



Credit Management
Over 25 years by your side



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About us

We are a company with more than twenty-five years' experience in the **End2End Credit Management** sector, one of the main ones in Italy, with a strong specialization in the Telco and Utilities sectors. We support our clients thanks to a widespread **international presence** and offices in the main European Countries. On the strength of the experience and know-how acquired over time, we support our clients with services aimed at **creating value**.



More than 25
years' experience



+500 employees
all over Europe



2.257.920 h
dedicated to Clients



+14 Mld
of credits managed

Extrajudicial Debt Collection

This is the first soft activity to implement in case of non-payment. The primary objective, through a colloquial and friendly approach, is to preserve the **relationship with the debtor** in the interest of the Client.

The optimal strategy is composed of **specific steps** aimed at optimizing time and money.

Assignment of customer files to a dedicated consultant

Addresses standardization

Enrichment of personal data

Solicitation by post

Debtor tracing with activities aimed at identifying actual residence/domicile and/or telephone number

Solicitation by telephone

Legal notice

Certification of uncollectibility for writing off debts



Extrajudicial Debt Collection – End2End example

UPLOADING OF ENTRUSTED FILES

Addresses **Normalization**

Scoring and customer profiling

Check of company status to identify terminated companies and/or bankruptcy/criticality procedures in order to anticipate possible legal action (e.g.: company terminated < 12 months) or to carry out timely management of bankruptcy procedures.

PEC Enrichment on B2B segment to optimize sending and exit times

Real Estate Enrichment to be used as leverage during negotiations

PHONE COLLECTION

Sending 1° **Reminder through Certified Letter/PEC** for:

- Interruption of prescription
- Subsequent notice of legal action

Starting of the **Phone Collection** activity supported by **multi-channel reminder** campaigns (SMS - MAIL - PEC - TTS) and Advanced Progressive for rapid identification of inactive addresses and possible immediate telephone tracing request

Tracking of Personal data based on negative outcome of correspondence

STRONG COLLECTION

Sending 2° **Reminder through Certified Letter/PEC** and reminder management with legal team support

Possible **tracking of Personal data** based on negative outcome of correspondence

ASSESSMENT

End of the extrajudicial activity

Finalisation and feedback on the outcome of the out-of-court phase

Research and analysis of Balance Sheet and evaluation opportunity to switch to Master Legal

Management of any eventual **insolvency procedures**

Judicial Debt Collection

Activity that is used when the extrajudicial recovery debt has been unsuccessful, or in case of particularly **old** or **complex debts**.



For this service, we have **several in-house teams** of lawyers who, with **different skills**, analyse each case and advise on whether or not to take legal action.



In particular, our Legal department consists of **30 lawyers** and a **network of over 180 affiliated law firms and consultants** throughout Italy and abroad, this guarantee Clients a timely and efficient management of their positions.



MONITORY ACTIONS

Sending **Certified Letter/Formal Notice**
and verification of dispatch outcome

Retrieval and verification of useful **documentation**
for the filing of the injunction

Preparation of an **appeal for injunction**
and registration

Emission monitoring

Notification monitoring

Time monitoring for making the **final decree**

Request **extraction** of copies for notification

Postal management **CAD/CAN**

Time monitoring for **final decree** and
eventual oppositions



OPPOSITION AND EXECUTIVE PROCESS

Management of any **opposition**

Requesting the **Enforcement Clause**

Monitoring the granting of the **Enforcement Clause**

Preparation and service of **Writ of Enforcement**

Monitoring of **deposit** and **notification** of the Writ

Foreclosure against third parties, movable and
immovable properties

Monitoring **hearing** allocation sums

International Debt Collection

Recovering debts **abroad** is no longer a problem with us!



INTERNATIONAL PRESENCE

We have offices abroad in Madrid, Lyon, Cluj, Munich and Brighton. With our teams of professionals and mother-tongue consultants, we are able to analyse each situation and propose optimal strategies to the client.



CUSTOMIZED SERVICE

In accordance with local legislation and country-specific procedures, we offer a comprehensive and structured service in order to maximise results.



Purchase NPL – non-recourse assignment

Among the various options for **improving a company's balance sheet**, the **non-recourse assignment** is the easiest and quickest to obtain.

Actually, the assigned balance sheet receivables are **definitively transferred** to the assignee, who acquires full ownership of them and allows their **removal** from the balance sheet.



REASONS FOR A NON-RECOURSE ASSIGNMENT

Receivables can be **definitively removed** from the balance sheet, with the risk of the debtors' insolvency effectively transferred to the buyer.



FISCAL ADVANTAGE

Uncollectible receivables on the balance sheet may be converted **into a tax-deductible loss** in the year in which the transaction takes place.



ECONOMIC BENEFITS

The **saving** of charges linked to the recovery attempt is immediate and concrete. There are also benefits from the capital gain arising from the positive difference between the consideration and the nominal value of the assigned receivables, net of the provision for bad debts.



BETTER TRANSPARENCY

You get the advantage of having a **clean and transparent balance sheet** in accordance with accounting standards, significantly improving the balance sheet ratios.

Purchase NPL – advantages

FISCAL

Deductibility of the loss

Rating improvement and more **transparent** balance sheet

OPTIMISATION

Business process **streamlining**

Reduction of legal disputes and its costs

Saving management recovery **costs** and profits for loss-making



CONTRACTUAL

Monetary income of direct compensation

Regulation of reasons for relegation

Sharing extrajudicial and judicial operations

PROTECTION

Determining **mutual responsibilities**

Administrative/Communication **costs** in charge of GE.RI.

Direct purchase and management with **own means**

Protection of the transferor's image: keeping with ethical standards and management with employees

Investigated Business Information



REASONS FOR INVESTIGATED BUSINESS INFORMATION

We support companies and professionals with solutions created to know and monitor the potential risk inherent in daily activities, thus enabling them to make **informed choices, avoiding credit risk.**



REASONS FOR BUSINESS REPORT

Reports provide **real, up-to-date** and **verified** information, paying particular attention to **privacy**, in order to carry out operations in full compliance with regulations.



REASONS FOR INVESTIGATED DEBTOR TRACING

The investigated tracing service allows you to gain **awareness** of the economic and financial situation of debtors through the analysis of **timely** and **up-to-date** information and data.



Business Process Outsourcing

Quality, flexibility and **reliability** are the features that distinguish our outsourcing services, contributing to the success of the Client's business and maximizing relationships' value.



Back Office

High quality standards in business documentation management



Front Office

For an optimal company-customer interface



Management of invoices and issue of credit notes

Real efficiency of company accounting



Management of payments

Proper proceeds reconciliation for optimized payment flows



Multilingual customer telephone management (inbound and outbound)

Customer care with no limits



Clients– a story of trust

Led by **passion, trust** and **experience** for over 25 years
we support small and large companies in the entire Credit Management process.



UTILITIES

Butangas S.p.A.
Commerciale Gas e Luce S.r.l.
Enel S.p.A.
Energicamente Sardi S.p.A.
Energit S.p.A.
Eni S.p.A.
Gruppo Sinergy-Olimpia S.r.l.
Illumia S.p.A.
Iren S.p.A.
Ondapiù S.r.l.
Repower S.p.A.
Metano Nord S.p.A.
Sorgenia S.p.A.
Utilità S.p.A.
Wekiwi S.r.l.



TELCO

BT Italia S.p.A.
Fastweb S.p.A.
Galata S.p.A.
INWIT S.p.A.
Linkem S.p.A.
OPTIMA Italia S.p.A.
Tiscali S.p.A.




COMMERCIAL

Advi Corp S.r.l.
Carrefour S.p.A.
Endered S.r.l.
Giovanni Rana S.p.A.
IMQ Group S.r.l.
Pellegrini S.p.A.
Sardex S.p.A.
Remax – Mistral S.r.l.



FINANCE

Blender S.p.A.
Antonveneta S.p.A.
Arval
Banca Sella S.p.A.
BNL S.p.A.
Credem Banca S.p.A.
Credem Factor S.p.A.
Findomestic Banca
Hoist Finance



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by your side**



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