

Debt collection is an all-too-common business challenge. How do you prompt seriously delinquent customers to pay? How do you collect the full balance that you write off? Coface's professional collection services communicate a sense of urgency to seriously delinquent customers, reducing net write-offs and the cost of collecting after charge-off.

THE COFACE DIFFERENCE

Coface Collections North America, Inc., is a member of the Commercial Law League of America, the Commercial Collection Agency Association of the Commercial Law League of America, and a member of the International Association of Commercial Collectors. We are the U.S. leader in international commercial collection services, with the ability to provide service throughout the Coface global network. Our parent company, Coface S.A., has received excellent ratings from Fitch, S&P and Moody's, giving you assurance of our strength and integrity.

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Your trade risks, under control.



Accounts Receivable Management

Improve the
performance
of your
revenue cycle



Full-service commercial debt recovery from credit professionals.

When commercial customers default or become slow payers, a company's profits can be significantly impacted. Operating capital can tighten, and the ability to move forward competitively can be compromised. For companies with commercial collection issues, Coface Collections North America, Inc., offers a number of services as well as a powerful infrastructure, sound business ethics and strong investigative experience. These services can be tailored to your needs to help you control past due accounts both international and domestic.

We attribute the success of our services to critical factors such as information, timing and comprehensive effort. After receiving correct data at placement, Coface has the ability to locate and collect from a great number of previously uncollected accounts.

INVESTIGATION

What distinguishes Coface from other commercial collection agencies is our belief that information is necessary to make an intelligent decision on the best recovery approach. We employ sophisticated investigative resources to gather and analyze information in order to achieve optimal results.



NEGOTIATION

The financial information and other pertinent facts that we gather enable our collectors to negotiate from a position of strength. Without this investigation, demands could be made that a debtor would find impossible to meet, or terms might be accepted from a debtor that had the financial resources to pay the full amount owed. Our collectors know what a debtor company can or cannot pay.

COLLECTION

Our approach combines state-of-the-art technology and resources with expertise, experience and finesse, including:

- Experienced collections staff
- Compliance and quality assurance
- Collection efforts that begin within 24 hours of placement
- Ability to ramp and scale quickly
- Automated skip tracing and third-party notices
- Face-to-face meetings with our field investigator network

NETWORKS

Our investigative divisions enhance our ability to collect worldwide:

Field Investigator Network

Within 24 hours, Coface can have a credit-trained professional investigator at a place of business, anywhere in the United States and beyond. The field investigator works under the direction of the senior collection analyst and all costs are borne by Coface.

Financial Profile Network

The financial status of a subject company is critical to the collection effort. We have the capability to gather timely financial information to help us recover funds quickly and professionally.

Largest International Network

Coface operates in 60 countries and has partnerships that extend this network to over 90 countries. That means we have the largest international presence of any debt recovery company in the U.S., with the ability to collect in the local language and under local law.

CLIENT SERVICES

We offer several specialized services to our clients:

Fast-Track Remit

Quicker access to funds with twice-monthly remittances.

Recovery Task Force

A team that includes a senior collection analyst, account executive and client service executive is assigned to each client.

On-Line Stat

Clients may log in to monitor collection activity.

Business Activity Scan

Free up-to-date financial information on debtor companies.

Education Services

Custom-designed, in-house training programs on topics such as fair-debt collection practices, customer-oriented collection techniques, collection methods and tools, credit and collections legal issues and credit granting.