

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

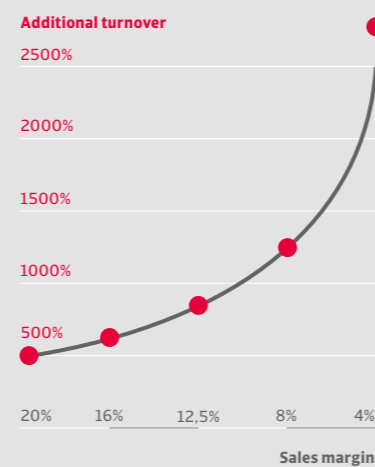
“
Whenever we hand over customers to
Atradius Collections, they will pay. And when
they pay, they keep being customers afterwards.”

– Credit Manager, BASF

As your strategic partner in B2B debt
collections, we work closely with you
to support your growth, cash flow, and
ongoing business relationships with
your customers.

**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.



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, whilst 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.

Request a free consultation

95+

YEARS OF CREDIT
MANAGEMENT EXPERIENCE

96%

OF THE WORLD
COVERED

90,000+

CASES HANDLED
EVERY YEAR

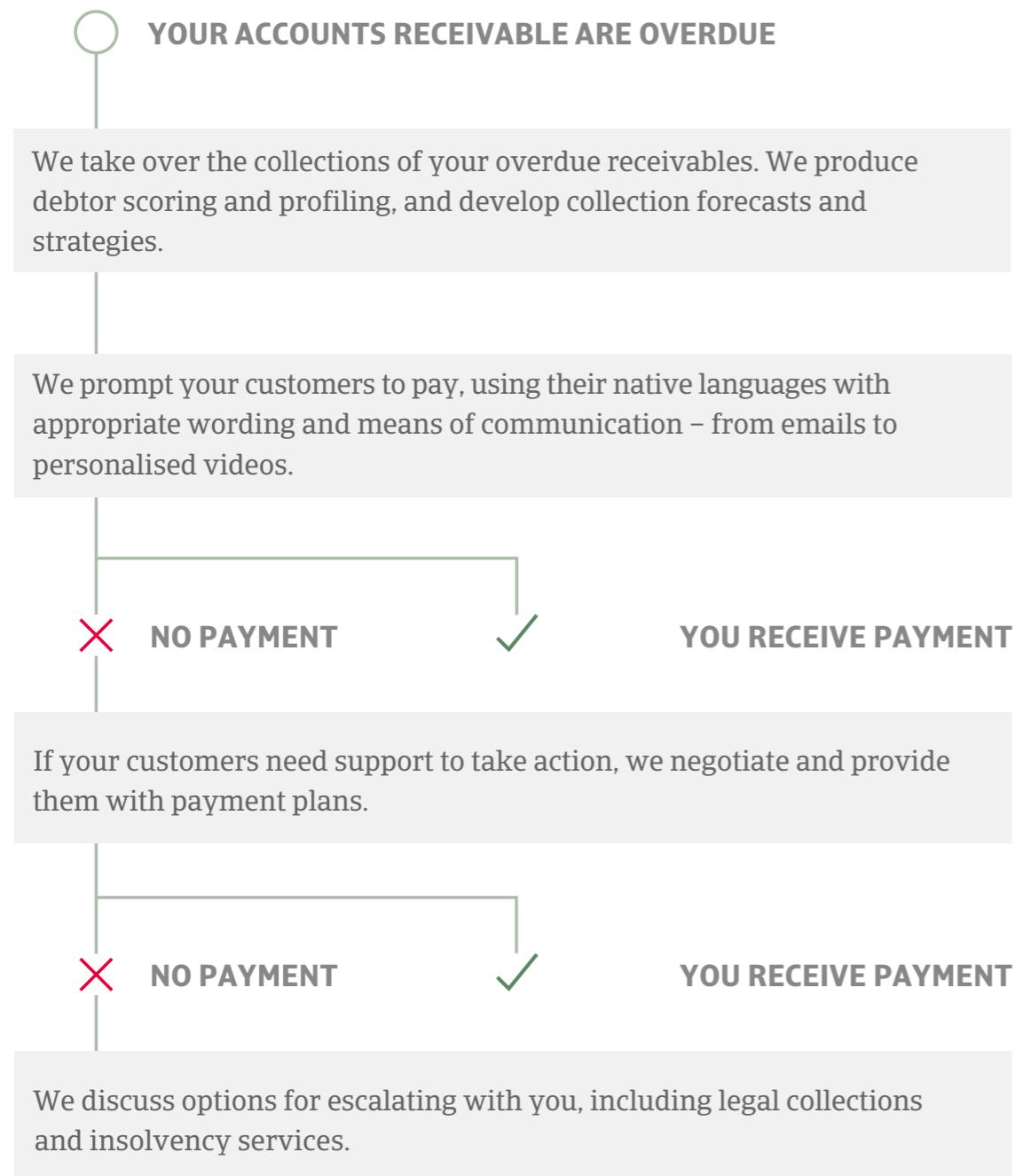
€1 Billion+

IN OVERDUE PAYMENTS
PROCESSED



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 collections activities

[Request a free consultation](#)



An increasing range of external factors can cause non-payment

[Request a free consultation](#)

Economic risk

Atradius Collections helps you reduce bad-debt write-offs due to your customers' inability to pay or unwillingness to pay.

Complex risk

When the circumstances of your case require high-level expertise, special attention, and tailor-made solutions, we are the right partner for you. Our unrivalled international team of locally based experts in B2B debt collections operates in concert with a single aim – to deliver results.

Political and other non-economic risks

In addition to financial and economic exposure, political risks can also impact your cash flow. For example, trade wars, an unstable political environment, or change in laws or regulations can make your customers' financial situations deteriorate, preventing them from paying their invoices. By using the services of our collection experts with deep knowledge of local business situations, you can mitigate these risks.

Sudden defaults

Increased bureaucracy and the growing digital infrastructure, such as online trade, can make some bankruptcies difficult to foresee. Besides, over the last couple of years, we at Atradius Collections have seen an increase in unexpected high-profile insolvencies across the world. Therefore, using our B2B debt collection service at the first sign of late payment would help you reduce damage by unpredictable customer defaults.

How to use B2B debt collections to your advantage

Atradius Collections not only collects your overdue trade invoices, but also provides you with the most advanced technology and extensive expertise in accounts receivable. Benefit from:

Comprehensive strategies



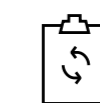
Thorough assessments of late-paying customers, including their creditworthiness, financial situations, and payment behaviour



Proper assessments of the chance of successful collections of the overdue invoices



Optimised collection approach to each overdue invoice

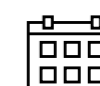


Frequent updates of the assessments to maximise the effectiveness of our collections

Professional competence



Collections done in local jurisdictions, using the local languages

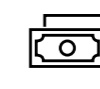


Payment plans, which enable late-paying customers to pay in instalments, and dispute settlement with your prior approval

Technical innovations



Innovative means of communication with late-paying customers, such as personalised videos and chatbots, where you can track their behavioural data



Easy and various payment options, allowing late-paying customers to pay in their currencies, using their preferred payment methods