



> Commercial Information

# CrefoZert

The Creditreform Solvency Certificate

## Strength through active financial communication

A good credit rating can substantially improve your negotiating position vis-à-vis business partners. But even the best credit rating isn't worth the paper it's written on if nobody knows about it! CrefoZert – the Creditreform solvency certificate – allows you to actively parade your good credit rating yourself.

## Application areas

- Optimization of your financial communication
- Strengthening your negotiating position vis-à-vis banks and investors
- Demonstrating your reliability to business partners
- Documenting of an ongoing concern

## Solution

- Credit worthiness certification with 1 year's validity
- Permanent monitoring of the assessed company by Creditreform
- Presentation possibilities e.g. on company stationery, in emails and on your website
- Published at [www.creditreform.de/crefozert](http://www.creditreform.de/crefozert)
- Multilingual for international usage



**Creditreform Musterstadt  
Mustermann KG awards the  
solvency certificate CrefoZert  
to the company**

**Model Company  
inc.**  
Crefonumber: 2020722875

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In the course of the appraisal, the company showed a good solvency structure and fulfilled all certification criteria:

- Solvency Index < 250
- Balance sheet rating < CR8
- successful questioning of the management: no significant credit risks noticeable

The certificate is valid for one year provided the criteria is continuously fulfilled.

The current status can be checked here [www.creditreform.de/crefozert](http://www.creditreform.de/crefozert).

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Anytown,  
Creditreform Anytown Model KG

*M. Mustermann*      *M. Muster*  
Max Mustermann      p.p. Martin Muster  
Chief Executive officer      Head of economic information





## Contents

- Certificate with company name, validity and verification possibility
- Rating report in various languages, KPI table and comparable industry values
- PDF for viewing or downloading for publishing on your company website
- Certificate (detailed) and seal (stamp) individually prepared
- CrefoZert image files for marketing communication (online and offline) and for public relations
- Published for verifiability on the central [www.creditreform.de/crefozert](http://www.creditreform.de/crefozert) website
- Possibility to publish solvency index and rating

## Certification process

1. Application for certification procedure
2. Commercial information review
3. Rating of the most recent, complete annual financial statements, including revenue details
4. Review of the decisive solvency risks by questioning the management
5. Determination of the certification criteria
6. Certificate handover and publication of the company's name on [www.creditreform.de/crefozert](http://www.creditreform.de/crefozert)

## Certification criteria

- Creditreform Solvency Index from 100 to 249
- Balance sheet credit rating from CR1 to CR7 (Creditreform Rating AG) or from AAA to BBB- (Creditreform Company Rating)
- A compact management survey does not identify any decisive solvency risks.

## More detailed certification

Companies undergo a more detailed assessment in the framework of a Creditreform Company Rating. The Creditreform Solvency Certificate is issued to companies whose Creditreform Company Rating is BBB- or better.



CrefoZert seal for integrating into your website, marketing materials and business stationery

## Benefits at a glance

- Promotionally effective and image-bolstering financial communication instrument
- Strengthens your negotiating position vis-à-vis business partners, banks and capital providers
- External solvency check boosts credibility
- Simple and reliable certification procedure
- Clear certification criteria guarantee absolute transparency in the issuance of the CrefoZert
- Proof of validity possible at all times via central website
- Documentation of cooperation with Creditreform on business documents (e.g. invoices)