

I found some new clients.
Do I know enough about them?



Less risk. More business.

In an era of rapid change, determining the creditworthiness of customers can be a tricky business. 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 scores 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 information has a direct impact on our own bottom line. We follow over 50 million companies in over 200 countries and territories, using both internal data and outside information to assess companies. 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 Scores

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 Business Profile Reports

Available for immediate delivery on millions of US companies, the Experian Business Profile Report features a business summary, trade experience, legal filings, collections and commercial finance information.

Equifax Business Credit Report™

Leveraging the Equifax Canadian commercial database of 2M+ businesses, the Equifax Business Credit Report spotlights critical information including summary and tradeline details as well as overall business risk, public records and derogatory payment information. This comprehensive report delivers relevant business information for making fine distinctions between risk and opportunity, helping to drive a more profitable bottom line.

Bernard Sands Retail Reports

Using information from over 50 retail industry credit groups, over five million credit references per month, and analyst insight, Bernard Sands CreditPay™ reports help suppliers and factors make critical business decisions. Reports are based on real-time trade credit data on how customers are paying their suppliers, along with other important data elements.

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.

One world, one provider

Receive current information compiled by local Coface entities and partners around the world. While working with a single point of contact, you can leverage the reach of the global Coface network.

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 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 through Cofanet, our online portfolio management system. This service gives you around the clock access to our credit information and a number of credit assessment tools.

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.

Delinquencies are unavoidable. You just need CARE – Coface Accounts Receivable Express

As a value-added feature, clients may also access CARE, an affordable online pre-collect tool from our sister company, Coface Collections North America, Inc. Accounts less than 120 days old may be entered into CARE to receive a series of reminder letters and phone calls. The CARE service helps manage past dues and prevent accounts from going to collection. Clients have complete access to all activity, including copies of letters and notes from each call. All at a flat fee per account.

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 e-mail.

Or contact us through our web site –

www.coface-usa.com.



Put our business experts to work for you.

In addition to credit information, Coface provides solutions for managing every aspect of credit risk at home or abroad.

COFACE SERVICES NORTH AMERICA, INC.

900 Chapel Street, Suite 2
New Haven, CT 06510

Tel. 1-877-626-3223

E-mail: cofaceusa@coface.com

www.coface-usa.com

