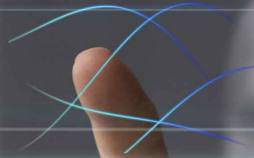
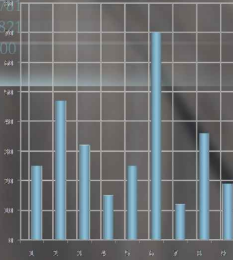


GLOBAL MARKET



TIME

5M	1.23648
30M	0.85469
1H	1.51023
4H	1.20781
1D	0.15824
1W	1.1000



12460677034.0.067860.33571.
032170.102713.210640216106

965467
0303467
10325420
3216763065
3475204756
1050.3657978
89710.01354034
65498732106570
4249732 16549248
4197319754812389

How do we determine 'Credit Worthiness'?

Character

Good credentials and references
Treatment of employees and customers
Adherence to social and legal obligations

Capacity

Volume of debt the company can service
Record of payment trend at defined levels
Liquidity and solvency levels
Payment record

Capital

Funding
Investments
Shareholder commitment
Leveraged debt

Conditions

Industry and economic climate
Market sensitivity
Operational efficiency
Expense control

Collateral

Asset pledge
Book cessions
Guarantees and suretyship
Securitisation

What is a Cognition Report?

The Cognition Report provides qualitative analysis and summarises the level of risk of transacting with entities on a credit basis. Using Coface propriety intelligence, a full and complete analysis per individual debtor is compiled. Uniform methods of rating are used for both local and international debtors. These risk factors are then consolidated into a simplified single number representation, creating an independent and objective rating.

Additional benefits include buyer matching via the EASY repository unique identifier, to ensure you are trading with the correct entity. This presents a single numerical identification system for all commercial entities globally, providing validation against legal entity mis-representation, as a mitigating factor against probable losses. This systematic data validation also assists with basic compliance to the National Credit Act.

What will the solution do for you?

- Assess the contactability of all your debtors
- Assess the collectability of your entire book
- Benchmark debtors book against industry averages
- Measure trends over time
- Measure effectiveness of campaigns
- Measure effectiveness of strategies
- Provide a formal credit risk opinion from an expert analyst
- Segment your book (customisable)





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