

Credit management solutions from Coface

Helping you to be better informed about your trading risks and manage your receivables more efficiently, worldwide



“Potential new customer. I am looking for credit information. Can I access quickly?”



“I need help in collecting outstanding payments worldwide. Can you help in Asia?”





Coface's Collections Services - helping you to manage your worldwide receivables more efficiently

We provide flexible, scalable debt recovery solutions to tackle late payment, maximise cash flow, reduce debtor days and improve customer relations.

Our international network provides global coverage and debt collection through our direct presence in 66 countries.

Coface offers a range of collections and receivables management services, enabling you to scale your outsourced requirements from one-off debt pursuit or part ledger services to full-scale credit management.

These services allow you to simultaneously:

- Target the levels of credit control activity you may wish to outsource
- Positively enhance your customer relationships whilst ensuring you receive payments when due
- Make commercial decisions about individual debt collections via our Potential Recovery Reports

We are dedicated to developing a strong and trusting relationship with you, delivering a highly professional service which meets the unique needs of your business. We will support you with a personal relationship provided by your own specialist Client Relationship Collector.



Our services incorporate the following features:

- Credit control in your name or in Coface's name
- Efficient debt recovery, providing you with one central contact point regardless of debtor country
- Online loading of debts with real-time updates
- Access to associated legal services - we can pursue legal action and/or register insolvencies
- Action within 24 hours - we understand the importance of moving fast to maximise debt recovery

Cofacollect – our user-friendly online collection management tool

Our highly secure, easy to use web-based debt collection system enables you to review your outstanding debts online at any time.



Coface's unique global coverage provides efficient export debt recovery

- We can manage your export markets via our UK-based multilingual team, trained and experienced in debt collection
- Our international network empowers you with valuable local knowledge
- We only use collectors who understand the local cultural and market conditions and are fluent in your customer's language
- The combination of our powerful InfoLine tool and the expert local knowledge of Coface underwriters based in 66 countries allows us to efficiently investigate debtor assets, accelerating debt recovery
- Above this, our international alliance with debt recovery partners in over 90 countries enables us to recover your debt, worldwide

Business Information Reports from Coface - helping you to be more informed about your trading risks

Markets change rapidly and a company that is viable and stable today may become financially weak tomorrow. Reassessing the creditworthiness of your customers and trading partners regularly in today's turbulent economic times is critical to trading safely.

Interpreting the very latest company information available is the key to Coface's core expertise in providing comprehensive credit insurance to its clients worldwide. You can assess the creditworthiness of potential new customers, business partners and suppliers, from sole traders to blue-chip companies worldwide.

- Our business information reports provide a combination of financial information supported by the robust analysis of a leading credit insurer. Our reports are available to all businesses – you don't have to hold a credit insurance policy with Coface to enjoy the benefits
- We have confidence in our credit opinions. We insure worldwide - if our opinion proves to be wrong, we may have to pay out to our insured customers
- We adopt a global standardised approach to the production of credit information and provide worldwide monitoring for 12 months



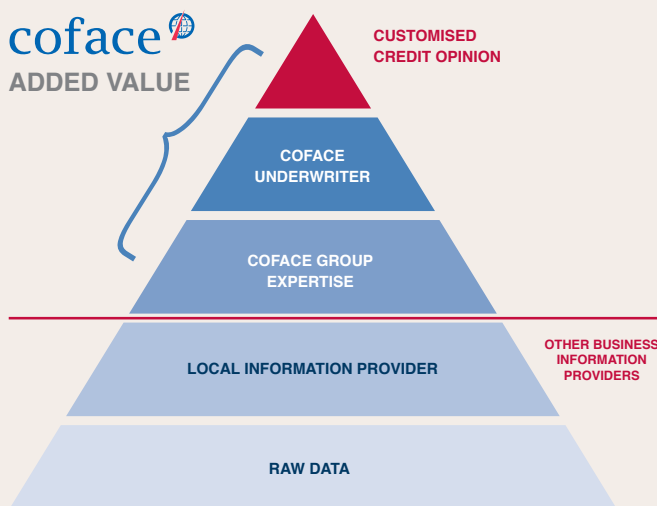
Credit Opinion & Customised Credit Opinion Services – credit opinions on over 55 million entities worldwide

Our **Credit Opinion** and **Customised Credit Opinion Services** are instant online credit vetting facilities, providing you with an easy to understand credit opinion together with concise actionable data.

These offer an immediate evaluation of the risks associated with the non-payment of trade debt by providing you with a credit opinion based on our analysis. With the **Customised Credit Opinion** you will receive a decision on the specific amount of credit that you wish to extend.

How we arrive at our credit opinions

- We have 5 levels of data processing before we arrive at a **Customised Credit Opinion**
- Our opinions are based on our local knowledge and business relationships. Our local underwriting experts have access to data not available in the public domain
- Our business lines track information on a company from several perspectives; as a supplier, a buyer or as a customer



InfoLine – Coface's dedicated online business information facility

InfoLine is Coface's dedicated online facility providing dynamically updated business information reports on over 6 million UK registered companies and unincorporated businesses. It provides a simple and easy way of obtaining crucial commercial credit information to aid your business decision making. Reports are available within seconds, via email or direct download to your desktop. Access is 24/7 and you 'pay as you go'.

InfoLine offers 3 levels of business reports, all of which include a credit recommendation and a unique **Credit Opinion Score** indicating the probability of payment default and business failure.

CreditAlliance Business Reports – unique global coverage

CreditAlliance is a unique worldwide network of specialist credit insurers, credit information and credit management service providers spanning over 100 countries, uniting 82 members. At the heart of the network is a constantly expanding global database which tracks the trading behaviour of over 55 million companies worldwide.

CreditAlliance Business Reports provide valuable business and credit information, allowing businesses to evaluate potential new customers, business partners and suppliers worldwide.

Access to Coface Experts (ACE) – complete portfolio management from Coface

ACE is a value added service providing a 'partnership' between our credit risk experts and our clients, providing you with continuous support with your decision making. Our credit opinions on a buyer form the basis of a complete analysis of your customer portfolio.

The service provides you with a continuous assessment of your risk exposure incorporating:

- A personal meeting with our Credit Risk Experts to analyse your portfolio
- Monitoring of critical events in your portfolio and a company scoring facility according to the class of risk
- Privileged access to our Credit Risk Experts regarding your high exposures, via telephone or online

Coface - facilitating trade

Business Information

Coface specialises in providing business and credit information worldwide allowing businesses to make informed decisions about trading on credit terms. Our unrivalled database holds information on over 55 million companies worldwide.

Credit Insurance

Coface has a variety of credit insurance solutions to suit the cover requirements of most types of businesses whether trading domestically or overseas. We offer transparency on company credit opinions and scores and flexibility on insurance cover and premium providing clients with value for money.

Receivables Management

Coface's suite of domestic and overseas collection services allows companies to outsource selected accounts, late payments or their entire sales ledger on a disclosed or confidential basis.



Contact us

If you would like to contact us with a general enquiry regarding our products and services, you can do so by phone:

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