

> Commercial Information

Creditreform International Compact Report

Reliable credit decisions for cross-border commerce

A sound basis for your overseas business

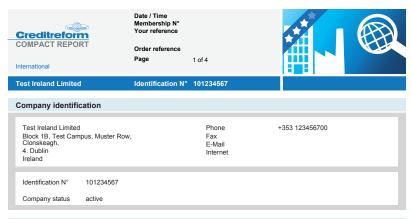
Country-specific particularities can increase the risk of transacting abroad. For this reason, it is prudent to check your credit risk, even for small and medium-sized transactions, or for continuous obligations. The International Compact Report offers you condensed commercial information based on solid facts on which to evaluate your foreign business partners.

Areas of use

- Solvency checks and risk classifications for international customers and suppliers
- Sound credit decision for small to medium-sized business transactions
- Evaluating new and existing international customers and setting their credit limits
- Additional certainty for your international business development activities
- Exploring the expansion of existing business relationships
- Reviewing continuous obligations
- Identification of powers of representation
- Fraud prevention

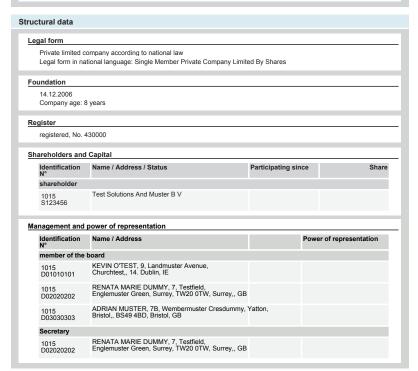
Solution

- Payment behaviour, credit opinion and recommended credit limit up to a maximum of EUR 250,000
- Assignment to one of five solvency classes
- Condensed information basis for assessing international businesses
- Internationally standardized information on foreign customers and suppliers
- Available in English, German or French
- Company master data, structural data, company status
- Sales and staff-count figures
- Balance sheets and P&L account for one year
- Reference to negative facts



Solvency								
Solvency class	1	2	3	4	5			
	best value					worst value		
	The solvency class 2 means "good solvency".							

Payment behaviour and Credit Opinion						
Payment behaviour	No sufficient payment experience	(1)				
Credit opinion	Credits and business connections are permissible.	(21)				
Credit limit in EUR	90.000					





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Contents

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

- Company identification
- € Five solvency classes 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
- Business activity: NACE industry code
- Staff and Annual Sales figures for one year
- Balance sheet and P&L account for one year
- **Bank** connections
- Negative facts
- Recommended credit limit up to a maximum of EUR 250.000

Explanation of the solvency classes



Integration

The International Compact 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

The **Signal Universal International** monitoring solution can be supplemented to inform you quickly of changes in your customer and supplier bases. The service is available for all companies that can be downloaded online.

Upgrade possibility

Further information can be obtained from the International Commercial Report. If this information product is downloaded within 24 hours, you will not be charged for the International Compact Report.

Benefits at a glance

- Objective evaluation of risk through sound and exclusive information
- Contractual certainty through business's master data and power of representation details.
- Identification of opportunities through the provision of business figures and balance sheets
- 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
- Locally focused, globally aligned. Our network contains best-of-breed business partners.
- Available online for many countries