

A Cutting-Edge Platform to Drive Economic
Transformation



OIC BUSINESS INTELLIGENCE CENTRE (OBIC)



CREDITREFORM

Secure business all over the world

A perspective into credit information reporting



Creditreform – Who We Are

- Founded in 1879, Mainz-Germany. Has 144 years of experience
- In 2022 sold more than 88 millions company data
- Serves more than 165.000 clients & members worldwide
- Handled more than 6 millions debt collection cases
- Creditreform Organization is a market leader for economy information in Europe



Creditreform Türkiye

- Founded in 2009, Istanbul-Türkiye
- Offers all services Creditreform has been providing all across Europe
- Popular services in Istanbul- Türkiye; Credit reports and company monitoring, debt collection and market research
- We report and monitor thousands of companies worldwide
- We target minimizing your risk and resolve issues with your receivables peacefully



Creditreform C

Report Creation Process



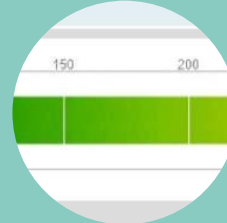
Compiling
information from
legal sources and
by field research



Validation of
collected data by
direct contact
with subject
company



Analyzing the
data and
assigning of
credit rating by
Creditreform
algorithm and
formulas

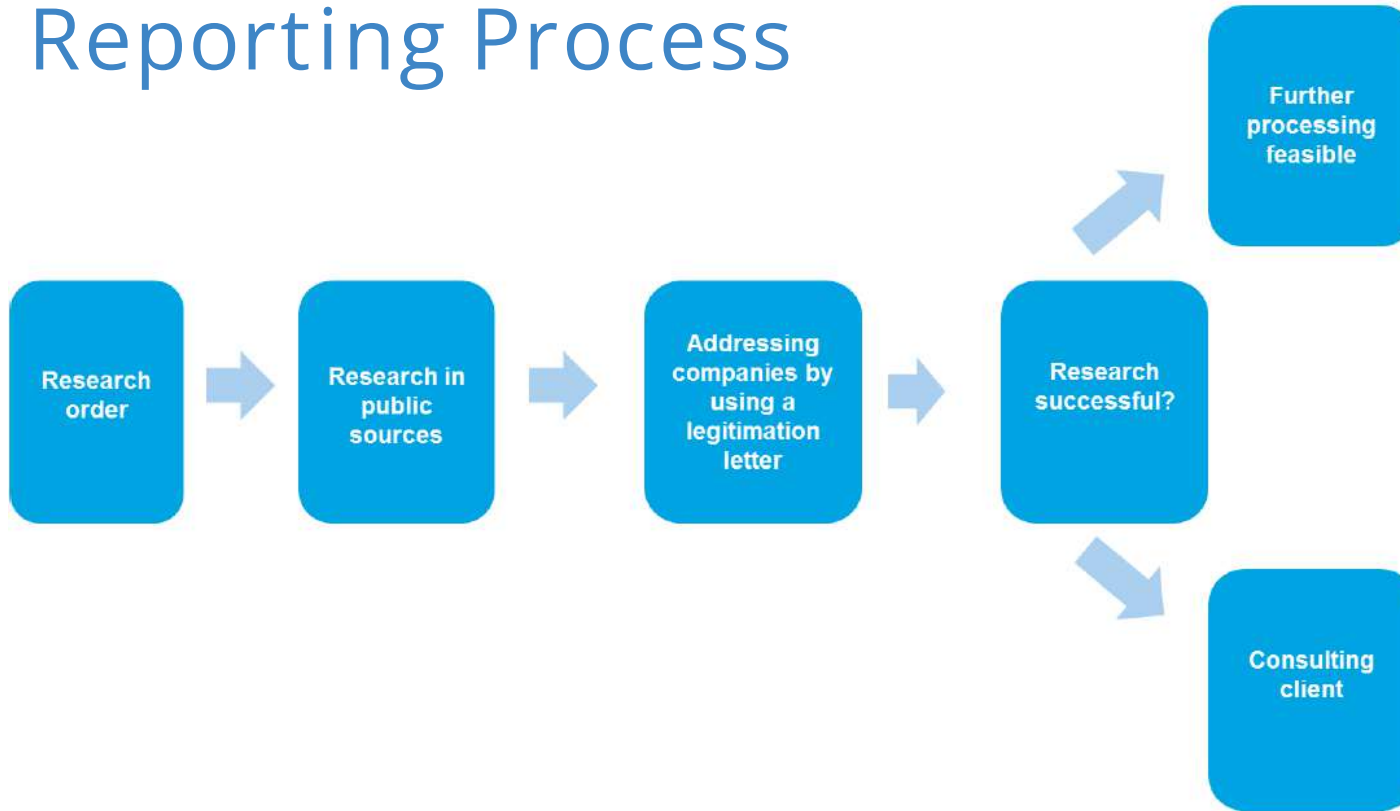


Business
connections start
in view of the risk
coverage
indicated in our
report

Our Sources for Reporting Process

- Public register & records
- Banks, Financial institutions, Blacklists etc.
- Company website & investor reports
- Direct approach with company (contacting managers, member of board, authorized employees)
- Site research (site visit, checking of premises)
- Third party sources (market investigation, cross checking of data)
- Consulting client- Worldwide- All languages

Reporting Process



Creditreform Solvency Index

Liquidity, assets, earnings situation

- Capital / turnover
- Turnover / employee
- Order situation

Payment behaviour

- Supplier information
- Payment experiences

100–149 Excellent solvency

150–199 Very good solvency

200–249 Good solvency

250–299 Medium solvency

300–349 Moderate solvency

350–499 Weak solvency

500 Massive payment default

600 Hard negative facts

Structural criteria

- Legal form
- Number / employees
- Age of company

Credit rating Industry risk

The Solvency Index creates clarity

- We assess your sustainability measures
- We determine your creditworthiness index
- By Creditreform solvency index you can;
convince banks and investors
- Stand out positively from your competitors to create trust among (new) customers, partners and employees demonstrate the economic sustainability of your company.

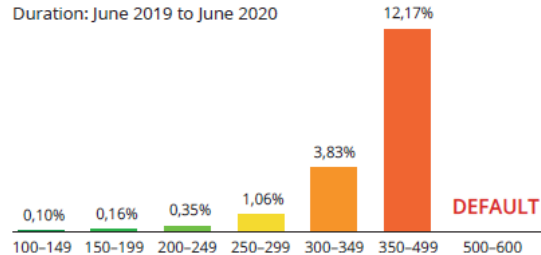


Credit assessment with pinpoint accuracy

The Creditreform Solvency Index can assume a value from 100 to 500 and 600, representing a spectrum from "Excellent solvency" to "Default". A Creditreform Solvency Index is not assigned where the underlying circumstances are unclear.

Probability of default (PD) in accordance with the Creditreform Solvency Index

Duration: June 2019 to June 2020



The Creditreform Solvency Index and its corresponding PD map the probability of a borrower slipping into either of the two poorest solvency classes of the Creditreform Solvency Index (500 or 600) within twelve months. This definition corresponds to the default criteria under Basel II.

Probability of default in detail

100-149	150-199	200-249	250-299	300-349	350-499	500-600
0,10%	0,16%	0,35%	1,06%	3,83%	12,17%	Default

Interpretation

100-149	Excellent solvency	300-349	Moderate solvency
150-199	Very good solvency	350-499	Poor solvency
200-249	Good solvency	500-600	Default
250-299	Medium solvency		

The Creditreform Solvency Index is the central component of Creditreform's report products for assessing corporate solvency. Its fine granularity, and consequently its suitability as a meaningful indicator for credit management, has been scientifically confirmed.

Extensive quality checks, combined with the use of statistical evaluation models that calculate with a high degree of forecasting accuracy, guarantee the informative value of the rating and serve as a sound basis for filtering out long-term profitable customer relationships from higher-risk business.

CREDITREFORM - A Strategic Partner

- Creditreform is potential intelligence partner for filling the business intelligence gap in OIC.
- As the OBIC aims to accelerate trade with and investment into OIC countries; CREDITREFORM Türkiye by the help of its cross-border credit registry and linked services can support by providing businesses with a detailed picture of financial performance and creditworthiness, and help them make informed decisions, allocating capital with confidence.
- Creditreform's mission of enabling sustainable, valuable business relationships fully coincides with vision of OBIC, to provide member countries with best-in-class business growth and risk management intelligence ecosystem.
- We actively shape digital change and use innovative technologies to create solutions for the markets of tomorrow. By helping to build a comprehensive OIC-wide business intelligence infrastructure, Creditreform promotes the OBIC 4 strategic pillars; Operational Excellence, Cross Country, Capability Building and Country Development. We are ready to help setting up of an OIC Business Intelligence Centre and build an OIC credit intelligence ecosystem.

Advantages of Creditreform Business Reports

- Reliable basis for evaluating international business partners through detailed information on creditworthiness, finances and the business environment
- Objective assessment of the risks through well-founded, exclusive information
- Detection of development trends and potential through current and historical business figures and balance sheets
- Transparency and availability through globally standardized format
- Our network consists of the respective market leaders
- Available online for many countries
- High master and contact data quality through up-to-date, verified data

Debt Collection Process In Türkiye

→ Turk Eximbank, Coface and Hermes are the main insurance companies in Türkiye whom have tested Creditreform rating services.



Debt Collection Process In Türkiye

Case receipt by direct contact with the creditors. Case history is obtained

- Creditor hands over all documentation to Creditreform for a full examination.

Chances to an amicable or legal collection evaluated

- If amicable collection considered possible, a collection contract is signed between Creditreform & creditor.

Sending warning letters to debtor by the Creditreform expert

- Trying to convince the debtor by phone talks, e-mails, or a face to-face meeting. Sometimes a field visit is required.

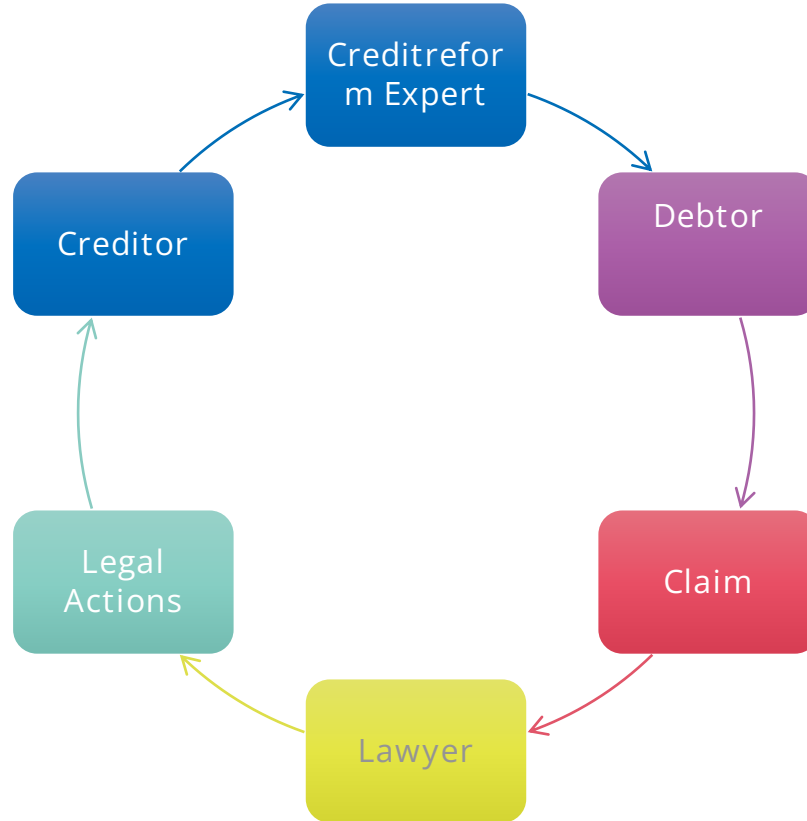
The debtor is convinced to pay either immediately in full. If not possible and after creditor's approval, in several installments

- Creditreform Solvency Index for the debtor increases with each payment.

If the debtor cannot be convinced amicably, the case is handed over to our lawyers to seek solution before the courts

- The Creditreform Solvency Index for defaulting debtors is low.

Debt Collection Process



At your service: locally, and globally



Individual approach

We offer target group and customer-oriented communication, online services and many payment methods.



Customers in focus

Your good reputation is important to us. We take care of your claims and protect your customer relationship.



Latest technologies

The expertise of our debt collection experts is efficiently supported by technologies such as artificial intelligence (AI).



All from a single source

Comprehensive service from A to Z: debt collection, receivables management, factoring and more.



High success rate

Based on our economic data, our debt collection experts achieve the best results!



Collection worldwide

Do you have international business partners? We ensure that you receive your money worldwide.

Creditreform References



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OBIC PARTNERS





Thank you