



**coface**  
FOR SAFER TRADE

**BUSINESS INFORMATION**  
COFAPAY

## COFAPAY

THE PAYMENT ANALYSES TOOL  
TO OPTIMIZE YOUR BUSINESS



CofaPay is an analytical tool where you can monitor the payment behavior of your customers. On the basis of the invoices forwarded by the users of the program, the tool prepares reports regarding payment behavior for specific customers, industry, group or all companies.

CofaPay uses knowledge previously gathered by Coface and links the receivables management information with the data supplied by our customers. With this combination, you can obtain unique analyses, e.g. linking our @rating score with your own data to show the segmentation of your risk.

“  
*Analyze and monitor  
your clients - with  
just one click*  
”

### ADVANTAGES

Thanks to CofaPay you will be able to:

- Assess the solvency of your customers
- Analyze and monitor your portfolio
- Compare the payment performance of your customers with the industry
- Get information on debt collection history, insolvency and bankruptcy
- Analyze historical receivables data
- Order credit reports and debt collection services

Therefore CofaPay enables you to identify potential risk and minimize your commercial risk by monitoring your portfolio using not only debt collection history, but also information about insolvency or bankruptcy or historical receivables data. Coface provides the highest level of security and safety of your information.



### ALL INFORMATION YOU NEED IN ONE TOOL - ANYTIME AND ANYWHERE

At CofaPay more than 15 criteria's are available to search for companies or groups. You can use it anytime and anywhere on your computer or mobile device. You can upload your debtor data on invoice or balance basis and enhance the database. You have the possibility to exchange payment experience with other users of the program. Credit reports and debt collection services can be ordered directly for invoices which show a high risk of insolvency.

For each company you can verify the risk level of payments based on the Payment Morality Index. You can generate summary reports for certain periods and monitor selected companies on changes of its payment behavior.

## ANALYSES AND MONITORING FOR YOUR BUSINESS

### Analyses

CofaPay calculates and provides the following analyses:

1. Payment Morality Index (PMI): shows the PMI of a specific company or of your portfolio
2. Overdue Payments: shows how the overdue payments change over time and how they are structured
3. Days Sales Outstanding (DSO)
4. Map of Risk
5. Industry Risk
6. Anticipation
7. Year started
8. Geography
9. Payment Performance: displays the average delay in days between the invoice due date and the payment date of a certain company
10. Credit Terms: indicates how the credit terms changed in time

### Monitoring

You can get an alert about positive and negative changes of your monitored buyers for example if there is change of PMI index or in case of insolvency.

## THE GLOBAL SAFETY NET FOR ALL

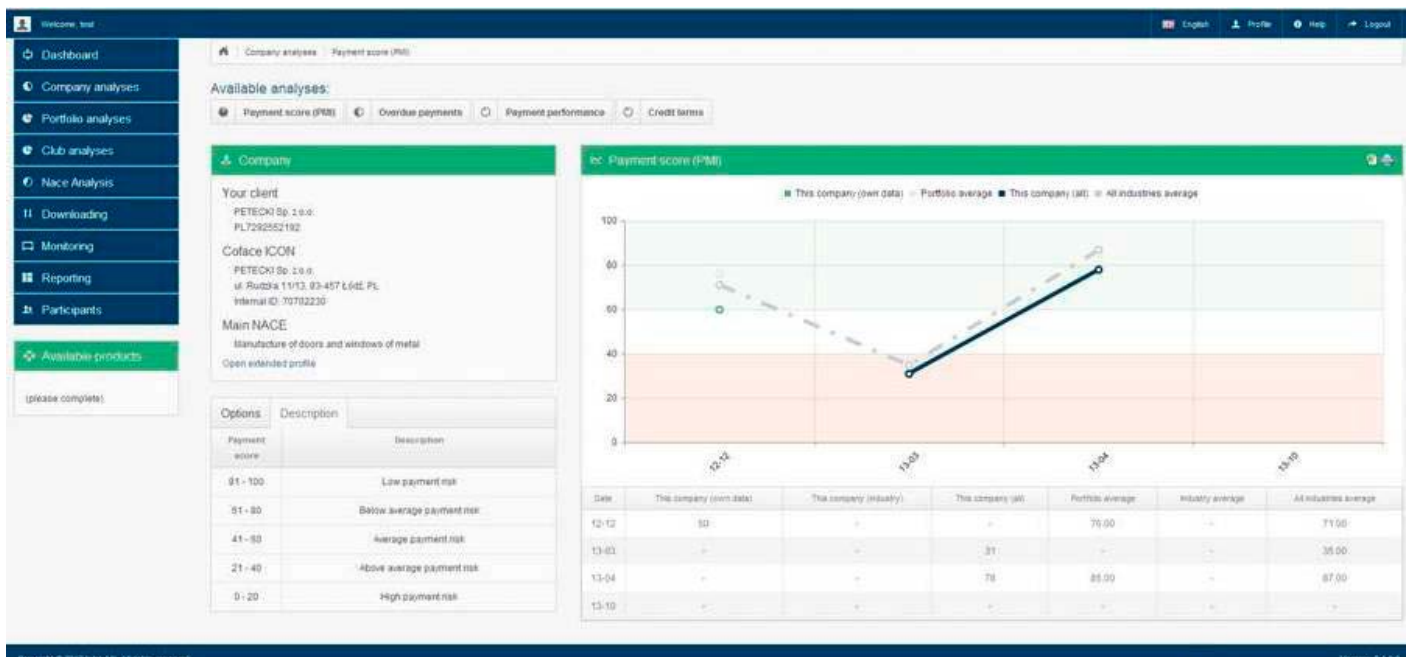
In a business climate that is fiercely competitive and increasingly unpredictable your ability to safeguard against bad debt assumes an even greater significance. Payment defaults and insolvencies can happen anytime. The safety net from Coface prevents you and your company from financial difficulties. It protects you completely and enables you to trade safely.

You benefit from the credit assessments of your customers by the global information network of Coface. We are directly present in 66 countries and 224 cities and therefore close to your customers. Our unique database provides you access to information on more than 60 million companies and their credit assessment in terms of credit opinion.

Our assessment systems inform you anytime on the risk and stability of your commodity and service flows. In the delicate structure of the economy insurance against non-payment as well as prevention and minimization of claims are the key to successful business strategy and peace of mind.

## SAFE BUSINESS IN DIFFICULT TIMES

You need responsible, intelligent and reliable solutions for your company to protect yourself against payment defaults. Coface analyze the economic business environment as well as its changes in 160 countries. Our 350 underwriters are based worldwide to ensure that they are close to local markets, fully aware of legal requirements, local risks and opportunities. Our network enables us to indicate risks and inform you in real time.





For further information:  
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