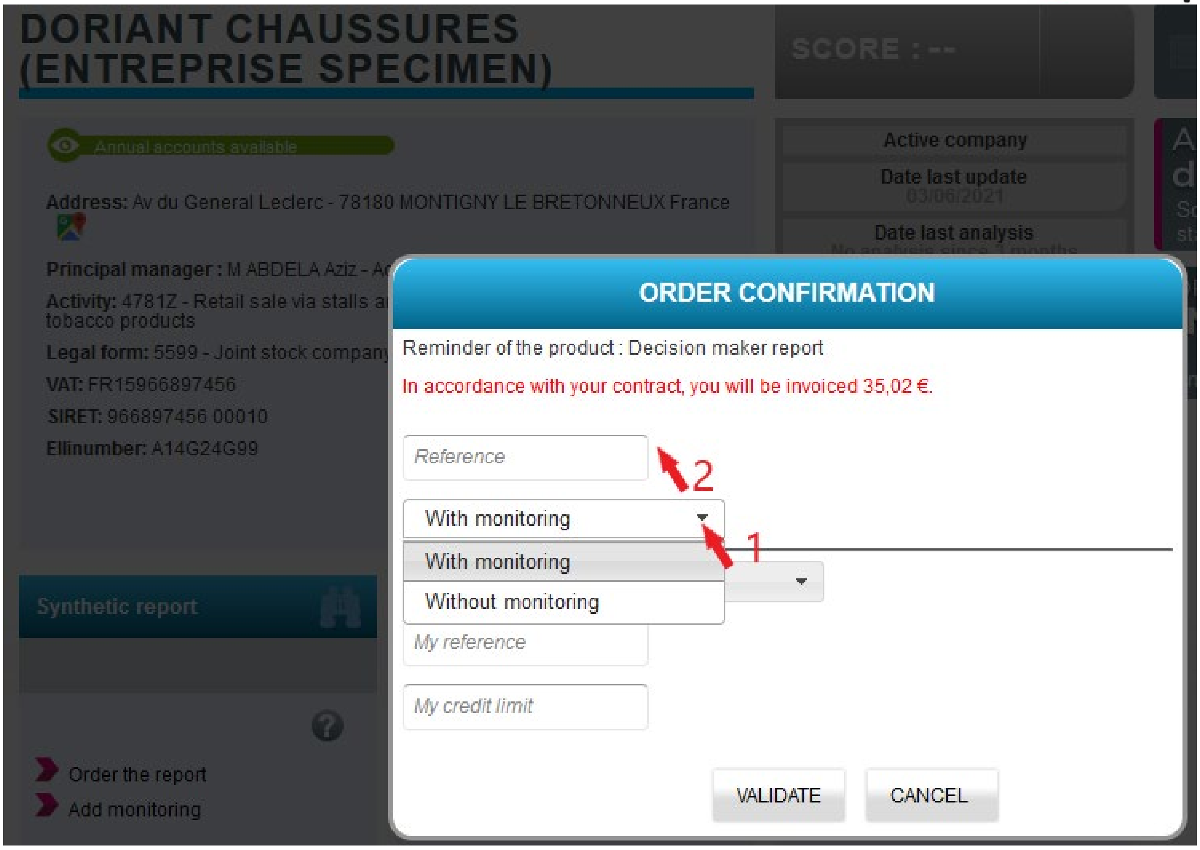
You have the possibility to delete the monitoring of a set of companies by importing a file or copying/pasting identifiers.



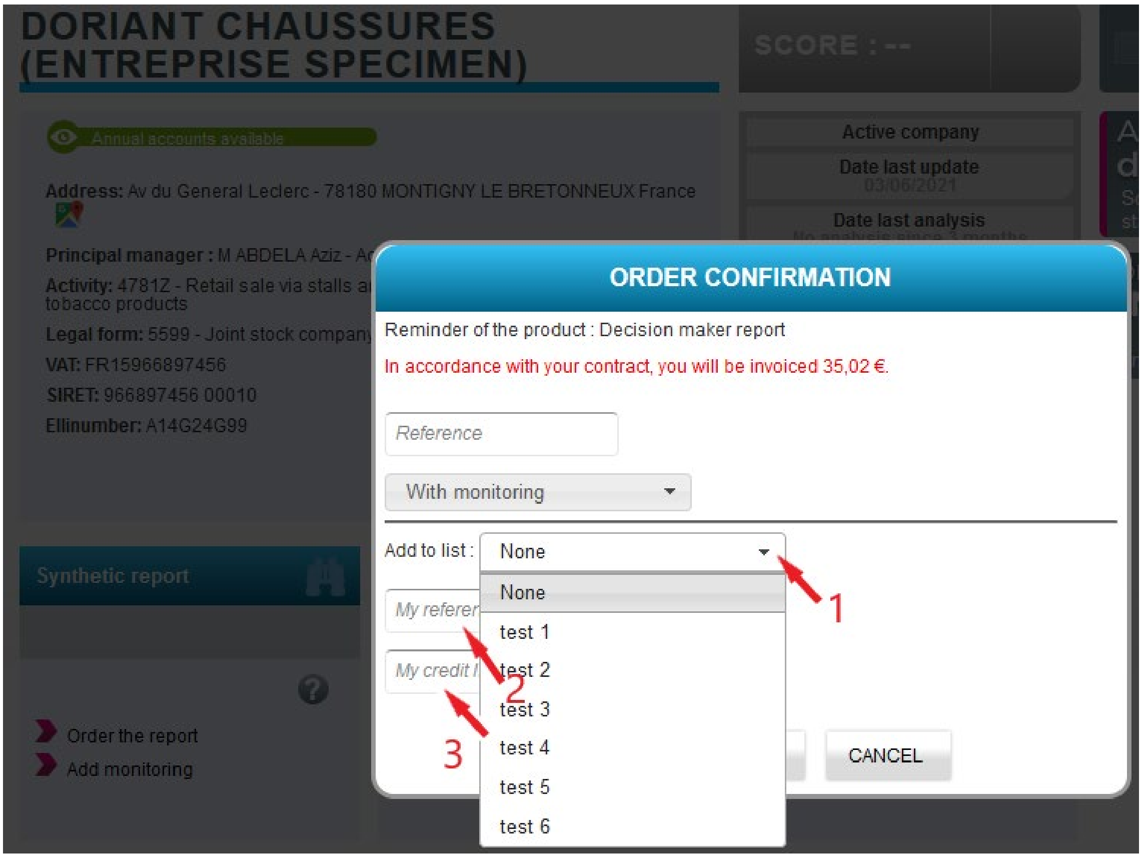
3.5.8: International monitoring

. **Starting the monitoring of a company**

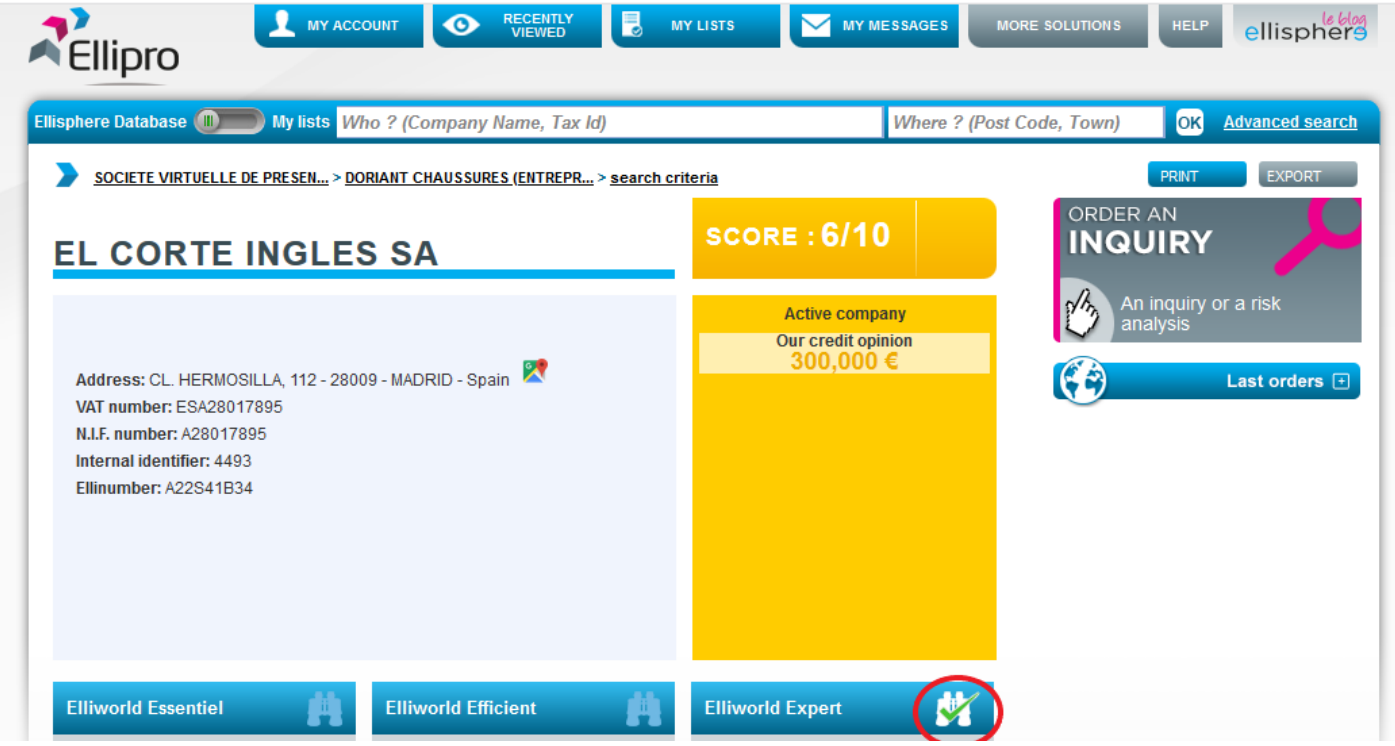
The procedure is the same as it is for France. When you select a report, a pop-up appears offering the option to start the monitoring (1). You can then assign your internal reference (2) to this company to facilitate the communication between your tools and our services. Then you simply need to confirm (3).



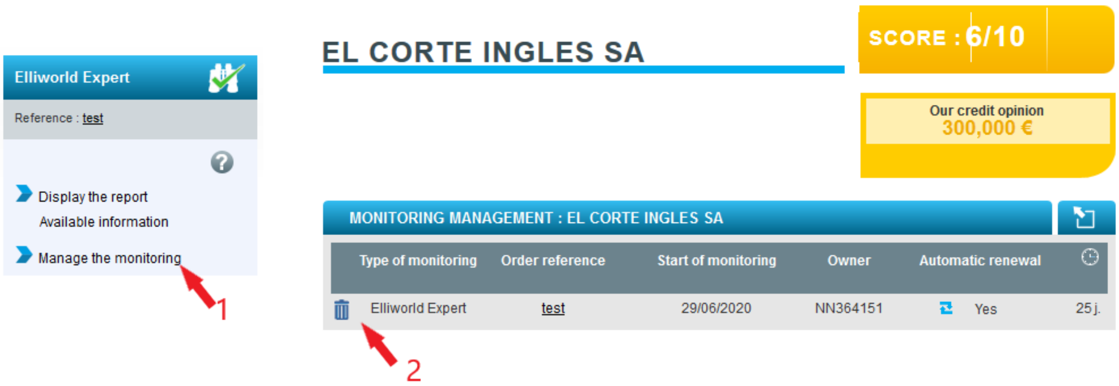
TIP: If you have customized lists (1), you can add the company directly in the list of your choice, with or without monitoring, using your internal reference (2). You can even include your outstanding amounts (3).



When a business is placed under monitoring, a green check mark appears on the coloured binoculars.



If you wish to cancel monitoring, simply click on "Manage monitoring" (1) and click on the bin on the left side of the screen. It is also possible to go to your monitoring lists and click on the company you want (2). You then need to confirm the removal.



TIP: You can remove monitoring from the lists in the menu at the top of the page.

B. Monitored events

In France, you can customize your monitoring by checking or unchecking the elements that you deem useful by using the following link**: My account > Customize monitoring (http://devcms03:8000/edit/aide-en-ligne/ellipro/les-prestations/ellipro-lasurveillance/ellipro-lasurveillance-perso)**

3.6: Privileges and their order

A. Definition

The registration of a privilege is a formality for publishing the sums owed by a company to Social Security organizations or to the Public Treasury.

The registration must be made at the registry of the competent Commercial Court on the territory of the company as soon as the amount exceeds a threshold set by law.

B. Availability

It is possible to obtain the status of privileges of companies whether or not they are monitored by Ellisphere, and thus monitor your own targets.

Ordering and monitoring the privilege status is only possible for certain companies:

- French companies with a SIREN number (excluding DOM and TI* – TMC**) registered at a commercial court
- Active company with a score between 1 and 10

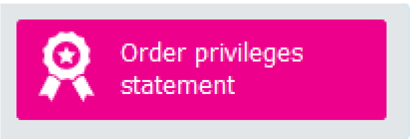
The following are excluded from monitoring:

- secondary establishments
- some specific legal forms
- the following TI* – TMC*: Metz – Sarreguemines – Thionville – Saverne – Strasbourg – Colma – Mulhouse –
- Basse Terre – Pointe-à-Pitre – Fort de France – Cayenne – St-Denis de la Réunion – St-Pierre de la Réunion – Mamoudzou

(*) TI: French Tribunal d'Instance (district court)
(**) TMC: French Tribunal Mixte de Commerce (Mixed Commercial Court)

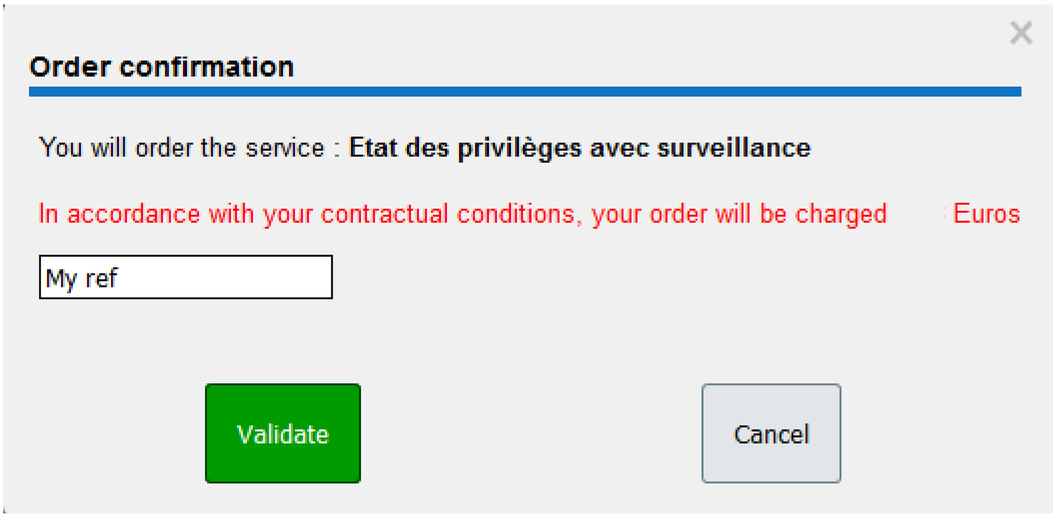
C. Order a status of privileges

With a simple click on the “Order privileges statement” button, a request including the monitoring of the above is automatically sent.



A confirmation of your order is requested depending on the configuration of your account.

See section “Configure the view”, the order confirmation message.



D. Receiving a status of privileges

Once ordered, it is instantly sent to your email address in a PDF attachment.

E. Receiving monitoring alerts for new activity and modifications of privileges

You are tin this way alerted using monitoring alerts as soon as a privilege is registered. The triggering event is: Arrival/modification of a privilege.

For any information on monitoring outputs, see section Monitoring (ellipro-lasurveillance)

To check your monitoring settings, see section Monitoring and its customisation.

F. The duration of monitoring and its renewal

Privilege monitoring lasts one year.

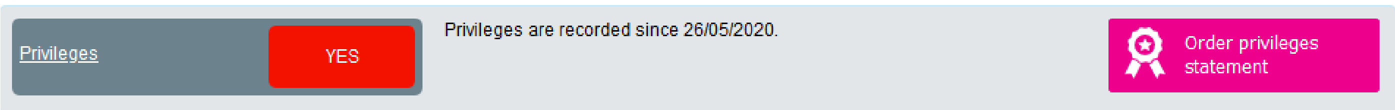
One month before the end of monitoring, an email will be sent to you to let you know that a new order needs to be made.

If the monitoring is not renewed, another email informing you about the end of monitoring will be sent to your email address.

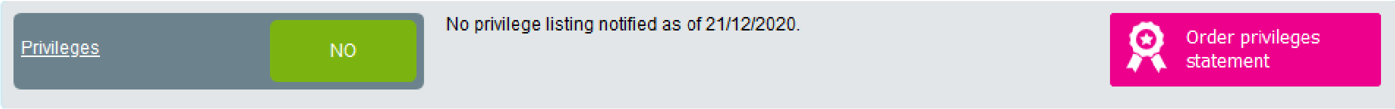
G. The privilege information in your report

You have ordered a report on a company.

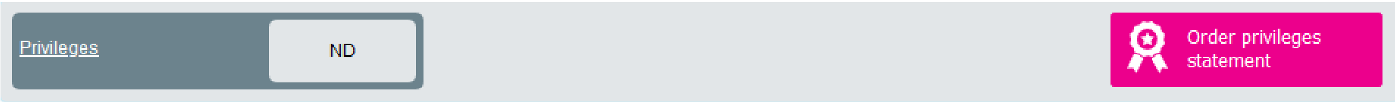
When privileges are registered, they are directly visible, such as:



When a company is being monitored, but no privileges are registered, the word “NO” appears in a green rectangle:



When the privilege status has never been requested, it reads “ND”:



3.7: Investigations

Nothing can replace the opinion of Ellisphere experts when information is scarce.

A. Investigations in France

a) Decision-making investigation

Carried out by a field expert, the decision-making survey gives you a summary of the real situation of the company. The analysis carried out by the investigator is based on information collected from the investigator’s network in conjunction with the data published by official sources while respecting confidentiality. The obtained information related to the history of the directors, the origin of funds, business prospects and solvency.

Deadline: 48 to 72 hours

b) In-depth investigation

Carried out by a field expert, the in-depth survey gives you a detailed analysis of the real situation of the company. Depending on the investigator’s data on the company and its environment, the investigator contacts the company and various sources to gain more knowledge (history, origin of funds, share stability, acquisitions, payments, competition, etc.) Aided by a powerful database, the investigator studies the company in the context of its environment (position/market, loss experience or dynamism of the sector, etc.) The investigator is thus able to provide you with a complete analysis while respecting confidentiality.

Deadline: 72 hours to 5 days

c) Ordering a survey

Available in the menu on the right side of the “**Inquiry Area**” identity sheet.

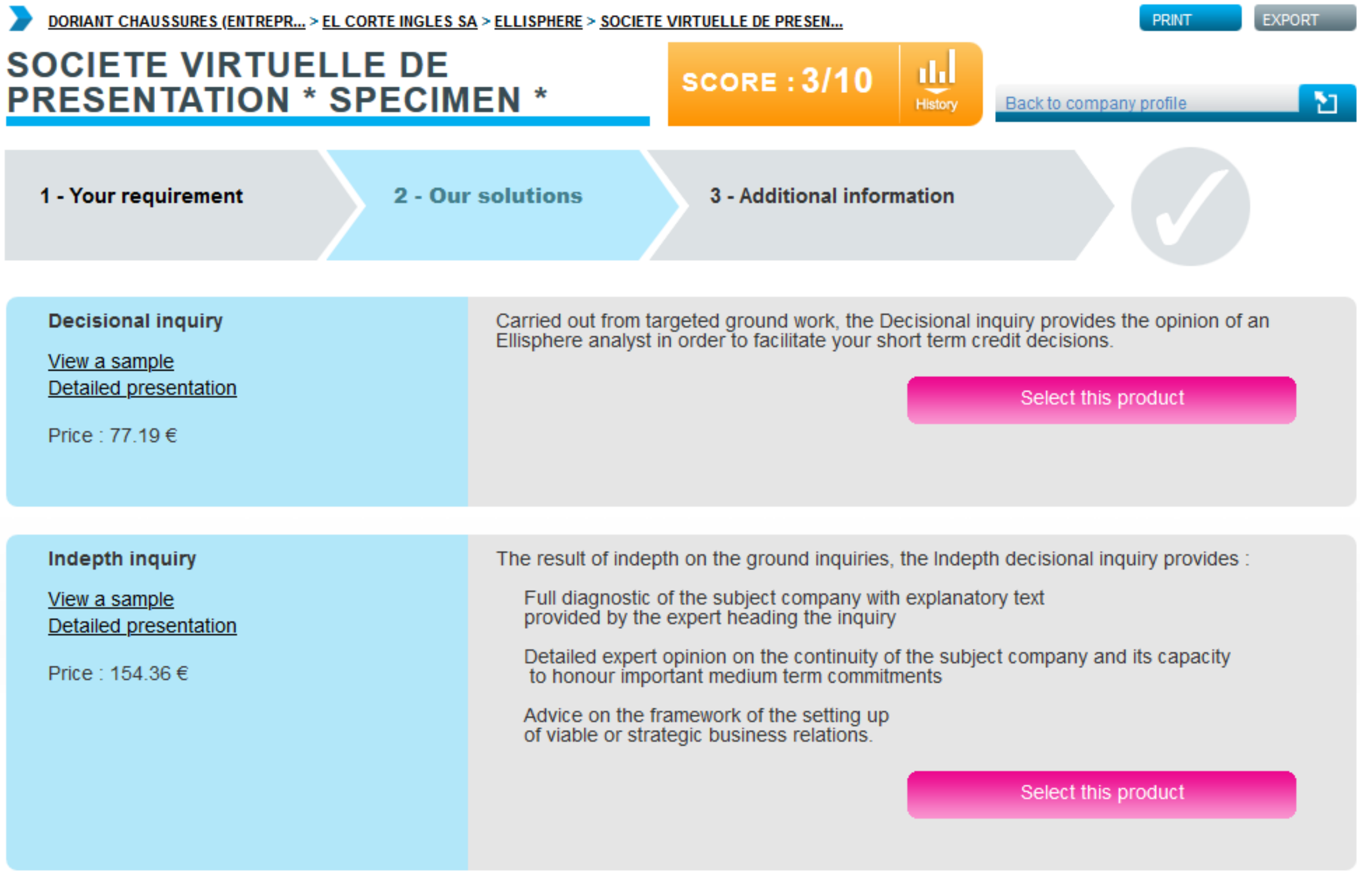
- **Step 1: specify your needs**

In this first step, you should let us know why you want an investigation on the company.
If the suggested reasons do not correspond to your situation, please select “other” in order to show a text box to be able to provide us with the necessary information.
You can also specify a credit advice amount for us. The credit advice corresponds to an outstanding amount adapted to the volume of business exchanged between the company and its suppliers over a given period (by default over a period of 1 month).
This information is necessary for the investigator to properly target your needs and to guide their investigative work.

- **Step 2: Selecting a service**

In this step, we offer you the services corresponding to your contract. You can consult specimens to assess the quality of the performed work.

Simply choose the service that best meets your needs.

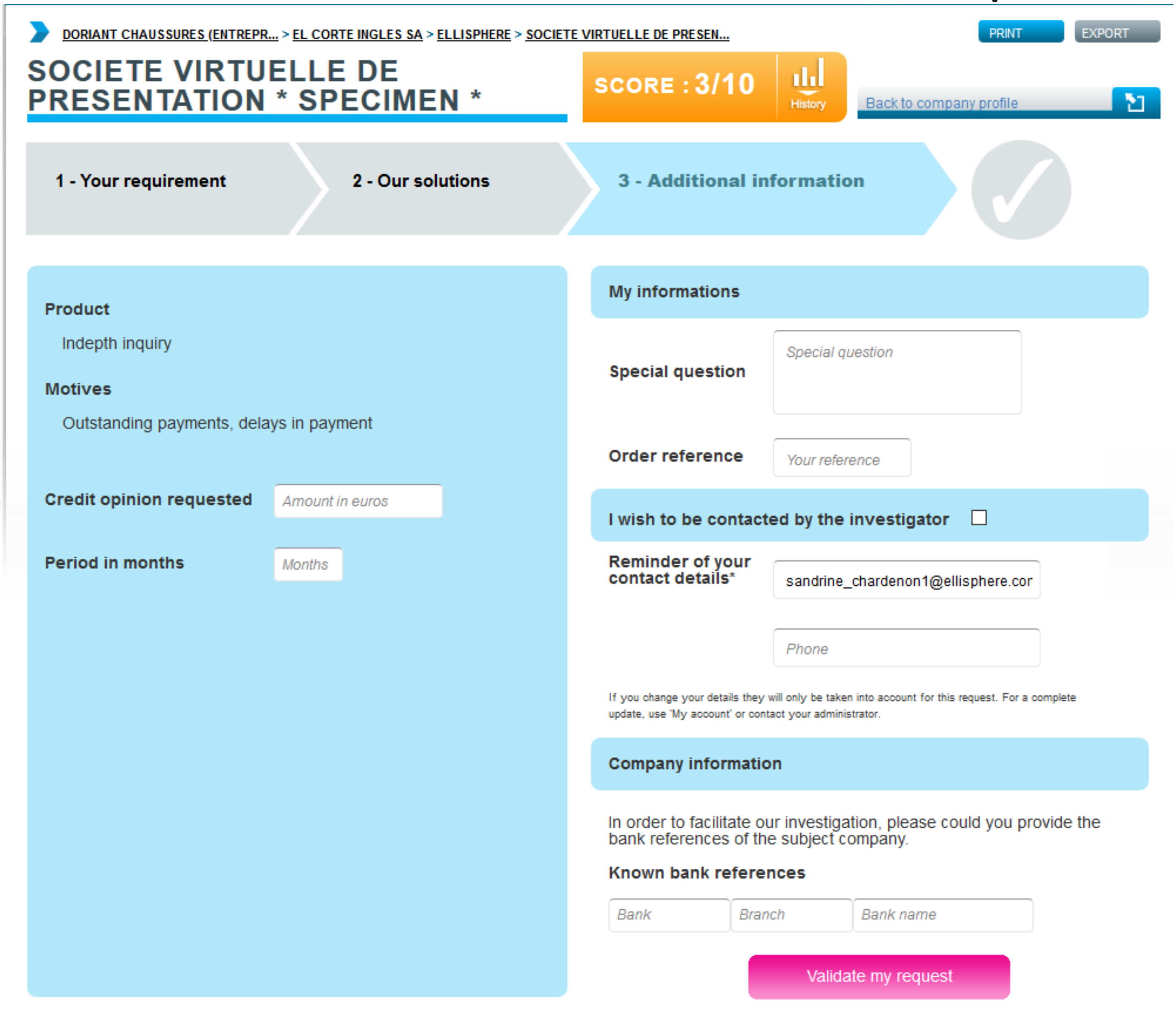


- **Step 3: Additional information**

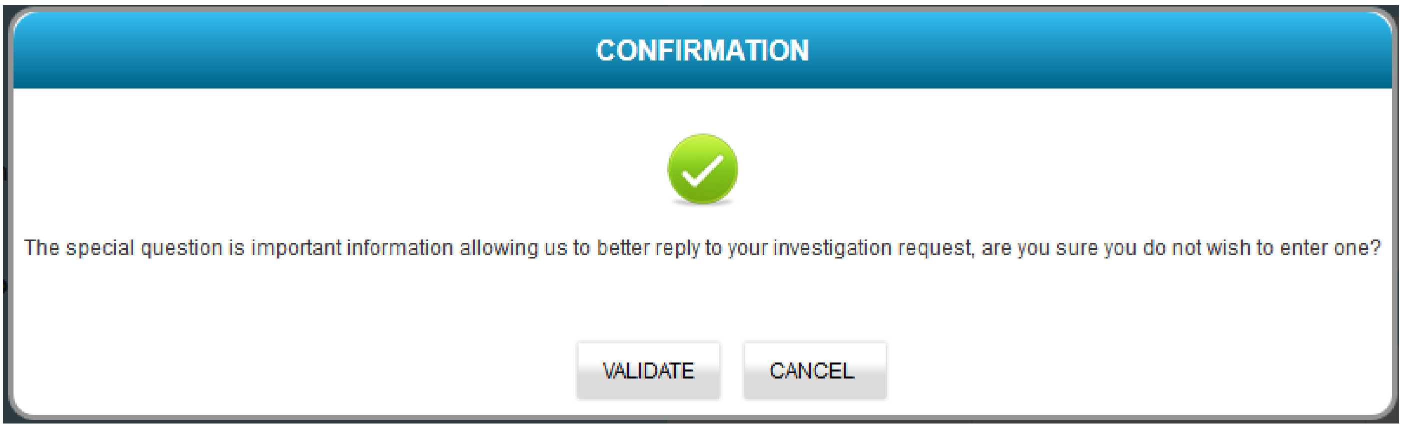
As soon you select a service, we will offer you a summary of your order. You can give us information necessary for your internal management (order reference) and, in the case of an in-depth survey, you can also ask the investigator a question.

This service lets you ask to be called back by the investigator. The investigator will contact you before starting the survey. Please check your personal information (/edit/aide-en-ligne/ellipro/ellipro-aide-en-ligne-pour-pdf#lien-indisponible) before choosing this option.

We also suggest that you provide us with the banking information of the company on which you want a survey. This information is important and lets our investigators save precious time.



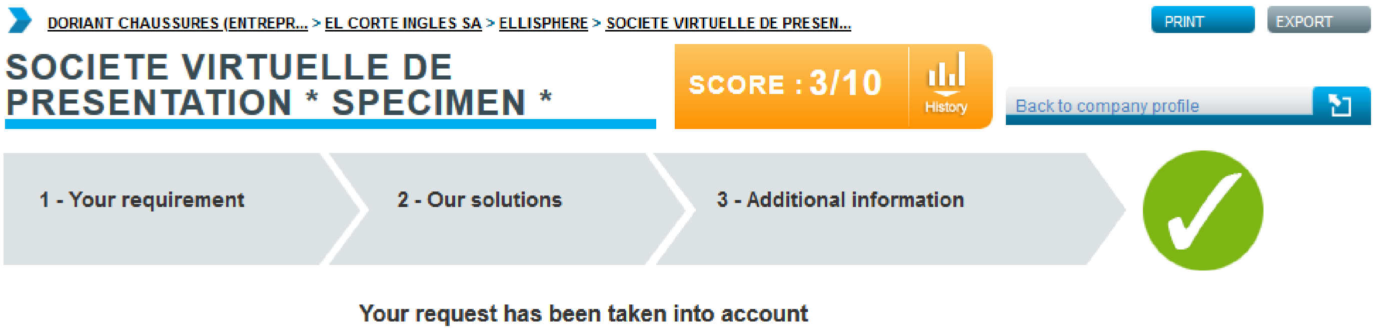
In the case of the in-depth investigation, if the special question is not filled in, the system prompts you to do so.



- **Step 4: Confirmation**

Your investigation order is confirmed.

The time required to complete the inquiry may vary depending on the level of service, the available information and the time required to contact the business ecosystem.



B. Inquiry return

Answers to your inquiry requests are available in the menu under ***"My mailbox"*** > ***"Analysis return(s)"***.

A message will also be sent to your email address with a PDF attachment.

C. Inquiry request follow-ups

You want to commission an investigation on a business and you are wondering if there has already been a request or if there is one being processed.

You are viewing the page requesting details of your needs: the order follow-up is displayed at the bottom of the page showing whether there are already surveys carried out on this company.

Inquiries requested by authorized users under a contract during the last 12 months are displayed for the company.

The possible statuses are:

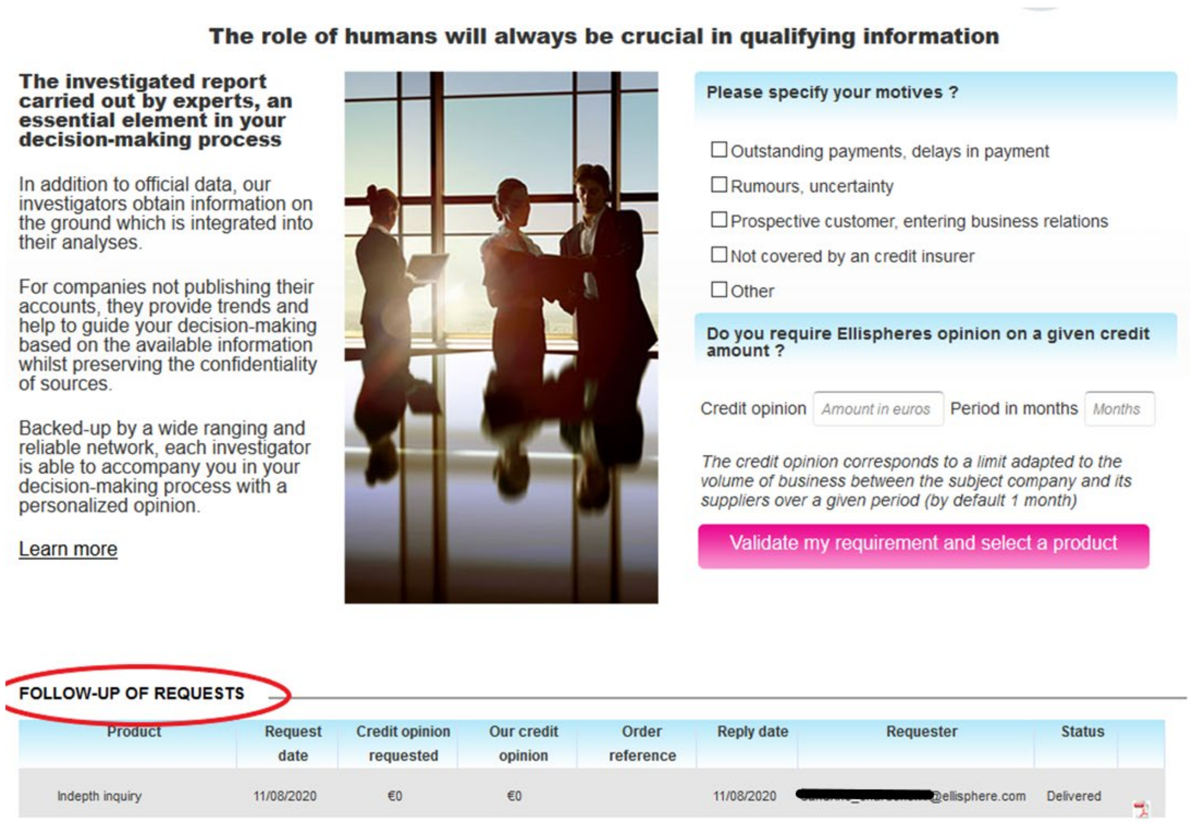
- **In progress**

The request is taken into account, an acknowledgment email has been sent to the requesting party and to other recipients. In this case, there is no status link.

- **Delivered**

You have the possibility to download the document (PDF). Access is available via a link in the report label.

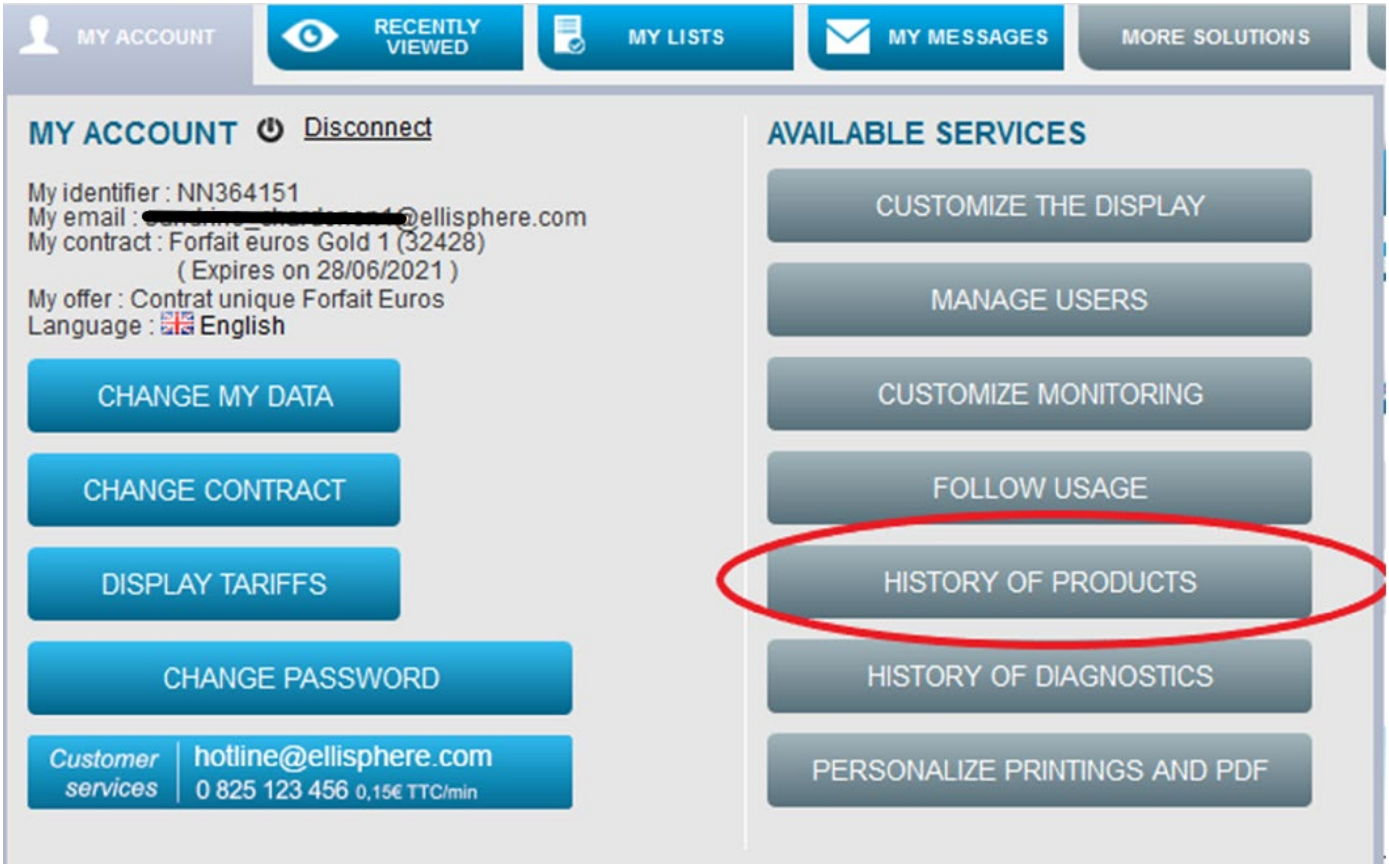
An email containing the survey was sent to the requesting party and other recipients.

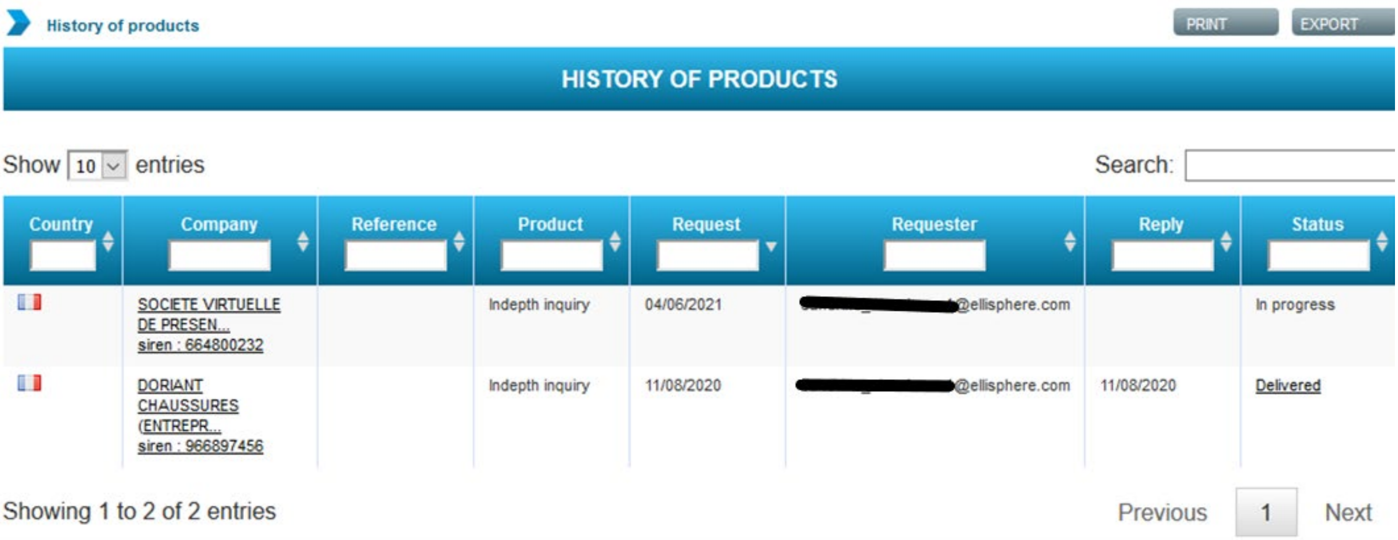


D. Survey history

It is available in the menu under “**My account**” > “**History of products**”.

The survey history lists all requests made over the last 12 months by authorized users under the contract.





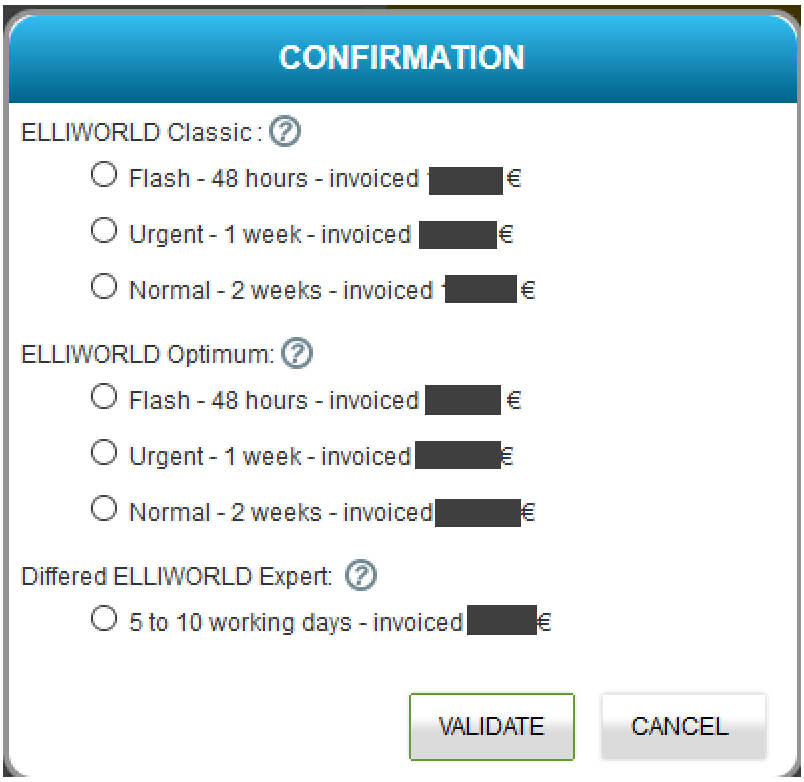
E. Survey packs

Did you know? Survey packs are available. This allows you to obtain advantageous rates to make the most of Ellisphere’s expertise. For more information, please contact
our services.

F. Elliworld investigations on international companies

Rely on the expertise of Ellisphere and our decision-making solutions abroad to facilitate your international business.

All over the world, investigations are available thanks to Ellisphere experts and partners located in different countries, selected for their legal and financial knowledge.



In the event where a country is not covered online or if more in-depth information and tailor-made investigations are needed, the user can order a survey from the range via the dedicated button.

The coverage is therefore global.

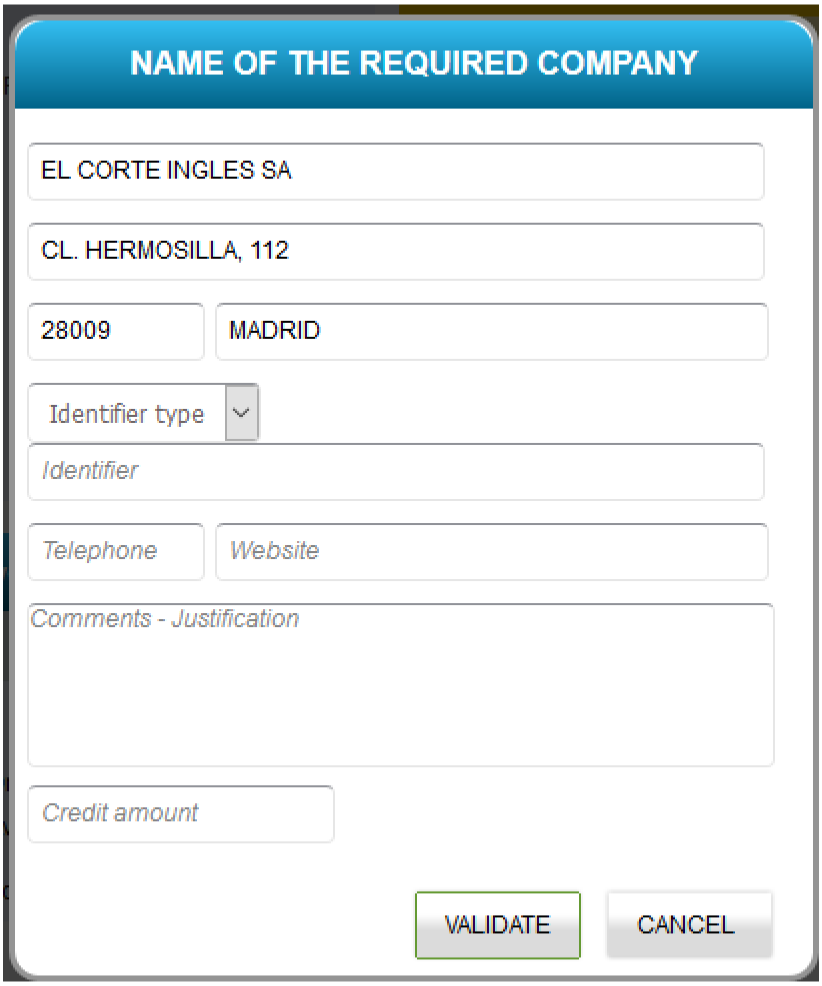
After selecting the country, the user chooses the desired service and timeframe.

a) Classic inquiry

This service provides the necessary elements for decision-making and brief details about a company (main balance sheet items over the past 2 years, managers, etc.) See the Annex of the Ellipro contract.

b) Optimum inquiry

This service allows a supported analysis with balance sheets, ratios over the past 3 years, history and activity description. See the Annex of the Ellipro contract.



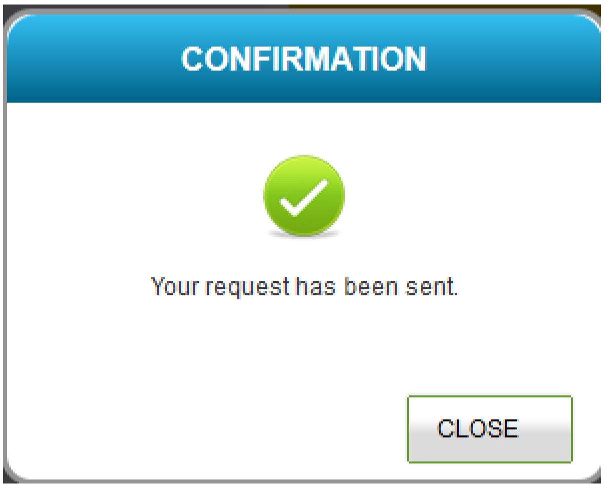
The user must then complete a company identification form containing:

- Company name (required)
- Address (required)
- Postal code
- Town (required)
- Type of identifier
- Identifier
- Telephone
- Website
- Comment/Justification
- Outstanding

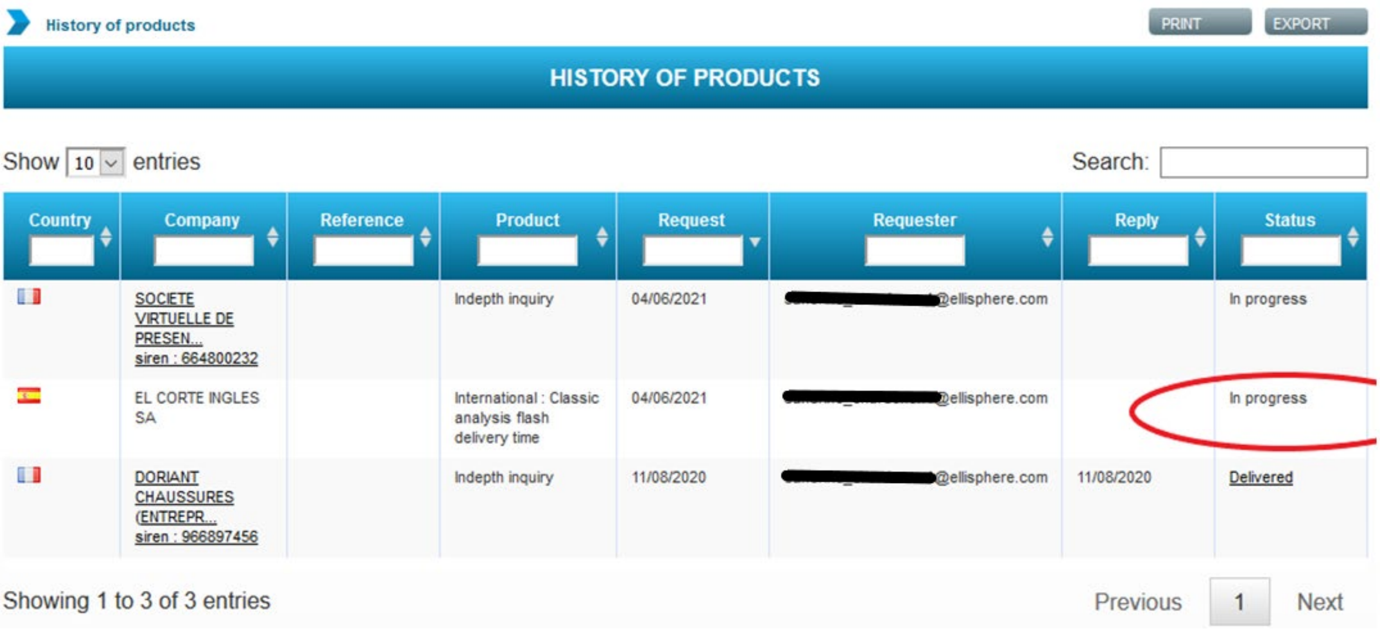
The user can then enter an order reference.

The request is then confirmed and returned by email within the indicated time limit.

The user is systematically reminded of the price before the order is confirmed even if the user has requested not to receive a purchase confirmation message (because this setting only applies to France).

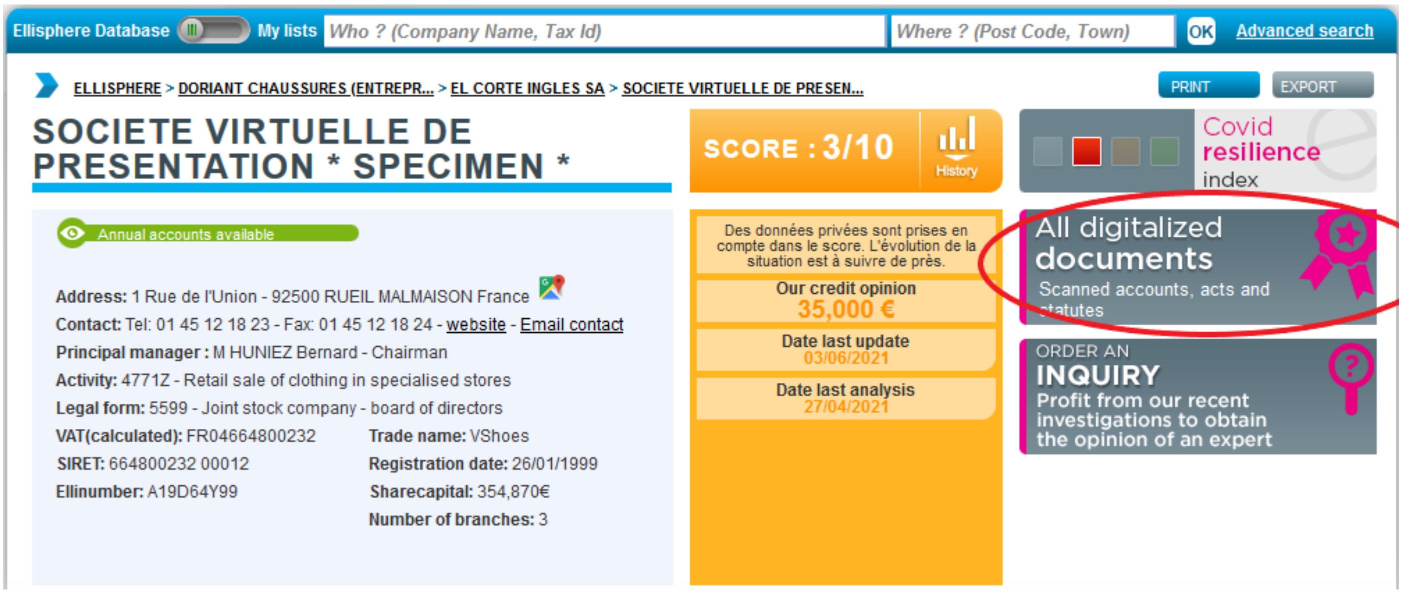


If you wish to find a survey in your Ellipro account, simply follow the following link: My account (1) >History of Products (2) and you will find all the surveys (3) that you have ordered.



3.8: Official documents

Official documents can be viewed and ordered by clicking on the "**Official documents**" label in the Corporate Identity section.

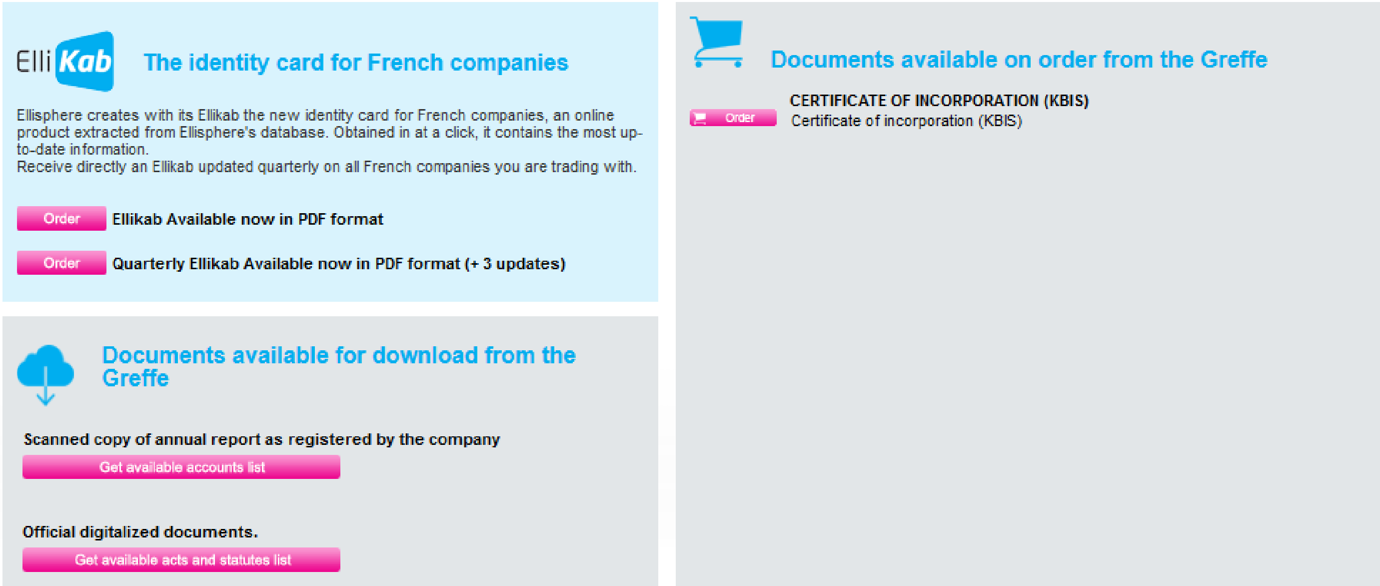


It is possible to obtain the following:

- ElliKAB
- KBIS extract
- Company accounts
- Acts and statutes

These services are available on companies in the RNCS (French National Trade and Companies Register).

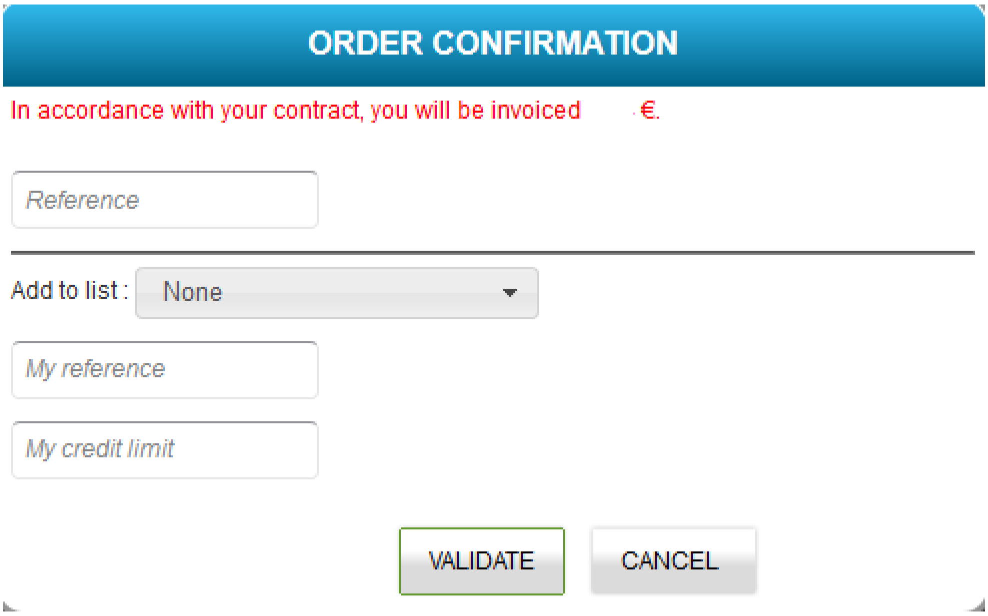
You then need to click on the “Order” button.



A. KBIS extract

KBIS is a service that is only available on order. The order will be processed by our analysts while we set up a direct connection between our system and the Infogreffe register.

If your account is configured to display the order confirmation (if necessary, see section Customize the view, consultation/order confirmation), the following window is displayed:



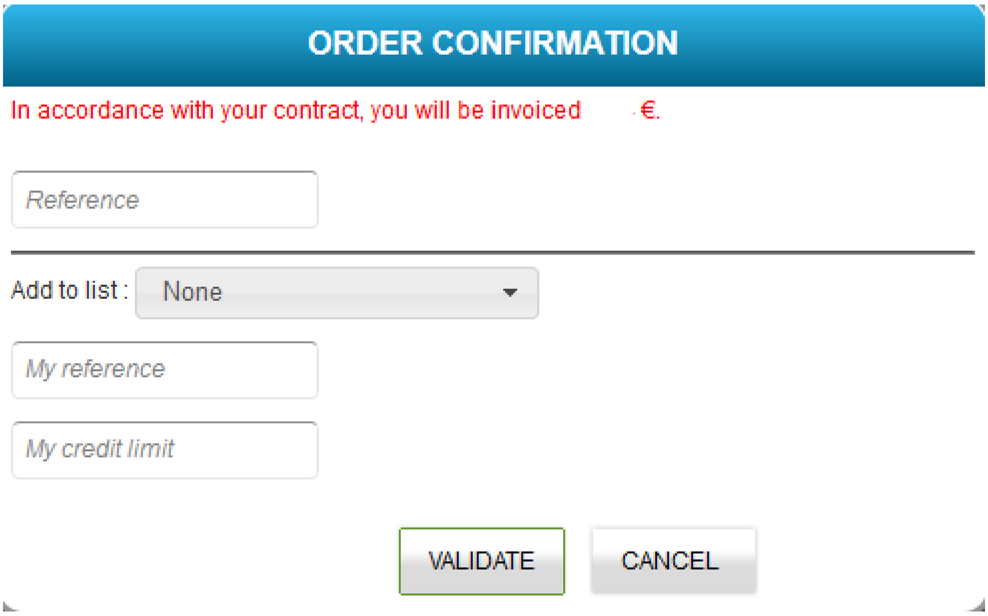
After the order is confirmed, a message is displayed for proper consideration by the Registrars.

B. ElliKAB

ElliKAB is a service similar to the Kbis. It is distributed in PDF format (with a particular design) and can also be ordered periodically. This service will be available immediately on the basis of the information available in IRIS.

- Order of a single Kbis extract
- Order of a quarterly Kbis extract

If your account is configured to display the order confirmation (if necessary, see section Customize the view, consultation/order confirmation), the following window is displayed:

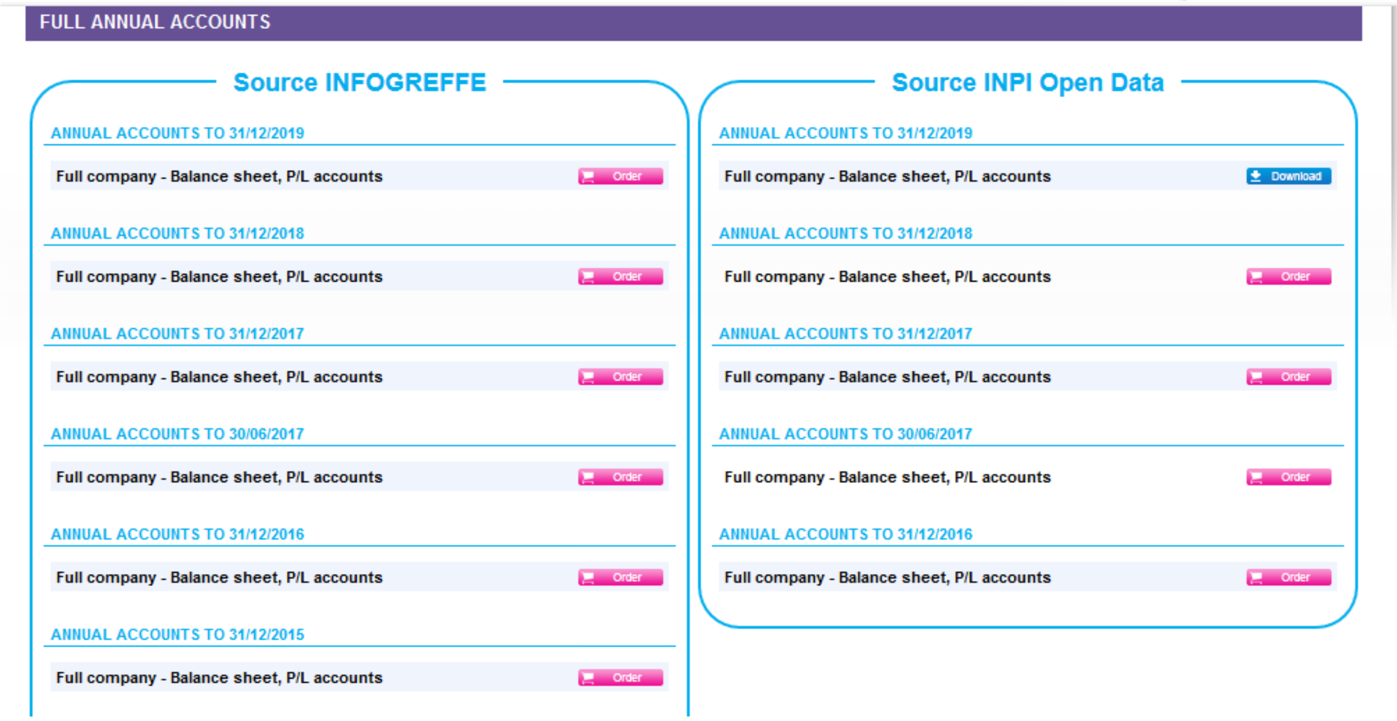


After the order is confirmed, a document containing ElliKAB is generated in PDF format.

C. Company accounts

Click on the “Obtain the list of available annual accounts” button.

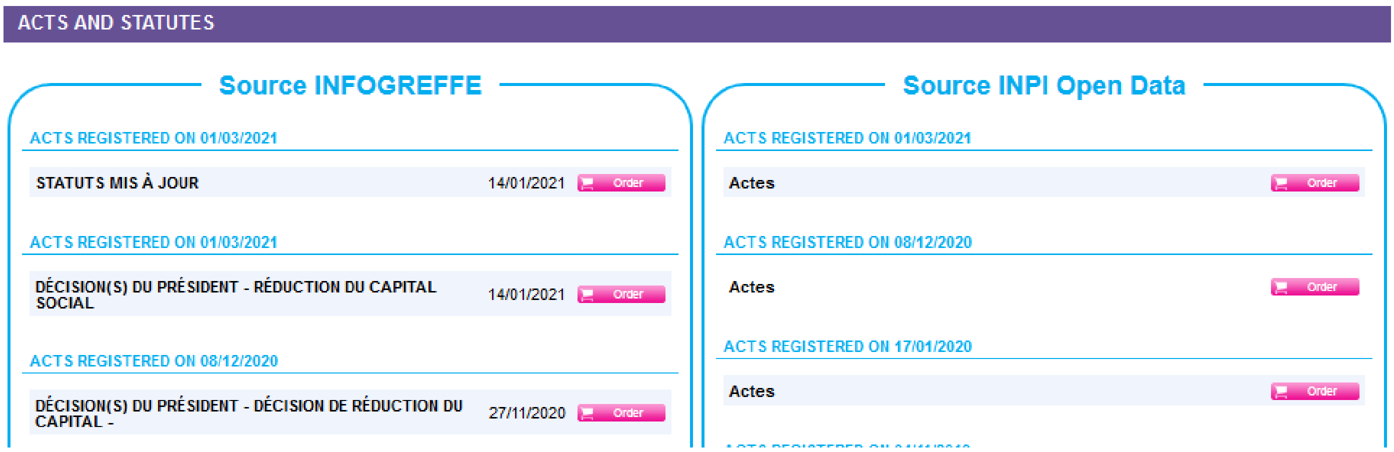
The following list will appear; you simply need to order the desired account.



D. Acts and statutes

Click on the ***"Obtain the list of available acts and statutes"*** button.

The following list will appear; simply order the desired act.



3.9: Entity groups

A. Introduction

This section is reserved for clients who are signatories or beneficiaries of a Group – Entity contract.

Multi-contract management is a natural consequence while also being another exclusivity of the Ellisphere service offer.

These services and tools share the constant concern to be as close as possible to the way our customers are organized and to offer them ever greater ease of use:

- This system enables decentralized management of large “client or prospect portfolios”.
- It adapts to the client’s organizational mode while maintaining an overview of the credit risk through the establishment of a central contract (also called Group contract) with which user entities are associated

To respond to these, we offer 4 management modes, and this global organization allows:

- Individualized access to information of interest for each entity in question (individually), but also a summary view of this information in a global group list.
- Monitoring all business lists together as well as each local list.
- Centralized or decentralized billing depending on your billing organization mode.

B. The advantages of Group/Entity management

Apart from the obvious “decongestion” of business portfolios which can quickly reach several tens of thousands of businesses in the case of a group, this reduction allows the local level (entities) to work solely on the companies in management. The advantages of Group/Entity management are at two-fold:

1. An “operational” level linked to real-time information sharing and risk consolidation thanks to the overall portfolio analysis
2. A “budgetary” level thanks to the information purchase pooling within the group

C. Definitions

The Group/Entities contract:

The customer signs a contract and is therefore the holder of the Group/Entities contract. The customer is referred to as the “Group”.

The beneficiaries: depending on the billing mode (management mode), they can be invoiced users or simple users. The beneficiaries are the entities and users the “Group”.

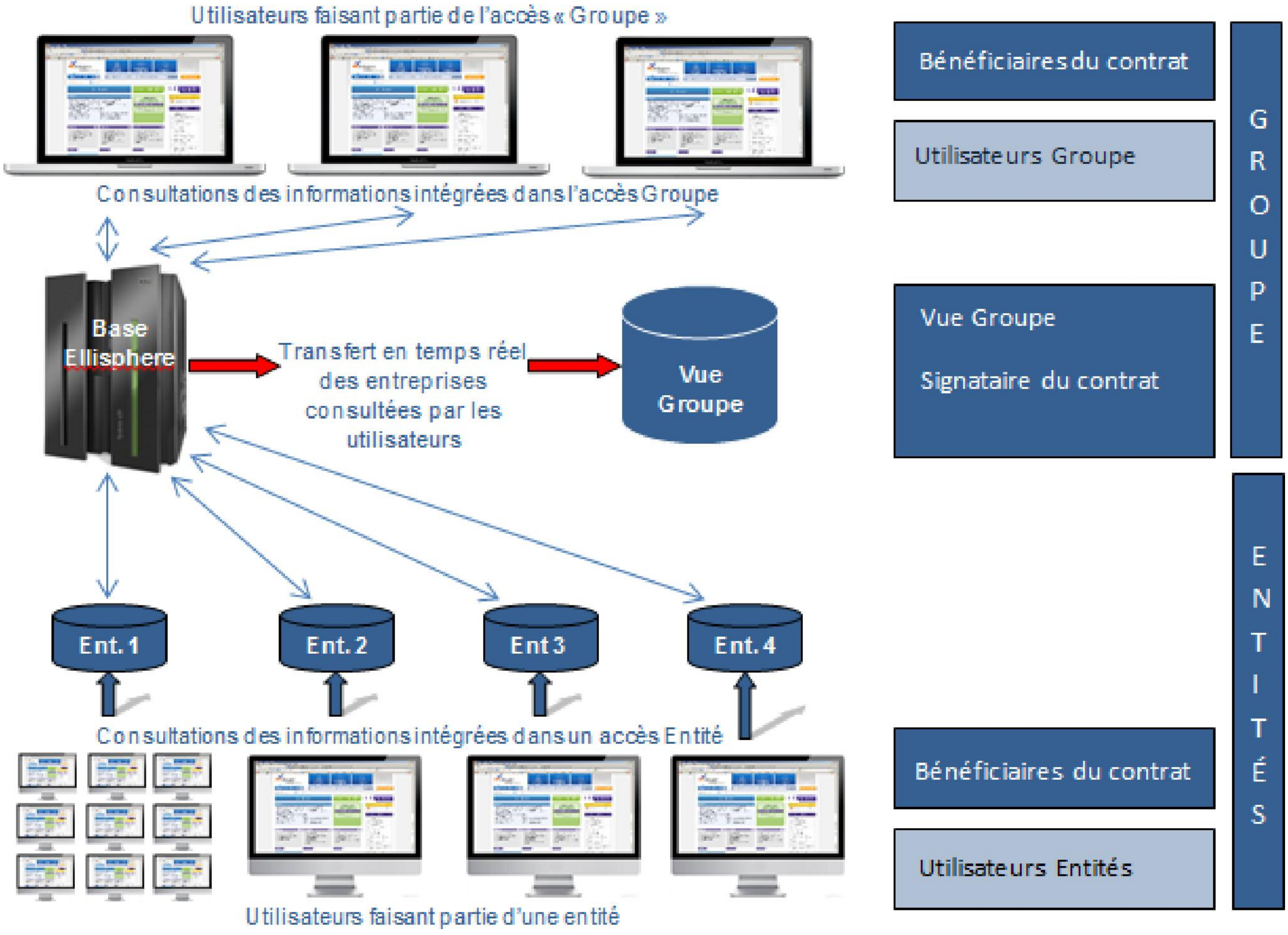
The group view: it contains the consolidated view (in list form) of all the monitored companies of the entity users, but also by their users. The Group receives all monitoring by default. The group view benefits from all the visualisation and export functions.

The group: term used to designate the group view and the “Group” users “Group” users are also beneficiaries of the contract.

The entities: all the entities are beneficiaries of the contract whether the beneficiaries are invoiced or not. An entity can have one or more users.

Users consume the products defined in the customer’s contract. Users only see their own lists and only receive their own monitoring. Users can benefit from any visualisation, ordering and export functions (covered by the contract).

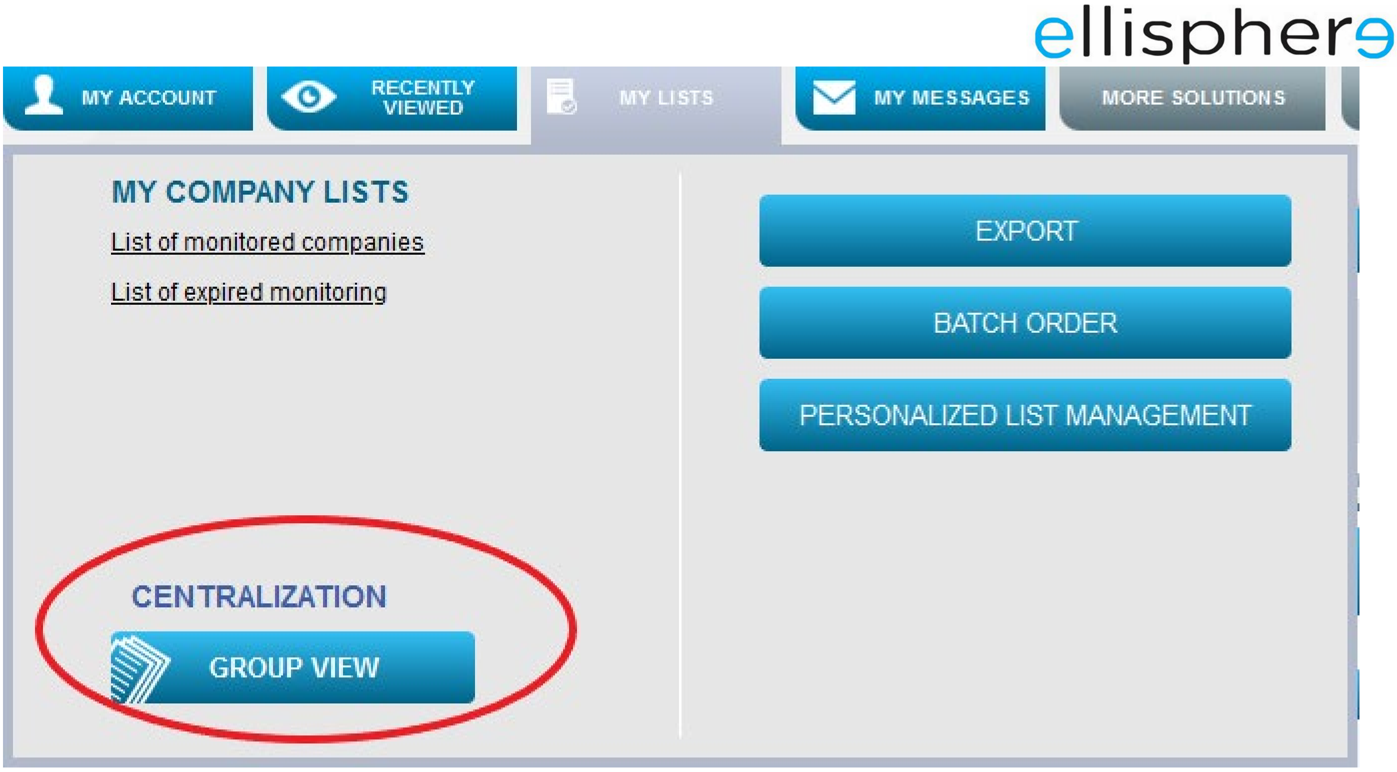
D. Functional diagram



3.9.1: Group view

A. Group view of monitored companies

These aspects will obviously be the ones that risk managers will retain first, whether they are located at the local level (entities) or centralized (the group).



B. Information sharing

The sharing takes place in real time: any company included in a list of an entity is simultaneously included in the list of the Group.

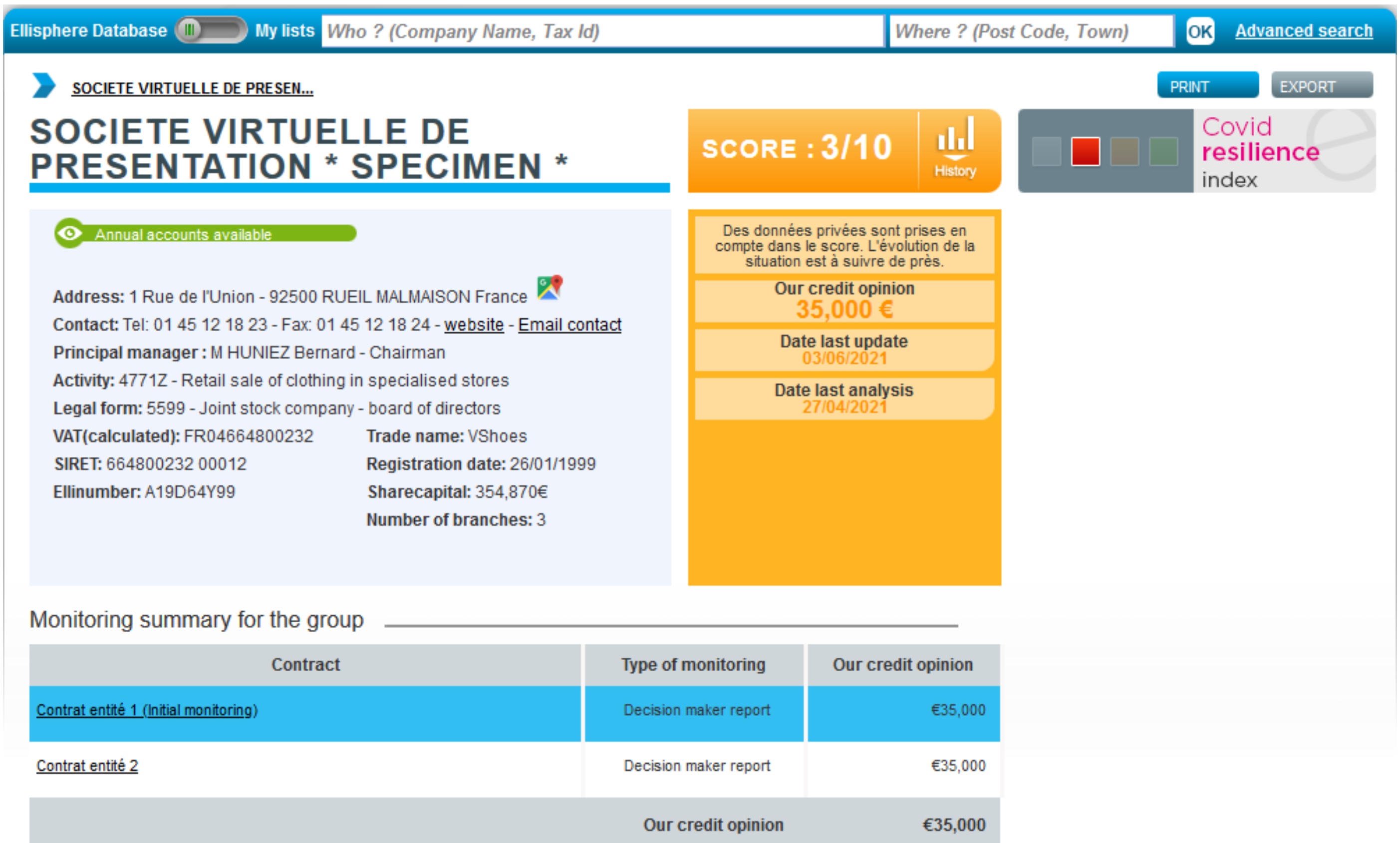
GROUP VIEW - 9 COMPANIES

▲ Company	▲ Monitor.	Contracts	▲ Score	▲ Our credit opinion
AGUERO FRANCISCO SIREN: 341668192	Decision maker report, Indepth online report	Contrat entité 1	8/10	€1,000
ELLISPHERE SIREN: 482755741	Decision maker report, Indepth online report	Contrat entité 1 + 1 autre contrat	8/10	€300,000
ENTREPRISE RUMIN S.A.R.L. SIREN: 389865254	Decision maker report	Contrat entité 2	0/10	€0
G ZER SIREN: 487514655	Decision maker report, Indepth online report	Contrat entité 1 + 1 autre contrat	4/10	€500
JEYLAFORME SIREN: 810721431	Decision maker report	null	5/10	€1,000
KEITA MAHAMOU SIREN: 824349492	Decision maker report, Indepth online report, Synthetic report	Contrat entité 1 + 1 autre contrat	7/10	€3,000
MART'IMMO SIREN: 512368580	Decision maker report, Indepth online report	Contrat entité 1 + 1 autre contrat	6/10	€500
PLAI-BAT SIREN: 323982066	Indepth online report	Contrat entité 1	NA	€0
VLAN SIREN: 820133627	Decision maker report, Indepth online report, Synthetic report	Contrat entité 1 + 1 autre contrat	9/10	€500

Likewise, any modification of the private data of the customer user (requested credit advice) is immediately accessible to the Group manager.

Updating the outstanding amount of a local buyer is immediately reflected in the cumulative outstanding amount that can be viewed from the list in the Group view.

From the list, using a “click” on the company’s name, the Group user immediately sees how the credit advice for a given buyer is distributed among the different entities in the monitoring summary block:



C. Group consultation

Group view gives you consultation access (only)

The “identity” page of a company for centralized (or Group) access allows you to obtain:

- the name and identity information
- the credit score/advice
- a summary of the monitoring taken out by the Entities
- the consultation products already taken out by the Entities (reports)
- the possibility of integrating the company in question into one of the customized lists

(See corporate identity view, screenshot above)

3.9.2: Entity access

A. Group and Entity user consultation

If the Group contract provides for Group user access, Group users can then search for new companies, consult their files and start monitoring reports.

Once you have viewed a monitored report, the standard functioning of **Ellipro** will display the credit advice below the score.

3.9.3: Monitoring and Exports

Features specific to Group – Entity contracts

Monitoring management

Only users (Group or Entities) can order monitoring through a report consultation.

Each entity user and group user will receive alerts from the monitoring they have ordered.

The Group view will show all the alerts ordered by users.

Exports

The Group/Entity view allows exports to be carried out.

The exported SIREN numbers will be deduplicated if they have been ordered by several users.

4: Data

4.1: Available company data

A. Warnings

The warnings are displayed on the financial summary by means of coloured indicators.

They are included in the In-depth report.

Financial balance

This warning helps answer the question, “Does the company have a sufficient safety net to partially cover its operating cycle?” It is based on the capital intensity of the company. Companies with low capital intensity such as large retailers can be satisfied with a financial equilibrium of < 1 (for a company the capital intensity represents the amount of capital needed to generate 1 additional euro of turnover). These elements are described in the “Structure” part of the report.

Debt

This warning is used to answer the question, “Does the company have an acceptable level of debt?” The net debt ratio (Net Debt / Equity), also known as Gearing, is a ratio that measures the level of debt of a company in relation to its equity. The higher the ratio, the more the company is in debt. Our experts consider that if the ratio is too high, the company is highly indebted and dependent on lenders (banks). In this case, the financial charges may have a negative impact on the company’s bottom line and its borrowing conditions. These elements are described in the “Key figures” part of the report.

Coverage of financial expenses

This warning is used to answer the question, “What is the company’s ability to cover its financial costs?” It considers the company’s net cash level and its ratio of financial expense coverage by operating profit (ICR meaning the Interest Cover Ratio). Experts consider a ratio of approximately 3 to be critical. Below that, there are serious doubts about the company’s ability to meet its obligations. These elements are described in the “Intermediate management rebate (IMR)” part of the report.

Liquidity

This warning is used to answer the question, “What is the company’s ability to meet its short-term deadlines?” The ELLISPHERE expertise considers that in order to have a better idea of the immediate repayment capacity of a company, it is preferable to look at the quick liquidity ratio, which is an indicator of short-term liquidity of a company and its gross cash flow indicators (gross operating surplus and cash flow). If the company has both a quick liquidity ratio of well below 1 and negative gross cash flow indicators, it could find itself in jeopardy in the short term if its creditors demand to receive the amounts owed to them. These elements are described in the “Ratios” part of the report.

Cash flow

This warning is used to answer the question, “What is the company’s ability to generate cash and how is it generated?” Management by cash has become popular in recent years. There was a conjunction of events at the origin of this phenomenon. In particular, the financial crisis caused a liquidity crisis that nearly suffocated many companies. Cash has become an attractive indicator: it is reputed to be more concrete and less manipulable than conventional accounting results (Operating profit, Net profit). The warning is based on 3 levels of cash flow. Cash flow related to operations, cash flow from activity and the flow related to net cash. These elements are described in the “Treasury” part of the report.

B. Ratios

a) The decision-making offer

The thresholds of the ratios are reflected by alerts present at the beginning of the table. All the available ratios.

Structure and debt

Restated financial independence (in %)

This ratio makes it possible to assess the financial strength of the company and the sources of financing of its assets.
When it is favourable, the Equity/Total resources (liabilities) ratio is likely to reassure creditors. It also means that business owners have confidence in their business.

The financial independence ratio highlights the state of the company’s indebtedness in relation to its own funds.
It depends on the activity of the company requiring more or less assets and therefore equity depending on the sector.
This ratio is restated with leasing commitments* as well as discounted and unmatured bills. Equity is enhanced by current accounts of partners.

* If there are fees and if the information concerning the leasing commitments is not known, the amount of the commitments is calculated according to a multiplying coefficient (* 2.5 for commitments concerning movable property, * 5 for commitments concerning real estate).

The critical threshold is reached if the ratio is < 20%.

Formula: (DL+DO-AAnet+VI) / (EE-AAnet+YS+(YQ+YR)) * 100

Non-restated financial independence (in %)

The financial independence ratio highlights the state of the company’s indebtedness in relation to its own funds. This ratio is not restated with leasing commitments, but considers discounted and unmatured bills. Current accounts are not reintegrated into equity.

Formula: (DL+DO-AAnet) / (EE-AAnet) * 100

Restated net debt ratio (Gearing) (in %)

The net debt ratio (Gearing) is an essential element in the diagnosis of the health of companies. It is obtained by calculating the Financial debts / equity ratio. The ELLISPHERE expertise considers the current accounts of partners, the leasing commitments as well as the discounted and unmatured bills in the calculation of the rate.

Formula: ((YQ+YR)+DS+DT+DU+DV–CD-CF+CE+CG+YS) / (DL+DO-AAnet+VI) *100

Non-restated net debt ratio (Gearing) (in %)

The net debt ratio (Gearing) is an essential element in the diagnosis of the health of companies. It is obtained by calculating the Financial debts / Equity ratio.

Formula: (DS+DT+DU+DV-EH–CD-CF+CE+CG+EH) / (DL+DO-AAnet) * 100

Restated reimbursement capacity (in units)

This ratio expresses a company's willingness to repay its net debt through its cash flow. The ELLISPHERE expertise considers the leasing commitments as well as discounted and unmatured bills.

Formula: ((YQ+YR)+DS+DT+DU+DV–CD-CF+CE+CG+YS) / (FL+ FM + FN - FS - FT - FU - FV - FW + FO – FX - FY- FZ + A1+ FQ – GE + GH - GI + GJ + GK + GL + GN + GO - GR +2/3 (HP + HQ) - GS- GT + HA – HE – HJ - HK)

Non-restated repayment capacity (in units)

This ratio expresses a company's willingness to repay its net debt through its cash flow.

Formula: (DS+DT+DU+DV-EH–CD-CF+CE+CG+EH) / (FL+FM+FN-FS-FT-FU-FV-FW+ FO – FX-FYFZ + A1 + FQ – GE + GH - GI + GJ + GK + GL + GN + GO - GR - GS- GT + HA – HE – HJ - HK)

Wear rate of fixed assets (in %)

This ratio indicates the degree of depreciation of production tools for industrial companies.

Formula: (AO+AQ+AS+AU+AW+AY) / (AN+AP+AR+AT+AV+AX) * 100

Coverage

Coverage of financial expenses by operating profit (in units)

Interest Cover Ratio (ICR) is used to measure a company's ability to normally reimburse its financial costs.

Formula: (GG + 1/3 (HP+HQ)) / (GR + 1/3(HP+HQ)-GL)

GNWC (in number of days of turnover excluding tax)

The GNWC, or Global Net Working Capital, is defined as the excess of stable capital, over sustainable jobs, used to finance a portion of current assets. It is expressed in days of turnover.

Formula: (DL+DO-AAnet+DR+DS+DT+DU+DV+ED-EH-CM+1A-CE-CG- BJ-CW-CN) / FL * (balance sheet duration in months * 30)

WCR (in days of turnover excluding tax)

The WCR, or Working Capital Requirement, is the measure of the financial resources that a company must use to cover the financial need resulting from cash flow lags corresponding to disbursements and receipts related to its activity. It is expressed in days of turnover.

Formula: (BL+BN+BP+BR+BT+BV+BX+YS+BZ+CB+CH-DW-DX-DY-DZ-EA-EB) / FL * (balance sheet duration in months * 30)

WCRE (in days of turnover excluding tax)

The WCR of exploitation corresponds to the capital requirement generated by the current activity of a company. It is expressed in days of turnover.

Formula: (BL+BN+BP+BR+BT+BV+BX+YS+CH-DW-DX-DY-EB) / FL * (balance sheet duration in months * 30)

WCR management

Customer credits (in days of turnover including tax)

The customer credit ratio determines the average observed payment period. It is expressed in days of turnover.

Formula: (BX+YS-DW) / (FL+YY) * (balance sheet duration in months * 30)

Supplier credits (in days of purchases including tax)

The supplier credit ratio determines the average observed payment period. It is expressed in days of purchases.

Formula: (DX-BV) / (FS+FU+FW+YZ-HP-HQ) * (balance sheet duration in months * 30)

Customer provisions (in % of accounts receivable)

Bad debts are debts that are certain in principle (not contested by the debtor) owned by a company against customers with doubtful solvency or against customers with whom the company is in dispute. If there is a risk of probable loss, the company must proceed to the recognition of an impairment. Depending on the risk of non-recovery relating to the debt in question (estimated by the company considering the circumstances), the company will have to totally or partially depreciate the amount of the debt excluding tax.

Formula: BY / (BX+YS-DW) * 100

Raw material inventory turnover time (in days of purchase excluding tax)

Expressed in days of purchase excluding taxes, the inventory turnover ratio specifies the time required to renew the inventory, in this case the raw materials.

Formula: BL / (FU+FV) * (balance sheet duration in months * 30)

Goods inventory turnover time (in days of purchase excluding tax)

Expressed in days of purchase, the inventory turnover ratio specifies the time required to renew the inventory, in this case the goods.

Formula: BT / (FS+FT) * (balance sheet duration in months * 30)

Inventory turnover time for finished products and work in progress (in days of purchase excluding tax)

Expressed in days of purchase, the inventory turnover ratio specifies the time required to renew the inventory, in this case the finished products.

Formula: (BN+BP+BR) / (FF+FI-FM) * (balance sheet duration in months * 30)

Liquidity

General liquidity (in units)

The general liquidity ratio is an indicator that determines the ability of a company to repay its debts in the short term.

Formula: (CJ-CH-CK+CI+YS) / (DW+DX+DY+DZ+EA+EH+YS)

Reduced liquidity (in units)

The reduced liquidity ratio is the ratio of general liquidity minus inventory, considered a fixed asset and insufficiently liquid in certain cases. It is therefore a more precise indicator than the working capital ratio. The Reduced Liquidity Ratio, also known as Cash at Maturity, determines a company’s ability to meet short-term debt. If it is greater than 1, the business has working capital that finances all of its inventory.

Formula: (CJ-CH-CK+CI-BL-BN-BP-BT-BR+BM+BO+BQ+BS+BU+YS) /(DW+DX+DY+DZ+EA+EH+YS)

Margin and economic performance

Gross operating margin (in % of turnover excluding tax)

Operating profitability is measured by the GOS / Net turnover ratio. Gross operating surplus (GOS) is a fundamental financial indicator for determining the resource that a company regularly draws from its operating cycle.

Performance (in % of turnover excluding tax)

This ratio based on current income considers the company’s financing choices, and this result is not impacted by exceptional items.

Formula: (FL+FM+FN-FS-FT-FU-FV-FW+HP+HQ+ FO– FX-FY-FZ) / FL * 100

Performance (in % of turnover excluding tax)

This ratio based on current income considers the company’s financing choices, and this result is not impacted by exceptional items.

Formula: GW / FL * 100

Net margin (in % of turnover excluding tax)

Unlike the gross margin, all charges (including fixed charges) and income are considered in the net margin. This provides a global vision of the health of a company.

Formula: DI / FL * 100

a) Modular offer

In the modular offer, the ratios are included in the Expert Report.

The ratios provided in our Offer are the most commonly used by commercial risk and economic and financial analysis professionals.

There are 39, and they are divided into 6 main categories:

- Activity ratios,
- Productivity and profitability ratios (economic and financial)
- Balance ratios,
- Operating ratios,
- Financing and cash ratios,
- Additional ratios only present in sector positioning

The ratios help to quickly identify the strengths and weaknesses of the studied company with regard to its autonomy and financial independence, performance, solvency and cash flow.

Our modular offer presents these Ratios over several years.

Ratios make more sense when compared over time (from one fiscal year to the next).

Our Offer presents these Ratios in comparison to the medians and quartiles of activity:

The Ratios are also more revealing when compared to those of their French activity code APE).

Our calculation methods are adapted according to the type of available balance sheet, to which adapted formulas are associated.

We use two methods:

- Calculation of ratios based on the full balance sheet
- Calculation of ratios based on the simplified balance sheet

In order to guarantee consistency and reliability, they are subject to controls and specific rules, and some of them may be classified as:

- ND: Not defined
- NA: Not applicable
- NS: Not significant

Activity ratios

These are the change ratios for the year N/N-1.

Turnover growth (%)

Annualised turnover evolution.

Indicates the development of the company's activity compared to the previous year.

Export turnover growth (%)

Annualised export turnover evolution.

Indicates the development of the company's export activity compared to the previous year.

Asset Rotation (number)

Annualised turnover / Total assets

This ratio generally measures the company's ability to generate turnover with all of its assets, i.e. with all of its operating resources.

GOS/VA (%)

Good indicator of the internal economic profitability of a company.

The higher this ratio, the better the situation for the company.

Productivity and profitability ratios

These ratios make it possible to study the efficiency of the use of funds and capital invested by the company, the performance of the employed personnel and the company's capacity to generate profits.

Productivity

Measuring the performance of staff and the provided added value.

Turnover/Workforce (K€/pers.)

Indicates the apparent overall productivity of the business.
Estimates the average business volume per employee.

The higher the ratio, the more efficient the company is in its market. However, this is a fairly global ratio that can vary from sector to sector.

Added Value / Workforce (K€/pers.)

This ratio complements the previous one; it determines the average output of each employee measured by the amount of added value produced per employee.

Standards vary by industry.

The ratio increases in sectors with strong economic development.

Economic profitability

Measuring the company's ability to generate results depending on its level of activity and the size of the employed means.

The economic profitability of the company is approximated:

- by exploitation,
- the amount of invested capital,
- its ability to generate financial income in the financing of the operating cycle.

Economic profitability (%)

GOS/Assets

Real economic profitability (%)

GOS / Economic capital

Extended economic profitability (%)

(GOS + Financial profits) / Employed capital

Financial profitability

These ratios provide information regarding the degree of profitability generated by the entity.

They measure the degree of profitability of the funds provided by shareholders.

A high level of return on equity allows the company to find new capital to finance its growth.

Real Financial Profitability (%)

Net income / Equity

Extended Financial Profitability (%)

Self-financing capacity / Equity

Balance ratios

The financial balance of a company can be analysed by its working capital and the correlation between the working capital requirement and the level of cash released to finance the operating cycle.

Several ratios allow this analysis:

Working capital (days of turnover)

Annualisation of working capital / (turnover * 12)

Used to measure the proportion of permanent capital available to finance the activity of the company.

This ratio shows the company's ability to resist in the event of difficulties related to the activity (supplies, labour disputes, natural disasters, etc.)

Working capital requirement (turnover days)

Annualisation of WCR / (CA * 12)

This ratio analyses the link between working capital and level of activity.

It is expressed in days of "frozen" turnover in inventories and trade receivables not financed by supplier credit.

Its increase signifies a risk of vulnerability.

Cash (turnover days)

Net cash / (turnover * 12)

This ratio indicates the amount of cash expressed in days of turnover.

Working capital ratio (number)

Permanent capital / Net fixed assets

Indicates the ability of a company to cover its long and medium-term financial needs with resources of the same duration.

Own working capital ratio (number)

Equity / Net fixed assets

Indicates the ability of a company to cover its long and medium-term financial needs with resources of the same duration (excluding external financing).

Leasing weight (%)

Weight of leasing commitments / Total liabilities

Measures the weight of leasing financing on the total balance sheet.

Operating ratios

Customer payment deadlines (turnover days)

Trade receivables in days of the fiscal year of turnover including tax

This ratio reflects the average duration, in days, of the credit granted by the company to its customers.

An extension of the deadline generates an increase in the working capital requirement.

In France, the LME law has made it possible to regulate these payment deadlines.

Supplier payment deadlines (turnover days)

Purchase in days of the fiscal year of supplier debts including tax

This ratio reflects the average duration, in days, of the credit granted to the company by its suppliers.

The LME law has made it possible in France to regulate these payment terms.

Inventory turnover (number)

Purchases / Variation in inventory

Indicates the number of annual inventory rotations.

A company whose stock turns quickly is less vulnerable than others because the higher the degree of liquidity of the stock, the more its availability is replenished.

To fully understand this ratio, it is important to consider the activity of the company.

Financing and cash ratios

Financing

These ratios highlight the financial structure of the balance sheet and the link between the assets and liabilities of the company. The structure's degree of external dept and its mode of financing.

Financial independence (%)

Equity / Total liabilities

This ratio makes it possible to analyse the structure of the balance sheet and the importance of equity.

It reflects the capacity of the company to finance itself by its own means.

Financial debt (%)

Financial debts / Total liabilities

This ratio analyses the level of dept in relation to the total balance sheet.

It indicates the degree of dependence of the company on its financial partners.

Repayment capacity (number of years)

Long-term debt / Self-financing capacity

Ratio used to judge the company's term borrowing capacity since it compares term loans with its self-financing capacity.

The ratio expresses the ability of the company to repay its debt in years of self-financing capacity.

Barring exceptions and specific financial arrangements, a ratio of up to 5 years is correct.

Long-term debt / Equity (%)

This ratio assesses the debt capacity of the company and makes it possible to verify that the amount of the debt of the company is not too large in relation to the amount of equity.

The higher the ratio, the more the company is in debt.

If the ratio is greater than 1, the company has no more room to resort to external financing.

Financial expenses / turnover (%)

It allows assessing the financial situation of the company, namely the weight of its financial charges in relation to its activity.

A high rate is a sign of vulnerability of the company.

Financial expenses / GOS (%)

It allows assessing the company's ability to meet its financial costs.

A deterioration is significant in terms of higher financial costs or a decline in GOS.

Cash

Indicates the company's ability to meet its short-term obligations. Shows the extent to which current assets cover short-term debt.

General liquidity (%)

Current assets / Short-term debt

This ratio verifies that assets from the past year are greater than debts from the past year, meaning that it is possible to repay them.

Close to 1 or greater than 1, if the FR is positive, the ratio is greater than 1, and the higher the FR the higher the ratio.

Immediate Liquidity (%)

Liquidity / Short-term debt

This ratio measures the company's ability to pay its current liabilities with cash.

It is more relevant, because it disregards stock that is not always immediately cashable.

Additional ratios only present in sector positioning

Cash flow (%)

Cash flow

It represents the cash flow generated during the year (before a possible distribution of profit)

Turnover/Workforce (€/Pers.)

Added value / Workforce (€/Pers.)

OCFS / GOS (%)

Operating cash flow surplus (OCFS) / gross operating surplus (GOS)

AAIGF / GOS (%)

Available After Internal Growth Funding (AAIGF) / gross operating surplus (GOS)

Evolution of operating income (%)

Evolution of current income before tax (%)
Evolution of net income (%)
Salary / Workforce (€K)
Change in added value (%)
Depreciation rate (%)

C. Structural elements

GNWC

The GNWC, or Global Net Working Capital, is defined as the excess of stable capital, over sustainable jobs, used to finance a portion of current assets. It is expressed in days of turnover.

WCR

The WCR, or Working Capital Requirement, is the measure of the financial resources that a company must use to cover the financial need resulting from cash flow lags corresponding to disbursements and receipts related to its activity. It is expressed in days of turnover.

WCRE

The WCR of exploitation corresponds to the capital requirement generated by the current activity of a company. It is expressed in days of turnover.

WCRWE

The need for capital generated by the non-current activity of a company. It is expressed in days of turnover.

Net cash

Net cash is the difference between active cash on the balance sheet and passive cash on the balance sheet. Discounted and unmatured bills are included in its calculation. If the net cash is positive, it constitutes a short-term resource for the company with liquidity belonging to the company itself. If net cash is negative, it is short-term employment for the business, made up of borrowed cash.

Capital intensity

Capital intensity indicates the number of assets necessary for the company to generate a turnover. High capital intensity means that the business requires a large number of assets to generate income. For example, the automotive industry or shipyards are capital intensive; supermarkets and fast food restaurants have low capital intensity.

Financial balance

This indicator makes it possible to know whether or not the company has sufficient cash flow to finance part of its operating cycle.

Stable resources

Stable resources are the resources that allow the company to finance its long-term investments.

Stable employment

Stable employments consist of assets belonging to the company and intended to remain there for the long term.

D. Sector positioning elements

Evolution of net sales

Indicates the development of the company’s activity compared to the previous year.

GOS share of net sales

The gross operating margin rate corresponding to the ratio between gross operating surplus (EBITDA equivalent) and sales. It represents the company’s ability to generate cash resources at the operating level.

Share of operating income in net sales

The operating margin rate (EBIT equivalent) represents the ability of the company to generate profits only from its activity.

Share of current income in net sales

The current result (or CRBT for Current Result Before Taxes) of a company is the sum of the operating result and the financial result that it has generated over an accounting period. Its share in the turnover of the company is indicated here.

Share of net income in net sales

Net income is the difference between a company’s income and expenses over a financial year. The share of net income in turnover called net margin or net profit margin makes it possible to determine the global view of the health of a company.

Self-financing capacity share of net sales

Like gross operating surplus, self-financing capacity is a key indicator for any entrepreneur, investor or financier: The ratio represents the share of resources that the company generates solely through its activity in % of net sales.

Customer deadlines in days of turnover including tax

The customer credit ratio determines the average observed payment period. It is expressed in days of turnover.

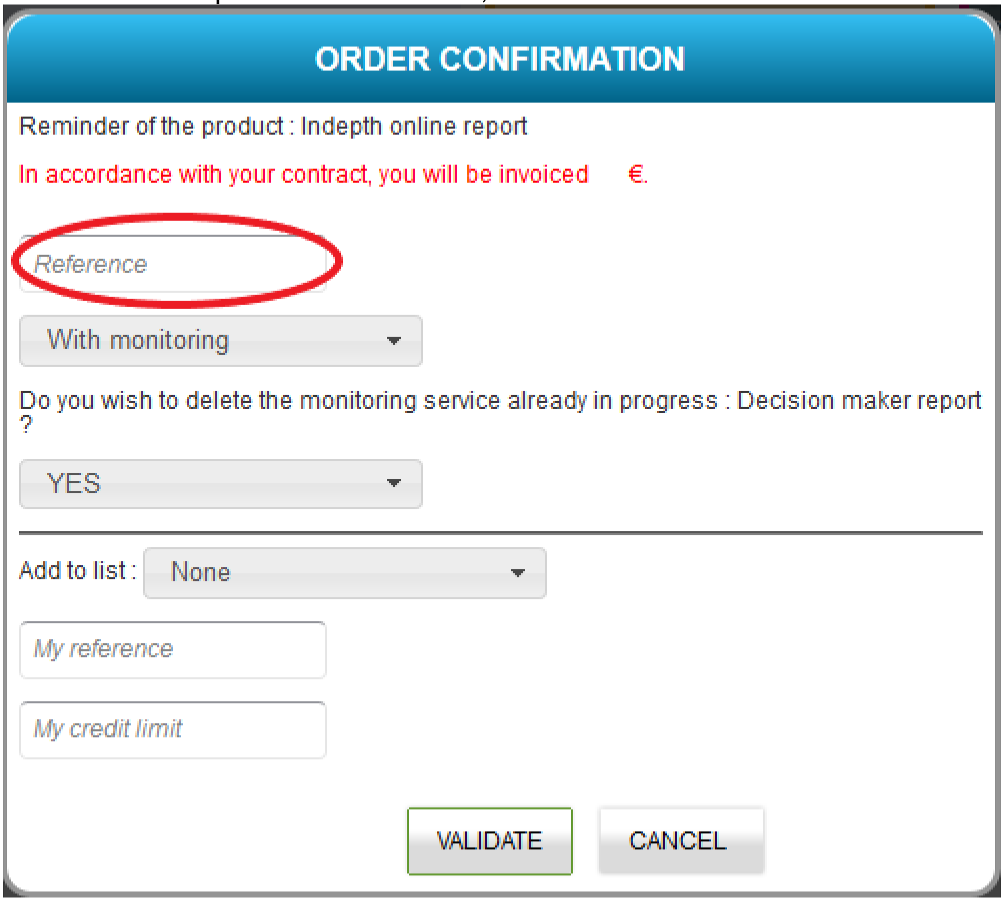
Supplier credits (in days of purchases including tax)

The supplier credit ratio determines the average observed payment period. It is expressed in days of turnover.

4.2: Private data

A. The order reference

For each new report or module order, the customer can enter an order reference and modify it later.



For this order confirmation window to appear, you need to set it up on your account.

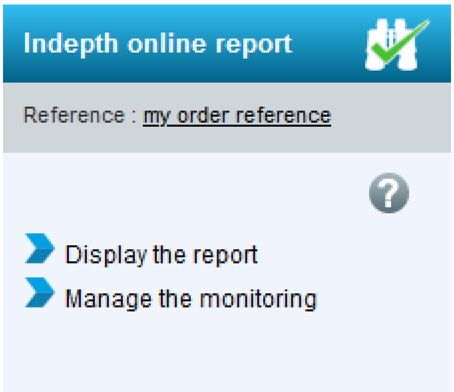
To do this, you can access “**My account**” in the “**Customize the display**” menu.

See section “Customize the display: Order confirmation message (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-personnaliser-affichage)”.

Or modify the order reference?

Once entered in the order, this reference can be viewed and modified in several different places.

If you are viewing the corporate identity in the widget, all you have to do is click on the order reference.



If you are viewing the list of monitored companies, all you have to do is click on the order reference to modify it.

▲ Company	▲ Order ref.	▲ Monitor.	▲ Score	▲ Our credit opinion
SOCIETE VIRTUELLE DE PRESENTATION * SPECIMEN * SIREN: 664800232	my order reference	Indepth online report 25 d.	3/10	€35,000

You can modify several references in a single action by going to the menu under ***"My lists"*** > ***"Batch order"***.

See section "Batch actions (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-commande-en-masse)".

B. My reference connected with my customized list

See section "Customized lists (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-listes_personnalisees)".

C. My outstanding amount connected with my customized list

See section "Customized lists (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-listes_personnalisees)".

D. Restitution of private data

When viewing a report, a section named ***"My information"*** displays:

- The order reference
- Data linked to each customized list (My reference, My outstanding amounts)

The result file of your exports contains:

- Monitoring order reference
- Data linked to each customized list (Iteration at the end of the file)

In the monitoring outputs regardless of format, you will find the block ***"My information"*** as described above.

4.3: Data confidentiality

A. Background

Since the implementation of the Hamon law in France in October 2014, very small businesses or microenterprises can request to submit their accounts to the registry offices with a confidentiality option, prohibiting the sharing of this information outside a very limited number of administrations and economic actors.

The Macron law, which came into force on 7 August 2016, extended the confidentiality of the income statement of small businesses.

B. Confidentiality criteria

Who can publish their balance sheet while requesting total confidentiality? (Law 2014)

Companies not exceeding at least 2 of these criteria:

- Balance sheet total of €350,000
- Net turnover of €700,000
- 10 employees

Who can publish their balance sheet while requesting the confidentiality of their income statement? (Macron law)

Companies not exceeding at least 2 of these criteria:

- Balance sheet total of €4 million
- Net turnover of €8 million
- 50 employees

C. Account confidentiality in reports – visual representation
D.

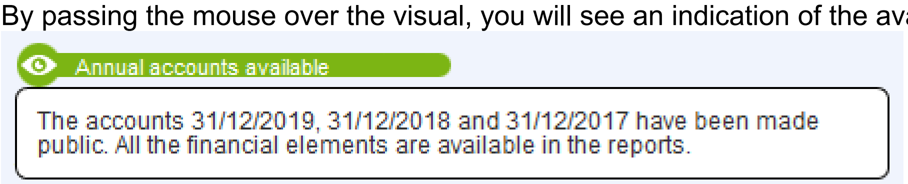
Ellipro allows you to easily identify accounts protected by confidentiality.

You are viewing the Identity sheet of a company showing the account confidentiality visual representation.

- If the visual representation is green:

Company accounts are public and therefore available.

By passing the mouse over the visual, you will see an indication of the availability of the accounts.



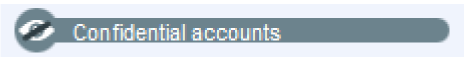
- If the visual representation is blue:

The company accounts are partially confidential.

Some income statement data are not available and are replaced by estimated data to which you have access.

For more information on estimated data: See section Information estimated by Ellisphere (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-les-donnees/ellipro-donnees-evaluees)

- If the visual representation is grey:



The company accounts are confidential or partially confidential. You do not have access to confidential data.

See section Information estimated by Ellisphere (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-les-donnees/ellipro-donnees-evaluees)

4.4: Information estimated by Ellisphere

A. Definition of estimated data

The estimated information provides an approximation of the data that has become partially confidential (income statement) in order to portray the company as a whole: level of turnover, performance and profitability.

This is done **in compliance with confidentiality issues**.

The calculation formulas use only publicly available data and are calculated from a combination of the financial analysis and statistical models.

B. Access to the estimated data

a) In the decision-making offer

The decision-making offer of Ellisphere always gives access to estimated data.

You are viewing the Identity sheet of a company and the account confidentiality visual is blue, indicating that the income statement is confidential:

Confidential accounts

The icon is present in front of each estimated piece of data, for example:

Key figures

Financial year	31/03/2019		Length 12 Months
Amount in (€)	Full corporate accounts	In %	Change
TURNOVER excl. tax	192 000	100 %	25.49 %
of which exports			
Gross operating profit	26 000	13.54 %	44.44 %
Operating result	24 000	12.5 %	140 %
Pre-tax profit	18 000	9.38 %	100 %
Net result	23 598	12.29 %	113.21 %
Self-financing capacity	35 000	18.23 %	133.33 %
RECLASSIFIED BALANCE SHEET	69 548	100 %	4.85 %
Equity excluding associates current account	-9 594	-13.79 %	71.1 %

b) In the modular offer

In the modular offer, the estimated data are displayed **provided that your contract authorises it**.

You are viewing the Identity sheet of a company and the account confidentiality visual is blue, indicating that the income statement is confidential:

Confidential accounts

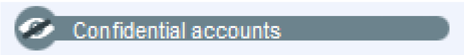
- If you are authorised to view the evaluated data, an “ESTIMATE” statement is displayed at the top of the column of key figures.

For example:

Key figures

Financial years		31/03/2019	31/03/2018	31/03/2017
	Duration in months	12	12	12
Amounts in €		ESTIMATED	ESTIMATED	ESTIMATED
Turnover		192,000	153,000	222,000
Export turnover				

- If you are not authorised to view the estimated data, the account privacy visual will be grey and the confidential data will show as blank.



For example:

Key figures

Financial years		31/12/2017
	Duration in months	12
Amounts in €		ANNUAL ACCOUNTS
Turnover		6,628,351
Export turnover		558,097
Leasing recalculated operating result		487,735
Pre-tax profit/loss		460,625
Net result		318,174
Shareholder's funds		3,176,947
Debts		1,200,644
Self financing capacity	% (Turnover)	6.73
Purchases		6,070,035
Customer credit	D	95.00
Supplier credit	D	49.00
Employees in the balance sheet		

4.5: Several scores at your disposal

Ellisphere decision-making solutions are built from its repository of public and private data.

Ellisphere has developed a permanent process of supplying, monitoring and improving the data throughout the production chain. This organisation guarantees the completeness and quality of information regarding the performance of scores, credit advice and decision-making models.

The available scores:

- Ellisphere standard credit scores and advice
- Customized credit score and advice
- Custom-made credit score and advice

A. Ellisphere standard credit scores and advice

“Make a simple decisions about your business partners.”

a) Your issue

You wish to take simple decisions with a clear mind about granting credit to your customer portfolio, getting in touch with hot prospects and sourcing from new suppliers.

b) Our solution

To help you understand your position, our default score indicates the probability of default (receivership or liquidation) of the business within 12 months, and our credit advice sets the standard limit.

c) There is more...

Our analysts are available to advise you in greater depth than the service offered as part of the standard credit advice, in a way that is more suitable in the event of a risk that you consider important.

B. Customized credit score and advice

“Refining the performance of your decision-making thanks to solutions adapted to your needs and your context (sector, business, etc.)”

a) Your issue

You want to refine your risk approach to increase your performance in terms of reducing unpaid bills, increasing the transformation of your prospects into customers, etc.

b) Our solution

Tailored to your needs:

- We transpose our score scale at your convenience (risk class, scale with 100 positions, percentage, etc.),
- we integrate your business rules or your data into the score calculations,
- we adapt the credit limit to your actual outstanding amounts.

c) There is more...

Based on your needs, we can share these customized credit scores and advice on our web platforms and integrate them into your internal tools (ERP/CRM, etc.)

For more information on the score and customized advice, you can contact your sales representative.

C. Custom-made credit score and advice

“Maximizing the decision-making efficiency in the context of scarcity.

Data according to your choice and standard, customized or tailored credit scores & advice.”

a) Your issue

You need to create a competitive advantage in your market by doing your best at weighing the risks and opportunities in a race against your competitors.

b) Our solution

Based on your needs, we build tailor-made predictive scores specially designed for you and based on the data, information or business rules that you prefer. We also allow you to create credit advice based on risk criteria adapted
to your challenges.

c) There is more...

To deal with complex cases, our in-depth surveys carried out by our best experts allow you to assume a good position with complete peace of mind.

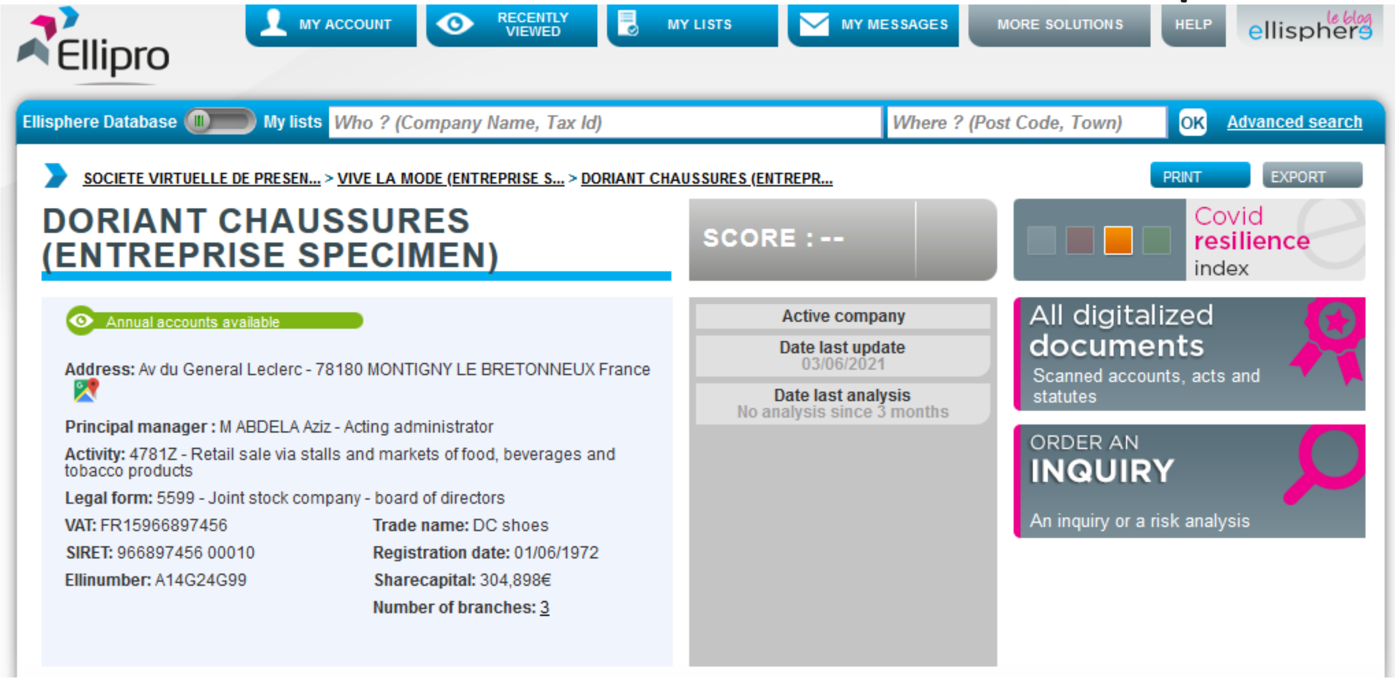
For more information on the tailored credit score and advice, you can contact your sales representative.

D. Credit score and advice display in Ellipro

a) The credit score and advice

The company’s score is viewable on the label, as long as this company is monitored.

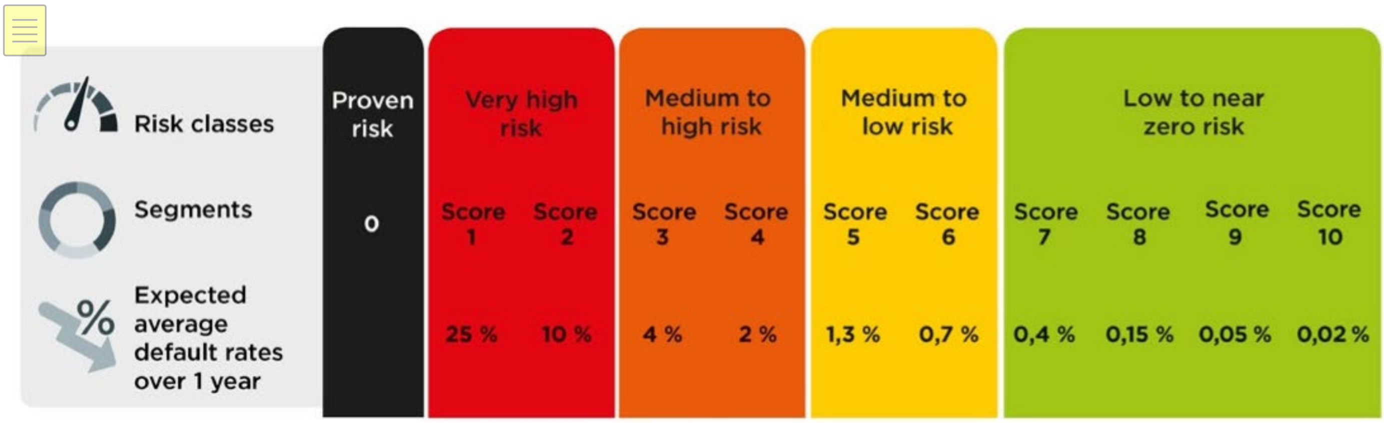
If the company is not monitored, the score is not visible and the label is grey unless a report has just been viewed. In this case the score and the credit advice will be visible during the session.



b) The risk class and the probability of default

b-1) The probability of failure

The scoring algorithm estimates the probability of failure. This probability is a percentage between 0 and 100%. It is then translated into segments by dividing all the possible values from 0% to 100% into different ranges. These ranges are non-linear to account for the low failure rate.



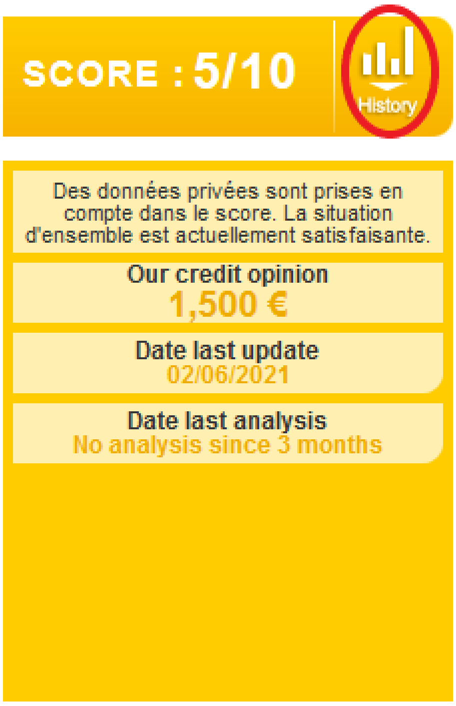
Nota Bene : The Ellisphere score is not a credit rating, as defined in the Regulation (EC) n° 1060/2009.

b-2) The risk class

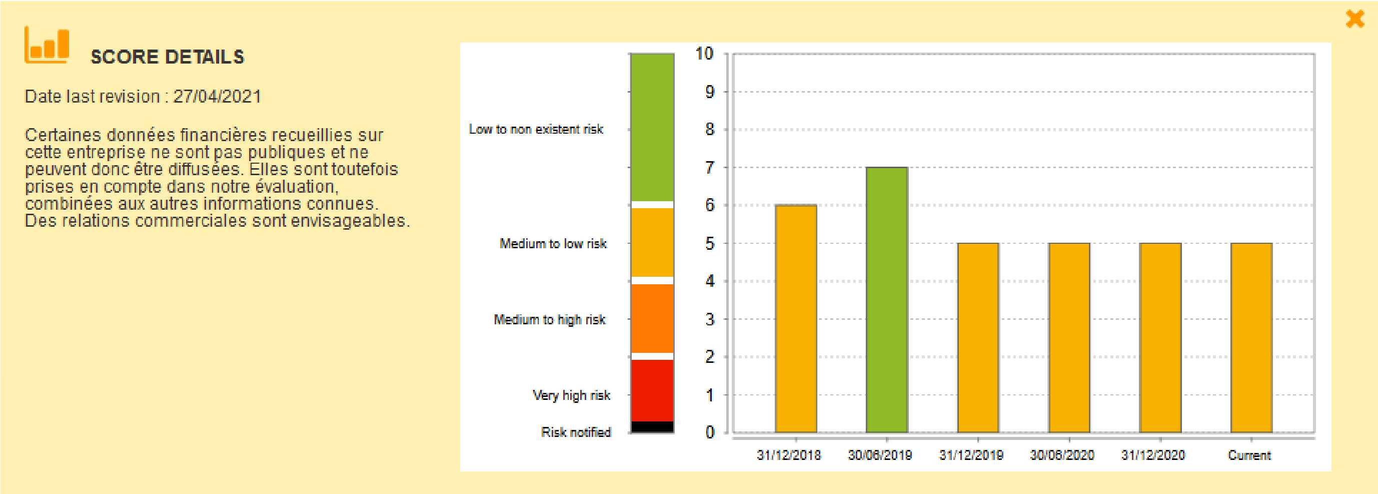
The score is given a risk class and a colour (label colour).

c) Score history

A 3-year history can be viewed by clicking on the following icon:



The history is presented as follows:



4.6: PayRANK: The payment behaviour index for the sector

PayRANK description

This index is applied to approximately 1.2 million companies.

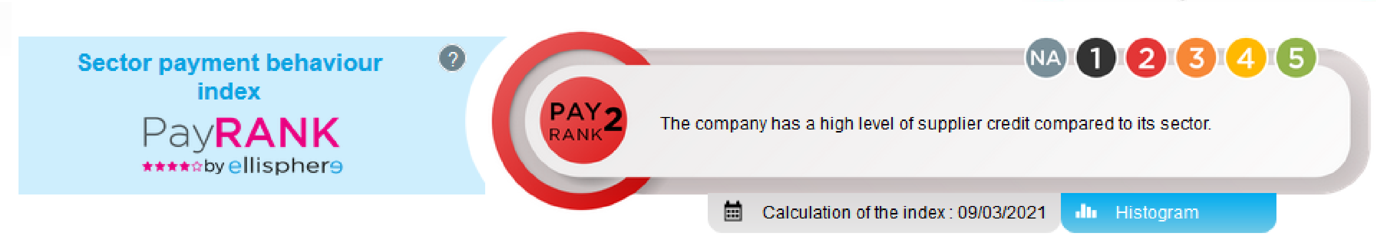
- Commercial companies
- With a balance sheet of less than 24 months

It is calculated using the following elements:

- Supplier credit (DPO) taken from the balance sheet
- Incidents (litigation, unpaid debts and privileges over the past 36 months)
- DGCCRF sanctions

PayRANK relies on the company’s DPO in comparison with the median DPO of its industry, as well as on DGCCRF incidents and sanctions.

This index has 5 levels (from 1 to 5, level 5 being the best behavior); it is represented as follows:



It is accompanied by a commentary giving its calculation date and the history of supplier credit over the past 3 years.

For some companies, the index is not calculated, its value is equal to NA:

- Purchases volume too low (< €1,000)
- Turnover = 0
- No balance sheet or balance sheet older than 24 months
- Company not scored numerically (or score = 0)
- Insufficient sample in the sector

In these cases, the visual representation is grey:

Note that the PayRANK index is not included in the Essential report of the modular offer.

Company supplier credit (in days of purchases including tax)

Supplier credit represents the amount of invoiced purchases not yet withdrawn by the company.

Managing supplier payment terms can be a source of funding for the business. Its extension makes it possible to postpone the deadlines for cash outflows. However, it can also indicate that the company is having cash flow difficulties if it cannot pay its suppliers on time. However, a payment period that is too short can also impact the cash flow if the company has large stocks and/or if the customers' payment period is longer.

Supplier credit for the company's business sector (in days of purchases including tax)

The length of supplier payment deadlines in the company's business sector and the evolution of these deadlines analysed over several years makes it possible to determine the improvement or deterioration of supplier risk in the given business sector.

Supplier credit history

General rules: The period agreed between the parties to settle the due sums may not exceed forty-five days from the end of the month or sixty days net from the date of issue of the invoice.

PayRANK monitoring

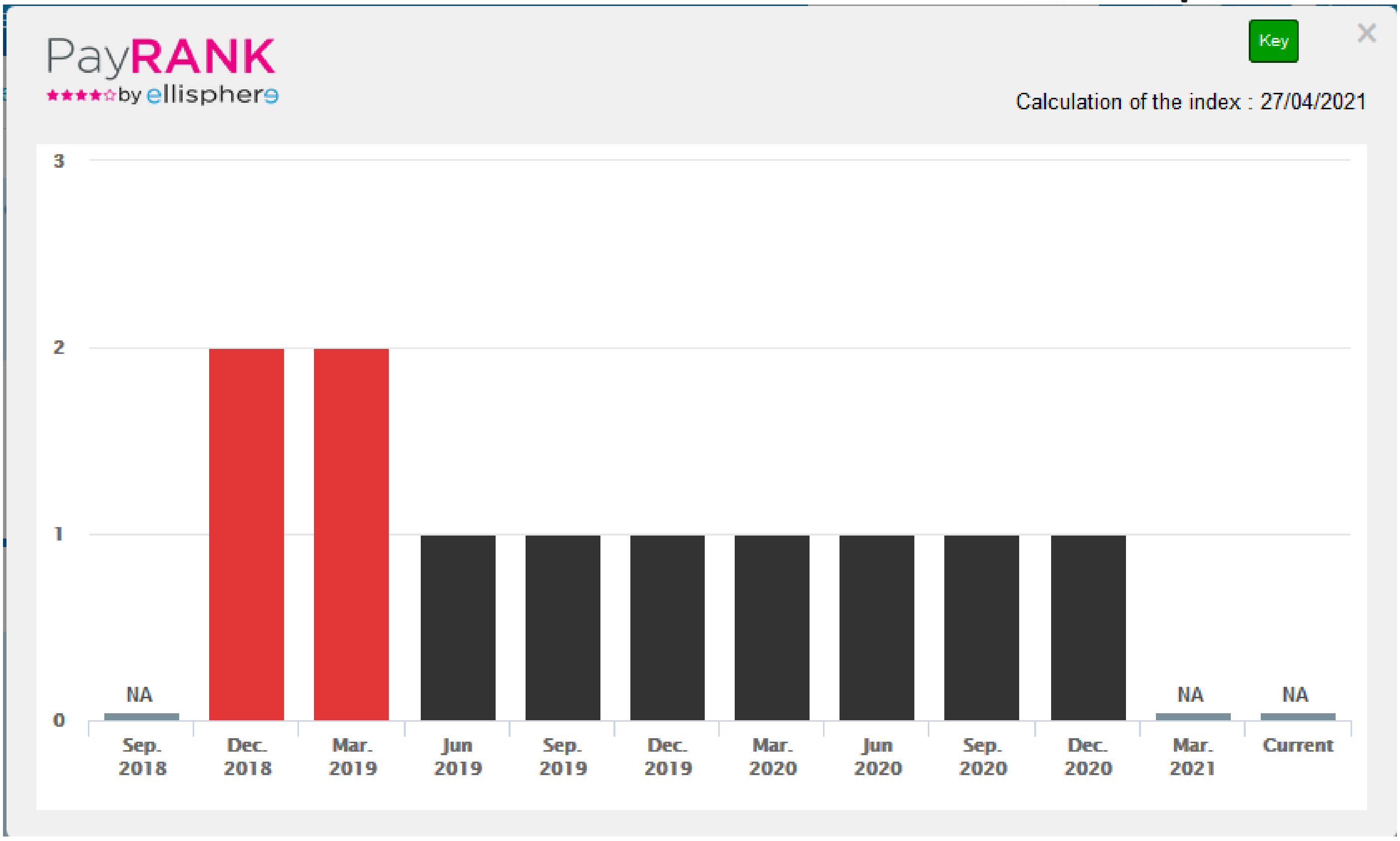
The change in the PayRANK index is an event that can be monitored.

For the PayRANK to change, you need a new balance sheet, a new DGCCRF sanction or a new payment incident (or an old payment incident that is aging).

For more information on monitoring events, see section "Monitoring".

PayRANK history

It can be viewed from the visual representation by clicking on the "Histogram" button.



Histogram legend:

4.7: PayTREND – Payment experience

PayTREND description

PayTREND gives you indicators relating to the payment period of a company. In order to provide meaningful insights into a company, it must be present in the ledgers of at least 2 remitters.

PayTREND allows you to view the average payment time based on paid invoices and a summary of unpaid invoices.

A remitter can view their own payment deadline and get a comparison between their payment deadlines and those of other remitters.

The data associated with PayTREND are as follows:

- Start date of the observed behaviour based on invoices issued in the past 12 months
- End date of the observed behaviour based on invoices issued in the past 12 months
- Number of remitters
- Number of invoices
- Share of unpaid and overdue invoices in the total (in %)

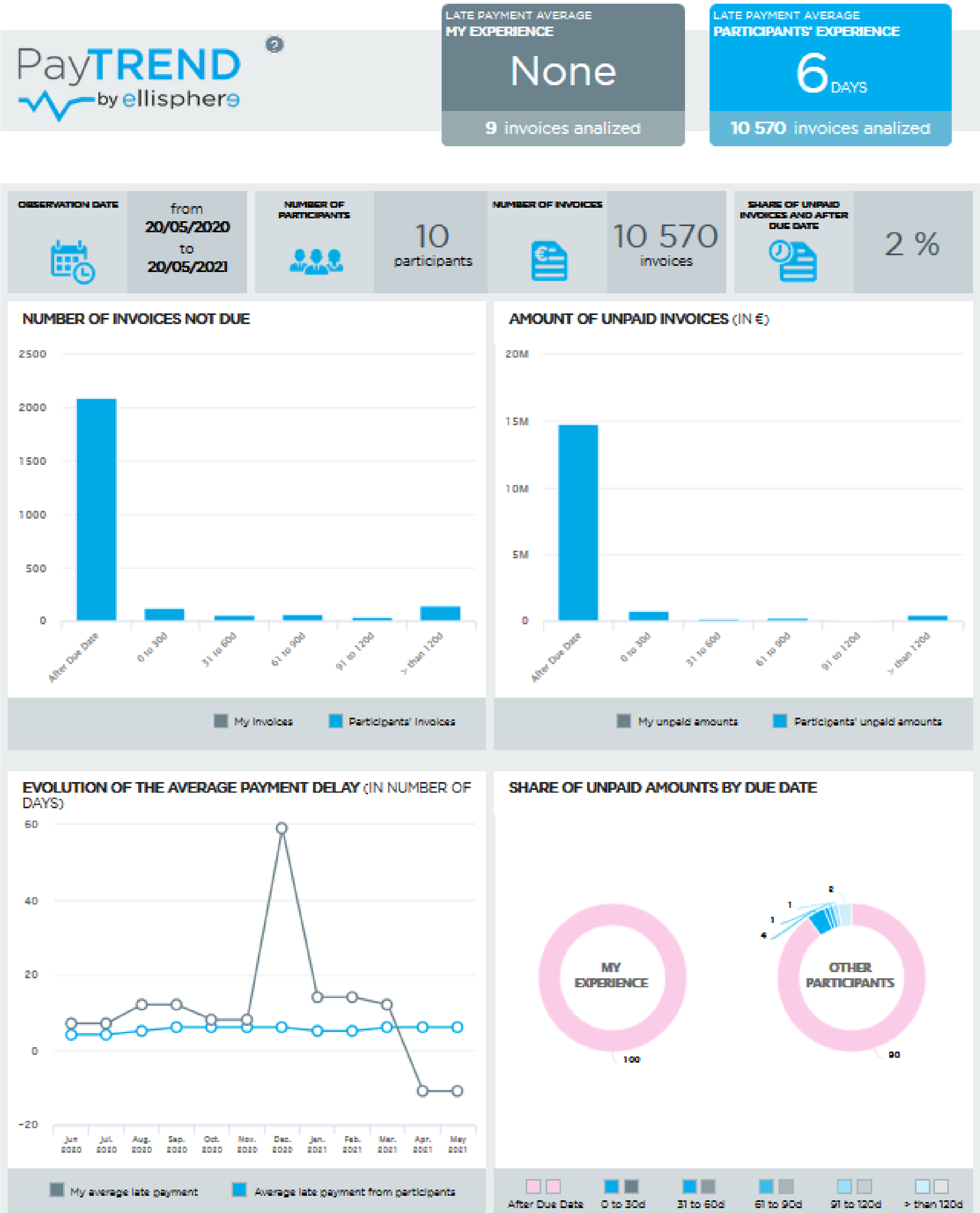
For the diagram entitled “**Evolution of the average payment period**”:

- PayTREND = Average late payment at maturity (in days) with history per month over the past year
- Number of analysed invoices

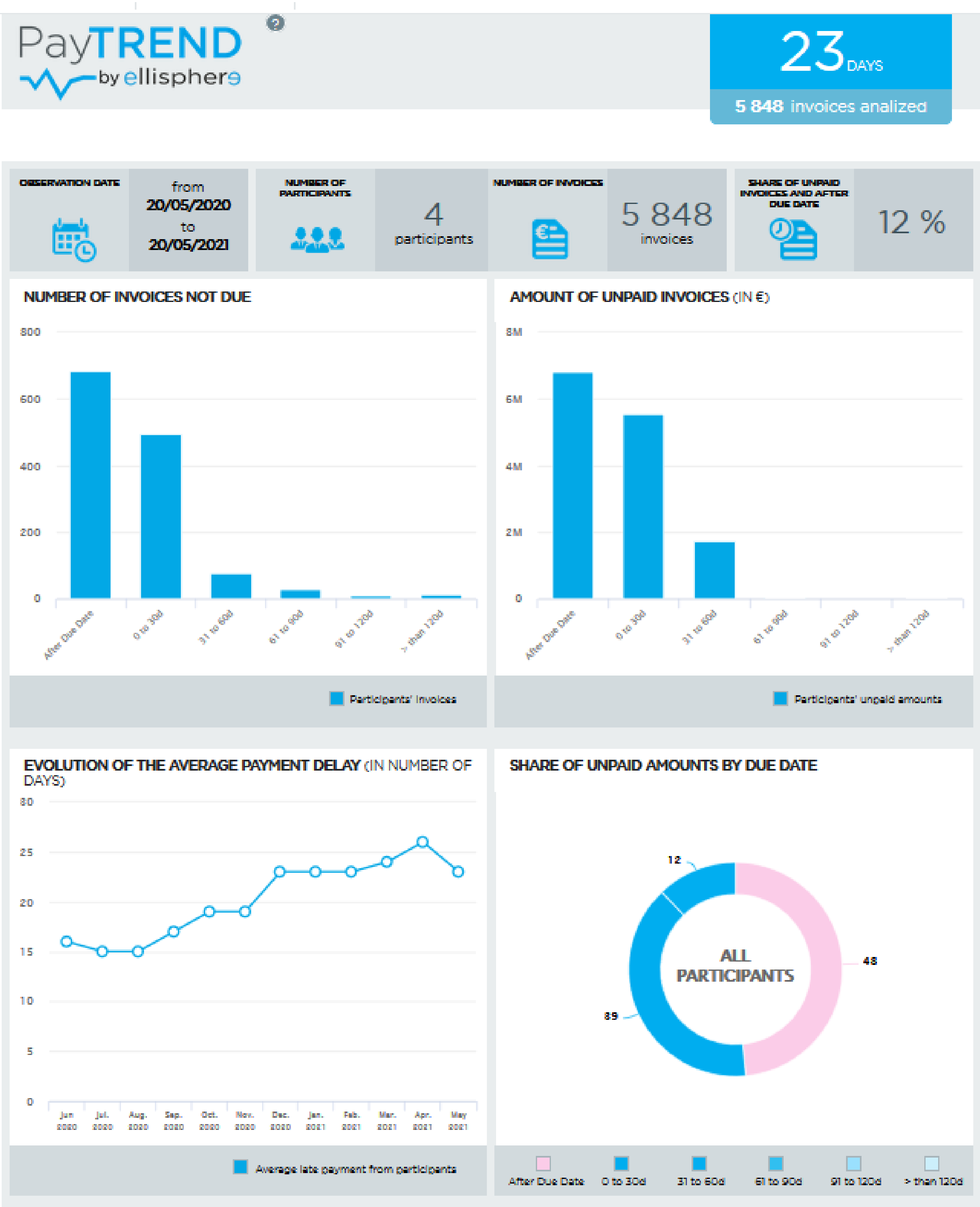
Unpaid invoices: for the diagram entitled “**Number of unpaid invoices**” and “**Totals of unpaid invoices**”:

- Number of unpaid invoices
- Total of unpaid invoices
- Number of invoices due between 0 and 30 days
- Total of invoices due between 0 and 30 days
- Number of invoices due between 31 and 60 days
- Total of invoices due between 31 and 60 days
- Number of invoices due between 61 and 90 days
- Total of invoices due between 61 and 90 days
- Number of invoices due between 91 and 120 days
- Total of invoices due between 91 and 120 days
- Number of invoices due for longer than 120 days
- Total of invoices due for longer than 120 days

If you are submitting remittance ledgers to Ellisphere, you can compare your own data with the data of other remitters.



If you are not submitting remittance ledgers to Ellisphere, you are viewing the data for all remitters.



Company customer credit (in days of turnover including tax)

Customer credit represents the invoiced turnover not yet received by the company.

It indicates the risk for the company associated with a customer and makes it possible to improve the effectiveness of the company's internal recovery measures. Its evolution indicates the improvement or worsening of the risk as well as the improvement or worsening of the recovery performance.

Customer credit for the company’s business sector (in days of turnover including tax)

It indicates the customer risk in the given business sector. Its evolution indicates the improvement or worsening of the sector’s risk as well as the improvement or worsening of the performance of collection.

Customer credit history

General rules The period agreed between the parties to settle the due sums may not exceed forty-five days from the end of the month or sixty days net from the date of issue of the invoice.

4.8: Actu Médias

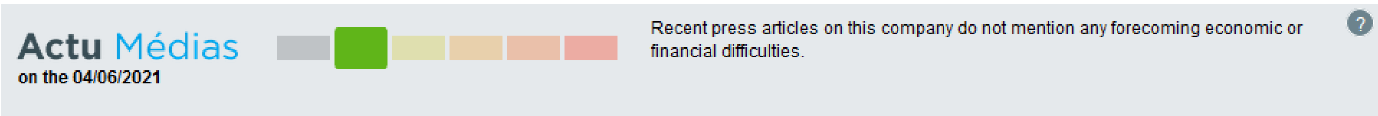
What is Actu Médias?

Actu Médias is an innovative feature of Ellisphere:

- It uses Artificial Intelligence and Machine Learning.
- It measures economic and financial difficulties that can lead to short-term failure and that complement our failure score by spotting early warning signs of failure.
- It predicts failure using semantic analysis of press articles.

Actu Médias is displayed along with press articles.

It is represented by a colour scale and is accompanied by the calculation date and an explanatory sentence, for example:



The different Actu Médias values are as follows:

Actu Médias = 5

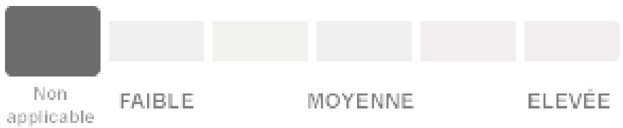
Actu Médias = 4

Actu Médias = 3

Actu Médias = 2

Actu Médias = 1

Actu Médias = NA (Not applicable)



This Actu Médias indicator

- Built using data less than 6 months old received by Ellisphere
- It uses several mathematical transformations of the analysed text in its calculation using the word2vec algorithm (developed by Google), before sending it to a neural network (NN) using LSTM (Long Short-Term Memory) neurons.

What this indicator does **not** do is:

- Measure the reputation of a company or judge the CSR policy of a company
- Suspect fraud or money laundering
- Prevent the fall in the stock market price
- Judging the environmental or social policy. (If an article mentions that a company uses child labour in a developing country, it will not necessarily be considered negative by the AI.)

Actu Médias monitoring

The change in the Actu Médias score is an event that can be monitored.

In order for Actu Médias to change, one of the following needs to happen:

- The arrival of a new press article
- The obsolescence of one or more articles

For more information on monitoring events, see section “Monitoring”.

Press indicator of an article

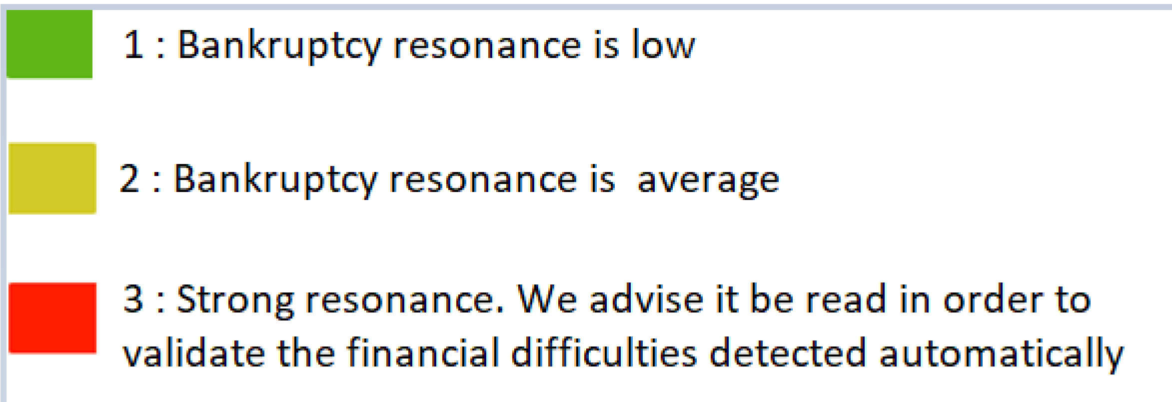
The press failure indicator is a sentiment analysis inferred from analysing series of words contained in published news articles. This technique of automatic processing of natural language represented in graphic form allows

- Identifying failure expressed through the economic and financial difficulties of a business.
- It gives it a positive, negative or neutral score to make the information usable, and then transforms it into contextualised knowledge.

The way it is used, a human reading is required to confirm the calculated failure tone of an item. This is just an indicator to help get to the point when reading the press.

Upon arrival of a new Ellisphere press article, monitoring information will be sent along with the tone of the article.

The press indicator is shown using a colour scale:

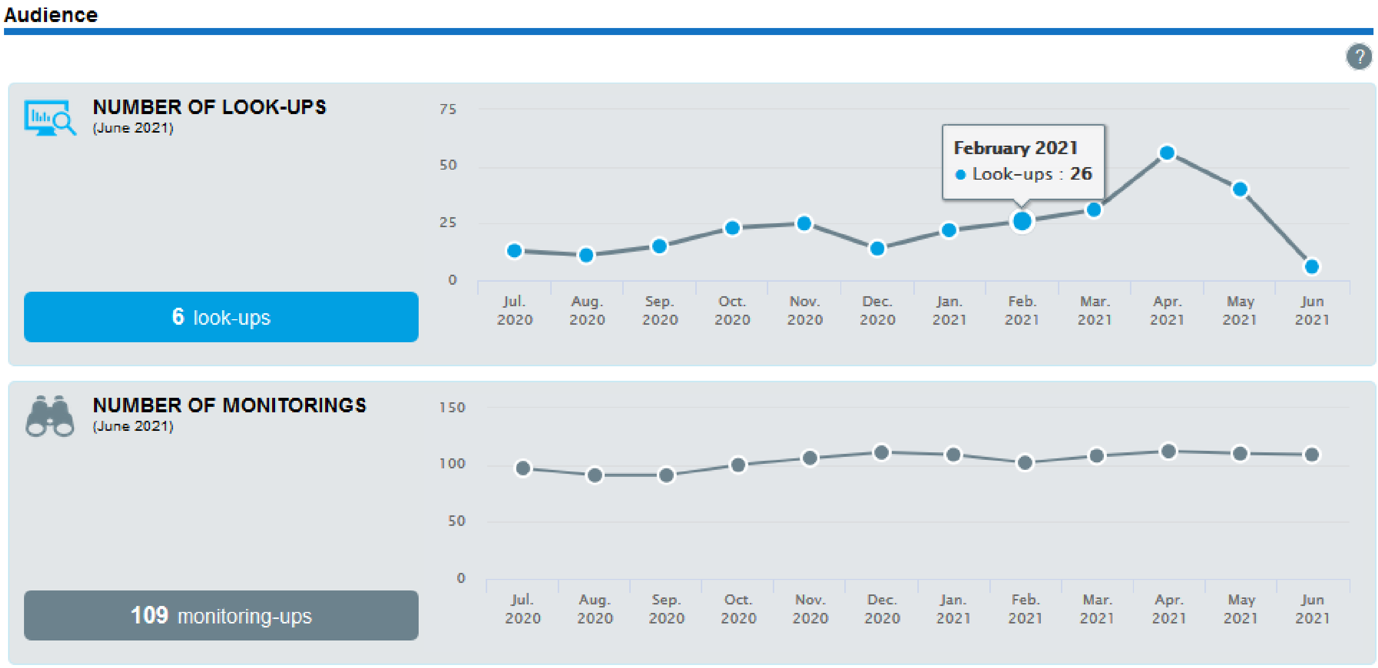


4.9: Audience

Each company has an associated Audience module. It is composed of two visual indicators, one for views and the other for monitoring.

The graphical history of these indicators over the past 12 rolling months helps understand whether the company is frequently viewed and whether Ellipro users often want to monitor this company.

We can see peaks in views or monitoring. These peaks can be interpreted as positive and negative warning elements in the life of the company, they are detected and can be the subject of Ellipro monitoring at the determined intervals.



5: Services

5.1: Printing or unit export of a report

A. Obtaining a standard or customized PDF report as part of the decision-making offer.

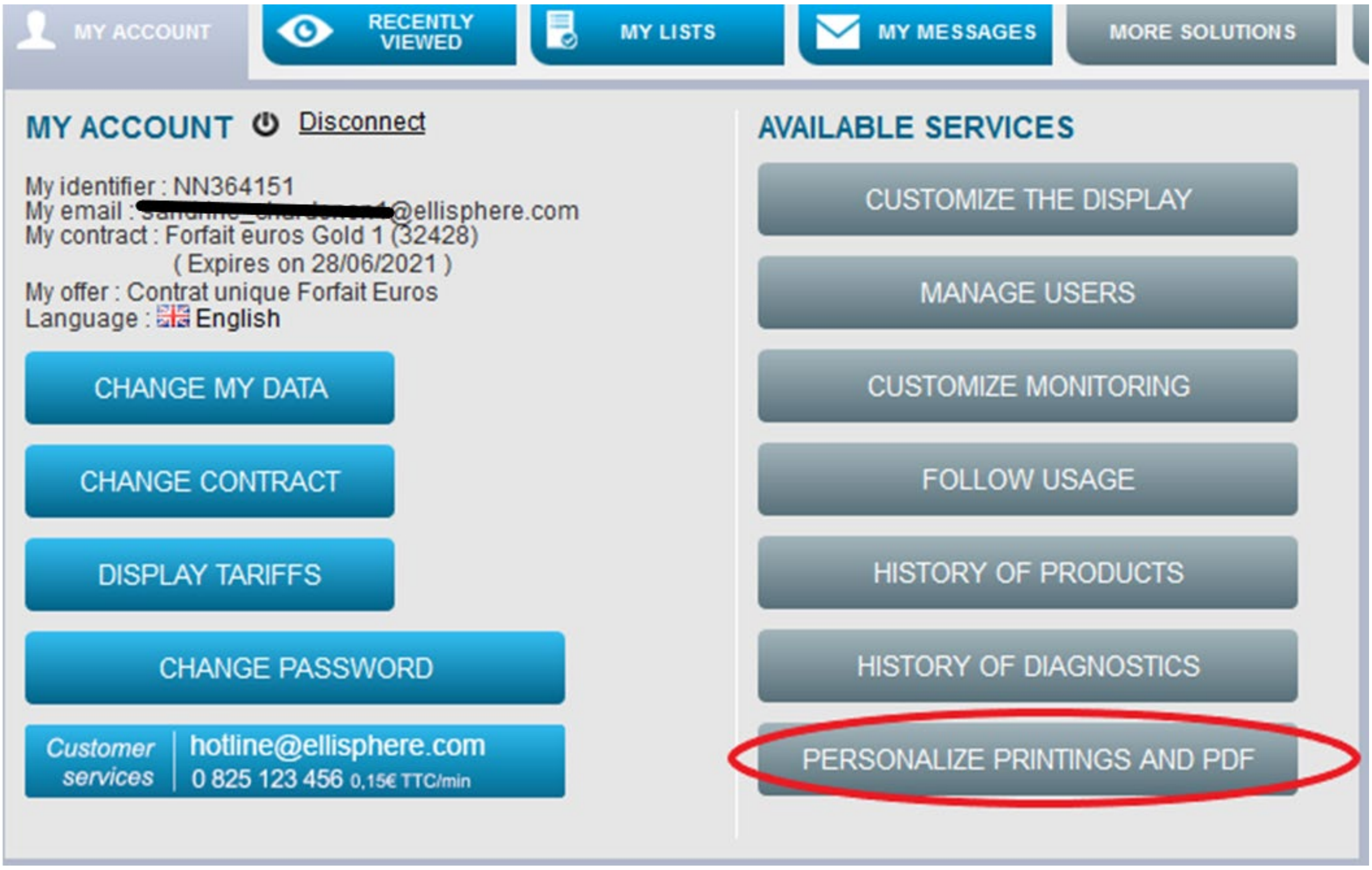
It is possible to print or export an individual report in PDF format during viewing.

To help manage customer-saved PDF exports or registered printed documents, there is a menu available directly from the print or PDF export icon.

Click on the icon  to export a PDF or to print it.

B. Customization of a PDF export

Available in the “**My account**” > “**Customized printings and PDF**” menu of the decision-making offer.



Choose the report the appearance of which you wish to customise and confirm.

Select whether this customization should be the default choice.

Check the boxes to remember your choice and confirm.

Enter a name for this customization.

CUSTOMIZATION OF PRINTING AND PDF OPTIONS

Personalization of Decision maker report

My personalization

CHOICE OF ELEMENTS TO KEEP FOR THIS REPORT

This personnalization should be the default format ○ yes ◉ no

IDENTITY

- ☑ My information

KEY ELEMENTS

SUMMARY

- Solvency (By Default)
- ☑ Communicated financial information
- ☑ Financial elements
- ☑ Managers and links
- ☑ Legal Publications
- ☑ Press
- ☑ Audience

☑ **CHARACTERISTICS**

◉ Characteristics ○ Characteristics without activity description

☑ **SOLVENCY**

☑ **BRANCHES**

◉ Branches ○ Branches without distribution by department

☑ **LEGAL PUBLICATIONS**

- ☑ BODACC
- ☑ Court decisions

☑ **FINANCIAL EXPERTISE**

- ☑ Communicated information
- ☑ Key figures
- ☑ Operational (SIG)
- ☑ Structure
- ☑ BFRE analyses
- ☑ Treasury

☑ **PAYMENT EXPERTISE**

- ☑ Sectorial behavior
- ☑ Payment behavior
- ☑ Incidents

☑ **LINKS EXPERTISE**

- ☑ Management
- ☑ shareholders
- ☑ Shareholdings
- ☑ Organigram

From this moment on, this customization will be used as the default choice whenever generating a PDF file or printing this type of report.

Note: It is possible to export reports on a set of companies from your monitored list or from your customized lists either directly or periodically. For more information, see section Exports (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-mes-listes-exports).

C. Obtaining a standard or customized PDF report as part of the modular offer.

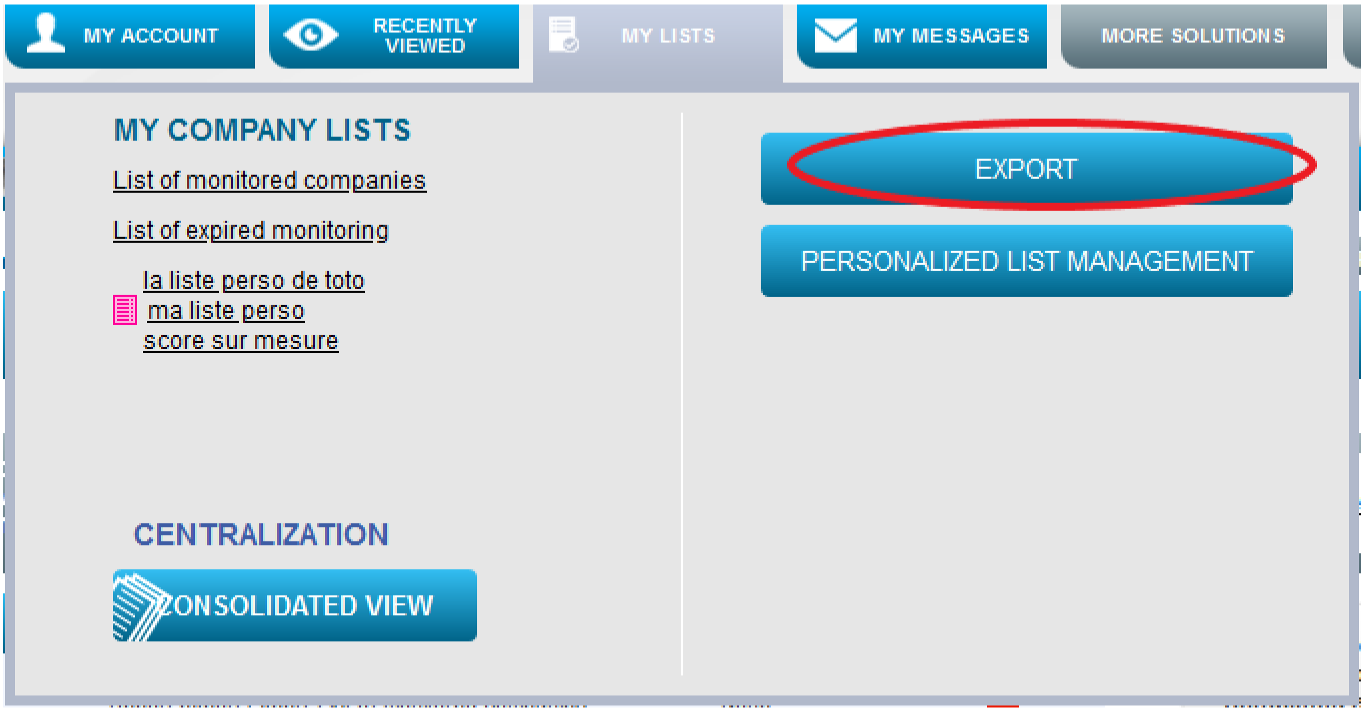
You can choose to collapse or expand the modules.

You will initiate the export using the *"Export"* button in the top right corner of your screen.

5.2: Exports

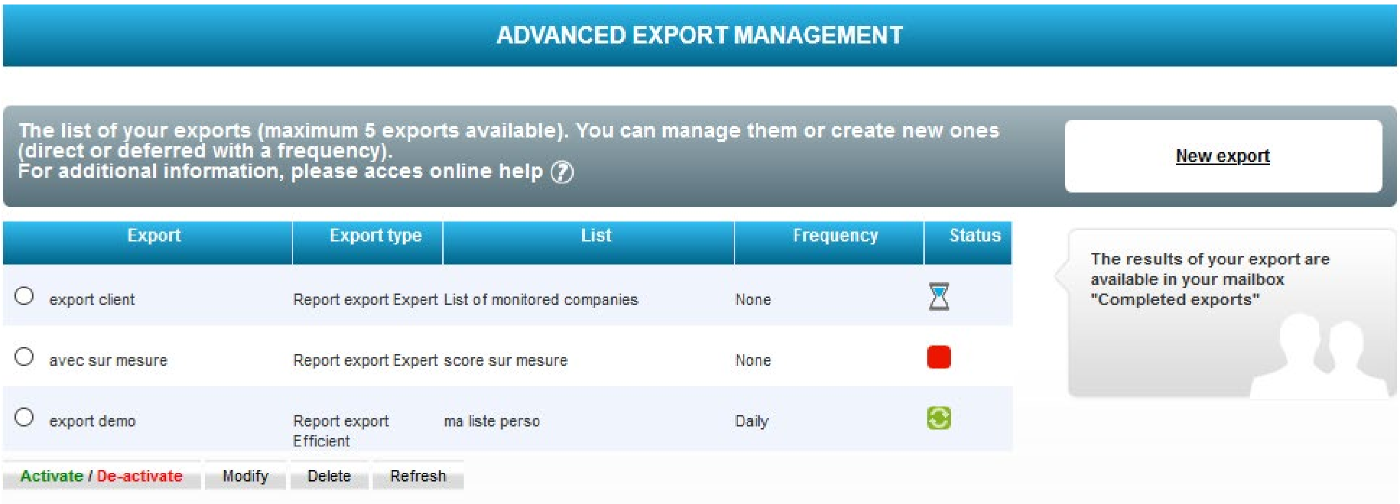
This section deals with the bulk export of data or reports.

It is available in the menu under "**My lists**" > "**Export**".



A. Export management

The advanced export management feature offers a list of available exports (a maximum of 5), a link to create a new export, the possibility to delete, modify or activate/deactivate an export.

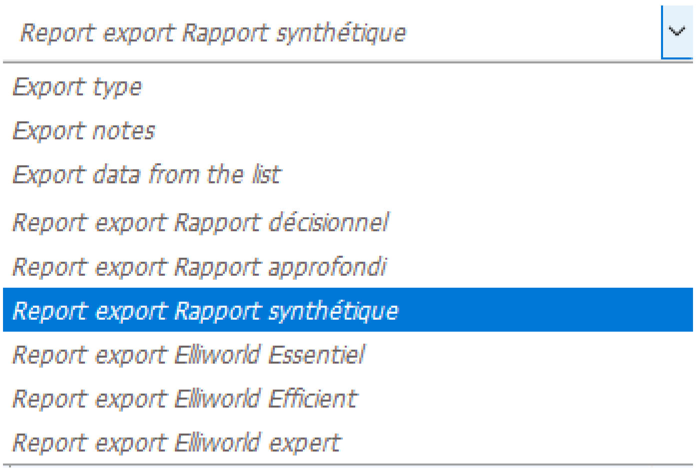


1. Activate/Deactivate (periodic export) or Launch (direct export)
2. Modify an export
3. Delete an export
4. Create an export using a selection
5. Refresh the export status

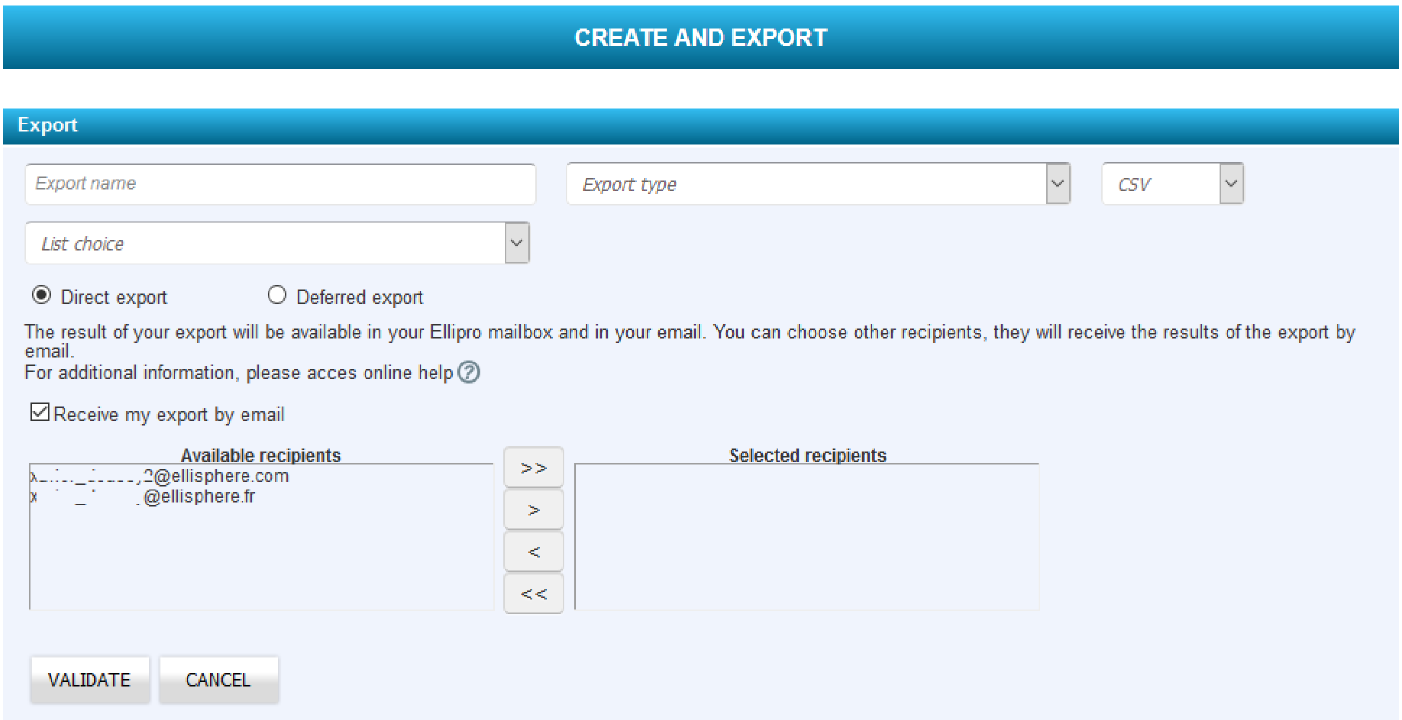
Exports to be created or modified

Exporting reports is possible depending on the authorisations in the contract.

Only reports accessible by the user are displayed in this list.



B. How to configure an export?



Choose a name

1. Choose the type of export (report or list)
2. Choose a list to export
3. Choose the frequency of your exports (Direct, Deferred/Periodic)
4. Choose the recipients (listed in the contract)
5. Choose the data format

C. Where can I see the export output?

The results can be viewed in the menu under ***“My mailbox”*** > ***“Processing output(s)”***.

See section My mailbox (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-messagerie)

Export in progress, you will receive the result in your mailbox or by e-mail.

Scheduled/deferred export, activated; You can suspend it by selecting it and then choosing “Activate/Deactivate”

Direct export, finished

Scheduled export, deactivated You can reactivate it by selecting it and then choosing ***“Activate/Deactivate”***

An email will be sent to the user’s mailbox as well as the recipients selected in the export. The sender will show as hotline-information@ellisphere.com. The attached file contains the results of the export.

Large volume export management

An email will inform the user that the export file can be viewed via Ellipro messaging; a link to the messaging system will be included in the email.

This feature allows exporting the entire portfolio.

Exporting an individual report

It is possible to export a PDF of a company identity sheet, either in its entirety or customised.

For more information, see section Available reports on a company (http://devcms03:8000/edit/aide-en-ligne/ellipro/les-prestations/ellipro-prestations-dispo) / Export a report in PDF format, either in its entirety or customized

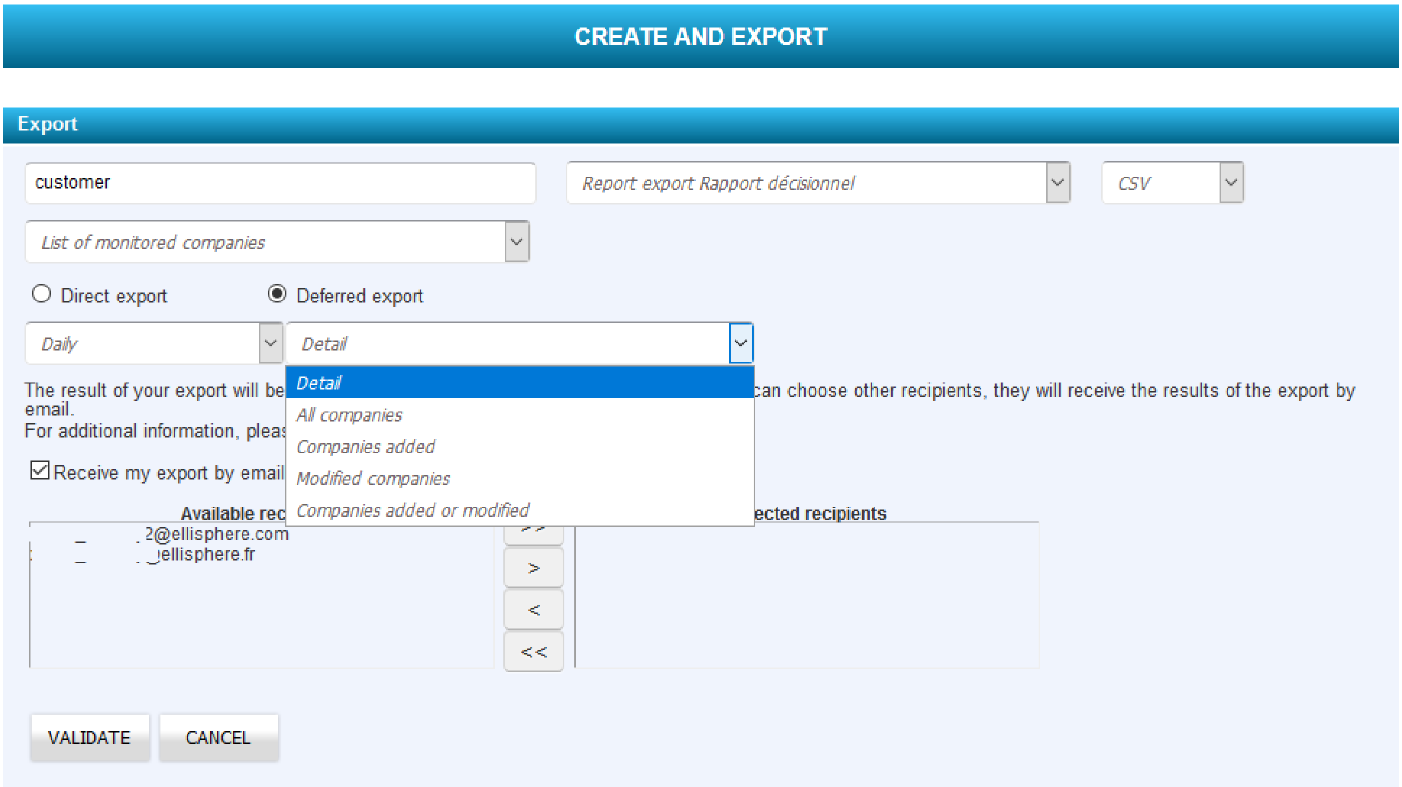
E. Setting up a deferred periodic export

You can set up a deferred export:

- Daily
- Weekly
- Monthly
- Yearly

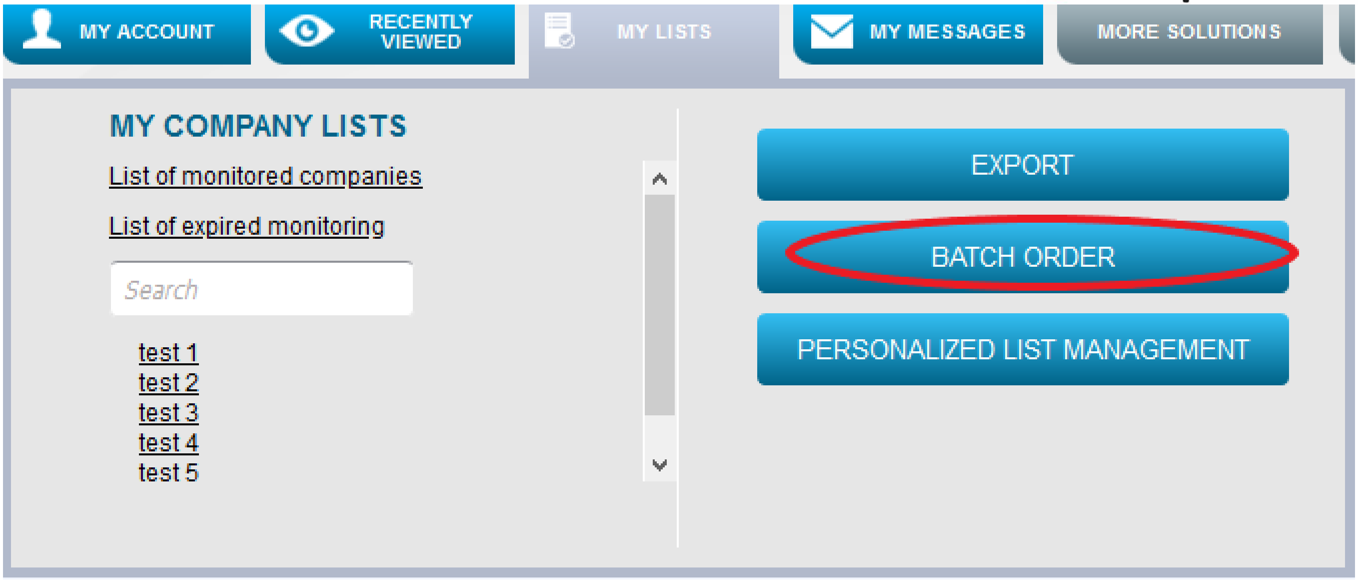
In this type of export, the “Detail” parameter allows you to select from the following, depending on the selected list:

- All Companies: Export all monitored companies.
- Added companies: Export companies with newly added monitoring since the
- last export.
- Modified companies: Export companies that have been modified since the previous last
- export, i.e. companies that have new alerts.



5.3: Batch actions

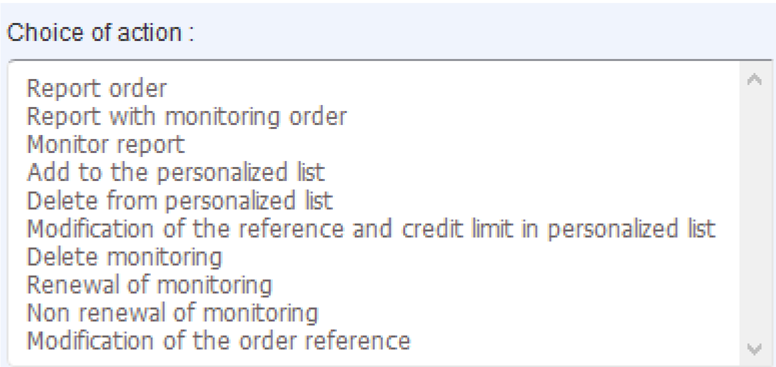
Did you know? *The export file format (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-mes-listes-exports) is compatible with bulk actions. You can therefore easily export a list of companies, modify it and use it for an action (renewal, etc.) or an order.*



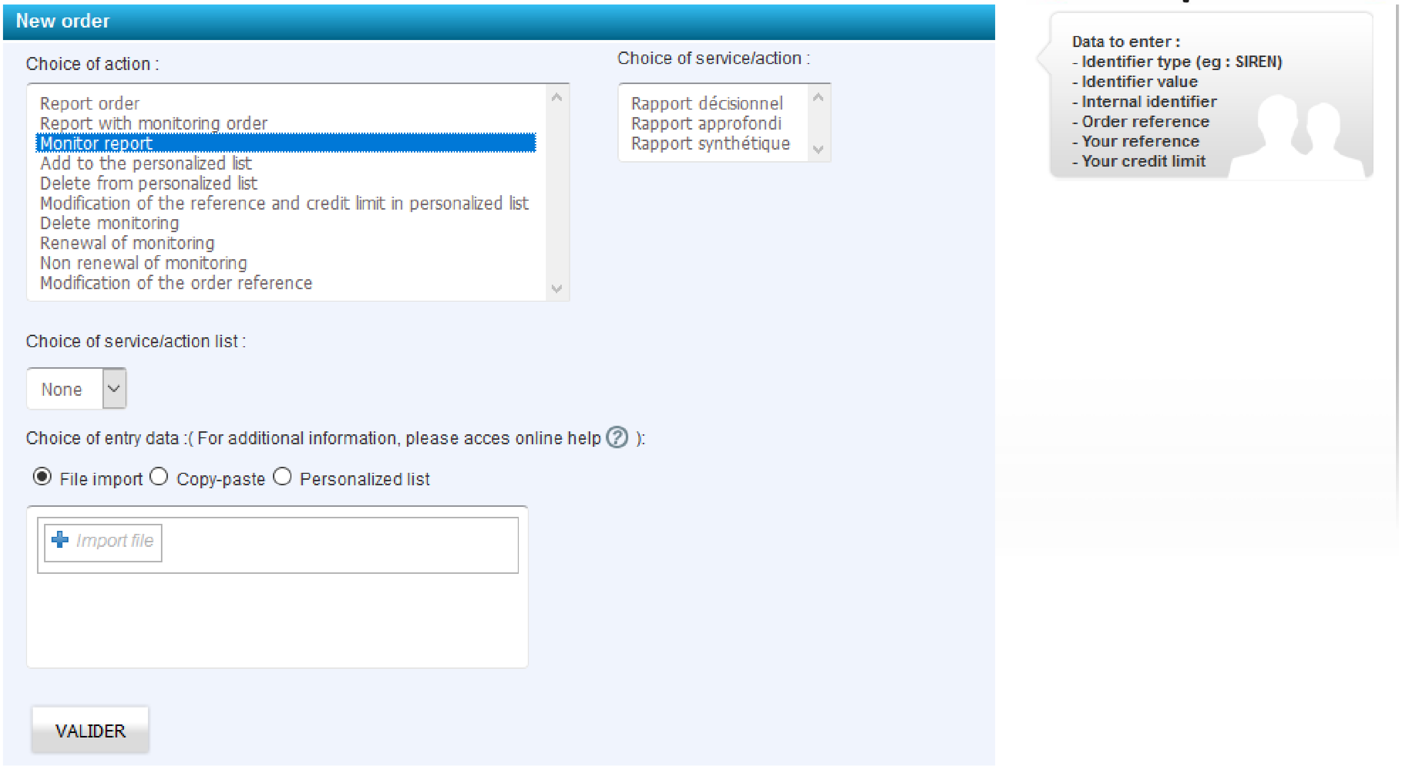
A. Available actions

The batch order service allows you to easily manage your customer portfolio.

The system offers you an action list according to the services defined in your contract and the application parameters.



Depending on the selected action, the system may ask you for additional information (service, list to which to apply the modifications, etc.)



B. Format of the data to transmit

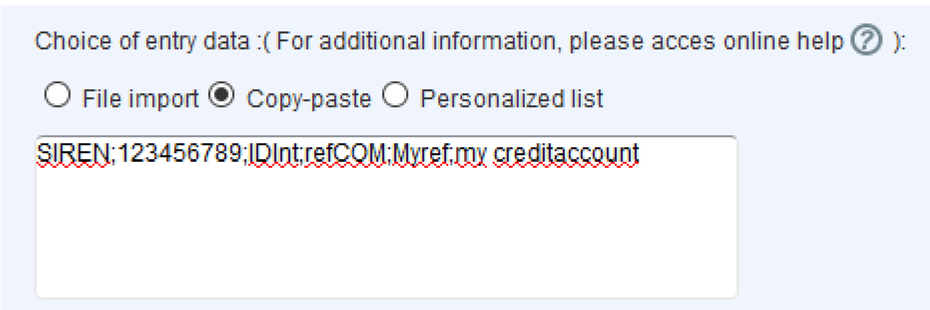
To carry out a bulk order, all the necessary information must be transmitted:

- Either by uploading a file (CSV)
- Or by copying over the information
- and selecting a customised list (optional)

The data, whether entered or transmitted via a CSV file, should be in the same format:

Type of identifier (e.g.: SIREN No.); Identifier value; Internal identifier; Order reference; Your reference; Your outstanding amount

For example:



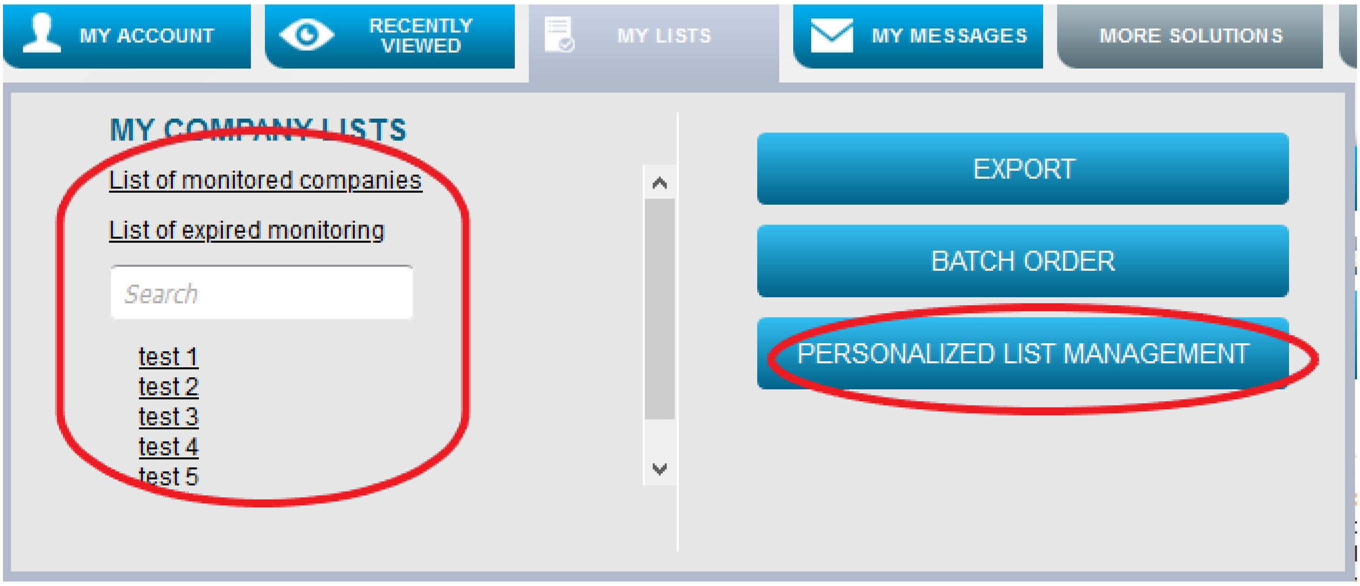
C. Explanatory videos

To discover: For each listed action, there is a video tutorial (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-commande-en-masse/ellipro-videos) that explains how to proceed.

ellisphere

5.4: Customised lists

These lists can be managed in the menu under ***"My lists"*** > ***"Managing personalized lists"***.



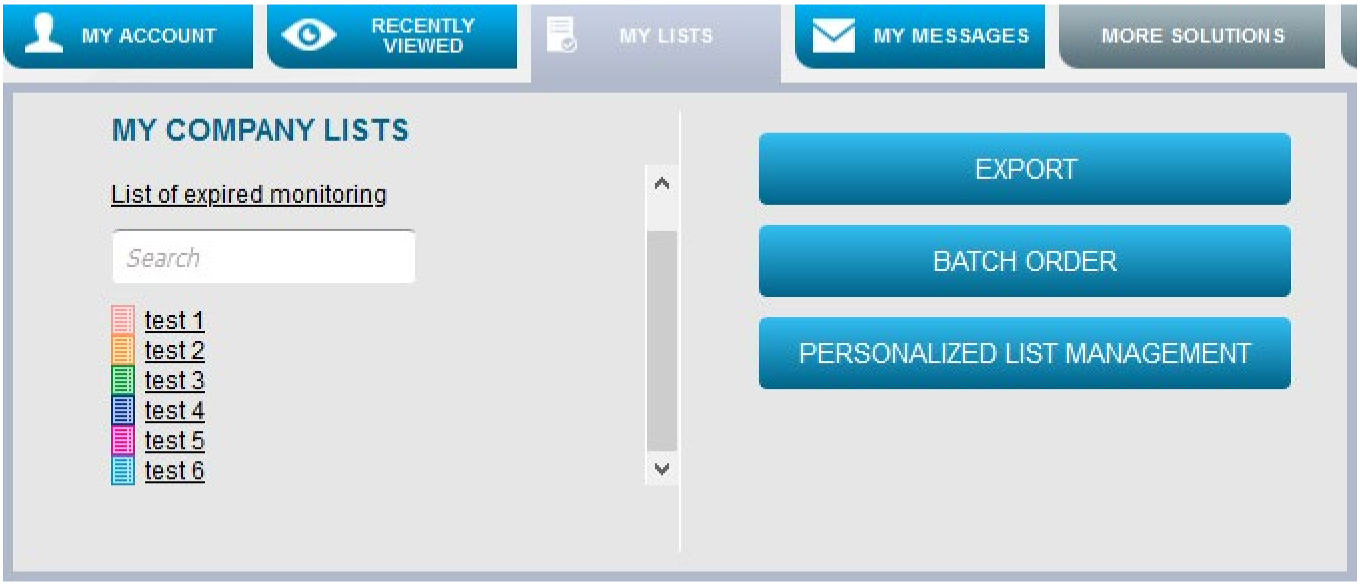
Personalized lists: these lists do not exist by default. They may be created according to your needs. For example: List of suppliers, list of prospects, etc.

Personalized lists allow the user to manage their private data.

These personalized lists can contain companies following the consultation of a product (with or without associated monitoring), but also companies without an associated product (the purchase of a product is not mandatory to store a company in a personalized list).

You can build your personalized lists using the bulk action tool (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-commande-en-masse).

A. Manage my personalized lists



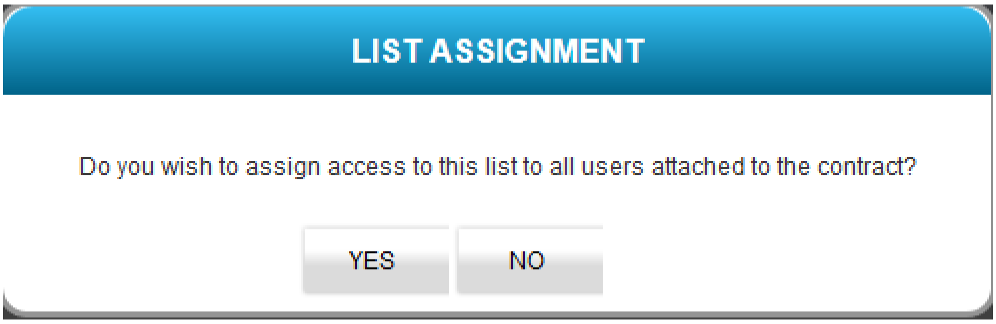
The user can create several lists and customise them by clicking on “**managing personalized lists**”

The user can create up to 2000 lists by clicking on “**Add a list**”, choosing a list name and a colour indicator (9 colours to choose from).

From this screen, the user can delete or rename these lists (by checking the desired list). **Important note**

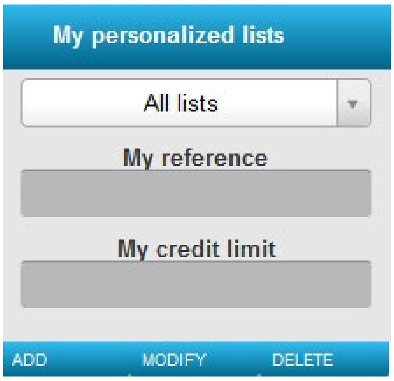
In this window, you can delete personalized list and their contents as seen by other users – you are not just removing your access to this list. If you are not the creator of a list, it is best to check whether the list is not being used by other users before deleting it.

When creating a list, you are asked whether you want to allow access to this list to all contract users. If you select No, you will be the only person to see it.



B. The “My personalized lists” widget

On the identity sheet, the user can find their personalized lists in the form of a widget where a company can be inserted directly into a personalized list without viewing a product.



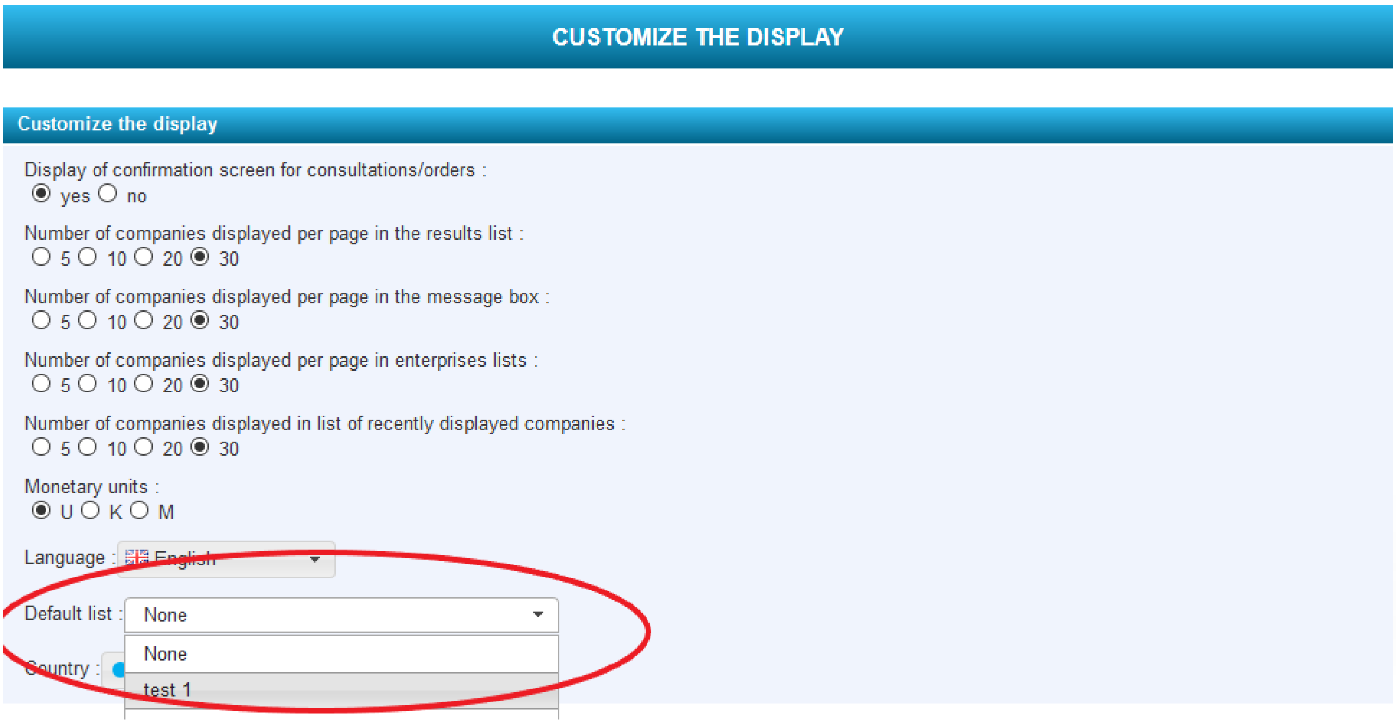
The user can:

- Select one or all of their lists via the drop-down menu
- Add a company to one or more personalized lists ("My reference" and "My outstanding amount" remain optional fields)
- Enter a reference (it can be an internal reference used by your company or a reference only used in Ellipro to facilitate sorting and filters in your lists). Personalize the outstanding amount (the outstanding amount depends on your needs and can be the actual outstanding amount or an theoretical outstanding amount or your own limit)
- Edit all indicators
- Remove a company from a list

To gain write access to these fields, click on "Add" or "Modify". Once completed, a confirmation button will appear.

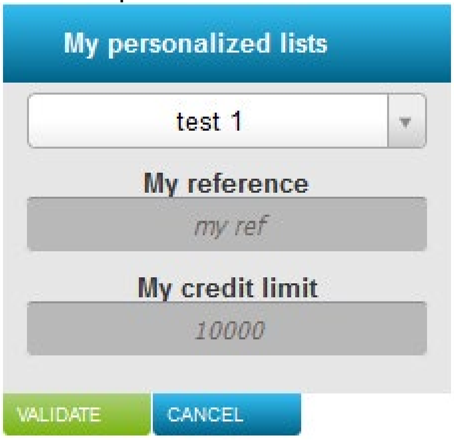
C. Set the default personalized list

You can set it in the menu under ***"My Account"*** > ***"Customize the view"***



Once defined, your default list will be suggested each time you order a report online and will appear in the "My personalized lists" thumbnail.

For example:



You can nonetheless manually choose another list if you wish using the drop-down menu that remains active.

D. Make my reference and my outstanding amount mandatory

This feature is not active by default. To request its activation, please contact us on 0 825 123 456 (€0.15/min).

It lets you ensure that an outstanding amount and a reference will be entered by your users, thus avoiding oversights.

If the mandatory fields are not filled in, the order will not be registered. This feature can be configured for each user, allowing you maximum flexibility.

You can define the reference or the outstanding amount or both.

You can define them under "**My lists**" > and access the personalized list to view your entered reference and outstanding amount.

▲ Company	▲ My credit limit	▲ My reference	▲ Monitor.	▲ Score	▲ Our credit opinion
SOCIETE VIRTUELLE DE PRESENTATION * SPECIMEN * SIREN: 664800232	€10,000	My ref	Decision maker report 25 d.	3/10	€35,000

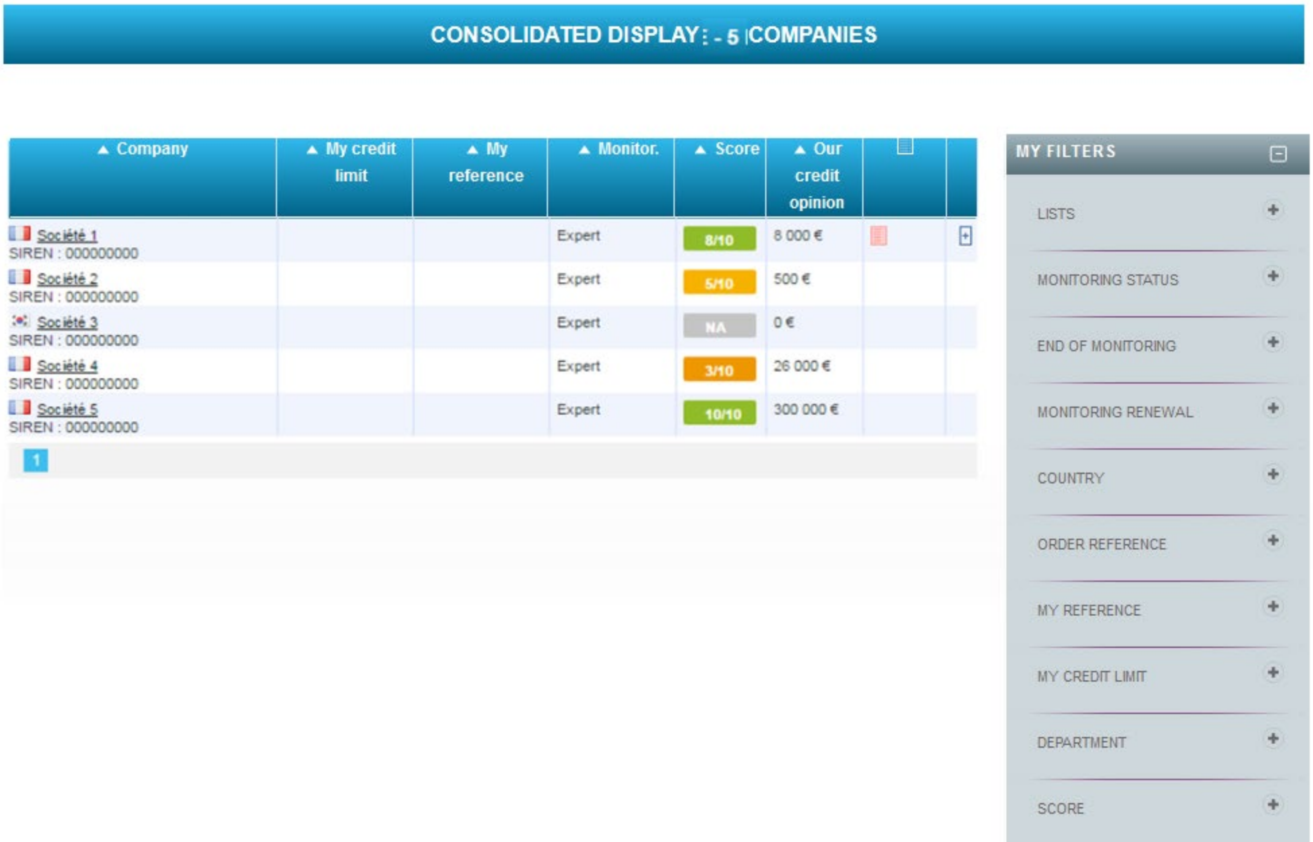
E. Manage private data in personalized lists

The data you enter in personalized lists is private data.

For more information about private data, see section Private data (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-les-donnees/ellipro-donnees-privees)

To manage them, see section Batch actions (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-commande-en-masse)

5.5: Consolidated view



The user can view all the companies contained in the user's customised lists in "***My lists***" > "***Consolidated display***", which groups the following information together: my outstanding amounts, my reference, type(s) of monitored report(s), score, time remaining for the monitoring.

The user will also see the colour indicators chosen previously. To see a detail of the list, the user needs to click on +.

5.6: The notebook

A. What are notebooks?

The notebook refers to a free text area that allows the user to enter free text about a company (French or foreign) regarding a particular contract.

This area is identified by a title that is defined by the administrator to achieve good organisation.

The administrator can define up to **5 notebooks** that will be accessible via the company's identity sheet.

There are three user roles for the notebooks:

- Read-only
- Read and write
- Administration

A read-only user can also be defined as the administrator (and vice versa).

A user can also be defined as the administrator (and vice versa).

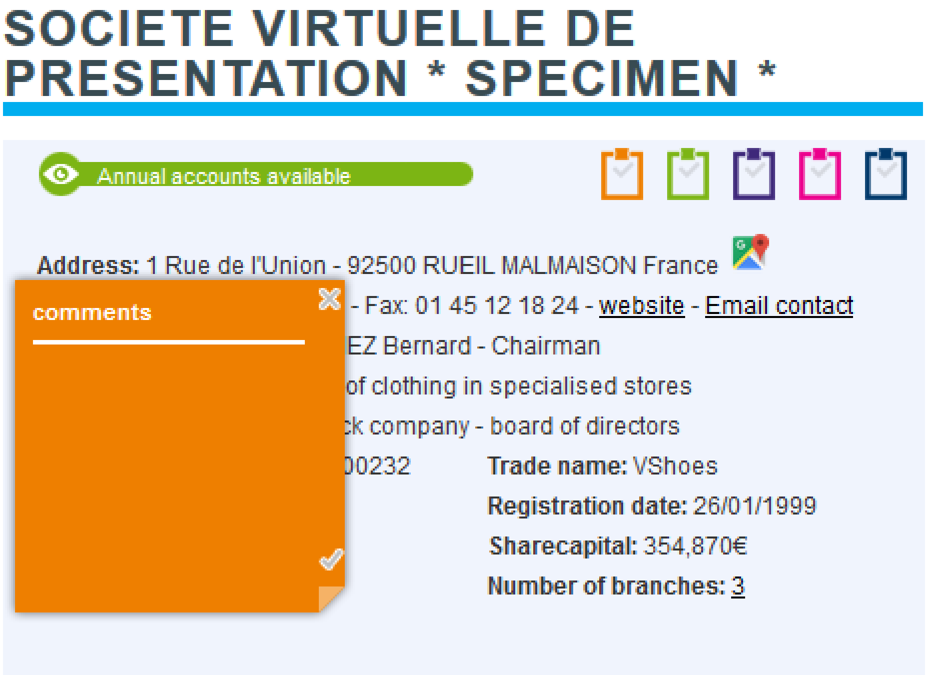
B. Viewing the content of notebooks

Notebooks defined by the administrator are visible.

On the identity sheet of a company 

The title appears as a tooltip on each of them.

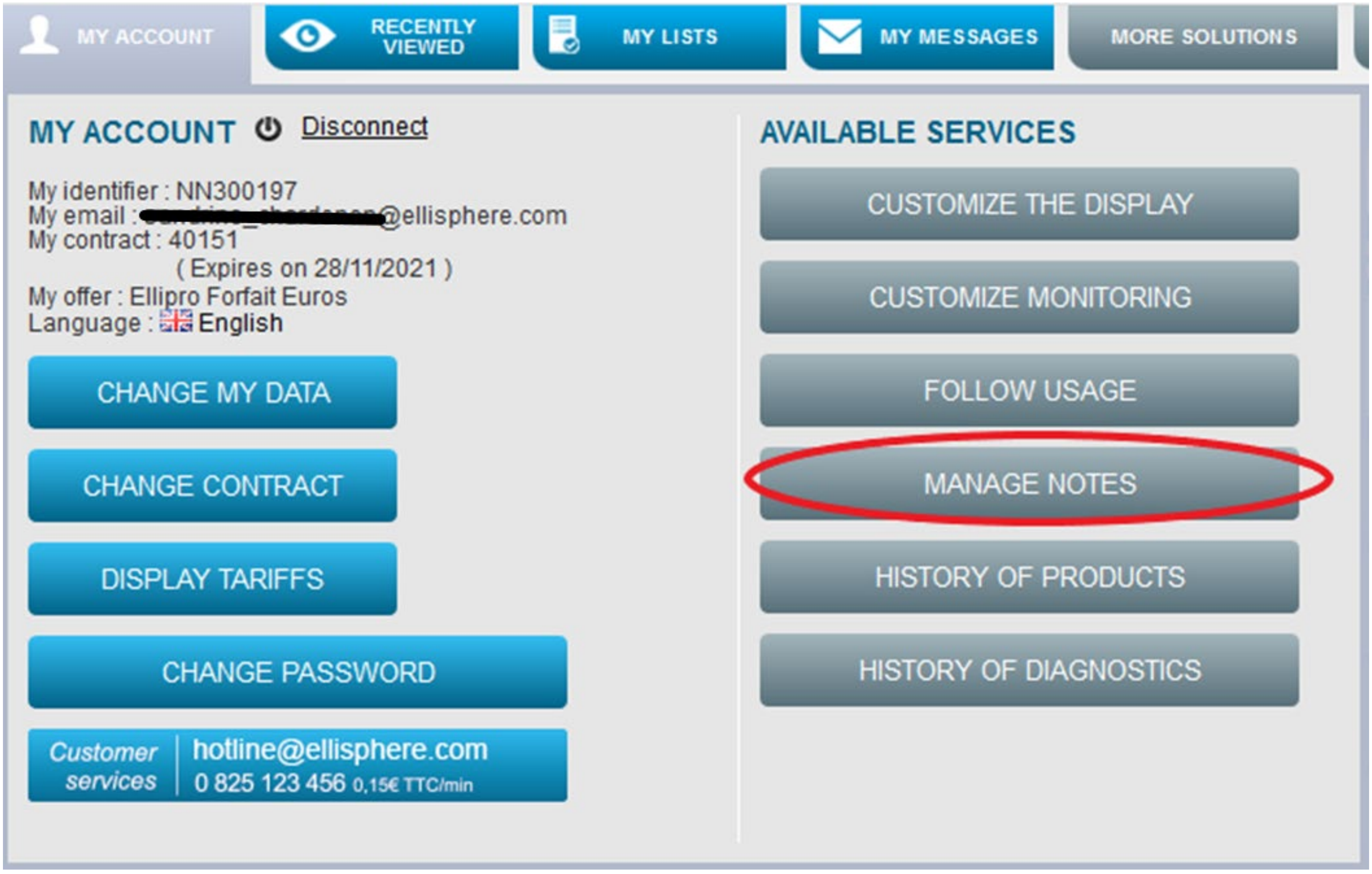
C. Editing the content of a notebook



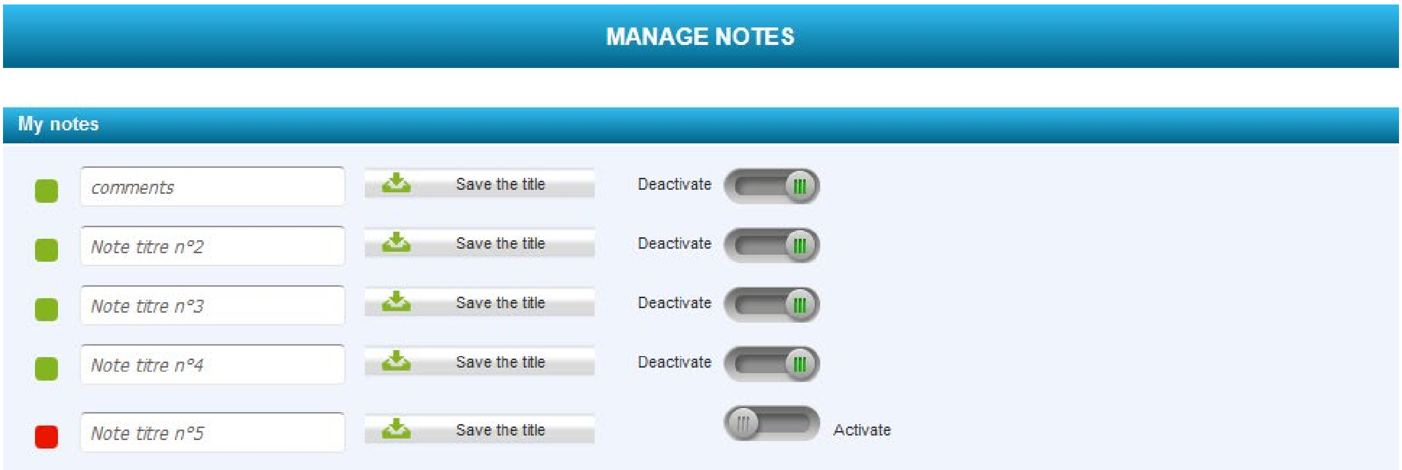
The content of a notebook can be a maximum of 3000 characters long.

D. Notebook administration

You can set it in the menu under ***"My Account"*** > ***"Manage notes"***

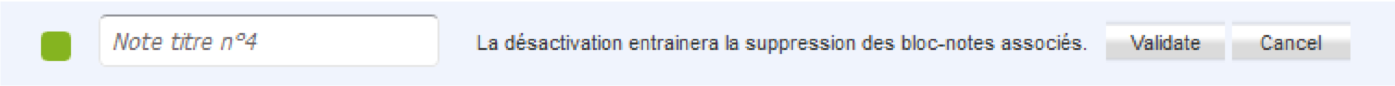


The administrator can set up 1 to 5 notes using the "Activate" buttons and change the title (maximum 20 characters).



The administrator can delete one or more notebooks using the "Deactivate" button.

An alert message will appear



Note: A confirmation of the deletion action is required because deleting a notes means that its contents will be irreversibly lost.

E. Exporting notes

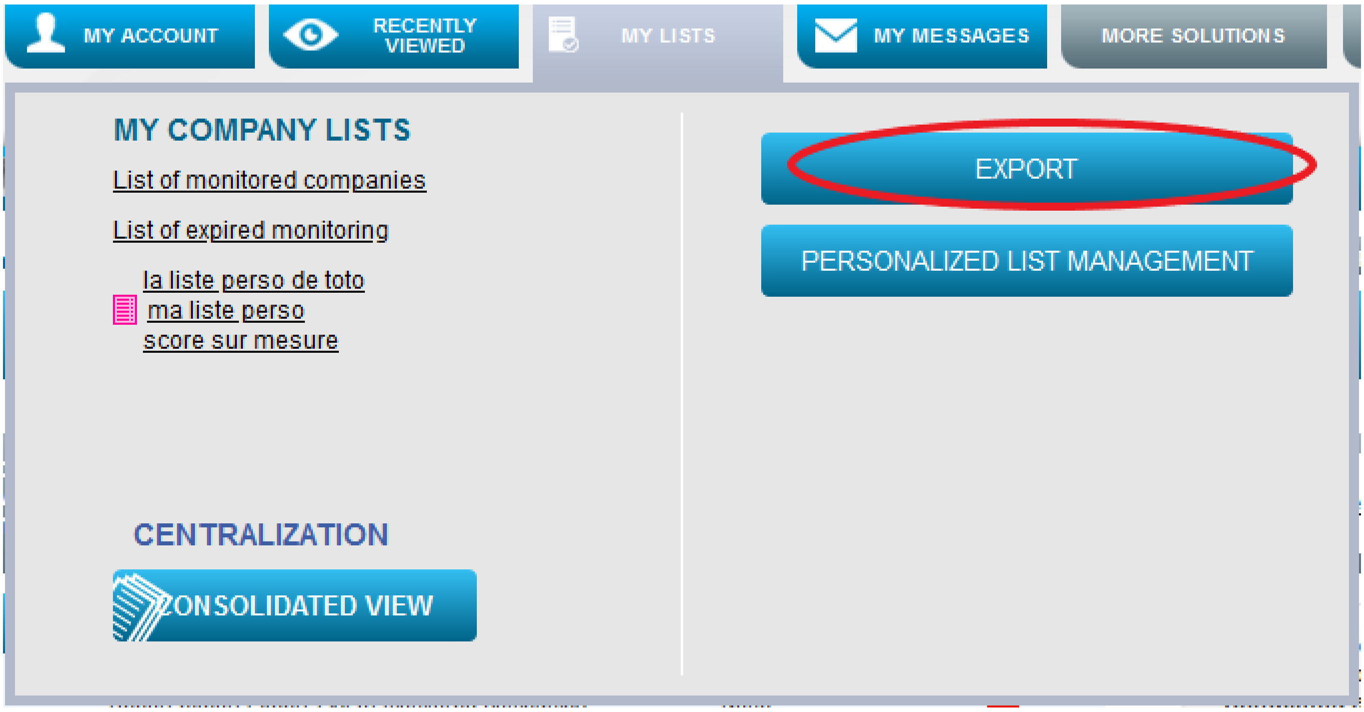
a) Individual export

It is possible to export a company's notebook in PDF format from the identity sheet.

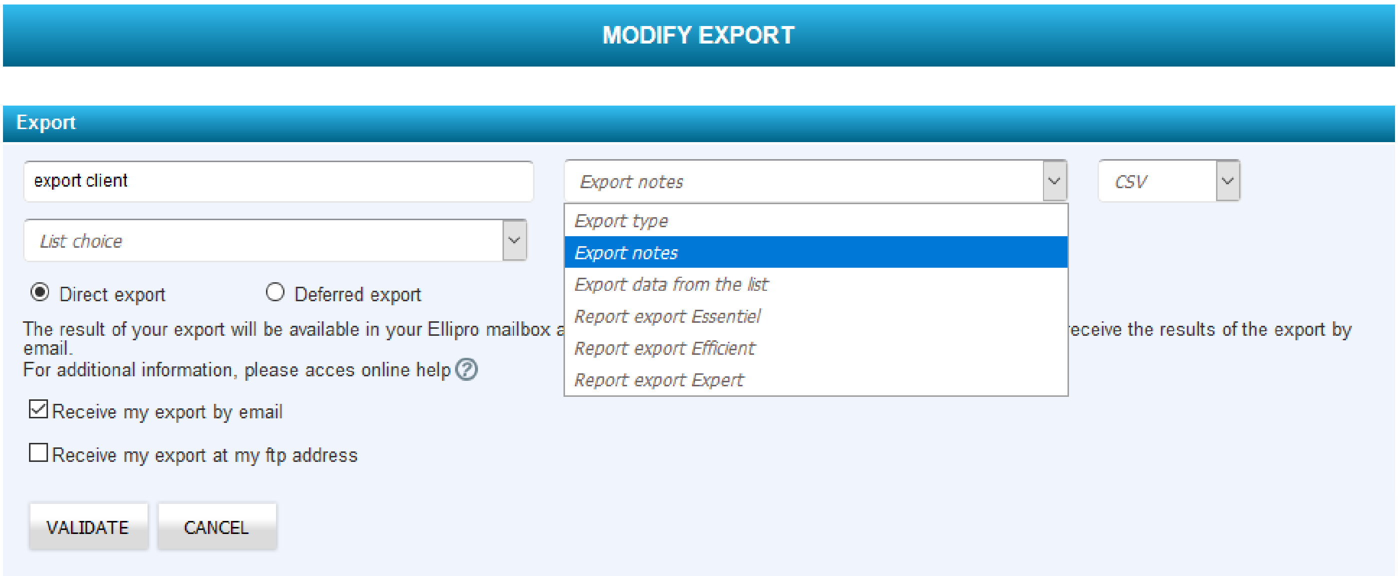
b) Batch export

An exports feature allows you to export all notebooks in CSV format.

It is available in the menu under "**My lists**" > "**Export**".



For more information on exports, see section Exports (http://devcms03:8000/edit/aide-en-ligne/ellipro/elliproservices/ellipro-mes-listes-exports).



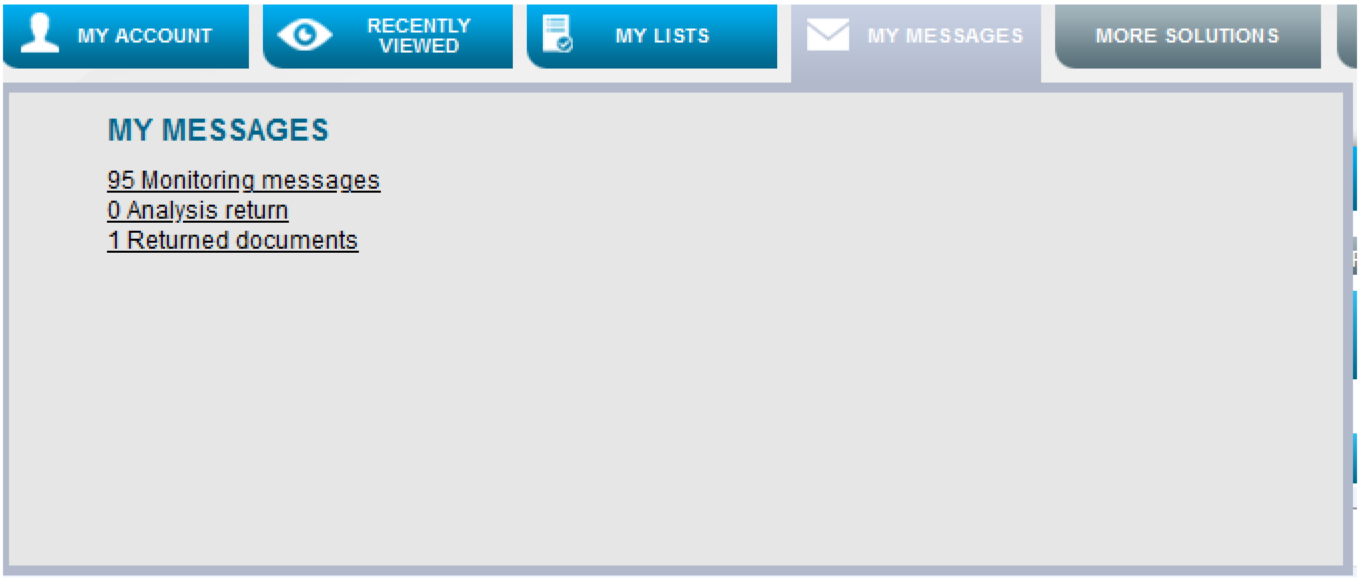
The results can be viewed in the menu under "**My mailbox**" > "**Processing output(s)**". See section Messaging (http://devcms03:8000/edit/aide-en-ligne/ellipro/ellipro-services/ellipro-messagerie).

It will also be sent to your email address with file in the attachment.

5.7: Messaging

Available in the menu under "**My messages**"

Monitoring alerts, survey outputs, processing outputs (export, batch actions, etc.) are accessible.



A. Treatment execution reports, survey outputs

- All unread messages older than 5 months and read messages older than one month are archived.
- If there are more than 1000 messages per category, the oldest messages are archived.

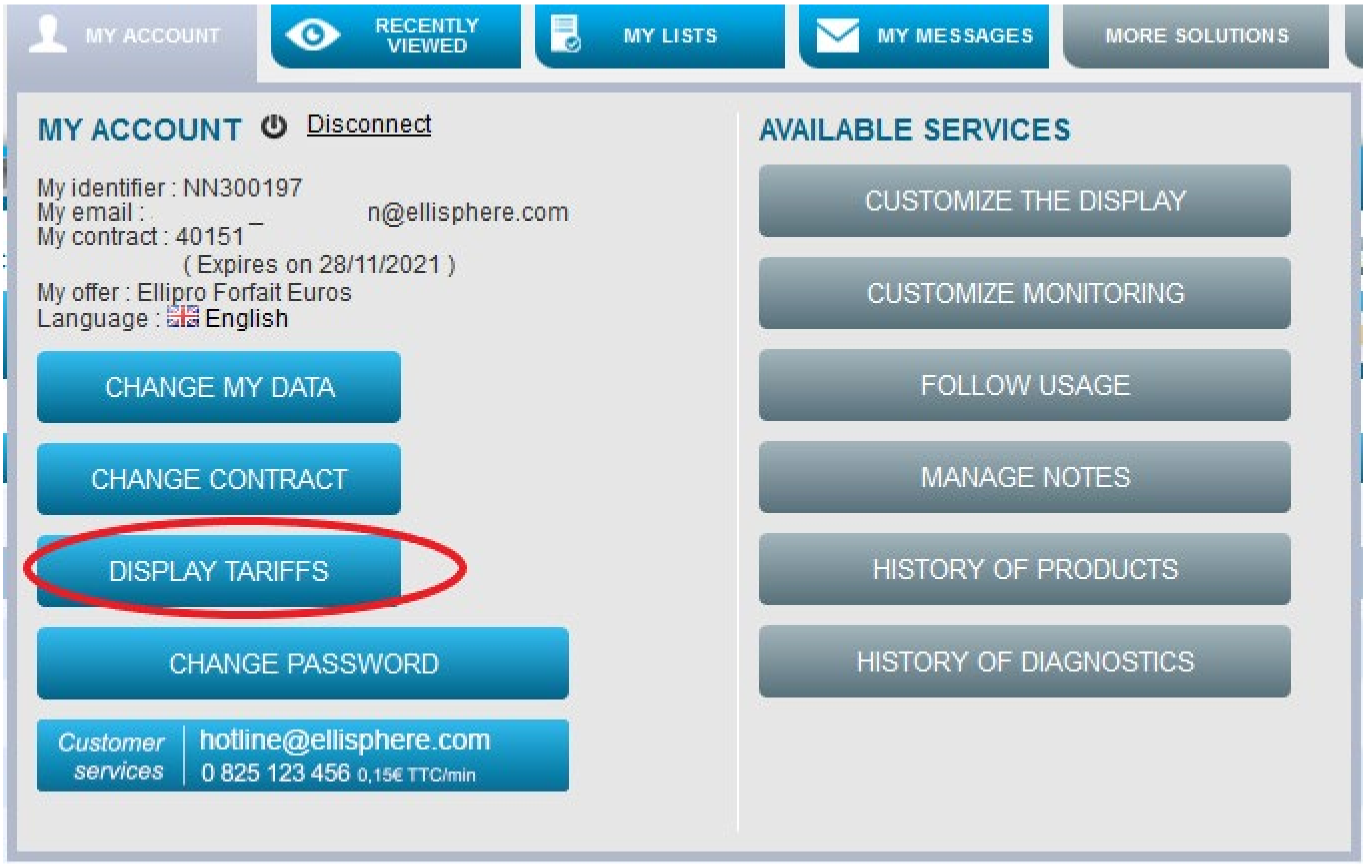
B. Monitoring alerts

- All unread messages older than 5 months and read messages older than one month are archived.
- If there are more than 1000 messages, all messages except those from the same day will be archived (which can result in a number of messages > 1000)

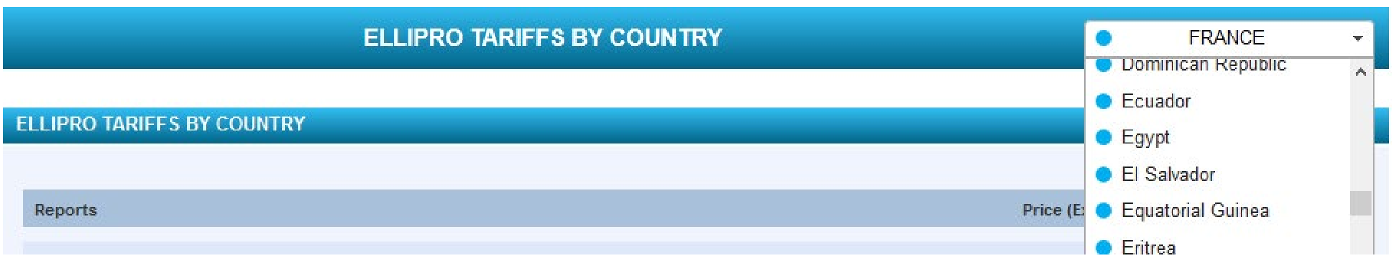
All processing outputs stored inside messaging are sent via email containing the information in an attachment.

5.8: Viewing prices

Available in the menu under ***"My account"*** > ***"Display tariffs"***.



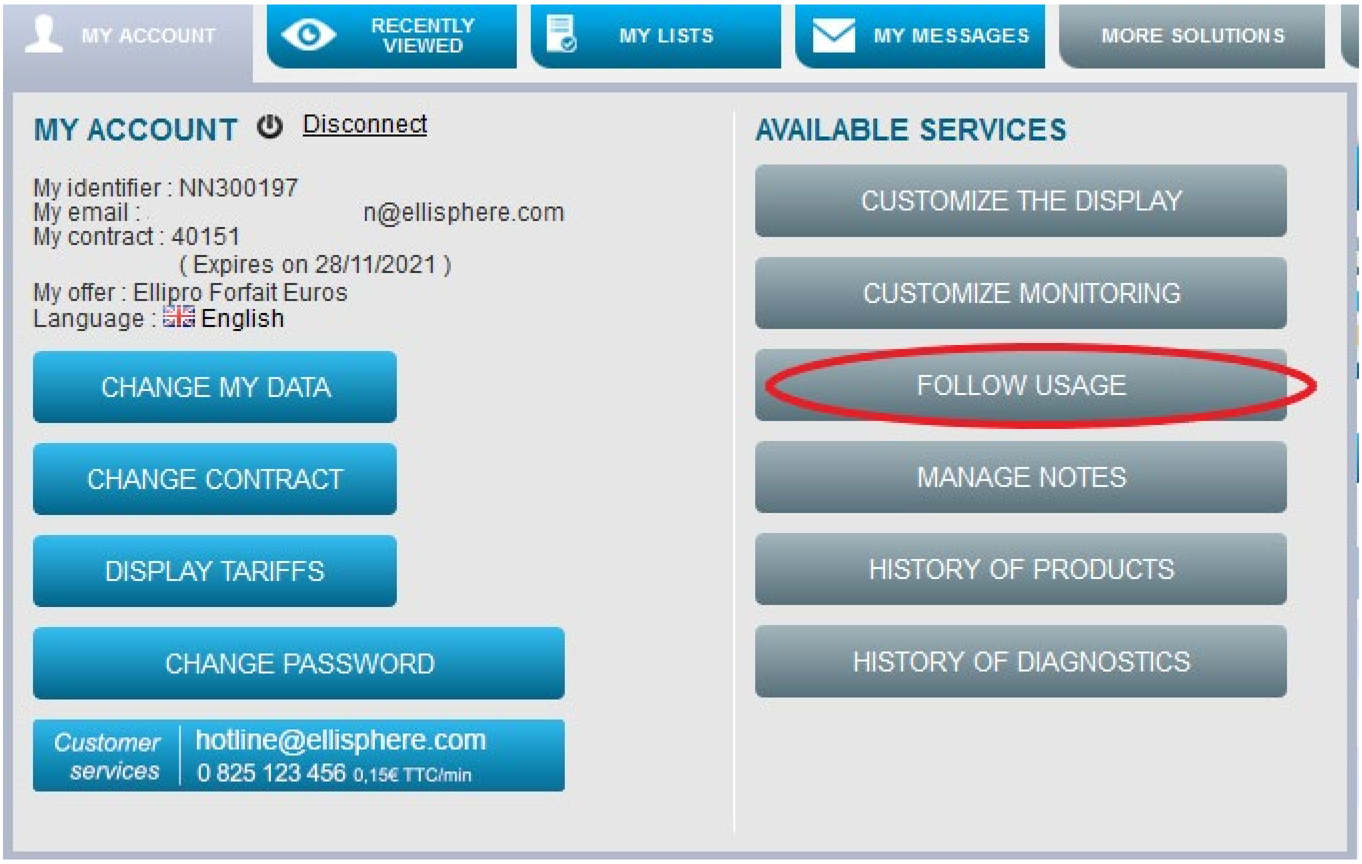
You can view the price of your services by country.



If you are unable to view the prices, please contact your account administrator or Ellisphere customer service.

5.9: View the statement of usage

Available in the menu under “**My account**” > “**Follow usage**”.



It is possible to consult the account statements online for the last 3 months. The following day, the users will be able to view their counter and monitor their consumption.

The customers can consult their contract and counter. If there are more contracts, they can switch contracts.

The 1st box contains the fixed price (commitment), the amount consumed since the start of the contract as well as any excess.

Relevé des consommations

Votre contrat

Contrat 32428 - Forfait euros Gold 1 - Contrat unique Forfait Euros - Date de fin de contrat 28/06/2019

Suivi des compteurs (date d'arrêt 10/10/2018)

Consommé	Engagement	Dépassement en Euros
1 148,56	6 000	0

The following box contains the total of the customer’s consumption over the last 2 months and over the duration of the contract (contract start date being current date -1).

Total des consommations (date d'arrêt 10/10/2018)

Periode	Consommation	Dont dépassement
- pour le mois courant (octobre)	44,57 Euros	0 Euros
- pour le mois précédent (septembre)	251,86 Euros	0 Euros
- pour l'année (12 dernier mois)	1 148,56 Euros	0 Euros

In the last box, the customer can view their consumption in chronological order or grouped by product.

The customer can export their consumption in CSV (in chronological order or grouped by product).

Suivi des consommations
du 27/07/2018 au 25/10/2018

Regroupement par produit

Export

Afficher : 10 résultats par page Rechercher :

Prestation	Prix unitaire	Quantité	Montant	Type consommation
ElliKAB unitaire	4,15	1	4,15	Dépassement
ElliKAB unitaire	4,15	1	4,15	FORFAIT
ElliKAB trimestriel	15,55	1	15,55	Dépassement
Etat des privilèges surveillé	8,44	1	8,44	Dépassement
Extrait Kbis	8,81	0,31	2,77	Dépassement
Extrait Kbis	8,81	0,69	6,04	FORFAIT
Rapport Décisionnel surveillé	35	1	35	FORFAIT
Rapport Approfondi surveillé	45,61	1	45,61	FORFAIT
Rapport Approfondi surveillé	45,61	12	547,32	Dépassement

1 sur 9 de 9 résultats — Première Précédent 1 Prochain Dernière

It is possible to view the consumption of all contract users or it is possible to filter them to view only the consumption of a particular user over the last 3 months.

You can select all products or just one product featuring in the contract, as well as view the consumption as part of the package or in excess.

All of these selections can be made using the filters on the left side of the screen.

It is possible to export this table in Excel format by clicking on the “**Export**” button

5.10: My last viewed items

Available in the menu under “**Recently viewed**”

A list of the most recent viewed items will be displayed.
You can return to the identity sheet by clicking on one of the items.

The number of viewed items displayed in the list can be configured.

You need to access the menu under “**My account**” > “**Customize the display**”.

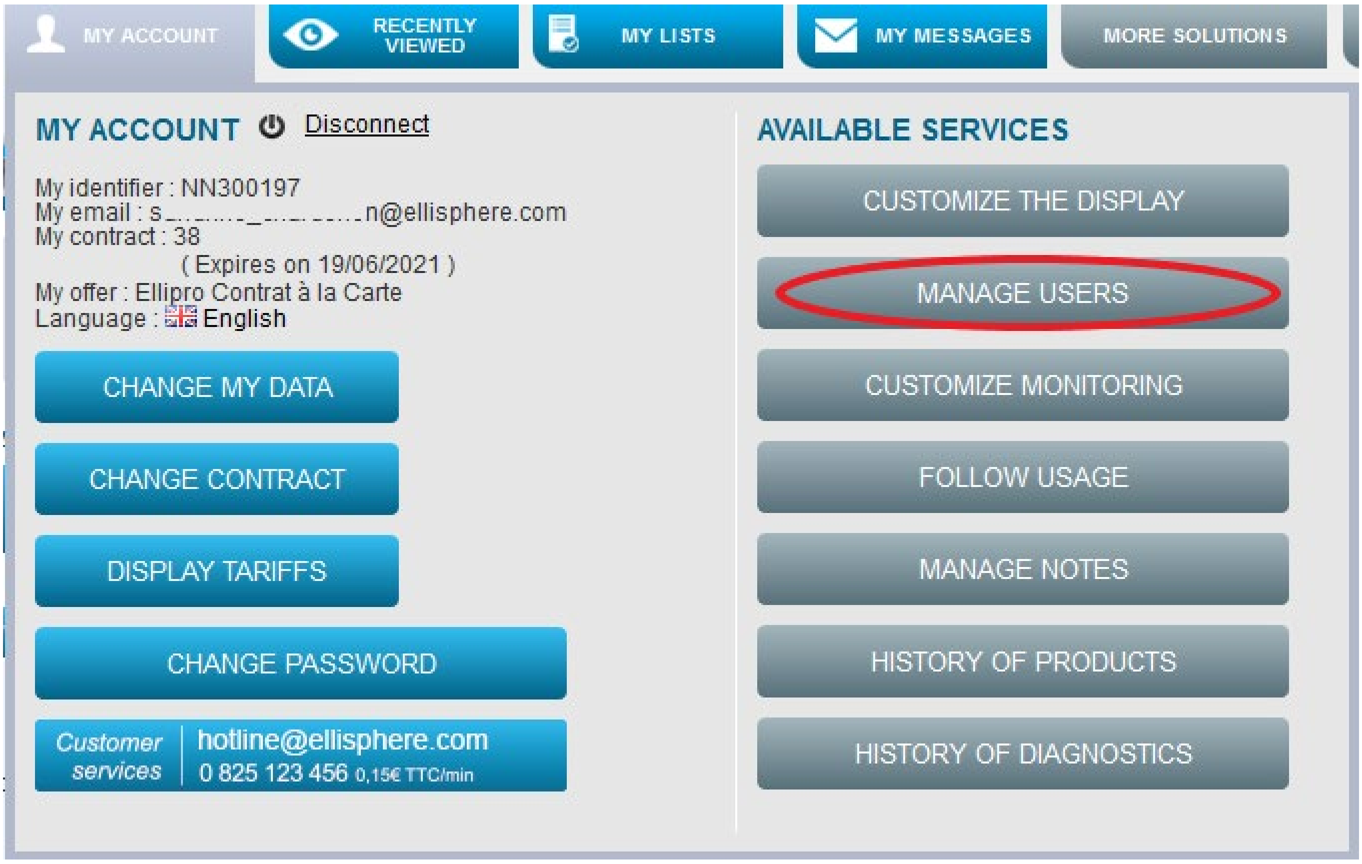
5.11: Managing users

. **Accessing features**

This feature is not active by default. To request its activation, please contact us on 0 825 123 456 (€0.15/min).

Once configured, this functionality is available in the menu under “**My account**” > “**Manage users**”.

This way you can manage the accounts of the users covered by your contract.



B. Possible actions regarding user accounts covered by the contract

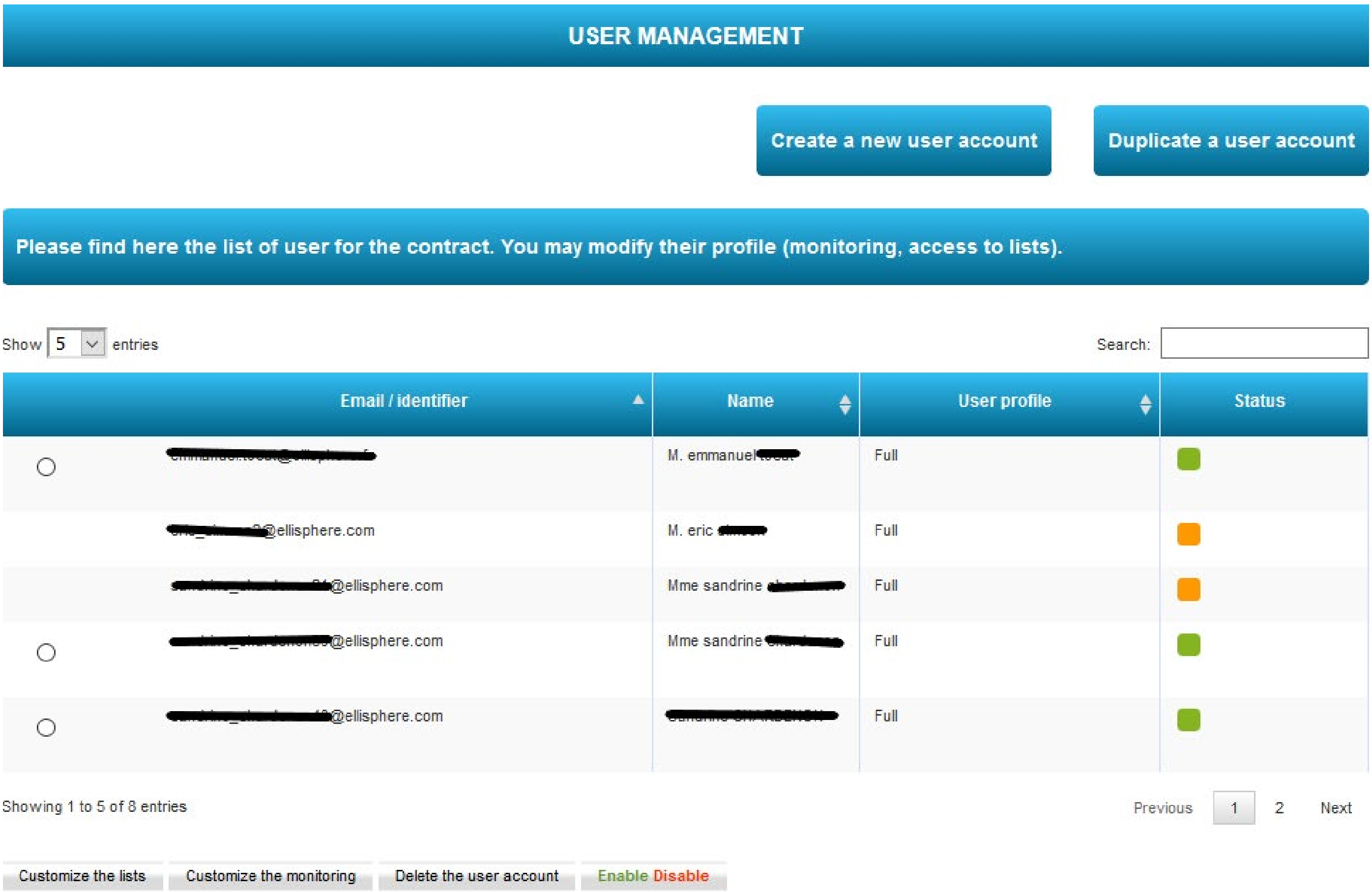
When you have clicked on the “**Manage users**” button, the following page will be displayed listing all the user accounts associated with the contract along with their status.

Indicates that the user account is active under this contract

Indicates that the user account is pending activation

Indicates that the user account has been blocked under this contract

Administrator users can perform the following actions.



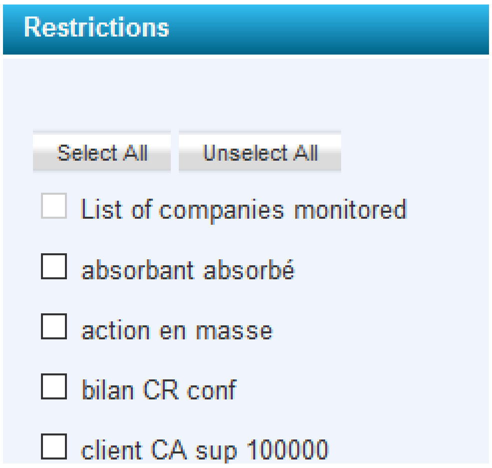
a) Activate/block a user

Select a user account and click on the “***Activate/Block***” button.

b) Customizing lists

Select a user account and click on the “***Customize lists***” button.

For each user, define the viewable lists. Please note that this functionality will directly affect the lists for exports and the bulk import actions.



c) Monitoring customisation

Select a user account and click on the "***Customise monitoring***" button.

For each user, define the events for which the user should receive alerts.

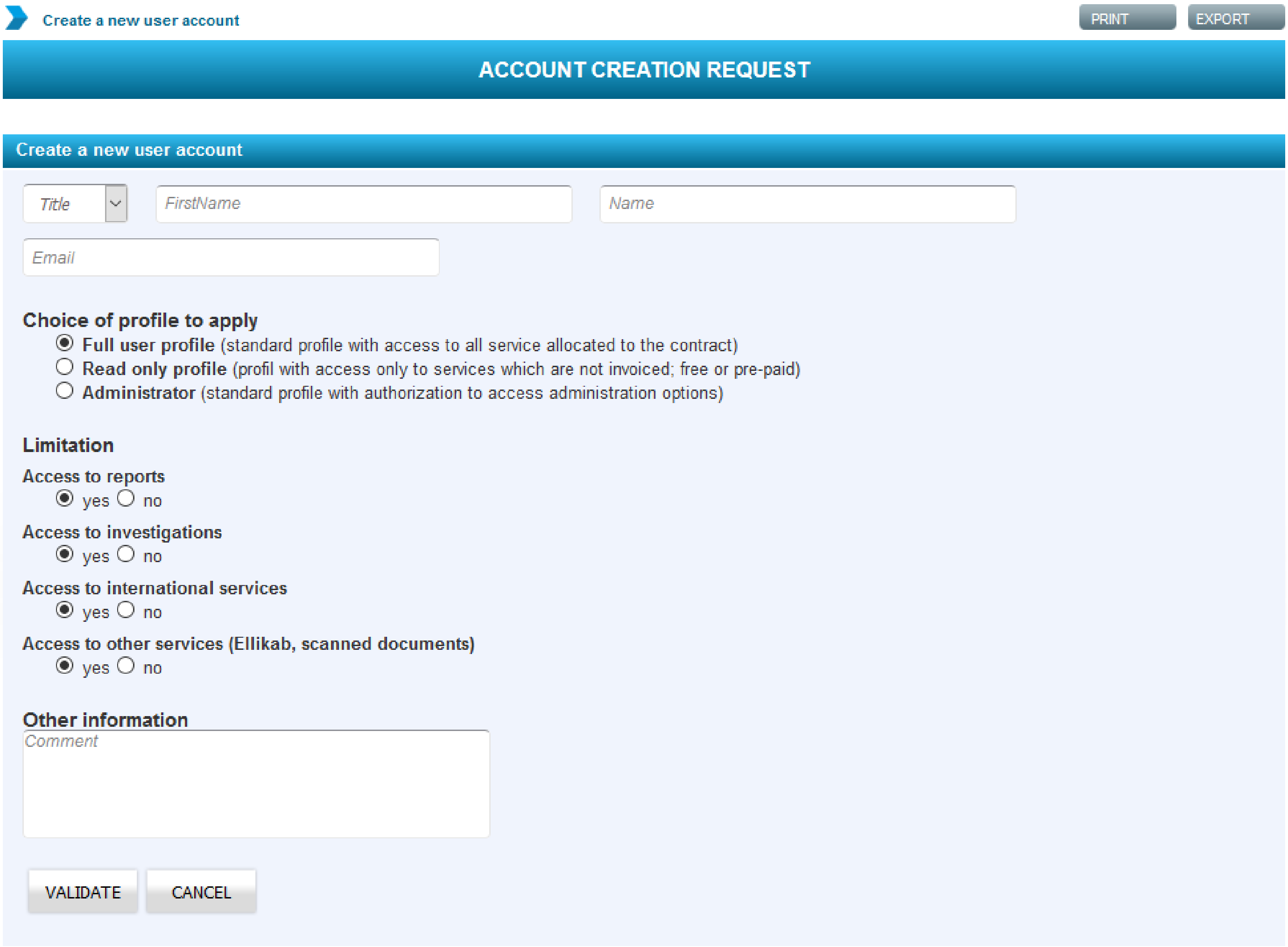
Also define its type (email and/or Ellipro messaging).

For more information, see section Customising monitoring (http://devcms03:8000/edit/aide-en-ligne/ellipro/les-prestations/ellipro-lasurveillance/ellipro-lasurveillance-perso)

d) Request a new user account

To request the creation of a new user account with their own permissions

- Click on the "New user account" button.
- You need to fill in some information.



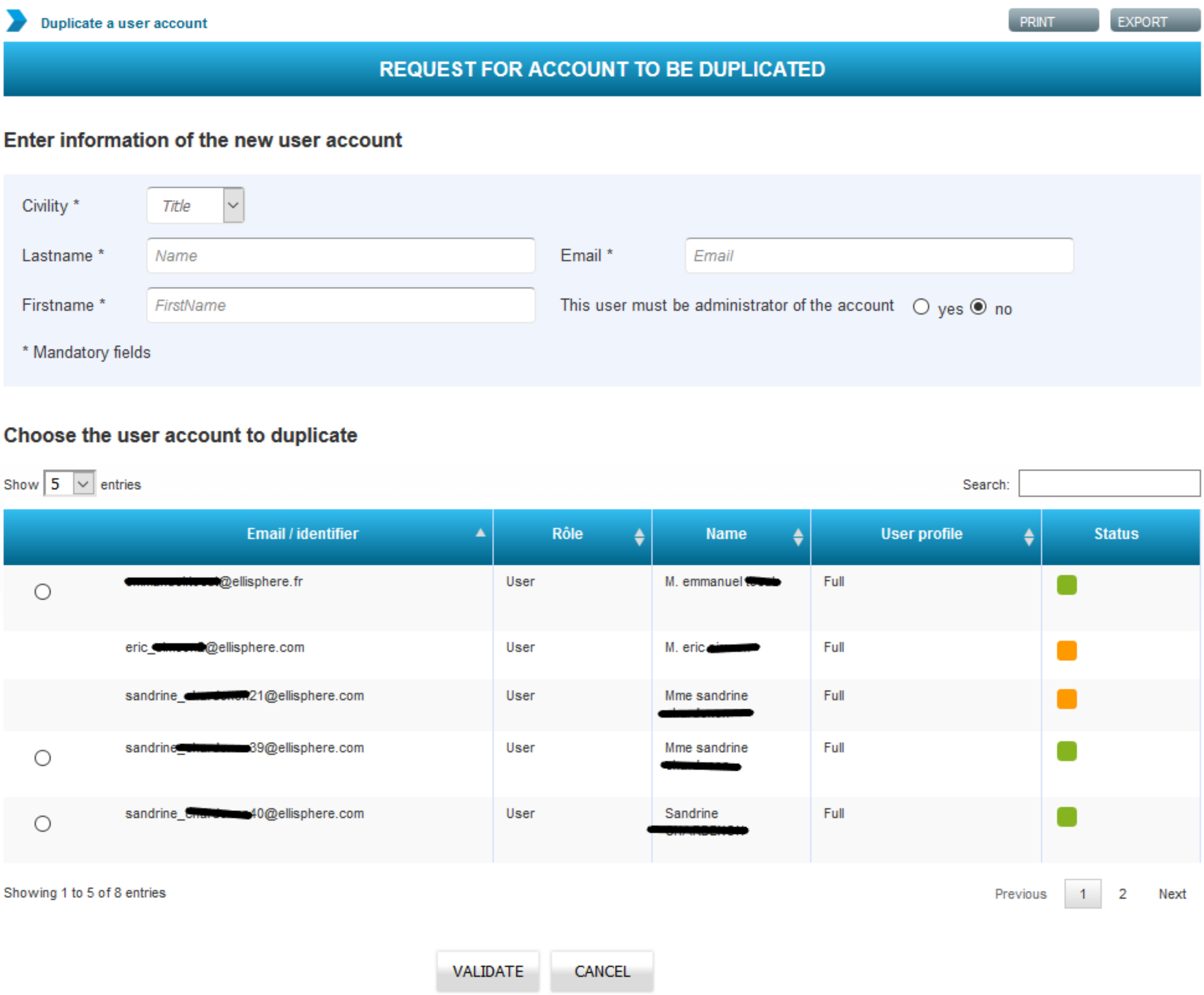
Only the "Comment" field is optional. The other fields are compulsory.

After confirming the form, an email will be sent to the Ellisphere service which will process your request as soon as possible.

e) Duplicate a user account

To request the creation of a user account by duplicating the permissions of another user account that is already registered under the contract:

- Click on the ***"Duplicate user account"*** button.
- You need to fill in some information about the new user.
- Select the user account that you wish to duplicate.

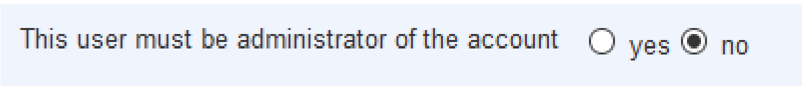


- **The administrator role**

If the duplicated user has an administrator role then the new user will by default inherit the administrator role – “Yes”, in other cases the default choice is “No”.

You can nonetheless declare this new user as an administrator.

If the new user is marked as “Yes” all administration functions will be assigned to them.



The new user will have access to the “**Manage users**” feature.

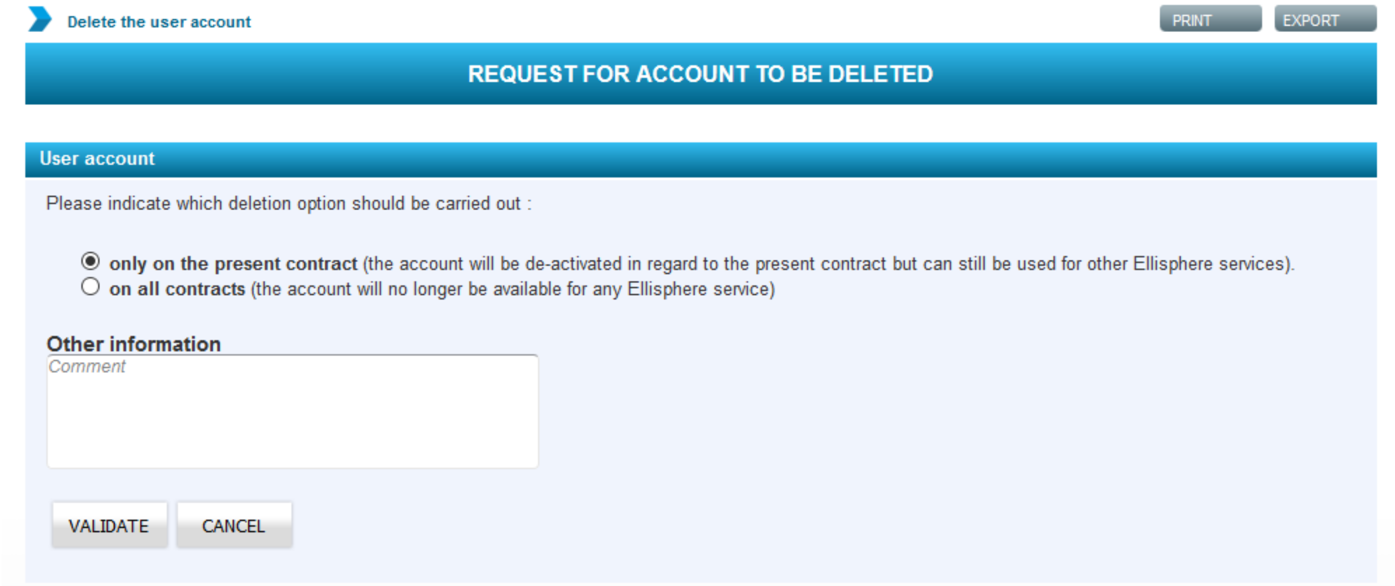
Once the information has been confirmed, the new user will receive an email indicating that they have access to Ellipro and providing them with their temporary identifiers that remain valid for 72 hours.

The new user must validate their credentials. The new user will be attached to the same contract as the initial user, meaning that they will have the same permissions as the user chosen during the duplication.

f) Delete a user account

To request the deletion of a user account

- You need to select the user to be deleted
- Click on the “**Delete a user account**” button.

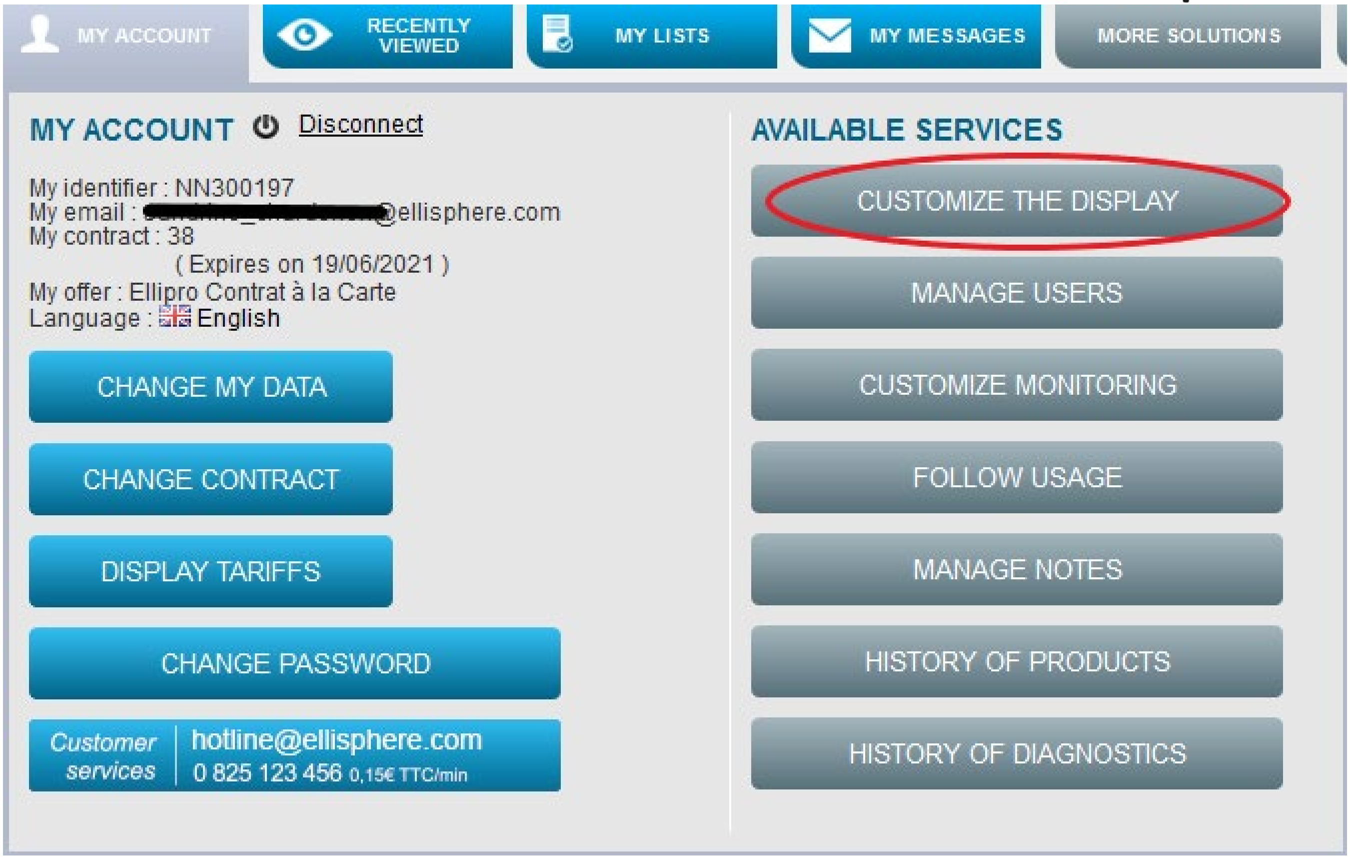


After confirming the form, an email will be sent to the Ellisphere service which will process your request as soon as possible.

5.12: Customize the display

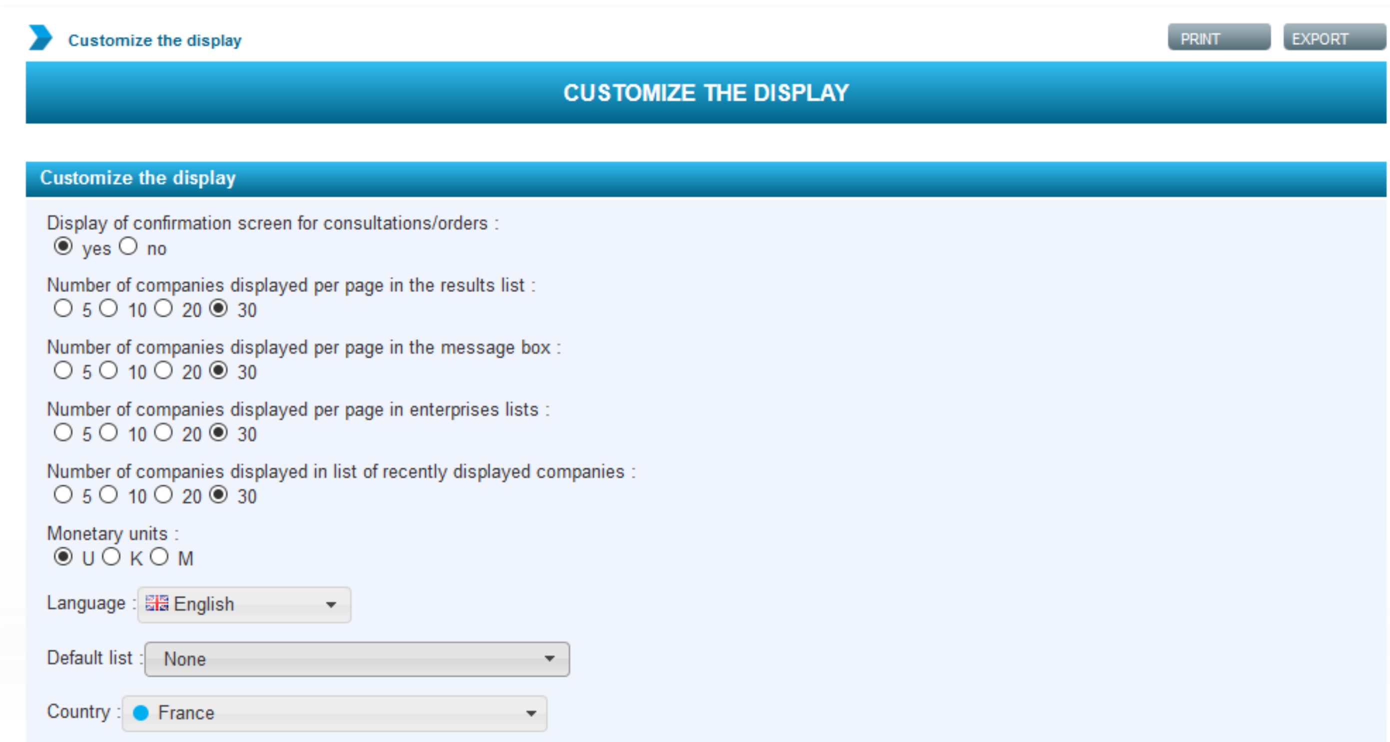
You can save your view preferences.

It is available in the menu under “**My account**” > “**Customize the display**”.



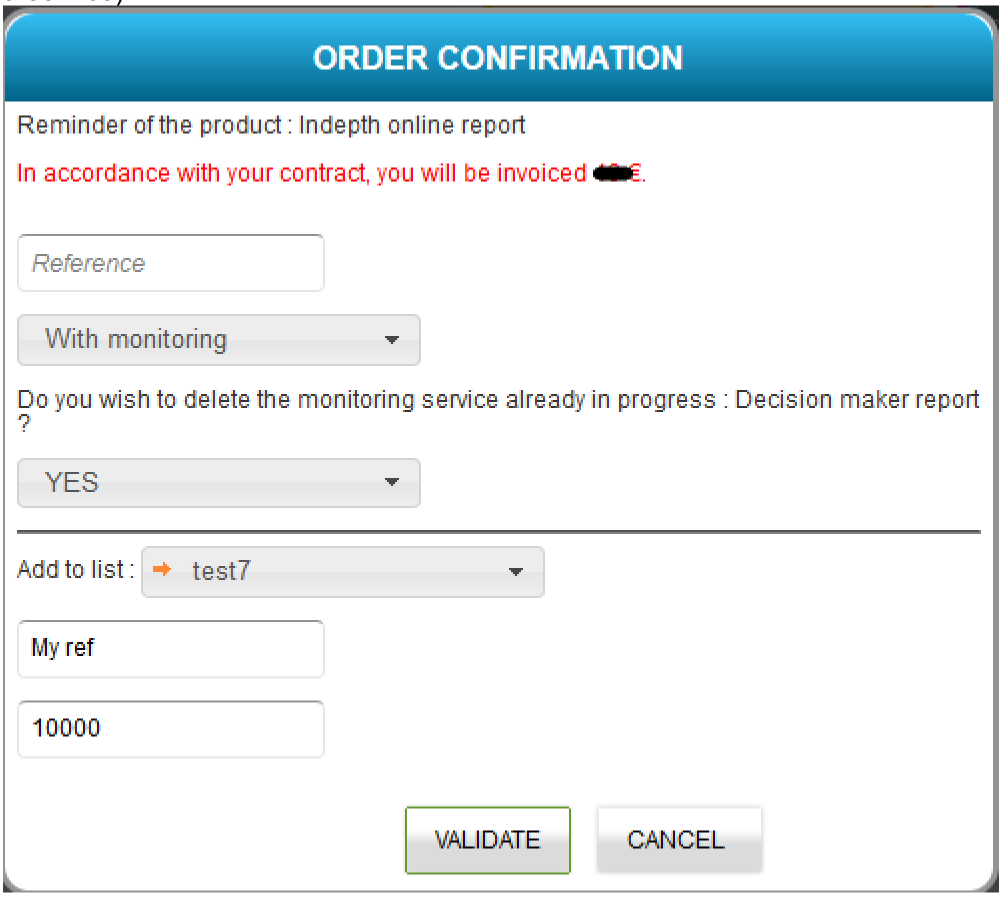
There is a page where you can adjust your view settings

- Number of rows per page (for search results, messaging, list of companies and the history of the viewed companies)
- The site language
- Your default list
- Your default country



A. Order confirmation message

You can deactivate the display of the order confirmation window (which appears by default each time you order a service).



B. Number of companies per page
C. Monetary exponent
D. Language
E. Default country
F. Default list

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S.A.S. with a capital of €2,511,921 – 482755741 RCS Nanterre
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French Prudential Supervision and Resolution Authority – 4 place de Budapest – CS 92459 – 75436 Paris Cedex 09