coface
FOR TRADE

iCON

Insights for trade

USER **GUIDE**

Summary

/ GETTING STARTED

Benefit from Coface's expertise: as a global leader in the trade credit insurance industry, our worldwide information network and risk analytics can help you make better business decisions
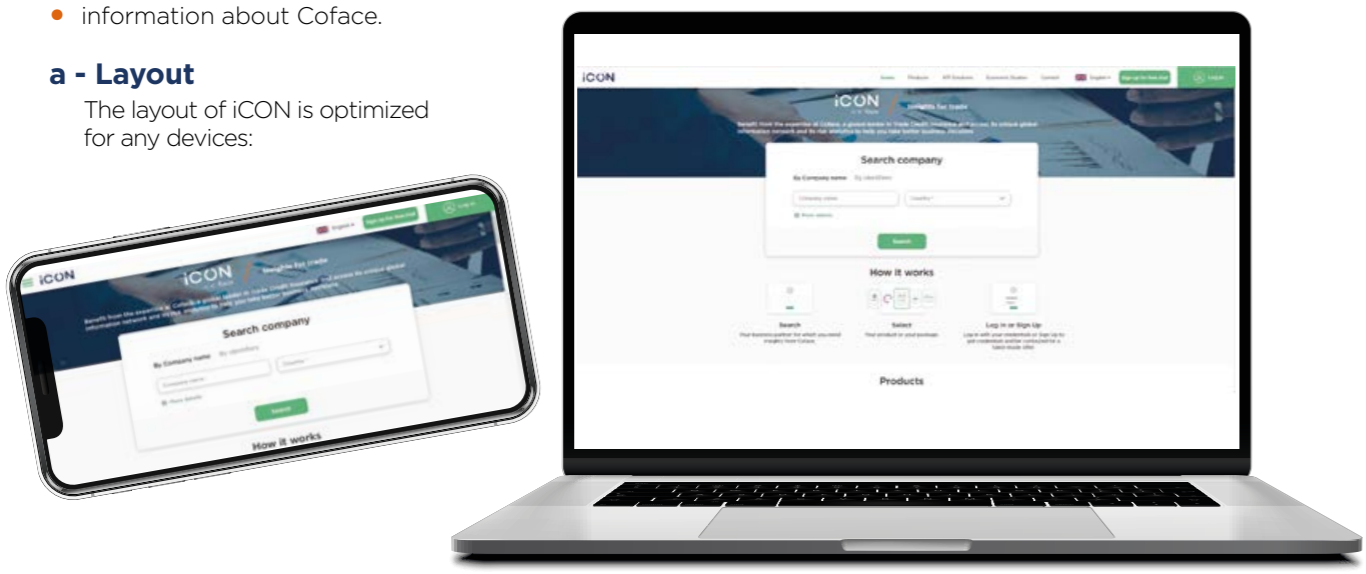
1 / From iCON home page

You can access to iCON via
http://information.coface.com

From iCON home page you can access to:
- the "Search company" function
- the description of the products
- the" Log in" button
- information about Coface.

a - Layout

The layout of iCON is optimized
for any devices:

INFO!

Good to know

*Our customer application ICON is optimized for mobile devices.
If you use smartphones or tablets the menu will be displayed in a vertical way.*

TECHNICAL SPECIFICATIONS REQUIRED:

*Our website is optimized for the following browsers:
Chrome: version 79 or higher / Firefox: version 78 or higher /
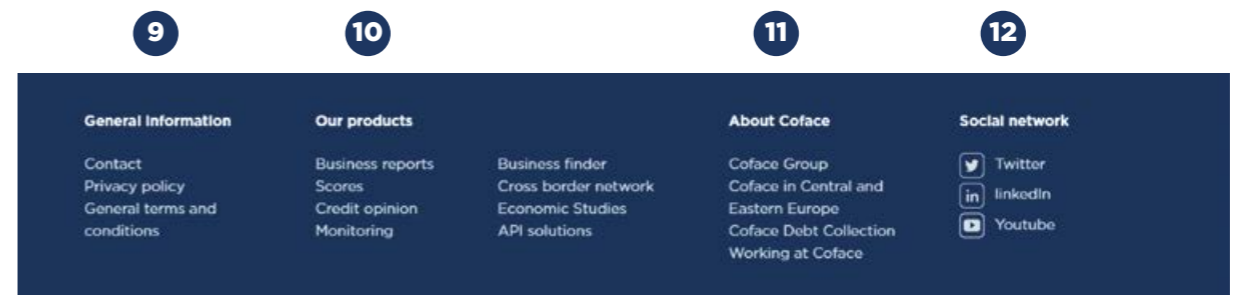Microsoft Edge: Version 44 or newer*

b - Header menu

1 2 3 4 5 6 7 8

1 **Home :** Access to the Search engine to collect information on any company

2 **Products :** Get the description of all products Coface is providing and access to the "Search company" screen

3 **API Solutions :** Discover Coface API Solutions

4 **Economic studies :** Benefit from Coface economic research team

5 **Contact :** Choose your country in order to obtain contact details of our commercial team

6 **Language :** Select the language you want to use iCON

7 **Sign up for free trial :** Share with us your need and we will recontact you

8 **Log in :** Fill in your email and password to log in or create for free an account

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c - Footer menu

9 10 11 12

General information	Our products		About Coface	Social network
Contact	Business reports	Business finder	Coface Group	Twitter
Privacy policy	Scores	Cross border network	Coface in Central and	linkedIn
General terms and	Credit opinion	Economic Studies	Eastern Europe	Youtube
conditions	Monitoring	API solutions	Coface Debt Collection	
			Working at Coface	

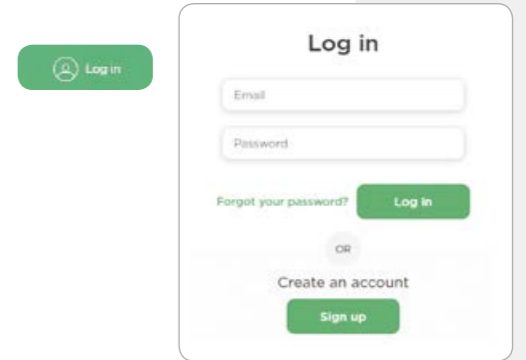**9** **General information :**
- *- Contact :* Shortcut to contact page - **retrieve the contact** details of the commercial team in charge of your country
- *- Privacy policy :* How Coface manage General Data Protection Regulation
- *- General terms and conditions :* what are the iCON application general terms of usage

10 **Our products :** Shortcut to products description

11 **About Coface :** Get more about Coface

12 **Social Network :** Shortcut to Coface publication on social networks

2 / To iCON products

The access to iCON products is submitted to the creation of an account and to the subscription of services through a commercial contract signed with your commercial contact.

a - Layout

- Click at the top right of the screen on the button to fill in your email and password.
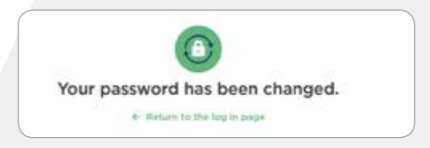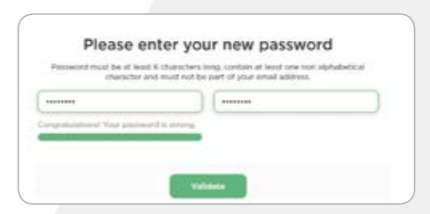- Once identified you will be able to order a product, see page 8.

INFO!

if you are inactive during 30 minutes you will be logout automatically for security reasons.

Log in

Email

Password

Forgot your password? Log in

OR

Create an account

Sign up

b - Password forgotten

If you have forgotten your password, please follow these steps:
- Click on **"Forgot your password?"** and fill in your email in the form
- A message will confirm you your request has been taken into account.
  In the email received from noreply@coface.com, click on the link
- Fill in a new password in the form.
  A message will confirm you your request has been taken into account.
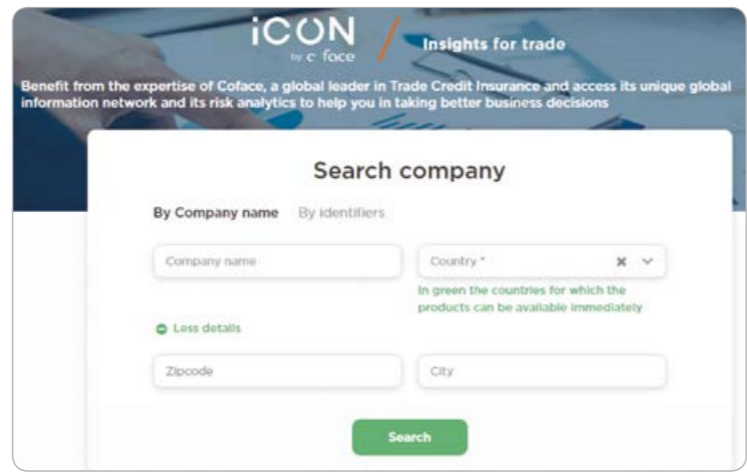
You can now log in with your ID and new password.

Please enter your new password

Your password has been changed.

← Return to the log in page

/ SEARCH A COMPANY

**Before ordering an information product you first have to identify the company in our database.
The quick search bar is displayed on every product page making it even easier for you.
You can search for a company without being logged in by using the free company search, but you also
can start with log in and then search for a company.
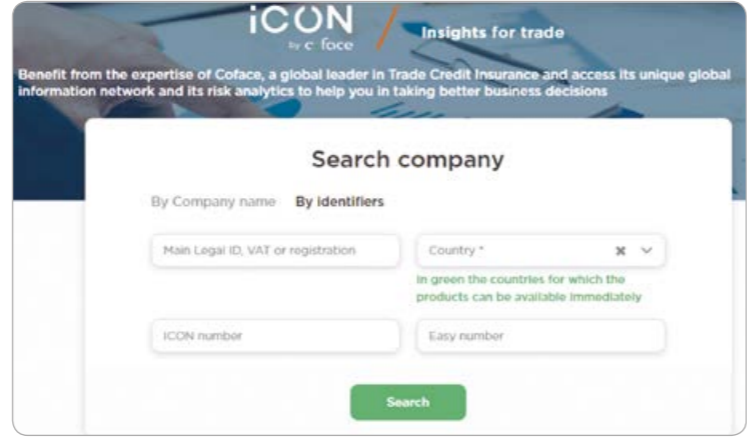2 types of searches are proposed:**

1 / by Company name

- Simply enter the **company name** and choose from the drop-down list the **country** where the company you are looking for is located.
- You can refine your search entering the zipcode and the city.
- Click on the "Search" button or type "Enter" on your keyboard to start the search of the company in our database.
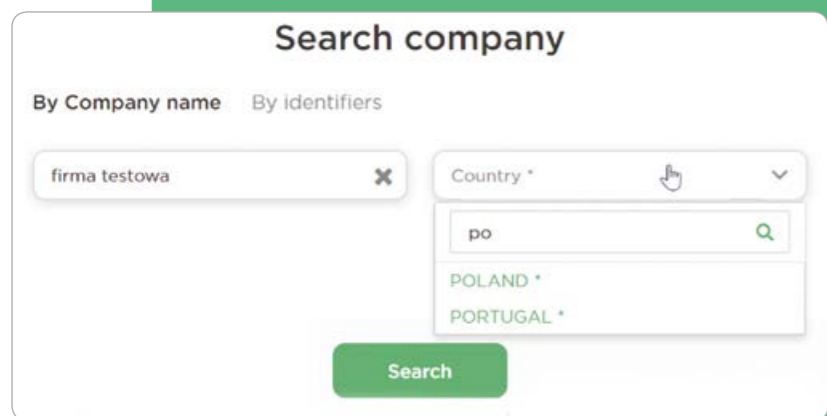
2 / by identifiers

- In the input field called "**main legal ID, VAT, or registration**" you can enter any of these identifiers and choose from the drop-down list the country where the company you are looking for is located.
- You can also use the ICON number or the Easy number (only for companies located in Central Europe for the time being), if you already get one of these identifiers from us.
There is no use to select a country in the drop-down list in this case.
- Click on the "**Search**" button or type "**Enter**" on your keyboard to start the search of the company in our database.

INFO!

Country selection

- *You can select a country either in selecting one of them from the drop-down list or starting to type the country' name in the search bar and then select the one you were looking for.*
- *For both types of search, the countries for which the products can be available immediately are displayed in green with an "*" in the drop-down list of countries.*
- *For the countries in black, an investigation has to be required.*

3 / Search result

After the click on "Search" button, the results of the company search are displayed including:

The list of companies corresponding to the search criteria

The number of companies found

The company' details for the selected company

INFO!
Whatever the type of search you use, you will get the search results based on the criteria given.

By clicking on the company name, in green in the left part of the screen, you will get more information about the company:
- Identifiers
- Legal form
- Last major update date
- And if available, the financial statement available (full balance sheet, turnover).

INFO!
The full balance sheet available periods allows to know which periods will be displayed in the Full Report.

ICON shows you which products are online available

- If the list of results exceeds **20** companies, you should refine the search criteria.

- If the company you are looking for is not listed in the search results, you can:
  - either search again
  - or order an investigation (see page 10) as proposed at the bottom of the result page.

You've seen 20 of 198 companies
Please refine the search
if you didn't find the company you are looking for.

0 companies found
Please refine the search
if you didn't find the company you are looking for.
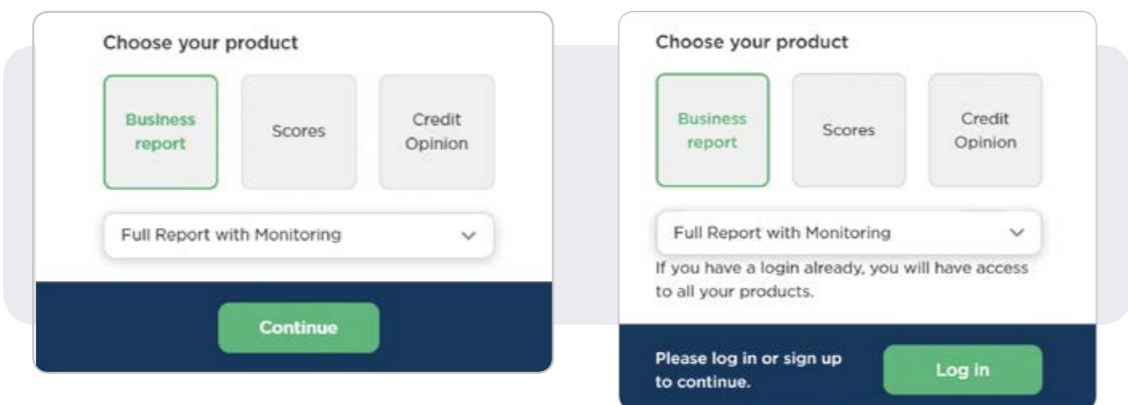
/ ORDER A PRODUCT

1 / Product selection

Once a company you are looking for is selected in the results' list, available products are displayed per category:

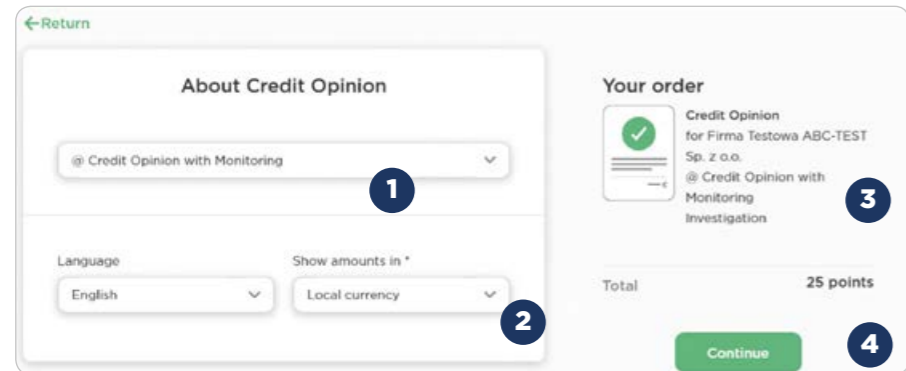**Business reports**
- Full report with monitoring
- Snapshot report with monitoring
- Full report
- Snapshot report

Scores
- Debtor Risk Assessment with monitoring
- Debtor Risk Assessment

Credit opinions
- Advanced opinion with monitoring
- Advanced opinion
- @ Credit opinion with monitoring
- @ Credit opinion

You can select one of them and:

if you are already log in, you can click on "**Continue**" button and access to the order page.

or if you are not already log in, you can log in now and access to the order page.

2 / Delivery definition

The order page content reminds:

1. the product you have selected
2. the delivery criteria
3. the name of the company
4. the cost of the product

→ Once your delivery criteria defined, click on the "**Continue**" button to define your subscription mode.
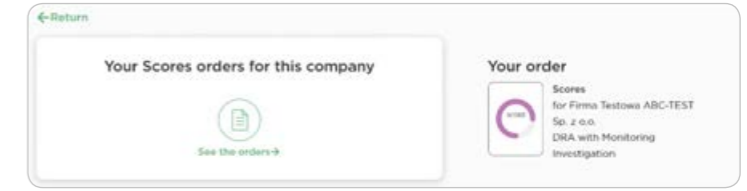
INFO!

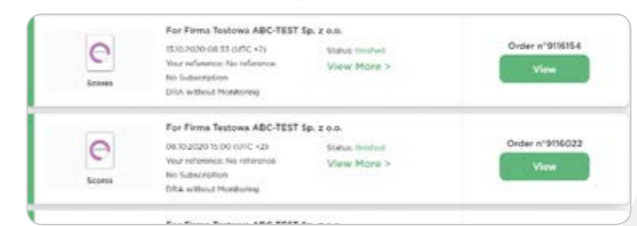**Your delivery criteria are depending on the product you choose:**
- for DRA, you can select the language;
- for Advanced and @ Credit opinions, you can select the language and the currency of the amount displayed;
- for business reports, you can select the language, the currency of the amount displayed, the balance sheet layout (local or international), the type of document (pdf or html).
  The choice you make is available for the initial delivery and the alerts you will receive in case of monitoring.

- If the type of product selected has already been ordered you will get the following information.

- If you click on "**See the orders**" you will be redirected to "**My orders**" page including already ordered products on this company.
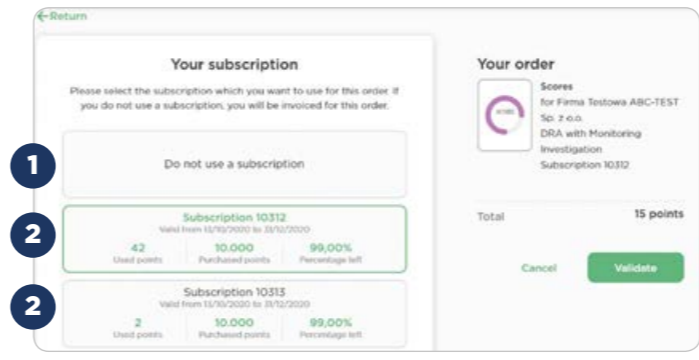
3 / Subscription selection

The Subscription page allows you to select how the order has to be registered:

1. as an order out of any subscription with additional invoice; in that case, the price will be displayed in currency
2. or as an order within a subscription with already defined invoicing conditions. In that case, the price will be displayed in points

DID YOU KNOW?
The subscription can be defined for all the products you can order or per type of products. Let's ask you commercial contact to set up them according to your needs.

→ Once your Subscription mode is selected, click on the "**Validate**" button to confirm your order and to get your product.

4 / Product delivery

Once the order is validated, your product is immediately displayed with the criteria selected:

- To order another product on this company you can click on the "**Return**" button at the top left of the product.

- To order a product on another company, you can click, in the ICON menu, on the "**Home**" button to retrieve the **"Search company"** page.

ORDER A **PRODUCT**

ORDER A **CPRODUCT**

5 / Specific order: Investigation request

An investigation can be required if the companies you are looking for is in a country where the information is not available online (list of countries displayed in black in the "Search Company" page) or if your company search has been unsuccessful.

1 - Select the product
At the bottom of the search result page, select a type of product among Business reports, scores and credit opinions, then choose in the drop-down list the product you wish to order, and click on the "**Continue**" button.

2 - Fill out the investigation order form
Then you will be able to complete:

- the **"Company information"** form.

INFO!

The more you give some identification details on the company, the more we make sure to identify the appropriate company and answer to your product order.

- the **"About"** form adapted to each type of selected product. Please choose in each drop-down menu your delivery criteria:
  - **Delivery speed:**
    - Normal
    - Express
    - Flash
  - **Language:**
    - English
    - Italian
    - Spanish
    - French
    - German
  - **Balance sheet layout**
    - Local balance sheet
    - IBS – International Balance Sheet
  - **Currency of the product**
    - Local currency
    - EUR
    - USD
  - **Type of document**
    - Adobe Acrobat (PDF)
    - HTML

Order an investigation

Company Information — Your order

About report

ORDER A **PRODCUT**

/ CHECK MONITORING ALERTS

- Once you are log in, the **"Log in"** menu becomes **"My account"**.
- The monitoring of products can be managed in **"My Portfolio"**.

My orders
My portfolio
My subscriptions
My profile

1 / From Notifications tab

- You can check the last updates registered on a product or a company from **"Notifications"** tab. All the monitoring alerts are displayed from the oldest one to the more recent one.

NEW!

Not yet read notifications are highlighted

Firma Testowa ABC-TEST Sp. z o.o.

- If you click on **"View"** you will display the notification details, including:
  - Company monitoring details
  - Company details
  - Changes

Filters

- You can filter the list of available notifications by ICON number, country, date of notification and company identifier.

CHECK **MONITORING ALERTS**

2 / From Monitoring tab

In **"Monitoring"** tab, from the list of companies, you can click on **"View"** last notifications for a chosen company in order to display the alerts triggered for this companies whatever the products previously ordered.

Company name	Country	ICON number	Monitoring valid to date	Last notifications
Firma Testowa ABC-TEST Sp. z o	Poland	83784290	23.10.2021	View

- The list of business reports, scores and opinions' notifications available for this company are displayed.

- If you click on **"View"** you will display the notification details, including:
  • Company monitoring details
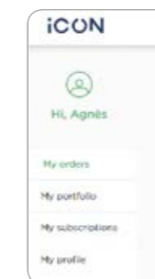 • Company details
  • Changes

4 notifications

	About company: Firma Testowa ABC-TEST Sp. z o	2020-10-20	Changes: @ Credit opinion	View
New	About company: Firma Testowa ABC-TEST Sp. z o	2020-10-19	Changes: @ Credit opinion	View
New	About company: Firma Testowa ABC-TEST Sp. z o	2020-10-19	Changes: DRA score	View
	About company: Firma Testowa ABC-TEST Sp. z o	2020-10-13	Changes: @ Credit opinion	View

/ MY ORDERS

In "My account" menu, if you click on "My order" button you can view all your previously requested products with:
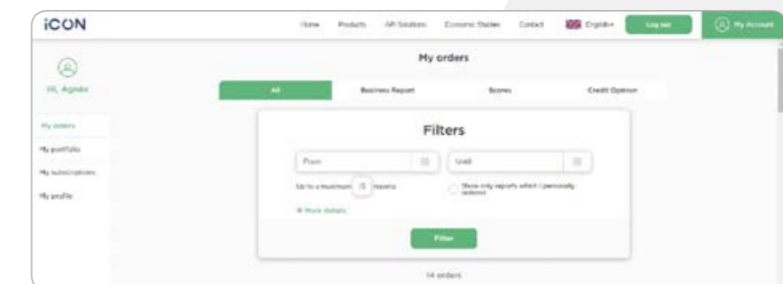
- The number of orders previously made,
- The list of ordered products, from the oldest to the most recent,
- The link towards the content of the product.

1 / Filters

You can zoom in the list by clicking on one of the tabs **"Business report"**, **"Scores"**, **"Credit opinion"** to retrieve orders for the corresponding type of products.
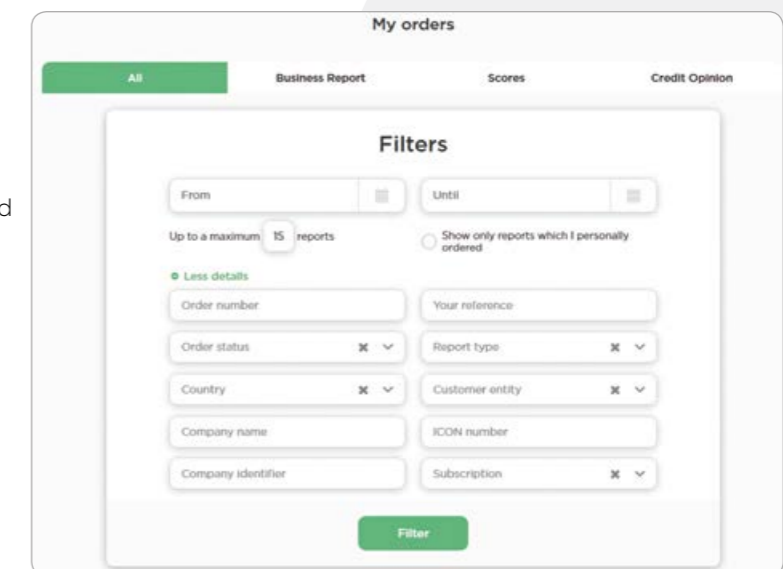
You can also search easily for a specific product thanks to filters regarding:

- **The order itself:**
  • **Time frame of the order from** a selected date **and/or until** a selected date
  • **Show only reports which I personally ordered:** by default all the procuts ordered on our client's account are displayed, but you can focus on your own requests only if you select it.
  • **Order number**
  • **Order status** among finished, in progress, cancelled.
  • **Report type:** which product you are looking for.
  • **Customer entity**
  • **Subscription:** which subscription has been used for the order.

The company on which the order has been made:

  • **Country**
  • **Company name**
  • **Company identifier:** VAT number, legal identifier, …
  • **iCON number**
  • **Your reference:** if it has been fill in during your order;

INFO!

By default 15 orders are displayed per page, you can modify this value at any time.

2 / The order details

The list of products ordered contains:

1 The type of product ordered: Report, Score, or Opinion

2 The company name

3 The order details with :
- the date of order
- your reference (optionally filled in during the order phase)
- the subscription reference (technical reference for the subscription you have used)
- the name of the product ordered
- the status of the order (among the following status: finished, in progress, cancelled, long term monitoring)

4 **"View more"** allows you to send a question about your order or to be called back.

- **The product details with:**
  - the order number (technical reference attached to each and every order)
  - the possibility to display the ordered and delivered product if you click on **"View"**.

INFO!

The content of the product remains as at the time of its initial supply with its initial calculation date.

Do not hesitate to check monitoring alerts available in "My portfolio" to get the updated information!

/ MY PORTFOLIO

In My portfolio you retrieve the list of companies for which you have ordered at least one product and its synthesis.

1 / My portfolio synthesis

At a glance, you have a clear picture of your portfolio situation:
- the number of companies,
- the number of monitored company

and actions to be done are highlighted:
- Monitoring which will expire within one week
- Notifications since the last week

2 / Add and extend monitoring

The portfolio list contains the company name, country, ICON number, and the end of monitoring validity, if any.

You can download the whole and detailed list of companies in an excel file including the ordered products, the order date, and in case of monitored products the end of monitoring validity.

- The button **"View"** displays the existing notifications for this company.

- If you click on **"Add/Extend Monitoring"**, a check box is displayed for each company of the portfolio.

- You can order a monitored product either to get monitoring for a specific product or to extend the scope of the existing monitoring.

INFO!

You can add or extend the monitoring for several companies at the same time.

- Once at least one company is selected, you can **"validate"**, and the list of monitored products is displayed.

- You can select one products in the drop-down list, then click on **"Continue"**, the summary of your request is displayed and finally you can **"Validate"**.

  The company benefits now from the selected monitoring.

/ MY SUBSCRIPTION

In **"My subscription"** you can follow in real time the number of points already used and the percentage left compared to the purchased points.

Thanks to the indication of the validity period, you can optimize the usage of your subscription and anticipate the purchase of additional points if needed.

My subscriptions

Subscription 9718
Valid from 02/06/2020 until 31/12/2020

10000	10.000	0,00%
Used points	Purchased points	Percentage left

See the orders of this subscription >

> ! *The value of the points depends on the agreement you made with your commercial contact.*

/ MY PROFILE

In my profile you can :

- Check your contact details
- Update default settings
  - Interface language among 16 available langues
  - Report currency (local currency of the company, euros or dollars)
  - Balance sheet layout (local or international)
  - wReport format (html, pdf, plaintext)
- Change your password

Settings

Language	Balance sheet layout
Croate ∨	Local balance sheet ∨

Report currency	Report format
Local currency ∨	HTML ∨

Your api Key
No api key available

Generate your api key

> ! *GENERATE API KEY :*
>
> *if your contract includes API delivery, you can generate y our key here.*

/ GLOSSARY

Business environment assessments

Coface economics and statisticians expertise concentrated in regular publications such as payment surveys, focus, or panoramas.

Country Risk Assessment (CRA)

Overall credit risk evaluation of companies within one country and its evolution thanks to a eight-level ranking, from A1 to E.
Economic evaluation of a country risk, translated into 8 steps scale from A1, A2, A3, A4, B, C, D, E. This assessment is available in 161 countries.

Debtor Risk Assessment (DRA)

The Debtor Risk Assessment is the Score assessing the probability of default of a company, displayed on a unique scale from 1 to 10 over a period of 12 months, that a company will be able to honor its financial commitments such as counterparty obligations. It is calculated on the basis of both, typical financial attributes such as financial soundness, profitability, Coface payment experience and claims, solvency ratios as well as qualitative data as the company's business environment and management.

EasyNumber

Coface unique identifier. 14 digits number for the main establishment and 19 digits number for the branch. You do not have to enter the preceding zeros. The field will automatically complete if fewer than required number of digits is entered.

Legal identifiers

make sure the correct country is selected, as the list differs from one country to another. Enter the value of the company's identifier.

Sector Risk Assessment (SRA)

4 levels risk scale (low, medium, high and very high) and its trend on 13 business sectors (such as Chemicals, Retail, Energy...) from 6 geographical regions.