



Creditreform Traffic Light Report

Everything in the green?

Recognizing low risk in one-off transactions

One-off transactions and low-value receivables also make a substantial contribution towards corporate liquidity. Bad debt losses can easily mushroom into huge – and possibly even existence threatening – amounts. Creditreform Traffic Light Report helps you quickly estimate the risk inherent in one-off, low-value transactions.

Areas of use

- Fast solvency checks for a large number of low-value transactions
- Online retrieval of information during the sale process
- Systematic solvency checks (e.g. for online shops or business process automation)
- Preliminary checks for sale and distribution processes

Solution

- Request-date-specific solvency information presented graphically in three risk classes (green, yellow, red)
- Registered company name
- Address
- Communication details (phone, fax, email, web address)
- Company status

Creditreform TRAFFIC LIGHT REPORT Creditreform Weimar		Date / Time 17.11.2011 / 11:51 Membership N° 345-000043-005 Your reference	
Order reference 40012173 Page 1 of 1			
Max Mustermann GmbH		Crefo number 3452013219	
Company identification			
Max Mustermann GmbH Musterstraße 25 99423 Weimar Germany		Phone +49 222 1234-0 Fax +49 2222 1234-56 E-Mail info@bau-mustermann.de Internet www.bau-mustermann.de Mobile +49 172 1234567	
Crefo number 3452013219 Trade name MusterMax Company status active	County Court Solingen HRB 12345 Fiscal number 555/1234/1333 VAT N° DE 1234325345		
Solvency			
Solvency class 100 100-249 250-349 349-350 800			
PD-Range 0.0% - 1.1% 1.1% - 7.5% 7.5% - 100.0%			
The solvency class 100 – 249 stands for an excellent to good solvency. The Probability of Default refers to 12 months. The average of all companies amounts to 1,87%.			

	Risk of default	Solvency range	Default quota	Average Default quota	Share of companies
	High	> 350	> 7,5 %	51,4 %	8 %
	Medium	250–349	1,1–7,5 %	2,2 %	39 %
	Low	100–249	< 1,1 %	0,6 %	47 %
	Medium	0*	3,4 %	3,4 %	5 %

* Assignment of a solvency index not possible (generally for newly formed companies)

Creditreform Traffic Light Report

Contents

Company identification

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

Solvency

Graphical presentation of three Creditreform Solvency Index-based, traffic light color-coded risk classes.

Integration

The Traffic Light Report is available over the Internet via CrefoDirect and can also be integrated into legacy business processes over standard and bespoke system interfaces – 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 and updates to inform you of solvency-relevant changes. If either of these products are called up within the same calendar month, only the higher-value report will be charged.

Benefits at a glance

- Concise, cogent information for fast offer assessment
- Easy-to-interpret solvency assessment through graphical traffic light color-coded presentation of the risk classes
- Additional certainty for one-time transactions through up-to-date company status information
- Overview of address and communication data.