

Coface Information



Services to build and protect your business.

coface **CENTRAL EUROPE** 

CREDIT INSURANCE | FACTORING | INFORMATION | RECEIVABLES MANAGEMENT

Services from a single hand for the CEE region.



Coface Austria & Coface Central Europe

Greater security for your risk management.

■ FROM A LOCAL COMPANY TO A GLOBAL PLAYER

The cornerstone for Coface Austria, the national market leader, was laid in 1954 with the founding of Österreichische Kreditversicherungs-AG. The company's core expertise – both then and now – has been the insurance of credit risk for domestic and export receivables. The growth of export activities, above all to Central and Eastern Europe, has made credit insurance, information and collection services more and more important. To meet this need, Coface Central Europe Holding AG (formerly Coface Intercredit Holding AG) was founded in Vienna in 1990.

In the increasingly globalised business environment a further important step was made in 1997 – the merger with Coface, one of the three global players in credit insurance. Today, the customers of Coface Austria and Coface Central Europe can profit from more than 50 years of know-how in the area of credit insurance as well as more than 15 years of experience in providing information on companies in Central and Eastern European countries. With a broad-based product portfolio ranging from credit information to credit insurance and collection services, Coface Austria and Coface Central Europe are the ideal partners for professional risk management.

■ OUR SUCCESS PROVES US RIGHT

Over 120,000 companies of all sizes from all branches place their trust in the services of this global player and its 6,000 employees. More than 50 million data sets in the Coface Common Risk System are continuously researched and monitored. This unique database provides Coface customers with a decisive competitive advantage.

Business Credit Reports



Knowledge is power. Our Business Credit Reports provide valuable information to help clients assess potential business relationships and categorise trading partners based on their credit and payment history.

Coface Central Europe reports contain facts and figures from our ICON database, which covers 8.6 million companies in Central and Eastern Europe. This data is supplemented by information from DCON, the Coface Central Europe collection database. We provide instant credit appraisal through standard online reports or customised information based on selective criteria.

■ BUILD

- Comprehensive and up-to-date information allows our customers to focus on real prospects, and to develop business relationships based on both trust and facts.
- Quicker decisions and faster reaction to customers' demands build a competitive advantage, and this advantage becomes even stronger when supported by effective information.
- Our online resources provide not only information, but also serve as a gateway for real customer-supplier interaction at all stages of commercial transactions.

■ PROTECT

- Extensive information helps our clients control the risk associated with particular customers or transactions, and supports credit decisions.
- Our clients can base crucial decisions on information collected by experts over more than a decade, and this saves time and money.
- Understanding risk allows our clients to guard business and profit margins from the potential loss associated with fraud, failure, or delayed payments.

■ SERVICE SPECIFICS:

- Online database covering more than 8.6 million companies in Poland, Czech Republic, Slovakia, Hungary, Slovenia, Croatia, Romania, Bulgaria, Bosnia, Serbia, Montenegro, Macedonia, Estonia, Lithuania, Latvia, Ukraine, Russia and the CIS countries
- Choice between immediate retrieval of pre-researched online reports or order of up-to-the-minute information on <http://icon.cofacecentraleurope.com>
- 260,000 full financial statements (14 million individual financials) are revised each year
- Insolvency information on more than 120,000 companies in CEE is complemented by 40,000 debt collection cases that are added each year to the database
- Order and delivery online over the Internet (in HTML or PDF), via e-mail or fax or via Web Services in structured format (in XML or XBRL)
- Choice between local financials and IFRS statements in EUR or USD
- Reports include a credit scoring, payment information and a maximum credit recommendation in figures
- Reports available in English, German or local language

Company Risk Monitoring



Change is constant. Up-to-date information forms the basis for confident business decisions, whether the issue is to alert sales to new opportunities or increase a customer's line of credit. Our Monitoring Services keep clients informed of changes in a customer's status to improve decision-making processes and control risk.

Coface Central Europe offers fully automated monitoring and information processing services. Clients are able to select companies and reporting parameters to meet their specific needs, and are automatically informed of changes. This supports the implementation of pro-active measures for fast response to critical events.

■ BUILD

- We spotlight customers and suppliers that represent viable opportunities for our clients, rather than illuminate an entire potential market.
- We allow our clients to take advantage of the best opportunities, and thereby accelerate the development of high-potential customers.
- Our clients save time by letting experienced specialists do the job, and are free to concentrate on business development.

■ PROTECT

- Real-time information on developments that may increase risk provides added safety and comfort, as well as more flexibility for business decisions.
- We increase the transparency of credit management costs with our well-defined range of services, and thereby help our clients to better control expenses.
- Our clients receive the latest information without continuous direct monitoring, and can assign scarce credit staff to core tasks.

■ SERVICE SPECIFICS:

- The first early warning system that covers Poland, Czech Republic, Slovakia, Hungary, Slovenia, Croatia, Romania, Bulgaria and other CEE countries in a single database
- Continually updated information on more than 8.6 million companies in CEE
- 14 million financial figures are revised and more than 40,000 collection cases are added to the system each year
- An additional 200,000 individual research enquiries complete the data resources
- Wide choice of customised services depending on the individual monitoring needs, combined or not with credit reports
- Monitoring of a minimum of 28 individual parameters or automatic check for complete financial statements
- Guaranteed complete database for monitored portfolio through active research on companies not evaluated in the past 12 months
- Automatic check for changes in ICON data according to pre-defined routine on a 24/7 basis
- Well-timed notification of changes to parameters with previous and current status

Marketing Services



The increasing pace of change in today's business environment has made up-to-date and accurate marketing information a critical factor for success. Coface Central Europe Marketing Services help our clients meet the intensified information requirements for effective competition in a global economy.

The cornerstone of our Marketing Services is formed by the ICON database, which contains information on 8.6 million businesses in Central and Eastern Europe. This extensive database has been compiled to meet the special needs of credit management experts, and allows a modular approach to both data selection and output. The results are customer-oriented services to precisely meet customer needs.

■ BUILD

- More exact customer profiles help our clients improve the efficiency of marketing programs.
- We identify potential customers using the latest branch data, and target the best opportunities.
- Our experts collect and prepare key input data to support decision-making for acquisitions.

■ PROTECT

- We safeguard valuable human and financial resources by directing efforts towards the best prospects.
- Customised selection allows our clients to make optimal decisions for more efficient business development.
- We help minimise the risk associated with developing new target groups or new country markets.

■ SERVICE SPECIFICS:

- Addresses from ICON database focusing on companies with solid credit ratings
- Selection available for Bulgaria, Croatia, Czech Republic, Hungary, Poland, Romania, Slovakia, Slovenia
- Choice of target groups by industry (NACE codes), functionary type, turnover, employees
- Identification of companies by latest research, credit rating, year of foundation etc.
- Basic output: Icon Number, company name, legal form, address, industries
- Additional output: Contact person, contact number/s, turnover in EUR, number of employees, electronic addresses, import/export activities
- Delivery by e-mail or CD-Rom in Excel or Access format

Coface Service Entities in Central Europe

For more information
contact our local Coface office in:

■ CENTRAL EUROPEAN PLATFORM

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Your trade risks, under control.

CI 0609/01

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