

Win with Certificates of Shortfall

Management of Certificates of Shortfall with EOS



debiguard, EOS' collection services for Certificates of Shortfall, is completely risk-free for you. EOS monitors the financial development of the defaulting payer and retrieves the maximum for you with consistent follow-up.

debiguard is always put into action when an operation is concluded with a Certificate of Shortfall. We remain constructive and consistent with the debtors – if necessary, until the loss certificate expires. So we can achieve the highest possible return on Certificate of Shortfall.

With debiguard, we achieve the best results using our individual approach. Each Certificate of Shortfall is examined individually when opened and is balanced with our collection system. The respective individual situation determines the ongoing procedure. Individually coordinated, reliable and with the utmost care.

Debt collection for Certificates of Shortfall with debiguard – your benefits

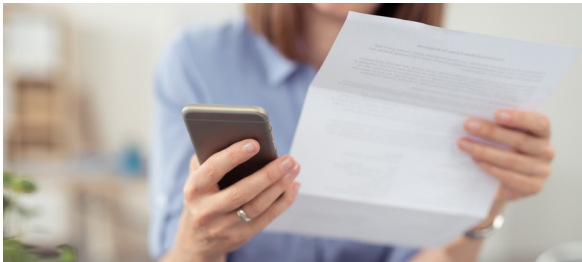
- You benefit from the research, individual approach and active telephone debt collection (motivation collection) by our experienced specialists
- You receive extraordinary income from the utilisation of (written-off) Certificates of Shortfall
- You do not have to worry about limitation periods. EOS intervenes at the right time, where necessary and meaningful
- There is absolutely no cost risk for you, because debiguard remains free for you in the event of a non-successful conclusion
- You are free from time-consuming monitoring work: Our experts regularly review the current financial circumstances of your debtors and immediately initiate the necessary measures to obtain the receivable

We initiate at our own cost risk steps and legal actions against the debtor which appear suitable in order to obtain the receivable. With our debt collection services for Certificates of Shortfall you can only win.

debiguard:
extraordinary income without risk

Individual receivables management

Issue an effective reminder



We already relieve you very effectively at the moment of the reminder process. With debiremind, you reduce debtor losses clearly from the start, without any legal measures. And the icing on the cake: EOS assumes the full cost risk for you!

Debtor management in companies is often associated with a high expenditure in terms of time and money. Often, receivables are not pursued due to cost-benefit considerations or lack of human resources.

EOS relieves you of this expense and at the same time achieves fast results and above-average success rates.

With debiremind, you benefit from our many years of experience and our psychological skills. All payment reminders are formulated by our experts according to the respective situation of your defaulting payers.

Debtor management with debiremind – your benefits

- Your bad debt losses are considerably reduced
- You receive cash more quickly because overdue bills are paid more quickly thanks to debiremind
- You relieve your human resources and can fully devote yourself to your core business
- You have no additional debt collection costs to worry about, because EOS assumes the full cost risk

Take advantage of our professional debtor management and benefit from the information, research and expertise of EOS.

**debiremind:
guaranteed risk-free, always efficient**

Make claims systematically

Extra-judicial and judicial receivables management

debtcollect is our efficient solution for extra-judicial and judicial receivables management. Consistent, but fair, we ensure a quick receipt of money and handle unpleasant talks with customers for you.

A professional debt collection is very important because defaults jeopardise the liquidity of companies of all sizes.

EOS has many years of experience and industry-specific know-how in the field of debt collection. Our goal is to provide you with a quick cash inflow so that you do not risk your financial capacity to act.

We enter into dialogue with your defaulting payers, in writing, by telephone or face-to-face. Always with the necessary respect, because we appreciate the importance of your reputation and your valuable customer relationships.



Debt collection with debtcollect – your benefits

- You benefit from a quick money receipts because we usually can increase the proportion of extra-judicially obtained receivables significantly
- You relieve your employees of unpleasant debt collection tasks
- You make use of our expertise and the experience of our qualified employees
- You maintain an overview of your cases due to informative evaluations, monthly interim and final billing and the status reports in our daily updated online portal EOSnet

Secure your competitive advantages: Improve your liquidity with EOS as a debt collection partner.

debtcollect:
firm, fair and consistent, always reliable

Monitor vigilantly

Debtor monitoring and damage control

debiwatch relieves you from tedious research and monitoring work. EOS keeps track of former customers and consistently monitors them so that they pay their debts.

We use debiwatch to monitor those of your debtors whose debt does not appear to be recoverable at the time of processing – until the receivables' limitation period has expired. We find customers whose address you no longer have known.

As soon as the creditworthiness of your customer improves, we have determined their new place of residence or have gathered other relevant new information, we take appropriate steps to bring in the receivable. We fully assume the cost risk of these measures.

Experience has shown that debt discounts and other repayment aids help to increase the success rate significantly. EOS agrees on binding targets with the debtor and monitors their consistent compliance.



Debt collection with debiwatch – your benefits

- You reduce payment defaults thanks to our consistent follow-up at the right moment
- You relieve your budget of costly research and monitoring costs
- You bear no additional cost risks
- You demonstrate to your customers that you are a consistent and fair business partner who does not just pass the cost of payment defaults on to those of your customers who pay properly

Don't give up too early. Use the information provided by EOS on promising debtor developments.

**debiwatch:
always attentive with a feeling for just the
right moment**