



# Creditreform International Commercial Report

Reliable business without frontiers

## Sound credit ratings for international business partners

Growth in cross-border commerce not only drives sales opportunities, but also increases entrepreneurial risk. The Creditreform International Commercial Report, with its detailed solvency data, offers reliability for medium to large transactions, supplier relationships and strategic partners.

## Areas of use

- Solvency checks and risk classifications for international customers and suppliers
- Sound credit decision for medium- to high-volume business transactions, large orders and in the project business
- Setting credit limits for new and existing customers
- Setting, reviewing and updating payment agreements
- Reviewing continuous obligations
- Fraud prevention

## Solution

- Payment behaviour, credit opinion recommended credit limit up to a maximum of EUR 1 million
- International Creditreform Solvency Index
- Detailed basis for assessing international businesses
- Internationally standardized information on foreign customers and suppliers
- Available in English, German and French
- Shareholdings and group affiliation
- Historic sales and staff-count figures
- Historic balance sheets and P&L accounts
- Negative facts
- Optional monitoring function in many countries

<b>COMMERCIAL REPORT</b>		<b>Date / Time</b> <b>Membership N°</b> <b>Your reference</b>		
International		<b>Order reference</b> <b>Page</b> 1 of 7		
<b>TEST SPAIN SA</b>		<b>Identification N°</b> 10102030400		
<b>Company identification</b>				
TEST SPAIN SA C/ TEST 60 28042 MADRID Spain		Phone Fax E-Mail Internet	+34 800000000  testcomunicacion@test.es www.muster.es	
Identification N° Trade name Company status	102030400 TEST SPAIN active	Fiscal number VAT N°	ESA28000000	
<b>Solvency</b>				
Solvency Index: 100 <b>113</b> 150 200 250 300 350 400 450 500 600 best value  worst value				
The solvency index 113 means "very good solvency".				
<b>Payment behaviour and Credit Opinion</b>				
<b>Payment behaviour</b>	Prompt, as far as known.			(29)
<b>Credit opinion</b>	Good for claimed credits. Business connections are recommended.			(11)
<b>Credit limit in EUR</b>	1.000.000 Business connections possible on a larger scope.			
<b>Structural data</b>				
<b>Legal form</b> Public limited company according to national law Legal form in national language: SOCIEDAD ANONIMA				
<b>Foundation</b> 18.11.1944 Company age: 70 years				
<b>Register</b> registered, No. A28000000				
<b>History</b> since 30.06.1998, subscribed capital: 1.147.701.878 EUR, paid-up capital: 1.147.701.878 EUR since 16.07.1999, subscribed capital: 1.272.645.676 EUR, paid-up capital: 1.272.645.671 EUR since 25.10.1999, subscribed capital: 1.270.502.540 EUR, paid-up capital: 1.270.502.540 EUR since 08.05.2003, registered office: C/ TEST 60, 28042 MADRID, ES until 21.08.1997, company name: MUSTER TEST SA since 30.04.1990, legal form: Public limited company according to national law since 11.09.1998, legal form: Other legal form				
<b>Capital</b>				
<b>Subscribed capital</b>	1.270.502.540,40 EUR (2014)			
<b>Paid-up capital</b>	1.270.502.540,40 EUR			
<b>Total number of shares</b>	1.058.752.117			
<b>Share value</b>	1,20 EUR			
<b>Shareholders and Capital</b>				
<b>Identification N°</b>	<b>Name / Address / Status</b>	<b>Participating since</b>	<b>Share</b>	
<b>Main shareholder</b>				
10425607566	MUSTER HOLDING SL, C/ TEST 60 28042 MADRID, ES		70,14 %	

## Contents

Depending on country-specific particularities and information availability, the International Commercial Report can contain the following details:

- Company identification
- € Solvency Index with explanation
- ☑ Evaluation of business relationships, payment behaviour and credit opinion
- ☰ Structural data: legal form (incl. official designation in local language), foundation, register, company history, capital details, shareholders, management and power of representation, locations
- 👤 Ownership structure
- 📈 Business activity: NACE industry code plus enhanced information
- 📊 Staff and Annual Sales figures for three years
- 🏠 Real estate
- 📄 Balance sheet and P&L accounts for three years
- 🏦 Bank connections
- 🔍 Negative facts
- 📄 Recommended credit limit up to a maximum of EUR 1 million

## Explanation of the International Solvency Index

100-149

Very good solvency

150-239

Good solvency

240-339

Satisfactory solvency

340-499

Weak solvency

500

Poor solvency

600

Insufficient solvency

## Integration

The International Commercial Report can be accessed online via **CrefoDirect**. And thanks to its use of structured data, it can also be optimally integrated into your legacy business processes via standard/bespoke system interfaces and applications. Our experts would be happy to advise you!

## Monitoring

For the permanent monitoring of your customers and suppliers, the International Commercial Report can be supplemented with one of our **International Monitoring Services**. The service is available for all companies that can be downloaded online.

## Benefits at a glance

- Sound basis for assessing international business partners through detailed solvency, financial and business-environment data
- Objective evaluation of risk through sound and exclusive information
- Identification of trends and opportunities through current and historic business figures and balance sheets
- Contractual certainty through the business's master data and authorized signatory details
- High-quality master data and contact details ensured through validated, up-to-date information
- Relevant decision-making information for your sales department
- Use of structured data for simple IT and process integration
- Globally standardized format improves transparency and comparability
- Possibility to order individual research
- Locally focused, globally aligned. Our network contains best-of-breed business partners.
- Available online for many countries