Frequently Asked Questions

How can I check my company's information at Asiakastieto?

A company, its representative, and person in charge have the right to find out, which information on the company and its persons in charge has been entered in the credit information register, and where the recorded information originates from. However, a company, its representative, and person in charge are not entitled to obtain information on the companies, the information provided by which the controller uses in the forming of information relating to payment pattern.

Company information can be checked from the Control report of company's own information in the www.aarre.fi service.

Can I get the information free of charge?

With companies, the inspection of information has not been prescribed to be free of charge. The information can be checked through Suomen Asiakastieto Oy's payable services.

What do I do if my company has the wrong industry in Asiakastieto's information?

Asiakastieto's industry data is updated automatically from the Business Information System and Statistics Finland. It is advisable to make the correction of industry data directly to the Business Information System (www.ytj.fi) and Statistics Finland (www.stat.fi).

Where does Asiakastieto get person in charge data, financial statements, and business mortgages from?

Person in charge data, financial statements, and business mortgages are obtained to Asiakastieto from the Trade Register maintained by the National Board of Patents and Registration.

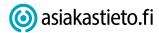### Of which companies is Risk Indicator calculated?

Risk Indicator is calculated real-time at the moment of inquiry of all companies and sole traders that are considered active on the basis of register data and that are registered in the Trade Register.

What is Risk Indicator?

Asiakastieto's Risk Indicator is a classification method assessing a company's credit risk, based on statistical probability models and researches using database information.
The score is impacted by the variables describing the company's operation, payment pattern, finances, and line of business in Asiakastieto's database at the moment of inquiry, the variables having altogether more than 50 000 values. The risk classification works as one piece of information together with other credit information and customer's own information.

Which factors have the biggest impact on Risk Indicator?

Factors having the biggest impact on Risk Indicator are key ratios calculated from the company's financial statements, data describing the company's payment pattern, personal credit information of persons in charge and participations of persons in charge in companies with payment defaults.

What does negative background of persons in charge mean?

In the factors with the highest emphasis on Risk Indicator, the negative background of persons in charge means that one/some of the persons in charge have entries in personal credit information or that the person in charge is or has been a person in charge in a company, which has payment default entries.

How can I check the backgrounds of persons in charge?

Personal credit information and participations in other companies of companies' persons in charge can be checked in the www.omatieto.fi service. In this case, the purpose of use of personal information is given as Person with business involvement.

Companies' payment defaults are shown through the www.aarre.fi service.

What does negative payment pattern mean in Risk Indicator's factors with the highest emphasis?

Either a payment default has been recorded for the company or it has had payment delays.

Where does Asiakastieto get the payments data from?

The data is obtained from the ledger data of Asiakastieto's cooperation partners in different lines of business. Payment behaviour data is stored in the register for 6 months from the registration. The register is updated monthly. The names of companies delivering payments data are not within the inspection right.

What does Incomplete administration mean in the factors with the highest emphasis in Risk Indicator?

Risk Indicator checks that the company has all persons in charge according to the minimum requirements of the law. The text Incomplete administration is most often caused by the lack of Board deputy member. If your company does not have all persons in charge required by the law, it is advisable to report them to the Trade Register, from which Asiakastieto's company information database is automatically updated.

How can I improve the Risk Indicator classification?

By paying the company's invoices on time you avoid negative payments entries, which have a significant impact on Risk Indicator. Companies with financial statements usually have a better risk class than companies with no financial statements so it is advisable to provide Asiakastieto with the latest financial statements.

How can I deliver financial statements to Asiakastieto?

SENDING OF FINANCIAL STATEMENTS DATA

Content of the financial statements material to be dispatched:
◉ profit and loss account

- balance sheet
- signed notes to the financial statements or audit report

By mail
Suomen Asiakastieto Oy
Financial statements
PL 16
00581 Helsinki

By e-mail
tilinpaatokset@asiakastieto.fi

By fax
010 270 7781

What data can be used for the calculation of Risk Indicator?

The Credit Information Act defines the data to be used in the calculation of Risk Indicator. These are basic, payment default and financial data obtained from the authorities and the company, as well as payments data obtained from other companies.

What is Payment Indicator?

Payment Indicator is an analysis of delays in a company's payment settlements and/or observations on good payment behaviour in accordance with due dates, and a 5-step Payment Indicator forecast on the company's and industry's payment delay risk during the next nine months. Payment Indicator does not use any other data in Asiakastieto's database unlike Risk Indicator.

Can I find out who have viewed by company's information?

Inquirer data of companies are not within the inspection right.