



**FREQUENTLY ASK QUESTIONS** 

### **AVAILABILITY OF THE SERVICE**

On which type of smartphone is the App available?

The App is available on Android and Apple smartphones. The App is designed to be used with IOS 7 & 8 and from Android v 4

Is the App available on Tablets?

The App is available on tablets; however it has been designed to be user-friendly on this type of device. CofaMove Tablet version will be delivered in November

When can I access s the App?

The App is available 7/7 day and 24/24 hours. In case of maintenance, you will be informed in advance via an Information message within the App.

#### **Access**

• Which are the credentials used to enter CofaMove?

To enter CofaMove, you should have a CofaNet account, and know your user number and password.

On the Login page of CofaMove you may enter the same user number and password as for CofaNet.

 Will I block my CofaMove account, if I tap 5 times a wrong user and/or login on my smartphone?

You won't be able to enter into CofaMove, but your CofaMove/CofaNet account won't be blocked. However you will need to go to CofaNet website (either from your computer, or smartphone) to modify re-initialize your password

### **FUNCTIONALITIES**

• Can I switch of contract within the App?

Within the App you cannot switch of contract number. You will be redirected on the contract set as "default" in your CofaNet.

However if you change within CofaNet profile you default number, you will be able, once you will have closed/kill the App to open back the service and see the information of the new contract set by default.

In November's release, you will have the possibility to change of contract directly within the App.

• How can I see my entire CofaNet Portfolio on my smartphone:

There is no global view of your portfolio with the App. The search function will enable you to select the buyer within your portfolio, and add it to your favorites by tapping on the star on the left hand side

How can I add a buyer within my favorite list?

Once you have selected a buyer you can add it to your favorites by tapping the star on the left hand side

• Will I receive a notification if any credit decisions evolve?

No the App will not sent any notification. However you will be receiving the information on your email if set up as such within CofaNet

Do I have access to my internal CofaNet web mail inbox from CofaMove App?

No, you have no access to your CofaNet webmail inbox. You will have to connect on your CofaNet account to check your messages.

• Do I have a pure read-only profile in CofaMove if the contract concerned has been associated with such a profile in CofaNet?

Yes, you will only have a pure read only profile in CofaMove.

• Can I add my Customer Reference when I am ordering a new credit decision?

The customer reference number will be displayed on your App screen, if already input within CofaNet. However, you will not able to enter the Customer Reference from your Smartphone for a new order.

 Will any actions made in CofaMove (i.e.: buying a credit decision), be replicated in my CofaNet account?

Yes, any actions you will make within CofaMove App will be visible within your CofaNet account, in real time.

If you ask for a new credit decision on a new buyer, the concerned buyer will be added to your CofaNet portfolio.

## **DEFINITIONS**

# What does CRA Mean?

The CRA - Country Risk Assessment - is the buyers' country evaluation, drawn up on the basis of macroeconomic, financial and political data.

Regularly updated, the CRA provide an estimate of the average credit risk on a country's businesses.

# • What does DRA mean?

The DRA - debtor risk Assessment- measures the default rate of a company on 12 months. It indicates the probability of a company of not being able to maintain its commercial activity.

The default rate is shown on a homogeneous scale from 1 (highest default rate) to 10 (lowest default rate), 0 being a company in bankruptcy