

# CREDITREFORM COMMERCIAL REPORT

Detailed Evaluation of Large Risks

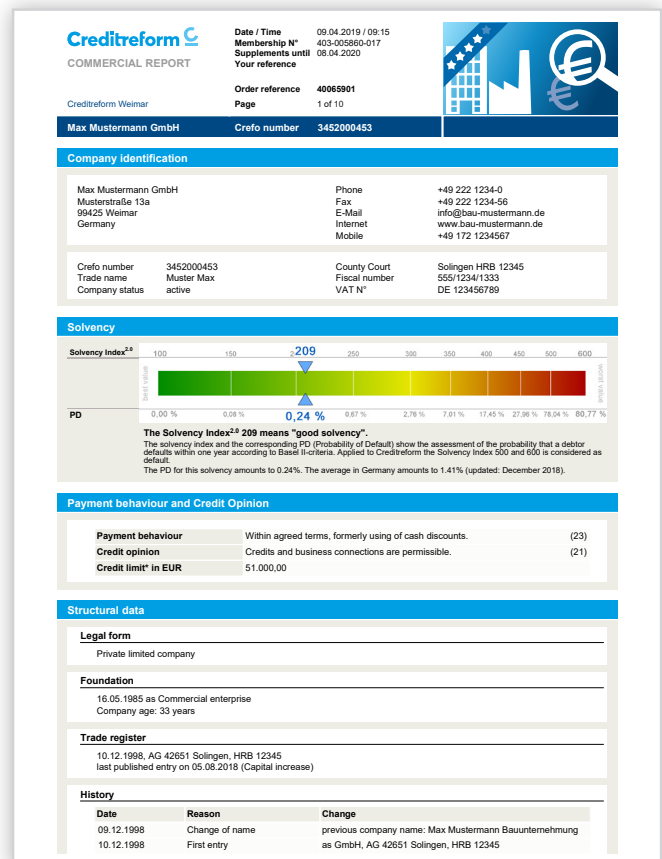


## Growing on a dependable basis

Those looking to boost turnover on a dependable basis must be able to judge their customers with immense skill. If they fail, the service will have been rendered, but the invoice remains unpaid... costing them an enormous amount of time, money and nerves. But erring on the side of caution, and foregoing revenues simply to avoid bad debts, is also bad for business. Creditreform Commercial Reports help to resolve this dilemma. Especially for higher-risk transactions, they provide a wide range of information – including balance-sheet data, industry information, current and past business results, and details of you associate's payment behaviour – as the basis for your decision making. Best of all, however, is the Boniversum Solvency Index which shows you your customer's economic situation at a glance.

## Areas of use

- Establishing a dependable basis for higher-risk transactions
- Setting payment deadlines and credit limits for new and existing customers
- Monitoring changes in the economic circumstances of customers and suppliers
- Reviewing options for closer cooperation



## Contents

### Company identification

Company name, trading name, addresses, contact details and website address, identification numbers (registration number, tax number, VAT ID number, Crefo number), company status

### Financial standing (creditworthiness)

Creditreform Solvency Index on a scale from 100 (excellent creditworthiness) to 600 (insolvency), probability of a payment default within the next twelve months, conversion to rating scales commonly used in the banking sector

### Structural data

Legal form, date of formation, register entry, company history, locations, details of capital, officeholders and their powers of representation

### Ownership structure

Shareholdings held by the company, possibly membership of a group of companies

### Business activity

Registered entity, actual business activity, industry key in accordance with WZ 2008, probability of payment default within the industry (industry PD)

### Business figures

Past five years' turnover and number of employees, import & export quotas and countries, past two years' standardised balance sheets, real estate

### Additional information

Bank connections

### Payment details and assessment of creditworthiness

Credit judgment, payment behaviour, recommended credit limit, changes in economic circumstances, negative attributes (e.g. debt-collection proceedings, compulsory executions, insolvencies)

The Creditreform Commercial Report can be called up over a wide range of channels. Our experts would be happy to advise you on which of these is best for you:

- Online via CrefoDirect or the *MyCreditreform* customer portal
- Mobile using the CrefoMobile app
- Integrated via Windows, SAP and/or Microsoft Dynamics

## BENEFITS

- Detailed assessment of your customers and business partners
- Robust decisions on payment deadlines and credit limits
- Reliable assessment of the risk of payment default with high forecasting quality
- Ongoing research guaranteeing the very latest data
- Commissioned research can be ordered for any actively trading business
- Twelve months' monitoring included
- Can be augmented by payment experiences with exclusive content for Debitorenregister Deutschland (DRD) subscribers
- Possibility to upgrade\* to Creditreform Premium Report
- Recognised by credit insurers

\* When called up during a calendar month, only the Creditreform Premium Report will be charged.