

A Cutting-Edge Platform to Drive Economic Transformation

OIC BUSINESS INTELLIGENCE CENTRE (OBIC)

CREDITREFORM

Secure business all over the world

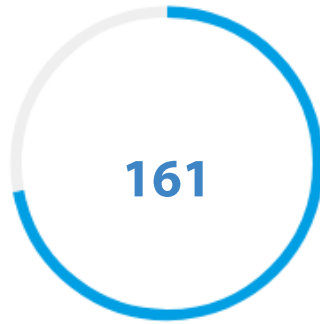
A perspective into credit information reporting



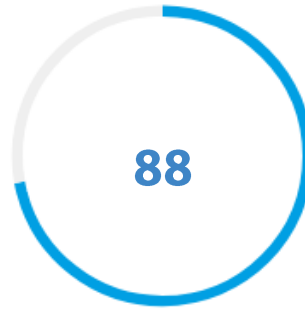
Creditreform – Who we are

- **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 business information in Europe

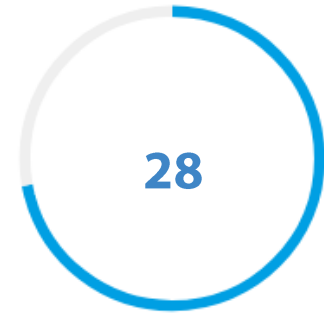




Branches in Europe



**Million company data
worldwide**



**Million company data
locally**



144 Years Of Industry Expertise

With **161 branches in Europe** and an international business network, we serve our customers in **every economic region**.

We ensure **compliance with the European General Data Protection Regulation (GDPR)** at all times



100 Percent Creditreform

Today annual Creditreform **revenue exceeds 1 billion Euro** with **millions of reports and debt collection cases** handled worldwide.

We strengthen trust in the business world and **make our contribution to securing the economy in the long term**.



Exclusive data portfolio

Our **local database** offers reports for more than **28 million companies** while **internationally** it is more than **88 million companies**.

Together with **around 200.000 member companies**, we form a strong and protective community that **connects companies** with each other.

Creditreform Türkiye

Founded in
2009
Istanbul-Türkiye

Offers services
Creditreform has
been providing
all across Europe

We report and
monitor **thousands of
companies worldwide**

We target **minimizing
your risk** and resolve
issues with **your
receivables out-of-court**

Our Services



Credit
Reports



Debt
Collection



Company
Monitoring



Business
Consulting



Market
Research

THE RIGHT INFORMATION FOR EVERY NEED

The "A To Z" of Creditreform Services

→ Creditreform's **Business Information** supports you optimally at every stage of the customer life cycle. With our **Company Report products**, you already have access to all of the key data when setting up a new customer.

→ Our reports offer tailor-made **risk assessments** in varying degrees of detail for **transactions with private customers**. Creditreform is also your dependable partner for business abroad, with our **International Commercial Reports** informing you optimally for your **business activities worldwide**.

CREDITREFORM – A Strategic Partner

Potential Intelligence Partner For Filling The Business Intelligence Gap In OIC



→ Creditreform's mission of **enabling sustainable, valuable business relationships** fully coincides with the vision of OBIC to provide member countries with best-in-class business growth and risk management intelligence ecosystem.

CREDITREFORM – What Do We Offer to OBIC ?

- 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 it by providing businesses with a detailed picture of **financial performance** and **creditworthiness**, and helping them make informed decisions.
- 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 business contacts
 - Capability Building
 - Country Development
- **We are ready to help setting up an OIC Business Intelligence Centre and build an OIC credit intelligence ecosystem.**

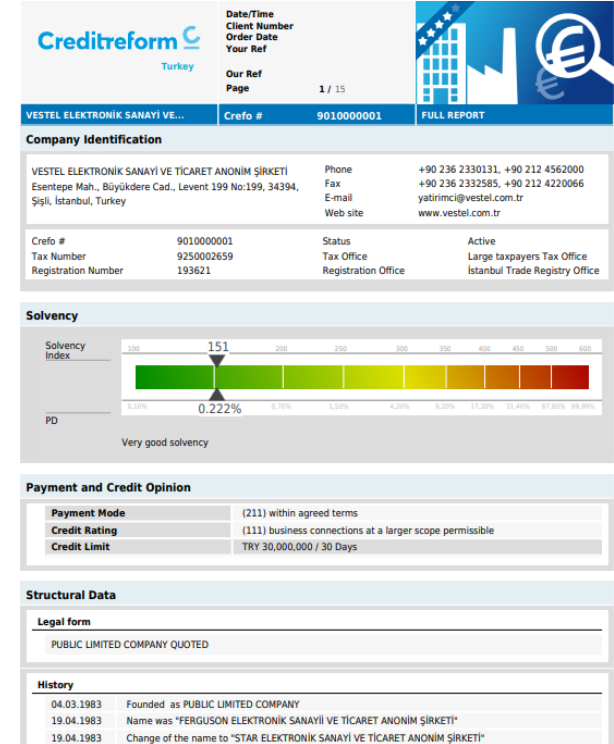
Advantages of Creditreform Business Reports

- Reliable basis for **evaluating international business partners** through detailed information on **creditworthiness, balance sheet analytics** 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**.
- **Online information** available for many countries.
- High master and contact data quality through **up-to-date, verified data**.

KNOW YOUR CUSTOMERS WELL!

Our Reports Create Clarity

- If you want to be sure that your customers will pay your bills, you must know them: relying on **Creditreform's Business Information** makes all the difference.
- While other providers only summarise publicly available data, we offer you additional information from **exclusive sources**.
- By Creditreform **solvency and creditworthiness index** you can convince banks and investors.



Our Sources For Reporting Process

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

Business Report Steps



**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 using
Creditreform
algorithms and
formulas and
making adjustments
manually when
needed**



**Business contacts
based on the risk
assessment
indicated in our
report**

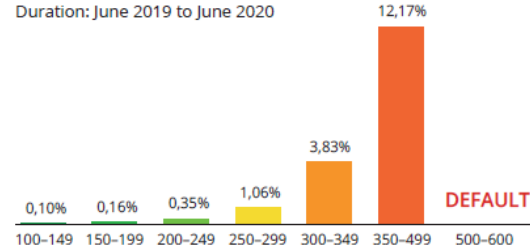
Creditreform Solvency Index

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.

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



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.

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

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

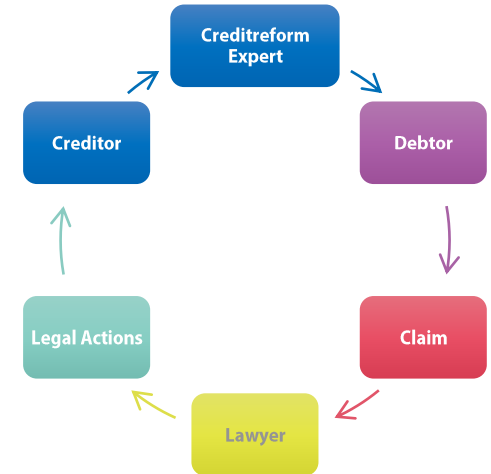
Do you have international business partners? We ensure that you receive your money worldwide.

FOR CROSS-BORDER BUSINESS RELATIONSHIPS

Creditreform International Debt Collection

BENEFITS

- Global proximity to your debtors through our **debt collection network**
 - Excellent understanding of the **local mentality and legal situation**
 - **Personalised dunning** in the debtor's language
 - Avoidance of unnecessary costs thanks to focus on **extra judicial approach**
- Reduced effort through abridged **internal dunning process**
 - A personal contact at your local Creditreform branch Office
 - Always **up to date** on the status of **your collection case**
 - **Our long-standing experience, propriety and professionalism**



Debt Collection Process In Türkiye

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

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Chances to an amicable or legal collection evaluated

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

Sending dunning letters to debtor by the Creditreform experts

- 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, or if not possible and after creditor's approval, in several instalments

- 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.

Creditreform References



Contact

Istanbul Office

Tel: +90 212 852 08 53

E-mail: office@creditreform.com.tr

Mustafa Özkan

Creditreform Türkiye



OBIC PARTNERS





Thank you