



eOs

# Receivables? Optimal solutions



Situation-based  
debtor management  
with EOS

# Changing finances for the better.

## Individual debtor management

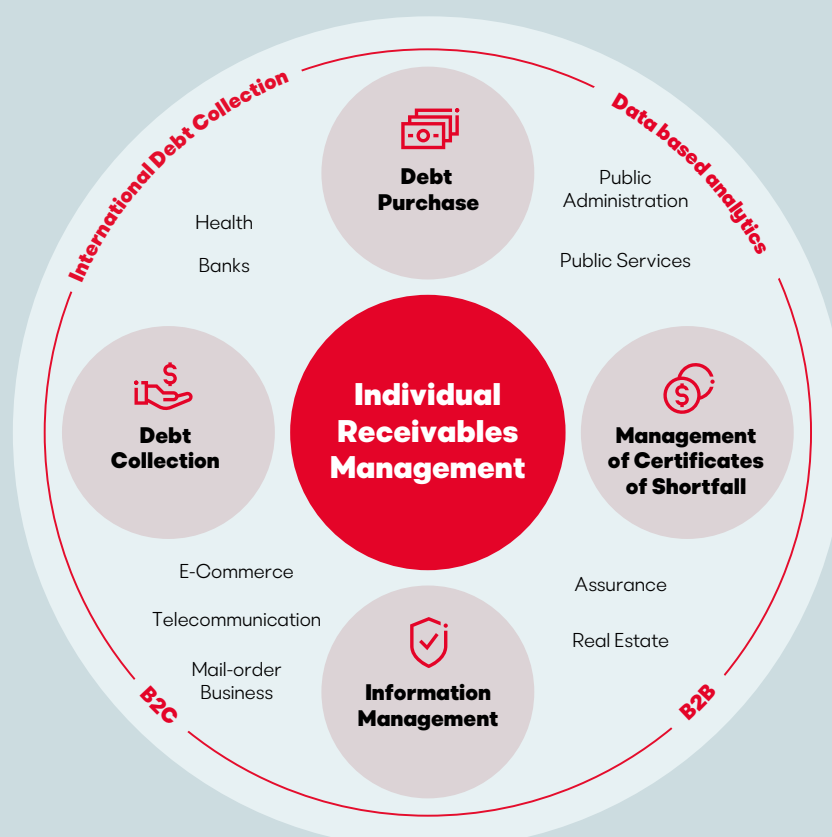
EOS has been providing professional credit and receivables management solutions in Switzerland since 1958.

As a top-quality provider with a complete portfolio, we save your time, personnel and costs so that you can concentrate on your core business.

### Your benefits

- Preservation of your valuable customer relationships
- Increase of your chance of complete collection of receivables
- Our regional strength and global presence as a service provider

EOS stands for partnership and customer orientation: with a friendly manner, and focused on the task in hand.



# Proactive, not reactive

## Information management with EOS – forewarned



**We help companies minimising the risk of bad debt. Whether credit check or payment monitoring: debiinfo from EOS gives you access to the information you need to succeed in your business.**

Risk information is important because trust is the prerequisite for a healthy partnership. We support you before and during a business relationship with the necessary risk information about your customers. We work with CRIF, the leading Swiss provider of credit risk management, anti-fraud and address maintenance services.

With debiinfo, you get access to the comprehensive and up-to-date address and economic database of CRIF as well as our own enhanced scorecard information on the payment reliability of your company's new and existing customers.

### Your benefits

- You identify the default risks for new customers as well as for existing customers in a timely manner
- You minimise payment defaults on a permanent basis with the help of a comprehensive risk analysis by our experts
- You receive tools for the professional monitoring of your customer portfolios
- You benefit from the largest payment experience pool for credit and risk assessment
- You use reliable commercial and socio-demographic data as well as payment information for your risk and potential analyses

Our experts check the creditworthiness and economic development of your customers. Indicators and data from our large payment experience pool help you to identify payment risks in a timely manner. This significantly reduces the probability of financial losses.

An offer in collaboration with



## Information management



# Make claims systematically

## Receivables management with EOS – for more liquidity



**Lack of payments can lead to liquidity bottlenecks for companies of all sizes. In addition, processing unpaid bills requires a considerable amount of work. The submission of receivables to the specialist company EOS enables you to minimise payment defaults.**

It doesn't matter whether you are a medium-sized company, a large company or a group of companies: EOS offers you individual and automated solutions for your receivables management. You benefit from our many years of experience and from the international network of the EOS Group. And while you rely on our know-how, you can concentrate on your core business.

### **EOS – your reputation in safe hands**

EOS supports you in securing your liquidity – with well-founded know-how and individual solutions. We use modern technologies and data-based analytics. Always up to date, always unique.

You can place your trust in our empathy and tact. We ensure that your reputation as a creditor will always remain impeccable.

### **Your benefits**

- File processing from A to Z from a single source, with a single responsibility: Extra-judicial and judicial debt collection and possible loss certificate management
- Protection of reputation thanks to a serious, professional and fair approach and uniform Group-wide EOS Code of Conduct
- Excellent connections to offices and courts throughout Switzerland and internationally thanks to local, qualified employees and representatives
- largest payment experience pool

### **EOS – experts for individual receivables management**

EOS has many years of experience in receivables management and is one of the leading debt collection agencies in Switzerland and worldwide. We specialise in credit and receivables management, creditworthiness checks and risk management.

## Fiduciary collection



# Immediate liquidity

## Purchase of receivables by EOS – Eliminate the risk of default



**The purchase of receivables by EOS helps you achieve immediate liquidity. In doing so, you sell – once or recurrently – overdue receivables and loans with all rights and obligations to EOS and thus fully outsource the risk of payment defaults to us.**

The acquisition of your receivables by EOS frees up tied capital and improves the financial flexibility of your company: An attractive solution in times of declining payment morale, rising debt levels and the growing number of bankruptcies.

EOS purchases receivables portfolios of various compositions (debt collection or loss certificate packages or a combination of both). This can be done on a one-off basis for existing debtor files in which you no longer have any interest. Or you opt for revolving cooperation with a regular sale of new receivables.

### Your benefits

- Immediate liquidity and secured cash flow
- Extraordinary income on receivables that have already been written off
- No risk of default
- Saving of resources in accounting, reminder and legal department
- Positive balance sheet effects, resulting in improved rating
- Immediate completion of internal transactions: factual, legal and financial

With solutions for collection of receivables individually tailored to your client portfolio, careful processing and a serious approach, we protect your good reputation even after the receivables have been acquired.

## Receivables purchase



# It's your choice

## Is a good solution particularly important for receivables management?

Discuss with our experts where and how EOS can help you.  
Give us a try and get an idea about working with EOS.

We are happy to answer your questions.

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