

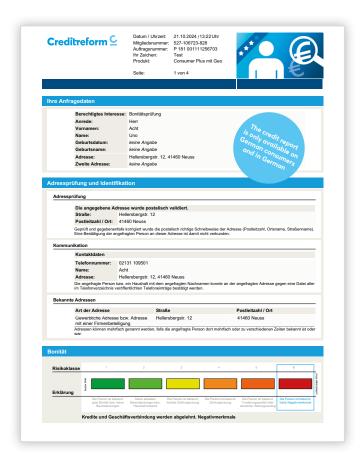
# Always one piece of information ahead

Judging a business partner's creditworthiness before conducting a transaction is often challenging – particularly so when transacting with consumers. The reason for this is that data relating to private individuals are generally not publicly available. Those wishing nevertheless to offer their customers direct debit or purchase on account – without increasing the risk of a

payment default – turn to the Creditreform CONSUMER Report. It contains all the core information needed to weigh up the risk at hand. Besides appraising the consumer's creditworthiness in six meaningful risk categories, it also offers you verification of address data, details of consumer activities at other companies, and payment experiences of other users of the Creditreform CONSUMER Report (variants CONSUMER Plus and CONSUMER Check). In this way, you'll always be at the information advantage when it comes to potential payment defaults.

### Areas of use

- Checking the creditworthiness of consumers wishing to purchase on account or by direct debit
- Establishing a dependable basis for continual obligations such as rental, credit or leasing contracts
- Pre-screening of the economic circumstances of private debtors in the context of debt-collection proceedings
- Verifying the economic suitability of potential new shareholders, or when deciding on appointments for positions of trust





#### **Contents**

#### Creditworthiness

Six meaningful solvency classes ranging from 1 (no objections) to 6 (hard negative attributes), additionally textual information, should neither positive nor negative information be available

#### Negative payment experiences

Public information of the district courts and courts of execution (judicial negative attributes, insolvencies), noncontentious Creditreform debt-collection cases, negative payment experiences of other users of the Creditreform CONSUMER Report1 (variants CONSUMER Plus and CONSUMER Check)

Prerequisites: only for users who deliver their own payment experiences to the Boniversum data pool or who use Creditreform's debt collection products

#### Address verification

Validation of the requested address, possibly supplemented with other known addresses

#### **Further information**

Details of company shareholdings, inquiries concerning the initiation of a customer relationship, telephone data, information on the residential environment (optional)

	CONSUMER Kompakt	CONSUMER Plus	CONSUMER Check (consolidated form of CONSUMER Plus)
Creditworthiness in 6 risk categories	~	~	•
Identification	✓	✓	✓
Adress verification	✓	✓	✓
Communication	✓	✓	
Known addresses	✓	✓	
Court attributes	✓	<b>~</b>	
Creditreform debt collection	~	✓	
Negative payment experiences <sup>1</sup>		<b>✓</b>	
Shereholdings	<b>✓</b>	<b>✓</b>	
Known requests or orders	~	~	
Geodata	optional	optional	

\* Prerequisites: only for users who deliver their own payment experiences to the Boniversum data pool or who use Creditreform's debt collection products

Creditreform CONSUMER Report can be accessed via the CONSUMER browser, via MyCreditreform, BoniCloud, API interfaces, SFTP server and via special Creditreform programs.

## **YOUR BENEFITS**

- Significantly fewer payment defaults thanks to fast and comprehensive assessment of consumers' ability to pay
- Cost savings due to fewer cases in the dunning and recovery process
- Very latest information and a comprehensive dataset
- Detailed, exclusive information, including information about company shareholdings and other users' payment experiences (CONSUMER Plus, CONSUMER Check)
- Dependable credit judgment with high forecasting quality