

BUSINESS INFORMATION

SEIZING OPPORTUNITIES

MINIMISING RISKS



KNOWING WHOM YOU'RE DEALING WITH

Customer's comment

“When orders come in, we need to react quickly. But safety comes first. With Creditreform’s Business Information, both are possible: speed and safety. Creditreform’s Business Information gives us detailed insight into our customers and the solvency of our national and international business partners.”

Markus B. (divisional manager)
International logistics company

OVERVIEW: OUR BUSINESS INFORMATION

We know your customers well! Do you?

If you want to be sure that your customers will pay your bills, you must know them inside out.

Relying on Creditreform's Business Information makes all the difference. Because not only do bad debts restrict you financially; foregoing supposedly risky sales on the basis of poorly researched, incomplete or outdated information will equally harm your company.

While other providers only summarise publicly available data, we offer you additional information from exclusive sources. These include over 4.5 million

Creditreform debt collection procedures as well as our balance sheet analytics. In doing so, we complement the use of state-of-the-art technologies with the individual research and analytics of our local experts. Over 140 years of experience and our highly versatile services make us Germany's most frequently chosen partner for rating the creditworthiness (i.e. solvency) of businesses and consumers.

WORTH KNOWING

To demonstrate your own economic strength,

CrefoZert

offers you a unique creditworthiness certificate that bolsters your negotiating position with suppliers and lenders.



THE RIGHT INFORMATION FOR EVERY NEED

The 'A to Z' of credit agency services

Creditreform's Business Information supports you optimally at every stage of the customer life cycle. With our Company Report products, you already have access to all of the key data when setting up a new customer.

Depending on the risk concerned, you then have a wide range of solvency information – spanning Traffic Light Reports for smaller one-off transactions to Premium Reports for high-risk transactions – at your disposal. Our Consumer Reports, by contrast, offer tailor-made risk assessments in varying degrees of detail for transactions with private customers. All of these reports have one thing in common, though: they're dependable, arranged in a user-friendly format and self-explanatory.

In addition, Family Tree (Plus) offers you current and historical data on shareholders, board memberships (such as of the executive and supervisory boards) as well as percentages of shareholdings, in the form of a clearly presented organisation chart. In this way you can identify risks that could potentially ensue from close economic ties between apparently independent companies. And rounding off our portfolio is our compliance product WB-Info which provides audit-proof details of a business's beneficial owner.

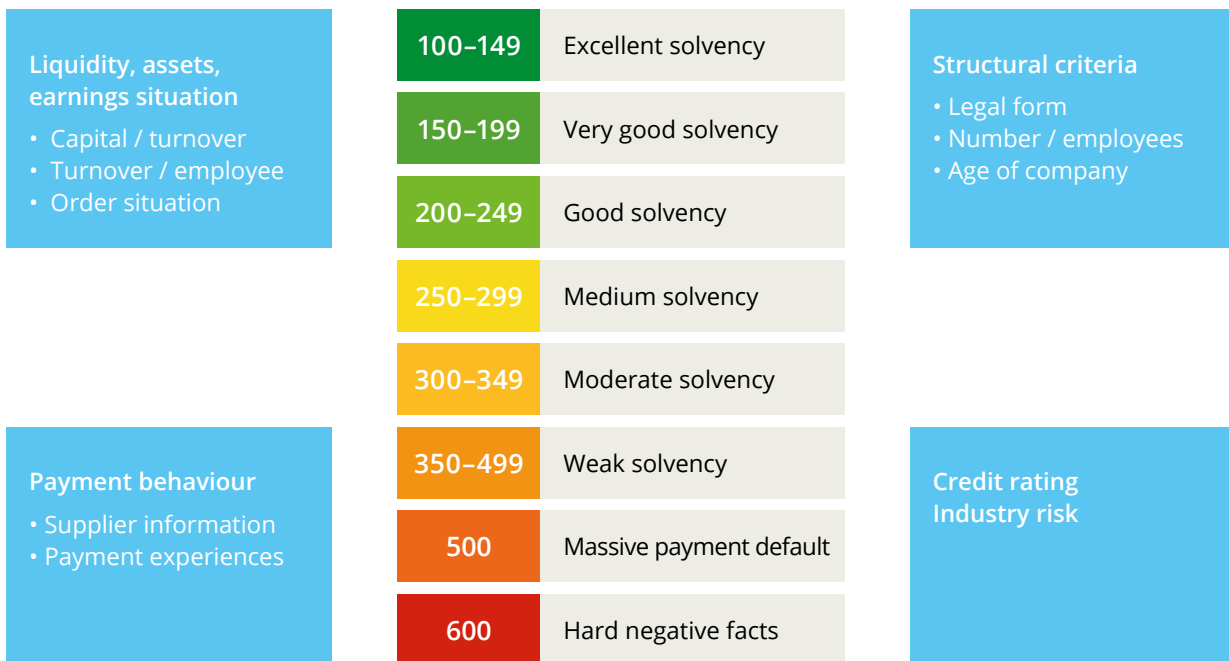
Risk	Germany			
	Creditworthiness	Reports		
Very high	Premium Report Company dossier with analyses, payment experiences (DRD), balance sheet creditworthiness, solvency index and monitoring for 12 months	COMPANY REPORT Company master data Authorised signatories	FAMILY TREE Company interdependencies	WB-INFO Beneficial owner and Company interdependencies
High	Commercial Report Detailed business information, solvency index and monitoring for 12 months			
Medium	Compact Report Condensed business information and solvency index			
Low	Brief Report Identification, baseline information and solvency in six classes			
Very low	Traffic Light Report Identification and solvency in three classes			
Micro	eCrefo / Risk Check Automatic identification, risk assessment (two classes: black, white)			

Opportunities and risks at a glance – The Creditreform Solvency Index

The Creditreform Solvency Index is the centrepiece of most of our commercial information. It rates a company's solvency on a scale from 100 to 600 points, with 100 points denoting excellent credit-worthiness and 600 points insolvency. Our calcula-

tions use the latest statistical techniques and draw on a wide range of data, information and empirical values.

Calculation of the Creditreform Solvency Index (schematic example)



Quick response to changes

Creditreform's experts stay on the ball for you so you can always keep an eye on your existing customers. Signal Services, for example, is an alert product that notifies you simply that a change has occurred in your customers' master data or credit-worthiness. With Creditreform Monitoring, on the other hand, you'll receive an updated report as soon as a customer's solvency changes. This lets you react quickly before shipping scheduled orders to the customer concerned. In addition to these, the payment experiences in the Debitorenregister Deutschland provide you with valuable information about your customers' payment behaviour with other suppliers – at no additional cost. The only requirement here is that you submit your own payment experiences to the database.

Transacting with certainty worldwide

Creditreform is also your dependable partner for business abroad, with our International Commercial Reports informing you optimally for your business activities worldwide. Over 88 million Commercial Reports and credit assessments can be called up directly online. And if you still can't find the information you're looking for there, you can order commissioned research from us for every economically active business around the globe. We operate our own national subsidiaries in many countries, and elsewhere we work closely with specialised local partners.

IT COULDN'T BE EASIER

System solutions, Meine Creditreform & Co.

While everyone's talking about digitalisation, for us it's long been a part of everyday life! Because digital access has always been important in our product strategy.

For many years now, our Business Information has been available online and via apps, or integrable into your processes as system solutions for Windows, SAP, Microsoft Dynamics or as a cloud solution. Today, our *Meine Creditreform* customer portal additionally allows you to access all our services – both nationally and internationally. Once you have regis-

tered, you can retrieve all available information on businesses and private individuals, have your business partners monitored at no additional cost and can configure the system to meet your needs. Bespoke services and transparent overviews of information and debt collection activities round off the offering.

Benefits at a glance

- ✓ Reliable credit assessments for every need
- ✓ Solvency index for easy risk assessment
- ✓ Maximum data quality and up-to-datedness
- ✓ Exclusive information sources and customised research
- ✓ Ongoing monitoring and notification of changes
- ✓ Access to the DRD payment experience pool
- ✓ International Reports provide for certainty worldwide
- ✓ Detailed analytics for comprehensive risk management



WORTH KNOWING

WHERE TO FIND US

**We're here, for you,
locally...
And globally too...**

If we've aroused your interest, we're here for you at one of our 128 branches in Germany alone. The local branch that deals with your matters is determined by the location of your place of business. We've added a branch finder on our website www.creditreform.de.

Simply click on "Your local Creditreform" and enter your postal code to find the right contact. We'd be happy to send your very own, customised offer. We're looking forward to hearing from you!

Recognise

market potential

and identify new business fields...? Use our in-depth market and industry analytics to help you weigh up the strategic opportunities and risks and lead you to success.

