



**Excellence is what you expect
and we aim for!**

**Efficient and individual solutions for
your claims management**

INTERWEGA
i n t e r n a t i o n a l
Gesellschaft für Debitorenmanagement m. b. H.

Who are we?

INTERWEGA is synonymous with long-standing national and international experience in the business-to-business sector. Since the founding of the company in 1986, we have been offering professional, tried-and-tested credit management rather than traditional collection in order to significantly reduce risk for our clients.

We provide customised services and apply our experience to your commission as efficiently as possible. Our approach is always one which befits a Hanseatic merchant: values such as reliability, respectability and integrity are just some of our guiding principles. We work with the utmost of care and responsibility, since trust can only be won by providing high quality service.

Our varied customer base is largely comprised of companies from the service, trade and manufacturing sectors. **INTERWEGA** has a well-developed cooperation network at its disposal, enabling us to work on behalf of international customers.

What is our philosophy?

Our services and specialist tools cover the entire field of debt management in the business-to-business sector.

All measures are individually developed and implemented for each particular case taking existing order histories and, where possible, the industry into account in accordance with the client's requirements.

Our approach consists of pursuing a policy of de-escalation and debtor instruction with the objective of safeguarding the client's existing customer relations while implementing their claims.

We see ourselves as your consultant for intelligent credit management so that your currently defaulting customers remain paying customers. Our company-trained qualified personnel attend to you at our service points to provide you with optimum support. We put together industry-oriented teams, constantly invest in the further education of our employees and continually develop our software tools.

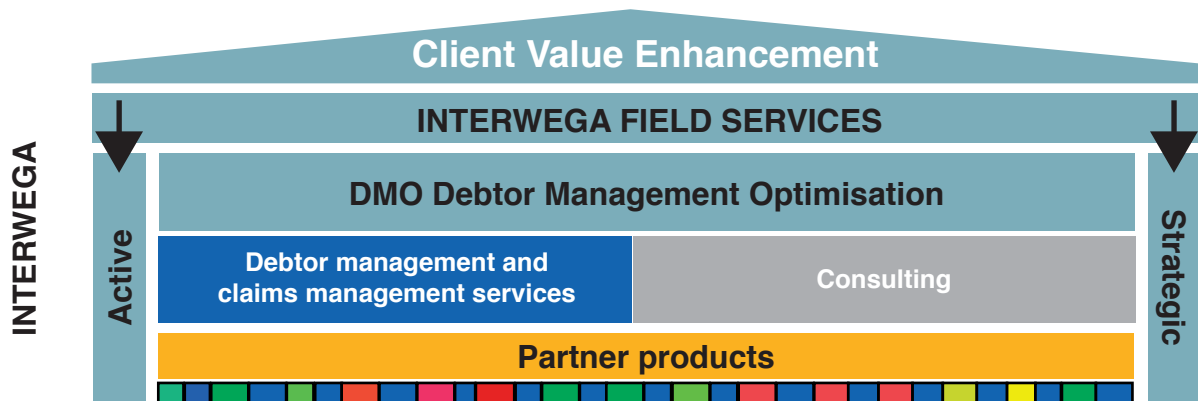
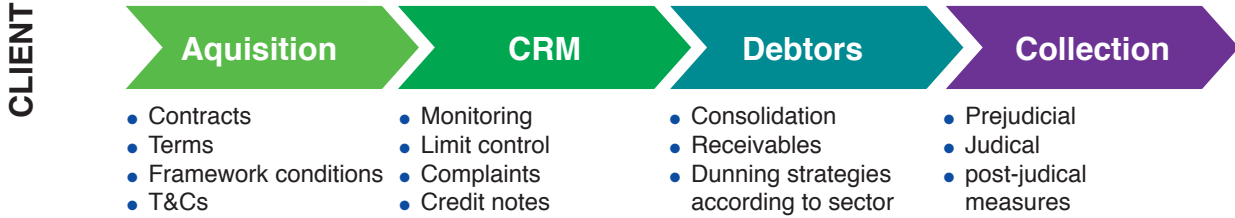
We aim to satisfy our clients by...

- Establishing a high level of service quality and reliability
- Increasing customer value through innovation and market-oriented strategies
- Continuing to develop and improve our services in continual dialogue with our customers.

We pursue our objectives for you:

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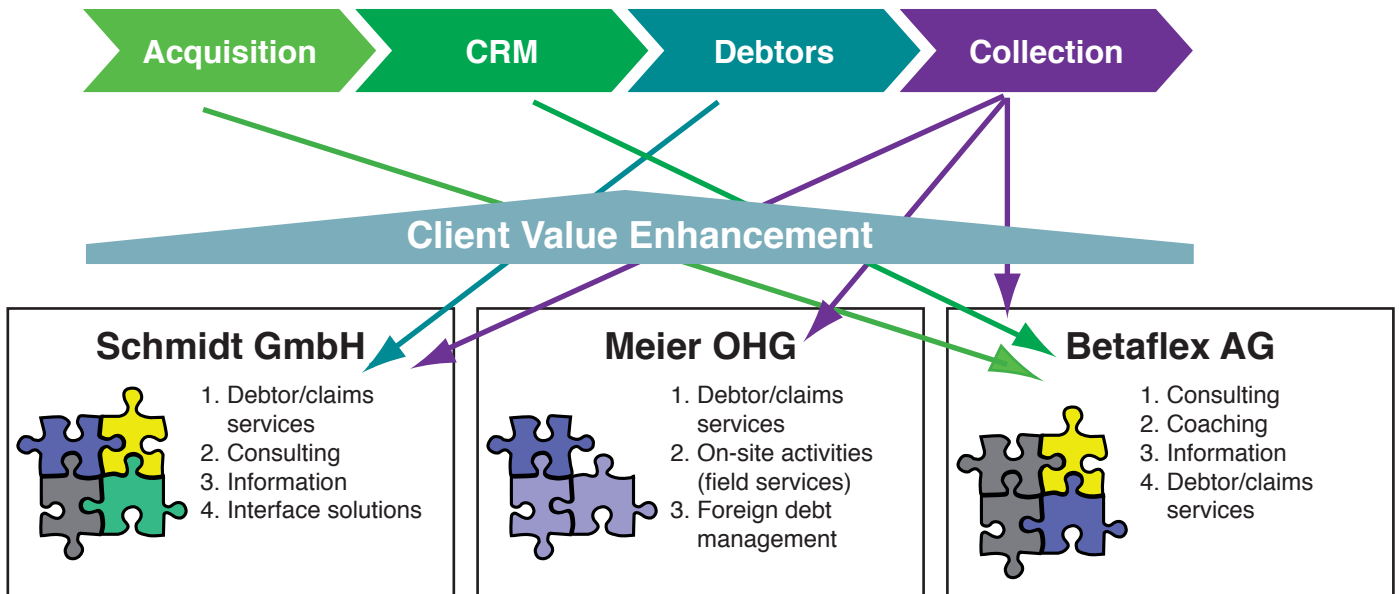
Customer life cycle



- Objective**
- We stand out from the competition thanks to our customised added value systems with a defined target group and customer focus in the B2B segment
 - Holistic consulting concept (acquisition, CRM, receivables, collection)
 - Positioning of INTERWEGA brand in connection with DMO debtor management optimisation within B2B business.

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Examples of solutions for individual client requirements



Our solutions

INTERWEGA credit management provides support in all phases of client relationships and includes credit management services, monitoring of ongoing instalments, prejudicial services, judicial enforcement measures and long-term monitoring of enforceable claims.

- **Dunning service** for processing even the smallest claims without financial risk
- **Inland claims service** (within Germany) with additional field services in close consultation with the client
- **Long-term monitoring** of enforceable claims with assumption of the entire financial risk of long-term monitoring
- **Credit management** for arranging customer-specific instalments with the objective of securing existing business relations
- **Consultation** to optimise the client's commercial value added process as part of a holistic consulting concept
- **Debtor services** for expert, practical and professionally solutions to supplement your inhouse dunning processes by adopting dunning levels
- **INTERWEGA** academy provides nationwide workshops and further training programmes for current debt and credit management issues

Our partner network solutions

Following specific customer analysis, **INTERWEGA's** existing services are supplemented by customised, efficient partner network solutions.

- **Field service commissions** for optional field services in close cooperation with our clients based on case-by-case analysis
- **Foreign claims management** for effective and efficient on-site processing of foreign claims in over 80 countries
- **Factoring** as an alternative form of finance for small and medium-sized companies throughout Germany

Our technical solutions

As part of productive processing, **INTERWEGA** uses one of the most modern debt collection systems currently available (an SQL database). It is certified by the TÜV (German technical inspection agency) and uses modern backup and security technologies to keep our IT systems as impregnable as possible. These include back-up copies, password protection, virus scanners, multi-level firewall systems, an emergency power supply, use of server redundancy, digitisation of server data and revision-proof archiving.

We ensure high levels of transparency by providing clients with password-protected access to order-related status reports (real time), economic assessments with graphics, cost/benefit analyses and portals for customer information and new commissions.

A summary of your benefits

- Exclusive specialisation in business-to-business activities with proof of relevant credentials
- Individual analysis and economic assessment of each commission
- Consideration of order history and definition of industry-oriented workflow during commission
- Specialist software solution customised for INTERWEGA for transparent and trouble-free processing
- Daily reports of processing status via online tool
- Standardised interfaces/data transfer (including SAP)
- Implementation of de-escalation measures between client and debtor – preservation of the most positive business relations possible
- More rapid inflow of liquidity thanks to higher rates of implementation
- Relieve your employees of routine tasks for the benefit of core business
- Highly competent team and experienced contacts
- Deployment of worldwide innovative partner network solutions to expand our range of services
- Member of the *Bundesverband Deutscher Inkasso-Unternehmen e.V.* (BDIU)
(Federal association of German debt collection agencies)
- Member of the *Bundesverband Credit Management e.V.* (BvCM)
(Federal association for credit management)

Demand the highest standards - we will meet them!

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