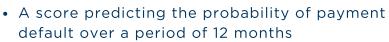


/ WHAT IS DRA?



- The scale ranges from 0 to 10
- Higher score indicates lower risk

/ DRA IS BASED ON

- Financial soundness
- Profitability
- Solvency ratios
- Company's business environment
- Environmental factors
- Management of the company

High Risk

Default

 Coface payment experience and claims



Investment Grade Companies					Non Investment Grade Companies		Non
Low Risk					Medium High Risk		
10	9	8	7	6	5	4	3

/ THE COFACE ADVANTAGES

- Coface analysts constantly refine and validate data from 200 millions of companies
- · Usually instant results, unless additional investigations are required
- Easy access to on-line system and app



/ DRA PROCESS

DRA Request

Submitted on subject company via:

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



Company Information

Company exists? New account creation, and validation?



Data Currency Check

Age of Information



Underwriter Intervention

New/Previous intervention that influences a score revision



Auto Underwriting Check

Does the data on file support an automatic decision?

DRA Decision

Receive the DRA decision on request/through monitored update



New/Previous intervention resulting in contact with a debtor or update on new data



Auto/Manual DRA Decision



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**

www.coface.com.au





@Coface_in_AU