Cofanet
User Guide

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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:

- Processor speed: Pentium type 566 MHz
- Memory: 128 Mb of RAM
- Internet access from your PC
- Modem speed : 56 k
- Operating System : Windows NT, 2000, XP

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

- Internet Explorer, version 5.5 and above
- Mozilla Firefox, version 1.0 and above

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 eventuality 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.

- **Modify an existing limit**

You can modify you 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**

If you are not satisfied with the @rating credit opinion, you may request a customised credit opinion for a specific amount.

- **CreditAlliance Business Report**

A CreditAlliance business report is a native 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.

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 on-line all the products you have ordered, sort and filter your portfolio.

- **Messages**

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

- **Portfolio Analysis**

You benefit from this consolidated view of your portfolio by @rating and country or by @rating and outstanding balance, allowing an analysis of your portfolio.

- **Notification of overdue accounts**

You are able to notify on-line any overdue accounts and request our intervention.

- **Data export**

From Cofanet you are able to download all or part of your portfolio directly to your computer. This can be done by defining your own data export models 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 a file corresponding to the companies in your portfolio.

- **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

- **Coface contact details**

You can contact Coface using the contact details provided via telephone, fax, email etc.

2. Accessing Cofanet

The Log in page allows you to access the Cofanet application.

2.1 Logging In

2.1.1 Usercode

Your usercode will be issued to you once you have subscribed to Cofanet.

2.1.2 Password

An initial password will also be notified to you along with your usercode once you have subscribed to Cofanet. When accessing Cofanet for the first time, you will need to change this password to your own. You can then change your password at any time.

2.1.3 Connection

Click on the “Validate” button to connect to Cofanet.
Once the usercode and password have been validated by the system, you will be directed to the welcome page by default.

2.2 Features of the Log In page

2.2.1 Forgotten your password?

If you forget your password, you can reset it to the initial password.

In order to reset your password, enter the usercode and click on the “Validate” button. A message will ask you to confirm the resetting of your password: then click on “ok”.

If you forget your initial password or wish to obtain more information, by clicking on the appropriate link you can access the details of our support helpdesk who can answer your questions by email or phone.

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 30 minutes of inactivity. If you need to re-access Cofanet, you may click on any link of the current page. You will then be redirected to the login page where you will have to enter your usercode 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 features described below by clicking on them from the menu at the top of each page throughout Cofanet.

3.1 Contacts

Accessible from the “Help” menu, 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 Coface contract are available online by selecting “Contract Details” from the “Contract” menu.
The information is split into 4 tabs:

- Cost of Cover
- Risk
- Globalliance Contract
- Role

Where available, a fifth tab allows you to access your claims history: this PDF document (Adobe Acrobat) is updated on a monthly basis.

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”.

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 setup Cofanet by defining:

- The number of companies displayed on the search results page. From the drop down list you can choose from: 100, 25, 10, 7 or 5 companies.
- The language: French, English, German, Spanish, Portuguese, Italian...
- The contract selected by default when you log in.

Click on “Save changes” in order to validate you choices. The changes are effective immediately.

3.3.2 Contract

This page allows you to customise Cofanet for the contract currently selected:

- The welcome page by default after logging in:
  - Company search
  - Contract choice
  - Homepage
  - Messages
  - Portfolio
- Default Portfolio View: the list of options available depends on your contract
- 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.

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

3.3.3 Password

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

The password must have a minimum of 4 alphanumeric characters and a maximum of 8. When changing your password, it will need to be entered twice to avoid input errors. You cannot use any of the previous 10 passwords.

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

3.3.4 Personal details

Under the last tab, you have the opportunity to update your personal details such as, your surname, first name, e-mail address, telephone and fax numbers. However, this information is only displayed within Cofanet and is not integrated into our main systems.

Your company details are taken from our main system and cannot be modified. Should you wish to change this information, please liaise with one of your contacts.

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

3.4 Your user fields

Please refer to chapter 12.3 for more information.

3.5 Demo

This on-line demo can be accessed from the “Help” menu. It presents the main features and advantages of the Cofanet tool. This demo runs automatically but you can stop it or return to a specific page at any time.

3.6 User Guide

The on-line 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.

Contextual help is available on each page by clicking the icon.

3.7 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 menubar. It allows you to search for a company by different criteria, as detailed below.

4.1 Search by Address

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)
- 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.

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

4.2 Search by Identifier

This function allows you to search by legal identifier or with a Coface reference:

First make sure that the correct country is selected.

Then click on the “Identifier” tab to access a new screen where you can:

- Select an identifier: some countries can have more than one legal identifier
- Enter the identifier or the Coface reference (EASY number or CRS number) 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

The search by director is only available when searching for companies in France and can be accessed by clicking the “Management” tab of the Search screen.

You must enter at least:

- The surname of the manager.

The following fields are optional:

- Manager’s First Name.
- The department

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
- Company address
- Type of establishment (headquarter 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 returned by the search engine, 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 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.

4.5 Creation of a Company

This 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.

4.5.1 Entering data

The following fields are required for us to undertake the research:
- Country
- Company name
- Town
- Address
- Postcode

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 for the company to be created.

4.5.2 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
- CreditAlliance Business Report

You will be notified of the result of your application via a message on your Cofanet Homepage and in 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
- Customer reference
- Product
- Position
- Status
- Date

In addition, the information view has the following filters:

- Outstanding amount
- @rating score

In the future, you will also be able to create your own filters and apply them to your portfolio.

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 you 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 find a particular buyer, enter the company name and click on the “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 setup 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 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.

5.3.6 Filter by position

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

5.3.6.1 Filtering by amounts

This filter is available for the following products:

- Credit Limit
- Customised Credit Opinion

- Debt Collection

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.

5.3.6.1 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

5.3.7 Filter by status

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

- Limit and Credit Opinion
  - Pending
  - Agreed
  - Expired
  - Rejected
  - Refused
  - Deleted
  - Cancelled
- Information Report
  - Delivered/Read
  - Delivered/Not read
  - Report deleted

Click on the “Filter” button.

5.3.8 Filter by date

This option enables you to filter the companies between dates.

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

5.3.9 Filter by @rating score

This filter, available in the “Information” view, allows filtering companies using their @rating score as criteria:

You may filter:

1. Either on the type of score:

- High risk
- Means risk
- Low risk
- Recent creation
- Group decision
- Other

2. Or on a bracket of score chosen between 1 and 10 by using the drop-down lists.

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. 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

5.5 Sort Function

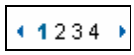
By default, the portfolio is sorted in chronological order from the most recent to the oldest.

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 menubar. 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 overdues

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
- @rating credit opinion: @rating of the company
- Customer details: your user fields for the company

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
  - 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.

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

- For @rating limits:
  - Status of the limit
  - Decision date
  - Effective date
  - @rating given
  - Amount corresponding to the @rating
- For credit limits:
  - Status of the limit
  - Decision date
  - Effective date
  - Amount requested
  - Amount agreed
  - Payment terms (by default credit as defined in the contract)
  - Underwriter name (optional)
  - Underwriter comment (optional)

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.

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.

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. 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 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 History of the limit

The history of cover for a company can be accessed from the menu on the left of the screen: a new page listing any previous credit limits or @rating limits you have had will be displayed.

6.2.8 Notification of overdue account

To declare a non payment of debt, click on the option “Overdue Accounts” available in the “Portfolio” menubar. 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 Express Credit Limit

The express credit limit allows you to be protected 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.
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 menu on the left.

Note: if an express credit limit has been refused, you will not be able to reapply until after one year.

6.4 @rating Credit Opinion

6.4.1 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

@rating credit opinion	Amount in EUR / USD	Amount in GBP
X	0	0
R	10 000	6 000
@	20 000	15 000
@@	50 000	35 000
@@@	100 000	60 000
@@@@	Over 100 000	Over 60 000

Note: NR value as defined in your contract.

How to interpret @ratings:

@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.

6.4.2 Request an @rating credit opinion

The @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.

6.4.3 View the @rating credit opinion

If the @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 decision date and the effective date as well as the @rating notation

6.4.4. @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 on the @rating at any time by using the options provided in the "Actions on product" box.

6.5 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.

6.5.1 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. 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.

6.5.2 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 decision date, effective date, amount request and the amount agreed

6.6 CreditAlliance Business Report

6.6.1 Ordering a CreditAlliance Business 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, the report is delivered either by fax or e-mail depending on which option you select. As soon as the report is delivered, you will be notified via to the “Messages” page of Cofanet.

6.6.2 View a CreditAlliance Business Report

If the report is available, the request date of the report is 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 reports ordered

7. Messages

From this page, accessible directly from the menubar, 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.

7.1 List of Messages

The messages are listed in the form of a table:

- Status: an icon indicates the status of the messages (read or unread). You can click on the icon to change the status
- Company name : clicking on the name takes you to the company details screen
- Type : the type of product (insurance, information or debt collection)
- Date : the date the message was received
- Subject : a summary of the message; click on this to access the complete message

The first column contains a checkbox that you can select in order to delete messages.

7.2 Filters

The filters allow you to display certain types of messages:

7.2.1 Filer by status

This filter allows you to display:

- All messages
- Unread messages
- Read messages

You can choose the status from the drop-down list. Then click on the “Filter” button to get your results.

7.2.2 Filter by type

This filters the messages according to their category:

- All types
- Portfolio events
- Marketing
- Information products
- Insurance products
- Debt collection products

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

7.2.3 Filter by date

In order to display the messages received on a specific date, enter the date in the format “dd/mm/yyyy” and click on the “Filter” button.

7.2.4 Filter by product

The criteria available are as follows:

- All products
- CreditAlliance report
- @rating credit opinion
- @rating limit
- Credit limit
- Notification of overdue accounts
- Debt collection statistics

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

7.2.5 Filter by contract

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

7.3 Message Details

The message details screen can be accessed by clicking on the “Subject” from the list of messages. It contains the following information:

- Date : date when the message was sent
- Sender : system or person who sent the message
- Subject : same as the one displayed on the list of messages page
- Content : detail of the message

The actions available in the “Actions” frame in the top left of the window, allow you to:

- Delete the message
- Return to the list of messages

7.4 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 many messages at once, either by selecting them one by one, or by checking the box at the bottom of the list “Select/Deselect List”.

- From the message details:

Click on the link “Delete message” which can be found in the “Actions” box (top-right of the window).

8. Portfolio 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.

8.1 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 Outs. Amounts" link in the "Actions" box
- Type of analysis (columns): this will be @ratings for Globalliance contracts

8.2 Outstanding Amounts Specification

From this screen it is possible to setup 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.

8.3 Portfolio Analysis

The portfolio analysis may take a few moments to be generated. 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.

9. Data Export

The data export function allows you to download all or part of your portfolio into an external file in a CSV format, that 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.

9.1 Exporting the Portfolio

9.1.1 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.

9.1.2 Normal export

To export the entire portfolio, select the "Export" option from the "Portfolio" menu. You will then see the link "Export portfolio" in the "Actions" box; click on this link to download the Portfolio.

9.1.3 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.

9.2 Export Template Results

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 at regular intervals of 10 minutes: 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
- Comments: the comments enter during the customised export
- State: the status of the file (loading/available)
- Contract: the contract that is being exported
- Country: the country being exported

- Download: a disk icon is displayed when the file is available
  - Click on the disk to display the Excel file
  - Right click on the disk and select the option "Save target as …" in order to save the file on your PC

Note: a label "New" is displayed in the left column every time the export has just been generated.

9.3 Export Template Specification

To customise your export, click on the link "Export template specification" that is displayed in the "Actions" box when you are on the export results page.

Note: the following functions will soon be available in Cofanet

9.3.1 Create an export template

To create a new template:

1. Click on the "Create template" link
2. Enter the name of the template
3. You may enter a comment as well
4. Choose a type of file from the dropdown list
5. In the "Available data" list, select the data the you would like to export
6. Click on the "Save" link available in the "Actions" box

9.3.2 Modify an export template

To modify an existing template:

1. Click on the name of the template that you wish to update
2. Click on the "Modify template" link
3. Enter the name of the template
4. You may enter a comment as well
5. Choose a type of file from the dropdown list
6. In the "Available data" list, select the data you would like to export. You may select more than one data by using the "Ctrl" key while clicking on the fields.
7. Click on the "Save" link available in the "Actions" box

9.3.3 Delete an export template

To delete a template:

1. Click on the name of the template that you wish to delete
2. Click on the "Delete template" link available in the "Actions" box

9.4 Deletion of an Export File

To delete an export file, all you have to do is tick the checkbox placed on the left of the row containing the generated file and click on the "Delete export" link displayed in the "Actions" box. The line containing the export will then disappear.

10. Overdue Accounts

10.1 Initial Notification on a Company from the Portfolio

1. Go to the Company Details page of the company
2. In the "Insurance" menu, click on the "Notification of Overdue Account"
3. The online form to declare your overdue account is displayed and you can enter all the details of your claims.

This screen takes you through the process of notifying an overdue account.

Note: You must indicate whether the notification will include a request for intervention on the debtor or not. To provide the best possibility of a pre-legal debt recovery, it is best to notify the overdue account as soon as possible. Please refer to your Globalliance contract in order to check the time period for notifying an overdue account. These must be adhered to, to avoid the risk of voiding the terms of the limit.

10.2 Notification on a Unnamed Company

The claims notification can be accessed through the "Portfolio" menu by clicking on the "Overdue accounts" option. There are also quick links in the "Actions" box to access this feature when you are on the "List of companies" page.

The screen displayed takes you through the process of notifying an overdue account. Then you will need to click on the link to open the on-line notification form for overdue accounts. Once in the form, please enter your details and request intervention or not, according to the terms of your contract.

10.3 Follow-up and Updating your Notifications

To modify an existing notification, please click on the link on the "Notification of overdue account" page: you can modify the amount of any notification, add a payment from your debtor or a new unpaid invoice.

However, should you encounter any difficulties in notifying your overdue accounts, the page has its own on-line help that you will be able to refer to.

11. 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. There are 2 options available: “Automatic” or “Manual”.

11.1 Automatic Import

The automatic import is done where there is a list of companies and user fields to update.

11.1.1 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
5. Then add as many columns (5 maximum) that 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.

11.1.2 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.

11.1.3 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.

11.1.4 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 you columns with the ones used by the Cofanet system.
8. Finally, click on the “Import file” link available in the “Import Actions” box.

11.2 Manual Import

Note: This feature will soon be available in Cofanet.
The manual import is done through a form which differs depending on whether it is done for a specific country or all countries.

1. Click on the “Manual” tab
2. Choose a country from the fist dropdown list or keep the all countries option (option with no label)
3. Enter the EASY identifier, or click on the “Search and add” button if you do not know the identifier
4. Choose a country if you are importing all countries
5. Enter your reference corresponding to this company
6. Enter the outstanding amount
7. If you have customised other user fields, you may fill in the additional fields
8. To add a new line to import another company, please click on the “Add line” button
9. Repeat steps 3 to 8 for each company you need to import
10. Finally click on the “Manual import” available in the “Import actions” box in order to validate the import

11.3 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.

12. 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.

12.1 Filter

Please refer to chapter 5.3 where the portfolio filters are explained.

12.2 User Fields Input

The user fields 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).

12.3 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.

12.3.1 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.

12.3.2 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. Choose another type of format if necessary
5. 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.

12.3.3 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 2 default user fields “Client reference” and “Outstanding amount” cannot be deleted.

13. 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 (see chapter 3.3.2 for more details).

13.1 Updates

This gives you information about the latest changes in your portfolio as well as the new messages available in the “Messages” screen.

Click on a company name to access the content of the message.

13.2 Focus

The “Focus” box contains important information that we advise you to read to be aware of the latest changes to the Cofanet system.

13.3 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.

14. Cofanet Layout

14.1 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 usercode that you used to connect. The usercode 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".

14.2 Navigation Bar

The navigation bar (also called menubar) 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
  - Analysis
  - Export
  - Import
  - User fields management
  - Overdue accounts (depending on contract)
- Messages
- Contract
  - Contract details
  - Change contract
- Tools
  - Documentation
  - Options
  - Your user fields
- Help
  - Contacts
  - Demo
  - User Guide

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.

14.3 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
	Help for the page currently displayed