

**Coface Global Solutions:
A new service for multinational companies in 66 countries**

Coface, one of the worldwide leaders in credit insurance solutions, is enhancing its organisation by creating Coface Global Solutions (CGS), to meet the specific needs of multinational clients. With Coface's direct presence in 66 countries, CGS provides international groups with a global view of their trade risks as well as local management of these risks thanks to unrivalled monitoring and analysis tools.

Corine Troncy, Coface's Group Commercial Director, commented: "More than 18,000 companies worldwide with turnovers exceeding 500 million euros not only need credit insurance contracts, but also related services in the countries they operate in. Coface Global Solutions provides them with management tools and services that have no parallel in the market: unique added value. Thanks to local monitoring and detailed analysis from the worldwide network of Coface experts, CGS secures their commercial development internationally, whilst improving their operating performance".

CGS: a unique structure for multinational clients allowing for personalised solutions to manage and secure their trade receivables

CGS offers real-time access to local monitoring, whilst improving visibility and global monitoring for trade receivables. This integrated and centralised organisation coordinates Coface's operational experts across the world, allowing multinational companies to:

- increase operating performance in managing their commitments;
- optimise cash flow and the management of their balance sheet's bottom line;
- secure their commercial risks even further;
- facilitate the developing and setting up of management strategies for their trade receivables;
- support commercial development internationally.

CGS: the added value of Coface's worldwide expertise

For each client, Coface Global Solutions deploys a Program Leader who works very closely with local teams that are specifically dedicated to multinational companies.

Therefore, multinational companies have immediate access to Coface's international network which is present in 66 countries and offers, either directly or through its partners, credit insurance services in 97 countries. Coface also makes its worldwide database available to them, offering information on 68 million debtors, its 350 risk underwriters who are specialised by business sector and its recognised knowledge of country and sector risks.

The market's most modern IT platform for online analysis of trade receivable risks

CGS multinational clients have access to the **CGS Dashboard**, a new fast and user-friendly tool that provides the client with centralised data management for all trade receivables:

- Immediate access to existing data history and trend analysis over long periods of time;
- Access to all of the source data, allowing for personalised analyses;
- Creation of geographic and sector comparisons;
- Implementation of key indicators for further control of objectives linked to customer credit;
- Calculation of the acceptance rate for risks and indicators over the last 24 months;
- Statistical analysis of the reasons for refusal of coverage;
- Identification of aggregates in trade risk exposure;

- Unique ergonomics allowing the policies that comprise a credit insurance programme to be grouped together in a customised manner, mirroring the client's internal group organisation;
- Data and analyses can be downloaded immediately in pdf, excel or data file format;
- Updated comparisons at current or constant structure exchange rates.

CGS also incorporates tools that are shared by all of its teams in order to facilitate coordination for those in charge of commercial follow-up and risk cover (eg intranet tools, cloud). From this integration of local teams and tools stems a structured dimension in the CGS offering to its clients. With the CGS Dashboard for example, clients can see the consolidation of the risks on a group of buyers, which is data integrated into Coface Group's systems.

→ A word from 'Groupe SEB'

'Groupe SEB', a leading worldwide manufacturer of small domestic appliances and cookware, is one of the multinational companies that have from now on access to Coface Global Solutions.

«Global Solutions Dashboard is a real breakthrough in terms of analysis and piloting of our customer credit risk: world consolidation by customer, by level of score or country assessment. Furthermore, the platform gives a clear vision of Coface's underwriting decisions and establishes itself as a perfect complement to the operational tool Cofanet, available within the same portal », commented Philippe Martelo, Vice President Credit Management, 'Groupe SEB'.

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About Coface

The Coface Group, a worldwide leader in credit insurance, offers companies around the globe solutions to protect them against the risk of financial default of their clients, both on the domestic market and for export. In 2011, the Group posted a consolidated turnover of €1.6 billion. 4,600 staff in 66 countries provide a local service worldwide. Each quarter, Coface publishes its assessments of country risk for 157 countries, based on its unique knowledge of companies' payment behaviour and on the expertise of its 350 underwriters.

In France, Coface manages export public guarantees on behalf of the French state.

Coface is a subsidiary of Natixis whose Core Tier 1 ratio is 10.2% end December 2011.

www.coface.com