

CREDITREFORM CONSUMER REPORT

Consumer Solvency Information
you can Rely on!



Always at an information advantage

Judging a business partner's creditworthiness before conducting a transaction is often challenging – particularly so when transacting with consumers. The reason for this is that data relating to private individuals are generally not publicly available. Those wishing nevertheless to offer their customers direct debit or purchase on account – without increasing the risk of a payment default – turn to the Creditreform CONSUMER Report. It contains all the core information needed to weigh up the risk at hand. Besides appraising the consumer's creditworthiness in six meaningful risk categories, it also offers you professional research and verification of address data, details of consumer activities at other companies, and payment experiences of other users of the Creditreform CONSUMER Report (variants CONSUMER Plus and CONSUMER Check). In this way, you'll always be at the information advantage when it comes to potential payment defaults.

Areas of use

- Checking the creditworthiness of consumers wishing to purchase on account or by direct debit
- Establishing a dependable basis for continual obligations such as rental, credit or leasing contracts
- Pre-screening of the economic circumstances of private debtors in the context of debt-collection proceedings
- Verifying the economic suitability of potential new shareholders, or when deciding on appointments for positions of trust

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Produkt: Consumer Plus mit Geo
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Uno, Acht Geburtsdatum: 07.07.1955 **CONSUMER PLUS**

Ihre Anfragedaten

Berechtigtes Interesse:	Geschäftsanhörung
Anrede:	Herr
Vornamen:	Acht
Name:	Uno
Geburtsdatum:	keine Angabe
Geburtsname:	keine Angabe
Adresse:	Hellersbergstr. 12, 41460 Neuss
Zweite Adresse:	keine Angabe

Adressprüfung und Identifikation

Adressprüfung

Die angegebene Adresse wurde postalisch validiert.

Straße: Hellersbergstr. 12
Postleitzahl / Ort: 41460 Neuss

Geprüft und gegebenenfalls korrigiert wurde die postalisch richtige Schreibweise der Adresse (Postleitzahl, Ortsname, Straßename). Eine Bestätigung der angefragten Person an dieser Adresse ist damit nicht verbunden.

Kommunikation

Kontaktdaten

Telefonnummer: 02131 109501
Name: Acht
Adresse: Hellersbergstr. 12, 41460 Neuss

Die angefragte Person bzw. ein Haushalt mit dem angefragten Nachnamen konnte an der angefragten Adresse gegen eine Datei aller im Telefonverzeichnis veröffentlichten Telefonanträge bestätigt werden.

Bekannte Adressen

Art der Adresse	Straße	Postleitzahl / Ort
Privatschrift	Hellersbergstr. 14	41460 Neuss
Gewerbliche Adresse bzw. Adresse mit einer Firmenbeteiligung	Europadam 4	41460 Neuss

Adressen können mehrfach genannt werden, falls die angefragte Person dort mehrfach oder zu verschiedenen Zeiten bekannt ist oder war.

Contents

Creditworthiness

Seven meaningful solvency classes ranging from 1 (no objections) to 6 (hard negative attributes), additionally textual information, should neither positive nor negative information be available

Negative payment experiences

Public information of the district courts and courts of execution (judicial negative attributes, insolvencies), non-contentious Creditreform debt-collection cases, negative payment experiences of other users of the Creditreform CONSUMER Report¹ (variants CONSUMER Plus and CONSUMER Check)

¹ Prerequisites: only for users who deliver their own payment experiences to the Boniversum data pool or who use Creditreform's debt collection products

Supplement

Notification of changes. Can only be used for continuing obligations for 12 months from the date the report is obtained.

Address verification

Validation of the requested address, possibly supplemented with other known addresses

Further information

Details of company shareholdings, inquiries concerning the initiation of a customer relationship, telephone data, information on the residential environment (optional)

	CONSUMER Kompakt	CONSUMER Plus	CONSUMER Check (consolidated form of CONSUMER Plus)
Creditworthiness in 7 risk categories	✓	✓	✓
Identification	✓	✓	✓
Address verification	✓	✓	✓
Communication	✓	✓	
Known addresses	✓	✓	
Court attributes	✓	✓	
Creditreform debt collection	✓	✓	
Negative payment experiences ¹		✓	
Shareholdings	✓	✓	
Known requests or orders	✓	✓	
Geodata	optional	optional	
Follow-ups	optional	optional	

¹ Prerequisites: only for users who deliver their own payment experiences to the Boniversum data pool or who use Creditreform's debt collection products

The Creditreform CONSUMER Report can be called up online or in the BoniCloud, via integrated interfaces or special Creditreform programs, or in batch mode via an SFTP server.

BENEFITS

- Quick and comprehensive judgment of a consumer's creditworthiness
- Very latest information and a comprehensive dataset
- Detailed, exclusive information, including information about company shareholdings and other users' payment experiences (CONSUMER Plus, CONSUMER Check)
- Dependable credit judgment with high forecasting quality
- Notification of follow-ups for continuing obligations