



# Creditreform Traffic Light Report

Everything in the green?

## Recognizing low risk in one-off transactions

One-off transactions and low-value receivables also make a substantial contribution towards corporate liquidity. Bad debt losses can easily mushroom into huge – and possibly even existence threatening – amounts. Creditreform Traffic Light Report helps you quickly estimate the risk inherent in one-off, low-value transactions.

## Areas of use

- Fast solvency checks for a large number of low-value transactions
- Online retrieval of information during the sale process
- Systematic solvency checks (e.g. for online shops or business process automation)
- Preliminary checks for sale and distribution processes

## Solution

- Request-date-specific solvency information presented graphically in three risk classes (green, yellow, red)
- Registered company name
- Address
- Communication details (phone, fax, email, web address)
- Company status

		<b>Date / Time</b> 17.11.2011 / 11:51 <b>Membership N°</b> 345-000043-005 <b>Your reference</b>	
<b>TRAFFIC LIGHT REPORT</b> Creditreform Weimar		<b>Order reference</b> 40012173 <b>Page</b> 1 of 1	
<b>Max Mustermann GmbH</b>		<b>Crefo number</b> 3452013219	
<b>Company identification</b>			
Max Mustermann GmbH Musterstraße 25 99423 Weimar Germany		Phone +49 222 1234-0 Fax +49 2222 1234-56 E-Mail info@bau-mustermann.de Internet www.bau-mustermann.de Mobile +49 172 1234567	
Crefo number 3452013219 Trade name MusterMax Company status active	County Court Solingen HRB 12345 Fiscal number 555/1234/1333 VAT N° DE 1234325345		
<b>Solvency</b>			
<b>PD-Range</b>			
0.0% - 1.1%      1.1% - 7.5%      7.5% - 100.0%			
<b>The solvency class 100 – 249 stands for an excellent to good solvency.</b> The Probability of Default refers to 12 months. The average of all companies amounts to 1,87%.			

	Risk of default	Solvency range	Default quota	Average Default quota	Share of companies
	High	> 350	> 7,5 %	51,4 %	8 %
	Medium	250–349	1,1–7,5 %	2,2 %	39 %
	Low	100–249	< 1,1 %	0,6 %	47 %
	Medium	0*	3,4 %	3,4 %	5 %

\* Assignment of a solvency index not possible (generally for newly formed companies)

# Creditreform Traffic Light Report

## Contents

### Company identification

Registered company name, trading name, addresses, communication details with email and web address, identification numbers, company status.

### Solvency

Graphical presentation of three Creditreform Solvency Index-based, traffic light color-coded risk classes.

## Integration

The Traffic Light Report is available over the Internet via CrefoDirect and can also be integrated into legacy business processes over standard and bespoke system interfaces – our experts would be glad to assist you further.

## Upgrade options

The Compact Report and Commercial Report provide you with deeper insight into the company. The latter also includes 12 months' monitoring and updates to inform you of solvency-relevant changes. If either of these products are called up within the same calendar month, only the higher-value report will be charged.

## Benefits at a glance

- Concise, cogent information for fast offer assessment
- Easy-to-interpret solvency assessment through graphical traffic light color-coded presentation of the risk classes
- Additional certainty for one-time transactions through up-to-date company status information
- Overview of address and communication data.