



> Commercial Information

# Creditreform Monitoring

Prompt notification of changes

## Efficient portfolio monitoring and management

Companies today are permanently confronted with new challenges, making it vital for you to know about your business partners' financial situation at all times. Creditreform's Monitoring solutions inform you at once about relevant changes in your business partners' status.

## Areas of use

- Customer relationships with regular orders
- Strategic suppliers
- Leasing and factoring transactions
- Continuing obligation relationships (e.g. rental, leasing, loans)
- Monitoring of large customer portfolios

## Solutions

- Business partner monitoring of corporate master data and stakeholding information, with update
- Monitoring of solvency-relevant events and changes, with update
- Notification of significant solvency changes as Signal information
- Structured output of differentiated update reasons with each update
- With Monitoring Plus: research guarantee for the company concerned within the following twelve months

	<b>Date / Time</b> 20.04.2012 / 09:53 <b>Membership N°</b> 699-012629-001 <b>Supplements until Your reference</b> 19.04.2013	
	<b>Order reference</b> 40008646 <b>Page</b> 1 of 9	
<b>Max Mustermann GmbH</b>	<b>Crefo number</b> 3452000453	<b>SUPPLEMENT</b>
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<b>Crefo number</b> 3452000453 <b>Trade name</b> Muster Max <b>Company status</b> active	<b>County Court</b> Solingen HRB 12345 <b>Fiscal number</b> 555/1234/1333 <b>VAT N°</b> DE 123456789	
<b>Supplement</b>		
<b>Supplement to the report dd. 20.04.2012</b>		
<b>Reasons for supplement</b>	Deterioration of the Credit Opinion Deterioration of the Payment Behaviour Change of risk class Solv.Index in increments of 50	
<b>Miscellaneous</b>		
<b>Solvency</b>		
<b>Solvency Index<sup>2.0</sup></b>		
<b>PD</b>		
<p><b>The Solvency Index<sup>2.0</sup> 237 means "good solvency".</b>          The PD (Probability of Default) shows the probability that a debtor defaults within one year according to Basel II-criteria. Applied to Creditreform the Solvency Index 500 and 600 is considered as default.          The PD for this solvency amounts to 0.78%. The average in Germany amounts to 1.77% (updated: December 2011).</p>		

Commercial Report Monitoring plus Supplement

	<b>Date / Time</b> 18.06.2012 / 11:02 <b>Membership N°</b> 345-000043-001 <b>Supplements until Your reference</b> 31.05.2015 (M) Muster	
	<b>Order reference</b> 40017922 <b>Page</b> 1 of 1	
<b>Max Mustermann GmbH</b>	<b>Crefo number</b> 3452013219	<b>SUPPLEMENT</b>
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<b>Supplement</b>		
<b>Supplement to the report dd. 18.06.2012</b>		
<b>Reason for the signal</b>	Significant change of solvency evaluation because of new information	
<b>Miscellaneous</b>	In case of an active business connection we recommend a solvency check. Download report now	

Signal solvency supplement

## Update reasons and scope

Depending on the product you choose, you will be notified without delay about the monitored changes:

### Signal Address

- Current master data (address, contacts)
- State of company

### Signal Solvency

- Notification of significant changes in the solvency rating

### Company Info Plus Monitoring

- Addresses and contacts
- Register information, including decision makers and insolvencies

### Company Info Premium Monitoring

- Addresses and contacts
- Register information
- Stakeholders (e.g. shareholder lists)

### Commercial Report Monitoring (Plus) Premium Report Monitoring (Plus)

- Addresses and contacts
- Register information
- Stakeholders
- Solvency Index
- Number of employees, sales figures
- Payment behavior or credit verdict
- Management
- Shareholding situation
- Status of any securing measures
- Status of insolvency proceedings
- Current balance sheets
- Negative attributes
- Negative attributes in the company network
- Press alerts, ad-hoc statements

Product	Signal Adresse	Signal Bonität	Monitoring	Monitoring Plus
Data collection	Creditreform data maintenance	Creditreform data maintenance	Creditreform data maintenance	Individual research
When do deliveries occur?	Upon a change in the legal company title, address, company status or communication data	Upon a significant change in solvency	Upon a change in solvency or the master data (in accordance with the underlying information product)	Upon a change in solvency or the master data; at least one update per year
What is delivered?	Current address, contacts and company identification details	Notification of solvency change	Updated information and update reasons	Up-to-date research information and update reasons
Base Product	Premium Report		•	•
	Commercial Report		•	•
	Company Info Premium		•	
	Company Info Plus		•	

## Benefits at a glance

- Prompt notification of solvency-relevant changes in your business partners let you take quick action.
- Continually up-to-date master data support your customer dialog and contract management.
- Full cost control, as monthly cancellation possible (minimum 12-month term for Monitoring Plus)
- The research guarantee for Monitoring Plus and knowledge of the current probability of a default offer constant certainty about your business relationships
- Selective identification of sales opportunities and avoidance of default risks at existing customers