

We're still waiting for our customer to pay.
How do we collect?



Less risk. More business.

No one likes to think about it, but it happens. Sometimes clients try to avoid paying their bills. Whatever the cause, when a customer is late to pay or doesn't pay, it can greatly affect the financial health of your business. With Coface Collections, your business benefits from comprehensive receivables management that can be tailored to give you maximum control of your past due accounts, both international and domestic.

An effective approach. We've done this before.

How can I protect my business relationships?

With Coface Collections, you can focus more on growing your business, and worry less about chasing overdue accounts. Our highly regarded approach to receivables management gets results, but not at the expense of your customer relationships. With collections services from Coface, you have the flexibility to choose taking aggressive action to collect a serious delinquency, or using a softer approach for good accounts that have become slow payers.

Coface Collections has a proven track record and a solid commitment to customer service, but it's our ability to recognize and leverage innovations and advances in the industry that keeps us on top.

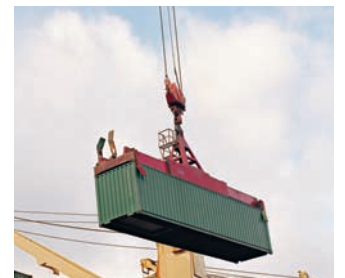
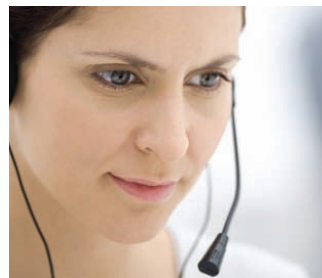
We successfully employ the INC approach to commercial debt recovery.

- **Investigation** – Sophisticated investigative resources and techniques help us gather and analyze information.
- **Negotiation** – Gathered and analyzed information helps our collectors negotiate from a position of knowledge and strength.
- **Collection** – State-of-the-art technology and resources applied with expertise, experience and finesse.

At your disposal. The right tool for the right job.

How does Coface Collections work?

All you need to place an account into collections is a detailed invoice, proof of delivery, an account statement and the debtor's original credit application (if available). Within a day, we'll contact the account and begin the collections process. You'll receive written and verbal updates and reports of activity on your behalf. We provide twice monthly remittances on monies paid on your accounts. Collection services from Coface work on a contingency basis, so you pay only for results. Our fee structure is based on account age, volume and other considerations.



The benefits of Coface Collections begin with understanding your needs.

Informed decisions

When Coface collectors find a debtor unresponsive, a private financial investigator steps in to meet with your customer, gathers information from other businesses that have been serving your customer, and implements industry pressure.

Success in any language

With offices in over 60 countries, Coface provides an integrated international collection network that overcomes the language and time zone barriers through a staff of in-house language-specific international collectors.

Daily Alerts

Receive notification of any significant debtor activity that could affect your business, including debtors placed by other companies in your industry or geographical area, debtor payments, settlements, company closings and bankruptcies.

10-day Demand Letter

For accounts over \$1000 not older than 90 days, a direct final demand letter can get their attention and move the account toward resolution without going into collections.

Legal action, when necessary

If through the course of the collection process, Coface collectors cannot reach satisfaction of the debt, you have access to a nationwide network of credit attorneys. With a single point of contact throughout the collection process, you can move seamlessly from collections to litigation on your written authorization.

For some delinquencies, you just need CARE – Coface Accounts Receivable Express.

For accounts that are no more than 120 days past due, CARE helps you focus on keeping your clients and preventing their accounts from going into collections. This low-cost, online tool helps you leverage your good client relationships. CARE employs a series of reminder letters followed up with phone calls made by Coface Collections customer service, not a collector. You have complete access to all activity on your CARE accounts, including copies of letters and notes from each call. All at a flat fee per account, which averages less than 5% of the invoice balance.

Assistance for your business. Greater peace of mind for you.

Experience for yourself why clients feel so enthusiastic about our customer service. To learn more about how Coface can help your business, or for more information on collections or other Coface services, contact us by phone, fax or e-mail. Or contact us through our web site – www.coface.ca. Call today for information and fees at no obligation.

Credentials and memberships

In addition to adherence to strict internal training and compliance procedures, all Coface Collections employees comply with the Coface North America Code of Ethics and the Code of Ethics of the Commercial Law League of America and the International Association of Commercial Collectors. Coface Collections is a member of The International Association of Commercial Collectors and is certified by the Commercial Collection Agency Association.



Put our business experts to work for you.

In addition to collection services, Coface provides solutions for managing every aspect of credit risk at home or abroad.

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