



Bisnode

# BBC Suite - Data Sources

Jonas Wiklund

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## Bisnode Business Contacts Suite – data sources per country

The database and the information it contains is the heart of the Bisnode Business Contacts Suite (BBC).

The information in BBC is built through leading local market information suppliers that have local knowledge of their respective market.

Local data suppliers arrange the day-to-day updating and quality enhancement/checking of the information.

The information is sent to BBC database (internally at Bisnode named ECP - EuroContactPool) at Bisnode in Stockholm according to the following overview and frequency/cadence:

Country	Data supplier	Updates to BBC	Supplier website
Austria	Bisnode Austria	Weekly	<a href="http://www.bisnode.at">www.bisnode.at</a>
Belgium	Bisnode Belgium	Weekly	<a href="http://www.bisnode.be">www.bisnode.be</a>
Czech Republic	Bisnode Czech Rep	Twice a month	<a href="http://www.bisnode.cz">www.bisnode.cz</a>
Denmark	Bisnode Denmark	Monthly	<a href="http://www.bisnode.dk">www.bisnode.dk</a>
Estonia	Bisnode Estonia	Monthly	<a href="http://www.bisnode.ee">www.bisnode.ee</a>
Finland	Bisnode Finland	Monthly	<a href="http://www.bisnode.fi">www.bisnode.fi</a>
France	Data Project	Monthly	<a href="http://www.dataproject.fr">www.dataproject.fr</a>
Germany	Bisnode Germany	Daily	<a href="http://www.bisnode.de">www.bisnode.de</a>
Greece	ICAP	Every other month	<a href="http://www.icap.gr">www.icap.gr</a>
Italy	Eurocredit	Monthly	<a href="http://www.eurocredit.it">www.eurocredit.it</a>
Latvia	Professional Partner Oy*	Monthly	<a href="http://www.propartner.ee">www.propartner.ee</a>
Lithuania	Professional Partner Oy*	Monthly	<a href="http://www.propartner.ee">www.propartner.ee</a>
Netherlands	Graydon	Monthly	<a href="http://www.graydon.nl">www.graydon.nl</a>
Norway	Bisnode Norway	Weekly	<a href="http://www.bisnode.no">www.bisnode.no</a>
Poland	Bisnode Poland	Daily	<a href="http://www.bisnode.pl">www.bisnode.pl</a>
Russia	Professional Partner Oy*	Weekly	<a href="http://www.propartner.ee">www.propartner.ee</a>
Slovakia	Bisnode Slovakia	Twice a month	<a href="http://www.bisnode.sk">www.bisnode.sk</a>
Spain	Data Centric	Monthly	<a href="http://www.datacentric.es">www.datacentric.es</a>
Sweden	Bisnode Sweden	Daily	<a href="http://www.bisnode.se">www.bisnode.se</a>
Switzerland	Bisnode Switzerland	Daily	<a href="http://www.bisnode.ch">www.bisnode.ch</a>
UK	Experian	Monthly	<a href="http://www.experian.com">www.experian.com</a>

\* deliveries via Bisnode Estonia

Note that coverage of information differs between services and countries. For content description, please see service appendix for a particular BBC-service.

## CONTENTS

AUSTRIA .....	3
BELGIUM .....	5
CZECH REPUBLIC .....	7
DENMARK.....	9
ESTONIA .....	11
FINLAND .....	13
FRANCE .....	15
GERMANY.....	16
GREECE .....	19
ITALY.....	21
LATVIA .....	22
LITHUANIA.....	23
NETHERLANDS.....	24
NORWAY .....	25
POLAND.....	27
RUSSIA.....	29
SLOVAKIA .....	31
SPAIN.....	33
SWEDEN .....	35
SWITZERLAND .....	37
UNITED KINGDOM .....	39

## AUSTRIA

Data supplier: Bisnode Austria

### **Main data sources**

#### **Company House**

This source is used for corporate companies including financial statements. Bisnode Austria is licensee of the Austrian Republic (PSI Directive) for company house data.

Bisnode Austria receives daily updates from the source via electronic data feed.

260k of approx. 550k companies in Austria are registered at the company house. Bisnode Austria coverage on company house data is 100%.

Type of information:

- Name
- Address
- National ID (company house number / Firmenbuch-Nummer)
- CEO / Management
- Ownership / Shareholder incl. shares (value & percentage)
- Financial statement / balance sheet
- Line of business description
- Start date
- Legal form
- Sales figures and employee figures as part of financial statements

Source website: <https://www.justiz.gv.at/firmenbuch>

#### **Chamber of Commerce**

This source is used for all companies with a commercial license and it is the main source for non-corporate companies. Bisnode Austria is licensee of the chamber of commerce (PSI Directive) for commercial license data.

Bisnode Austria receives weekly updates from the source.

Approx. 900k commercial licenses for approx. 500k companies in Austria. Bisnode Austria coverage on chamber of commerce data is 100%.

Type of information:

- Name
- Address
- Ownership (sole proprietor or managing director)
- Commercial license description (line of business)
- Start date

Source website: <https://www.wko.at/>

### ***Minor data sources***

#### **Yellow pages**

For telephone numbers. Coverage approx. 55%. Quarterly updated.

#### **3rd party providers**

For contact details (telephone numbers, website, email), line of business and VAT numbers, decision makers (name, function). Different update periods from daily to quarterly.

### ***Internal data sources***

Bisnode Austria contacts approx. 25k companies per year through the investigation process. Available data are checked, some additional data are investigated.

Type of information:

- Name
- Address
- Contact details (telephone number, website, email)
- CEO
- Line of business
- Sales figure
- Employee figure
- Import / Export data (percentage, countries)
- Bank name
- Branch locations

## BELGIUM

Data supplier: Bisnode Belgium

### Main data sources

#### Crossroads Bank for Enterprises (CBE)

CBE is the Belgium Government main business information register. It contains information on all enterprises (physical persons or companies) and their branches. CBE contains information on 1.700.000 active enterprises and 1.450.000 active branches. 370.000 of these branches are situated on an address different from its head office address.

Source website (for online research): <http://kbopub.economie.fgov.be>

#### National Social Security Office (NSSO)

Source website: <https://www.rsz.fgov.be/en>

#### Central Balance Sheet Office (CBSO)

Source website: <https://www.nbb.be/en/central-balance-sheet-office>

**Belgisch Staatsblad / Moniteur belge (BSMB)** The official publications of the Belgian Government

#### Courts of Commerce

Source website: [www.rechtbanken-tribunaux.be/nl/rechtbanken-hoven/rechtbank-van-koophandel](http://www.rechtbanken-tribunaux.be/nl/rechtbanken-hoven/rechtbank-van-koophandel)

#### Yellow Pages (YP)

Source website: <https://www.goldenpages.be/>

Type of information	Main data sources	Coverage (% of 1,7M)	Updates to Bisnode Belgium
Legal Name	CBE	100%	Daily
Trade Style name	CBE / YP	100%	Daily / Weekly
Address	CBE	100%	Daily
(Mobile) Phone/Fax	YP / BCE	40%	Weekly / Daily
Enterprise e-mail	YP / BCE	19%	Weekly / Daily
Enterprise/Branch number	CBE	100%	Daily
Official mandates	CBE / BSMB	50%	Daily
NACEBEL	CBE	81%	Daily
Company condition (bankruptcy, merged)	CBE / BSMB / Courts of Commerce	100%	Daily
No of Employees	NSSO	100%	6/year
Financial statements	CBSO	26%	Weekly
Activities besides NACEBEL: YP	YP (Yellow Pages categories)	53%	Weekly

### ***Minor data sources***

#### **Orone**

Orone call center operates from Morocco and provides information about decision makers name, function and email from companies with 10 to 49 employees yearly, and twice per year for larger companies.

Source website: <http://www.orone-data-services.com/en/home/>

### ***Internal data sources***

Not used.

## CZECH REPUBLIC

Data supplier: Bisnode Czech Republic

### **Main data sources**

#### **Czech Statistical Office** (Official Statistic Register)

Information from the source include name, address, registration date, activity codes, legal forms, sales category, category of number of employees.

Source website: <https://www.czso.cz/>

#### **Commercial Register** (Official Commercial Register)

Information from the source include business activities, name, address, registration date, owners/shareholders, statutory board members, equity, etc.

Source website: <https://or.justice.cz>

#### **Document Library** (under Ministry of Justice – Commercial Register)

Information from the source include: financial statements, owners/shareholders number of employees, annual reports, auditors, etc. Information verified on daily basis – manual data processing.

Source website: <https://or.justice.cz>

#### **Trade Licensing Register**

Information from the source include: Business premises, trade authorizations

Source website: <http://www.rzp.cz>

#### **Insolvency Register** (The Ministry of Justice)

Information from the source include: insolvencies.

Source website: <https://isir.justice.cz>

Main data sources	Number of companies	Coverage	Updates to Bisnode Czech Republic
Czech Statistical Office	2,8 mio	100%	Monthly
Commercial Register	688 k	25%	Daily
Document Library	640 k	23%	Daily
Trade Licensing Register	2 mio	71%	Daily
Insolvency Register	28 k	1%	Daily



## **Minor data sources**

### **Local suppliers and Internet**

Local suppliers of business information is used as source for contact data together with web searches (for example on Yellow Pages). This covers approx. 800 000 companies (coverage = 29%) and the information is updated regularly (ongoing daily basis).

## **Internal data sources**

### **Data department**

Bisnode Czech Republic data department is used (as minor source) to collect (searching and matching information). This is made via manual investigations (searches on the internet, from Document Library, by phone investigations). Information from this source include: number of employees, export/import, ownerships, contact data, financial statements, management, auditors.

### **Internal call center**

The call center verifies contact data.

### **Web crawling**

This is used to collect contact data from web pages (in cooperation with Bisnode Group Analytics).

<b>Minor data sources</b>	<b>Number of companies</b>	<b>Coverage</b>	<b>Updates to Bisnode Czech Republic</b>
Data department investigations	150 k	5 %	Daily/ Regularly
Internal call center	100 k	4 %	Monthly/ Regularly
Web crawling	400 k	14 %	Half-Yearly

## DENMARK

Data supplier: Bisnode Denmark

### **Main data source**

#### **Central Business Register (CVR)**

CVR is the Danish Government main business information register and contains information about all companies in Denmark.

All Danish companies are required to have a CVR number, but with one exception: if a company has a turnover of less than DKK 50,000 on a yearly basis, it is voluntary whether you want to register the company.

CVR contains information's on 770 000 Active Businesses and 77 000 Branches, (incl. Greenland and Faroe Islands) - All with a CVR number (branches are linked to HQ office CVR Number).

The CRV data is updated/sent to Bisnode Denmark daily.

Source website: [www.cvr.dk](http://www.cvr.dk)

Type of information from CVR	Coverage
Legal Name	100%
Trade Style name	100%
Address	100%
National id	100%
CEO	70%
NACE	100%
No of Employees	100%
Financial statements	32%
Group Information (mother/daughter relations)	Parent >50% ownership Co-owner 50% or <50%
Company condition (bankruptcy, merged etc.)	100%

### ***Minor data source***

#### **TDC (Yellow Pages)**

Telephone numbers are collected from TDC – the source for all telephone companies in Denmark. The coverage is 70% and the phone numbers are daily updated from the source to Bisnode Denmark.

### ***Internal data sources***

#### **Call center (interviews)**

All Danish companies with more than 20 employees get interviewed once per year to collect decision makers (contacts) names and titles within the function. Companies with more than 100 employees are interviewed two times per year. The type of decision makers (functions covered): Finance, Sales, Marketing, Purchase and Procurement, IT, Human resource and Production. The interview also collects information about the companies import/export activities (Yes/No).

## ESTONIA

Data supplier: Bisnode Estonia

### **Main data sources**

There is one official registry for all companies in Estonia – Estonian Business Register. Bisnode Estonia is using the main Estonian data supplier Professional Partner OÜ. Some data items in the area of credit information and additional financial information is gathered by Bisnode Estonia AS from Estonian Tax and Customs Board and Official Announcements.

### **Estonian Commercial Registry (EBR)**

Daily updated information from the source includes:

Type of information	Updates to Bisnode Estonia	Coverage
Company legal name	Daily	100 %
Legal status (active, ongoing liquidation etc)	Daily	100 %
Legal form	Daily	100 %
Addresses	Daily	100 %
Registration code	Daily	100 %
CEO and company owners	Daily	90 %
Phone numbers	Monthly	75 %
Generic emails (info@)	Monthly	98 %
URL (www)	Once per year	70 %
Number of employees	Once per year	100 % *
NACE	Once per year	100 %
Financial information (annual accounts)	Once per year	100 % *

*\* percentage is in relation to the companies obliged to provide the information to EBR)*

Source website: <https://ariregister.rik.ee>

### **Minor data sources**

#### **Estonian Tax and Customs Board**

Information from the source is updated quarterly to Bisnode Estonia and includes:

Type of information	Updates to Bisnode Estonia	Coverage
VAT-number	Monthly	100 %
Revenue (size class)	Quarterly	100 %
Number of employees (size class)	Quarterly	100 %

Source website: [www.emta.ee](http://www.emta.ee)

#### **Official announcements**

Ametlike Teadaannete is used as source for VAT-numbers (updated monthly to Bisnode Estonia) and Tax arrear (updated weekly). The source covers 100 % of the records available in Estonia.

Source website: <https://www.ametlikudteadaanded.ee/>

#### **Internal data sources**

Bisnode Estonia uses web crawling techniques to collect information about phone numbers, URL and email addresses from company websites and via phone interviews. The total coverage from the two is 5 %.

## FINLAND

Data supplier: Bisnode Finland

### **Main data sources**

#### **The Business Information System (YTJ)**

Yritys- ja yhteisötietojärjestelmä (YTJ) is used as source for the following information categories:

- Local business ID (Y-tunnus)
- Company name and address
- Legal form
- Main line of business
- Phone numbers
- Email address
- Official registrations in force
- Mergers and demergers data

YTJ covers approx. 2 000 000 business IDs (100% of all businesses in Finland - both active and dissolved businesses) and is updated daily from the source to Bisnode Finland.

Source website: [www.ytj.fi/en/index.html](http://www.ytj.fi/en/index.html)

#### **Finnish Patent and Registration office**

The Trade Register Patentti- ja rekisterihallitus (PRH) is used as source for the following information categories:

- Local business ID (Y-tunnus)
- Company name and address
- Legal form
- Line of business
- Phone numbers
- Email address
- Responsible persons (Board of Directors)
- Mergers and demergers data
- Registered mortgages
- Filed financials (annual reports)

PRH covers approx. 600 000 business IDs and is updated daily from the source to Bisnode Finland.

Source website: [www.prh.fi/en/index.html](http://www.prh.fi/en/index.html)

### **Statistics Finland**

Statistics Finland (Tilastokeskus) is used as source for the following information categories:

- Turnover and employee category
- Import-, export indicator
- Ownership type
- Number of exact employees
- Sector category code 2012
- Branch locations containing address, line of business and employee category

Statistics Finland covers approx. 380 000 businesses and 40 000 branch locations and is updated to Bisnode Finland twice per year.

Source website: [www.stat.fi/index\\_en.html](http://www.stat.fi/index_en.html)

### **Legal Register Centre**

The legal register centre (Oikeusrekisterikeskus) is used as source for the following information categories:

- Bankruptcy and restructurings register
- Prohibitions to pursue a business
- Debt adjustments

The legal register centre covers 100% of all registered cases in Finland (both for businesses and consumers) and is updated daily from the source to Bisnode Finland.

Source website: [www.oikeusrekisterikeskus.fi/en/index.html](http://www.oikeusrekisterikeskus.fi/en/index.html)

### ***Minor data sources***

Not used.

### ***Internal data sources***

#### **Bisnode Call Center**

Bisnode collects information about decision makers by responsible area for all businesses with more than 5 employees. This is collected manually from company web sites and by calling to a company. In this process address, telephone numbers and web-addresses are verified and updated. This covers approx. 40 000 companies per year.

#### **Manual registration from annual reports**

Bisnode performs manual registration based on the information in companies filed annual reports. This is the source for information about parent companies, subsidiaries and minority linkages. The coverage is 100% of the filed annual reports (approx. 170 000 financials per year).

## FRANCE

Data supplier: DataProject

### ***Main data sources***

#### **Statistics France (INSEE)**

The National Institute of Statistics and Economic Studies collects, analyses and disseminates information on the French economy, society and companies. The database covers 100 % of the French companies.

DataProject received a monthly updated copy of the INSEE database from the source.

Source website: [www.insee.fr/en/accueil](http://www.insee.fr/en/accueil)

#### **The Official Bulletin of the Civil and Commercial Ads (BODACC database)**

This is the source for information about contact persons such as CEO (Managing Director, General Manager, Owner)

Source website: [www.bodacc.fr/](http://www.bodacc.fr/)

### ***Minor data sources***

#### **Phone operators lists**

Phone and fax numbers are used in internal enrichment processes and to update the database.

### ***Internal data sources***

Not used.



## GERMANY

Data supplier: Bisnode Germany

### **Main data sources**

Germany has registered (i.e. commercial register) and non-registered (e.g. ownership companies, self-employed persons etc.) companies. The main sources for these are:

#### **For registered companies**

- Debtor's register: negative information
- Insolvency register: negative information
- Balance sheets/annual reports: financial figures (balance sheets)
- Courts (direct contact for clarification)
- Commercial registered information

#### **For non-registered companies**

- Press information: relevant, reliable company information
- Internet: company homepages, portals for start-up companies etc.
- Payment experiences: trade data
- Different sources: signals
- Calling/investigations: company interviews

The main data sources are described below:

#### **German Commercial register (Handelsregister 1)**

The "Handelsregister" is one of the main data sources for the registered part of the German database (Approx. 1.6 m active companies) .

The Handelsregister publishes approx. 583k per year (128k start-up companies, 86k deletions, 361k registered updates and 8k other publications). Bisnode Germany receives updated information daily from the source covering:

- Registered name and address
- National ID
- Legal form
- Activity
- CEO
- Capital
- Foundation\_Date

This source does not provide: ownership data, communication data etc.

Source website: [www.handelsregisterbekanntmachungen.de](http://www.handelsregisterbekanntmachungen.de)

### **German Ownership Data (Handelsregister 2)**

Shareholder information on companies with specific legal forms is available on the commercial register portal. These legal forms refer to “Private Limited Liability Companies” and “Limited Partnerships”.

The register portal provides > 275k new payable documents per year.

Source website: [www.handelsregister.de](http://www.handelsregister.de)

### **Sources for annual reports/balance sheets**

Several sources are used to collect financial information and the coverage is close to 100% of all companies that obligated to publish their statements:

#### **Bundesanzeiger**

Financial statements of companies with limited liability (except very small companies) as well as number of employees. More than 500k statements per year, thereof 50k with p&l statement.

Source website: [www.bundesanzeiger.de](http://www.bundesanzeiger.de)

#### **Unternehmensregister**

Approx 750k financial statements (condensed format without p&l) of very small companies with limited liability

Source website: [www.unternehmensregister.de](http://www.unternehmensregister.de)

#### **Homepages**

Approx. 2k reports are collected from websites where are displayed more promptly and sometimes with p&l and complete balance sheets (compared to publications on [www.bundesanzeiger.de](http://www.bundesanzeiger.de))

#### **Companies**

Approx. 2k of the reports are gathered more promptly and sometimes with p&l and complete balance sheets (compared to publications on [www.bundesanzeiger.de](http://www.bundesanzeiger.de))

### **Calling agencies for investigations**

Bisnode Germany has outsourced the process collecting information manually for customer inquiries (as part of Bisnode's credit offering) to a number of calling agencies. In this process the call centers collect information via phone questionnaires, mostly management interviews.

One focus is to collect information about decision-makers and the target groups are companies with more than 15/20 employees (approx. 600-700k calls are performed in total per year) within these functions:

- Finance
- Sales
- Marketing
- Purchase/Procurement
- IT
- Human resources
- Production

Further data elements (depending on company size) will be investigated via interview:

- Basic name and address data
- Email addresses
- Owner of company
- Revenue
- Number of employees

Phone numbers are also collected (new and validation) in this process, covering approx. 15 %.

### ***Minor data sources***

Third party providers are mainly used to collect phone numbers, and the German database store around 4.1 million active telephone numbers in total. The target is to verify correctness for phone numbers on a yearly basis.

### **Inobas**

Phone numbers via third party covers 70% and are updated once per year (new and validation)

### **Yellow pages/ PPL / Internet imprint**

Used to collect phone numbers, covers approx. 15 %.

### ***Internal data sources***

Not used.

## GREECE

Data supplier: ICAP

### ***Main data sources***

#### **Commercial Business Registry (GEMI)**

This source is used for corporate companies and Sole Proprietorships including financial statements. 800K active companies in Greece are registered at the Commercial Business Registry (GEMI). Information from the source is updated daily towards ICAP and coverage on GEMI data is 80%.

Type of information:

- Name
- Address
- GEMI number
- VAT number
- Officers for Ltd and IKE companies
- Financial statement / balance sheet for SA, Ltd and IKE
- Start date
- Legal form

Source website: <https://www.businessregistry.gr/publicity/index>

#### **Court Data**

The court events are collected by the local Courts of First Instance, County Courts and Land Registry Offices of the largest urban centers of 14 Prefectures of the country, covering most of the total records of the respective events. Court data is collected daily / weekly / monthly depending on the number of events per Prefecture.

Type of information:

- Litigation Facts and specific details on Payment Orders
- Seizures
- Real Estate/New Property Auctions
- Bankruptcies Petitions
- Declared Bankruptcies
- Mortgages/Prenotation /Prenotification

ICAP also collects data regarding companies that are going to be incorporated or are already subjected to the provisions of L.3888 / 2007 (Bankruptcy Code – Pre-Bankruptcy- Consolidation proceedings).

### ***Minor data sources***

#### **Yellow pages**

For telephone numbers. Coverage approx. 55%. Updated on demand.

#### **Athens Stock Exchange Announcement, Financial Press**

### ***Internal data sources***

ICAP contacts approx. 50k companies per year through the investigation process. Available data are checked, some additional data are investigated.

Type of information:

- Name
- Address
- Contact details (telephone number, website, email)
- CEO
- Shareholders
- Line of business
- Sales figure
- Employee figure
- Import / Export data (percentage, countries)
- Bank name
- Branch locations

## ITALY

Data supplier: EuroCredit

### ***Main data sources***

#### **Italian Chambers of Commerce**

The source includes official registration data on all companies (100% coverage) and is updated towards EuroCredit daily.

Source website: [www.infocamere.it](http://www.infocamere.it)

### ***Minor data sources***

#### **Agenzia del Territorio (Land Registry)**

Source website: <https://sister.agenziaentrate.gov.it/>

## LATVIA

Data supplier: Professional Partner OÜ (via Bisnode Estonia)

### **Main data sources**

Bisnode Estonia used the Estonian data supplier Professional Partner OÜ for Latvian company data.

### **Latvian Business Register**

There is one official registry for all companies in Latvia: the Latvian Business Register.

Type of information	Updated to Bisnode Estonia	Coverage
Legal Name	Daily	100
Company legal status	Daily	100
Legal form	Daily	100
Address	Daily	100
Regcode	Daily	100
CEO /	Daily	100
NACE	Once per year	100
No of employees	Once per year	100 % *
Financial data elements	Once per year	100 % *
Phone numbers	Once per year	30 %

*\* percentage is in relation to the companies obliged to provide the information to EBR)*

Source website: [www.ur.gov.lv](http://www.ur.gov.lv)

### **Minor data sources**

Web crawling techniques are used to collect information about phone numbers, URL and email addresses. The coverage is 5 %.

### **Internal data sources**

Information about phone numbers (coverage 20%), URL (coverage 10 %) and email addresses (coverage 20%) via phone interviews are collected via telephone interviews.

## LITHUANIA

Data supplier: Professional Partner OÜ (via Bisnode Estonia)

### **Main data sources**

Bisnode Estonia used the Estonian data supplier Professional Partner OÜ for Latvian company data.

### **Lithuania Business Register**

There is one official registry for all companies in Lithuania: the Lithuanian Business Register.

Type of information	Updated to Bisnode Estonia	Coverage
Company legal name	Daily	100
Legal company status	Daily	100
Legal form	Daily	100
Address	Daily	100
Registration number	Daily	100
CEO	Once per year	80
NACE	Once per year	100
Number of employees	Once per year	100 % *
Financial data (annual accounts)	Once per year	100 % *

\* percentage is in relation to the companies obliged to provide the information to EBR)

Source website: [www.registrucentras.lt](http://www.registrucentras.lt)

### **Minor data sources**

#### **Lithuanian Tax Department**

The source is used to collect phone numbers (coverage 30%) and email addresses (coverage 10%).

### **Internal data sources**

Web crawling techniques are used to collect information about phone numbers (coverage 5%), URL (coverage 5%) and email addresses (coverage 5%) via company websites.

Information about phone numbers (coverage 20%), URL (coverage 10 %) and email addresses (coverage 20%) via phone interviews are collected via telephone interviews.



## NETHERLANDS

Data supplier: Graydon

### ***Main data sources***

#### **Chamber of Commerce**

The source included all general information about all the registered entities in the Netherlands, including filings data, annual accounts, directors, shareholders and phone numbers.

Source website: [www.kvk.nl](http://www.kvk.nl)

#### **Rechtspraak (court data)**

This is the place where the courts are publishing their judgments concerning bankruptcies, suspensions of payments and debt restructuring. The source has 100% coverage of all the judgements and is updated daily towards Graydon.

Source website: <https://www.rechtspraak.nl/>

### ***Minor data sources***

#### **PostNL**

Every week Graydon process all the mutations within the zip codes in the Netherlands from the source.

#### **External Callcenter**

An external call center call the same group of companies which have 10 employees or more, and Graydon provides the call center with monthly batches of companies to call. This group consist of 60.000 - 70.000 companies per year. The data contains only initials, family name, gender and the function on the following functions:

- CEO/Director/Owner
- Finance director
- Head of IT
- Head of Marketing
- Head of Sales
- Head of HR
- Head of Purchase

### ***Internal data sources***

Not used.

## NORWAY

Data supplier: Bisnode Norway

### Main data sources

#### Brønnøysund Register Centre

The Central Coordinating Register for Legal Entities is one of several public registers that is part of the Brønnøysund Register Centre and covers the registration of all companies and other entities in Norway. All entities have a unique organization no. that also is the VAT no. This source covers 100% of all registered entities in Norway and updates are sent to Bisnode Norway daily.

Information type	Source	Updates to Bisnode Denmark
Organization no.	Central Coordinating Register for Legal Entities	Daily
Name	Central Coordinating Register for Legal Entities	Daily
Legal address	Central Coordinating Register for Legal Entities	Daily
Postal address	Central Coordinating Register for Legal Entities	Daily
Phone no.	Central Coordinating Register for Legal Entities	Daily
E-mail/Web	Central Coordinating Register for Legal Entities	Daily
Company type	Central Coordinating Register for Legal Entities	Daily
Registration/termination date	Central Coordinating Register for Legal Entities, Register of Business Enterprises	Daily
Line of business (NACE ver. 2.0)	Central Coordinating Register for Legal Entities	Daily
Share capital (Limited companies and PLC)	Register of Business Enterprises	Daily
Board information	Register of Business Enterprises	Daily
Managing director	Register of Business Enterprises	Daily
Number of employees	The Central Coordinating Register for Legal Entities	Monthly

### ***Minor data sources***

#### **Telenor**

Bisnode Norway collects phone numbers from several phone operators, and Telenor is the biggest source. In total the coverage on phone numbers is approx. 70 %.

Source website: [www.telenor.no](http://www.telenor.no)

#### **Post**

Bisnode uses Posten as source to enhance and verify the address data (street addresses).

Source website: [www.posten.no](http://www.posten.no)

### ***Internal data sources***

Not used.

## POLAND

Data supplier: Bisnode Poland

### **Main data sources**

#### **Krajowy Rejestr Sądowy (KRS)**

KRS is the Polish Government main business information register and contains information about all corporates and legal entities (excl. sole-entrepreneurs). Companies registered in KRS possess additional register number “KRS” (11-digit). There is more than 0,5 mln entities registered there.

#### **Centralna Ewidencja Działalności Gospodarczej” (CEIDG)**

All Polish sole-entrepreneur’s are required to be registered in the Register of Businesses “Centralna Ewidencja Działalności Gospodarczej” (CEIDG). There is more than 4mln active entities registered there.

#### **Główny Urząd Statystyczny (GUS)**

All entities are registered additionally in the polish official statistical register “Główny Urząd Statystyczny” (GUS), which contains information about employee figure and main activity of company. That Statistical Office register number “REGON”

CEIDG and GUS both contain branch locations. All entities in Poland (both corporates and sole-entrepreneurs) need to have two statistical numbers REGON (Statistical Office number 9-digit) and most popular and widely uses in communication between companies: NIP (VAT number 10-digit).

Type of information	Main Data Sources	Coverage
Legal Name	KRS/CEIDG	100%
Trade Style name	KRS	100%
Address	KRS/CEIDG	100%
National id (NIP, REGON, KRS)	KRS/CEIDG	100%
CEO	KRS/CEIDG	70%
NACE	KRS/CEIDG/GUS	100%
No of Employees	GUS	100%
Financial statements	KRS	40%
Company condition (bankruptcy, merged etc.)	KRS	100%
Company condition -(bankruptcy, merged etc.)	KRS	100%

### ***Minor data sources***

#### **Yellow pages**

The third-party provider Yellow pages is used as source for phone numbers, and also collected via Internet from various sources. The total coverage is approx. 70%.

#### **National register of International Trade**

Import/export variable (Y/N) is collected from the source on quarterly basis.

### ***Internal data sources***

Not used.

## RUSSIA

Data supplier: Professional Partner OY (via Bisnode Estonia)

### **Main data sources**

Bisnode Estonia used the Estonian data supplier Professional Partner OÜ for Latvian company data.

### **The Federal Tax Service of Russia (FTSR)**

Type of information	Updated to Bisnode Estonia	Coverage
Legal company name	Monthly	100 %
Legal company status	Monthly	100 %
Legal form	Monthly	100 %
Address	Monthly	100 %
Registration code	Monthly	100 %
CEO	Monthly	100 %
NACE	Monthly	100 %
No of employees (size class)	Once per year	90 %
Phone	Once per year	60 %
Email	Once per year	<10%
URL (www)	Once per year	<10%

Source website: [www.nalog.ru](http://www.nalog.ru)

### **Federal State Statistics Service. (FSSS)**

Financial data elements are collected from the Federal State Statistics Service. The coverage is 100 % of the companies obliged to publish the information to the source and is updated to Bisnode Estonia once per year.

Source website: [www.gks.ru](http://www.gks.ru)

**Minor data sources**

**Ministry for Economic Development of the Russian Federation**

Type of information	Updated to Bisnode Estonia	Coverage%
Phone numbers	Once per year	<5%
Email	Once per year	<5%
URL (www)	Once per year	<5%

Source website: [www.ved.gov.ru](http://www.ved.gov.ru)

**Russian Customs**

The source provides information about import/export in companies (Yes/No).

Source website: [www.customs.ru](http://www.customs.ru)

**Internal data sources**

Web crawling techniques are used to collect information about phone numbers (coverage 5%), URL (coverage 5%) and email addresses (coverage 5%) via company websites.

## SLOVAKIA

Data supplier: Bisnode Czech Republic

### ***Main data sources***

#### **Slovak Official Statistic Register**

Information includes: name, address, registration date, activity codes, legal forms, sales category, category of number of employees. The coverage is 100% and includes approx. 800 000 companies. The source updates Bisnode Czech Republic monthly.

Source website: <https://slovak.statistics.sk>

#### **Slovak Official Commercial Register**

Information includes: business activities, name, address, registration date, owners/shareholders, statutory board members, equity, etc. The coverage is 35% and includes approx. 280 000 companies. The source updates Bisnode Czech Republic weekly.

Source website: <http://www.orsr.sk/>

#### **Register of Financial Statements (Ministry of Finance):**

Information includes financial statements (daily automated process), owners/shareholders, number of employees, annual reports, auditors. The coverage is 30% and includes approx. 240 000 companies. The source updates Bisnode Czech Republic daily.

Source website: <http://www.registeruz.sk>

#### **Trade Licensing Register**

Business premises, Trade authorizations. The coverage is 55% and includes approx. 440 000 companies. The source updates Bisnode Czech Republic daily.

Source website: <http://www.zrsr.sk/>



### **Minor data sources**

#### **Yellow pages and web**

Several vendors/suppliers/sources including Yellow Pages, websites and manual investigations are used on a daily basis to collect contact data. The coverage in total is 36% and includes approx. 290 000 companies.

Also data from internal call center is used to verify contact data as well as web crawling techniques are used to collect contact data from web pages.

<b>Minor Data Sources</b>	<b>Number of companies</b>	<b>Coverage</b>
Phone investigation, web searches	140 k	17 %
Internal call center	90 k	11 %
Bisnode Group Analytics web crawling	100 k	12 %

#### **Internal data sources**

Bisnodes data department are searching and matching information via investigations (on the internet, from annual reports, by phone investigations). Information includes number of employees, export/import, ownerships, contact data, financial statements, management, auditors.

## SPAIN

Data supplier: DataCentric

### **Main data sources**

The Datacentric database (BD\_DC) has its main origin in Public Mercantile Sources (PMS), which in the case of Spain refer to the BORME (Mercantile Registry Official Gazette), where companies announce their constitutions, Cameral Registries (Commerce chambers of each territory) where the self-employed are identified, modifications and cancelations.

It is required that all businesses have a NIF (tax identification number), assigned by the Tax Agency when the incorporation of a company is registered, or in the case of self-employed persons, which is the personal NIF.

The BD\_DC has a total of 4,255,213 active businesses and branches. All branches are linked to their headquarters by the NIF and have their own registration identifier (numdc).

Type of information	Main data sources	Coverage	Updates to DataCentric
Fiscal Company Name	PMS	100%	Monthly
VAT number	PMS	100%	Monthly
Legal form	PMS	100%	Monthly
Foundation date	PMS	50%	Monthly
CNAE Activity	PMS	100%	Monthly
DataCentric Activity	PMS	100%	Monthly
Phone number	Phone directories	69%	Monthly
URL	Internet	12%	Daily
Income	Accounts and Balances	84%	Annual
Profits/results	Accounts and Balances	84%	Annual
Employees	Accounts and Balances	92%	Annual
Importer / Exporter	PMS	3%	Annual
Type of office (HQ or branch)	PMS	100%	Monthly
Postal address	PMS	100%	Monthly
Contact Person	PMS	68%	Monthly

### ***Minor data sources***

#### **National Commission of the Telecommunications Market (CNMT)**

The telephone numbers are compiled from the CNMT that facilitates the registered companies as "phone directory publishers".

### ***Internal data sources***

DataCentric contrast and expand the source information of the PMS through other processes and additional sources: searches in the corporate URLs of the companies, publications in the economic press and specialized guides, and DataCentric conduct telephone surveys on the main companies every year.

The qualified data collected through these sources are:

- Commercial Company Name
- Headquarters postal address
- Telephone numbers
- URL's
- Employees
- Main activity
- Import / Export

## SWEDEN

Data supplier: Bisnode Sweden

### ***Main data sources***

#### **The Swedish Companies Registration Office (Bolagsverket)**

Every new company is registered at the source and Bolagsverket sends all the company information to the Swedish National Tax Board (Skatteverket) for completion and updates Bisnode Sweden daily.

#### **Statistics Sweden (SCB)**

SCB runs the Swedish Business Register (FDB) and updates Bisnode Sweden weekly. Statistics Sweden's Business Register is a register of enterprises and local units in Sweden. The register contains all legal persons. The register also contains persons who fulfill at least one of the following criteria and estates of deceased persons fulfilling at least one of the first two of following criteria:

- Registered for VAT
- Registered as employer
- Having a registered firm
- Registered for F-tax (corporate tax) in a VAT exempt activity

In Statistics Sweden's Business Register an enterprise is regarded as active if it is registered for VAT and/or has employees or if it is registered for F-tax (corporate tax) in a VAT exempt activity. All active enterprises have at least one local unit. A local unit is defined as each address, building or group of buildings where the enterprise has some kind of activity.

SCB is also the main source for phone numbers.

### ***Minor data sources***

#### **Postnummerservice**

Based on information from PostNord, information about postal zip codes are used to verify and enhance the addresses.

#### **Bisnode Analytics**

Web crawling techniques are used by Bisnode Analytics to collect and verify contact persons data.

#### **Telecom operators**

Information from the main telecom operators in Sweden are used to verify and enhance parts of the telephone number data.

### ***Internal data sources***

Bisnode has a department in Sweden for revising and updating the database:

- Annual questionnaires are sent to all companies with more than five employees.
- Companies with over 50 employees get two questionnaires per year.
- In some lines of industries known to have high movement, all companies get a questionnaire.
- There are also electronic questionnaires and the total number of questionnaires are 185 000 per year.

Bisnode has a 65 % response rate on those questionnaires.

There is also a team at Bisnode who updates the database using trade journals and other media. The team also goes through the various registers and websites to add up to date information about the workplaces.

## SWITZERLAND

Data supplier: Bisnode Switzerland

### ***Main data sources***

#### **The Swiss Official Gazette of Commerce (SOGC)**

This source appears five times weekly with the latest official information and legal proclamations. Today it is still the only official publication of the Swiss Confederation, which is published five times a week and contains the most recent official information and legally prescribed announcements. SOGC provides economic subjects - primarily companies in the segments of services, commerce, trade and industry - with relevant information on their business environment. The information provided is thus frequently of an operational character.

Bisnode Switzerland is licensee of the SOGC for commercial license data.

Data are daily updated via electronic data feed. 1200 - 1500 individual publications are published daily, of which the majority are legally binding. 520k of approx. 790k companies in Switzerland are registered at the company house. Bisnode Switzerland coverage on company house data is 100%.

Type of information:

- Name
- Registered address
- National UID (Company identification number)
- Start date
- Legal form
- Line of business description
- CEO / Management
- Authorized signatories
- Ownership / Shareholder incl. shares (value & percentage)
- Auditors

Source website: [www.sogc.ch](http://www.sogc.ch)

#### **The Central Business Name Index (Zefix®)**

The online portal of the Federal Office for the Commercial Register contains all legal entities and public law institutions entered in the Commercial Register (or in the individual cantonal Commercial Registers) as well as partnerships and sole proprietorships provided they are entered in the Commercial Register. The database contains the most important information on the registered legal entities, sole proprietorships and institutions, including the legal form, registered office, domicile, organs and the corresponding changes, but no individual documents. This is updated daily and made available on the Internet via the central company index Zefix®, but the data provided electronically by the internet database Zefix® is not legally valid. Only certified excerpts of a legal entity, which have been made by the competent cantonal registry of commerce, as well as the publication text of the Swiss Official Gazette of Commerce (SOGC) are legally binding.

Type of information:

- Name
- Registered address
- National UID (Company identification number)
- Start date
- Legal form
- Line of business description
- CEO / Management

Source website: [www.zefix.ch](http://www.zefix.ch)

### ***Minor data sources***

#### **Third-party provider**

A third party provider is used to collect telephone numbers for newly started companies on a bi-weekly basis.

### ***Internal data sources***

Bisnode Switzerland contacts approx. 15k companies per year through the investigation process. This process is part of risk solution. Available data are checked, some additional data are investigated.

Data elements focused on:

- Name
- Address
- Connectivity data (telephone number, website, email)
- Management board (CEO, CFO, COO, etc.)
- Line of business (NOGA)
- Founding year
- Financial figure (Sales, Balance sheet, etc.)
- Employee figure
- Import / Export data (percentage, countries)

## UNITED KINGDOM

Data supplier: Experian

### ***Main data sources***

Experian's National Business Database (NBD) has three main data sources:

#### **Companies House**

Companies House gives Experian information on Limited companies, specifically Company Name, Registered Number, Registered Office, Balance Sheet, and Profit & Loss information, Directors' data, Shareholder records and Mortgage information. Each month hundreds of thousands of Companies House updates are processed by Experian to be used by its credit and marketing databases. Many hundreds of system validations take place to ensure data accuracy. There is an ongoing Data Quality program where accuracy is reviewed and improvements made where required.

#### **Thomson Directories**

Thomson Directory Data contains trading address information, additional contact names, and information about the trade conducted at the location, as well as telephone number information. Updates are received each month and these relate to new, deleted or amended records.

Thomson send approximately 275k monthly updates to Experian for use in both the B2B Marketing and Credit areas of the business. Occasionally when a major change on their file takes place then a 'full' refresh of their data is received totaling just over 2 million records.

#### **Yell**

In June 2003 Experian acquired Yell Data, the B2B direct marketing arm of Yell, the international directories group. Yell Data currently provides access to more than 2 million UK business records for targeted direct mailing and telemarketing campaigns. The combination of Thomson and Yell data positions Experian's NBD as the most comprehensive business information database for B2B direct marketing in the UK.

Experian receives a monthly file from Yell which includes up to 200k records, containing similar data elements to that of the Thomson data.



### ***Minor data sources***

Aside from the above three sources of data that feed Experian's NBD, the following are also used:

- Credit and Risk Data: received from Experian's mainframe credit databases.
- CCJ Data: received from the Registry's Trust who obtain it directly from the courts.
- National Canvasser/Editorial Electoral Roll: helps identification of Small- and Home Office records.
- Direct Marketing Association: Files from the preference services that are used to suppress non-marketable data.
- Mortgage Data: information on mortgages and charges lodged and receiverships appointed.
- Directors Service Address Information: obtained from Annual Returns from Companies House

### ***Internal data sources***

The following sources of data are either created internally or actively sourced by a department within Experian.

#### **Derived Data**

Data generated internally by statistical models, for example revenue estimations.

#### **Goneaway Notification**

This is a business record that has been marked as no longer at that address. Experian actively collect this data from their clients, and then feed it back it back to the main sources of data that feed the NBD.