CofaNet
Essentials

USER GUIDE

MODULE: THE BASICS

WELCOME AND THANK YOU FOR CHOOSING COFACE AND COFANET ESSENTIALS PLATFORM

Your Day-to-day customer risk management:

Whether you are a client of our credit insurance, business information or debt collection solutions, Cofanet Essentials is your single point of entry to your online services.

1. Searching for your customers in our database and requesting covers
2. Ordering information reports and company ratings
3. Submit your overdues and follow their indemnification
4. Submit your sales declaration

In this module "THE BASICS" you will find the main guidelines to:

- Search for a company/customer
- Request a Credit Decision
- Request an Information Product
- Manage your Portfolio
- Request an extension of due date
- Submit a Notification of Overdue account
- Declare your sales

Please refer to other Modules for more information

CONTENT

The Homepage

Your navigation starts with the Cofanet Essentials home page, which gives direct access to the essential functionalities of your credit insurance or business information contract:
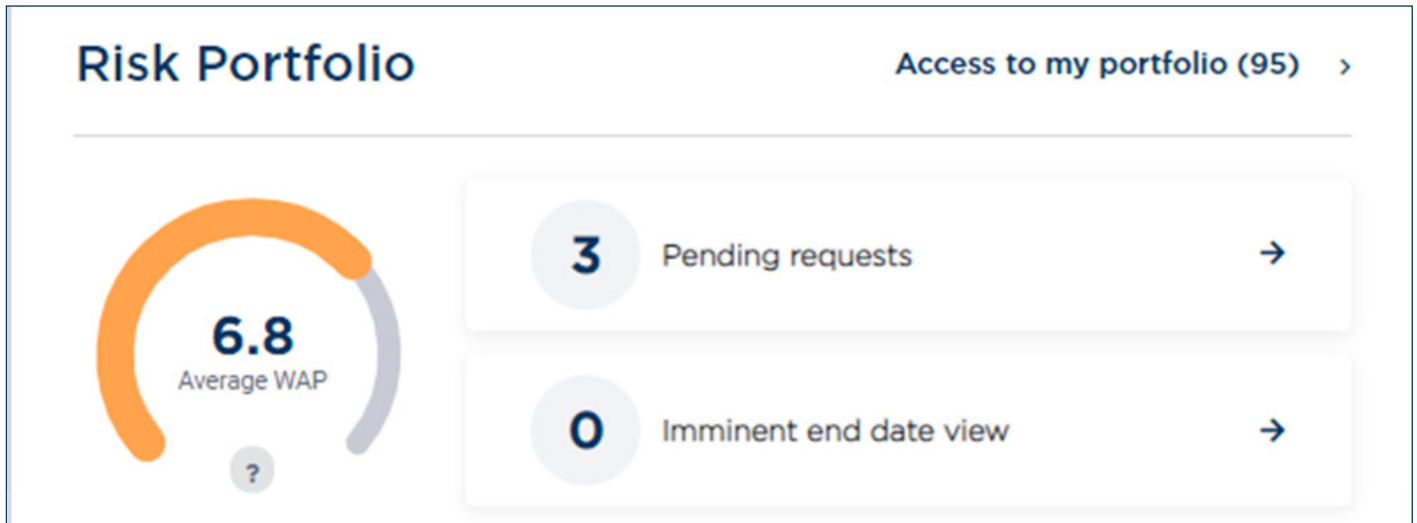
- Key action shortcuts
- Company search Bar
- Synthetic overview and access to your portfolio of companies.
- Read your latest notification messages.

I. Portfolio information

What is a portfolio?

The risk and information portfolio lists all the companies on which you have requested a coverage or an information product.

On your homepage, you will find the overall assessment of the risk profile of your portfolio: the Average WAP (Weighted Assessment of your Portfolio) along with a direct access to the full portfolio view.

The «pending requests» area allows you to know the status of your requests and also quickly checking them in your portfolio.

Finally, if one or more of your guarantees are near to reach their end date, a dedicated area allows you to consult them to renew them if necessary.

II. Quick access buttons
According to your needs, you can select one of the proposed actions:

- « **Order a risk product** » to protect you in case of an overdue on a given company.
- « **Submit a notification an overdue account** » to inform Coface of any unpaid claims and/or request compensation.
- « **Order an information product** » on a company to find out about creditwithiness or order information reports.

You will be guided step by step, from the selection of the company to the finalization of the process.

Ordering a product

To request a coverage or an information product, you first need to identify your prospect or buyer in our worldwide database.
Please select the country, and use the compagny name, the Easy number or even your own reference to start searching

III. Latest notifications messages

We alert you when important events occur in your portfolio or contract:
- any decision taken by our services,
- any modification of an existing decision,
- receipt of ordered information reports
- the actions to be taken in relation to your contractual obligations.

Your home page displays here the last 10 most recent items in your notification center. Click on «Display all notifications» to view the complete list.

IV. Personal settings

 At any time, you can access your personal settings and easily adapt the interface more precisely to your needs.

a. The "Profile" page:

For your **starting page**, you have the possibility to switch between the default home or your risk portfolio.

- **Default Contract**: Define the contract selected by default upon first connection.
- **Default Languag**e: Change the language of the interface.
- **Default Country** : Define the country selected by default in every search bar.

- **Display of Company name and address**: Use this option to enable the display of non-latin characters in your interface.

- **Imminent end date default value**: Define how many days beforehand you want to be notified about guaranties close to their end date.

- **CRS number / Mail notification**: use these checkboxes to activate/ deactivate the display of the CRS number in the interface or the email notifications from the system.

Notifications

Risks products

Limitation of the @rating credit opinion notifications

@rating credit opinion Threshold	No threshold
Way of change	both ways

Limitation of the DRA decisions notifications

Monitoring options for the DRA decisions	By DRA
DRA Threshold	No threshold
When	both ways

Use the "notifications" section in your user profile to adapt the notifications of the platform to your needs.

For both your risks and overdue products, you can set thresholds based on:

- The type of product (depending on your contract)

- And the type of change (increase or decrease of an assessment)

Click on "Save user preference" to confirm your settings.

🖫 **Save user preference**

Overdue notifications

Receive overdue notifications	Yes

🖫 Save user preference

b. The "Favourite Companies" page:

From a **"Company details"** page or a Risk portfolio, you can flag any company by clicking on "Add to favourite".

★ Add company to favorite

You can view them at once and manage the flagged companies in this dedicated section accessible from your user settings.

France ▾ | Enter a company name or an E | 🔍 | ⊕ Advanced search | 65857-GCP CIE FAISE ASSURANCE COMMERCE EXTERIEUR ▾ | ⊚

Favourite companies

USER NAME
CG58476

Profile
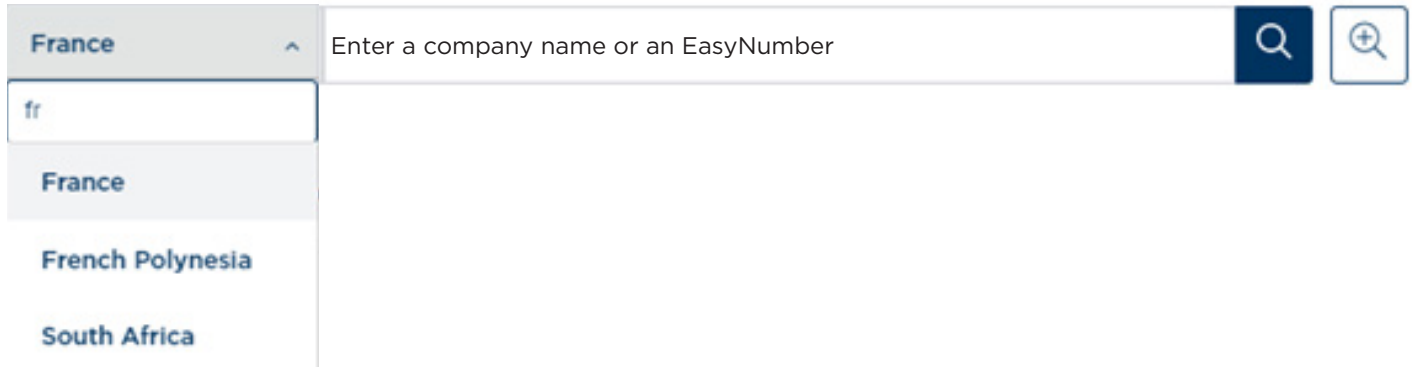
Favourite companies

⏻ Logout

Filter by company name, country, city, customer reference, EasyNumber

◦	Company name ◦	EasyNumber ◦
★	ORANGE BUSINESS LUXEMBOURG SA 2610 Howald, LUX Country : **LUX**	00000371505125
★	TRANSINERTI S.A.S. DI STRADIOTTO ROBERTO & C. 31010 FARRA DI SOLIGO, ITA Country : **ITA**	00004621910058

Company Search

Before requesting a coverage, ordering an information product, or submitting a notification of overdue account you first have to identify your customer(s) in our database.

The "Search" function located in the header section enables you to look for your customers' company.

Choose from the drop-down list the country where the company you are looking for is located.

The search engine will provide a list of companies matching your criteria.

If the Search Result does not list the company you are looking for, you can either

- "Modify your search" ❶ to access more search criteria's

- or "Extend your Search" ❷ to perform a search in our information partners databases

I. Advanced Search function

You can also decide to use directly the "Advanced Search" feature.

The country is mandatory – the country that appears by default can be changed / specified in "User preferences" menu.

Advanced search criterias

a. Search by Company Name

For an initial company search, you can enter the details requested in the form. In many cases, you only need to select the country and enter the company name.

Optional fields: address, postal code, region/state, Town

b. Search by Identifiers - EasyNumber, Legal Identifier or Coface Reference

You have to select from the dropdown list the type of Identifiers.

- ➢ *EasyNumber:* 14 digits number for the main establishment and 19 digits number for the branch. You do not have to enter the preceding zeros. The field will automatically complete if fewer than required number of digits is entered.
- ➢ *Legal identifiers:* make sure the correct country is selected, as the list differs from one country to another. Enter the value of the company's identifier.
- ➢ *Coface Reference :* The Coface Reference (also known as CRS number) is composed of a 3 digits number for the country and a 6 digits number to identify the company.
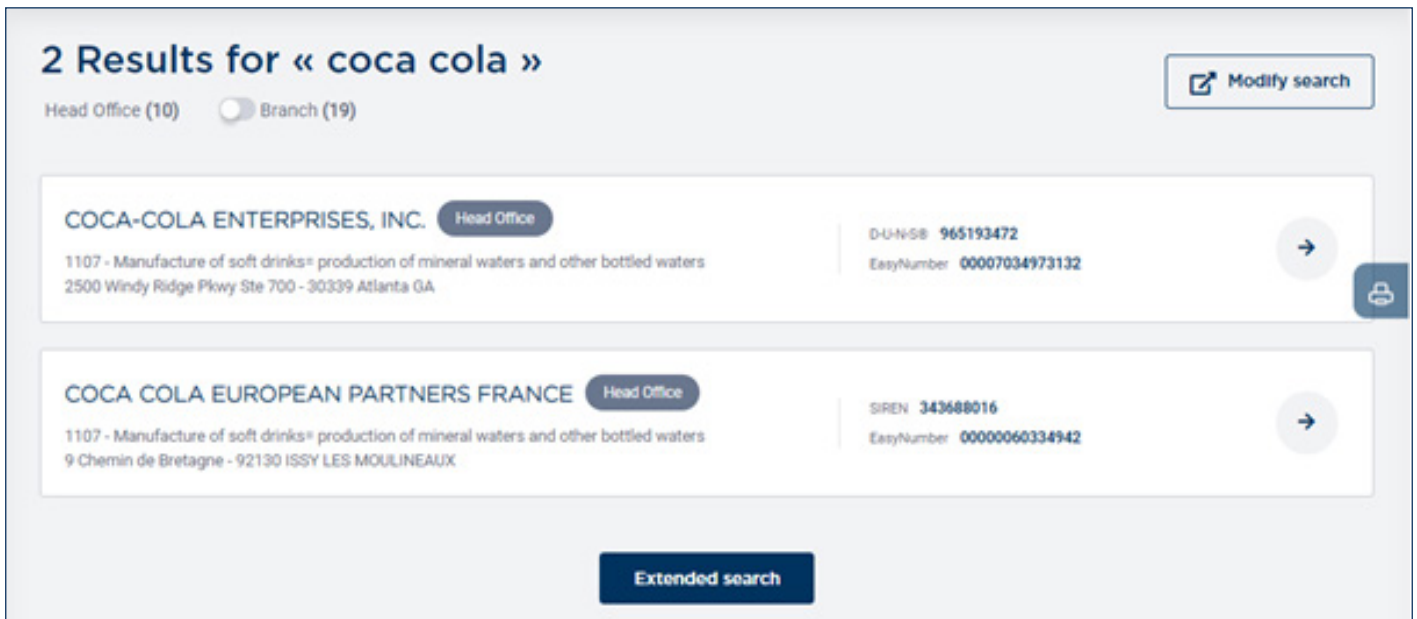
Advanced Search Functionality - Search Strategies

To show the secondary addresses in the list of results, click on the checkbox to deactivate the option "Main establishment" only

II. Search Results

After selecting the search criteria, click on the "Search" button to start the search.

The results of the company search are displayed. The search engine will provide a list of companies matching your criteria.

For each company found, the following fields are displayed:

- *Company name*
- *Company address*
- *Type of establishment (headquarters or branch). Branches are grouped under the associated headquarter.*
- *Registration number*
- *EasyNumber*

If the company you are looking for is displayed in the results list, click on the company name to access its details. You are now ready to order/submit your request for this company, adding it to the portfolio.

If the company is not displayed in the results list, click on the link "extended your search" to display another set of companies, or "**create a company**" to request the creation of this company in our database.

III. Creation of a company

On this page, enter the details of the company that you could not find in our database.

The following fields are mandatory to create a new company:

Company name

Address
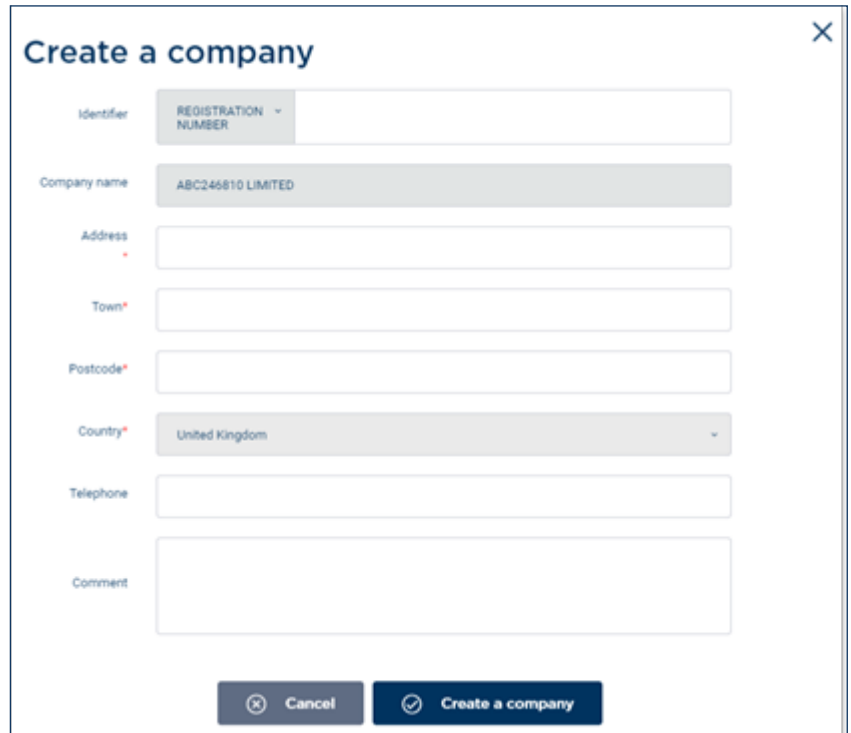
Town

Postcode

Country

After having entered the information, click on "Create a company".

You are now ready to order/submit your request for this company.

Create a company ✕

Identifier	REGISTRATION ▾ NUMBER	
Company name	ABC246810 LIMITED	
Address *		
Town*		
Postcode*		
Country*	United Kingdom ▾
Telephone		
Comment		

⊗ Cancel   ⊘ **Create a company**

For quicker company creation results, it is highly recommended that you also provide

- Telephone number

- Legal identifier

"Portfolio" view

The risk and information "Portfolio": lists all the companies on which you have requested a coverage or an information product. It offers several filters organized by tab for quickly identifying your companies:

Risk Portfolio

ALL RESULTS (95)   PENDING REQUESTS (3)   IMMINENT END DATE VIEW   PRODUCTQ WITH ACTIVE MONITORING
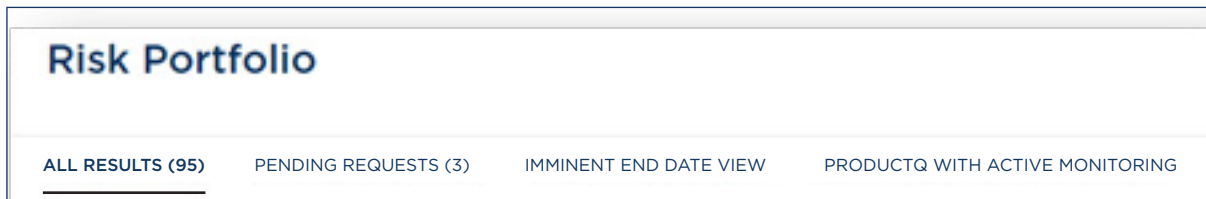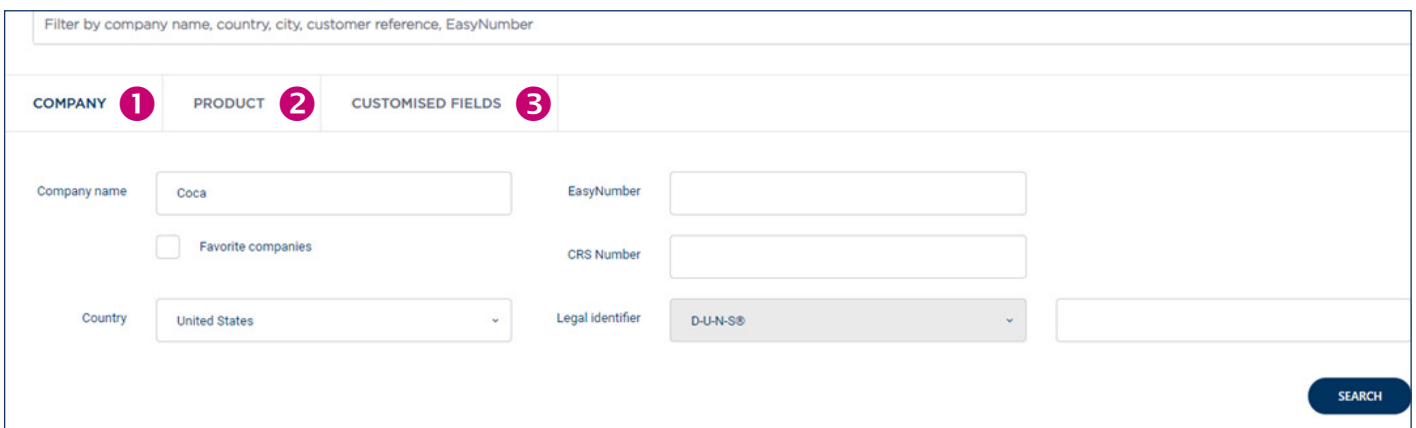
I. Portfolio Management

By default, the portfolio lists the last 100 companies on which an action or update has been made.

    a. Search Criteria filters

You can use the Search Criteria filters provided to optimize the view of your portfolio. The functionality scans your entire risk portfolio, and retrieves a maximum of 100 results listed in chronological order from the most recent date to the oldest

Filter by company name, country, city, customer reference, EasyNumber

COMPANY ❶	PRODUCT ❷	CUSTOMISED FIELDS ❸

Company name	Coca		EasyNumber	
	☐ Favorite companies		CRS Number	
Country	United States		Legal identifier	D-U-N-S®

SEARCH

The search criteria are divided into 3 parts; the criteria related to the company (i) ,the criteria related to the Coface product (ii) and the customised fields (iii).

At any time you can reset your search by clicking on the blue button underneath the Search Criteria

Coca ✕   Credit Limit ✕   United States ✕

⬍	Company name ⬍	Customer reference ⬍
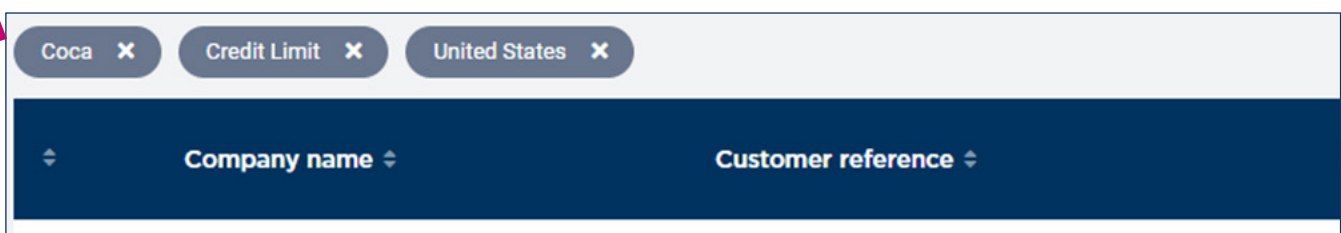
➤ *By Company*

You can search a specific customer in your risk portfolio on its business name. Using only a part of the company's name is possible.

➤ *By Country*

The Portfolio displays all companies in all countries by default.

The drop down list contains all the countries where you have requested a product; to view a particular country, select it from the drop down list.

➤ *By Legal Identifier*

You can search for a company using its legal identifier. The drop down list contains all the local legal identifiers, corresponding to the selected country above, the Easy Number, or Coface Reference number (if "all countries" are selected, then Local legal Identifiers are not displayed).

➤ *By product*

You can filter the risk portfolio by a specific Coface product. To do so, choose a Coface product from the drop down list. By default, the list displays all Coface's products (even if they are not on your contract). You may want to differentiate "Insurance product" from "Information product" – in this case tick the appropriate box.

➤ *By decision amount*

You can filter on a minimum and maximum decision amount (in thousands USD).

➤ *By Status*

You can display the companies filtered on product status. The type of status will depend on the Coface product:

Status available (depending on your contract/product)
• Agreed
• Being cancelled
• Being withdrawn
• Cancelled
• Expired
• Fullfilled
• Partially agreed
• Reduced
• Refused
• Replaced
• Withdrawn

Click on the appropriate status, you may select more than one status at the same time

➤ *(ii) By date*

You can filter the companies on a period of time between two dates:

➤ *(ii) By Clause*

You can filter the companies on a specific clause, such as a guarantor. This criterion is only available for credit insurance products.

b. "Type as you go" filter (or view filter)

To locate a company within a portfolio view (as well as for other tables) you may use a "Type as you go" filter.

This filter scans the portfolio to display only the results containing the words you have entered

Filter by compagny name, country, city, customer reference, EasyNumber	🔍

Two type of filters in CofaNet Essentials

- Search Criteria: This filter scans your entire risk portfolio based on the selected criteria

- Type as you go Filter :This filter scans the content of the table or portfolio based on the text you have entered

c. List of Companies

The list of companies is displayed in a table with columns that vary according to the view (Overdues versus Risk)

The number of companies displayed per page can be customized in the "Options" menu.

Each company is displayed on one line, and can have one or more products attached. Wherever you click on the line of the company, it will lead you to the Company's detail.

By default, the risk portfolio is displayed in chronological order from the most recent to the oldest. The companies listed correspond to the companies that have been updated recently (update date). The list cannot display more than 100 companies.

Important:

The risk portfolio format displayed in CofaNet Essentials cannot exceed 100 companies.
As your Portfolio can be constituted of more than 100 companies, you may see only a partial view, at first.

In order to get the complete view, you can export your entire portfolio.

Also, you can adjust the number of companies displayed in the portfolio by using some filters in "Search Criteria"

➢ *Companies list layout*

By default, the following columns are displayed:

- On the left hand side, you find the information on your customer: company's name, address, country.

- On the right hand side, you find the information on the products ordered

Color code lines differentiate the Coface products

Credit Insurance Products
Information Service Products
Overdue Products

➢ *Specificity for the Risk Domain*

For the Risk Domain, the portfolio provides an overview on the product ordered, the amount of credit decisions (for credit insurance items) and/or rating/grade of the company (for information items), the status, and the date of the last update.

➢ *Specificity for the Risk Domain*

	Contract	Company name	Identifier	Ref	Status	Details	Creation date	Last modification date
☆	44327	THÜRINGER PHARMAGLAS ABWICKLUNGS GMBH 98724 Neuhaus, Germany	EasyNumber: 00000209779533 CRS Number: 121221338		● Closed		-	-
☆	44327	NUOVA VITROFIN S.R.L. IN LIQUIDAZIONE 20881 BERNAREGGIO, Italy	EasyNumber: 00000344806643 CRS Number: 390169605		● Closed		-	-
☆	44327	MÜLLER GESELLSCHAFT MIT BESCHRÄNKTER HAFTUNG 37603 Holzminden, Germany	EasyNumber: 00000659717561 CRS Number: 121B36V76		● Pending		09/01/2020	09/01/2020
☆	44327	AMILCO SA EN LIQUIDACION 28820 COSLADA, Spain	EasyNumber: 00000431603328 CRS Number: 280013549	V.WANEGUE	● Closed		29/12/2010	29/12/2010

The status of the NOA displayed, and more details on Notification of overdue accounts, such as :

• if there is an Intervention Request ot not

• if the debt collection is done by coface or by another party

• if the NOA is on a Covered or a Non Covered Debt

"Company's Details" view & select "Actions" on a company

You will access this view by selecting a company from a search result or by clicking on a company already in your portfolio.
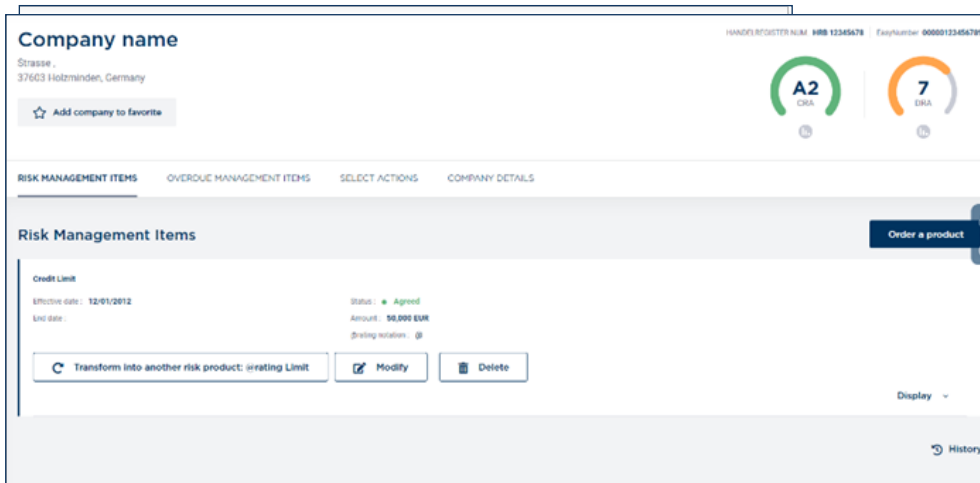
It is a key element of your interface allowing you to perform several types of actions.

a. Header

In the header, are displayed the company's name, its Debtor Risk Assessment (DRA), and if available its customer reference. You can mark this company as favorite with the button **"Add company to favorite"** or get a multi-contract view on this selected company with **"Multi-contract"**.
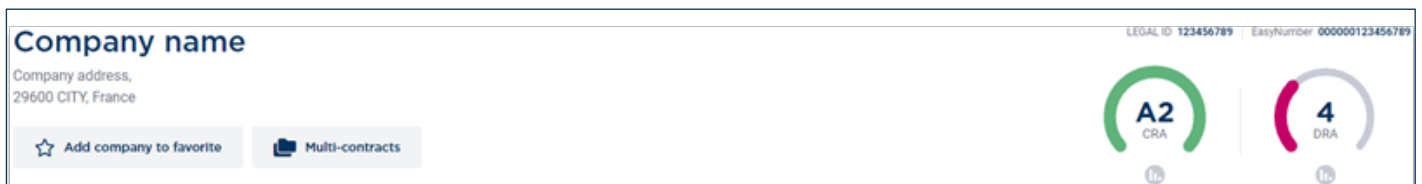
The Debtor Risk Assessment (DRA) is displayed as an attribute for all customers on which an active decision was taken (granted, or denied). The score displayed is the DRA of the company.

If you have information and documents that can help us to revise one of our DRA, you can send them using the contact form located in your customer portal.

b. Risk Management items

This section lists all products ordered for this company from Risk Management domain:

Credit decisions, Extension of due dates, and information products

Some actions are available in this section such as modify, transform or delete existing credit decisions.

The history of the cover for a company can be accessed from the icon "History": the new page lists any previous credit limits or @rating limits granted

c. Overdue Management Items

This section lists all the opened cases for this company for both guaranteed debts and non-guaranteed debts

d. Actions

This section lists all products you can order depending on the contract you have with Coface.

RISK MANAGEMENT ITEMS   OVERDUE MANAGEMENT ITEMS   SELECT ACTIONS   COMPANY DETAILS

INSURANCE ITEMS

Express Credit Limit	Credit Limit	Extension of Due Date
→	→	→

INFORMATION ITEMS

@rating Credit Opinion check
→

e. Company details

This section provides you some additional informations about the company along the customized fields you have defined. You can modify them by clicking on the button **"Modify my customized fields"**.

RISK MANAGEMENT ITEMS   OVERDUE MANAGEMENT ITEMS   SELECT ACTIONS   **COMPANY DETAILS**

Company information   🔲 Adverse information declaration

IDENTITY

EasyNumber	00000099813161
CRS Number	100374544
NACE code	2013
Activity	Retail sale of watches and jewellery in specialised stores
Legal form	SAS
Trade Sign	
Address	Centre Cial Bretagnia
Town	ST MARTIN DES CHAMPS
Postcode	29600
Country	France
SIREN	323912097

CUSTOMISED FIELDS

Customer reference	-
Outstanding Amount	-
Internal credit limit	-

🔗 Modify my customised fields

Request Credit Decision

To request a credit decision you have to go through the "Company details" screen.

The "Select actions" tab allows you to submit all your requests:

Credit limit, @rating limit, TopLiner Limit, Express Credit limit, Extension of due date, outstanding notification, and cover of next deliveries. *This module only focus on Credit Limit, @rating limit, TopLiner Limit, Express credit Limit, and extension of due date (chapter below)*

To order an insurance product on the selected company, simply select by clicking the appropriate product in the "Select Actions" Box. Depending on the request, a pop up or a new form will appear.
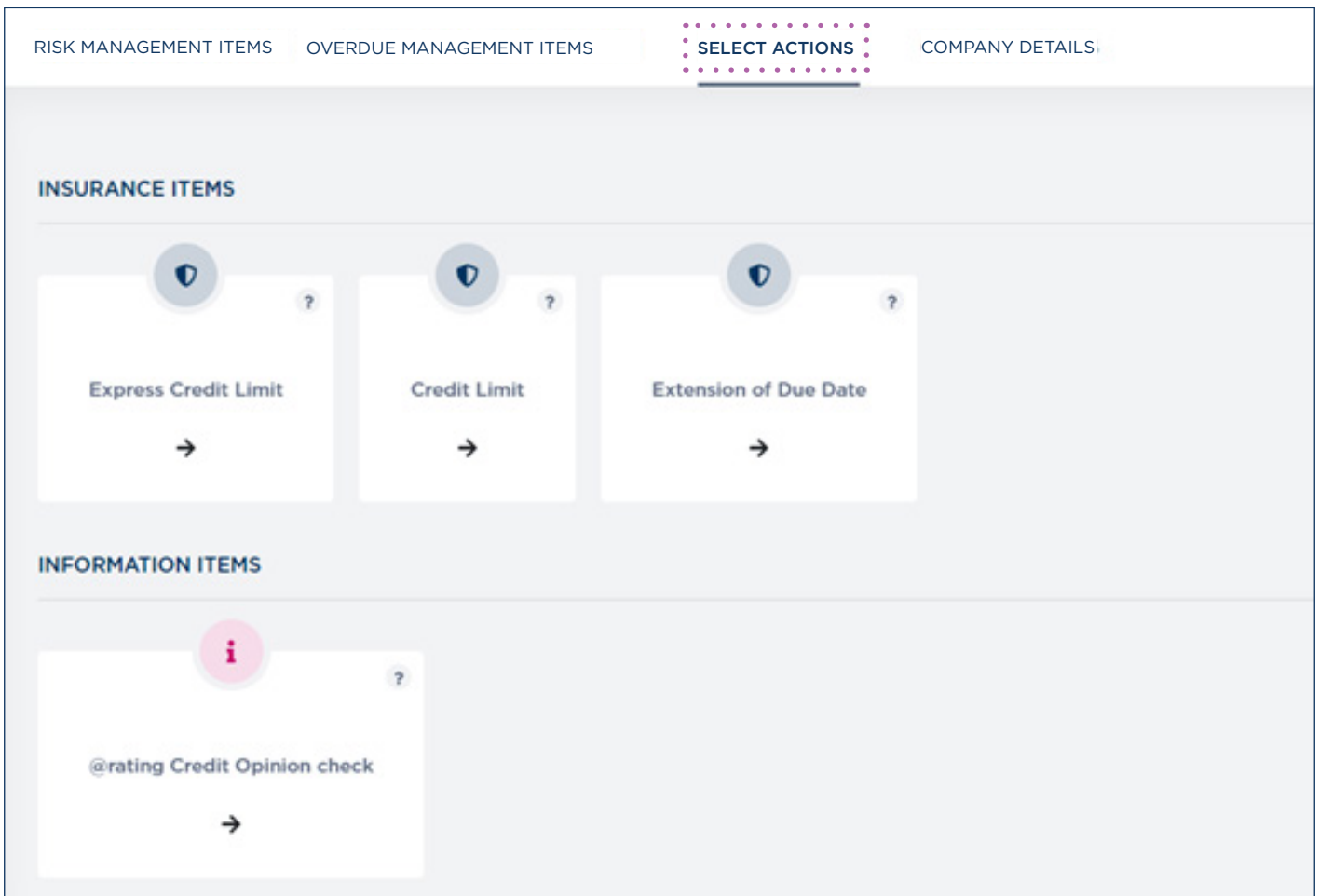
You will be notified of your request results immediately and/or via message in CofaNet Notification Box.

Once the product on the selected company is ordered:
- The company along with the ordered product will appear in your portfolio.
- A synthesis view of the credit decision will appear in the Company's Detail view.

RISK MANAGEMENT ITEMS   OVERDUE MANAGEMENT ITEMS   SELECT ACTIONS   COMPANY DETAILS

Risk Management Items

Order a product

@rating Limit

Effective date : **1/21/2020**   Status : ● Agreed
End date :   Amount : @ - 560,000 CZK

C   Transform: Credit Limit   **2**

1 Display ⌄

3 ⟲ History

1 This view can be expanded by clicking on **Display** : you will get additional information on the decision. .

2 Some additional action boxes for the credit decision item are available than enable the management of your product

C   Transform into another risk: @rating Limit   ☑ Modify   🗑 Delete

3 The history of the cover for a company can be accessed from the button "History": the new page lists any previous credit limits or @rating limits granted.

I. Credit limit

a. Initial request

To order a credit limit on a company: on the Company's Detail view go to "Select Actions" tab and click on the product required:

RISK MANAGEMENT ITEMS   OVERDUE MANAGEMENT ITEMS   **SELECT ACTIONS**   COMPANY DETAILS

INSURANCE ITEMS

🛡   🛡   🛡
?   ?   ?

Express Credit Limit   **Credit Limit**   **Extension of Due Date**

→   →   →

The following form will appear.

① The Amount is the only required information to submit your request. .

② If you want to add a guarantor, you have to fill-in its EasyNumber. You may use the Search function to help you in finding the Guarantor EasyNumber

③ Click on Confirm to submit your request.

As soon as your credit limit request is submitted, it is sent to the Coface risk underwriting department who will analyze the request. The decision might be immediate (your portfolio view is automatically updated with Coface's decision) or "pending", meaning you will receive a notification as soon as the request is analyzed.

b. Modifying or transforming your request

Once your initial request has been submitted, different actions on this request can be available:

Credit Limits	
✓ Transform	Transform into an @rating limit
✓ Cancel	To cancel the limit *NB: once deleted, the company stays in your portfolio for 2 years. This enables you to notify any potential overdue account on the company, occurring after the deletion of the limit*
✓ Modify	To request a higher or lower amount

Some credit decisions are subject to guarantors, or underwriters comment.

Some credit decisions can have a temporary amount or an end date.

Display full details on credit decisions to have all information.

II. @rating Limit

a. Initial request

To request a @rating limit on a company: on the Company's Detail view go to "Select Actions Box" and click on the @rating limit product.
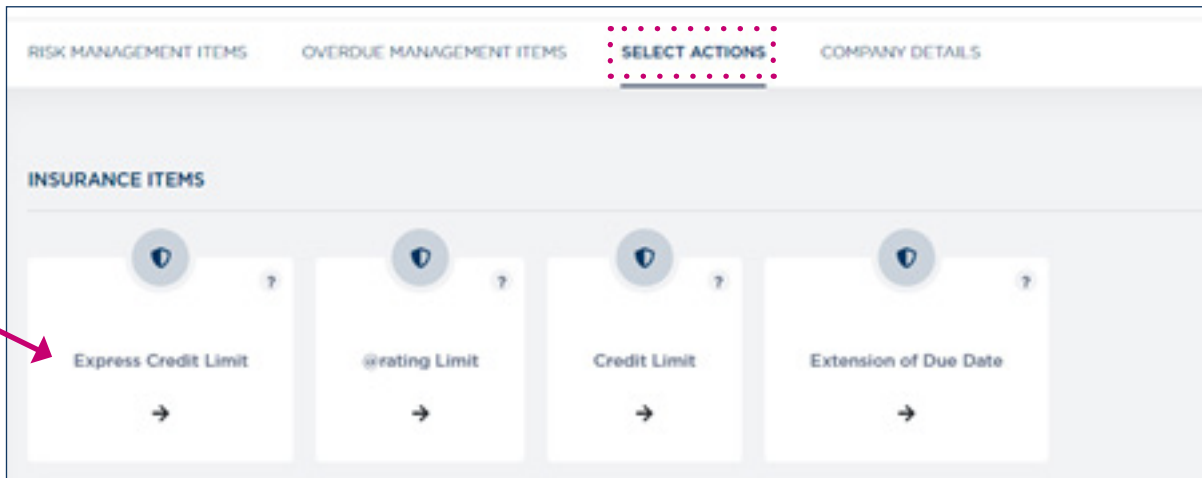
The following pop up appears.
Click on Yes to confirm your request.
Your portfolio is automatically updated, as the decision is always immediate.
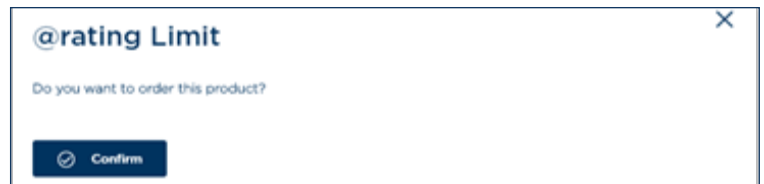
b. Modifying or transforming your request

Once your initial request has been submitted, different actions on this request can be available:.

@rating Limit	
Transform	If the amount is not sufficient and you need a higher amount of cover, you can request a credit limit.
Delete	To cancel your @rating limit NB: once deleted, the company stays in the portfolio for 2 years. This enables you to notify *any potential* overdue account on the company, even after the deletion of the @rating limit

Where a credit limit decision has been taken, this will always override the @rating credit opinion.

III. TopLiner limit

The topliner limit is designed to provide additional cover on companies in case of a reduction, a refusal or a cancellation of a credit limit decision.

Its main features are:

- Additional guarantees attached to the standard policy,

- classic credit limit parameters,

- flexibility on amount and duration

- expert pricing revealing the quality of risk,

- Online purchase and delivery through CofaNet Essentials.

If the TopLiner product is available for your contract, the button to order a TopLiner limit will be displayed in the catalogue of product/actions

↻ Transform: @rating Limit	✎ Modify	🗑 Delete	⊕ TopLiner Limit

The TopLiner option is available when there is a refused, cancelled or reduced credit limit on a company/debtor if no overdue account of more than 60 days. The elementary/initial credit limit is independent of the TopLiner Product. However, the elementary/initial credit limit cannot be transformed into a @rating limit when a TopLiner Limit is active.

The TopLiner limit form page contains:

① As a reminder, the characteristics of the current Credit limit, with its status, decision date, and decision amount.

② InNew Request for TopLiner you should fill-in :

o The Amount requested that should correspond to the total outstanding required

o The Duration period (any period between 30 and 90 days).

③ Click on Confirm to submit your request.

The submission of the order triggers validation on the Complementary amount and duration text. The decision can then be denied or agreed.

If the TopLiner cover is agreed, a pop up appears with the requested amount, the validity period, the agreed amount with is currency, the invoices amount of the topliner limit with the invoiced currency.

TopLiner Cover

Requested amount   300,300 EUR

Decision amount   150,300 EUR

Duration   60 Days

TopLiner Premium (excluding taxes)   1,822 EUR

By accepting this proposal, you accept the terms and conditions of the TopLiner module included in your contract, and you expressly acknowledge, agree and understand that the conditions of cover of your contract are also applicable to the TopLiner cover, particulary provisions relating to risk management.

④ Refused   ⑤ New simulation   ⑥ Buy

④ Refused: the refusal is saved

⑤ New simulation: refusal is saved, the previous entered values are kept and you can request a new simulation

⑥ "Buy" – your order is saved

You can either

The decision will appear in the "Imminent end date" portfolio.

30 days before the end of TopLiner coverage period the decision will be flagged with the icon "Imminent end date", and five days before the end you will receive a notification.

IV. Express Credit limit

To request an Express Credit Limit (ECL) on a company: on the Company's Detail view go to" Select Actions" Box and click on the product required.
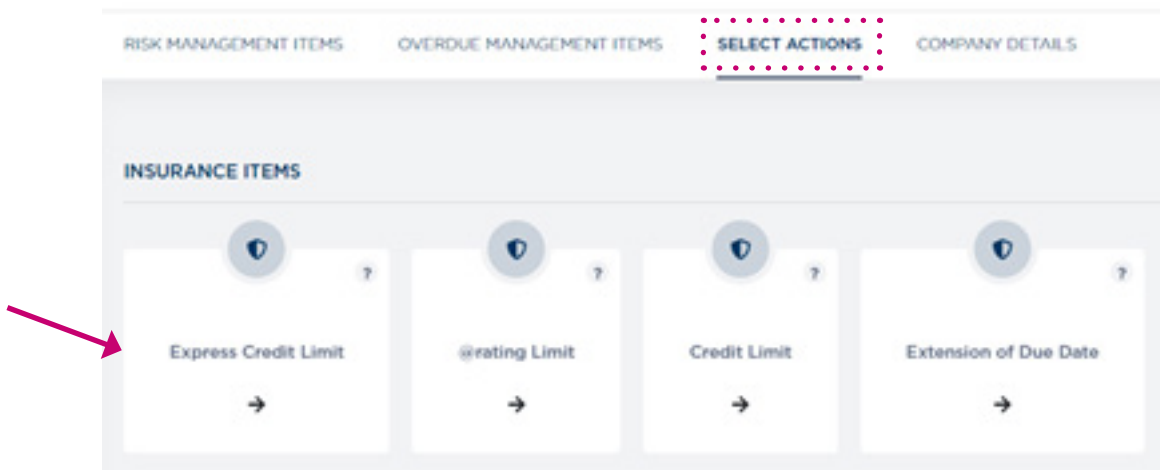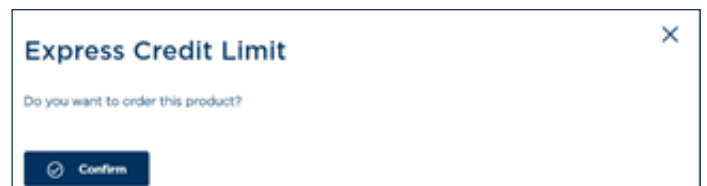

The following pop up will appear.

Click on Yes to confirm your request.

The Express Credit Limit is directly notified to you. You are covered on a company according to the limit and insured percentage defined in your country (availability of this item if included in your contract).


Express Credit Limit

Do you want to order this product?

⊘ Confirm

> Only available if no other limit already exists on the selected company.
>
> If ECL has been refused, you will not be able to reapply until a year later

Request Information Products

I. Debtor Risk Assessment DRA Check/ Debtor Risk Assessment DRA monitored
You can request a DRA on a company. From the Company's Detail view go to" Select Actions" Box and click on the product required.
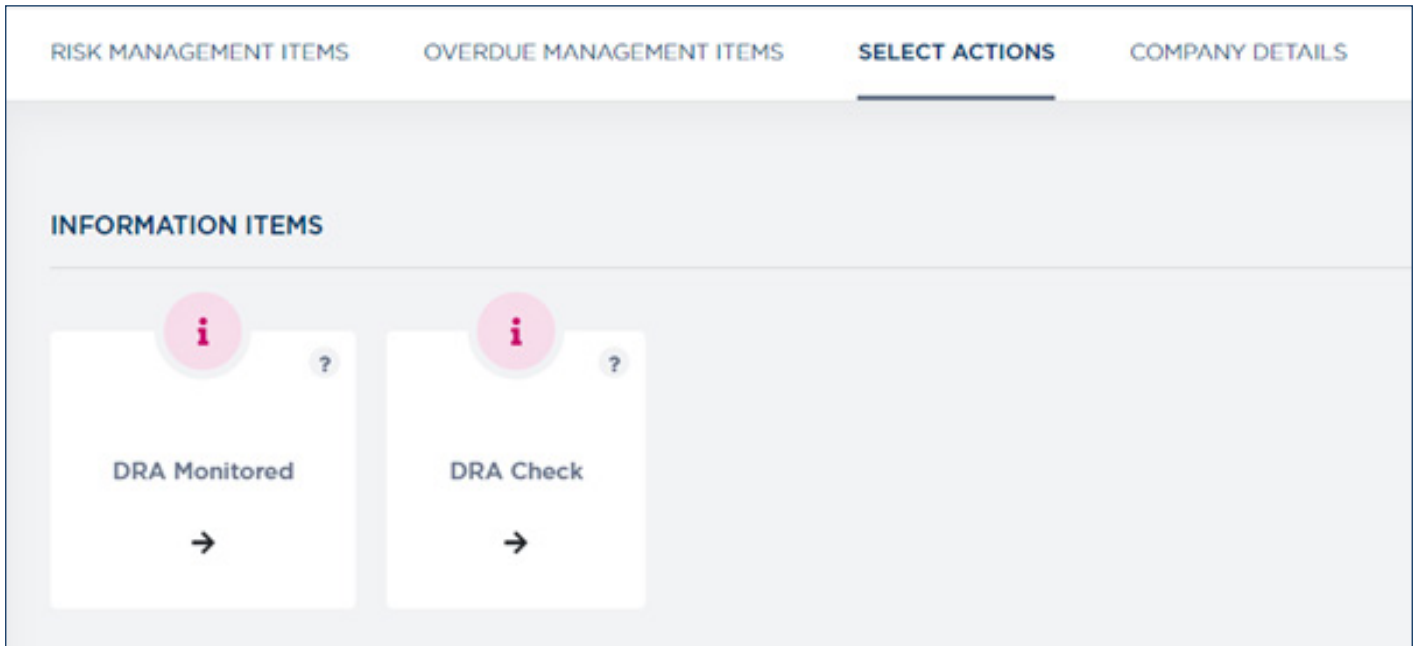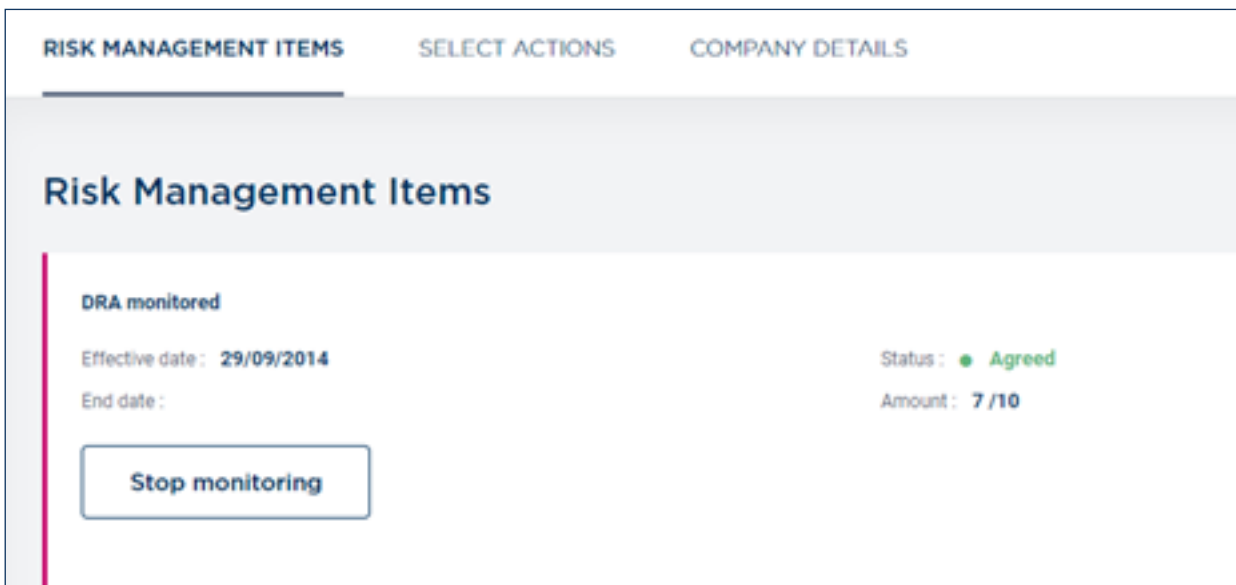

The following pop up will appear. Click on Yes to confirm your request.
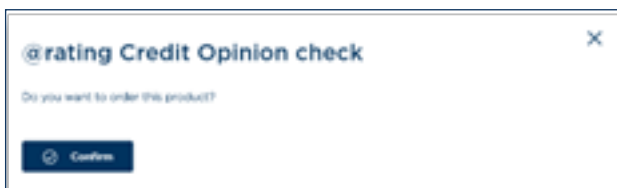
When you have ordered a monitored DRA, you will receive any updates to the DRA through the notification center.

You can stop monitoring at any time by clicking on the action "Stop monitoring".

The Status of the monitored DRA will be changed to withdrawn.

Risk Management Items

DRA monitored

Effective date : **29/09/2014**

End date : **23/01/2020**

Status : ● **Withdrawn**

Amount : **7 /10**

🗑 **Delete**

The DRA is displayed as an attribute of the credit decision for all debtors on which you have an active decision.

The DRA displayed is the company's DRA

II. @rating credit opinion check/monitored

You can request a @rating credit opinion on a company. From the Company's Detail View go to "Select Actions" Box and click on the product required.

RISK MANAGEMENT ITEMS   **SELECT ACTIONS**   COMPANY DETAILS

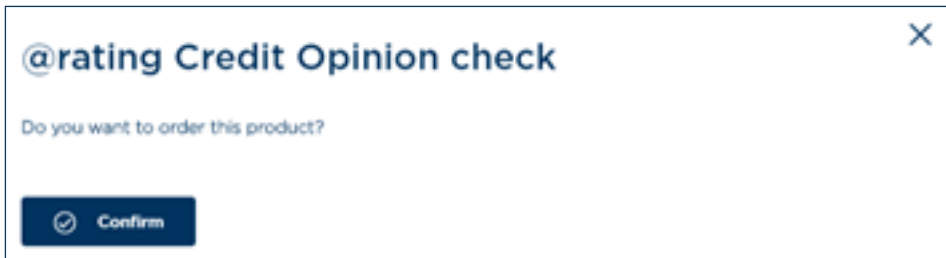**INFORMATION ITEMS**

i   ?

i   ?

@rating Credit Opinion check
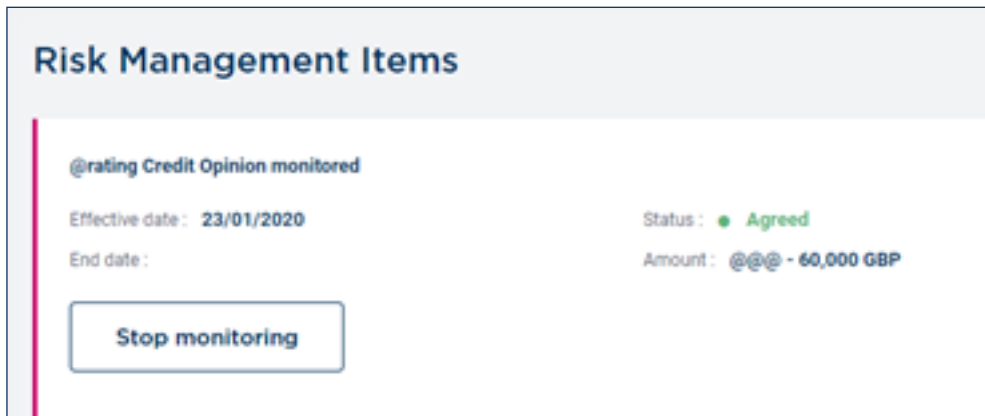
→

@rating Credit Opinion monitored

→

The following pop up will appear. Click on "Confirm" to confirm your request.

@rating Credit Opinion check ✕

Do you want to order this product?

⊘ Confirm

In the portfolio, the @rating credit opinion will be displayed.

For a monitored @rating credit opinion: you will receive any updates to the @rating through the notification center. It is possible to stop monitoring by clicking on the action on the product. The status of the product will be changed to withdrawn.

Risk Management Items

@rating Credit Opinion monitored

Effective date : **23/01/2020**	Status : ● Agreed
End date :	Amount : **@@@ - 60,000 GBP**

Stop monitoring

III. Customized Credit opinion (CCO)

You can request for a Customized credit opinion on a company. From the Company's Detail View go to "Select Actions" Box and click on the product required.

The following form will appear: to order a customized credit opinion indicate the amount requested, and click on confirm.

Order a product

Company name
Company address,
EH54 8TB LIVINGSTON, United Kingdom

REGISTRATION NUMBER **00123456**   EasyNumber **00000123456**

CUSTOMER REFERENCE : TEST

Order a Customised Credit Opinion

Customer reference	
Currency	GBP
Amount*	000 GBP

⊗ Cancel   ⊘ Confirm

The Customized Credit opinion is monitored in case of decrease of the decision only.

IV. Reports

You can request any report items on a company. From the Company's Detail View go to "Select Actions" Box and click on the product required.
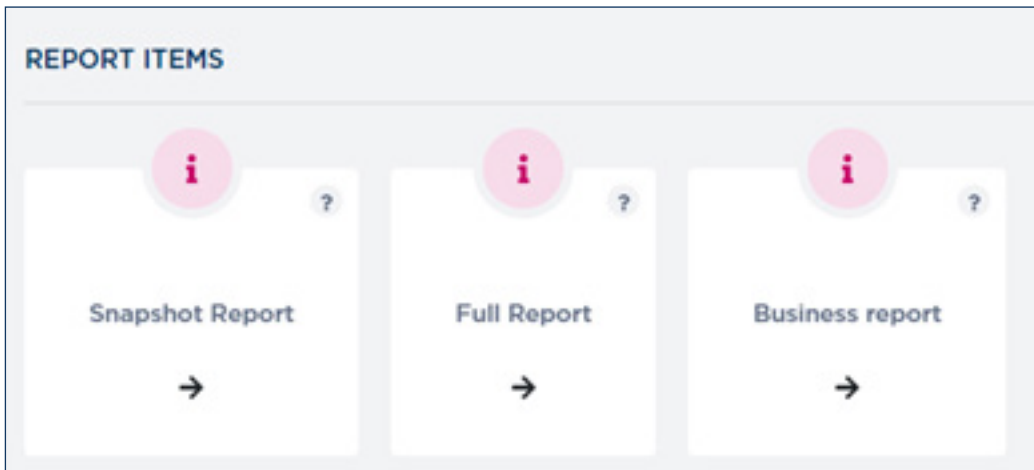
Depending on your contract, and the country of the customer, you may have access to three types of Reports: Snapshot, Full (new investigation, or instant delivery), or Business Report.

a. Snapshot report

A Snapshot Report contains basic business information data. It is available in most cases with instant online delivery and for a few cases with a delivery delay depending on the connections with the Coface partners.

You can choose the language you want the Snapshot report to be displayed: English, French, German or Spanish.

b. Full report

Full report provides comprehensive and extensive information, allowing in-depth analysis of the credit risk of the company.

You have the choice between 2 options by clicking on the green buttons:
- "Order a Full report – instant delivery "
- "Order a Full report – new investigation"

The difference is that on the first option, the Full report is delivered instantly online. In this case you have to look at the "Last update date" to evaluate if the information is recent enough to be worth ordering it.

If you choose the second option, it means you have estimated that the Full report needs to be refreshed. By ordering this new investigation, you will get an updated Full report within a few days.

The reports are the same in terms of content format, updated content along with a new update date with a new investigation. Also the format is standardized to ease reading and comparisons between several Full reports.

In both cases, you can choose the language you want the report to be displayed: English, French, German or Spanish.

V. Business Report

On this page you can order a business report which is a Credit Alliance Business Report (CABR). It provides valuable business and credit information on companies, allowing you to evaluate potential new customers, business partners and suppliers worldwide. If occasionally a company is not on our database, we will make a fresh investigation and obtain data to prepare a new report in within a few days.

If you click on the green button "order a report" you will receive the file.

Request an extension of due date

An extension of due date (EDD) is a request to schedule a payment plan for a number of invoices. The requested plan may be composed of multiple expected payments due dates and corresponding amounts.

(1) The Due Date is the initial date when the Buyer must pay his Debt according to the Sales Contract. It must fall within your Maximum Credit Period.

(2) Within the Maximum Credit Period, you can freely grant one or several extensions of the initial Due Date to your Buyer.

(3) If your client requires an extended Due date which falls out the MCP, you must obtain our approval first.
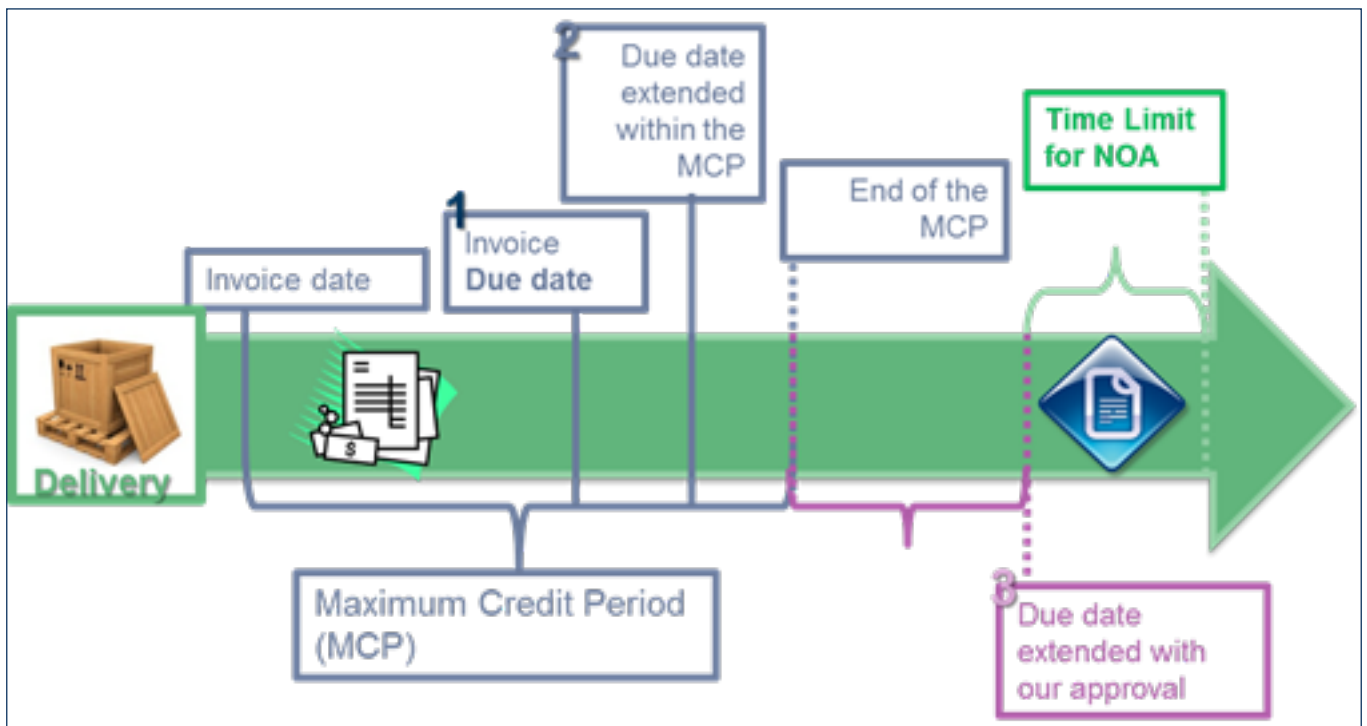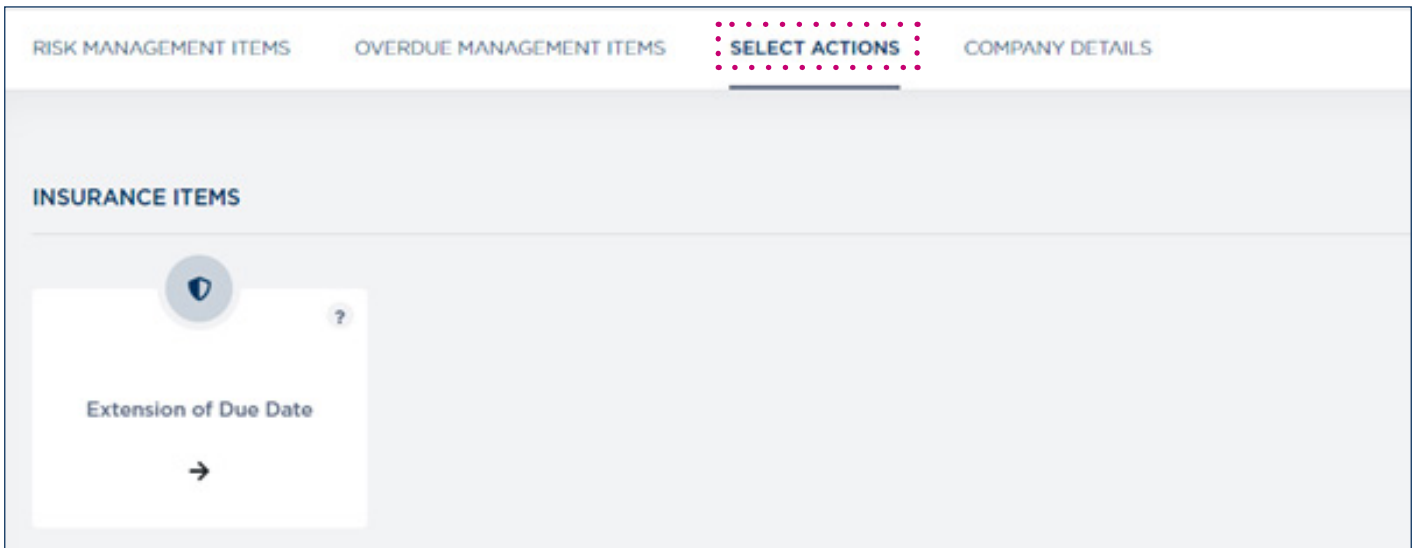

Only one EDD may be granted to a customer. If an EDD already exists on a buyer within your portfolio, a new EDD cannot be created on that customer.

Active EDDs can be modified. Only pending EDD (meaning no decision from risk underwriting department yet) can be cancelled.

When a request for EDD is created (pending), the request is submitted to a risk underwriter. The risk underwriter will evaluate the EDD request and assign a status of the request as either ACCEPTED or REFUSED. The EDD will remain with a pending status in CofaNet Essentials (unless it has been cancelled) until the risk underwriter has taken his decision on the request.

I. Creation of an EDD

To create an EDD, you should select the product in the "Select Action Box" of the Company's Detail View.

The following form appears. It is divided in three parts:

❶ **Identification:**

The section displays all information about the person in your company who is in charge of requesting the EDD. The contact details may be modified by clicking on the "Modify" button (by default the contact is the CofaNet user contact).

You should select the reason of non-payment

You can also change the currency; it will be applied to all the form.

❷ I**Delivery invoices:**

It allows you to identify multiple invoices that will be included in the extension of due date request. To communicate invoices associated to an EDD an import function is available.

All fields are mandatory.

❸ I**Request payment Plan:**

It allows the creation of multiple payment dates against the total amount of unpaid invoices.

The schedule can be created by completing the following two fields:

• New due date - proposed date set by the customer

• Amount: proposed amount set by the customer.

You can then click on Submit to send your request to Coface risk underwriting department.

II. Modification of an EDD

To modify an EDD, you have to select the EDD previously requested on the company. You cannot modify an EDD which has a pending status.

III. Answer from Underwriters

An EDD can be either agreed or refused.

In the case it is agreed the payment plan you propose can either be accepted as such, or our underwriters can propose you different from the one you have proposed. If the payment plan you propose is entirely validated by the risk underwriter, this payment plan is taken over in the company detail screen.

In the case the status is refused, the EDD is not valid.

Submit a Notification of Overdue account

If your invoice becomes overdue, you can submit a Notification of Overdue Account. Coface will then take over the collection actions and begin the indemnification process.
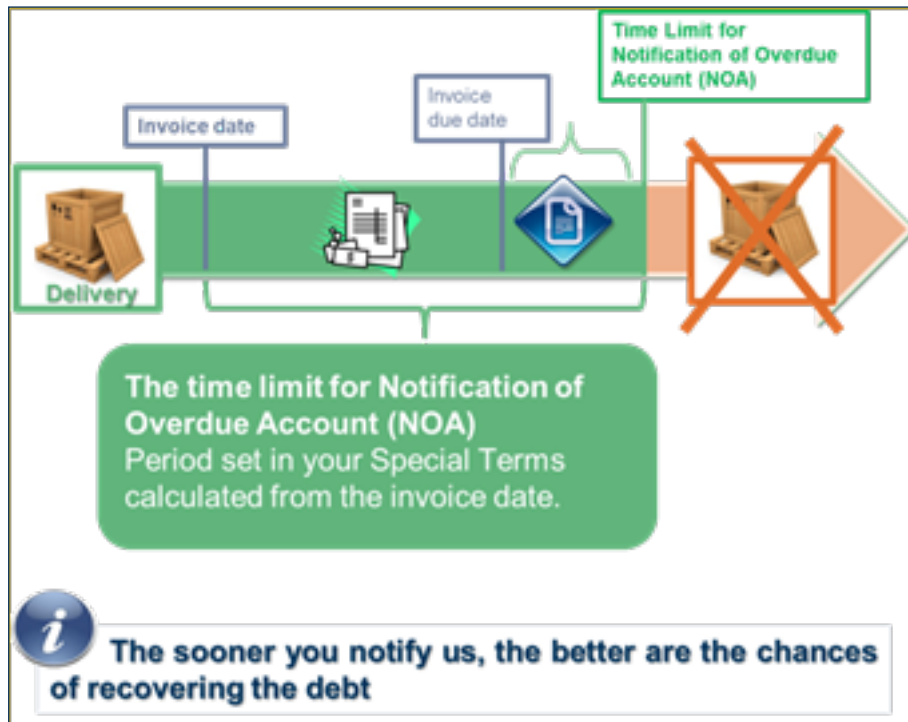
You need to submit a notification of Overdue Account (before a time limit specified in your special terms) when one of your customer/debtors does not pay his invoices partially or totally at due date.

The form enables you to indicate the invoices unpaid by the customer/debtor.

A Notification of overdue account with a request for intervention triggers a recovery action against the buyer.

Depending on your contract, the request for intervention may be optional.

For the Globalliance contrat you will need to indicate before the confirmation of the submission whether you want or not to trigger a recovery action again the buyer/customer.

Depending on your contract, you may have the possibility to submit online an overdue account for uncovered debts (when your contract contains a Discretionary Limit clause, or an Unnamed buyer option, or the debt collection service on uncovered debts option).

In this particular case, you will have the two following actions within the "Select Actions" box.
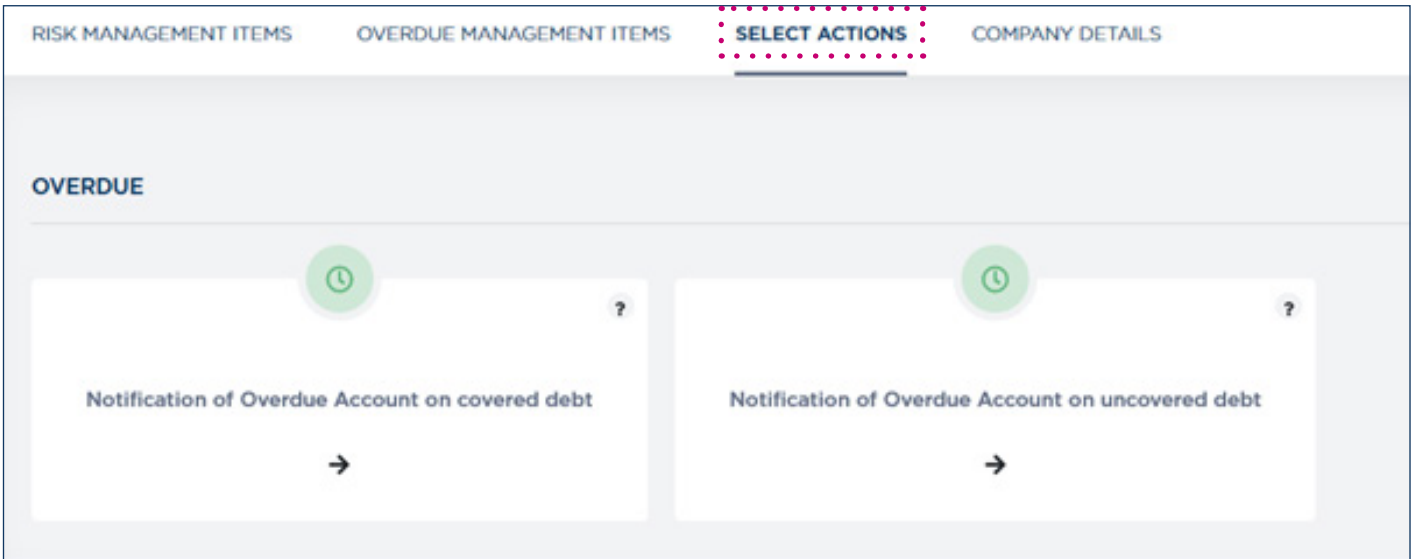
For a given debtor: only one NOA can have the status "pending" or "rejected".

A new NOA can be created only if all previous NOAs have a final status (closed, cancelled)

I. Initialization of your Notification of overdue accounts on a covered debts

You can submit your notification of overdue account on a company. From the Company's Detail View go to "Select Actions" Box and click on the product required.

The following form will be displayed:

❶ Invoices:

You communicate the invoices related to the NOA declaration either using the import function or by adding manually each unpaid invoice.

You should submit: Invoice type, Invoice date, initial invoice due date, net Amount, taxes, currency. All these fields are mandatory,

Invoice date can be posterior to the current date. The due date cannot be

anterior to the invoice date

Currency: by default, it is set according to the currency of the contract but you can

enter invoices of any other currencies.

❷ Payments input:

In a NOA you can communicate partial payments received either using the import function or by adding manually each invoice

You should mention: Payment type, Invoice reference, Date of payment, Amount, Currency. All these fields are mandatory,

❸ Comments:

You may add a comment about the NOA. This field is optional and limited to 900 characters.

Click on Submit to send the notification of overdue account

Remark: If you requested intervention, a second page is displayed for you to confirm the request for intervention (RFI) after the NOA submission

Click on "Submit" to send us the notification of overdue account or save it as a draft for further modification
Remark : If you requested intervention, a second step is displayed for you to confirm the request for intervention (RFI) after the NOA submission.

Contact

INTERVENTION REQUEST

Ask for intervention request   ◯ Yes   ◯ No

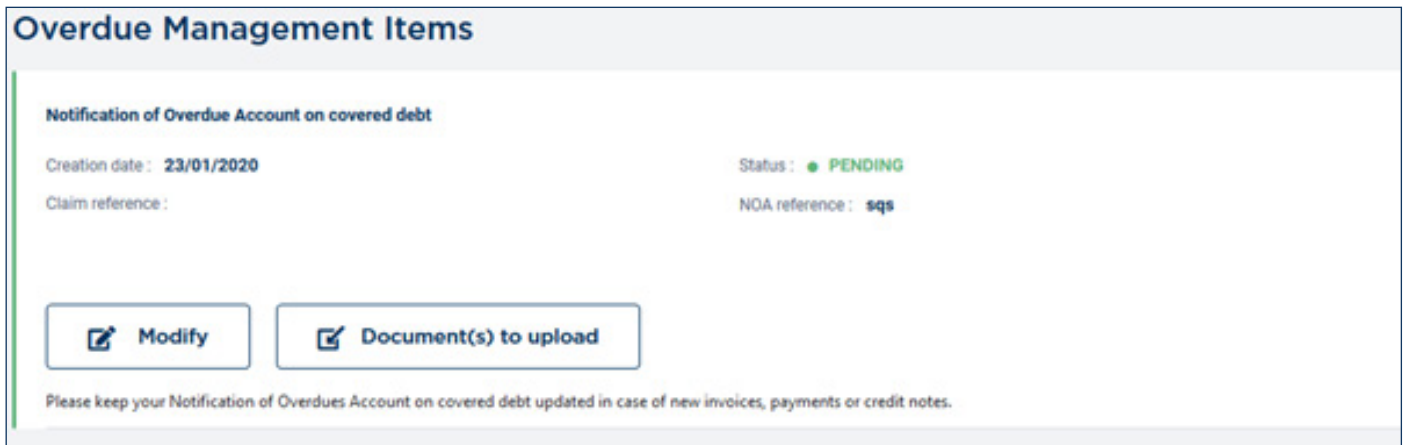⊗ Cancel   ↩ Return   ⊘ Valid

You can tick the appropriate box depending on your need.

This first NOA submitted is named "Initial NOA". Once the Initial NOA is created, other NOAS can be created and are named "additional NOAs". As the NOA evolves over time, through additional NOAs you can communicate additional unpaid invoices and/or received payments. The "NOA case" is the name for the declared NOAs (initial and additional), displayed in your overdue portfolio .

II. Modification of an existing notification of overdue accounts on covered debt

To modify an initial or an additional NOA, you have to select the debtor on which you posted an NOA, and enter it's Company's Detail view.

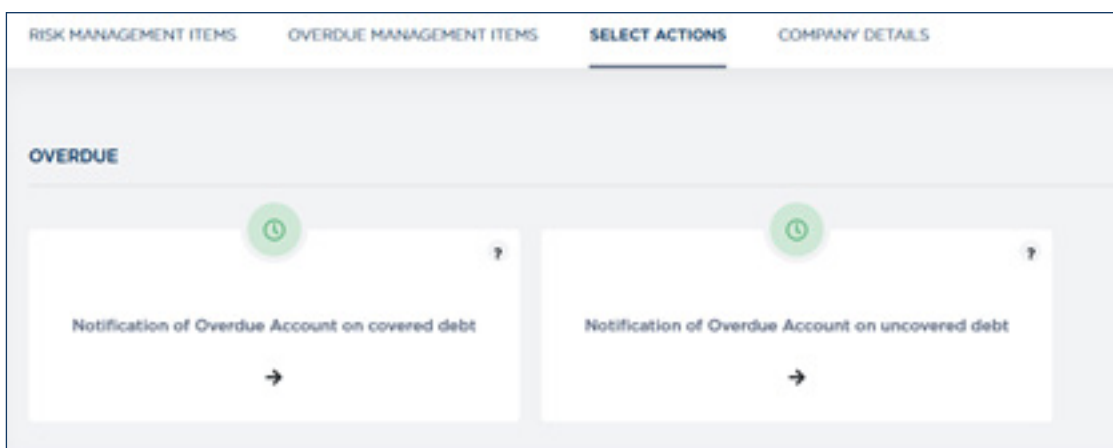The action box "Modify" enables you to open the existing NOA to modify it

The initial unpaid invoices and/or payments cannot be changed. All the new information completed is identified under "Additional".

You may modify the contact in charge of the NOA.

You can attach any documents by clicking on Document(s) to upload. Once the document is uploaded it will be listed in **"Policy/Documents"**.

III. Notification of Overdue accounts for non-covered debts

If your contract contains the non-covered debts clause, you can declare overdue accounts for the non-covered debts. The same process applies as for covered debts. To submit a NOA on non-covered debt, you have to select the appropriate item in the "Select Actions" box:

The only difference is that you may have to add to your risk portfolio the debtor first, as he may not be listed. To do add your debtors in your portfolio, please refer to first section "Company Search".

You can see your NOAs through the Overdue Portfolio

Sales Declaration

The Declaration of sales is required. You will receive 3 reminders in your notification center to submit the declaration.

According to your contractual conditions, the activity notification is based either on:
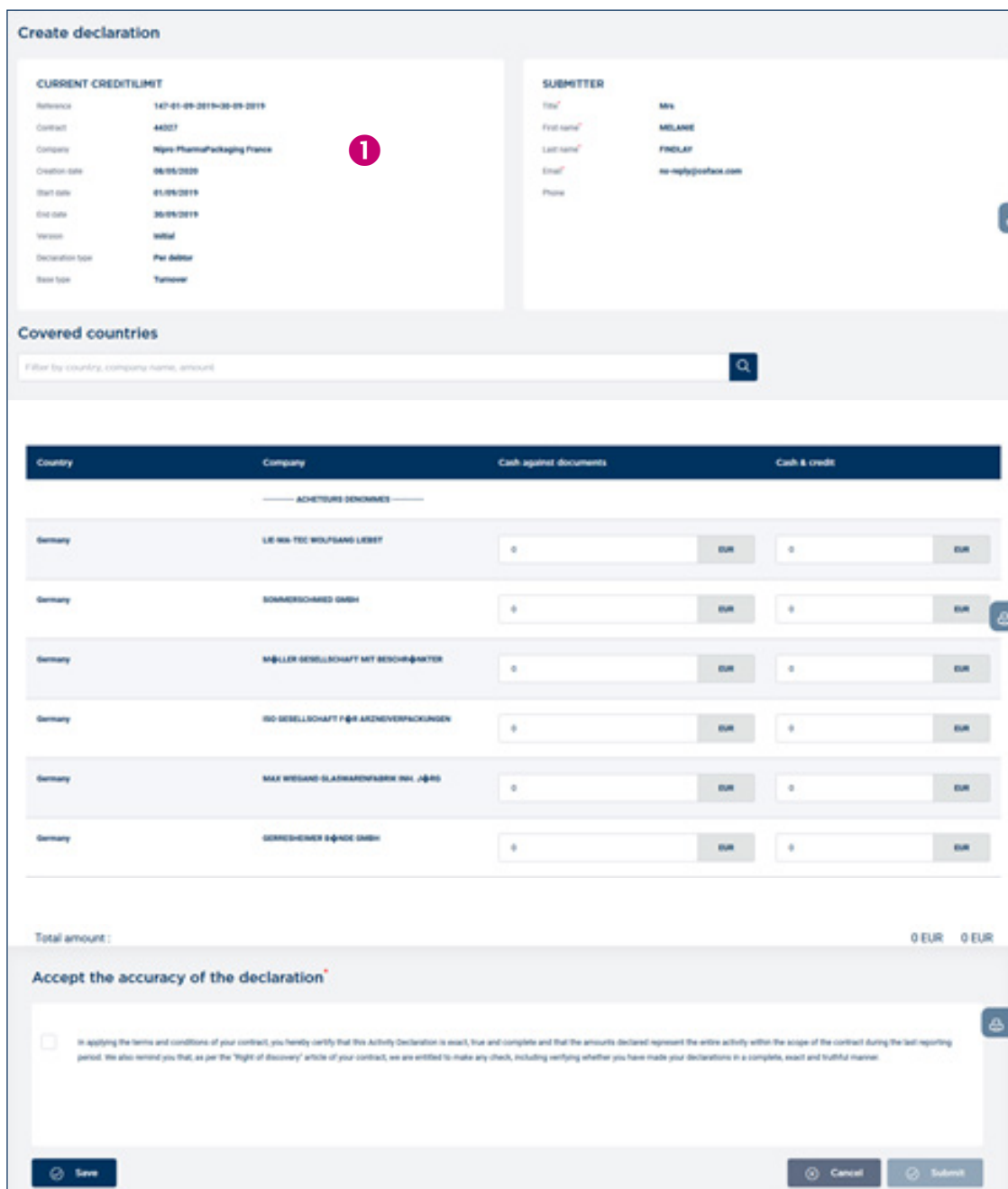- Outstanding or sales
- By debtor or by country

The sales declaration section is located within the Policy section.

The only entry point to your sales declaration is the notification received in the notification center.

I. Create a declaration
Click on the notification number in the list of notifications in order to access the form.

❶ Identification Part:

This section contains the information about the notification and the corresponding contract (by default the contact is the CofaNet user contact)

You may modify the name of your internal contact in charge of the sales declaration, by clicking on the "Modify" button.

❷ Declaration:

The fields of this section can vary from one notification form to the next depending on the contract type. You should declare the turnover achieved with each of your customer/ or country.

You can decide to use either:
   - the export/import function under an excel format
   - to complete all information online (the form can contain over hundreds of lines that are spread through several pages)

If you do not have any amount to notify, tick the box at the bottom of the page.

You can then either decide to

   - Save your declaration (without sending your declaration to Coface): in this case you will be able to modify it before any further action.

   - Submit your declaration: in this case the form is sent to Coface, and you will be able to modify the data during a maximum of 10 days.

The default currency is the primary currency defined in your contract.

Discretionary amounts: If your contract contains this option, then you will have a separate table to fill-in the related turnover

Discretionary sales are insurable sales to buyers to whom you have granted cover yourself (unnamed buyers) up to a fixed amount (the discretionary zone).

II. List of notifications

In the Activity Declaration menu you will access a list of notifications already sent, and under creation.

Activity Declaration

| Reference	Start date	End date	Version	Declaration type	Base type	Status	Update date	Submitter
147-01-09-2019=30-09-2019	01/09/2019	30/09/2019	Initial	Per debtor	Turnover	New		
146-01-08-2019=31-08-2019	01/08/2019	31/08/2019	Initial	Per debtor	Turnover	Submitted	16/12/2019	Mme MELANIE FINDLAY
145-01-07-2019=31-07-2019	01/07/2019	31/07/2019	Initial	Per debtor	Turnover	Submitted	19/08/2019	Mme Audrey CATREVAUX
144-01-06-2019=30-06-2019	01/06/2019	30/06/2019	Initial	Per debtor	Turnover	Submitted	09/07/2019	Mme Audrey CATREVAUX
143-01-05-2019=31-05-2019	01/05/2019	31/05/2019	Initial	Per debtor	Turnover	Submitted	24/06/2019	Mme Audrey CATREVAUX
142-01-04-2019=30-04-2019	01/04/2019	30/04/2019	Initial	Per debtor	Turnover	Submitted	13/05/2019	Mme Audrey CATREVAUX
141-01-03-2019=31-03-2019	01/03/2019	31/03/2019	Initial	Per debtor	Turnover	Submitted	15/04/2019	Mme Audrey CATREVAUX
140-01-02-2019=28-02-2019	01/02/2019	28/02/2019	Initial	Per debtor	Turnover	Submitted	19/03/2019	Mme Audrey CATREVAUX
139-01-01-2019=31-01-2019	01/01/2019	31/01/2019	Initial	Per debtor	Turnover	Submitted	08/02/2019	Mme Audrey CATREVAUX
138-01-12-2018=31-12-2018	01/12/2018	31/12/2018	Initial	Per debtor	Turnover	Submitted	17/01/2019	Mme Audrey CATREVAUX

A declaration under "New" status can be modified as long as you don't submit the request.

A declaration under the "Sent" status can be modified during 10 days maximum after its submission. Once this delay is over, you need to contact your Coface local representative.
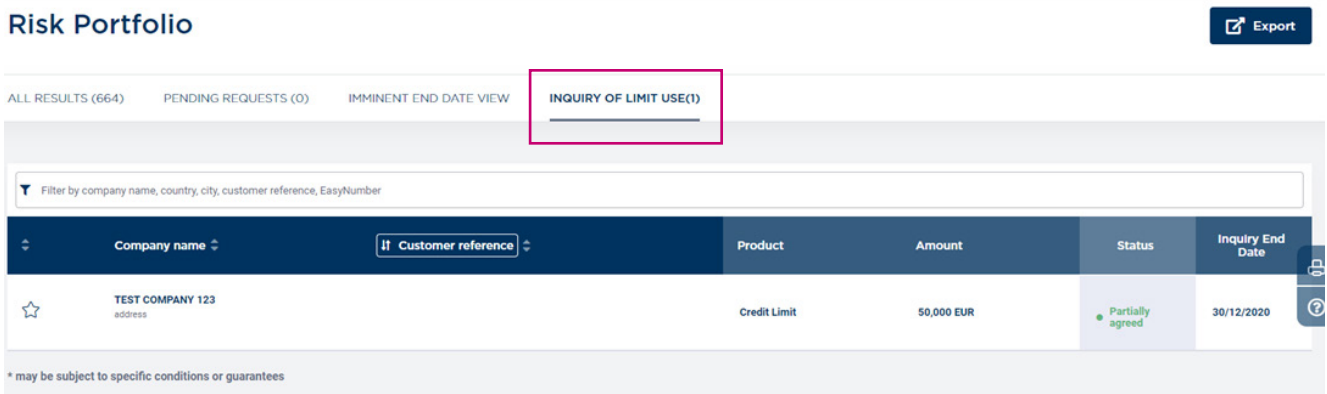
Inquiry of limit use (ILU)

In the frame of our monitoring service, we can review your real cover needs compared with the actual cover granted on a given company.

In this case, you will receive, a message, in your CofaNet's notification center, asking you to check and declare your real limit use. This message looks like this:
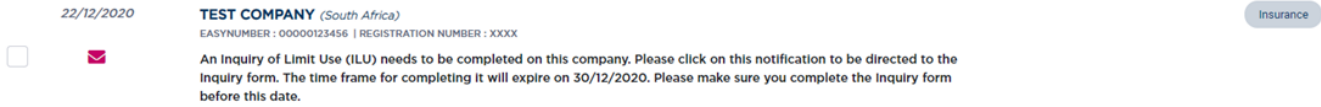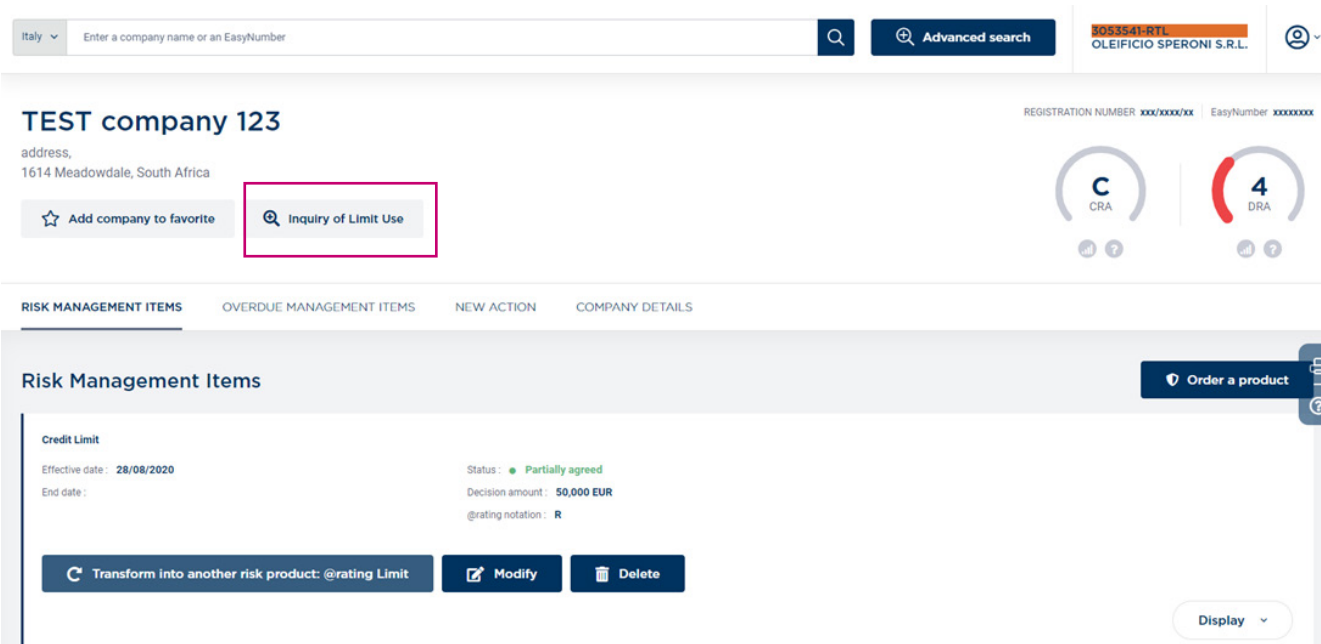

This "Inquiry of Limit Use" (ILU) can also be found in parallel in several locations

• In your Risk Portfolio,in a dedicated tab:

• In the corresponding "Company page":

I. Declaring your business needs

❶ Payment experience:

Specify your payment experience with this buyer between the available choices:

    - On time
    - Delayed
    - With difficulties

❷ Current limit:

If you are not in business with this debtor any longer, please indicate whether you would like to remove this cover. We will then guide you to remove this cover so that you avoid unnecessary monitoring costs.

If you are still in business, select "No" and an additional form will appear for declaring your business needs.

.../...

Please note that if the forthcoming real needs' amount you enter is higher than your current limit amount, this might mean you need a higher coverage.

If it is the case, you should request a credit limit modification the regular way, outside of the ILU process.

❸ Comments:
You may add a comment about the ILU. This field is optional and limited to 250 characters.

Click on "Validate" to send the Inquiry of limit.