

# Coface Business Information

## SMARTER RISK MANAGEMENT : KNOW MORE ABOUT YOUR BUSINESS PARTNERS

**Coface Business Information** allows quicker and more insightful decisions, giving you a competitive advantage.

### **Because knowledge is power !**

Looking for user-friendly information solutions? Coface offers a unique suite of products available through our online customer portal, CofaNet.

### **A suite of products to build and protect your business.**

#### **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 function**

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 Credit Opinion check (@COc)
- @Rating Credit Opinion monitored (@COM)
- Customized Credit Opinion (CCO)



## YOUR BENEFITS

By signing up for our Business Information suite of products via CofaNet, you can benefit from these additional advantages :

- ✓ Competitive pricing
- ✓ Standardized products across the globe
- ✓ Multi-lingual availability
- ✓ Global coverage
- ✓ Online availability
- ✓ Credit-insurer expertise



## 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 4 languages: English, French, German and Spanish.

You have the choice between 2 products :

### Snapshot Report

If you need only basic information on your business partners, Coface offers, when 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

As a major global credit insurer, Coface has a worldwide network of experts specialized in information gathering, processing and analysis.

Our Credit Opinions provide a cost-effective way to manage your risk function. There are 3 products available to support your specific requirements :

- **@ Rating Credit Opinion check (@COc)**  
Obtain the maximum amount that can be granted up to 100 K€.
- **@ Rating Credit Opinion monitored (@COM)**  
Same as above, but with active monitoring.
- **Customized Credit Opinion (CCO)**  
For amounts above 100K€, consult our risk experts by requesting a credit assessment for a specific amount. Should you decide that you would like insurance coverage, your CCO can be transformed in an actual Credit Limit automatically.

With @COM and CCO, you benefit from Coface's continuous risk monitoring, which keeps you informed of changes in a company's financial status and allows you to monitor closely your business partners. You can react immediately in case of negative information, and hence improve your decision-making.

INFORMATION IS KEY TO MAKING THE RIGHT DECISIONS

## QUICK ANSWERS TO YOUR QUESTIONS ABOUT OUR OFFER

### Credit Opinions, Credit Limits & 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.

- ✓ Transform your Customized Credit Opinion in actual Credit Limit only when you really need it: the amount approved in the CCO will be converted to insurance cover at your request.
- ✓ 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.

### 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.
- ✓ In case of an NOA, the process is optimized as everything can be handled via CofaNet.

### More attractive business reports

#### → What other added value do the Coface Business Reports bring 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.

- ✓ Coface purchases and produces millions of business reports every year. To buy from us is to benefit from this global procurement source.
- ✓ All the business reports you may buy via CofaNet are standardized, hence easier to use, including those produced by an external provider.

### EASE OF USE

1. Log on your CofaNet 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

→ Get quickly and easily the information you look for

## HOW TO SELECT THE RIGHT PRODUCT ?

	Scope	Availability	Valid for DCL	With monitoring	Transformable into a Credit Limit
<b>Snapshot Report</b>	62 countries	Certain buyers	YES for 1 year	NO	-
<b>Full Report</b>	All countries	All buyers	YES for 1 year	NO	-
<b>@ Rating Credit Opinion check</b>	All countries	All buyers	YES	NO	NO
<b>@ Rating Credit Opinion monitored</b>	All countries	All buyers	YES	YES	NO
<b>Customized Credit Opinion</b>	All countries	All buyers	YES	YES	YES

OUR EXTENSIVE NETWORK OF INFORMATION SOURCES COVERS MORE THAN 220 COUNTRIES AND TERRITORIES, PROVIDING QUANTITATIVE AND QUALITATIVE DATA ON 200 MILLION COMPANIES AROUND THE WORLD.

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

Our database helps you to improve your decision quality.

- ✓ Make better business decisions based on the best available data.
- ✓ Identify financially sound partners.
- ✓ Know that Coface's knowledge, expertise and global network are available to support you and your team.

DO YOU HAVE FURTHER QUESTIONS ABOUT THE COFACE BUSINESS INFORMATION OFFER ?

PLEASE GET IN TOUCH WITH YOUR CUSTOMER RELATIONS DEPARTMENT, WHO CAN PROVIDE YOU WITH ANSWERS TO YOUR QUESTIONS AS WELL AS PROVIDE YOU WITH A LIVE DEMO.