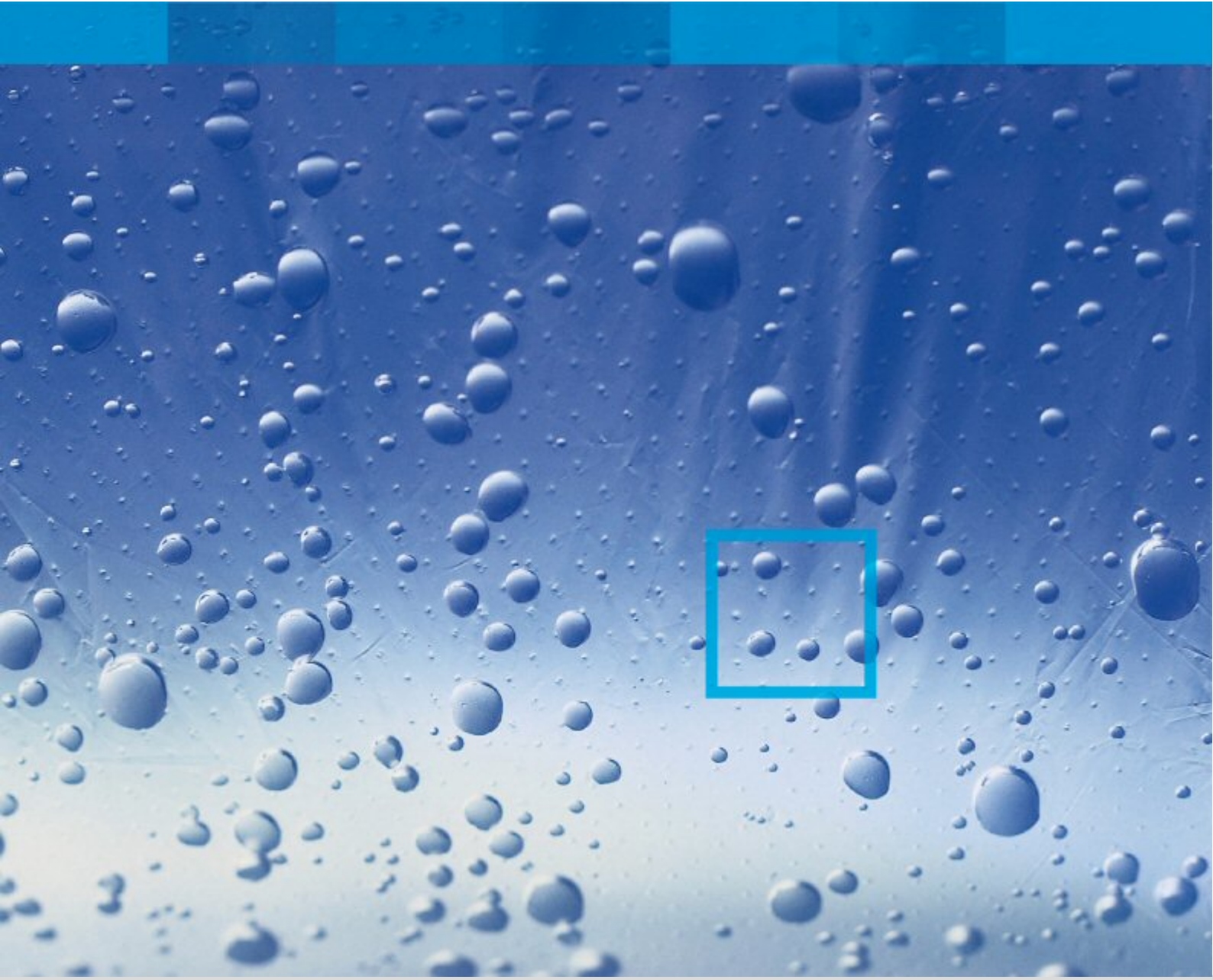


Creditreform Analytics

Muster-Kunde
Beispielstrasse 2
CH-1000 Ort

Creditreform
TOGETHER AGAINST LOSSES.

Creditreform
TOGETHER AGAINST LOSSES.

Customer data analysis

Muster-Kunde

Beispielstrasse 2
CH-1000 Ort
Analysis no.: 60-3351630
Reference: individuelle Kundenreferenz

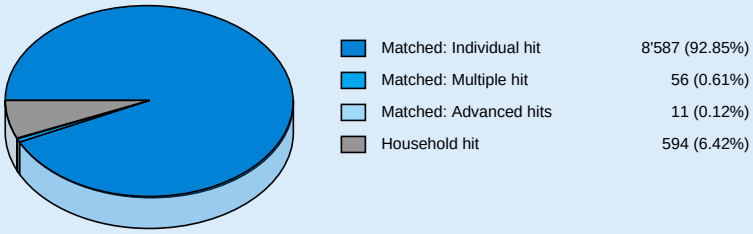
Kundendaten-Analyse

Swiss Union Creditreform SUC
09.04.2008

Analysis of database Business and Consumer

Delivery		Business	Consumer	Total	in %
Addresses delivered		8'953	295	9'248	100.00%
Minus abroad		0	0	0	0.00%
minus erroneous records				0	0.00%
Total		8'953	295	9'248	100.00%
Legal form:	**Match status**	**Business**	**Consumer**	**Total**	**in %**
Legal form:	Individual hit	8'378	209	8'587	92.85%
	Multiple hit	35	21	56	0.61%
	Advanced hits	-	11	11	0.12%
Not matched		540	54	594	6.42%

Chart

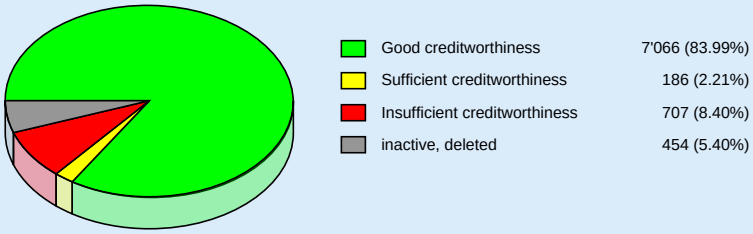


Analysis of creditworthiness of the customer data

Business

Percentage of matched database	Number	in %
Total number of matched addresses	8'413	96.61%
Creditworthiness according to risk categories	**Number**	**in %**
Good creditworthiness	7'066	83.99%
Sufficient creditworthiness	186	2.21%
Insufficient creditworthiness	707	8.40%
inactive, deleted	454	5.40%

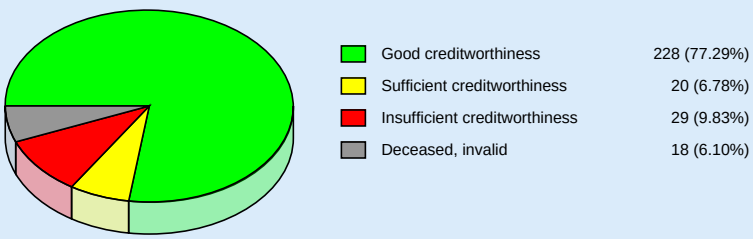
Diagram



Consumer

Percentage of matched database	Number	in %
Total number of matched addresses	295	3.39%
Creditworthiness according to risk categories	**Number**	**in %**
Good creditworthiness	228	77.29%
Sufficient creditworthiness	20	6.78%
Insufficient creditworthiness	29	9.83%
Deceased, invalid	18	6.10%

Diagram



This assessment is strictly personal and intended exclusively for the recipient. The latter shall be held liable for any and all consequences caused by communication to third parties.

Thank you for using the customer data analysis.

Définition Feux (feu tricolore): Red: Scores 0 - 39 Yellow: Scores 40 - 59 Green: Scores 60 - 100

Swiss Union Creditreform SUC
Co-operative domiciled in Zurich
Independent regional offices in Basel, Bern, Genève,
Lausanne, Lugano, Luzern, Neuchâtel, St. Gallen, Zürich
www.creditreform.ch

Customer data analysis

The preventative products of Creditreform help to efficiently avoid losses from claims. However, using economic and creditworthiness information according to the prevailing risk requires knowledge of the customer's structure. The customer data analysis shows all relevant details in a clear and transparent overview that is provided very quickly.

Customer structure

A reliable assessment of creditworthiness is based on an unequivocal identification of the customer. We distinguish business customers (Business) and private customers (Consumer). Customers where an unequivocal identification is not possible, will have to be checked. Without reliable data about the registered office of a company or the place of residence of a private individual, no assessment of creditworthiness will be possible. To be on the safe side, it is recommended to record new customer data via a reference database of Creditreform. The Crefo number, our external identification key, insures the validity of all addresses.

Address match

The fully automated address match serves as a basis for a subsequent enrichment by adding creditworthiness information. The complex procedure is based on various search functions.

- **Pattern Matching:** The record to be identified is subjected to about 20 different pattern matches, at first very selectively and later with more and more tolerability. If a pattern searched hits a record of our database, it is deemed identified.
- **Search of synonyms:** The search is run not only according to precise sequences of characters, but also according to words with an identical meaning.
- **Fuzzy Research:** The search is run not only according to precise sequences of characters, but also according to sequences of characters as similar as possible. This improves the probability of identification even further.

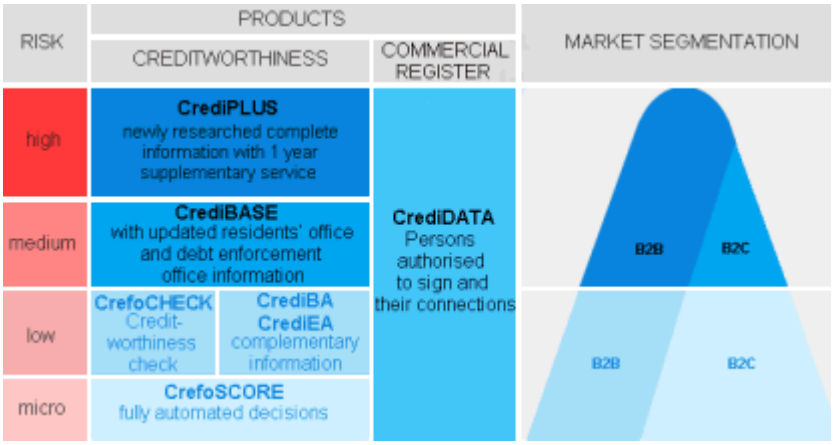
Risk structure

Creditreform has a database that is unique in Switzerland with regard to creditworthiness-related information. Our creditworthiness score makes it possible to assign the customers to three creditworthiness categories according to standardised criteria: good, sufficient, and poor. The creditworthiness score is always calculated up to date. For individual checks of new and existing customers, individually researched information is provided that includes even more comprehensive details.

Customer segmentation

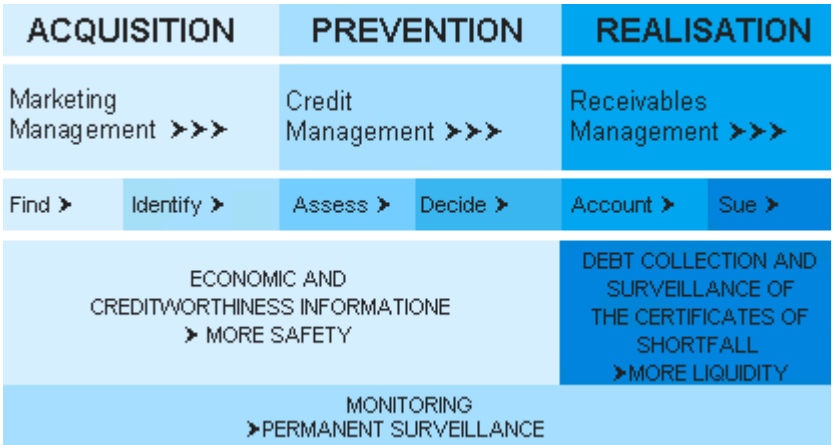
Creditreform recommends customer segmentation based on importance and potential. This assessment permits to assign the customer to a category of creditworthiness. Definition of customer groups yields reference values that will immediately identify any deviations from the standard. This function simplifies the handling and minimises the processing requirements.

Use according to the prevailing risks



Creditreform recommends that customers should be checked according to the prevailing risk. Here, too, customer segmentation is very helpful. For new customers, information should by all means be requested even before engaging in relations with the customer. To be successful, one really has to know one's customers. When assessing regular customers, the proper primary data may help in addition. Should there be any signs of difficulties with a customer, or if major changes are imminent, such as an increase of the credit limit, a new assessment is always required. In this respect, our monitoring service provides essential support. Creditreform offers adequate information products for all risks.

Optimisation of the credit and receivables management



Do benefit from the consulting service provided by one of the specialists of Creditreform. We are pleased to support you in the use of our information products, including questions regarding optimal IT integration. However, despite all preventative measures, possible outstanding payments can never be ruled out altogether. They are part of the entrepreneurial risk. As a comprehensive service provider, we are also pleased to take charge of your outstanding claims. Do benefit from our know-how and our extensive experience in the field of debt collection.