



RYP SYMPOSIUM

3RD Party Screening Tool





DIANE QUENAULT DE ST SULPICE

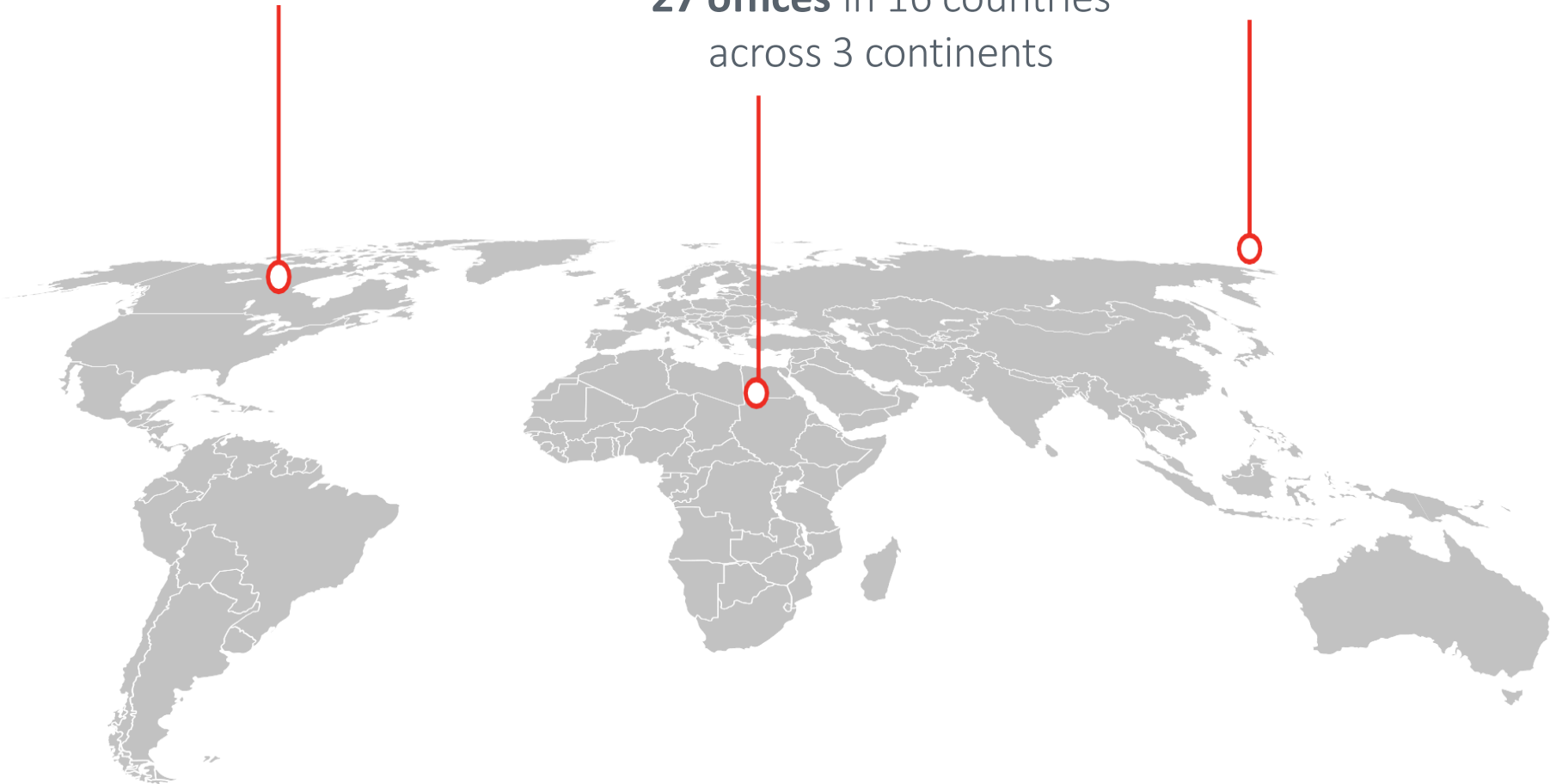
SALES & MARKET DIRECTOR
CREDITSAFE FRANCE



Over **125'000** customers and
500'000 users globally

27 offices in 16 countries
across 3 continents

We continue to grow by an
average **10% each year**



CREDITSAFE'S DATA COVERAGE

Judgements & Privilèges

Director mapping

**Financial data &
performance indicators**

**Solvability & Payment
behavior data**

**Current & previous legal
announces**

**Group structure data,
linkages, shareholders
and UBOs**

Political Exposure

**Terrorism
Insolvency Bankruptcy
Disqualified Director**

**Law Enforcement
Financial Regulator Courts
+400 sources**

**Executive measures &
legal procedures
+ 1000 global lists : FDA –
US HHS – UK FSA – SEC...)**

Sanctions
(OFAC – UE - NU – BOE –
FBI – BRI ...)

Reputation
Adverse Media,
governmental agencies
+10 000 data sources

Bribery & Corruption
+600 data sources

**Jurisdiction
Country Risk**



WHAT KYC MEANS ?

WHO IS CONCERNED ?

WHY IS IMPORTANT TO KNOW YOUR PARTNERS ?

REQUIREMENTS

Get in “real time” company changes, inform that data changes occur + detail for changes

Finance Risk & Procurement

- Credit Reports
- Financial Data
- Company Data
- Risk monitoring and 3D Ledger
- Portfolio Management
- Trade Payment
- Industry Circles

Compliance

- KYC checks
- ID Verification
- UBO Checks
- AML Checks
- PEPs & Sanction Monitoring
- Tracing & Investigation
- Onboarding Automation

MDM & Sales

- Data Matching
- Data Cleaning & Enrichment
- Prospecting Data
- Market Analysis
- Customer Profiling
- Bulk Data

CREDITSAFE DATA DRIVEN SERVICES AND SOLUTIONS



Portfolio Analysis & Optimization
Credit Performance Analysis
Retro Analysis & Scoring

Insights: Workflow & Decision Management Provenir:
Bespoke Scorecards & Decision-Support Check &
Decide: Scorecard Implementation



WHAT ARE THE RULES APPLICABLE ?



PROCEDURES CAN FOLLOWED





WHAT PROCEDURES CAN YOU FOLLOW?

STEP 1 > CHECK & OBTAIN A COMPLETE REPORT ON COMPANY OR PERSON



TESCO PLC							UK00148845
Risk Score	International Score	Credit Limit	Contract Limit	Status	DBT	Industry DBT	Compliance Alerts
86	A	£100,000,000	£500,000,000	Active	28.79	18	3 Alerts
							<button>Monitor</button> <button>More Actions ▾</button>

Summary	Score/Limit	Directors/Shareholders	Financials	Event History	Group Structure	Compliance Alerts	Negative Information	Image Documents
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Please note businesses are responsible for conducting their own KYC (Know Your Customer) checks. The Compliance Alerts that are generated by this report display possible alerts only using predefined matching rules. Users should click on the individual alerts to view the potential hit and use a screening tool independently to this report to ensure that screening is conducted in line with the businesses own risk appetite and internal processes.




Company			
Name	Address	Compliance Alerts	
Creditsafe Services Limited	Bryn House, Caerphilly Business Park, Caerphilly, CF83 3GR	No Alerts	

Current Directors					
Name	Gender	DOB	Address	Compliance Alerts	
Mr John Doe	Male	08/12/1965	14 High Street, Cardiff, CF62 2AE		<button>View Alerts</button>
Ms Brenda Edwards	Female	14/07/1974	1b Park Way, Roath, Cardiff, CF24 3UF	No Alerts	
Mrs Greta Thomas	Female	26/10/1978	20 Park Avenue, Lavernock, Penarth, CF64 2TR	* * * Searching for matches	
Mr Lucas Weber	Male	02/04/1962	Schreiberhauer Straße 30, 10317 Berlin		<button>View Alerts</button>

Person(s) of Significant Control

PSC may contain UBO or Ultimate Holding Co information

Name	Address	Compliance Alerts
 Safe Information Group Cyprus	C/O Oneworld, 75 Prodromou Avenue Oneworld House, Nicosia, Nicosia 1307, Cyprus	No Alerts

Name	DOB	Address	Compliance Alerts
 Mr John Doe	08/12/1965	14 High Street, Cardiff, CF62 2AE	 <div>View Alerts</div>
 Ms Brenda Edwards	14/07/1974	Jan Pietersz. Coenstraat 10, 2595WP 'S-GRAVENHAGE	No Alerts

Please note businesses are responsible for conducting their own KYC (Know Your Customer) checks. The Compliance Alerts that are generated by this report display possible alerts only using predefined matching rules. Users should click on the individual alerts to view the potential hit and use a screening tool independently to this report to ensure that screening is conducted in line with the businesses own risk appetite and internal processes.

Compliance Alerts, Compliance Risk, Indicators, KYC reports and Screening Flags together called "Compliance Data" are created with data provided by several third party suppliers enriching Creditsafe proprietary data. Whilst we endeavour for the information to be correct at the time of publishing, we cannot guarantee the accuracy of the data.

For information purposes, Creditsafe Compliance Risk screens selected parties using a minimum of 90% matching score on the full name of the entity and individuals concerned, to generate any possible alerts against the following categories of risk: Sanctions/Watchlists, Enforcement Agencies/Lists, PEP (politically exposed persons) Lists and AML relevant adverse media.

The screening tool also takes into account date of birth (with a 12 month tolerance), country and gender (if available) to automatically discount potential alerts. However, it is the responsibility of the business conducting the search to determine whether the alert hits are relevant or indeed to accept any of the data displayed in line with their risk tolerance.

Compliance flags embedded in Credit report

- Automated screening to flag compliance risk
- Sanctions list, Adverse media, SOE, PEP, Associated Entity, Enforcement
- Clickable links to screening results
- Identify AML risks early - save time and money
- The flags give you decades of compliance history
- Add all parties to Protect and Monitoring Automatically
- Check IBAN & IDV with SIS ID
- Company Registration Details / Company Status
- Credit Scores / Credit Limit
- Director Details
- New financials
- Negative Information



LINKAGES / MANAGE GROUP STRUCTURES

Business

Key Parties (3)

Group Structure (8)

Linked Profiles (1)

Open Alerts (2)

Audit

Update Data

Export PDF

Details

AML Screen

Add New

AML Screen


Group Structure

Monitor All

Company Name		Business Number	Safe Number	Score	Limit	Latest Annual Accounts
<div><div></div><div>HOLDER</div></div>		349557934	FR02173087	<div><div></div>94</div>	<div><div></div>€250,000</div>	-
<div><div></div><div>LADUREE INTERNATIONAL SA</div></div>		CHE112539507	CH01505447	<div><div></div>89</div>	<div><div></div>300,000 CHF</div>	-
<div><div></div><div>LADUREE DEUTSCHLAND GMBH</div></div>		HRB 109527 B	DE02356433	<div><div></div>20</div>	<div><div></div>€0</div>	31/12/2020
<div><div></div><div>LADUREE UK LIMITED</div></div>		05381936	UK05026762	<div><div></div>39</div>	<div><div></div>£38,000</div>	31/12/2021
<div><div></div><div>PAUL INTERNATIONAL SA</div></div>		CHE201436602	CH02294710	<div><div></div>70</div>	<div><div></div>300,000 CHF</div>	-
<div><div></div><div>PAUL U.K. LIMITED</div></div>		03839415	UK03493471	<div><div></div>77</div>	<div><div></div>£100,000</div>	31/12/2021
<div><div></div><div>CHATEAU BLANC</div></div>		335172417	FR01618445	<div><div></div>61</div>	<div><div></div>€100,000</div>	31/12/2015


Export To Excel

STEP 2 > DECIDE / DECISION TREE TO MODEL POLICIES

 **TESLA INC**

[Save / Email PDF](#) [Monitored](#) **US33845958**

Decision

Outcome
Approve


Audit Name	Audit Value	Result
Credit Limit	50,000,000	Pass
Company Status	Active	Pass
Risk Score	91	Pass
DBT	12	Pass
Years in Business	20 years	Pass
Total Number of Trade Lines	960	Pass
% of Total Past Due	29	Pass

Decision Details

Decision Tree	Basic Lease Qualification 3
Recognizable Revenue	3450000

Key Information

Company Name	TESLA INC
Other Legal Name	TESLA MOTORS LEASING, INC.
Charter Number	0801280889
Operation Start Date	01/15/2013
Company Type	Public

Contact Information

Address	13101 HAROLD GREEN ROAD, AUSTIN, TX 78725 view on map
Website	tesla.com
Phone Number	(650) 681-5000

CUSTOMERS CREDIT TERMS			
The credit worthiness of a potential customer is assessed when a Lead is converted to a Prospect based on the information provided in Salesforce.			
The credit assessment is made using a credit check company called Creditsafe.			
The Creditsafe international Score is a standardised score derived from the Creditsafe rating. It enables credit risk comparison between companies that are registered in different countries			
CREDIT RATING (The lower the credit score the higher the risk)		RISK LEVEL	CONTRACT, INVOICING AND PAYMENT TERMS
Score	International rating		
Over 71	A	Very LOW RISK	Standard Terms and conditions Normal quarterly or monthly in advance invoicing or monthly in arrears for contract more than 500 units Payment terms – 30 days from date of invoice Payment by transfer
51 to 70	B	LOW RISK	Standard Terms and conditions Normal quarterly or monthly in advance invoicing Payment terms – 30 days from date of invoice Payment by Direct Debit advised
30 to 50	C	MODERATE RISK	Standard Terms and conditions Normal quarterly in advance invoicing Payment terms – 30 days from date of invoice Payment by Direct Debit only
21 to 29	D	HIGH RISK	Normal quarterly in advance invoicing Payment terms – Payment due on invoice date Payment must be by direct debit Immediate suspension of service if Direct Debit fails
1 to 20	E	VERY HIGH RISK	Payment terms – Payment due on invoice date Payment must be by direct debit Immediate suspension of service if Direct Debit fails Customers to "Buy" rather than lease or Annuity payment in arrears <ul style="list-style-type: none">• If Buy contract:<ul style="list-style-type: none">• No pay for the price for up front hardware and installation before installation goes ahead• Per car £200 for 90k and £250 model, Finance £200 and 800• Normal quarterly in advance invoicing• If Annuity payment in advance• Duration of 18 months for the contract which can be renewed by a 18 month contract if there has been no payment failure
0 or not scored	E	No trade possible	We can not trade with these companies as it stands because they are : <ul style="list-style-type: none">• Either under bankruptcy procedure• Either economically stopped• Either liquidated or dissolved• Either financial situation are too old SO GO -> To Credit Manager's Decision

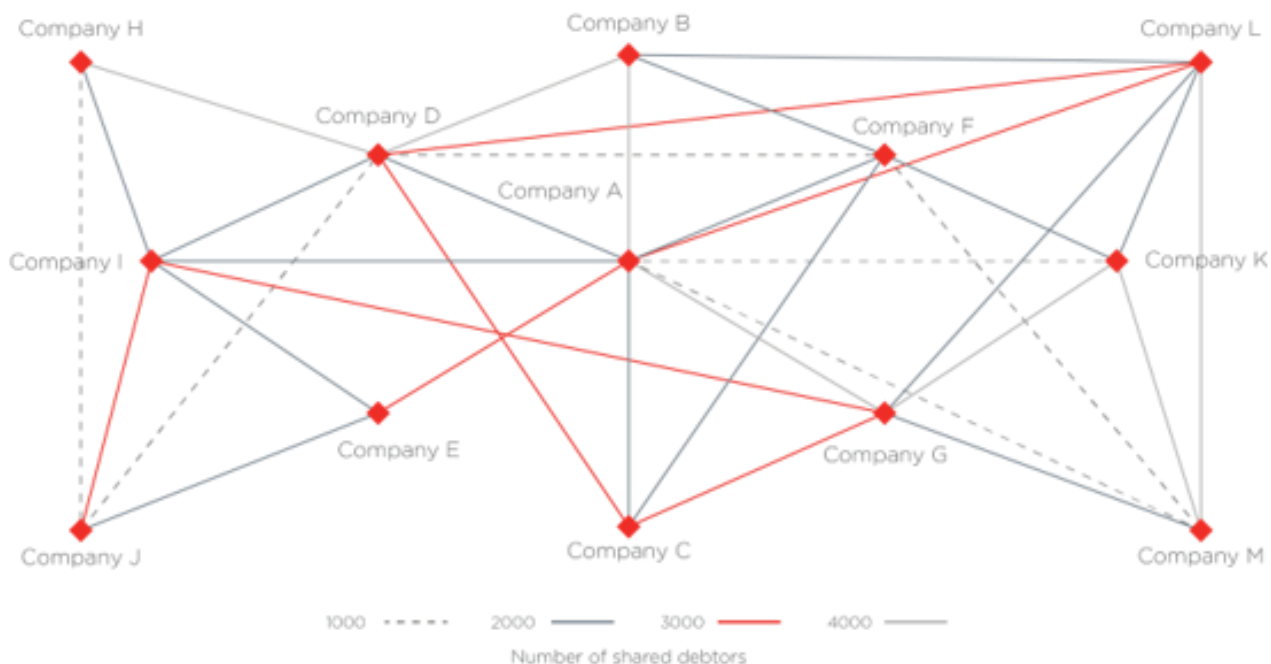


STEP 3 > INDUSTRY PLATFORM DEDICATED FOR YACHTING INDUSTRY

The collaborative debtor intelligence platform that combines your sales ledger with industry payment experiences and Creditsafe's credit data.

Industry platform facilitates the collection and sharing of trade payment information between a closed group of participants with common debtors.

- Fully automated and secure exchange of information
- Supplier data is completely anonymised
- Detailed, precise and real-time trade payment information





creditsafe⁺

THANK YOU FOR YOUR ATTENTION

