



CREDITREFORM

**STRENGTH IN  
THE COMMUNITY**



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WE'RE REFORMERS

# Trust is good – Creditreform is better

“We ship goods for customers in a wide range of industrial sectors. Many of our orders are urgent and we only receive them at very short notice, making it quite challenging to keep track of the customers we’re dealing with. That’s why we’ve been relying on Creditreform’s commercial reports for many years – also in our international business. In this way, we can instantly assess new customers’ solvency. And for long-term customers, we’re informed immediately if their credit rating deteriorates. This saves us time, money and nerves, freeing us up to concentrate fully on our core business.”

**Maria B.**

Head of Sales

International logistics company





“I often used to get very exasperated in the past: the work was done, and the customer was satisfied, but I waited in vain for my invoices to be paid. Since becoming a Creditreform member, that’s all history. The staff there take care of the nerve-racking task of enforcing my claims – highly professionally and without straining my customer relationships, of course. Unpaid invoices have meanwhile become very rare, leaving me more time to deal with my customers’ orders. And best of all: Creditreform’s experts are nearby and always at hand when I need them.”

**Frank M.**  
General Manager  
Furniture maker

## WHAT WE DO

# The 'A to Z' of credit agency services

In today's frenetic business world, it's crucial to have detailed knowledge of the market and your customers. Regardless of whether you're dealing with new customers or longstanding business partners – only those customers who actually settle your invoices will further your enterprise. Creditreform is your holistic partner for conducting sound business... from the initial step of acquiring new customers to receiving payment and beyond.

### We know your customers well! Do you? Our commercial information

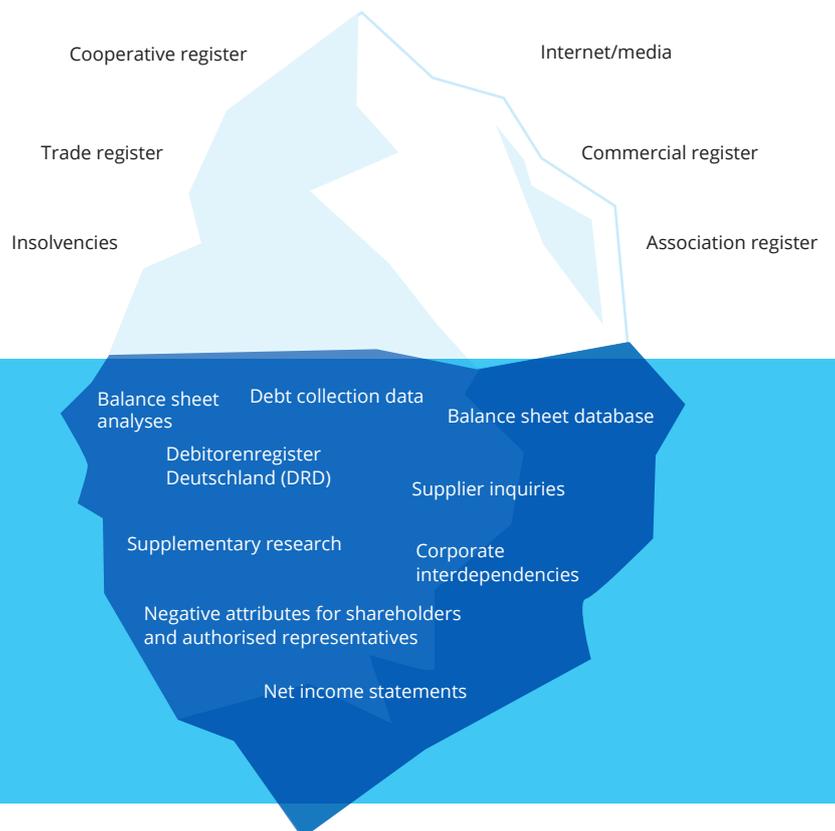
Our commercial information makes all the difference. It's the starting point for our services used by corporates of all industries and sizes. These services not only help you to prevent defaulted payments which restrict your financial manoeuvrability, but also to avoid sacrificing supposedly risky sales on account of poorly

researched, incomplete or outdated data – which also harms your business.

We offer a broad spectrum of commercial information – ranging from premium information for high-risk transactions to traffic light information for smaller one-time transactions. All have one thing in common, however: they're reliable, up-to-date and self-explanatory.

### Public data are just the tip of the iceberg

#### Creditreform data





The Creditreform Solvency Index is the centrepiece of most of our commercial information, as well as the basis for assessing receivables in debt collection. The Index rates the solvency of a company on a scale from 100 to 600 points, with 100 points denoting excellent creditworthiness and 600 points insolvency. Our calculations use the latest statistical techniques and draw on a wide range of data, information and empirical values.

### Exclusive information

What distinguishes us from other providers is our personal touch! We not only employ the latest technologies, but also customised research and analytics compiled locally by our experts. This is crucial because, when a company's in trouble, it often only becomes clear at second glance. That's why our evaluations also incorporate exclusive information – such as payment experiences or debt collection data – making the decisive difference for you.

Over 140 years of experience and versatility make us Germany's favourite partner for rating business and consumer solvency – but not just when the transaction is concluded: afterwards, too, we continue to scrutinise changes in your customers' creditworthiness and inform you directly of any developments that could impair their solvency. This way, you're optimally prepared and always abreast of the situation.

# 7 of 10

commercial reports in Germany originate from Creditreform. For each inquiry about a business, we check the accuracy of our data and ratings and that these are all up-to-date. Our database is therefore not only leading in terms of quality, but also in terms of the number of available records contained.

**WELL WORTH KNOWING**

## Easy, transparent and reputable receivables management from Creditreform

In the area of receivables management, we relieve you of the time-consuming and nerve-racking task of enforcing your receivables. Our specialists on site and range of efficient, reputable debt collection services will help minimise unpaid receivables – without straining your customer relationship.

As soon as you issue an invoice, we support your accounting department in monitoring settlement. For overdue payments, we accompany you – nationally and internationally – every step of the way: from pre-judicial debt collection and the judicial

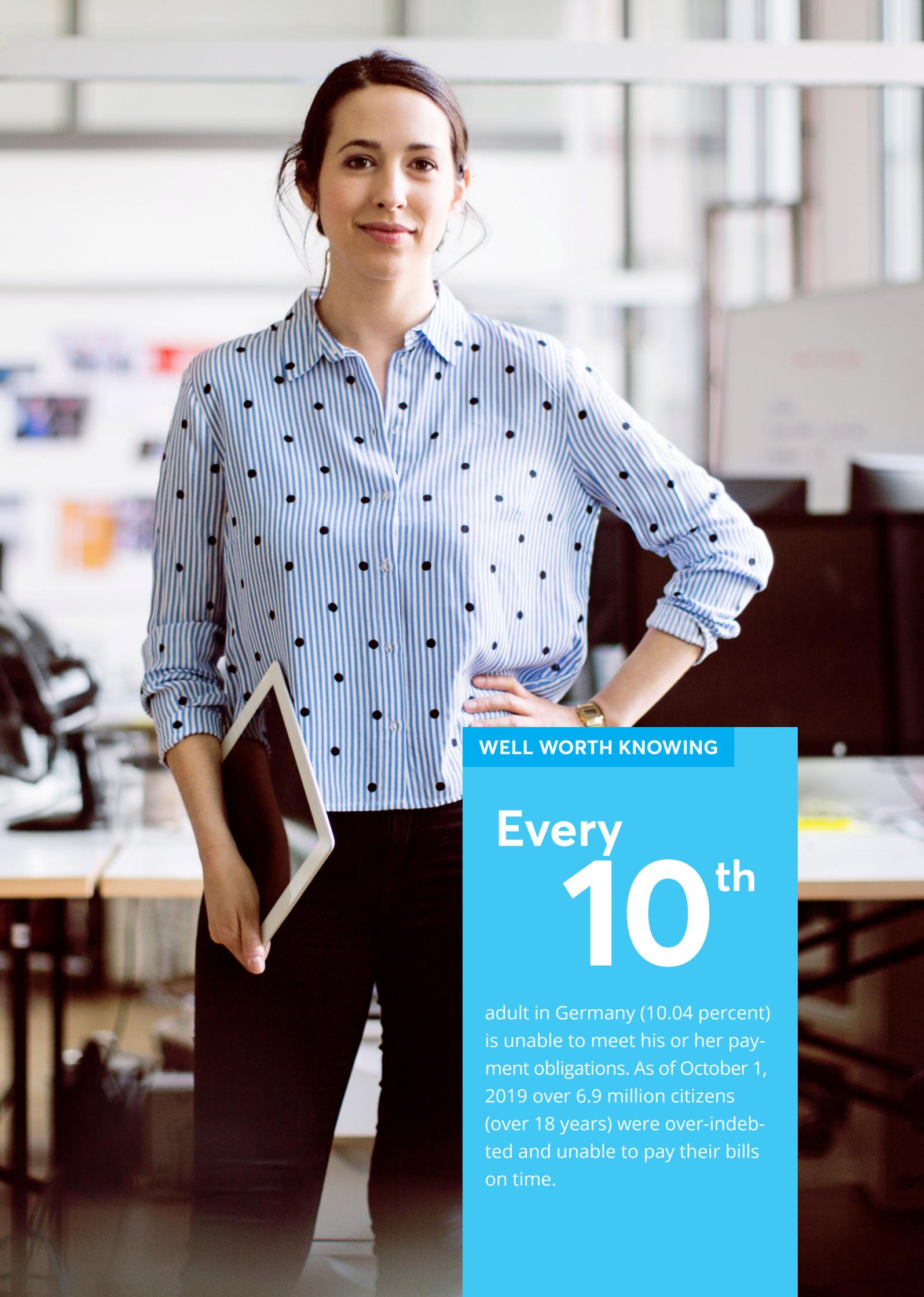
dunning proceedings to the enforcement and monitoring of secured titles. We agree with you on the tone of communication, procedure and communication channels beforehand, as well as the prospects of success based on our solvency information.

### Greater financial flexibility

Our services also include the purchase of your receivables (factoring) and securing your business transactions through commercial credit insurance or bad debt insurance. This leaves you with more cash at hand and, as a result, greater financial manoeuvrability.

### Holistic receivables management from a single source

OUR RECEIVABLES MANAGEMENT SOLUTIONS				
CREATING FLEXIBILITY	PAYMENT			
	FACTORING			
SAFEGUARDS	COMMERCIAL CREDIT INSURANCE / BAD DEBT INSURANCE			
SUPPORT	DEBTOR MANAGEMENT			
	DUNNING			
	DEBT COLLECTION			
	PRE-JUDICIAL DEBT COLLECTION	JUDICIAL SUMMONS PROCEEDING	COMPULSORY EXECUTION	TITLE MONITORING



## WELL WORTH KNOWING

Every  
**10<sup>th</sup>**

adult in Germany (10.04 percent) is unable to meet his or her payment obligations. As of October 1, 2019 over 6.9 million citizens (over 18 years) were over-indebted and unable to pay their bills on time.





## WELL WORTH KNOWING

**38** million

up-to-date payment experiences, around 100,000 updates daily and two million researches annually ensure maximum currentness of our data.

### System solutions, ratings and more...

For SMEs with more-complex requirements, and for corporate groups, banks and insurance companies, we've rounded off our portfolio with a range of intelligent system solutions, ratings and compliance services. These include development and implementation support for scorecards and internal rating

systems, comprehensive risk and portfolio analytics, as well as customisable consulting services for introducing risk management systems. Also included in our portfolio are rating products and services which let you promote your company's financial wellbeing to business partners and investors, thereby fostering transparency and trust.

## MEINE CREDITREFORM

# It couldn't be easier

Everyone's talking about digitalisation – but for us it's long been part of everyday life! Because digitalisation has always been crucial in our product strategy. Our business information has been readily available online and via apps for many years now, and can meanwhile also be called up via the *Meine Creditreform* platform.

As a Creditreform member, the *Meine Creditreform* customer portal offers you convenient access to all our services – both nationally and internationally – at no additional cost. You can find out about changes at your customers, business partners and even your competitors, any time, anywhere – from the of-

fice, at home or on the road. *Meine Creditreform* can also be configured personally to reflect your specific needs, with customised offers and transparent overviews of research and debt-collection activities rounding off the offering.

### The digital world of Creditreform



#### Keep an eye on your customers at all times

Monitoring of 100 companies included



#### Never miss anything ever again

Your business partner's solvency worsens? We'll let you know!



#### Debt collection order in no time

Take snaps of your open invoices and upload them... done!



#### Efficient decision making

Quickly identify the most suitable product for your needs



#### Present yourself at your best

The best way to promote yourself is with an excellent credit rating. Keep your company data up-to-date and play it safe.



#### Debt collection cases at a glance

The debt collections overview lets you track progress transparently with proceeding steps.

over

**140 years**

of experience in rating  
businesses' financial standing

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**200,000**

of experience in rating analyses of  
annual financial statements p.a.

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**24** national subsidiaries  
in Europe & China

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**88 million**

records of commercial information  
on businesses worldwide

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**5 million**

records about German  
businesses

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**100,000** updates  
daily

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**128** local branches  
throughout Germany

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**4.5 million**

ongoing collection proceedings

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**38 million**

up-to-date payment experiences

**4,200**

employees  
worldwide

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**158,000**

members



## WHO WE ARE

# A formidable community

Creditreform is Germany's leading provider of commercial information, marketing data and receivables management solutions. Since 1879 we've been protecting companies against debt default. Since then, the basic concept has remained unaltered, but our product and service portfolio has continuously been enhanced and diversified.

Creditreform meanwhile operates 128 branch offices in Germany alone, one of which will certainly be in your area. If you decide to use our services, you'll not only become a customer of that office, but also a member of the Creditreform community. Your local office will help you find solvent customers and relieve you of the hassle of monitoring incoming payments and enforcing outstanding receivables. Our local experts are supported by the Creditreform Group – which bundles special services such as marketing services, consumer information and ratings

– and by Creditreform International with 24 national operations and a worldwide partner network.

A total of around 158,000 members in Germany and Europe – ranging from start-ups and craftsmen to industrial groups, banks and insurance companies – place their trust in our services. They all benefit from our extensive database which is constantly growing. We attach particular importance to personal contact because, put plainly, we believe in strength in the community.

## HOW WE WORK

# Strength in the community

We live the communal spirit with our customers, forming a formidable community of over 158,000 members in which mutual trust, transparency, reputability and service quality are supreme. And we've clearly succeeded here, supporting scores of customers for decades, with more satisfied members joining us every day.

One of the distinguishing features of our work is the ongoing appraisal and optimisation of our products in conjunction with our members. No matter which offer you ultimately decide on: you'll find no other provider in Germany offering such a comprehensive database or comparable regional, national and international expertise – all available personally, competently, efficiently and close by. Our local consultants are highly conversant in your economic region and always available when needed.

## Data protection and security

Working with Creditreform means playing it safe. The same applies to the handling of sensitive data, as well: all of Creditreform's products and services are regulated by the German Federal Data Protection Act (BDSG), amongst the strictest data protection legislation worldwide. We also ensure compliance with the European General Data Protection Regulation (GDPR) at all times and store data exclusively on servers in Germany.

## WELL WORTH KNOWING

# At your service: locally, and globally

We're there for you wherever you need us. That means: 128 times in Germany alone. The local branch that deals with your matters is determined by the location of your (main) place of business. We've added a branch finder on our website [www.creditreform.de](http://www.creditreform.de). Simply click on "Your local Creditreform" and enter your postal code to find the right contact. We're looking forward to hearing from you!

