

MAKE SMARTER CREDIT DECISIONS

BENEFIT FROM COFACE'S EXPERTISE: AS A GLOBAL LEADER IN THE TRADE CREDIT INSURANCE INDUSTRY, OUR WORLDWIDE INFORMATION NETWORK AND RISK ANALYTICS CAN HELP YOU MAKE BETTER BUSINESS DECISIONS.

FROM DATA...

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With our global network of information, you can access data **across 195 countries**.

As a leading credit insurer, we rely only on trustworthy data sources, including:

- Government and public information sources,
- Coface's credit insurance payment experience,
- Selected credit bureaus and information partners.

ICON is **accessible 24/7, either on our platform or via API**.

TO INSIGHTS...

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Our experts can help you implement the best risk management strategy for you, based on our **75 years of credit insurance experience**, with:

- Macro-economic assessments from our Economic Research team,
- Micro-economic assessments from Coface underwriters and financial analysts,
- Scores and solutions developed by our data scientists.

TO BUSINESS DECISIONS

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Make smarter credit decisions thanks to our easy-to-use solutions.

You can rely on our appraisal of your business partners, delivered across a range of solutions: **Business Reports, Scores, Credit Opinions, Monitoring, Economic Insights and more.**



HOW ICON CAN HELP YOU

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At Coface, we favor **quick, relevant decisions** that will give you a competitive edge. With ICON, you can:

- **Identify and on-board** new commercial partners,
- **Check a company's financial health and learn about its payment history,**
- **Gain a clear vision of companies' creditworthiness**, with the possibility of continuous monitoring.

A SUITE OF PRODUCTS TO BUILD AND MONITOR YOUR BUSINESS

Our business reports are adapted to your requirements and provide you with essential features:

- Access to a worldwide information network and monitoring,
- The Coface Adjustment: our Coface insurance payment experience,
- One format used worldwide.

Our **expert risk assessment solutions**, including the DRA and Credit Opinions, allow you to back your decisions thanks to easy to read indicators and our credit insurance experience.

FULL REPORT

If you need comprehensive information about a company to conduct your own in-depth risk analysis, the Full Report provides you with its **complete financial data, a Credit Score, a Recommended Maximum Credit**, and our evaluation of the company on an 11-step scale (from “Insolvency Proceedings” to “Excellent Risk”), **the Coface Adjustment**.

Full Reports are available in 195 countries, in most cases immediately. In some countries response time might vary depending on the difficulty of sourcing data.

You can order **Monitoring to receive notifications when there are changes** in any of the indicators Coface identified as key for tracking the risk of a company (financial data, ownership, credit score, Coface Adjustment, insolvencies, etc.).

SNAPSHOT REPORT

If you don't need such in depth-analysis as the Full Report, Coface offers the Snapshot report that provides a complete view of the key aspects to assess your business partners but with a minor level of detail.

The Snapshot Report includes a **Quick Rate (“Low”, “Medium”, or “High”), the Coface Adjustment, and a Recommended Maximum Credit**.

Monitoring is also available for Snapshot reports, you will receive notifications when there are changes on a company's situation on insolvencies, late payments, Coface Adjustment, etc.

WHY CHOOSE COFACE ?

As a leading credit insurer, Coface maintains quality information for its own business and shares this value within its products:

- **Payment experiences** from debt recovery actions taken against buyers with receivables reported either as non-paid by our credit insurance policyholders, or as late-paid by our debt collection service clients.
- **Cross-checked information** based on expert analysis of both micro- and macro-economic risks.
- **Accurate, fine-tuned assessments** built on our constantly monitored data analysis model.

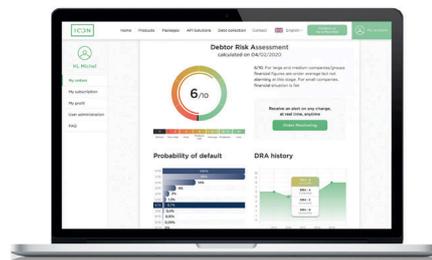
DEBTOR RISK ASSESSMENT (DRA)

Coface determines a company's capacity to honour its short-term financial commitments with its Debtor Risk Assessment. The DRA derives from our extensive network of information sources and our unique payment experience database.

At Coface, we use our DRA on a daily basis to monitor our own insurance portfolio.

DRA scores rank from 0 (bankruptcy) to 10 (excellent risk). A company's DRA includes **historical assessments**, and the company's current **probability of default**. Monitoring can also be included.

Take advantage of our creditworthiness assessment based on several business indicators, including financial strength, profitability, environmental factors, the management board, payment incidents, and our debt collection experience.



CREDIT OPINIONS

Coface Credit Opinions provide you with a recommended outstanding amount on a company. It is an effective way to assess the creditworthiness on debtors, prospects, and any company that you are willing to do business with. Credit Opinions report include the DRA and the Country Risk Assessment providing a **holistic view on the risk profile of a company**.

We offer two products based on Credit Opinions responding to different business needs; **@Credit Opinion** expressed as an index with a rigorous dependency on credit insurance rules, for small business or high turnover portfolios, covering expectations up to 100K€. And **Advanced Opinion**, a specific recommended outstanding amount, leveraging the expertise on risk assessment performed by our risk underwriters; covering expectations on exposures up to 1M€.



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