

> Commercial Information

Creditreform International Commercial Report

Reliable business without frontiers

Sound credit ratings for international business partners

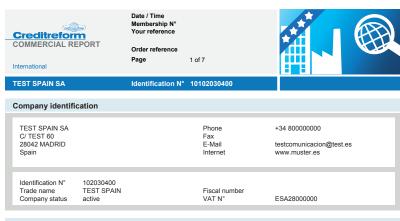
Growth in cross-border commerce not only drives sales opportunities, but also increases entrepreneurial risk. The Creditreform International Commercial Report, with its detailed solvency data, offers reliability for medium to large transactions, supplier relationships and strategic partners.

Areas of use

- Solvency checks and risk classifications for international customers and suppliers
- Sound credit decision for medium- to highvolume business transactions, large orders and in the project business
- Setting credit limits for new and existing customers
- Setting, reviewing and updating payment agreements
- Reviewing continuous obligations
- Fraud prevention

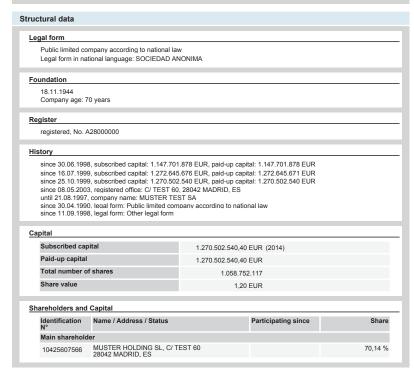
Solution

- Payment behaviour, credit opinion recommended credit limit up to a maximum of EUR I million
- International Creditreform Solvency Index
- Detailed basis for assessing international businesses
- Internationally standardized information on foreign customers and suppliers
- Available in English, German and French
- Shareholdings and group affiliation
- Historic sales and staff-count figures
- Historic balance sheets and P&L accounts
- Negative facts
- Optional monitoring function in many countries



Solvency										
Solvency Index	100113	150	200	250	300	350	400	450	500	600 worst value
	The solvency	index 113 me	ans "very goo	d solvency".						

Payment behaviour and Credit Opinion Payment behaviour Prompt, as far as known. (29) Credit opinion Good for claimed credits. Business connections are recommended. (11) Credit limit in EUR 1.000.000 Business connections possible on a larger scope.





Creditreform International Commercial Report

Contents

Depending on country-specific particularities and information availability, the International Commercial Report can contain the following details:

- Company identification
- € Solvency Index with explanation
- Evaluation of business relationships, payment behaviour and credit opinion
- Structural data: legal form (incl. official designation in local language), foundation, register, company history, capital details, shareholders, management and power of representation, locations
- Ownership structure
- Business activity: NACE industry code plus enhanced information
- Staff and Annual Sales figures for three years
- Real estate
- Balance sheet and P&L accounts for three years
- m Bank connections
- Negative facts
- Recommended credit limit up to a maximum of EUR I million

Explanation of the International Solvency Index



Integration

The International Commercial Report can be accessed online via **CrefoDirect**. And thanks to its use of structured data, it can also be optimally integrated into your legacy business processes via standard/bespoke system interfaces and applications. Our experts would be happy to advise you!

Monitoring

For the permanent monitoring of your customers and suppliers, the International Commercial Report can be supplemented with one of our International Monitoring Services. The service is available for all companies that can be downloaded online.

Benefits at a glance

- Sound basis for assessing international business partners through detailed solvency, financial and business-environment data
- Objective evaluation of risk through sound and exclusive information
- Identification of trends and opportunities through current and historic business figures and balance sheets
- Contractual certainty through the business's master data and authorized signatory details
- High-quality master data and contact details ensured through validated, up-to-date information

- Relevant decision-making information for your sales department
- Use of structured data for simple IT and process integration
- Globally standardized format improves transparency and comparability
- Possibility to order individual research
- Locally focused, globally aligned. Our network contains best-of-breed business partners.
- Available online for many countries