

Credit Management Services

**Managing credit,
improving cash flow**



Make every business transaction count, anywhere in the world

Managing your credit with Atradius Collections

From corporates to financial institutions, our wide range of tailor-made credit management services is dedicated to improving cash flow and mitigating credit risk.

Gain expertise

With over 100 years of credit management experience, we offer services that help you prevent late payment and non-payment, as well as collect accounts receivable in case of default.

Get insights

We know our clients and their business. Our proximity to the market, our relationships with intermediaries, and our access to information and intelligence allow us to develop the best approach to managing your credit.

Have global coverage

The combination of our worldwide credit management services and expertise gives your cash flow a boost, whether you trade domestically or internationally.

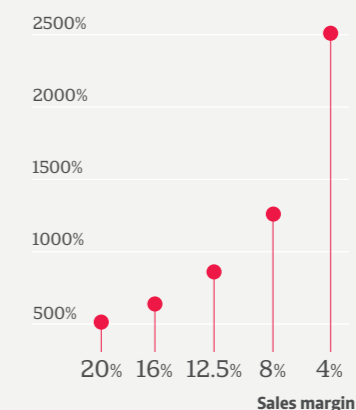
Stay in control

Our advanced, innovative credit management services and tools always keep you informed and in control of your credit performance and credit risk mitigation.

An unpaid invoice means you have to gain additional volume of business

Example: With an unpaid invoice of €10,000 and a sales margin of 12.5% you will need to generate €80,000 (800%) additional turnover to compensate your loss.

Additional turnover



100+
Years of credit management experience

90,000+
Cases handled every year

96%
Of the world covered

€1 Billion+
In overdue payments processed

“What helps is that Atradius Collections is part of the whole process and strategy of our credit management.”

Credit Manager, BASF



Accounts receivable outsourcing with Atradius Collections

Everything done in your name

To your customers, it always appears that you support and remind them to pay. Because we use your name and brand in all of our means of communication with your customers. We send letters with your letterhead, emails with your email domain, and we handle inbound calls in your name with our dedicated phone line.

Localised, end-to-end customer support

Do your customers need statements of account? Copies of invoices? Payment plans? Our locally based accounts receivable experts support them fully in their native languages.

Tailored and flexible strategies

Based on the number of invoices and your customers' locations, industries, and payment behaviour, we develop accounts receivable strategies that balance between cash flow and customer retention.

Full control over processes and systems

We do everything according to your credit policy and requirements. Our system allows for effective connectivity with your accounting system, so the data transfer and exchange of your accounts receivable ledger are completely automated. You always have a clear overview of all our accounts receivable activities.

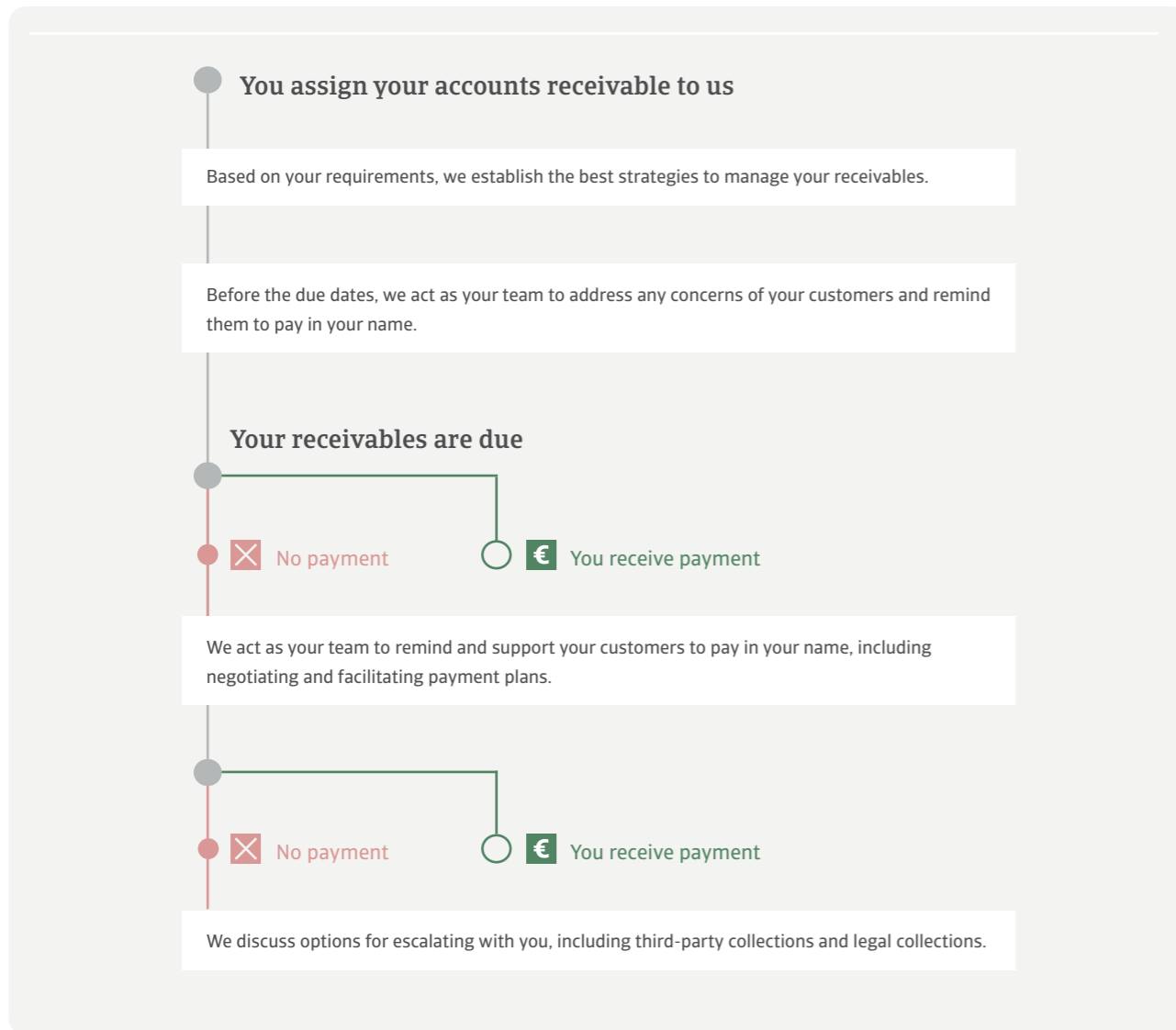


Have your accounts receivable managed the way you want, in your name



What is our approach to accounts receivable outsourcing?

With accounts receivable outsourcing, we support you by managing your accounts receivable in your name. From reminding your customers to pay to securing payments, we work as part of your (local) accounts receivable team.



With accounts receivable outsourcing

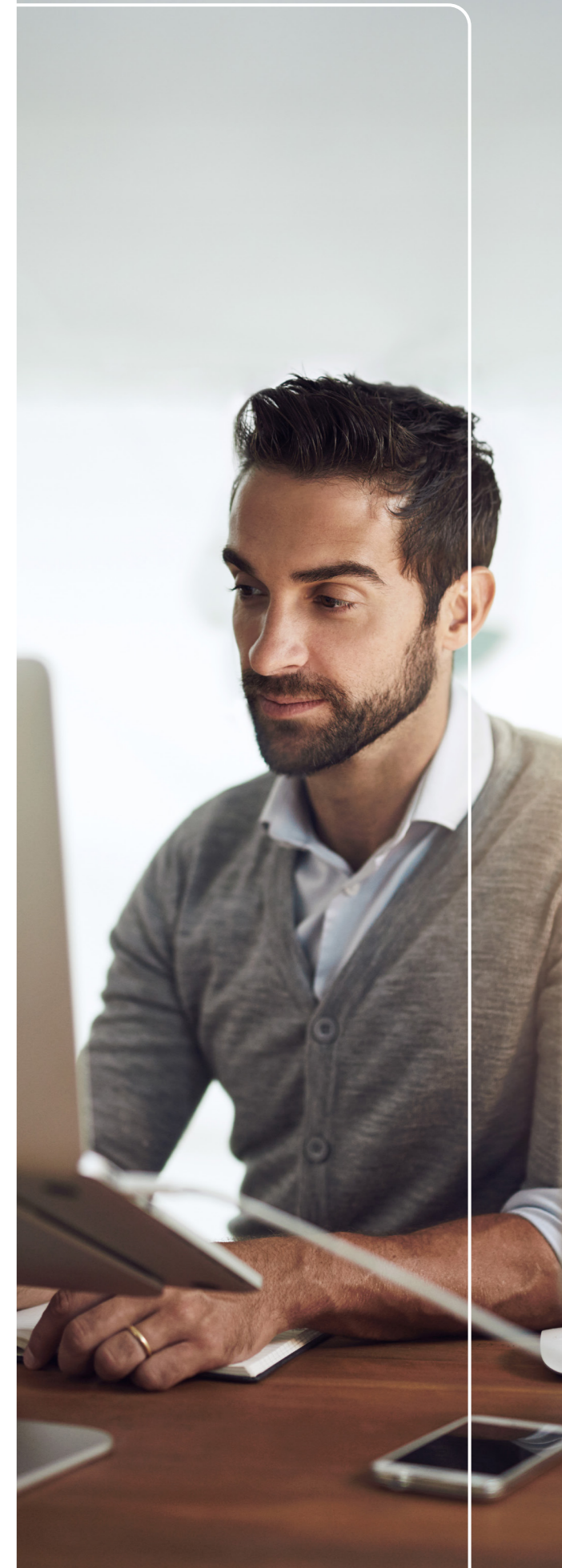
Because accounts receivable and days sales outstanding (DSO) form a critical part of your cash conversion cycle, maintaining the current ratio or even improving it directly affects your working capital. Outsourcing accounts receivable helps you protect and influence your financial ratios and results. You do not worry about resource constraints and have the flexibility to focus on other business goals. Your customers receive specialised and solid support to make payments no matter where they are based. And you get better transparency and control over your accounts receivable ledger, as everything stays in your name and according to your process and policy.

Without accounts receivable outsourcing

You have to hire, train, and retain accounts receivable professionals, sometimes in places where you do not speak the native languages. Or you have to hire agencies, whose ways of working may differ or deviate from yours, to manage your various accounts receivable.

As an Atradius Collections customer, you have access to our reports on your accounts receivable, keeping you up to date with:

- Our accounts receivable activities
- Data about your accounts receivable, such as DSO and ageing analyses





Back-up servicing with Atradius Collections

A worldwide reputation for delivering results

With an international network of in-house lawyers and professional collectors, we have successfully taken over and fulfilled the role of the back-up servicer for numerous domestic and cross-border transactions.

Excellent credentials

You can count on our proven track record of managing and collecting billions of accounts receivable. Our end-to-end services guarantee a lower probability of default of the obligors and minimisation of performance risk.

High-performance operations, high returns

Powered by cutting-edge technology and in-depth knowledge of various markets and sectors, our high speed and quality of execution make sure you protect the capital employed.

Financial stability

Your funded assets are in good hands with our consistently high credit rating and good solvency ratio even in tough economic climates.

Have a safety net for your structured finance investments



What is our approach to back-up servicing?

With back-up servicing, we help you mitigate performance risk and safeguard your asset-backed securities, portfolios, and funds. We make sure everything is set up properly and collect payments from the obligors seamlessly as soon as we are asked to activate. Triggers may include the originator's breach of contract, deteriorated financial situation, insolvency, and an increase in the obligors' default on payments.

You invest in asset-backed securities or accounts receivable portfolios

In the set-up phase, we assess the portfolios, analyse the receivables, develop a recovery plan, establish connection to the data sources, and execute dry runs.

In the stand-by phase, we monitor and analyse the portfolios, update the recovery plan, maintain the data connection, and test the back-up servicing setup.

Triggers for back-up servicing happen

In the activation phase, we perform collection activities as agreed and send you regular updates on the performance of the portfolios.



We discuss options for escalating with you, including legal collections and insolvency services.

With back-up servicing

You can invest in asset-backed securities and accounts receivable portfolios while having us act as your safety net. We are on constant stand-by, ready to step in and secure payments for you. As soon as the triggers for back-up servicing happen, we take over seamlessly and collect from the obligors directly. You receive frequent and complete reports on the collection progress.

Without back-up servicing

You may not feel comfortable investing in trade receivables without a back-up servicer in place. You may have to increase your capacity to manage the portfolios. Another risk is increasing defaults when the originators do not collect their receivables properly, or there is a delay in transferring responsibility from the servicer to another party. Finally, you risk not getting payments at all when the originators become insolvent.

As an Atradius Collections customer, you have access to our reports on the collections of your portfolios, keeping you up to date with:

- Our collection activities
- Your portfolios' performance





B2B collection emails & letters with Atradius Collections

Fully customised emails and letters
Together with you, we decide the language(s), content, and frequency of the collection emails and letters we send to your customers.

Quick, local delivery
For all our collection emails and letters, we send them from our local teams based in where your customers are located. This gives the message(s) more leverage than if they are sent from abroad.

Official, final warnings
When the emails and letters are sent with our addresses and letterhead, they give greater weight to your dunning process. They put your customers on notice that you will escalate if they keep defaulting on payments.

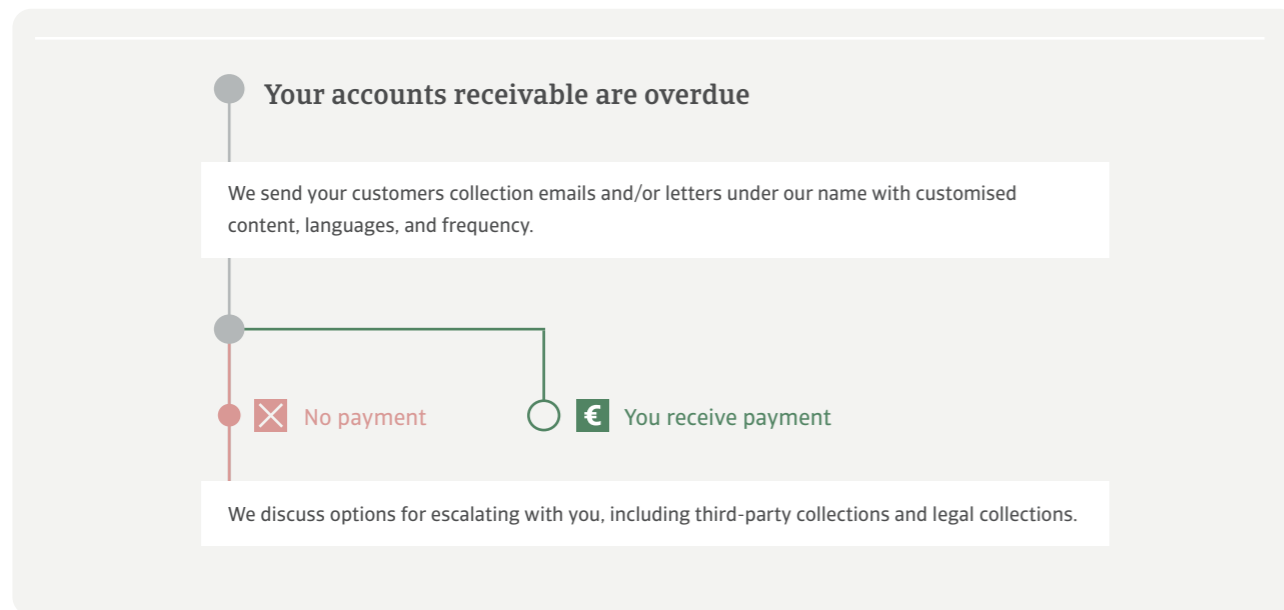
Necessary preparations for escalation
In case your customers remain unresponsive, the sent emails and letters give you sufficient proof to take immediate action on collections, either amicably or legally.

Give your customers clear warnings and lay the groundwork for further action



What is our approach to B2B collection emails & letters?

With B2B collection emails and letters, we help you step up your collection effort in a cost-effective way. When the emails and letters are sent by a third party like us, they signify strong warnings and your intention to pursue the matter. They also give you ground for taking stronger measures if necessary.



With B2B collection emails & letters

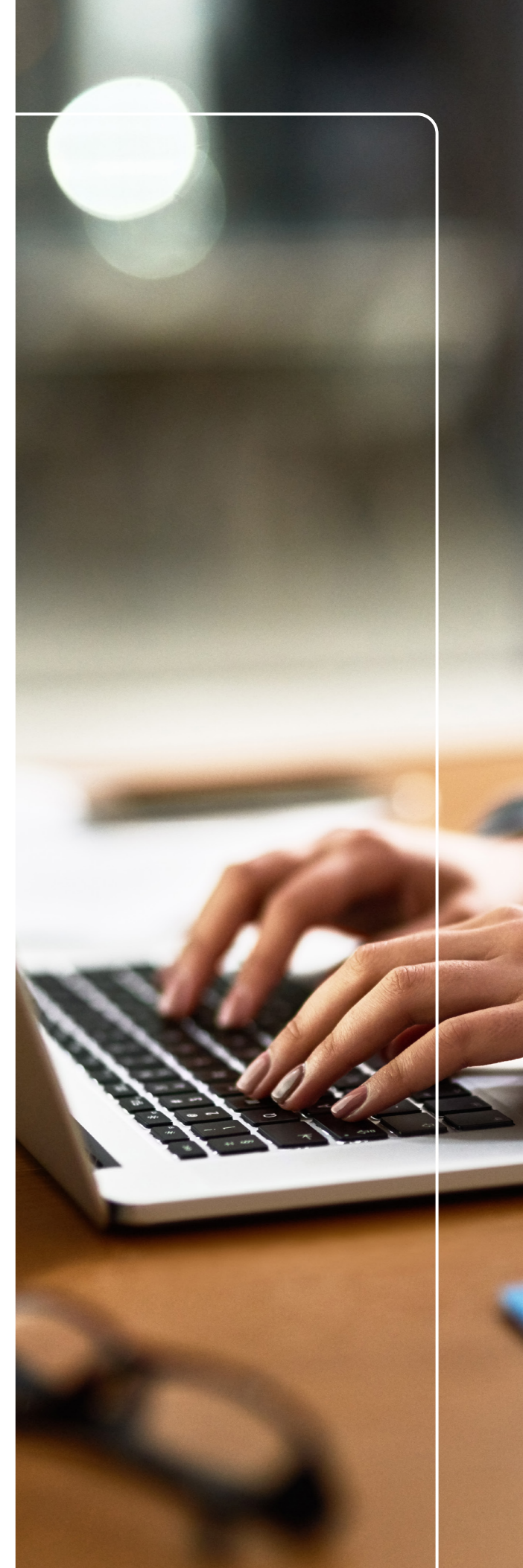
As soon as your customers default on payments or after you send some reminders, you can use our B2B collection emails and letters. Together with you, we decide the content and timing of the messages. We send them under our name from our local teams worldwide, via email and/or registered post. If your customers do not pay within a certain time frame, we can follow up the emails and letters with prompt, subsequent action to help you collect the unpaid invoices efficiently.

Without B2B collection emails & letters

You have to continue using in-house method(s) to chase your customers up about the unpaid invoices, even though there have been no results. Your customers could interpret this lack of escalation as a sign of relaxation – all the more reason for them to remain unresponsive.

As an Atradius Collections customer, you have access to our reports on the B2B collection emails and letters you use, keeping you up to date with:

- Our mailing activities
- Your B2B collection emails' and letters' status





Invoice verification with Atradius Collections

Independent and impartial service

With our strong financial position and reputation, we provide quality verification service for all types of B2B invoices.

Risk and loss reduction

Whether it is financing larger suppliers or auditing B2B invoices, you can rely on our verification service to reduce operational losses and financial risk.

Domestic and cross-border verification

We verify your B2B invoices from our local teams worldwide, helping you overcome difficulties with different time zones, languages, business norms, rules, and regulations.

One place for all your invoices

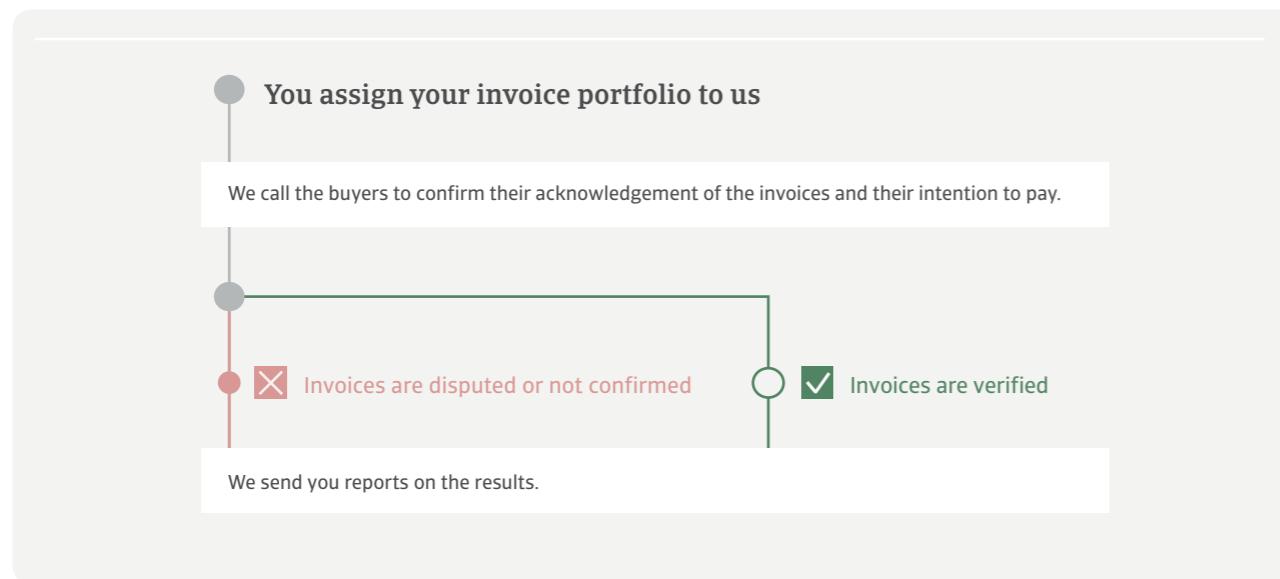
Have a better overview and control of the verification of all your B2B invoices 24/7, including real-time updates and reports.

Take one simple action to prevent fraud and reduce risk related to invoices



What is our approach to invoice verification?

With invoice verification, we help you confirm that the buyers acknowledge the suppliers' invoices and they intend to pay. This is an essential step to take before financing a supplier or when auditing invoices or accounts receivable portfolios.



With invoice verification

You can send all types of B2B invoices to us for verification as part of an audit or before making a financing decision. With your prior input, our local teams contact each buyer directly to verify their invoice(s). Any results or warnings are available 24/7 for you to review and take immediate action, giving you more security of your investments and increasing your capacity to finance.

Without invoice verification

You have to verify the invoices by yourself. Otherwise, you risk incurring losses when the buyers dispute the invoices or default on them. The financial risk could be significant if the number of invoices is high, or the buyers are based in countries other than the suppliers' or yours.

As an Atradius Collections customer, you have access to our online tool for invoice verification 24/7. Through it, you can:

- Submit your invoices for verification
- Track your invoices' verification progress





Amicable B2B debt collections with Atradius Collections

Global reach with local knowledge

Whether you have domestic or international customers, we collect the debts in their languages and jurisdictions, while complying with all applicable laws, regulations, business cultures and practices.

Flexible case-by-case approach

We develop the most efficient and effective collection solution for each of your overdue invoices, using the latest technology and methodology.

Quick payment

Our automated cross-border accounting system enables prompt payment of the collected amount to your account.

24/7 control and access to support

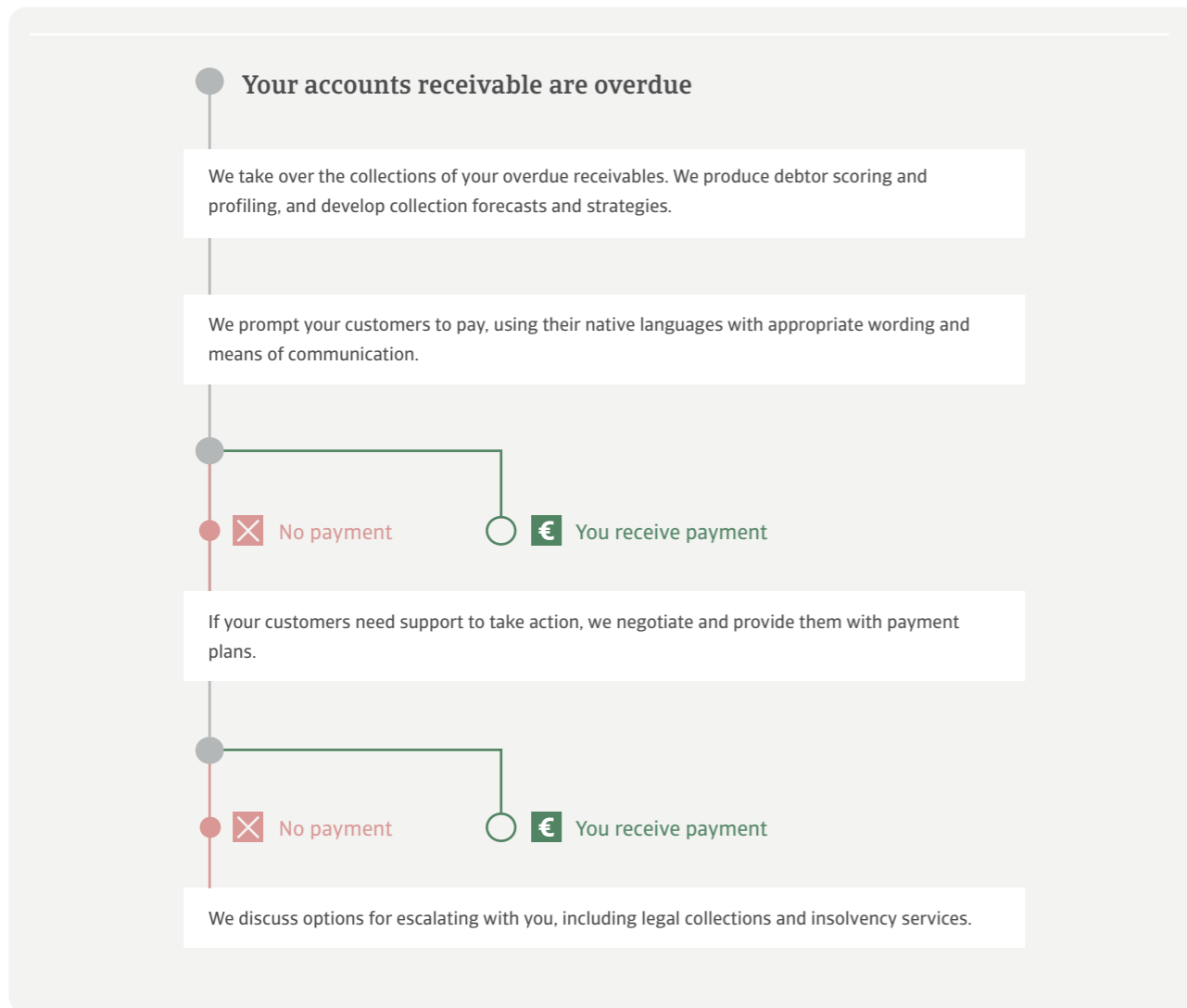
With our online platforms and APIs, you can monitor all your accounts receivable, generate reports, and place new cases at any time.

Keep your
internal
efforts to a
minimum
while getting
recoveries



What is our approach to B2B debt collections?

With B2B debt collections, we help you collect overdue trade accounts receivable. We do this in a timely and amicable manner, so you could get the payments as well as preserve your ongoing business relationships.



With amicable B2B debt collections

Whether your accounts receivable are just overdue or ageing, you can hand them over to us and indicate how you want us to handle them. We contact your customers directly and collect on a case-by-case basis in a professional, amicable manner. Besides getting the collected amounts, you can continue doing business with your customers after they have settled their debts.

Without amicable B2B debt collections

You have to chase your customers up about the unpaid invoices by yourself. This not only costs time and resources, but also takes your focus away from your core business. When your customers remain unresponsive, the sunk costs will only get higher.

As an Atradius Collections customer, you have access to our online tool for B2B debt collections 24/7. Through it, you can:

- Submit your B2B invoices for collections
- Check your cases' status and our collection activities





For over 100 years, Atradius Collections has been one of the world's leading commercial debt collection agencies.

We are at the forefront of new developments and innovations in B2B debt collections. We provide you with the most sophisticated tools and services at the present time, and we continue to invest in them. This brings enhanced connectivity, higher flexibility, increased speed of service, and better transparency to you.

The technologies we use may change over time, going from artificial intelligence, machine learning, big data, to other digital evolutions. But one thing remains unchanged: our personal approach towards our business partners.

Connect with Atradius Collections on social media

[linkedin.com/
company/atradius-
collections](https://www.linkedin.com/company/atradius-collections)



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