

A modern office interior with glass partitions, a white text box, and a teal accent bar. The background is a blurred office space with glass walls, a white pillar, and a spherical pendant light. The text box is white with a teal border on the right side.

# **CUSTOMISED CREDIT OPINION**

**A UNIQUE SERVICE TO  
KNOW MORE ABOUT  
YOUR BUSINESS  
PARTNERS**

# CUSTOMISED CREDIT OPINION

Vigorous procedures and expert analysis ensure the highest standards that includes a monitored DRA check score

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 DRA score check is included to help assess the current probability of default

## INFORMATION YOU CAN TRUST

To create a CCO, Coface carries out enhanced activities:

### Company Identity Data

- Company verification through the use of Government 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 Organogram

### 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

# 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)

### CCO Decision

Receive the CCO decision



### Company Information

Company exists?  
New Account creation, and validation?

### Manual Underwriting

When appeal or auto underwriting rejection

### Risk Analyst Check

Contact company to support UW process?



### Data Currency Check

Age of information

### Auto-Underwriter Check

Does the data on file support this?

### Auto/ Manual Underwriting Decision

coface

CCO leverages from different resources when necessary.  
(Underwriter, Risk Analysts, Data centres, Back offices, Economic research, actuaries)

Want to know more about Coface Customised Credit Opinion process?

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