

International Business Data

Quickly perform background checks
on any business in the world.

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Introduction

This guide is designed to provide a complete overview of Creditsafe's international capabilities. By providing real-time, accurate and trusted information on any business in the world, we are able to help companies of all sizes maximise sales and reduce exposure to credit risk.

Over 500,000 users globally rely on the information we provide to make 450,000 decisions daily. For companies trading locally and globally, Creditsafe delivers key insight on over 430 million private and public companies around the world.

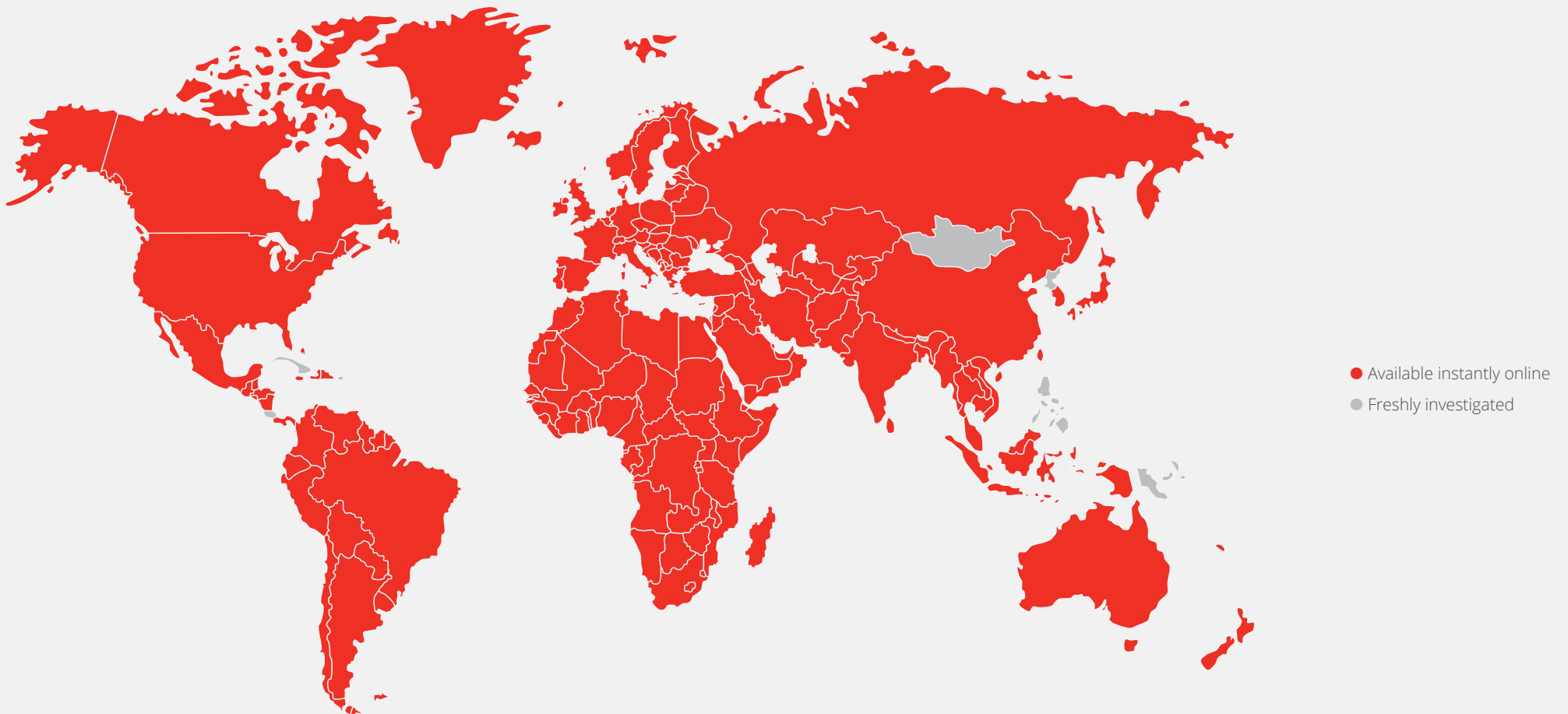
Collecting business data from all parts of the world doesn't come without its challenges. That's why our network of 25 offices and local partners from around the world allow us to collect reliable and up-to-date information, whilst benefitting from local knowledge and expertise.

While we may not hold information on every business in the world, 99.9% of all company reports requested by our customers are delivered instantly online. Unlike many of our competitors we don't store historic reports and will immediately investigate any business we don't hold information on, to deliver fresh commercial insight you can trust.

When you choose Creditsafe you choose the world's most used provider of company credit reports.

Worldwide coverage

With Creditsafe you can access a company credit report on any business in the world. The map below illustrates the 200+ countries and territories where we can deliver instant credit reports on over 430 million businesses via our online database.



Europe

| Country | Instant Reports | Monitoring | Connect API | Country | Instant Reports | Monitoring | Connect API | Country | Instant Reports | Monitoring | Connect API |
|------------------------|-----------------|------------|-------------|-------------------------------|-----------------|------------|-------------|----------------------------|-----------------|------------|-------------|
| Åland Islands | | | | Germany | • | • | • | Monaco | | | |
| Albania | • | | • | Gibraltar | | | | Montenegro | • | • | • |
| Andorra | | | | Greece | • | | • | Netherlands | • | • | • |
| Armenia | • | | • | Guernsey | | | | Norway | • | • | • |
| Austria | • | • | • | Holy See (Vatican City State) | | | | Poland | • | • | • |
| Azerbaijan | • | | • | Hungary | • | • | • | Portugal | • | | • |
| Belarus | • | | • | Iceland | • | | • | Romania | • | • | • |
| Belgium | • | • | • | Ireland | • | • | • | San Marino | | | |
| Bosnia and Herzegovina | • | • | • | Isle of Man | | | | Serbia | • | • | • |
| Bulgaria | • | • | • | Italy | • | • | • | Slovakia | • | • | • |
| Croatia | • | • | • | Jersey | | | | Slovenia | • | • | • |
| Cyprus | • | | • | Kosovo | • | • | • | Spain | • | • | • |
| Czech Republic | • | • | • | Latvia | • | • | • | Svalbard And Jan Mayen**** | • | | • |
| Denmark | • | • | • | Liechtenstein | • | • | • | Sweden | • | • | • |
| Estonia | • | • | • | Lithuania | • | | • | Switzerland | • | • | • |
| Faroe Islands | | | | Luxembourg | • | • | • | Ukraine | • | • | • |
| Finland | • | • | • | Macedonia | • | • | • | United Kingdom | • | • | • |
| France | • | • | • | Malta | • | | • | | | | |
| Georgia | • | | • | Moldova, Republic of | • | • | • | | | | |

**** available by searching in Norway



Instant Reports

Access to company reports are available within these countries. In total there are over 430 million company reports available online.



Monitoring

Stay up to date and receive daily email alerts that detail important changes to companies within these countries.



Connect API

Integrate 200+ fields of real-time data for businesses in these countries using our fastest and most versatile API, Connect.

Americas

North

| Country | Instant Reports | Monitoring | Connect API | Country | Instant Reports | Monitoring | Connect API |
|----------------------------------|-----------------|------------|-------------|--------------------------------------|-----------------|------------|-------------|
| Anguilla | | | | Mexico | • | | • |
| Antigua and Barbuda | • | | • | Montserrat | • | | • |
| Aruba | • | | • | Puerto Rico* | • | | • |
| Bahamas | • | | • | Saint Barthélemy | • | | • |
| Barbados | • | | • | Saint Kitts and Nevis | • | | • |
| Bermuda | • | | • | Saint Lucia | • | | • |
| Bonaire, Sint Eustatius and Saba | • | | • | Saint Martin | • | | • |
| Canada | • | • | • | Saint Pierre and Miquelon | • | | • |
| Cayman Islands | • | | • | Saint Vincent & The Grenadines | • | | • |
| Costa Rica | | | | Sint Maarten | | | |
| Curaçao | • | | • | South Georgia & The | | | |
| Dominica | • | | • | South Sandwich Islands | | | |
| Dominican Republic | • | | • | Trinidad and Tobago* | • | | • |
| Greenland*** | • | | • | Turks and Caicos Islands | • | | • |
| Grenada | • | | • | United States | • | • | • |
| Guadeloupe** | • | | • | United States Minor Outlying Islands | • | | • |
| Haiti | • | | • | Virgin Islands, British | • | | • |
| Jamaica | • | | • | Virgin Islands, US* | • | | • |
| Martinique** | • | | • | | | | |

* available by searching in USA

** available by searching in France

*** available by searching in Denmark

Central & South

| Country | Instant Reports | Monitoring | Connect API |
|-----------------------------------|-----------------|------------|-------------|
| Argentina | • | | • |
| Belize | • | | • |
| Bolivia, Plurinational state of | • | | • |
| Brazil | • | | • |
| Chile | • | | • |
| Colombia | • | | • |
| Cuba | | | |
| Ecuador | • | | • |
| El Salvador | • | | • |
| Falkland Islands, Malvinas | | | |
| French Guiana** | • | | • |
| Guatemala | • | | • |
| Guyana | • | | • |
| Honduras | • | | • |
| Nicaragua | • | | • |
| Panama | • | | • |
| Paraguay | • | | • |
| Peru | • | | • |
| Suriname | • | | • |
| Uruguay | • | | • |
| Venezuela, Bolivarian Republic of | • | | • |



Africa

| Country | Instant Reports | Monitoring | Connect API |
|---------------------------------------|-----------------|------------|-------------|
| Algeria | • | | • |
| Angola | • | | • |
| Benin | • | | • |
| Botswana | • | | • |
| Burkina Faso | • | | • |
| Burundi | • | | • |
| Cameroon | • | | • |
| Cape Verde | • | | • |
| Central African Republic | • | | • |
| Chad | • | | • |
| Comoros | | | |
| Congo | • | | • |
| Congo, The Democratic Republic of the | • | | • |
| Côte D'Ivoire | • | | • |
| Djibouti | • | | • |
| Egypt | • | | • |
| Equatorial Guinea | • | | • |
| Eritrea | • | | • |
| Ethiopia | • | | • |
| Gabon | • | | • |
| Gambia | • | | • |
| Ghana | • | | • |
| Guinea | • | | • |
| Guinea-Bissau | • | | • |
| Kenya | • | | • |
| Lesotho | • | | • |
| Liberia | • | | • |
| Madagascar | • | | • |
| Malawi | • | | • |

| Country | Instant Reports | Monitoring | Connect API |
|--|-----------------|------------|-------------|
| Mali | • | | • |
| Mauritania | • | | • |
| Mauritius | • | | • |
| Mayotte | • | | • |
| Morocco | • | | • |
| Mozambique | • | | • |
| Namibia | • | | • |
| Niger | • | | • |
| Nigeria | • | | • |
| Réunion | • | | • |
| Rwanda | • | | • |
| Saint Helena, Ascension and Tristan Da Cunha | • | | • |
| Sao Tome and Principe | • | | • |
| Senegal | • | | • |
| Seychelles | • | | • |
| Sierra Leone | • | | • |
| Somalia | • | | • |
| South Africa | • | | • |
| South Sudan | • | | • |
| Sudan | • | | • |
| Swaziland | • | | • |
| Tanzania, United Republic of | • | | • |
| Togo | • | | • |
| Tunisia | • | | • |
| Uganda | • | | • |
| Western Sahara | • | | • |
| Zambia | • | | • |
| Zimbabwe | • | | • |

Asia

| Country | Instant Reports | Monitoring | Connect API | Country | Instant Reports | Monitoring | Connect API | Country | Instant Reports | Monitoring | Connect API |
|--------------------------------|-----------------|------------|-------------|--|-----------------|------------|-------------|--------------------|-----------------|------------|-------------|
| Afghanistan | • | • | • | Japan | • | • | • | Philippines | | | |
| Bangladesh | • | | • | Kazakhstan | • | | • | Russian Federation | • | | • |
| Bhutan | | | | Korea, Democratic People's Republic of | | | | Singapore | • | | • |
| Bouvet Island | | | | Korea, Republic of | • | • | • | Sri Lanka | • | | • |
| British Indian Ocean Territory | | | | Kyrgyzstan | • | | • | Taiwan | • | | • |
| Brunei Darussalam | | | | Lao People's Democratic Republic | • | • | • | Tajikistan | • | | • |
| Cambodia | • | • | • | Macao | | | | Thailand | • | • | • |
| China | • | | • | Malaysia | • | • | • | Timor-Leste | | | |
| Christmas Island | | | | Maldives | | | | Turkey | • | | • |
| Cocos (Keeling) Islands | | | | Mongolia | | | | Turkmenistan | • | | • |
| Hong Kong | • | | • | Myanmar | • | • | • | Uzbekistan | • | | • |
| India | • | | • | Nepal | • | | • | Vietnam | • | • | • |
| Indonesia | • | | • | Pakistan | • | | • | | | | |



Middle East

| Country | Instant Reports | Monitoring | Connect API |
|---------------------------------|-----------------|------------|-------------|
| Bahrain | • | | • |
| Iran, Islamic Republic of | • | | • |
| Iraq | • | | • |
| Israel | | | |
| Jordan | • | | • |
| Kuwait | • | | • |
| Lebanon | • | | • |
| Libya | • | | • |
| Oman | • | | • |
| Palestinian Territory, Occupied | • | | • |
| Qatar | • | | • |
| Saudi Arabia | • | | • |
| Syrian Arab Republic | • | | • |
| United Arab Emirates | • | | • |
| Yemen | • | | • |

Oceania

| Country | Instant Reports | Monitoring | Connect API |
|-----------------------------------|-----------------|------------|-------------|
| American Samoa* | • | | • |
| Australia | • | | • |
| Cook Islands | | | |
| Fiji | • | | • |
| French Polynesia | | | |
| Guam* | • | | • |
| Kiribati | | | |
| Marshall Islands* | • | | • |
| Micronesia, Federated States of* | • | | • |
| Nauru | | | |
| New Caledonia | | | |
| New Zealand | • | | • |
| Niue | | | |
| Norfolk Island | | | |
| Northern Mariana Islands* | • | | • |
| Palau* | | | • |
| Papua New Guinea | | | |
| Pitcairn | | | |
| Samoa | | | |
| Solomon Islands | | | |
| Tokelau | | | |
| Tonga | | | |
| Tuvalu | | | |
| Vanuatu | | | |
| Wallis and Futuna | | | |
| Antarctica | | | |
| French Southern Territories | | | |
| Heard Island and McDonald Islands | | | |

* available by searching in USA



Freshly investigated whenever the need

It's not always possible to provide real-time data on every business in the world and unlike many of our competitors, we do not store outdated reports. Whenever a report is not immediately available to view online we will freshly investigate that business to deliver you up-to-date information you can trust.



Any business, anywhere:

With the need for accurate data and the speed at which it's delivered, you can now quickly perform a background check on any company that is not available within our instant online database, allowing you to carry on with your business with minimal delay.

Where do our investigations start?

Depending on the market, the information we obtain will vary. Using official sources and registries we are able to quickly answer questions about a company's stability and financial health. Where official information is not available we will conduct a direct interview with the business.



On average fresh investigations
are delivered within 5.5 days

Always fresh and locally sourced

The information that makes up an international report is collected in a number of different ways across our network of local offices and hand-picked partners. Where possible we will always collect information direct from official sources such as the domestic equivalent of Companies House, Federal and Domestic Gazettes and the Courts.

All of this information combined with data from our network of leading local credit information partners ensures the information you receive is accurate, up-to-date and always delivered with speed.

Our data is collected from 9,000+ sources including:



Telephone
Research



FTSE Stock



Local Agents



Companies
House



Branches



Gazettes



Trade Payment
Data



News



Banks



Directories



Courts



Registry Offices

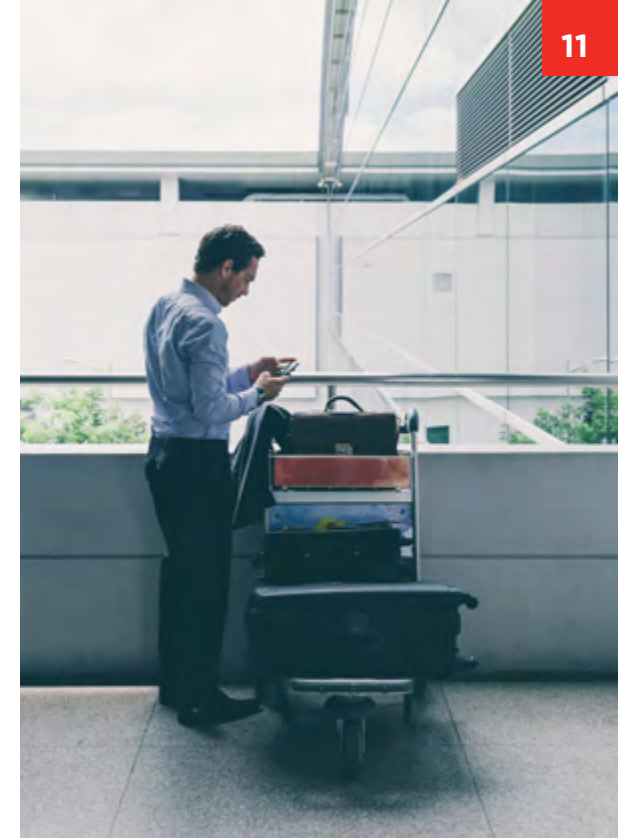
International scoring

To make things easier for you when trading internationally, we have created an international score. This allows you to compare company credit scores across the globe and have peace of mind throughout every country you trade in. By using the same scoring range and risk descriptions for all countries, we make it easy for you to compare reports. Our score is designed with simplicity, ranging from A-E, A being the lowest risk, D being the highest risk and E being unrated. It measures the likelihood of a company becoming insolvent within the next 12 months.

| Score Band | Description | |
|------------|---------------|---|
| A | Very Low Risk | Proceed with transaction – offer extended terms if required |
| B | Low Risk | Proceed with transaction |
| C | Moderate Risk | Proceed with caution and monitor closely |
| D | High Risk | Request assurances before extending credit in the form of personal guarantees |
| E | Not Scored | Insufficient information to assign a risk score |

What factors affect the Creditsafe International Score?

The factors that affect the score differ by country. Different scorecards have been created for each country using statistical research that has identified factors that are proven to predict business failures ensuring you receive an accurate and up-to-date credit risk assessment.



Typical factors that are used in these scorecards are:

- Key information from financial statements
- Court Judgment data
- Protested bills
- Industry code and analysis
- Demographic information
- Age and legal form of the business
- Related business that have failed or have the same director
- Supplier payment history



Worldwide PLC reports

Creditsafe worldwide PLC reports provide in-depth commercial credit and financial insight into all publicly trading companies. Worldwide PLC reports are available to view instantly online and contain key information on more than 49,000 active public companies in over 165 countries globally, plus hard-to-find historical information on all non-trading companies.

Creditsafe worldwide PLC reports include:

- Fully verified company name, address and contact details
- Principal trading activity description
- Full shareholder and ownership details
- A clear and concise credit score and maximum credit limit
- Geographical sales & revenue breakdown
- Key competitor information
- Full and interim financial statements
- Sales, profit and loss accounts
- Balance sheets and cash flow
- Key accounting ratios
- Current & previous directors
- Holding & subsidiary details
- Corporate linkages

Real-time monitoring alerts

Our business data is refreshed 5 million times a day from local sources, giving us visibility of the thousands of new business events that occur every day. Changes to your own customers and suppliers continually pose new risks or opportunities to your company, but these need to be identified before it is too late.

Creditsafe Monitoring helps you to keep on top of these changes without having to manually check each company's report. Add any business of interest to you to Monitoring, and we will email you whenever there is a noteworthy change. Spot the first signs of risk or take advantage of new opportunities when it matters the most. Whether your customer changes their invoicing address or their credit score decreases, you can customise alerts for a wide range of important company events.



Where can I monitor businesses?

We are continually expanding the regions that you can monitor businesses in. Monitoring currently covers 44 countries, all of which you can find in the tables on pages 4 - 8.

What events can I monitor?

Monitoring covers numerous event types, which can be summarised under 8 main event type categories:

- Company Registration Details
- Company Status
- Credit Score
- Credit Limit
- Payment Behaviour
- Director Details
- Company Financials
- Negative Information

Due to the differences in filing requirements and the availability of data in each country, the event types available vary across the different geographies.



Our data delivered in a way that suits you

No matter how your business operates, we offer a number of ways for you to access our data. Whether you want the freedom to automate your credit and lending decisions, or simply want to view entire reports on the web, we can tailor our services to suit your business.

Our most popular options include:

Connect API

Integrate your internal systems with Connect API and gain the freedom to use Creditsafe's business data in any way you need it. We put real-time company data at the fingertips of your workforce, empowering them to make quick and informed decisions that help your business to thrive. Build new features and intelligent automated workflows with data your business can trust.

Apps

Integrating Creditsafe data with your CRM system couldn't be easier with our pre-built apps for Salesforce, Sage, SugarCRM, SAP, Microsoft Dynamics and more. Creditsafe's apps remove the need to manually input and update customer information, saving precious time and resources. Instant record creation and refresh options mean your records are always accurate and dependable.

Website

Every company report available in the Creditsafe database can be accessed via our website. With both simple and advanced search options, you can easily find a company report and reach the information you need quickly. Our website access also gives you access to popular Creditsafe services including Monitoring and Fresh Investigations.

Bulk & Bespoke Data

Streamline the data you receive with a bespoke data file that is built around your business. With hundreds of fields to choose from to support all aspects of your business, we design your data file to suit your individual needs. Receive your file securely in a format of your choice, on a daily, weekly, monthly or quarterly basis.



99.9% of requested reports
are delivered instantly
online



We can deliver business
reports from any country
around the world



Our database holds instant
reports for companies in over
200+ countries and territories



On average we deliver
Fresh Investigations faster
than our competitors



60% of reports viewed
contain unique trade
payment data



40% of our customers
use our international
reports



International FAQ's

Q: What information does a international report include as standard?

A: Our international reports include most of the information you would expect to find in a local report, however not all countries have an equivalent to Companies House in the UK. We sometimes need to gather information from other local sources so the information may vary country by country.

Q: Where do you get your data from for an online international credit report?

A: Our data is collected from over 9,000 sources; where possible we will collect information from official registries similar to Companies House. Our network of 25 offices and trusted local partners allow us to collect information locally; ensuring we always deliver quality, fresh information.

Q: How does a fresh investigation work?

A: When a company report is not available to view online you have the opportunity to freshly investigate a business. Once this request is received we will attempt to contact the company directly using our network of local partners and official registries to provide a detailed report within as little as 2-10 working days.

Q: Why can't I find a particular company?

A: The information we hold is LIVE therefore it's not always possible to keep up-to-date information on every business. If you cannot find a company on our live database we will freshly investigate that company to provide you with a detailed, up-to-date report within 2-10 working days.

Q: How long will it take to receive my report?

A: 99.9% of all reports requested by our customers are typically delivered instantly online. Where a company is not available a fresh investigation will take between 2-10 working days depending on the country.

Q: How often are the reports updated?

A: Creditsafe international database reports are updated in real-time, over 1 million times a day.

Q: Why are the credit scores banded A to E, rather than 1-100?

A: Because not all countries use a 1-100 score; using an A-E score makes it easier for you to compare the credit risk of companies from across different countries. A is the lowest risk, D the highest risk and E is not scored.

Q: Who do some companies not have a score?

A: Some companies aren't scored because in certain countries we rely on local suppliers and they may have insufficient information about the company to calculate a reliable score. Other reasons could be the company is late in filing its financial statement, the company is already involved in insolvency proceedings or the company is inactive or dissolved. Where possible we will always provide a company score.

Q: Can I get more information if needed?

A: Where possible we can freshly investigate a company to provide an accurate and detailed credit risk assessment.

Q: Why would some reports be missing financial information?

A: Every country has different filing laws and some countries do not require companies to file accounts so it may not be possible to provide financial information on companies in certain countries. Where possible we will always provide detailed financials for a company in any country if the information is accessible.

Q: Are searches anonymous, or do they leave a footprint?

A: All business searches are anonymous and do not leave a footprint.

Q: Do you have director information for all countries?

A: Although we hold details on millions of company directors worldwide, sometimes it is not possible to provide details of a director or senior executive due to local data privacy regulations.

Q: Why don't some reports contain payment information?

A: Typically, 60% of reports accessed online contain supplier payment information. Due to the fact payment information is collected directly from suppliers it is not always possible to collect payment data on every business.

Q: Is there an additional cost for international credit reports?

A: Most packages include access to some international reports as standard. Please check with your account manager or sales representative about the details of your package.

A word from our customers

★★★★★

Fast and efficient service

Dealt with Creditsafe for many years - I use your system about 3 times a week or when new customers approach us - as a manufacturing unit we need to have a fast service as some of our orders are very last minute, found the customer service to be very responsive and helpful. This week I needed an International report for a large petrochemical company in Kuwait - had the report back within 3 days-that's what I call service.

★★★★★

Our relationship manager is...

Our relationship manager is approachable and always keen to meet for review or to introduce new products/services. The information presented on the Creditsafe web page is clear and easy to read, the international scope of data help to do a more thorough research.





A great partner to have

Having worked in a department that requires near-constant access to up-to-date credit reporting, I have found CreditSafe to be a fantastic company to work with. Our Account Manager was always happy to accommodate our requests when they were slightly less than usual, and the International Reports team were always fantastic at further explaining the reasoning for reduced credit scores.



Fantastic international coverage

Fantastic international coverage, consistent and excellent reports
All topped up with a first class service.

For more reviews visit **Trustpilot**





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