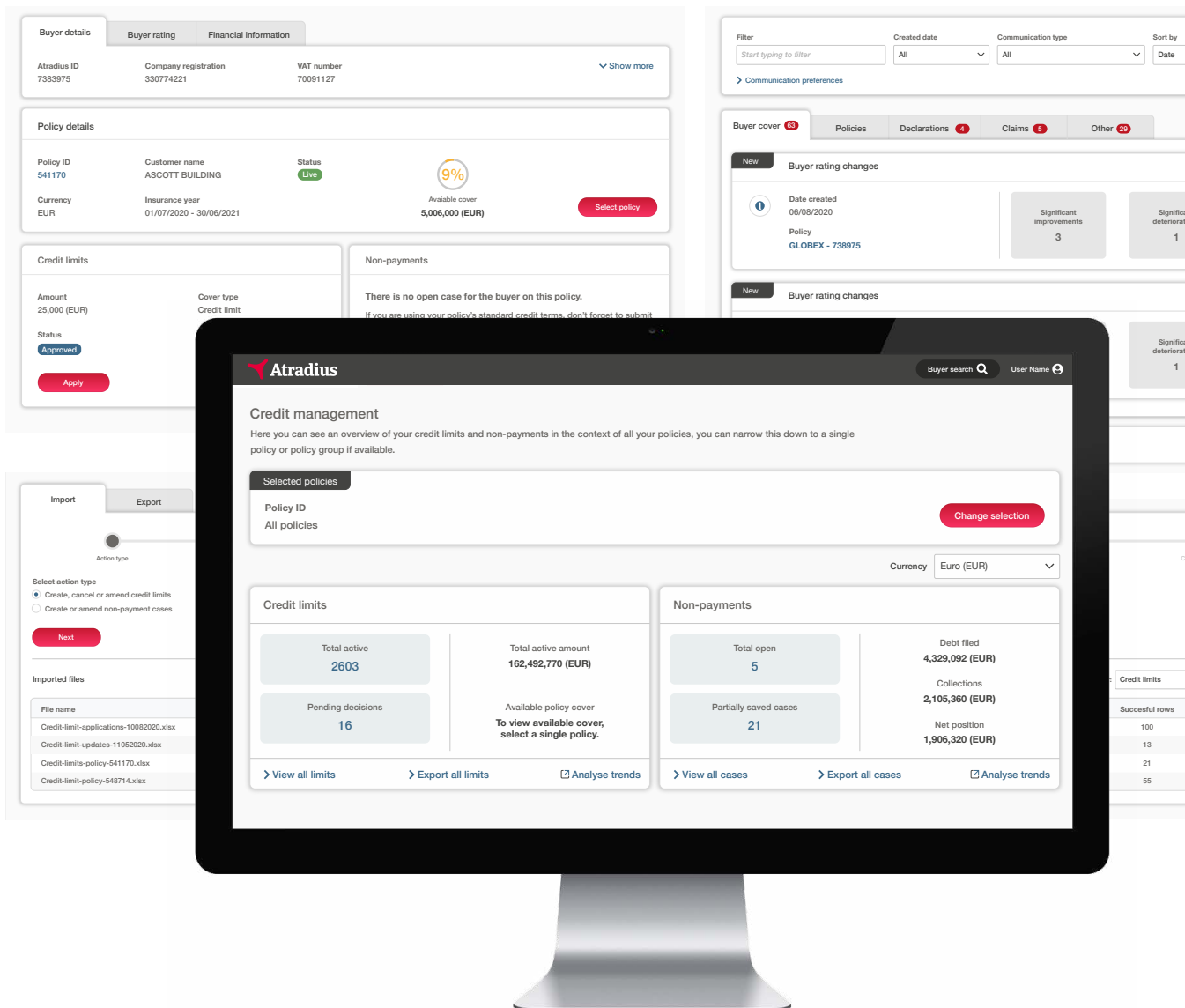


# Atradius Atrium

## User manual



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# Chapter 1: Atradius Atrium

## Introduction

Atradius Atrium is a sophisticated online credit management portal which allows you to easily manage your daily policy activities. Providing key information about your customers, you can access an instant overview of your portfolio, view trade sector reports and economic outlooks relevant to your markets, and analyse your portfolio via Atradius Insights. Designed to support your business, Atradius Atrium provides you with all of the features you need to manage your portfolio, such as applying for trade credit cover and submitting a notification of non-payment.

A secure log in allows you to access Atradius Atrium, where you will be presented with a complete overview of your portfolio. Wherever you are in Atradius Atrium, you will see the left hand navigation menu, the black header bar, and the focus area where you can manage all of your policy activities. Atradius Atrium has been designed to make navigation as smooth and intuitive as possible for you.

**Atradius** Buyer search User Name

**Credit management**

- > Policies
- > Credit limits
- > Non-payments

Communications **!**

File import & export

Insights

API Store

Collect@Net

Supplier information  
Customer Service Charter  
Legal & Security

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All rights reserved

**Credit management**

Here you can see an overview of your credit limits and non-payments in the context of all your policies, you can narrow this down to a single policy or policy group if available.

Selected policies

Policy ID  
All policies Change selection

Currency Euro (EUR)

Credit limits		Non-payments	
Total active	2603	Total open	5
Pending decisions	16	Partially saved cases	21
Total active amount	162,492,770 (EUR)	Debit filed	4,329,092 (EUR)
Available policy cover	To view available cover, select a single policy.	Collections	2,105,360 (EUR)
		Net position	1,906,320 (EUR)

[View all limits](#) [Export all limits](#) [Analyse trends](#) [View all cases](#) [Export all cases](#) [Analyse trends](#)

## Left hand navigation menu

There are six options that can be selected from within the left hand navigation menu.

**Atradius**

**Credit management**

- > Policies
- > Credit limits
- > Non-payments
- Communications **!**
- File import & export

**Credit management** This area provides access to the credit management activities for your whole portfolio, which can be adapted by selecting one or multiple policies. You will be able to see a summary of your policy details, view the total value of your credit limits and non-payments, and view or export a list of your limits and cases.



To learn more, read Chapter 2: Credit management

**Policies** In this area, you can see all your policies or policy groups that you have access to. For each policy shown in the results, you will be able to access a summary of your policy details and generate a copy of your policy document, submit a business declaration and view any invoices sent to you by Atradius.



To learn more, read Chapter 7: Policies

**Credit limits** In this area, you can see all of your active and pending credit limit decisions. For each credit limit or pending decision shown in the results, you will be able to view the requested or agreed amount and any conditions attached to the cover. This is also the place where you can amend a credit limit by increasing or decreasing the cover amount, or you can cancel it should you no longer need the cover.



To learn more, read Chapter 5: Credit limits

**Non-payments** In this area, you can see all your non-payments cases. For each case shown in the results, you will be able to view the debt amount filed, the amount that has been collected from the buyer, the amount paid in claims by Atradius and the net position that has not yet been paid. You will also be able to enter any additional information to the case after it has been submitted to help Atradius assess the case.



To learn more, read Chapter 6: Non-payments

**Communications** In this area, you can view any notifications when an action is needed or an update is available. Any new alerts will be automatically grouped into five main communication categories, allowing you to easily focus on specific changes happening within your portfolio. Each communication item will provide a summary and a coloured icon to easily determine the type of response required. You will also be able to organise your list of communications and tailor your communication preferences here.



To learn more, read Chapter 8: Communications

**File import & export** In this area, you can upload a list of credit limit applications or transactions for a non-payments case in bulk. You will also be able to find any export files which have been requested for your credit limits or non-payments cases.




To learn more, read Chapter 9: Import and Export

## Video library

Should you need some help when working in Atradius Atrium, you can access a number of videos from the Video library. These are particularly useful if you prefer to learn at your own pace, whilst you can also pause and replay important parts multiple times if needed.

### Video Library

You will find a range of videos introducing you to a variety of helpful features below. Use the list on the right hand side to switch video you are watching.



0:00 / 1:40

**Buyer Overview**  
Explains what you find and do once you have found your buyer.

**Credit Limits**  
Shows you how to apply for new cover and maintain your existing cover.

**Buyer Search**  
Shows you how to look for your buyers and create them when Atradius Atrium cannot find them.

The left hand navigation menu also provides instant access to other services provided by Atradius, such as Atradius Insights, Collect@Net and the API Store.

- [Insights](#)
- [API Store](#)
- [Collect@Net](#)

Credit limits

You will find some useful links towards the bottom of the left hand navigation menu. This includes the 'Supplier information' link, which provides an overview of the organisation details for Atradius, and the 'Customer service charter' link, which outlines Atradius' service and commitment to its customers. The 'Legal and security' link allows you to view the terms and conditions for accessing and using Atradius Atrium, as well as Atradius' cookie policy and details of how these cookies are used. You will also be able to select the 'Contact us' link where contact details about Atradius for your region can be found.

- Supplier information
- Customer Service Charter
- Legal & Security

select a single policy.

[View all limits](#) [Export all limits](#) [Analyse trends](#)

## Header menu

There are two options that can be selected from within the black header panel.



### Buyer search

To view existing or manage new activities for a buyer, you will first need to select a buyer. The easiest way to do this is to use the Buyer search, which can be found at the right of the black header bar. When the Buyer search is selected, a new screen will appear, which will allow you to search using My buyers or New buyers. Once you have performed your search, the Buyer details page will be presented, providing an overview of the company information, any active credit limits and any open non-payments cases.



To learn more, read Chapter 3: Buyer search



To learn more, read Chapter 4: Buyer details

### Account settings

You can easily manage your user profile and system preferences within Atradius Atrium under your Account settings. Accessed from the drop down menu presented after selecting your user name at the right of the black header bar, you will be able to view and amend your login details, select default settings which will be used throughout Atradius Atrium. You can also tailor the type of communications that you receive and fields included within exports.



To learn more, read Chapter 10: Account settings

## Important updates

Whenever there is an important update or message shared by Atradius, a notification banner will appear at the top of the page. Appearing in your preferred language, these messages can vary from announcements for new system updates, regional news from your local Atradius office or tips for using Atradius Atrium. Once read, the message can be hidden by selecting the close icon at the top right of the banner.

# Chapter 2: Credit management

## Overview

After logging in to Atradius Atrium, the credit management page will be presented. This area provides an instant overview of the most valuable information relating to the performance of your portfolio, such as active credit limits and open non-payment cases. This can be viewed for the whole portfolio or for a specific policy or policy group, with a number of options to drill down into specific details.

### Credit management

Here you can see an overview of your credit limits and non-payments in the context of all your policies, you can narrow this down to a single policy or policy group if available.

**Selected policies**

Policy ID  
All policies Change selection

Currency Euro (EUR)

Credit limits	Non-payments
<p>Total active <b>2603</b></p> <p>Pending decisions <b>16</b></p>	<p>Total open <b>5</b></p> <p>Partially saved cases <b>21</b></p>
<p>Total active amount <b>162,492,770 (EUR)</b></p> <p>Available policy cover <b>To view available cover, select a single policy.</b></p>	<p>Debt filed <b>4,329,092 (EUR)</b></p> <p>Collections <b>2,105,360 (EUR)</b></p> <p>Net position <b>1,906,320 (EUR)</b></p>
<p><a href="#">View all limits</a> <a href="#">Export all limits</a> <a href="#">Analyse trends</a></p>	<p><a href="#">View all cases</a> <a href="#">Export all cases</a> <a href="#">Analyse trends</a></p>

If you have access to more than one policy, the selection will either be set to 'All policies' or to your selected default policy if set under the account defaults page.

**Selected policies**

Policy ID  
All policies Change selection



You can select one or multiple policies by clicking Change selection. Enter your policy number or name of the policy group to quickly find your policy or policies. You can also use the check boxes to find and select your policies. Once you have made your selection and clicked the Select policy link, you will be taken back to the previous page.

Showing 3 of 3 policies

Policy ID, policy group or customer name:

Live policies only
  Single policies
  Grouped policies
 Sort by Name (A-Z) ▾

<b>Policy ID</b> 541170	<b>Customer name</b> ASCOTT BUILDING	<b>Renewal date</b> 01/07/2020	<b>Status</b> Live	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			
<b>Policy ID</b> 548714	<b>Customer name</b> ASCOTT CARPENTRY	<b>Renewal date</b> 01/09/2020	<b>Status</b> Live	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			
<span style="font-weight: bold;">▾ ASCOTT MULTINATIONAL (1 policies)</span>				
<b>Policy ID</b> 542035	<b>Customer name</b> ASCOTT SERVICES	<b>Renewal date</b> 01/09/2020	<b>Status</b> Live	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			

Page 1 of 1 (1-3 of 3 items) ⏪ < 1 > ⏩ Show 5 results per page

In the Selection panel, you will then find your selected policies.

**Selected policies**

<b>Policy ID</b> 541170	<b>Customer name</b> ASCOTT BUILDING	<b>Renewal date</b> 01/07/2020	<b>Status</b> Live	<a href="#">&gt; Select all policies</a> <span style="background-color: #e91e63; color: white; padding: 5px 10px; border-radius: 5px;">Change selection</span>
<b>Country</b> Andorra	<b>Currency</b> EUR			

When you have been brought back to the Credit management page, the Credit limits and Non-payments overview will also be updated to reflect this part of your portfolio.

## Currency

Amounts can be displayed in the currency of your choice. This will allow you to view the total value of your credit limits and nonpayments in any currency. If you have selected multiple policies, you will see all amounts in the currency you have chosen, regardless of the currency these policies are issued in.

The screenshot shows a dashboard with a 'Currency' dropdown menu open. The menu lists various currencies including Euro (EUR), Afghani (AFA), Argentinian Peso (ARS), Australian Dollar (AUD), Azerbaijani New Manat (AZN), and Baht (THB). The dashboard background shows two panels: 'Credit limits' and 'Non-payments'. The 'Credit limits' panel displays 'Total active' as 2603 and 'Total active amount' as 162,492,770 (EUR). The 'Non-payments' panel displays 'Total open' as 5 and 'Partially saved cases' as 21. The 'Available policy cover' section is partially visible, stating 'To view available cover, select a single policy.'

## Credit limits overview

The left side of the Credit limits panel shows the number of active credit limits and pending decisions for your selected policy or for your selected policy or policies. On the right side, you will see the Total active cover amount and the remaining Available policy cover for your selection. The number of Total active or Pending decisions can be selected to view more information for each limit, with all limits presented as a list on the Credit limits page.

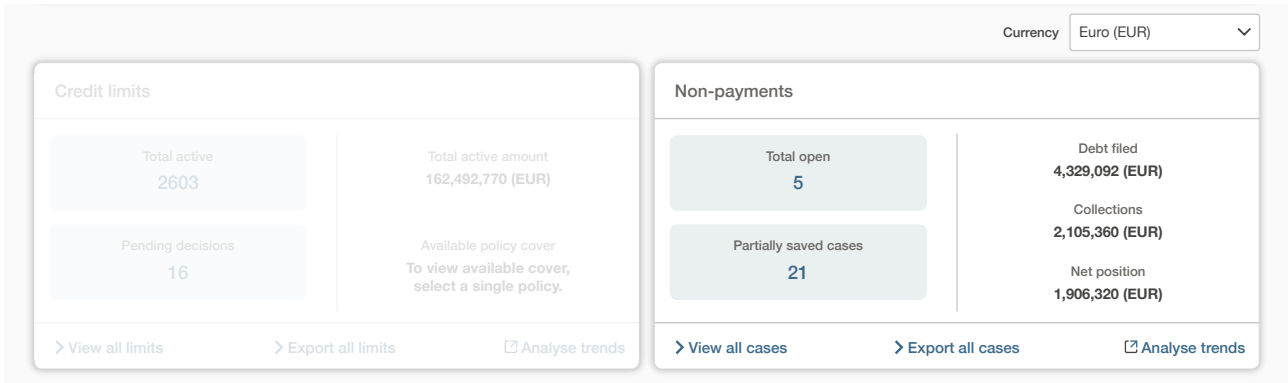
The screenshot shows the 'Credit limits overview' dashboard. It features two main panels: 'Credit limits' and 'Non-payments'. The 'Credit limits' panel shows 'Total active' as 2603 and 'Pending decisions' as 16. The 'Total active amount' is 162,492,770 (EUR). The 'Available policy cover' section states 'To view available cover, select a single policy.' The 'Non-payments' panel shows 'Total open' as 5 and 'Partially saved cases' as 21. Below the 'Non-payments' panel, there are three additional metrics: 'Debt filed' as 4,329,092 (EUR), 'Collections' as 2,105,360 (EUR), and 'Net position' as 1,906,320 (EUR). At the bottom of the dashboard, there are three options for each panel: '> View all limits', '> Export all limits', and 'Analyse trends'.

At the bottom of this panel, there are three options that you can select:

- View all limits** Selecting this option will take you to the credit limits page, where you will be able to view all of your credit limits
- Export all limits** Selecting this option enables you to download all credit limits into an Excel file
- Analyse trends** Selecting this option will take you to the Credit Limits dashboard in Atradius Insights

### Non-payments overview

The left side of the Non-payments panel shows the number of Total open cases and Partially saved cases, which can be selected to view more information for each case on the Non-payments page. On the right side, you will see the total Debt filed amount, what your buyers have paid (Collections), and what has not been paid by your buyers or by Atradius (Net position).



At the bottom of this panel, there are three options that you can select:

**View all cases**      Selecting this option will take you to the non-payments page, where you will be able to view all cases

**Export all cases**      Selecting this option enables you to download all cases into an Excel file

**Analyse trends**      Selecting this option will take you to the Policy Results dashboard in Atradius Insights

# Chapter 3: Buyer search

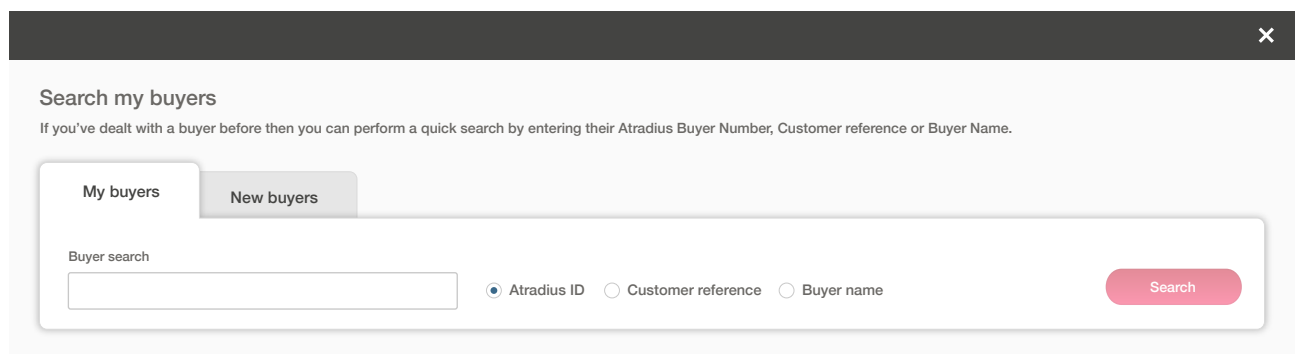
## Overview

Atradius Atrium revolves around buyers, which are your customers or potential future trading partners. As you will have cover in place against multiple buyers, Buyer search makes it easy to find these throughout Atradius Atrium.

The Buyer search can be found next to your username in the black header bar. On each screen in Atradius Atrium, you can search for a buyer with a limited amount of information and get the right result, allowing you to apply for a credit limit or submit a non-payment. This will make performing credit management activities easy to complete, with the Buyer search being the quickest way to access more details for your buyer.



When the Buyer search is selected, a new screen will appear. You will see that there are two categories by which you can search for a buyer; My buyers, which is active by default, and New buyers.

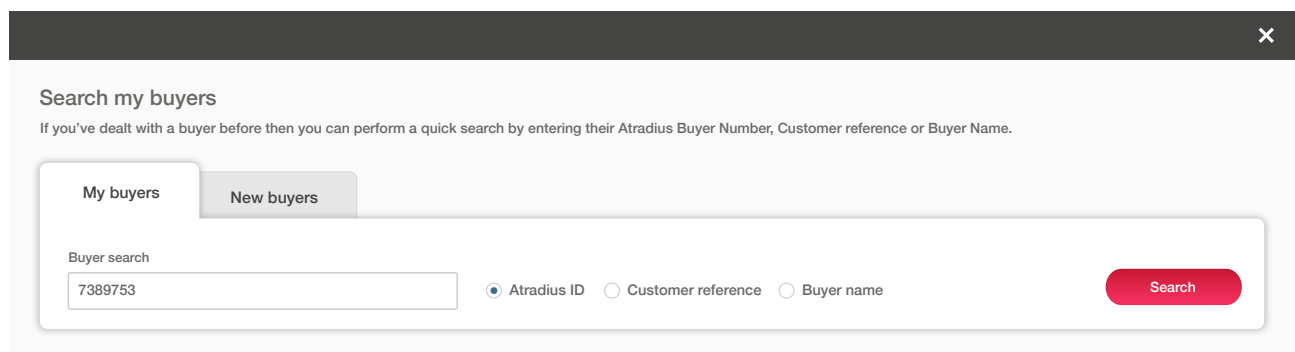


## My buyers

There are three ways to search for a buyer that is already included in your policy.

### Atradius ID and Customer reference

The most accurate way of finding your buyer is to either enter the Atradius ID or the Customer reference (which is your own reference as shown in the list of credit limit decisions under the selected policy).



Once you have selected the search button, the details for the requested buyer will be presented automatically if a match is found from your policy. Here you will be able to access an overview of the company information, as well as any cover or non-payments that may exist against the selected policy.

[Back to search results](#)


## GLOBEX S.A.R.L.

This page provides summary information relating to the buyer that has been selected. Where possible, the page shows your default policy, but this can be changed to show the context of the buyer in relation to other policies via the select policy link. You can apply for cover and submit a case from the cover summary and non payment summary.

**Buyer details** | Buyer rating | Financial information

Atradius ID 7383975	Company registration 330774221	VAT number 70091127	<a href="#">Show more</a>
------------------------	-----------------------------------	------------------------	---------------------------

**Policy details**

Policy ID 541170	Customer name ASCOTT BUILDING	Status <span>Live</span>	
Currency EUR	Insurance year 01/07/2020 - 30/06/2021	Available cover <b>5,006,000 (EUR)</b>	<a href="#">Select policy</a>

**Credit limits**

Amount 25,000 (EUR)	Cover type Credit limit
Status <span>Approved</span>	<a href="#">View</a> <a href="#">Amend</a>

[Apply](#)

**Non-payments**

There is no open case for the buyer on this policy.

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:

Due date between  
28/09/2020 and 28/10/2020

[Submit a case](#)

Selecting the option to go back to the previous page will give you the opportunity to search for another buyer.

**Search my buyers**

If you've dealt with a buyer before then you can perform a quick search by entering their Atradius Buyer Number, Customer reference or Buyer Name.

**My buyers** | New buyers

Buyer search:   Atradius ID  Customer reference  Buyer name [Search](#)

Search returned 1 results for: '7883975' Sort by: Relevance (High - Low) v

Atradius ID <b>7383975</b>	Company registration 330774221	VAT number 70091127
Buyer name GLOBEX S.A.R.L.	Trade sector Joinery installation	Address MERIT 362, ANDORRA LA VELLA, Andorra, AD5000

## Buyer name

Atradius Atrium has a smart search function. This means that when searching by Buyer name, the system will automatically show you a list of all results matching the keywords, even if the name is only entered partly correctly. If there is only one buyer that matches with what was been entered, the details for this buyer will be presented automatically.

To select a buyer, you can either click on the Atradius ID or the Buyer name for each buyer shown in the results overview.

Search returned 2 results for: 'Globex' Sort by Relevance (High - Low) ▾

Atradius ID 7383975	Company registration 330774221	VAT number 70091127
Buyer name GLOBEX S.A.R.L.	Trade sector Joinery installation	Address MERIT 362, ANDORRA LA VELLA, Andorra, AD5000

Atradius ID 9985030	Company registration 426080855	VAT number 40843311
Buyer name GLOBEX S.A.	Trade sector Mfg of aircraft and spacecraft	Address WATERSIDE 34, LES ESCALDES, Andorra, AD700

Page 1 of 1 (1 of 1 items) ◀ < 1 > ▶ Show 5 ▾ results per page

## New buyers

If the specific buyer does not appear as a customer on one of your policies, this will bring back no results. From here, you can search Atradius' database for new buyer opportunities by clicking on 'search for a new buyer' or by going to the New buyers tab.

**My buyers** **New buyers**

Buyer search

7389753  Atradius ID  Customer reference  Buyer name Search

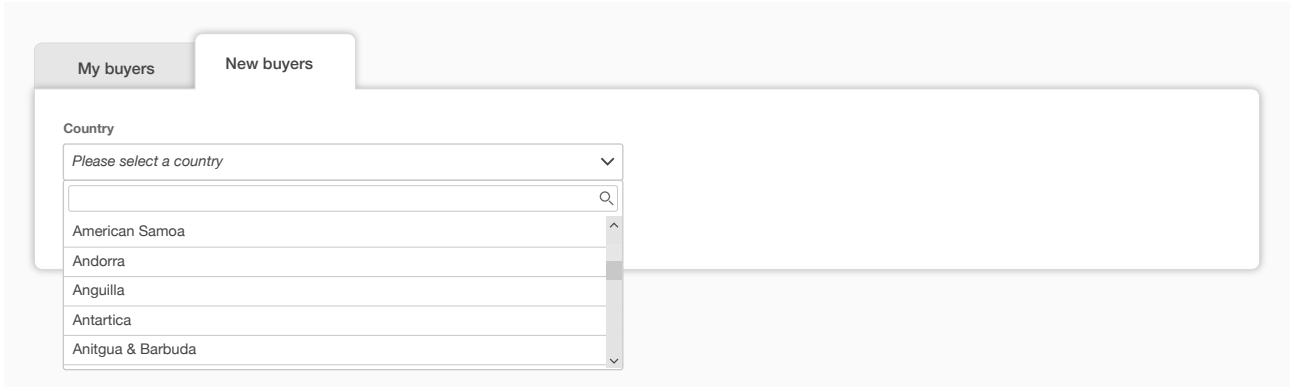
No results showing for: '78839733'

**Can't find what you're looking for?**  
If you haven't dealt with a buyer before then you may need to [search for a new buyer](#)

In the New buyers tab you can search for a buyer which does not already appear in your existing portfolio. This allows you to search the entire Atradius database for the buyer that you are looking for, with a number of filters to narrow down your search.

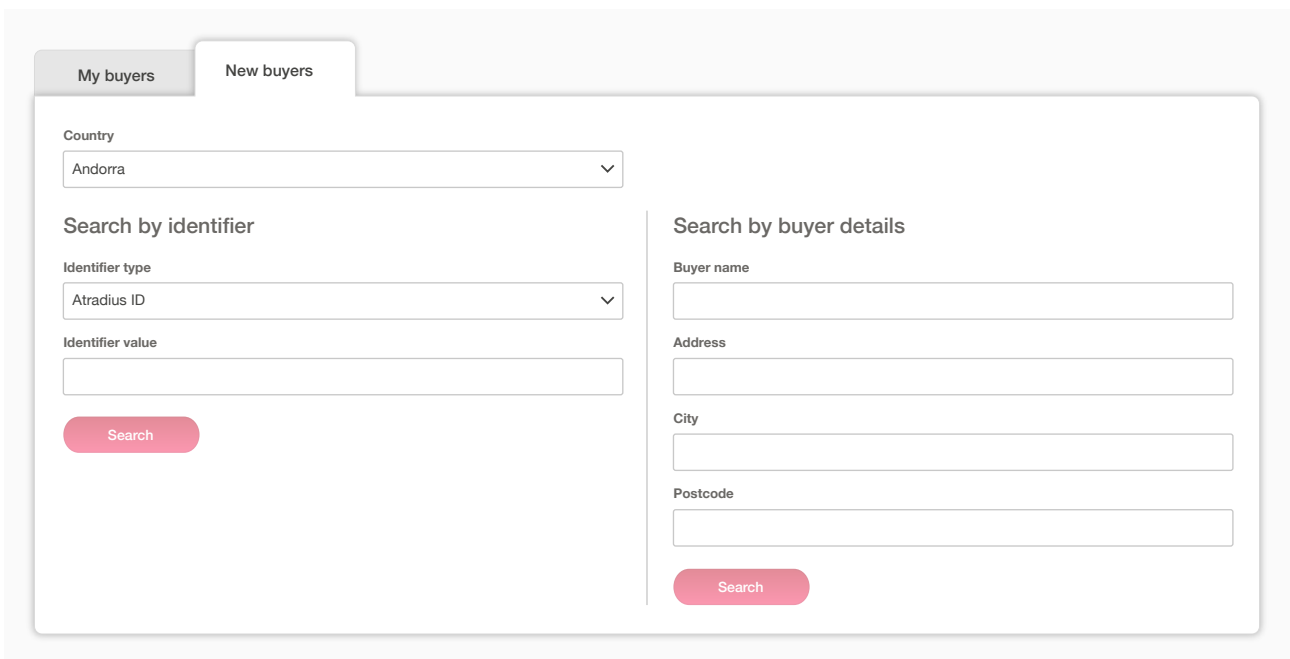
## Country

You will first need to limit your search to a single buyer country from a list of options. If you have set a default country from the account defaults page in the black header bar, this will automatically appear as your selected choice.



The screenshot shows the 'New buyers' search interface. At the top, there are two tabs: 'My buyers' and 'New buyers'. Below the tabs is a search form. The 'Country' section features a dropdown menu with the placeholder text 'Please select a country'. Below the dropdown is a search input field with a magnifying glass icon. A list of countries is displayed below the search field, including American Samoa, Andorra, Anguilla, Antartica, and Anitgua & Barbuda. The list is scrollable, with a vertical scrollbar on the right side.

After you have selected the buyer country, there are two ways you can enter additional search details: Search by identifier or Search by buyer details.



The screenshot shows the 'New buyers' search interface with the 'Country' dropdown set to 'Andorra'. Below the country selection, there are two search options: 'Search by identifier' and 'Search by buyer details'. The 'Search by identifier' section includes a dropdown for 'Identifier type' (set to 'Atradius ID') and a text input for 'Identifier value'. A pink 'Search' button is located below these fields. The 'Search by buyer details' section includes text inputs for 'Buyer name', 'Address', 'City', and 'Postcode'. A pink 'Search' button is located below these fields.

### Search by identifier

If you have the buyer's Atradius ID or its unique number (such as its Dun and Bradstreet, registration or VAT number), searching by identifier will quickly take you to the overview for that specific buyer. With the exception of the Atradius ID, the identifier types which you can choose from will depend on the selected country.

The screenshot shows a web interface with two tabs: 'My buyers' and 'New buyers'. The 'New buyers' tab is active. Below the tabs is a 'Country' dropdown menu set to 'Andorra'. The main content area is divided into two columns. The left column is titled 'Search by identifier' and contains an 'Identifier type' dropdown menu with options: 'Atradius ID', 'Company Registration Number', 'VAT Number', and 'Atradius ID'. Below this is a 'Search' button. The right column is titled 'Search by buyer details' and contains four input fields: 'Buyer name', 'Address', 'City', and 'Postcode', each followed by a 'Search' button.

Once you have selected the Search button at the bottom of the section, the details for the requested buyer will be presented automatically if a match is found from the Atradius database.

### Search by buyer details

If you do not have a unique identifier to hand, then you can alternatively search using generic information that you may have for your buyer, such as the organisation name or the registered address.

The screenshot shows the same web interface as above, but with the 'Search by identifier' section expanded. The 'Identifier type' dropdown menu is now set to 'Atradius ID'. Below it is an 'Identifier value' input field. The 'Search' button is still present. The 'Search by buyer details' section remains the same, with input fields for 'Buyer name', 'Address', 'City', and 'Postcode', each followed by a 'Search' button.



Once you have entered as much information as you can for the buyer, select the Search button at the bottom of the section. If there are any matches found for the buyer within the selected country, these will be displayed in the search results.

Search returned 4 results for: 'Andorra', 'Globex' Sort by Relevance (High - Low) ▾

---

<b>Atradius ID</b> 7433991	<b>Company registration</b> 43442903	<b>VAT number</b> --	
<b>Buyer name</b> GLOBEX BINE SC S L		<b>Trade sector</b> --	<b>Address</b> 6966 LAFAYETTE SPRING, AD200, ENCAMP LES BONS, Andorra

---

<b>Atradius ID</b> 7735922	<b>Company registration</b> 83296713	<b>VAT number</b> --	
<b>Buyer name</b> INTERNATIONAL GLOBEX CONSOR SC L		<b>Trade sector</b> --	<b>Address</b> 90, CAMI DE L'ESTANCY DE IA NOU, AD700, ESCALES-ENGORDANY, Andorra

---

<b>Atradius ID</b> 32658772	<b>Company registration</b> 1143944	<b>VAT number</b> --	
<b>Buyer name</b> GLOBEX AIXAS S L		<b>Trade sector</b> Wholesale other non-agri machinery	<b>Address</b> 73, CG-6, AD6000, SANT JULIA DE LORIA, BIXESSARRI, Andorra

### Creating a new buyer

If you cannot find the relevant buyer from your search results, you can select 'click here to create a new buyer' which appears at the bottom of the screen.

No results showing for: '78839377'

---

**Can't find what you're looking for?**  
If you can't find the buyer and you don't think it's available on our system then you can [click here to create a new buyer](#)

## New buyer details

Once you select the link to create a new buyer, a new screen will appear with a form for you to complete. Here you will need to provide details for the buyer you are creating, such as legal information, company address and contact details which will help Atradius to identify the organisation that you are trading with.

### Create a new buyer

If you haven't found the buyer you were searching for, you can create your buyer, by using the form below to provide details of your buyer. If you do not wish to create a new buyer, please select 'Cancel' to return to buyer search.

**New buyer details** \* Mandatory field

**Country \***  
 [Incorrect country? Search again](#)

**Legal type \***

**Name \***

**Address \***

**City \***

**Region**

**Postcode**

**Telephone**

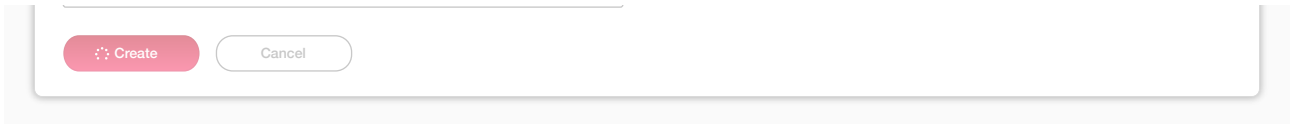
**Email**

**Website**


**VAT number**

**Company registration**

Once you have entered all of the relevant information that you have for the buyer, you can click on the Create button. You will see that Atrium will start processing your information, as you will see a loading animation appear within the button.



When this has completed, you will be presented with the Buyer details page for your newly created buyer. From here, you will be able to select your policy or policy group and enter your credit limit application amount.

 **New buyer created**  
This buyer has been successfully created and assigned the ID 98874331


### GLOBEX

This page provides summary information relating to the buyer that has been selected. Where possible, the page shows your default policy, but this can be changed to show the context of the buyer in relation to other policies via the select policy link. You can apply for cover and submit a case from the cover summary and non payment summary.

**Buyer details** | Buyer rating | Financial information

Atradius ID 98874331	Company registration --	VAT number 13624376	<a href="#">Show more</a>
-------------------------	----------------------------	------------------------	---------------------------

**Policy details**

Policy ID 541170	Customer name ASCOTT BUILDING	Status <span>Live</span>	
Currency EUR	Insurance year 01/07/2020 - 30/06/2021	Available cover 5,006,000 (EUR)	<a href="#">Select policy</a>

### Matching details found

Once you have selected the Create button, the system may notify you that a buyer which includes matching details entered in the New buyer details form has been found. Where there are matching details these will be highlighted so you can compare the information and select one of the following options:

**Amend details** If you believe that the buyer that has been matched by Atradius Atrium is not the buyer you are trading with, you will need to make sure that the unique identifier entered is correct. You can select the Amend details button to review and update this information.

**Use this buyer** If the matching buyer found is the one you were looking for, you can simply select the Use this buyer button, which will direct you to the Buyer details page for this buyer.

**We've found a matching buyer**

We've found a buyer with **matching details** in our database. If this is the buyer you were looking for then please click 'Use this buyer' to view the buyer details. If this isn't the buyer you were looking for please click 'Amend details' and update the information you gave for the buyer, and try again.

New buyer details		Matching buyer details	
Atradius ID ---	Buyer name <b>GLOBEX</b>	Atradius ID <b>7383975</b>	Buyer name <b>GLOBEX S.A.R.L.</b>
VAT number <b>700091127</b>	Company registration ---	VAT number <b>700091127</b>	Company registration 330774221
Address <b>ANDORRA LA VELLA, Andorra, AD566</b>	Legal type <b>Private limited liability company LTD</b>	Address MERIT 362, <b>ANDORRA LA VELLA, Andorra, AD5000</b>	Legal type <b>Private limited liability company LTD</b>
Trade sector ---	Foundation date ---	Trade sector Joinery installation	Foundation date 23/10/1056
No. of employees ---	Trading status ---	No. of employees 337	Trading status Trading
Telephone ---	Website ---	Telephone 0987 654321	Website <a href="http://www.globex.ad">www.globex.ad</a>
Email ---		Email <a href="mailto:support@globex.ad">support@globex.ad</a>	
<a href="#">Amend details</a>		<a href="#">Use this buyer</a>	

# Chapter 4: Buyer details

## Overview

Atradius Atrium provides an overview of information for every buyer known to Atradius, including company details, the date of the latest financials and any existing cover or non-payments activities relating to your policy. The Buyer search can be used to access the details of a buyer, either by entering one of its unique identifiers, or by providing some information which matches with the buyer you are looking for. You can also select the Buyer ID or Buyer name when it is displayed in context of a credit limit, non-payments case or communication alert.

When you select a buyer, the Buyer details page will be presented. You will see that buyer information is grouped into different sections, with each providing the option to view additional details or perform specific actions on the buyer.

[Back to search results](#)

## GLOBEX S.A.R.L.

This page provides summary information relating to the buyer that has been selected. Where possible, the page shows your default policy, but this can be changed to show the context of the buyer in relation to other policies via the select policy link. You can apply for cover and submit a case from the cover summary and non payment summary.

### Buyer details


### Buyer rating

### Financial information

### Buyer documents

Atradius ID 7383975	Company registration 330774221	VAT number 70091127	Dun & Bradstreet 7383975	<a href="#">Show more</a>
------------------------	-----------------------------------	------------------------	-----------------------------	---------------------------

### Policy details

Policy ID 541170	Customer name ASCOTT BUILDING	Status Live		<a href="#">Select policy</a>
Currency EUR	Insurance year 01/07/2020 - 30/06/2021	Available cover 5,006,000 (EUR)		

### Credit limits

Amount 150,000 (EUR)	Cover type Credit limit
-------------------------	----------------------------

Status Approved	<a href="#">View</a>
	<a href="#">Amend</a>

[Apply](#)

### Non-payments

There is no open case for the buyer on this policy.

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:

Due date between  
15/04/2020 and 15/04/2020

Debt amount exceeds  
15,000 (GBP)

[Submit a case](#)

### Historic cover - There are 2 historic decisions for this buyer and policy

Credit limit	Decision date	End date	Customer reference	
100,000 (GBP)	25/06/2020	25/08/2020	---	<a href="#">View</a>
Credit limit	Decision date	End date	Customer reference	
50,000 (GBP)	25/06/2020	25/08/2020	---	<a href="#">View</a>

### All policies: Cover and non-payment overview

#### Monitor and claim case

Amount 5,000 (EUR)	Submitted on 28/07/2020	Customer name OPTICFIBER TECH GMBH	Policy ID 524080	Customer reference ---	<a href="#">View</a>
-----------------------	----------------------------	---------------------------------------	---------------------	---------------------------	----------------------

#### Credit limit

Amount 35,000 (GBP)	Submitted on 22/02/2020	Customer name OPTICFIBER TECH GMBH	Policy ID 524080	Customer reference ---	<a href="#">View</a>
------------------------	----------------------------	---------------------------------------	---------------------	---------------------------	----------------------

## Buyer overview

The Buyer overview is split into four main views.

### Buyer details

The Buyer details tab shows the buyer's most important identifiers, allowing you to confirm that you are viewing the correct buyer.

Buyer details	Buyer rating	Financial information	Buyer documents
Atradius ID 7383975	Company registration 330774221	VAT number 70091127	Dun & Bradstreet 7383975

[Show more](#)

By expanding the panel to show more, additional details will be shown for your buyer. Here you will find company information such as Foundation date, Trade sector and Legal type, as well as contact information, address details and alternative names if there are any.

Buyer details	Buyer rating	Financial information	Buyer documents
Atradius ID 7383975	Company registration 330774221	VAT number 70091127	Dun & Bradstreet 7383975
Foundation date 23/10/1956	Trade sector Joinery installation	Trading status Trading	No. of employees 337
Legal type GmbH & CO KG			
Buyer name GLOBEX	Registered address MERIT 362, ANDORRA LA VELLA, Andorra, AD5000	Telephone 0987 654321	Email ---
Website <a href="http://www.globex.ad">www.globex.ad</a>			

[Show less](#)

### Buyer rating

When you have cover in place with the buyer, you may also see the most recent buyer rating; this will be shown in the Buyer rating tab with the date it was last reviewed. You will also be able to see the date of the most recent buyer rating change and whether it is a deterioration (red arrow) or an improvement (green arrow). This tab is also shown whenever a Buyer rating communication alert is received.

Buyer details	Buyer rating	Financial information	Buyer documents
	<b>34</b> Buyer rating 29/03/2020	<b>3</b> Rating change was 37 17/03/2020	Parent company GLOBEX HOLDING LTD Class 2

### Financial information

If the buyer publicly releases their financial statements, you will be able to see the date of the latest financials within the Financial information tab, as well as the type of statements that have been produced.

Buyer details	Buyer rating	Financial information	Buyer documents
		Last balance sheet date 31/12/2018	Type Non-consolidated


### Buyer documents

The Buyer documents tab will display a list of all files that you have submitted when applying for a new or amending an existing credit limit. You can set a date range to filter the documents list in order to find the one you are looking for more easily.

Buyer details   Buyer rating   Financial information   **Buyer documents**

From date: 05/08/2019   To date: 11/09/2020   [Search](#)

Document name	Document type	Document date	Customer reference
<a href="#">250452.DOCX</a>	Consolidated accounts	13/08/2020	---
<a href="#">275770.DOCX</a>	Consolidated accounts	02/09/2020	---
<a href="#">275771.DOCX</a>	Trading experience	04/09/2020	---
<a href="#">275768.DOCX</a>	Annual report	11/09/2020	---
<a href="#">275769.DOCX</a>	Annual report	11/09/2020	---

 Please note that you will only see documents that have been uploaded by you. These documents will not be accessible to any other user that may be trading with the same buyer.

### Policy details

Before you can do anything with the buyer, you will first need to make sure that a policy has been selected. If you only have one policy, or have set a default policy from your Account defaults, this will automatically appear within the Policy details panel. You will then be able to apply for a credit limit or submit a non-payments case under your selected policy.

Policy details

No policy context set, please select a policy   [Select policy](#)



When selecting a policy, you can enter your policy number or name of the policy group to quickly find your policy. You can also use the check boxes to find and select your policies. Once you have made your selection and clicked the Select policy link, you will be taken back to the Buyer details page.

**Showing 3 of 3 policies**

Policy ID, policy group or customer name:

Live policies only
  Single policies
  Grouped policies
 Sort by Name (A-Z) ▾

<b>Policy ID</b> 541170  <b>Country</b> Andorra	<b>Customer name</b> ASCOTT BUILDING  <b>Currency</b> EUR	<b>Renewal date</b> 01/07/2020	<b>Status</b> <span style="background-color: #28a745; color: white; border-radius: 10px; padding: 2px 5px;">Live</span>	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Policy ID</b> 548714  <b>Country</b> Andorra	<b>Customer name</b> ASCOTT CARPENTRY  <b>Currency</b> EUR	<b>Renewal date</b> 01/09/2020	<b>Status</b> <span style="background-color: #28a745; color: white; border-radius: 10px; padding: 2px 5px;">Live</span>	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>

▾ ASCOTT MULTINATIONAL (1 policies)

<b>Policy ID</b> 542035  <b>Country</b> Andorra	<b>Customer name</b> ASCOTT SERVICES  <b>Currency</b> EUR	<b>Renewal date</b> 01/09/2020	<b>Status</b> <span style="background-color: #28a745; color: white; border-radius: 10px; padding: 2px 5px;">Live</span>	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
---	---	-----------------------------------	--	--

Page 1 of 1 (1-3 of 3 items) | ⏪ < 1 > ⏩
Show 5 results per page

You will then see your selected policy within the Policy details panel. The panel will also present the total current cover in place and the remaining cover available for your policy, allowing you to manage the level of cover across all of your buyers.

**Policy details**

<b>Policy ID</b> 541170	<b>Customer name</b> ASCOTT BUILDING	<b>Status</b> <span style="background-color: #28a745; color: white; border-radius: 10px; padding: 2px 5px;">Live</span>	<div style="display: flex; align-items: center; justify-content: center;"> <div style="text-align: center; margin-right: 10px;"> <span style="font-size: 24px; font-weight: bold;">9%</span> </div> <div style="text-align: center;"> <span style="font-size: 12px;">Available cover</span>  <span style="font-weight: bold;">5,006,000 (EUR)</span> </div> </div>
<b>Currency</b> EUR	<b>Insurance year</b> 01/07/2020 - 30/06/2021	<span style="background-color: #dc3545; color: white; border-radius: 10px; padding: 5px 15px; font-weight: bold;">Select policy</span>	

## Credit limits

The Credit limits panel will show any active credit limits or pending decisions that exist under the selected policy for the buyer. You will be able to see the Cover type, the application or decision amount, and the credit limit Status which shows if the application has been fully or partially approved, rejected or referred to an underwriter. Where there are conditions for a credit limit decision, a blue triangle will also appear next to the Amount.

Where a credit limit decision has been agreed by Atradius, you can select the 'View' option to see the application and decision details on the Cover details page. You will also have the option to amend your credit limit by applying for additional cover, or by reducing or cancelling the cover agreed.

The screenshot shows two panels. The 'Credit limits' panel on the left displays: Amount: 150,000 (EUR) with a blue triangle icon; Cover type: Credit limit; Status: Approved in a blue pill; and two links: '> View all limits' and '> Amend'. The 'Non-payments' panel on the right displays: 'There is no open case for the buyer on this policy.'; a note: 'If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:'; Due date between: 30/05/2020 and 29/06/2020; and a 'Submit a case' button.

If there is no active credit limit application or decision for the buyer, you will have the option to apply for cover.

The screenshot shows two panels. The 'Credit limits' panel on the left displays: 'You have not applied for cover' and an 'Apply' button. The 'Non-payments' panel on the right displays: 'There is no open case for the buyer on this policy.'; a note: 'If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:'; Due date between: 30/05/2020 and 29/06/2020; and a 'Submit a case' button.

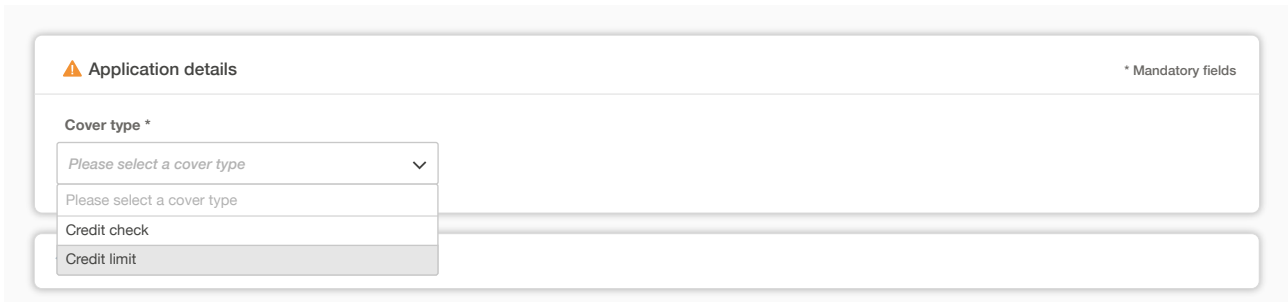
## Applying for cover

After selecting the Apply button, the Apply for cover page will be presented. From here you can enter and submit your application for the buyer and policy selected.

The 'Apply for cover' page has a title and a paragraph: 'The 'Apply for cover' page allows you to apply for cover on the buyer and policy already selected. Please be aware that your application will not be processed unless you have submitted it using the 'Apply' option. You will be notified of the outcome of your application as soon as it has been processed.' Below this are three expandable sections: 'Buyer details: 7383975 - GLOBEX', 'Policy details: 541170 - ASCOTT BUILDING', and 'Application details'. The 'Application details' section contains a dropdown menu for 'Cover type \*' with the placeholder text 'Please select a cover type' and a downward arrow. A note '\* Mandatory fields' is on the right. At the bottom is a 'Contact' section.

The Apply for cover page is split into four main sections, with the Buyer details, Policy details and Contact panels collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. The Application details panel is always immediately available for you to apply for cover.

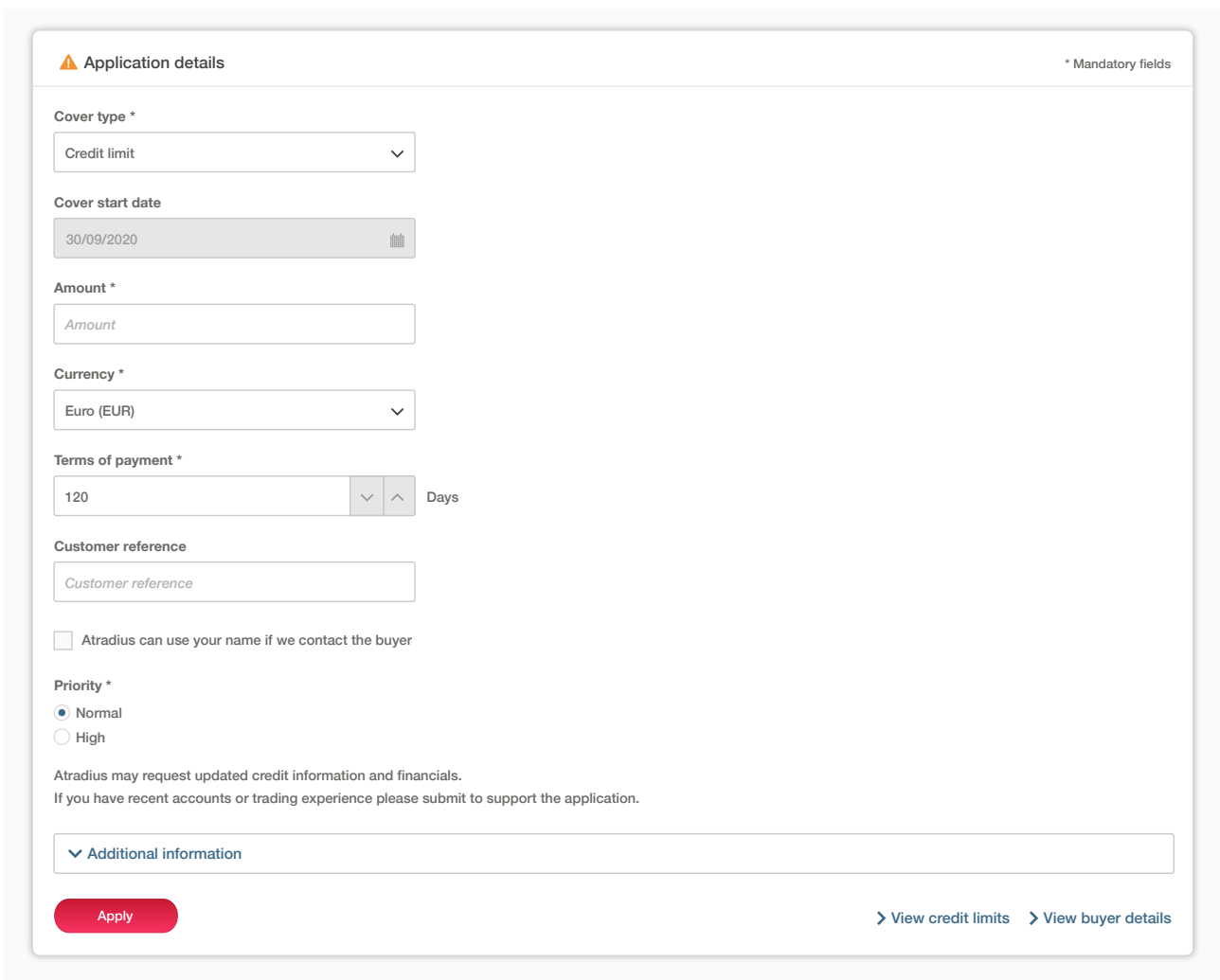
Before entering your application details, you will need to select a Cover type from the drop down menu.



The screenshot shows the 'Application details' panel with a warning icon and the text '\* Mandatory fields'. The 'Cover type \*' dropdown menu is open, showing the following options: 'Please select a cover type', 'Please select a cover type', 'Credit check', and 'Credit limit'. The 'Credit limit' option is highlighted.

### Credit limits and Indications

After selecting the Credit limit cover type, a form will appear for you to complete. Here you will need to provide details of your application such as the application amount and currency, the terms of payment and your own reference. You can also indicate whether Atradius can use your name when contacting the buyer regarding your application.



The screenshot shows the 'Application details' panel with the 'Credit limit' cover type selected. The form fields are as follows:

- Cover type \***: Credit limit
- Cover start date**: 30/09/2020
- Amount \***: Amount
- Currency \***: Euro (EUR)
- Terms of payment \***: 120 Days
- Customer reference**: Customer reference
- Atradius can use your name if we contact the buyer
- Priority \***:  Normal,  High

Atradius may request updated credit information and financials.  
If you have recent accounts or trading experience please submit to support the application.

Additional information

Apply [View credit limits](#) [View buyer details](#)

You can add documents or notes to support your application by expanding the Additional information panel below the form. For example, this can include the latest financial accounts for your buyer or any trading experience reports that you may have with the buyer.

^ Additional information

Add files or notes  
Upload files or notes

Upload

Document type	Document date	File name
Consolidated accounts <span>▼</span>	29/09/2020 <span>📅</span>	No file selected <span>Browse</span>
Consolidated accounts		
Trading experience		
Annual reports		
Preliminary accounts		
Interim accounts		

Notes

*Warning: you will not be able to receive an immediate decision online if you enter notes in this box: your application will always be referred to an underwriter. You will be able to enter notes at a later stage if necessary. Please ensure that any notes are in English.*



Please note that you will not receive an immediate decision when adding documents or notes to your application, as it will be referred to an underwriter to review.

When you are happy that the details of your application are complete, the Apply button at the bottom of the page can be selected. Your application will then be processed and you will be presented immediately with one of the following outcomes:

**Fully agreed**      The credit limit decision is for the full amount of your requested amount  
(*'full decision'*)

**Partly agreed**      The credit limit decision is for a lower amount than your requested amount  
(*'partial decision'*)

**Rejected**      It has been decided that no cover can be agreed for the selected buyer  
(*'zero decision'*)

**Referred**      The application has been referred to an underwriter and is a pending credit limit decision  
(*'pending decision'*)

Where a decision has been made, you will have the option to select the 'View cover details' link. You can also click the 'View buyer details' link to return to the Buyer details page, where you will now see that the Credit limits panel will show the decision amount and credit limit status.



**150,000 (EUR) Approved**

[View cover details](#) [View buyer details](#)

If a decision has been referred to an Atradius underwriter, you can review or amend the details of the credit limit application by selecting the 'Review application' link.

**Referred**

Our underwriting team are examining your application and aim to provide a response as soon as possible. In order to give you the best decision we may need to obtain additional information. On these occasions the normal standards of service may be extended.

If you have credit reports, balance sheets, trading experience, you can view and add to your application.

[> Review application](#) [> View buyer details](#)

### Credit checks

If credit checks have been included in your policy, you will also be able to select this from the Cover type drop down menu. When applying for a credit check, the amount will be automatically presented, with the option to add your own reference if desired. When you are happy, the Apply button at the bottom of the page can be selected.

**Application details** \* Mandatory fields

Cover type \*  
Credit check

Amount \*  
5,000 (EUR)

Customer reference  
Customer reference

[Apply](#) [> View credit limits](#) [> View buyer details](#)

Atradius Atrium will then process the application and a decision will be provided immediately as approved or rejected for the credit check amount.

**5,000 (EUR) Approved**

[> View cover details](#) [> View buyer details](#)

## Non-payments

The Non-payments panel will show the debt amount which has been filed for the buyer. You will also be able to see how much of the debt has been recovered from the buyer, how much of the claim has been paid by Atradius and the Net position, which is the amount that has not been paid by either the buyer or by Atradius. When a non-payments case has been filed, you can select the 'View details' option to see the case activities and financial details on the Case details page.

Credit limits		Non-payments	
Amount	Cover type	Collections	Claims paid
150,000 (EUR) ▲	Credit limit	0	60,000
Status	> View	Net position	Debt filed
Approved	> Amend	17,888 (EUR)	77,888 (EUR)
		> View details	

If there is no open non-payments case and the buyer is late in paying, you will have the option to submit a case from the Non-payments panel. Here you will also see a date range of invoice due dates, which will help you identify any unpaid invoices for this buyer that Atradius needs to be notified of.

Credit limits		Non-payments	
Amount	Cover type	<b>There is no open case for the buyer on this policy.</b>	
150,000 (EUR) ▲	Credit limit	If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:	
Status	> View	Due date between	
Approved	> Amend	30/05/2020 and 29/06/2020	
		<a href="#">Submit a case</a>	



Please refer to the conditions on your policy or credit limit decision to make sure that you comply with your policy.

## Submitting a case

After selecting the Submit a case button, the Submit case page will be presented. From here you can enter the non-payment details for the buyer and policy selected.

### Submit case

This page allows you to submit a non-payment case for the buyer and policy selected. You can either save a partially completed case for completion at a later date or submit a completed case.

▼ Buyer details: 7383975 - GLOBEX

▼ Policy details: 541170 - ASCOTT BUILDING

#### Submit non-payment

##### Financial transactions

Type	Amount (incl. tax)	Tax %	Tax amount	Issue date	Due date	Reference
Invoice ▼	<input type="text"/>	EUR ▼	<input type="text"/> or <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
+ Add entry						

**Total debt amount** 0.00 (EUR)

Has the buyer filed for insolvency?

Customer reference

Claim required?

Atradius collections required?

Casetype  
Monitor only

▼ Additional information

**i** By submitting you agree the information provided is accurate and within the terms of your policy.

**i** You agree to take collection action through the use of our own lawyer/debt collector and will demonstrate the actions taken were compliant with policy obligations to minimise loss in the event of claim.

[> View buyer details](#) [> View non payments](#)

The Submit case page is split into three main sections, with the Buyer details and Policy details panels collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. The Submit non-payments panel is always immediately available for you to enter your financial transactions.

When submitting details for a non-payment, you will first be required to enter any invoices, credit notes or payments relating to the outstanding debt.

**Financial transactions**  Group by month

Type	Amount (incl. tax)	Tax %	Tax amount	Issue date	Due date	Reference	
Invoice	50,000.00 EUR	20		11/05/2020	23/10/2020	0001	
Credit note	10,000.00 EUR	20		20/04/2020		00001	
Payment	25,000.00 EUR		5,000.00 EUR	17/04/2020		PAYE-001	
<a href="#">+ Add transaction</a>							

Under the Financial transactions table, you can enter the type of transaction, the amount and the applicable tax rate or amount. Where the outstanding debt consists of only one invoice, you will need to enter the Issue date as well as the Due date of the invoice.

Type	Amount (incl. tax)	Tax %	Tax amount	Issue date	Due date	Reference
Invoice <input type="text"/>	<input type="text"/> EUR <input type="text"/>	or <input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
<a href="#">+ Add entry</a>						

< August 2020 >

M	T	W	T	F	S	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Today

If you need to submit multiple invoices issued within the same month relating to the outstanding debt, you can do this by marking the 'Group by month' check box above the table. You can then group the transactions and enter the total by month.

**Financial transactions**  Group by month

Type	Amount (incl. tax)	Tax %	Tax amount	Issue date	Due date	Reference
Invoice <input type="text"/>	<input type="text"/> EUR <input type="text"/>			<input type="text"/>	<input type="text"/>	<input type="text"/>
<a href="#">+ Add entry</a>						

The date of the invoice with the earliest issue date can then be entered as the First issue date, and the Last Issue date should be the date of the invoice with the latest issue date. You will also need to add a reference for each transaction, such as the invoice number.

Type	Amount (incl. tax)	Tax %	First issue date	Last issue date	Reference
Invoice <input type="text"/>	<input type="text"/> EUR <input type="text"/>		04/05/2020	29/05/2020	<input type="text"/>
<a href="#">+ Add entry</a>					

Enter a date between 05/05/2020 and 31/05/2020

As the table is being amended, Atradius Atrium will calculate the Total debt amount based on all of the amounts that have been entered for the financial transactions.

<b>Total debt amount</b>	<b>15,000.00 (EUR)</b>
--------------------------	------------------------



Once you have added all of your transactions, you will need to indicate if the buyer has filed for insolvency and provide your own reference. You can either submit a notification of non-payment only, or immediately submit the notification together with a claim by selecting the relevant checkbox. If you submit a claim, you will also be required to select the type of cover that is applicable for this case. When Collections services have been included as part of your policy, you will see that Mandatory collections will be selected automatically.

Has the buyer filed for insolvency?

**Customer reference**

Claim for unpaid invoices and/or any collection costs?

**Covered by**

Credit Limit/Credit Check
▼

Mandatory collection with Atradius

**Casetype**  
Collection & Claim

▼ Additional information

Please confirm you have read, understood and agree to act in accordance with your Policy and Debt Collection Agreement

By submitting you agree the information provided is accurate and within the terms of your policy.  
 You may be liable for collections costs in line with your policy and debt collection agreement.

If Collections is not included in your policy, you can still access the services provided by Atradius Collections on a case-by-case basis. Alternatively, your named collection agency can be selected when this appears.

Atradius collections required?

**Casetype**  
Monitor only

Based on the information you have provided and the selections you have made, Atradius Atrium will show one or a combination of the following case type(s):

- Monitor case**      When you need to notify Atradius about any delays in payment or adverse information, and you are taking your own recovery actions, a monitor case needs to be submitted. This can be converted to a Claims case at a later stage if the buyer continues not to pay
- Collections case**      When Atradius Collections is selected, a Collections case will be created. This can be converted to a Claims case at a later stage if the buyer continues not to pay
- Claims case**      It has been decided that no cover can be agreed for the selected buyer

You can also add notes to support your case by expanding the Additional information panel. This allows you to inform Atradius of any disputes which you may have with the buyer. Additionally, you can indicate if retention of title is in place in the contract and provide buyer contact details, as well as any other information which may help Atradius to assess your case. If the non-payments case is in relation to the pre-credit risk period, this option needs to be checked.

**^ Additional information**

**Is the buyer unwilling to pay because of a dispute?**

Other - Please provide additional information v

*Is the buyer unwilling to pay because of a dispute?*

**We have retention of title in our terms and conditions**

*Please provide details*

**Buyer contact details**

*Please provide buyer contact details*

**Additional information**

*Please provide any relevant information that can help speed up the process. If a payee applies to this case as an assignee or beneficiary, please provide the name here, otherwise leave blank.*

**Is the Case in respect of pre-credit risk?**

If you need to check your details and continue at a later stage, you can store your current progress by selecting the Save button. This will ensure that all the entered data is saved until the case has been submitted.

Submit
Save

[> View buyer details](#)
[> View non payments](#)

Please note that a saved case, which has not yet been submitted, will be available in Atradius Atrium for a period of 30 days, after which it will be automatically deleted.

When the case has been saved, you can click the 'View buyer details' link to return to the Buyer details page. Here you will now see a button in the Non-payments panel that you can select to continue with the saved case.

**Credit limits**

---

<p><b>Amount</b></p> <p>150,000 (EUR) <span style="color: #e91e63;">▲</span></p> <p><b>Status</b></p> <p style="background-color: #e91e63; color: white; padding: 2px 5px; border-radius: 5px;">Approved</p>	<p><b>Cover type</b></p> <p>Credit limit</p> <p style="text-align: right;"><a href="#">&gt; View</a></p> <p style="text-align: right;"><a href="#">&gt; Amend</a></p>
--	---

**Non-payments**

---

**There is no open case for the buyer on this policy.**

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:

**Due date between**  
15/04/2020 and 14/05/2020

**Debt amount exceeds**  
15,000 (GBP)

Continue with saved case

When you are happy that the details of your case submission are accurate and complete, the Submit button at the bottom of the page can be selected.



Before submitting your Collections case, you will be required to confirm the details that have been provided comply with your Policy and Debt Collection Agreement.

Please confirm you have read, understood and agree to act in accordance with your Policy and Debt Collection Agreement

**i** By submitting you agree the information provided is accurate and within the terms of your policy.

**i** You may be liable for collections costs in line with your policy and debt collection agreement.

Once you have checked the debt amount filed for the case is correct, Atradius Atrium will process your submission and display a message to confirm that the case has been received. You can now add documents to complete your case and you will have also the option to select the 'View case details' link from here.



**We require supporting documents to complete your case**

Case 91124892 is submitted for 15,000.00 (GBP). Please provide supporting documents to complete your case via the Add documents button.

[Add documents](#)

[View buyer details](#) [View case details](#)

**Historic cover**

The Historic cover panel will allow you to view all previously agreed credit limit decisions from the past 2 years under the selected policy for the buyer. Here you will see the Credit limit amount, the original Decision date and End date of cover. You will also have the option to view the Cover details page for each historic limit, which will show you if the credit limit was cancelled, withdrawn, superseded or expired.

^ Historic cover - There are 11 historic decisions for this buyer and policy

Credit limit	Decision date	End date	Customer reference	
100,000 (GBP)	25/06/2020	25/08/2020	---	<a href="#">View</a>
Credit limit	Decision date	End date	Customer reference	
50,000 (GBP)	25/06/2020	25/08/2020	---	<a href="#">View</a>
Credit limit	Decision date	End date	Customer reference	
150,000 (GBP)	21/06/2020	25/08/2020	---	<a href="#">View</a>
Credit limit	Decision date	End date	Customer reference	
150,000 (GBP)	19/10/2020	10/04/2020	---	<a href="#">View</a>
Credit limit	Decision date	End date	Customer reference	
200,000 (GBP)	19/10/2020	10/04/2020	---	<a href="#">View</a>

Page 1 of 5 (1-5 of 11 items)

⏪ ⏩ 1 2 3 4 5 ⏪ ⏩

Show 5 results per page

### All policies: Cover and non-payment overview

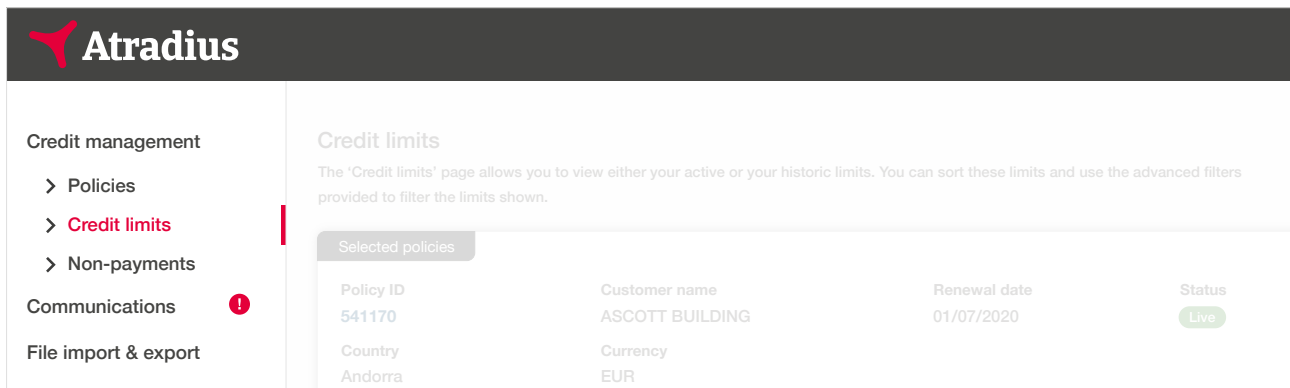
If you have access to more than one policy where cover or non-payments exist for the same buyer, you will see these within the All policies panel. For all policies which you have access to, you may see additional information for any active credit limit(s) or open non-payments case(s) that exist. You have the option to view further details for each activity.

All policies: Cover and non-payment overview					
<b>Monitor and claim case</b>					
Amount	Submitted on	Customer name	Policy ID	Customer reference	
5,000 (EUR)	28/07/2020	OPTICFIBER TECH GMBH	524080	---	<a href="#">View</a>
<b>Credit limit</b>					
Amount	Submitted on	Customer name	Policy ID	Customer reference	
35,000 (GBP)	22/02/2020	OPTICFIBER TECH GMBH	524080	---	<a href="#">View</a>

# Chapter 5: Credit limits

## Accessing your credit limits

To view a list of all credit limits which you have with Atradius, the Credit limits option can be selected from the left hand navigation menu.



**Atradius**

**Credit management**

- > Policies
- > **Credit limits**
- > Non-payments

**Communications** !

**File import & export**

**Credit limits**

The 'Credit limits' page allows you to view either your active or your historic limits. You can sort these limits and use the advanced filters provided to filter the limits shown.

Selected policies

Policy ID	Customer name	Renewal date	Status
541170	ASCOTT BUILDING	01/07/2020	Live
Country	Currency		
Andorra	EUR		

## Viewing your credit limits

On the Credit limits page, you will be presented with an overview of all your active and pending credit limit decisions.

### Credit limits

The 'Credit limits' page allows you to view either your active or your historic limits. You can sort these limits and use the advanced filters provided to filter the limits shown.

**Selected policies**

Policy ID <b>541170</b>	Customer name ASCOTT BUILDING	Renewal date 01/07/2020	Status <b>Live</b>	<a href="#">Select all policies</a> <a href="#">Change selection</a>
Country Andorra	Currency EUR			

**Active cover** | Historic cover (past 3 years)  
Buyer name, Buyer ID, Customer reference or cover ID:  
 [Advanced filters](#) **7** [Reset filters](#) [Apply Filters](#)

**Currency**: Euro (EUR) | **Sort by**: Buyer name | **Order by**: (A-Z) |  Group by country name

<b>Buyer name</b> VAKMAATSCHAPPIJ NV	<b>Buyer country</b> Belgium	<b>Customer reference</b> --	<b>Credit limit</b> <b>21,000</b> (EUR)
<b>Buyer ID</b> 3396960	<b>Buyer rating</b> 56	<b>Status</b> Approved	
<b>Policy ID</b> 541170	<b>Decision date</b> 17/05/2020		
<a href="#">View cover</a> <a href="#">Amend cover</a> <a href="#">Cancel cover</a>			
<b>Buyer name</b> VERPAKKINGEN GROEP NV	<b>Buyer country</b> Netherlands	<b>Customer reference</b> --	<b>Credit limit</b> <b>225,000</b> (EUR)
<b>Buyer ID</b> 5291466	<b>Buyer rating</b> 37	<b>Status</b> Reduced	
<b>Policy ID</b> 541170	<b>Decision date</b> 08/05/2020		
<a href="#">View cover</a> <a href="#">Amend cover</a> <a href="#">Cancel cover</a>			
<b>Buyer name</b> GLOBEX S.A.R.L.	<b>Buyer country</b> Netherlands	<b>Customer reference</b> --	<b>Credit limit</b> <b>160,000</b> (EUR)
<b>Buyer ID</b> 3981957	<b>Buyer rating</b> 28	<b>Status</b> Approved	
<b>Policy ID</b> 541170	<b>Decision date</b> 11/05/2020		
<a href="#">View cover</a> <a href="#">Amend cover</a> <a href="#">Cancel cover</a>			

As Atradius Atrium displays a maximum of 500 credit limits on the screen, you will be able to fine-tune the list by selecting a policy or policy group. This can be done by selecting one or more of your policies from the selection panel, which appears at the top of the Credit limits page and the Credit management page.

Selected policies

Policy ID  
All policies

Change selection

The Credit limits page is split into two main views. The Existing cover tab provides a list of all active credit limits and currently outstanding applications across your chosen policy selection. In the Historic cover tab, you will find all previously submitted applications, and archived limits such as those that have been cancelled, withdrawn, superseded or expired in the past 3 years.

Active cover

Historic cover (past 3 years)

You can also type the Policy ID, policy group name or buyer name into the keyword filter, which will narrow down the number of results displayed on the screen. You can also further refine your criteria using the advanced filters to find specific limits of interest.

Buyer name, Buyer ID, Customer reference or cover ID:

Advanced filters 7

Cover type

Credit check

Credit limit

Indication

Start cover

Cover amount

Full / fixed / partial

Zero / negative

Referred application

Filter by

Decision date

From date

Application date

To date

Co-insured & Affiliates

Start typing to filter Co-Insured & Affiliates

Countries

Netherlands

x United Kingdom

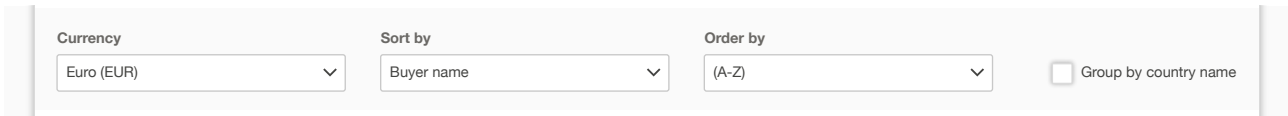
x Netherlands

Clear countries

Reset filters

Apply Filters

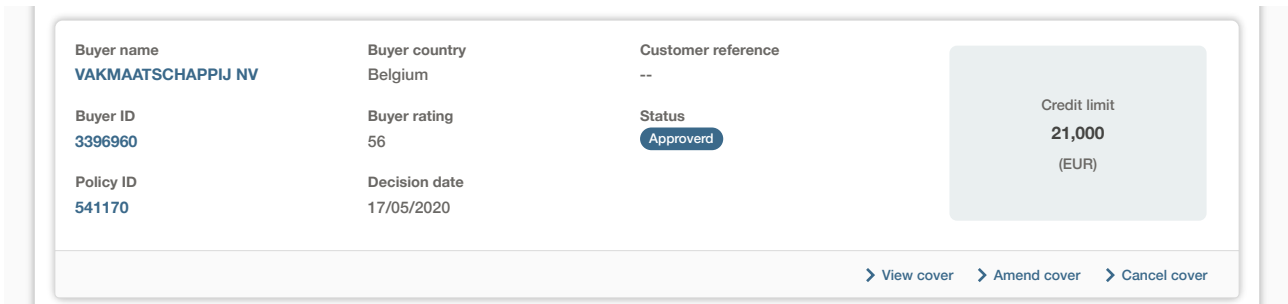
You can sort and order how the list of credit limits will appear on your screen. For example, this can be sorted by Buyer ID, Buyer name, your own reference or the cover amount; this can then be ordered by ascending or descending order. Additionally, if you have cover in place for buyers across multiple countries, Atradius Atrium provides you with the option to group these by country. Finally, you can convert the credit limit amounts which are displayed in the credit limits list to a currency of your choice from a list of options provided.



Currency: Euro (EUR) | Sort by: Buyer name | Order by: (A-Z) |  Group by country name

### Viewing credit limit details

For each credit limit or pending decision shown in the results, an overview panel is presented. Here you will be able to view its most important information, such as the Buyer name, Buyer ID, country of the buyer, your own reference, application details and the amount that has been requested or agreed.



Buyer name <b>VAKMAATSCHAPPIJ NV</b>	Buyer country Belgium	Customer reference --
Buyer ID <b>3396960</b>	Buyer rating 56	Status <b>Approved</b>
Policy ID <b>541170</b>	Decision date 17/05/2020	

Credit limit  
**21,000**  
(EUR)

[View cover](#) [Amend cover](#) [Cancel cover](#)

At the right of this panel, there are three additional options that you can select:

- View cover**      Selecting this option will take you to the Cover details page, where you will be able to view details such as the application amount, the agreed amount and any conditions or explanations which may apply to the decision
- Amend cover**      Selecting this option allows you to increase the application amount or change your own reference
- Cancel cover**      Selecting this option will give you the possibility to cancel an active limit or a pending decision



### Viewing your cover

When you have selected the option to view a credit limit, you will be presented with the Cover details page. The Buyer details, Policy details and Contact panels will be collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. You can create a PDF copy of your cover by selecting the Print page button at the top of the Cover details page.

#### Cover Details

The 'Cover details' page allows you to view details of the cover you have on the selected buyer and policy. You will be able to print these cover details and if applicable, cancel, convert or reapply for this cover. [Print page](#)

▼ Buyer details: 7383975 - GLOBEX

▼ Policy details: 541170 - ASCOTT BUILDING

Cover ID: 92637295

##### Cover

Customer reference ---	Cover type Credit limit	Status <b>Approved</b>	Co-Insured & Affiliates ---	Amount <b>150,000 (EUR)</b>
---------------------------	----------------------------	---------------------------	--------------------------------	--------------------------------

##### Decision

Effect from date 01/09/2020	End date ---	Amount <b>150,000 (EUR)</b>
		<a href="#">Show conditions</a>

##### Application

Application date 29/09/2020	Submitted by Joe Doe	Priority Normal	Application terms of payment 120 Days
Amount 150,000 (EUR)	Atradius can use your name if we contact the buyer Yes		

▼ Decision documents and / or notes

[Amend Details](#) [Cancel cover](#) [View credit limits](#) [View buyer details](#)

The Cover section provides you with a detailed overview of the credit limit. From here you can view the cover amount in place for the selected policy, the Cover type and the credit limit status. You will also be able to see the names of any co-insured parties or affiliates, as well as your own reference.

##### Cover

Customer reference ---	Cover type Credit limit	Status <b>Approved</b>	Co-Insured & Affiliates ---	Amount <b>150,000 (EUR)</b>
---------------------------	----------------------------	---------------------------	--------------------------------	--------------------------------

Information relating to the credit limit can also be reviewed, such as the Decision date, the Expiry date and the Amount that has been approved. A blue triangle with the number of conditions which apply to the decision may appear below the decision amount and are available to view by selecting the 'Show conditions' link.

**Decision**

Effect from date 01/09/2020	End date ---	<div style="border: 1px solid #ccc; padding: 5px; display: inline-block;"> <p style="margin: 0;">Amount <b>150,000 (EUR)</b></p> <p style="margin: 0;">^ Show conditions </p> </div>
--------------------------------	-----------------	--

**Conditions**

T600 This credit limit applies \*\* to all branches of the buyer that are not separate legal entities.

Where conditions apply to a part of the total cover amount, Atradius Atrium will present this as two separate amounts. You can then select the 'Show conditions' link displayed below the relevant decision amount to show the conditions that are applicable to this part of the cover.

**Decision**

Effect from date 01/09/2020	End date ---	<div style="border: 1px solid #ccc; padding: 5px; display: inline-block;"> <p style="margin: 0;">Amount 1 <b>100,000 (EUR)</b></p> </div>	<div style="border: 1px solid #ccc; padding: 5px; display: inline-block;"> <p style="margin: 0;">Amount 2 <b>50,000 (EUR)</b></p> <p style="margin: 0;">v Show conditions </p> </div>
--------------------------------	-----------------	---	---

You can also view the details that were entered when originally applying for new cover, as well as the name of the user who submitted the application.

**Application**

Application date 20/09/2020	Submitted by Joe Doe	Priority Normal	Application terms of payment 120 Days
Amount 150,000 (EUR)	Atradius can use your name if we contact the buyer No		

Any documents or notes which were included in the application can be viewed by expanding the Decision documents and notes panel. The 'Refresh' option can also be selected to update the list of documents in case you uploaded new documents when amending the credit limit application.

^ Decision documents and notes

**Documents** Refresh:

Document name	Document type	File size	Document date
Consolidated accounts 2019 - 7383975	Consolidated accounts	1.2 MB	20/09/2020

### Amending your cover

If trade with a specific buyer is lower than expected, you can decrease the cover amount for an existing credit limit by entering a lower value. When amending cover of any type, you will also be able to update your own reference before confirming your changes.

**Amend details** \* Mandatory fields

**Cover type \***

Credit limit

**Amount \***

140,000  EUR

**Customer reference**

[Amend](#) [View credit limits](#) [View buyer details](#)

When you are happy with the amount that has been entered, you can select the Amend button to proceed. Similar to applying for new cover, Atradius Atrium will process the changes and provide immediate confirmation that the reduced amount has been approved.

**Success**

You have successfully updated your cover

[View cover details](#) [View buyer details](#)

Alternatively, you may wish to increase an existing credit limit where there is growing trade with a buyer. This can be done by entering a higher amount via the Amend details screen. As increased trade may result in different payment terms, Atradius Atrium will prompt you to review the full application to ensure the details which were originally submitted remain valid.

**Amend details** \* Mandatory fields

**Cover type \***

Credit limit

**Amount \***

160,000  EUR

**Customer reference**

**i** To increase your cover or apply for the same amount again, follow the link below.

[Show full application](#)

[Amend](#) [View credit limits](#) [View buyer details](#)

From here, you will be able to update the Terms of payment, with the new application amount automatically updated to reflect the increase that you previously entered. You can also update your own reference before applying for the new amount.

### Application details \* Mandatory fields

**Cover type \***  
Credit limit

**Cover start date**  
30/09/2020

**Amount \***  
160,000

**Currency \***  
Euro (EUR)

**Terms of payment \***  
120 Days

**Customer reference**  
Customer reference

Atradius can use your name if we contact the buyer

**Priority \***  
 Normal  
 High

Additional information

[Apply](#) [View credit limits](#) [View buyer details](#)

### Cancelling your cover

Should you no longer need an active or a pending credit limit decision or credit check for a specific buyer, this can be cancelled via Atradius Atrium. When cancelling any cover, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to continue with the cancellation of cover.

**i** Are you sure you want to cancel this cover?

[Yes](#) [No](#)

Once processed, a message will appear to confirm that the cancellation has been completed.

**i** **Success**  
You have successfully cancelled your cover

[View cover details](#) [View buyer details](#)

## Converting your cover

There are a number of cover types offered by Atradius which can be converted into a credit limit decision via Atradius Atrium.

### Converting a credit check to a credit limit decision

Should a credit check no longer be sufficient for a specific buyer, it is possible to apply for a credit limit decision when amending a credit check. You will see that the Amount cannot be changed here, however a blue information message will appear to 'apply for a credit limit'. Selecting this will take you to the Apply for cover page, where you can enter more details relating to your credit limit application.

#### Amend details \* Mandatory fields

**Cover type \***

Credit check

**Amount \***

30,000 (EUR)

**!** To adjust your cover, please [apply for a credit limit](#)

**Customer reference**

Customer reference

**Amend** [View credit limits](#) [View buyer details](#)

Here you will see that the Amount is automatically filled based on the credit check amount. This can be easily amended to reflect the cover which you require for the buyer by entering a different value.

#### Application details \* Mandatory fields

**Cover type \***

Credit limit

**Cover start date**

01/09/2020

**Amount \***

30,000

**Currency \***

Euro (EUR)

**Terms of payment \***

120 Days

**Customer reference**

Customer reference

Atradius can use your name if we contact the buyer

**Priority \***

Normal

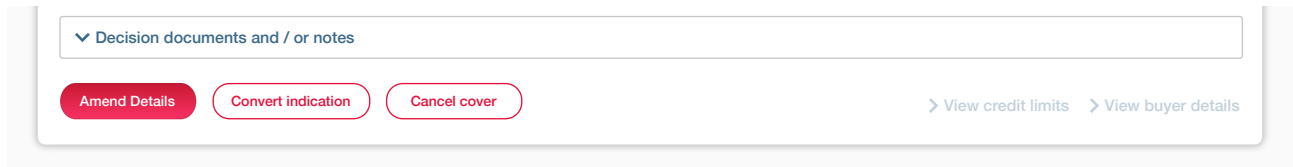
High

**Additional information**

**Apply** [View credit limits](#) [View buyer details](#)

### Converting an indication to a credit limit

Where your policy allows you to apply for an indication, you can convert this to a credit limit decision on the Cover details page.



When converting an indication, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to submit your request.



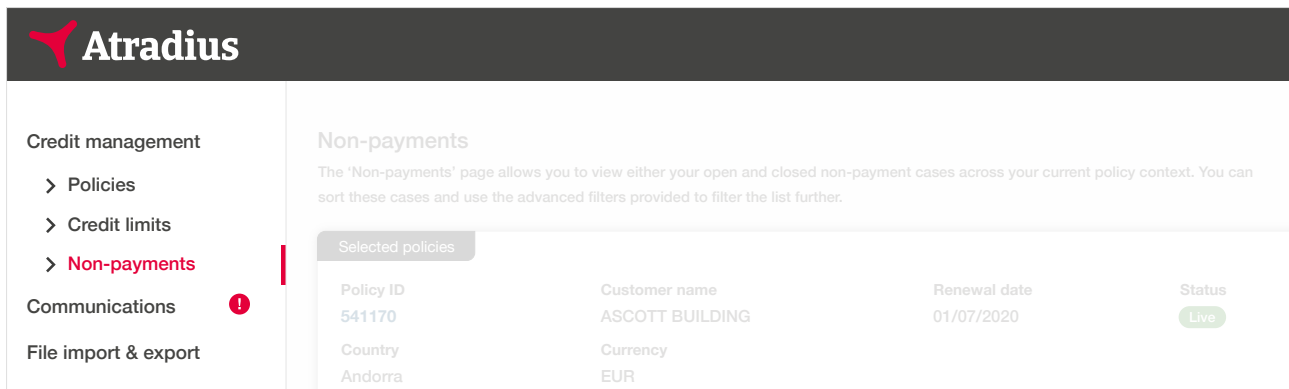
Once this has been processed, a message will appear to confirm that the indication has been successfully converted into a credit limit decision.



# Chapter 6: Non-payments

## Accessing your cases

To view a list of all non-payments cases which you have with Atradius, the Non-payments option can be selected from the left hand navigation menu.



The screenshot shows the Atradius web interface. The top header is dark grey with the Atradius logo. The left navigation menu is white with a red vertical bar next to the 'Non-payments' option. The main content area is white and displays the 'Non-payments' section. Below the header, there is a table with the following data:

Policy ID	Customer name	Renewal date	Status
541170	ASCOTT BUILDING	01/07/2020	Live
Country	Currency		
Andorra	EUR		

## Viewing your non-payments cases

On the Non-payments page, you will be presented with an overview of all cases that have been submitted or partially completed.

### Non-payments

The 'Non-payments' page allows you to view either your open and closed non-payment cases across your current policy context. You can sort these cases and use the advanced filters provided to filter the list further.

**Selected policies**

Policy ID	Customer name	Renewal date	Status	<a href="#">Select all policies</a>
541170	ASCOTT BUILDING	01/07/2020	Live	<a href="#">Change selection</a>
Country	Currency			
Andorra	EUR			

Showing 2 results [Export case transactions](#)

Buyer name, Buyer ID, Customer reference or cover ID:  [Advanced filters](#) 9 [Reset filters](#) [Apply Filters](#)

Currency: Euro (EUR) Sort by: Buyer name Order by: (A-Z)  Group by country name

Buyer name	Customer reference	Buyer country	Debt Amount <b>500,000</b> (EUR)
VAKMAATSCHAPPIJ NV	--	Belgium	
Buyer ID	Status	Received date	
1418014	Open	20/10/2019	
Policy ID	Case type	Case ID	
541170	Collection and claim	924728	
<a href="#">View case</a> <a href="#">Add information</a>			

Buyer name	Customer reference	Buyer country	Debt Amount <b>8,412</b> (EUR)
VERPAKKINGEN GROEP NV	--	Netherlands	
Buyer ID	Status	Received date	
5291466	Open	06/05/2019	
Policy ID	Case type	Case ID	
541170	Monitor only	966979	
<a href="#">View case</a> <a href="#">Add information</a>			

Page 1 of 1 (1-2 of 2 items) [<](#) [>](#) 1 [<](#) [>](#) Show 5 results per page

As Atradius Atrium displays non-payments cases received for your entire portfolio, you will be able to fine-tune the list by selecting a policy or policy group. This can be done by selecting one or more of your policies from the selection panel, which appears at the top of the Non-payments page and the Credit management page.

**Selected policies**

Policy ID	<a href="#">Change selection</a>
All policies	



To narrow down the list of cases displayed, you can type the Buyer name or Buyer ID, your own reference or case ID into the keyword filter. You can also further refine your criteria using the advanced filters to find a specific case.

By default, you will see all open cases that you have raised in the last 6 months. By using the advanced filters, you will also be able to access a list of any closed cases which you may have submitted to Atradius. You will have the option to deselect Case type or Case status categories that you do not want to be displayed, whilst a date range filter will allow you to find cases created within a certain time period. The country filter additionally allows for one or many countries to be added, displaying only those cases received for buyers in these countries.

Buyer name, Buyer ID, Customer reference or cover ID:  [Advanced filters](#) 11

**Case type**

Monitor  Claim  Collection

Monitor & Claim  Collection & Claim  Monitor, Collection & Claim

Monitor, Collection

**Case status**

Open  Closed  Partially Completed

**From date**  **To date**

**Countries**

[Clear countries](#)

[Reset filters](#) [Apply Filters](#)

You can sort and order how the list of credit limits will appear on your screen. For example, this can be sorted by Buyer ID, Buyer name, your own reference or the cover amount; this can then be ordered by ascending or descending order. Additionally, if you have cover in place for buyers across multiple countries, Atradius Atrium provides you with the option to group these by country. Finally, you can convert the credit limit amounts which are displayed in the credit limits list to a currency of your choice from a list of options provided.

**Currency**  **Sort by**  **Order by**   Group by country name

Finally, if you want to export a list of non-payments cases that include financial transactions to an excel file, you can do this directly from Atradius Atrium via the 'Export case transactions' link at the top of the page. This will take you to the Export files tab of the File Import and Export screen, where you will be able to download the list of cases once the file has been generated. The list of cases within this file will be automatically filtered based on your selected criteria from the advanced filter options.

Showing 2 results [Export case transactions](#)

Buyer name, Buyer ID, Customer reference or cover ID:  [Advanced filters](#) 9 [Reset filters](#) [Apply Filters](#)

For each case shown in the results, an overview panel is presented. Here you will be able to quickly identify the case and view its most important information, such as the Buyer name, Buyer ID, Buyer country, your own reference, Case type, Case status and the Debt amount filed.

The screenshot shows a case overview panel with the following information:

Buyer name <b>VAKMAATSCHAPPIJ NV</b>	Customer reference --	Buyer country Belgium	Debt Amount <b>500,000</b> (EUR)
Buyer ID <b>1418014</b>	Status <b>Open</b>	Received date 20/10/2019	
Policy ID <b>541170</b>	Case type Collection and claim	Case ID 924728	

At the bottom right of the panel, there are two links: [View case](#) and [Add information](#).

At the right of this panel, there are two additional options that you can select:

**View case**      Selecting this option will take you to the Case details page, where you will be able to view a list of all related case activities, a summary of the financial details and any correspondence regarding the case

**Add information**      Selecting this option will allow you to provide additional documents or notes which will support Atradius in assessing the case. From here you can also add additional transactions raised for the case after it was initially submitted

## Viewing your case

When you have selected the option to view a case, you will be presented with the Case details page. The Buyer details, Policy details and Contact panels will be collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel.

### Case details

The case details page allows the user to view up to date summary information of their case as well as view more detailed breakdowns of financial information, case activity and any correspondence about the case. In addition you can use the amend info link to add additional transactions or supply additional supporting documentation.

▼ Buyer details: 7383975 - GLOBEX

▼ Policy details: 541170 - ASCOTT BUILDING

Case details: 91124892

Customer reference	My reference	Debt filed <b>1,092,207.52</b> (EUR)	Collected <b>147,000.20</b> (EUR)	Claims paid <b>867,640.79</b> (EUR)
Cover type	Credit Limit/Credit Check	Cover amount <b>1,100,000.00</b> (EUR)	Balance to collect <b>126,247.46</b> (EUR)	Net amount <b>94,579.89</b> (EUR)
Submitted by	Joe Doe			
Date of loss	25/05/2020			
Claim paid date	15/07/2020			
Type of collection	LEGAL			

Claim status: Claim fully settled

Collection status: Legal action is ongoing

Case activities | Financial details | Notes and documents

▼ Information : Legal action is ongoing 12/08/2020

▼ Letter : We have sent a acknowledgement letter for legal actions to Customer. 28/07/2020

▼ Information : Legal action has commenced 28/07/2020

▼ Letter : We have sent a letter suggesting legal action to Customer. 23/07/2020

▼ Letter : We sent latest update to Customer. 17/07/2020

Page 1 of 1 (1 of 1 items) | ⏪ < 1 > ⏩ Show 5 results per page

Additional information > View non-payments > View buyer details

▼ Contact

## Case details

The Case details section provides you with an overview of the non-payments case. Here you will be able to view its most relevant information, such as the Case ID, the Date of loss and the Cover type linked to the case, as well as the most recent status of any case types that may exist.

Case details: 91124892

Customer reference	My reference	Debt filed <b>1,092,207.52</b> (EUR)	Collected <b>147,000.20</b> (EUR)	Claims paid <b>867,640.79</b> (EUR)
Cover type	Credit Limit/Credit Check	Cover amount <b>1,100,000.00</b> (EUR)	Balance to collect <b>126,247.46</b> (EUR)	Net amount <b>94,579.89</b> (EUR)
Submitted by	Joe Doe			
Date of loss	25/05/2020			
Claim paid date	15/07/2020			
Type of collection	LEGAL			

Claim status: Claim fully settled

Collection status: Legal action is ongoing

On the right side of this section you will also see key information about your case.

<b>Debt filed</b>	The amount for which the non-payments case was filed
<b>Collected</b>	Any amounts paid by the buyer before and after claim payment(s) made by Atradius
<b>Claims paid</b>	The amount of claim payment(s) made by Atradius
<b>Cover amount</b>	When available the cover amount is displayed
<b>Balance to collect</b>	The amount that still needs to be collected from the buyer. This can include additional costs
<b>Net amount</b>	The amount that has not been paid by the buyer or Atradius

Below this you will find three additional category tabs which will allow you to view further details for the selected case.

### Case activities

Displayed by default, the Case activities tab shows you a list of any actions or activities completed in relation to your non-payments case. Each panel provides a short description of the activity and the date on which it occurred, with the option to expand the panel to view additional details.

The screenshot shows a user interface with three tabs: 'Case activities', 'Financial details', and 'Notes and documents'. The 'Case activities' tab is active and displays a list of five activities. Each activity is shown in a rounded rectangular panel with a downward arrow on the left and a date on the right. The activities are:

- Information : Legal action is ongoing (12/08/2020)
- Letter : We have sent a acknowledgement letter for legal actions to Customer. (28/07/2020)
- Information : Legal action has commenced (28/07/2020)
- Letter : We have sent a letter suggesting legal action to Customer. (23/07/2020)
- Letter : We sent latest update to Customer. (17/07/2020)

At the bottom of the list, there is a pagination bar showing 'Page 1 of 1 (1 of 1 items)' with navigation icons (back, forward, search) and a 'Show 5 results per page' dropdown menu.

Where there are multiple case activities available to view, these can be accessed by navigating through each pagination page.

## Financial details

The Financial details tab will present you with an overview of all financials relating to your case. This includes the Debt details - which provides an overview of all entered invoices and credit notes - and the Claim payments that have been made by Atradius, Payments received and Collections fees that may apply. If Atradius Collections services have been included as part of your policy, you will also see a summary of what has been collected. The 'More info on collections' link takes you to the Atradius International Debt Collections handbook, which outlines the diversity and complexity of debt collections approaches for each buyer country and how Atradius Collections can support you in recovering your debt.

You can export a list of financial transactions for your case as an Excel file by selecting the 'Export case transactions' link at the top right of the panel. This includes Claims payments, Payments received and Collections fees. You will then be taken to the Export files tab of the File Import & Export screen, where you can download a copy of the transactions once the file has been generated.

Case activities

Financial details

Notes and documents

Financial details

[Export case transactions](#)

### Debt details

Customer ref.	Description	Date from	Date to	Due date	Amount	Original posting	Approved
4347487	Invoice	04/05/2020	---	04/06/2020	313,253.55 EUR	33,680.28 EUR	✓
4347487	Invoice	01/05/2020	---	01/06/2020	264,340.26 EUR	27,798.37 EUR	✓
4347487	Invoice	28/04/2020	---	28/05/2020	217,239.81 EUR	23,357.11 EUR	✓
4347487	Invoice	23/04/2020	---	23/05/2020	117,867.34 EUR	12,646.71 EUR	✓
4347487	Invoice	23/04/2020	---	23/05/2020	179,506.56 EUR	19,260.36 EUR	✓

### Claim payments

Date	Description	Payee	Accounting reference	Approved
22/058/2020	Basic Claim Payment CR	UNISYST NORWAY	12941380	867,640.79 EUR

### Collections

Debt	
Principle VAT included	116,742.83 EUR
Legal costs charged to buyer	1,613.86 EUR
Penalties	40.00 EUR
Interest	23,850.77 EUR
<b>Total</b>	<b>142,247.46</b>

### Payments

Total amount collected	16,000.00 EUR
Balance to collect	126,247.46 EUR
Balance to collect (principle VAT incl.)	100,742.83 EUR

### Atradius share

Atradius' contribution to collection fees	646.92 EUR
Atradius' share in recoveries	16,954.20 EUR

### Payments received

Customer ref.	Description	Accounting reference	Paid to	Amount	Atradius share	Customer share
27/09/2020	Payment	13035596	Atradius	18,838.00 EUR	16,954.20 EUR	1,883.80 EUR
25/09/2020	Payment	12940844	Atradius	18,648.60 EUR	0 EUR	18,648.60 EUR
25/07/2020	Payment	12844470	Atradius	18,903.60 EUR	0 EUR	18,903.60 EUR
10/06/2020	Payment	12781680	Atradius	18,756.00 EUR	0 EUR	18,756.00 EUR
10/06/2020	Payment	12735417	Atradius	18,336.60 EUR	0 EUR	18,336.60 EUR

### Collection fees

Date	Description	Accounting reference	Amount	Atradius share	Customer share
03/09/2020	General costs	13691405	75.24 EUR	646.92 EUR	71.84 EUR

### Notes and documents

Any notes provided when submitting the non-payments case will appear within the Notes and documents tab, as well as any documents and messages added at any time.

The screenshot displays the 'Notes and documents' tab within a software interface. The tab is active and shows a list of five items:

- Message : Message from Customer (15/07/2020)
- Message : A message has been sent or received in the case (12/07/2020)
- Note : Notes entered on Different debtor details (07/07/2020)
- Message : Message from Customer (07/07/2020)
- Claim document (02/07/2020)

At the bottom of the list, there is a pagination control showing 'Page 1 (0 of 0 items)' and a 'Show 5 results per page' dropdown.

At the bottom left of the Case details section you will find the Additional information button. This will allow you to enter any additional financial transactions or notes to the case after it has been submitted, as well as add any supporting documents which may help Atradius assess your case. On the right of this section, you can click the 'View buyer details' link to return to the Buyer details page, or alternatively, the 'View non-payments' link to view a list of all non-payments cases which you may have with Atradius.

The screenshot shows the bottom section of the Case details page. It features a red button labeled 'Additional information' on the left and two blue links, 'View non-payments' and 'View buyer details', on the right.

### Adding information to your non-payments case


When you have selected the option to add additional information to a case, the additional information screen will be presented. You can add financial transactions to an existing case, such as an invoice, credit note or payment, with each transaction requiring that you enter the amount and applicable tax rate or amount, the issue date, due date and a reference.



#### Additional information for case: 91124892

This page allows the user to provide supporting documents required to process a case, in addition this page allows for further notes, documents and any payments, credit notes or invoices that occurred after the case was raised.

##### Financial transactions

**i** If you need to submit a large number of additional transactions for the case, please consider using the transaction import via [File import & export](#) instead.  Group by month

To enter information in a row, select the  icon or double click the field.

To confirm changes made in the row, select the  icon. To discard changes made, select the  icon.

Type	Amount (incl. tax)	Tax %	Tax amount	Issue date	Due date	Reference
No financial transactions to display						
<a href="#">+ Add transaction</a>						

**Balance** 30,000.00 (EUR)

##### Documents

We require the additional documents to proceed with our case:

- Invoices
- Statement of account

**File upload**

Please browse for a file

Document name	File size	Uploaded
You have not uploaded any documents yet.		

##### Notes

[> View buyer details](#) [> View non-payments](#)

[v Contact](#)



Below the financial transactions table, you can upload supporting documents to your case. This can be done by clicking the Browse button to choose the specific file available on your device to upload. These documents will be listed once they are ready to be submitted, with the option to delete an incorrectly uploaded file by selecting the bin icon.

**Documents**

We require the additional documents to proceed with our case:

- Invoices
- Statement of account

File upload

Credit note-00001 GLOBEX.docx [Browse](#)

Document name	File size	Uploaded	
Invoice-00001 GLOBEX.docx	80.44 KB	05/08/2020	
Invoice-00002 GLOBEX.docx	50.14 KB	05/08/2020	
Credit note-00001 GLOBEX.docx	1.09 MB	05/08/2020	

Please note that when uploading supporting documents to a case, the file must be in a Word document (doc or docx), PDF or Excel (xls or xlsx) format.

**Error**

Unable to upload one or more of your documents due to the following reasons:

- The only accepted file types are: doc, docx, pdf, xls and xlsx

The Notes section also allows you to inform Atradius about any additional details relating to your case.

**Notes**

When you are happy that the details of your submission are accurate and complete, the Submit button at the bottom of the page can be selected.

[Submit](#) [View buyer details](#) [View non-payments](#)

After you have confirmed the debt amount filed for the case, Atradius Atrium will process your submission and display a message to confirm that the case details have been updated.

**Successful submission**

You have successfully managed to upload your additional case information

[View case details](#) [View non-payments](#)

### Converting a case

Where a monitor case has been submitted, you can later convert this into a claim by selecting the Convert to claim button at the bottom of the Case details page.



It is important that you ensure that the claim complies with the conditions set out within your policy or credit limit decision before continuing.

**Convert to claim**

Are you sure you want to convert this case type to a claim? This action cannot be undone.

Yes

No

Once the case has been converted into a claim, you will be able to view the updated details for the case and add additional information to it.

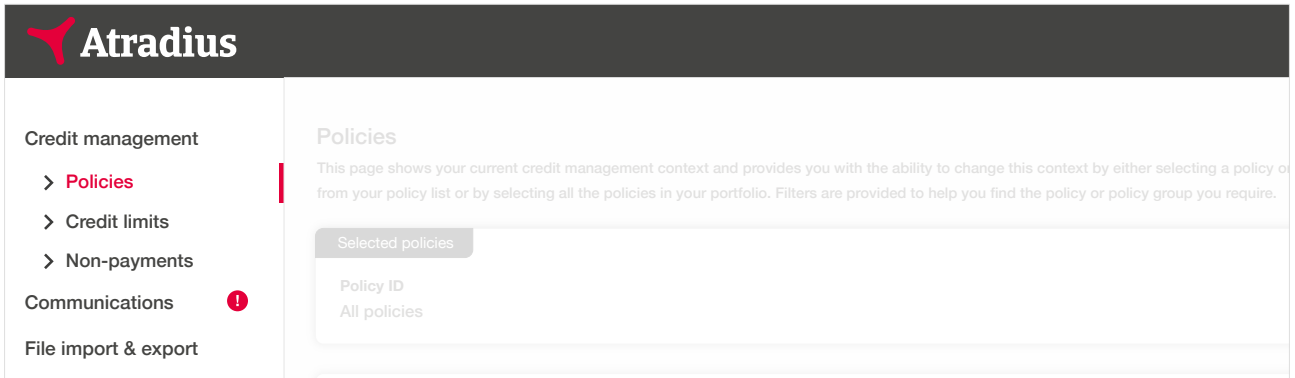
**Case converted**

Case was converted to a claim. > Add information

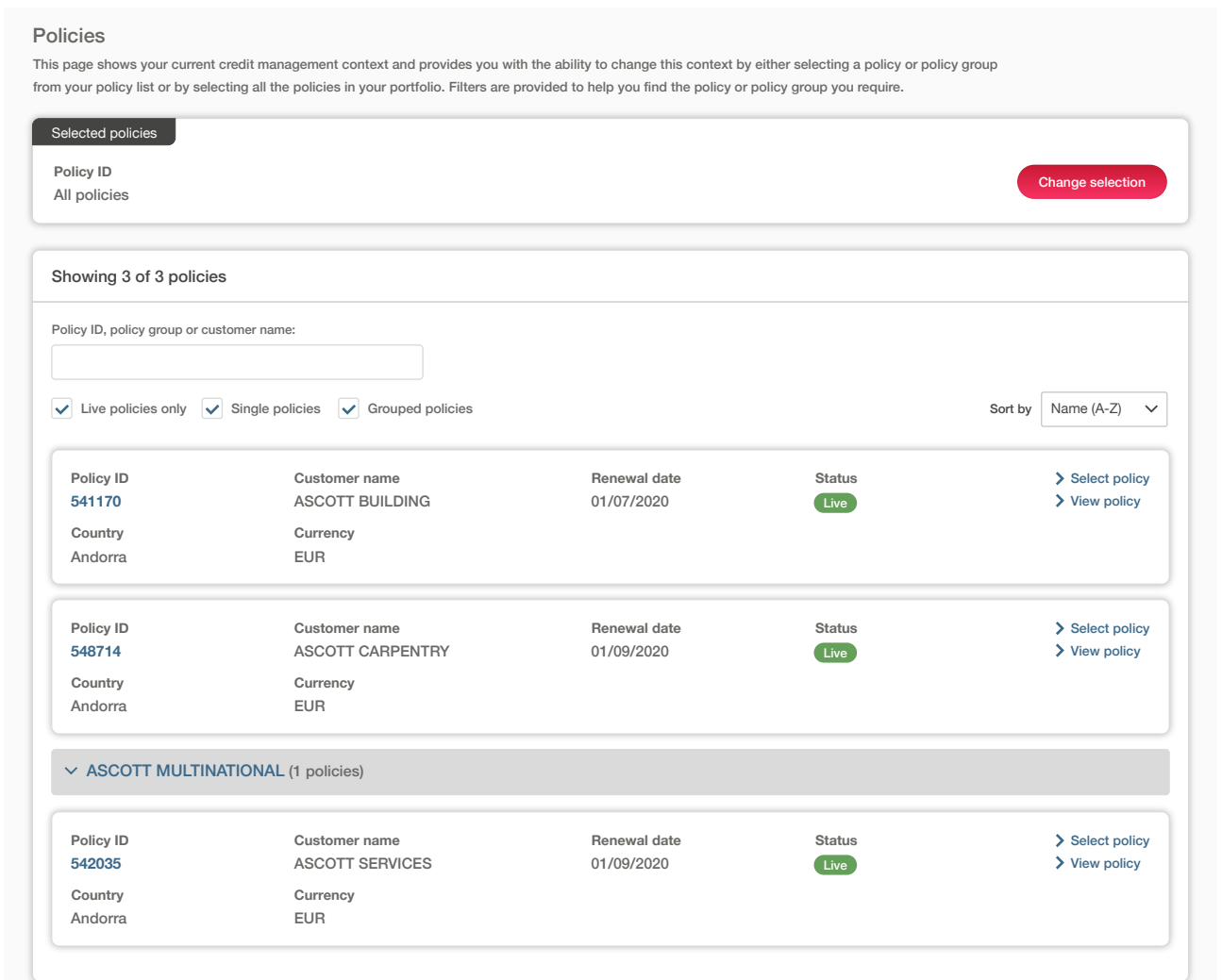
# Chapter 7 - Policies

## Accessing your policies

To view any policies that you have with Atradius, you can select the Policies option from the left hand navigation menu.



When accessing the Policies page from the navigation menu, you will see that 'All policies' will be set in the selection panel. Here you will see all of your policies or policy groups that you have access to.



You can sort the order that your policies appear to help you find a specific policy. Additionally, as you type the policy number, policy group name or customer name into the keyword filter, your results will be narrowed down and displayed on the screen. You can also fine-tune the list of policies shown using the checkbox filters.

For each policy shown in the results, an overview panel is presented. Here you will be able to quickly identify the policy and view its most important information, such as the Policy ID, the Country and Currency of the policy, as well as the renewal date for the next insurance period.

Policy ID 541170	Customer name ASCOTT BUILDING	Renewal date 01/07/2020	Status Live	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
Country Andorra	Currency EUR			

At the right of this panel, there are two additional options that you can select:

**Select policy** This option will only be seen when you have selected the 'Change selection' button from a previous screen. Selecting this will amend the view of information so that it is limited to the context of the chosen policy.

- The Credit management page will be filtered to only show an overview of the credit limits and non-payments for the selected policy or policy group
- The Buyer details page will be expanded to show all credit limits and / or non-payments activities against the selected policy or policy group
- The Credit limits and Non-payments pages will be filtered to only show this information for the selected policy or policy group

**View policy** Selecting this option will show you more information for your policy, such as declarations and outstanding invoices.

### Viewing your policy

On the Policy details page, you will see a summary of your policy, with a number of category tabs allowing you to view additional details or perform specific tasks relating to the policy.

#### Policy detail

The 'Policy details' page allows you to view details of your selected policy and manage policy administration tasks such as declaring turnover, viewing invoices and requesting policy documentation.

ASCOTT BUILDING LTD
Select insurance period 01/01/2020 - 31/12/2020

Policy ID 541170	Declaration type Turnover policy	Policy type Atradius Modula policy	Broker MY BROKER	Status Live
Customer ID 4262735	Currency EUR	Language English	Renewal date 01/01/2021	

Policy requests

Declarations

Invoices

Select language

English

Effective from

Generate document

Filename	Language	Effective date	Requested date
You have no documents currently available to view			

### Policy summary

The policy summary panel shows important details relating to your policy, such as the Customer name, Customer ID, Policy ID and the Policy type. You will see the Declaration type that has been agreed for your policy, as well as the Currency of the policy, the Language in which the policy has been issued, the current Status of the policy and the Renewal date. Where a broker acts as an intermediary between you and Atradius, their name will also appear for the selected insurance periods where they represented you.

ASCOTT BUILDING LTD Select insurance period 01/01/2020 - 31/12/2020

Policy ID	Declaration type	Policy type	Broker	Status
541170	Turnover policy	Atradius Modula policy	MY BROKER	Live
Customer ID	Currency	Language	Renewal date	
4262735	EUR	English	01/01/2021	

By default, you will see the current insurance period is selected within the policy summary. However, you will have the option to amend this to view the policy for a historic period, allowing you to compare changes through the life cycle of your policy.

ASCOTT BUILDING LTD Select insurance period 01/01/2020 - 31/12/2020

Policy ID	Declaration type	Policy type	Broker	Status
541170	Turnover policy	Atradius Modula policy	MY BROKER	Live
Customer ID	Currency	Language	Renewal date	
4262735	EUR	English	01/01/2021	

01/01/2020 - 31/12/2020

01/01/2020 - 31/12/2020

01/01/2019 - 31/12/2019

01/01/2018 - 31/12/2018

01/01/2017 - 31/12/2017

01/01/2016 - 31/12/2016

### Policy requests

The Policy requests tab allows you to generate a copy of your policy documents directly via Atradius Atrium. By clicking on Generate document, a policy document will be created with the conditions valid from the Effective from date that has been entered. You can also receive the policy document in a different language than the one in which it was originally issued for the insurance period.

As you wait for the document to be produced, a message will appear confirming that a notification will be sent to the email address set within your User profile. The 'Refresh' option can also be selected to update the list below to show any new requests. Once the document has been fully created, you can download your policy as a PDF by selecting the file name.

Policy requests Declarations Invoices

Select language: English Effective from: 17/04/2020 Generate document

**Policy request**

Your policy PDF is being created and will be available for viewing from this screen shortly. We will send you an email notification to [joe.doe@atradius.com](mailto:joe.doe@atradius.com) when it is ready.

[Refresh](#)

Filename	Language	Effective date	Requested date
<a href="#">Policy documentation - 541170 21082020</a>	English	17/04/2020	20/08/2020

## Declarations

Where the conditions of your policy require you to periodically declare what has been invoiced for goods or services provided, you can directly submit declarations per buyer country via Atradius Atrium.

The screenshot shows the 'Declarations' tab in the Atradius Atrium interface. At the top, there are three tabs: 'Policy requests', 'Declarations', and 'Invoices'. Below the tabs, there is a dropdown menu for 'Select declaration period:' with the value '01/07/2019 - 30/06/2020'. Underneath, there is a section titled 'Submit new declaration' with a table. The table has four columns: 'Invoice number', 'Invoice date', 'Premium', and 'Total declared amount'. Each column contains two dashes '--'. Below the table, there are two instructional boxes: 'To enter information in a row, select the edit icon or double click the field.' and 'To confirm changes made in the row, select the checkmark icon. To discard changes made, select the X icon.' There is a checkbox for 'Nil declaration' and a note: 'Please enter amounts to the nearest whole unit of the appropriate currency'. Below this is a table with five columns: 'Country', 'Cover type', 'Payment terms', 'Declared amount', and 'Premium rate %'. The table contains two rows: 'Andorra' with 'Credit risk', '180 days', '--- EUR', and '0.045'; and 'Italy' with 'Credit risk', '180 days', '--- EUR', and '0.045'. Below the table is a '+ Add entry' button. At the bottom, there is a 'Invoice text or notes' field and four buttons: 'Submit declaration', 'Calculate', 'Save declaration', and 'Delete'.

## Adding new declarations

By default, the Declarations screen will show the most recent declaration period for which a declaration needs to be submitted. If there are overdue declarations for the selected declaration period, a message will be displayed; it is important that you declare what has been invoiced for goods or services as required by the conditions of your policy.

The screenshot shows the 'Declarations' tab in the Atradius Atrium interface. At the top, there are three tabs: 'Policy requests', 'Declarations', and 'Invoices'. Below the tabs, there is a dropdown menu for 'Select declaration period:' with the value '01/07/2019 - 30/06/2020'. Underneath, there is a section titled 'Submit new declaration' with a blue box containing an information icon and the text: 'Declaration due' and 'Declaration was due on 30/07/2020 and is now 49 day(s) late'.

When you submit a new declaration, you will be presented with a list of countries based on your previous declarations. From here you can enter the declared amount for each buyer country, as well as add new countries for which you need to declare new business.

For buyer countries which are already included in your policy, the Cover type, Payment terms and Premium rate will be set automatically.

Country	Cover type	Payment terms	Declared amount	Premium rate %
Andorra	Credit risk	180 days	<input type="text" value="Declared amount"/> GBP	0.04 <span>✖</span> <span>✔</span>
Italy	Credit risk	180 days	--- EUR	0.045 <span>✎</span>

[+ Add entry](#)

You will be able to enter the Declared amount and the associated currency for each country that you have traded with during the selected period.

Country	Cover type	Payment terms	Declared amount	Premium rate %
Andorra	Credit risk	180 days	<input type="text" value="Declared amount"/> EUR	0.04 <span>✖</span> <span>✔</span>
Italy	Credit risk	180 days	---	0.045 <span>✎</span>

[+ Add entry](#)

- Colombian Peso (COP)
- Croatian Kuna (HRK)
- Czech Crown (CZK)
- Danish Crown (DKK)
- Egyptian Pound (EGP)
- Estonian Kroon (EEK)

Where a new country has been added, a bin icon will also be available should you need to remove this row.

Country	Cover type	Payment terms	Declared amount	Premium rate %
Andorra	Credit risk	180 days	--- EUR	0.045 <span>✎</span>
Italy	Credit risk	180 days	--- EUR	0.045 <span>✎</span>
<input type="text" value="Australia"/>	Credit risk	180 days	<input type="text" value="Declared amount"/> GBP	0.04 <span>🗑</span> <span>✖</span> <span>✔</span>

[+ Add entry](#)

If there are no declarations to be made for a certain period, the Nil declaration checkbox at the top left of the table needs to be checked. This will prevent you from making any further changes to the table, as by submitting a Nil declaration you are informing Atradius that there is no business to declare for the selected period.

Nil declaration ⓘ Please enter amounts to the nearest whole unit of the appropriate currency

Country	Cover type	Payment terms	Declared amount	Premium rate %
Andorra	Credit risk	180 days	5,000 EUR	0.045 <span>✎</span>
Italy	Credit risk	180 days	70,000 EUR	0.045 <span>✎</span>

### Adding invoice texts or notes

You can add notes to your declaration by expanding the Invoice text or Notes panel below the table. You can use the Invoice text section to provide Atradius with additional information, such as your own reference, which will be included on the premium invoice. The Notes section allows you to inform Atradius about any additional details relating to your declaration.

^ Invoice text or notes

**Invoice text**

Please enter any invoice text here

**Notes**

Please enter any notes here

### Submitting your declaration

When you have entered all the details for the selected declaration period, you can select the Calculate button at the bottom of the Declarations screen to generate the Total declared amount and expected premium.

Submit declaration | Calculate | Save declaration | Delete



Before submitting your declaration, you can still make additional changes and recalculate the Total declared amount and Premium.

Policy requests
Declarations
Invoices

Select declaration period:

---

**Submit new declaration**

i

**Calculation estimate**

Please check your declaration and select **Submit Declaration** to submit it.

Please note that the premium amount on your invoice might be different to that displayed here due to the currency exchange rate updates for the month.

We hereby certify that this submission is a full and accurate declaration for the period specified.

Invoice number

--

Invoice date

--

Premium

45.56 (GBP)

Total declared amount

113,919 (GBP)

To enter information in a row, select the icon or double click the field.

To confirm changes made in the row, select the icon. To discard changes made, select the icon.

Nil declaration Please enter amounts to the nearest whole unit of the appropriate currency

Country	Cover type	Payment terms	Declared amount	Premium rate %
Andorra	Credit risk	180 days	5,000 EUR	0.045
Italy	Credit risk	180 days	70,000 EUR	0.045
United Kingdom	Credit risk	180 days	50,000 GBP	0.045

[+ Add entry](#)

▼ Invoice text or notes

Submit declaration
Calculate
Save declaration
Delete

To do this and continue at a later stage, you can store your current progress by selecting the Save declaration button. This will ensure that all the entered data is saved until the declaration has been submitted. You can also delete the partially completed declaration should you wish to start over.

i

**Success**

Declaration has been successfully saved.

×

Submit declaration
Calculate
Save declaration
Delete

When you are happy that the details of your declaration are accurate and complete, the Submit declaration button can be selected. Atradius Atrium will then inform you that the declaration has been successfully submitted to Atradius.

✓

**Declaration submitted**

Your declaration has been successfully submitted. Review the above table to see what has been submitted.

### Adding supplementary declarations

When selecting a declaration period, an overview of each declaration that has been submitted is presented. Each declaration will provide the option to view its specific details by clicking the 'Show declaration' link. From here you can also submit supplementary declarations should you have additional business to declare.

Policy requests   **Declarations**   Invoices

Select declaration period:  
01/07/2020 - 30/09/2020

**i** Please note that the selected declaration period has a start and/or end date in the future

**Submit declarations**

Invoice number	Invoice date	Premium	Total declared amount	▼ Show declaration
--	--	---	50,000 (EUR)	
Invoice number	Invoice date	Premium	Total declared amount	▼ Show declaration
--	--	---	45,000 (EUR)	

Submit supplementary declaration

Atradius Atrium will remind you that a declaration already exists for the selected period; you can select Yes to continue to submit a supplementary declaration.

**i** **Supplementary declaration**  
Please note a supplementary declaration has already been submitted against this period, do you wish to continue to submit a supplementary declaration?

**Yes**   **No**

You will then be presented with a list of buyer countries, with the existing details shown as they were entered in the previously submitted declaration. Similar to adding new declarations, the declared amount for each country and the currency used can be amended, with the ability to add new rows for additional countries to complete your supplementary declaration.

Policy requests
Declarations
Invoices

Select declaration period:

---

**Submit new declaration**

Invoice number

--

Invoice date

--

Premium

--

Total declared amount

--

To enter information in a row, select the icon or double click the field.

To confirm changes made in the row, select the icon. To discard changes made, select the icon.

Nil declaration ⓘ Please enter amounts to the nearest whole unit of the appropriate currency

Country	Cover type	Payment terms	Declared amount	Premium (GBP)	Premium rate %	
Andorra	Credit risk	180 days	5,000 EUR	1.70	0.045	
Italy	Credit risk	180 days	70,000 EUR	23.86	0.045	
United Kingdom	Credit risk	180 days	50,000 GBP	20.00	0.045	
<a href="#">+ Add entry</a>						

▼ Invoice text or notes

Submit declaration
Calculate
Save declaration
Delete

[> View submitted declarations](#)

Again, once you have confirmed your changes, you will need to Calculate the Total declared amount and Premium before the declaration can be submitted. Once you are happy that the details entered are correct, you can select the Submit supplementary declaration button.

Policy requests | **Declarations** | Invoices

Select declaration period:  
01/07/2019 - 30/06/2020

**Submit new declaration**

Invoice number: --      Invoice date: --

Premium: 45.56 (GBP)      Total declared amount: 113,919 (GBP)

Country	Cover type	Payment terms	Declared amount	Premium (GBP)	Premium rate %
Andorra	Credit risk	180 days	5,000 EUR	1.70	0.045
Italy	Credit risk	180 days	70,000 EUR	23.86	0.045
United Kingdom	Credit risk	180 days	50,000 GBP	20.00	0.045

+ Add entry

Invoice text or notes

**Submit supplementary declaration**      > View submitted declarations

When a supplementary declaration has been submitted, you will then be able to see an overview of the previous declaration and the supplementary declaration so you can compare changes made.

Policy requests | **Declarations** | Invoices

Select declaration period:  
01/07/2019 - 30/06/2020

**Submit declarations**

Invoice number: --	Invoice date: --	Premium: ---	Total declared amount: 113,919 (GBP)	▼ Show declaration
Invoice number: --	Invoice date: --	Premium: ---	Total declared amount: 163,919 (GBP)	▼ Show declaration

**Submit supplementary declaration**

## Invoices

The Invoices tab will present you with an overview of all invoices sent to you by Atradius. For each invoice shown, an overview panel is presented which shows the type of invoice, the date that it was issued and the date it is due, the amount of the invoice and the amount that is outstanding.

Policy requests
Declarations
Invoices

[Advanced filters](#) 6
Apply Filters

**Paid status**

**Sort by**

**Order by**

<b>Invoice ID</b> 369852147	<b>Date issued</b> 03/02/2020  <b>Due date</b> 20/02/2020	<b>Type</b> Normal premium  <b>Declaration period</b> ---	<b>Outstanding</b> <b>2,126.02</b> (EUR)	<b>Amount</b> <b>2,126.02</b> (EUR)
<b>Invoice ID</b> 369852141	<b>Date issued</b> 06/02/2020  <b>Due date</b> 23/02/2020	<b>Type</b> Normal premium  <b>Declaration period</b> 01/12/2019 - 31/02/2020	<b>Outstanding</b> <b>0.00</b> (EUR)	<b>Amount</b> <b>2,431.35</b> (EUR)
<a href="#">Download</a>				
<b>Invoice ID</b> 852147963	<b>Date issued</b> 05/02/2020  <b>Due date</b> 22/02/2020	<b>Type</b> Normal premium  <b>Declaration period</b> 01/12/2019 - 31/02/2020	<b>Outstanding</b> <b>0.00</b> (EUR)	<b>Amount</b> <b>-22,559.00</b> (EUR)
<a href="#">Download</a>				
<b>Invoice ID</b> 789654123	<b>Date issued</b> 11/01/2020  <b>Due date</b> 26/01/2020	<b>Type</b> Normal premium  <b>Declaration period</b> ---	<b>Outstanding</b> <b>0.00</b> (EUR)	<b>Amount</b> <b>352.77</b> (EUR)
<b>Invoice ID</b> 951357482	<b>Date issued</b> 10/01/2020  <b>Due date</b> 24/01/2020	<b>Type</b> Normal premium  <b>Declaration period</b> ---	<b>Outstanding</b> <b>0.00</b> (EUR)	<b>Amount</b> <b>1,991.80</b> (EUR)
<a href="#">Download</a>				

Page  of 31 (1-5 of 153 items) | [<](#) [>](#) [1](#) [2](#) [3](#) [4](#) [5](#) ... [31](#) [>](#) [x](#)

Show  results per page

An invoice can be downloaded as a PDF where a document is available. Where there are multiple documents available for an invoice, these will be presented separately after selecting the 'Download' link at the bottom right of the overview panel.

**Document selection** ✕

This invoice has multiple documents. Please select one of the following documents.

[Download \(01/01/2020\)](#) [Download \(01/01/2019\)](#)

By entering the Invoice ID you will be able to find a specific invoice. You can also further refine your criteria using the advanced filters to narrow down your results. This allows you to deselect Invoice types that you do not want to be displayed, whilst a date range filter will allow you to find invoices issued within a certain time period.

Policy requests | Declarations | **Invoices**

Invoice ID  [Advanced filters](#) 6

From date:  To date:

Invoice types

- Basic claim payment
- Bonus/surcharge reconciliation
- C/L charge
- Clients proceeds of recovery
- Medium premium reconciliation
- Normal premium

[Reset filters](#) [Apply Filters](#)

The Paid status filter additionally allows you to easily identify where there may be unpaid invoices.

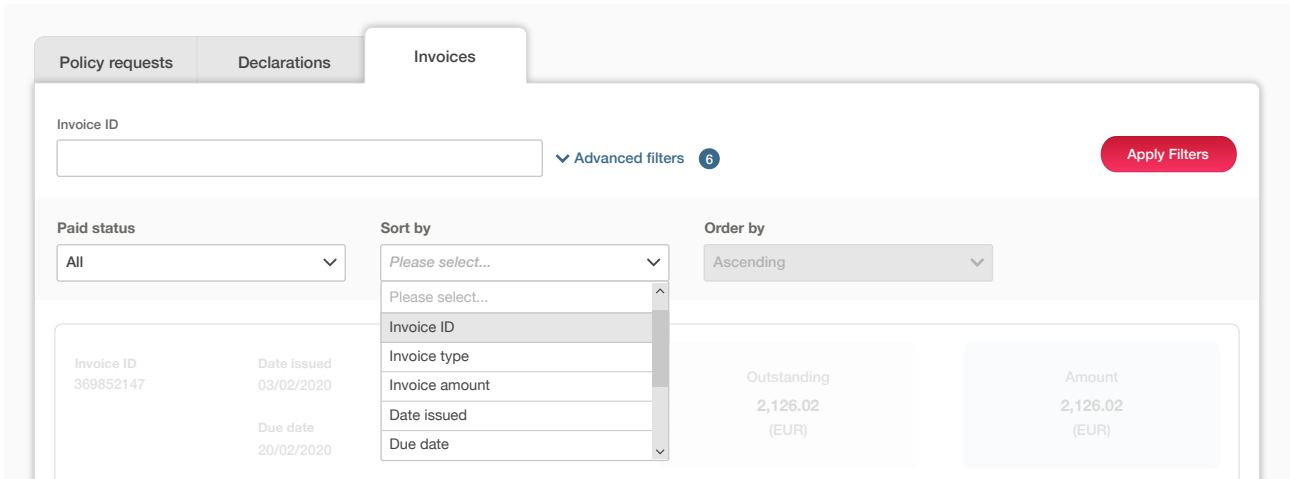
Policy requests | Declarations | **Invoices**

Invoice ID  [Advanced filters](#) 6 [Apply Filters](#)

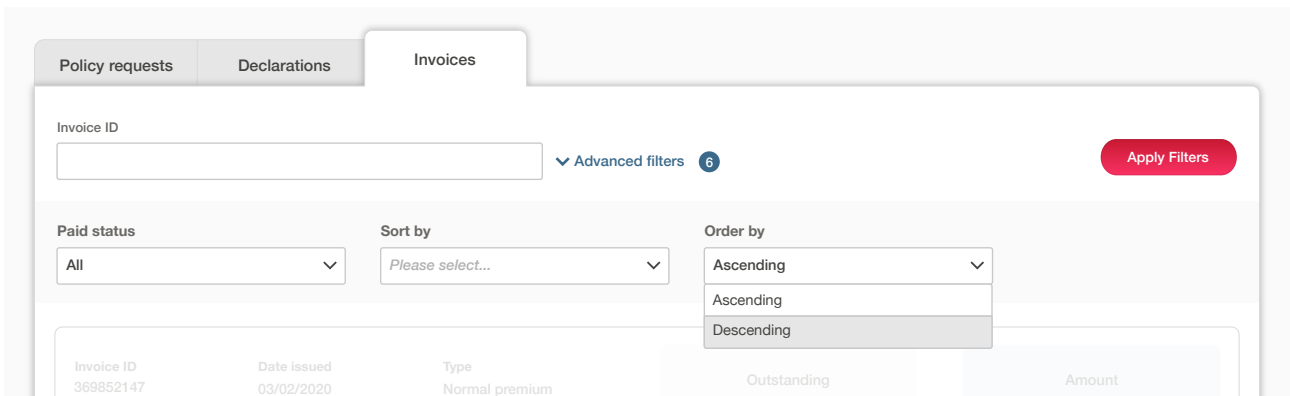
Paid status:  Sort by:  Order by:

	Type	Outstanding	Amount
369852147	03/02/2020	Normal premium	

You can sort and order how the list of invoices will appear on your screen. For example, this can be sorted by Invoice ID, Invoice type, Invoice amount, the date the invoice was issued by Atradius and the due date.



Based on how your list is sorted, this can then be ordered by ascending or descending order.

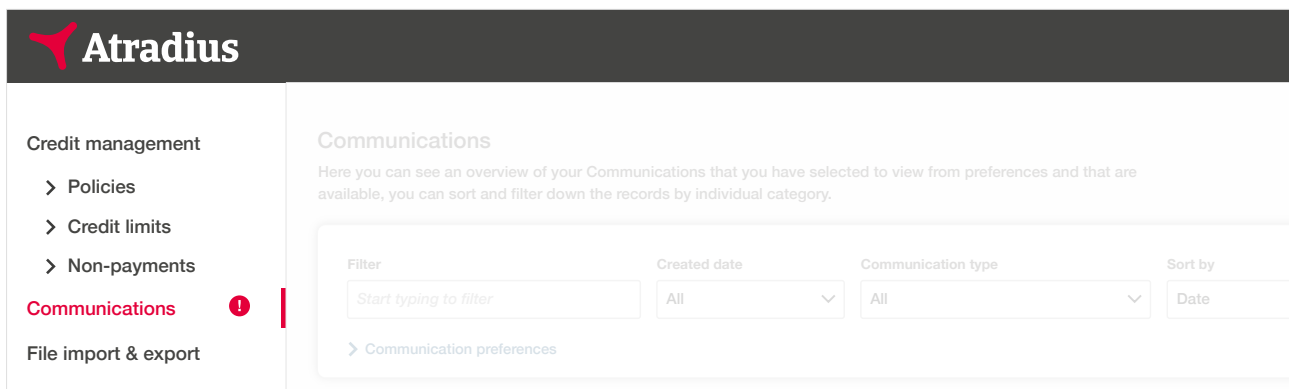


Where your filter selection results in multiple invoices, you can view these by navigating through each pagination page.

# Chapter 8: Communications

## Accessing your communications

Atradius Atrium provides you with an overview of all notifications, messages and alerts relating to your portfolio. This overview can be accessed from the communications page, which is available from the left hand navigation menu. When there are new communication items to be read, an exclamation icon will be displayed.



The communications page allows you to review notifications when an action is needed, such as to maintain existing cover or to meet policy requirements which are shortly due. You will be informed about the performance of your policy and your buyers, as well as get updates on the progress of your claims submissions and new cover opportunities for your existing buyers.

We will also send you publications such as country and trade sector reports and economic outlooks. In addition to this, we will inform you of any new enhancements or features we have introduced within Atradius Atrium.



## Communications

Here you can see an overview of your Communications that you have selected to view from preferences and that are available, you can sort and filter down the records by individual category.

Filter  Created date  Communication type  Sort by  Order by

[Communication preferences](#)

Buyer cover **63** Policies Declarations **4** Claims **5** Other **29**

**New** Buyer rating changes [Export buyer ratings](#)

<b>i</b> Date created 06/08/2020 Policy <b>GLOBEX - 738975</b>	Significant improvements <b>3</b>	Significant deteriorations <b>1</b>	Movement to 100 <b>0</b>
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**New** Buyer rating changes [Export buyer ratings](#)

<b>i</b> Date created 05/08/2020 Policy <b>ASCOTT LTD - 588432</b>	Significant improvements <b>3</b>	Significant deteriorations <b>1</b>	Movement to 100 <b>0</b>
---	--------------------------------------	--	-----------------------------

Page 1 of 1 (1 of 1 items)  Show  results per page

### Communication categories

A number of communication categories are displayed at the top of the page, with each tab reflecting the type of notification. Atradius Atrium makes it easy to see whether there is anything new to view by displaying the total number of new alerts for each category.

Buyer cover **63** Policies Declarations **4** Claims **5** Other **29**

There are five main categories that you can select from:

- Buyer cover** Selecting this category will provide you with a list of all buyer and credit limit related alerts. This tab will be shown by default whenever you visit the communications page
- Policies** Selecting this category will provide you with a list of all policy and invoice related alerts
- Declarations** Selecting this category will provide you with a list of all declaration reminder alerts
- Claims** Selecting this category will provide you with a list of all non-payments related alerts
- Other** Selecting this category will provide you with a list of messages, news and publications

### Viewing communication details

For each communication received, a summary is presented. Here you will be able to view the most relevant information for an alert or message, such as the title of the notification - which quickly informs you of the nature of the change or update - and the date that the notification was first generated. For notifications relating to buyers, such as credit limits or non-payments alerts, you will also see the Buyer name, Buyer ID and Policy ID, which can be selected to take you to its specific details.

The screenshot shows a notification card with a dark 'New' label in the top left corner. The title is 'Fully approved decision' and there is a link '> View cover details' in the top right. The card is divided into two columns. The left column contains a house icon, 'Date created' (05/08/2020), 'Buyer' (GLOBEX S.A.), 'Buyer country' (Andorra), and 'Policy' (ASCOTT BUILDING - 541170). The right column contains the title 'Fully approved decision', 'Full credit limit decision', 'Cover ID' (84453211), and 'Cover amount' (10,000 (EUR)).

Where the notification requires an action to be taken, a link will be available from the top right of the summary panel, taking you to the related area of Atradius Atrium to perform the activity. Any items which have been created since you last viewed the related communication category will be marked as 'New', with a total count of all unseen notifications for each category being displayed at the top of the page. Once a category has been viewed, each individual communication item listed within this tab will change to grey and the 'New' label disappears.

The screenshot shows the same notification card as above, but the 'New' label is absent and the card has a light grey background. The title is 'Fully approved decision' and there is a link '> View cover details' in the top right. The layout and content of the two columns are identical to the previous screenshot.



Please note that when a communication item turns grey, you may still have an action which needs to be performed.

Each communication item will appear with a coloured icon, allowing you to visually identify how an event or action may impact your portfolio. This can represent an alert where an immediate response is required, where an action is advised prior to a certain date, or where there is an update available for viewing.



A red icon is shown for communication items which require immediate attention or needs an action to be taken. For example, this can inform you about a withdrawal of cover by Atradius, or indicate that a buyer review is needed from you.



An amber icon is shown for communication items that you should be aware of but do not require an immediate action. For example, this can indicate where cover is due to expire on one of your buyers, or there is an update for an open non-payments case.



A green icon is shown for communication items where a potential opportunity has been found or a positive event has occurred. For example, this can indicate where there are new cover opportunities for an existing buyer.



A blue icon is shown for communication items that acknowledge you of an update. For example, this can indicate where a credit limit application has been made or cancelled, or general information relating to events throughout your portfolio such as a closure of a non-payments case.



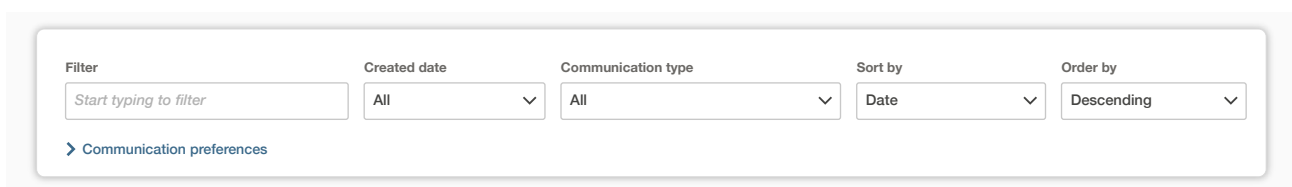
A white icon is shown for communication items where there is a new publication available for viewing. Provided by Atradius, these reports cover global economic developments and performance of key markets.



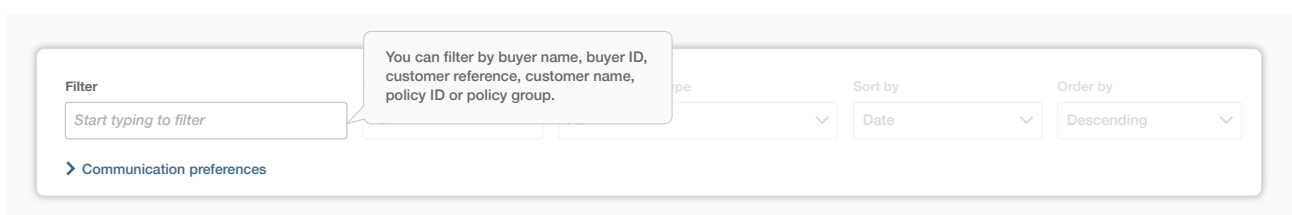
A grey icon is shown for communication items where a new announcement has been published by Atradius. For example, there might be announcements on new system updates made by Atradius, as well as regional updates from your local Atradius office.

### Managing your communications

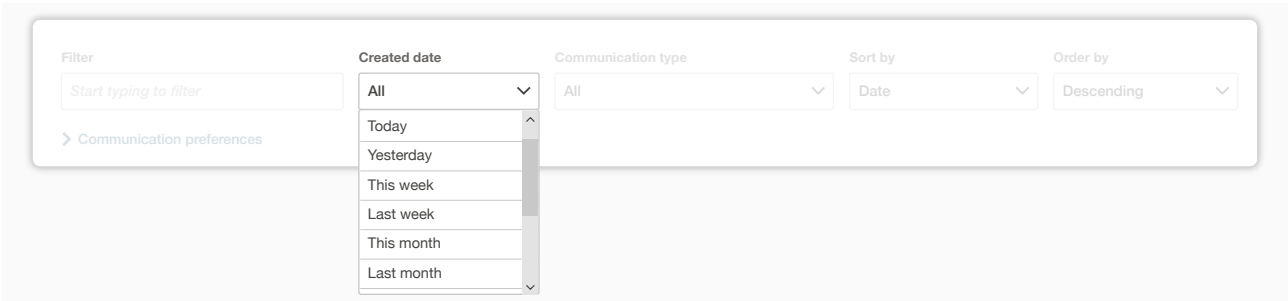
You can organise your list of communications by using one of the filter options, which can help in finding a specific message or notification. Any chosen filter criteria will be held whilst you are navigating between your communication items and the linked screens.



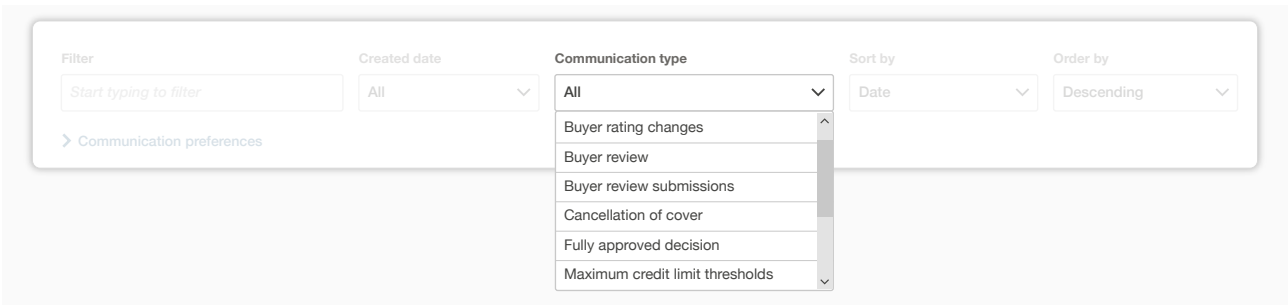
When looking for notifications relating to a specific credit limit or non-payments case, the keyword filter can be used to enter the relevant buyer name, buyer ID or your own reference number. You can also filter using the customer name or policy ID to show any invoice or declaration related alerts for a specific policy, or filter with the policy group name for alerts which may appear across multiple policies.



You can amend your view to show communication items which have been created within a certain period of time. This can be done by using the Created date filter, providing you with the ability to narrow down your list of communications to those generated in the last day, week or month. The communications page will show all open communications by default, regardless of when they were created.



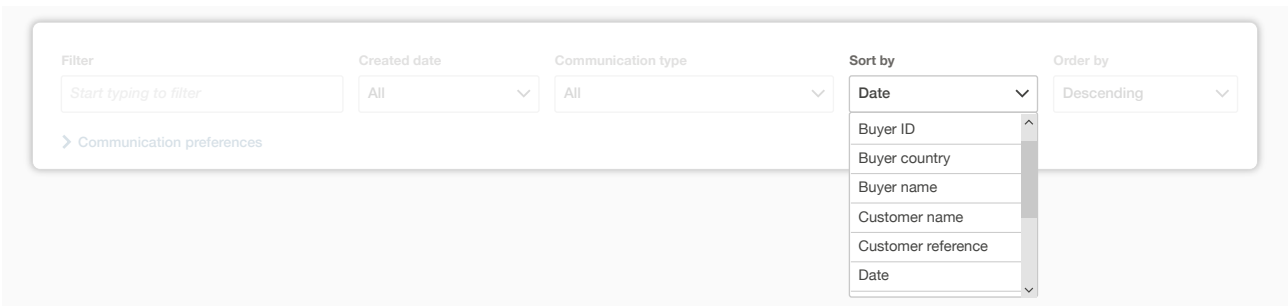
Each communication category includes a number of different communication types which can be selected to filter your list of communications. The communications type list will only display topics for which there are open alerts.



If there are no communication items available for a specific communication category, then the communication type filter will show as grey and cannot be selected.



Atradius Atrium will automatically sort your communications by date, with the most recent alerts or updates shown at the top of the page. You can however amend how your list of communications will be presented by using the sort and order filters. For example, this can be sorted by Buyer ID, Buyer name or your own reference.



Based on how your list is sorted, this can then be ordered by ascending or descending order.

The screenshot shows a control panel for a communication list. It includes a search filter with the placeholder text "Start typing to filter". There are three dropdown menus: "Created date" set to "All", "Communication type" set to "All", and "Sort by" set to "Date". To the right, an "Order by" dropdown menu is open, showing "Descending" as the selected option, with "Ascending" and "Descending" as other visible options. A link labeled "> Communication preferences" is located below the filter controls.

### Communication preferences

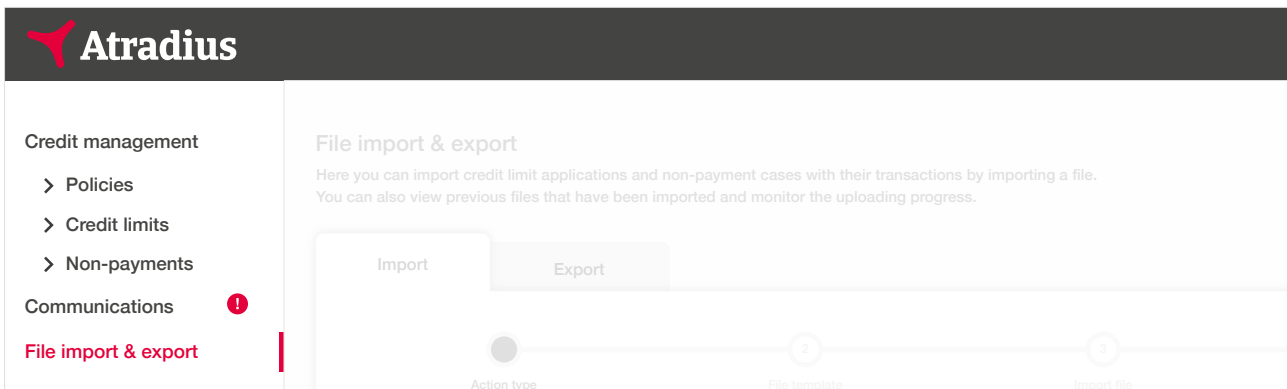
You may find that you do not wish to be notified of certain changes or updates. If so, you can tailor which notifications are generated under your Account settings by clicking on the 'Communication preferences' link.

This screenshot is identical to the one above, showing the same filter and sort controls. The "Order by" dropdown menu is now closed, and "Descending" remains the selected option. The "> Communication preferences" link is still present.

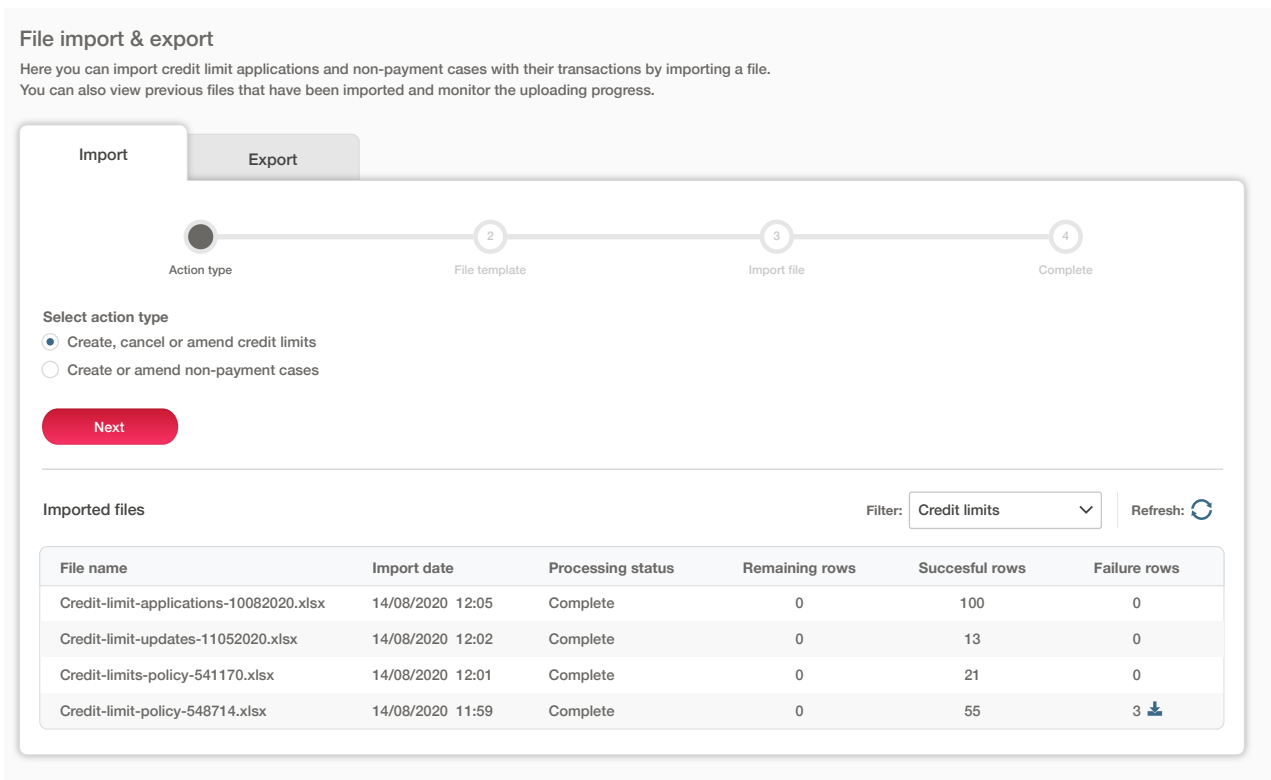
# Chapter 9: Import and Export

## Overview

You can find the File import & export option in the left hand navigation menu. From here, you will be able to upload a list of credit limit applications or transactions for a non-payments case in bulk. You can also find the export files of credit limits or non-payments cases you requested to download.



On the File import & export page, you will see that there are two tabs to choose from; Import, which is active by default, and Export.



## Importing files

Atradius Atrium offers the possibility to upload multiple credit limit applications, non-payments cases and its related transactions in one go. This can be done by uploading a single Excel file with the relevant data taken from your own system. At the top of the Import tab, you will have the option to upload a new file to Atradius Atrium. At the bottom of this page, you can find an overview of all previously Imported files, where you can keep track of any files processed.

### Importing a file

Before uploading your file, you will first need to select an action type for which you want to import data to Atradius Atrium. You can either decide to 'Create, cancel or amend cover' or to 'Create or amend non-payments cases'. Once selected, you can click the Next button to proceed with your file upload.

The screenshot shows a progress bar with four steps: 1. Action type (selected), 2. File template, 3. Import file, and 4. Complete. Below the progress bar, there is a section titled 'Select action type' with two radio button options: 'Create, cancel or amend credit limits' (selected) and 'Create or amend non-payment cases'. A red 'Next' button is located at the bottom left of the form.

Based on the action type you have selected, the relevant Atrium template will be automatically set to upload your credit limit application or non-payments case details.

The screenshot shows the progress bar with 'Action type' completed (marked with a green checkmark) and 'File template' as the current step. Below the progress bar, there is a section titled 'Select a template' with a dropdown menu showing 'Cover - Standard template'. To the right of the dropdown are two links: 'Download template file' and 'Download help file'. A red 'Next' button and a blue '< Back' link are also visible.



To support you in importing your data in the right format, you can click the 'Download template file' link which will create an Excel file template ready to be used. An instruction help file is also available should you need any additional information regarding the layout of the Excel file and format of each column.


By clicking the Next button, you will be able to upload your file by clicking on the Browse button and selecting the file you want to import. Once you have selected your file, you can submit it for validation by clicking the Submit button.

The screenshot shows the progress bar with 'Action type' and 'File template' completed (marked with green checkmarks) and 'Import file' as the current step. Below the progress bar, there is a section titled 'File upload' with a text box showing 'No file selected' and a 'Browse' button. To the right are the same two links: 'Download template file' and 'Download help file'. A red 'Submit' button and a blue '< Back' link are also visible.



TIP

To ensure that your transactions will be processed correctly, Atradius Atrium will first perform a validation check on the content of your file. If there are any issues found, such as formatting errors or incorrect values, Atradius Atrium will inform you exactly of which rows need to be reviewed by highlighting them in an updated version of your file.


**Validation unsuccessful**  
Unfortunately some of the data in your file needs to be amended before you can continue.  
  
The file contains 14 rows  
  
3 row(s) could not be validated and need to be corrected  
  
The rows that need to be corrected have been highlighted in your excel file. Click the **DOWNLOAD** link below to amend the rows and import the file again.  
[Download](#)

All values within the file that need amending will be highlighted in red, with a description of the error provided to help you correct the issue.

	H	I	
le	Currency		
		Invalid currency code	

Other issues which can be found include the type of file you are uploading, the number of rows included within your file and uploading a file with a very long file name. To avoid this from happening, it is important to make sure that:

- You are uploading an XLSX file.
- There is a maximum of 2,000 rows in your file.
- The filename does not exceed 40 characters.

**Validation unsuccessful**  
Something went wrong with your file:

- The filename is too long - filename and extension should be 40 characters or less.

After making the required amendments, you can upload your file again to Atradius Atrium for validation.



Once the validation of your file is complete, a confirmation message will be displayed. When successful, you can complete the import by selecting the Submit button.

The screenshot shows a progress bar with four steps: 1. Action type (checked), 2. File template (checked), 3. Import file (unchecked), and 4. Complete (unchecked). Below the progress bar is a blue information banner with a white 'i' icon. The text in the banner reads: "Your file has been validated and you can now submit your file for processing. SYMWbulkfile5(CL) contains 14 rows to process. Click Submit to process your file or upload another file to amend your submission." Below the banner is a "File upload" section with a file name "Bulk Import File - Credit Limits.xlsx", an "Update" button, and two download links: "Download template file" and "Download help file". At the bottom of this section is a red "Submit" button and a blue "< Back" link.

After submitting your file, Atradius Atrium will process your transactions. While you wait for this to be completed, you can select the 'Import another file' link which appears below the green message banner to perform another file upload. This will take you back to the first step of the import process whilst your previous import continues to be processed.

The screenshot shows a progress bar with four steps: 1. Action type (unchecked), 2. File template (unchecked), 3. Import file (unchecked), and 4. Complete (checked). Below the progress bar is a green success banner with a white checkmark icon. The text in the banner reads: "Your file has been submitted for processing. Track it's progress below under 'imported files'. If some rows failed tp process, please click the download link under 'failure rows' to amend the rows and import the file again." Below the banner is a blue "> Import another file" link.

### Viewing Imported files

As your data is being uploaded to Atradius Atrium, you will be able to monitor the progress under the Imported files section. By selecting the 'Refresh' option which appears above the table, you can update the list to show the status of the imported files being processed.

The screenshot shows the top part of a table. On the right side, there is a "Filter:" dropdown menu currently set to "Credit limits" with a downward arrow. To its right is a "Refresh:" button with a circular refresh icon.

When viewing your processing and completed files, you can also narrow down the list by using the Filter. This allows you to view any imported files by action type, such as Credit limits and Cases.

The screenshot shows a table with the following columns: "Import date", "Processing status", "Remaining rows", and "Failure rows". The first row of data shows: "120.xlsx", "14/08/2020 12:05", "Complete", "100", and "0". Above the table, the "Filter:" dropdown menu is open, showing "Credit limits" (selected) and "Cases" as options. The "Refresh:" button is also visible.

When the importing process of the file has been fully completed, a breakdown will be shown of the rows that were successfully processed and the rows which failed to be converted. For those transactions that were not successfully processed, the Failure rows column will show the number of unprocessed rows.

Imported files					
File name	Import date	Processing status	Remaining rows	Successful rows	Failure rows
Bulk Import File - Credit Limits.xlsx	12/10/2020 14:56	Complete	0	0	1

Selecting the download icon displayed next to this number will open an Excel file, highlighting the rows that could not be processed. This file will appear with a new column header entitled 'Error description', which will provide you with an explanation for why the row could not be imported.

M	N
Product code	Error description
CL	A credit limit application already exists and supersede is not selected

After making any corrections to the file, you can then upload this to Atradius Atrium to be processed again.

Imported files					
File name	Import date	Processing status	Remaining rows	Successful rows	Failure rows
Bulk Import File - Credit Limits v2.xlsx	14/08/2020 12:14	Complete	0	1	0
Bulk Import File - Credit Limits.xlsx	14/08/2020 12:15	Complete	0	13	1

### Exporting files

Atradius Atrium allows you to export a list of credit limits, non-payments cases and the related transactions which exist across your entire portfolio. You can also export a list of significant buyer rating movements from a Buyer rating communication alert when it is received. This is possible by generating an Excel (XLS) file which can be downloaded from Atrium and then applied to your own credit management system.

### Exporting your credit limits

To export a list of all active limits or pending decisions for a selected policy or policy group, you can select the 'Export all limits' link from the Credit management page. This will take you to the Export files tab of the File import & export page, where your file will be processed and available to download once complete.

Currency: Euro (EUR)

Credit limits	Non-payments
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Total active <b>2603</b></p> <p>Pending decisions <b>16</b></p> </div> <div style="width: 45%;"> <p>Total active amount <b>162,492,770 (EUR)</b></p> <p>Available policy cover <b>To view available cover, select a single policy.</b></p> </div> </div>	<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Total open <b>5</b></p> <p>Partially saved cases <b>21</b></p> </div> <div style="width: 45%;"> <p>Debt filed <b>4,329,092 (EUR)</b></p> <p>Collections <b>2,105,360 (EUR)</b></p> <p>Net position <b>1,906,320 (EUR)</b></p> </div> </div>
<a href="#">View all limits</a> <a href="#">Export all limits</a> <a href="#">Analyse trends</a>	<a href="#">View all cases</a> <a href="#">Export all cases</a> <a href="#">Analyse trends</a>

### Exporting your non-payments cases

To export a list of all open or partially saved cases for a selected policy or policy group, you can select the 'Export all cases' link from the Credit management page. This will take you to the Export files tab of the File import & export page, where your file will be processed and available to download once complete.

The screenshot shows a dashboard with a currency dropdown set to Euro (EUR). It is divided into two main sections: Credit limits and Non-payments.

Credit limits		Non-payments	
Total active 2603	Total active amount 162,492,770 (EUR)	Total open 5	Debt filed 4,329,092 (EUR)
Pending decisions 16	Available policy cover To view available cover, select a single policy.	Partially saved cases 21	Collections 2,105,360 (EUR)
			Net position 1,906,320 (EUR)
<a href="#">View all limits</a>	<a href="#">Export all limits</a>	<a href="#">View all cases</a>	<a href="#">Export all cases</a>
<a href="#">Analyse trends</a>	<a href="#">Analyse trends</a>	<a href="#">Analyse trends</a>	<a href="#">Analyse trends</a>

You may want to export a list of transactions submitted for your non-payments cases. This can be done by selecting the 'Export case transactions' option on the Non-payments page. You can filter which cases and related transactions you want to export from the Non-payments page by using the advanced filter options.

The screenshot shows the advanced filter options for non-payments cases. It includes a search field for buyer information, a dropdown for advanced filters (9), and several filter sections:

- Case type:** Monitor, Monitor & Claim, Monitor, Collection, Claim, Collection & Claim, Monitor, Collection & Claim, Collection, Monitor, Collection & Claim.
- Case status:** Open, Closed, Partially Completed.
- From date:** [Date picker]
- To date:** [Date picker]
- Countries:** [Search field: Start typing to filter countries]

Buttons for [Reset filters](#) and [Apply Filters](#) are located at the bottom right.

From the Case details page, you will also have the option to export a list of all transactions that exist for that case by selecting the 'Export case transactions' link, which can be found under the Financial details tab at the bottom of the page.

Case Activities | **Financial Details** | Case Correspondence

Financial details > Export case transactions

Debt details

Customer ref.	Description	Date from	Date to	Due date	Amount	Original posting	Approved
---	Invoice	06/11/2020	---	12/11/2020	10,000.00 EUR	---	✓
---	Payment	05/11/2020	---	11/11/2020	5,000.00 EUR	---	✓

### Exporting your buyer rating movements

You may receive communication alerts informing you of recent Buyer rating changes. If there are a number of significant rating movements across your portfolio, the alert will allow you to download a list of these buyers, as well as the direction of movement and date of the most recent change. Selecting the Export option will take you to the Export files tab of the File import & export page, where your file will be processed and available to download once complete.

New | Buyer rating changes > Export buyer ratings

**i** Date created  
06/08/2020

Policy  
**ASCOTT BUILDING - 541170**

Significant improvements  
**3**

Significant deteriorations  
**5**

Movement to 100  
**1**

### Viewing exported files

Selecting the Export files tab on the File import & export screen will show you a list of all export files requested by you. Any files in the process of being generated will be shown with a status of Progressing, with those appearing as Completed available for you to download by selecting the file name.

Import | **Export**

**i** Your request has been submitted for processing  
Your cover is in the process of being exported. Track it's progress below.

From date  To date  Apply Filters

Exported files Filter: All  Refresh:

Filename	File type	Requested date	Status	Row count
All policies 100920200855.xlsx	Credit limits	10/09/2020 08:55	Progressing	

The 'Refresh' option will also update the list to show any newly completed exports. The File type will help you to identify what information was requested for the exported file, with the Row count confirming whether any information could not be exported correctly. In case of any errors, these will be clearly highlighted for you in the processed file. You can also set a date range to filter the list of Export files by Requested date, in order to find the one you are looking for more easily.

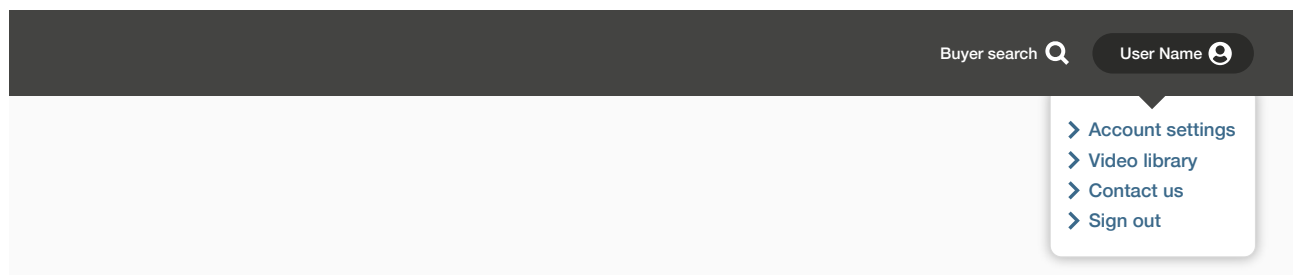
The screenshot displays the 'Export' tab of a software interface. At the top, there are two tabs: 'Import' and 'Export', with 'Export' being the active one. Below the tabs, there are two input fields for 'From date' and 'To date', each with a calendar icon. To the right of these fields is a red button labeled 'Apply Filters'. Below the date fields, there is a section titled 'Exported files'. To the right of this section, there is a 'Filter:' dropdown menu set to 'All' and a 'Refresh:' button with a circular arrow icon. Below the 'Exported files' section is a table with the following data:

Filename	File type	Requested date	Status	Row count
<a href="#">Custom case selection 100920200658.xlsx</a>	Transactions	10/08/2020 11:00	Complete	12
<a href="#">Custom case selection 100920200658.xlsx</a>	Transactions	08/08/2020 15:00	Complete	4
<a href="#">All policies 100920200855.xlsx</a>	Credit limits	07/09/2020 14:30	Complete	645

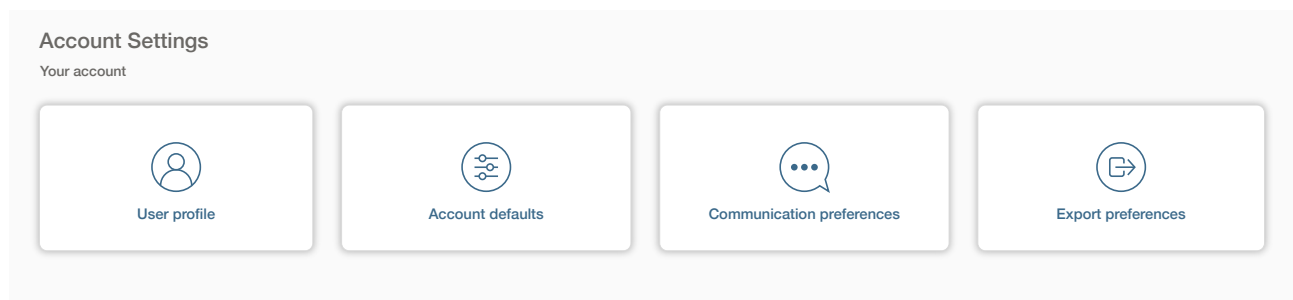
# Chapter 10: Account settings

## Accessing your Account settings

To view or amend your account details within Atradius Atrium, you can access the Account settings from the black header bar. This is accessible from the drop down menu which appears when clicking on your user name at the top right of each page.



When selecting the Account settings option, a new screen will appear. This area provides four additional categories from which you can review and amend your existing details and system preferences.



## User profile

Selecting the User profile option will present all information used to help you work with Atradius Atrium. Here you can change your email address which will be used to send you online notifications, for instance when there are changes within your portfolio or when you request a policy document via Atradius Atrium.



You can reset your password whenever needed from the User profile page. A help text is provided to help you meet the required security criteria for your Atradius Atrium account. You can also change your security questions and answers, which you need to reset your password in case you forgot it.

### Change password

Current password	<input type="password"/>
Change password	<input type="password"/> <a href="#">?</a>
Confirm your new password	<input type="password"/>

### Security Questions

Question 1	What is the name of your first school?	<input type="text"/>
Question 2	What is the make of your first car?	<input type="text"/>
Question 3	What is the name of your first pet?	<input type="text"/>

Under Personal details you can change your first and last name, which will be displayed next to any credit limit applications or non-payments cases that have been submitted or amended by you.

### Personal Details

First name	John
Last name	Doe
Change first name	<input type="text"/>
Change last name	<input type="text"/>

Finally, you can also set the preferred language that Atradius Atrium will appear in from over twenty supported languages.

### Preferences

Display language	English	<input type="text"/>
------------------	---------	----------------------

When you are happy with the details provided within the User profile screen, you can click on the Save changes button at the bottom of the page.



Please note that after making changes to your User profile details, you will need to sign out of Atradius Atrium and log back in for these to take effect.

## Account defaults

The Account defaults page can be used to set a number of default selections which will be automatically applied to various screens within Atradius Atrium.

### Account defaults

Manage your account default settings here, these changes will take immediate effect in the application

Select default country for buyer search

Select default policy

Select default pagination size

Save

There are three values for which you can select a default choice:

- |   |  |
|---|--|
| <b>Default country for buyer search</b> | When searching for a new buyer, you will need to limit your search to a single buyer country before entering additional search details. From your Account defaults, you can set the buyer country that will automatically appear as your selected choice within the New buyers tab of the Buyer search page.   |
| <b>Default policy</b>                   | When viewing or performing any credit management activities, you can focus on the whole portfolio or on a specific policy or policy group. From your Account defaults you can set a specific policy selection as default. This policy or policy group will automatically appear anywhere a specific policy context can be applied. For instance, when you view the list of credit limits or nonpayments, or when you apply for cover or submit a case on a selected buyer. |
| <b>Default pagination size</b>          | When viewing a list of results, Atradius Atrium will present a set of pagination options at the bottom of the page. One of these options will show you how many results are shown on the page, which can be amended to show greater or fewer results per page. From your Account defaults, you can set all result pages to show 5, 10 or 20 items per page wherever a list of items is presented within Atrium.  |

When you are happy with your selection, you can click on Save at the bottom of the page.



## Communication preferences

Whilst Atradius Atrium displays a list of all communications published in relation to your portfolio, you may find that you do not wish to be notified of certain changes or updates. If so, you can tailor which notifications are generated and through which channels you will receive them on the communication preferences page.

The Preferred notification channel section allows you to choose between whether you only want to receive messages via the communications page in Atradius Atrium, or if you would also like these to be sent to your email address. Email alerts can be particularly useful when you are not logged into Atrium, as you can still be informed of any actions or events which require your attention.

^ Preferred notification channel

Online and email  Online only

You will find the four main communication categories which reflect your view of the policy or portfolio. Each panel can be expanded to show specific alerts, events and updates relating to these activities, with a checkbox presented next to each item. Notifications will only be received for communication items which have been selected. You can also use the 'Select / Deselect all' option at the top right of each panel allowing for preferences to be quickly reset.

^ Buyer cover ✓ Select / Deselect All

<input checked="" type="checkbox"/> Application requested	<input checked="" type="checkbox"/> Buyer rating changes	<input checked="" type="checkbox"/> Buyer review
<input checked="" type="checkbox"/> Buyer review submissions	<input checked="" type="checkbox"/> Cancellation of cover	<input checked="" type="checkbox"/> Cancellation requested
<input checked="" type="checkbox"/> Credit limit cost changes	<input checked="" type="checkbox"/> Credit limit portfolio review	<input checked="" type="checkbox"/> Credit limit reduced
<input checked="" type="checkbox"/> Expiration of cover	<input checked="" type="checkbox"/> Fully approved decision	<input checked="" type="checkbox"/> Historic cover
<input checked="" type="checkbox"/> Maximum credit limit thresholds	<input checked="" type="checkbox"/> New cover opportunities	<input checked="" type="checkbox"/> Partial decision
<input checked="" type="checkbox"/> Withdrawal of cover	<input checked="" type="checkbox"/> Zero decision	

^ Claims ✓ Select / Deselect All

<input checked="" type="checkbox"/> Case update	<input checked="" type="checkbox"/> Claim payment authorised	<input checked="" type="checkbox"/> Claim received
<input checked="" type="checkbox"/> Collection case received	<input checked="" type="checkbox"/> New / amended monitor case	<input checked="" type="checkbox"/> Payment received on collection / claim
<input checked="" type="checkbox"/> Positive judgement	<input checked="" type="checkbox"/> Preliminary calculation of liability	

^ Declarations ✓ Select / Deselect All

<input checked="" type="checkbox"/> Declaration reminder
--

^ Policy ✓ Select / Deselect All

<input checked="" type="checkbox"/> Country changes	<input checked="" type="checkbox"/> Country schedule changes	<input checked="" type="checkbox"/> Credit limit amount changes
<input checked="" type="checkbox"/> Invoice sent	<input checked="" type="checkbox"/> Policy renewed	<input checked="" type="checkbox"/> Premium schedule changes

When you are happy with your selections, you can click on Save at the bottom of the page.

## Export preferences

The Export preferences page allows you to view and select which fields will appear within the credit limits export file.

For each field shown under the Export options panel, a checkbox will be presented. Where a checkbox has been selected for any field, these will appear in the export file. You can also use the 'Select / Deselect all' option at the top right of the panel allowing for preferences to be quickly reset.

^ Credit limit export columns  Select / Deselect All

<input checked="" type="checkbox"/> Customer ID	<input checked="" type="checkbox"/> Legacy policy ID	<input checked="" type="checkbox"/> Customer name
<input checked="" type="checkbox"/> Customer reference	<input checked="" type="checkbox"/> Buyer ID	<input checked="" type="checkbox"/> Buyer name
<input checked="" type="checkbox"/> Buyer address	<input checked="" type="checkbox"/> Buyer city	<input checked="" type="checkbox"/> Buyer postcode
<input checked="" type="checkbox"/> Buyer area	<input checked="" type="checkbox"/> Buyer country name	<input checked="" type="checkbox"/> Buyer country code
<input checked="" type="checkbox"/> National reg number	<input checked="" type="checkbox"/> Buyer VAT number	<input checked="" type="checkbox"/> Dun & Bradstreet
<input checked="" type="checkbox"/> Credit reform	<input checked="" type="checkbox"/> Teikoku	<input checked="" type="checkbox"/> Fiscal code
<input checked="" type="checkbox"/> Trade sector	<input checked="" type="checkbox"/> Trade sector description	<input checked="" type="checkbox"/> Current buyer rating
<input checked="" type="checkbox"/> Current buyer rating class	<input checked="" type="checkbox"/> Current buyer rating date	<input checked="" type="checkbox"/> Previous buyer rating
<input checked="" type="checkbox"/> Previous buyer class	<input checked="" type="checkbox"/> Buyer rating change	<input checked="" type="checkbox"/> Credit Limit ID
<input checked="" type="checkbox"/> Policy currency name	<input checked="" type="checkbox"/> Policy currency code	<input checked="" type="checkbox"/> Credit limit application amount (policy currency)
<input checked="" type="checkbox"/> Total credit limit decision amount (policy currency)	<input checked="" type="checkbox"/> Credit limit decision amount 1 (policy currency)	<input checked="" type="checkbox"/> Credit limit decision amount 2 (policy currency)
<input checked="" type="checkbox"/> User currency name	<input checked="" type="checkbox"/> User currency code	<input checked="" type="checkbox"/> Credit limit application amount (user currency)
<input checked="" type="checkbox"/> Total credit limit decision amount (user currency)	<input checked="" type="checkbox"/> Credit limit decision amount 1 (user currency)	<input checked="" type="checkbox"/> Credit limit decision amount 2 (user currency)
<input checked="" type="checkbox"/> Application date	<input checked="" type="checkbox"/> Decision date	<input checked="" type="checkbox"/> Expiry date amount 1
<input checked="" type="checkbox"/> Expiry date amount 2	<input checked="" type="checkbox"/> Effect from date	<input checked="" type="checkbox"/> Withdrawal date
<input checked="" type="checkbox"/> Decision type	<input checked="" type="checkbox"/> Credit limit condition amount 1	<input checked="" type="checkbox"/> Credit limit condition amount 2
<input checked="" type="checkbox"/> Credit limit condition total amount	<input checked="" type="checkbox"/> Future events flag	<input checked="" type="checkbox"/> Non payments indicator

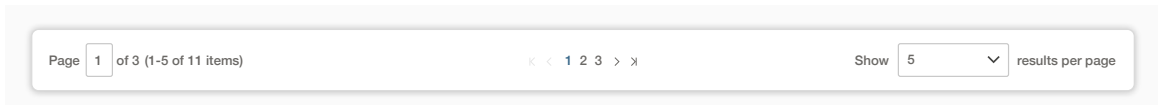
When you are happy with your selections, you can click on Save at the bottom of the page.

# Useful Tips



## Pagination

When viewing a list of results, Atrium will present a set of pagination options at the bottom of the page. This allows you to easily navigate between multiple pages of results, as well as influence how many items are shown on each page.



- Where there are multiple pages of results, the pagination section will show you the current page that you are on, how many pages there are in total, and the range of results shown for the current page (e.g. 1-5 out of 11 items).
- Within the centre of the pagination section, you can navigate between each page of the results, with the ability to go forward or backward a single page, or to quickly jump between the very first or very last page of the results.
- Finally, you will be able to set how many results are shown for each page. This will allow you to set this to 5, 10 or 20 items per page. You can also set how many results are shown for every listings page in Atradius Atrium under your account defaults.



### Amending a table

Where you are required to enter multiple transactions or activities relating to your portfolio, Atradius Atrium allows you to do this by adding new details or editing existing details directly within a table. This can help you to provide the right information to Atradius, with many columns providing a list of options to select from and a date picker to easily select the correct date for a transaction or activity. A help text will advise you what information is expected for a specific field.

Type	Amount (incl. tax)	Tax %	First issued	Due date	Reference
Invoice	<input type="text"/>	EUR	<input type="text"/> or <input type="text"/>	<input type="text"/>	<input type="text"/>
+ Add entry					

By default, the table appears with prefilled values or blank fields to be completed. To amend an existing field or fill a blank field, you can select the blue pencil icon at the right of the specific row. You can also double click within a specific field to add a new or edit an existing value within the table. When in edit mode, you can easily navigate between columns in a row by using the tab key (**Tab**) on your keyboard.

Tax %	First issued	Due date	Reference
<input type="text"/>	<input type="text"/>	<input type="text"/>	789654123

Once you are happy with the entered or amended details, these can be confirmed by selecting the green tick icon at the right of the specific row. This will keep any changes or updates that you have made in the table until you save or submit your transactions. If you do not wish to keep these amendments, you can alternatively select the red cross icon which will discard recent changes and revert back to the details previously shown. Selecting the cross or tick icon will also allow you to edit a different row or add a new row to the table.

Tax %	First issued	Due date	Reference
<input type="text"/>	<input type="text"/>	<input type="text"/>	789654123

The bin icon will be available next to any rows that can be removed from the table.

Tax %	Tax amount	First issued	Due date	Reference
---	---	06/11/2020	12/11/2020	0789654123045
---	---	06/11/2020	12/11/2020	45676533

Where a new row can be added, this can be done by clicking within the blue outlined row shown at the bottom of the table. This new row will automatically appear with some default options set or blank fields to be completed.

+ Add entry				
-------------	--	--	--	--

You can also amend how the rows within a table are ordered by selecting the heading text of a specific column. This allows you to toggle between sorting values in alphanumerical ascending or descending order.

Country	Cover type	Payment terms	Declared amount
Andorra	Country risk	180 days	Declared amount GBP
Italy	Credit risk	180 days	--- EUR

For more help you can watch the instruction videos in the video library or contact your account manager or Atradius customer service centre.

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