



INFORMA
Una compañía Cesce

API- Data dictionary

dun & bradstreet
WORLDWIDE NETWORK



Access a vast catalogue of data through our API for a better knowledge of your customers, validate data and fill in forms, enrich and update your CRM and reduce your operations' risks.

BUSINESS INFORMATION

✓ **Identification and contact**

You will find all the contact information of the company consulted, such as NIF (VAT number), DUNS® number, registered company name, telephone, email, website, Social Media, brands, trade names...

✓ **Situation of the Company**

Check if the company is in any particular situation, such as deregistration commercial registry sheet file, insolvency proceeding, extinction, dissolution, untraceable...

✓ **Constitution, legal form and capital**

Find out the date of incorporation and start of activity of the company, its current share capital and legal form.

✓ **Localisation**

Access the complete address details, XY coordinates, and branches it has.

✓ **Activity**

You can retrieve the company's corporate purpose, CNAE2025 code, CNAE2009 code, SIC code and secondary activities.

✓ **Employees**

Find out the current number of employees, their distribution: permanent, temporary and disabled employees; and the evolution of this figure.

✓ **Banks and banking operations**

Retrieves the banks with which the company operates and its financing banking operations.

✓ **Average Payment Period**

Find out the average number of days it takes a company to pay suppliers.

✓ **Leasing**

Access the leasing operations registered.

✓ **Grants**

Find out the grants obtained by the company

✓ **Commercial operations**

Find out the sales, purchases, customers and suppliers, if the company carries out international operations...

✓ **Data Insights**

Through Informa's API you will have access to a complete Data Insight catalogue, which will provide you with relevant information for decision making and which are not available in any other publicly accessible source.

These Data Insights are obtained from proprietary models based on analytical calculations carried out using Big Data tools, with a variety of known variables.

If you want to know more about Data Insight [click here.](#)

BUSINESS RISK

✓ **Ratings (Scoring Systems)**

Failure Risk Rating (Informa's Rating) Probability of a company officially closing in the next 12 months, i.e. Enter into an insolvency proceeding, dissolution, liquidation and termination due to bad debt or deregistration commercial registry sheet file.

Payment Delay Risk (Delinquency Rating). Measures the probability of a company falling significantly behind on its payments. "Late" should be understood as a delay in payment of more than 90 days with respect to the payment date indicated on the invoice and "significant percentage" should be understood as a delay in more than 60% of its commercial credit operations.

✓ **Credit appraisal**

The credit appraisal offered by Informa D&B establishes the maximum business credit recommendation to be granted in the short-term, understanding that the company, in normal circumstances, would be able to pay it before the expiry date with the resources generated with its ordinary activity.

✓ **Payment Behaviour (Paydex®)**

This is a numerical indicator that scores between 0 and 100 the payment behaviour of a company with its suppliers and takes into account both positive and negative payment experiences over the last 12 months and their amount.

The Paydex code is calculated through the Dun-TRADE® Programme. This program is based on the exchange of positive and negative payment behaviour information of customers of the companies participating in the programme worldwide.

Each month, the participants transfer information to INFORMA D&B containing the status of their outstanding invoices.

It constitutes an added value for the companies' risk management.

✓ **Judicial and Insolvency Proceedings Information**

Get to know all the insolvency proceedings and special procedures, legal actions and administrative claims published in the different official gazettes and their details.

Have access to the different phases of a claim: Notification, Executive, Seizure, Auction and Bad Debt. Know the Body issuing the Incidents: Civil Courts, Mercantile Courts, Social Courts, Provincial Court and High Court of Justice and the different Judicial Proceedings.

✓ **Restructuring Plan**

Allows the conditions or structure of the company's assets, liabilities and/or equity to be modified so that the company can avoid insolvency or emerge from it.

✓ **Company Delinquency (RAI, ASNEF Empresas, EBE Default of payment, ICIREN, RIJ)**

Informa D&B provides our clients with the most comprehensive information on the market on company delinquency.

You will be able to access through our reports to the information of RAI (disputed bills register), ASNEF Empresas, EBE Default of payment, ICIREN Defaults of Payments File and RIJ Judicial Unpaid Amounts Register.

CORPORATE STRUCTURE

✓ **Administrators and functional positions**

Identifies the list of administrators and functional positions in force in the consulted company, with names and surnames, position and date of appointment.

✓ **Shareholders**

Find out the listed shareholders of the company with their participation percentage.

✓ **Participations**

Access to the list of companies in which the consulted company participates together with its percentage.

LEGAL STRUCTURE

✓ Constitution and registration data

We provide you with the date of incorporation and start of activity and the company's registry data.

✓ PUBLICATIONS IN BORME (Official Gazette of the Mercantile Register)

You will be able to know the acts published by the company in the BORME and the complete details of such publication.

✓ Press articles

Access the press articles published about the company in the different press media that we process on a daily basis.

FINANCIAL INFORMATION

✓ Balance sheet and audit headline data

Access the information filled in the balance sheet and the audit opinion.

✓ Balance sheets

Retrieve all the information of the company's balance sheet and income statement items, both through our financial report and through our balance sheet modular product.

In addition, you will have the possibility to obtain only specific balance sheet items thanks to our report customization.

✓ Balance sheet ratios

We offer you 23 ratios

- **BALANCE RATIOS**
 - Working Capital
 - Working Capital Ratio
 - Soundness Ratio
 - Average Collection period (days)
 - Average Payment period (days)
- **LIQUIDITY RATIOS**
 - Current ratio
 - Quick Ratio
- **DEBT RATIOS**
 - Borrowing Percentage Ratio

- External Financing Average Cost Ratio
- Debt Service Coverage Ratio
- Interest Coverage Ratio
- **GENERAL AND ACTIVITIES RATIOS**
 - Auto financing generated by Sales Ratio
 - Auto financing generated by Assets Ratio
 - Breakdown Point Ratio
 - Average Sales Volume per Employee Ratio
 - Average Cost per Employee Ratio
 - Assets Turnover Ratio
 - Inventory Turnover
- **RESULTS RATIOS**
 - Return on Assets (ROA)
 - Operating Profitability
 - Return on Equity (ROE)
- **EBIT AND EBITDA**
 - EBIT
 - EBITDA



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Customer Service

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