

# Creditreform Brief Report

Quick appraisal of low risks

## Solid underlying information improves bulk transaction business confidence



With credit decisions often having to be made at short notice, the Creditreform Brief Report was developed specifically for those having to weigh up minor risks on the fly: besides containing cogent underlying information, the report also allocates your business partner's solvency directly to one of six meaningful risk classes.

## Areas of use

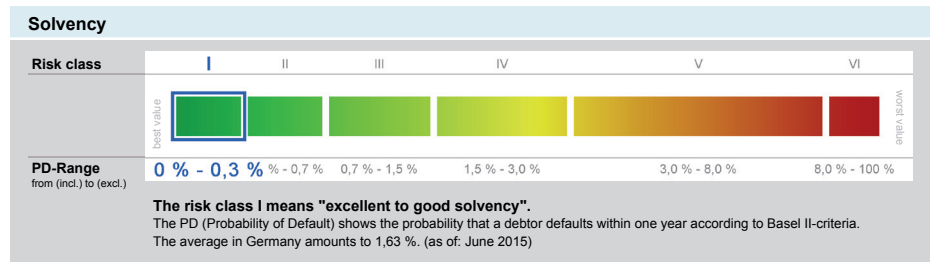
- Risk classification for solvency assessment
- Automatic solvency check in bulk business (e.g. e-commerce)
- Credit decisions for low-risk, one-time transactions with new or existing customers

## Solution

- Request-date-specific solvency information, graphically presented in six risk classes with details of the probability of default range
- Mapping to the mainstream rating scales used by banks and financial service providers
- Summary credit verdict with credit recommendation
- Business figure details stated in size categories
- Structural information

 <b>BRIEF REPORT (PD)</b> Creditreform Musterstadt	<b>Date / Time</b> 18.09.2015 / 16:55 <b>Membership N°</b> 403-009318-001 <b>Your reference</b> Muster D4	
	<b>Order reference</b> 40024774 <b>Page</b> 1 of 2	
<b>Max Mustermann GmbH</b>	<b>Crefo number</b> 3452000453	

Company identification			
Max Mustermann GmbH Musterstraße 12a 99425 Weimar Germany	Phone +49 222 1234-0 Fax +49 222 1234-56 E-Mail info@bau-mustermann.de Internet www.bau-mustermann.de Mobile +49 172 1234567		
Crefo number 3452000453 Trade name MusterMax Company status active	County Court Solingen HRB 12345 Fiscal number 555/1234/1333 VAT N° DE 123456789		



Payment behaviour and Credit Opinion		
<b>Payment behaviour</b>	Within agreed terms, formerly using of cash discounts.	(11)
<b>Credit opinion</b>	Credits and business connections are permissible.	(21)
<b>Credit limit in EUR</b>	98.000,00	

Structural data			
<b>Legal form</b>			
Private limited company			
<b>Foundation</b>			
01.01.1990 (first known legal form: 16.11.1990 as Sole proprietorship) Company age: 25 years			
<b>Trade register</b>			
10.12.1995, AG 42651 Solingen, HRB 12345 last published entry on 11.12.1995 (Change of legal form)			
<b>Management and power of representation</b>			
Crefo number	Name / Address / Status	Participating since	Power of representation
<b>Manager</b>			
3452000598	Manager Main focus of tasks: Commercial tasks Max Mustermann, born 30.05.1975 58097 Hagen, Musterweg 55	01.08.2014	sole power of representation

## Contents

### Company identification

Registered company name, trading name, addresses, communication details with email and web address, identification numbers, local court, company status

### Solvency

Allocation to a risk category based on the probability-of-default (PD) range; alternatively „No solvency index“ (e.g. for newly formed companies) or „Default“

Explanation of the rating categories

Risk	Solvency class Description	Index range
I	Solvency excellent to good	100–199
II	Solvency good to satisfactory	200–235
III	Solvency satisfactory / still good	236–277
IV	Above average / heightened risk	278–297
V	High risk	298–350
VI	Very high risk	351–600

As of June 2015, source: <http://www.creditreform.de/ratingmap>

### Structural data

Legal form, date of information, register entry, legal representatives and authorized officers.

### Business figures

Designation to staff and turnover classes

### Payment information and assessment of business connection

Negative attributes and mapping of the solvency index to financial service providers' mainstream rating systems (including Commerzbank, Deutsche Bank, Unicredit, KfW, Postbank, savings banks finance group, Volksbanken, Raiffeisenbanken, Standard & Poor's).

## Integration

The Brief Report can be accessed online via CrefoDirect or, thanks to its structured data, optimally integrated into legacy business processes via standardized and bespoke interfaces and applications. Our experts would be glad to assist you further.

## Upgrade options

The Compact Report and Commercial Report provide you with deeper insight into the company. The latter also includes 12 months' monitoring. If called up within the same calendar month, only the higher-value report will be charged.

## Benefits at a glance

- Six meaningful solvency classes for high speed decision-making support
- Reliable solvency classification based on the probability-of-default (PD)
- Solid preliminary information through classification of business figures
- Contractual certainty through provision of structural data including statutory representatives and authorized officers
- High degree of assessment transparency through mapping of solvency classes to mainstream banking and financial-service-provider rating scales