



Debt Recovery

Higher receivables represent a burden for liquidity. **Coface Intercredit** Debt Recovery Services provide expert support for collection based on our years of experience as a serious partner for local and international creditors and debtors.

Coface Intercredit collection specialists have in-depth knowledge of the business cultures in the CEE region, as well as a detailed understanding of the economic factors that influence payment behaviour. These experts are supported by DCON, our online debt collection database, and by up-to-date information from our ICON database.

■ BUILD

- Our instant debtor appraisal and regular reports help direct sales and marketing efforts towards the right customers.
- We concentrate on time-consuming and frustrating procedures, and this allows our clients to focus on core activities.
- Our clients retain customer goodwill by employing professional collection experts.

■ PROTECT

- We help lower risk and increase liquidity, which leads to an improved credit rating for our clients.
- The involvement of a third party accelerates the collection process.
- Better collection results improve cash flow, and this helps improve return on capital employed.

■ SERVICE SPECIFICS:

- Local and international B2B and B2C collection of undisputed debts
- Close-knit local and international correspondent network
- Order placement, monitoring of collection steps, status reports and statistics via DCON at www.intercreditonline.com
- Collection workflows adapted to debt, debtor and customer characteristics
- Standard collection measures include reminder service, telephone intervention, personal visits and payment schedule negotiations
- Close contact with debtors through physical presence of Coface Intercredit correspondents in all CEE countries
- Legal advice and actions by specialised in-house or partner attorneys
- Efficient automated recovery management system for collection of low amount-high volume debts
- Electronic exchange between clients' systems and DCON for large volumes of data