



**Atradius Collections**

# **Managing credit, improving cash flow**

**Credit Management Services**







**Make every business transaction count, anywhere in the world**

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

## Manage 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.

### Leverage our expertise

With over 95 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.

### Benefit from our business 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.

### Global credit management coverage

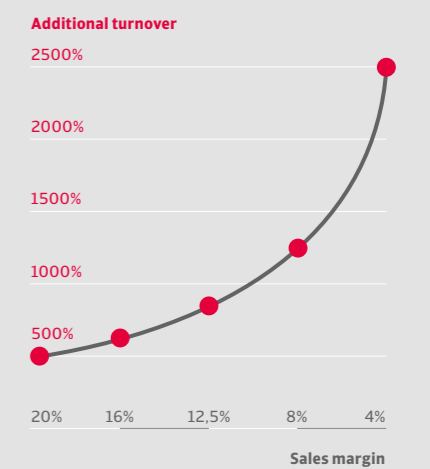
The combination of our worldwide credit management services and expertise gives your cash flow a boost, whether you trade domestically or internationally.

### 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.



95+  
YEARS OF CREDIT  
MANAGEMENT EXPERIENCE

96%  
OF THE WORLD  
COVERED

€1 Billion+  
IN OVERDUE PAYMENTS  
PROCESSED

90,000+  
CASES HANDLED  
EVERY YEAR





**Keep your internal efforts to a minimum whilst getting recoveries**

“  
Whenever we hand over customers to Atradius Collections, they will pay. And when they pay, they keep being customers afterwards.  
”

- Credit Manager, BASF

# Amicable B2B debt collection with Atradius Collections

## Case-by-case approach

We work closely with you to develop the most efficient and effective solution for each of your overdue invoices.

## Global reach

Whether you have domestic or international customers, we collect the debts in their languages and local jurisdictions, and comply with applicable laws and practices.

## Quick payment

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

## 24/7 access to support

With our online portal, you can monitor all your cases, generate reports, and place new cases at any time.

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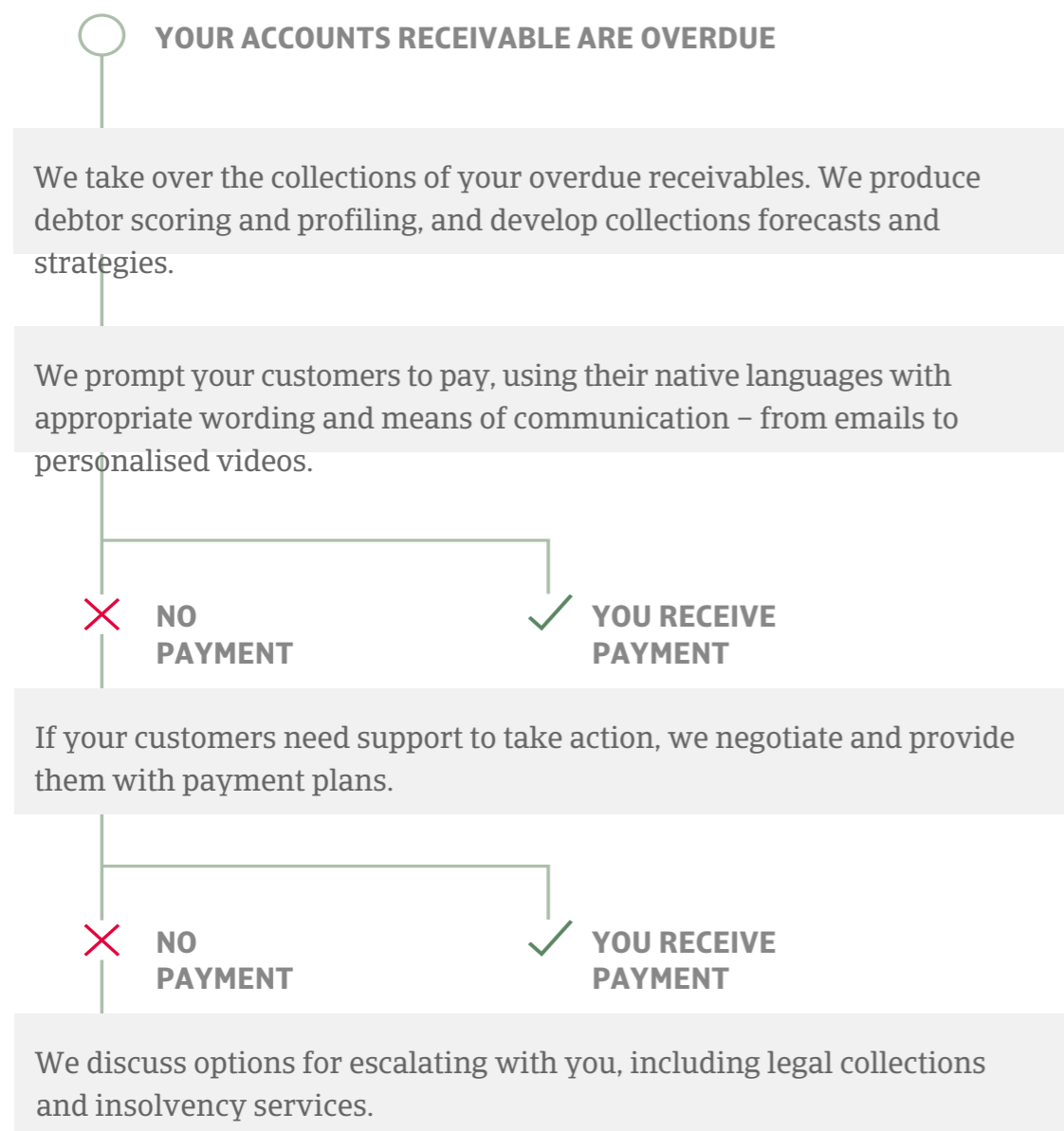
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# What is B2B debt collections?

B2B debt collections helps you collect overdue trade accounts receivable. When this is done in time and in an amicable manner, you could get the payments as well as preserve your ongoing business.

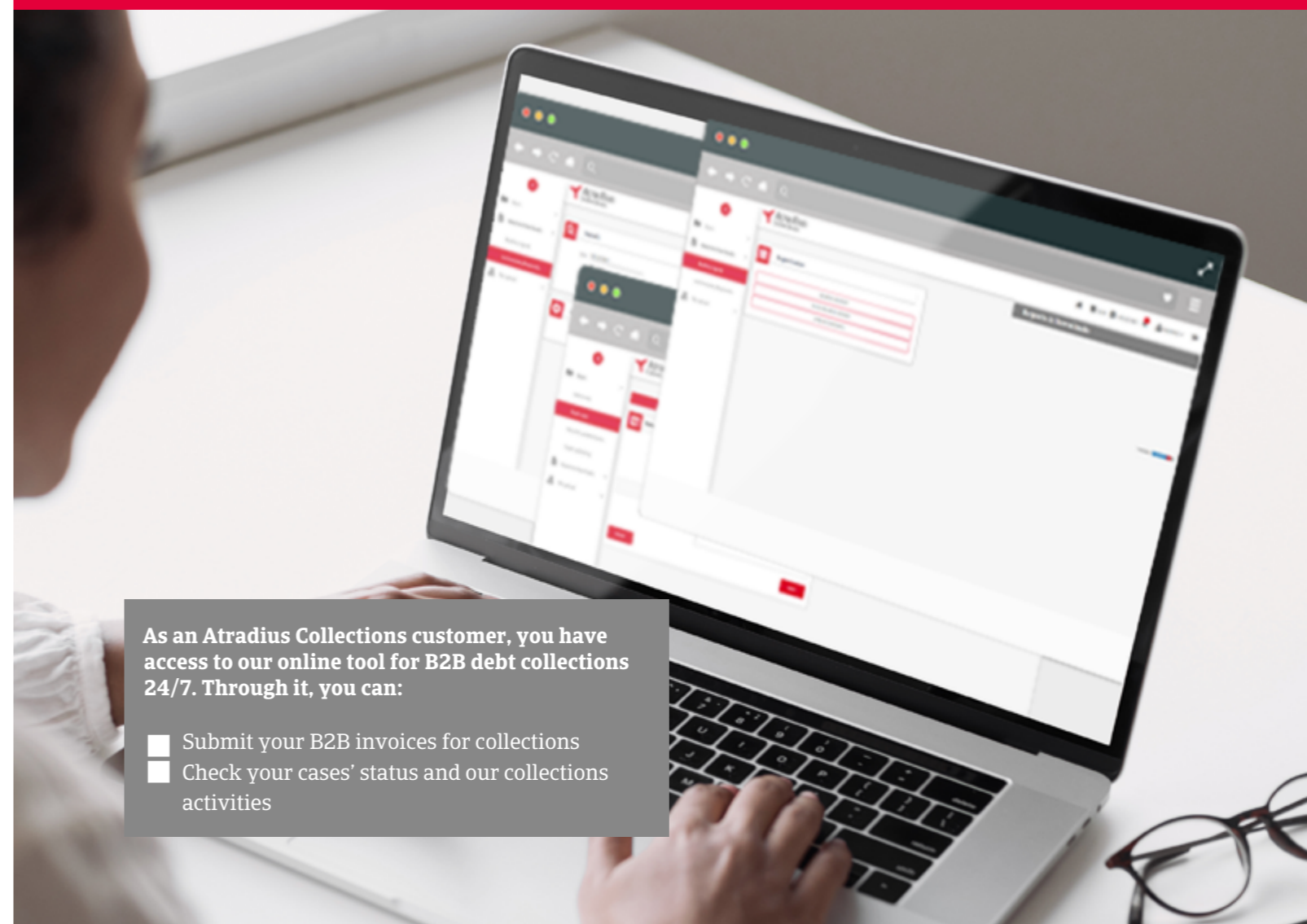


## 😊 With amicable B2B debt collections

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 collections activities





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

## 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.

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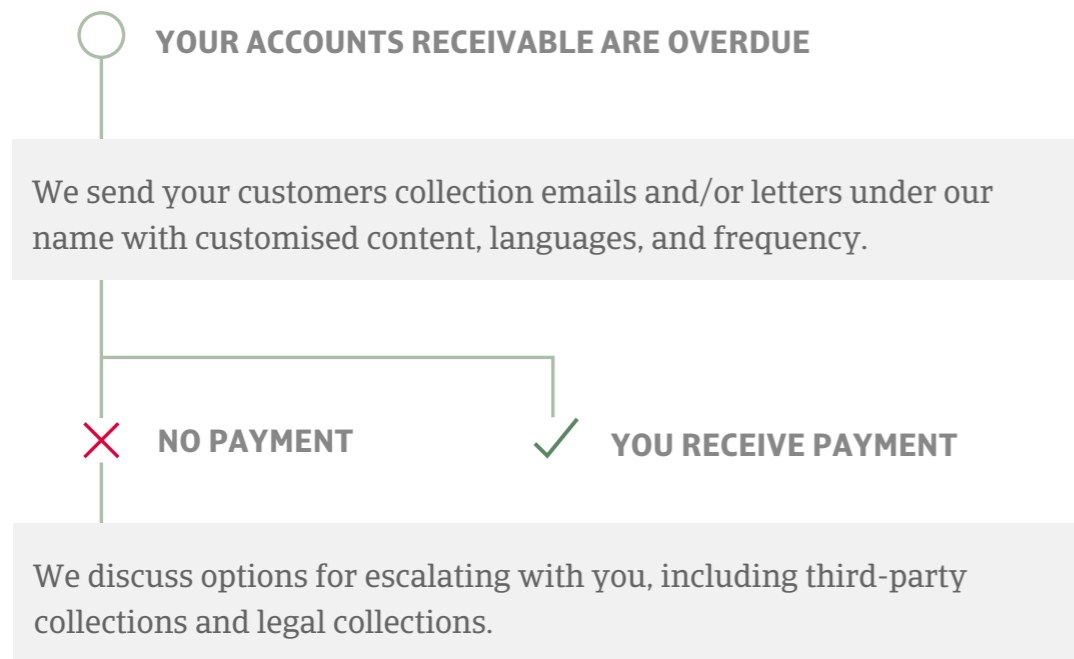
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# What are B2B collection emails & letters?

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

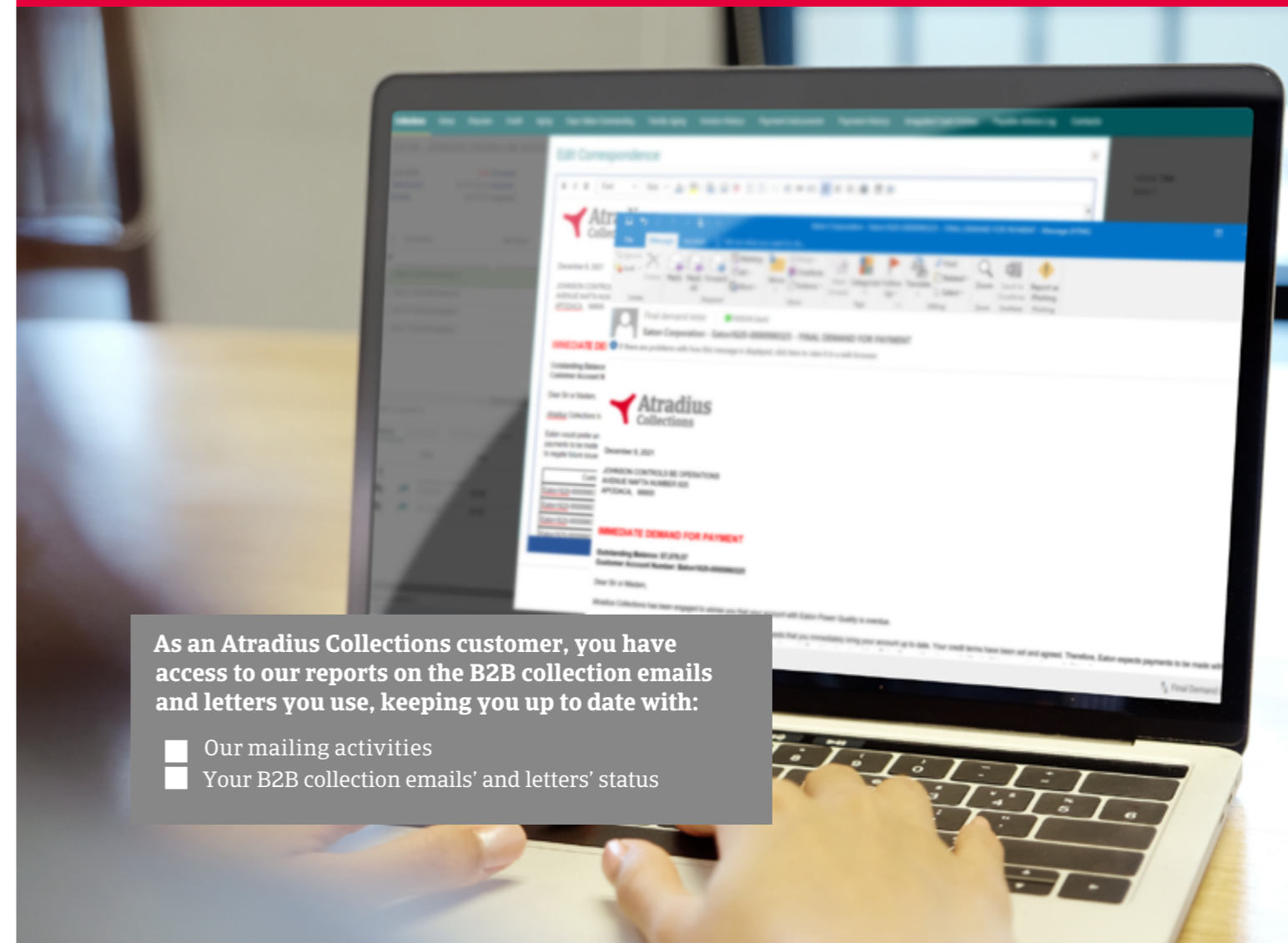


## 😊 With B2B collection emails & letters

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



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

## Accounts receivable outsourcing with Atradius Collections

From corporates to financial institutions, our wide range of tailor-made credit management services is de.

### **We can run credit management activities on your behalf**

To your customers, it always appears that you support and remind them to pay. Because we'd use your name and brand – from your letterhead to email domain – in all means of communication with your customers.

### **Customised and flexible strategies**

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

### **Complete and localised customer support**

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

### **Full control over processes and systems**

We do everything according to your credit policy and requirements. Our systems allow for smooth processes and effective connectivity with yours, so you always have a clear overview of all our activities.

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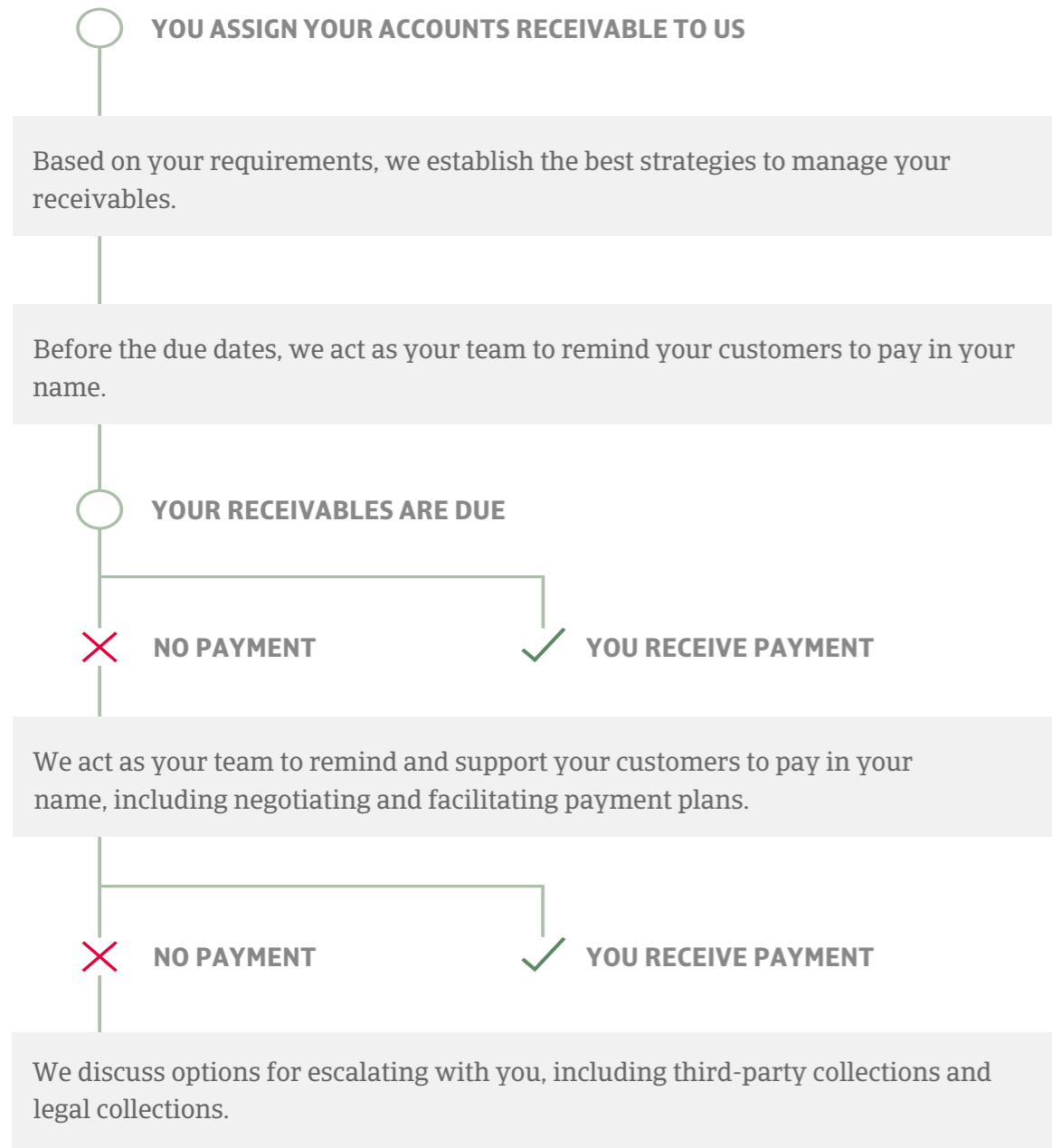
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## What is accounts receivable outsourcing?

Accounts receivable outsourcing has many forms, one of which is having a third party manage your accounts receivable in your name. From reminding your customers to pay to securing payments, they work as part of your (local) accounts receivable team.



### 😊 With accounts receivable outsourcing

You do not worry about resource constraints and have the flexibility to scale up or down the scope of outsourcing as you go. Your customers receive specialised and solid support, as we train our experts in your customers' industries and business. 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 different 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



# For over 95 years, Atradius Collections has been at the forefront of new developments and innovations in credit management services.

We provide you with the most sophisticated tools and services in credit management 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.

[Request a free consultation](#)



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[twitter.com/atradiuscollect](https://twitter.com/atradiuscollect)

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