

Depositing your €30,000 in France

How the CARPA account works when you do not live in France and have no French bank account – explanatory note for a Talent Passport application

1. The difficulty everyone runs into

The Talent Passport for business creators requires you to show that the project is financed to the tune of at least €30,000, and that this money is actually in France. In parallel, French company law requires the share capital of your future company to be paid into a blocked account *before* the company can be registered.

This is where most applicants get stuck. A French bank will rarely open an account for a person who does not yet live in France, and will not open a company account for a company that does not yet exist. So: no visa without a company, no company without a deposit, and no deposit without a bank account.

A bank statement from your bank in Bahrain does not solve it either – the French authorities only accept a deposit made in France.

2. The solution: the CARPA of the Paris Bar

CARPA stands for *Caisse des Règlements Pécuniaires des Avocats* – the fund through which every French lawyer is legally required to handle any money belonging to a client. It exists under Law no. 71-1130 of 31 December 1971 and Decree no. 91-1197 of 27 November 1991. In Paris it is run by the Bar itself and it is audited.

Two things matter for you:

- It is **not my account and not my firm's money**. The funds remain yours, in a file opened in your name, and are ring-fenced from the firm's own assets.
- The CARPA – not the lawyer – issues the official *certificate of deposit of funds*. That certificate is the document the company registry, the Ministry of the Economy and the consulate accept as proof of your €30,000.

3. How it works, step by step

1. We sign the fee agreement. I then open a file in your name with the CARPA of the Paris Bar.
2. The CARPA issues a dedicated account reference (IBAN) for your file only.
3. You transfer the €30,000 from your own bank account abroad, in your own name. Nothing goes through my firm's account.
4. The CARPA issues the certificate of deposit, naming your company "in formation" and the exact amount received. We file it with the company registry to obtain the company's registration certificate (Kbis), and with the Ministry of the Economy as proof of the financing of the project.
5. Once the company is registered, the funds are released to the company's own bank account – which a French bank will now open, because the company legally exists.

Please note: the CARPA of Paris applies a minimum deposit of €5,000, so the amount of share capital has to be decided before the articles of association are signed.

4. Your safeguards

- The money stays blocked. It can only be released to the company upon production of the registration certificate issued by the court registry – this is written into the certificate itself.
- If the company is not registered, the funds are returned to you. French commercial law gives you the right to ask for them back six months after the deposit (art. L. 225-11 of the Commercial Code).
- The certificate is issued and signed by the Secretary General of the CARPA, on the Bar's letterhead – not by me. I could not issue it, and I could not alter it.
- Every movement is traceable in the lawyers' portal, and the CARPA verifies the origin of the funds and the identity of the depositor.

5. What it looks like in practice

Below are real documents from a Talent Passport file handled by the firm, for a client who was living abroad and had no French bank account. Names, account numbers and file references have been blacked out – I am bound by professional secrecy and your own file will be treated exactly the same way.

The screenshot shows the 'Détail de l'affaire' page in the CARPA portal. The page displays the following information:

- Statut:** Actif
- N° d'affaire:** [Redacted]
- Nature:** 9 - Droit des sociétés
- Référence cabinet:** 26-032
- Client(s):** ISSA [Redacted] [Voir plus](#)
- Adversaire(s):** SASU II [Redacted] [Voir plus](#)
- Solde:** 30 000,00

At the bottom, there are several action buttons: DÉPOSER DES FONDS, EFFECTUER DES RETRAITS, DEMANDER UN RIB, CONTACTER LA CARPA, RECHERCHER UNE OPERATION, OPPOSER UN CHÈQUE, ARCHIVER, and Éditer.

The client's file in the CARPA portal. The balance of €30,000 is held in the client's own file, opened under the firm's reference. The lawyer can deposit and request an account reference, but the funds are not his.

The screenshot shows the 'AFFAIRE(S)' list in the CARPA portal. The table displays the following information:

	N° d'affaire	Ref. cabinet	Nom affaire	Nature d'affaire	Solde	Date ouverture	Statut
☐	[Redacted]	26-052	LIU OLIV	9 - Droit des sociétés	0,00	17/09/2026	Actif
☐	[Redacted]		CHI PRE	7 - Contrats et contentieux du...	0,00	17/09/2026	Actif
☐	[Redacted]	26-044	NGU INN	9 - Droit des sociétés	0,00	08/09/2026	Actif
☐	[Redacted]	26-032	ISSA CON	9 - Droit des sociétés	30 000,00	24/06/2026	Actif

At the bottom, there is a pagination bar showing 'Page: 1' and a dropdown menu for 'Lignes par page: 15'.

The same portal, showing the firm's current files. Each client has a separate file and a separate balance – funds are never pooled.

ATTESTATION DE DEPOT DE FONDS

La CARPA de Paris domiciliée Maison des Avocats Cours des Avocats CS 72402 75833 PARIS Cedex 17 représentée par son Secrétaire Général, Monsieur Jean-Charles KREBS,

Atteste par la présente,

avoir reçu ce jour en dépôt sur son compte numéro 30 [REDACTED]
ouvert dans les livres de la Banque BNP PARIBAS Agence Centrale Entreprises, 16 boulevard des Italiens, 75009 PARIS, par l'intermédiaire de Maître Sintès DINGAMGOTO, Avocat au Barreau de Paris, 79 rue d'Amsterdam, 75008 PARIS,

- la somme de 30.000,00 Euros, représentant le capital social versé par l'associé de la société en formation :

IIC C [REDACTED]
[REDACTED]
75008 PARIS

La libération de cette somme ne pourra être effectuée au profit de la société en formation qu'à réception par la CARPA du certificat du Greffe du Tribunal de Commerce constatant son immatriculation au Registre du Commerce et des Sociétés.

Fait à Paris en deux exemplaires, le 17 juillet 2026.



Caisse des Règlements Pécuniaires effectués par les Avocats de Paris
Institution régie par les dispositions des articles 236 à 244 du décret du 27/11/91
MAISON DES AVOCATS - COURS DES AVOCATS - CS 72402 - 75833 PARIS CEDEX 17
Siret : 78418121600044

The certificate of deposit of funds issued by the CARPA of the Paris Bar: it records the €30,000 received as the share capital of the company in formation, and states that the money will only be released once the company is registered. This is the document that goes into your application file.

6. To go further

The full step-by-step process of the application, from the first consultation to the visa, is described here:

<https://sd-avocat.fr/blog/talent-passport-lawyer-support-step-by-step/>

I remain available for any question on this note.

This note is provided for information purposes in connection with a prospective Talent Passport application. It does not constitute a legal opinion on a specific file.
Maître Sintès DINGAMGOTO – Avocat au Barreau de Paris – contact@sd-avocat.fr