

Important information about the launch of our new Credit Scorecard

In October 2023, we expect to launch our new Credit Scorecard for the Dutch business population. Below is an overview of the impact this may have on you, and more information on what to expect on the day of the launch.

General	<ul style="list-style-type: none"> The changes are all published at once on the day of launch: in the GraydonCreditsafe portal, Index Files, API (GGS and Connect) and Check & Decide. Credit limits are also adjusted. Please pay extra attention if you have a credit insurance policy.
Monitoring	<ul style="list-style-type: none"> On the launch date, there will be no Monitoring alerts about score changes, to minimize disruption. Do you have multiple portfolios based on scoring or risk categories? If so, you need to revalidate or reclassify these portfolios. A score export can help straighten this out. Please contact your account manager for this.
Check & Decide Templates	<ul style="list-style-type: none"> The checks will be automated to the new threshold, i.e. under the new Credit Scorecard, companies with a score starting at 30 are creditworthy, instead of 37 under the old scorecard. You will receive a separate email about this.
Bespoke Check & Decide	<ul style="list-style-type: none"> Follows the same logic and adjustments as Check & Decide Templates. The PD and Credit Score must be adjusted to the new threshold of 30. You will receive an email about this.
Connect API & GGS	<ul style="list-style-type: none"> The changes are published all at once. Credit limits are also updated. Please pay extra attention if you have a credit insurance policy.
3D Ledger	<ul style="list-style-type: none"> The changes are published all at once. Credit limits are also updated. Please pay attention if you have a credit insurance policy.
Ledger Insights (Industry Platform)	<ul style="list-style-type: none"> Credit limits will be adjusted. Please pay extra attention if you have a credit insurance policy. We recommend preparing an export of the credit limits for support. Please contact your account manager for this.
Bulk, Index & Bespoke Files	<ul style="list-style-type: none"> When you purchase scores or limits, you will get a large file with the changes, and with it all of the new scores.
Bespoke scores	<ul style="list-style-type: none"> You will be impacted by the new Credit Scorecard. Please contact your account manager.
Resellers, Partners & White Label	<ul style="list-style-type: none"> After a brief consultation with your account manager, please inform your customers and refer to our Client Summary or Scoring Guide.