



> Receivables Management

Creditreform Collection

Efficient solution for your receivables

Specialists for collections secure your liquidity

Efficient receivable management is a warrant of your liquidity! By means of collection department of the company Creditreform, you are sure to get to your money. You may hand over for administration your receivable portfolio as a whole or you may commit us just some of dodgers. Creditreform is competent and qualified partner for receivable collection not only within the territory of the Czech Republic, but also at any place abroad.

Sphere of use

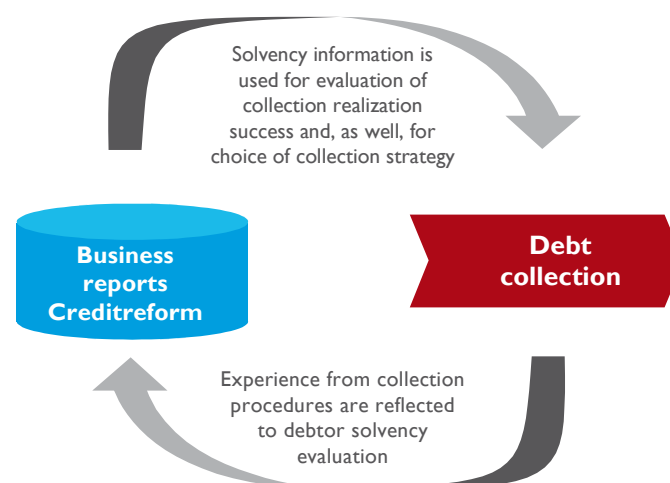
We recover the receivables using extra-judicial way – even including executions against the debtors – all over the world. A receivable handed over for collection must be after the due date and it should not be disputed.

Solutions

- We adapt administration processes of receivables after the due date to needs of our clients.
- We solve your receivables individually. We always discuss with the creditor the most advantageous methods and proceedings towards the debtors so that maximum effect of debt recovery is secured under conditions of ethic norm preservation.
- From the expert point of view, we will evaluate quality of the receivables in question, namely both individually and with the portfolio as a whole. This all before taking up collection process.
- We secure complex administration of invoices after the due date – beginning with extra-judicial collection, over judicial proceedings to long-term administration of bad and enforceable receivables.
- We choose efficient conceptions and combinations of various collection instruments (written and phone-call forms of debt recovery, personal visits with the debtor, emphasis graduation in compliance with importance of the customer etc.).
- We secure complex legal service – from claim submission up to execution – both in inland and abroad.

What may external debt collection bring to you?

- Priority and main objective is preference to extra-judicial way receivable recovery for you, which is more advantageous from the point of view of costs and preserves correct relation with the client.
- The services are secured by trained and experienced specialists
- Before introducing expensive measures, we will always perform relevant expense economy evaluation.
- The recovery process may be currently followed. On the basis of an agreement, information on current state of receivables may be sent to the customer.
- We use extensive knowledge and long-year experience in communication with debtors.
- To choose adequate collection procedures, we use information on the company's solvency.




Creditreform

Your way to higher liquidity

Extrajudicial collection

We will secure for you the whole collection process – written, by phone, or, as the case may be, in personal form; we will carry out reimbursement of your receivable or we will conclude Agreement on installments. In the course of the whole process, we take into consideration information on the subject's solvency.

Judicial extortion processes

Besides extra-judicial extortion processes, i.e. in cases when a receivable is not reimbursed from the part of a debtor, we will secure executable decision. If a receivable is disputable, then we will mediate cooperation with specialized legal representatives for you.

Supervision upon receivables with judicial title

We follow your receivables with executable decision. We are doing so until the time when a debtor pays; in case of necessity, it may be even for a time of 10 years.

Extensive knowledge of situation in all areas

Creditreform disposes of extensive experience from all the branches of business. The group Creditreform as a whole has about 70 000 customers in the sphere of collection and, each year, 1.5 million new cases. In connection with this, we perform receivable collection purposefully and in compliance with specific features of the branch in question.

Our proximity to debtors is our advantage

By means of network of our offices and partners, our group is represented all over the world. Proximity to debtors provides us an important information advantage and, subsequently, a possibility to find a more operative solution of the obligation occurred by means of direct dialogue.

Further services

Qualified and experienced team is prepared to advise you and to find solutions for your receivables at any time. Consulting with legal bodies in all the countries makes an inseparable part hereof.



Survey of your advantages

- Individual solutions in the sphere of collection according to needs.
- Burdening restriction of your capacities.
- Collection cost optimizing thanks to connection of collection with business reports.
- Long-term following of the debtor's property situation with executable receivables.
- Transferring of extortion costs to the debtor.
- Regular and full automated reporting.
- Knowledge of local environment.
- More than 70 per cent of successfully recovered extorted receivables in extra-judicial proceedings.
- Preservation of correct relations with your clients.
- Warranty of complex and professional services