









**CofaNet
Essentials**

STARTER GUIDE
MANAGING YOUR
CREDIT INSURANCE
IN COFANET
STEP BY STEP



coface
FOR SAFER TRADE

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You will find in this document simple steps to manage your credit insurance contract with CofaNet Essentials. Other user guides are also available for deeper knowledge of our service, on your portal, under documentation section.



INTRODUCTION

CofaNet Essentials is Coface's online policy management service, offering secure direct access to Coface's comprehensive risk underwriting systems, allowing credit limits to be managed efficiently. It provides you with the freedom and flexibility to manage your customer portfolios, both domestic and international.

GENERAL OVERVIEW

After having logged in into your portal with your credentials, you access CofaNet by clicking on Ce Icon.

Click on Ce "CofaNet Essentials" icon to enter in your online policy management tool.

The screenshot displays the Coface Customer Portal interface. At the top, the Coface logo is visible on the left, and the language is set to English on the right. Below the header, the user's name 'Mr DOE John' and a 'Welcome' message are shown. A navigation bar includes 'Home', 'My Applications', and 'CofaNet Essentials'. The 'CofaNet Essentials' section is highlighted with a red line and a callout box. The 'News' section features a headline about Coface announcing CEE Top 500 companies. The 'My contact forms' section includes buttons for 'I NEED ASSISTANCE', 'I WANT TO SEND POSITIVE FEEDBACK', and 'I HAVE A COMPLIANT'.

INTRODUCTION

You enter CofaNet Essentials

1. User to modify your preferences.

2. Notification center to check your portfolio updates

3. Risks Domain to assess your buyers and monitor your risks.

4. Overdue Domain to monitor the indemnification of unpaid invoices.

5. Policy to manage your contracts.

6. Tools to help you with the management of your policy.

7. Search functions to identify and add new buyers to your portfolio.

8. Your contract number.

9. Quick access bar to get to the functions you are using the most in one click

The screenshot shows the CofaNet Essentials web application interface. On the left is a dark blue sidebar with the 'coface' logo and 'FOR SAFER TRADE' tagline. Below the logo, it displays a user profile with 'GG149471' and 'LAST CONNECTION 13/09/2017 16:30'. A notification bell icon shows '205' alerts. The sidebar menu includes 'RISKS', 'OVERDUE', 'POLICY', 'TOOLS', and 'LOGOUT'. The main content area has a top navigation bar with 'OVERDUES PORTFOLIO', 'PORTFOLIO ANALYSIS', 'CONTRACTS MANAGEMENT', and a 'SEARCH' icon. Below this, there are three search sections: 'Select a country' with a dropdown menu set to 'France'; 'Search by company name' with a 'Limited to Head Office' checkbox and input fields for 'Company name', 'Address', 'Town', and 'Postcode'; and 'Search by EasyNumber, legal identifier or Coface reference' with an 'EasyNumber' input field. A top right header shows '271954 - GIC - TEST ATLAS TEST' with a dropdown arrow. A search bar at the top center contains 'Enter a company name', an 'OK' button, and an 'Advanced search' link.



INTRODUCTION: A FEW WORDS ABOUT...

PORTFOLIO CONCEPT

CofaNet Essentials provides you with an overall view of your portfolio of buyers. At a glance you can see for each buyer the products ordered, the amount of cover and, or creditworthiness, and the status of the decision

Each line corresponds to one company. A company can have one or more products attached.

You can click on a company's name to see more details. This will take you to the Company details page.



Good to know

- The filter scans your entire risk portfolio, and retrieves a maximum of 100 results. The different filters can be combined
- The Search as you type function only retrieve on the content of the table displayed below.
- Color codes help you to differentiate Risk Management items from Overdues Items.

1. Access to most used views of your portfolio.

2. Apply filters to optimize your portfolio view.

3. Use the Export function to export your portfolio into Xls format.

4. Use the search-as-you-type function to receive your search results in less time.

5. In one glance, visualize your products.

6. Tag your main buyers as "Favorites" to access their company's detail page in one click

Company name	Identifier	Product	Amount	Status	Last update date
BARAKAT VEGETABLES & FRUITS CO.(L.L.C.) Dubai	EasyNumber : 0000440208246 Customer reference :	Credit Limit	50,000 EUR	Fully agreed	19/09/2017
SAUDI BASIC INDUSTRIES CORPORATION (SAB...) T1422 Riyadh	EasyNumber : 0000326448659 Customer reference :	@rating Limit	@@@ 100,000 EUR	Fully agreed	19/09/2017
AMERICAN TEXTILE SYSTEMS 90703 Centras	EasyNumber : 0000336090149 Customer reference :	@rating Credit Opinion check	R 10,000 EUR	Fully agreed	14/09/2017
		Credit Limit	-	Cancelled	07/09/2017

INTRODUCTION: A FEW WORDS ABOUT...



Debtor Risk Assessment

The DRA is displayed as an attribute for all customers on which an active decision was taken. The DRA displayed is the DRA of the company.

COMPANY DETAIL PAGE CONCEPT

The Company Details Page is the entry point to all your actions.

It provides a detailed view on risk management items ordered, overdue management items notified, and lists all actions you can trigger for this company.

1. Should you have more than one contract, you can get a multi contract overview on this buyer

2. Click on display to have more information about the company's identification

3. To manage your Risk Management & Overdue items
- Expand to view more details on the selected items 
- Trigger specific actions on existing products
- Access to previous decision made for this buyer

4. Click here to order a credit decisions or information product, request an extension of overdue accounts, or submit an overdue account.
The different action proposed depends on your contract.

INTRODUCTION



To Remember!

- *From portfolio views you will access to Company detail page by clicking on the company's name. The Company detail page is the entry point to all your actions: order a product, request an extension of due date, or submit a notification of overdue account.*
- *To proceed to any action such as ordering a product, or submitting a notification of overdue account, your buyer has to be listed in your portfolio. Use the Search function to add any new buyer in your portfolio.*

HOW TO ADD A COMPANY IN MY PORTFOLIO?

To manage coverage, order an information, or submit a notification of overdue account, you have to identify your prospect or buyer in our worldwide database. To add a new company you can use the Search functions situated in the header section of each page.

1. For a quick search, you can use the Autocomplete search function, linked with Google.

While filling in the name of the company, the service returns 5 predictions. Select the company and click OK to finalize the search.

If the Search Result does not list the company you are looking for, you can either

- "Modify your search"
- or "Extend your Search".

2. Otherwise, you can use our Advanced Search function. Select the country, and then either search by company name or by legal identifier.

The screenshot shows the CofaNet Essentials search interface. At the top, there is a search bar with the text "Enter a company name" and an "OK" button. To the right of the search bar is an "Advanced search" button. Below the search bar, there are three main search sections. The first section is "Select a country" with a "Country" dropdown menu set to "France". The second section is "Search by company name" with a "Company name" input field, "Address", "Town", and "Postcode" input fields, and a "Limited to Head Office" checkbox. The third section is "Search by EasyNumber, legal identifier or Coface reference" with an "EasyNumber" input field. A red line points from the "Advanced search" button in the text to the "Advanced search" button in the screenshot.

TIPS

You can search your buyer by various criteria. A legal identifier is generally the safest way to identify the company.

HOW TO ADD A COMPANY IN MY PORTFOLIO?

As a result, a list of companies matching your criteria is displayed.
If the company you are looking for is displayed in the list, click on the company name to display its details and to add it to your portfolio.

If the company is not displayed, click on 'Extended Search' to extend the list or 'Create a Company'.

To add the company to your portfolio you have to order a product.

The screenshot displays the CofaNet Essentials web application interface. On the left is a dark blue sidebar with the 'coface FOR SAFER TRADE' logo and a user profile section for 'CS149471'. The main content area features a search bar with 'Enter a company name' and an 'OK' button. Below the search bar is a navigation menu with 'OVERDUES PORTFOLIO', 'PORTFOLIO ANALYSIS', 'CONTRACTS MANAGEMENT', and 'SEARCH'. The 'Filter criteria' section shows 'United States' and 'Coca' selected. The 'Search results' section indicates '78 companies found' and '60 head offices found'. A table lists search results with columns for 'Company name', 'EasyNumber', and 'Legal identifier'. The first entry is 'PHILADELPHIA COCA COLA BOTTLING COMPANY, THE' with a 'Head Office' tag. Below it are two 'Branch' entries for 'PHILA COCO COLA BOTTLING CO INC'. The second entry is 'COCA-COLA TRADING COMPANY LLC, THE' with a 'Head Office' tag. A third entry, 'COCA-COLA BOTTLING COMPANY OF MEMPHIS, TENN, THE', is partially visible at the bottom.

Company name	EasyNumber	Legal identifier
PHILADELPHIA COCA COLA BOTTLING COMPANY, THE Manufacture of soft drinks+ production of mineral waters and other bottled waters 725 E Erie Ave - 19134 Philadelphia		
PHILA COCO COLA BOTTLING CO INC 1250 GLEN AVE - 08057 MOORESTOWN	00000290168240	D-U-N-S® : 002298271
PHILA COCO COLA BOTTLING CO INC 1250 GLEN AVE - 08057 MOORESTOWN		
COCA-COLA TRADING COMPANY LLC, THE Non-specialised wholesale of food, beverages and tobacco 1 Coca-Cola Plz NW- 30313 Atlanta	00000297399886	D-U-N-S® : 156950313
COCA-COLA BOTTLING COMPANY OF MEMPHIS, TENN, THE		

HOW TO REQUEST COVER?

When entering a new commercial relationship or simply planning a next delivery, you should make sure to have on your buyer a positive credit decision covering your total outstanding.

In a few simple steps, request your cover:

The screenshot displays the CofaNet interface for a company named 'WXYZT EST INFORMATIQUE'. The top navigation bar includes 'OVERDUES PORTFOLIO', 'PORTFOLIO ANALYSIS', 'CONTRACTS MANAGEMENT', and 'SEARCH'. The left sidebar contains navigation options: RISKS, OVERDUE, POLICY, TOOLS, and LOGOUT. The main content area is divided into several sections:

- COMPANY DETAILS:** Includes a 'Display' dropdown.
- RISK MANAGEMENT ITEMS:** Shows a risk item with details: '@rating Limit', 'Effective date : 19/09/2017', 'End date :', 'Status : Fully agreed', and 'Amount : @@@ - 100,000 EUR'. Action buttons include 'Transform into another risk product' and 'Delete'.
- OVERDUE MANAGEMENT ITEMS:** Shows a 'Notification of Overdue Account on covered debt' with details: 'Creation date : 07/04/2017', 'Claim reference :', 'Status : Pending', and 'NOA reference : test dsi'. Action buttons include 'Modify' and 'Document(s) to upload'. A 'Display' dropdown is also present.
- SELECT ACTIONS:** A section for selecting actions, categorized into 'Risks', 'Insurance items', 'Information items', and 'Report items'. Under 'Insurance items', there are options for '@rating Limit', 'Credit Limit', and 'Extension of Due Date'. Under 'Information items', there is an option for '@rating Credit Opinion check'. Under 'Report items', there is an option for 'Full Report'.

1. From its company details page, in "select Actions box" select the requested product (list of items will depend on your contract)

HOW TO REQUEST COVER?

2. Fill in the information about your request

The amount in thousand - only mandatory field.


You may also want to indicate:

- the minimum cover needed to accept the deal
- the Payment terms
- guarantor's easynumber if you have secured the payment with a third party (bank security, and other type)
- and further details in the comment field if needed.

3. Finalize your request by clicking on Confirm. Its status will be automatically displayed in the portfolio view.

The screenshot shows the 'Order a Credit Limit' form in the CofaNet Essentials interface. The form is for company 'WXYZTESTINFORMATIQUE'. The fields are: Currency (EUR), Amount (000 EUR), Minimum amount (000 EUR), Payment terms (As defined in contract), Guarantor EasyNumber, and a Comments field. A 'Confirm' button is highlighted in green. A sidebar on the left shows navigation options like RISKS, OVERDUE, POLICY, TOOLS, and LOGOUT. The top navigation bar includes 'OVERDUES PORTFOLIO', 'PORTFOLIO ANALYSIS', 'CONTRACTS MANAGEMENT', and 'SEARCH'.

TIPS

Once your initial request has been submitted, different actions on this request can be available. You may cancel your decisions, transform it into another product, or modify it to request a higher or lower amount. Always display full details on credit decision using , as some credit decision are subject to guarantors, underwriters comments etc...

HOW TO REQUEST AN EXTENSION OF DUE DATE?

If you need to schedule a payment plan with a buyer that requires our approval, request an extension of due date from the Company Details page.

In a few simple steps, request an extension of due date (EDD).

The screenshot displays the CofaNet interface for a company named 'WXYZT EST INFORMATIQUE'. The top navigation bar includes 'OVERDUES PORTFOLIO', 'PORTFOLIO ANALYSIS', 'CONTRACTS MANAGEMENT', and 'SEARCH'. The left sidebar contains navigation options: RISKS, OVERDUE, POLICY, TOOLS, and LOGOUT. The main content area is divided into several sections:

- COMPANY DETAILS:** Includes a 'Display' dropdown.
- RISK MANAGEMENT ITEMS:** Shows a risk item with details: '@rating Limit', 'Effective date : 19/09/2017', 'End date :', 'Status : Fully agreed', and 'Amount : @@@ - 100,000 EUR'. Action buttons include 'Transform into another risk product' and 'Delete'.
- OVERDUE MANAGEMENT ITEMS:** Shows a 'Notification of Overdue Account on covered debt' with details: 'Creation date : 07/04/2017', 'Claim reference :', 'Status : Pending', and 'NOA reference : test dsi'. Action buttons include 'Modify' and 'Document(s) to upload'. A 'Display' dropdown is also present.
- SELECT ACTIONS:** A section with a 'Risks' sub-section containing 'Insurance items' and 'Information items'. Under 'Insurance items', there are three options: '@rating Limit', 'Credit Limit', and 'Extension of Due Date'. Under 'Information items', there is one option: '@rating Credit Opinion check'. Under 'Report items', there is one option: 'Full Report'.

1. From its company details page, in "select Actions box" select Extension of due date.

HOW TO REQUEST AN EXTENSION OF DUE DATE?

2. *Modify your contact information if require by clicking on Modify.*

3. *Select on the drop down menu the reason for non-payment.*

4. *List all invoices that should be included in the request, either using the import function, or entering line by line the invoices.*

5. *Fill in the proposed payment plan with the requested due dates and amount of each instalment.*

6. *Submit your request. Its status will be automatically displayed in the portfolio view.*

TIPS

To modify an EDD, you have to select the EDD previously requested on the company. You cannot modify an EDD which has a pending status.

The screenshot shows the 'Submit an Extension of Due Date' interface. Key elements include:

- Header:** CofaNet Essentials logo, search bar, and navigation buttons (OVERDUES PORTFOLIO, PORTFOLIO ANALYSIS, CONTRACTS MANAGEMENT, SEARCH).
- Company Info:** Essai, Inc. with DRA: 8 @rating notation: X and a customer reference field.
- Form Fields:**
 - SUBMITTER:** Fields for Title, Last name, First name, Email, and Phone.
 - Reason for non-payment:** A dropdown menu.
 - Maximum credit period:** A field with '180' and 'Days'.
 - Currency:** A dropdown menu set to 'EUR'.
- Deliveries invoiced:** A section for 'Import invoices' with a dashed box for file upload and a 'Download the invoice template to import' button.
- Requested payment plan:** A table with columns: Invoice Number, Invoice Date, Initial invoice due date, Amount, Type, Paid amount, Payment date, Remaining amount, and Comment. The table shows one row with 'UNPAID' type and '0 EUR' amounts.
- Buttons:** 'Modify' (green), 'Cancel' (grey), and 'Submit' (green).

HOW TO NOTIFY AN OVERDUE ACCOUNT?

If one invoice becomes overdue, you have to send us a notification of overdue account.

In a few simple steps, notify an overdue account (NOA):

The screenshot displays the CofaNet Essentials interface. On the left is a dark blue sidebar with the 'coface' logo and navigation icons for RISKS, OVERDUE, POLICY, TOOLS, and LOGOUT. The main area shows the company details for 'SAUDI BASIC INDUSTRIES CORPORATION (SABIC)'. A 'SELECT ACTIONS' box is visible, containing a list of actions under 'Risks' and 'Overdue' categories. A red line points from the first step of the text to the 'Notification of Overdue Account on covered debt' option in the 'Overdue' section of the 'SELECT ACTIONS' box.

1. From its company details page, in "select Actions box" select Notification of Overdue Account.

HOW TO NOTIFY AN OVERDUE ACCOUNT?

2. The debtor contact information, as well as your information is prefilled. You may modify it, if it is incorrect.

3. You can add your own reference, and then select the non-payment reason.

4. Upload the invoice that your buyer owes you. You should include: Invoice type, Invoice date, initial invoice due date, net Amount, taxes, currency.

5. Upload the payments already received from your buyer (credit notes, settlements).

6. You may add a comment to provide more in depth information and then click "Validate" to send us your notification of overdue account. Its status will be automatically displayed in the portfolio view.

TIPS

- You can choose to use our import function to upload your invoices and payments, using the templates provided.
- Depending on your contract, you may have the possibility to submit online an overdue account for uncovered debts (when your contract contains a Discretionary Limit clause, or an unnamed buyer option, or the debt collection service on uncovered debts option)

The screenshot shows the 'Submit a Notification of Overdue Account on covered debt' form in the CofaNet Essentials application. The form is divided into several sections:

- COMPANY DETAILS:** Includes fields for 'Company name', 'Address', 'City', 'Country', and 'Postal code'. There are 'If invalid' buttons for each field.
- INVOICE & PAYMENT:** Includes fields for 'Invoice number', 'Invoice date', 'Initial invoice due date', 'Net amount', 'Taxes', and 'Currency'. There are 'If invalid' buttons for each field.
- REASON FOR NON-PAYMENT:** Includes a dropdown menu for 'Reason for non-payment' and a text area for 'Comments'.
- INVOICES:** Includes a section for 'Import invoices' with a 'Download the invoice template to import' button and a 'You can import CSV or TXT file' area. Below this is a table with columns: Type, Invoice Number, Invoice Date, Initial invoice due date, Net Amount, Taxes, Currency. There is an 'Add' button at the bottom right.
- PAYMENTS:** Includes a section for 'Import payments' with a 'Download the payment template to import' button and a 'You can import CSV or TXT file' area. Below this is a table with columns: Type, Invoice, Date, Amount, Currency. There is an 'Add' button at the bottom right.
- REMAINING AMOUNT:** Includes a table with columns: Type, Amount, Total. Below this is a text area for 'Comment'.

At the bottom of the form, there are 'Cancel' and 'Validate' buttons. A note at the bottom right states 'All fields with * are required'.

VIDEO TUTORIAL

For more information,
have a look to the tutorial:



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