Customised Credit Opinions

Step into every trade with confidence. Leverage Coface's Global Underwriting Expertise

- 1. Analysis of millions of global datasets and exclusive credit information
- 2. Manual investigations for complex cases ensure you get the full picture
- 3. Information is adjusted for external shocks to the economy according to a company's sector, size and geographic location
- 4. A monitored credit score is included to help assess current probability of default

Information you can trust

We use our credit opinion to guide our credit insurance options. If it's wrong, we pay our insured customers. So it's in our and your interests to get it right.

To create a CCO Coface carry out enhanced activities:

Company Identity Data

Company verification through a the use of Govt. Agencies, Legal depositories, information partnerships and the Coface Globally connected data network

Data Enhancements

Company Visits and interviews Risk Analyst Opinion Underwriting Decision Global Anti-Fraud Network Risk Action Plans Corporate Tree Analysis

Financial Assessments

Legally registered financial data Unregistered management accounts data Group Financial Strength

▶ Payment Incidents

Commercial Payment Performance Data Credit Insurers globally linked payment incident data

Company Tree

Insurers International Corporate Tree

Country Risk

Economic and Financial Prospects Political risk Business environment

Sector Risks

Revenue
Profitability
Debt Ratio
Cash Flow
Credit Insurance Claims
Supply Risk

▶ Assessing Historical Trends

Data & Insurers Analytics Probability of Default Score

Persons with Significant Control and Board Members

Coface in Singapore - 16 Collyer Quay, #25-00, 049318

Compagnie Française d'Assurance pour le Commerce Extérieur (Coface) is a credit insurer operating globally, offering companies solutions to protect them against the risk of financial default of their clients. In complement to credit insurance solutions, Coface also offers debt collection and business information services.



















The Customised Credit Opinion process

Customer / User

Straight forward process. Sometimes there is a requirement for an extended company search.

CCO Request

Submitted on subject company via:

- Cofanet online system or
- CofaMove Mobile APP (Apple/Android)

Y

Company Information

Company exists? New Account creation, and validation?



Data currency check

Age of information

Manual **Underwriting**

When appeal or auto underwriting rejection



Auto **Underwriting** Check

Does the data on file support an automatic decision?

CCO Decision

Receive the CCO decision/ **Appealed CCO** decision



Contact company to support underwriting process?



Auto/ Manual Underwriting Decision





Benefit from real-time analysis and ongoing monitoring.

Want to know more about Coface Customised Credit Opinion process?

In Singapore, please call +65 6827 8700 or contact Information.AsiaPac@coface.com

For further information, please visit Coface APR Credit Management Solutions section

