



User Guide

Cofanet

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1. INTRODUCTION

The Cofanet application has been developed to be easy to use and accessible to all. With its straightforward layout and clear instructions, Cofanet is one of the most user-friendly online trade receivables management tools available.

This guide will give you answers to any questions you may have about Cofanet.

1.1 Technical Specifications Required

The minimum technical specifications required for Cofanet to operate are as follows:

- Operating System : Windows XP, Vista and 7

Your internet access must be through one of the following browsers:

- **Microsoft IE** version 11 or higher
- **Firefox** version **38 or higher**
- **Chrome** version **43 or higher**

The Cofanet application uses the HTTPS security protocol, encoding data during communications, which protects access to your information.

Communication costs are at your expense; they are equivalent to those used for other transactions via the Internet, and vary according to your Internet Service Provider.

In the event of a server problem (identified by the following error message: « Error 500 »), it is advised to re-connect to the application immediately. If the problem persists, please contact your local support.

1.2 Products and Features of Cofanet

Cofanet gives you direct access to Coface's comprehensive underwriting and information systems. According to the terms of your contract, you have access to various products and features allowing you to manage your trade receivables in the most time-efficient way.

1.2.1 Insurance products

These products allow you to request:

- **Express Credit Limit**

This limit corresponds to the amount defined in your contract in the case of unnamed buyers.

- **@rating Limit**

This cover corresponds to the amount associated with the @rating of the company.

- **Credit Limit**

If the @rating does not cover your needs, you can request an increase by applying for a credit limit for a higher amount.

- **TopLiner Limit**

Depending on your contract the TopLiner product may be available to you when there is a refused, cancelled or reduced credit limit.

- **Modify an existing limit**

You can modify your cover at any time, for example by requesting a higher limit.

1.2.2 Information products

These products allow you to request:

- **@rating Credit Opinion**

You can request the @rating credit opinion for one of your trading partners (prospect, client, supplier etc). This credit opinion will give you an indication of a company's creditworthiness: it can be monitored or not monitored depending on your contract.

- **Customised Credit Opinion**

You may request a customised credit opinion for a specific amount.

- **CreditAlliance Business Report**

A CreditAlliance business report is an original report, which means that it is delivered to you exactly in the way it is produced by the local source, without any changes in the presentation and with all the original data: economic, financial, historic etc.

- **Debtor Risk Assessment: DRA**

The Debtor Risk Assessment aims at evaluating the individual credit risk of a company. It captures various risk analysis factors such as financial strength, profitability, solvency ratio, environmental factors, company management etc.

The scale of Debtor risk assessment goes from 0 (defaulting companies) to 10 (best assessment possible).

Debtor risk assessment is frequently abbreviated as "DRA".

1.2.3 Features for managing your contract

Subject to your contract, the principal features available through Cofanet are:

- **Portfolio management**

You are able to view online all the products you have ordered, sort and filter your portfolio.

- **Messages**

You are notified of all decisions taken offline, of any modifications to existing limits or credit opinions and of the delivery of CreditAlliance business reports.

- **Portfolio Analysis**

This feature gives you a consolidated view of the portfolio by DRA. It also provides a history of the average credit risk for each contract attached to your subscription.

- **Notification of Overdue Accounts**

You are able to notify us of any overdue accounts and request our intervention.

- **Data export**

You are able to download all or part of your portfolio directly to your computer. This can be done by defining your own personalised data export templates that can be saved and re-used in Cofanet.

- **User fields import**

You can import your data (such as client reference, outstanding amount etc.) from an external file corresponding to the companies in your portfolio.

- **Bulk Actions**

You can request products on a set of companies by importing a file in Cofanet (CSV or text format)

- **User fields management**

This feature allows you to enter or update the internal data corresponding to the companies in your portfolio.

- **Contract details**

You can access your contract details

- **Activity Declaration**

You are able complete your Activity declaration through Cofanet.

- **Balance Sheet Declaration**

You are able to declare your Balance Sheets directly through Cofanet.

2. ACCESSING COFANET

The Login page allows you to access the Cofanet application.

2.1 Logging In

2.1.1 User code

Your user code will be issued to you once you have subscribed to Cofanet.

2.1.2 Password

An initial password will be notified to you along with your user code once you have subscribed to Cofanet. When accessing Cofanet for the first time, you will need to change this password to one of your own choosing. You can change your password at any time.

Your password is composed of 6 digits and has to respect the rules as defined on the login page. To enter your password, you will have to use an on-screen numeric pad.

2.1.3 Connection

Once the user code and password have been validated by the system, you will be directed to the welcome page of Cofanet Essentials – hereafter called Cofanet - that is set-up by default in your Cofanet options. If you have multiple Coface tools, these will be displayed to choose from (ex Cofanet, Dashboard, Cofanet Policy Master, ...)

2.2 Account blocked and password forgotten

If you have forgotten your password, you can ask for it to be re-initialised.

2.2.1 Re-initialisation of the password

You can ask for the re-initialisation of your password by clicking on “forgotten your password”; this can be found within the “Login actions”. Please be sure that your email address is accurate, as your new password will be sent to you by email.

A screen asking for your operator code (user code) is displayed.

After accurately completing the captcha an email with your new password will be sent to the email address provided, you can then follow the process of first authentication [see 2.1.2].

2.2.2 Unlock access

If you have entered an incorrect password more than 3 times and your account is automatically blocked

Follow the same process as described for the re-initialisation of password in 2.2.1

2.3 Session

Once you are connected to Cofanet, a secure session is established between your computer and the Coface system. For security reasons, this session is disabled automatically after 5 hours of inactivity. If you need to re-access Cofanet, you may click on any link of the current page. You will then be re-directed to the login page where you will have to enter your user code and password.

2.4 Log out

This feature is located in the top right-hand corner of the application and allows you to log out of the application securely. Once disconnected, you will be redirected to the login page.

3. MANAGING YOUR COFANET SUBSCRIPTION

Once you have logged into the application, you can access the following features by clicking on them from the menu at the top of any page.

3.1 Contacts

2 tabs are accessible from the “Help” menu:

Complaint

You are able to communicate any complaint by completing an on-line form and selecting the topic of your complaint.

Helpdesk

This page contains the details of your Coface contacts. If you have a problem or a question about the application, you can contact us via telephone, fax or email.

3.2 Contract

3.2.1 Contract details

The details of your contract are available online by selecting “Contract Details” from the “Contract” menu. The information is split into 3 tabs: “Globalliance Contract”, “Role” and “Claims history”

When available, the last tab gives you access to your claims history: this PDF document (Adobe Acrobat) is updated monthly.

3.2.2 Change contract

If you have access to more than one contract, you can change between them in order to manage the corresponding portfolio. To change your contract:

- Click on the drop-down list available in the top right-hand corner of the window and select the contract you wish to access.
- Or go to the “Contract” menu and choose the option “Select your contract”. This page will list the contracts available as well as giving a short description of each one. All you have to do is select the contract you would like to switch to and click on the action “Apply contract”.
- A set of filters is also available allowing you to find your contract according to different criteria.

3.3 Options

The features available in the “Options” page allow you to customise Cofanet to your own preferences. It is accessible from the “Tools” menu and is divided into 4 tabs.

3.3.1 General

Under this tab, you can set up Cofanet by defining:

- The number of companies displayed on the search results page. You can choose: 5, 7, 10, 25 or 100 companies.
- The number of messages displayed per page. You can choose : 25, 50, 75 or 100 messages
- The language: choose from a list of more than 30 languages
- The contract selected by default when you log in.

Click on “Save changes” in order to validate your choices which will be effective immediately.

3.3.2 Set Up Preferences

This page allows you to customise Cofanet for the contract currently selected where the feature is applicable to the contract:

- The welcome page by default after logging in:
 - Company search
 - Contract choice
 - Homepage
 - Messages
 - Portfolio
- Default Portfolio View:
 - All activities
 - Insurance
 - Information
- The display of the contents of the portfolio by default (yes / no)
- The country selected by default can be chosen from the drop-down list. The chosen country will appear by default each time you go to the search page.
- The boundaries for the @rating credit opinion notifications
 - Upper bound for the @ rating credit opinion (X, NR, R, @, @@, @@@ or @@@@)
 - Direction of change (downward, upward or both)
- The boundaries for the DRA notifications
 - Option for DRA notifications (by segment, by DRA or no notification). If notification by segment is selected, a notification will be sent to you only when the change of DRA implies a change of notification segment. The notification segments correspond to the following DRA intervals: 0-3, 4-6 and 7-10.
- Claims notifications
 - Do you want to receive Claims notifications: YES/NO

Click on “Save changes” in order to validate your choices which will be effective immediately.

3.3.3 Password

An initial password is provided when you subscribe to Cofanet. On your first connection, you are required to change this password. You can subsequently change your password at any time you are connected to the application.

You cannot use any of the previous 10 passwords, and the following rules must be respected:

- The password must be exactly six digits (e.g. 497325)
- A circular password is not allowed (e.g. 123456, 901234, 012345)
- The same digit used three times consecutively is not allowed (e.g. 122234)
- If the same digit is used three times it must be separated by at least two other digits (e.g. 122342)

Click on “Validate” in order to validate the changes which will be effective immediately.

3.3.4 Your details

Under the last tab, you are able to update your personal details such as your tile, surname, first name, e-mail address, telephone and fax number. However, please note that this information is only displayed within Cofanet and is not integrated into our main systems.

Should you wish to modify this information in our main systems please liaise with your local representative.

Click on “Save changes” in order to validate the changes you made.

3.4 Your user fields

Please refer to the dedicated chapter for more information.

3.5 User guide

The online help facility allows you to see in detail the various products and features available through Cofanet. You can view it on-line, download it or print it.

3.6 Current version

The “Current Version” option available in the “Help” menu details the current version of Cofanet.

4. COMPANY SEARCH

This function can be accessed by clicking on “Search” in the menu bar. It allows you to search for a company by different criteria, as detailed below. The screen is divided into different boxes allowing searches using specific criteria.

4.1 Search by company name

For an initial company search, you should enter the following details of the company:

- The country (the country that appears by default can be specified via the “Options” menu)
- All or part of the company name

Other optional fields:

- address
- postcode
- region / state
- town

In general, to find the company you are looking for you just need to enter the company name.

Search strategies:

- To show secondary or branch addresses in the list of results, click on the checkbox to deactivate the option “Main establishment only”
- To have a more flexible search, click on the checkbox to activate the option “Phonetic search”

Click on the “Search” button to start the search; you will then see your search results.

4.2 Search by Identifiers

This function allows you to search by different identifiers so you should use the appropriate box accordingly.

4.2.1 Search by EASY Number

The EASY Number is a 14 digit number for the main establishment (registered address or Head Office) and 19 digits number for a branch. You do not have to put the preceding zeros: the field will be automatically completed if there is less than the required number of digits. Click on the “Search” button to start the search.

4.2.2 Search by Legal Identifiers

- First make sure that the correct country is selected
- Select the type of identifier from the drop-down options (some countries can have more than one identifier)
- Enter the value of the identifier of the company
- Finally, click on the “Search” button to start the search; you will then see your search results.

4.2.3 Search by Coface Reference

The Coface reference (also known as CRS number) is composed of 9 digits: the first 3 digits identify the country and are followed by a 6 digit number which uniquely identifies that company.

- First make sure that the correct country is selected : the country code will be automatically updated
- Then enter the reference of the company
- Finally, click on the “Search” button to start the search; you will then see a new screen with your search results.

4.3 Search by manager name or phone number

The search by manager name or phone number is only available when searching for companies in France, which is why it is not possible to select the country.

4.3.1 Manager name

You must enter as a minimum:

- The surname of the manager.

The following fields are optional:

- first name
- Date of birth : the format should be year / month / day, and you must enter at least the year

The search strategies (“main establishment only” and “phonetic search”) can be used: see description in chapter 4.1

Click on the “Search” button to start the search; you will then see a new screen with your search results.

4.3.2 Phone Number

You must enter at least the 10 digit phone number of the company you are looking for.

The search strategy “main establishment only” can be used: see description in chapter 4.1

Click on the “Search” button to start the search; you will then see a new screen with your search results.

4.4 Search results

On this page, you will find the results of the company search. The search engine will provide a list of companies matching your criteria.

For each company found the following fields are displayed:

- Company name
- Business activity (code and label)
- Company address
- Type of establishment (headquarters or branch): the branches are grouped under the headquarter

If the company you are looking for is displayed in the list returned by the search engine, click on the company name to access its details.

If the company is not displayed in the list, click on the link to “extend your search” located at the bottom of the screen or click on the link “Extend search” available in the “Search Actions” box. This option is not available when searching for companies in France and Japan as the first search is already extended.

Should you choose to continue your search; another set of companies will be displayed on the page:

- If the required company is displayed in the search results, click on the company name to access its details.
- If the company you are looking for is not displayed in the search results, click on the link “Create Company” which can be found at the bottom of the screen or in the “Search Action” box. This will open a new screen that will allow you to create the company in our database.
- Or you may try searching the company with different criteria by going back on the search page using the link “Update current search «that is available in the “Search Action” box.

4.4.1 The multi-contract search

From the result screen, you can access the “multi-contract” search. This search allows you to view current products on the company sought for all contracts attached to your subscription.

4.5 Creation of a Company

A new screen will appear after having clicked on the “Create company” link from the search results screen. On this page, you can enter the details of the company that you could not find in our database. The system automatically completes the form with the search data. You can modify them if needed.

4.5.1 Entering data

The data below, and indicated with a *, are mandatory:

- Company name
- Address
- Town
- Postcode
- Region/State
- Country

To enable us to process your request efficiently, it is highly recommended that you also provide:

- The telephone number
- The fax number
- The legal identifier

After having entered the information, click on « Next » to order the required product. You must request a product in order to get the company created.

Product request

The “Company details” screen displays the information you have just entered and allows you to order one of the following products (depending on your contract) from the menu on the left:

- Credit Limit
- @rating Credit Opinion
- DRA
- CreditAlliance Business Report

You will be notified of the result of your application via a message on your Cofanet Homepage and on the Messages page.

5. PORTFOLIO - LIST OF COMPANIES

5.1 Presentation of the Screen

The screen is divided into 4 parts:

- Views
- Filters
- Company Listing
- Actions

5.2 Views

Depending on the contract you have with Coface, you will have access to a number of views of your portfolio:

- Information
- Credit Insurance
- Debt collection
- All activities

A view allows you to filter your portfolio by various business lines so that only products corresponding to that view are displayed (i.e. if “Information” is selected only Information products are displayed). There are also a number of specific predefined filters, functions and actions available for each view.

Note: if your contract has only one type of product (for example “Insurance”) the views are not available.

5.3 Filters

You can use the filters provided to optimise the view of your Portfolio. These will be specific to the view you have chosen, so the “Insurance” view will have slightly different filters than the “Information” or “Debt collection” view.

The following filters are available for all views:

- Country
- Company name
- Legal identifier
- User fields
- Outstanding amount
- Product
- Value
- Status
- Date

The “insurance” and “all activities” views proposed the following additional filter:

- DRA

The filters cannot be combined, which means that if for example you filter on a country, then filter by product, the results will only include the companies containing the specified product but for all the countries.

To remove the filter, click on the link "Reset filter" that is located directly under the box for the filters. The complete list of companies in your portfolio will then be displayed.

5.3.1 Filter by country

The Portfolio displays all companies in all countries by default.

The drop down list contains all the countries where you have requested a product; to view a particular country select it from the list and click the "Filter" button.

5.3.2 Filter by company name

This option allows you to find a specific buyer in your Portfolio by searching for it by the name.

To search by company name you must first choose the criterion "starts with", "equal" or "contains" then enter all or part of the company name (depending of the chosen criterion) that you want to filter and click "Filter" button.

5.3.3 Filter by legal identifier

This option allows you to search for a company using its legal identifier.

1. Select a country
2. Select a legal identifier type
3. Enter the legal identifier
4. Click on the "Filter" button

5.3.4 Filter by user fields

This option allows you to filter the Portfolio using your user fields. There are 2 user fields set up by default: "Outstanding amount" and "Customer reference". However you can create up to 5 more user fields which can then be used in the filter.

1. Select a user field from the list
2. When filtering by amounts, select an operand
3. Enter the value or letters by which you would like to filter
4. Click on the "Filter" button

5.3.5 Filter by outstanding amount

This option allows filtering companies according to their outstanding amount that you have previously filled.

Enter the minimum and maximum outstanding amount between which you want to filter and click the button "Filter" to apply the selection.

5.3.6 Filter by DRA

In the "insurance" or "all activity" view, this option allows filtering companies according to their DRA. You can filter by DRA between 1 and 10 using the drop-down lists.

Click the "Filter" button to apply the selection.

5.3.7 Filter by product

This option allows you to filter the portfolio to show the companies with a particular product, e.g. @rating, credit limit. All you have to do is choose a product from the drop down list and click on the "Filter" button.

5.3.8 Filter by value

This option allows you to filter companies by specific amounts or using @ratings.

5.3.8.1 Filtering by amounts

This filter is available for the following products:

- Credit Limit
- Customised Credit Opinion
- Debt Collection
- TopLiner

1. Select a product from the list.
2. Enter the values that you would like to filter between in the "From" and "To" boxes.
3. Click on the "Filter" button.

5.3.8.2 Filter by @rating

This filter is available for the following products:

- @rating Limit
- @rating Credit Opinion

1. Select a product from the list
2. Choose the @rating value you would like to filter by
3. Click on the "Filter" button

5.3.9 Filter by status

This option allows you to filter the companies by their status. The status will depend on the product:

- Agreed
- Partially Agreed
- Reduced
- Under Withdrawal
- Under Cancellation
- Opened
- Refused
- Expired
- Closed
- Cancelled (by Coface)
- Rejected
- Cancelled
- Pending
- Withdrawn

- Information Report
 - Delivered/Read
 - Delivered/Not read

- DRA
 - Open
 - Closed

Click on the “Filter” button.

5.3.10 Filter by date

This option enables you to filter the companies between dates.

1. Select the type of date from the list displayed:
 - Request date
 - Effective date
 - Decision date
 - End date
2. Enter the “From” date and the “To” date
3. Click on the “Filter” button

5.4 List of Companies

The list of companies is displayed in the form of a table with columns that vary depending on the view selected. Above this table you will see displayed the total number of companies on the page and the total number of companies in the Portfolio; if a filter has been used, the number of filtered companies is displayed.

The number of companies displayed per page can be customised in the “Options” menu. Each company is displayed on one line and can have one or more products attached.

By default the following columns are displayed:

- Company name: contains the company name and address. For Japanese companies, the company name is either displayed in Japanese or in English, or both in Japanese and in English.
- If you put your mouse over the flag, the country name will appear.
- Legal identifier: displays the name of the identifier and the value
- Customer reference: this is your internal reference for the company
- Product : the name of the product
- Position : either an @rating or an amount
- Status : the status of the product (agreed, pending, refused, ...)
- Date : date of the decision or request

In the *List of Companies*, all limits delivered with specific clause(s) or guarantor(s) are identified with a * in the column *Status*. A warning message refers to this *:

List of companies

Views: Insurance, Information, All Activities

Filter: Country, Company name, Identifier, User field, Outstanding amount, DRA, Product, Value, Status, Date

Select a country: All countries

Company Listing

10 companies displayed on this page, 100 companies loaded, 3815 companies are in your portfolio. You cannot find a company in your portfolio in the different pages, please redefine your filter criteria. Your portfolio is sorted on the 100 companies loaded.

Warning : Credit Limit approvals with a * may be subject to specific conditions or guarantees. Please check the decision details for more.

Company name	Identifier	Customer reference	DRA	Product	Value	Status
CARREFOUR HYPERMARCHES 81000 EVRY	SIREN 451321335			Express Credit Limit		Withdrawn
INVERSIONES INVEAMA LTDA. SANTIAGO	R.U.T. 76.272.129-5		5/10	Credit Limit	200,000 EUR	Fully agreed *
ADP INGENIERIE 91200 ATHES MONS	SIREN 431897081			Credit Limit	1,000 EUR	Pending
CLARINS 92200 NEUILLY SUR SEINE	SIREN 330589755	ref	3/10	Credit Limit	40,000 EUR	Fully agreed
SIEMENS SAS 92300 ST DENIS	SIREN 562016774		8/10	@rating Credit Opinion	@@@	Not Monitored / Agreed
SIEMENS SAS 92300 ST DENIS	SIREN 562016774		8/10	@rating Limit	@@@	Agreed
COCA COLA SERVICES FRANCE 92130 ISSY LES MOULINEAUX	SIREN 404421083		8/10	@rating Limit	@@@	Agreed
coface UA test 75001 PARIS	NO LEGAL ID			Credit Limit	75,000 EUR	Pending
coface UA test 75001 PARIS	NO LEGAL ID			@rating Credit Opinion	NR	Not Monitored / Agreed
COFACE 92065 PARIS LA DEFENSE	NO LEGAL ID			Credit Limit	20 EUR	Pending

The * is also displayed on the limits figuring into the *Company Details*:

Portfolio » List of companies » Company Details

Company Details

Summary

INFORMATION

DRA

Credit Alliance Report

Customized Credit Opinion

@rating Credit Opinion

Monitored Credit Opinion

Monitored DRA

COMPANY

Name : CLARINS

Activity : NO TRANSLATION (4645)

NAACE code : 4645

Address : 5 - 9 Rue du Commandant Pilot

Postcode : 92200

Town : NEUILLY SUR SEINE

Country : France

Siren : 330589755

SIRET : 33058975500025

TVA : FR52330589755

TRADE REGISTER : 8 B 8982

EASV number : 00001863838802

Coface reference : 100 B01T05

Warning : Credit Limit approvals may be subject to specific conditions or guarantees (you can see that with a * symbol), please check the decision details for more.

PRODUCT(S) REQUESTED

Product	Status	Position	Date
DRA	Opened	7	03/04/2014
Credit Limit	Agreed *	2,000,000 USD	03/04/2014
Customized Credit Opinion	Agreed	500,000 USD	06/05/2014
Credit Limit	Expired *	500,000 USD	07/02/2014

DEBTOR RISK ASSESSMENT (DRA)

DRA

Very High 1 2 3 4 5 6 7 8 9 10 Low

To see the detail related to the *, you have to select the *Credit Limit* view:

Credit Limit

Summary

PROTECTION
Credit Limit
Extension of Due Date

COMPANY

Name : ADDIDAS TEAM, INC. VALLEY APPAREL COMPANY
 Activity : Finishing of textiles
 NACE code : 1330
 Address : 951 32ND AVENUE SW
 Postcode : S2404
 Town : CEDAR RAPIDS
 Country : United States / Iowa

DJLN-SB : 091582747
 EASY number : 00000298510152
 Cotrace reference : 285 162096

DEBTOR RISK ASSESSMENT (DRA)

DRA

Very High	Hgh	Medium Hgh	Average	Moderate	Low
0	1	2	3	4	5
6	7	8	9	10	

8

⚠ Please note that the DRA used to calculate the WAP is the best of the guarantors' DRA.

RATING CREDIT OPBHOH

CURRENT PRODUCT: CREDIT LIMIT

You have a credit limit on this company.

status : Agreed
 Decision date : 03/10/2013
 Request id : 131003U0784B

Details

Amount requested : 10,000 USD
 Amount Agreed : 7,000 USD
 Request date : 03/10/2013
 Effective date : 03/10/2013
 End date :

Payment terms : As defined in contract

Guarantor(s) provided by customer : SOCIETE GENERALE DE RESTAURATION MATIGNON (status:agreed) - Score: **210**
 GA001 : SUBJECT TO YOUR OBTAINING A JOINT PAYMENT GUARANTEE, FOR THE FULL EXPOSURE AMOUNT, FROM THE FOLLOWING BANK
 BNP PARIBAS REAL ESTATE (status:agreed) - Score: **210**
 GA002 : SUBJECT TO YOUR OBTAINING A JOINT PAYMENT GUARANTEE, FOR THE FULL EXPOSURE AMOUNT, FROM THE FOLLOWING COMPANY
 CREDIT AGRICOLE BRETAGNE TV (status:agreed) - Score: **135**
 GA010 : 100 % PAYMENT BY IRREVOCABLE DOCUMENTARY CREDIT, OPENED BY ONE OF THE FOLLOWING BANKS

Clause(s) : A5002 : AGREEMENT VALID UNDER THE CONDITIONS RELATED TO SALES TO AFFILIATED COMPANIES AS STATED IN YOUR POLICY.
 Risk type : Credit
 Contact : Client Dept
 Decision codes : DA05 : INVOLVEMENT BUSINESSES WITHIN THE GROUP
 DA02 : DEBTOR BELIEVED TO BE CONNECTED WITH COMPANIES IN DIFFICULTY
 DA03 : GROUP EXPERIENCING DIFFICULTIES
 DA04 : GROUP UNDERGOING SIGNIFICANT RESTRUCTURING.

5.5 Sort Function

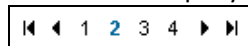
By default, the portfolio is sorted in chronological order from the most recent to the oldest.

You can also sort the Portfolio by clicking on one of the following column headings:

- Company name : companies are sorted in alphabetical order
- Legal identifier : companies are sorted in ascending order by number
- Date : reverts to the default order

5.6 Navigation

To move between pages in the portfolio, click on the arrows and numbers that are directly above and below the Company listing:



Click on the:

- Left arrow to go to the previous page,
- Right arrow to go to the next page
- A number to go to a specific page

5.7 Actions

The Actions are shortcuts to specific functions; this means that you can access them without having to go through the menu bar. The actions available depend on the view selected and the type of contract you have.

From the “Insurance” view, you will find the following links:

- Notify an unnamed overdue: this allows you to make an initial notification of an overdue account on an unnamed company
- Follow-up on claims: this is where you can update us on your notified overdue.

6. COMPANY DETAILS

To view the « Company Details » page, click on the company name from one of the following pages:

- “Search results”
- “List of companies”
- “Messages”

The Company details screen is divided into 2 parts:

- On the left hand side: a menu containing the list of products available (this varies depending on your contract)
- In the centre of the page: this information depends on the product you have selected

6.1 Summary

The following boxes are displayed:

- Company: details of the company, name, address, identifier, etc.
- Products requested : products ordered on this company
- DRA
- @rating credit opinion: @rating of the company
- Renewal : ability to delete debtors from the portfolio from the renewal date of the contract
- Customer details: your user fields for the company
- Actions

To access a product, click on the product name, either from the menu on the left, or in the box “Product(s) Requested”.

6.2 @rating Limit / Credit Limit

6.2.1 Initial limit request

To request a limit on the company, click on the “Limit” link from the menu on the left. A link “Request a Limit” will then be displayed in the “Actions on Product” box. Click on this to request cover; two scenarios are then possible:

- An @rating limit is immediately given to you. If this is not sufficient and you need a higher amount of cover, you can request a credit limit by clicking on the link “Transform into a Credit Limit”.
You can also request a fax confirmation of the cover.
- Or if we are unable to give you an @rating limit, then you will need to request a credit limit in order to be covered. As soon as your credit limit request is submitted, it is sent to the Coface underwriting department who will analyse the request.
We will notify you of the decision:
 - Via the Cofanet “Messages” screen
 - By fax, by mail or by email (according to the media chosen on your contract)
 - On the portfolio page, the status of the request is updated

- On the company details screen, the “Product(s) Requested” box is updated with the new status of the limit

6.2.2 Details of the limit

To access the screen displaying all the details of the current limit:

- From the portfolio, click on the name of the product in the “Product” column
- From the company details screen, click on the name of the product from the menu on the left or in the section “ordered products”

Once on the product details page, the information relating to the limit is displayed:

- For @rating limits:
 - Status of the limit
 - Decision date
 - Request identifier
 - @rating given
 - Amount corresponding to the @rating
 - Request date
 - Effective date
 - End date
 - Customer reference
 - History
- For credit limits the fields displayed by default are as follows:
 - Status of the limit
 - Decision date
 - Request identifier
 - Amount requested
 - Amount agreed
 - Request date
 - Effective date
 - End date
 - Payment terms (by default as defined in the contract)
 - Guarantors (optional)
 - Clauses (optional)
 - Risk type
 - Contact
 - Underwriter comment (optional)
 - Customer references
 - History

Some limits can have different covered amounts with specific dates between which those amounts are valid. Those types of limits are split into periods and are displayed using a table giving the amount covered by the limit, the effective date and the end date of each period.

The bottom box, “Actions” gives you access to functions available on the product:

- For @rating limits:
 - Transform into a credit limit: if you want to request a specific amount

- Cancel cover: to cancel the @rating limit
- For credit limits:
 - Modify: if you want to request a higher/lower amount
 - Transform into an @rating limit
 - Delete: to cancel the limit

Note: some credit limits can have a decision with a temporary amount or an end date. In those cases, when the temporary amount or the limit expires, you will be notified via the “Messages” screen.

6.2.3 Modify the limit

You have the option to obtain cover for a higher amount.

When requesting a limit, the following fields are compulsory:

- Amount: the amount you would like to be covered for
- Payment terms

Optional fields:

- Minimum amount
- Client code: this field is also used as the customer reference (user field)
- Guarantor number: the 10 digits number entered must be a Coface reference entered as follows:
 - Coface country code: 3 digits
 - Followed by a space
 - Followed by the Coface number: 6 characters

If you would like to obtain the guarantor number, you may use the “Search” function described previously.

- Comment

6.2.4 Transformation of the limit

At any time, it is possible to transform an @rating limit into a credit limit or vice-versa. These options are available in the “Actions on Product” box.

To request an Express Credit Limit, you must first cancel the current limit.

6.2.5 Deletion of a limit

Whether it’s a credit limit or an @rating limit that you have requested, you can cancel it at any time (except refusals). To do this, go to the Company Details screen and click on the “Delete limit” link available in the “Actions on Product” box.

Once deleted, the company stays in the portfolio for 2 years. This enables you to notify an overdue account on the company even after the deletion of the limit.

6.2.6 Update of the limit

In the event of an update by Coface:

- decisions or modifications to credit limits
- modifications to @rating limits

You will be automatically notified through the messages screen of Cofanet and by fax, mail or email (according to the media chosen in your contract) for the downgrades.

Note: where a credit limit decision has been given, this will always override that of the @rating credit opinion. Where the @rating credit opinion becomes higher than the credit limit delivered, you can either request a credit limit for the amount corresponding to the new @rating or transform the credit limit into an @rating limit.

6.2.7 Link to PDF notification

On the decision screen, a link will be available in order to display the PDF notification.

6.2.8 History of the limit

The history of cover for a company can be accessed from the section “action on products”: a new page listing any previous credit limits or @rating limits you have had will be displayed.

6.2.9 Notification of overdue account

To declare a non-payment of debt on the current company, click on the option “Overdue Accounts” available in the menu on the left of the screen. If you access the notification of overdue account via the “Portfolio” menu bar, you will have to identify the company again. On this page, you will be guided through all the steps you must follow and you will find a link to notify Coface of an overdue account.

6.3 TopLiner limit

The TopLiner limit is a product aimed at completing the insurance offer.

Its main features are:

- Additional guarantees attached to the standard policy
- Same parameters than for classic credit limits
- Flexibility on amount and duration
- Expert pricing revealing the quality of risk
- Online purchase in Cofanet

6.3.1 Menu

If the TopLiner Limit is available on your contract, the link to order it will appear on the product list on the left of the company detail screen.

6.3.2 General rules

The TopLiner limit is proposed when there is a refused, cancelled or reduced credit Limit on a debtor and when the product is set on your contract.

When a TopLiner limit is ordered, only the action “update” is available in Cofanet for the TopLiner product. The elementary Credit Limit is independent of the TopLiner product, it can be deleted, reduced ... but it can't be moved to a @rating limit.

The order is allowed only if the user has the corresponding right. Each TopLiner limit is linked to an initial refused, cancelled or reduced Credit Limit product.

The order page contains the following information:

- The Start date of the product: a read only field filled by default with the current date
- The request amount and the currency of the initial Credit Limit: read only field
- The agreed amount and the currency of the initial Credit Limit: read only field
- The complementary amount: free textbox. The currency is by default the one of the initial Credit Limit
- The duration of the TopLiner limit: a free text box

The validation of the order launches a first control on the two filled textboxes before submitting it:

- The request amount: minimum and maximum values are checked. If the requested complementary amount isn't included in this interval, the form isn't validated and an alert message is displayed. This field is mandatory.
- The minimum duration of the product is 30 days and the maximum value is 90 days. If the filled value goes beyond this interval, the form isn't validated and an alert message is displayed. This field is mandatory.

The validation of the data creates a request and submits it to the Coface risk system. The decision can then be rejected or agreed.

Certain TopLiner requests are rejected before the automatic underwriting process can be launched.

- A popup message informs the user in case of automatic refusal, which can be either due to the request parameters entered by the user or a general refusal for transaction regarding the buyer in question.
- A validation button “ok”, when the user validates this step, he is redirected to the company detail page.

If the TopLiner is agreed, a popup is displayed with:

- The requested amount
- The validity period accepted
- The agreed amount with its currency
- The invoiced amount of the TopLiner limit with the invoiced currency
- A list of actions:
 - Agreed: the order is saved; you are redirected to the TopLiner limit detail page.
 - Refused: the refusal is saved, you are redirected to the company detail page
 - New simulation: The refusal is saved, the previous entered values are kept and you are redirected to the TopLiner limit order page.

6.3.3 Product detail and Company detail pages

Please see the chapter dedicated to the details of a credit limit.

6.3.4 TopLiner history

The TopLiner history is accessible from the TopLiner product detail, by clicking on “History” at the bottom of the page. The history gives a summary of all TopLiner limits ordered on the selected buyer. The following details are displayed in the table:

- The request date
- The requested amount

- The agreed amount
- Decision status
- The validity period
- The TopLiner premium

The TopLiner history is available as soon as a TopLiner request is displayed, regardless of the decision status and covers a 2 year span. The TopLiner history can be printed but not exported.

6.3.5 Notifications

When a TopLiner has been granted, a notification is generated: “Your TopLiner on this company has been granted on the dd/mm/yyyy.”

5 days before the end of the TopLiner coverage period, the user will receive a notification in his Cofanet mailbox saying “Your TopLiner limit will end on dd/mm/yyyy”

6.4 Express Credit Limit

The express credit limit allows you to be covered on a company according to the limit and the insured percentage defined in your contract (the availability of this product depends on your contract). This product is available from the company details screen, by clicking on the “Express Credit Limit” link displayed in the menu on the left.

- For Express Credit Limits the fields displayed by default are as follows:
 - Status of the limit
 - Decision date
 - Request identifier
 - Request date
 - Effective date
 - End date
 - Customer reference
 - Display of Decision codes on cancelled ECL (optional. Depends on the country profile)
 - Display of Underwriter comments on cancelled ECL (optional. Depends on the country profile))

The actions available for this product accessible from the “Actions on product” box are:

- Request an express credit limit: only available if no other limit already exists on the selected company
- Transform into an @rating limit: available on agreed or refused limits
- Delete express credit limit: available only on agreed limits

The history of the limits is accessible from the section “action on products”:

Note: if an Express Credit Limit has been refused, you will not be able to reapply until a year later.

6.5 @rating Credit Opinion

6.5.1 Description of the @rating credit opinion

Coface's @rating solution is the first worldwide information, rating and insurance system for commercial risk. The @rating credit opinion offers an immediate evaluation of the risks associated with the non-payment of trade debt.

5 levels of rating evaluate reliable companies and inform you of the level of exposure that could be accepted on a particular company. The values corresponding to the @ratings are defined in your contract and may be accessible in the "contract details" option of the "contract" menu; providing that this feature has been activated for your account.

@rating is designed to evaluate a company's ability to repay its commercial debt. It gives a very clear assessment, using 7 classifications:

- @@@@: corresponds to a company with an @rating Quality label and on which we can agree a credit limit for a higher amount than the @@@@ value. It indicates the best credit rating and the strongest ability to repay commercial debt on time.
- @@@: indicates a better credit rating and a stronger ability to repay commercial debt on time.
- @@: indicates a good credit rating and a satisfactory ability to repay commercial debt on time. However, the margin of security is not as wide as in the case of the best credit rating.
- @: indicates a reasonable credit rating with an adequate capacity for debt repayment.
- R: indicates a minimal rating has been established.
- NR: rating not established. We do not have enough relevant information to give an @rating. To be covered you must apply for a credit limit.
- X: indicates an element of weakness.

6.5.2 Request an @rating credit opinion

An @rating credit opinion can be requested by clicking on the "@rating Credit Opinion" link displayed in the menu on the left. Once in the product details page, click on the link "Request an @rating Credit Opinion" available in the "Actions on Product" box.

The confirmation screen displays the decision date and the @rating notation. However, where Coface is not able to give you an @rating credit opinion, we will obtain further information and once an @rating credit opinion is available, you will be informed of it through the "Messages" screen.

6.5.3 View the @rating credit opinion

If an @rating credit opinion is requested on a company, the @rating is displayed on the following screens:

- Portfolio: in the "Position" column
- Company details: in the "Product(s) requested" box and in the "@rating credit opinion" box
- @rating credit opinion details: you will find the status, the decision date, the effective date and the end date as well as the request identifier, the @rating notation, the amount corresponding to the @rating notation and the customer reference.

6.5.4 @rating credit opinion with monitoring

Depending on your contract with Coface, you may have the option to monitor the @rating credit

opinion of a company. You will then receive any updates to the @ratings through the “Messages” screen; new @ratings are automatically updated in your portfolio. It is also possible to stop (and restart) the monitoring of the @rating at any time by using the options provided in the “Actions on Product” box.

6.6 Customised Credit Opinion

This product is available subject to your contract. It allows you to obtain an opinion on a specific amount that is above the value of the @rating credit opinion.

This function is available for all the companies with an @rating credit opinion and is monitored constantly by our underwriters.

6.6.1 Request a customised credit opinion

To request a customised credit opinion, click on the “Customised Credit Opinion” link displayed in the menu on the left. Once on the product details page, click on the link “Request a Customised Credit Opinion” available in the “Actions on Product” box.

You will then be asked to enter the amount and the customer reference if any. Click on the “Validate” button to submit your request.

Your request will then be sent through to our underwriting department and you will be notified of the result once the decision has been made.

6.6.2 View the customised credit opinion

If a customised credit opinion is requested on a company, the credit opinion is displayed on the following screens:

- Portfolio: in the “Position” column
- Company details: in the “Product(s) Requested” box
- Customised credit opinion details: you will find the status, the request identifier, the decision date, effective date and end date, the amount requested, the amount agreed and the customer reference.

6.6.3 View of the DRA

The DRA of the debtor company is displayed in the Company Detail screen.

Customised Credit Opinion

Summary

PROTECTION
Notification of Overdue Account

BUSINESS INFORMATION
DRA
CreditAlliance Report
Customised Credit Opinion
@Rating Credit Opinion
Monitored Credit Opinion
Monitored DRA

COMPANY

Name : ESSAI INFORMATIQUE DOSSIER FICTIF LTD ADRESSE TELEPHONE FAX SMITH
Address :
Postalcode :
Town : PUTEAUX
Country : Italy

EASY number : 00000321647765
Coface reference : 390 000006

DEBTOR RISK ASSESSMENT (DRA)

DRA

Very High High Medium High Average Moderate Low

0 1 2 3 4 5 6 7 8 9 10

■ CURRENT PRODUCT: CUSTOMISED CREDIT OPINION

■ Current Product: Customised credit opinion
You have a customised credit opinion on this company.

status: Agreed
Decision date: 19/06/2016
Request Id: 160619U6683A

Details

Amount requested: 10,000,000 JPY
Amount Agreed: 10,000,000 JPY
Request date: 19/06/2016
Effective date: 19/06/2016
End date:
Underwriter: Faasi LARBI
Customer reference: TestMEP19062016

ACTIONS ON PRODUCT

- Update the amount
- Delete the customised credit opinion
- History

6.6.4 How to transform a CCO into a CCL

It is possible to transform your CCO into a CCL, with the following conditions:

- Your contract contains both the products CCO and CCL with the same country coverage
- You do *not* have an existing CCL, ECL or Rating Limit with the status "Agreed" on the debtor company for the concerned contract.
- You do *not* have a CCL, ECL or Rating Limit "Pending request" on the debtor company for the concerned contract.

If these conditions are fulfilled you can:

- Select the CCO that you want to transform (except status refused)
- Go to "Actions on product"
- Select "Transform into a credit limit"

Customised Credit Opinion

COMPANY

Name : ESSAI INFORMATIQUE DOSSIER FICTIF LTD ADRESSE TELEPHONE FAX SMITH
 Address :
 Postcode : EASY number : 0000321647765
 Town : PUTEAUX Coface reference : 390 000006
 Country : Italy

CURRENT PRODUCT: CUSTOMISED CREDIT OPINION

Current Product: Customised credit opinion
 You have a customised credit opinion on this company.

status	Agreed
Decision date:	17/06/2016
Request Id	160617UA83BE

Details

Amount requested:	5,000,000 JPY
Amount Agreed :	5,000,000 JPY
Request date:	17/06/2016
Effective date:	17/06/2016
End date:	
Client Dept	
Customer reference:	Customer ref

ACTIONS ON PRODUCT

- Update the amount
- Transform into a credit limit
- Delete the customised credit opinion
- History

ACTIONS ON PRODUCT

- Update the amount
- Transform into a credit limit
- Delete the customised credit opinion
- History

The screen "Order product : credit limit" is displayed.

Some fields are already prefilled with values coming from the CCO.

ORDER PRODUCT: CREDIT LIMIT

Start date: 30/06/2016
 End date: 31/12/2016
 Amount: 2 500 000 EUR
 Minimum amount: 000 EUR
 Payment terms: As defined in contract
 Customer reference: test
 Order reference:
 Comment:

ACTIONS

- Confirm
- Cancel

- **Start date** = Current date. **Cannot be modified.**
- **End-date** = The field is prefilled with the end-date as figuring on the CCO (if existing). This date **can be amended, but only prior to the initial end-date.**
- **Amount** = The field is prefilled with the decision amount of the CCO. It **can only be amended to a lower amount.**
- **Currency** = The currency is the one belonging to the CCO.
- **Customer reference** = If a customer reference exists on the CCO, the field is prefilled, though **it can be amended or deleted.**
- **Order reference** = If an order reference exists on the CCO the field will be prefilled, but **can be amended or deleted.**
- If a comment figure on the CCO **it will not be taken over.** However, the field can be amended.

After completing the “Order product : credit limit”, validate the request with “Confirm”, or leave the transformation process, by clicking “Cancel”.



It is not possible to add a guarantor during the transformation process. If you want to add a guarantor to the CCL, you have to create a modifying CCL request in a second step.

6.6.5 Transformation process

The requested amount is agreed instantly and entirely; thus the CCL will be in status “Fully agreed”, even if you have requested a lower amount than figuring on the initial CCO.

Once the CCL underwritten, the CCO will be in status “Withdrawn”.



It is not possible to transform a CCL into a CCO.

After transformation, you will receive a message into your “List of Messages” :

Status	Company name Customer reference	Type of Message	Date	Subject
	SOC EXPLOIT GARAGE DEPANN ELECTIC AUTO SIREN : 432337053 Icat Easy number: 00001540815550	Insurance Products	01/07/2016	Your Credit Limit has been agreed for 20,000 EUR from 01/07/2016

6.7 Business Report

6.7.1 Order a report

From the company details screen, a link “CreditAlliance Report” is available from the menu on the left. If you click on this link you will access the page allowing you to order a report.

The report may be available immediately or a fresh investigation may be required.

In both cases, you will need to select a language and a format for the report.

Click on the “Order” link in the “Actions on Product” box to submit your order.

Where a fresh investigation is required, you have to select the delivery mode (interface, fax or e-mail) and the delivery speed (optional: customer reference). As soon as the report is delivered, you will be notified via to the “Messages” page of Cofanet.

6.7.2 View a report

If the report is available, the request date, the reception date and the status of the report are displayed as well as its reference.

The options available when you are on the product details page are:

- View the report
- Order a fresh investigation
- Consult the history of the report ordered

6.7.3 Export a report (in PDF format)

Once the report is available, you can choose to export it in a PDF format by clicking on the link provided. You will need the software Acrobat Reader if you want to view the report exported.

6.7.4 Delete a report

If you do not want to keep the report in the portfolio, you can click on the link "Delete report" provided. This will remove the company from the portfolio if there are no other products on the company.

6.8 DRA: Debtor Risk Assessment

The DRA measures the probability that a company will default over a 12 month period. It predicts the likelihood of the business having difficulty surviving as a trading entity.

All relevant factors are condensed into an objective and powerful DRA.

The DRA is the combination of proven statistical methods, as well as input from a risk analysts and field investigators.

The DRA is automatically updated as new relevant data is entered in our database

6.8.1 Order a DRA on an information contract

The DRA can be ordered by clicking on the "DRA" link displayed in the menu on the left. Once on the product detail page, click the link "Request a DRA" available in the "Actions on product" section.

The confirmation screen displays the date of decision and the DRA. In the case where Coface is not able to issue you a DRA, we conduct an audit of the company and you are notified of our decision in the Cofanet mailbox.

If you already have a DRA on the selected company: the DRA and the issuing date are reminded. You can also order a new DRA if any.

6.8.2 View a DRA on an information contract

The DRA is displayed on the following screens:

- Portfolio: in the "Position" column
- Detail of the company: in the "Product requested" and "DRA" boxes
- Detail of the product: status, request date, decision date, effective and end date, the identifier of the request, the DRA and the customer reference are displayed

6.8.3 Monitoring DRA on an information contract

If your contract gives you access to the product DRA with monitoring, you will then be able to order it via the company details page. Once under monitoring, you are notified of the DRA updates in the Cofanet mailbox and the portfolio is automatically updated.

You can also stop and, if necessary, restart the monitoring of the DRA using the proposed actions for the product.

6.8.4 DRA on an insurance contract

The DRA is displayed as an attribute of the decision for all debtors on which you have an active decision (granted or denied).

The DRA displayed is the DRA linked to the decision:

- DRA of the debtor or
- DRA of the best guarantor (if decision with guarantee) or
- Country assessment (if the decision is given under political risk)

If you have information and documents that can help us to revise one of our DRA-buyers, you can contact us using the procedure you will find in Cofanet

7. HISTORY OF REQUESTS

A sub-menu “history of requests” is available for all contracts under the menu “Portfolio”.

7.1 General rules

The feature retrieves all requests or declarations (all kind of credit insurance and information products as well as the notifications of overdue accounts) and all request actions (company addition, deletion, update, product transformation...)

The retrieved requests are those having following status:

- Produced
- Cancelled
- Rejected
- Pending

Only requests that have been made within the month are listed in this screen.

The sorting is on the date is by default, in a reverse chronological order.

The exported or printed list is the current displayed list. i.e.:

- If a filter is applied, the filtered list is exported/printed
- If the list is sorted, the sorted list is exported/printed

The list of requests displays the following values:

- Request date (date and time)
- User Identifier, either:
 - user_ID for subscribers or
 - “External request” for internal users
- Country (with a flag) + Company name
- Easy number of the debtor
- Legal identifier
- Customer reference
- Product name
- Request status with the same colour code than in portfolio:
 - Green = produced
 - Red = cancelled or rejected
 - Orange = pending
- Request Identifier

You can sort the list on the following columns:

- Date
- User Identifier
- Company name

The following filters are available:

- Country (please see chapter dedicated to the portfolio filters)

- Company name (please see chapter dedicated to the portfolio filters)
- Identifier (Easy number, Coface reference or legal identifier; please see chapter dedicated to the portfolio filters)
- Request Identifier: this field is a free textbox
- User field(s) (please see chapter dedicated to the portfolio filters)
- Product type (please see chapter dedicated to the portfolio filters)
- Date (please see chapter dedicated to the portfolio filters, only on requested date)
- Request status (dropdown list with the following status: produced, cancelled, rejected or pending)
- User Identifier: this field is a free textbox

If a filter is applied, the following sentence is displayed: "The portfolio displayed has been filtered by
»

If a filter is applied, a link allows resetting the filter.

The number of requests per page is the same as the Number of companies per page defined in the Tool's option parameter. A pager is displayed if there is more than one page.

The number of returned requests is the same as in portfolio view. A message gives the total number of finding requests and the number of requests displayed if they are different.

Each Company name is a link to the company detail page.

In the action box, the following actions are available:

- Print the list of requests
- Export the list of requests in PDF format

8. MESSAGES

From this page, accessible directly from the menu bar, you are informed of all the decisions taken off line, of any changes to existing limits in your portfolio and of the delivery of business reports for all contracts available under your user code.

8.1 List of Messages

The messages are listed in the form of a table:

- **Importance** : Messages with an importance “high” are displayed with a red exclamation mark.
- **Status** : an icon indicates the status of the messages (read or unread). You can click on the icon to change the status
- **Company name / Customer reference** : clicking on the name takes you to the company details screen
- **Type of message** : the type of product (insurance, information or debt collection)
- **Date**: the date the message was received. All the messages, both Read and Unread, are sorted in chronological order from the most recent message to the oldest
- **Subject** : a summary of the message; click on cross to see further details when the messages is on 3 lines or more

The first column contains a checkbox that you can select in order to delete messages.
The last column contains the actions available for the message (export to PDF, print).

For your information, messages you have read are displayed for 1 month, unread messages stay available for 3 months.

You can delete messages at any time by clicking on the appropriate link in the action box at the top right of the screen.

8.2 Filters

The filters allow you to display certain types of messages:

8.2.1 Filter by status

This filter allows you to display:

- All messages
- Unread messages
- Read messages

You can choose the status from the drop-down list. Click on “Filter” to display your results.

8.2.2 Filter by importance

This filter allows you to display:

- All messages
- Messages with an importance “Normal”
- Messages with an importance “High”

8.2.3 Filter by type

This filters the messages according to their category:

- All types
- Management
- Information Products
- Insurance Products

Just choose an option from the drop-down list. Then click on the “Filter” button to get your results.

8.2.4 Filter by date

To display only the messages received on a specific date, please select the filter criteria (equal, less than, less than or equal to, superior to, superior or equal to or include between) and enter the date in the format “day / month / year» and click on "Filter" button.

8.2.5 Filter by product

The criteria available are as follows (depending on your contract and profile rights):

- All products
- DRA with monitoring
- DRA without monitoring
- Express Credit Limit
- Credit Limit
- TopLiner
- TOD
- Balance Sheet Declaration
- @rating Limit
- @rating credit opinion
- @rating credit opinion with monitoring
- Customised credit opinion
- CreditAlliance report

Just choose an option from the drop-down list. Then click on the “Filter” button.

8.2.6 Filter by contract

If there is more than one contract attached to your user code, it is possible to display the messages corresponding to just one contract. All you have to do is select a contract from the drop-down list and click on the “Filter” button.

8.2.7 Filter by country

Just select a country from the drop-down list and click on the “Filter” button in order to see the list of messages on companies that belong to that country.

8.2.8 Filter by legal Id

This option allows you to find a message on a specific company

- Select a country from the drop-down list
- Enter the value for the default legal Identifier displayed
- click on the “Filter” button

8.2.9 Filter by customer reference

Just select your client reference for the company you are looking for from the drop-down list and click on the “Filter” button in order to see the message that belong to that company.

8.3 Actions on the list of messages

The actions available from the “messages” screen are as follows:

- Print / Export to PDF all messages
- Print / Export to PDF selected messages
- Delete message(s)
- Export all messages to XLS
- Access to contextual help on this feature to Userguide

8.4 Message detail

By clicking on the company name of the debtor from the list of messages you are redirected to the company detail of the debtor.

If the message does not concern the selected contract, you may choose to be switched on the portfolio concerned by the message.


In case of a message regarding a claim update, you will be able to click on the message and access directly to the claim.

8.5 Delete a Message

From the list of messages: tick the check box corresponding to the message you would like to remove, and then click on “Delete Message(s)” in the “Actions” box.

It is also possible to delete several messages at once, either by selecting them one by one, or by checking the box at the top or at the bottom of the list “Select/Deselect List”.

9. ANALYSIS

This feature allows you to obtain a real-time snapshot of the distribution of credit risk in your portfolio according to the @rating level and outstanding balance of each trading partner. It can be accessed by clicking on the “Analysis” option of the “Portfolio” menu or by clicking on the  icon displayed in the “Actions” box on the “List of Companies” page.

9.1 Portfolio Analysis Specification

This page allows you to customise your portfolio analysis with the following criteria:

- Contract : if you have access to more than one contract, you can choose which one to use
- Type of analysis (rows) :
 - By country : choose either all countries or a specific country
 - By outstanding amounts: the brackets can be customised by clicking on the “Setup Outstanding Amounts” link in the “Actions” box
- Type of analysis (columns): this will be @ratings for Globalliance contracts

9.2 Outstanding Amounts Specification

From this screen it is possible to set up the brackets that will be displayed in the table for your analysis by outstanding amount.

You may input up to 10 brackets (the first bracket is completed). The “Final Value” is automatically calculated.

To validate your brackets, click on the “Save” link in the “Actions” box.

Finally, click on the “Back” button to go back, either to the Portfolio Analysis Specification, or the Portfolio Analysis depending on where you came from.

9.3 Portfolio Analysis

The portfolio analysis may take a few moments to generate. It gives you access to 4 matrices that can be viewed by clicking on the corresponding tab:

- Company: distribution by number of companies
- Amount: distribution by cumulated outstanding amounts
- % of companies: distribution by number of companies in percentage
- % of amounts: distribution by cumulated outstanding amounts in percentage

Each matrix offers a distribution by level of @rating notation (columns) and either by country or by outstanding amounts (rows) depending on what has been selected in the specification. You therefore have a global view of the credit risk in your portfolio thanks to the @rating credit opinion attached to each company.

This analysis is also a powerful tool to analyse the risk zones that interest you. Each cell of the table can be clicked on to access the list of companies in that bracket.

It is also possible to generate a graph (in the form of a pie chart) based on all or part of the selection of the analysed portfolio. The graphs are dated and can be exported (in a PDF format), which allows you to build up an analysis over a period of time.

The functions on this page allow you to go back to the portfolio analysis specification page and to the outstanding amounts specification page.

10. PORTFOLIO ANALYSIS

This feature gives a consolidated view of the portfolio by DRA. It also provides the history of average credit risk for each contract attached to your subscription.

This feature is accessible by clicking the "Portfolio" / "Portfolio Analysis" menu.

10.1 Analysis

The display of DRA analysis may take a few seconds before being generated. The analysis is performed on the selected portfolio of contract in the banner header.

This analysis takes into account only credit insurance products (Credit Limits, @rating Limits Express Credit Limits) whose status is granted or refused. Information products as well as the decision with a status deleted, cancelled or expired are not part of this analysis

The Analysis screen gives you access to a matrix that can be viewed by clicking the tab:
View by DRA: distribution in number of companies and in risk exposure according to their DRA

Actions available on this page allow you to print or export the current analysis.

10 BIS. WEIGHTED ASSESSMENT OF PORTFOLIO

The Weighted Assessment of Portfolio value corresponds to the sum of approved amounts weighted by the sum of the DRA/total approved amounts. It gives a quick assessment of your portfolio.

The Weighted Assessment of Portfolio is displayed in the Portfolio Analysis screen. The “Portfolio Analysis” screen is divided into 3 parts:

- Weighted Assessment of Portfolio
- Portfolio analysis
- History

10 bis.1 Weighted Assessment of Portfolio

The Weighted Assessment of Portfolio (“WAP”) is displayed in the form of graduated scale. This scale goes from 0 to 10 (0.5 in 0.5 scale).

If the WAP is not known the graduated scale is not displayed. Only the value “NS” (non-scored) is displayed.

10 bis.2 Portfolio Analysis

The result of the analysis is presented as a table. The table is built as follows:

- The lines are the number of decisions and the Risk Exposure
- The columns are the DRA
- The final column gives the total risk exposure and the total of decisions.

10 bis.3 History

The history graph is displayed with a double scale. The two data available in this section are:


- The history of the Risk Exposure
- The history of the Weighted Assessment of Portfolio.

A table is also available containing the values shown in the graph.

The extent of the displayed history is six months.

11. DATA EXPORT

The data export function allows you to download all or part of your portfolio into an external file in an Excel or a text format, which you can then import onto your internal system (Excel file, Access database...)

This function can be accessed either from the “Export” option of the “Portfolio Menu” or by clicking on the  icon that is displayed in the “Actions” box of the “List of Companies” page.

By going through the “Portfolio” menu and selecting the “Export” option, you have access to the list of exported files as well as the options to customise your exports.

11.1 Exporting the Portfolio

11.1.1 Quick export

When you are in the “List of Companies” page, you can click on the export icon. This will then download the list of companies displayed in your Portfolio. This means that if you have filtered the portfolio, the download will only be of the filtered companies.

If you want to export the entire portfolio, please make sure that the filter is reset.

Warning: if the export has more than 1000 lines, it will only be available the day after.

→ See for more detail 11.4.1 Standard Export Template

11.1.2 Export of a selection

This feature allows you to select a list of companies and export them.

1. Click on the “List of Companies” link once you are on the “Export Templates Results” page
2. When you are on the “Portfolio to Export” page, you can tick the checkboxes of the companies that you want to export. The “Select/Deselect Displayed List” checkbox at the bottom of the page allows you to select all the companies on the page. It is also possible to use a filter.
3. Click on the “Export Selected List” link available in the “Actions” box in order to export the selected companies. If you click on the “Export Entire List”, you will export the whole portfolio.

11.2 Portfolio Export List

This screen is displayed once the “Quick Export” is selected or by clicking on the “Export” option of the “Portfolio” menu. The exports are generated in a few minutes; the delay will vary depending on the size of the portfolio that you are trying to export: all you have to do is click on the “Refresh List” option to see if your file is ready to download.

The list of files generated is presented in a table format with the following columns:

- Date: the date of export file creation

- Scenario: name of the scenario used for the export; “direct export” is displayed if a quick export was used
- Contracts: list of contracts exported
- Filter description: filter applied to the portfolio exported
- Template name: name of the template used
- Size: size of the file generated in Kilobytes
- State: the status of the file (loading/available)
- Download: a disk icon is displayed when the file is available
 - Click on the disk in the Excel column to display the Excel file or on the disk in the txt column to display a text file
 - Or right click on the disk and select the option “Save target as ...” in order to save the file on your PC

11.3 Manage Template

To customise your export, click on the link “Manage Template” that is displayed in the “Actions” box when you are on the export results page.

11.3.1 Create an export template

To create a new template:

1. Click on the "Create" link
 2. Enter the name and the description of the template
 3. Select the fields you want to export from the "data available" list and transfer them in the "chosen data" list by using the right arrow button
 4. You can order the exported field by using the up and down arrow buttons
- Warning:** the “user fields” are required to be located at the end of the export template to avoid any discrepancies in the exported files.
5. Click on the "Save" link available in the "Actions" box

Tips

By using the "Select / Deselect All" link, you can select all the fields in the list. You can also use the CTRL key to select one or more fields

Note: you can create up to 20 templates

11.3.2 Modify a template

To modify an existing template:

1. Click on the name of the template that you wish to update
2. Follow the procedure described in the previous chapter “Create an export template”

11.3.3 Delete a template

To delete a template from the list of templates, check the box next to the template name you want to delete and click on the “Delete” link available in the “Actions” box.

11.4 Standard Export templates

The list of default templates is accessible from the "Portfolio / Export" menu.

This list consists of:

- Standard export templates (export of the portfolio or/and export of reports) provided by the platform based on the contract.
- Specific Export templates for the Bulk Action feature (BPO)

11.4.1 Standard Export Template

The user can update an export template already defined by default in order to improve it or modify it according to his needs.

The selected data can be added or removed from these templates but their name, description and type cannot be changed.

Only the default templates associated with the commercial offer of the current selected contract are displayed.

The default templates cannot be deleted.

11.4.2 Specific export templates for Bulk Action feature (BPO)

These specific templates allow generating an export file that can be reused for the bulk action feature. It is generated respecting the rules of the Bulk Action functionality (e.g.: display, format).

For these specific templates, the criteria cannot be changed.

One template is proposed for each type of import:

- Add number of companies by Easy
Number Easy, Customer reference, amount of outstanding
- Delete by number of companies Easy
Easy Number
- Add Company by identifying legal
Country code; Legal identifier code; legal identifier value; customer reference; outstanding amount
- Import Product
Country code, number Easy; Legal identifier code; legal identifier value; reference client requested product; action upon request; amount, outstanding amount, transaction number, date of effect.

The code and the value of the legal identifier are optional if the Easy number is filled. These columns are empty if the Easy number is provided.

The products available are as follows (depending on the contract rights):

- Express Credit Limit: ECL
- @rating Limit: RLI
- Credit Limit: CRL
- @rating Credit Opinion without monitoring: RCO
- @rating credit opinion with monitoring: ROM

- Customised Credit Opinion: CCO
- DRA without monitoring: RSC
- DRA with monitoring: RSM
- TopLiner Limit
- Extension of Due Date

In the generated file, the columns "action", "amount" and "effective date" are empty to allow the user to complete them as needed.

11.5 Manage Regular Scenarios

A scenario is composed of a template, a filter, a list of contract and a periodicity. This allows you to export exactly the data that you want from the portfolio on a regular basis.

11.5.1 Create a scenario

To create a new regular scenario:

1. Click on the "Create" link
2. Enter the name of the scenario and its description
3. Select the template (see chapter dedicated to templates for details)
4. Select the filter : the filters are the same as in the portfolio (see chapter dedicated to filters for details)
5. Select a contract : you may select one or more contracts from the list of contracts attached to your user ID
6. Select the frequency
 - a. None: the export will run once
 - b. Daily: the export will generated every day
 - c. Weekly, Monthly or Annually : choose the day when you want your export to be generated
7. Select the duration of the scenario using the schedule: make sure the end date is not anterior to the current day and that the start date is not too far in the future, otherwise your export will never run
8. Select the output format:
 - a. "Aggregate delivery: 1 line per product. For example, if a company in the portfolio has 3 products, they will be 3 separate lines in the export file
 - b. Aggregate company: 1 line per company
9. Click on "Save and Start"

Note: you can created up to 10 scenarios

11.5.2 Modify a scenario

To modify an existing regular scenario: click on the name of the regular scenario that you wish to update. Follow the same procedure described in the previous chapter.

11.5.3 Delete a scenario

To delete a scenario from the list of scenarios, check the box next to the scenario name you want to delete and click on the "Delete" link available in the "Actions" box.

12.OVERDUE ACCOUNTS

The Notification of Overdue Account (NOA) is a product managed by the client when a debtor does not pay his invoices partially or totally. In this case, the Cofanet user indicates the invoices unpaid by the debtor creating a new NOA via Cofanet.

A NOA may trigger a recovery action against the buyer. This recovery action is explicitly requested by the client and is, in most of cases, optional

A NOA can be linked to a customer with an insurance product ordered on the buyer or not, with an identified buyer or not.

The NOA functionality is available if:

- Your contract is signed or terminated for less than one year
- The NOA product is available on your contract and/or
- The NOA right is setup on your subscription.

Through this functionality you can:

- Create a NOA (initial) on a known or unknown debtor (depending on the contract rights),
- Modify a NOA on known debtors
- Access and manage his NOAs' portfolio

12.1 NOA structure

A NOA case is composed of 1 or several requests.

The first is named 'initial' request, the next ones are named "additional" requests.

The "initial" request contains all global data of the NOA case.

The "additional" requests contain only invoices and payments added (and/or the intervention request if any)

12.2 Navigation

In the browser navigation, you may return from the current screen B to the previous screen A. The data previously entered in the screen A are available. But when you return from the screen A to the screen B, all the data previously entered in the screen B are lost: the screen B is reset with blank fields.

The navigation in the NOA screens is as follows:

References <->Contacts 'details <-> Debt type <-> Intervention <-> invoices <-> payments <-> Comment <-> Validation -> confirmation

12.3 Management rules

You can declare an overdue account if:

- Your contract is signed or terminated for less than one year
- The NOA product is available on your contract and/or
- The NOA right is setup on your subscription.

- Your contract has at least one product of type RISK whatever its status on this debtor.

Only one NOA can have the status pending or rejected on one debtor.

A new initial NOA on one debtor can be created if and only if all the previous NOAs have a final status (cancelled, closed)

12.4 NOA creation

The different steps to create a NOA are:

1. Identify the debtor (or create the debtor if he is unknown from the Coface database)
2. Enter the invoices
3. Enter the payments (if any)
4. Validate the NOA

After this first stage, the NOA is created and managed by Coface

The first NOA entered is named "Initial NOA". Once the initial NOA is created, other NOAs can be created and are named "additional NOAs". As the NOA evolves over time, the additional NOAs allow entering additional invoices and payments once the initial NOA is created. The initial and the additional NOAs are called the "NOA case".

A NOA case is visible in the portfolio with its status.

The NOA creation follows a process based on 10 successive steps:

1. Reference input
2. Debtor information
3. Insured information
4. Debt type
5. Non-payment reason
6. Intervention request
7. Invoices
8. Payments
9. Comment
10. Submission

The modifications of the NOA cases can be done only on identified debtors (with definitive easy number).

When an additional NOA is created, the data which can be modified in the first steps are only:

- The comment
- The contact for intervention
- The contact in charge of the NOA
- The Intervention field if not requested before

When the user chooses to make an additional NOA, it is mostly in order to add invoices and/or payments. So the entry point of the additional NOAs is the "Invoice" step.

The user will follow the steps from Invoices to NOA submission.

12.4.1 Entry point: the Company detail view

The entry point of a NOA creation or modification is the Company detail view in Cofanet.

The company detail view is shown after:

- The selection of a debtor in the Cofanet Portfolio
- The selection of a debtor from the search result page
- A company creation (for unknown buyer)

12.4.1.1 Create an initial NOA

The navigation path to reach the company details screen is: » Portfolio » List of companies » Company Details

An initial NOA can be created by clicking on the product “Notification of overdue account” from the company details screen. If there is no “Pending” NOA on your debtor, a button named “New claim case” is then available.

The “Notification of overdue screen” is then displayed (Navigation: » Portfolio » List of companies » Company details » Notification of Overdue Account)

12.4.1.2 Create an additional NOA

If there is already a “pending” NOA on your debtor, and if the rights of your contract and your subscription allows it, the link “ New Additional request” is available from the “NOA details”.

However, if there is a pending claim case on a debtor which has been entered without using Cofanet you cannot create a new claim case. Accordingly, the following warning message appears:

“There is already an existing claim on this debtor for this contract. You cannot create a new claim case as the previous is not closed”.

12.4.1.3 EQC validation for unknown debtor

If you cannot find the company in your portfolio neither in the company search, you can create an “unknown debtor”.

The creation of this debtor will then be validated by the Coface validation process. Three cases are possible:

- The company is retrieved : in that case the NOA Case is attached to the retrieved company
- The company is not retrieved but can be added into the Coface system: The company is not retrieved and can be created into Coface system. The NOA Case is attached to the created company.
- The company is not retrieved and cannot be created: the request will follow the process defined for “unable to locate” Cases: a notification is created to inform you that despite our investigation, the debtor cannot be located. You must give us further details on his identification and remake your whole NOA declaration.

You cannot add additional NOAs on an unknown debtor as long as this debtor is not definitively identified (EASY number and Coface Number).

12.4.2 Reference input

In this step, you can enter your NOA reference. This is a free text (alphanumeric text) which defines the NOA reference in your internal system.

When you click on the “Next” button, you go to the next step “Debtor information”. The data entered are then memorized.

Link “Back to summary”: please see the chapter “Back to summary link - NOA Discarding”.

12.4.3 Debtor information

This step displays the debtor details on which you want to make a NOA.

The fields displayed are:

- Company business name
- Address
- Postcode
- City
- County/State (if required by country)
- Country
- Legal identifier type
- Legal identifier value
- Easy number
- CRS number (Coface Reference)
- Phone
- Fax

12.4.4 Invoice address

If you want to specify a different invoice address from the one already displayed, you can check the radio button enabling this feature.

The fields displayed are:

- Company business name* (105 char each part)
- Address* in 3 parts (35 char each part)
- Postcode* (9 char)
- City* (35 char)
- Country*
- State/Province
- Phone (25 char)
- Fax (25 char)
- Legal identifier (25 char)

*: mandatory fields

When the user clicks on the “Next” button, he goes to the next step 'Insured information'. The data entered are memorized.

Link “Back to summary”: please see the chapter “Back to summary link - NOA Discarding”

12.4.5 Insured information

This step displays the details of the company who wants to create the NOA (company the contract belongs to). This area defines the Coface client's data.

The fields cannot be modified and are automatically filled by Cofanet.

The fields displayed are:

- Company business name
- Address
- Postcode
- City
- County/State (if required by country)
- Country
- Legal identifier type
- Legal identifier value
- Easy number
- CRS number (Coface Reference)
- Phone
- Fax

12.4.6 Contact person

This section is pre filled and you are able to modify them if needed. It corresponds to the data of the person in charge of the NOA within your company.

The fields displayed are:

- Civility*
- First name*
- Name*
- Email**
- Phone**
- Fax**

*: field mandatory

** : one of the three fields (Email, Phone or Fax) should be entered.

12.4.7 Invoice issuer

If you want to specify a different invoice address from the one already displayed, you can check the radio button enabling this feature.

The invoices can be issued by a company other than the client (the invoices issuer is different from the insured client). In this case this area can be displayed and filled.

This section is optional.

The fields displayed are:

- Company business name* (105 char)
- Address* in 3 parts (35 char each part)
- Postcode* (9 char)
- City* (35 char)
- Country*
- State/Province
- Phone (25 char)
- Fax (25 char)
- Legal identifier (25 char)

*: mandatory fields

When you click on the “Next” button, you go to the next step “Non-payment reason”. The data entered are memorized.

Link “Back to summary”: please see the chapter “Back to summary link = NOA Discarding”.

12.4.8 Debt type step

This field offers two choices:

- Credit Insurance (debt is covered)
- Additional clause not guaranteed (debt is not covered)

The user chooses one of the two values. By default the value is "Credit insurance".

When you click on the “Next” button, you go to the next step “Non-payment reason”. The data entered are memorized.

Link “Back to summary”: please see the chapter “Back to summary link = NOA Discarding”

12.4.9 Non-payment reason

In this step, the user can specify the reason of the non-payment.

The values available in the combo are:

- Financial difficulties
- Insolvency
- Commercial or technical dispute
- None transfer
- Other reasons: if the reason "Other reasons" is selected, a free text field is displayed.

No default value is selected by default in the combo.

When you click on the “Next” button, you go to the next step “Intervention request». The data entered are memorized.


Link “Back to summary”: please see the chapter “Back to summary link = NOA Discarding”.

12.4.10 Intervention Request

This step specifies if the Insurer should initiate a recovery procedure.

You may ask for the insurer intervention in order to get the payments from the debtor. This action is name Intervention request.

Once an intervention has been requested, the additional NOA cannot change this value (the intervention cannot be deleted).

If not requested before, you can ask for intervention by asking for a “new additional case” and clicking on the  icon.

As for the NOA creation, you will have to specify a contact within your company for the intervention follow-up.

12.4.11 Intervention Request - Default value

The default value of the intervention request may be different according to the contract terms:

- If the product “NOA **is** Intervention Request” is on your contract, the value “Yes” is checked and cannot be changed.
- If the product is “NOA **with** intervention request” is on your contract, the value “No” is checked default but this value can be modified.
- If the product “NOA **without** Intervention Request”, the value “No” is checked and cannot be changed.

12.4.12 Intervention Request - Insured intervention contact person

If you check the 'Yes' value, you must specify a contact. By default, the same contact as the person in charge of the NOA is selected.

You can modify it by checking the radio button “No, the intervention contact person is different”.

The fields displayed are:

- Civility*
- First name*
- Name*
- Email**
- Phone**
- Fax**

*: field mandatory

** : one of the three

When you click on the “Next” button, you go to the next step “Invoices». The data entered are memorized.

Link “Back to summary”: please see the chapter “Back to summary link = NOA Discarding”.

12.4.13 Intervention Request – Legal status / Legal Agent

For some profiles a right is defined. If this right is setup and the legal status of the debtor is not normal (bankruptcy, cessation of business, etc.), the intervention is required by default and cannot be changed. The status values must be declared in a property file (or nomenclature).

For some profiles, the legal agent name must be displayed with the message: "Please proceed to the NOA directly at the legal agent".

12.4.14 Invoices input

In this step, you can enter the invoices for which you want to declare a NOA.

The following fields are mandatory for each line created:

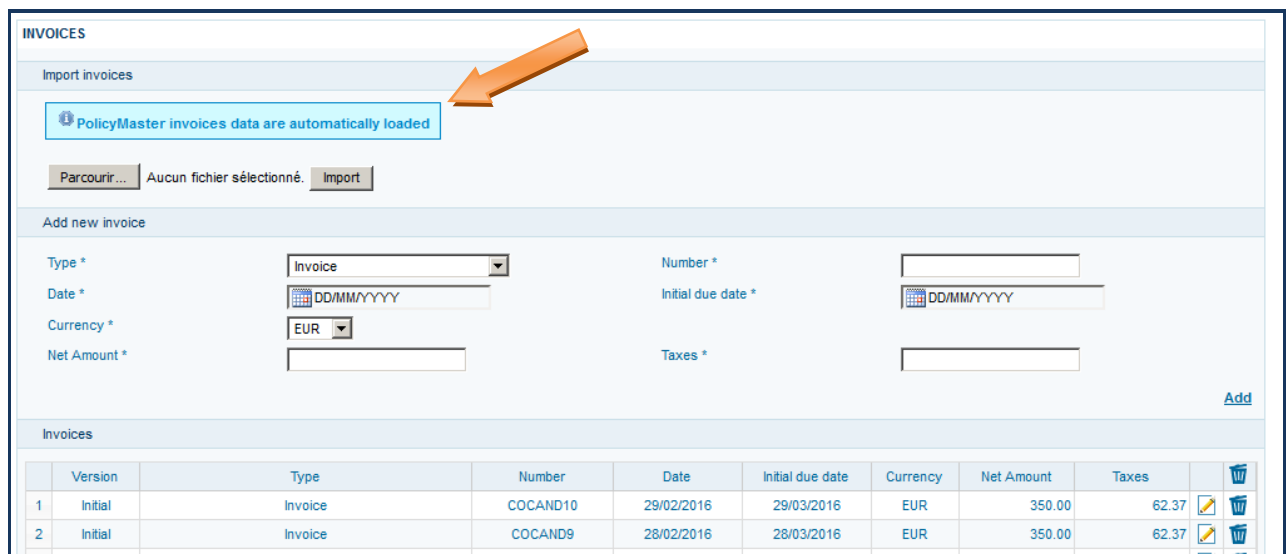
- Invoice type
- Invoice number
- Invoice date
- Scheduled invoice payment
- Currency
- Net Amount
- Taxes

On an additional NOA and for the invoices section, the data previously entered in the initial and anterior additional NOAs appear in the screen as read only fields.





Only applicable if you have subscribed Policy Master Offer:

The loading of invoices, payments or credit notes will be retrieved automatically from *Policy Master* when you register a new or a modifying Notification of Overdue Account (NOA) on a known or unknown debtor file.

A message is displayed on the menu "Invoices" :



The screenshot shows the 'INVOICES' section of a software interface. At the top, there is a header 'INVOICES' and a sub-section 'Import invoices'. A blue message box with a gear icon and the text 'PolicyMaster invoices data are automatically loaded' is displayed, with an orange arrow pointing to it. Below the message box, there are buttons for 'Parcourir...' and 'Import', and the text 'Aucun fichier sélectionné.'. The 'Add new invoice' section contains several input fields: 'Type *' (dropdown menu with 'Invoice' selected), 'Date *' (calendar icon and 'DD/MM/YYYY' format), 'Currency *' (dropdown menu with 'EUR' selected), 'Number *' (text input), 'Initial due date *' (calendar icon and 'DD/MM/YYYY' format), 'Net Amount *' (text input), and 'Taxes *' (text input). An 'Add' button is located at the bottom right of this section. Below the 'Add new invoice' section, there is a table titled 'Invoices' with the following columns: Version, Type, Number, Date, Initial due date, Currency, Net Amount, Taxes, and a trash icon. The table contains two rows of data:

Version	Type	Number	Date	Initial due date	Currency	Net Amount	Taxes	
1	Initial	COCAND10	29/02/2016	29/03/2016	EUR	350.00	62.37	 
2	Initial	COCAND9	28/02/2016	28/03/2016	EUR	350.00	62.37	 

The steps related to the creation of a claim case in Cofanet remain unchanged.

Invoices included in a previous NOA (on the current claim) are not reimported. Only missing invoices are imported

The following data coming from *Policy Master* is automatically filled-in:

- Type "Invoice"
- Invoice reference (Number)
- Date
- Currency
- Initial due date
- Net amount
- Taxes

The link between the debtor company and the client is made through the Customer reference, the Easynumber and the policy number.

12.4.15 Invoice type

The values available in the dropdown list "Invoice type" are:

- FA (Invoice)
- SF (Balance on invoice)
- AG (Agios/ Bank charges)
- IR (Default interest)

Invoice number

An invoice number is unique (the same invoice number cannot appear twice in a same NOA case).

12.4.16 Invoice dates

The invoice date can be posterior to the current date. The due date cannot be anterior to the invoice date.

12.4.17 Currency

By default, the amounts' currency is the default currency of the contract but all the currencies are available in the NOA declaration. You can then enter your invoices and/or payment with a currency different from the one set by default in your contract.

This rule impacts all the screens displaying invoices, payments and amounts

The invoices/payment total amounts as well as the remaining amount are displayed in a multi-currency mode (a total by currency).

12.4.18 Amount



All the amounts can be entered with 2 decimals maximum. The amounts are strictly superior to 0 except the taxes amounts that can be superior or equal to 0.

Remark : if the country of the invoice address is the same as yours, you should declare the tax amount(s) separately. A reminder message is displayed on the NOA screen.

The screenshot displays the NOA (Notice of Assessment) interface. At the top, there are sections for 'REFERENCE' (NIK, 14/10/2016), 'COMPANY DEBTOR & INVOICES ADDRESS' (SARL L PACAUD, 29900, ST MARTIN DES CHAMPS, France), 'INSURED & INVOICE ISSUER' (COFACE, 92270, BOIS COLOMBES, France), and 'NON PAYMENT REASON' (Financial difficulties). Below this is the 'INVOICES' section, which contains a yellow warning box: 'VAT excluded base of cover is set on your contract. Please enter a tax amount on your invoices.' An orange arrow points to this message. Underneath, there are fields for 'Import invoices' (Parcourir, Aucun fichier sélectionné, Import) and 'Add new Invoice' (Type, Date, Currency, Net Amount, Number, Initial due date, Taxes). At the bottom, there is a table with columns: Version, Type, Number, Date, Initial due date, Currency, Net Amount, Taxes, and a trash icon. The table shows a 'TOTAL' row with Net Amount 0.00 and Taxes 0.00. A 'Next' button is located at the bottom right.

12.4.19 Add or delete invoice lines

Two icons are available at the end of each line created to delete or add an invoice line.

- The icon  is for validating the invoice line by adding a new blank line
- The icon  is for deleting the invoice line.

The maximum number of rows allowed is 50

12.4.20 Total

The invoices total is calculated as soon as the amount is entered and the line validated.

The invoices total amount is displayed in a multi-currency mode (a total by currency, depending of the currencies entered in the NOA).

When you click on the "Next" button, you go to the next step "Payments". The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.21 Payments input

In this step, you can enter the payments received by/on your debtor.

The fields displayed are:

- Version: NOA version. It could be “Initial” or “Additional”. If several additional NOAs are available the version displayed is “Additional” + rank e.g.: Additional1, Additional2...
- Type: payment type
- Invoices: invoices references attached to the payment
- Date: effective date of payment
- Currency: currency of the payment
- Amount: amount paid
- Total: payments total amounts of the case
- Remaining amount: Difference between invoices total amount (net amount + taxes) and payment total amount

The following fields are mandatory:

- Type
- Date
- Currency
- Amount

On an additional NOA and for the payment section, the data previously entered in the initial and anterior additional NOAs appear in the screen as read only fields.

12.4.22 Payment types

The values available in the “payment type” dropdown list are:

- Settlement / Payment
- Credit note

12.4.23 Invoice attachment

A payment can be attached to zero, one or more invoices.

When you click on the field dedicated to the invoice attachment a popup appears containing the list of available invoices with checkboxes. You can then select the invoices you want to link to the payment by checking the needed boxes. The choice is validated by clicking on the cross closing the popup. If you do not want to link any invoices to the payment, just click on the cross closing the popup without selecting anything.

An invoice can appear in several payments.

12.4.24 Payment date

The payment date can be posterior than the current date

12.4.25 Currency



Please see chapter dedicated to Invoice input - Currency

12.4.26 Amount

Please see chapter dedicated to Invoice input - Amount

12.4.27 Add or delete payment lines

Two icons are available at the end of the line created to delete or add a payment line.

- The icon  is for validating the payment line by adding a new blank line.
- The icon  is for deleting the payment line.

12.4.28 Total

The payment total amount is calculated as soon as the amount is entered and the line validated.

The payment total amount is displayed in a multi-currency mode (a total by currency, depending of the currencies entered in the NOA).

When you click on the “Next” button, you go to the next step “Comments». The data entered are memorized.

Link “Back to summary”: please see the chapter “Back to summary link = NOA Discarding”.

12.4.29 Comments

In this step, you can enter some comments about the NOA. This field is optional and limited to 900 characters.

When you click on the “Submit” button, you validate your NOA declaration.


Link “Back to summary”: please see the chapter “Back to summary link = NOA Discarding”.

In the global view of the NOA, you will be able to see the history of the comments. The collapsed view will contain the last comment, but by clicking on the “+” the previous comments will be displayed.

12.4.30 Modify a NOA during the creation process

The editable fields are:

- NOA Reference
- Insured contact
- Intervention request
- Intervention contact
- Comments
- Invoices
- Payments

During a declaration process, the user can modify data by clicking on the icon  available for each step.

12.4.31 Submission of a NOA

After checking the data, you can validate your NOA and submit it by clicking on the "Submit" button.

The button only appears if the user has at least:

- Entered an invoice or a payment
- Asked for intervention

If you do not enter one of this information the following warning message appears: "To be allowed to finalize this declaration, you have to meet at least one of the above requirements: add an invoice, add a payment, or request an intervention".

12.4.32 Back to summary link - NOA discarding.

If you do not want to save the data you are entering, you can click on the 'back to summary' link.

This action displays a popup asking the confirmation of discard: "You are about to cancel the current declaration: all unsaved data will be lost. Do you confirm?"

If you click on "Yes" you go back to the NOA summary view. If you click on "No" you go back to the NOA creation screen

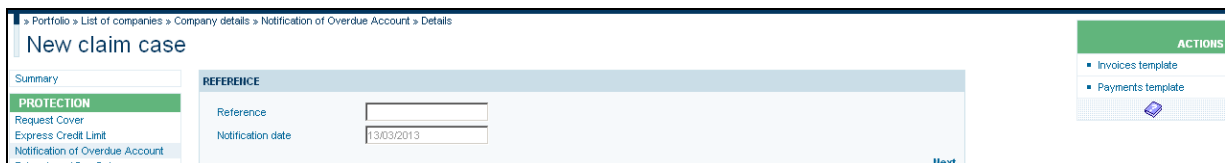
12.5 NOA: Bulk import

12.5.1 Invoices Import

- You can import NOA invoices from the invoices template available in the actions box. The number of invoices cannot exceed 100 and you can upload maximum 5 files.

12.5.1.1 Invoices Template

The template is available on a new claim case or an additional one. :



The screenshot shows a web interface for a 'New claim case'. The breadcrumb trail is: Portfolio > List of companies > Company details > Notification of Overdue Account > Details. The main content area is divided into two sections: 'PROTECTION' and 'REFERENCE'. The 'PROTECTION' section has a dropdown menu with options: Request Cover, Express Credit Limit, Notification of Overdue Account, and Extension of Due Date. The 'REFERENCE' section has two input fields: 'Reference' and 'Notification date' (with the value 13/03/2013). A 'Next' link is visible at the bottom right of the 'REFERENCE' section. On the right side, there is an 'ACTIONS' box with two items: 'Invoices template' and 'Payments template', each with a small icon next to it.

Click on « invoices template » in order to open an excel file:

Language																					
fr																					
	Type	Invoice Number	Date	Due date	Currency	Amount	Tax Amount														

You can select the language by clicking on the cell under « language »:

A specific help is available on each cell

Language																					
fr																					
	Type	Invoice Number	Date	Due date	Currency	Amount	Tax Amount														
	Facture																				

Export CSV File

After having entered the invoices, click on

Update the file name and save it on your desktop in CSV format.

12.5.1.2 Import of the CSV file

In the invoices input screen, select your file:

IIVOICES								Parcourir...	Import
Version	Type	Number	Date	Initial due date	Currency	Amount	Taxes		
1	Initial	Invoice	DD/MM/YYYY	DD/MM/YYYY	EUR				
+ Add									

Import

And click on

In case of error when the invoices are uploaded, the data are framed in red and an error message can be displayed by placing the cursor on the data.

IIVOICES								Parcourir...	Import
Version	Type	Number	Date	Initial due date	Currency	Amount	Taxes		
1	Initial	Invoice	04/03/2013	05/03/2013	EUR	1000.00			
+ Add									

After the import, you can

- Add invoices (the limit is 500 invoices)
- Click on next to access the payment form.

12.5.2 Payments import

You can import NOA payments from the payments template available. The number of payments should not exceed 500 invoices

12.5.2.1 Payments Template

The template is available on a new claim case or an additional one. :

Click on « payments template » in order to open an excel file:

Language								
fr	▼							
	Type	Invoices (separated with ',')	Date (dd/mm/yyyy)	Currency	Amount			
								Export CSV File

You can select the language by clicking on the cell under « language »:

A specific help is available on each cell

Language								
fr	▼							
	Type	Invoices (separated with ',')	Date (dd/mm/yyyy)	Currency	Amount			
	Réglement	▼						Export CSV File

[Export CSV File](#)

After having entered the invoices click on

Update the file name and save it on your desktop in CSV format.

12.5.2.2 Import of the CSV file

Please see the section 15.5.1.2

12.6 NOA display

12.6.1 NOA portfolios access

You can see your NOAs through two portfolios:

- The NOA Portfolio
- The standard “Credit Insurance” portfolio

12.6.1.1 The NOA portfolio

The NOA portfolio is available from the Cofanet Portfolio menu choosing the sub-menu “Notification of Overdue accounts”. When you click on the link his NOA portfolio appears

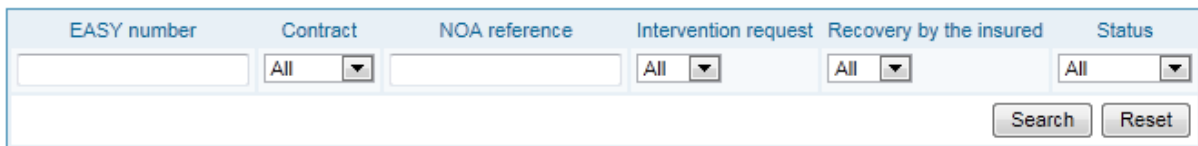
The screen is composed of 2 parts:

- Filters
- List of NOA cases

12.6.1.1.1 Filters

The filters available in the NOA portfolio are:

- Easy Number
- Contract
- NOA reference
- Intervention Request
- Recovery by the Insured (Optional)
- Status



EASY number	Contract	NOA reference	Intervention request	Recovery by the insured	Status
<input type="text"/>	All	<input type="text"/>	All	All	All
					<input type="button" value="Search"/> <input type="button" value="Reset"/>

By default, only the NOA on the current contract are displayed. The “Contract” filter is set to the current contract.

If the number of companies return by the filter is higher than 100 companies, the following message is displayed: “Number of companies per page displayed in this page, Number of companies return by the filter companies’ loaded, total number of companies in portfolio companies are in your portfolio”

If the number of companies return by the filter is lower than 100 companies, the following message is displayed: “Number of companies per page displayed in this page, 100 companies loaded, Total number of companies in portfolio companies are in your portfolio”

12.6.1.1.2 NOA List

This list is a table with the following columns:

- Company name: company name of the debtor
- Identifier: identifier of the debtor
- Contract number: contract on which the NOA has been declared
- NOA reference: Claims reference of the debtor within the client system / for the client
- Intervention request: green tick if IR requested, red cross if the IR not requested.
- Status: please see chapter 5.2 NOA status
- Creation date : creation date of the NOA case
- Last modification date : last modification date of the NOA case

The NOA list is sorted on the modification date, in reverse chronological order.

You can sort your NOA portfolio on the following criteria:

- Creation date
- Last modification date

The sort is done by clicking on the column header.

12.6.1.2 The Standard “Credit Insurance” portfolio

The standard “Credit Insurance” portfolio is reachable from the portfolio menu choosing the sub-menu “list of companies”. When you click on this sub-menu the standard “Credit Insurance” portfolio appears with all the products and/or services available for your debtors included the Notifications of Overdue Account.

12.6.2 NOA status

A NOA Case can have one of the following status:

- Pending: The NOA is taken into account by the insurer
- Pending (for debtor validation): The NOA is pending as long as the debtor is not validated by the insurer.
- Rejected: when the insurer returns a reject response
- Closed: when the claim is closed by the insurer

12.6.2.1 NOA pending / taken into account

As soon as a NOA is created and validated, it is considered as sent to the insurer claim department.

12.6.3 NOA consultation

The “NOA Summary” screen is a synthesis of a NOA case. When you click on an initial or an additional NOA (hyperlink on the debtor company name from the NOA portfolio, on the NOA product from the standard credit insurance portfolio”) the NOA summary is displayed.

This screen contains:

- An area with the debtor's data as in the company detail view.
- An area containing the NOA case.

You can view the detailed NOA by clicking on the version of NOA (Initial, Additional1 ...).

The NOA details screen is then displayed with the following information in a view only mode:

- NOA Reference
- Creation date of the NOA request
- Debtor's data
- Insured's data
- Person in charge
- Debt type
- Non-payment reason
- Intervention request
- Invoices
- Payments
- Comment

12.7 NOA file attachment

12.7.1 File attachment

You can attach files (contractual or not) to an NOA once it has been created in two ways:

- ➔ In the NOA summary
- ➔ In the list of notification overdue account

Click on



A screen appears where you have to select a category: “contractual” or “others”.

You can write comments before selecting the files



When the files are selected, upload them by clicking on



After uploading, the documents list is updated as shown below:

DOCUMENT LIST							
Document name	Business line	Category	Format	Upload date	Creator	Status	

The status is **new** when the file is just entered.


The status is **transferred** when the attached files are transferred to the claims management tool

The status is **unreadable** when the file has failed for a technical reason

The accepted file formats are:

- JPEG
- GIF
- PNG
- PDF

12.7.2 List of the attached files

To display the list of your attached files, click on  in the menu bar and select “documents”. This list will give you an overview of the transfers to the claims management tool.

DOCUMENT LIST							
easyNumber	Document name	Business line	Category	Format	Upload date	Creator	Status

12.8 Export to PDF

You can export to PDF the following screens:

- NOA Summary screen
- NOA Details screen

This functionality is available by clicking on the  icon in the actions box at the top right of the screen

12.9 Print

You can print the following screens:

- NOA Summary screen
- NOA Details screen

This functionality is available by clicking on the  icon in the actions box at the top right of the screen

13. CLAIMS FOLLOW UP

This section provides information on the progress of claim cases.

13.1 Claims portfolio

The Claims portfolio follow up is available from the Cofanet Portfolio menu choosing the sub-menu “Claims follow up”. When you click on the link the claims portfolio appears.

The screen is composed of 2 parts:

- Filters
- List of claims cases

13.1.1 Filters



The screenshot shows a filter interface with the following fields and controls:

Company name	Identifier	EASY number	Contract	Claim reference	Status
<input type="text"/>	Netherlands	<input type="text"/>	All	<input type="text"/>	All


Search and Reset buttons are located at the bottom right of the filter area.

The filters available in the claims portfolio are:

- Company Name
- Identifier
- Contract
- Claim reference Claims reference of the debtor within the client system
- Status

By default, only the claim cases on the current contract are displayed. The “Contract” filter is set to the current contract.

13.1.2 Export

It is possible to export the list of Claims portfolio. The option is displayed by means of the  icon. The following columns are exported:

- Contract number
- Company name
- EASY number
- Coface reference
- Country
- Notification date
- Claim reference
- Net Debt
- Claim Amount
- Estimated claim payment amount

- Estimated claim payment date
- Status

13.1.3 Claims List

This list is a table with the following columns:

- Company name: company name of the debtor/ Identifier: identifier of the debtor
- Contract number: contract linked to the claim case
- Claim reference: Claim reference of the debtor within the client system / for the client
- Date of claim analysis
- Claim amount declared by the client
- The Net Debt (covered claim amount)
- Estimated claim payment amount
- Estimated claim payment date
- Status

The Claims list is sorted by the date of last update of the claim file, with the most recent update at the top.

You can sort your NOA portfolio on the following criteria:

- Claim analysis date
- Estimated claim payment date

The sort is done by clicking on the arrows in the column header.

By selecting a company name from the portfolio or a claim analysis date or a Claim reference, the claim details under the screen “indemnification” are displayed.

13.2 Claim details display

This screen contains:

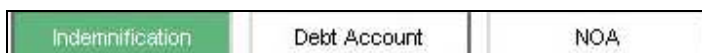
- An area with the debtor's data as in the company detail view.
- An area containing the Claim details.

The claim details are divided into three parts:

- Indemnification (displayed by default)
- Debt Account,
- Notification of Overdue Account.

You can switch by clicking on the tags.

13.2.1 Indemnification



The indemnification details are displayed with the following information in a view mode only:

- Claim amount
- Risk cover
- Granted amount
- Net Debt
- Insured percentage
- Estimated claim payment amount
- Special status (insolvency or dispute or political risk or empty if no special status)
- Date of insolvency (if insolvency)
- Estimated claim payment date

A link is available in order to access the Claims summary at the bottom of the screen

13.2.2 Debt account



This screen is divided in two parts:

- Invoices
- Payments

13.2.2.1 Invoices part

The invoices are displayed with the following information in view mode only.

- Invoice number
- Invoice date
- Due date
- Amount
- Taxes
- Covered or not covered

13.2.2.2 Payments part

The payments are displayed with the following information in view mode only.

- Payment date
- Amount
- Type of payment (before or after indemnification)

A link is available in order to access the claim summary at the bottom of the screen.

13.2.3 Notification of Overdue Account



The NOA details screen is then displayed with the following information in a view only mode:

- NOA Reference

- Creation date of the NOA request
- Debtor's data
- Insured's data
- Person in charge
- Debt type
- Non-payment reason
- Intervention request
- Invoices
- Payments
- Comment

A link is available in order to access the NOA summary at the bottom of the screen.

13.3 Claims follow up from NOA summary

On the NOA summary screen a link is available in order to switch on the Claim summary screen.



This claims summary screen contains:

- An area with the debtor's data as in the company detail view.
- An area containing the Claims summary.

Claims data:

- Claim reference
- Date of claim analysis
- Claim amount
- Status (pending or closed)

If you select the date of claim analysis or the Claim reference, the screen «Claim Details: Indemnification» corresponding to the claim is displayed (please refer to section 13.2)

14. EXTENSION OF DUE DATE

An Extension of Due Date ("EDD") is a request to schedule a payment plan for a number of invoices. That payment plan is composed of payment lines, each corresponding to expected payments at a due date.

14.1 Contract and products coverage

At least one of the following products must be covered by your contract to ask for an EDD: Credit Limit, @rating Limit, Express Credit Limit, Unnamed Coverage.

14.2 General rules

You must have the proper right set on your subscriber to ask for an EDD.

An EDD can be created on a validated Easy company or on an unknown buyer. No EDD creation is possible on a validated Easy company if there is already an EDD in force on the same company in your portfolio.

An active EDD can be modified if there is a pending request on it or if a decision has already been taken on it. Only the pending EDDs can be cancelled.

When a request for EDD has been created (pending EDD), an underwriter will take a decision on it. As a result, the EDD can be "ACCEPTED" or "REFUSED". Until the decision is taken and if the EDD has not been cancelled, the request is displayed in Cofanet with a pending status.

An EDD request can have the following status:

- Pending: The EDD request has been created and is displayed in Cofanet as a pending request.
- Agreed or refused: The EDD request has been processed. This EDD appears in Cofanet with a status "agreed" in the case of an "ACCEPTED" decision or refused in the case of a "REFUSED" decision.

Warning: The modification principle of an EDD aims at replacing it with a new one: hence, the EDD is not actually modified; it is simply replaced by another one.

14.3 EDD Creation

The creation of an EDD is possible within the "Company Details" section. Then 5 steps are needed to fill in the information to create an EDD

14.3.1 Contact's details

In that section, you must fill in the following data:

- Civility: A civility to be chosen among a list of civilities (no civility at all is allowed)
- First name
- Last name
- Tel number

14.3.2 Non-payment reason

You have to select a non-payment reason among list:

- Financial difficulties
- Inability to pay
- Receivable dispute
- Non transfer
- Other (+ comment field)

14.3.3 Invoice detail

The "Maximum credit length" field is a "Read-only" field and it contains the credit length defined in your contract. By default, the "Currency" field contains the currency defined in your contract.

Invoices lines can be created dynamically by using an "+" button. A last line sums up the invoices lines.

For each line, you can see the following information:

- N°: Number of the invoice. Each invoice is associated with a number.
- Reference: Customer reference of the invoice.
- Invoice date: Date when the invoice was issued.
- Initial due date: It is the date when the payment should have been done.
- Overdue invoices amount: Due amount by the debtor.
- Amount: Contains the amount that is corresponding to the type
- Type: Type of the payment. "UNPAID", "PARTLY" or "CREDIT NOTE"
- Payment date: The date of payment of the previous amount.
- Remaining amount
- Commentary: Commentary of the client.

The fields you have to fill among the information of the above list are:

- Reference
- Invoice date
- Initial due date
- Overdue invoices amount
- Amount
- Type
- Payment date
- Commentary

14.3.4 Payment schedule

The "Proposed payment plan" contains a number of lines reflecting a spread of the payment.

The customer has the possibility to add lines that are made of the following fields:

1. Due date: Proposed date set by the client
2. Amount: Proposed amount set by the client.

The "Total" field calculates automatically the total of the amounts previously set. The « Remaining amount" column is automatically recalculated. Each new amount entered in the proposed plan will reduce the value of the previous remaining amount.

14.3.5 EDD submission

This step allows you to modify the customer references of the debtor before submitting the EDD request.

14.4 EDD modification

The modification of an EDD is similar to the EDD creation (less steps).

Only pending, agreed or refused EDDs can be modified. You can select the EDD you want to update from your portfolio view or from the company details view.

The EDD modification form is displayed to the customer with all pre-filled data. There are 2 cases to take into account:

1. If the EDD is in a pending status the form is displayed with all the data required for the submission of the request
2. If the EDD is in an agreed or refused status, the form is displayed with all the data required for the submission of the request, except the "Proposed payment plan" which is taken over from the one that has been previously validated or decided.

You have the possibility to edit all "Invoices" data in the same page; all previous editable fields remain accessible until you click on the "Submit" button.

To avoid any unwanted changes, a confirmation popup "Are you sure?" on the "submit" button is proposed.

14.5 Automatic Import for Policy Master Clients

Clients with the feature *Policy Master* have the possibility to import automatically all data from *Policy Master* to Cofanet on invoices for which they have an EDD request.

In the EDD process in step 3, the button "Import Invoices from *Policy Master*" will activate this import and avoid the manual filling of the dates, amounts etc.

Extension of Due Date (Step 3/5)

Summary

COMPANY DEBTOR & INVOICE ADDRESS: MARSHWOOD FARM LIMITED, SL6 0DE, MAIDENHEAD, United Kingdom

PERSON IN CHARGE: Test Policymaster and Cashmaster

REASON FOR NON-PAYMENT: Inability to pay

INVOICES

Maximum credit period: 120 days

Currency: GBP

Import from Policy Master Factory

Reference	Invoice date	Initial due date	Value of overdue invoice	Type	Amount	Payment date	Remaining	Comment
TOTAL :			GBP	0	0	0		

14.6 Portfolio

The portfolio must display EDD with the following status:

- Pending: the "Pending" status refers to all EDDs with no decision. The "Position" field contains the overdue amount of the EDD. The "Date" field contains the request date of the EDD.
- Agreed: the "Agreed" status refers to all EDDs with an accepted decision. The "Position" field contains the overdue amount of the EDD. The "Date" field contains the decision date of the EDD.
- Refused: the "Refused" status refers to all EDDs with a refused decision. The "Date" field contains the decision date of the EDD. The "Position" field contains the overdue amount of the EDD.

The EDD product is also available in the filter section (product tab)

14.7 Company detail page

Only pending, agreed or refused EDDs are displayed in the company detail page

14.7.1 Pending EDD

The information available for the pending EDDs from the company detail screen is:

- Status : Pending
- Request date
- Request ID
- Outstanding amount
- Overdue amount
- Remaining amount
- Oldest invoice date
- Oldest due date

The link "View the request" in the action section, opens a new page containing the detail of the EDD request.

14.7.2 Agreed EDD

The information available for the agreed EDDs from the company detail screen is:

- Status : Agreed
- Request date
- Request ID
- Outstanding amount
- Overdue amount
- Remaining amount
- Oldest invoice date
- Oldest due date

The link "View the request" in the action section, opens a new page containing the detail of the EDD.

If the payment plan you proposed is different from the one set by the underwriter the two payment plans are displayed.

If the payment plan you proposed is entirely validated the underwriter, this payment plan is taken over in the company detail screen.

14.7.3 Refused EDD

The information available for the refused EDDs from the company detail screen is:

- Status : Refused
- Request date
- Request ID
- Outstanding amount
- Overdue amount
- Remaining amount
- Oldest invoice date
- Oldest due date


The link “View the request” in the action section, opens a new page containing the detail of the EDD. This new screen will contain data of the requested EDD on which the decision has been taken. In this context, you will only have the possibility to view the content of the request.

15.USER FIELDS IMPORT

The import allows you to update your user fields in Cofanet, including the client reference and the outstanding amounts. To access the import screen, click on the "Import" option of the "Portfolio" menu.

15.1 Automatic Import

The automatic import is done with a file containing a list of companies and user fields to update.

Further help can be found on the import page by clicking on the help icon available in the "Import Actions" box . You will find the import specifications in a PDF format.

15.1.1 Creating the file

Your file must be created, for example in Excel, and must have at least 3 columns:

1. Contract : the contract number to which the import is done (compulsory data)
2. Identifier : the EASY number of the company in the Cofanet portfolio (compulsory data)
3. Your reference : the internal reference of the company in your system
4. Outstanding amount: the balance that is outstanding on this company. Warning: values below the coefficient of the currency will be treated as zero. E.g. outstanding amount of EUR 900 imported will be transformed into 0 EUR.
5. Then add as many columns (5 maximum) as you have customised user fields: make sure that the file is correctly formatted in terms of rows and columns
6. Finally, save the file either in a CSV format or in a text format.

Note: please also make sure that there is no header in your file, the first line of your file must contain a company and its user fields.

15.1.2 Fixed length file

It is possible to import a fixed length file into Cofanet to update your user fields.

A fixed length file is a file that does not have separators and each column has a fixed length: 20 characters. Where the field length is less than the required number, white spaces are included in front of each field: this is done so that each line has the same number of characters.

Here is an example of a row extracted from the fixed length file:

```
65857 00000071818133 TEST1 10000
```

The first 20 characters contain the contract number, the next 20 have the EASY number, the next 20 contain the customer reference and the last 20 characters contain the outstanding amount to import.

15.1.3 File with separator

The files with a separator are more common and can be easily created with Microsoft Excel. A column separator can either be a tab, a comma, a semi-colon, etc.

15.1.4 Importing the file

1. Click on the “Automatic” tab
2. Click on the “Browse...” button: it opens a dialog box
3. Select the file to import and close the dialog box
4. Click on the “Automatic import” link available in the “Import actions” box
5. If you import a file with a separator, click on the “Separator” tab and change the separator in the field available if the semi-colon is not the one used in your file. Otherwise click on “Fixed length”
6. Select the columns one by one from the list on the left labelled “Available data” and transfer them to the list on the right labelled “Data in file” by using the button with an arrow pointing to the right.
7. The up and down arrow buttons allow you to specify the order in which the columns are organised in your file: this enables the import program to match your columns with the ones used by the Cofanet system.
8. Finally, click on the “Import file” link available in the “Import Actions” box.

15.2 Import Confirmation

The import confirmation screen contains the list of companies and the user fields that will be imported. The last column indicates whether the company has been found or not.

If the company hasn't been found, its status is “Reject”, and you cannot import the corresponding user fields. However you may export and save the list of companies that have been rejected and consult this list later: just click on the “Save Rejects” link displayed in the “Import Actions” box.

A filter is available to display all the companies, or only the ones that have been accepted or only the ones that have been rejected.

Lastly, to end the process, you may import all the accepted companies by clicking on the “Import Entire List” link displayed in the “Import Actions” box, or by selecting the companies one by one before clicking on the “Import Selection” link.

16.USER FIELDS MANAGEMENT

The user fields' management page allows you to update the Cofanet user fields corresponding to your internal references. This function is accessible by clicking on the "User Fields Management" option of the "Portfolio" menu.

16.1 Filter

Please refer to chapter dedicated to the portfolio filter.

16.2 User Fields Input

The user field's management page displays your portfolio with input fields, allowing the quick initialisation or update of your user fields.

The default columns are:

- Company name
- Client reference
- Outstanding amount

You may have up to 5 additional columns depending on the user fields that you have already customised.

Once you have entered the data for each company, click on the "Validation" link available in the "Actions" box.

Note: please observe the format required for each field. There are 3 types of format:

- Text: you are free to enter any character in this type of field
- Amount: this type of field only allows digits and commas.
- Date: this field must receive a date with the format "day/month/year" but can vary according to the language used. You can also use the button on the right hand side of this type of field which will open a calendar, allowing you to enter the date more easily (feature soon available).

16.3 Customisation of the User Fields

You can customise the label of your user fields through this screen, which can be accessed from the "Your User Fields" option of the "Tools" menu.

16.3.1 Add a user field

1. Click on the "Add" link that is available in the "Actions" box
2. Enter a name for this user field
3. Choose a type of format:
 - Text
 - Date
 - Numerical

4. Click on the "Validate" link

Once you are back on the user fields list, you can see that the user field you have just created is available.

Note: It is possible to add up to 5 user fields to the 2 existing ones, which makes a total of 7 user fields.

16.3.2 Modify a user field

1. Choose a user field
2. Click on the "Update" link displayed in the "Actions" box
3. Change the name of this user field
4. Then click on the "Validate" link

Once you are back in the user fields list, you can see that the user field has been updated.

Note: if you want to change the format of a user field, you must delete it and create a new one: all the references entered in the user field will be lost.

16.3.3 Delete a user field

1. Select a user field
2. Click on the "Delete" link displayed in the "Actions" box

The list is updated and the user field is not there anymore.

Note: if you have entered data for companies in this user field, the data is lost and cannot be recovered. However, the two default user fields "Client Reference" and "Outstanding Amount" cannot be deleted.

17.BULK ACTIONS

The bulk action functionality allows you to perform actions on products linked to companies. In other words, for each company in the list, you can order, modify or cancel products available on your contract. Further help can be found on the bulk action page by clicking on the help icon available in the “Import Actions” box. You will find the import specifications in a PDF format.

17.1 New import

1. Prepare your import file: please refer to the document available from the “Get Import Specifications” in the action box
2. Click on the “Browse...” button to select your file
3. Select the format: import type you want to perform:
 - Update customer references by Easy Number
 - Update customer references by Legal Identifier
 - Product order
4. Select the date you want to schedule the import if any. The default date is the day date.
5. Then click on the “Import” button
6. The file will then be added to the top of the list of imported files with the “Pending Status”: it will be processed overnight

17.2 Imported Files

The list of imported files allows you to see the status of the imports made. They are sorted by date and in reverse chronological order. The table contains the following columns:

- File name: click on the name to download the file
- Date: date when the file was imported
- Import format
- Details of treatment: indicates the processing status of the file
 - ❖ pending: the file will be processed overnight
 - ❖ processed: the file has been processed

Click on the status to access the detail of the import

- Status:
 - ❖ A red cross indicates that errors were reported during the processing of the file
 - ❖ A green tick indicates that the entire file was processed successfully
 - ❖ A yellow triangle indicates that the treatment has been partially completed
 - ❖ A dash «- » indicates that the file has not been processed yet. In this case you may cancel the import by clicking on the "cancel" button on the right of the line corresponding to the pending import.
- Total: number of lines (actions) contained in the imported file
- Error: number of lines containing an error

17.3 Import detail

The detail of the import page is divided into two parts:

17.3.1 Details

The “Details” box contains the following information:

- File name
- File import date
- Import format
- Status of the import
- The number of actions generated compared to the total number of line

17.3.2 Actions list

By clicking on the status of the import file, a new table is displayed containing a list of actions included in the imported file and the processing result of each row. The following columns are displayed:

- #: line number
- Is Valid: result of the processing
- Reject Cause: explanation of why the request was rejected
- Easy Number: identification of the company on which the action was made
- Country Code: ISO code of the company's country
- Legal Identifier, divided in two columns: the type of identifier and the corresponding value
- Company name of the debtor
- Client Reference: reference of the client for the corresponding company
- Outstanding amount
- Request Type: product on which the action is made
- Action: order, modification, cancellation
- Amount: amount requested for credit limits and customised credit opinions

In the action frame, the link “Get Imported File “allows you to save the import file which was used for the processing of actions.

Moreover, the link "Save rejected lines" in the "Actions" box on the top right of the screen allows you to export the rejected rows in Excel format. You can simply correct the error data and import the file back to be re-considered.

Note: if your import file stays in the “Pending “status for more than 24 hours, please contact your local representative.


18.ACTIVITY DECLARATION BY DEBTOR COUNTRY

This feature enables online completion of an Activity Declaration by debtor country. The feature is accessible via the menu “Contract”.

18.1 Automatic reminders

In order to ease the management of the Activity Declaration, several reminders are set up.

- 15 days **before** the period end date of each declaration period, you will receive a Cofanet notification in order to inform you that the declaration is available in Cofanet and that it can be completed.
- 8 days **before** the declaration due date, a Cofanet notification will be generated in order to remind you that the declaration should be submitted in 8 days.
- 5 days **after** the declaration due date, a Cofanet notification will be generated, in order to inform you, that you have exceeded the declaration due date, and that you should submit the declaration as soon as possible.

These important notifications will be indicated within the “List of messages” with an exclamation mark . At the same time, these notifications will be displayed distinctly in the “Updates box”. You can filter your portfolio per important messages.

If you have not read one of these notifications the day of its generation, the message will appear at the top of the daily email notification of unread messages.

18.2 Type of base

According to your contract conditions, your Activity Declaration is set on one of the following bases:

- Turnover
- Outstanding
- Credit Limit

Contract-> Activity declaration

Activity Declaration List

Reference	Declaration period	Version	Declaration type	Type of base	Status
450775_2015-10-01_2015-10-31_001	2015/10/01-2015/10/31	Initial	Per debtor	Turnover	New
450775_2015-09-01_2015-09-30_001	2015/09/01-2015/09/30	Initial	Per debtor	Turnover	New

18.3 Declaration reference

The declaration reference is automatically generated by the system. A “Modifying” declaration gets attributed with a number as soon as it has been saved. If a saved declaration is deleted, it disappears

from the List of Declarations, and the next modifying declaration for the same period will have the same reference as the one that was deleted.

18.4 List of Declarations

The first page contains a list of all declarations managed by the user. For each declaration, the following information is displayed:

- Reference
- Declaration period
- Version
- Declaration Type
- Type of base
- Status
- Update/submission date
- Submitter

18.4.1 Declaration periods

The declaration periods are computed by the system according to the contractual data. These can be of three types:

- Rolling: goes from specific begin date to specific date -1 day of next period
- Rolling end of Month: goes from specific begin date to end of month of period
- Calendar: goes from specific begin date to end of calendar date of period.

See – non-binding – example hereunder:

			Rolling	Rolling end of month	Calendar
Monthly	1 month	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/03/2015	28/02/2015	28/02/2015
Bimonthly	2 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/04/2015	31/03/2015	28/02/2015
Quarterly	3 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/05/2015	30/04/2015	31/03/2015
Three times a year	4 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/06/2015	31/05/2015	30/04/2015
Semi-annual	6 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/08/2015	31/07/2015	30/06/2015
Annual	12 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/01/2016	31/01/2016	31/12/2015
Insurance period		Begin	07/01/2015	07/01/2015	07/01/2015
		End	06/01/2017	06/01/2017	06/01/2017

18.4.2 Initial or Modifying

For each declaration period, an Initial declaration is automatically created by the system. If you wish to modify an already submitted declaration (providing that this option is available), a modifying declaration should be created for the same period.

18.4.3 Status

The following status is displayed: New/Saved/Submitted/Deleted.

18.4.4 Creation and deletion buttons

Next to the list on the right, there are two buttons that can be used to create a modifying declaration or delete a completed declaration that has been saved, but not yet submitted.

18.5 Declaration form

By clicking on the declaration reference, you are redirected to the corresponding declaration form.

18.5.1 Submitter

The already existing subscriber details are displayed by default, but can be modified if needed. The fields to be filled in are civility, first name, last name (mandatory fields) and telephone number and e-mail address (optional).

18.5.2 Country list

The country list is automatically constituted based on the contract country coverage. If needed, you also have the possibility to add countries to the list, in case these are not included in the default list.

18.5.3 Discretionary amounts


Further, you have the possibility to declare discretionary cover separately. If this option is selected, an additional column will be displayed with one more field for each country to be filled. If you disable the discretionary zone option, the corresponding column will disappear. Please note that if the option is then reselected, the discretionary turnover amounts will have to be entered again.






18.5.4 File attachment (excepted for France):

18.5.4.1 International Activity declaration

For a given “Activity declaration” with the status “Sent” you can add one or several documents.

Remark: it is not possible to add documents to declarations with the status “New” or “Saved”.

On the Activity Declaration List screen, the icon  is displayed for all initial or modified declarations with the status “Sent”:

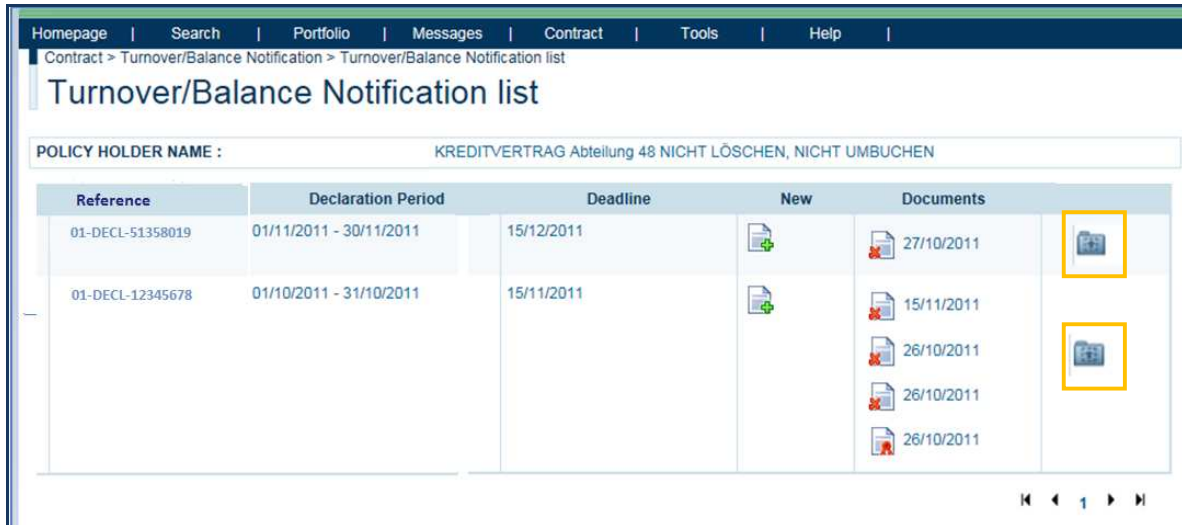
Reference	Declaration period	Version	Declaration type	Type of base	Status	Update/submission date	Person declaring	
450775_2016-04-01_2016-04-30_001	2016/04/01-2016/04/30	Initial	Per debtor	Turnover	New			
450775_2016-03-01_2016-03-31_001	2016/03/01-2016/03/31	Initial	Per debtor	Turnover	New			
450775_2016-02-01_2016-02-29_001	2016/02/01-2016/02/29	Initial	Per debtor	Turnover	New			
450775_2016-01-01_2016-01-31_001	2016/01/01-2016/01/31	Initial	Per debtor	Turnover	Sent	12/02/2016	Mrs Micaela PTAK	
450775_2015-12-01_2015-12-31_001	2015/12/01-2015/12/31	Initial	Per debtor	Turnover	New			
450775_2015-07-01_2015-07-31_002	2015/07/01-2015/07/31	Modifying	Per debtor	Turnover	Sent	22/11/2015	Mrs Micaela PTAK	
450775_2015-11-01_2015-11-30_001	2015/11/01-2015/11/30	Initial	Per debtor	Turnover	New			
450775_2015-10-01_2015-10-31_001	2015/10/01-2015/10/31	Initial	Per debtor	Turnover	Saved	16/02/2016	Mrs Micaela PTAK	
450775_2015-09-01_2015-09-30_001	2015/09/01-2015/09/30	Initial	Per debtor	Turnover	New			
450775_2015-08-01_2015-08-31_001	2015/08/01-2015/08/31	Initial	Per debtor	Turnover	New			
450775_2015-07-01_2015-07-31_001	2015/07/01-2015/07/31	Initial	Per debtor	Turnover	Sent	22/11/2015	Mrs Micaela PTAK	
450775_2015-06-01_2015-06-30_001	2015/06/01-2015/06/30	Initial	Per debtor	Turnover	New			
450775_2015-05-01_2015-05-31_001	2015/05/01-2015/05/31	Initial	Per debtor	Turnover	New			
450775_2015-04-01_2015-04-30_001	2015/04/01-2015/04/30	Initial	Per debtor	Turnover	New			
450775_2015-03-01_2015-03-31_001	2015/03/01-2015/03/31	Initial	Per debtor	Turnover	New			
450775_2015-02-01_2015-02-28_001	2015/02/01-2015/02/28	Initial	Per debtor	Turnover	New			
450775_2015-01-01_2015-01-31_001	2015/01/01-2015/01/31	Initial	Per debtor	Turnover	New			
450775_2014-12-01_2014-12-31_001	2014/12/01-2014/12/31	Initial	Per debtor	Turnover	New			
450775_2014-11-01_2014-11-30_001	2014/11/01-2014/11/30	Initial	Per debtor	Turnover	New			
450775_2014-05-01_2014-05-31_001	2014/05/01-2014/05/31	Initial	Per debtor	Turnover	Saved	18/05/2014	Mrs Mica PTAK	

18.5.4.2 CER/NER Activity declaration

For a given “Activity declaration” with one of the following status, you may add one or several documents:

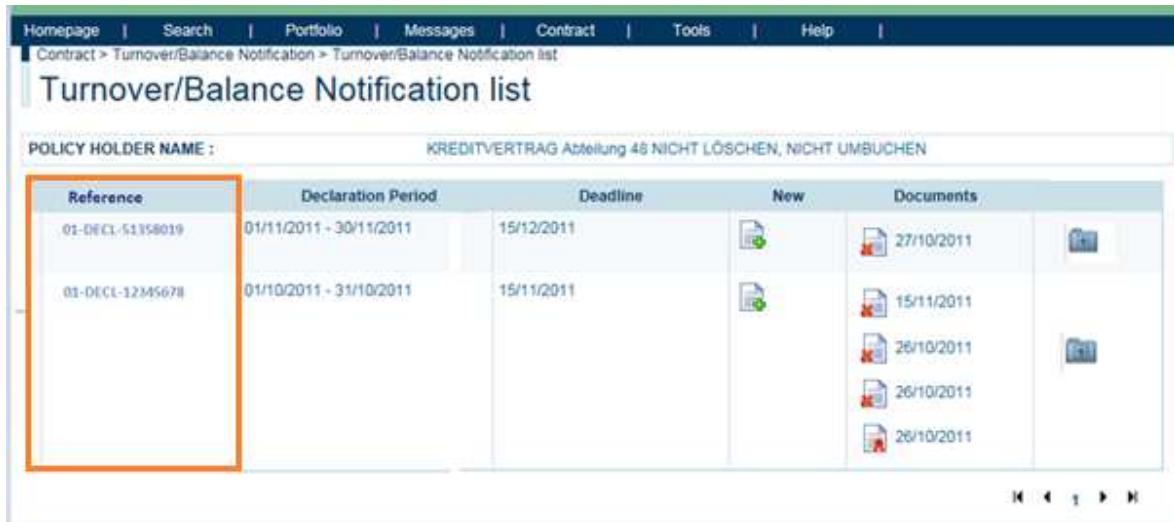
- INV : Invoiced
- FIW : Finalized and waiting
- FIN : Finalized

The icon  is displayed on these declarations:



Reference	Declaration Period	Deadline	New	Documents
01-DECL-51358019	01/11/2011 - 30/11/2011	15/12/2011		27/10/2011 15/11/2011 26/10/2011 26/10/2011
01-DECL-12345678	01/10/2011 - 31/10/2011	15/11/2011		15/11/2011 26/10/2011 26/10/2011 26/10/2011

Remark: the Declaration ID will be displayed in a new column "Reference":



Reference	Declaration Period	Deadline	New	Documents
01-DECL-51358019	01/11/2011 - 30/11/2011	15/12/2011		27/10/2011 15/11/2011 26/10/2011 26/10/2011
01-DECL-12345678	01/10/2011 - 31/10/2011	15/11/2011		15/11/2011 26/10/2011 26/10/2011 26/10/2011

18.5.4.3 How to upload the document

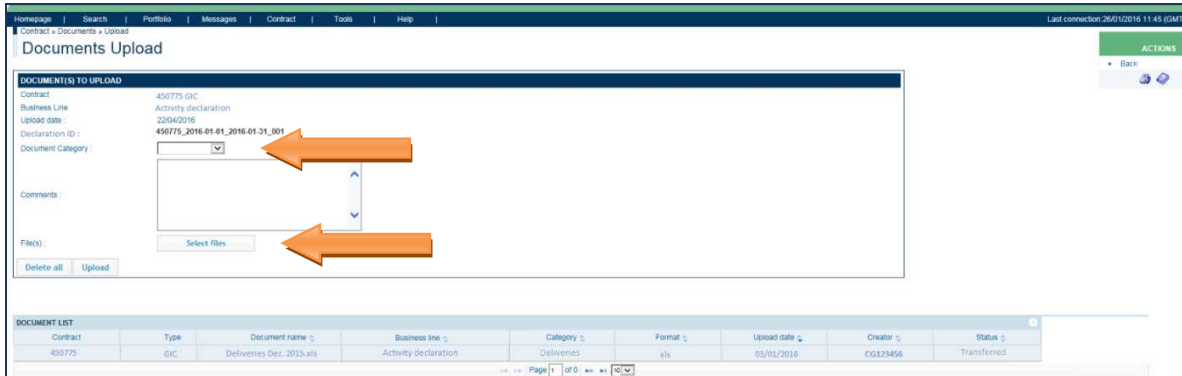
While clicking on the icon , a new screen "Documents upload" will be displayed :
This screen is already prefilled with :

- Contract number
- Business Line = Activity Declaration
- Upload date = Current date
- Declaration ID

You need to select from the given list the category of the document(s).

- Invoice
- Financial elements
- Other

You add the the document(s) by clicking on “Select Files”.

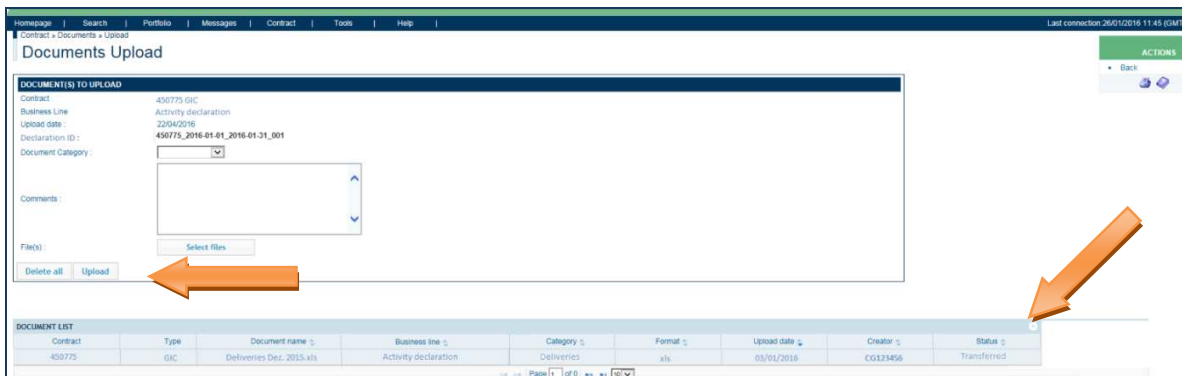


Remark: The following document formats are authorized :

- JPEG
- GIF
- PNG
- PDF
- XLS
- XLSX
- DOC
- DOCX
- CSV

An error message is displayed if the format is non-compliant with the above listed format.


After having selected the document(s), you have to validate the upload of the document(s) by clicking on “Upload”.



The document(s) are then displayed in the “Document List” below, with one of the following status :

- **New:** the document is uploaded but transferred to the server but no mail sent yet
- **Submitted:** the document is uploaded on the server and the mail sent to the claims manager
- **Unreadable:** a technical problem is linked to this document when uploaded

18.5.4.4 List of the updated documents

You can check your uploaded documents on each declaration by clicking on the icon  on the concerned activity declaration. ~~The list is then displayed.~~

You can also visualize the list of all documents attached to your activity declarations in the menu **Contract > Document List** :



Easy Number	Contract	Type	Document name	File ID	Business line	Category	Format	Upload date	Creator	Status
00000372031030	65857	GCP	Testpdf - Copie.pdf		CLAIMS	CONTRACTUAL	pdf	12/04/2016	CG160348	New
00000110050213	65857	GCP	SHI_defact_139.pdf		CLAIMS	CONTRACTUAL	pdf	12/04/2016	CG17830	New
N/A	450775	GIC	Deliveries Dec. 2015.xls	400715_2015-01-22_2015-01-22_001	ACTIVITY DECLARATION	DELIVERIES	xls	10/04/2016	12962000	Transferred
00000202358967	65857	GCP	AKA LOGO - ROB.gif		CLAIMS	CONTRACTUAL	gif	04/10/2015	CG177522	Transferred
00000652020164	65857	GCP	Test Audit.pdf		CLAIMS	OTHER	pdf	12/03/2015	CG130222	Transferred
00000372031139	65857	GCP	appfile.png		CLAIMS	CONTRACTUAL	png	12/03/2014	CG177522	Transferred

18.5.4.6 Signature

At last you confirm the accuracy of the declaration by ticking the check-box. This step is mandatory before saving or submitting the declaration form.

18.5.4.7 Save the declaration

You can save the declaration at any time and resume it later. This action triggers the status “Saved”, which is displayed both in the List of Declarations and in the declaration form.

18.5.4.8 Delete the declaration

You can only delete declarations under creation or declarations that have been saved but not yet submitted. The status in the list of declarations will then change from “Saved” back to “New”.

18.6 Modify an Activity Declaration

If this option is available, a submitted declaration can then be modified by creating and submitting a Modifying Declaration within a time frame of 15 days after the initial declaration date. Beyond this date, no more modification of the Activity Declaration is possible in Cofanet.

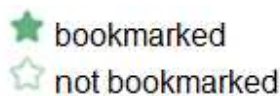
Modifying declarations can be created only after submission of the original declaration or another additional declaration. The modifying declaration will generate a copy of the original declaration or the latest modifying declaration.

Through a Modifying declaration you can modify the submitter details, the discretionary zone option and the declared amounts. Additional countries can also be added and those already declared can be deleted.

Only one modifying declaration can be created and saved at a time. The number of additional declarations that can be created is not limited.

18.7 Activity Declaration short list (ONLY International Activity Declaration)

You are often working with some main countries, so in order to ease your data entry on these countries, and thus avoiding manual time consuming pagination, you can define favourites among the countries. To define a favourite, you have to activate the bookmark next to the country directly within the declaration form:



TURNOVER BY COUNTRY		
With discretionary amount: <input type="radio"/> YES <input checked="" type="radio"/> NO		
Covered countries:		
Country	currency	Amount
Italy	GBP	1000.00
Belgium	GBP	0.00
Czech Republic	GBP	0.00
Denmark	GBP	0.00
Dubai	GBP	0.00
Estonia	GBP	2000.00
Finland	GBP	0.00
Greece	GBP	0.00
Iceland	GBP	3000.00
Ireland	GBP	0.00
SUBTOTAL		6,000.00

The favourites are defined individually for each contract. Previously bookmarked countries are taken over from the last declaration (New or additional declarations), whether its status is saved, submitted, sent or partially sent.

When a country has been bookmarked, it will appear at the top of the list in alphabetical order. The other countries will be listed below in alphabetical order.

The list will only be sorted after having saved the declaration.

To uncheck a favourite country you have to click on the icon and save the modification.

Unnamed countries cannot be bookmarked.

When an Activity Declaration is exported, the favourites will appear at the top of the excel file.


19.ACTIVITY DECLARATION BY DEBTOR

This feature enables online completion of an Activity Declaration by debtor. The feature is accessible via the menu “Contract”.

19.1 Automatic reminders

In order to ease the management of the Activity Declaration, several reminders are set up .

- 15 days **before** the period end date of each declaration period, you will receive a Cofanet notification in order to inform you that the declaration is available in Cofanet and that it can be completed.
- 8 days **before** the declaration due date, a Cofanet notification will be generated in order to remind you that the declaration should be submitted in 8 days.
- 5 days **after** the declaration due date, a Cofanet notification will be generated, in order to inform you that you have exceeded the declaration due date, and that you should submit the declaration as soon as possible.

These important notifications will be indicated within the “List of messages” with an exclamation mark  . At the same time, these notifications will be displayed distinctly in the “Updates box”. You can filter your portfolio per important messages.

If you have not read one of these notifications the day of its generation, the message will appear at the top of the daily email notification of unread messages.

19.2 Type of base

According to your contract conditions, your Activity Declaration is set on one of the following bases:

- Turnover
- Outstanding
- Credit Limit

Contract-> Activity declaration

Activity Declaration List

Reference	Declaration period	Version	Declaration type	Type of base	Status
450775_2015-10-01_2015-10-31_001	2015/10/01-2015/10/31	Initial	Per debtor	Turnover	New
450775_2015-09-01_2015-09-30_001	2015/09/01-2015/09/30	Initial	Per debtor	Turnover	New

19.3 Declaration reference

The declaration reference is automatically generated by the system. An “Additional” declaration gets attributed with a number as soon as it has been saved. If a saved declaration is deleted, it disappears from the List of Declarations, and the next additional declaration for the same period will have the same reference as the one that was deleted.

19.4 List of Declarations

The first page contains a list of all declarations managed by the user. For each declaration, the following information is displayed:

- Reference
- Declaration period
- Version
- Declaration Type
- Type of Base
- Status
- Update/submission date
- Submitter

19.4.1 Declaration periods

The declaration periods are computed by the system according to the contractual data. These can be of three types:

- Rolling: goes from specific begin date to specific date -1 day of next period
- Rolling end of Month: goes from specific begin date to end of month of period
- Calendar: goes from specific begin date to end of calendar date of period.

See – non-binding – example hereunder:

			Rolling	Rolling end of month	Calendar
Monthly	1 month	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/03/2015	28/02/2015	28/02/2015
Bimonthly	2 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/04/2015	31/03/2015	28/02/2015
Quarterly	3 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/05/2015	30/04/2015	31/03/2015
Three times a year	4 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/06/2015	31/05/2015	30/04/2015
Semi-annual	6 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/08/2015	31/07/2015	30/06/2015
Annual	12 months	Begin	07/02/2015	07/02/2015	07/02/2015
		End	06/01/2016	31/01/2016	31/12/2015
Insurance period		Begin	07/01/2015	07/01/2015	07/01/2015
		End	06/01/2017	06/01/2017	06/01/2017

19.4.2 Initial or Modifying

For each declaration period, an Initial declaration is automatically created by the system. If you wish to modify an already submitted declaration (providing that this option is available), a modifying declaration should be created for the same period.

19.4.3 Status

The following status is displayed: New/Saved/Submitted/Deleted.

19.4.4 Creation and deletion buttons

Next to the list on the right, there are two buttons that can be used to create an Additional declaration or delete a completed declaration that has been saved, but not yet submitted.

19.5 Declaration form

By clicking on the declaration reference, you are redirected to the corresponding declaration form.

19.5.1 Submitter

The already existing subscriber details are displayed by default, but can be modified if needed. The fields to be filled in are civility, first name, last name (mandatory fields) and telephone number and e-mail address (optional).

19.5.2 Debtor list

The debtor list is automatically constituted based on the contract country coverage.

The debtor list is displayed with the following information:

- Country of the debtor
- Company name
- Easy number
- Coface reference
- Legal identifier
- Customer reference
- Currency
- Amount

19.5.3 Direct declaration of your activity

You can enter your activity directly on a debtor, by clicking into the field “Amount”.

19.5.4 Discretionary amounts / additional debtors

If you have discretionary amounts or additional debtors for whom you need to declare activity as you have a whole turnover contract, you have the possibility to add debtors and the discretionary amounts in the lower part of the declaration.

19.5.5 Signature

Finally, confirm the accuracy of the declaration by ticking the check-box. This step is mandatory before saving or submitting the declaration form.

19.5.6 Save the declaration

You can save the declaration at any time and resume it later. This action triggers the status “Saved”, which is displayed both in the List of Declarations and in the declaration form.

19.5.7 Delete the declaration

You can only delete declarations under creation or declarations that have been saved but not yet submitted. The status in the list of declarations will then change from “Saved” back to “New”.

19.6 Export and Import of an Activity Declaration by debtor

19.6.1 Export of the debtor portfolio

You have the possibility of exporting a previously saved debtor list into an Excel file, either before or after completion.

19.6.2 Import of the debtor portfolio

After having exported the debtor list (whether completed or not) you can add the amounts directly into the Excel file and import all data into the Activity declaration. Only Excel files are accepted.

19.7 Modify an Activity Declaration

If this option is available, within the timeframe of 15 days after the initial declaration date, a submitted declaration can be modified by creating and submitting a modifying declaration. Only one modifying declaration can be created and saved at a time; however you can submit any number of additional declarations within the 15 day window.

You can modify the submitter details, the discretionary zone option and the declared amounts. Additional countries can also be added and those already declared can be deleted.

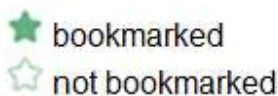
The modifying declaration will generate a copy of the original declaration or the most recent additional declaration.

Beyond the 15 day window, no modification of the Activity Declaration is possible.

19.8 Activity Declaration short list (ONLY International Activity Declaration)

You are often working with some main companies, so in order to ease your data entry on these companies, and thus avoiding manual time consuming pagination, you can define favourites among these companies

To define a favourite, you have to activate the bookmark next to company directly within the declaration form:




TURNOVER PER DEBTOR					
Mass import for debtors					
Export debtors list	<input type="button" value="Export*"/>	* Warning : export contains only data filled and saved previously but not data filled in this screen			
Fill the excel file					
Import the excel file	<input type="button" value="Select file"/>				
<input type="button" value="Import"/>					
Debtors					
	Company name	Legal id	Customer reference	Currency	Amount
<input checked="" type="checkbox"/>	 AGLOR Easy Number [REDACTED] Coface reference [REDACTED]	TRADE REGISTER 913		MAD	0,00
<input checked="" type="checkbox"/>	 AKZO NOBEL COATINGS Easy Number [REDACTED] Coface reference [REDACTED]	TRADE REGISTER 15085		MAD	0,00
<input checked="" type="checkbox"/>	 ANOUAR FILS CHME Easy Number [REDACTED] Coface reference [REDACTED]	TRADE REGISTER 86485	10237	MAD	0,00
<input checked="" type="checkbox"/>	 BEN HADJ FRERES "ATLAS PEINTURES" Easy Number [REDACTED] Coface reference [REDACTED]	TRADE REGISTER 27433		MAD	0,00

The favourites are defined individually for each contract. Previously bookmarked companies are taken over from the last declaration (New or additional declarations), whether its status is saved, submitted, sent or partially sent.

When a company has been bookmarked, it will appear at the top of the list in alphabetical order. The other companies will be listed below in alphabetical order.

The list will only be sorted after having saved the declaration.

To uncheck a favourite company, you have to click on the icon  and save the modification.

Unnamed debtors can be bookmarked in the lower part “Unnamed countries” on a country level.

When an Activity Declaration is exported, the favourites will appear at the top of the excel file.

20.ACTIVITY DECLARATION (FRANCE ONLY)

The activity notification is proposed for most Globaliance contracts in France: it allows you to declare your activity online via Cofanet, thus facilitating the procedure.

The activity notification page is divided into two 2 parts: the notifications available online that can be completed and the declarations that have already been submitted.

20.1 Notifications to be completed

The activity notifications available for online completion are listed in this first table which contains two columns:

- Availability Date: the date when the form was available in Cofanet
- Declaration Number: the number of the notification (the link allows you to access the notification form)

20.2 Complete a notification

Click on the notification number in the list of notifications to be completed in order to access the form. The screen is divided into two parts:

20.2.1 Notification information

This frame contains information about the notification and the corresponding contract:

- Contact Name: Coface contact name
- Contact Phone Number: phone number of the contact
- Contract Number: contract for which the notification is made
- Company Name: policyholder name
- Address: policyholder address
- Postcode: policyholder postcode
- City: policyholder city
- Period: period corresponding to the notification
- Currency: currency of the contract

20.2.2 Notification form

The input fields can vary from one notification form to the next depending on the contract type. You will find for example the following columns for an activity notification by country and buyer:

- Country: country name
- Company: name of the buyer
- Cash Against Documents: amount to input in the currency of the contract
- Cash and credit: amount to input in the currency of the contract

The form can contain over hundreds of lines that are spread through several pages (20 lines per page). A tick box at the bottom of the page allows you to validate the fact that you do not have any amount to notify.

- Save Notification

Click on the “Save” button in order to save the values input and to continue the notification later on without losing any data

- Validate Notification

Click on the “Validate” button once the input is over. The validation is the ultimate step before the form is submitted. A table at the bottom of the page is displayed in order to show the «Total Amount Notified »

- Send Notification

Click on the “Send” button once the notification has been validated. The data is then sent to the Coface invoicing system.

Note: once the notification is sent, no other change is possible via Cofanet. Please contact your local representative if you would like to amend your notification after it has been submitted.

20.3 Sent notifications

The table displayed in the second part of the screen contains the list of notifications already sent, with the following columns:

- Sent date: the date when the form was submitted
- Declaration number: the notification number (link allowing you to access the detail of the notification)
- Person who declared: person who submitted the notification

20.4 Notification detail

Click on the notification number in the list of notifications sent in order to access the detail of the notification,

You will find all the information displayed in the notification form (see previous chapter):

- Notification information
- Amount declared by country / buyer
- Total amount notified

All this data is only for consultation. Therefore you must contact your local representative if you would like to make some changes to the notification.

21.TURNOVER DECLARATION FOR EASYLINER POLICIES

The Turnover Declaration for EasyLiner policies have to be made through the function “Balance Sheet Declaration”. Please refer to § 22.

21.1 User Notifications reminder

You will receive a reminder in your Cofanet messages **45 days** before the end of the insurance period.

22. BALANCE SHEET DECLARATION

22.1 Prerequisite

In order to ease your Balance Sheet declaration, you have the possibility to declare your figures directly through Cofanet.

The Balance Sheet functionality is available if:

- Your contract is signed
- The Balance Sheet declaration is set up on your profile.

Based on the set up of your profile you can either:

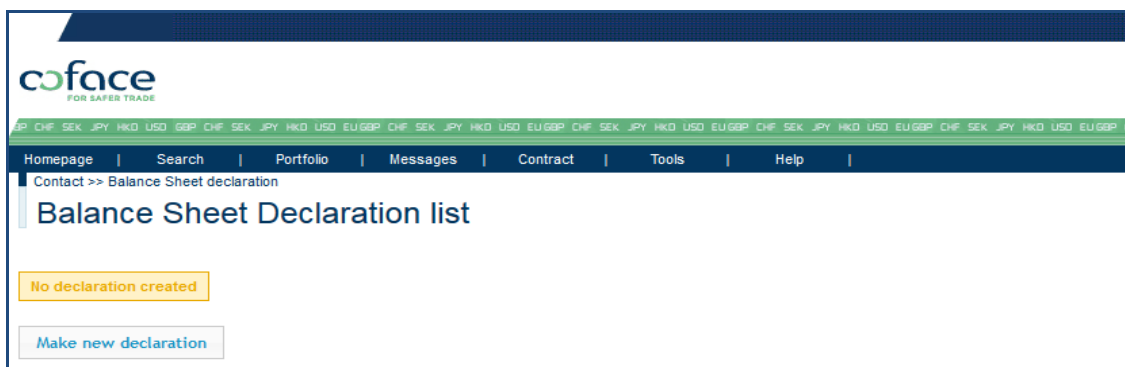
- Create a Balance Sheet declaration and/or
- Read a Balance sheet Declaration

You can access to Balance Sheet Declaration feature through the menu “Contract” > “Balance Sheet Declaration”:



22.2 Make a balance sheet declaration

After having selected “Balance Sheet declaration”, as described above, a new screen will be displayed. Please select “Make new declaration”:



The Balance Sheet Declaration Detail form appears. The upper part “Submitter” is automatically pre-filled.

Balance Sheet Declaration Detail

Submitter

Civility *: Mrs

Surname *: Smith Firstname *: Henri

Email address : Henri.smith@company.ci Phone number :

Balance sheets

N Period

From *: DD/MM/YYYY To *: DD/MM/YYYY

Currency *: EUR Including Export turnover *:

Global turnover *: Outstanding balance *:

N-1 Period

From *: DD/MM/YYYY To *: DD/MM/YYYY

Currency *: EUR Including Export turnover *:

Global turnover *: Outstanding balance *:

File upload. (Non-editable formats only)

Parcourir...

Cancel Submit

Below, you should complete for each concerned period the balance sheet figures, which are divided into 3 mandatory parts:

- Global Turnover
- Of which Export Turnover
- Outstanding balance (not required for Easyliner Policies)

All amounts must be positive with 2 decimals.

The “N Period” relates to the period in force, and “N-1 Period” relates to the previous period. No controls are set on these periods, except that the end date should be after the begin date.

Should you prefer you have the possibility to upload your full balance sheet instead. To do so, please note that the required format of the file is: PDF, JPEG, or any non-modifiable format. If your uploaded format is not accepted, an error message is displayed.

22.3 Reception of a balance sheet declaration

When you have submitted your balance sheet declaration, an email will be sent to Coface.

Please notice, that a submitted declaration **cannot** be deleted and that it is **not possible** to create additional declarations. If you have made a mistake, you have to create a new declaration with the same periods. This new declaration will appear into Cofanet on a new line in the Balance sheet Declaration List, but with a different date or hour in the column “Submission date”. A new email will be sent to Coface.

22.4 User Notifications reminder

You will receive a reminder in your Cofanet messages **30 days** before the end of the insurance period.

For Easyliner contracts, this notification will be send **45 days** before end date.

23.USER ADMINISTRATION

If your Cofanet subscriber gives you access to the functionality of administration (available from the “Tools” menu), this means that you are an administrator of the selected contract; this allows you to manage the subscribers of the different users of your company who have access to this contract.

23.1 Import of List of Subscribers

For Administrators of the contract, who also have the Profile “USER_MGT” it is possible to import a list of subscribers and attach them in a bulk action to the contract.

Select in the Menu: “Tools”, then “User Administration”. On the top right of the page you see the options to Create or Import subscribers. Click on “Import Subscribers”:



The dedicated page for File Import appears and explains the steps to follow. Download the template, complete the template data (Last Name, First Name, Email). Save the file without changing the format. Upload the completed file to finish the process.

Import subscribers

File Import

Template File ?

1. Download the following template file
2. You can open the CSV file with Excel or another text editor
3. Enter your information into the file and save it
4. You should make one file by mask

[Download](#)

File Upload ?

Please select the rights to be applied

Default rights

Make sure you Upload the file and see the message “File Upload success”. Finish steps with “Load subscribers”. The Upload of the subscribers is confirmed with the message on top of the page:

 **Subscribers loading successful**

Your Subscribers have been added and can be found directly in your overall list of Subscribers. To view them, return via the Menu to “List of Subscribers”. The added users are placed in alphabetical order in the current list.

The added subscribers will each receive an email with their Login and Password.

23.2 List of subscribers

The list of subscribers is divided into two categories:

23.2.1 Subscribers attached to the current contract

The subscribers listed in this table are those for which the selected contract is attached. The table contains the following columns:

- Title
- Name: last name of the subscriber
- First name: first name of the subscriber
- Last modification date
- Code: user code of the subscriber on which you can click to access the details
- Start date of subscription: date from which the subscriber can be used
- Status: status of the subscriber (active, blocked or suspended)
- Actions

23.2.2 Other company subscribers

The subscribers listed in the second table belong to your company but do not have the selected contract attached to them. The fields displayed are the same as in the previous table.

23.3 Creation of a subscriber

From the page listing the subscribers of the company, click on the link “Creation” that is available in the “Actions” box. The screen for the creation of a subscriber is divided into three parts:

Subscriber Creation

Subscriber

Personal data

Title <input type="text" value="."/>	Firstname <input type="text"/>	Name* <input type="text"/>
E-mail address* <input type="text"/>	Phone number <input type="text"/>	Fax <input type="text"/>

Subscriber

Creation date <input type="text" value="17/11/2015"/>	Start date* <input type="text" value="17/11/2015"/>	End date* <input type="text" value="31/12/2099"/>
--	--	--

General preferences

Language selected by default* <input type="text" value="English"/>	Companies per page* <input type="text" value="10"/>	Contract selected by default* <input type="text" value="476289"/>
---	--	--

23.3.1 Personal Data

Enter the data of the person who will use the user code once it is created. The following fields are mandatory:

- Title
- Name
- First name
- Phone Number
- Fax
- Email address

23.3.2 Subscriber

Detail of the selected contract that will be attached by default once the user code is created.

23.3.3 General Preferences

The preferences allow you to customise the subscriber that will be created.

- General preferences (please make your selection amongst the options proposed)
 - ❖ Language by default
 - ❖ Contract selected by default
 - ❖ Number of companies per page

Once all the data is entered, click on the «Validate » link available in the «Actions » box. The screen is then refreshed with a text confirming the creation.

The subscriber will receive an email with his Login and Password.

23.4 Modification of a subscriber

If you click on “View”, on the line of the subscriber that you want to, you will have access to the subscriber details and you will be able to perform a certain number of actions:

23.4.1 Modification of the subscriber details

The screen is the same as the confirmation page for the creation of a subscriber (see previous chapter). Only the following fields can be modified:

- Title
- Name
- First-name
- Phone number
- Fax number
- Email address
- Start date
- End date
- Language by default
- Contract selected by default
- Number of companies per page
- Default homepage

Once the modifications are made, click on the “Validate” link of the “Actions” box to save the changes, or click on the «Cancel » link to go back to the list of subscribers. The subscriber will have to reconnect to Cofanet to see the changes.

23.4.2 Personalisation of the contract

When you are on the subscriber details screen, click on the link “Personalise” in order to access the page allowing you to customise the contract of the subscriber.

Under the boxes containing a few information about the subscriber and the contract, are two tabs “Predefined Format” and “Detailed Rights”.

- “Predefined Format”

You can choose to provide the user with the *default rights* which provides him the same rights as the Administrator (except User Management), or you can choose to provide him with a *Read Only* profile

- “Detailed Rights”

After having chosen one of the rights above, you have the possibility to customise it, while selecting or removing individual rights among the displayed functionalities. You can also restrict the authorised countries.

Then click on the “Validate” button in order to save the changes.

23.4.3 Detach the contract

When you are on the subscriber details screen, click on the link “Remove contract” in order to detach from the subscriber the access to the contract. Then click on “Cancel” to go back to the list of subscribers: the subscriber will then appear in the list of subscribers of the company.

23.5 Attach the contract to an existing subscriber

When clicking on “View” of a subscriber that is listed in the subscribers of the company table, you have access to the subscriber details page where you can attach the current contract. Then the subscriber selected will be able to access and manage the portfolio of this contract.

24.EMAIL MANAGEMENT

You can manage through Cofanet (and depending on your contract rights) email addresses to which notifications are sent from the Coface Risk system.

You can reach the “email management” screen by clicking on the sub-menu “email management” available under the contract menu.

The screen is divided into 3 parts:

- Filter
- Recipient list for principal notifications: main addressees
- Recipient list for secondary notifications: duplicate notification addressees.

24.1 Filter and sorting

The email management screen displays a multi-contract list. But you can set a filter on a contract number (among the contracts available under your user code)

In all cases, you can sort the proposed list by:

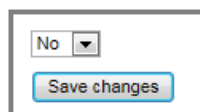
- Contract number
- Contract type
- Policyholder

You can export to PDF and /or print the email management screen. Warning: if you set a filter on a contract number, only the filtered list will be exported to PDF.

24.2 Email modification

Your email is used to inform you of daily notifications and reminder. Should you prefer not to receive these messages via email, you have the possibility to indicate this. Go to “Tools”, then “Options” in “Daily mail notification” select “YES” and save changes.

Daily mail notification
Disable daily mail notification



The screenshot shows a web interface for 'Daily mail notification'. On the left, there is a link 'Disable daily mail notification'. On the right, there is a form with a dropdown menu currently set to 'No' and a 'Save changes' button below it.

NOTE: This choice will concern all messages, and thus, all policies attached to the subscriber.

The modification mode is available on your user code if:

- Your contract is signed
- The product “email management” is set on your contract and on your subscriber
- The media set on your contract is “email”
- You are the “agreement manager” of your contract.

In all the other cases, you will access the email management screen in a “view only” mode.

The modification mode allows you to:

- See the role and details of your contract for notifications
- Modify the email addresses of the recipients for principal notifications and/or the recipient s for secondary notifications if any.

You can amend an email address by clicking on the “edit” action beside the email address you want to update.

Once you have clicked on the action "edit" a new window opens where you can enter the new address.

When the entry is ended you can validate by clicking on the “ok” button or abandon the modification by clicking on the button “cancel”.

25. WELCOME PAGE

The welcome page is displayed by default when you log into Cofanet. If you would like a different page to be displayed when you log in, you can change it in the Cofanet Options menu.

25.1 Updates

This gives you information about the latest changes in your portfolio as well as the new messages available in the “Messages” screen.

Messages with an importance level “high” are displayed in red.

Click on a company name to access the content of the message.

25.2 Focus

The “Focus” box contains important information that we advise you to read so as to be aware of the latest changes to the Cofanet system.

25.3 Marketing Information

This box contains information about a Coface offering that may be of interest for you. Click on the image in the box to access the details of the offer.

25.4 Coface risk indicators

This frame allows you to get more information on the Country Risk Assessment, the DRA (Debtor Risk Assessment) and the WAP (Weighted Assessment of Portfolio).

26. COFANET LAYOUT

26.1 Header

The header of each page is composed of:

- On the left hand side: the logo and application name
- On the right hand side: a box containing the following details:
 - **User:** the user code that you used to connect. The user code is followed by a “Log Out” link allowing you to disconnect from Cofanet in total security
 - **Contract:** the contract currently selected. If you have more than one contract, the dropdown list allows you to change the contract at any time.
 - **Type of contract:** the type contract selected. For example “Globalliance”.

26.2 Navigation Bar

The navigation bar (also called menu bar) is just underneath the header and enables you to access all the functions of Cofanet. It is composed of the following menus and options:

- Welcome page
- Search
- Portfolio
 - List of companies
 - History of requests
 - Analysis
 - Portfolio analysis
 - Export portfolio
 - User Fields import
 - Update your user fields
 - Bulk Actions
 - Overdue accounts (depending on contract)
 - Claims follow up
- Messages
- Contract
 - Contract details
 - Change contract
 - Turnover notification
 - Balance Sheet Declaration
 - Email Management
 - My Account (for @rating line contracts)
 - Documents
- Tools
 - Documentation
 - Options
 - Your user fields
 - User administration
 - Country information
- Help

- Contacts
- User Guide
- Current version

To access these options, place your cursor over the text of the menu. The list of options is then displayed.

This list disappears as soon as you click on one of the options or if you click anywhere on the current page.







If no list of options is displayed when your cursor is over the menu, it means that there are no options available: in this case, click on the menu to access the corresponding function.

26.3 Actions Box

You will find the “Actions” box on the right hand side of all the pages of Cofanet.

On most pages, this box contains one or more actions which are related to the page displayed.

You may also find the following icons at the bottom of the box:

	Quick export of the portfolio (with filter, if applied) in a CSV format
	Analysis of the portfolio by country and by @rating
	Access to the Cofanet messages
	Print the current page in PDF format
	Print the current page
	Import specifications (for user fields import and bulk actions)

27.BROKER INSISTENSE

In the credit limit order screen the broker can block the automated underwriting by ticking the insistence box.

A comment is mandatory in order to inform the underwriter of the reasons.

28. TRADELINER POLICY – COFANET REGULAR USE

TradeLiner is a new type of policy that Coface proposes to its customers. The management of this policy is explained separately in the following chapters.

- Chapter 28: TradeLiner policy – regular use for a new contract
- Chapter 29: TradeLiner management in case of a migrated contract.

28.1 Notification of reduction or cancellation of a Credit Limit

In case of a reduction or a cancellation of a Credit Limit, you receive a dedicated message in your messages box in Cofanet.

According to the information of the message and your contract conditions, you need to complete the page of «*Outstanding Notifications*» and the «*Outstanding Awaiting Orders*», or only one of these.

Examples of message:

Your Credit Limit with Pending Order cover has been reduced to 100,000 EUR on 02/06/2015. Please fill the outstanding notification

Action: indicate the Outstanding Invoices

Your Credit Limit has been reduced to 25,000 EUR on 05/06/2015. You can request Order awaiting delivery cover.

Actions:

- In any case: Indicate the Outstanding invoices, but also complete the template to inform of Outstanding awaiting orders. See paragraph 3 of this chapter.
- In case a cover above 3 months is required, the Customer should also request for an Order Awaiting Deliveries Cover (OCL), see Chapter 28.3.

Please note: your TradeLiner contract indicates the deadline that you have to indicate the Outstanding Invoices and the Outstanding Orders. After this deadline, the option is no longer available.

Note that the type of notifications received on a company also influences your possible «*Protection*» actions as will be detailed hereafter.

28.2 Customer Notification of Outstanding Invoices

To complete the Outstanding Invoices, go to the menu «*Protection*» and select «*Create Outstanding Notification*»:



The following screen opens and allows you to list your Outstanding Invoices:

Submitter						
Civility* :	Mrs		First name* :			
Last name* :			Phone :			
Email :						
Deliveries invoiced and/or to be invoiced						
Invoice Number* :		Invoice Date :		Currency* :	EUR	
Amount* :		Delivery Date* :		Due Date* :		
						Add
Invoice Number	Invoice Date	Delivery Date	Amount	Currency	Due Date	
Purchased orders to be delivered						
Order Reference* :		Purchase order date* :		Delivery date (planned)* :		
Amount* :		Credit terms* :	As defined in contract	Currency* :	EUR	
						Add
Order Reference	Purchase order date	Amount	Currency	Credit terms	Delivery date (planned)	
Comment						
<div style="border: 1px solid #ccc; height: 40px;"></div>						
ACTIONS						
<ul style="list-style-type: none"> <input type="checkbox"/> Submit <input type="checkbox"/> Cancel 						

For each invoice you need to add, click on «Add» and continue until all the invoices have been indicated.

A list of actions is available at the end of this screen:

- Submit: to register your Notification of Outstanding Invoices
- Cancel: to cancel the invoices that have been added.

Once you have declared the Outstanding Invoices and saved the data in the screen, you can return to this page and you will find additional actions:

ACTIONS
<input type="checkbox"/> Request a new amount
<input type="checkbox"/> Delete limit
<input type="checkbox"/> Update Outstanding Notification
<input type="checkbox"/> History

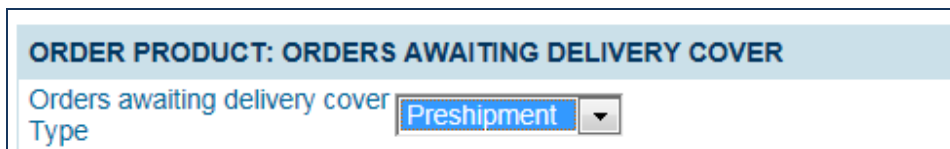
According to the deadline fixed in your contract to declare the Outstanding Notifications, you have the possibility to modify, add or cancel the list of Outstanding Invoices. Passed this deadline the option is no longer available and you cannot add any Outstanding Invoices.

28.3 Outstanding Orders Declaration & Complementary Cover Request

To complete your Outstanding Orders, please go to the menu «Protection» and select «Orders Awaiting Delivery Cover»:



The following template opens and allows you to complete your forecasted, thus Outstanding Orders to be delivered. Make sure you complete all the fields with an «*».



Select the type of cover in the box, and accordingly your next screen appears and needs to be completed.

In our example, the Type «Preshipment» is selected and thus reflects in the page hereunder. When selecting another type from the box, your screen adapts accordingly.

SUBMITTER			
Civility *:	<input type="text"/>	Firstname *:	<input type="text"/>
LastName *:	<input type="text"/>	Phone :	<input type="text"/>
Email :	<input type="text"/>		
PRESHIPMENT			
Sales contract value *:	<input type="text" value="0.00"/>	Currency *:	<input type="text" value="EUR"/>
Sales contract delivery date *:	<input type="text" value="05/06/2015"/>		
Costs and expenses already incurred *:	<input type="text" value="0.00"/>	Currency *:	<input type="text" value="EUR"/>
Estimated date of completion of contract performance *:	<input type="text" value="05/06/2015"/>		
COMMENTS			
<input type="text"/>			
ORDER PRODUCT : ORDERS AWAITING DELIVERY COVER			
Date :		05/06/2015	
Amount :	<input type="text" value="1"/>	<input type="text" value="000"/> 000 EUR	
Begin Date :		05/06/2015	
End Date :		30/05/2016	
Orders awaiting delivery cover type :		FAB	
ACTIONS			
<input type="checkbox"/> confirm <input type="checkbox"/> cancel			

When the Orders to deliver may require a request for additional Cover – as these orders are already forecasted - , the request can be made within Cofanet in the same template as «*Outstanding Deliveries Cover*».

At the end of this template the Part: « *Order Product: Orders Awaiting Delivery Cover*», See «1» in the screen copy above.

The request for additional cover will need to be decided upon by an Underwriter, you will be informed of the decision in the regular way with a message.

28.4 Maximum Capacity

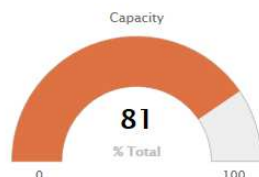
Your Contract includes a maximum amount of credit decisions covered, that applies to the credit decisions that are set by us (please refer to your TradeLiner documentation for details)

To help you manage this maximum amount, a dynamic graph, called 'Capacity', is displayed in your drill-down menu, under "Contracts"> "Contracts details".

This graph indicates the percentage used of your maximum amount of credit decisions covered, in real time. When we grant any Credit Decision the percentage will increase and when you or we reduce or cancel any Credit Decision the percentage will decrease accordingly.

Contract details

• Outstanding



When 80% of the 'Capacity' is reached, you will also receive a specific alert message, displayed in your 'Portfolio' section.

When 100% of the 'Capacity' is reached, you will receive another alert message. You will then no longer be able to request additional credit decisions, until the percentage used of your maximum amount of credit decisions covered capacity falls back below 100%.

28.5 Political Risk

Political risk is now integrated in Cofanet and at any time you can view the list of countries that are excluded.

In the Cofanet menu, click on «Contract Details»



The list of the excluded countries due to political risk appears:

Legal identifier :	SIREN - 552069791				
Manager	Compagnie Française d'Assurance pour le Commerce Extérieur (COFACE)				
Customer service :	SECTOR COFACE/DDC/SIEG				
Inception date :	02/03/2015	Term :	01/03/2016	Contract Period :	12
Current insurance period		Start Date :	02/03/2015	Duration :	12
Status :	signed contract at 01/03/2016				

Credit

	Domestic	Export
Invoicing delay		
Maximum credit period (in days)		180

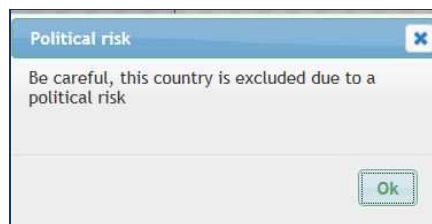
	Domestic	Export
Notification of overdue account delay		30
Delay of contentious intervention		30

Risk

Amount	Insured %
Unnamed buyer level	10,000 (in EUR) 60.0

Countries excluded due to political risk
Afghanistan
Belize
Central African Republic
Cuba
Eritrea
Guinea-Bissau
Iran
Iraq
North Korea
Kosovo
Libya
Somalia
Republic of South Sudan
Sudan
Syria
Timor-Leste
Venezuela
Yemen
Zimbabwe

Note that in case you search a company but the country is in the list of excluded countries, a pop-up screen informs you instantly of the exclusion:



28.6 Reduction of waiting period

Cofanet allows you to manage the reduction of waiting period online according to the conditions of your contract.

Should you wish to reduce the waiting period, this needs to be indicated in your Notification of Overdue Account, while you record your unpaid invoices. At the part of «*Intervention*» you see the option:



Waiting period reduction

No

YES

This option is only applicable in case of failure of the buyer

When clicking «YES», your contractual options appear for the possible choices of the reduction of the waiting period. Select the option of your choice and save to continue.

After choosing the reduction period, complete the invoices details and continue as regular with the Notification of Overdue Account. The option of Waiting Period Reduction will be displayed in the overall page and remains visible at all time when returning to your Notification.

Note: you can only request the Reduction of Waiting Period at the stage of the initial Notification of Overdue Account.

29. TRADELINER MANAGEMENT IN CASE OF A MIGRATED CONTRACT

With the renewal of a Whole Turnover Policy you have benefitted of the migration of your contract to a TradeLiner contract. Various features are set up to make your management between the previous contract fluid.

This dedicated chapter will guide you in this management between the past contract, the data migration and the new TradeLiner contract.

29.1 View of contracts and link with previous contract situation

In case you have various contracts in your portfolio, you will have on top right of your screen - see the possibility to select any active contract. This means that the previous contracts that are now new migrated contracts are only displayed in their TradeLiner reference.




Figure 1 - select your contract

In a new migrated contract, you find an additional tab «Migrated contract» followed by contract number that indicates all the products that were in the previous contract.



29.2 Migrated decisions

In the company portfolio list, the migrated decisions are flagged by a diamond , this is indicated in the product column:

Product	Value	Status	Date (DD/MM/YYYY)
■ Credit Limit	100,000 EUR	Pending	24/02/2016
■ Credit Limit	100,000 EUR	Partially agreed	16/02/2016
■ TopLiner Cover		Expired	20/02/2016
■ Credit Limit	0 EUR	Refused	16/02/2016

This information can also be found in the company details page, in the overview of Requested Products:

COMPANY			
Name :	SMILE	Siren :	378615363
Activity :	Computer consultancy activities	SIRET :	37861536300207
NACE code :	6202A	TVA :	FR60378615363
Trade Sign :	SMILE SMILE	TRADE REGISTER :	4 B 4792
Address :	20 RUE DES JARDINS	EASY number :	00000104443079
Postcode :	92600	Coface reference :	100 249691
Town :	ASNIERES SUR SEINE	Fax :	0147302561
Country :	France		

Warning : Credit Limit approvals with a * may be subject to specific conditions or guarantees. Please check the decision details for more.

PRODUCT(S) REQUESTED			
Product	Status	Position	Date
■ TopLiner Cover	Expired		20/02/2016
■ Credit Limit	Partially agreed	100,000 EUR	16/02/2016

Warning: Products with a diamond (♦) are issued from the TradeLiner migration.

- Back to portfolio cc
- Multi-contracts

When clicking on the product you can access to the history and view the full history of the decision, with a separation between *before* (in grey zone) and *after* the migration.

» Portfolio » List of companies » Company Details » History

History

Summary

PROTECTION

Credit Limit

TopLiner Cover

Notification of Overdue Account

Extension of Due Date

COMPANY			
Name :	SMILE	Siren :	378615363
Activity :	Computer consultancy activities	SIRET :	37861536300207
NACE code :	6202A	TVA :	FR60378615363
Trade Sign :	SMILE SMILE	TRADE REGISTER :	4 B 4792
Address :	20 RUE DES JARDINS	EASY number :	00000104443079
Postcode :	92600	Coface reference :	100 249691
Town :	ASNIERES SUR SEINE	Fax :	0147302561
Country :	France		

CONTRACT	TYPE	STATUS	EFFECT DATE	END DATE	COVERAGE
476346_9	TopLiner Cover	Expired	19/02/2016		
476346_9	Credit Limit	Partially agreed	16/02/2016		100,000 EUR
271954	Credit Limit	Withdrawn	17/12/2015		100,000 EUR
271954	TopLiner Cover	Withdrawn	17/12/2015		

29.3 Management between previous contract and migrated TradeLiner contract

- In messages follow-up:

In case of a TradeLiner contract from a migration you will continue to receive messages linked to the cancelled contract. This keeps you informed on NOA or remaining Activity Declaration from past periods. To facilitate this follow up, you will see in the overview of the messages the columns «Contract» and «Contract Type»

Message box » List of Messages

List of Messages

• Filter

Status	Importance	Type	Date	Product	Contract	Country	Legal ID	Customer reference
--------	------------	------	------	---------	----------	---------	----------	--------------------

Message status: All Filter

• List of Messages

15 messages displayed on this page, 969 in total. (959 unread messages).

Select/Deselect List

Status	Company name Customer reference	Contract	Contract type	Type of Message	Date	Subject
<input type="checkbox"/>	GRAPHIMAINIE SIREN : 380357467 PROCOPI210715 Easy number: 00000064898588	65857	GCP	Insurance Products	18/02/2016	The DRA linked to this decision has been updated from 5 to 0 on the 18/02/2016 Your Express Credit Limit on this company is 10,000 EUR
<input type="checkbox"/>	BRUNET RAMBUTEAU SIREN : 484235676 Easy number: 00001699005722	65857	GCP	Insurance Products	17/02/2016	The DRA linked to this decision has been updated from 6 to 7 on the 17/02/2016 Your credit limit on this company is 10,000 EUR
<input type="checkbox"/>	CENTRE COMMUNAL D'ACTION SOCIALE SIREN : 282202260 Easy number: 00001304439151	128335	ARS	Information Products	17/02/2016	Your Customised Credit Opinion has been terminated on 17/02/2016
<input type="checkbox"/>	CIE FCAISE ASSURANCES COMMERCE SIREN : 552069791 Easy number: 00000065841968	476346_9	RTL	Insurance Products	16/02/2016	Your contract 271954 has been migrated to the TradeLiner contract 476346_9

- **In contract follow up:**

To allow you a quick overview of the association between your former contract to the corresponding TradeLiner policy, two new columns are added in the screen Change Contract: the list of displayed messages In case of multiple contracts the list of messages will guide you in

Homepage | Search | Portfolio | Messages | Contract | Tools | Help | Last connection: 10/07/2015 13:13 (GMT+1)

Change contract

• Filter

Contract number	Policyholder	Contract type	Commercial offer	Country	Unit
-----------------	--------------	---------------	------------------	---------	------

Contract number: Filter

• Choose a contract in the list below

2 contract(s) displayed on this page, 8 contract(s) filtered, 2 contract(s) attached to your user

Contract number	Transformed Contract number	Transformed Contract type	Policyholder	Contract type	Commercial offer	Start date	End date	Country	Unit
109852	65857	GCP	COFACE	RTL	CREDIT INSURANCE	05/05/2000	01/05/2016	France	SIEGE SOCIAL
109585	128335	GCP	COFACE	RTL	CREDIT INFORMATION	05/10/2010	01/01/2022	France	SIEGE SOCIAL

Note

- if the main contract is not issues from a migration process, these two columns remain empty.
- The value of the migrated Whole TurnOver Policy are highlighted in grey and cannot be selected.

- **In List of Notifications of Overdue Account**

Two new columns have been added to the “List of Notifications of Overdue Account”, in order to display on which contract number and contract type the NOA is registered

The screenshot shows the 'List of Notifications of Overdue Account' page. It features a search filter with 'EASY number' set to 476113. The table below lists several entries with columns for Company name, Identifier, Contract, Type, NOA reference, Intervention request, Status, Creation date, and Last modification date. Two columns, 'Contract' and 'Type', are highlighted with orange boxes.

Company name	Identifier	Contract	Type	NOA reference	Intervention request	Status	Creation date	Last modification date
ESSAI INFORMATIQUE TD3 SIGNATURE ENTITE FO-RECTIF 12/07/02 5311 MAINZ EASY number 00000321645341 Coface reference 390 000001	TAX_ITA 123456789	271954	GIC	f1	✓	Pending	30/11/2014	20/06/2015
TEST ALPHANUM BRB TESTAKTE F3001 PARIS EASY number 00000479807235 Coface reference 190 120056		476113	RTL	f1	✗	Pending	30/11/2014	30/11/2014
TEST AK BATCH F3001 PARIS EASY number 00000479789656 Coface reference 190 116676		271954	GIC	N/A	✓	Pending	22/07/2013	22/07/2013
TEST VERSION CRS 6.1 PROFIL DELEG DECEMBRE 2003 E3000 LA DEFENSE EASY number 00000479950482 Coface reference 190 187656		271954	GIC	f1	✗	Pending	24/03/2013	24/03/2013

- **In Claims Portfolio and Claims Summary**

Here as well you will see two new columns added with the contract number and contract type.

The screenshot shows the 'Claims Portfolio' page. It includes a search filter with 'EASY number' set to 476113. The table displays claim details with columns for Company name, Contract, Type, Claim reference, Claim analysis, Claim amount, Net debt, Estimated claim payment amount, and Estimated claim payment date. The 'Contract' and 'Type' columns are highlighted with orange boxes.

Company name	Contract	Type	Claim reference	Claim analysis	Claim amount	Net debt	Estimated claim payment amount *	Estimated claim payment date **
ESSAI INFORMATIQUE TD3 SIGNATURE ENTITE FO-RECTIF 12/07/02 5311 MAINZ EASY number 00000321645341 Coface reference 390 000001	271954	GIC	test mep1	N/A	50,000.00 EUR		N/A	N/A
LUCCA 5311 MAINZ EASY number 00000321645341 Coface reference 390 000001	476113	RTL		N/A	3,000.00 EUR		N/A	N/A

The screenshot shows the 'Claims Summary' page. It provides a detailed view of a claim, including company information and claim details. The 'Contract' and 'Type' columns in the summary table are highlighted with orange boxes.

Claim reference	Contract	Type	Claim analysis	Claim amount	Status
test mep1	271954	GIC	N/A	50,000.00 EUR	Pending

Note:

in the various filters only TradeLiner policies are proposed, but the result will display both the NOA attached to the TradeLiner policy and to the linked Whole Turnover policy.

- **Contract reference in NOA and Claim detail**

- For file attachment in the NOA Documents Upload you will see the display of the contract reference, both in the detail as in the list overview.
- The Claim details of a Whole Turnover claim will remain accessible, The contract number and type will also be displayed into the tabs of the Claims details.

29.4 Management of Notification of Overdue Account for migrated contracts

Depending on the invoicing and delivery dates, some transactions will probably be carried out *before* and/or *after* the start date of the TradeLiner policy. In case of a Notification of Overdue Account (NOA) the decision to put the NOA either on the previous contract or the new migrated TradeLiner contract will depend on the following rules and are calculated automatically by the system:

1. All invoices issued before the TradeLiner start date → The whole claim will be registered under the **WTO policy**
2. All invoices are issued after the TradeLiner start date → The whole claim will be registered under the **Tradeliner policy**
3. Invoices are issued before and after the TradeLiner start date → If 50% or more of the invoices concerns the WTO policy, then the whole claim will be registered on the WTO policy, else it will be registered under the TradeLiner policy.

Note: The reference for this calculation is the issue date of the invoice.

This calculation is done instantly while you complete the form for the NOA and enter the concerned invoices. According to the result you will see the NOA being registered directly to the correct contract. A pop up message will inform you only in case the NOA will be registered on the WTO policy.

Your NOA will be attached to the

if the NOA is set on the previous contract, the system asks if you request for an Intervention or not:

INTERVENTION

No

YES

Intervention contact person

Same as the person in charge : MOA TEST MOA, guylaine.letourneur@coface.com

No, the intervention contact person is different

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If, the NOA is registered on the Tradeliner policy, you will automatically be conducted to the screen with the specific Tradeliner NOA conditions. See dedicated chapter in TradeLiner Management.

- Please note that you cannot register a NOA, when a NOA or Claim is already in progress on the counterpart policy.

29.5 Activity Declaration for a migrated TradeLiner contract

Activity declarations from the previous whole turnover policy will remain available to be entered and viewed under the initial contract number.

29.6 Portfolio export and export scenariis

- Exports made on the WTO policy < 1 month before the migration, will remain accessible in the export list.
- After the migration, when an export is made of the Tradeliner portfolio, the ID of the user who made the initial request on the WTO policy will be displayed into the export.
- All existing Scenarios will be migrated to the Tradeliner policy.
- Migrated WTO policies figuring into these scenarios will be replaced automatically by its Tradeliner counterpart.