



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:**

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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

<b>Your Day-to-day customer risk management</b> .....	<b>2</b>
<b>The Homepage</b> .....	<b>4</b>
I. Portfolio Information .....	5
II. Quick access buttons .....	5
III. Latest notifications messages .....	6
IV. Personal settings .....	6
<b>Company Search</b> .....	<b>8</b>
I. Advanced search function .....	9
II. Search Results .....	10
III. Creation of a company .....	11
<b>“Portfolio” view</b> .....	<b>12</b>
I. Portfolio Management .....	12
<b>“Company’s Details” view &amp; select “Actions” on a company</b> .....	<b>16</b>
<b>Request Credit Decision</b> .....	<b>19</b>
I. Credit limit .....	20
II. @rating Limit .....	22
III. TopLiner limit .....	23
IV. Express Credit limit .....	25
<b>Request Information Products</b> .....	<b>26</b>
I. Debtor Risk Assessment DRA Check/ Debtor Risk Assessment DRA monitored .....	26
II. @rating credit opinion check/monitored .....	27
III. Customized Credit opinion (CCO) .....	28
IV. Reports .....	29
V. Business Report .....	30
<b>Request an extension of due date</b> .....	<b>31</b>
I. Creation of an EDD .....	32
II. Modification of an EDD .....	33
III. Answer from Underwriters .....	33
<b>Submit a Notification of Overdue account</b> .....	<b>34</b>
I. Initialization of your Notification of overdue accounts on covered debts .....	35
II. Modification of an existing notification of overdue accounts on covered debt .....	37
III. Notification of Overdue accounts for non-covered debts .....	37
<b>Sales Declaration</b> .....	<b>38</b>
I. Create a declaration .....	38
II. List of notifications .....	40

## 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:

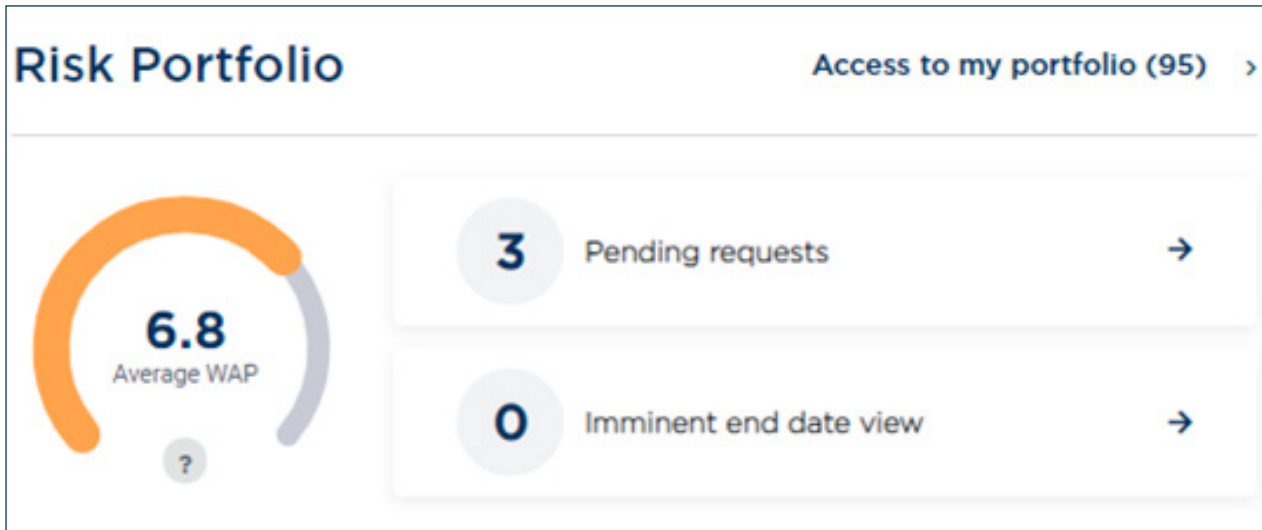
- Key action shortcuts
- Company search Bar
- Synthetic overview and access to your portfolio of companies.
- Read your latest notification messages.

The screenshot displays the Cofanet Essentials homepage. On the left is a dark blue navigation sidebar with icons and labels for NOTIFICATIONS (6), RISKS, OVERDUE, POLICY, and TOOLS. The main content area features a search bar at the top with 'France' selected and a placeholder 'Enter a company name or an EasyNumber'. Below the search bar is a greeting 'Hello Mr Name Surname,' and a welcome message. The 'Risk Portfolio' section shows an 'Average WSP' of 6.8 and two metrics: '3 Pending requests' and '0 Imminent end date view'. To the right are three prominent action buttons: 'ORDER A RISK PRODUCT', 'SUBMIT A NOTIFICATION OF OVERDUE ACCOUNT', and 'ORDER AN INFORMATION PRODUCT'. The 'Notification center' lists several notifications with dates, company names, and descriptions, each with an associated action button like 'Overdue', 'Insurance', or 'Information'. The footer includes the Coface logo and copyright information.

## 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.



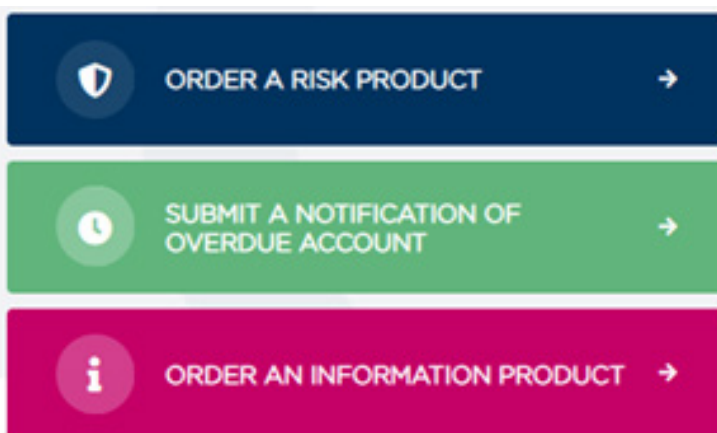
On your homepage, you will find the overall assessment of the risk profile of your portfolio: the Average WAP (Weighted Assessment of your Portfolio) along with a direct access to the full portfolio view.

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.

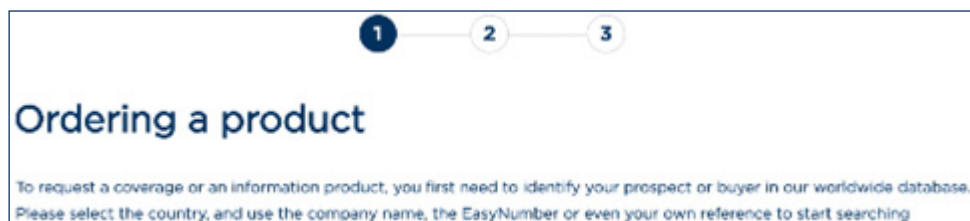
## II. Quick access buttons

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 creditworthiness or order information reports.

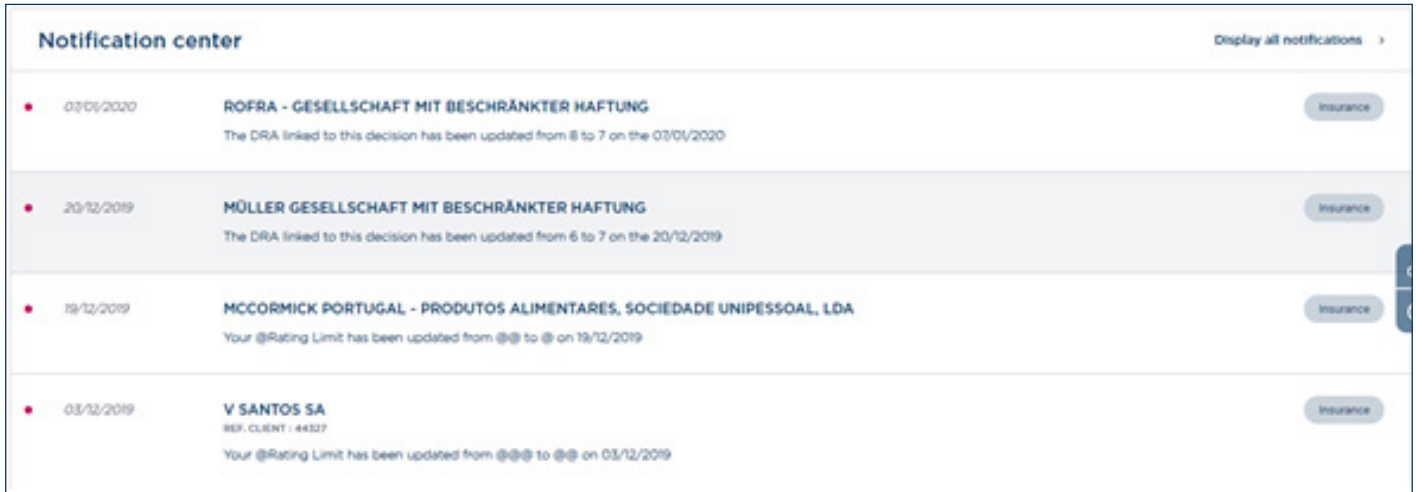
You will be guided step by step, from the selection of the company to the finalization of the process.



### 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.



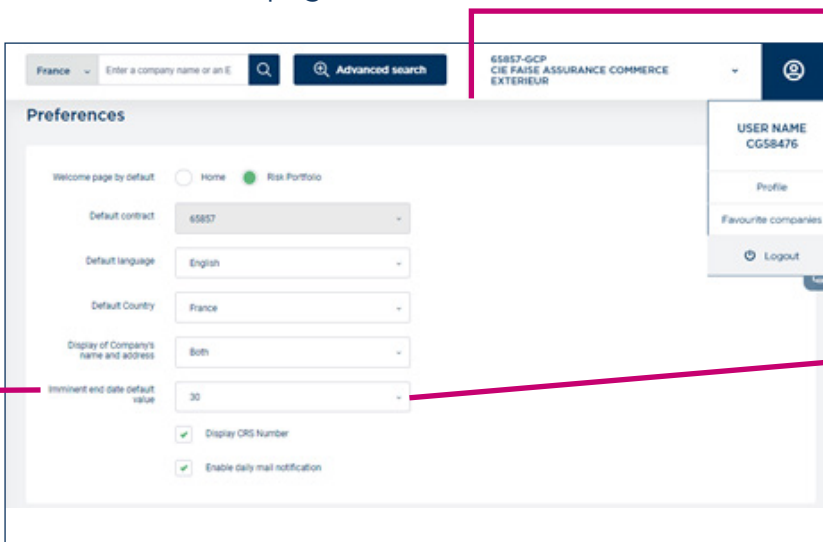
Your home page displays here the last 10 most recent items in your notification center. Click on «Display all notifications» to view the complete list.

### 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 Language:** 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

### Overdue notifications

Receive overdue notifications: Yes

Save user preference

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**

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

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

	Company name	EasyNumber
★	<b>ORANGE BUSINESS LUXEMBOURG SA</b> 2810 Howald, LUX Country: LUX	00000371505125
★	<b>TRANSINERTI S.A.S. DI STRADIOTTO ROBERTO &amp; C.</b> 31010 FARRA DI SOLIGO, ITA Country: ITA	00004621910058

USER NAME CG58476

Profile

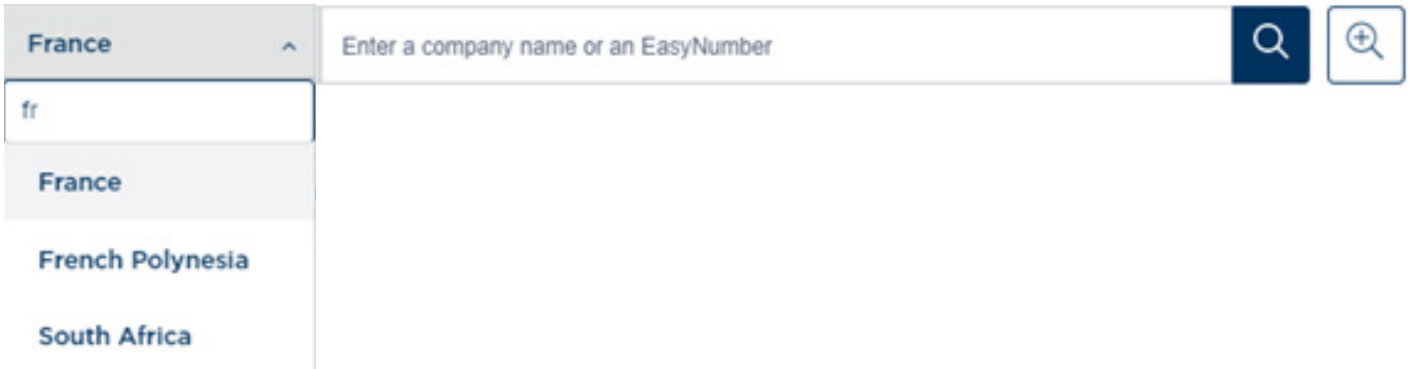
Favourite companies

Logout

## 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.



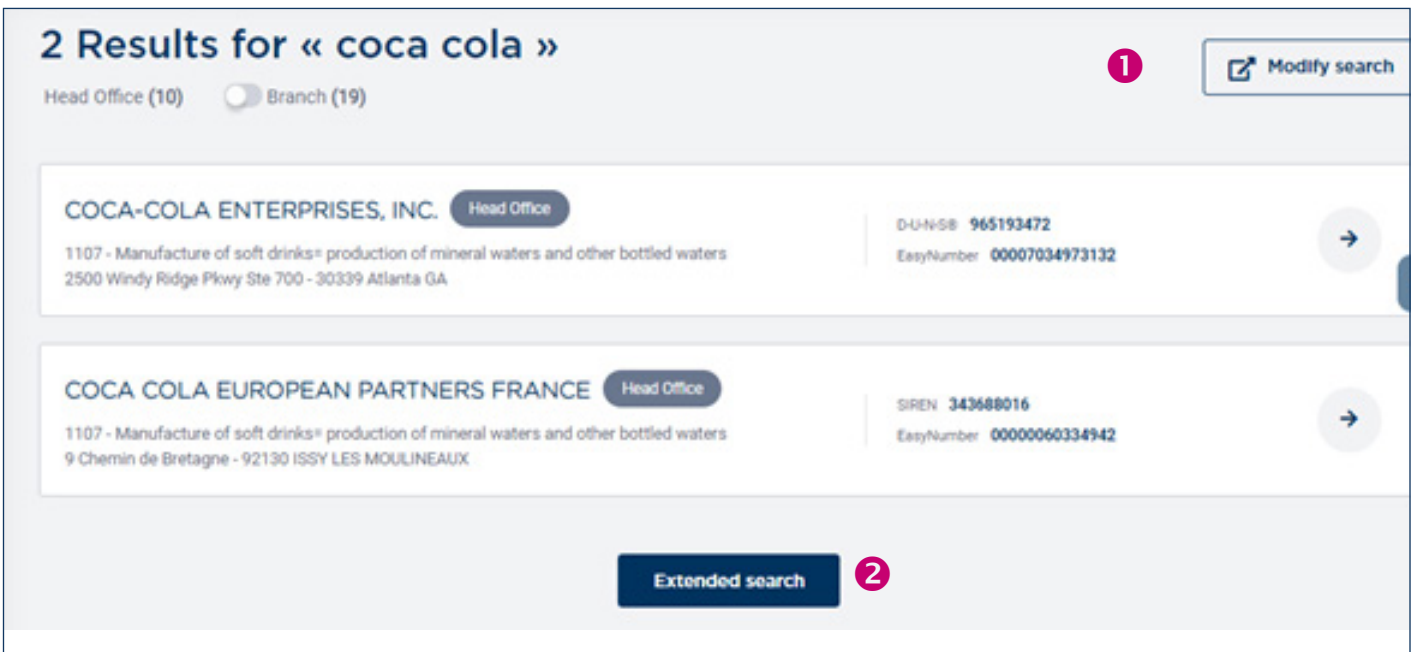
The screenshot shows a search bar with the text "Enter a company name or an EasyNumber" and a search icon. A dropdown menu is open, showing the following options: "fr", "France", "French Polynesia", and "South Africa".

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” **1** to access more search criteria’s
- or “Extend your Search” **2** to perform a search in our information partners databases



The screenshot shows search results for « coca cola ». It displays two results, both marked as "Head Office".

Company Name	Address	D-U-N-S-B	EasyNumber
COCA-COLA ENTERPRISES, INC.	1107 - Manufacture of soft drinks <sup>®</sup> production of mineral waters and other bottled waters 2500 Windy Ridge Pkwy Ste 700 - 30339 Atlanta GA	965193472	00007034973132
COCA COLA EUROPEAN PARTNERS FRANCE	1107 - Manufacture of soft drinks <sup>®</sup> production of mineral waters and other bottled waters 9 Chemin de Bretagne - 92130 ISSY LES MOULINEAUX	343688016	00000060334942

At the bottom of the results, there is a button labeled "Extended search" with a circled "2" next to it. A circled "1" is also present near the "Modify search" button.



## 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

**Select a country**

Country

---

**Search by company name**

Limited to Head Office

Company name

Address

Town

Postcode

---

**Search by**

EasyNumber

### 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.



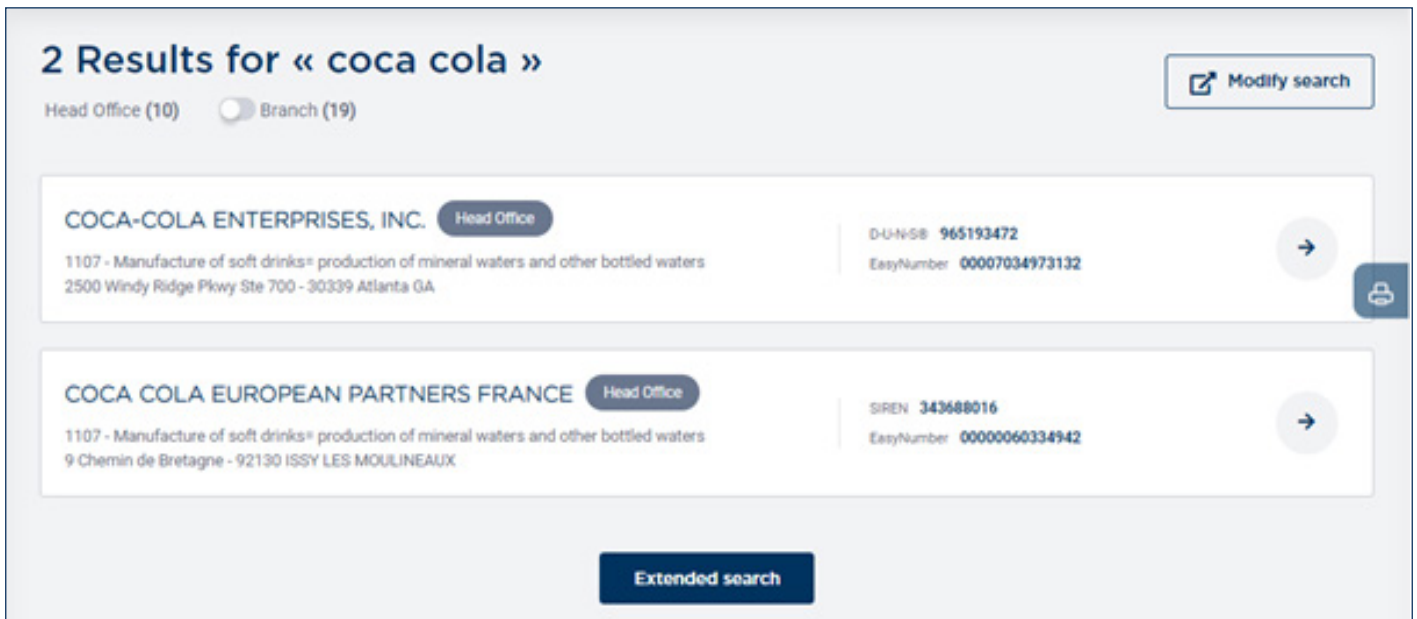
### Advanced Search Functionality - Search Strategies

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.



The screenshot displays search results for the query « coca cola ». At the top, it shows '2 Results for « coca cola »' and a 'Modify search' button. Below this, there are two radio buttons for 'Head Office (10)' and 'Branch (19)'. The results are listed in two rows:

- COCA-COLA ENTERPRISES, INC.** (Head Office)  
1107 - Manufacture of soft drinks= production of mineral waters and other bottled waters  
2500 Windy Ridge Pkwy Ste 700 - 30339 Atlanta GA  
D-U-N-S-B: 965193472  
EasyNumber: 00007034973132
- COCA COLA EUROPEAN PARTNERS FRANCE** (Head Office)  
1107 - Manufacture of soft drinks= production of mineral waters and other bottled waters  
9 Chemin de Bretagne - 92130 ISSY LES MOULINEAUX  
SIREN: 343688016  
EasyNumber: 00000060334942

At the bottom of the results list, there is an 'Extended search' button.

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*

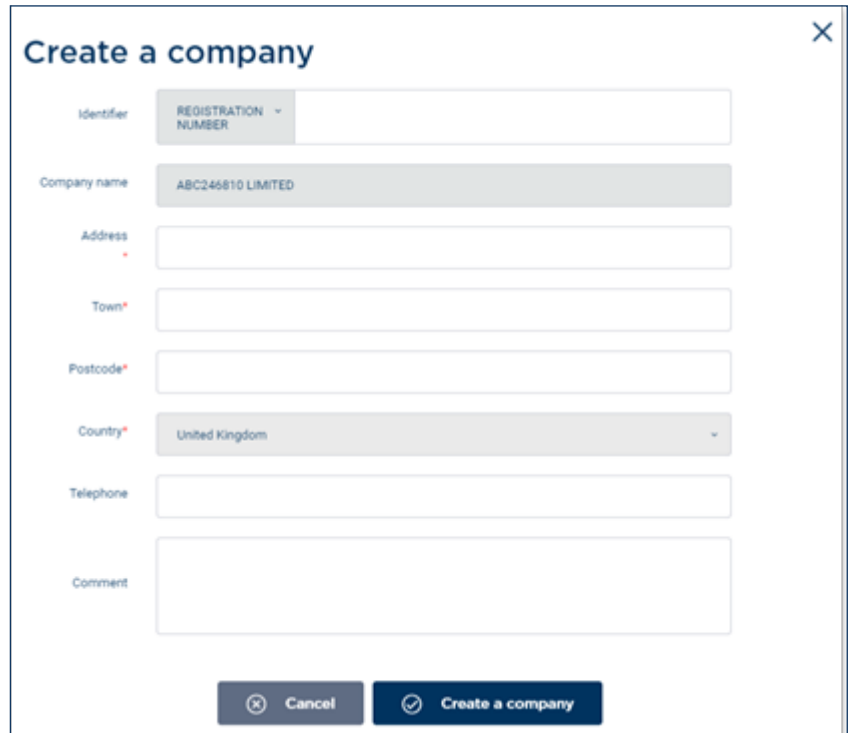
*Town*

*Postcode*

*Country*

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

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



The screenshot shows a web form titled "Create a company" with a close button (X) in the top right corner. The form contains the following fields:

- Identifier:** A dropdown menu showing "REGISTRATION NUMBER" and an empty text input field.
- Company name:** A text input field containing "ABC246810 LIMITED".
- Address:** An empty text input field with a red asterisk indicating it is mandatory.
- Town:** An empty text input field with a red asterisk indicating it is mandatory.
- Postcode:** An empty text input field with a red asterisk indicating it is mandatory.
- Country:** A dropdown menu showing "United Kingdom" and a red asterisk indicating it is mandatory.
- Telephone:** An empty text input field.
- Comment:** A large empty text area.

At the bottom of the form, there are two buttons: "Cancel" (with a close icon) and "Create a company" (with a checkmark icon).



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:

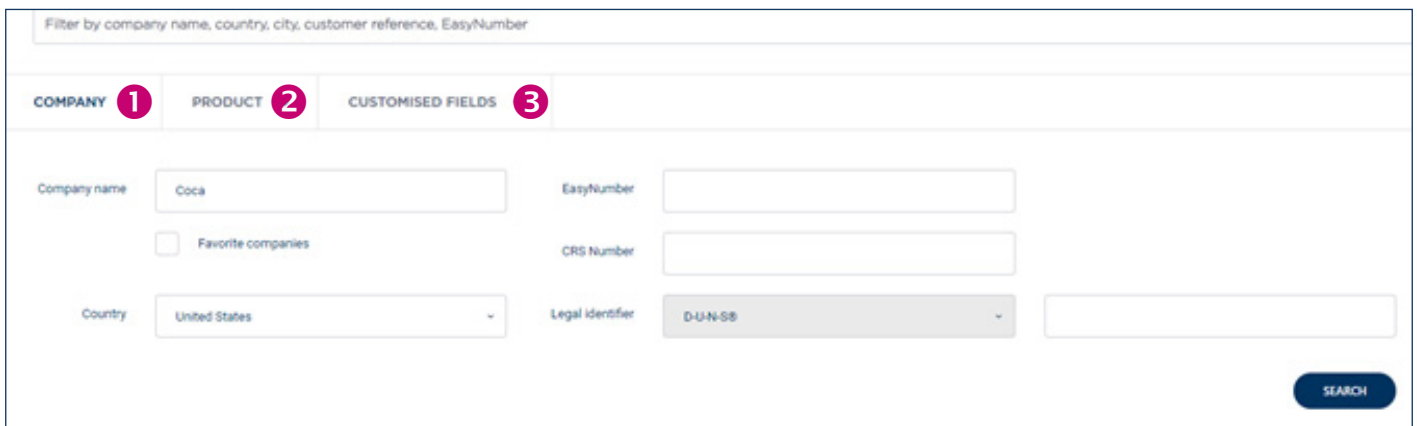


### I. Portfolio Management

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

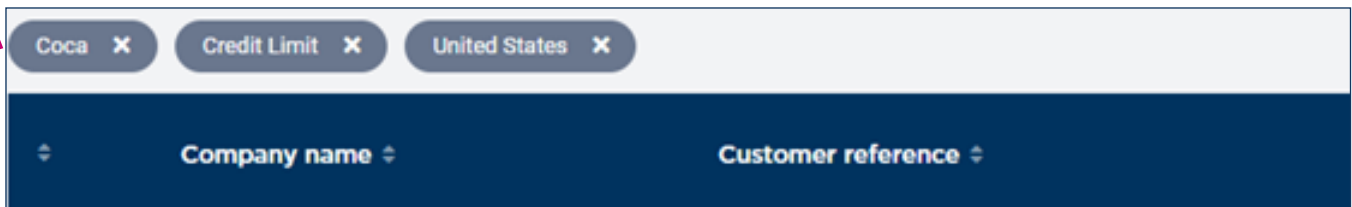
#### a. Search Criteria filters

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



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



➤ **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

### 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.

	<b>MÜLLER GESELLSCHAFT MIT BESCHRÄNKTER HAFTUNG</b> 37603 Holzinden, Germany		Rating Limit	20,000 EUR		09/01/2020
	<b>BMW VERTRIEBS GMBH &amp; CO. OHG</b> 84130 Dingolfing, Germany		Credit Limit	1,000 EUR		09/01/2020
			Express Credit Limit	0 EUR		09/01/2020

Some icons will provide additional information:















**Imminent end date:** To highlight any decision with an ending date of less than 30 days.

An extract/quick access view of your portfolio is available to get the overall list at one glance - cf Menu: Risks/Imminent end date








**Under review:** To highlight all decisions that are currently being analyzed for update

### ➤ Specificity for the Risk Domain

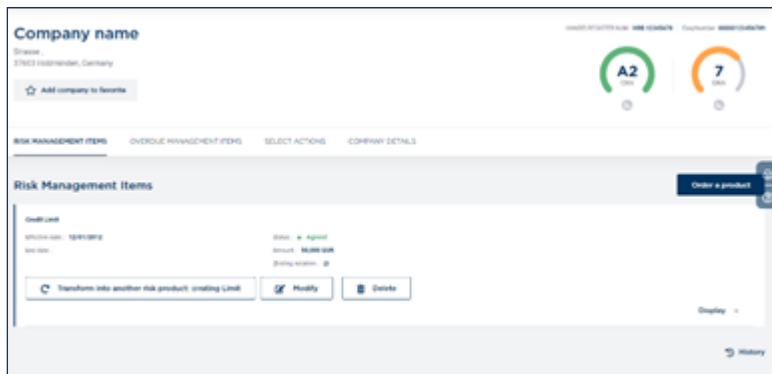
Contract	Company name	Identifier	Ref	Status	Details	Creation date	Last modification date
44327	<b>THÜRINGER PHARMAGLAS ABWICKLUNGS GMBH</b> 98724 Neuhaus, Germany	EasyNumber: 00000209779533 CRS Number: 121221338		Closed	  	-	-
44327	<b>NUOVA VITROFIN S.R.L. IN LIQUIDAZIONE</b> 20881 BERNAREGGIO, Italy	EasyNumber: 00000344806643 CRS Number: 390169605		Closed	  	-	-
44327	<b>MÜLLER GESELLSCHAFT MIT BESCHRÄNKTER HAFTUNG</b> 37603 Holzinden, Germany	EasyNumber: 00000659717561 CRS Number: 121836V76		Pending	  	09/01/2020	09/01/2020
44327	<b>AMILCO SA EN LIQUIDACION</b> 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 or 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 screenshot shows the 'Risk Management Items' page. At the top, there are four navigation tabs: 'RISK MANAGEMENT ITEMS' (highlighted with a red dotted border), 'OVERDUE MANAGEMENT ITEMS', 'SELECT ACTIONS', and 'COMPANY DETAILS'. Below the tabs, the page title 'Risk Management Items' is displayed on the left, and an 'Order a product' button is on the right. The main content area shows details for an '@rating Limit' with an effective date of 1/21/2020, a status of 'Agreed', and an amount of '@ - 560,000 CZK'. A 'Transform: Credit Limit' button is visible. On the right side, there are icons for printing and help, and a 'Display' dropdown menu. At the bottom right, there is a 'History' icon.

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

The screenshot shows the 'Overdue Management Items' page. At the top, there are four navigation tabs: 'RISK MANAGEMENT ITEMS', 'OVERDUE MANAGEMENT ITEMS' (highlighted with a red dotted border), 'SELECT ACTIONS', and 'COMPANY DETAILS'. Below the tabs, the page title 'Overdue Management Items' is displayed on the left. The main content area shows details for a 'Notification of Overdue Account on covered debt' with a creation date of 22/01/2020 and a status of 'PENDING'. There are fields for 'Claim reference' and 'NOA reference'. Below the details, there are two buttons: 'Modify' and 'Document(s) to upload'. On the right side, there are icons for printing and help, and a 'Display' dropdown menu. At the bottom, there is a note: 'Please keep your Notification of Overdues Account on covered debt updated in case of new invoices, payments or credit notes.'

d. Actions

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

The screenshot shows the 'SELECT ACTIONS' section of the Coface interface. At the top, there are four tabs: 'RISK MANAGEMENT ITEMS', 'OVERDUE MANAGEMENT ITEMS', 'SELECT ACTIONS' (which is highlighted with a red dotted border), and 'COMPANY DETAILS'. Below the tabs, the section is titled 'INSURANCE ITEMS'. It contains three white cards, each with a shield icon and a question mark in the top right corner. The cards are labeled 'Express Credit Limit', 'Credit Limit', and 'Extension of Due Date'. Each card has a right-pointing arrow at the bottom. Below the 'INSURANCE ITEMS' section is the 'INFORMATION ITEMS' section, which contains one white card with an information icon and a question mark in the top right corner. The card is labeled '@rating Credit Opinion check' and has a right-pointing arrow at the bottom.

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**”.

The screenshot shows the 'COMPANY DETAILS' section of the Coface interface. At the top, there are four tabs: 'RISK MANAGEMENT ITEMS', 'OVERDUE MANAGEMENT ITEMS', 'SELECT ACTIONS', and 'COMPANY DETAILS' (which is highlighted with a red dotted border). Below the tabs, the section is titled 'Company information'. In the top right corner of this section, there is a dark blue button with a white document icon and the text 'Adverse information declaration'. The main content is divided into two columns. The left column is titled 'IDENTITY' and contains a list of fields: EasyNumber (0000099813161), CRS Number (100374544), NACE code (2013), Activity (Retail sale of watches and jewellery in specialised stores), Legal form (SAS), Trade Sign, Address (Centre Cial Bretagne), Town (ST MARTIN DES CHAMPS), Postcode (29600), Country (France), and SIREN (323912097). The right column is titled 'CUSTOMISED FIELDS' and contains a list of fields: Customer reference (-), Outstanding Amount (-), and Internal credit limit (-). At the bottom right of the 'CUSTOMISED FIELDS' column, there is a blue button with a white pencil icon and the text 'Modify my customized fields'. On the far right edge of the 'CUSTOMISED FIELDS' column, there is a vertical sidebar with a printer icon and a question mark icon.

## Request Credit Decision

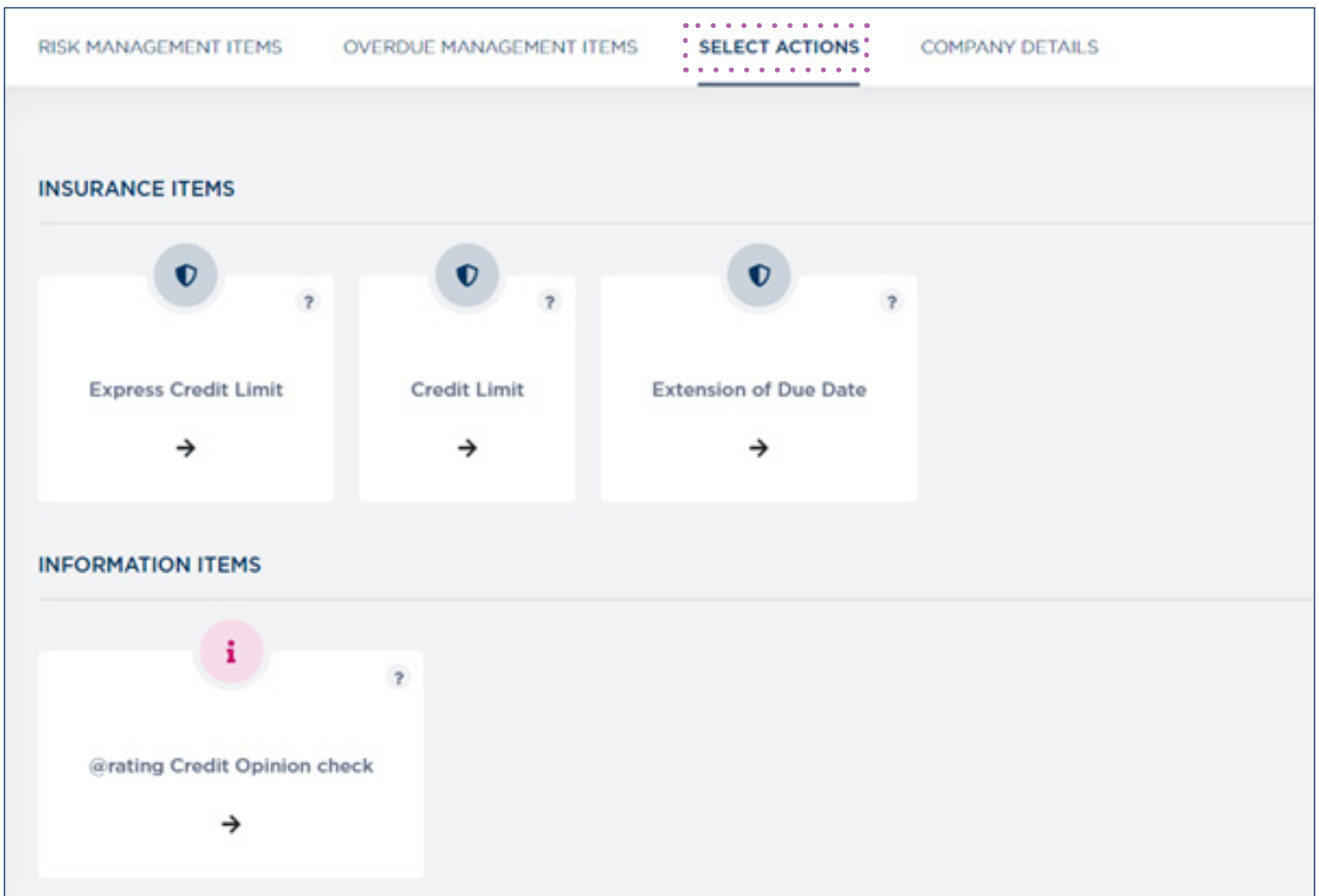
---

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** Order a product

@rating Limit

Effective date: 1/21/2020      Status: ● Agreed

End date:      Amount: @ - 560,000 CZK

↻ 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

↻ Transform into another risk product: @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 <i>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</i>
✓ Modify	To request a higher or lower amount

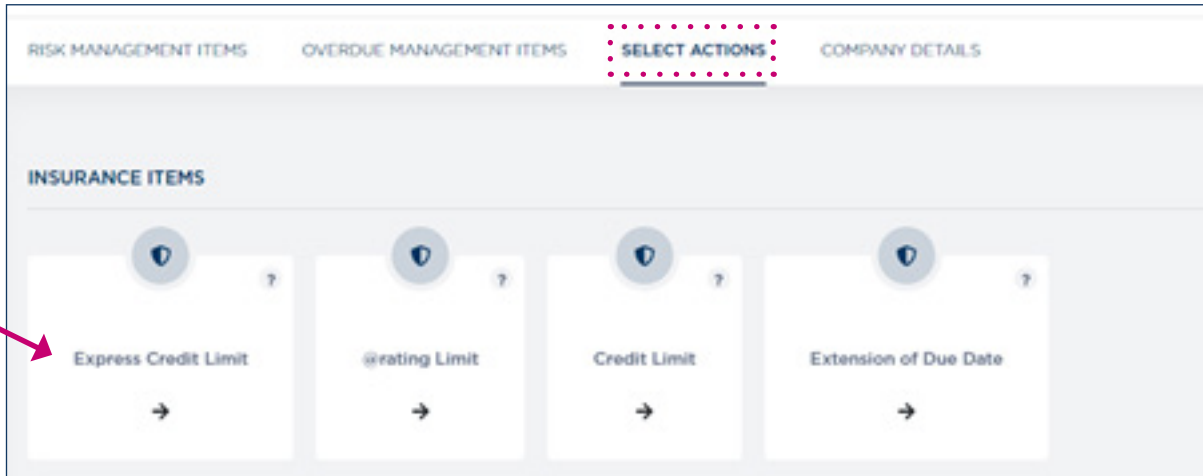


Some credit decisions are subject to guarantors, or underwriters comment.  
Some credit decisions can have a temporary amount or an end date.  
Display full details on credit decisions to have all information.

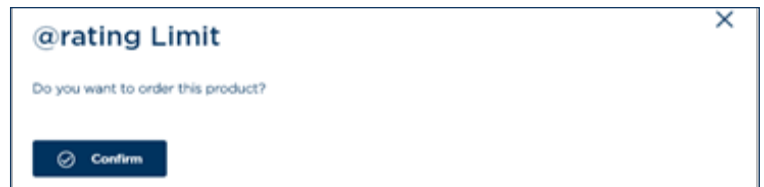
## II. @rating Limit

### 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 <i>any potential</i> 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



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:

The screenshot shows a web form titled "Order a product". At the top, there is a progress indicator with three circles: the first two are green with checkmarks, and the third is dark blue with the number "3". Below the title, there is a box containing company information: "Company name", "Trebizskeho 292, 289 11 Pecky, Czech Republic", "DIC N. DE TVA 123456", and "EasyNumber 0000123456". Below this is a section titled "Order a TOPLINER" with a printer icon in the top right. This section is divided into two panels. The left panel, "CURRENT CREDITLIMIT", contains a table with the following data: Status: Partially agreed (marked with callout 1), Last Decision Effective Date: 8/15/2019, and Decision amount: 1,000 EUR. The right panel, "NEW REQUEST FOR TOPLINER", contains two input fields: "Amount\*" (marked with callout 2) with a "000 EUR" button, and "Duration (30-90 days)". At the bottom right of the form are two buttons: "Cancel" (marked with callout 3) and "Confirm".

- 1 As a reminder, the characteristics of the current Credit limit, with its status, decision date, and decision amount.
- 2 In New 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 its currency, the invoices amount of the topline limit with the invoiced currency.





- 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

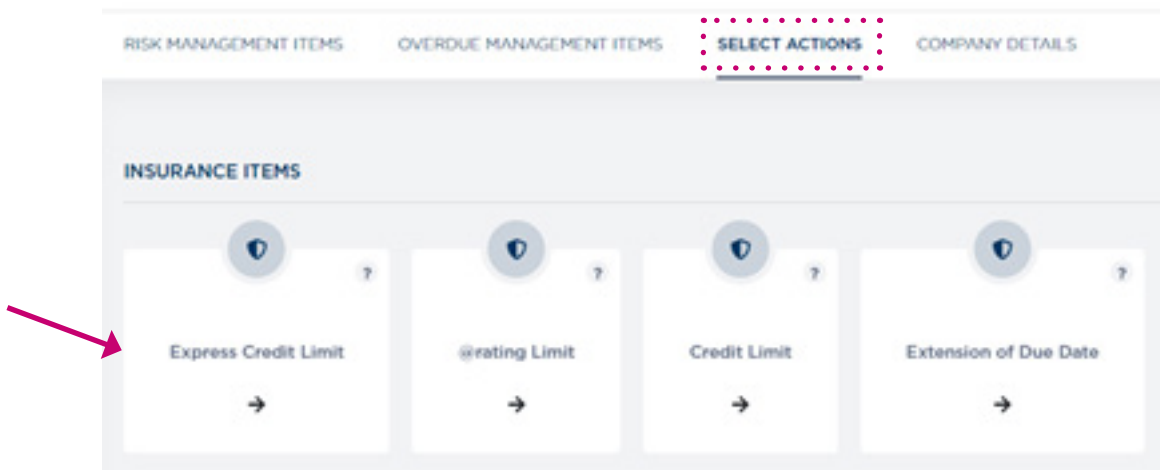
You can either

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

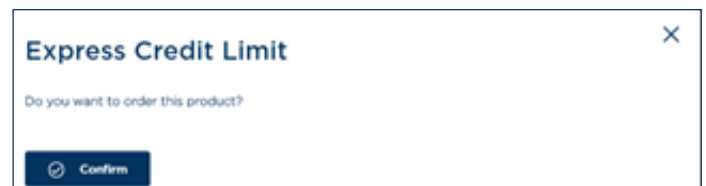
To request an Express Credit Limit (ECL) on a company: on the Company’s Detail view go to” Select Actions” Box and click on the product required.



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).

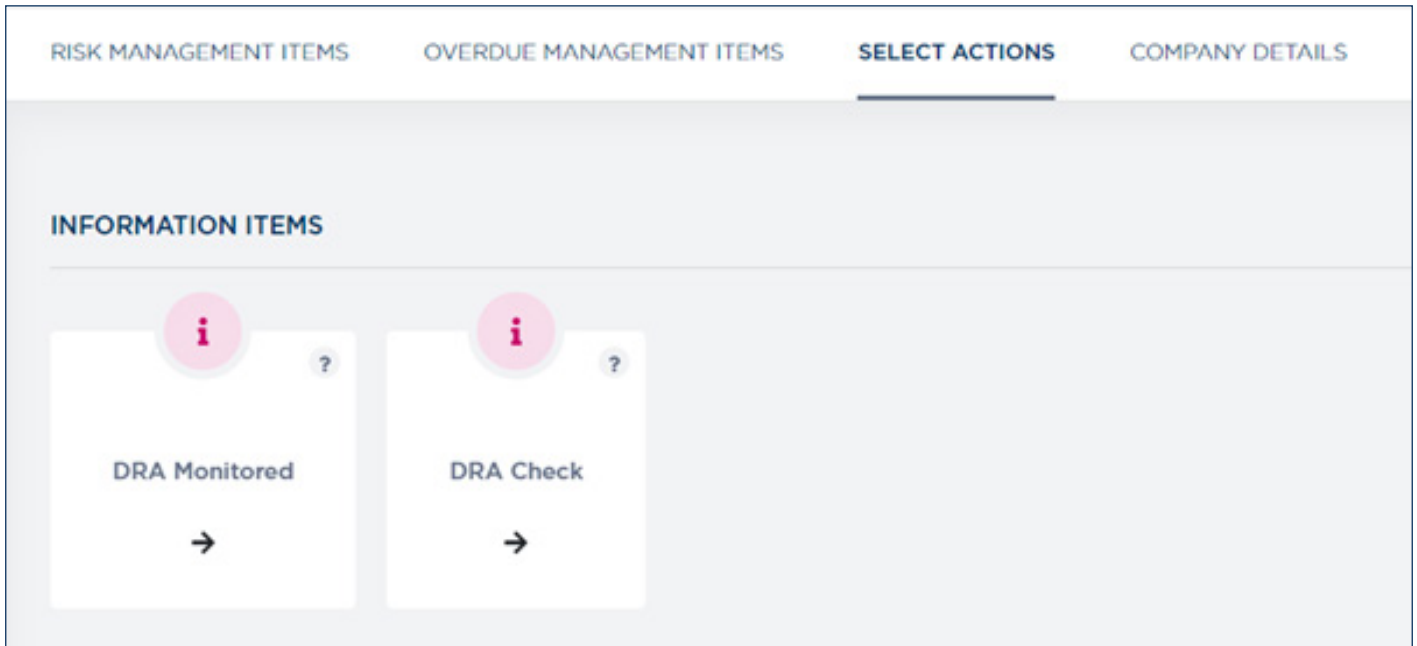


Only available if no other limit already exists on the selected company.  
 If ECL has been refused, you will not be able to reapply until a year later

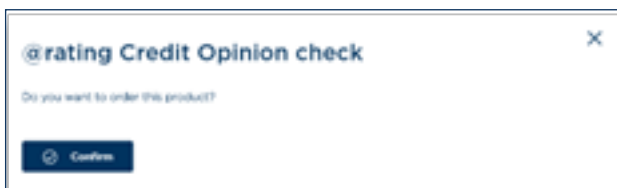
## Request Information Products

### 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.

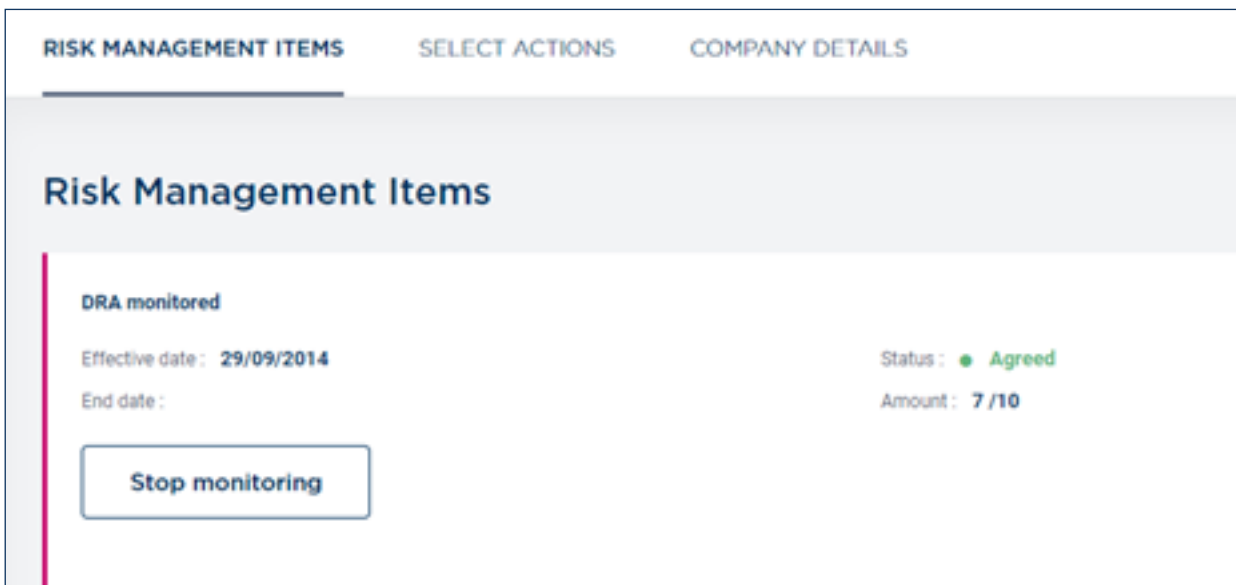


The following pop up will appear. Click on Yes to confirm your request.



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      Status : ● Withdrawn

End date : 23/01/2020      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

 ?

@rating Credit Opinion check

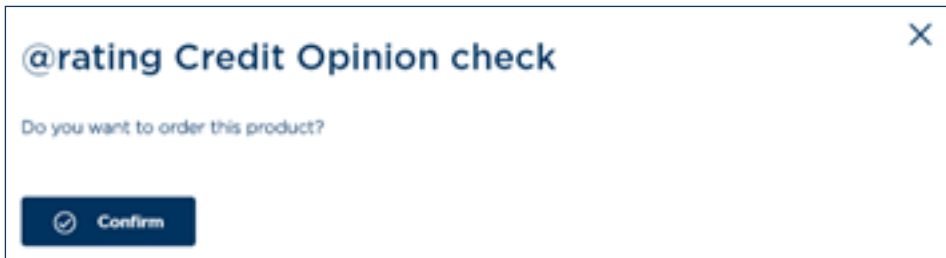
→

 ?

@rating Credit Opinion monitored

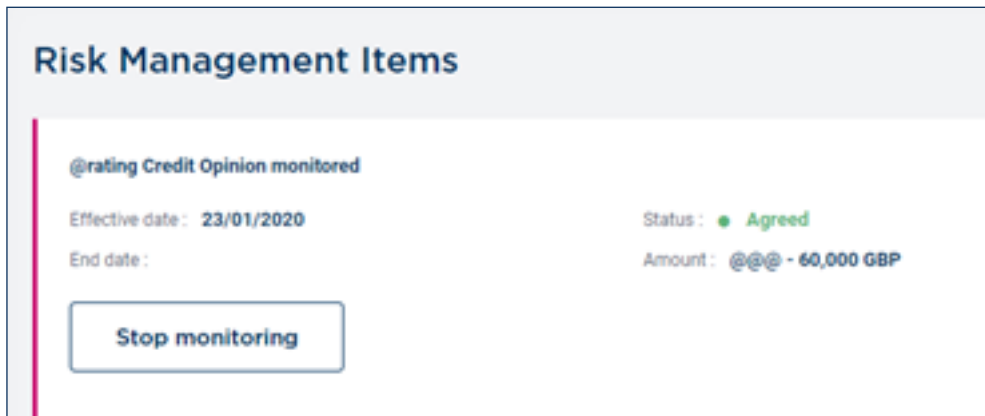
→

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



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.



### 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.

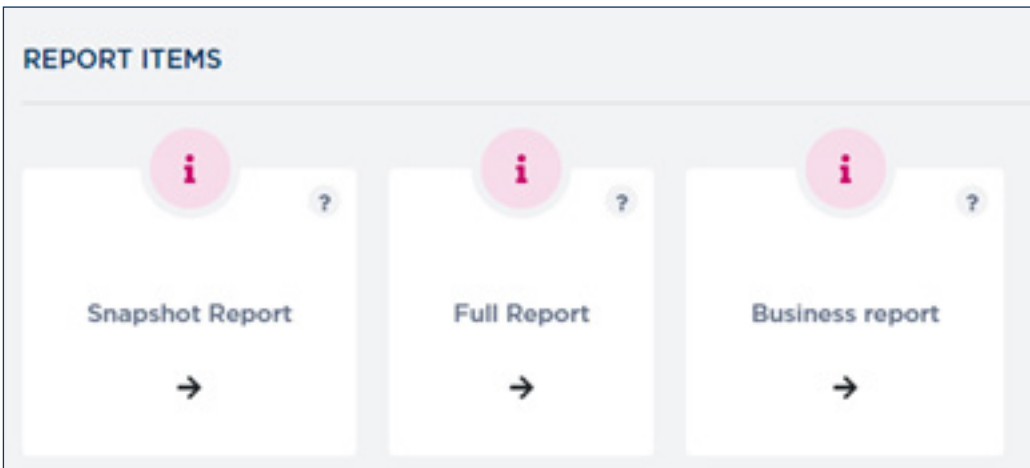
The following form will appear: to order a customized credit opinion indicate the amount requested, and click on confirm.

A screenshot of the "Order a product" form. At the top, there is a progress indicator with three steps: the first two are marked with green checkmarks, and the third is marked with a blue circle containing the number 3. The main title is "Order a product". Below it, there is a form for company details: "Company name" (with address "EH54 8TB LIVINGSTON, United Kingdom"), "REGISTRATION NUMBER 00123456", "EasyNumber 00000123456", and "CUSTOMER REFERENCE : TEST". Below this is a section titled "Order a Customised Credit Opinion" with a lock icon on the right. It contains three input fields: "Customer reference", "Currency" (set to "GBP"), and "Amount" (with a "000 GBP" label). At the bottom, there are two buttons: "Cancel" and "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.

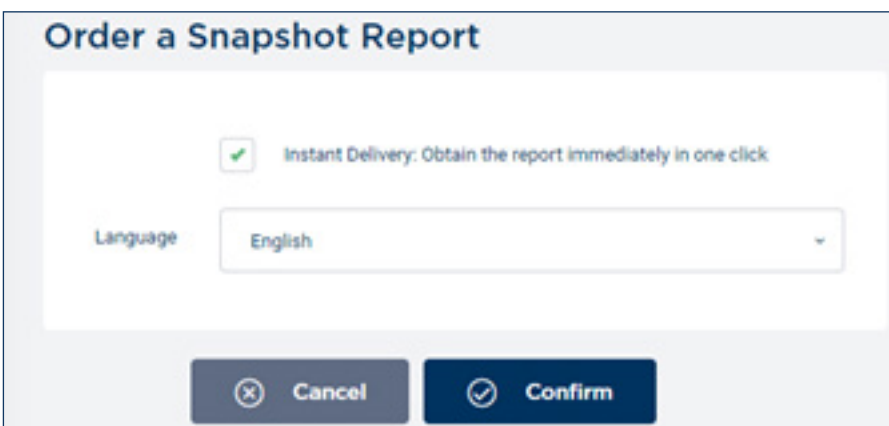


Depending on your contract, and the country of the customer, you may have access to three types of Reports: Snapshot, Full (new investigation, or instant delivery), or Business Report.

### 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.

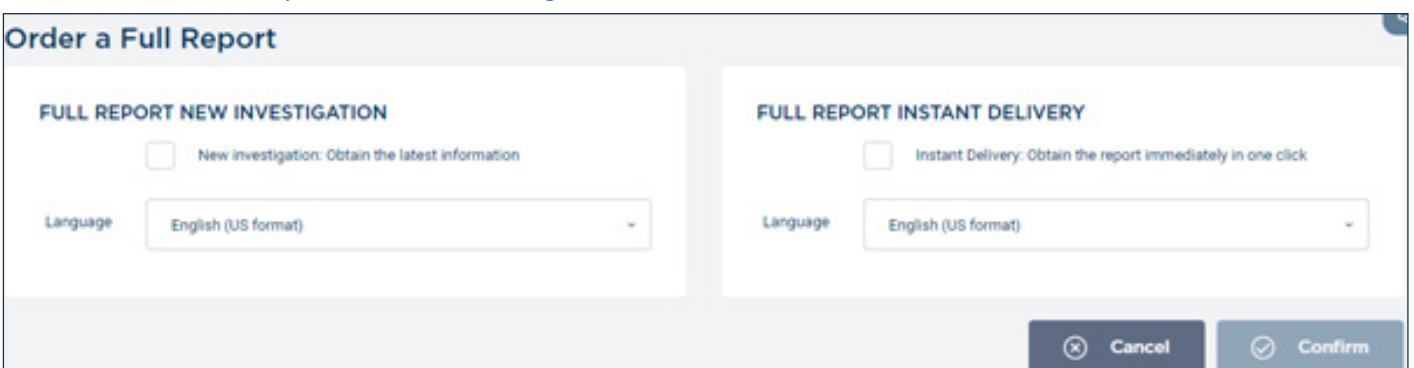
A screenshot of a form titled "Order a Snapshot Report". At the top, there is a checked checkbox with a green checkmark and the text "Instant Delivery: Obtain the report immediately in one click". Below this is a dropdown menu labeled "Language" with "English" selected. At the bottom of the form are two buttons: "Cancel" with a red 'X' icon and "Confirm" with a green checkmark icon.

### 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"

A screenshot of a form titled "Order a Full Report". It is split into two columns. The left column is titled "FULL REPORT NEW INVESTIGATION" and has an unchecked checkbox with the text "New investigation: Obtain the latest information". The right column is titled "FULL REPORT INSTANT DELIVERY" and has an unchecked checkbox with the text "Instant Delivery: Obtain the report immediately in one click". Both columns have a "Language" dropdown menu with "English (US format)" selected. At the bottom right of the form are "Cancel" and "Confirm" buttons.

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**

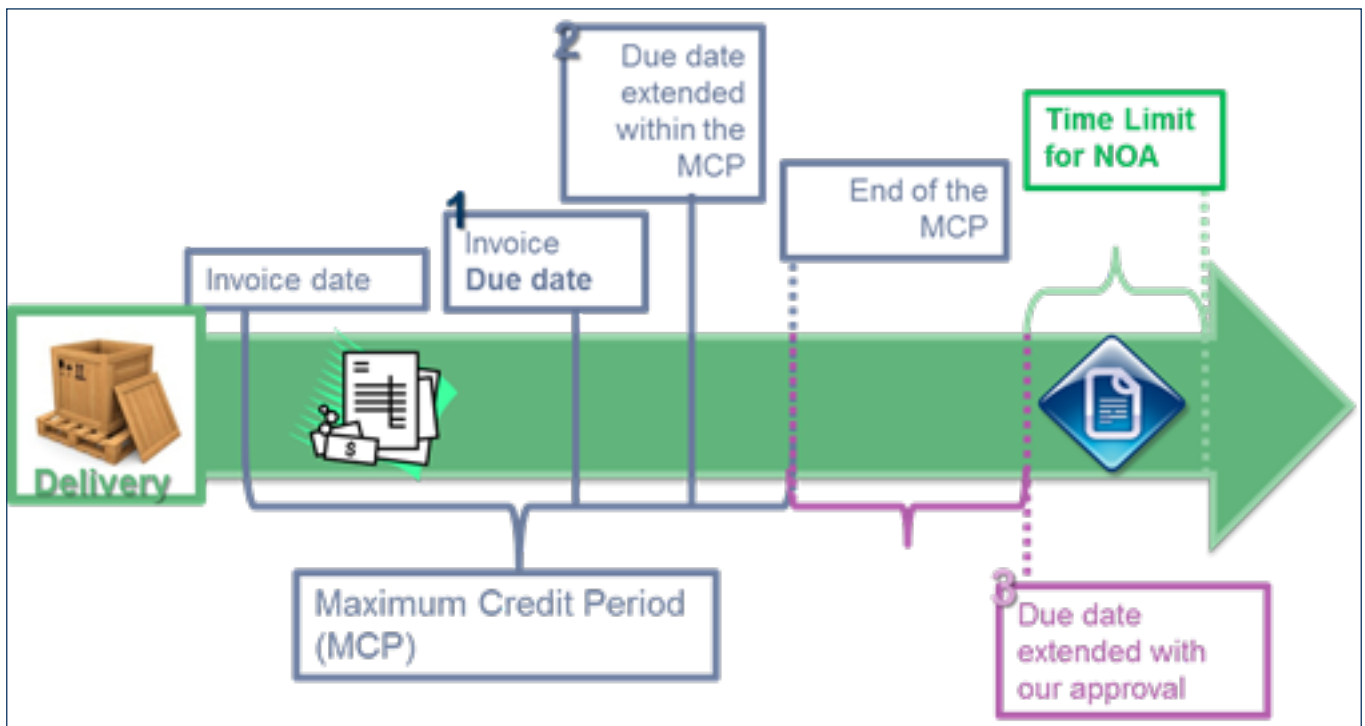
On this page you can order a business report which is a Credit Alliance Business Report (CABR). It provides valuable business and credit information on companies, allowing you to evaluate potential new customers, business partners and suppliers worldwide. If occasionally a company is not on our database, 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.



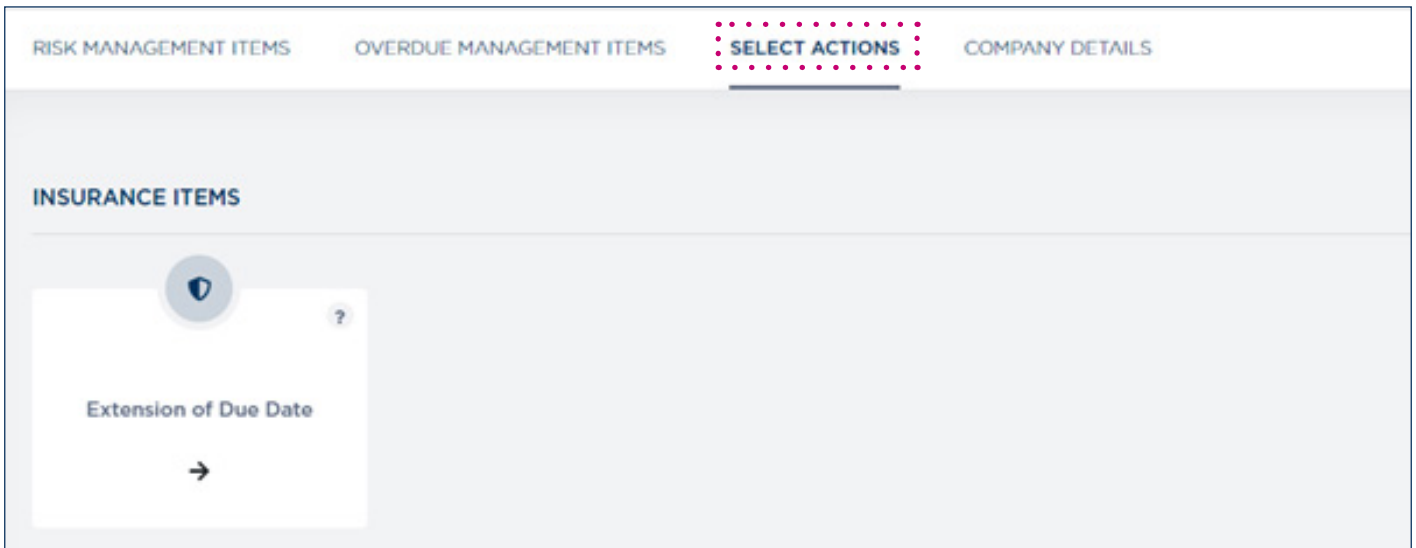
Only one EDD may be granted to a customer. If an EDD already exists on a buyer within your portfolio, a new EDD cannot be created on that customer.

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:

The screenshot displays the 'Order a product' form. It is divided into three main sections, indicated by red numbered callouts:

- 1** The top section, 'Order a product', includes a progress indicator (1-4), a product selection box for 'Com Dev Ltd', and a 'CUSTOMER REFERENCE' field with the value 'ROMAN'. Below this is a section for 'Reason for request' with a dropdown menu, a 'Maximum installment' field set to '100', and a 'Currency' dropdown set to 'EUR'.
- 2** The middle section, 'Deliveries involved', contains instructions on how to import invoices and a table for 'Import invoices'. The table has columns for 'Invoice Number', 'Invoice Date', 'Initial invoice due date', 'Amount', 'Type', 'Paid amount', 'Payment date', and 'Comment'. A 'Download template' button is also present.
- 3** The bottom section, 'Requested payment plan', includes a sub-section 'ENTER YOUR PAYMENTS' with a table for entering payments. The table has columns for 'Due date' and 'Amount'. A 'Total amount of invoices' field shows '0 EUR'.



### 1 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.

### 2 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.

### 3 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

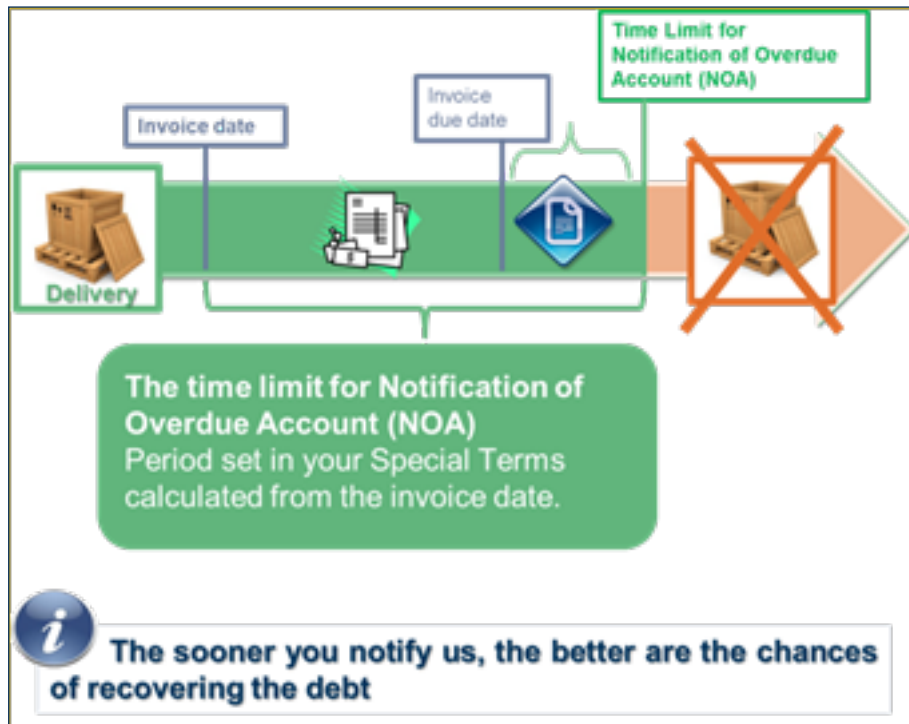
An EDD can be either agreed or refused.

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.

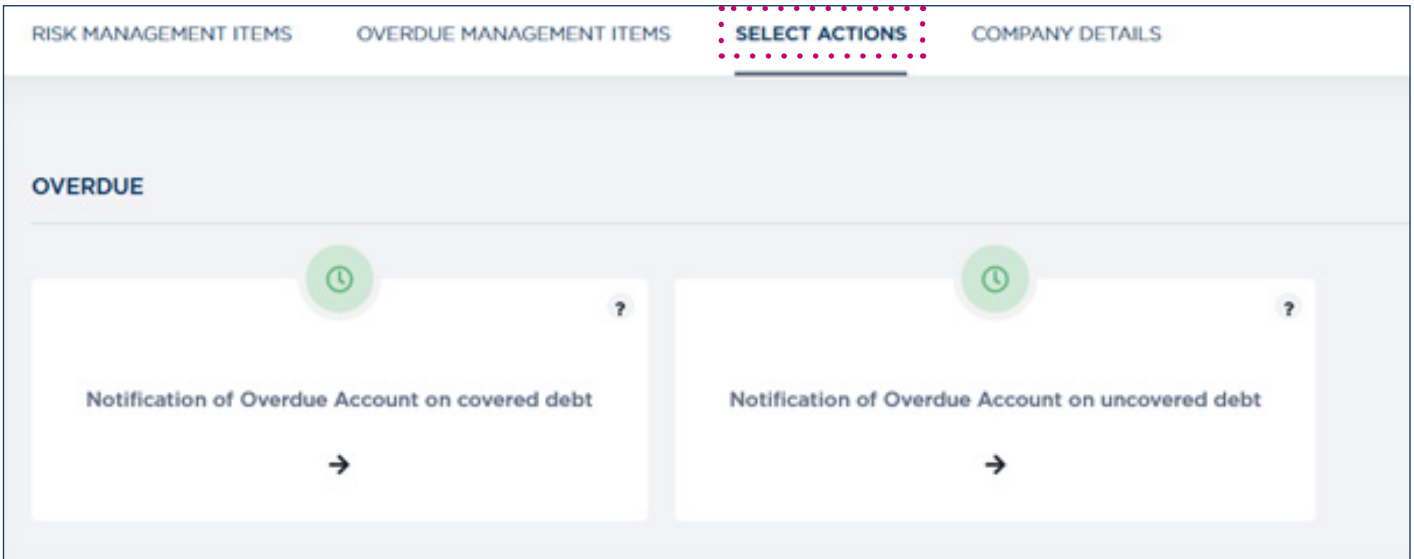


Depending on your contract, the request for intervention may be optional.

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 against 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:

## 1 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.**

## 2 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,

## 3 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

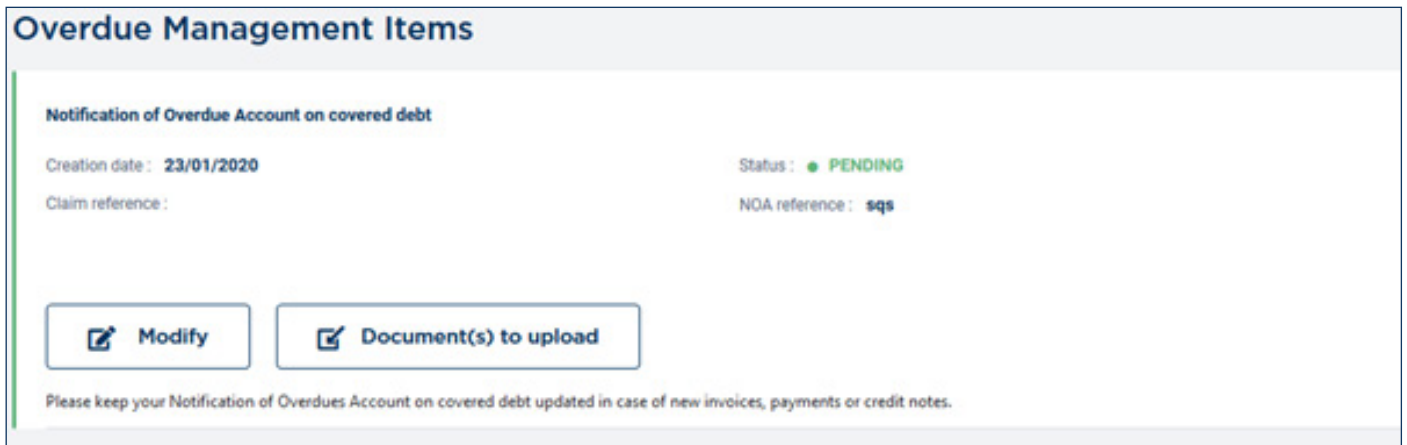
You can tick the appropriate box depending on your need.

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





**Overdue Management Items**

Notification of Overdue Account on covered debt

Creation date : 23/01/2020      Status : ● PENDING

Claim reference :      NOA reference : sqs

 **Modify**       **Document(s) to upload**

Please keep your Notification of Overdues Account on covered debt updated in case of new invoices, payments or credit notes.

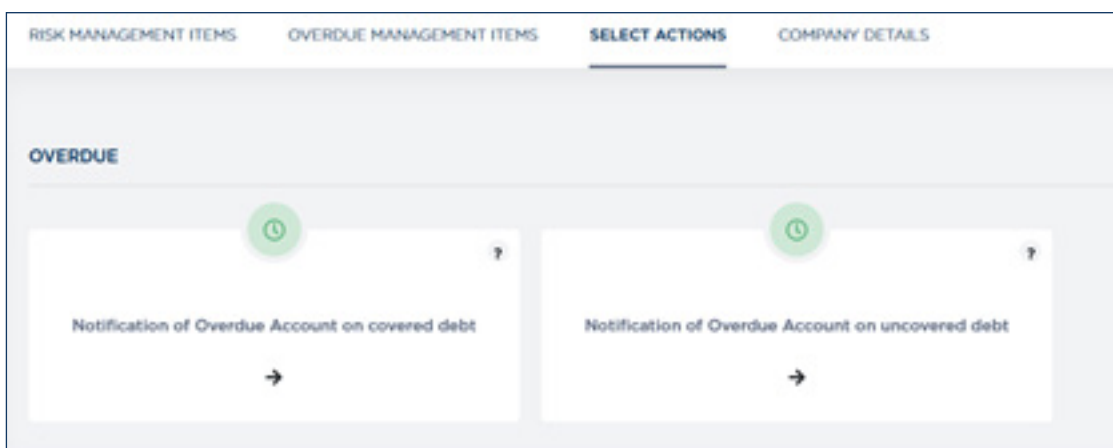
The initial unpaid invoices and/or payments cannot be changed. All the new information completed is identified under "Additional".

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:



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

**OVERDUE**

 ?       ?

Notification of Overdue Account on covered debt      Notification of Overdue Account on uncovered debt

→      →

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:

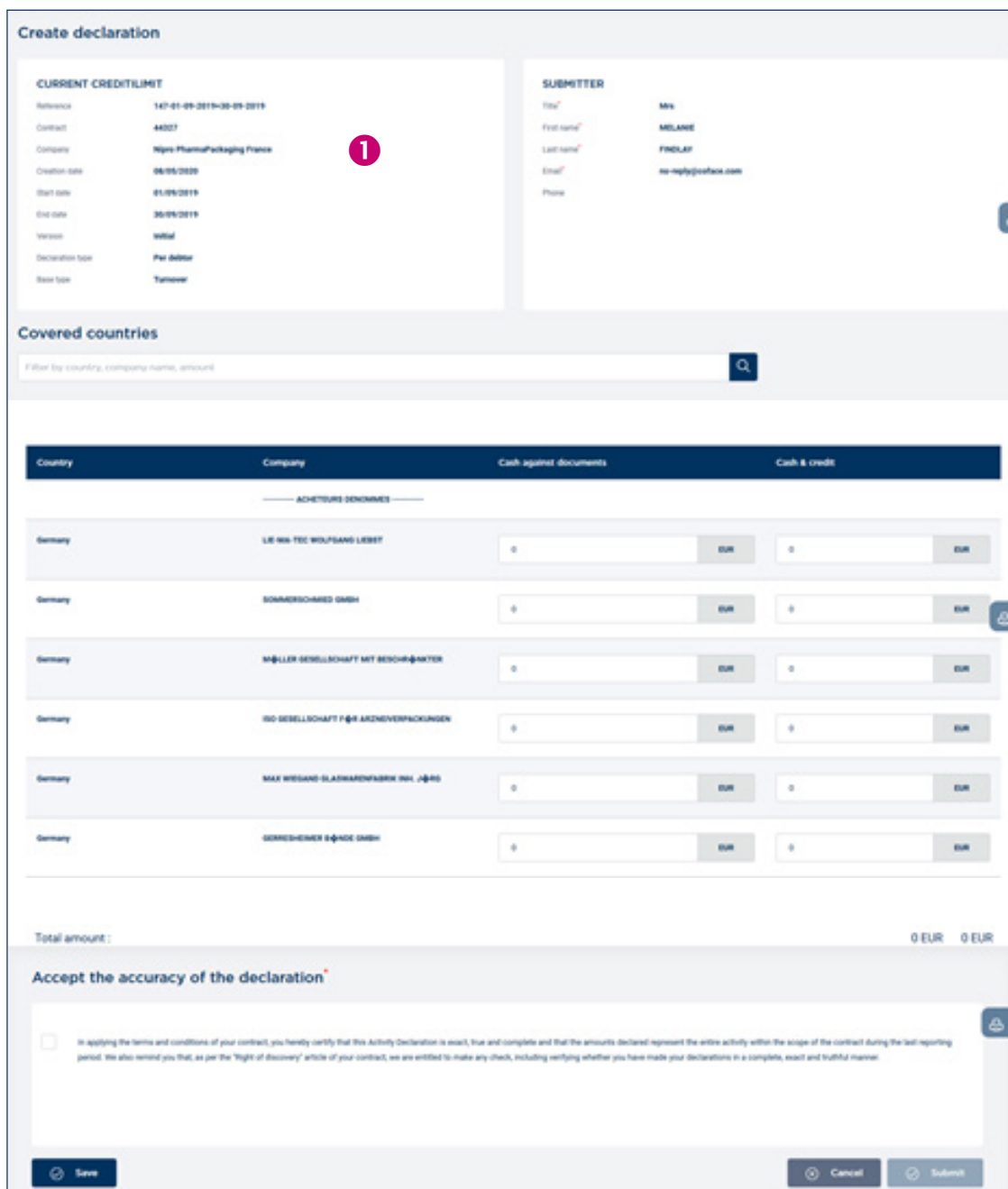
- Outstanding or sales
- By debtor or by country

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.



**Create declaration**

**CURRENT CREDITLIMIT**

Reference: 147-01-09-2019-30-09-2019  
Contract: 44307  
Company: Nipso PharmaPackaging France  
Creation date: 08/05/2020  
Start date: 01/09/2019  
End date: 30/09/2019  
Version: initial  
Declaration type: Per Débit  
Base type: Turnover

**SUBMITTER**

Title: Mx  
First name: MELANE  
Last name: FRELAP  
Email: mx-mpl@parfaco.com  
Phone:

**Covered countries**

Filter by country, company name, amount

Country	Company	Cash against documents	Cash & credit
----- ACHETEURS DENOMMES -----			
Germany	LIE BIG TEO WOLFGANG LEBET	0 EUR	0 EUR
Germany	SOMMERKORD GMBH	0 EUR	0 EUR
Germany	MÜLLER GESSELLSCHAFT MIT BESCHRÄNKTER	0 EUR	0 EUR
Germany	HO GEBELLSCHAFT FÜR ARZNEIHERSTELLUNGEN	0 EUR	0 EUR
Germany	MAX WESLUND GLASWARENFABRIK INH. J&B	0 EUR	0 EUR
Germany	GERRECHNER G&C GMBH	0 EUR	0 EUR

Total amount: 0 EUR 0 EUR

**Accept the accuracy of the declaration\***

In applying the terms and conditions of your contract, you hereby certify that this Activity Declaration is exact, true and complete and that the amounts declared represent the entire activity within the scope of the contract during the last reporting period. We also remind you that, as per the "Right of discovery" article of your contract, we are entitled to make any check, including verifying whether you have made your declarations in a complete, exact and truthful manner.

Save Cancel Submit

## 1 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.

## 2 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									
Filter by reference <input type="text"/>									
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	26/06/2019	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.



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**coface**  
FOR TRADE