

# International Capabilities

## Worldwide Company and Director Information

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Quickly perform background checks  
on any business in the world.



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# Introduction

This guide is designed to provide a complete overview of Creditsafe's International capabilities. By providing real-time, accurate and trusted information on any business in the world, we are able to help companies of all sizes maximise sales and reduce exposure to credit risk.

Over 200,000 users across 200 countries rely on the information we provide to make 450,000 decisions daily. For companies trading locally and globally, Creditsafe deliver key insight on 240 million private and public companies around the world.

Collecting business data from all parts of the world doesn't come without its challenges. That's why our network of 16 offices and local partners from around the world allow us to collect reliable and up-to-date information, whilst benefitting from local knowledge and expertise.

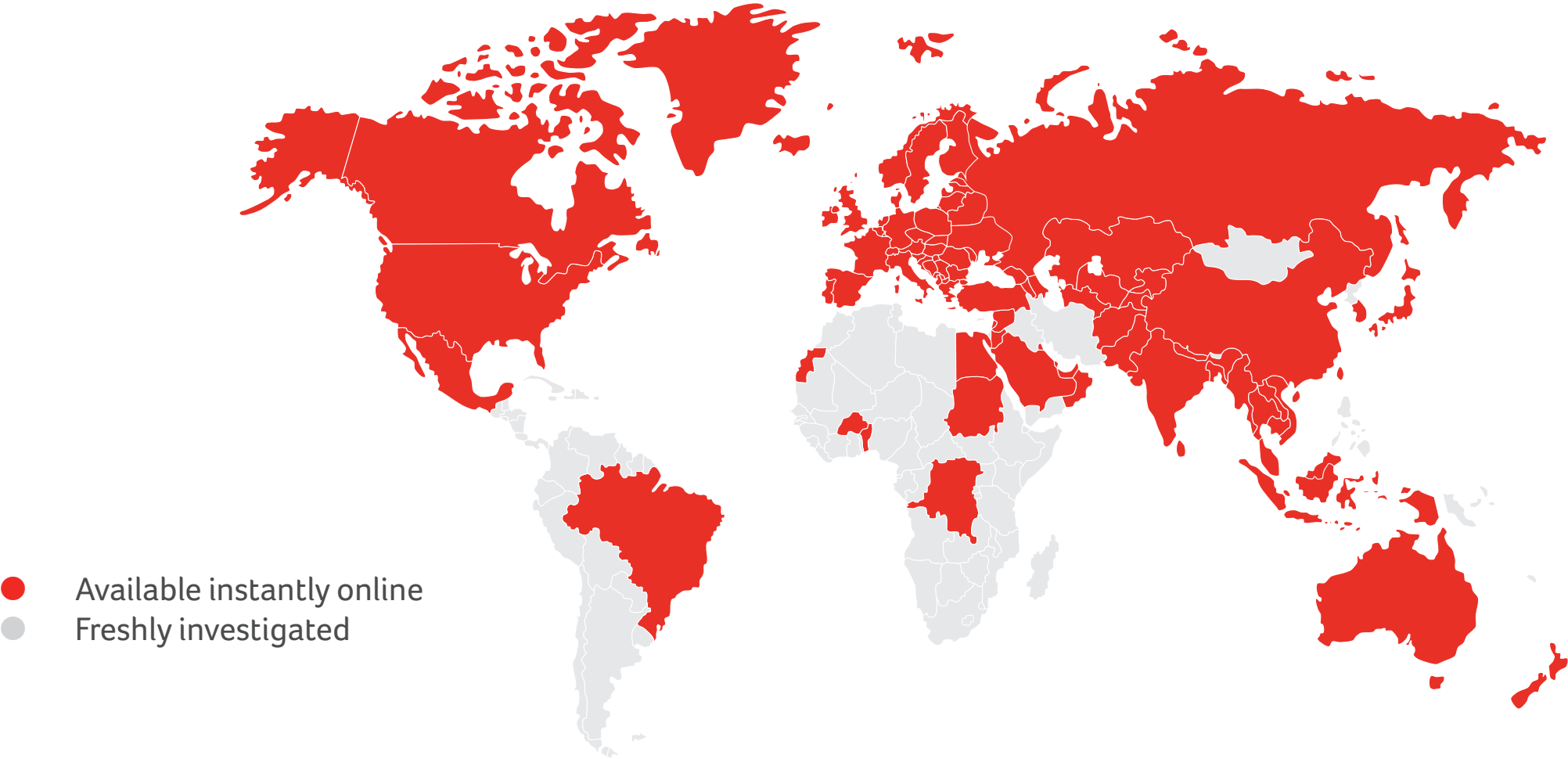
Although we may not hold information on every business in the world, 99.9% of all company reports requested by our customers are delivered instantly online. Unlike many of our competitors we don't store historic reports and will immediately investigate any business we don't hold information on, to deliver fresh commercial insight you can trust.

When you choose Creditsafe you choose the world's most used provider of company credit reports.

**Find out more about our international reports and capabilities.**

# Worldwide Coverage

Creditsafe’s international database holds information on 240 million companies worldwide. The following map provides details of the countries where Creditsafe can deliver an instant online credit report.



## Creditsafe International Capabilities

**Data Availability** - The below table provides an indication to the level of company information that is available within a Creditsafe report by country.

Country	Reports (Approx.)	Risk Indicator	Credit Limit
<b>ASIA / PACIFIC</b>			
Armenia	1,000	✓	✓
Australia	2,200,000	✓	✓
Azerbaijan	2,000	✓	✓
Bangladesh	10,000	✓	✓
Cambodia	2,000	✓	✓
China	40,000,000	✓	✓
Georgia	2,000	✓	✓
Hong Kong	80,000	✓	✓
India	1,300,000	✓	✓
Indonesia	17,000	✓	✓
• Japan*	8,000,000	✓	✓
Kazakhstan	6,100	✓	✓
Kyrgyzstan	500	✓	✓
Laos	42,000	✓	✓
Malaysia	380,000	✓	✓
Myanmar	6,000	✓	✓
Nepal	1,000	✓	✓
New Zealand	1,350,000		
Pakistan	68,000	✓	✓
Singapore	1,000,000	✓	✓
South Korea	4,630,000	✓	✓
Sri Lanka	6,000	✓	✓
Taiwan	25,000	✓	✓
Tajikistan	200	✓	✓
Thailand	430,000	✓	✓
Turkmenistan	300	✓	✓
Uzbekistan	1,500	✓	✓
Vietnam	600,000	✓	✓

Country	Reports (Approx.)	Risk Indicator	Credit Limit
<b>EUROPE</b>			
Albania	2,200	✓	✓
Austria	1,000,000	✓	✓
Belarus	8,000	✓	✓
• Belgium	2,700,000	✓	✓
Bosnia and Herzegovina	160,000	✓	✓
Bulgaria	2,013,000	✓	✓
Croatia	600,000	✓	✓
Czech Republic	3,400,000	✓	✓
Denmark	1,550,000	✓	✓
Estonia	240,000	✓	✓
Finland	1,200,000	✓	✓
• France	20,000,000	✓	✓
• Germany	11,300,000	✓	✓
Greece	1,400,000	✓	✓
Hungary	1,200,000	✓	✓
Iceland	20,000	✓	✓
• Ireland	600,000	✓	✓
• Italy	7,100,000	✓	✓
Kosovo	600	✓	✓
Latvia	327,500	✓	✓
Liechtenstein	130,000	✓	
Lithuania	370,000	✓	✓
Luxembourg	200,000	✓	✓
Macedonia	9,000	✓	✓
Malta	70,000	✓	✓
Moldova	3,000	✓	✓
Montenegro	65,000	✓	✓
• Netherlands	4,200,000	✓	✓
• Norway	2,700,000	✓	✓
Poland	720,000	✓	✓
Portugal	1,200,000	✓	✓
Romania	1,800,000	✓	✓
Russia	2,400,000	✓	✓
Serbia	500,000	✓	✓
Slovakia	1,400,000	✓	✓
Slovenia	400,000	✓	✓
Spain	6,000,000	✓	✓
• Sweden	3,500,000	✓	✓
Switzerland	1,200,000	✓	✓
Ukraine	77,000	✓	✓
• United Kingdom	11,000,000	✓	✓

Country	Reports (Approx.)	Risk Indicator	Credit Limit
<b>MIDDLE EAST &amp; AFRICA</b>			
Afghanistan	11,500	✓	✓
Bahrain	37,338	✓	✓
Benin	4,922	✓	✓
Burkina Faso	72	✓	✓
DR Congo	883	✓	✓
Egypt	174,672	✓	✓
Jordan	161,997	✓	✓
Kuwait	103,215	✓	✓
Lebanon	108,024	✓	✓
Oman	214,000	✓	✓
Palestine (West Bank & Gaza)	2,334	✓	✓
Qatar	18,159	✓	✓
Saudi Arabia	54,396	✓	✓
Sudan	744	✓	✓
Syria	1,206	✓	✓
Turkey	70,000	✓	✓
United Arab Emirates	408,967	✓	✓
Western Sahara		✓	✓
<b>NORTH AMERICA</b>			
Canada	3,100,000	✓	✓
Mexico	1,420,000	✓	✓
• United States	38,000,000	✓	✓
- American Samoa		✓	✓
- Guam		✓	✓
- Marshall Islands		✓	✓
- Micronesia		✓	✓
- Northern Mariana Islands		✓	✓
- Palau		✓	✓
- Puerto Rico		✓	✓
- Virgin Islands, U.S.		✓	✓
<b>SOUTH AMERICA</b>			
Brazil	17,500,000	✓	

• Countries where we have offices

# Freshly investigated whenever the need

Although 99.9% of all reports are delivered instantly online, it's not always possible to provide information on every business. Whenever a report is not immediately available to view online we will freshly investigate that business to bring you up-to-date information you can trust. The map below shows our typical delivery time for reports we do not hold in our live database.

## Any business, anywhere:

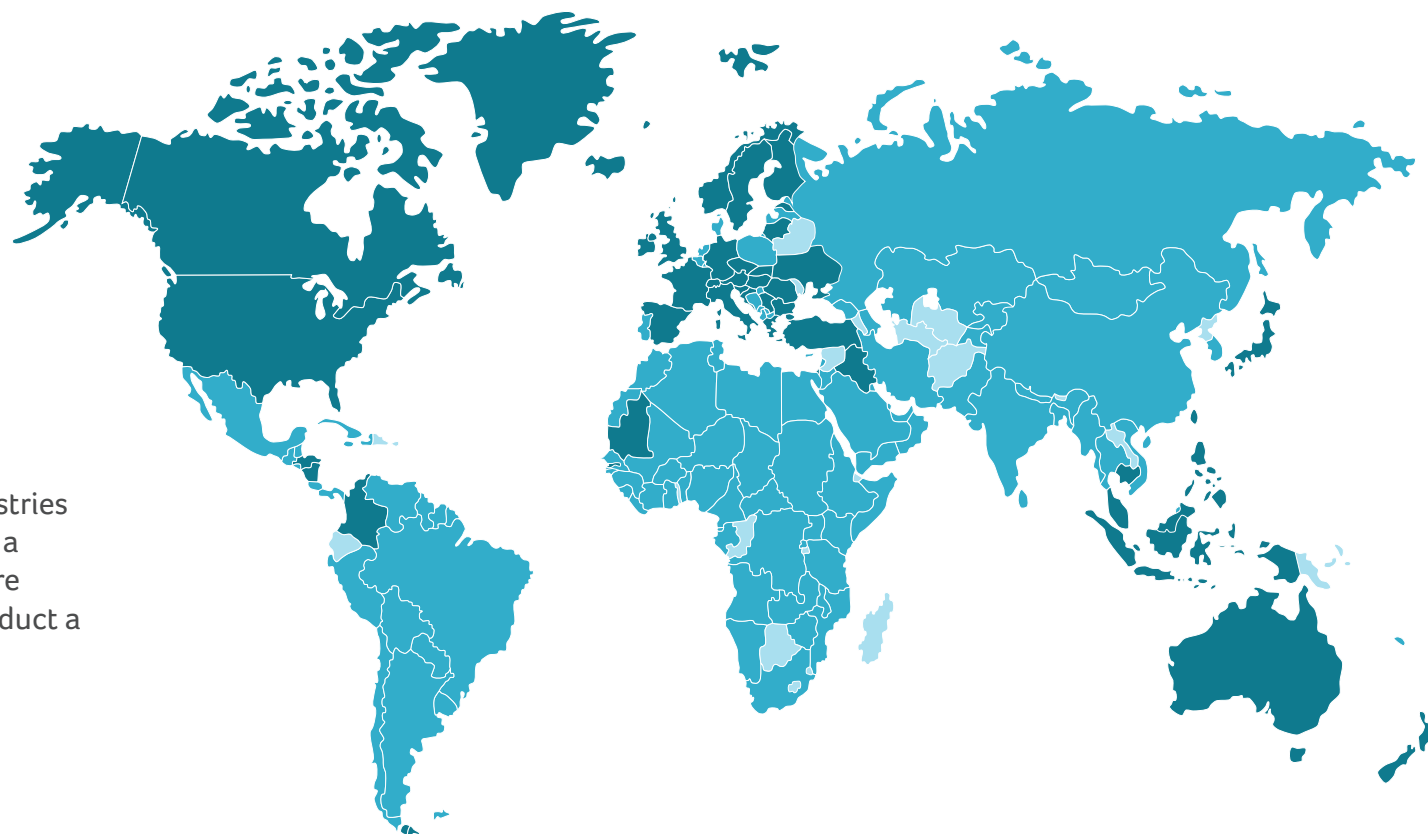
With the need for accurate data and the speed at which it's delivered, you can now quickly perform a background check on any company that is not available within our instant online database, allowing you to carry on with your business with minimal delay.

## Where do our investigations start?

Depending on the market, the information we obtain will vary. Using official sources and registries we are able to quickly answer questions about a company's stability and financial health. Where official information is not available we will conduct a direct interview with the business.

Fresh investigation speed of service\*

- 2-4 Days
- 5-7 Days
- 8-10 Days



\* The average time taken to deliver a fresh investigation 2017

# Always fresh and locally sourced

The information that makes up an international report is collected in a number of different ways across our network of local offices and hand-picked partners. Where possible we will always collect information direct from official sources such as the domestic equivalent of Companies House, Federal and Domestic Gazettes and the Courts.

All of this information combined with data from our network of leading local credit information partners ensures the information you receive is accurate, up-to-date and always delivered with speed.



“Our worldwide database is updated over a million times a day from over 200 sources”

# International scoring



To make things easier for you when trading internationally, we have created an international score. This allows you to compare company credit scores across the globe; having peace of mind throughout every country you trade in. By using the same scoring range and risk descriptions for all countries, we make it easy for you to compare reports.

Our score is designed with simplicity, ranging from A-E, A being the lowest risk, D being the highest risk and E being unrated. It measures the likelihood of a company becoming insolvent within the next 12 months.

Rating	Description	
<b>A</b>	Very Low Risk	Proceed with transaction – offer extended terms if required.
<b>B</b>	Low Risk	Proceed with transaction.
<b>C</b>	Moderate Risk	Proceed with caution and monitor closely.
<b>D</b>	High Risk	Request assurances before extending credit in the form of personal guarantees.
<b>E</b>	Not Rated	Insufficient information to assign a risk score. Either no information is available to indicate the company is trading or further investigation is needed.

## What factors affect the Creditsafe International Score?

The factors that affect the score differ by country. Different scorecards have been created for each country using statistical research that has identified factors that are proven to predict business failures ensuring you receive an accurate and up-to-date credit risk assessment.

### Typical factors that are used in these scorecards are:

- Key information from financial statements
- Court Judgment data
- Protested bills
- Industry code and analysis
- Demographic information
- Age and legal form of the business
- Related business that have failed or have the same director
- Supplier payment history

# Worldwide PLC reports

Creditsafe worldwide PLC reports provide in-depth commercial credit and financial insight into all publicly trading companies. Worldwide PLC reports are available to view instantly online and contain key information on more than 49,000 active public companies in over 165 countries globally, plus hard-to-find historical information on all non-trading companies.

## Creditsafe worldwide PLC reports include:

- Fully verified company name, address and contact details
- Principal trading activity description
- Full shareholder and ownership details
- A clear and concise credit score and maximum credit limit
- Geographical sales & revenue breakdown
- Key competitor information
- Full and interim financial statements
- Sales, profit and loss accounts
- Balance sheets and Cash flow
- Key accounting ratios
- Current & previous directors
- Holding & subsidiary details
- Corporate linkages







of reports requested are delivered **instantly online**



240 million



companies across **99 countries**



Unlike our competitors we don't store outdated information we go **straight to source** to provide customers with fresh investigations

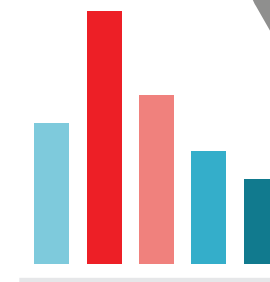
World's most used provider of company credit reports



\*Based on average stats of top 10 orders in the UK



On average our fresh investigations are up to **3 days\*** quicker than our competitors



# International FAQ's

**Q: What information does a Creditsafe international report include as standard?**

A: Our international reports include most of the information you would expect to find in a local report, however not all countries have an equivalent to Companies House in the UK. We sometimes need to gather information from other local sources so the information may vary country by country.

**Q: Where do you get your data from for an online international credit report?**

A: Our data is collected from over 200 sources; where possible we will collect information from official registries similar to Companies House. Our network of 16 offices and trusted local partners allow us to collect information locally; ensuring we always deliver quality, fresh information.

**Q: How does a fresh investigation work?**

A: When a company report is not available to view online you have the opportunity to freshly investigate a business. Once this request is received we will attempt to contact the company directly using our network of local partners and official registries to provide a detailed report within as little as 2–10 working days.

**Q: Why can't I find a particular company?**

A: The information we hold is LIVE therefore it's not always possible to keep up-to-date information on every business. If you cannot find a company on our live database we will freshly investigate that company to provide you with a detailed, up-to-date report within 2–10 working days.

**Q: How long will it take to receive my report?**

A: 99.9% of all reports requested by our customers are typically delivered instantly online. Where a company is not available a fresh investigation will take between 2-10 working days depending on the country.

**Q: How often are the reports updated?**

A: Creditsafe international database reports are updated in real-time, over 1 million times a day.

**Q: Why is the credit rating banded A to E, rather than 1-100?**

A: Because not all countries use a 1-100 score; using an A-E score makes it easier for you to compare the credit risk of companies from across different countries. A is the lowest risk, D the highest risk and E is unrated.

# International FAQ's

**Q: Why are some companies not rated?**

A: Some companies aren't rated because in certain countries we rely on local suppliers and they may have insufficient information about the company to calculate a reliable rating. Other reasons could be the company is late in filing its financial statement, the company is already involved in insolvency proceedings or the company is inactive or dissolved. Where possible we will always provide a company rating.

**Q: Can I get more information if needed?**

A: Where possible we can freshly investigate a company to provide an accurate and detailed credit risk assessment.

**Q: Why would some reports be missing financial information?**

A: Every country has different filing laws and some countries do not require companies to file accounts so it may not be possible to provide financial information on companies in certain countries. Where possible we will always provide detailed financials for a company in any country if the information is accessible.

**Q: Are searches anonymous, or do they leave a footprint?**

A: All business searches are anonymous and do not leave a footprint.

**Q: Which countries can I monitor?**

A: You can monitor companies in the following countries: Belgium, Finland, France, Germany, Ireland, Italy, Netherlands, Norway, Sweden, United Kingdom and the United States.

**Q: Do you have director information for all countries?**

A: Although we hold details on millions of company directors worldwide, sometimes it is not possible to provide details of a director or senior executive due to local data privacy regulations.

**Q: Why don't some reports contain payment information?**

A: Typically, 1 in 2 reports accessed online contain supplier payment information. Due to the fact payment information is collected directly from suppliers it is not always possible to collect payment data on every business.

**Q: Is there an additional cost for international credit reports?**

A: Most packages include access to international reports as standard. Please check with your account manager or sales representative about the details of your package.

**Q: How much coverage do you have in each country?**

A: 99.9% of all reports requested through Creditsafe are typically available instantly online. In certain instances a fresh investigation will be required and can be delivered within 2-10 working days.

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