



> Creditreform

# Securing Growth

- > Marketing Services
- > Commercial Information
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# Intelligent growth solutions

If one thing is certain in the age of globalization, it is the perpetual change in economic fundamentals. Ever stiffer competition and rapid technological advances demand a permanent tweaking of today's and tomorrow's status quos.

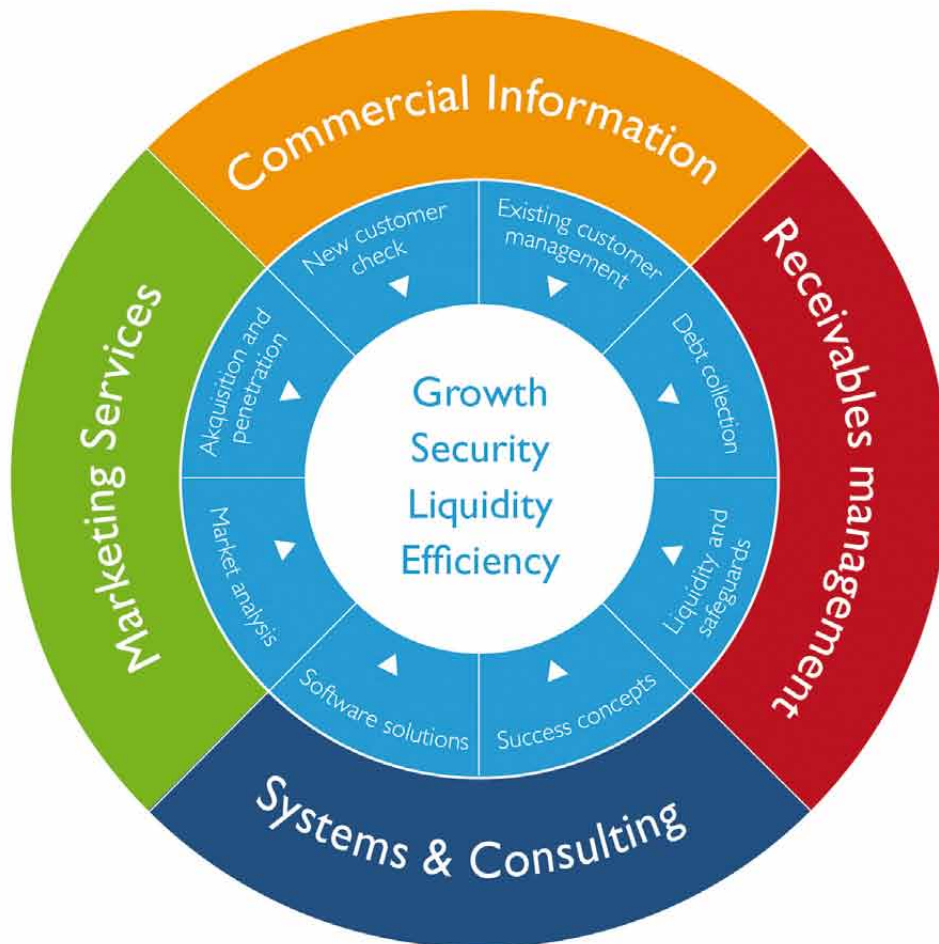
Gaining deeper insight into your customers and markets should therefore be high on your list of priorities. So, with market and customer data playing an evermore important strategic role in winning top-notch customers, wouldn't it be reassuring to have the quality leader for commercial information at your side? Creditreform fulfills this role admirably, offering detailed analyses and germane data to help you develop and successfully implement your corporate strategy.

As customers themselves take center stage in a business's success, it makes sense to focus your core skills on developing value added that directly benefits your clientele. With Creditreform as a business partner, we can take over your peripheral activities in the receivables management field and support you in optimizing the efficiency of your working-capital management processes. The resulting liquidity improvements translate to additional cash in hand – money that is invested more productively in your company's future growth.

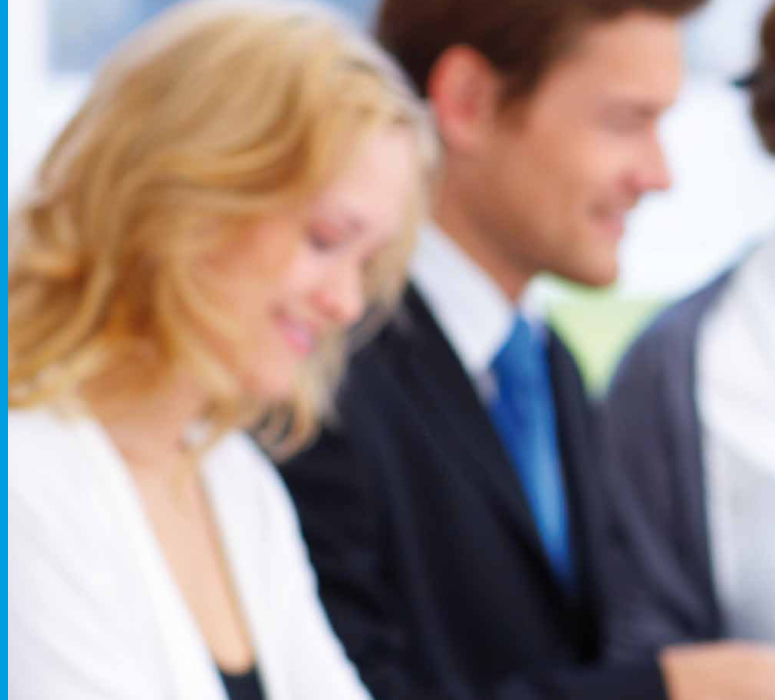


## SUCCESS

A win-win combination:  
competence plus customer  
proximity for the optimal  
solution for corporate success.



> Trust in Creditreform,  
trust in competence. We're  
devoted to improving and  
securing your company's  
success.



> Creditreform – who we are...

## Local, supra-regional, international – Creditreform, the partner at your side

Our customers' requirements are the starting point for all our entrepreneurial endeavors – from Day 1, we'll en-gage in close dialog to develop concrete solutions fulfilling your unique requirements, our competence alliance and decentralized structure optimally positioning us to address your exclusive needs.

Thanks to its 129 proprietor-owned businesses in Germany, 23 international units and global partner network, Creditreform isn't just a reliable and trusted corporate partner in regional business circles but also able to represent your interests worldwide.

Close to the market... close to the debtor... and close to your company... Creditreform supports you in every facet of business partner management. With a corporate philosophy centering on a direct exchange of experiences and a rich vocational training portfolio, you, too, can benefit from the extensive knowledge transfer within your Creditreform association.

A constant flow of new and innovative marketing, risk and receivables management solutions will assist you directly in securing ongoing growth at your company.



## CUSTOMER PROXIMITY

Our centralized expert units, a global presence and regional companies ensure maximum professionalism and personalized customer support.

### Creditreform Group

129 Creditreform companies

microm  
Micromarketing-  
Systeme & Consult  
GmbH

Creditreform  
Boniversum GmbH

15 Crefo factoring  
companies

Creditreform  
Compliance Services  
GmbH

23 international  
companies in Europe  
and China

beDirect  
GmbH & Co. KG

Creditreform  
Rating AG

CPM Creditreform  
Portfolio Management  
GmbH

Creditreform  
realtor companies

> Marketing Services

# Holistic customer management: the key to identifying market opportunities and realizing turn- over potentials

Successful marketing, efficient sales and outstanding support require more than just motivated staff. Today, more than ever, ensuring long term business growth means systematically focusing on the most valuable customers – the very essence of our business.

Using market and customer data to recognize promising turnover prospects, we also draw your attention to potential hazards identified on the way. These insights, based on relevant, target group information and valid, verified addresses, allow you to system-



> Finding the right customers...  
further exploiting turnover  
potential: with Creditreform,  
all signs point to corporate  
growth

atically develop tailor-made offers, establish multi-  
channel capacities and initiate and steer target  
group-optimized marketing measures.

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Our detailed knowledge  
of customers and markets  
help realize the goal of  
more consistent growth.





## > Commercial information

# Exploiting opportunities, minimizing risk

While successful organizations focus their processes on their core skills and markets, customers and markets are just as dynamic as the opportunities and risks they harbor.

Creditreform customers choose a leading assessment expert for their business partners and markets. For over 130 years, we have been gaining experience in researching, verifying and analyzing commercial information – a unique insight which, combined with permanent enhancements to our strategies and processes, has made us the #1 partner for corporate assessments. Oriented towards the business relationship life cycle, our solutions address precisely those challenges that confront you in your business partner management endeavors.

Our market analyses and company information provide the necessary orientation for efficiently aligning your marketing and sales measures: a closer look behind the scenes is often worthwhile before engaging in a new business relationship... and soon pays off if the results of our forward-looking solutions for risk-adjusted solvency assessments and business partner data reviews are anything to go by. Once your business relationship is up and running, we will accompany you throughout the customer management process, warning you of significant changes, and giving you the necessary tools to review and handle them.



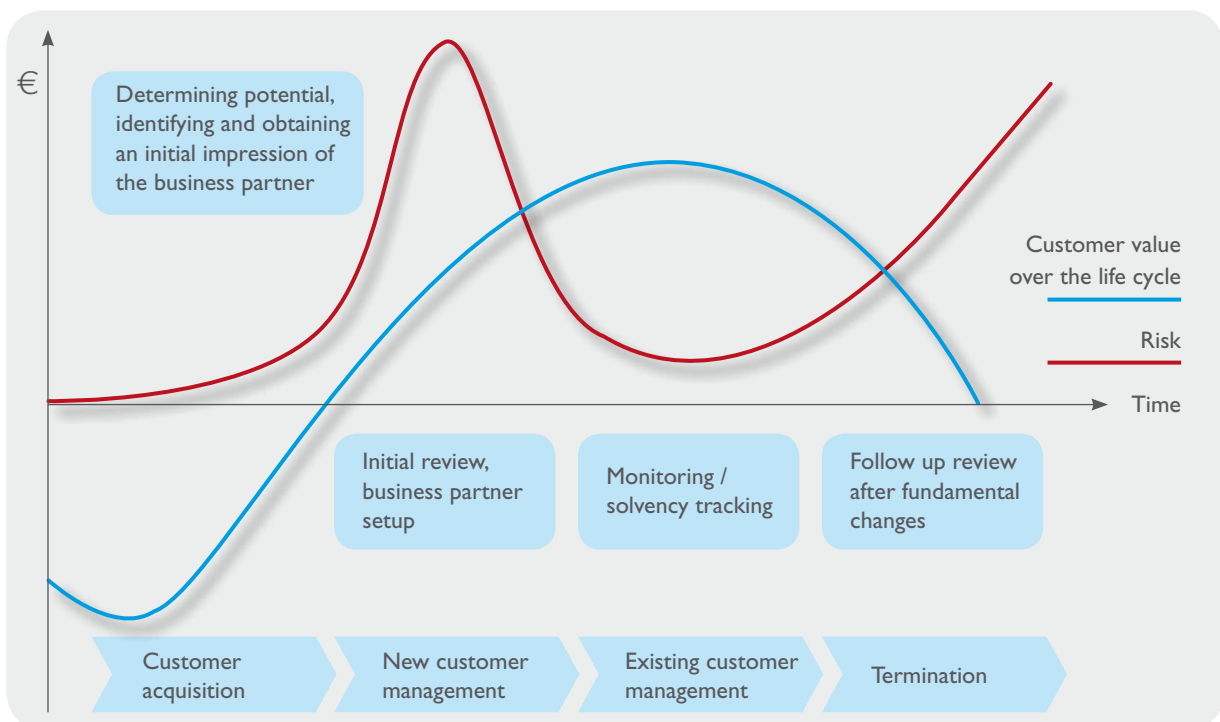


> Customers... partners... suppliers... Creditreform provides the transparency for long term, successful decision making.

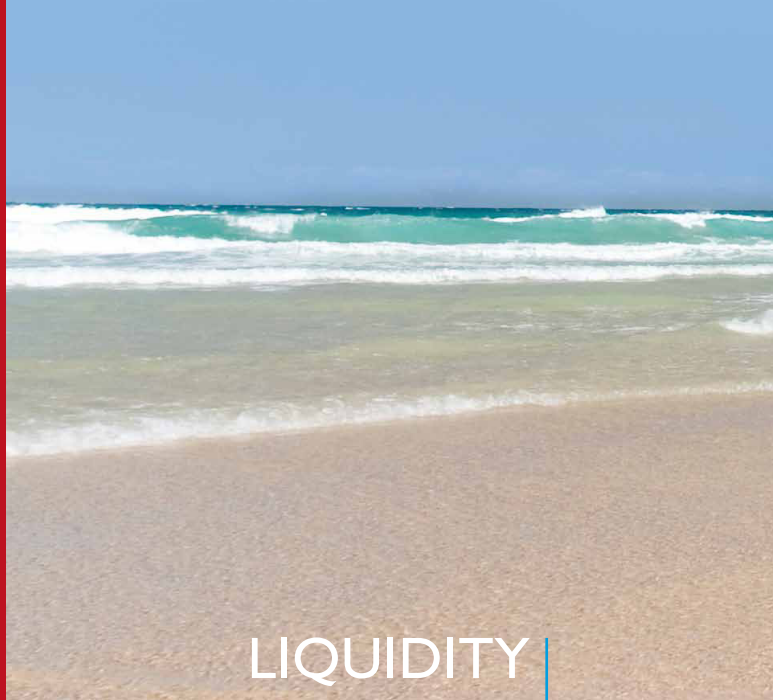
## CERTAINTY

Our expertise in solvency ratings and company assessments makes us the right partner, specifically for complex and demanding processes.

### Use of Creditreform's commercial information over the customer life cycle



> From invoicing to payment.  
We'll ensure you receive  
your money. Quickly... easily...  
reliably.

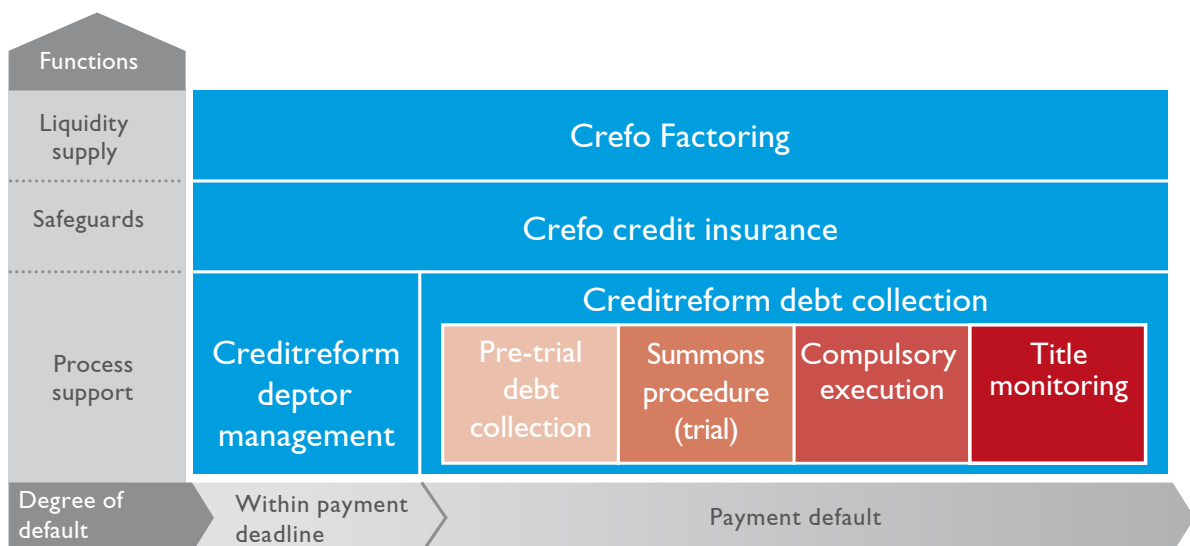


## LIQUIDITY

Use our experience in  
efficient receivables collec-  
tion: the quick and easy way  
to boost your liquidity.

### Holistic solution portfolio for effective protection against bad debts

Our modular service portfolio supports your receivables management with an intelligent array of services, safe-guards and financing – for greater financial flexibility.





## > Receivables management

# The benefits of greater flexibility

Unpaid invoices not only tie up your company's HR resources but also valuable business capital. That's precisely why intelligent receivables management releases unproductive liquidity reserves, as well as making significant contributions towards optimizing your working capital management – a Creditreform core competence.

Experts onsite and efficient, stringent debt-collection procedures allow us to minimize your bad debts after individually agreeing with you on the approach and scope of our measures beforehand. This service assists your accounts receivables and can even reduce the workload on your sales department: what

better way to boost your operating efficiency, improve services, streamline processes, cut costs and – above all – ensure quick, successful collection of your receivables – both amicably and judicially, as well as nationally and worldwide?

Further options include the provision of need-optimized credit insurance against bad debts and the use of Crefo Factoring to provide direct liquidity by selling your open receivables. In this way, you can cut your internal financing needs and benefit from additional financial flexibility.

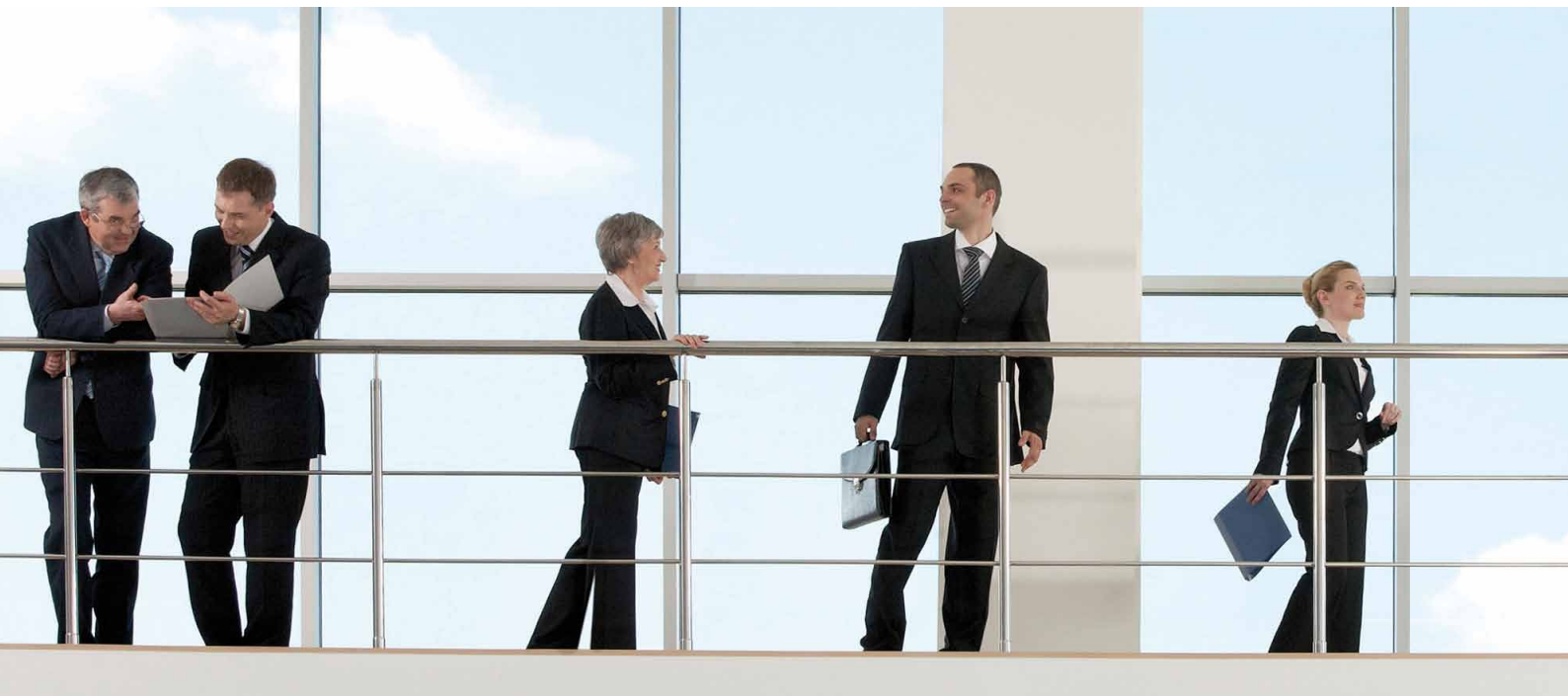
# Business partner management à la carte

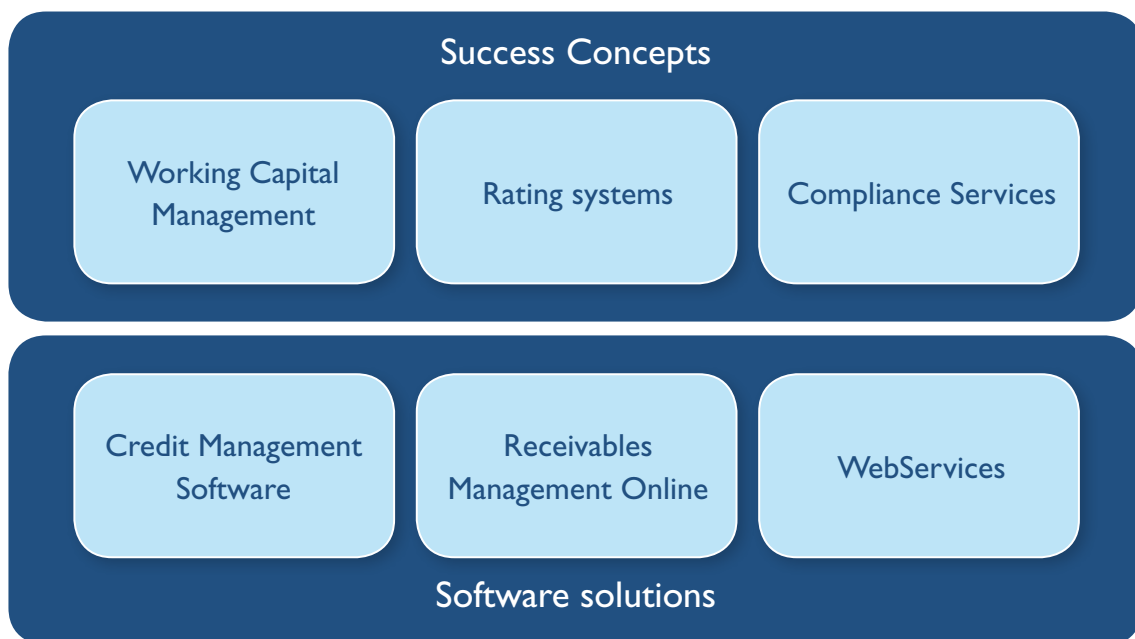
Regardless of whether you're optimizing your working capital, perfecting your risk management with bespoke rating systems or conforming with current statutory guidelines in Compliance, we'll be there to assist you with our experienced, competent consultants helping you overcome your latest challenges.

When it comes to optimally integrating our solutions into your business processes, we also have a wide range of flexible, proven systems and interfaces. In this connection, however, the customer always has

the final word in deciding the final scope of integration and individualization.

While Creditreform's credit management software, CrefoSystem, is delivered with essential parts of the risk management and compliance functionality already pre-configured – thereby saving considerable time for design and implementation – professional interfaces to our commercial information and debt collection systems are also available for less challenging use cases too.





An obsession for unparalleled execution – our guarantee for top performance and the success of your business processes.

## EFFICIENCY

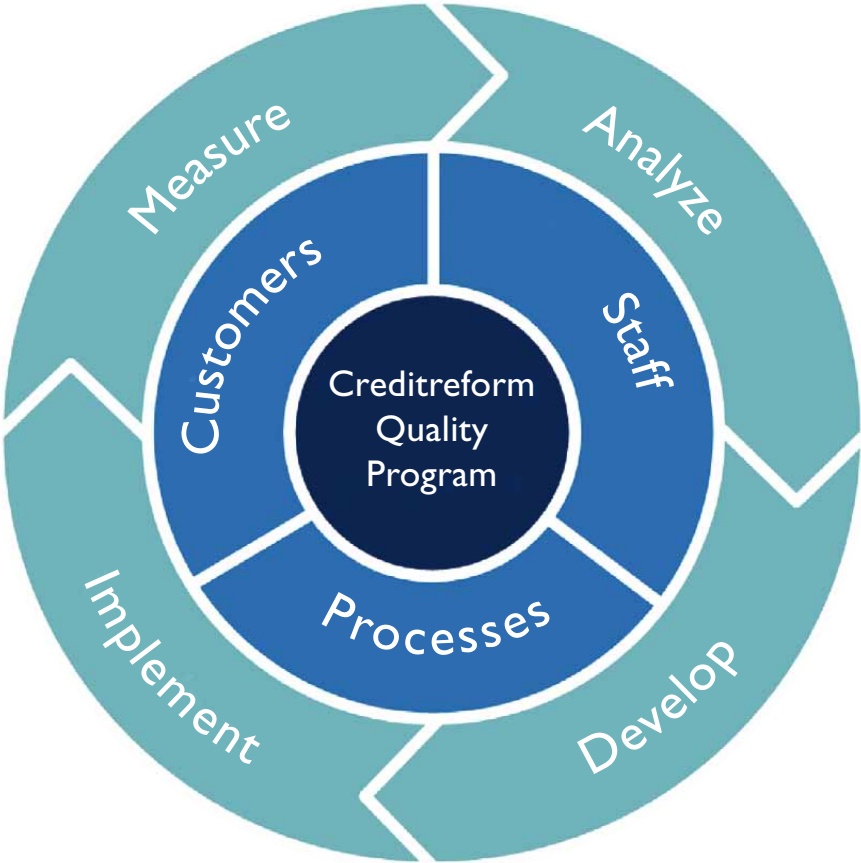
> Business partner management by Creditreform: simpler, leaner, in unsurpassed quality.

>Quality is a #1 priority – in every facet of our work, at every level of our business partnership and in every issue and challenge arising in the customer relationship.



# INNOVATION

A passion for perfection – our inspiration to surpass your expectations time and time again.





## > QUALITY

# Innovation + Competence = Added value for customers

Creditreform tests and develops its products and services in a structured, ongoing process and in dialog with its customers, thereby fulfilling their constant call for new and innovative solutions.

The analysis phase not only focuses on what is technically possible, but particularly also on our customers' needs – ultimately their yardstick for quality perception. The results of this phase are both modular as well as custom-made solutions of excellence.

Well defined processes ensure efficient implementation and service provision, with clearly specified

responsibilities and competencies. In this connection, the spotlight is put on furthering Creditreform's most valuable resource – its staff.

Using clearly defined metrics, our solutions and services are continually monitored to confirm they fulfill their specifications and to guarantee our customers unsurpassed quality, and optimal resource utilization and flexibility.

