



SeeRisk  
By Creditinfo

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# Benefits of SeeRisk

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If you have any of these challenges than SeeRisk will help:

- Are you doing business overseas and want to ensure that customers will be able to meet their payments?
- Do you want to protect your overseas business?
- Do you want to ensure a foreign business setting up locally has a strong parent company?
- Are you worried about doing business overseas and want the right information, up to date to safeguard your business?
- Do you know who you are working with all is revealed in business reports delivered by a reliable local partner.

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# Benefits of SeeRisk

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- Providing **easy access** for you to business information from **dozens of countries across the world**
- Majority of **reports** will be available **instantly**
- Provide **different ways** of communication with system to satisfy possible needs of **various** types of **users**
- **Packages of reports** through local customer service in your country
- For regular users – access to web **interface** for requesting your own reports
- Information **immediately** available



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In detail

# SeeRisk

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- International business reports from trusted information provider
- Understandable:
  - Translated to English (Russian, Japanese etc)
  - Scored to make decision making process easier
  - Reports in constant format
- Flexible format (XML/PDF)
  - can be included in own automatic processing systems

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# How to access SeeRisk

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## For large users or existing credit bureau customers

- Access to the system through Credit Bureau platform
- Integrate the reports through web interface to your internal systems


## For other users

- Packages of reports via local office

# EXAMPLE


Have a glance at Summary Information for brief overview of the company information  
Go through Details of company identification, main dates, legal form etc

**Fosfa, a.s.**  
Country of registration: Czech Republic  
Reg. nr. 00152901



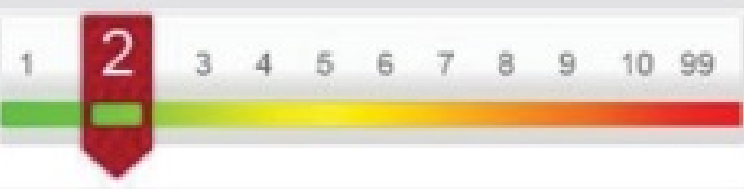
Report Creation Date: 2014/06/24

**Summary**

Registration name	Main activity	Company status
Fosfa akciová společnost	Manufacture of other inorganic basic chemicals	

Current annual turnover	Credit Limit Recommendation	Number of searches
2 153 000 000 CZK	155 016 000 CZK	

CIP Risk Grade



Very low risk

## Company Identification

Address	Contacts	Tax Id
192, OLD BAKERY STREET, VLT 1455 Malta	+ 356 21312344 Info@creditinfo.com.mt www.creditinfo.com.mt	16500108

## Company Legal Information

Date of registration	2002/09/09	Legal form	Private Limited Company
Date of starting operations	2002/09/09	Shareholder's capital	308 409 EUR
Main activity code	0000		

Activity code	Activity description	Additional information
0000	Unknown	
6300	Information service activities	

# EXAMPLE

Check the Score for fast overview and estimation of the trustfulness of the company  
Use Contact Information for phones and addresses

CIP Score						
CIP Score 90,00 CIP Risk Grade Grade_2 Probability of default (12months) 0,19% Credit Limit Recommendation 155 016 000 CZK	CIP Risk Grade	Probability of default	Probability of default - History			
			2014/06/15	2014/03/24	2013/10/15	2013/08/15
	1		0,11		0,11	
	2	0,19%		0,19		0,19
	3					
	4					
	5					
	6					
	7					
	8					
	9					
	10					
	99					
Score calc. date						
Score calc. date	Historical Scores	Probability of default	Score card used	Risk Grade code	Risk Grade descr.	
2014/06/15	98,00	0,11	Obliged to Publish Financial Statements	Grade_1	Outstanding	
2014/03/24	90,00	0,19	Obliged to Publish Financial Statements	Grade_2	Very low risk	
2013/04/06	100,00	0,10	Obliged to Publish Financial Statements	Grade_1	Outstanding	

## Contact Information

Summary			
Number of current addresses	1	Number of faxes	1
Number of hist. addresses	0	Number of emails	1
Number of telephones	1	Number of web pages	1

Current addresses					
Address type	Country	Region	District	Postal Code	Municipality
Company Address	Iceland			110	Reykjavik
					Höfðabakka 9

Contacts			
Telephone	Fax	E-mail	Web
+354 5509600	+354 5509601	Info@creditinfo.com	www.creditinfo.com

# EXAMPLE

Pay attention to Negative Information – bankruptcy, liquidation, claims

## Negative information

Current bankruptcy status	Months since last neg. bankruptcy status	Additional Info
No recent bankruptcy record		

Number of bad debts	Total due amount	Months since last claim	Additional Info
0			

Payment information			
Time period from	2016/09/01	Average days overdue	10
Time period to	2017/01/01	Trend	No change
Number of observed invoices	16	Other	3 quarters available in the full local report
Additional Info	, Days overdue country average = 1 out of 66083 records		

# EXAMPLE

Get to know Corporate Structure: Summary, Managers, Owners and Shareholders, Affiliates

## Corporate Structure

### Summary

Managers	Owners	Subsidiaries	Affiliates	Branches	Add. information
14	10				Date of acceptance in the registry of enterprise record: 2013-12-20T00:00:00

### Current Managers

ID-number	Name	Position	Year of birth	Country born in	Address
2912725339	Reynir Finnald Grétarsson	Chairman	1972		Bjarmalandi 16, 108, Reykjavik
0604593049	Theodór Siemsen Sigurbjörgsson	Controller	1959		Haðalandi 11, 108, Reykjavik
7101972109	Creditinfo Lánstraust hf.	Founder	1997		Höfðabakka 9, 110, Reykjavik
2912725339	Reynir Finnald Grétarsson	CEO	1972	Iceland	Bjarmaland 16
2801775129	Pórhallur Ingi Jóhannsson	CFO	1977	Iceland	Spánn
2104735809	Almar Örn Hilmarsson	COO	1973	Iceland	Danmörk
0412642419	Nora Emilia Aulikki Kerppola	Member of the Supervisory Board	1964		
0403763139	Brynja Baldursdóttir	Prokurist	1976		Smáraflið 12, 210, Garðabæ
0507724709	Hákon Stefánsson	Prokurist	1972		Ólafsgelsla 53, 113, Reykjavik
1106692409	Stefano Mauro Stoppani	CEO	1969		
2912725339	Reynir Finnald Grétarsson	Prokurist	1972		Bjarmalandi 16, 108, Reykjavik
1106692409	Stefano Mauro Stoppani	Prokurist	1969		
2801775129	Pórhallur Ingi Jóhannsson	Prokurist	1977		Spánn
1601784269	Davíð Arnar Einarsson	Controller	1978		Lyngríma 4, 112, Reykjavik

### Affiliates

ID-number	Name	Address	Country	Share,%	Date of acquisition
4606112450	Fons Juris ehf.	Höfðabakka 9, 110	Iceland		
6505044020	Creditinfo Fjölmisilavaktin ehf.	Höfðabakka 9, 110	Iceland		
6802130460	InfoCapital eignarhaldsfélag ehf.	Höfðabakka 9, 110	Iceland		
7101972109	Creditinfo Lánstraust hf.	Höfðabakka 9, 110	Iceland		

# EXAMPLE

Control Operations: Import / Export countries, Banks, Turnover and Number of employees

## Operations

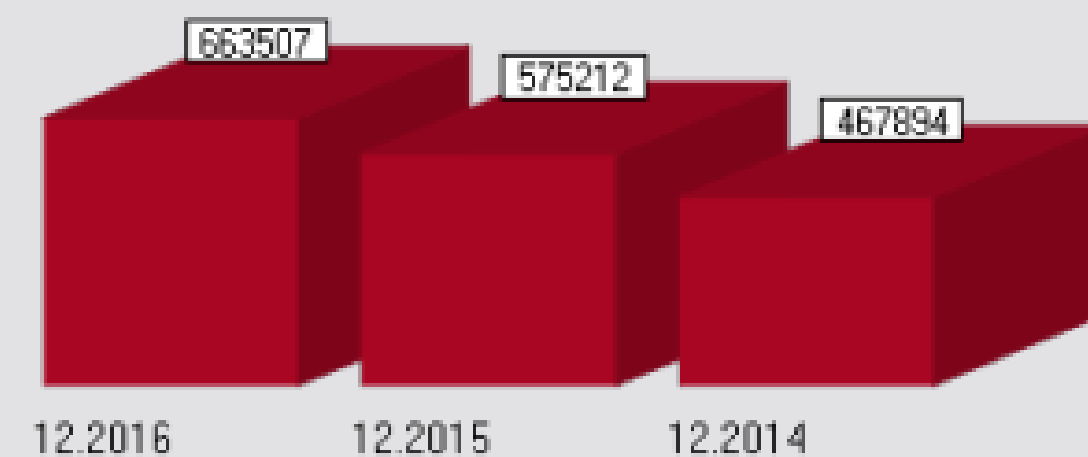
### Summary

Number of import countries	0	Number of commercial banks	2
Number of export countries	0	Current number of employees	13
		Current annual turnover	663 507 EUR

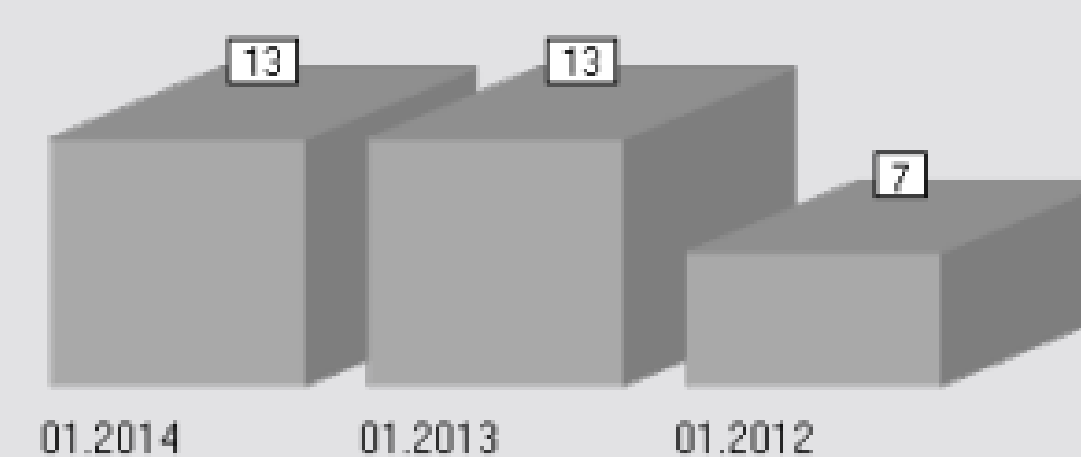
### Commercial banks

Bank acc. number	Name	Address	Postal code	Contact name	Email	Contact phone
	Bank of Valletta p.l.c.	Ta' I-Ibrag Road, Ta' I-Ibrag	STJ03			
	HSBC Bank Malta p.l.c.	196/198, The Strand, Gzira	GZR03			

### Annual turnover



### Number of employees



# EXAMPLE

Check Financial Statements: Profit-Loss, Balance Sheets, Cash Flow, Financial Ratios

## Financial Statements

### Header

Starting Date	Closing Date	Filling date	Source	Statements	Units	Currency
2016/01/01	2016/12/31	2017/10/28			1,00	EUR
2015/01/01	2015/12/31				1,00	EUR
2014/01/01	2014/12/31				1,00	EUR

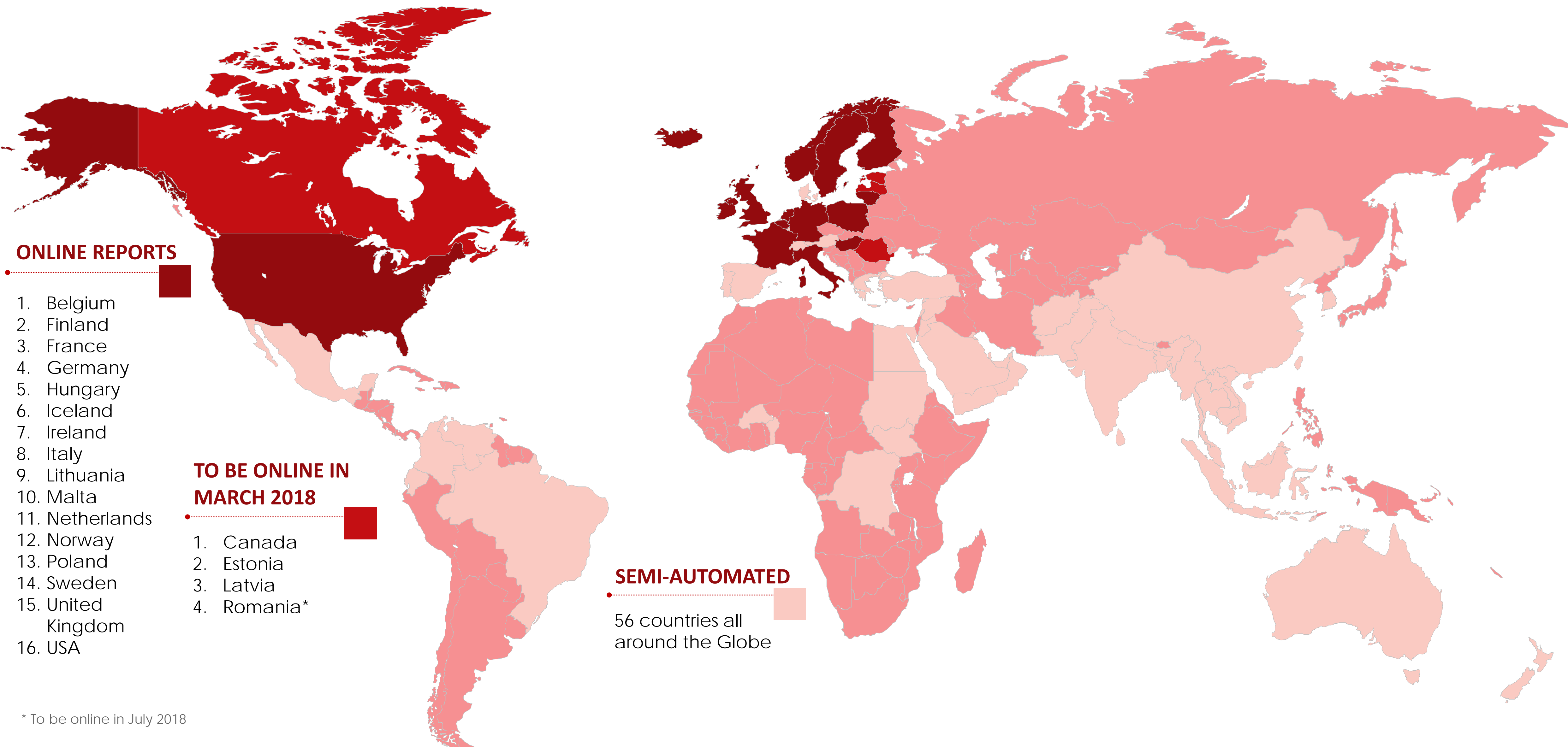
### Balance Sheets:

Item	2016/12/31	2015/12/31	2014/12/31
<b>TOTAL ASSETS</b>	<b>447 777</b>	<b>391 366</b>	<b>217 567</b>
<b>Unpaid share capital</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Fixed assets</b>	<b>131 986</b>	<b>82 228</b>	<b>37 265</b>
Intangible fixed assets	126 614	76 856	32 830
Tangible fixed assets	5 372	5 372	4 435
Buildings, halls and constructions	0	0	0

### Profit - Loss:

Item	2016/12/31	2015/12/31	2014/12/31
<b>Revenue</b>	<b>663 507</b>	<b>575 212</b>	<b>467 894</b>
<b>Total operating expenses</b>	<b>552 149</b>	<b>513 689</b>	<b>503 193</b>
Personnel costs	-	-	-
Depreciation, Amortization	-	-	-
Other	552 149	513 689	503 193

# SEERISK ONLINE REPORTS COVERAGE



\* To be online in July 2018



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