

Is floabank.fr legit? TrustSniffer's high-trust assessment: 90/100

floabank.fr

Verdict

90

OUT OF 100

HIGH TRUST

floabank.fr appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 75%.

What this site appears to be

FLOA Bank presents consumer credit, mini-loans, credit cards, installment payments, insurance, cashback, and partner financial services, with detailed pricing, legal disclosures, regulatory information, and BNP Paribas affiliation.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	6.1 years old Registered history	CLEAR
Web archive	Archived since 2020 469 snapshots	CLEAR
Certificate	Encrypted connection Issued by GlobalSign Atlas R46 DV TLS CA 2026 Q2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2020.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

FLOA Bank's website presents consumer-finance services including mini-loans, personal and vehicle credit, credit cards, installment payments, insurance, cashback, and partner payment services, with the apparent business model centered on regulated-style lending, fees, insurance distribution, and merchant partnerships.

Scam/Impersonation Risk

No contradictions were observed across the site identity, page content, and external reputation signals. The homepage presents a coherent FLOA Bank financial-services identity, with no detected impersonation, phishing, blacklist, malicious-content, or hidden-form indicators. The site's behavioral profile included limited script and external-traffic anomalies, but these did not produce evidence of credential theft, wallet abuse, cloaking, or deceptive redirection.

- Homepage content identifies FLOA Bank and its consumer-finance offerings; no brand-impersonation indicators were detected.
- Domain registration: 2020-07-07 (~6.07 years old), with expiry on 2027-07-07.
- Web archives contain 469 snapshots spanning 2020–2026, covering 7 tracked years with a maximum gap of 1 year.

Regulatory Verification Notes

The legal and informational presentation is consistent with an established consumer-finance provider: the homepage supplies product explanations, pricing examples, customer-support channels, legal information, regulatory material, and a stated BNP Paribas affiliation. The supplied evidence does not establish a specific license number or independently verified regulatory authorization, so the principal remaining issue is a limited disclosure-verification point rather than an identity or fraud concern. The separate broker-reputation dataset returned no match.

- Homepage title and content identify "FLOA Bank" and describe credit, cards, insurance, cashback, and customer-support services.
- Hosted on AS19551, operated by INCAPSULA - Incapsula Inc, US.
- TLS certificate issued by GlobalSign Atlas R46 DV TLS CA 2026 Q2, validation level DV, valid to 2026-10-09.
- The homepage includes legal and regulatory-information sections and references BNP Paribas affiliation.

What to Verify Next

For institutional onboarding or a material credit relationship, the relevant legal entity, applicable authorization, and product-specific regulatory status should be confirmed against the appropriate official registry and contractual documentation. Contact channels should also be confirmed through an independently sourced corporate channel before sensitive account changes or dispute escalation.

- Homepage navigation includes “Qui sommes-nous ?”, legal-information content, contact, accessibility, and customer-support routes.
- Product pages describe credit, insurance, and payment services requiring review of applicable terms and disclosures.
- The site’s transport encryption and hosting infrastructure were technically resolved during assessment.

Summary Verdict

FLOA Bank presents as a legitimate, established, and trustworthy financial-services website with consistent identity, substantive business content, sustained historical presence, and no observed scam or impersonation contradictions. The evidence supports normal interaction, including account login and standard use.

Infrastructure Integrity

The site is protected by Incapsula CDN/WAF infrastructure, with observed edge addresses on AS19551 and no origin candidates identified in the supplied network analysis. This materially reduces direct origin exposure and is a mitigating infrastructure signal, although it does not independently establish legitimacy.

Closing Assessment

Normal account access and standard use are appropriate; material borrowing or financial commitments should be handled through the site’s published contractual and customer-support processes.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of floabank.fr.

- The request stayed on floabank.fr. It was not redirected to another domain. CLEAR
- Registration is published under KEY-SYSTEMS GmbH. CLEAR
- DNS for this domain is served by azure-dns.com, across 4 name servers. NOTED
- The registration is paid up to 2027-07-07. NOTED
- The earliest public archive of this site is from 2020-11-04. CLEAR
- It is hosted on INCAPSULA, from a server in US. NOTED

Domain intelligence

Registrar	KEY-SYSTEMS GmbH
Hosting	INCAPSULA - Incapsula Inc, US
Country	US
Server IP	45.60.114.57
Name servers	ns1-01.azure-dns.com, ns2-01.azure-dns.net, ns3-01.azure-dns.org, ns4-01.azure-dns.info
SSL issuer	GlobalSign Atlas R46 DV TLS CA 2026 Q2
SSL expiry	2026-10-09
Domain age	6.1 years
Domain expiry	2027-07-07
Archive first seen	2020-11-04
Archive snapshots	469
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about floabank.fr at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/floabank.fr> · assessed 2026-08-03