



INFORMATION SHEET - COFANET ESSENTIALS

The gateway to Coface's online products

In answer to the globalisation of the economy and the growth in international B2B trade, Compagnie Francaise D'Assurance Pour Le Commerce Exterieur SA Niederlassung Austria (hereafter „Coface“) has developed an online tool to support you in managing your business.

Yet CofaNet Essentials and CofaMove (App) is much more than just an online credit management service. It is an integrated risk management software program that gives you freedom and flexibility in managing the portfolios of your customers, both at home and abroad.

COFANET AND THE @RATING

CofaNet Essentials and CofaMove are secure online platform for the access to Coface @rating - the first global system for information, company assessment and the protection against the risk of default. The @rating assessment offers you an alternative to conventional credit assessments. It is a multi-level scale made up as follows:

R	Insurance cover up to EUR 10,000.-
@	Insurance cover up to EUR 20,000.-
@@	Insurance cover up to EUR 50,000.-
@@@	Insurance cover up to EUR 100,000.-
X	No insurance cover possible
NR	not rated (Insurance cover up to EUR 7,000.-)

If you have already taken out a Coface credit insurance policy, CofaNet Essentials and CofaMove are

- the best instrument for improving control over the credit limit in your portfolio;
- the best way to take on new business without taking on unnecessary risk;

Of course you can apply for a credit limit at any time if the @rating credit assessment is not sufficient to cover your requirements.

Even if you do not have a Coface credit insurance policy you can profit through CofaNet Essentials and CofaMove from the Coface @rating credit assessment system – a global real-time credit check of business partners. A subscription through the CofaNet Essentials portal and CofaMove gives you access to information about 60 million companies around the world and is thus an indispensable tool for credit management that lives up to the needs of today's globalised business world.

THE SPECIAL FEATURES OF COFANET ESSENTIALS

Search function

You can identify new companies and potential business partners from an unlimited number of countries and add them to your online portfolio, regardless of whether you need a new credit limit or an @rating credit assessment.

Portfolio

Your online tool for managing credit lines and @rating credit assessments – lets you control, change and cancel existing credit limit as well as check and delete individual @rating credit assessments.

Portfolio Updates

Your CofaNet “incoming mail” includes messages about decisions on credit lines and @rating credit assessments.

Portfolio analysis

Gives you a real-time overview of the spread of credit risk in your portfolio.

Data export

Prepare your own customised list of portfolio data to download to your PC as an MS Excel or MS Access file.

Country information

You have a direct link to the Coface country evaluations under www.coface.at. This gives you added security for your credit decisions.

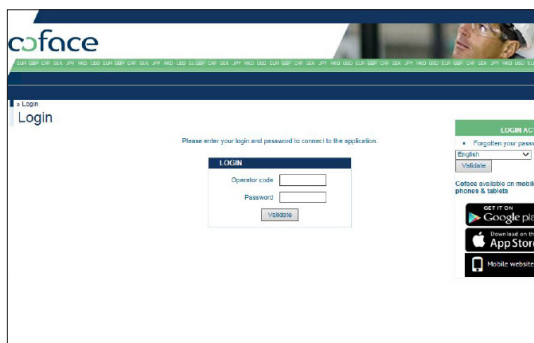


Fig. 1: Easy access to CofaNet Essentials

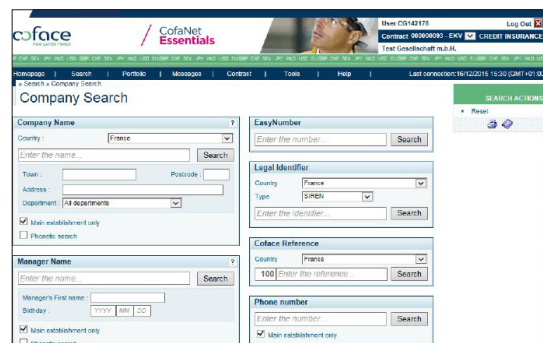


Fig. 2: Search for a specific company or check your customer's credit limit online.