



Be open, play fair

The EOS team meets the challenge

With head and heart in finance





Open-minded

It's an important issue –
let's take care of it

Securing liquidity has been part of your day-to-day work for a long time, but it has taken a worldwide financial and economic crisis to turn the public's attention to this underestimated issue. Suddenly, business owners are asking: How much debt and payment default can a company cope with? How are payment practices changing, and how much risk protection can a company afford? As an industry expert, you know how essential it is for your company to have a comprehensive risk and receivables management system to keep the business effective. And you are also aware of the key role such systems play in successful economies. Sound liquidity management directs money back into the economic cycle – money for investment and innovation, money for overall security. Let's talk about how we can support you with the important task you face.



Open for important business

Reliable

Complex and sensitive: Our terrain


Further information:
[www.eos-solutions.com/
company](http://www.eos-solutions.com/company)



Find out more about the EOS Group. Visit our website for further information on EOS and our companies.

Our 9,000 employees on four continents speak some 20 languages and strive to achieve the same goal: working with you to secure the liquidity of your company. Allow us to introduce ourselves: we are the EOS Group. Founded in 1974, we grew from the arrears department of the family-run German company Otto Versand in Hamburg. Today, our international network links over 50 specialised companies that support more than 20,000 clients with receivables management, liquidity and information management. We aim to be the quality leader in our industry. Our effective solutions help to ensure a secure and profitable customer relationship.





Serving clients
Securing cash

Determined

Systematic cash management is the proven way to planning certainty. Let's go down that road together.

Customer relationships with a future

For the past four decades, the EOS Group has specialised in receivables management services. Whether we are supporting our customers with debt purchase, debt collection or recovery of goods, they can rely on us when bad debt threatens their business.

Our solutions in information management also help to create profitable customer relationships. And our clients trust in our expertise when they want to reach their target group without any divergence losses. Financing instruments as part of liquidity management give EOS clients commercial flexibility.

Further information:
www.eos-solutions.com/services



Our website contains further details on EOS Group services offered in your country. Simply scan this QR code with your smartphone.

Receivables management fits the bill

Receivables management

Experienced financial controllers anticipate that some customers will default on payments and plan accordingly. Our receivables management specialists work in partnership with your business to make sure that our solutions pay. We offer services to cover the entire customer relationship process, from invoicing and payment due date monitoring to our core business of debt collection. Exactly what we do is determined by what works best with your strategy. We can purchase your debt or act as your fiduciary agent in matters involving customers who are behind in their payments. No matter how we support you, there is one thing you can be sure of: EOS is trusted across the world to meet the requirements of its clients while approaching defaulting customers with respect in a cooperative way. We invest in knowledgeable and highly-trained employees who are empowered to put forward the best solution for the situation at hand and all parties involved. This way, a business relationship that has been damaged may be, if you wish, salvaged and restored to profitability.

For further details, visit www.eos-solutions.com/receivablesmanagement



Information management brings products and clients together

Information management

You are looking for buyers for your products. Our information management solutions help you reach your target group without divergence losses, allowing you to win new customers and strengthen your existing client relationships. It goes without saying that you attach importance to solvent customers, as an invoice does not automatically mean revenue. But how can you minimise the risk of bad debts? By offering your clients payment methods

tailored to their needs; we verify identities and solvency in real time during the sales process, making your decision easier. Our fraud prevention products offer a reliable means of protection. You decide to what extent you integrate our modules and forecasts into your processes. We will be happy to discuss how the exchange of information between you and EOS can be integrated into your business systems.

For further details, visit www.eos-solutions.com/informationmanagement

Liquidity management creates room for manoeuvre

Liquidity management

Business flexibility requires financial security. Our factoring and finetrading services provide you with a rapid cash flow solution while protecting you against payment defaults. Factoring involves selling receivables to us before they become due. We pay the majority of receivables to you immediately, meaning we pre-finance your turnover and make you independent of the payment behaviour of your clients. We also take care of payment processing. Finetrading allows goods, imports and stocks to be pre-financed: we order the required products from your supplier on your behalf, and guarantee direct and immediate payment after invoicing. At the same time, we safeguard the approved funding and thereby assume any risk of default on the part of your supplier. These services provide an excellent opportunity to optimize your purchasing models and negotiate higher discounts, for example.

For further details, visit www.eos-solutions.com/liquiditymanagement

Customised solutions



"EOS services create real added value for us."

Attila Kiss, Managing Director of E.ON Ügyfélszolgálat Kft., the customer service arm of E.ON Hungária

E.ON Hungária is one of Hungary's largest energy providers, supplying 3.1 million Hungarians with electricity and gas. Since 2005, the company has been transferring its debt to EOS KSI in Hungary.

Which EOS services do you use?

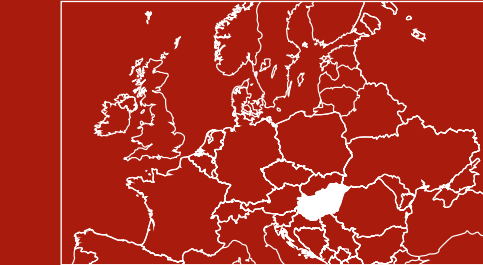
EOS KSI provides us with debt collection services. The EOS KSI team reminds our customers of unpaid invoices through letters, text messages and visits.

Why did you decide to partner with EOS KSI?

Our criteria when choosing a new business partner are sustainability and fairness. We want to handle situations where customers are in default with the greatest tact and diplomacy, and with EOS supporting us, we know that will be the case.

What are the key benefits of your partnership with EOS KSI?

We have close personal contact with the EOS experts. They understand our business and continually strive to optimise the solutions they offer us. For example, the debt collection specialists have created a customised service specifically tailored to E.ON's requirements.



Tactful and diplomatic communication

"EOS treats our customers like its own. The perfect partner!"

Christoph Wünsche, Head of Central Customer Services at the Linde Group in Germany



With approximately 50,500 employees in more than 100 countries, the Linde Group is one of the world's leading gas and engineering companies. Since 2004, the company has been transferring its debt to EOS Deutschland B2B.

What services does EOS Deutschland B2B provide for you?

EOS Deutschland B2B supports us in our arrears billing processes, both in and out of court.

What are the advantages of working with an external partner?

Our core business is the manufacture and sale of industrial and medical gases, so for credit management, we rely on a professional service provider who specialises in collecting outstanding debt.

Why did you decide to partner with EOS Deutschland B2B?

We are keen for our customers to continue working with us as a preferred partner, even after default action has been initiated. An EOS Deutschland B2B study confirmed that our customers continue to enjoy a good business relationship with us.



Versatile

To be successful,
you need to see the big picture
plus the details

EOS is represented in more than 25 countries. As our industry's quality leader, we guarantee you the best results thanks to our decades of experience, shared values, guidelines and close communication throughout the Group. EOS Group companies combine international standards with local knowledge, because one solution does not fit all. Every single company and every single country needs an individual approach. Legal systems, market developments and prospects as well as cultural characteristics are all parameters that our local experts take into account to make your cash management solution a success.





With head and heart

In the end it's all about people

Is a commitment to values a relevant consideration in a business relationship? EOS is convinced that the answer is yes. We firmly believe that sustainable success in our industry is achieved by following our head *and* heart. The way we treat each other and third parties sets EOS apart from other providers. Co-operation is the key to our excellent results. We work as a determined and reliable team on our client's behalf and remain open-minded and versatile in our approach to finding solutions. We have a clear sense of who we are, anchored in our claim: EOS. With head and heart in finance.

Open for your business

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