



CREDIT MANAGEMENT THAT MAKES A DIFFERENCE

In business for over 30 years, BFF has a solid experience in managing the collection of receivables towards the Public Administrations and the National Healthcare system.

In 2017, the BFF Group managed a total volume of 6.6 billion euros, equivalent to approximately 5% of public sector accounts receivable and approximately 3 million accounting documents.

*The **Credit Management** service is 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 BFF 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

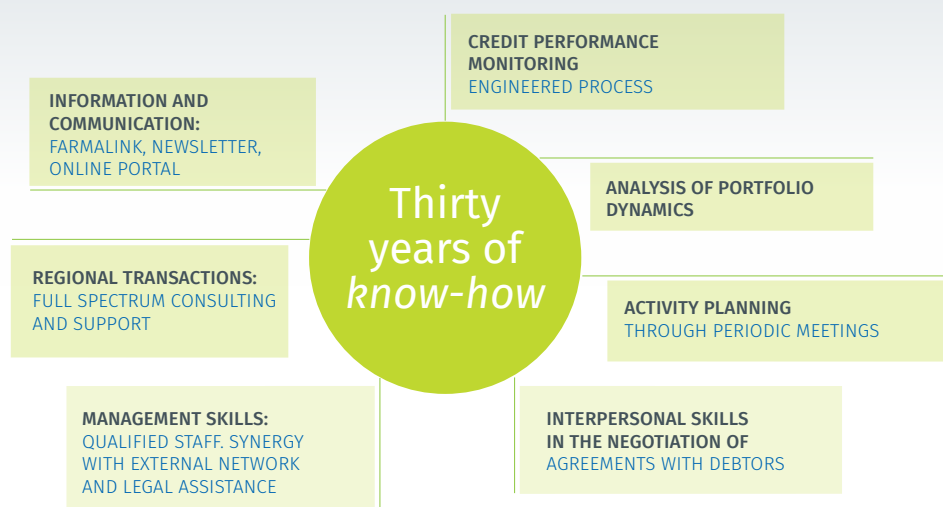
▶ WHAT CHARACTERIZES BFF'S MANAGEMENT SERVICE?

The service includes:

- Electronic invoicing and storage, certification on MEF platform, training and updating meetings, reporting and information, reconciliation and collections

Moreover, BFF:

- Has for over 30 years been a **professional contact point** for all national health sector and PA entities
- 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, Smart Flow PA
- **Protects** the company-client commercial relationship



▶ **WHERE DO WE OPERATE?** The service is offered in **Italy, Spain, Portugal, Greece, Croatia, Poland, Czech Republic and Slovakia.**