



# Rechtsanwalt Stefan Musiol

Commercial-Law • Demands • Risk Management • Consulting

## Infoflex - the effective way to get information on customers

**Do you feel uneasy with purchasers in Germany or Austria?**

**We'll make you secure and calm in fifteen minutes.**

When a new customer orders from abroad, there is some reason for feeling insecure, if you do not deliver against prepayment.

Has the new Customer got cashflow problems or is he even insolvent?

The rapid decrease of payment morale and numerous cases of defraudment give rise to such fears.

On the other hand you certainly do not want to unnerve a customer with asking to many inquisitive questions and making conditions- A typical dilemma!

We have developed an immediate checking system via various data banks, with the help of which you can gain security within 10 to 15 minutes about the financial situation of your customer. We ascertain by several data banks whether financial problems or even judicial enforcement have already been documented about him.

In addition we check the address data

and personal data your customer gave you.

The investigation can not fail, if there should be divergences in the data. In this case you get an info, so you can ask the customer to verify his address.

In addition we verify the customer's address and identity. An immediate check of single persons or check of the insolvency of firms only cost 10 €.

More comprehensive information about firms including investigation of their total financial status, their fortune, bank connections etc costs 45 €. This service also includes a one-year-automatic information as soon as any change in the behaviour of your customer is detected.

For you we have also direct access to the big databases in Germany and Austria like Creditreform and Bürgel - at lower costs. These databases are included.

We have direct access to the official

databases of addresses and information in Austria.

So you save fees and membership - and get more service. In addition we use our own database.

According to the volume of your contract and risk you can choose flexibly between the two varieties of investigation.

In both cases you get the first result within 15 minutes by email or telephone.

If a customer does not pay inspite of all caution, we have developed the exaction system Debiflex.

You find further information on our homepage: [www.ramusiol.de](http://www.ramusiol.de) or via Email on demand.

### Var 2: Advanced-Check

- via phone, fax or email,
- result within 15 minutes,
- checking negative experiences payment and insolvency,
- checking address and personal data (birth etc.)
- information on business activities, values, turnover, etc., connections, bank-accounts,
- one year surveillance and information,
- Costs: 45 € + VAT (16 %)

### Var 1: Inso-Check

- via phone, fax or email
- result within 15 minutes
- checking negative experiences payment and insolvency
- checking address and personal data (birth etc.)
- Costs: 10 € + VAT (16 %)

