

#### / WHAT IS CCO?

- · CCO allows you to request a specific recommended credit amount in a preferred currency.
- CCO is monitored and includes additional insights such as Debtor Risk Assessment and Country Risk Assessment.

#### / WHY DO YOU NEED IT?

- Analysis of millions of global datasets and exclusive credit information
- Manual investigations for complex cases ensure you get the full picture
- Information is adjusted for external shocks to the economy according to a company's sector, size and geographic location
- · A monitored credit score is included to help assess current probability of default

#### / CCO IS BASED ON?

- Debtor Risk Assessment (DRA)
- Financials
- Country and industry analysis
- Policyholder experience
- Coface global network information
- Payment irregularities
- Direct debtor information
- Historical trends





## / CUSTOMISED CREDIT OPINION PROCESS

#### **CCO Request**

Submitted on subject company via:

- CofaNet online system or
- CofaMove mobile APP (Apple/Android)

#### **CCO** Decision

 Receive the CCO decision/Appealed CCO decision



#### Company Information

Company exists? New account creation, and validation?



When appeal or auto underwriting rejection



Contact company to support underwriting process?



#### Data Currency Check

Age of Information



#### Auto Underwriting Check

Does the data on file support an automatic decision?



### Auto/Manual Underwriting Decision

# / THE COFACE ADVANTAGES

- Coface analysts constantly refine and validate data from 200 millions of companies
- Benefit from exclusive information based on our internal claim records.
- Easy access to on-line system and app



If you want to know more about our offers, talk to our trade risk experts at **Coface in Australia** on **02 8235 8600** or email at **au\_info@coface.com** 

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