



CREDIT MANAGEMENT THAT MAKES A DIFFERENCE

BFF has 30 years of solid experience in the assignment of receivables claimed towards the Public Administration and the National Health Authorities. In 2017, the BFF Group managed about 3 million of invoices, equal to about 5% of the commercial credits of the public administration and national healthcare and total volumes of 6.6 billion euros of the public trade receivables.

The **Credit Management** service is designed for providers in the healthcare industry and public administration who need a solution to the problem of payment collection.

▶ WHAT ARE THE ADVANTAGES OF BFF'S MANAGEMENT SERVICE?

The credit management service closely monitors the **entire credit life cycle**, guaranteeing:

- internal **cost optimization**
- **decrease in collection times**
- constant **monitoring** of credit performance
- high level of **specialization**
- **a single contact point** for managing the entire exposure towards Public Administration and the national health authorities
- **cooperation** with debtors and **protection** of the relations between supplier and debtor
- **operating solutions** for disputed debts
- **best conditions** for management due to special knowledge of debtors in the PA and the health care sector

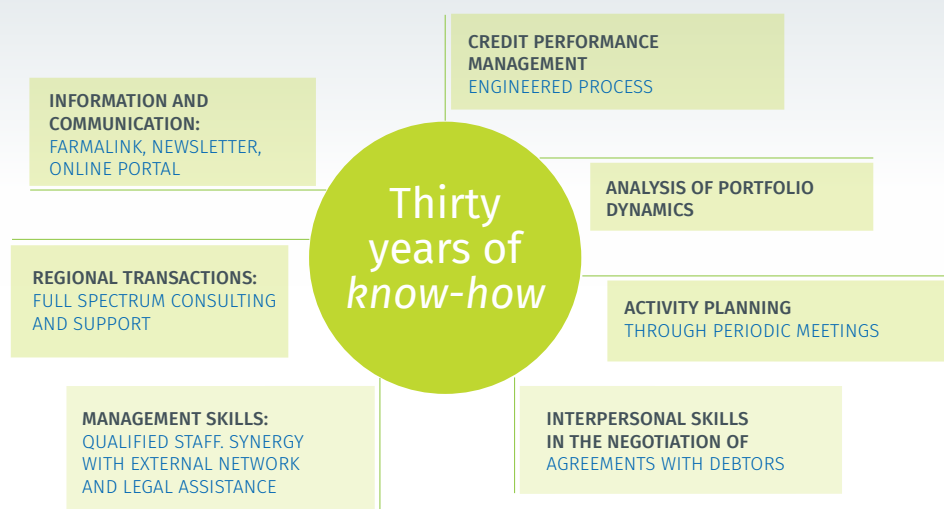
▶ WHAT CHARACTERIZES BFF'S MANAGEMENT SERVICE?

The service includes:

- electronic invoicing and storage, training and updating meetings, reporting and information, reconciliation and collections

Moreover, BFF:

- has a credit management **process** that is **flexible and adaptable** to the needs of each client, regardless of the business sector
- uses **technological data interchange platforms**: Farmalink, SmartFlowPa
- **protects** the company-client commercial relationship



▶ **WHERE DO WE OFFER THE SERVICE?** The service is offered in **Italy, Spain, Portugal, Poland, Czech Republic and Slovakia.**