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# 3D LEDGER

share more know more

## Connect your ledger with a universe of commercial data

**88,000,000**
trade lines

**8000⁺**
suppliers

**300,000,000⁺**
individual invoices

# Discover the power of Creditsafe's 3D Ledger

Our leading risk management and profiling tool, 3D Ledger, enriches your sales ledger with our live business data and unique trade payment experiences. By providing a fully customisable, 3 dimensional view of your trade lines and payments you can accurately assess the health of your ledger and effectively prioritise your collection efforts.

3D Ledger enhances your sales ledger with data from 300 million trade payment experiences from over 8000 suppliers in 12 countries, giving you a comprehensive credit analysis, unique insight and intelligent recommendations.

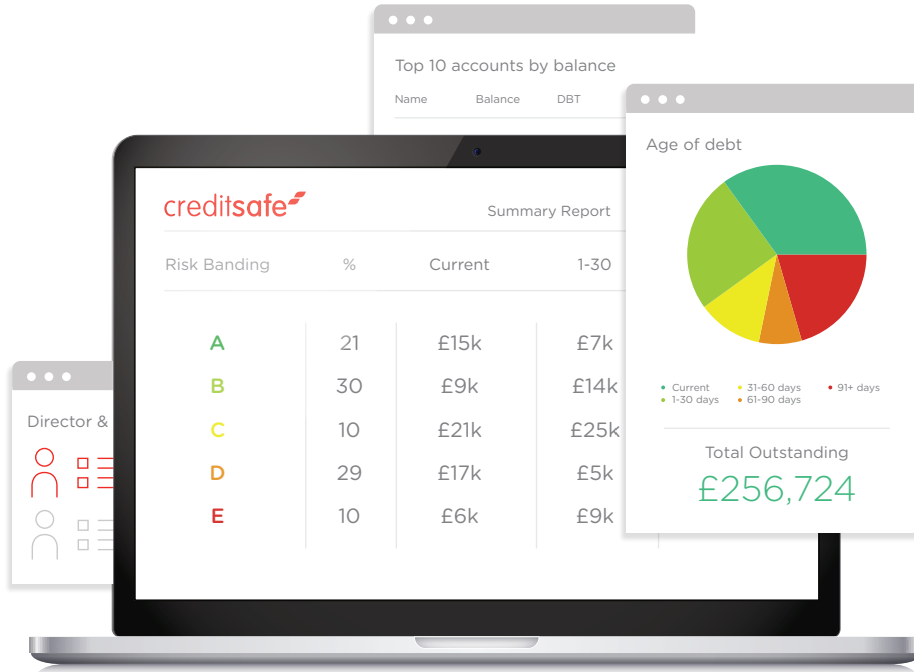## Prioritise your collections

Gain access to the data and analysis needed to decrease the amount of days with sales outstanding (DSO). 3D Ledger helps to prioritise collections based on proven risk indicators including age of debt, typical days beyond terms (DBT), business size, classification and CCJs. These additional datasets will help to drive an effective collection strategy that improves the speed of payment and reduces the risk of bad debt.

- Organise payments by risk banding of customer, DBT, invoice value and much more.
- Receive reminder alerts and notifications on changes in circumstances.
- Assess the performance of your team and individual staff.

# Enrich your ledger with credit and commercial data.

**Top 10 accounts by balance**

| Name | Balance | DBT |
|------|---------|-----|

**Age of debt**

- Current
- 1-30 days
- 31-60 days
- 61-90 days
- 91+ days

Total Outstanding

£256,724

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Summary Report

| Risk Banding | % | Current | 1-30 |
|--------------|-----|---------|-------|
| A | 21 | £15k | £7k |
| B | 30 | £9k | £14k |
| C | 10 | £21k | £25k |
| D | 29 | £17k | £5k |
| E | 10 | £6k | £9k |

Director &

# Instant reporting

Export from a selection of pre-built reports for instant visibility on your top debt threat companies, number of companies trading above the advised credit limit, three month retrospective payment performance and much more.

**22 pre-built instant reports, including:**

Scheduled CFO reports

List of accounts by sales person

Companies trading below recommended limit

Top 10 accounts by balance

List of accounts by credit controller
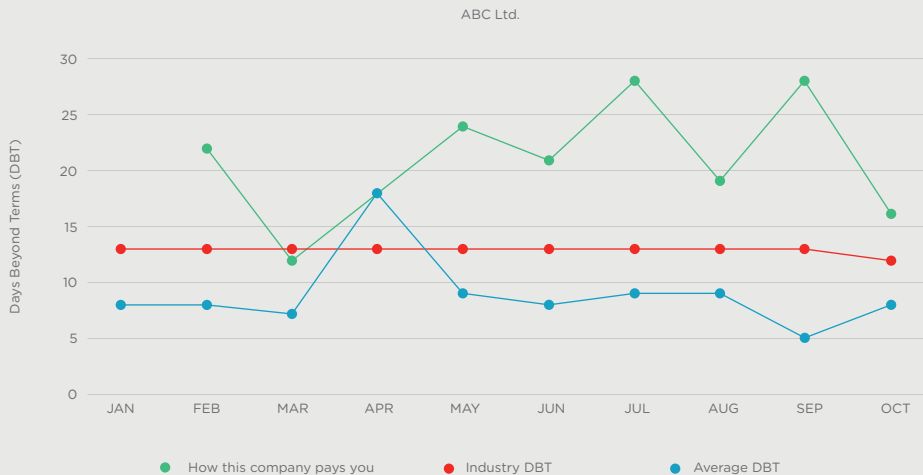
Trading group summary report

# Free customer data cleanse

Export your entire ledger with accurate company details including name, address and contact information with credit recommendations appended. Your customer data is refreshed the second you click export.

# Understand individual customer trends

Creditsafe's Trade Payment Data, company report data and your sales ledger data are united in 3D Ledger. These three data sources are used to provide a 12 month payment analysis on matched customers to display how your customers pay you compared to their other suppliers and the industry average.

**Visualise 12 month payment trends for individual customers.**

ABC Ltd.



Days Beyond Terms (DBT)

- How this company pays you
- Industry DBT
- Average DBT

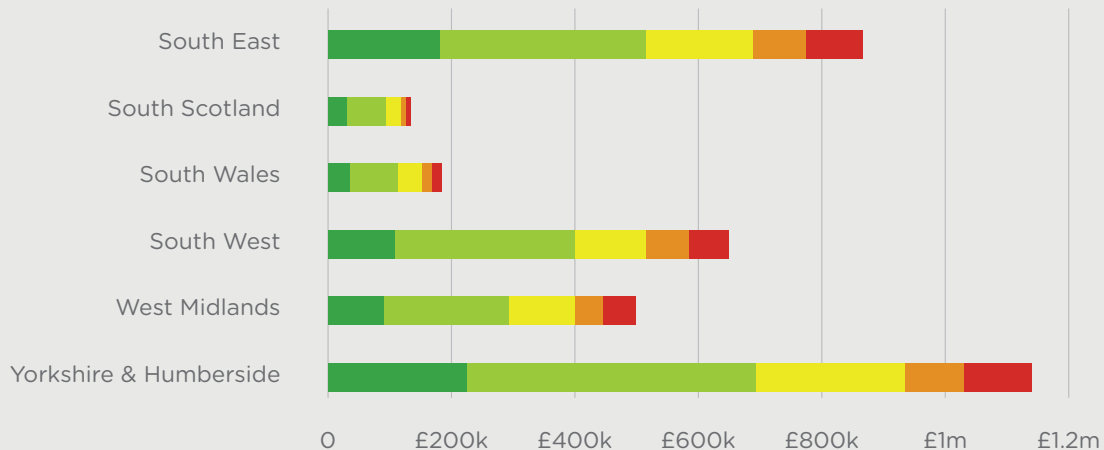Trend indicator shows if a customer's payment habits are improving or worsening.

You can also view a full or condensed customer credit report within 3D Ledger.

# Profile customers and spot opportunities

Use 3D ledger to support faster and sustainable growth for your business.  Profile your best performing and revenue driving customers by size of business, classification, sector SIC code and geographic location to understand where the best opportunities for your business lie.

**Combine multiple data sets for valuable commercial insights.**

# 3D Ledger is powered by our international network of Trade Payment Partners

**What is Creditsafe's Trade Payment Programme?**

As part of Creditsafe's Trade Payment Programme you can anonymously share and access the payment habits of more than 5 million businesses. Our network of over 100,000 customers across UK, Europe and the USA contribute to our ever growing Trade Payment Programme, allowing us to analyse more than 300 million invoices that have either been paid early, on-time, past the due date or not at all.

All this information coupled with our unrivalled business & credit information is used to further enhance the Creditsafe scoring & rating model, making it one of the most predictive ratings in the world and instantly accessible to you online.

All members of the Trade Payment Programme receive the option to include our "We share data with Creditsafe" logo on their invoices and website. This shows your clients you take the giving of credit seriously and helps you to prompt payments by their due date.  Once terms are agreed with your customers, timely payment needs to be made to contribute to a positive credit score on their reports. Data from overdue payments on the other hand could negatively impact their scores, particularly if they pay you slower than their industry average.

## Same day set up

Creditsafe can automate the process straight from your accounts software, ensuring your data is accurate, cleansed and giving you the most up to date analysis. 3D Ledger takes as little as 30 minutes for our technical team to set up; meaning you can get started the very same day.

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By sharing our payment performance data we have been able to retrieve real-time information as to how our customers are paying their suppliers. By identifying concerns regarding cashflow and/or their ability to pay terms, we are making much more informed decisions in business.

*Director MEA Credit & Collection, Anixter Ltd*

To discuss 3D Ledger & the Payment Data Programme in further detail, please contact our 3D Ledger team on **02920 886 500.**