

## Coface **Business Information**

# MORE KNOWLEDGE AND SECURITY AT THE CLICK OF A MOUSE!

Do you want to know the credit rating or to get financial information of your customers or potential new customers? Do you never want to be surprised by changes in the creditworthiness of your customers again?

With **Coface Business Information**, you can make faster and more insightful decisions and stay ahead of your competitors.

## **Trust is good, control is better.**

### **Obtain business critical information**

Comprehensive and up-to-date information allows our customers to focus on real prospects and to develop business relationships based on both - trust and facts.

Our information is collected by our world class team of experts, helping our clients control the risk associated with particular customers or transactions by supporting credit decisions.

Better understanding risk helps our clients to protect business and profit margins from the potential loss associated with fraud, failure or delayed payments.

### **Strengthen your credit management**

The Coface Business Information suite of products helps our clients meet the intensified information requirements for effective competition in a global economy.

- ✓ Check the financial health of a company and learn about its payment history.
- ✓ Get a clear vision of the creditworthiness of specific buyers, with a possibility of continuous monitoring.
- ✓ Understand the level of guarantee you can expect from Coface as a credit insurer in the event you request coverage.



## BUSINESS INFORMATION PRODUCTS INCLUDE :

### BUSINESS REPORTS

- Snapshot Report
- Full Report

### CREDIT OPINIONS

- @rating Check
- @rating Monitoring
- Customized Credit Opinion



## BUSINESS REPORTS

Do you need information on an ongoing basis, related to the creditworthiness and payment history about your current or potential business partners?

Our Business Reports are simple, standardized and easy to understand. Furthermore, they are available in four languages: English, French, German and Spanish.

You have the choice between two products:

- **Snapshot Report**

If you need only basic information on your business partners, Coface offers, when online available, short reports with instant delivery on companies located in more than 60 countries. The Snapshot Report includes a Maximum Credit Recommendation.

- **Full Report**

If you need more comprehensive information to conduct your own in-depth risk analysis, the Full Report provides greater detail than the Snapshot Report. It too includes a Maximum Credit Recommendation.

When we have the company data on file, this report can be obtained via instant delivery. When you absolutely need the most up-to-date information, or if data on a company is not on file, Coface has the expertise to quickly undertake a specific investigation for you.



## CREDIT OPINIONS

@rating credit risk assessment is based on the know how of Coface and its worldwide network. The @rating Credit Opinion represents the basis for our decision to accept coverage for receivables due from the requested company in connection with our credit insurance.

The number of @-symbols in the inquiry response indicates the maximum coverage that would be accepted by Coface under a credit insurance contract:

### @rating assessment

<b>NR</b>	not rated (Insurance cover up to EUR 7,000.- possible)
<b>R</b>	Insurance cover up to EUR 10,000.- possible
<b>@</b>	Insurance cover up to EUR 20,000.- possible
<b>@@</b>	Insurance cover up to EUR 50,000.- possible
<b>@@@</b>	Insurance cover up to EUR 100,000.- possible
<b>X</b>	The available information does not allow an @rating assessment

- **@rating Check**

Verify both the identity and credit standing of companies worldwide. The @rating check represents a status report at the time of the inquiry.

- **@rating Monitoring**

@rating Monitoring provides additional support for existing business relationships.

You receive an automatic update whenever the credit standing of your customer changes (for better or worse) and can therefore take fast action.

- **Customized Credit Opinion (CCO)**

In cases where the pre-defined levels of @rating are not sufficient, you can make a special request for amounts over EUR 100,000.-.

INFORMATION IS KEY TO MAKING THE RIGHT DECISIONS!

## FAQs

### **Credit Opinions, Credit Limits and Exposure**

#### **→ Why should I get a Credit Opinion instead of a regular Credit Limit?**

It is more beneficial for you to purchase a Credit Opinion instead of a Credit Limit when you do not need active coverage of a company.

Using a Credit Opinion instead of a Credit Limit is less expensive and allows you to optimize the use your limits to when you really need them. By managing your usage of Credit Limits and keeping the aggregate value within a reasonable range, you have greater flexibility and accuracy as well as saving money.

### **Business reports with a more attractive design and content**

#### **→ What other added value do the Coface Business Reports offer me?**

Both Snapshot and Full Reports include, when available, an exclusive information element from Coface: the company's payment history.

This valuable data comes directly from our extensive payment records as a global credit-insurer.

The initial credit assessment of a company will be adjusted by Coface, as necessary, to provide you with a more accurate and up-to-date view.

### **If I have a Discretionary Credit Limit (DCL) option in my credit insurance contract**

#### **→ What's the benefit of Coface Business Information offer?**

Many companies have a DCL option based on positive information in the context of their credit insurance contract.

When the DCL option is based on positive information, you know you take less risk when trading with partners. Coface makes things simple and handy for customers. Any of our Business Information products is admissible to request the DCL option, as long as they show a positive assessment.



#### **YOUR BENEFITS**

- ✓ Credit information based on the expertise of a credit insurer
- ✓ Fast action possible if credit standing of a business partner declines
- ✓ Supplies up-to-date information for use as an early warning system
- ✓ Standardised solution available throughout the world
- ✓ Easy, secure and fast online information via CofaNet Essentials
- ✓ As decision basis within the discretionary credit limit option (DCL)

#### **FAST AND EASY ACCESS TO THE INFORMATION YOU ARE LOOKING FOR**

1. Log on your CofaNet Essentials account
2. Search for a company name
3. Select the product of your choice
4. Receive the requested information with immediate delivery or freshly investigated data within a few days
5. Pay per use upon invoice

## HOW TO SELECT THE RIGHT PRODUCT?

	Worldwide coverage	Availability	Valid for DCL	With monitoring
<b>Snapshot Report</b>	62 countries	Certain companies*	Yes	No
<b>Full Report</b>	All countries	All companies	Yes	No
<b>@rating Check</b>	All countries	All companies	Yes	No
<b>@rating Monitoring</b>	All countries	All companies	Yes	Yes
<b>Customized Credit Opinion</b>	All countries	All companies	Yes	Yes

\* Online immediately available. If the company you are looking for is not available online, you can request an individual fresh search (full report).

THE GLOBAL SAFETY NET OF COFACE PREVENTS YOU AND YOUR COMPANY FROM FINANCIAL DIFFICULTIES AND RISKS WORLDWIDE.

### COFACE BUSINESS INFORMATION: DATA TO HELP YOU GROW BETTER

Our database helps you to improve your decision quality.

- ✓ No more unknown trading partners in an increasingly globalized world
- ✓ Reduces risk in all business transactions and precise control of your client portfolio
- ✓ Reliable, fast and easy analysis of your trading partners

FOR ADDITIONAL INFORMATION PLEASE CONTACT OUR SALES MANAGER OR VIST OUR WEBSITE



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