

# SPAIN'S RIJ CURBS NON-PAYMENT OF FINAL JUDGMENTS AND ACCELERATES COLLECTION

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**The Registry of Unpaid Judgments (RIJ) has, since its launch two years ago, brought to light more than €30 million of debt that, until now, was silently managed by law firms**



The Registry of Unpaid Judgements (RIJ-Registro de Impagos Judiciales), the first and only online judicial defaulting file in the world, created by the General Council of Spanish Lawyers, in collaboration with the state company INFORMA (a subsidiary of the CESCE group) and the Japanese multinational everis (an NTT DATA company), has become, since its launch in 2019, an essential tool to enforce part of the more than 2.3 million judgements that are pending execution in Spanish courts and tribunals every year.

The technological solution implemented by the Registry of Unpaid Judgements to solve the payment problems of clients and lawyers has, since its launch, brought to light more than €30 million of debt that, until now, was managed silently by the law firms, with exponential growth in recent months.

The publication in the Register of Judicial Unpaid Debts of the unfulfillment of final court rulings in matters such as alimony, rental or purchase contracts or non-compliance by a Public Administration with a payment obligation has changed the game's rules in the digital era in the battle against judicial arrears.

The digitalisation of the claim and consultation process and its dissemination to the Spanish financial and business system through Informa D&B and the multinational EXPERIAN has managed to put a stop to payment defaults and accelerate their collection in record time with all the Legal guarantees for the creditor and the debtor.

This revolutionary information and consultation service of judicial defaults has managed to bring to light the debt that until its creation was not registered in any other negative solvency file and that is now visible to everyone who has a legitimate interest in consulting it, favouring the recovery of judgments given the social pressure that is exerted on the debtor who has defaulted on the payment ruled in the judgment.

After an unstoppable year in 2020, with the daily adhesion of new professional firms and Bar Associations through the signing of collaboration agreements and training seminars for their members, the RIJ concluded the year with a historic agreement with the multinational Experian, so that the non-payments of individuals and the self-employed also reach the country's financial and business system, thus closing the circle with the dissemination since its creation, in 2019, of the judicial debts of legal entities through Informa D&B.

In the picture, from left to right: founding partner and CEO of the RIJ platform, José Enrique Rodríguez Zarza, Experian's CEO and President for Spain and Portugal, Rita Estévez, president of the General Council of Spanish Lawyers (CGAE), Victoria Ortega and Informa D&B CEO Juan M<sup>a</sup> Sainz.