CofaNet Essentials

STARTER GUIDE
MANAGING YOUR CREDIT INSURANCE IN COFANET STEP BY STEP

FOR SAFER TRADE

CONTENT

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.

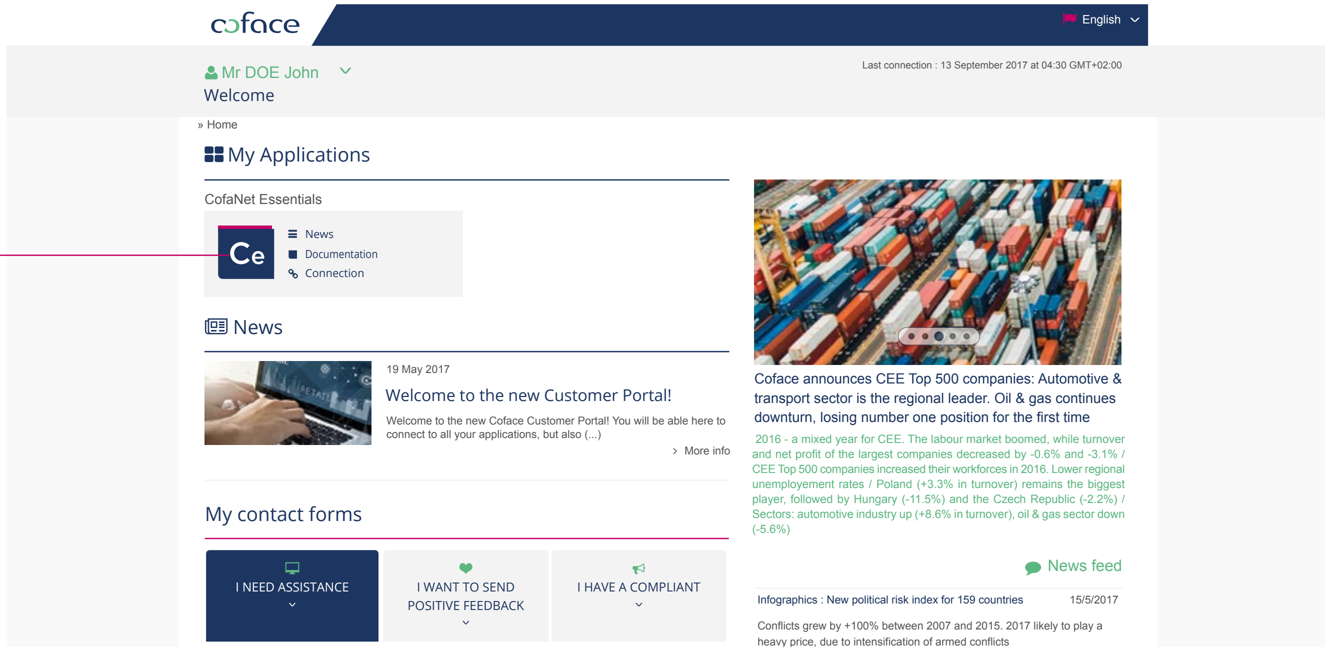
INTRODUCTION

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.*



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.*

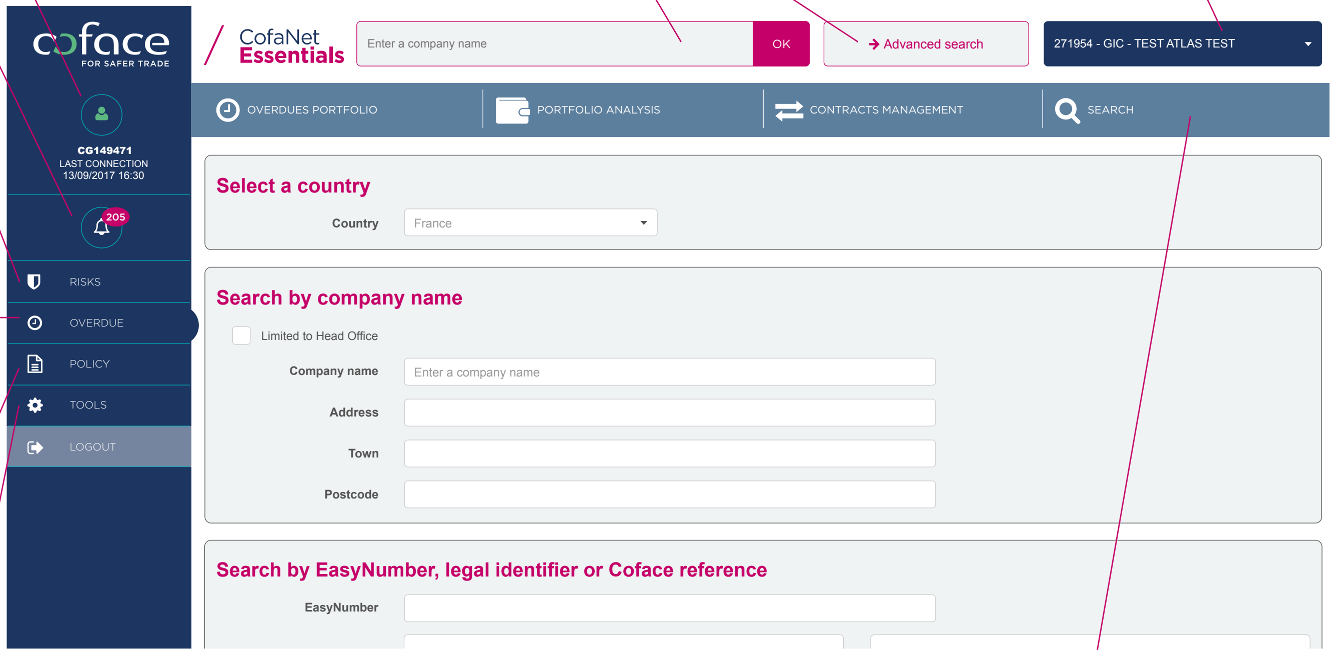
4. *Overdue Domain to monitor the indemnification of unpaid invoices.*

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*

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.

TIPS

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.*

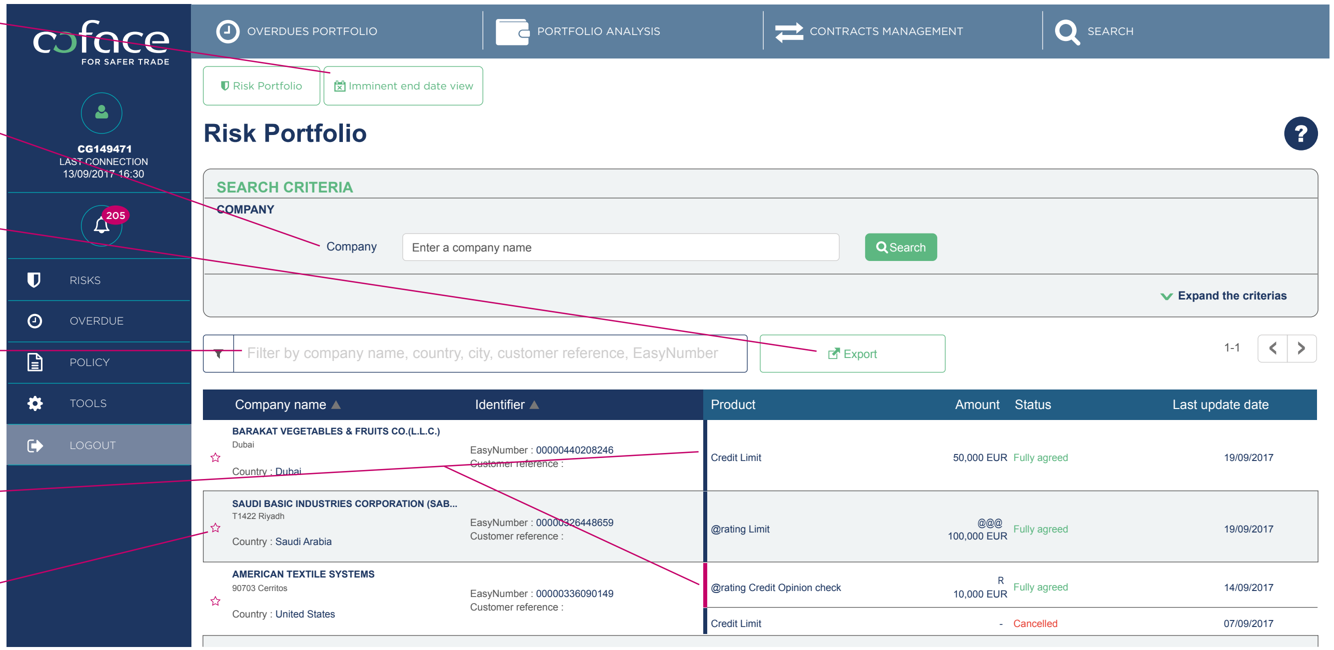
2. *Apply filters to optimize your portfolio view.*

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*



INTRODUCTION: A FEW WORDS ABOUT...

TIPS

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.

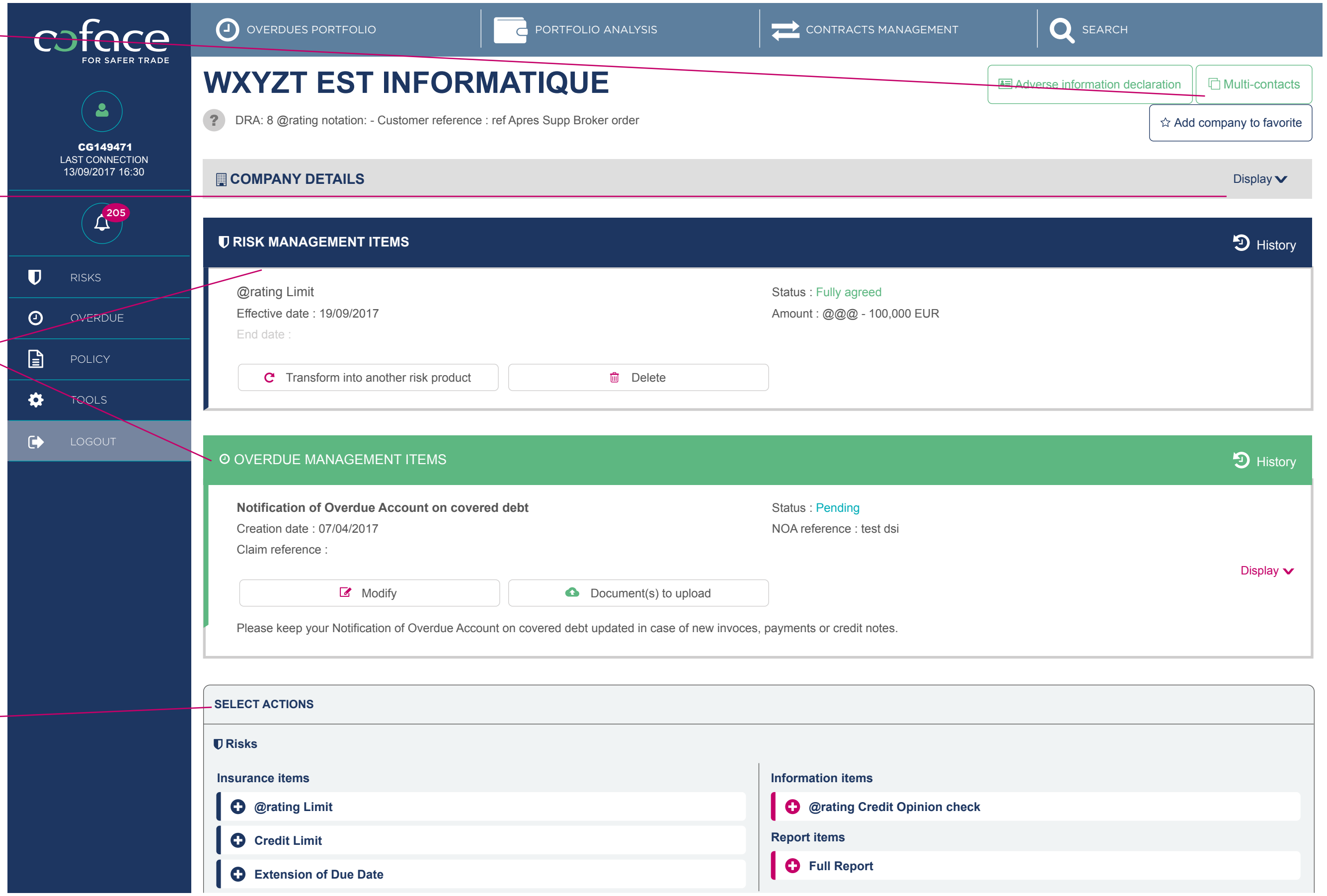
It provides a detailed view on risk management items ordered, overdue management items notified, and lists all actions you can trigger for this company.

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.*

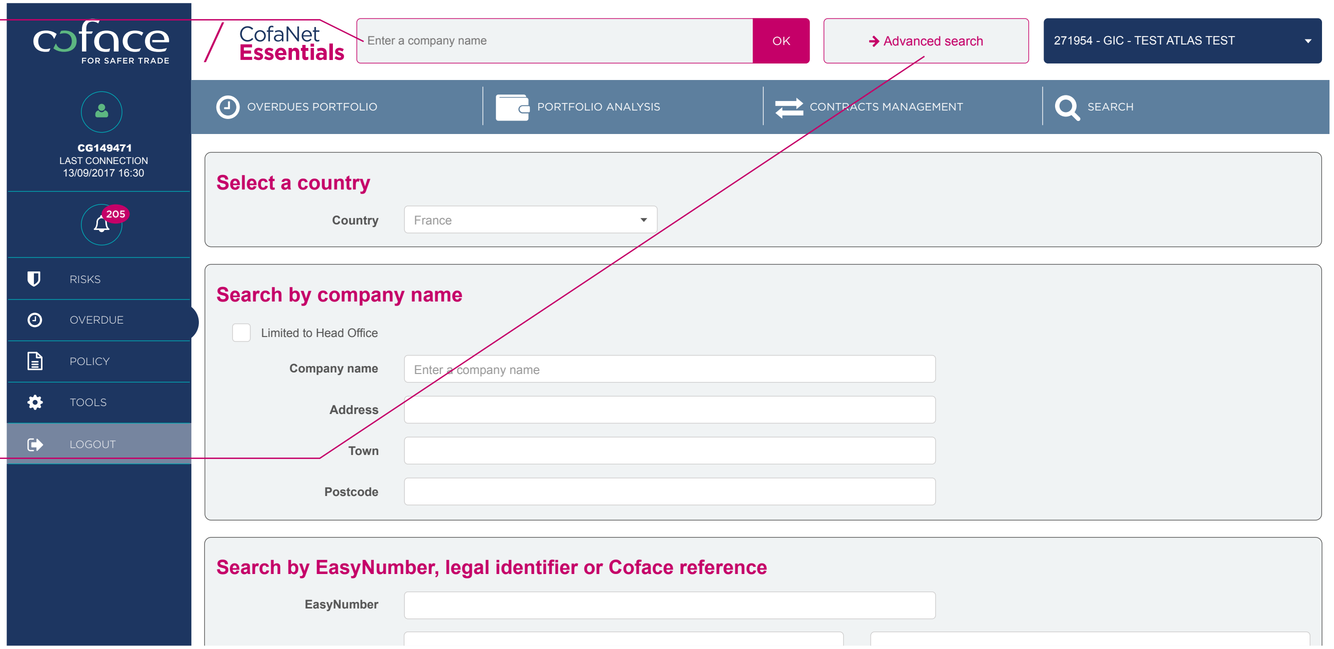
- *To proceed to any action such as ordering a product, or submitting a notification of overdue account, your buyer has to be listed in your portfolio. Use the Search function to add any new buyer in your portfolio.*

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.*



TIPS

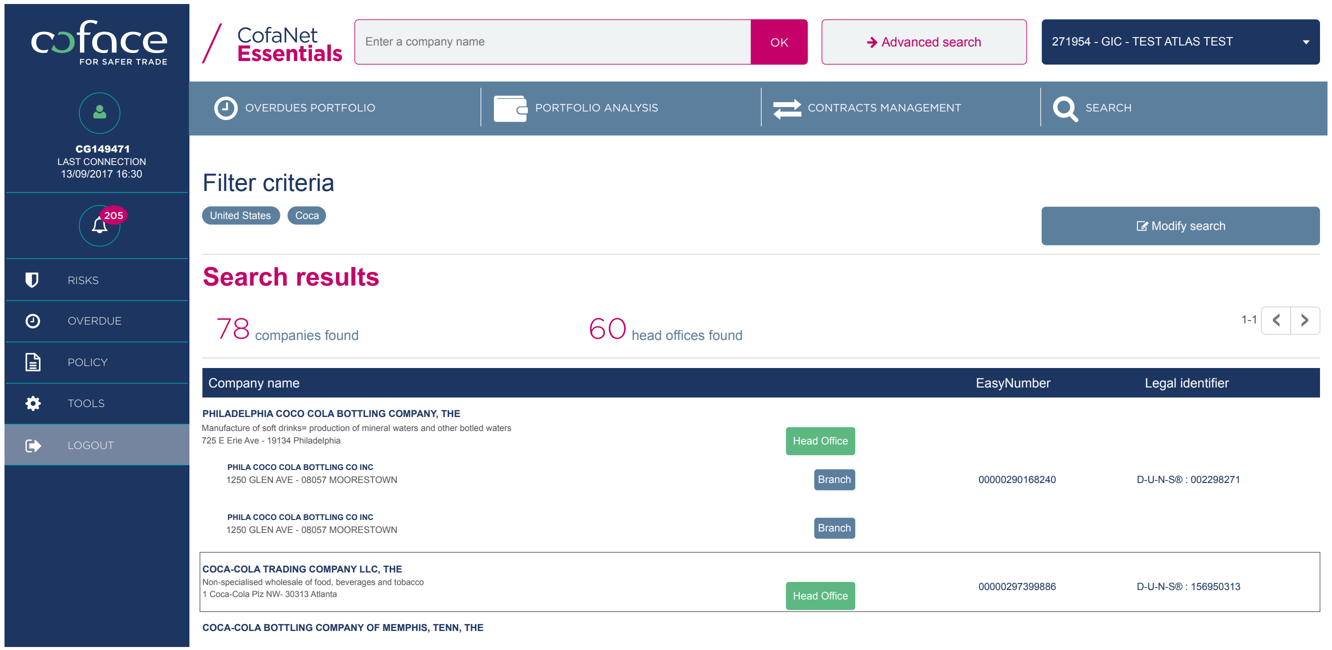
You can search your buyer by various criteria. A legal identifier is generally the safest way to identify the company.

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.

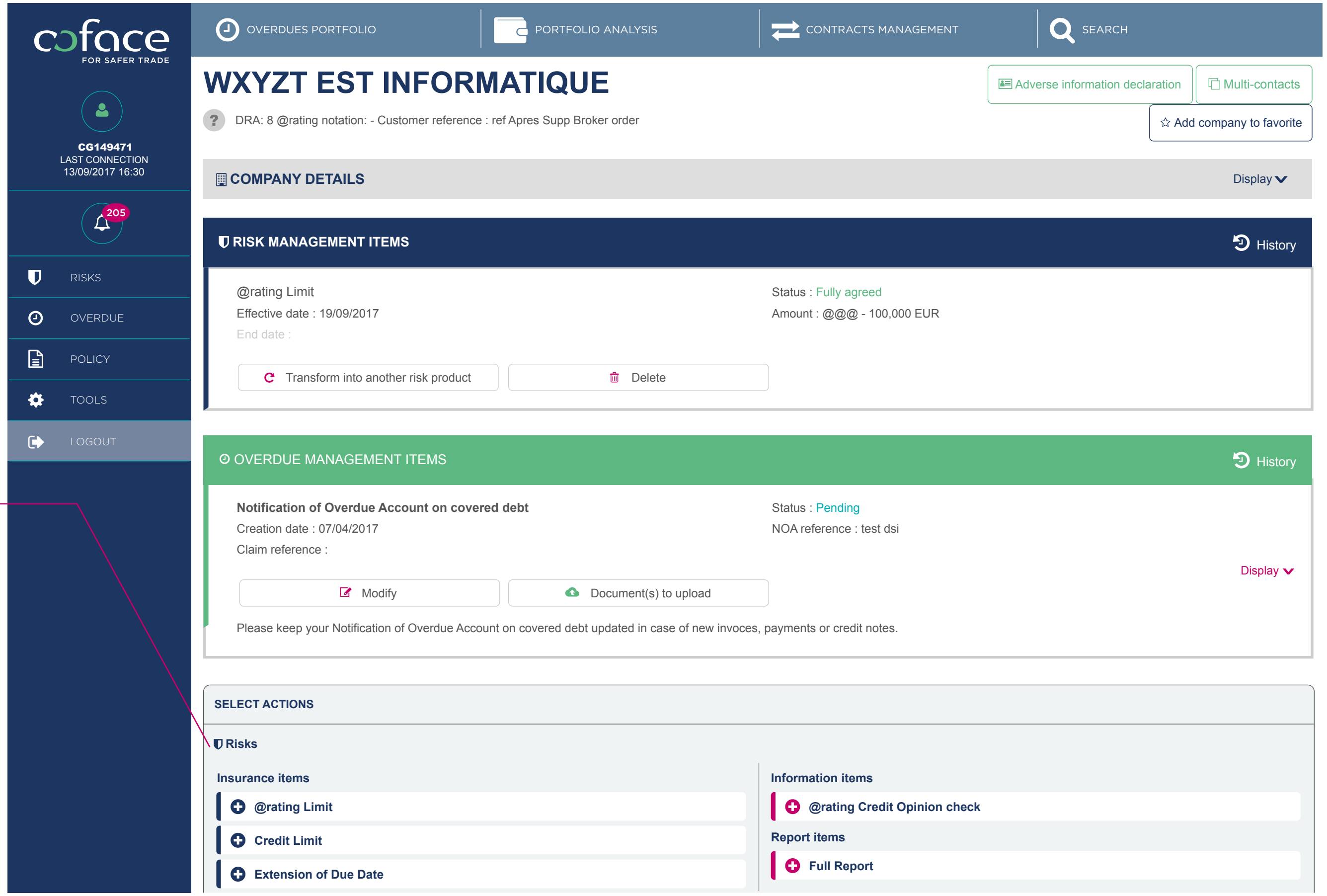


HOW TO REQUEST COVER?

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:

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:

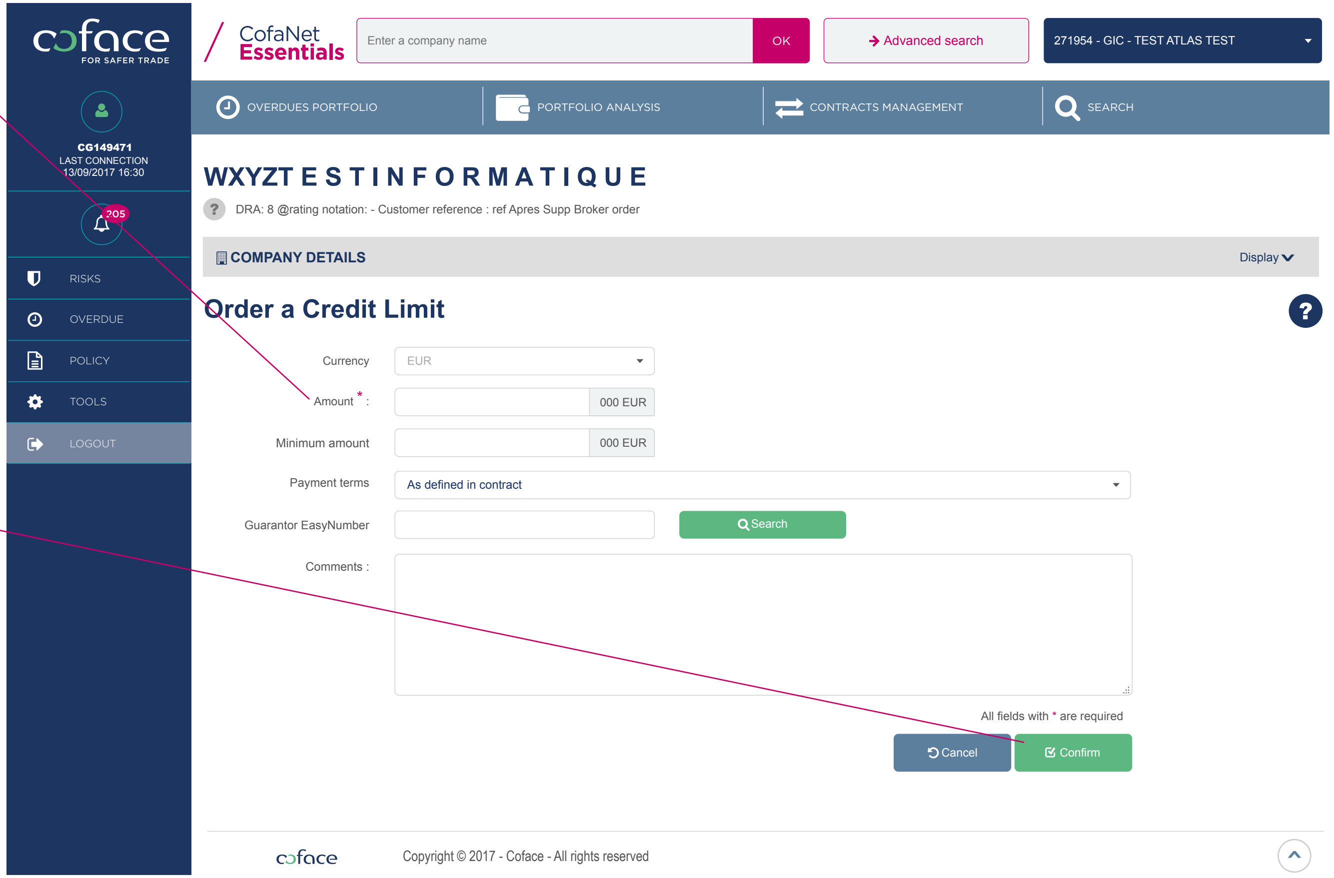
- the minimum cover needed to accept the deal

- 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.*



TIPS

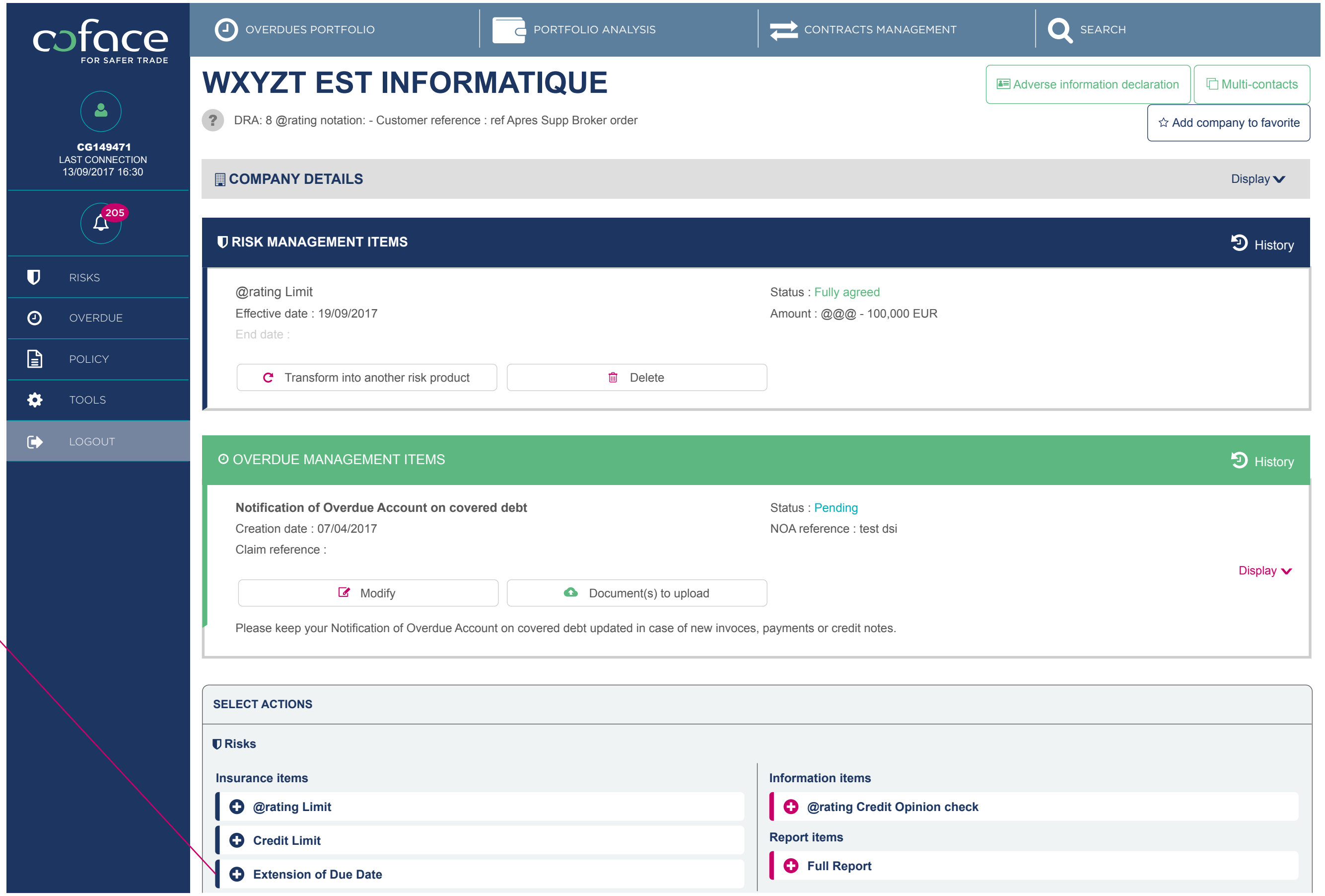
Once your initial request has been submitted, different actions on this request can be available. You may cancel your decisions, transform it into another product, or modify it to request a higher or lower amount.
Always display full details on credit decision using ✓, as some credit decision are subject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

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



HOW TO REQUEST AN EXTENSION OF DUE DATE?

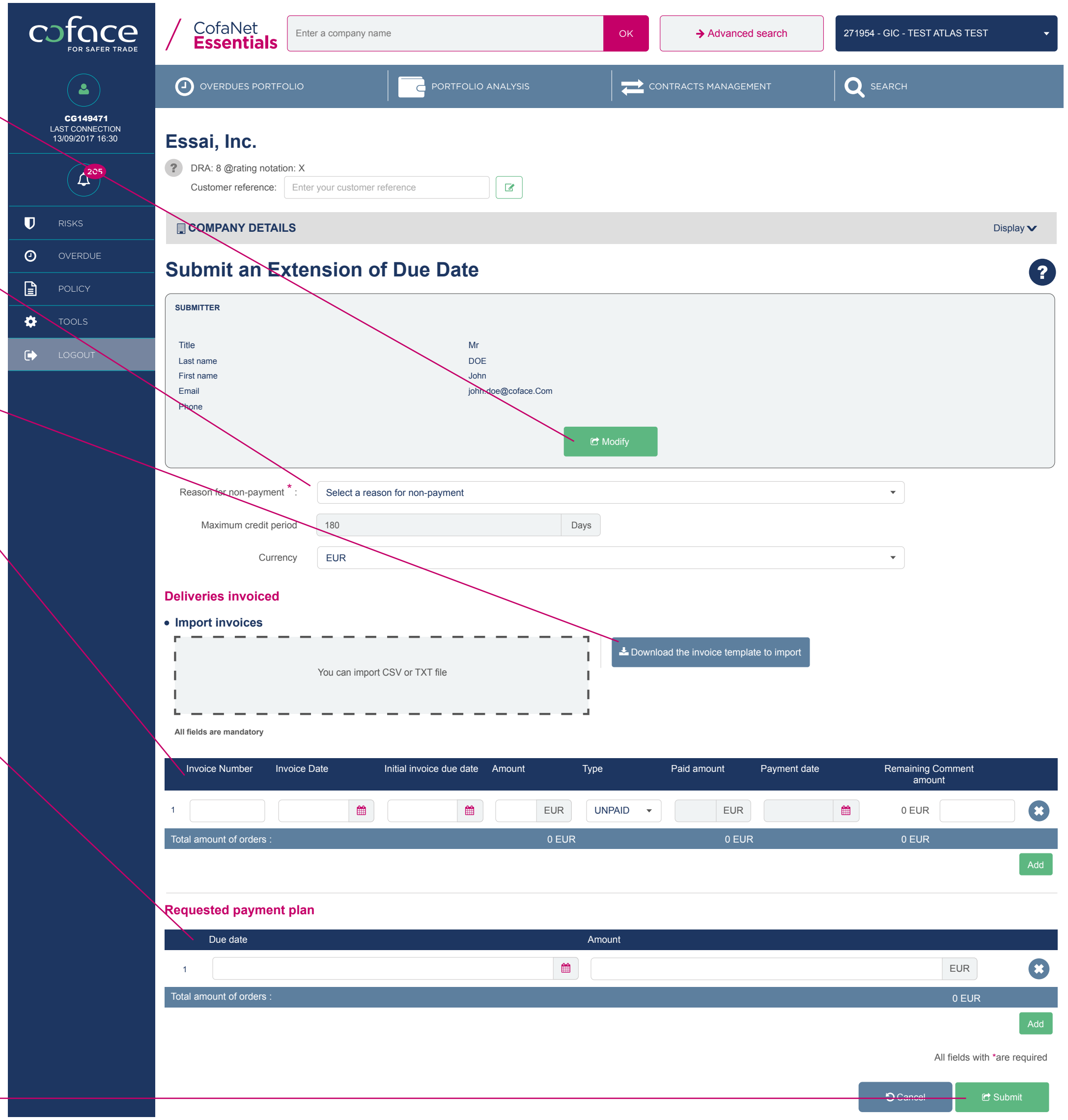
2. *Modify your contact information if require by clicking on Modify.*

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.*



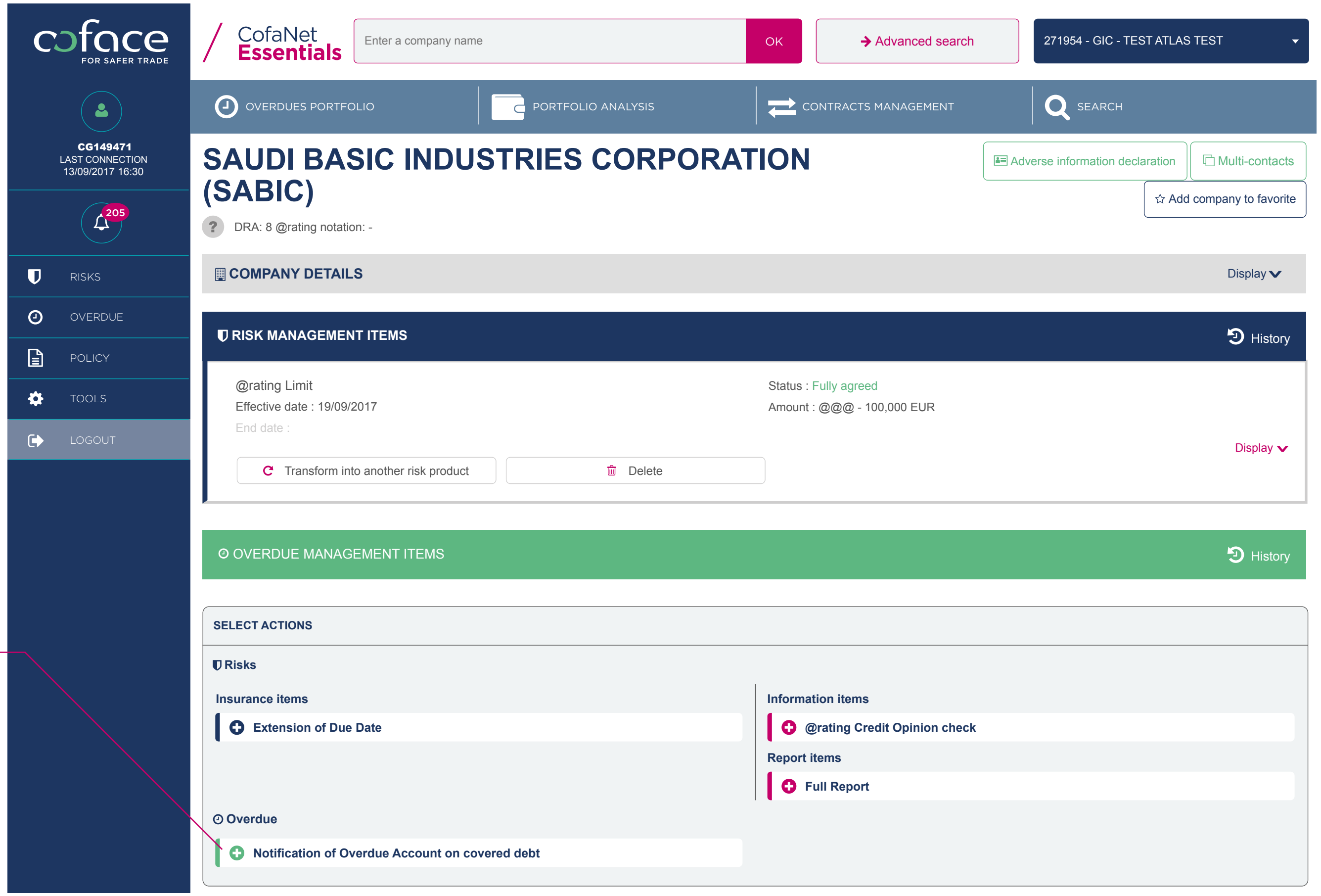
TIPS

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.

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):



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

HOW TO NOTIFY AN OVERDUE ACCOUNT?

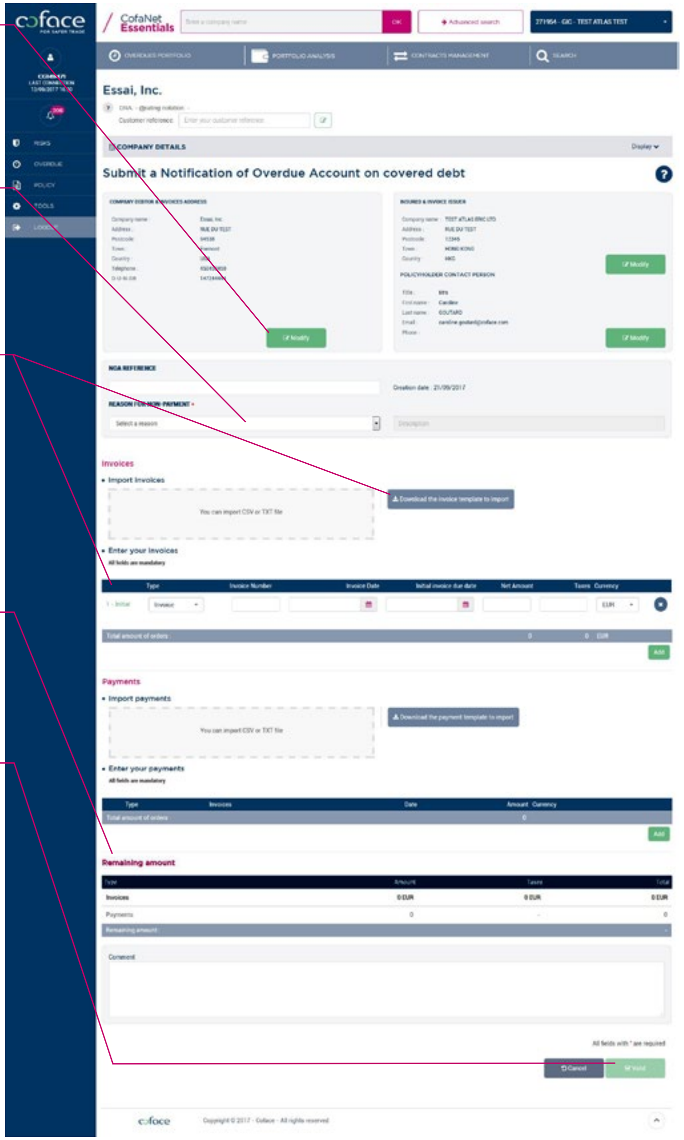
2. *The debtor contact information, as well as your information is prefilled. You may modify it, if it is incorrect.*

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.*

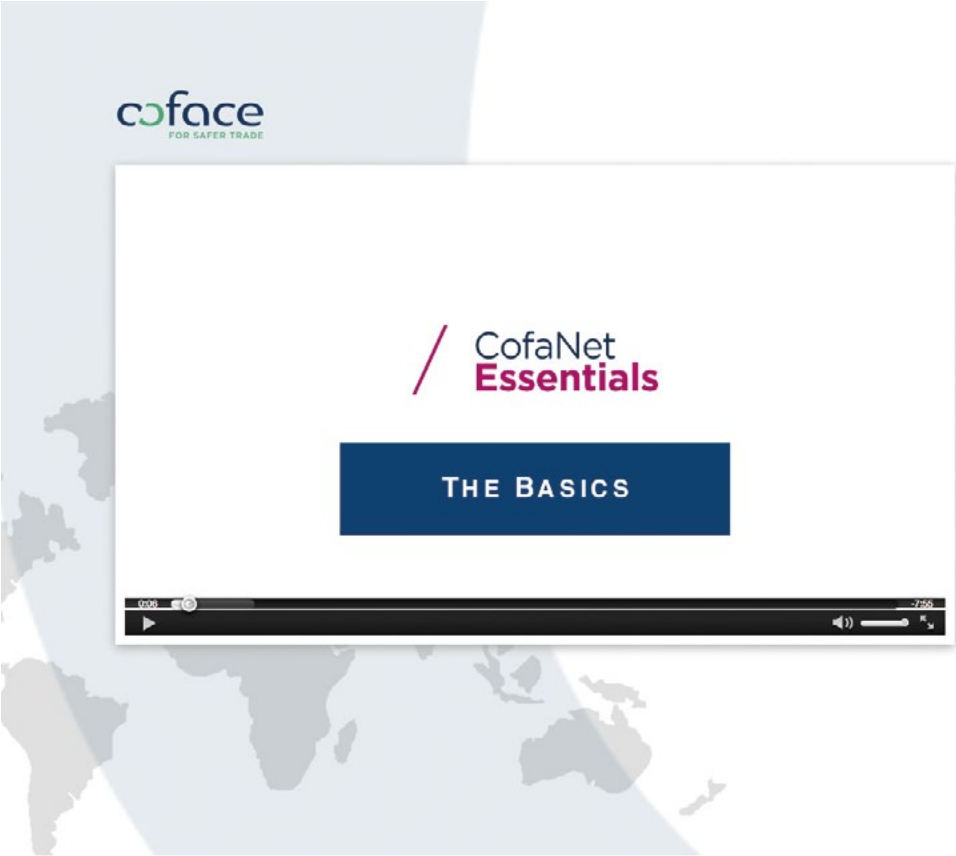


TIPS

- 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)

VIDEO TUTORIAL

For more information,
have a look to the tutorial:



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