



creditsafe⁺

Buy Local – Screen Global

Younesse Zerouali

Sales Manager Creditsafe BeLux

At Creditsafe since 2016

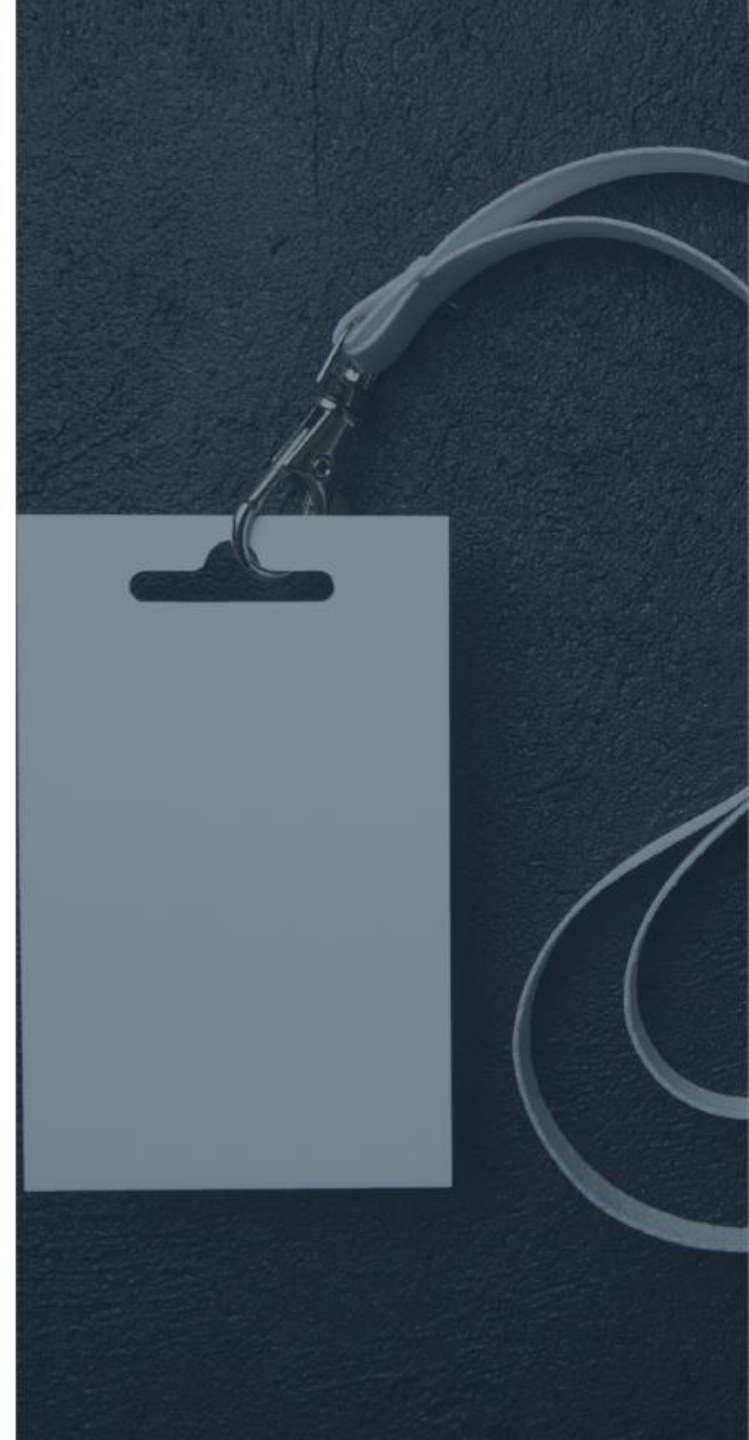
Started as key account manager

Result-oriented – Energetic – Always smiling – Motivated – Customer Centric

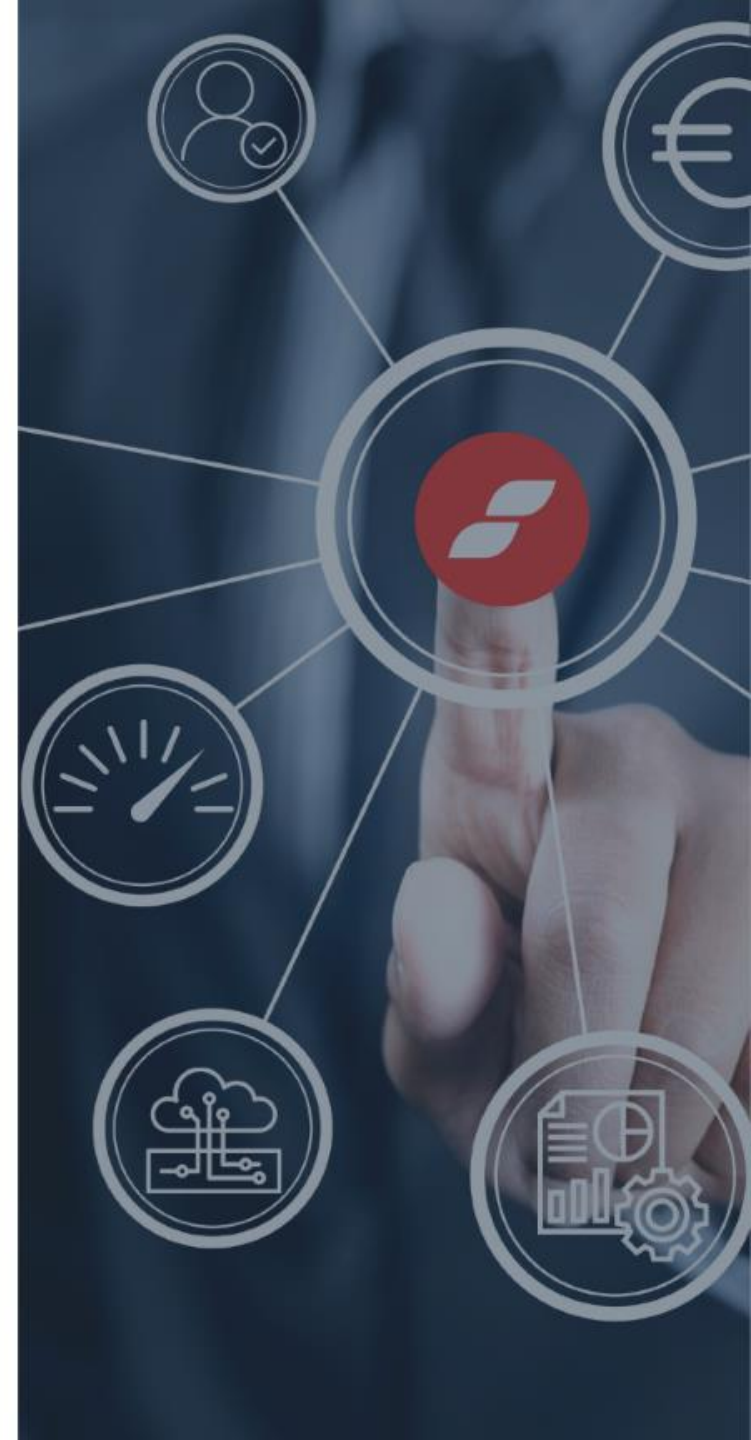
Private: Quality Time with the kids – love a good restaurant – Football fan

“Just Do It

Y Zerouali



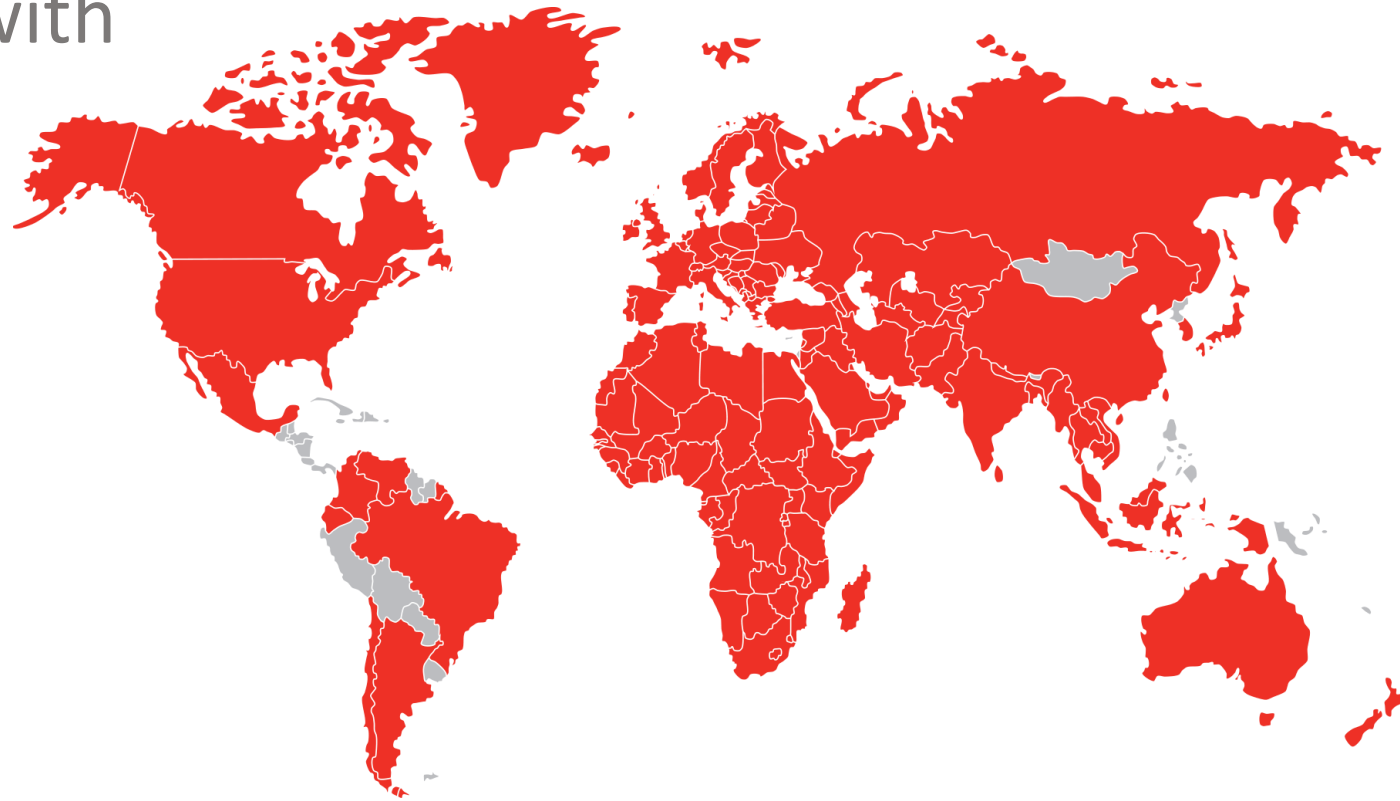
The Global Business Intelligence Experts



C R E D I T S A F E

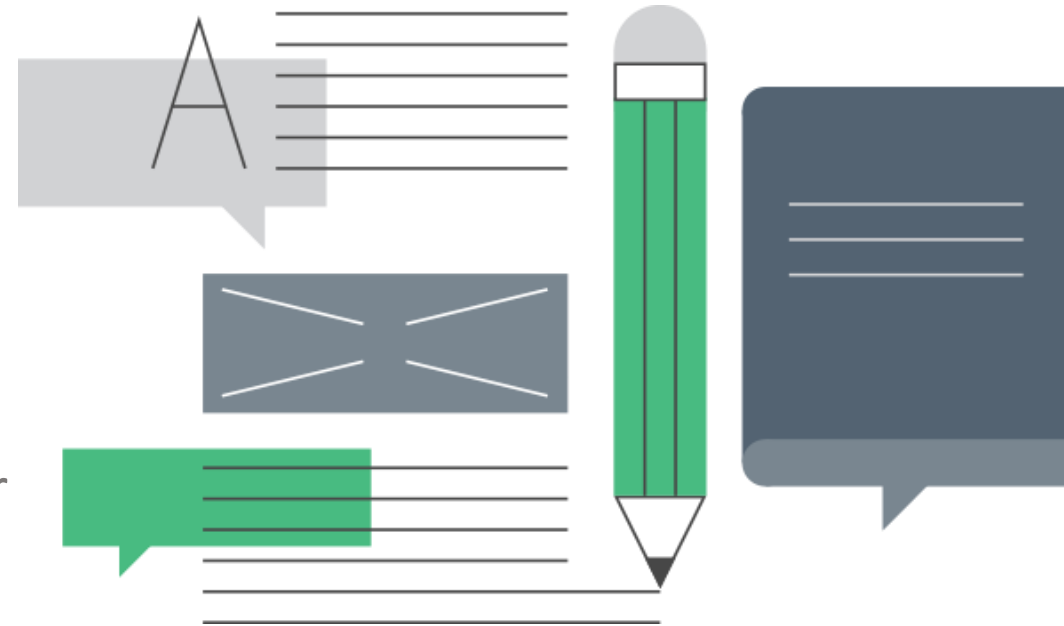
The world's most used provider of
company credit information with
one of the largest in-house
Databases in the industry

365 million online reports
available in 160 countries



About us

- 23 international offices across 15 countries in 3 continents
- 100% privately owned & independently minded
- 110 Creditsafe Group reports downloaded every 10 seconds! (99% instant availability online)
- 125.000 organisations, 500.000 users make 450.000 business decisions on a daily basis due the help of our business information
- One of the most predictive scorecards in the industry, approved by the most leading credit insurers



SOLUTION OVERVIEW



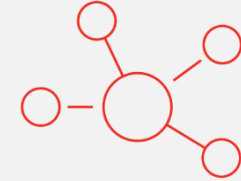
Credit & Risk

- Company Scores
- Domestic Reports
- International Reports
- Director Reports
- International Monitoring



Compliance

- Know Your Customer Checks
- ID Verification
- Anti-Money Laundering Checks
- PEPs & Sanction Monitoring
- Tracing & Investigation
- Onboarding Automation



Data Services & Analytics

- Data Cleaning & Matching
- Customer Profiling
- Portfolio Analysis & Optimisation
- Credit Performance Analysis
- Retro Scoring
- Bespoke Scorecards



Buy Local – Screen Global

- ✓ Why a credit check is an important aspect of your customer acceptance process?
- ✓ Even if you work nationally, international screenings are necessary.
- ✓ What elements should you check in an international transaction?
- ✓ Important triggers in the credit report that you can use in an international screening

With the support of
International Company Credit Data



✓ Why a credit check is an important aspect of your customer acceptance process?

A credit check is an important element in the customer onboarding process and gives you **the necessary (financial) insight** you need to make an informed credit decision on whether or not to proceed with the customer's transaction.

Credit checking, with the help of a credit report, helps you to focus on customers who can effectively pay, while others may need a payment plan or may even need to be declined. Thus, it helps you in accepting a customers (or not). It is therefore **essential for your risk assessment**. They can prevent your company from taking on too much risk when granting credit, thus drastically reducing your risk of bad debts.

However, conducting a credit check is like taking a snapshot of a given moment.

Therefore, it is essential that after you have conducted a credit check, you **monitor** these customers by setting certain triggers so that you are actually automatically alerted to changing circumstances, based on these set triggers, for better or for worse.



✓ Even if you work nationally, international screenings are necessary.

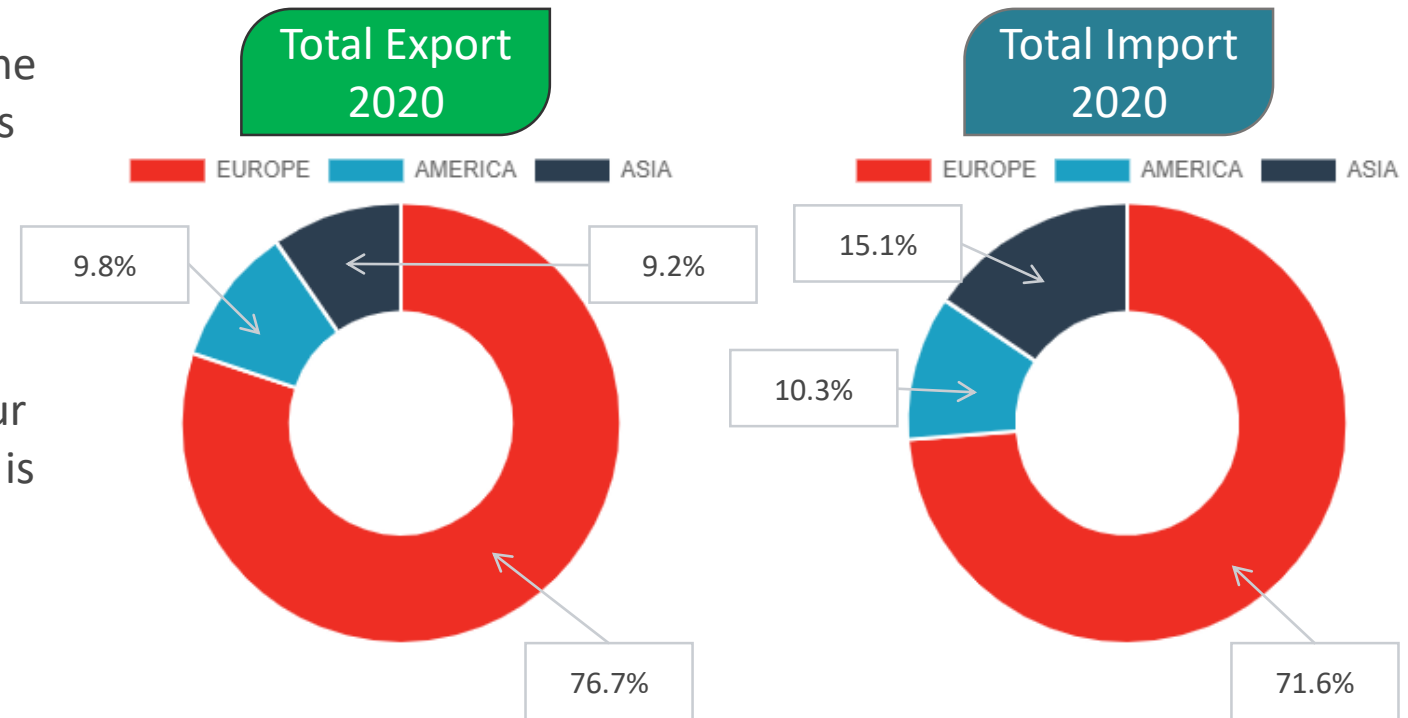
Why?

Simple, your customers and suppliers may have an international group structure or link.

If a parent company is located in e.g. Germany, you are de facto doing business with a German organisation. Another good example could be the directors of the company you are doing business with. The owner or founder of your most loyal customer may, for example, be Italian.

By the way, have you ever examined your suppliers, a vital aspect for the continuity of your organisation? Haven't you? Not to forget, there is a huge amount of imports (& exports) by our Belgian companies.

Belgium is the 13 biggest exporter in the world and the 14 biggest importer globally. More than 70% of imports and exports take place within Europe, amounting to over 340,000.0 million euros.



✓ What elements should you check in an international transaction?

You can, of course, always try to find the information you need yourself by searching online, making enquiries with local authorities, asking questions towards the concerning company, and so on.

If you have to do this for every new and existing international partner, you not only lose a lot of time, but also a lot of resources and even the possibility of losing potential revenue. That should not be the intention.



The Credit Risk

International credit reports form the basis of your credit assessment. Such reports provide necessary and detailed information about the financials and overall credit history of an international organisation.



Official Company Information

Correct and official company information is a must if you have to prepare and send invoices (and if you like to be paid correctly).



The Reliability

Business decisions are also influenced by elements such as fraud, terrorism and corruption. Research as well the background of business partners & companies; to check also for any other negative elements before committing to any collaborations.



Legal & Economic Factors

If tracking incoming payments and ensuring that partners always deliver on time are a challenge for your organisation, consider what happens when you factor in elements such as time zones, language barriers, different laws, cultures, regulations and tax systems.



✓ Important triggers in the credit report that you can use in an international screening

- Predictive international credit scoring
- Credit limits
- Financial performance indicators
- Payment behaviour
- Groupstructure and links
- Historic data
- Legal events
- Director reporting

<https://mylogin.creditsafe.com>



A gift for your precious time...



A GIFT FOR YOUR PRECIOUS TIME

For the non-customers, however,
fantastic people and, we are sure,
great at their job

We would like to give them the opportunity to use our national and international credit reports, as well as the monitoring platform, for 30 days. They can create an automatic account by using the following link:

30 Day
Access
(NL)

30 Day
Access
(FR)

For our fantastic customers, to support
them in changing the way they do
business, by delivering data excellence

Since you already have international data at your disposal, we recommend that you contact your account manager for an additional commercial gesture. Yet, we would like to give you a free Data Health Check or Screening.

Screening
Analysis
(NL)

Screening
Analysis
(FR)



Thank you

