



**coface**  
FOR TRADE

**BUSINESS INFORMATION**  
GROW WITH CONFIDENCE

## LESS RISK. MORE BUSINESS.

In an era of rapid change, determining the creditworthiness of customers can be tricky. For companies selling internationally, distinguishing a good customer from a potentially bad one is even more difficult. At Coface Services North America, our credit information services are designed to help businesses make wise credit decisions. Choose from opinions and assessments resulting from Coface's credit analysis, as well as credit reports from select providers — all in one convenient package.

### Good business depends on good credit decisions. Coface makes them daily.

#### How can I get the best view of my customers?

Unlike many other information providers, Coface actually assumes credit risk in its role as a global leader in trade credit insurance. The way we analyze credit data has a direct impact on our own bottom line. Using both internal data and outside information, we assess over 50 million companies in over 200 countries and territories. This enhanced information is available to you, including:

#### @rating Credit Opinions

Coface uses internal and external data to formulate @rating Credit Opinions, an indication of a company's creditworthiness. We can provide a one-time snapshot of your customers, or we can monitor them and inform you when their situation changes. Coface also provides @rating Customized Credit Opinions on larger exposures.

#### @rating Debtor Risk Assessments

Coface uses a number of data elements to assess a company's short-term probability of default, helping you determine whether a customer is an acceptable or a high risk.

#### @rating Country Risk Assessments

This free service supplies you with the latest analysis and economic forecasts for over 150 countries.

### Partners that provide value, when full credit reports are needed.

#### Can I get immediate access to domestic information?

We have selected additional information resources to give you a complete range of credit assessment tools.

#### Experian Premier Profile and Business Profile Reports

Available for immediate delivery on millions of US companies, Experian's credit reports feature a business summary, trade experience, legal filings, collections, and commercial finance information.

#### Dun & Bradstreet Business Information Report

With company profiles that include payment history and trends, a D&B Rating, and credit behavior by industry, the Business Information Report helps assess the risk of doing business with millions of US and Canadian companies.

#### Equifax Business Credit Report™

Leveraging a commercial database of two million Canadian businesses, the Equifax Business Credit Report spotlights summary and tradeline details as well as overall business risk, public records, and derogatory payment information.

#### Credit2B Customer Profiles

Using information from over 50 diverse industry credit groups, millions of credit references on over 25 million businesses, third party credit bureaus, and expert analyst insight, Credit2B's comprehensive customer risk Profiles provide suppliers with essential, real-time data to intelligently assess creditworthiness while mitigating risk

#### International Credit Reports

We also offer traditional credit reports from the Coface global network of affiliates and partners.

## Information from Coface can benefit your credit decision-making.

### **We take credit risk every day**

Because Coface is one of the world's largest trade credit insurers, we make thousands of credit decisions every day, on companies around the world. It's in our best interest to use the most current, most accurate company information available.

### **Global markets, one provider**

Receive current information compiled by local Coface entities as well as our domestic and international partners. While working with a single point of contact, you can reach the entire world.

### **Personalized client service**

Our Services Support department is available by phone, fax or e-mail to answer your questions and assist you with your information requests.

### **Compare “apples to apples”**

Our @rating methodology is the same around the globe, so our clients benefit from standardized information, regardless of location.

### **Straightforward invoicing**

Enjoy the ease of our simple pricing and invoicing. There are no additional fees for usage or charges for setting up multiple user accounts.

### **Online report ordering**

Credit reports, credit opinions, and country risk information can be obtained online, providing around the clock access to credit information and credit assessment tools from Coface and our network of resources.

### **An industry leader**

At Coface, we have over 65 years of experience in helping companies manage and protect their accounts receivable. Our parent, Coface S.A., has received excellent financial strength ratings from Fitch and Moody's, giving you additional assurance of our strength and integrity.

## How do Coface information services work?

We offer a choice of packages to meet your needs, large or small. You may use your information package to purchase any combination of products from Coface or our select providers. All products can be conveniently ordered online, and many are delivered in real-time. Pricing, which is established upfront, varies by product and volume discounts are available. We provide regular usage statements so you know exactly where you stand.

## Expert support for your credit decisions. Greater peace of mind for you.

Experience for yourself why clients feel so enthusiastic about our information services. To learn more about how Coface can help your business, contact us by phone, fax or email. Or contact us through our web site - [www.coface-usa.com](http://www.coface-usa.com).





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