

/ 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 Hong Kong** on **+852 2585 9188** or email at **marketing.hk@coface.com**

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