

HIGH-QUALITY  
BUSINESS INFORMATION  
GLOBAL STANDARDS



**CREDIT  
REPORT**

SINCE  
1964



Following a reduction in business levels due to commercial disputes between China and USA in 2019, followed by the global pandemic COVID19 crisis in 2020, the statistics for 2019 -2020 YoY demonstrates that **CREDIT REPORT LATIN AMERICAN SAC** continued to support assessing risks with our business credit reporting service, approximately 10% of balanced trade credit decisions around the world.

While the economic environment has suffered following the trade war of the last year, 2020 has presented significant challenges early in the year. Brexit, Trade War, Pandemic crisis with substantial areas of uncertainty appear in contrast to the aggressive terms and conditions re-appearing in credit and trade insurance markets. Last year we were contemplating how to adapt to a new equilibrium in the market; now, the concern is the speed with which some old market behaviors are no longer valid and disappearing in front of a new reality created by the COVID-19 crisis.

Equally, **CREDIT REPORT LATIN AMERICAN SAC** is concerned with the implications of change and disruption for classic business models, which is causing bad debts and bankruptcies nowadays all over the world. This disruption caused by the pandemic would have severe consequences for the global economic recovery.

**The more informed  
we are, the better  
the credit decision  
we will take.  
Information is Key  
for knowledge.**



There is where the relevance of our business information industry relies on very strongly. **Resilience, change, and uncertainty are the new rules**, the more informed we are, the better the credit decision we will take. **Information is Key for knowledge.**

To support trade credit decisions through the crisis requires a partnership between the public and private sectors, our information agency, insurers, banks, and brokers.

Credit Trade environment will be continuously challenged in the coming years to meet the needs of our clients and the market. **Our efforts are and will always be closely aligned to protect our clients** with our business information reports and related services in constant evolution.

Yours Sincerely

**Ms. Rita Gordon-Gay**  
**President**





**CREDIT  
REPORT**

Data -> Information -> Knowledge -> Wisdom

# **We are the most accurate business information source**

We are your partner for an optimal credit commercial performance worldwide.

We work under a constantly evolving and challenging B2B global credit trade environment, where decision-making is a critical process that demands the most reliable business information.

**Play our brand video here:**



**CREDIT  
REPORT**

**THE CONSTANTLY EVOLVING  
SOURCE OF BUSINESS INFORMATION**

# OUR BRAND ■ ■ ■



Credit Report **was born in 1964**. It started as a small and enthusiastic local operation to ensure domestic banking and commercial credit decisions.

1964

1995



**Internet is born.** Globalization starts its first steps with it. Credit Report turns into a Regional operation providing with the first LATAM business credit reports to domestic Market.



**The company consolidates** its presence not only in the region but also worldwide. Its position and prestige with every trade credit insurance agency of the world is a reality.

2004

2007



Is in 2007 when the **company consolidates its well-positioned market place in Asia**, working with the Top APAC Credit Insurers Agencies, foreseeing the future and the world of today. Now Asia is the top leader economically and commercially speaking.

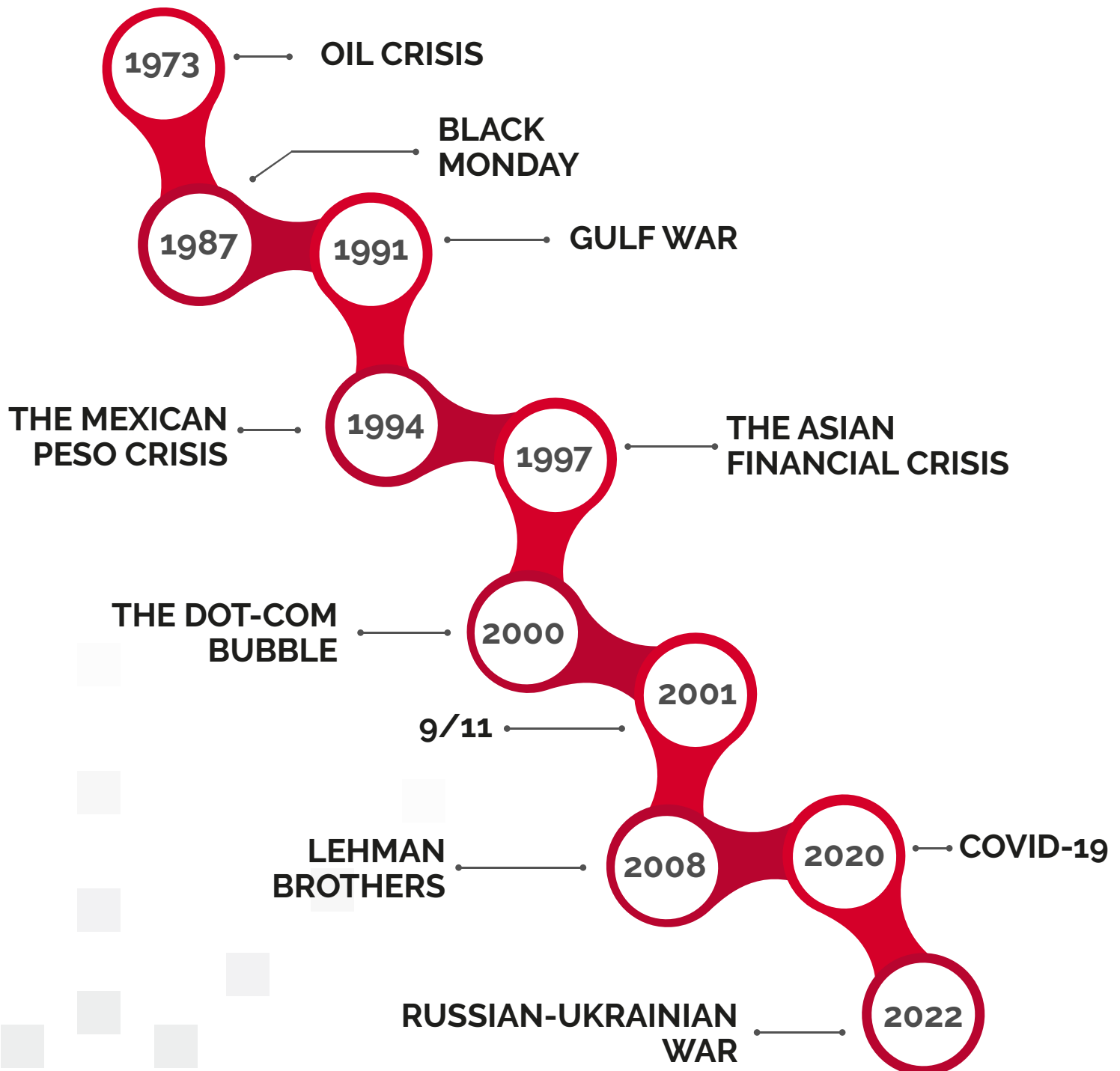


**Credit Report is today a data and analytics-based** company with a half-century of life and tradition mixed with innovation and intensive use of technology. We have gone through historical changes for more than fifty years and keep the pace of the latest technologies and trends.

2020

# OUR HISTORY ■ ■ ■

Timeline - Crisis we have greatly overcome with our clients across our history



**We protect your business since 1964**



# OUR VALUES ■ ■ ■

## **Respect and Humility:**

It is our commitment to do things right in an atmosphere of mutual respect, always with humility as a guide. ....



## **Collaboration and Teamwork:**

We share our time and talent. .... We receive the help of our colleagues with confidence.



## **Reliability and Courage:**

We meet the standards under the umbrella of ethics and are not afraid to point out mistakes or wrong ways to be better. ....



## **Experience and the art of Know-How:**

We transmit the know-how and experience from generation to generation to provide our clients with the most accurate solid information in the market. ....



## **Focus on the client:**

We help our clients to achieve success. That is where our purpose across fifty years relies. We are an H2H business. (Human to Human) ....



# THE WORLD IS AN OPEN MARKET ■ ■ ■

We provide information on small, medium and large businesses and companies located in every corner of the world no matter where they are.



- Countries with direct coverage
- Countries with indirect coverage
- 📍 Headquarters

**20**  
DIRECT  
COVERAGE

**174**  
INDIRECT  
COVERAGE

## Uncertain times and Risk Management - The Value of Business Intelligence and Information

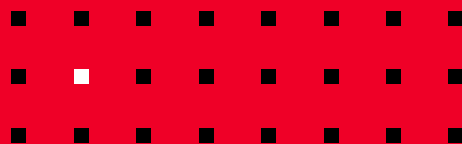
Most risk management professionals will appreciate that there are differences, and greater inherent risks, in dealing with international customers in unfamiliar environments.

For this main reasons we help validate business information worldwide.

When companies expand outside of their domestic environment, the lure of the perceived opportunity can sometimes overwhelm good business sense. When this is the case, due diligence is often sidelined in favour of aggressive efforts to penetrate a new and untapped foreign market.



THE CONSTANTLY EVOLVING  
SOURCE OF BUSINESS INFORMATION



## 6 Reasons why using our Business Credit Reports and related services

Just as exporting to different continents requires a level head and a steady hand, exporting into different countries (particularly in Central and South America) presents problems and challenges peculiar to each country.

Therefore companies should quickly develop a very real understanding of what is meant by 'normal terms', and should be aware of local laws and collection practices.

**So, why using  
our credit reports?**





# OUR SERVICES

Established in 1964, Credit Report Latin American SAC has been leading the field of credit reporting, business intelligence, collections, and related services. We have been expanding to offer a trusted global service for business information and data delivered using the latest technology.

We place our clients at the forefront of every decision made.

Offering a first-class and highly flexible service with access to the world's largest database of business information for the LATAM region. Whether you need credit analysis, collections, marketing campaign list o export solutions, Credit Report gives you the facts and figures to make confident business decisions.

# INTERNATIONAL BUSINESS & COMPANY CREDIT REPORTS

Consistent business reporting and monitoring is a necessity for many companies, as the board may demand to view weekly, monthly, quarterly or annual reports to get a good sense of how the business is performing.

Business reporting can save time and money, in addition, these reviews can also improve your processes in the long run.

Business reports collate a lot of data about your buyers and prospects which can provide useful information for management. Insights around spending, growth, and profits will be included, which can be used to help create future projections, marketing plans, and budgets.



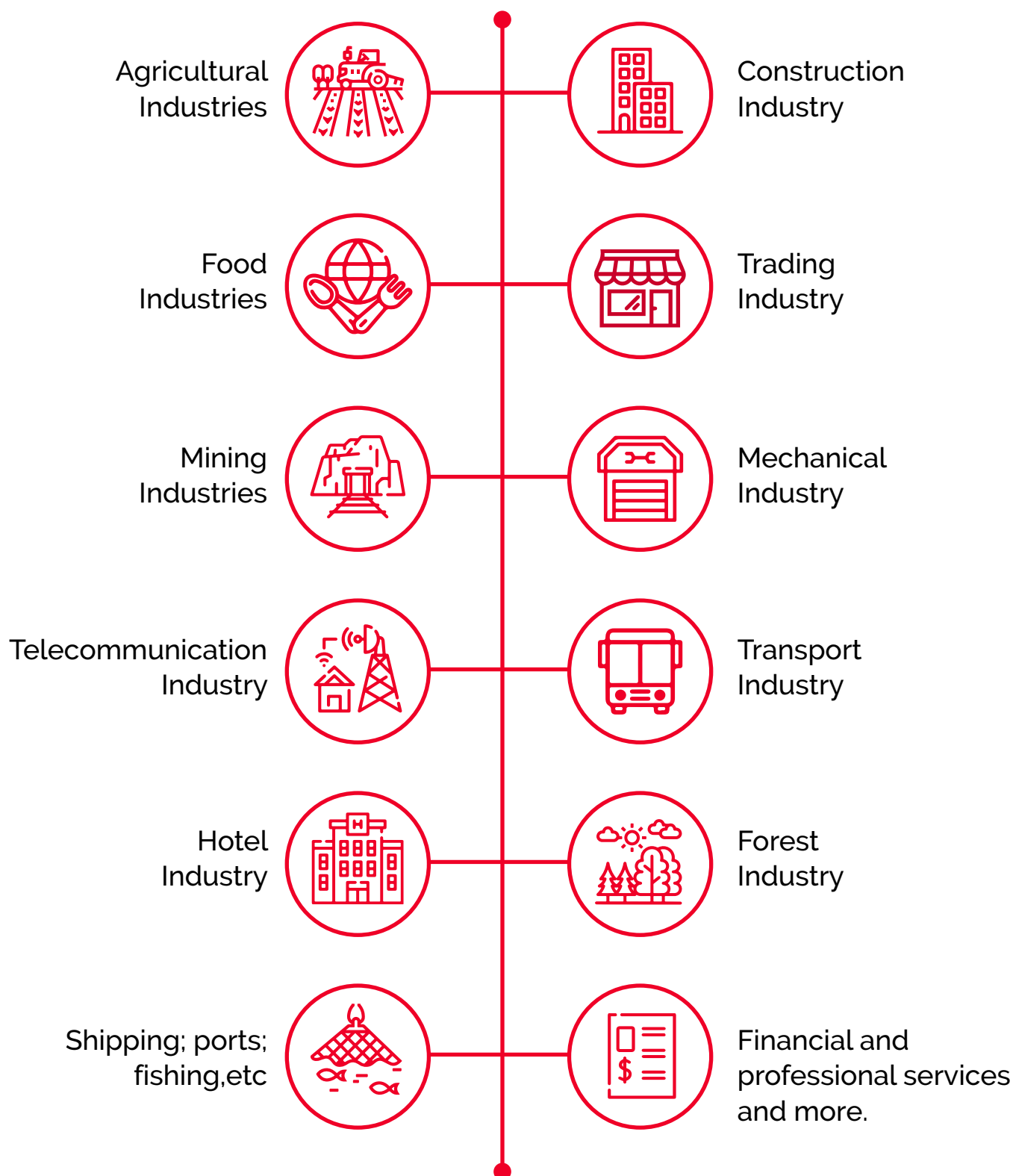
## Importance of Business Monitoring and Reporting

- ✓ Minimize Bad debts and unpaid invoices.
- ✓ Increase profits and productivity by means of Credit Trade.
- ✓ Credit check your global customers and suppliers, existing or potential, for international or domestic business opportunity.
- ✓ Make informed risk assessments and manage business risk.
- ✓ Open to the endless opportunities new markets offer and maximise every chance of growth to your business.

# INTERNATIONAL BUSINESS & COMPANY CREDIT REPORTS



We prepare business reports of the following sectors



## 6 reasons why using our Business Credit Report

is beneficial to avoid putting the growth  
of your business at risk



### 1. Accuracy

It helps you make right and balanced credit decisions, improving efficiency and ultimately profitability



### 2. Confidence

It provides you with confidence to enter new markets, including overseas



### 3. Profitability

Improve profitability by safely increasing your exposure to more customers



### 4. Growth

It facilitates expansion with security and allows you to deal confidently with new clients



### 5. Competitiveness

It helps you remain competitive by enabling you to safely generate new business when your competitors can't



### 6. Peace of mind

Feel safe knowing that your invoices will be paid avoiding bad debts

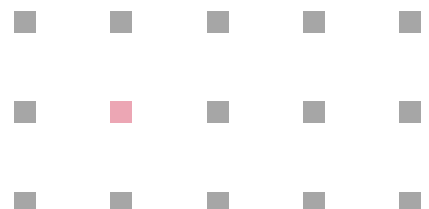
# MONITORING CREDIT STATUS REPORTS

Worldwide Corporate Management main advantage for using monitoring business reports is tracking growth and their partners's progress, identifying trends and any anomalies which may need indepth investigating.

Having a thorough and reliable set of data about your buyer, customer or prospect means it can be regularly consulted and shown to potential investors, for example.



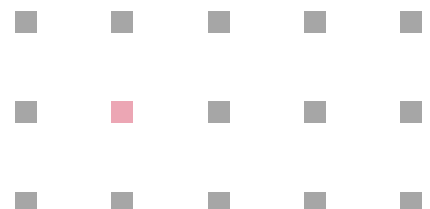
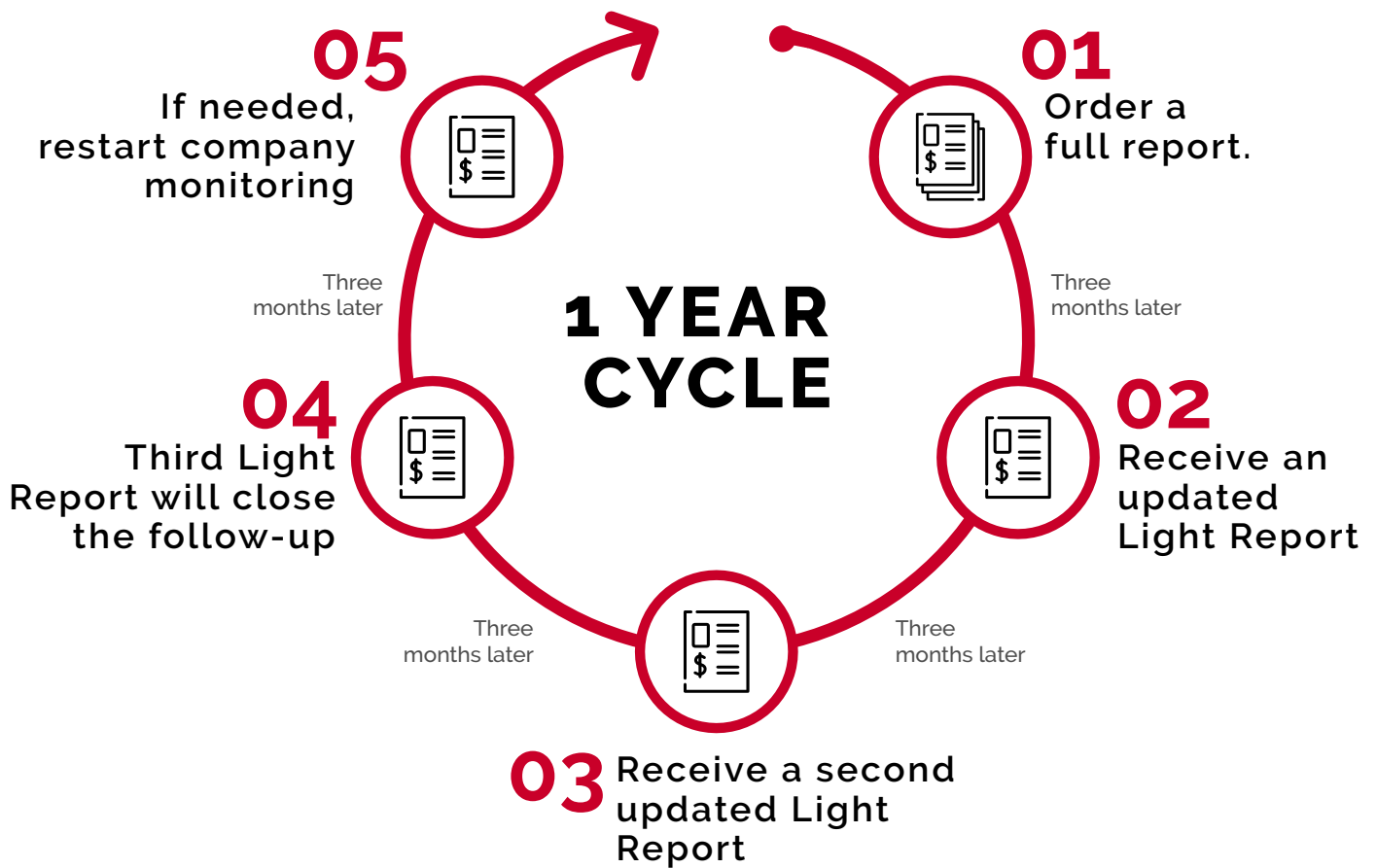
- ✓ Identify business problems.
- ✓ Insights Management .
- ✓ Highlight Business Opportunities.
- ✓ Transparency.
- ✓ Monitor Partners under VUCA times.
- ✓ Set goals for the commercial team.





# BUSINESS MONITORING REPORTS ■ ■ ■

Across business industries, from eCommerce to the service industry, business monitoring and reporting can save time and money, in addition, these reviews can also improve your processes in the long run.



# FRIENDLY COLLECTIONS

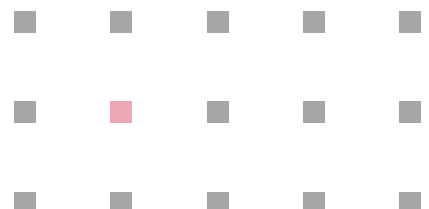
Give us your accounts receivable, and we'll give you a reason to celebrate.

When customers don't pay you for your products and services, it's not only frustrating, it also creates more work for you and your team. Chasing down delinquent payments costs time and money.



We can do the work of collecting from your B2B partners while preserving the positive relationship your organization has worked so hard to foster.

Over the past 60 years, our commercial collection team has recovered millions of dollars for businesses of all sizes, across an array of sectors and debt types.



# FRIENDLY COLLECTION ■ ■ ■

Let us support your in-house commercial debt collection efforts.

- ✓ We maximize your recoveries.
- ✓ Recover national and international debts.
- ✓ We collect wherever in LATAM your debtors are located.
- ✓ We drive higher performance on international debt placements.
- ✓ "No Collect, No Fee" Working System.

## 6 Reasons to use our Debt Collection Services



No Collection.  
No Commission.



No hidden fees, account  
loading or ongoing contracts



No debt too small  
or too large



Your own dedicated  
account manager



No legal fees  
charged



Same day instant  
action

# SUPPLIER APPROVAL REPORT SERVICES

Corporate companies involved in high investment projects whether domestically and overseas need to be sure they are associated with the right partners and suppliers for the project to be a success.

Main advantage for using supplier approval report services is tracking reputation and credibility of their partners and suppliers, identifying trends and any anomalies which may need in-depth investigative procedures.

This way we can be sure you are working with the best suppliers at all levels. This helps also in terms of compliance and governance.



## Importance of Supplier Approval reports services

- ✓ Verify a company is genuine, confirm its registered details, address and legal status Management insights.
- ✓ Check experience and know-how. Ensure good providers by Identifying Key qualifications and expertise.
- ✓ Verify the identity of company directors and perform additional consumer checks.
- ✓ Transparency.
- ✓ Understand the true ownership of any company and its ultimate beneficial owner. Set goals for the commercial team.
- ✓ Confirm if your customer or supplier has any county court judgment (CCJs) for debt, late or missed payments.

## **LATIN AMERICAN EXPORTER SUPPORT**

### **(INTERNATIONAL PRODUCT & BUYER INTELLIGENCE)**

Our service provides the most up-to-date information about overseas importers for the companies aiming to start exportation or increase and diversify their exports and exporters.

You can also find qualified suppliers which will help you decrease your company's dependence solely on certain supplier(s) and reduce your sourcing cost.

The importers & exporters information is obtained from our expert agents worldwide and Customs records



### **Importance of Latin American Exporter Support**

- ✓ **Commercial Opportunities:** You can analyze the companies that import the products you export and their substitutes. Thus, you can contact your potential customers.
- ✓ **Supplier Analysis:** We lead you to reach qualified suppliers all over the world with commercial records based on real data.
- ✓ **The Right Strategy:** We help you identify the right strategy in your target markets by providing the opportunity to examine relevant information.
- ✓ **Analyze Your Competitors:** You can see your competitors' shipments and examine which other companies your current customers are working with.



# **GEOANALYTICS, GEOMARKETING AND GEOREFERENCE**

**(ONLY FOR CHILE, PERÚ AND ECUADOR)**

Apply the right strategy on your new business ventures according to the location.

We help you identify critical details in your target markets by providing the opportunity to examine data gathered into Information which finally turns into wisdom.

Recognize the commercial potential of a business opportunity within the Geographical Area of Influence (GAI) of certain point of study.



## **Importance of Geoanalytics, Geomarketing and Georeference**

- ✓ Estimate the amount of resident population in the geographical area of influence for the establishment of a new business Venture.
- ✓ Estimate the socioeconomic level and the predominant groups in the geographical area of influence of the place under study.
- ✓ Estimate the commercial presence of the main sectors attracting pedestrian flows within the geographical area of influence.
- ✓ Identify the presence of companies in the geographical area of influence.

# GEOANALYTICS, GEOMARKETING ■ ■ ■

## AND GEOREFERENCE

(ONLY FOR CHILE, PERÚ AND ECUADOR)

**1**



Supply  
preparation

Market  
Analysis



**2**

**3**



Spatial  
Analysis

Report  
Development



**4**



### Supply preparation

Information gathering:  
Location of the analysis point  
Survey of points of interest.



### Market Analysis

Generation of the areas of  
influence considering a period of  
15 minutes.



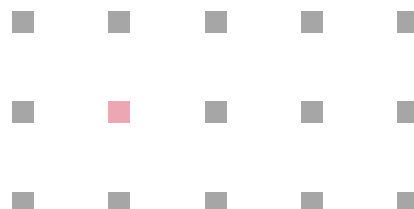
### Spatial Analysis

Extraction of socio-economic,  
demographic and commercial  
data within the area of influence.



### Top 5

Description and report  
development.



# PERSONAL LIFE INSURANCE REPORTS

**\*ONLY FOR PERU**

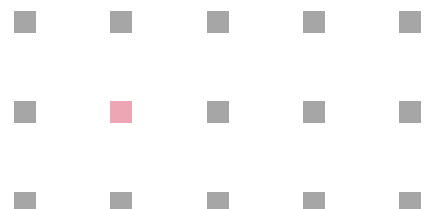
This is a service for personal insurance agencies to verify the accuracy of the information reported by a person applying for high-value amounts of life insurance.

We seek to minimize the risk of claims by determining the actual standing of the person applying for a policy, corroborating the veracity of the information of the person evaluated.

The report provides a clearer picture of the applicant's situation before the insurer grants coverage.



The personal Information treatment is guaranteed with the best practices under our ISO 27001 : 2013 standards.



# CREDIT REPORT API DOCUMENTATION

## CREDIT REPORT API HUB

Credit Report offers a REST JSON API that provides access to the CREDIT REPORT GROUP Database allowing you to control your master data, employ up-to-date Business and manage information to enhance your onboarding and qualification processes.

You will be able to swiftly place Information requests since time and companies status daily change, our Credits Reports changes in the same manner, under this VUCA scenario.

### You will be able to:

- Search and Confirmation of Companies in our DB
- Orders reception and credit reports delivery

### How to start

To start your CREDIT REPORT API integration you will need to have activated your account and set a password by following the instructions given in your Welcome Email.

For that purpose please contact us at **irg@crlacorp.com** where we will provide you with further details.

Also if you want to download our Open API specifications please contact us or fill the spaces below.

### Preliminary recommendations

We recommend to develop the JSON File considering the mentioned requirements in **<https://www.json.org>**

The file should be developed in such a way:

- ✓ It should be developed in UTF-8 code.
- ✓ Without special symbols hidden in a different UTF-8 code or unnecessary spaces.
- ✓ With no double quotes (") in the attributes, description, name, address, ETC, example: "nail 3" inches" (this breaks the json structure), it should be used an escape, for example: "nails 3\" inches" or delete these quotes



EL PUNTO DE INFORMACIÓN  
**EN CONSTANTE EVOLUCIÓN**

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THE CONSTANTLY EVOLVING  
**SOURCE OF BUSINESS INFORMATION**

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DER URSPRUNG DER INFORMATIONEN  
**IN STÄNDIGER ENTWICKLUNG**

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LA SOURCE D'INFORMATION  
**EN ÉVOLUTION CONSTANTE**

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O PONTO DE INFORMAÇÃO  
**EM CONSTANTE EVOLUÇÃO**

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信口和商口  
信息的接入点在不断演

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**CREDIT  
REPORT**

**Do you want to know more?**

**CONTACT US**

We are always here to assist you. Please email us your questions regarding our products.

**Email:** [reception@creditreport.com.pe](mailto:reception@creditreport.com.pe)

**Connect with us**

