



How do I achieve maximum
planning reliability with minimum risk?

Check and be safe or trust and be sorry?

Am I solvent at the moment?

Can I lower my risks?

Can you buy experience?

How can I profit from
others' experience?

How can I get an overview of
my accounts receivable?

The right decision

Success through focus and understanding

With head and heart in finance



Coffee?

Tea?

Life is full of decisions.

We make them easier.

Whether to start the day with coffee or tea is one of life's simpler questions. Other decisions have far-reaching consequences. For these you want to keep a cool head rather than relying on gut instinct.

How do you make decisions? You make them on the basis of your personal experience and your current level of knowledge. Other factors which no one can influence also play a part. The art of decision-making involves finding the right balance between expertise, experience and a feel for the situation.

At EOS, our aim is to help you make decisions on matters relating to profitable customer relationships. We do this by putting our expertise and experience at your service.

We have been enhancing our competence in all payment-related aspects of business relationships for decades. EOS helps you to find solvent customers and target them effectively. We optimize and secure your electronic payment processes. If required we can also take care of your accounting system, and if invoices are not paid we offer a variety of receivables management services.

How do we do it? With focus and understanding – our promise to you.

Make your decisions easier with EOS.



Where do I find a partner who really understands me?

Can you buy experience?

Is good advice expensive?

Do we speak the same language?

Are my goals realistic?

Where can I find flexibility coupled with dependability?

Will I get support internationally too?

Success? Sure, but at any price?

How can I recognize quality?

Which partner consistently pursues my goals?

Does my partner keep his promises?

Check and be safe or trust and be sorry?

Everything under one roof. The EOS Group.

More than 40 operating companies in an increasing number of countries, over 4000 employees and around 20,000 stable client relationships send a clear message: the EOS Group, a successful Otto Group subsidiary, is well-positioned internationally and is in a position to take on the challenges of a globalized economy.

Grow together

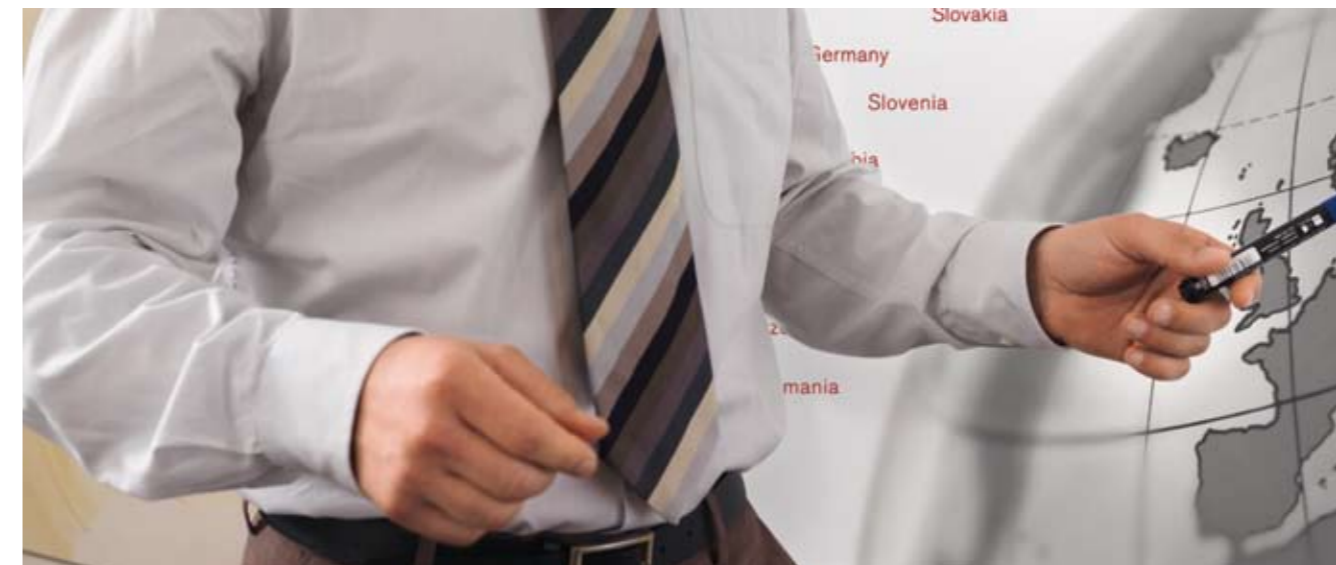
The EOS Group has expanded rapidly over the years. Our growth is a logical response to global developments. Many of our clients are structured in such a way that they are able to operate beyond the borders of their own countries and throughout Europe and the rest of the world. As a responsible partner we take these developments into account: EOS has a presence wherever there is a need for its services.

International competence, local experts

Our approach, which has proved effective, has been to increase and share knowledge at global level while serving our clients efficiently at local level. The EOS Group sees itself as a global network of highly efficient specialist companies in the fields of marketing information, risk information, receivables management and payment services. The aim of our services is to optimize your income from customer relationships.

**'Coming together is a beginning;
keeping together is progress;
working together is success.'**

Henry Ford (1863–1947),
US industrial magnate



Winning suitable customers, minimizing bad debt risks, managing receivables

The EOS business model reflects a holistic approach to optimizing the profit from your business relationships. Although all the business areas are interconnected, you can take advantage of individual services as well as comprehensive service packages that cover the whole customer relationship lifecycle.

Our staff have detailed expertise as well as the ability to see the bigger picture. How do I find the right customers? How great is the bad debt risk and how can I minimize it? How can I maintain a customer relationship despite temporary payment difficulties? Whatever questions are concerning you, we will help you find the right answer for your company.

The EOS business model. Customer relationships with a future.

At the heart of any commercial transaction is the customer. But what happens if he fails to fulfil his part of the bargain – paying for the goods or services? Bad debts are currently one of the main reasons behind company insolvencies. All EOS services are designed to secure a profitable customer relationship.

In the marketing information area, we help you identify your target group and approach it appropriately using the most suitable information channels.

By using mathematical analysis instruments and reliable information, you can assess any possible risks before entering into a business relationship. Our risk management specialists are here to help with this.

Receivables management is the largest field of business within the EOS Group. Starting with arrears management, we can take charge of your payment processing, monitor incoming payments and deal with arrears billing. Factoring is another tool that is being used increasingly around the globe to secure liquidity for companies. If a company has dishonoured receivables on its hands, for instance, we offer professional debt collection and debt purchase services. In this way we ensure that you can count on your receivables.

Our payment services area is growing rapidly. Online commerce is now an everyday reality. Consumers need fast, simple payment options – and vendors need security. Our solutions in the payment services area combine the expertise that the group has acquired in its other three business segments with the modern requirements of e-commerce.

'A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.'

Winston Spencer Churchill (1874–1965),
British statesman

Finding the right customers, securing liquidity, keeping track of receivables



More financial security for your business relationships – this is where EOS's services come into play.



Where do I find potential customers?

Do my customers understand my message?

How can I reach my target group?

How can I ensure that I reach the right customers?

What consumer behaviour is characteristic of my customers?

Which communication channels are my customers receptive to?

Who makes up my target group?



Marketing information: find profitable customers

In complex markets, identifying the right target group for a product, locating it and targeting it in an appropriate way is a real challenge. We can help you master these tasks by using the EOS Group's marketing information services.

Who makes up your target group?

If you are to safeguard your company's success over the long term, you need to keep acquiring new, profitable customers while convincing your existing customers to buy more products. But who makes up the target group for your products? What is that group like in terms of age structure, social environment, cultural interests and consumer behaviour? The customer group you are seeking for your product is multifaceted – and is changing faster than it was just a few years ago.

As an Otto Group subsidiary we have many years' experience of observing and analysing customer behaviour. With the Otto Group's customer expertise behind it and access to other extensive data sources, EOS has plenty of up-to-date material for identifying and selecting target groups. Your own data stocks, too, often hold great potential that we can exploit by carrying out an analysis of your existing customers – thereby making sure your message reaches the right people.

What channels do you use to reach your target group?

These days, the channels of information available to potential customers are many and varied and include post, telephone and the Internet. Do you know your

customers' habits? Rely on our experts to find the right medium for targeting your customers. This could be done with traditional mail shots or contact by telephone. These days, however, information is increasingly being sent to anonymized users who are identified and targeted using complex online targeting methods.

Send and receive: do your customers understand your message?

Everyone knows that when two experts start talking about their specialist field, a layman will usually find it hard to follow the conversation. Yet companies still waste a lot of customer potential because they pay little attention to the needs of their customers. What aspect of my product is of interest to users? How much do they need to know about it and how much do they want to know? EOS dialogue marketing staff speak your target group's language – from the traditional craftsman to the Twitter generation. Get your message across with customized dialogue marketing.

A suitable customer is a paying customer. The fields of marketing information and risk information therefore work together to ensure that the customer relationship you enter into is a good one. We can offer you innovative (including results-based) pricing models.

For details of EOS marketing information services, see www.eos-solutions.com/marketing_information

Do my customers understand my message?

How can I ensure that I reach the right customers?

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Who makes up my target group?



How do I distinguish between good and bad payers before the deal is concluded?

Can my customer pay for my product/service?

How can I improve the quality of relevant information?

How can I minimize the bad debt risk?



Risk information: early checks reduce bad debts

Just because you have issued an invoice does not mean that you will receive payment. As a businessman you bear the risk of non-payment – unless you ask for payment in advance, which usually puts off potential customers. The aim of a customer relationship is to do business with partners who pay reliably. The EOS Group's services encompass process definition, the minimization of bad debt risks, and finally implementation within companies.

Can a potential customer pay for your products or services?

Not all information is good information. Maybe you know of examples from your field of work where colleagues have been addressed incorrectly, or where you have received post for people who left the company years ago? We can identify your customer's correct address. The EOS Group companies' databases are constantly updated and expanded, which benefits our clients.

When selecting target groups, we can use credit-checked addresses if required. When you are ready to conclude a business transaction we can check the credit standing of your potential customer, in relation to the type and value of the transaction, in real time. We provide information on creditworthiness for the B2B and B2C segments.

Do you minimize your bad debt risk?

It is worthwhile to integrate risk information into the entire customer lifecycle for maximum protection. This involves the use of external instruments, such as credit

agencies that supply private and commercial information for checking new customers. Within your company, monitoring existing customers with the help of a payment experience pool helps to identify risks early on and avoid bad debts. The integration of internal and external data using sophisticated credit management software can further optimize the decision-making process.

How do we keep each other informed?

The services provided by the EOS Group companies can be integrated into all commonly-used business management systems – including SAP – and into risk and credit management systems via suitable interfaces. This simplifies processes and helps to lower your costs.

Increasingly, payments are being made electronically. Solutions that make these processes safer and easier are provided by EOS's payment services unit. And the EOS receivables management service will help you monitor the payment process efficiently and enforce your claims in the event of impending bad debt.

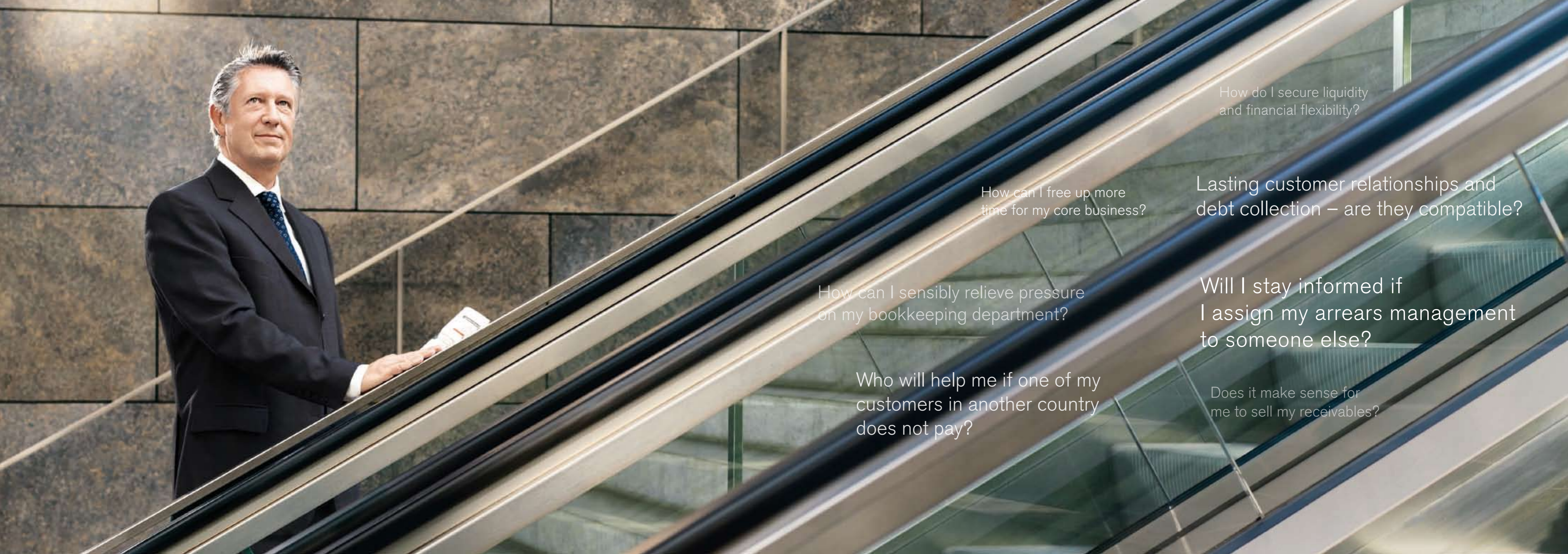
For details about EOS risk information services, see www.eos-solutions.com/risk_information

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How do I secure liquidity and financial flexibility?

How can I free up more time for my core business?

Lasting customer relationships and debt collection – are they compatible?

How can I sensibly relieve pressure on my bookkeeping department?

Will I stay informed if I assign my arrears management to someone else?

Who will help me if one of my customers in another country does not pay?

Does it make sense for me to sell my receivables?



Receivables management: how to receive your dues

Every prudent businessman aims for maximum security and liquidity. Bad debts are factored into the balance sheet these days. But what level of bad debt is acceptable? By using the EOS Group's professional receivables management services, you can secure your own liquidity and achieve the best possible result in the event of receivables being dishonoured.

Has your customer paid yet?

Many companies send reminders out late and with long payment deadlines because they want to maintain a good customer relationship. The lack of liquidity over this period is something that they feel they should put up with. This need not be the case: the EOS Group's specialists have the expertise to influence payment behaviour positively – from invoicing to payment deadline monitoring and finally arrears billing. We also offer an inventory control service that helps you to maintain an overview.

Can a customer relationship survive focused receivables management?

A customer who has already received your products or services is still unable to pay in the longer term despite having been sent reminders. Now it is a question of finding the right way to recover your receivables while dealing respectfully with the defaulting customer. After all, a troubled business relationship can return to normal in the future.

EOS can manage your receivables on a trustee basis by way of pre-litigation, judicial and post-litigation debt-collection procedures. Our staff are excellently trained in both debt collection and communication skills and, in every situation, find appropriate solutions that are acceptable to both parties. Payment by instalments and payment deferrals are just two of the possible options. Our clients can make use of all EOS's communication channels: written reminders, telephone calls and face-to-face talks on their premises. Our employees are supported in their work by unrivalled processing software.

Is selling your receivables worth it?

Factoring has become increasingly popular with companies in recent years. These companies want to make their own cash flow more calculable and focus on their core business. The EOS Group has been purchasing debts since 1986. Make use of our experience and expertise to increase the certainty in your business processes.

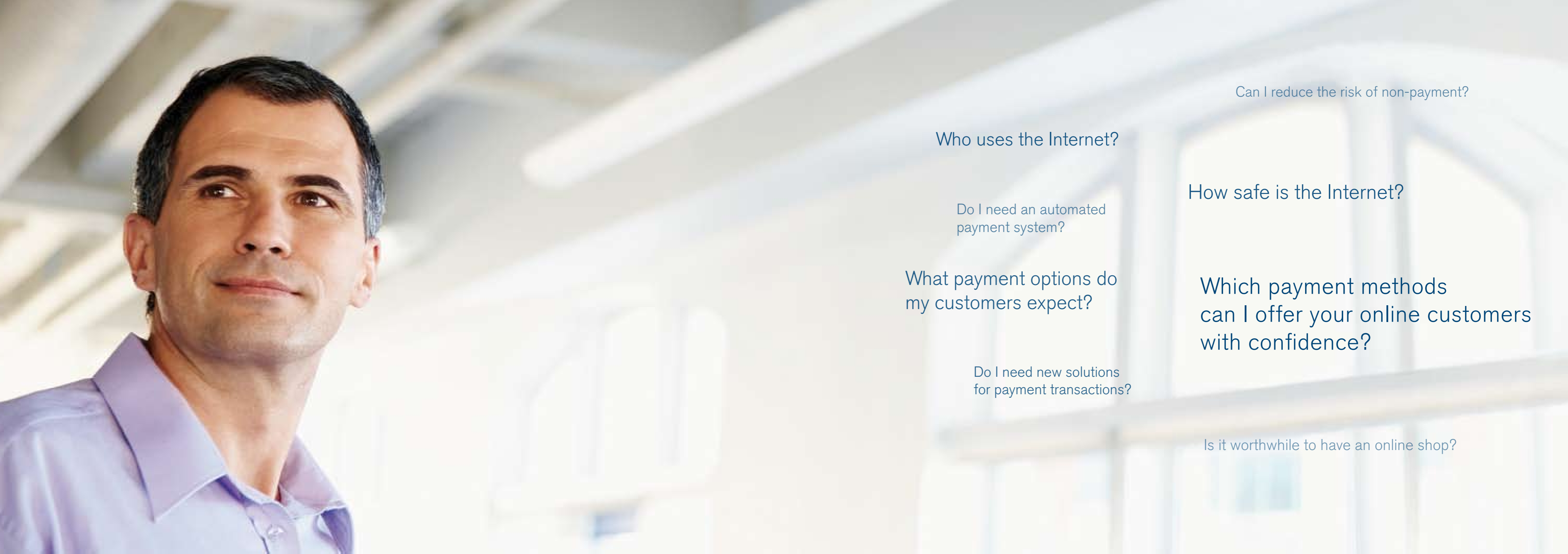
For details of EOS receivables management services, see www.eos-solutions.com/receivables_management

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Can I reduce the risk of non-payment?

Who uses the Internet?

Do I need an automated
payment system?

What payment options do
my customers expect?

Do I need new solutions
for payment transactions?

How safe is the Internet?

Which payment methods
can I offer your online customers
with confidence?

Is it worthwhile to have an online shop?



Payment services: secure and up to date

Mobility, flexibility and functionality: these things that modern technology once merely heralded have long since become reality. Online commerce is booming and growth rates are soaring. The EOS Group secures you while your customers enjoy the advantages of the latest payment methods.

Who uses the Internet?

In Germany, according to the European Union's statistical office Eurostat, half of all people aged between 16 and 74 have purchased goods or services online at least once. It is therefore likely that your customers, too, are busy getting to know and appreciate the convenience of shopping online.

How secure is the Internet?

E-commerce offers new opportunities to increase sales, but also requires some preparation. The anonymity of the Internet frequently leads to mistrust on both sides of the business relationship: the potential buyer is faced with an unknown seller and vice versa. For you as a seller, there is an increased risk of bad debts. The EOS Group's payment services offer security in this area.

Which payment methods are you happy to offer your online customers?

Not all online customers are the same. Different consumer groups have different expectations when it comes to payment options. One fact which appears to be universal is that around 80 per cent of buyers abort their purchases if the only payment option offered is payment in advance. EOS helps you out of the dilemma of having to offer customer-friendly payment options while minimizing the risk of bad debts. Automated payment systems work hand in hand with integrated risk management tools to generate and select a secure payment method for the customer in real time and then process it.

In addition, prompt debit-side processing creates certainty and increases the recovery success rate. EOS follows an integrated approach in this area, combining the services of its risk information, payment services and receivables management units. All this gives you peace of mind.

For details of EOS payment services, see www.eos-solutions.com/payment_services

Can I reduce the risk of non-payment?

How safe is the Internet?

Which payment methods can I offer your online customers with confidence?

Is it worthwhile to have an online shop?

Our sustainability claim: With head and heart in finance

A business relationship relies on trust between the partners. If people are to work together over the long term they need to trust in more than just expertise, cutting-edge technology and capacity.

Focus and understanding

EOS is a quality leader on the market. The term quality includes the success of our work. We guarantee optimum cost effectiveness. It is a claim we make with confidence because it is based on years of experience in dealing with data and defaulting customers, and on the latest analytical methods and customized software that we use. Realistic price calculations and attainable goals are the results – results our clients have been able to rely on for decades. This is our quality standard.

For us, quality also marks the path that we choose to follow when carrying out our work. Successful customer relationships are built on understanding in dealing with people and on focusing on the task in hand. Our clients know that

'By far the best proof is experience!'

Sir Francis Bacon (1561–1626),
British statesman and philosopher



EOS works with determination on every assignment. The other aspect that usually convinces our clients is the way we deal with debtors. We are cooperative wherever possible, and determined where necessary.

These two sides of our approach are expressed in our brand claim: With head and heart in finance. At EOS these two aspects are inseparable. If the head is missing, there will be no success. If the heart is missing, there will be no success. This is something EOS believes in.

Our mission is about more than just securing payment. We are dealing with your customer relationships. Maintaining the reputation of your company is our duty.

When did you last
make a decision
that was this easy?

EOS. Financial services with focus and understanding.

The EOS companies

With head and heart in finance



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