



**Amicable B2B debt collections**

# **Maximum collections wherever you trade**

**Speak to an expert**



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

– Credit Manager, BASF

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

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.

## 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

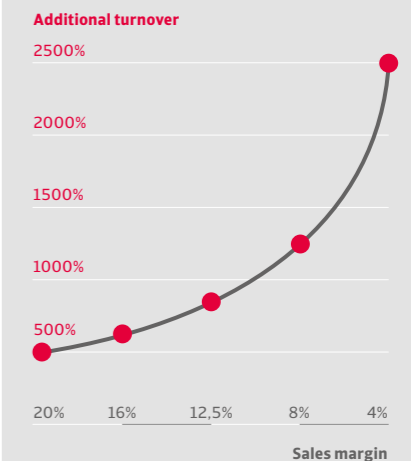
Our automated cross-border accounting system enables prompt payment of the collected amount to your account.

### 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.

### 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

90,000+

CASES HANDLED EVERY YEAR

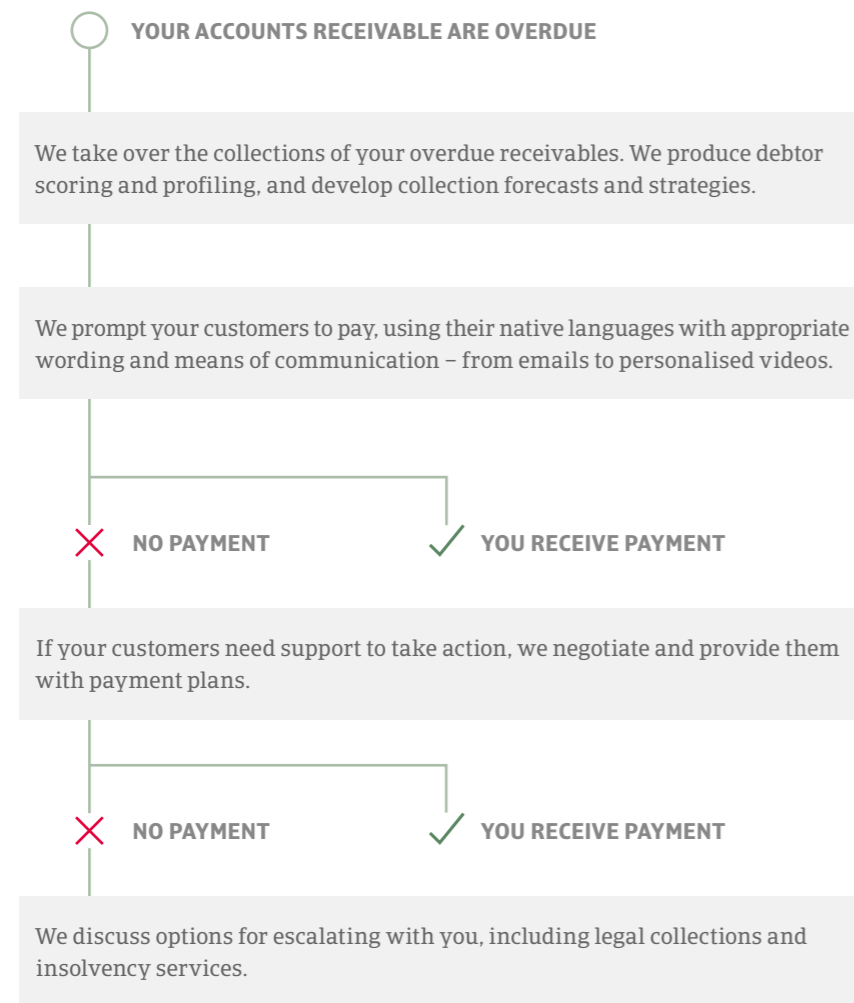
€1 Billion+

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.

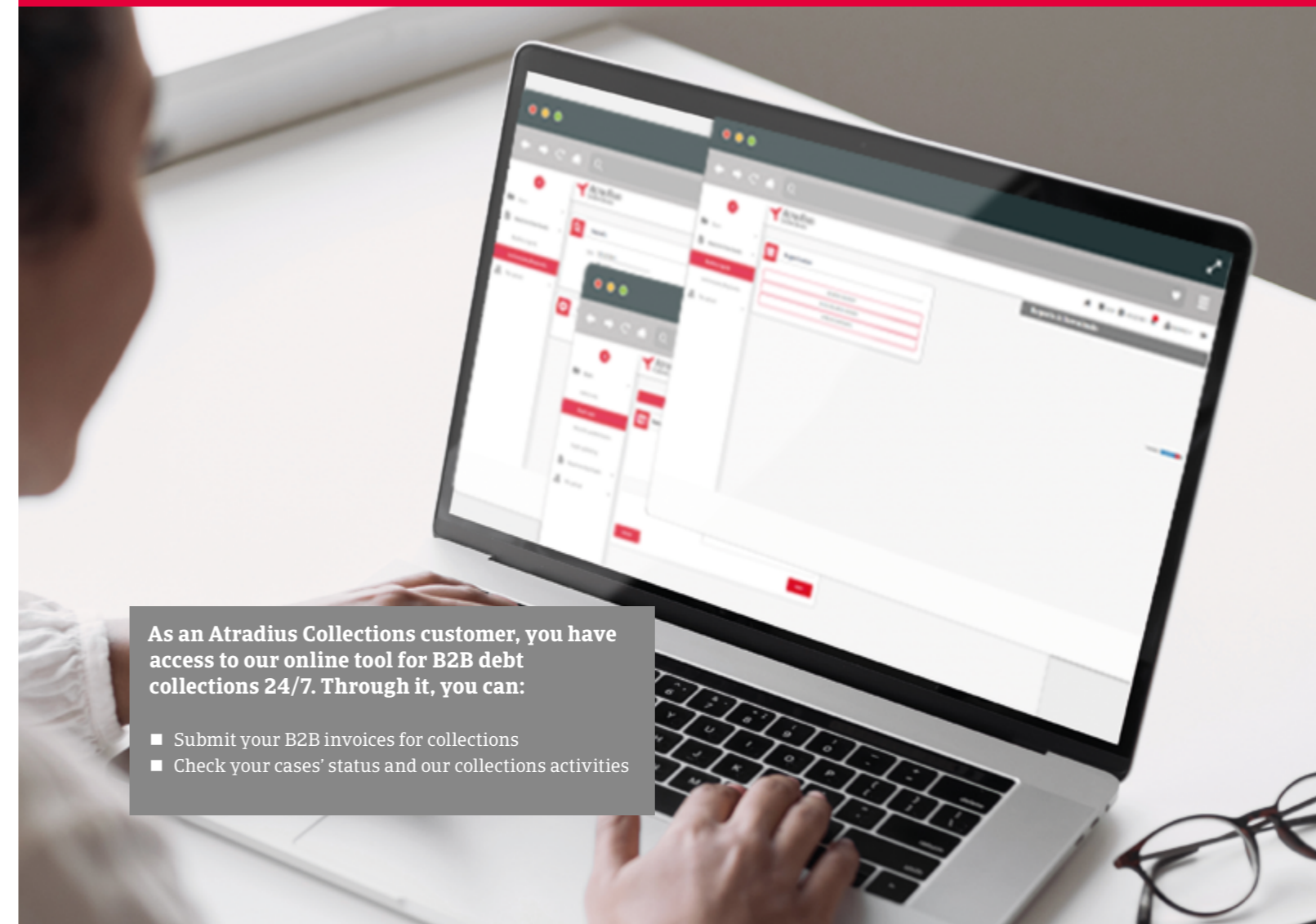


## 😊 With amicable B2B debt collections

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



# An increasing range of external factors can cause non-payment

## 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.

With Atradius Collections, you 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

For over 95 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.

**Request a free consultation**



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