User Guide

Cofanet

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:
- Operating System : Windows XP, Vista and 7

Your internet access must be through one of the following browsers:
- Internet Explorer, version 8.0 and above
- Mozilla Firefox, version 16.0 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.

- **TopLiner Limit**

The TopLiner product is proposed when there is a refused, cancelled or reduced Credit Limit. (Depending on your contract rights)

- **Modify an existing limit**

You can modify your 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**

You may request a customised credit opinion for a specific amount.

- **CreditAlliance Business Report**

A CreditAlliance business report is an original 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.

- **Debtor Risk Assessment: DRA**

The Debtor Risk Assessment aims at evaluating the individual credit risk of a company. It captures various risk analysis factors such as financial strength, profitability, solvency ratio, environmental factors, company management etc.
The scale of Debtor risk assessment goes from 0 (defaulting companies) to 10 (best assessment possible).
Debtor risk assessment is frequently abbreviated as "DRA".

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 online all the products you have ordered, sort and filter your portfolio.

- **Messages**

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

- **Portfolio Analysis**

This feature gives you a consolidated view of the portfolio by DRA. It also provides a history of the

average credit risk for each contract attached to your subscription.

- **Notification of Overdue Accounts**

You are able to notify online 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.
You can also export this portfolio incrementally (update only).

- **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.

- **Bulk Actions**

You can request products on a set of companies by importing a file in Cofanet (CSV or text format)

- **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

2. ACCESSING COFANET

The Login page allows you to access the Cofanet application.

2.1 Logging In

2.1.1 User code
Your user code 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 user code 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.
Your password is composed of 6 digits.

2.1.3 Connection
Click on the "Validate" button to connect to Cofanet.
Once the user code and password have been validated by the system, you will be directed to the welcome page that is set-up by default in your Cofanet options.

2.2 Account blocked and password forgotten

If you have forgotten your password, you can already ask its re-initialization.
Now you can also de-block your access, if you have consecutively entered three times a false password.

2.2.1. Re-initialization of the password
You can ask for the re-initialization of you password by clicking on "forgotten your password" on the top left within the "Login actions".

A screen asking for your operating code (user code) is displayed.

A capcha is also used to ensure that it's a human who asked for the password re-initialization. If the capcha is not well rewritten, the same screen displays a short message indicating that the capcha was false. Otherwise, if the user has the right to re-initialize his password (account not suspended) the following message is displayed "*Your password has been reset. A mail with the new password has been sent to the provided email address. Otherwise, please contact your administrator*"

If the subscriber has properly provided his e-mail address, an email is sent with the following content:
Dear *firstname lastname*,
As requested, your password has been reset. Your new password is : *XXXXXX*.
Regards

e-mail parameters:
Title: *SM: Password reset*
Sender: *Coface Notification* noreply@coface.com

The subscriber follows then the process of first authentication.

2.2.2 Unlock the access

If you have entered 3 times a false password, your account is blocked.
You can then unlock it by following the same process as described for the re-initialization of password.

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 5 hours 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 user code 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 3 tabs: "GlobAlliance Contract", "Role"and "Claims history"

When available, the last tab gives you access to your claims history: this PDF document (Adobe Acrobat) is updated monthly.

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".
- A set of filters is also available allowing you to find your contract according to different criteria.

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 set up Cofanet by defining:
- The number of companies displayed on the search results page. From the drop down list you can choose from: 5, 7, 10, 25 or 100 companies.
- The number of messages displayed per page. From the drop down list you can choose from : 25, 50, 75 or 100 messages

- The language: choose from a list of more than 30 languages (French, English, German, Spanish, Portuguese, Italian...)
- The contract selected by default when you log in.

Click on "Save changes" in order to validate your 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:
  o Company search
  o Contract choice
  o Homepage
  o Messages
  o Portfolio
- Default Portfolio View: the list of options available is as follows (depends on your contract):
  o All activities
  o Insurance
  o Information
- The display of the contents of the portfolio by default (yes / no)
- 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.
- The boundaries for the @rating credit opinion notifications (if this product is available in the contract)
  o Upper bound for the @ rating credit opinion (X, NR, R, @, @ @, @ @ @ or @ @ @ @)
  o Direction of change (downward, upward or both)
- The boundaries for the DRA notifications (if this product is available in the contract)
  o Option for DRA notifications (by segment, by DRA or no notification).

If notification by segment is selected, a notification will be sent to the user only when the change of DRA implies a change of notification segment. The notification segments correspond to the following DRA intervals: 0-3, 4-6 and 7-10.

Click on "Save changes" in order to validate you choices. The validated information is taken into account immediately.

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 is composed of 6 digits. 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. The validated information are taken into account immediately.

3.3.4 Personal details

Under the last tab, you have the opportunity to update your personal details such as your civility, 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 local representative.

Click on "Save changes" in order to validate you choices. The validated information are taken into account immediately.

3.4 Your user fields

Please refer to the dedicated chapter for more information.

3.5 Demo

This online 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 online 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 menu bar. It allows you to search for a company by different criteria, as detailed below. The screen is divided into different boxes allowing searching using specific criteria. On the left hand side, you will be able to search with name and addresses, and on the right hand side, the search with identifiers will allow you to find the company you are looking for directly.

4.1 Search by Company Name

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)
- All or part of 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.

Search strategies:
- To show the secondary addresses in the list of results, click on the checkbox to deactivate the option "Main establishment only"
- To have a more flexible search and found more companies, click on the checkbox to activate the option "Phonetic search"

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

4.2 Search by Identifiers

This function allows you to search by different identifiers so you should use the appropriate box accordingly.

4.2.1 Search by EASY Number

The EASY Number is a 14 digits number for the main establishment and 19 digits number for the branch. You do not have to put the preceding zeros: the field will be automatically completed if there is less than the required number of digits. Click on the "Search" button to start the search.

4.2.2 Search by Legal Identifiers

- First make sure that the correct country is selected
- Select the type of identifier from combo box: some countries can have more than one legal identifier

- Enter the value of the identifier of the company
- Finally, click on the "Search" button to start the search; you will then see a new screen with your search results.

4.2.3 Search by Coface Reference

The Coface Reference (also known as CRS number) is composed of a 3 digits number for the country and a 6 digits number to identify the company.
- First make sure that the correct country is selected : the country code will be automatically updated
- Then enter the reference 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 Name or Phone number

The search by manager name or phone number is only available when searching for companies in France. That is why it is not possible to select the country.

4.3.1 Manager Name

You must enter at least:
- The surname of the manager.

The following fields are optional:
- Manager's first name
- Birthday : the format should be year / month / day, and you must enter at least the year

The search strategies ("main establishment only" and "phonetic search") can be used: see description in chapter 4.1

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

4.3.2 Phone Number

You must enter at least the 10 digit numbers that are composing the phone number of the company you are looking for.

The search strategy "main establishment only" can be used: see description in chapter 4.1

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
- Business activity (code and label)
- Company address
- Type of establishment (headquarters 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.
- Or you may try searching the company with different criteria by going back on the search page using the link "Update current search «that is available in the "Search Action" box.

4.4.1 The multi-contract search

From the result screen, you can access the "multi-contract" search . This search allows you to view current products on the company sought for all contracts attached to your subscription.

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
- DRA
- CreditAlliance Business Report

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

The "insurance" and "all activities" views proposed the following additional filter:
- DRA

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 your 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 search by company name you must first choose the criterion "starts with", "equal" or "contains" then enter all or part of the company name (depending of the chosen criterion) that you want to filter and click "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 set up 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 outstanding amount

This option allows filtering companies according to their outstanding amount that you have previously filled.
Enter the minimum and maximum outstanding amount between which you want to filter and click the button "Filter" to apply the selection.

5.3.6 Filter by DRA

In the "insurance" or "all activity" view, this option allows filtering companies according to their DRA.
You can filter by DRA between 1 and 10 using the drop-down lists.
Click the "Filter" button to apply the selection.

5.3.7 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.

5.3.8 Filter by position

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

5.3.8.1 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.

5.3.8.2 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

5.3.9 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
  - Refused
  - Expired
  - Rejected
  - Cancelled
  - Cancelled by Coface
- Information Report
  - Delivered/Read

     o Delivered/Not read
  ▪ DRA
     o Open
     o Closed

Click on the "Filter" button.

5.3.10 Filter by date

This option enables you to filter the companies between dates.
1. Select the type of date from the list displayed:
  ▪ Request date
  ▪ Effective date
  ▪ Decision date
  ▪ End date
2. Enter the "From" date and the "To" date
3. 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

The "Insurance" and "All activities" views display the column "DRA".
The "Information" view display the column "Outstanding amount"

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:

| ◀ ◀ 1 **2** 3 4 ▶ ▶ |
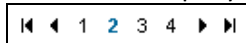
Click on the:
- Left arrow to go to the previous page,
- Right arrow to go to the next page
- A number to go to a specific page

5.7 Actions

The Actions are shortcuts to specific functions; this means that you can access them without having to go through the menu bar. 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 overdue.

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,…
- Products requested : products ordered on this company
- DRA
- @rating credit opinion: @rating of the company
- Renewal : ability to delete debtors from the portfolio from the renewal date of the contract
- Customer details: your user fields for the company
- Actions

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

- o By fax, by mail or by email (according to the media chosen on your contract)
- o On the portfolio page, the status of the request is updated
- o 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 or in the section "ordered products"

Once on the product details page, the information relating to the limit is displayed:
- For @rating limits:
  - o Status of the limit
  - o Decision date
  - o Request identifier
  - o @rating given
  - o Amount corresponding to the @rating
  - o Request date
  - o Effective date
  - o End date
  - o Customer reference
- For credit limits the fields displayed by default are as follows:
  - o Status of the limit
  - o Decision date
  - o Request identifier
  - o Amount requested
  - o Amount agreed
  - o Request date
  - o Effective date
  - o End date
  - o Payment terms (by default credit as defined in the contract)
  - o Risk type
  - o Guarantors (optional)
  - o Underwriter name (optional)
  - o Underwriter comment (optional)
  - o Customer references

Some limits can have different covered amounts with specific dates between which those amounts are valid. Those types of limits are split into periods and are displayed using a table giving the amount covered by the limit, the effective date and the end date of each period.

The bottom box, "Actions" gives you access to functions available on the product:
- For @rating limits:
  - o Transform into a credit limit: if you want to request a specific amount
  - o Cancel cover: to cancel the @rating limit
- For credit limits:

- o Modify: if you want to request a higher/lower amount
- o Transform into an @rating limit
- o 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:
  - o Coface country code: 3 digits
  - o Followed by a space
  - o Followed by the Coface number: 6 characters

  If you would like to obtain the guarantor number, you may use the "Search" function described previously.
- ▪ Comment

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.
To request an Express Credit Limit, you must first cancel the current limit.

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 (except refusals). 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, mail or email (according to the media chosen in your contract) 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 Link to PDF notification

On the decision screen, a link will be available in order to display the PDF notification.

6.2.8 History of the limit

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

6.2.9 Notification of overdue account

To declare a non payment of debt on the current company, click on the option "Overdue Accounts" available in the menu on the left of the screen. If you access the notification of overdue account via the "Portfolio" menu bar, you will have to identify the company again. 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 TopLiner limit

The TopLiner limit is a product aimed at completing the insurance offer.

Its main features are:
- Additional guarantees attached to the standard policy
- Same parameters than for classic credit limits
- Flexibility on amount and duration
- Expert pricing revealing the quality of risk
- Online purchase in Cofanet

6.3.1 Menu

If the TopLiner Limit is available on your contract, the link to order it will appear on the product list on the left of the company detail screen.

6.3.2 General rules

The TopLiner limit is proposed when there is a refused, cancelled or reduced credit Limit on a debtor and when the product is set on your contract.

When a TopLiner limit is ordered, only the action "update" is available in Cofanet for the TopLiner product. The elementary Credit Limit is independent of the TopLiner product, it can be deleted, reduced … but it can't be moved to a @rating limit.

The order is allowed only if the user has the corresponding right. Each TopLiner limit is linked to an initial refused, cancelled or reduced Credit Limit product.

The order page contains the following information:
- The Start date of the product: a read only field filled by default with the current date
- The request amount and the currency of the initial Credit Limit: read only field
- The agreed amount and the currency of the initial Credit Limit: read only field

- The complementary amount: free textbox. The currency is by default the one of the initial Credit Limit
- The duration of the TopLiner limit: a free text box

The validation of the order launches a first control on the two filled textboxes before submitting it:
- The request amount: minimum and maximum values are checked. If the requested complementary amount isn't included in this interval, the form isn't validated and an alert message is displayed. This field is mandatory.
- The minimum duration of the product is 30 days and the maximum value is 90 days. If the filled value goes beyond this interval, the form isn't validated and an alert message is displayed. This field is mandatory.

The validation of the data creates a request and submits it to the Coface risk system. The decision can then be rejected or agreed.

Certain TopLiner requests are rejected before the automatic underwriting process can be launched.
- A popup message informs the user in case of automatic refusal, which can be either due to the request parameters entered by the user or a general refusal for transaction regarding the buyer in question.
- A validation button "ok", when the user validates this step, he is redirected to the company detail page.

If the TopLiner is agreed, a popup is displayed with:
- The requested amount
- The validity period accepted
- The agreed amount with its currency
- The invoiced amount of the TopLiner limit with the invoiced currency
- A list of actions:
    - Agreed: the order is saved; you are redirected to the TopLiner limit detail page.
    - Refused: the refusal is saved, you are redirected to the company detail page
    - New simulation: The refusal is saved, the previous entered values are kept and you are redirected to the TopLiner limit order page.

6.3.3 Product detail and Company detail pages
Please see the chapter dedicated to the details of a credit limit.

6.3.4 TopLiner history
The TopLiner history is accessible from the TopLiner product detail, by clicking on "History" at the bottom of the page. The history gives a summary of all TopLiner limits ordered on the selected buyer. The following details are displayed in the table:

- The request date
- The requested amount
- The agreed amount
- Decision status
- The validity period
- The TopLiner premium

The TopLiner history is available as soon as a TopLiner request is displayed, regardless of the decision status and covers a 2 year span. The TopLiner history can be printed but not exported.

6.3.5 Notifications
When a TopLiner has been granted, a notification is generated: "Your TopLiner on this company has been granted on the dd/mm/yyyy."
5 days before the end of the TopLiner coverage period, the user will receive a notification in his Cofanet mailbox saying "*Your TopLiner limit will end on dd/mm/yyyy*"

6.4 Express Credit Limit

The express credit limit allows you to be covered 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 section "action on products":.

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

6.5 @rating Credit Opinion

6.5.1 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. The values corresponding to the @ratings are defined in your contract and may be accessible in the "contract details" option of the "contract" menu; providing that this feature has been activated for your account.

@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.

6.5.2 Request an @rating credit opinion

An @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.

6.5.3 View the @rating credit opinion

If an @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 status, the decision date, the effective date and the end date as well as the request identifier, the @rating notation, the amount corresponding to the @rating notation and the customer reference.

6.5.4. @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 of the @rating at any time by using the options provided in the "Actions on Product" box.

6.6 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.

6.6.1 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 and the customer reference if any. 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.

6.6.2 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 status, the request identifier, the decision date, effective date and end date, the amount requested, the amount agreed and the customer reference.

6.7 Business Report

6.7.1 Order a 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, you have to select the delivery mode (interface, fax or e-mail) and the delivery speed (optional : customer reference). As soon as the report is delivered, you will be notified via to the "Messages" page of Cofanet.

6.7.2 View a report

If the report is available, the request date, the reception date and the status of the report are 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 report ordered

6.7.3 Export a report (in PDF format)

Once the report is available, you can choose to export it in a PDF format by clicking on the link provided. You will need the software Acrobat Reader if you want to view the report exported.

6.7.4 Delete a report

If you do not want to keep the report in the portfolio, you can click on the link "Delete report" provided. This will remove the company from the portfolio if there are no other products on the company.

6.8 DRA: Debtor Risk Assessment

The DRA measures the probability that a company will default over a 12 month period. It predicts the likelihood of the business having difficulty surviving as a trading entity.

All relevant factors are condensed into an objective and powerful DRA.

The DRA is the combination of proven statistical methods, as well as input from a risk analysts and field investigators.

The DRA is automatically updated as new relevant data is entered in our database

6.8.1. Order a DRA on an information contract
The DRA can be ordered by clicking on the DRA" link displayed on the left menu. Once on the product detail page, click the link "Request a DRA" available in the "Actions on product" section.
The confirmation screen displays the date of decision and the DRA. In the case where Coface is not able to issue you a DRA, we conduct an audit of the company and you are notified of our decision in the Cofanet mailbox.

If you already have a DRA on the selected company: the DRA and the issuing date are reminded. You can also order a new DRA if any.

6.8.2. View a DRA on an information contract
The DRA is displayed on the following screens:
- Portfolio: in the "Position" column
- Detail of the company: in the "Product requested" and "DRA" boxes
- Detail of the product: status, request date, decision date, effective and end date, the identifier of the request, the DRA and the customer reference are displayed

6.8.3. Monitoring DRA on an information contract
If your contract gives you access to the product DRA with monitoring, you will then be able to order it via the company details page. Once under monitoring, you are notified of the DRA updates in the Cofanet mailbox and the portfolio is automatically updated.
You can also stop and, if necessary, restart the monitoring of the DRA using the proposed actions for the product.

6.8.4 DRA on an insurance contract
The DRA is displayed as an attribute of the decision for all debtors on which you have an active decision (granted or denied).
The DRA displayed is the DRA linked to the decision:
- DRA of the debtor or
- DRA of the best guarantor (if decision with guarantee) or
- Country assessment (if the decision is given under political risk)

If you have information and documents that can help us to revise one of our DRA-buyers, you can contact us using the procedure you will find in Cofanet

7. HISTORY OF REQUESTS

A sub-menu "history of requests" is available for all contracts under the menu "Portfolio".

7.1 General rules

The feature retrieves all requests or declarations (all kind of credit insurance and information products as well as the notifications of overdue accounts) and all request actions (company addition, deletion, update, product transformation…)

The retrieved requests are those having following status:
- Produced
- Cancelled
- Rejected
- Pending

Only requests that have been made within the month are listed in this screen.

The sorting is on the date is by default, in a reverse chronological order.

The exported or printed list is the current displayed list. i.e.:
- If a filter is applied, the filtered list is exported/printed
- If the list is sorted, the sorted list is exported/printed

The list of requests displays the following values:
- Request date (date and time)
- User Identifier, either:
  - user_ID for subscribers or
  - "External request" for internal users
- Country (with a flag) + Company name
- Easy number of the debtor
- Legal identifier
- Customer reference
- Product name
- Request status with the same color code than in portfolio:
  - Green = produced
  - Red = cancelled or rejected
  - Orange = pending
- Request Identifier

You can sort the list on the following columns:
- Date
- User Identifier

- Company name

The following filters are available:
- Country (please see chapter dedicated to the portfolio filters)
- Company name (please see chapter dedicated to the portfolio filters)
- Identifier (Easy number, Coface reference or legal identifier; please see chapter dedicated to the portfolio filters)
- Request Identifier: this field is a free textbox
- User field(s) (please see chapter dedicated to the portfolio filters)
- Product type (please see chapter dedicated to the portfolio filters)
- Date (please see chapter dedicated to the portfolio filters, only on requested date)
- Request status (dropdown list with the following status: produced, cancelled, rejected or pending)
- User Identifier: this field is a free textbox

If a filter is applied, the following sentence is displayed: "The portfolio displayed has been filtered by …. »
If a filter is applied, a link allows resetting the filter.

The number of requests per page is the same as the Number of companies per page defined in the Tool's option parameter. A pager is displayed if there is more than one page.

The number of returned requests is the same as in portfolio view. A message gives the total number of finding requests and the number of requests displayed if they are different.

Each Company name is a link to the company detail page.

In the action box, the following actions are available:
- Print the list of requests
- Export the list of requests in PDF format

8. MESSAGES

From this page, accessible directly from the menu bar, 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 for all contracts available under your user code.

8.1 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 / Customer reference : clicking on the name takes you to the company details screen
- Type of message : the type of product (insurance, information or debt collection)
- Date : the date the message was received
- Subject : a summary of the message; click on cross to see further details when the messages is on 3 lines or more

The first column contains a checkbox that you can select in order to delete messages.
The last column contains the actions available for the message (export to PDF, print).

For your information, read messages are displayed for 1 month from the reading date. The unread messages stay available for 3 months.
You can delete messages at any time by clicking on the appropriate link in the action box at the top right of the screen.

8.2 Filters

The filters allow you to display certain types of messages:

8.2.1 Filter 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.

8.2.2 Filter by type

This filters the messages according to their category:
- All types
- Information Products
- Insurance Products

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

8.2.3 Filter by date

To display only the messages received on a specific date, please select the filter criteria (equal, less than, less than or equal to, superior to, superior or equal to or include between) and enter the date in the format "day / month / year» and click on "Filter" button.
.

8.2.4 Filter by product

The criteria available are as follows (depending on your contract and profile rights):
- All products
- DRA with monitoring
- DRA without monitoring
- Express Credit Limit
- Credit Limit
- Topliner
- @rating limit
- @rating credit opinion
- @rating credit opinion with monitoring
- Customised credit opinion
- CreditAlliance report

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

8.2.5 Filter by contract

If there is more than one contract attached to your user code, it is possible to display the messages corresponding to just one contract. All you have to do is select a contract from the drop-down list and click on the "Filter" button.

8.2.6 Filter by country

Just select a country from the drop-down list and click on the "Filter" button in order to see the list of messages on companies that belong to that country.

8.2.7 Filter by legal Id

This option allows you to find a message on a specific company
- Select a country from the drop-down list
- Enter the value for the default legal Identifier displayed
- click on the "Filter" button

8.2.8 Filter by customer reference

Just select your client reference for the company you are looking for from the drop-down list and click on

the "Filter" button in order to see the message that belong to that company.

8.3 Actions on the list of messages

The actions available from the "messages" screen are as follows :
- Print / Export to PDF all messages
- Print / Export to PDF selected messages
- Delete message(s)
- Export all messages to XLS
- Access to contextual help on this feature

8.4. Message detail

By clicking on the company name of the debtor from the list of messages you are redirected to the company detail of the debtor.

If the message does not concern the selected contract, you may choose to be switched on the portfolio concerned by the message.

8.5 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 several messages at once, either by selecting them one by one, or by checking the box at the top or at the bottom of the list "Select/Deselect List".

9. 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.

9.1 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) :
  - o By country : choose either all countries or a specific country
  - o By outstanding amounts: the brackets can be customised by clicking on the "Setup Outstanding Amounts" link in the "Actions" box
- Type of analysis (columns): this will be @ratings for GlobAlliance contracts

9.2 Outstanding Amounts Specification

From this screen it is possible to set up 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.

9.3 Portfolio Analysis

The portfolio analysis may take a few moments to generate. 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.

10. PORTFOLIO ANALYSIS

This feature gives a consolidated view of the portfolio by DRA. It also provides the history of average credit risk for each contract attached to your subscription.

This feature is accessible by clicking the "Portfolio" / "Portfolio Analysis" menu.

10.1 Analysis

The display of DRA analysis may take a few seconds before being generated. The analysis is performed on the selected portfolio of contract in the banner header.

This analysis takes into account only credit insurance products (Credit Limits, @rating Limits Express Credit Limits) whose status is granted or refused. Information products as well as the decision with a status deleted, cancelled or expired are not part of this analysis

The Analysis screen gives you access to a matrice that can be viewed by clicking the tab:
View by DRA: distribution in number of companies and in risk exposure according to their DRA

Actions available on this page allow you to print or export the current analysis.

10 BIS. WEIGHTED ASSESSMENT OF PORTFOLIO

The Weighted Assessment of Portfolio value corresponds to the sum of approved amounts weighted by the sum of the DRA/total approved amounts. It gives a quick assessment of your portfolio.

The Weighted Assessment of Portfolio is displayed in the Portfolio Analysis screen. The "Portfolio Analysis" screen is divided into 3 parts:
- Weighted Assessment of Portfolio
- Portfolio analysis
- History

10 bis.1 Weighted Assessment of Portfolio
The Weighted Assessment of Portfolio ("WAP") is displayed in the form of graduated scale. This scale goes from 0 to 10 (0.5 in 0.5 scale).
If the WAP is not known the graduated scale is not displayed. Only the value "NS" (non-scored) is displayed.

10 bis.2 Portfolio Analysis
The result of the analysis is presented as a table. The table is built as follows:
- The lines are the number of decisions and the Risk Exposure
- The columns are the DRA
- The final column gives the total risk exposure and the total of decisions.

10 bis.3 History
The history graph is displayed with a double scale. The two data available in this section are:
- The history of the Risk Exposure
- The history of the Weighted Assessment of Portfolio.

A table is also available containing the values shown in the graph.

The extent of the displayed history is six months.

11. DATA EXPORT

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

11.1 Exporting the Portfolio

11.1.1 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.

Warning: if the export has more than 1000 lines, it will only be available the day after.

11.1.2 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.

11.2 Portfolio Export List

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 in a few minutes; the delay will vary depending on the size of the portfolio that you are trying to export: 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
- Scenario: name of the scenario used for the export; "direct export" is displayed if a quick export was used
- Contracts: list of contracts exported
- Filter description: filter applied to the portfolio exported

- Template name: name of the template used
- Size: size of the file generated in Kilobytes
- State: the status of the file (loading/available)
- Download: a disk icon is displayed when the file is available
  - Click on the disk in the Excel column to display the Excel file or on the disk in the txt column to display a text file
  - Or right click on the disk and select the option "Save target as …" in order to save the file on your PC

11.3 Manage Template

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

11.3.1 Create an export template

To create a new template:
1. Click on the "Create" link
2. Enter the name and the description of the template
3. Select the fields you want to export from the "data available" list and transfer them in the "chosen data" list by using the right arrow button
4. You can order the exported field by using the up and down arrow buttons
   Warning : the "user fields" are required to be located and the end of the export template to avoid any discrepancies in the exported files.
5. Click on the "Save" link available in the "Actions" box

Tip: by using the "Select / Deselect All" link, you can select all the fields in the list. You can also use the CTRL key to select one or more fields

Note: you can created up to 10 templates

11.3.2 Modify a template

To modify an existing template:
1. Click on the name of the template that you wish to update
2. Follow the procedure described in the previous chapter "Create an export template"

11.3.3 Delete a template
To delete a template from the list of templates, check the box next to the template name you want to delete and click on the "Delete" link available in the "Actions" box.

11.4 Standard Export templates

The list of default templates is accessible from the "Portfolio / Export" menu.

This list consists of :

- Standard export templates (export of the portfolio or/and export of reports) provided by the platform based on the contract.
- Specific Export templates for the Bulk Action feature (BPO)
-

11.4.1 Standard Export Template

The user can update an export template already defined by default in order to improve it or modify it according to his needs.

The selected data can be added or removed from these templates but their name, description and type can not be changed.

Only the default templates associated with the commercial offer of the current selected contract are displayed.

The default templates can not be deleted.

11.4.2 Specific export templates for Bulk Action feature (BPO)

These specific templates allow generating an export file that can be reused for the bulk action feature. It is generated respecting the rules of the Bulk Action functionality (e.g.: display, format).

For these specific templates, the criteria can not be changed.

One template is proposed for each type of import:
- Add number of companies by Easy
  Number Easy, Customer reference, amount of outstanding
- Delete by number of companies Easy
  Easy Number
- Add Company by identifying legal
  Country code; Legal identifier code; legal identifier value; customer reference; outstanding amount
- Import Product
  Country code, number Easy; Legal identifier code; legal identifier value; reference client requested product; action upon request; amount, outstanding amount, transaction number, date of effect.

The code and the value of the legal identifier are optional if the Easy number is filled. These columns are empty if the Easy number is provided.

The products available are as follows (depending on the contract rights):

- Express Credit Limit: ECL
- @rating Limit: RLI
- Credit Limit: CRL
- @rating Credit Opinion without monitoring: RCO
- @rating credit opinion with monitoring: ROM
- Customised Credit Opinion: CCO
- DRA without monitoring: RSC
- DRA with monitoring: RSM
- TopLiner Limit

- Extension of Due Date

In the generated file, the columns "action", "amount" and "effective date" are empty to allow the user to complete them as needed.

11.5 Manage Regular Scenarios

A scenario is composed of a template, a filter, a list of contract and a periodicity. This allows you to export exactly the data that you want from the portfolio on a regular basis.

11.5.1 Create a scenario

To create a new regular scenario:
1. Click on the "Create" link
2. Enter the name of the scenario and its description
3. Select the template (see chapter dedicated to templates for details)
4. Select the filter : the filters are the same as in the portfolio (see chapter dedicated to filters for details)
5. Select a contract : you may select one or more contracts from the list of contracts attached to your user ID
6. Select the frequency
   a. None: the export will run once
   b. Daily: the export will generated every day
   c. Weekly, Monthly or Annually : choose the day when you want your export to be generated
7. Select the duration of the scenario using the schedule: make sure the end date is not anterior to the current day and that the start date is not too far in the future, otherwise your export will never run
8. Select the output format:
   a. "Aggregate delivery: 1 line per product. For example, if a company in the portfolio has 3 products, they will be 3 separate lines in the export file
   b. Aggregate company: 1 line per company
9. Click on "Save and Start"

Note: you can created up to 10 scenarios

11.5.2 Modify a scenario

To modify an existing regular scenario: click on the name of the regular scenario that you wish to update. Follow the same procedure described in the previous chapter.

11.5.3 Delete a scenario

To delete a scenario from the list of scenarios, check the box next to the scenario name you want to delete and click on the "Delete" link available in the "Actions" box.

12. OVERDUE ACCOUNTS

The Notification of Overdue Account (NOA) is a product managed by the client when a debtor does not pay his invoices partially or totally. In this case, the Cofanet user indicates the invoices unpaid by the debtor creating a new NOA via Cofanet.

A NOA may trigger a recovery action against the buyer. This recovery action is explicitly requested by the client and is, in most of cases, optional

A NOA can be linked to a customer with an insurance product ordered on the buyer or not, with an identified buyer or not.

The NOA functionality is available if:
- Your contract is signed of terminated for less than one year
- The NOA product is available on your contract and/or
- The NOA right is setup on your subscription.

Through this functionality you can:
- Create a NOA (initial) on a known or unknown debtor (depending on the contract rights),
- Modify a NOA on known debtors
- Access and manage his NOAs' portfolio

12.1 NOA structure

A NOA case is composed of 1 or several requests.
The first is named 'initial' request, the next ones are named "additional" requests.
The "initial" request contains all global data of the NOA case.
The "additional' requests contain only invoices and payments added (and/or the intervention request if any)

12.2 Navigation

In the browser navigation, you may return from the current screen B to the previous screen A. The data previously entered in the screen A are available. But when you return from the screen A to the screen B, all the data previously entered in the screen B are lost: the screen B is reset with blank fields.

The navigation in the NOA screens is as follows:

References <->Contacts'details <-> Debt type <-> Intervention <-> invoices <-> payments <-> Comment <-> Validation -> confirmation

12.3 Management rules

You can declare an overdue account if:

- Your contract is signed of terminated for less than one year
- The NOA product is available on your contract and/or
- The NOA right is setup on your subscription.
- Your contract has at least one product of type RISK whatever its status on this debtor.

Only one NOA can have the status pending or rejected on one debtor.

A new initial NOA on one debtor can be created if and only if all the previous NOAs have a final status (cancelled, closed)

12.4 NOA creation

The different steps to create a NOA are:
1. Identify the debtor (or create the debtor if he is unknown from the Coface database)
2. Enter the invoices
3. Enter the payments (if any)
4. Validate the NOA

After this first stage, the NOA is created and managed by Coface

The first NOA entered is named "Initial NOA". Once the initial NOA is created, other NOAs can be created and are named "additional NOAs". As the NOA evolves over time, the additional NOAs allow entering additional invoices and payments once the initial NOA is created. The initial and the additional NOAs are called the "NOA case".

A NOA case is visible in the portfolio with its status.

The NOA creation follows a process based on 10 successive steps:

1. Reference input
2. Debtor information
3. Insured information
4. Debt type
5. Non payment reason
6. Intervention request
7. Invoices
8. Payments
9. Comment
10. Submission

The modifications of the NOA cases can be done only on identified debtors (with definitive easy number).

When an additional NOA is created, the data which can be modified in the first steps are only:

- The comment
- The contact for intervention
- The contact in charge of the NOA

- The Intervention field if not requested before

When the user chooses to make an additional NOA, it is mostly in order to add invoices and/or payments. So the entry point of the additional NOAs is the "Invoice" step.

The user will follow the steps from Invoices to NOA submission.

12.4.1 Entry point: the Company detail view
The entry point of a NOA creation or modification is the Company detail view in Cofanet.

The company detail view is shown after:
- The selection of a debtor in the Cofanet Portfolio
- The selection of a debtor from the search result page
- A company creation (for unknown buyer)

12.4.1.1 Create an initial NOA
The navigation path to reach the company details screen is: » Portfolio » List of companies » Company Details

An initial NOA can be created by clicking on the product "Notification of overdue account" from the company details screen. If there is no "Pending" NOA on your debtor, a button named "New claim case" is then available..
The "Notification of overdue screen" is then displayed (Navigation: » Portfolio » List of companies » Company details » Notification of Overdue Account)

12.4.1.2 Create an additional NOA
If there is already a "pending" NOA on your debtor and if the rights of your contract and your subscription allows it, the link " New Additional request" is available from the "NOA details" .

12.4.1.3 EQC validation for unknown debtor
If you cannot find the company in your portfolio neither in the company search, you can create a n "unknown debtor".

The creation of this debtor will then be validated by the Coface validation process. Three cases are possible:
- The company is retrieved : in that case the NOA Case is attached to the retrieved company
- The company is not retrieved but can be added into the Coface system: The company is not retrieved and can be created into Coface system. The NOA Case is attached to the created company.
- The company is not retrieved and cannot be created: the request will follow the process defined for "unable to locate" Cases: a notification is created to inform you that despite our investigation, the debtor can not be locates. You must give us further details on his identification and remake your whole NOA declaration.

You can not add additional NOAs on an unknown debtor as long as this debtor is not definitively identified (EASY number and Coface Number).

12.4.2 Reference input
In this step, you can enter your NOA reference. This is a free text (alphanumeric text) which defines the NOA reference in your internal system.

When you click on the "Next" button, you go to the next step "Debtor information". The data entered are then memorized.

Link "Back to summary": please see the chapter "Back to summary link - NOA Discarding".

12.4.3 Debtor information
This step displays the debtor details on which you want to make a NOA.

The fields displayed are:

- Company business name
- Address
- Postcode
- City
- County/State (if required by country)
- Country
- Legal identifier type
- Legal identifier value
- Easy number
- CRS number (Coface Reference)
- Phone
- Fax

12.4.3.1 Invoice address
If you want to specify a different invoice address from the one already displayed, you can check the radio button enabling this feature.

The fields displayed are:
- Company business name* (105 char each part)
- Address* in 3 parts (35 char each part)
- Postcode* (9 char)
- City* (35 char)
- Country*
- State/Province
- Phone (25 char)
- Fax (25 char)
- Legal identifier (25 char)
*: mandatory fields

When the user clicks on the "Next" button, he goes to the next step 'Insured information'.
The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link - NOA Discarding"

12.4.4 Insured information

This step displays the details of the company who wants to create the NOA (company the contract belongs to).This area defines the Coface client's data.

The fields can not be modified and are automatically filled by Cofanet.
The fields displayed are:
- Company business name
- Address
- Postcode
- City
- County/State (if required by country)
- Country
- Legal identifier type
- Legal identifier value
- Easy number
- CRS number (Coface Reference)
- Phone
- Fax

12.4.4.1 Contact person

This section is pre filled and you are able to modify them if needed. It corresponds to the data of the person in charge of the NOA within your company.

The fields displayed are:
- Civility*
- First name*
- Name*
- Email**
- Phone**
- Fax**

 *: field mandatory
**: one of the three fields (Email, Phone or Fax) should be entered.

12.4.4.2 Invoice issuer

If you want to specify a different invoice address from the one already displayed, you can check the radio button enabling this feature.
The invoices can be issued by a company other than the client (the invoices issuer is different from the insured client). In this case this area can be displayed and filled.

This section is optional.

The fields displayed are:
- Company business name* (105 char)
- Address* in 3 parts (35 char each part)
- Postcode* (9 char)
- City* (35 char)
- Country*

- State/Province
- Phone (25 char)
- Fax (25 char)
- Legal identifier (25 char)

*: mandatory fields

When you click on the "Next" button, you go to the next step "Non-payment reason". The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.5 Debt type step
This field offers two choices:
- Credit Insurance (debt is covered)
- Additional clause not guaranteed (debt is not covered)

The user chooses one of the two values. By default the value is "Credit insurance".

When you click on the "Next" button, you go to the next step "Non payment reason". The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding"

12.4.6 Non-payment reason
In this step, the user can specify the reason of the non-payment.

The values available in the combo are:
- Financial difficulties
- Insolvency
- Commercial or technical dispute
- None transfer
- Other reasons: if the reason "Other reasons" is selected, a free text field is displayed.

No default value is selected by default in the combo.

When you click on the "Next" button, you go to the next step "Intervention request». The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.7. Intervention Request
This step specifies if the Insurer should initiate a recovery procedure.
You may ask for the insurer intervention in order to get the payments from the debtor. This action is name Intervention request.

Once an intervention has been requested, the additional NOA can not change this value (the intervention can not be deleted).

If not requested before, you can ask for intervention by asking for a "new additional case" and clicking on the icon.

As for the NOA creation, you will have to specify a contact within your company for the intervention follow-up.

12.4.7.1 Intervention Request - Default value

The default value of the intervention request may be different according to the contract terms:
- If the product "NOA **is** Intervention Request" is on your contract, the value "Yes" is checked and can not be changed.
- If the product is "NOA **with** intervention request" is on your contract, the value "No" is checked default but this value can be modified.
- If the product "NOA **without** Intervention Request", the value "No" is checked and can not be changed.

12.4.7.2 Intervention Request - Insured intervention contact person

If you check the 'Yes' value, you must specify a contact. By default, the same contact as the person in charge of the NOA is selected.
You can modify it by checking the radio button "No, the intervention contact person is different".

The fields displayed are:
- Civility*
- First name*
- Name*
- Email**
- Phone**
- Fax**

*: field mandatory
** : one of the three

When you click on the "Next" button, you go to the next step "Invoices». The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.7.3 Intervention Request – Legal status / Legal Agent

For some profiles a right is defined. If this right is setup and the legal status of the debtor is not normal (bankruptcy, cessation of business,...), the intervention is required by default and can not be changed. The status values must be declared in a property file (or nomenclature).

For some profiles, the legal agent name must be displayed with the message: "Please proceed to the NOA directly at the legal agent".

12.4.8 Invoices input

In this step, you can enter the invoices for which you want to declare a NOA.

The following fields are mandatory for each line created:

- Invoice type
- Invoice number
- Invoice date
- Scheduled invoice payment
- Currency
- Net Amount
- Taxes

On an additional NOA and for the invoices section, the data previously entered in the initial and anterior additional NOAs appear in the screen as read only fields.

12.4.8.1 Invoice type
The values available in the dropdown list "Invoice type" are:
- FA (Invoice)
- SF (Balance on invoice)
- AG (Agios/ Bank charges)
- IR (Default interest)

12.4.8.2 Invoice number
An invoice number is unique (the same invoice number can not appear twice in a same NOA case).

12.4.8.3 Invoice dates
The invoice date can be posterior to the current date. The due date can not be anterior to the invoice date.

12.4.8.4 Currency
By default, the amounts' currency is the default currency of the contract but all the currencies are available in the NOA declaration. You can then enter your invoices and/or payment with a currency different from the one set by default in your contract.

This rule impacts all the screens displaying invoices, payments and amounts

The invoices/payment total amounts as well as the remaining amount are displayed in a multi-currency mode (a total by currency).

12.4.8.5 Amount
All the amounts can be entered with 2 decimals maximum. The amounts are strictly superior to 0 except the taxes amounts that can be superior or equal to 0.

12.4.8.6 Add or delete invoice lines
Two icons are available at the end of each line created to delete or add a invoice line.
- The icon ⊕ is for validating the invoice line by adding a new blank line
- The icon 🗑 is for deleting the invoice line.

The maximum number of rows allowed is 50

12.4.8.7 Total

The invoices total is calculated as soon as the amount is entered and the line validated.

The invoices total amount is displayed in a multi-currency mode (a total by currency, depending of the currencies entered in the NOA).

When you click on the "Next' button, you go to the next step "Payments». The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.9 Payments input
In this step, you can enter the payments received by/on your debtor.

The fields displayed are:
- Version: NOA version. It could be "Initial" or "Additional". If several additional NOAs are available the version displayed is "Additional" + rank e.g.: Additional1, Additional2…
- Type: payment type
- Invoices: invoices references attached to the payment
- Date: effective date of payment
- Currency: currency of the payment
- Amount: amount paid
- Total: payments total amounts of the case
- Remaining amount: Difference between invoices total amount (net amount + taxes) and payment total amount

The following fields are mandatory:
- Type
- Date
- Currency
- Amount

On an additional NOA and for the payment section, the data previously entered in the initial and anterior additional NOAs appear in the screen as read only fields.

12.4.9.1 Payment types
The values available in the "payment type" dropdown list are:
- Settlement / Payment
- Credit note

12.4.9.2 Invoice attachment
A payment can be attached to zero, one or more invoices.

When you click on the field dedicated to the invoice attachment a popup appears containing the list of available invoices with checkboxes. You can then select the invoices you want to link to the payment by checking the needed boxes. The choice is validated by clicking on the cross closing the popup. If you do not want to link any invoices to the payment, just click on the cross closing the popup without selecting anything.

An invoice can appear in several payments.

12.4.9.3 Payment date
The payment date can be posterior than the current date

12.4.9.4 Currency
Please see chapter dedicated to Invoice input - Currency

12.4.9.5 Amount
Please see chapter dedicated to Invoice input - Amount

12.4.9.6 Add or delete payment lines
Two icons are available at the end of the line created to delete or add a payment line.
- The icon is for validating the payment line by adding a new blank line.

- The icon is for deleting the payment line.

~~The maximum number of rows allowed is 50~~

12.4.9.7 Total
The payment total amount is calculated as soon as the amount is entered and the line validated.

The payment total amount is displayed in a multi-currency mode (a total by currency, depending of the currencies entered in the NOA).

When you click on the "Next" button, you go to the next step "Comments». The data entered are memorized.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.10 Comments
In this step, you can enter some comments about the NOA. This field is optional and limited to 900 characters.

When you click on the "Submit" button, you validate your NOA declaration.

Link "Back to summary": please see the chapter "Back to summary link = NOA Discarding".

12.4.11 Modify a NOA during the creation process
The editable fields are:
- NOA Reference
- Insured contact
- Intervention request
- Intervention contact
- Comments
- Invoices
- Payments

During a declaration process, the user can modify data by clicking on the icon [icon] available for each step.

12.4.12 Submission of a NOA
After checking the data, you can validate your NOA and submit it by clicking on the '"Submit" button.

The button only appears if the user has at least:
- Entered an invoice or a payment
- Asked for intervention

If you do not enter one of this information the following warning message appears: "To be allowed to finalize this declaration, you have to meet at least one of the above requirements: add an invoice, add a payment, or request an intervention".

12.4.13 Back to summary link - NOA discarding.
If you do not want to save the data you are entering, you can click on the 'back to summary' link.

This action displays a popup asking the confirmation of discard: "You are about to cancel the current declaration: all unsaved data will be lost. Do you confirm?"
If you click on "Yes" you go back to the NOA summary view. If you click on "No" you go back to the NOA creation screen

.

12.5 NOA : Bulk import

12.5.1 Invoices Import

- You can import NOA invoices from the invoices template available in the actions box. The number of invoices cannot exceed 100.

12.5.1.1 Invoices Template

The template is available on a new claim case or an additional one. :

Click on « invoices template » in order to open an excel file:

You can select the language by clicking on the cell under « language »:

A specific help is available on each cell

Language										
fr										
	Type	Invoice Number	Date		Due date	Currency	Amount	Tax Amount		Export CSV File
	Facture	▼								

After having entered the invoices click on

Export CSV File

Update the file name and save it on your desktop in CSV format.

12.5.1.2. Import of the CSV file

In the invoices input screen, select your file :

INVOICES									Parcourir...	Import
	Version	Type	Number	Date	Initial due date	Currency	Amount	Taxes		
1	Initial	Invoice ▼		DD/MM/YYYY	DD/MM/YYYY	EUR ▼			🗑	
+ Add										

And click on **Import**

In case of error when the invoices are uploaded, the data are framed in red and an error message can be displayed by placing the curser on the data.

INVOICES									Parcourir...	Import
	Version	Type	Number	Date	Initial due date	Currency	Amount	Taxes		
1	Initial	Invoice ▼	f1	04/03/2013	05/03/2013	EUR ▼	1000.00		🗑	
+ Add										

After the import, you can

- ⮑ Add invoices (the limit is 500 invoices)
- ⮑ Click on next to access the payment form.

12.5.2 Payments import

You can import NOA payments from the payments template available. The number of payments does not exceed 500 invoices

12.5.2.1 Payments Template

The template is available on a new claim case or an additional one. :

Click on « payments template » in order to open an excel file:

You can select the language by clicking on the cell under « language »:

A specific help is available on each cell

After having entered the invoices click on

Update the file name and save it on your desktop in CSV format.

12.5.2.2. Import of the CSV file

Please see the section 15.5.1.2

12.6 NOA display

12.6.1 NOA portfolios access
You can see your NOAs through two portfolios:
- The NOA Portfolio
- The standard "Credit Insurance" portfolio

12.6.1.1 The NOA portfolio
The NOA portfolio is available from the Cofanet Portfolio menu choosing the sub-menu "Notification of Overdue accounts". When you click on the link his NOA portfolio appears

The screen is composed of 2 parts:
- Filters

- List of NOA cases

12.6.1.1.1. Filters
The filters available in the NOA portfolio are :
- Easy Number
- Contract
- NOA reference
- Intervention Request
- Status

By default, only the NOA on the current contract are displayed. The "Contract" filter is set to the current contract.

If the number of companies return by the filter is higher then 100 companies, the following message is displayed: "Number of companies per page displayed in this page, Number of companies return by the filter companies' loaded, Total number of companies in portfolio companies are in your portfolio"

If the number of companies return by the filter is lower then 100 companies, the following message is displayed: "Number of companies per page displayed in this page, 100 companies loaded, Total number of companies in portfolio companies are in your portfolio"

12.6.1.1.2. NOA List
This list is a table with the following columns:
- Company name: company name of the debtor
- Identifier: identifier of the debtor
- Contract number: contract on which the NOA has been declared
- NOA reference: Claims reference of the debtor within the client system / for the client
- Intervention request: green tick if IR requested, red cross if the IR not requested.
- Status: please see chapter 5.2 NOA status
- Creation date : creation date of the NOA case
- Last modification date : last modification date of the NOA case

The NOA list is sorted on the modification date, in reverse chronological order.

You can sort your NOA portfolio on the following criteria:
- Creation date
- Last modification date
The sort is done by clicking on the column header.

12.6.1.2 The Standard "Credit Insurance" portfolio
The standard "Credit Insurance" portfolio is reachable from the portfolio menu choosing the sub-menu "list of companies". When you click on this sub-menu the standard "Credit Insurance" portfolio appears with all the products and/or services available for your debtors included the Notifications of Overdue Account.

12.6.2. NOA status
A NOA Case can have one of the following status:
- Pending: The NOA is taken into account by the insurer

- Pending (for debtor validation): The NOA is pending as long as the debtor is not validated by the insurer.
- Rejected: when the insurer returns a reject response
- Closed: when the claim is closed by the insurer

12.6.2.1. NOA pending / taken into account
As soon as a NOA is created and validated, it is considered as sent to the insurer claim department.

12.6.3 NOA consultation
The "NOA Summary" screen is a synthesis of a NOA case. When you click on an initial or an additional NOA (hyperlink on the debtor company name from the NOA portfolio, on the NOA product from the standard credit insurance portfolio") the NOA summary is displayed.

This screen contains:
- An area with the debtor's data as in the company detail view.
- An area containing the NOA case.

You can view the detailed NOA by clicking on the version of NOA (Initial, Addtional1 ...).

The NOA details screen is then displayed with the following information in a view only mode:
- NOA Reference
- Creation date of the NOA request
- Debtor's data
- Insured's data
- Person in charge
- Debt type
- Non payment reason
- Intervention request
- Invoices
- Payments
- Comment

12.7 Export to PDF

You can export to PDF the following screens:
- NOA Summary screen
- NOA Details screen
.

This functionality is available by clicking on the icon in the actions box at the top right of the screen

12.8 Print

You can print the following screens:

- NOA Summary screen
- NOA Details screen
.

This functionality is available by clicking on the icon in the actions box at the top right of the screen

13. CLAIMS FOLLOW UP

This section provides information on the progress of claim cases.

13.1 Claims follow up portfolio

The Claims portfolio follow up is available from the Cofanet Portfolio menu choosing the sub-menu "Claims follow up". When you click on the link the claims portfolio appears.

The screen is composed of 2 parts:
- Filters
- List of claims cases

13.1.1 Filters
The filters available in the claims portfolio are:
- Easy Number /
- Contract
- Claim reference Claims reference of the debtor within the client system

By default, only the claim cases on the current contract are displayed. The "Contract" filter is set to the current contract.

13.1.2 Claims List
This list is a table with the following columns:
- Company name: company name of the debtor/ Identifier: identifier of the debtor
- Contract number: contract linked to the claim case
- Claim reference: Claim reference of the debtor within the client system / for the client
- Date of claim analysis
- Claim amount declared by the client
- The Net Debt (covered claim amount)
- Estimated claim payment amount
- Estimated claim payment date

The Claims list is sorted by the date of last update of the claim file, with the most recent update at the top.

You can sort your NOA portfolio on the following criteria:
- Claim analysis date
- Estimated claim payment date
The sort is done by clicking on the arrows in the column header.

By selecting a company name from the portfolio or a claim analysis date or a Claim reference, the claim details under the screen "indemnification" are displayed.

13.2 Claim details display

This screen contains:
- An area with the debtor's data as in the company detail view.
- An area containing the Claim details.

The claim details are divided into three parts:

- Indemnification (displayed by default)
- Debt Account,
- Notification of Overdue Account.

You can switch by clicking on the tags.

13.2.1 Indemnification

| Indemnification | Debt Account | NOA |

The indemnification details are displayed with the following information in a view mode only:
- Claim amount
- Risk cover
- Granted amount
- Net Debt
- Insured percentage
- Estimated claim payment amount
- Special status (insolvency or dispute or political risk or empty if no special status)
- Date of insolvency (if insolvency)
- Estimated claim payment date

A link is available in order to access the Claims summary at the bottom of the screen

13.2.2 Debt account

| Indemnification | Debt Account | NOA |

This screen is divided in two parts:
- Invoices
- Payments

13.2.2.1 Invoices part

The invoices are displayed with the following information in view mode only.
- Invoice number
- Invoice date
- Due date
- Amount
- Taxes

- Covered or not covered

13.2.2.2 Payments part

The payments are displayed with the following information in view mode only.
- Payment date
- Amount
- Type of payment (before or after indemnification)

A link is available in order to access the claim summary at the bottom of the screen.

13.2.3 Notification of Overdue Account
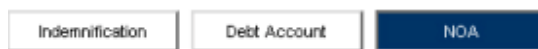
The NOA details screen is then displayed with the following information in a view only mode:
- NOA Reference
- Creation date of the NOA request
- Debtor's data
- Insured's data
- Person in charge
- Debt type
- Non payment reason
- Intervention request
- Invoices
- Payments
- Comment

A link is available in order to access the NOA summary at the bottom of the screen.

13.2 Claims follow up from NOA summary

On the NOA summary screen a link is available in order to switch on the Claim summary screen.
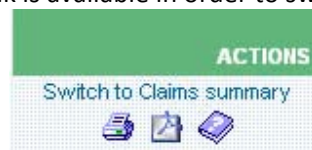
This claims summary screen contains:
- An area with the debtor's data as in the company detail view.
- An area containing the Claims summary.

Claims data:

- Claim reference
- Date of claim analysis

- Claim amount
- Status (pending or closed)

If you select the date of claim analysis or the Claim reference, the screen «Claim Details : Indemnification" corresponding to the claim is displayed (please refer to section 13.2)

14. EXTENSION OF DUE DATE

An Extension of Due Date ("EDD") is a request to schedule a payment plan for a number of invoices. That payment plan is composed of payment lines, each corresponding to expected payments at a due date.

14.1 Contract and products coverage

At least one of the following products must be covered by your contract to ask for an EDD: Credit Limit, @rating Limit, Express Credit Limit, Unnamed Coverage.

14.2 General rules

You must have the proper right set on your subscriber to ask for an EDD.

An EDD can be created on a validated Easy company or on an unknown buyer. No EDD creation is possible on a validated Easy company if there is already an EDD in force on the same company in your portfolio.

An active EDD can be modified if there is a pending request on it or if a decision has already been taken on it. Only the pending EDDs can be cancelled.

When a request for EDD has been created (pending EDD), an underwriter will take a decision on it. As a result, the EDD can be "ACCEPTED" or "REFUSED". Until the decision is taken and if the EDD has not been cancelled, the request is displayed in Cofanet with a pending status.

An EDD request can have the following status:
- Pending: The EDD request has been created and is displayed in Cofanet as a pending request.
- Agreed or refused: The EDD request has been processed. This EDD appears in Cofanet with a status "agreed" in the case of an "ACCEPTED" decision or refused in the case of a "REFUSED" decision..

Warning: The modification principle of an EDD aims at replacing it with a new one: hence, the EDD is not actually modified, it is simply replaced by another one.

14.2 EDD Creation

The creation of an EDD is possible within the "Company Details" section. Then 5 steps are needed to fill in the information to create an EDD

14.2.1 Contact's details
In that section, you must fill in the following data:
- Civility: A civility to be chosen among a list of civilities (no civility at all is allowed)
- First name
- Last name
- Tel number

14.2.2 Non-payment reason
You have to select a non payment reason among list:
- Financial difficulties
- Inability to pay
- Receivable dispute
- Non transfer
- Other (+ comment field)

14.2.3 Invoice detail
The "Maximum credit length" field is a "Read-only" field and it contains the credit length defined in your contract. By default, the "Currency" field contains the currency defined in your contract.

Invoices lines can be created dynamically by using an "+" button. A last line sums up the invoices lines. For each line, you can see the following information:
- N°: Number of the invoice. Each invoice is associated with a number.
- Reference: Customer reference of the invoice.
- Invoice date: Date when the invoice was issued.
- Initial due date: It is the date when the payment should have been done.
- Overdue invoices amount: Due amount by the debtor.
- Amount: Contains the amount that is corresponding to the type
- Type: Type of the payment. "UNPAID", "PARTLY" or "CREDIT NOTE"
- Payment date: The date of payment of the previous amount.
- Remaining amount
- Commentary: Commentary of the client.

The fields you have to fill among the information of the above list are:
- Reference
- Invoice date
- Initial due date
- Overdue invoices amount
- Amount
- Type
- Payment date
- Commentary

14.2.4 Payment schedule
The "Proposed payment plan" contains a number of lines reflecting a spread of the payment.

The customer has the possibility to add lines that are made of the following fields:
1. Due date: Proposed date set by the client
2. Amount: Proposed amount set by the client.

The "Total" field calculates automatically the total of the amounts previously set. The» Remaining amount" column is automatically recalculated. Each new amount entered in the proposed plan will reduce the value of the previous remaining amount.

14.2.5 EDD submission

This step allows you to modify the customer references of the debtor before submitting the EDD request.

14.3 EDD modification

The modification of an EDD is similar to the EDD creation (less steps).

Only pending, agreed or refused EDDs can be modified. You can select the EDD you want to update from your portfolio view or from the company details view.

The EDD modification form is displayed to the customer with all pre-filled data. There are 2 cases to take into account:

5. If the EDD is in a pending status the form is displayed with all the data required for the submission of the request
6. If the EDD is in an agreed or refused status, the form is displayed with all the data required for the submission of the request, except the "Proposed payment plan" which is taken over from the one that has been previously validated or decided.

You have the possibility to edit all "Invoices" data in the same page; all previous editable fields remain accessible until you click on the "Submit" button.

To avoid any unwanted changes, a confirmation popup "Are you sure?" on the "submit" button is proposed.

14.4 Portfolio

The portfolio must display EDD with the following status:

- Pending: the "Pending" status refers to all EDDs with no decision. The "Position" field contains the overdue amount of the EDD. The "Date" field contains the request date of the EDD.
- Agreed: the "Agreed" status refers to all EDDs with an accepted decision. The "Position" field contains the overdue amount of the EDD. The "Date" field contains the decision date of the EDD.
- Refused: the Refused" status refers to all EDDs a refused decision. The "Date" field contains the decision date of the EDD.The "Position" field contains the overdue amount of the EDD.

The EDD product is also available in the filter section (product tab)

14.5 Company detail page

Only pending, agreed or refused EDDs are displayed in the company detail page

14.5.1 Pending EDD

The information available for the pending EDDs from the company detail screen is:
- Status : Pending
- Request date
- Request ID

- Outstanding amount
- Overdue amount
- Remaining amount
- Oldest invoice date
- Oldest due date

The link "View the request" in the action section, opens a new page containing the detail of the EDD request.

14.5.2 Agreed EDD
The information available for the agreed EDDs from the company detail screen is:
- Status : Agreed
- Request date
- Request ID
- Outstanding amount
- Overdue amount
- Remaining amount
- Oldest invoice date
- Oldest due date

The link "View the request" in the action section, opens a new page containing the detail of the EDD.

If the payment plan you proposed is different from the one set by the underwriter the two payment plans are displayed.
If the payment plan you proposed is entirely validated the underwriter, this payment plan is taken over in the company detail screen.

14.5.3 Refused EDD
The information available for the refused EDDs from the company detail screen is:
- Status : Refused
- Request date
- Request ID
- Outstanding amount
- Overdue amount
- Remaining amount
- Oldest invoice date
- Oldest due date

The link "View the request" in the action section, opens a new page containing the detail of the EDD. This new screen will contain data of the requested EDD on which the decision has been taken. In this context, you will only have the possibility to view the content of the request.

15. USER FIELDS 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.

15.1 Automatic Import

The automatic import is done with a file containing a list of companies and user fields to update.

Further help can be found on the import page by clicking on the help icon available in the "Import Actions" box . You will find the import specifications in a PDF format.

15.1.1 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. Warning: values below the coefficient of the currency will be treated as zero. E.g outstanding amount of EUR 900 imported will be transformed into 0 EUR.
5. Then add as many columns (5 maximum) as 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.

15.1.2 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.

15.1.3 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.

15.1.4 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.

15.2 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.

16. 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.

16.1 Filter

Please refer to chapter dedicated to the portfolio filter.

16.2 User Fields Input

The user field's 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).

16.3 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.

16.3.1 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.

16.3.2 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. 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.

Note: if you want to change the format of a user field, you must delete it and create a new one : all the references entered in the user field will be lost.

16.3.3 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 two default user fields "Client Reference" and "Outstanding Amount" cannot be deleted.

17. BULK ACTIONS

The bulk action functionality allows you to perform actions on products linked to companies. In other words, for each company in the list, you can order, modify or cancel products available on your contract. Further help can be found on the bulk action page by clicking on the help icon available in the "Import Actions" box. You will find the import specifications in a PDF format.

17.1 New import

1. Prepare your import file: please refer to the document available from the "Get Import Specifications" in the action box
2. Click on the "Browse..." button to select your file
3. Select the format: import type you want to perform:
   - Update customer references by Easy Number
   - Update customer references by Legal Identifier
   - Product order
4. Select the date you want to schedule the import if any. The default date is the day date.
5. Then click on the "Import" button
6. The file will then be added to the top of the list of imported files with the "Pending Status": it will be processed overnight

17.2 Imported Files

The list of imported files allows you to see the status of the imports made. They are sorted by date and in reverse chronological order. The table contains the following columns:
- File name: click on the name to download the file
- Date: date when the file was imported
- Import format
- Details of treatment: indicates the processing status of the file
  - ❖ pending: the file will be processed overnight
  - ❖ processed: the file has been processed

Click on the status to access the detail of the import
- Status:
  - ❖ A red cross indicates that errors were reported during the processing of the file
  - ❖ A green tick indicates that the entire file was processed successfully
  - ❖ A yellow triangle indicates that the treatment has been partially completed
  - ❖ A dash «- » indicates that the file has not been processed yet. In this case you may cancel the import by clicking on the "cancel" button on the right of the line corresponding to the pending import.
- Total: number of lines (actions) contained in the imported file
- Error: number of lines containing an error

17.3 Import detail

The detail of the import page is divided into two parts:

17.3.1 Details

The "Details" box contains the following information:
- File name
- File import date
- Import format
- Status of the import
- The number of actions generated compared to the total number of line

17.3.2. Actions list

By clicking on the status of the import file, a new table is displayed containing a list of actions included in the imported file and the processing result of each row. The following columns are displayed:
- #: line number
- Is Valid: result of the processing
- Reject Cause: explanation of why the request was rejected
- Easy Number: identification of the company on which the action was made
- Country Code: ISO code of the company's country
- Legal Identifier, divided in two columns: the type of identifier and the corresponding value
- Company name of the debtor
- Client Reference: reference of the client for the corresponding company
- Outstanding amount
- Request Type: product on which the action is made
- Action: order, modification, cancellation
- Amount: amount requested for credit limits and customised credit opinions

In the action frame, the link "Get Imported File "allows you to save the import file which was used for the processing of actions.

Moreover, the link "Save rejected lines" in the "Actions" box on the top right of the screen allows you to export the rejected rows in Excel format. You can simply correct the error data and import the file back to be re-considered.

Note: if your import file stays in the "Pending "status for more than 24 hours, please contact your local representative.

18. TURNOVER DECLARATION

This feature enables online completion of a Turnover Declaration and is accessed via the menu "Contract".

18.1 Automatic reminders

A Turnover Declaration is displayed 15 days before the end date of each declaration period, and a notification is also generated to all users connected to the contract on which the Turnover Declaration is due.

18.2 Declaration reference

The declaration reference is automatically generated by the system. An "Additional" declaration gets attributed with a number as soon as it has been saved. If a saved declaration is deleted, it disappears from the List of Declarations, and the next additional declaration for the same period will have the same reference as the one that was deleted.

18.3 List of Declarations

The first page contains a list of all declarations managed by the user. For each declaration, the following information is displayed:

- Reference
- Declaration period
- Version
- Status
- Date
- Person declaring

18.3.1. Declaration periods
The declaration periods are computed by the system according to the contractual data.

18.3.2. Initial or Additional
For each declaration period an Initial declaration is automatically created by the system. If you wish to modify an already submitted declaration (providing that this option is available), an Additional declaration should be created for the same period.

18.3.3. Status

The following status is displayed: New/Saved/Submitted/Deleted.

18.3.4. Creation and deletion buttons

Next to the list on the right, there are two buttons that can be used to create an Additional declaration or delete a completed declaration that has been saved but not yet submitted.

18.4 Declaration form

By clicking on the declaration reference, you are redirected to the corresponding declaration form.

18.4.1. Person declaring

The already existing subscriber details are displayed by default, but can be modified if needed. The fields to be filled in are civility, first name, last name (mandatory fields) and telephone number and e-mail address (optional).

18.4.2. Country list

The country list is automatically constituted based on the contract country coverage. If needed, you also have the possibility to add countries to the list, in case these are not included in the default list.

18.4.3 Discretionary amounts

Further, you have the possibility to declare discretionary cover separately. If this option is selected, an additional column will be displayed with one more field for each country to be filled. If you disable the discretionary zone option, the corresponding column will disappear. Please note that if the option is then reselected, the discretionary turnover amounts will have to be entered again.

18.4.4. Signature

At last you confirm the accuracy of the declaration by ticking the check-box. This step is mandatory before saving or submitting the declaration form.

18.4.5. Save the declaration

You can save the declaration at any time and resume it later. This action triggers the status "Saved", which is displayed both in the List of Declarations and in the declaration form.

18.4.6. Delete the declaration

You can only delete declarations under creation or declarations that have been saved but not yet submitted. The status in the list of declarations will then change from "Saved" back to "New".

18.5 Modify a Turnover Declaration

If this option is available, a submitted declaration can then be modified by creating and submitting an Additional Declaration. Additional declarations can be created only after submission of the original declaration or another additional declaration. The additional declaration will generate a copy of the original declaration or the latest additional declaration.

With an Additional declaration you can modify the submitter details, the discretionary zone option and the declared amounts. Additional countries can also be added and those already declared can be deleted.

Only one additional declaration can be created and saved at a time. The number of additional declarations that can be created is not limited, however within a time frame of 15 days after the initial declaration date. Beyond this date, no modification of the Turnover Declaration is possible in Cofanet.

19. TURNOVER DECLARATION FRANCE

The turnover notification is proposed for most GlobAlliance contracts in France: it allows you to declare your turnover online via Cofanet, thus facilitating the procedure.
The turnover notification page is divided into two 2 parts: the notifications available online that can be completed and the declarations that have already been submitted.

19.1 Notifications to be completed

The turnover notifications available for online completion are listed in this first table which contains two columns:
- Availability Date: the date when the form was available in Cofanet
- Declaration Number: the number of the notification (the link allows you to access the notification form)

19.2 Complete a notification

Click on the notification number in the list of notifications to be completed in order to access the form. The screen is divided into two parts:

19.2.1 Notification information
This frame contains information about the notification and the corresponding contract:
- Contact Name: Coface contact name
- Contact Phone Number: phone number of the contact
- Contract Number: contract for which the notification is made
- Company Name: policyholder name
- Address: policyholder address
- Postcode: policyholder postcode
- City: policyholder city
- Period: period corresponding to the notification
- Currency: currency of the contract

19.2.2 Notification form
The input fields can vary from one notification form to the next depending on the contract type. You will find for example the following columns for a turnover notification by country and buyer:
- Country: country name
- Company: name of the buyer
- Cash Against Documents: amount to input in the currency of the contract
- Cash and credit: amount to input in the currency of the contract

The form can contain over hundreds of lines that are spread through several pages (20 lines per page).

A tick box at the bottom of the page allows you to validate the fact that you do not have any amount to notify.

- Save Notification

Click on the "Save" button in order to save the values input and to continue the notification later on without losing any data

- Validate Notification

Click on the "Validate" button once the input is over. The validation is the ultimate step before the form is submitted. A table at the bottom of the page is displayed in order to show the «Total Amount Notified »

- Send Notification

Click on the "Send" button once the notification has been validated. The data is then sent to the Coface invoicing system.

Note: once the notification is sent, no other change is possible via Cofanet. Please contact your local representative if you would like to amend your notification after it has been submitted.

19.3 Sent notifications

The table displayed in the second part of the screen contains the list of notifications already sent, with the following columns:

- Sent date: the date when the form was submitted
- Declaration number: the notification number (link allowing you to access the detail of the notification)
- Person who declared: person who submitted the notification

19.4 Notification detail

Click on the notification number in the list of notifications sent in order to access the detail of the notification,

You will find all the information displayed in the notification form (see previous chapter):

- Notification information
- Amount declared by country / buyer
- Total amount notified

All this data is only for consultation. Therefore you must contact your local representative if you would like to make some changes to the notification.

20. ADMINISTRATION

If your Cofanet subscriber gives you access to the functionality of administration (available from the "Tools" menu), this means that you are an administrator of the selected contract; this allows you to manage the subscribers of the different users of your company who have access to this contract.

20.1 List of subscribers

The list of subscribers is divided into two categories:

20.1.1 Subscribers attached to the current contract

The subscribers listed in this table are those for which the selected contract is attached. The table contains the following columns:

- Name: last name of the subscriber
- First name: first name of the subscriber
- Code: user code of the subscriber on which you can click to access the details
- Start date of subscription: date from which the subscriber can be used
- End date of subscription: date from which the subscriber expires
- Status: status of the subscriber (active, blocked or suspended)

20.1.2 Other company subscribers

The subscribers listed in the second table belong to your company but do not have the selected contract attached to them. The fields displayed are the same as in the previous table.

20.2 Creation of a subscriber

From the page listing the subscribers of the company, click on the link "Creation" that is available in the "Actions" box. The screen for the creation of a subscriber is divided into three parts:

20.2.1 Subscriber

Enter the data of the person who will use the user code once it is created. The following fields are mandatory:

- Name
- Start date
- End date

20.2.2 Contract

Detail of the selected contract that will be attached by default once the user code is created.

20.2.3 Preferences

The preferences allow you to customise the subscriber that will be created.
- General preferences (please make your selection amongst the options proposed)
  - ❖ Language by default
  - ❖ Contract selected by default
  - ❖ Number of companies per page
- Contract preferences (make your selection amongst the options proposed)
  - ❖ Country selected by default
  - ❖ Default homepage

Once all the data is entered, click on the «Validate » link available in the «Actions » box. The screen is then refreshed with a text confirming the creation of the subscriber with the following additional information:
- Code: user code to use when connecting to Cofanet
- Initial password: password to be input at the first connection to Cofanet

20.3 Modification of a subscriber

If you click on the user code of a subscriber that is available in the list of subscribers attached to the selected contract, you will have access to the subscriber details and you will be able to perform a certain number of actions:

20.3.1 Modification of the subscriber details

The screen is the same as the confirmation page for the creation of a subscriber (see previous chapter). Only the following fields can be modified:
- Title
- Name
- First-name
- Phone number
- Fax number
- Email address
- Start date
- End date
- Language by default
- Contract selected by default
- Number of companies per page
- Country selected by default
- Default homepage

Once the modifications are made, click on the "Validate" link of the "Actions" box to save the changes, or click on the «Cancel » link to go back to the list of subscribers. The subscriber will have to reconnect to Cofanet to see the changes.

20.3.2 Personalisation of the contract

When you are on the subscriber details screen, click on the link "Customise Contract" in order to access the page allowing you to customise the contract of the subscriber.

Under the boxes containing a few information about the subscriber and the contract, are two tabs "Products" and "Limitations".

- Products
The products available on the contract are listed on the left and are sorted by product family. The functionalities corresponding to the products are then listed in columns. Uncheck the box corresponding to the functionality that you would like to deactivate.

- Limitations
The second tab allows you to restrict the contract coverage: you can limit the list of countries available in Cofanet and you can restrict the access to only certain companies of the portfolio by authorising a limited number of references.

Then click on the "Validate" button in order to save the changes.

20.3.3 Detach the contract

When you are on the subscriber details screen, click on the link "Remove contract" in order to detach from the subscriber the access to the contract. Then click on "Cancel" to go back to the list of subscribers: the subscriber will then appear in the list of subscribers of the company.

20.4 Attach the contract to an existing subscriber

When clicking on the user code of a subscriber that is listed in the subscribers of the company table, you have access to the subscriber details page where you can attach the current contract. Then the subscriber selected will be able to access and manage the portfolio of this contract.

21. EMAIL MANAGEMENT

You can manage through Cofanet (and depending on your contract rights) email addresses to which notifications are sent from the Coface Risk system.

You can reach the "email management" screen by clicking on the sub-menu "email management" available under the contract menu.

The screen is divided into 3 parts:
- Filter
- Recipient list for principal notifications : main addressees
- Recipient list for secondary notifications: duplicate notification addressees.

21.1 Filter and sorting

The email management screen displays a multicontract list. But you can set a filter on a contract number (among the contracts available under your user code)

In all cases, you can sort the proposed list by:
- Contract number
- Contract type
- Policyholder

You can export to PDF and /or print the email management screen. Warning: if you set a filter on a contract number, only the filtered list will be exported to PDF.

21.2 Email modification

The modification mode is available on your user code if:
- Your contract is signed
- The product "email management" is set on your contract and on your subscriber
- The media set on your contract is "email"
- You are the "agreement manager" of your contract.

In all the other cases, you will access the email management screen in a "view only" mode.

The modification mode allows you to:
- See the role and details of your contract for notifications
- Modify the email addresses of the recipients for principal notifications and/or the recipient s for secondary notifications if any.

You can amend an email address by clicking on the "edit" action beside the email address you want to update.

Once you have clicked on the action "edit" a new window opens where you can enter the new address.

When the entry is ended you can validate by clicking on the "ok" button or abandon the modification by clicking on the button "cancel".

22. 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.

22.1 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.

22.2 Focus

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

22.3 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.

22.4 Coface risk indicators

This frame allows you to get more information on the Country Risk Assessment, the DRA (Debtor Risk Assessment) and the WAP (Weighted Assessment of Portfolio).

23. COFANET LAYOUT

23.1 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 user code that you used to connect. The user code 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".

23.2 Navigation Bar

The navigation bar (also called menu bar) 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
  - History of requests
  - Analysis
  - Portfolio analysis
  - Export portfolio
  - User Fields import
  - Update your user fields
  - Bulk Actions
  - Overdue accounts (depending on contract)
  - Claims follow up
- Messages
- Contract
  - Contract details
  - Change contract
  - Turnover notification
  - Email Management
  - My Account (for @rating line contracts)
  - Documents
- Tools
  - Documentation
  - Options
  - Your user fields
  - User administration
  - Country information
- Help

- o Contacts
- o User Guide
- o Current version

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.

23.3 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
	Import specifications (for user fields import and bulk actions)

24. FILE ATTACHMENT

24.1 NOA file attachment

24.1.1 File attachment

You can attach files (contractual or not) to an NOA only if it is already entered.

Two ways:

- ⮂ In the NOA summary
- ⮂ In the list of notification overdue account

Click on

A screen appears where you have to select a category: "contractual" or "others".

You can write comments before selecting the files **Select files**

When the files are selected, upload them by clicking on **Upload**

After uploading, the documents list is updated as shown below:

DOCUMENT LIST						
Document name ⇕	Business line ⇕	Category ⇕	Format ⇕	Upload date ⇕	Creator ⇕	Status ⇕

The status is **new** when the file is just entered.
The status is **transferred** when the attached files are transferred to the claims management tool
The status is **unreadable** when the file has failed for a technical reason

The accepted file formats are:
- JPEG
- GIF
- PNG
- PDF

24.1.2 List of the attached files

To display the list of your attached files, click on [| Contract] in the menu bar and select "documents".
This list will give you an overview of the transfers to the claims management tool.

DOCUMENT LIST							
easyNumber ⇕	Document name ⇕	Business line ⇕	Category ⇕	Format ⇕	Upload date ⇕	Creator ⇕	Status ⇕

25. BROKER INSISTENSE

In the credit limit order screen the broker can block the automated underwriting by ticking the insistence box.
A comment is mandatory in order to inform the underwriter of the reasons.