# creditsafe-



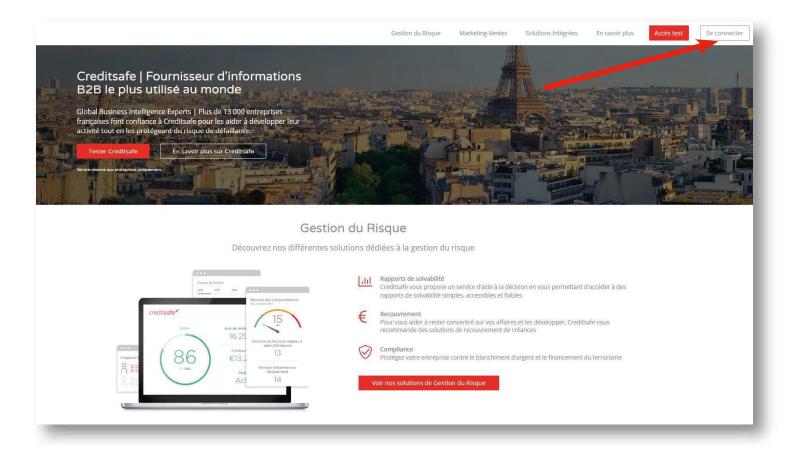
CREDITSAFE
COMPANY
SEARCH AND
CREDIT
REPORT

## creditsafe-

### Connecting to the customer area

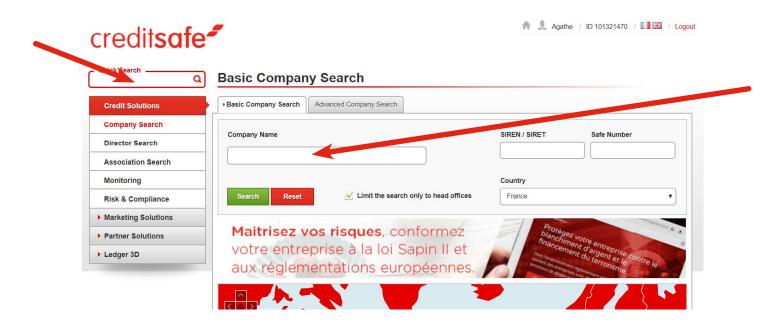
You can access the Creditsafe service from the www.creditsafe.com website using the login and password that were sent to you by email when you created your account.

**Advice**: Memorize your login and password from your browser. Refer to your browser settings if necessary (not recommended if you are using a shared computer).

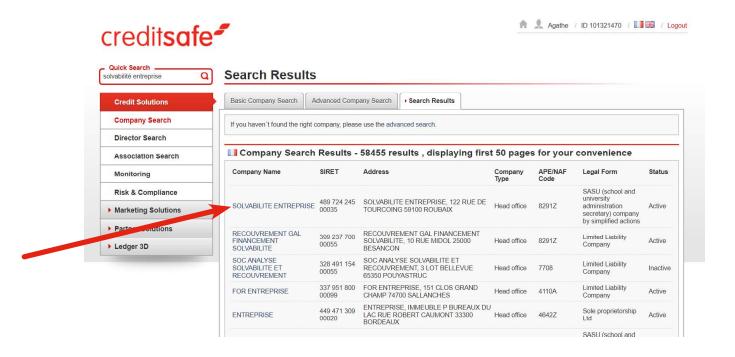


### Searching for a French company

To search for a French company, simply enter its company name, its SIRET or its SIREN in the search engine on the home page.



The result page displays all the companies corresponding to your search, first in France and then in the Creditsafe International network. Click on the desired company to display its information report.



### creditsafe -

### What's inside a credit report?

The first page of a credit report displays a summary of the company's situation. At the top of the page, for a quick read, you will find the essential data for measuring creditworthiness, including the score, credit limit and DBT score.

A new indicator displays the viewing trend for each report. Click on the different sections to learn more about the company.

Our recommendation of the total amount of credit that should be outstanding at any one time.

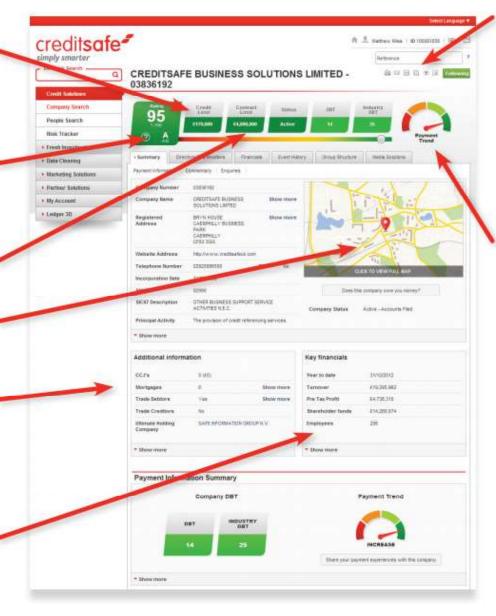
Click to reveal bandings for credit ratings on established and newly incorporated companies.

Maximum contract capacity on a single contract over 12 months.

Click on the map for a street view of the company's location in google maps.

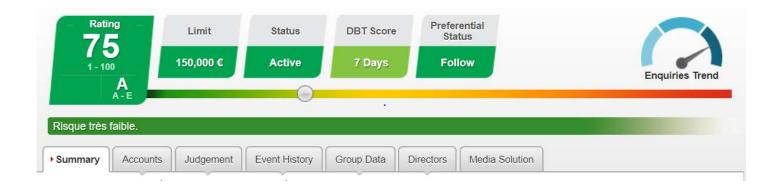
Brief overview on any CCJ's, mortgages, Trade Debtors and Creditors. Select show more to reveal more in depth information about these.

Brief overview of the company's financial accounts. Select show more to reveal 3 years accounts.



You can use the tool icons located at the top of the screen to Print, Save and Share the report as needed. The Follow button can be used to add the company to your risk tracker (for more information about monitoring please see our company monitoring guide.)

**DBT** stands for Days Beyond Terms, this indicates how many days an invoice is overdue on average for the company you're viewing. You can compare this to the industry average DBT to determine whether the company is effective at paying on time or not. The payment trend reveals whether the company is getting better or worse at paying on time (Green = Payment Trend getting better, Red = Payment Trend getting worse).



#### **Accounts:**

The financial statements for the last three years can be found in the "Accounts" tab, including the income statement, balance sheet and information on capital and reserves. You can hover over the financial terms to reveal a brief description of the term. An icon is available in the last sub tab "Graph" to display a graph showing key performance indicators.

#### **Judgement:**

You will find all the legal history of the company, including collective decisions, litigation and details of privileges.

#### **Event History:**

A description of past events surrounding the company and their impact on the company's credit rating. The event history section will show any liquidations, dissolution or any striking off order events in the companies past. A history of all previous credit limits and ratings will also be shown here. You can also access Companies House documents and view when any documents have been filed. The 'view document' button allows you to view the full documents submitted to Companies House.

#### **GroupData:**

Full view of any subsidiaries and all linked companies within the group structure of the company you are viewing. You can click on the company names to view their full company report.

#### **Directors:**

Provides details on the current and past officers and shareholders of the company you are consulting. By clicking on the names, you can get more information about the executive, including the history of the companies he or she previously ran. Contact information for the top 20 shareholders can be found at the bottom of the tab

#### **Media Solutions:**

Unique to Creditsafe, media solutions displays any articles released from press related to the company. If any negative articles are found we can suspend a company's credit rating and place on the report.

### creditsafe-

### The Creditsafe Score

The financial health of the company is illustrated by a credit score, credit limit, score history and comments justifying the score assigned.

The creditworthiness details are accessible from the "rating" sub-tab on the Summary page.



The score indicates the company's degree of risk.

The international score (A-E) allows an easy comparison between foreign companies.

The credit limit indicates the maximum amount that can be granted for each invoice.

The commentaries include some of the elements that contribute to the score. They are classified in 3 categories:

Green: positive Orange: neutral Red: negatives

In addition to the current score, we provide you with the history of the company's score so that you can see the evolution.

The legend details the different degrees of risk that can affect a company.

## If you need some help..

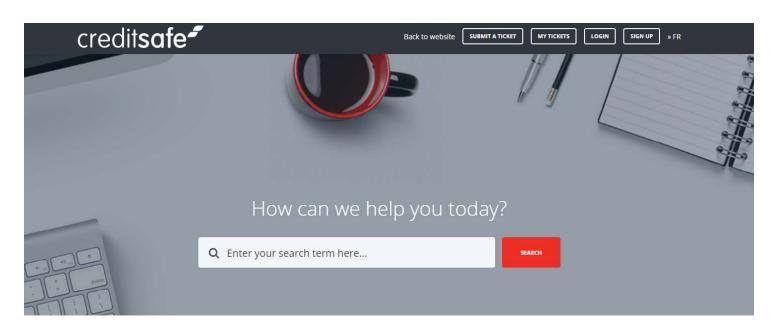
By clicking on the icon \_\_\_ a drop-down menu appears

If you have a technical problem with your account, click on the "Technical Help" link and follow the instructions.

If you would like to know more about Creditsafe information reports and how to make the most of them, click on "Need help?".



This will take you to the help hub









Do you have a question about our Marketing solutions? From access to data cleansing, the answer is here. You can't log in? Forgot your password? You can find all the answers about your account here.



Creditsafe France 122 rue de Tourcoing 59000 Roubaix

Tél. 03 20 25 85 50
Email contact∂creditsafe.fr
Web www.creditsafe.fr

twitter.com/creditsafeFR facebook.com/CreditsafeFrance linkedin.com/company/creditsafe-france