

## Legal notices

### **IDENTITY OF THE WEBSITE PUBLISHER**

The publisher of the website [www.etrepaye.fr](http://www.etrepaye.fr) and [www.creditmanagement-tools.com](http://www.creditmanagement-tools.com) is:

P2B Solutions, a limited liability company with share capital of €180,000, whose registered office is located at 140 Chemin de Billerey 38330 Biviers Registered in Grenoble under registration number 811828987, and whose legal representative is Mr Bertrand Mazuir.

Its place of business is as follows: 7b Chemin de la Dhuy, 38240 Meylan.

The website's publisher can be contacted at this email address: [contact@etrepaye.fr](mailto:contact@etrepaye.fr)

The publisher of the site is subject to VAT. Its intra-Community VAT number is FR12811828987

### **ACTIVITIES CARRIED OUT**

P2B Solutions specialises in solutions dedicated to debt collection and client risk management.

It publishes the My DSO Manager software solution available from the website [www.mydsomanager.com](http://www.mydsomanager.com)

P2B Solutions also provides to professionals, on the [www.etrepaye.fr](http://www.etrepaye.fr) website:

- information on customer risk management, collection, credit management, etc. Some information is purely informative, while other information is commercial in nature
- the option to subscribe to a newsletter, comment on articles or share them on the social media
- a commercial presentation of its software solution My DSO Manager
- the referencing of professional partners of the company P2B Solutions and their services
- the option for users to create an account to benefit from tools that improve their company's debt collection and working capital requirements
- Some tools are available on-line from the site, while other tools are available for download
- The tools can be ordered directly from the website

P2B Solutions operates as an electronic merchant.

### **REFERENCING OF CONTENT AND SERVICES OFFERED BY THIRD PARTIES**

With regard to the law, P2B Solutions is also an “on-line platform operator” because it offers on its website [www.etrepaye.fr](http://www.etrepaye.fr) and [www.creditmanagement-tools.com](http://www.creditmanagement-tools.com) an on-line public communication service premised on the ranking and referencing of content and services offered by third parties.

These third parties are professionals in credit management and, more generally, in receivables management.

These third parties are referenced for the most part on the following pages:

Client account receivables management services: [www.etrepaye.fr/services.php](http://www.etrepaye.fr/services.php) and [www.creditmanagement-tools.com/services.php](http://www.creditmanagement-tools.com/services.php)

Expert perspectives: [www.etrepaye.fr/experts-credit-management](http://www.etrepaye.fr/experts-credit-management) and [www.creditmanagement-tools.com/experts-credit-management](http://www.creditmanagement-tools.com/experts-credit-management)

These third parties are partners of P2B Solutions. However, there is no contractual relationship, capital link or remuneration that could influence the ranking and referencing of the content and services offered by these third parties on the website.

The ranking and referencing of content in the “Expert Perspectives” section is listed in chronological order, from the most recent to the oldest.

Third parties listed in the “Client account receivables management services” section have been listed by P2B Solutions in random order.

### **COMMENTS POSTED ON THE SITE**

Website users may leave a comment on certain pages of the website (Tutorials and Expert Perspectives section).

P2B Solutions wishes to provide the following clarifications on this subject:

- the date of publication of each comment is listed immediately adjacent to it
- comments are listed in chronological order (from the most recent to the oldest)
- There is no counterparty in exchange for submitting a comment
- comments continue to be displayed for 5 years from their publication.
- Comments must be approved by the publisher before being shown on the website.

The main characteristics for which comments are checked at the time of receipt and before publication are as follows: relevance, connection with the subject, respectfulness

If the comment is not published, its author is duly informed, if the publisher deems it necessary. The author is then informed of the reasons for which the publication has been refused. Depending on the situation, the comment may or may not be modified before publication.

### **DIRECTOR OF WEBSITE PUBLICATION**

The Director of Publication is Mr Bertrand MAZUIR, Head of P2B SOLUTIONS

### **WEBSITE PRODUCTION**

The website was created by P2B Solutions.

### **HOSTING OF THE WEBSITE**

The website is hosted by OVH, a simplified joint-stock company (SAS) with share capital of €10,000,000, registered in the Roubaix Tourcoing Trade and Companies Register under number 424 761 419, with head office at 2 rue Kellermann BP 80157 59 053 Roubaix Cedex 1.

### **INTELLECTUAL PROPERTY**

The website may reproduce works of intellectual property. These works may belong to the publisher of the site or to third parties. In the latter case, the works are reproduced by the publisher with the permission of these third parties. Users are informed that the on-line tools and tools available for download are the intellectual property of P2B Solutions. Any reproduction, representation, modification, publication or adaptation of all or part of the works represented on the site, regardless of the means or process used, is prohibited, except with the prior written consent of the publisher of the website.

Any unauthorised use of the works or any of the elements which the site contains may be construed as an infringement and pursued in accordance with the provisions of Articles L.335-2 et seq. of the Intellectual Property Code.

### **REQUIREMENTS OF WEBSITE USERS**

Users undertake to use this website in accordance with the following conditions:

- not to use the website for the purpose of hindering or altering its operation, in particular by intentionally or unintentionally congesting it by the untimely transfer of content, outside the cases of intended use;
- not to extract, copy or duplicate elements and graphics of the website, over which only the publisher has intellectual property rights;
- not to introduce files/malware, or programmes that contain computer viruses;

- not to store or transmit unauthorised content, which would be illegal or could constitute an incentive to commit crimes and offences, defamation and abuse, invasion of privacy or even acts endangering minors;
- not to transmit content that may violate image rights, any intellectual property rights or any other rights belonging to others.

### **LIABILITY OF THE PUBLISHER**

The user is solely responsible for the choices it makes. Consequently, the publisher cannot be held responsible should the website's services prove unsuited to the needs described and the data provided by the user.

The information available on the website is by no means exhaustive. They do not constitute information and are not officially recognised from an accounting, financial, tax or legal point of view. They are provided for information purposes only and represent the point of view of their author(s).

The publisher is also not responsible for any harmful consequences related to the communication network and the user's failure to access the Internet and its information security.

### **PROTECTION OF PERSONAL DATA**

The publisher may process personal data in connection with the operation of its website.

In this context, it undertakes to comply with Law No. 78-17 of 6 January 1978 (known as the "Data Protection Act" or "LIL") and the General Regulation on the Protection of Personal Data ("RGDP") No. 2016/679.

The personal data protection policy of the website [www.etrepaye.fr](http://www.etrepaye.fr) and [www.creditmanagement-tools.com](http://www.creditmanagement-tools.com) is available [here](#).

### **APPLICABLE LAW – COMPETENT COURTS**

The French version of these General Terms and Conditions shall prevail over any other version written in a foreign language.

Any question and/or dispute relating to these legal notices and the use of the website shall be governed by French law. The Publisher and User undertake to devote their best efforts to the amicable resolution of all questions or disputes that may divide them, before referring to the court designated below.

The Publisher and User, in the event that an amicable agreement cannot be reached, agree that the courts within the jurisdiction of the Grenoble Court of Appeal shall have exclusive jurisdiction to hear any dispute resulting from the validity, interpretation, performance or termination of this contract, and more generally any dispute arising from this contract that may divide them, notwithstanding multiple defendants or third-party proceedings.