



COFACE

MORE THAN A CREDIT INSURER
YOUR COMMERCIAL RISK ADVISOR

#BusinessInformation

NEW INSIGHTS FOR YOUR DECISION

Smarter **information** to help you make
smarter business decisions



Insights for trade

2

OUR
MISSION:
TO HELP
SMALL AND
LARGE
COMPANIES
MAKE THE
RIGHT
DECISIONS



Coface Credit Information is reliable, quickly available and improves our own risk management. ”

*Christoph Buhr, Head of Corporate Account Management,
Kreissparkasse Mayence*

As a business risk advisor,
we provide information
services to help you:

- / **Check** creditworthiness of your partners
- / **Save** time thanks to easy to understand risk indicators



A COMPLETE
PRODUCT
RANGE TO
HELP
DEVELOP AND
MANAGE
YOUR RISK

**YOU CAN RELY ON OUR APPRAISAL OF YOUR BUSINESS PARTNERS,
DELIVERED ACROSS A WIDE RANGE OF SOLUTIONS:**

The DRA Score



Evaluate the probability of default of a company over the next 12 months

Credit Opinions



Evaluate a business using Coface's credit recommendation

Information Reports



Obtain a 'snapshot' or 'detailed' financial situation of a company



Monitoring Services

Get alerted when risk indicators change on monitored companies in your portfolio



Economic Insights

Coface's micro and macro economic expertise to help manage country and sector risks

4

ASSESS THE RELIABILITY OF YOUR PARTNERS WITH COFACE'S DEBTOR RISK ASSESSMENT (DRA)



The DRA is calculated not only from legal and financial information on companies, but also from exclusive information held by Coface, thanks to its teams of specialists and its credit insurer activity:

The DRA, a buyer risk assessment, indicates a company's ability to meet its short-term financial commitments.

This risk analysis is expressed on a scale of **0** to **10**.

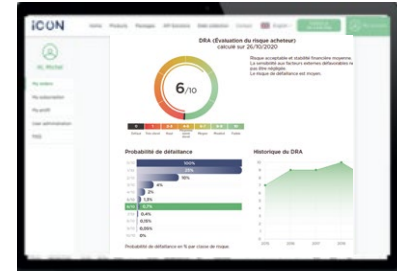
Each assessment corresponds to a risk category:



This rating indicates the probability of a company defaulting over the next 12 months

[View Sample](#)

- ▶ A company's internal indicators such as the **financial soundness** or the **company's management** (financial ratings, payment incident ratings...)
- ▶ Environmental factors: **country** and **sector risk assessments**, business environment
- ▶ Adjustments including the **opinion of our risk analysts** and historical trends



5

CREDIT OPINIONS THE RECOMMENDED INDIVIDUAL CREDIT LIMIT ON A COMPANY

Coface opinions provide you a recommended credit amount to support your assessment of the creditworthiness on debtors, prospects, and any company that you are willing to do business with.

BENEFIT FROM THE EXPERTISE IN RISK ANALYSIS OF A GLOBAL LEADER IN TRADE CREDIT NSURANCE



Coface offers two distinct types of credit opinions, that respond to different business's needs.

Managing portfolios with small - medium sized companies? Or portfolios with small values but high volumes of trade?



@Credit Opinion provides a level of recommended exposure up to €100,000

Do you need a precise risk assessment, on a specific business opportunity?



Advanced Opinion provides a specific recommended outstanding amount.

6

EASY TO
UNDERSTAND
REPORTS
INCLUDING
UNIQUE
COFACE
INSURANCE
PAYMENT
EXPERTISE

OUR BUSINESS REPORTS PROVIDE AN UP-TO-DATE OVERVIEW OF THE FINANCIAL SITUATION OF YOUR BUSINESS PARTNERS

Before confirming any transaction with new customers or suppliers, check the level of risk of this commercial relationship with our information reports, detailed or summarized according to your needs.

These two products also informs you if Coface, as a credit insurer, has information on any negative experience with payments on this company.



SNAPSHOT REPORTS

Basic and summarized information on your business partners

Instantly available for more than 60 countries

They include: a **Quick Rate**, a **Maximum Credit Recommendation**, and the **Coface Adjustment**

FULL REPORTS

Comprehensive information to conduct your own in-depth risk analysis

Available in 195 countries (immediately or within a few days)

They include: **complete financial data**, a **Credit Score**, a **Maximum Credit Recommendation**, our evaluation from 'Insolvency Proceedings' to 'Excellent Risk', and the **Coface Adjustment**

7

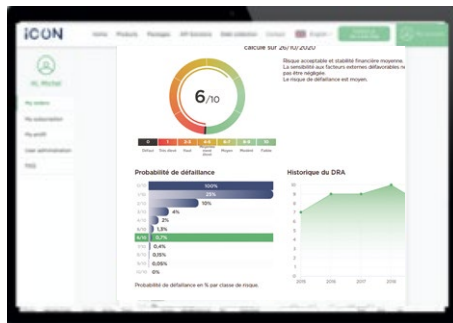
WITH
COFACE
MONITORING
SERVICES,
IMPROVE
YOUR
DECISION-
MAKING
PROCESS

CLOSELY TRACK YOUR BUSINESS PARTNERS AND HELP DRIVE YOUR BUSINESS WITH CONFIDENCE

Verifying your business partners' financial health is essential!

And detecting early warning signs is key to your risk management but it requires resources.

With Coface Monitoring Services, all our products can be monitored!* We automate the surveillance of your credit risk and actively inform you about all the changes that matter, so you can make informed decisions.



- **Snapshot Reports with Default Monitoring:** alerts you in case your partner's situation deteriorates
- **Full Reports with Risk Monitoring:** receive real-time evolution notification on 20 criteria such as financials, score...
- **Monitored @Credit Opinions:** notifies you on changes of Coface credit recommendation
- **Monitored DRA:** get updated on score changes and track suppliers and partnerships trustworthiness

LET COFACE DO THE WORK FOR YOU

Any change in data will trigger an alert and you will immediately receive a notification: Via email / in the ICON platform / directly in your ERP or CRM via the ICON APIs.

coface

*Simply activate the monitoring services when ordering your information products

8

ICON

ACCESS OUR
SOLUTIONS
24hrs
7 days a week

MONITOR YOUR CREDIT RISKS IN THE EASIEST AND MOST INTUITIVE WAY WITH iCON, OUR ONLINE PLATFORM

State of the art technology

Intuitive navigation

Real-time updates

Access 24/7

YOUR BENEFITS: FLEXIBILITY, TRANSPARENCY, EFFICIENCY

- ▶ **Adaptable to your needs**
- ▶ **A single interface**, for all our products
- ▶ **Modular subscription** (one or more products)

The screenshot shows the 'My orders' section of the iCON platform. It features a navigation bar with 'All', 'Business Report', 'Scores', and 'Credit Opinion'. Below is a 'Filters' section with 'From' and 'Until' date pickers, a 'Filter' button, and a 'More details' link. The main content area shows '100427 orders' and an 'Export in excel' button. A table lists five orders, each with a company name, report details, status, and a 'Download' button.

Company	Report Details	Status	Action
For PROFITRANSA UAB	1012-2020-1016-01C-ID Your reference: No reference No subscription Credit Select Premium	Status: Invoiced View More >	Order n°189468 Download
For Bekart Slobodni, a.s.	1012-2020-1016-01C-ID Your reference: No reference No subscription Credit Select Premium	Status: Invoiced View More >	Order n°188264 Download
For HANRIGUAI UAB	1012-2020-1016-01C-ID Your reference: No reference No subscription Credit Select Premium	Status: Invoiced View More >	Order n°189480 Download
For TILSONI A.	1012-2020-1016-01C-ID Your reference: No reference No subscription Credit Select Premium	Status: Invoiced View More >	Order n°109209 Download

The screenshot shows the 'My portfolio' dashboard with four key metrics:

Metric	Value
Number of companies	226
Number of monitored companies	21
Monitoring which will expire within one week	0
Notifications since the last week	3

- ▶ **Easy to read indicators**
- ▶ **Reports delivered** in simple layout and unique standardized formats across the world
- ▶ **Access an overview** of all the companies and products in your portfolio
- ▶ **Proactively manage your monitoring services**

<https://information.coface.com>

9

A WIDE RANGE OF VALUABLE ECONOMIC PUBLICATIONS TO HELP MONITOR ECONOMIC & BUSINESS ENVIRONMENT RISKS

160 COUNTRY RISK ASSESSMENTS



These invaluable tools provide an evaluation of **the average credit risk on a country's businesses**, using a eight-level ranking, from A1 to E.

13 SECTOR RISK ASSESSMENTS



Based on Coface's expertise and the financial data published by listed companies, these **barometers from 6 geographical regions are assessed every quarter.**

BUSINESS ASSESSMENTS & ECONOMIC NEWS



Coface economics and statisticians expertise concentrated in regular publications such as payment surveys, focus or panorama.

- / All Coface micro and macro economic expertise accessible in easy to read assessments, maps and in-depth reports
- / More than 100 economic studies and analysis published each year, regularly updated and free

10

BENEFIT FROM
OUR RISK
EXPERTISE
BUILT ON 75
YEARS OF
CREDIT
INSURANCE
EXPERIENCE

iCON
by coface

Insights for trade

To find out more:

office@cofacecentraleurope.com

To know more, visit us at: <https://information.coface.com>



#BusinessInformation

www.cofacecentraleurope.com

coface
FOR TRADE