



AlertaCUI.ro for portfolio risk management

What is AlertaCUI.ro?

It is a comprehensive monitoring online solution that allows you to take action quickly on changes occurring within your portfolio. Taking a proactive approach to portfolio management allows you to minimize risks and identify opportunities sooner.

The core components of our application are:

- 1. Portfolio management:** You can easily and efficiently organize a portfolio of clients, prospects, suppliers and /or partners.
- 2. Permanent business evaluation:** You have access at any time to companies' data: legal status, financial situation, payment behavior, AEGRM registry and files registered at Court of Justice.
- 3. Continuous monitoring of the overall health of your entire portfolio businesses:** You are alerted by email any time there occurs a risk situation: bankruptcy listings, changes at RECOM, outstanding debts towards State budget, changes its status at ANAF, new listings at AEGRM (optional).



1. Portfolio management

AlertaCUI.ro offers you a complete view of your portfolio by bringing together public and non-confidential information about companies in an efficient, consistent and consolidated form, thus generating a significant saving of time and human resources for your company.

Automatic risk labeling

The application automatically identifies and flags the companies that may represent a risk to your institution using criteria as described here below:

- Inactivate at RECOM
- Inactivate at ANAF
- Subject to insolvency
- Risk of insolvency (if its RECOM status is not yet classified as insolvent, but there are records in BPI in this respect or bankruptcy cases in court)
- Debtors towards State budget
- Under criminal proceedings
- High risk financially classified;
- AEGRM < 60 days (companies with new entries in AEGRM in the last 60 days).

Advanced filtering

Better assess your portfolio of companies by using the advanced filtering that are at your disposal: ranges of turnover, profit, employees, county, activity profile, VAT paying status, financial risk classification.

Personalized labelling

Manage your portfolio by using your own labels. Grouping and managing companies according to your internal needs is an effective management tool. In addition, alerts are automatically received also by your pointed user's email address.

Exports and Reports

Our application lets you generate reports and export data. Because data is continuously updated, the centralized performance database becomes a reliable resource for satisfying your critical management reporting needs.

Available exports:

Portfolio level – companies' data > export in excel format

Company level – court files > export in excel format

Company level – AEGRM registrations > export in word format

Company level - company data report > print version



2. Permanent business evaluation:

Understanding and managing your portfolio's risk begins with individual company evaluation: legal status, financial analysis, payment behavior (CIP, outstanding debts towards State budget), collaterals - AEGRM and files registered in Courts of Justice. The information can help you make timely decisions on how to treat risky customers and reward good ones.

Save time - all information that is available for a company on the public institutions websites is gathered and brought to you in a friendly manner.

You may identify any warning signal by analyzing together the information available for a company:

1. Identification data - name, Registered Trade No, address, contact information;
2. Legal status - data is collected from the official site of RECOM and BPI;
3. Fiscal status - data is collected from the official site of ANAF;
4. Financial statements - data is collected from the official site of Ministry of Public Finance;
5. Financial ratios;
6. Evolution of financial statements;
7. Outstanding debts towards the State budget - data is collected from the official site of ANAF;
8. CIP reports (available on credits) - they are available using the Payment Incidents Register held by BNR;
9. Files registered in Courts of Justice - data is collected from the official site of Just.ro;
10. Collaterals - registered on the official site AEGRM.

3. Continuous monitoring of the overall health of your entire portfolio businesses

Taking a proactive approach to portfolio management allows you to minimize risk and identify opportunities sooner. Improve the overall quality of your portfolio of companies by turning the reactive, manual account review into an **automated, continuous** process.

Receive alerts both on email and your AlertaCUI.ro account. You'll be notified when one of the companies of your portfolio encounters one of the following situations:

- Changes its status at RECOM (The National Trade Register Office);
- Is listed in BPI (The Bulletin of Insolvency Proceedings);
- Changes its status in the register of inactive companies held by ANAF (National Agency for Fiscal Administration);
- Records outstanding debts towards the State budget;
- Registers new files on Just.ro.



Solve problems before they happen by monitoring for negative account performance such as new collection filings, late payment behavior or bankruptcy.

Frequency of data update

- insolvency procedures bulletin updates - *daily frequency*
- updates to the Trade Registry - *weekly frequency*
- ANAF updates - VAT payer - *monthly frequency*
- ANAF updates - inactivation / reactivation of companies - *monthly frequency*
- ANAF updates – overdue State budget debts - *once every 3 months when listing companies with debts to the State budget*
- updates Ministry of Public Finance - *annually, with the listing of the last balance sheet*
- updating bankruptcy files in justice – portal.just.ro portal - *daily frequency*
- updating other subjects' files in justice – portal.just.ro portal - *weekly frequency*

Optional reports (based on credits)

1. CIP reports - 6 credits / report

Provides quick, online access to payroll history with business partners debit instruments, checks, promissory notes and bills by consulting the Payment Incident Center managed by Romanian National Bank.

The report is received both by email and by user account.

2. Creditreform e-Premium Credit Report - 89 credits / report

It is a complete picture of the company's subject profile, where all important information on payment capacity and structural features are analyzed (legal form, company's links with other companies, shareholders, management).

- The Creditreform Bonity Index is a precise indicator that provides a global overview of the subject firm, related to its solvency and its ability to pay.
- The credit limit is the amount of which a company can deliver by credit its products and services.
- Business connections that require business recommendation, depending on the risk class which the business entity has.

The report is received by email.

3. RECOM report - 8 credits / report

Allows access to legal information about Romanian companies in the Central Commerce Registry. The data included in it refers to:

- Company identification data - registration number in the Trade Registry, unique registration code, registered office, telephone, company status, organizational form, date of last registration.



- The name / names of the shareholder / shareholders and the participations of each of them to the share capital.
- The persons empowered to represent the company - name, date of birth, duration of representation mandate.
- The main object of activity (according to the company's statute) - NACE code and its description.

The information is released from the computerized trade registry managed by the National Trade Registry Office.

The report is received in the user account.

Available credit packages

They are purchased separately in the application and are only used for optional reports (CIP Report, Credit Report, RECOM Report)

100 credits - 100 Lei

500 credits - 500 Lei

1000 credits - 1000 Lei

1500 credits - 1500 Lei

Product options

AlertaCUI.ro offers a series of flexible accounts, accordingly with the number of companies you wish to monitor: Alerta 50, 100, 150, 250, 500, 1000.