



Ledger Insights

The collaborative debtor intelligence platform that combines your sales ledger with payment experiences across your corporate group and Creditsafe's credit data.



Introduction

Creditsafe's Ledger Insights is the advanced credit management toolkit for optimising your entire credit-to-cash collection process. The platform maximises your collection potential through the addition of enhanced credit risk analysis, shared payment data and decision automation in your day-to-day operations.

By integrating your real-time ledger with Ledger Insights, Creditsafe provides an intelligent workstation to effectively optimise your portfolio, prioritise cash collections and reduce days sales outstanding (DSO).



Gain new insight from other branches

We create a closed secure group where employees can share valuable customer insight across all your branches, including payment data and experiences on shared debtors.



View and manage your entire portfolio

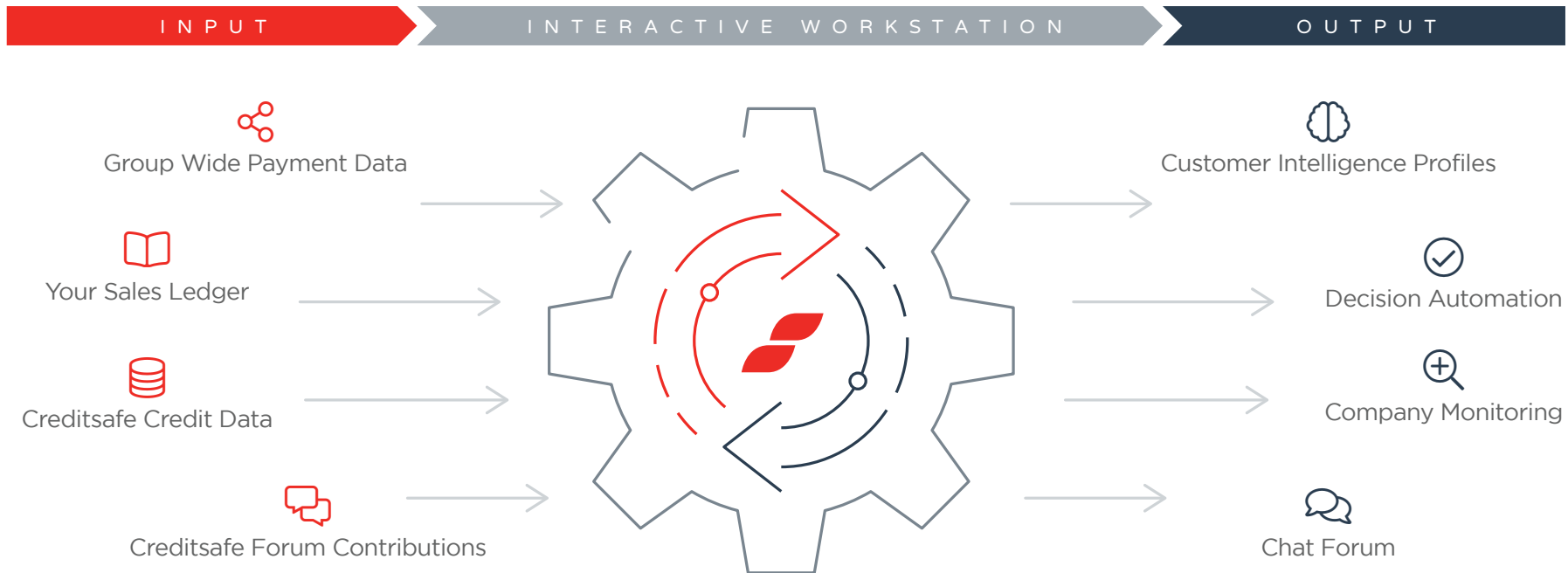
Interactive dashboards provide a high-level overview and a deep dive into your entire portfolio, enhanced with Creditsafe data and payment information.



Enhance and automate decisions

Make informed lending and collections decisions quickly with extensive debtor intelligence & automation of your bespoke credit policies.

How Ledger Insights works



Ledger Insights is available for your debtors across 13 countries including:

 Belgium	 Germany	 Netherlands	 United States of America
 Canada	 Ireland	 Norway	
 Finland	 Italy	 Sweden	
 France	 Luxembourg	 United Kingdom	

We are continually adding new countries to Ledger Insights.

Understand customer payment trends like never before

When past behaviour is the best indicator of future action, access to debtor payment behaviour data is invaluable for effectively managing your debt portfolio. Ledger Insights facilitates the exchange of payment data across your entire branch network or corporate group, giving you new insights to optimise credit and collection strategies.

While effectively sharing this data across corporate entities and divisions manually is often challenging, Ledger Insights creates a digital inter-company credit circle, allowing real-time, continuous data sharing on common debtors. By sharing data securely, you all gain valuable insights on your shared customers, helping you to improve efficiencies and reduce common credit risks across the group.

Steps

1

Collaborate with colleagues across the group

2

Share data securely, and either anonymously or explicitly

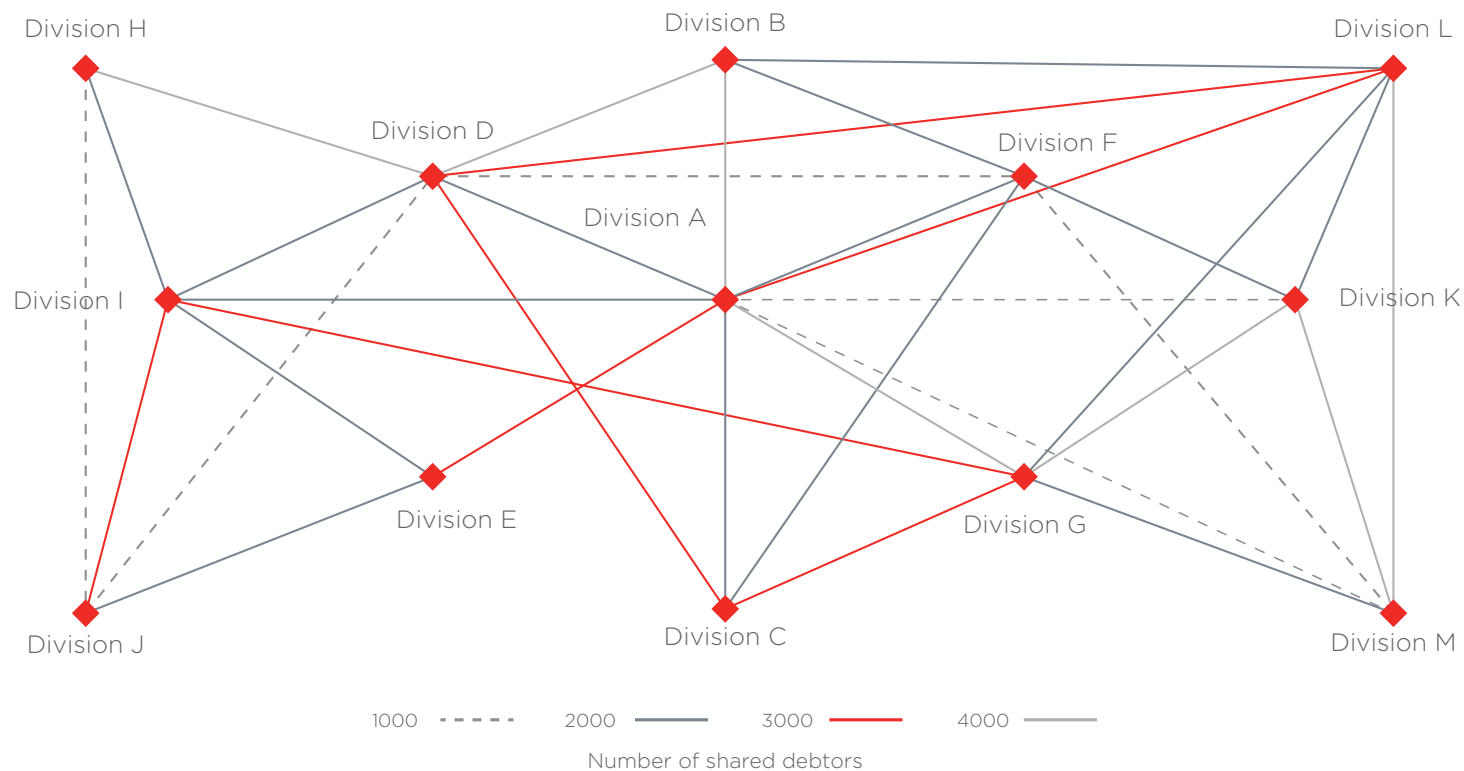
3

Benefit from exclusive and mutually beneficial intelligence

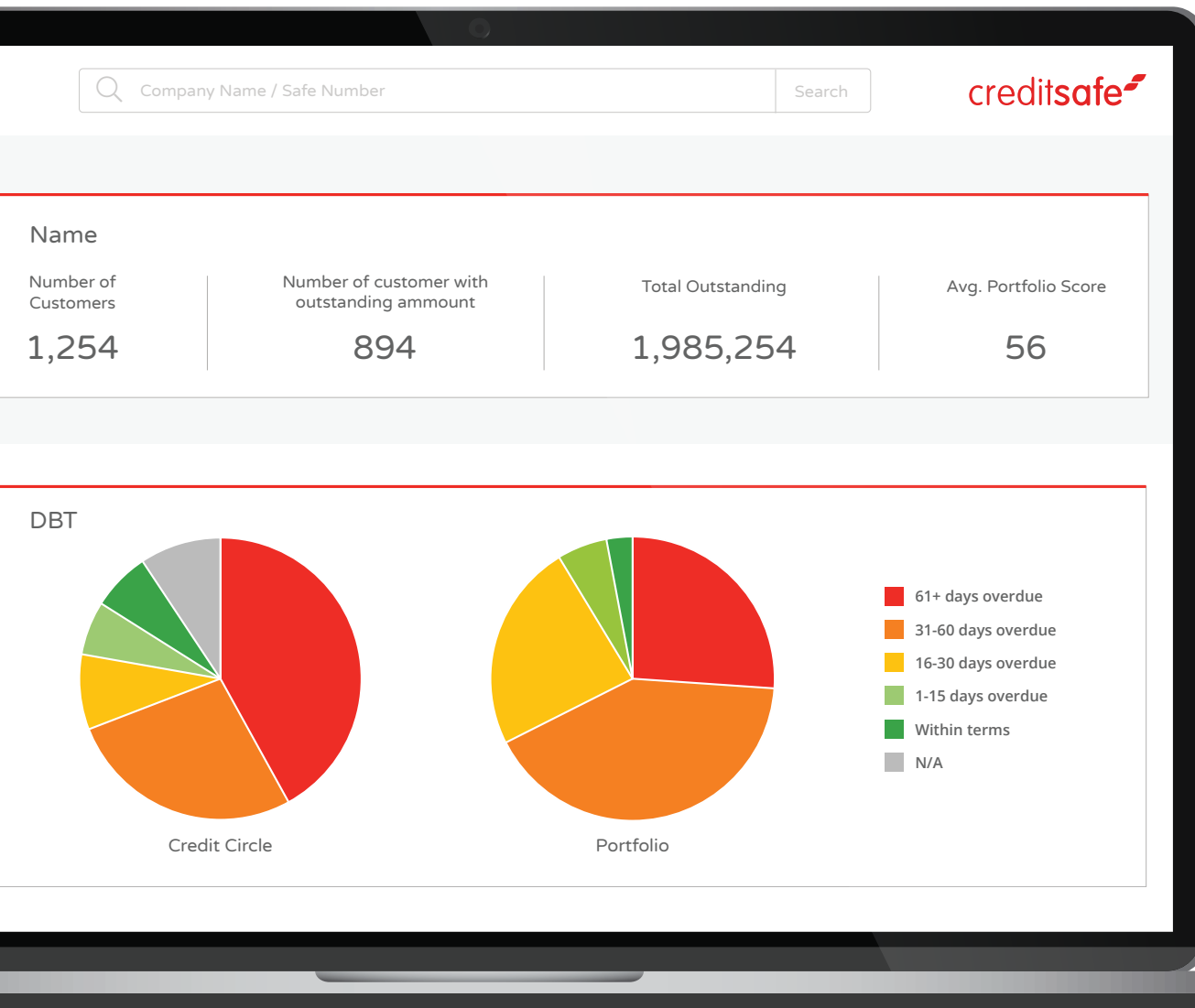


Gain new customer insight by collaborating in a digital data sharing network

A Ledger Insights closed user group is established around company divisions with common credit exposure. The below model illustrates how a group of 13 participating divisions could have commonalities with many other divisions, based on large numbers of shared debtors. Where exposure overlaps data is shared for the benefit of both parties.



Drive an analytical approach to your collections strategy



The shared group data is blended with your sales ledger, and further enhanced with additional Creditsafe company information. Through a toolkit of interactive dashboards, customer profiles and risk-based ledger views, Ledger Insights transforms this huge amount of data into digestible and actionable insights.

Evaluate portfolio health and compare risk with other divisions

Visual charts enable you to evaluate the current health of your portfolios and compare them against the other divisions in your organisation. Explore the distribution of your entire ledger, as well as individual collection portfolios, by credit risk and age of debt and drill down into areas of concern in only a few clicks.

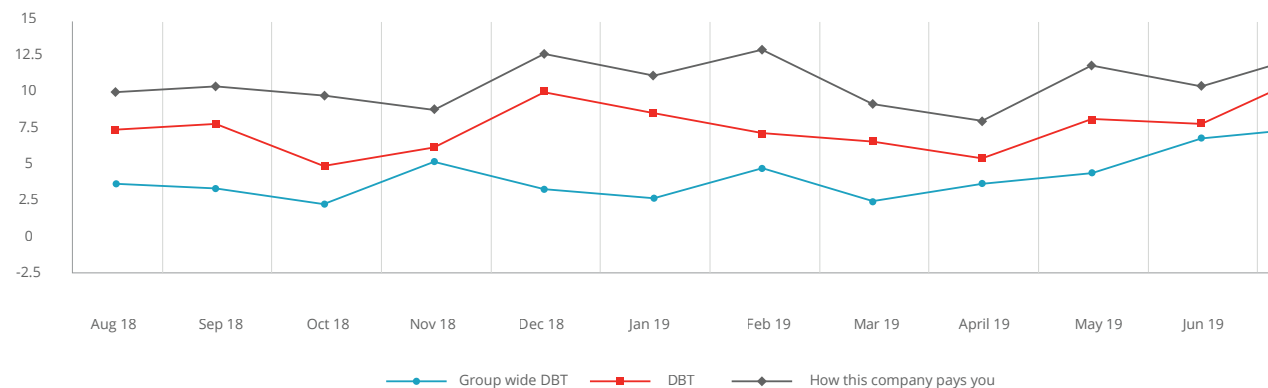
Initiate risk-based prioritisation of collections to reduce DSO

Give your collections professionals the real-time intelligence they need to effectively prioritise their collections. By incorporating proven risk indicators including credit score, average Days Beyond Terms (DBT) and number of previous legal judgements into collection decisions, you can ensure that invoices are prioritised based on risk and likelihood of payment rather than only age of debt.

Compare group wide payment behaviour for your debtors

Gain insight into how your customers are paying you in comparison to the other divisions. Payment trend graphs track the average Days Beyond Terms of individual buyers over time, providing leverage for faster collections when chasing slow paying customers.

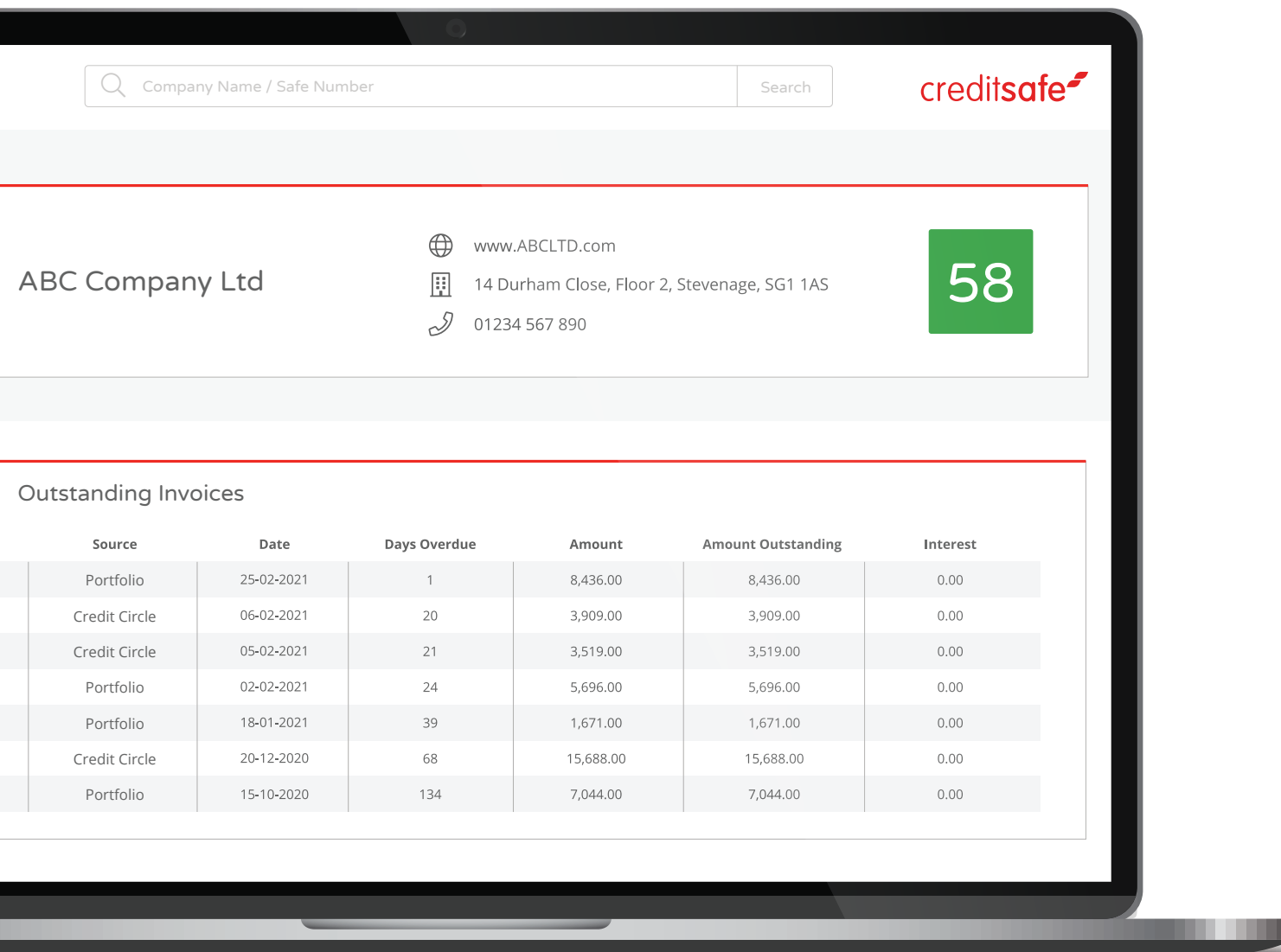
ABC Company Ltd Days Beyond Terms



Current Outstanding Invoices

	Accounts	1-30	31-60	61-90	91+	Total Outstanding
A - Very Low Risk	779	0.00	4,854,613.89	9,652,160.87	9,745,577.25	24,252,351.01
B - Low Risk	579	0.00	3,729,197.72	7,407,401.91	7,427,586.87	18,564,186.50
C - Moderate Risk	267	0.00	1,769,701.42	3,508,442.66	3,518,190.39	8,795,335.47
D - High Risk	108	0.00	732,874.70	1,460,851.51	1,480,374.69	3,674,100.90
E - Not Rated	648	0.00	4,233,880.20	8,444,108.63	8,419,674.02	21,097,662.85
Not matched	407	0.00	2,795,654.59	5,514,078.00	5,552,845.89	13,862,577.48
Total	2,788	0.00	18,115,922.52	35,987,043.58	36,144,249.11	90,427,215.21

View overdue invoices for debtors across your organisation



The screenshot displays the creditsafe web interface. At the top, there is a search bar with the placeholder text 'Company Name / Safe Number' and a 'Search' button. The creditsafe logo is in the top right corner. Below the search bar, the company name 'ABC Company Ltd' is displayed on the left. To its right, there are three contact details: a globe icon for 'www.ABCLTD.com', a building icon for '14 Durham Close, Floor 2, Stevenage, SG1 1AS', and a phone icon for '01234 567 890'. A green square with the number '58' is also visible. Below this section, the heading 'Outstanding Invoices' is followed by a table with the following data:

Source	Date	Days Overdue	Amount	Amount Outstanding	Interest
Portfolio	25-02-2021	1	8,436.00	8,436.00	0.00
Credit Circle	06-02-2021	20	3,909.00	3,909.00	0.00
Credit Circle	05-02-2021	21	3,519.00	3,519.00	0.00
Portfolio	02-02-2021	24	5,696.00	5,696.00	0.00
Portfolio	18-01-2021	39	1,671.00	1,671.00	0.00
Credit Circle	20-12-2020	68	15,688.00	15,688.00	0.00
Portfolio	15-10-2020	134	7,044.00	7,044.00	0.00

Drill down into the past-due invoices of debtors within your closed group, allowing you to explore overdue invoices of individual buyers.

Easily identify slow paying debtors that could jeopardise your business' cashflow. This intelligence can be shared with account representatives and sales professionals to help encourage a shift in your portfolio towards other buyers.

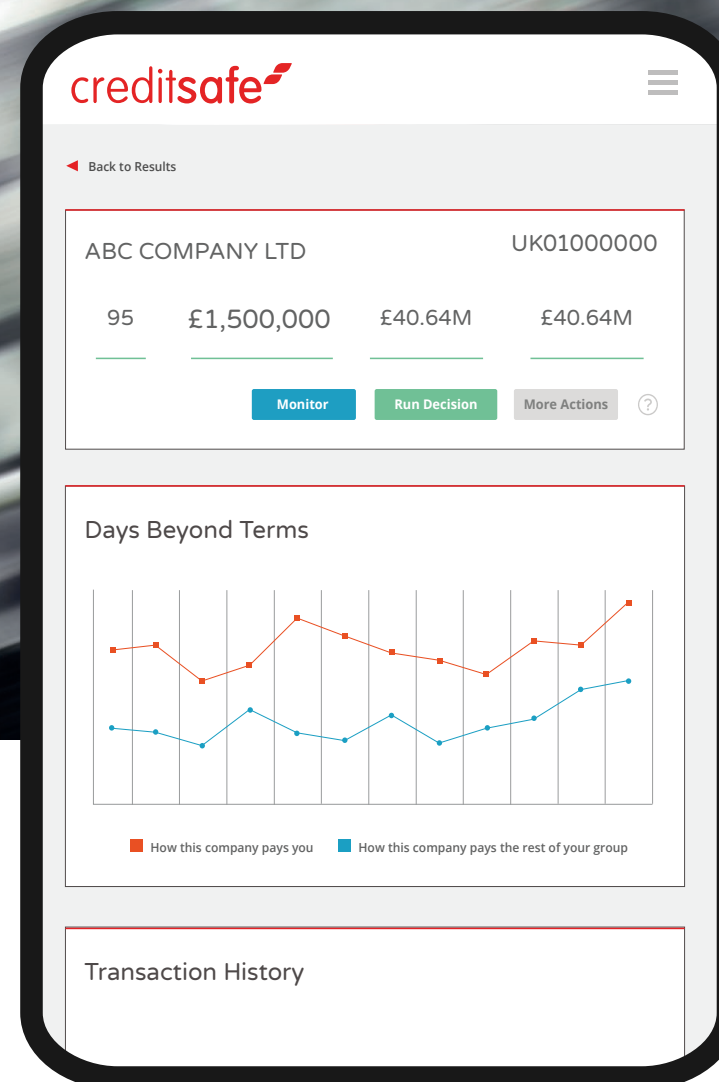
Access customer intelligence from a single location

Making informed decisions quickly is essential for today's credit professionals, and Ledger Insights collates the data you need in one place. The platform creates profiles for each of your customers by integrating near real-time data from your ledger, your group divisions and Creditsafe's international company database.

Whether you are evaluating a new order or chasing a late payment, you can quickly access the data you need to make informed and effective decisions quickly.

Key information includes:

- Current & Historic Credit Score
- Recommended Credit Limit
- Personal Credit Limit
- Personal Payment History
- Payment Behaviour with Other Divisions
- Ultimate Holding Company
- Transaction History
- Group Exposure Warnings



Monitor your customers and automate decision making



Identify new risks in real-time

Never miss an important customer change that could impact your business. Ledger Insights maximises your protection against bad debt by notifying you when there is a change in a customer's circumstances, so that you can act quickly.

The monitoring service will inform you of changes to customers in 44 countries, covering events such as changes in credit score, business address, appointed directors, legal judgements and many more.



Make credit decisions with the click of a button

Ledger Insights offers you the ability to make credit decisions with the click of a button. Integrated with Creditsafe's Check & Decide automation service, we transform your credit policy into an automated workflow, allowing you to save time and improve customer onboarding.

With both fully bespoke and industry-best-practice templates available for automated decision, Check & Decide enhances risk protection, decision speed and adherence to credit insurance policies.

Speak to your account representative for more information about Creditsafe Check & Decide.



Powered by PROVENIR





Collaborate in exclusive discussion forums

Keep up-to-date with your company peers by participating in both private and public discussion forums. This collaborative space allows all participants to share experiences and gain exclusive insights into specific debtors.

Share a Flash Report

Alert one another to debtors that have become uncontactable, have been referred to a debt collection agency, had their account suspended or have had their debt written off. With a number of alert types, you can support each other by sharing additional real-time experiences about your shared customers.

Request a Trade Reference

In circumstances when further information is needed to make an informed lending decision, Ledger Insights enables you to request Trade References from other creditors in the community.

Coordinate Community Events

Organise and share details of community events via Ledger Insights. Members will be notified of events such as webinars, group meetings and conferences relating to your community.

Streamline management reporting with instant exports

Access a selection of pre-built reports for instant visibility on payment performance, accounts with the highest levels of associated risk and customers with outstanding invoices. Reports can be downloaded in csv. xls. xlsx. format and automatically shared with your chosen recipients.

Over 20 pre-built instant reports, including:



Scheduled CFO reports



Trading group summary report



Top 10 accounts by balance



List of accounts by
credit controller



Companies trading above or
below recommended limit



List of accounts
by salesperson



How to participate



Integrate your entire corporate group

Regardless of whether you all use the same software or accounting systems, your entire corporate group or company divisions can be integrated and welcomed to Ledger Insights simultaneously. With the sharing of both historic and current payment data encouraged from the outset, all participants benefit from rich insights immediately.

Speak to your Creditsafe representative for group membership details.



Join the platform with an Industry Credit Circle

If you are already participating in an external credit circle, we can welcome your entire group to Ledger Insights and facilitate real-time anonymous data sharing. If you are not already participating in a circle but wish to, we can facilitate your introduction to an existing group or initiate a new industry group with suitably matched participants.

Speak to your Creditsafe representative about joining the platform.

How to integrate with Ledger Insights

Ledger Insights integrates seamlessly with your accounting software via one of our trusted data transfer partners. Installation and configuration are typically completed within 24-48 hours, achieving a streamlined and secure transfer of live ledger data between your accounting software and Ledger Insights.

We seamlessly connect with hundreds of accounting packages including:



All commercial data is securely handled using current industry best practices including monitored Security Operations Centre, encrypted data and DevOps software development. All this is provided under the governance of our Information Security Policy which aligns with our ISO27001 certification. For further information please see the FAQs at the end of this booklet.

Frequently Asked Questions

Why do companies share information with each other?

Good decisions are based on up-to-date information. Within Creditsafe Ledger Insights there is much more real time information available, because participants upload outstanding debt on a daily basis. When a problem arises with a customer, this is immediately in the picture and you are also able to contact a colleague directly about a payment delay and its background. This allows you to have much more control over your decisions.

What is a Closed User Group?

A Closed User Group is a group of users who exchange information with each other through a digital platform.

Why is a Closed User Group necessary?

Due to rapidly changing economic circumstances, there is an increasing demand for real-time information to obtain insights and analyses regarding risks and opportunities.

How many participants can join a Closed User Group?

There is no minimum or maximum number of participants that can join Ledger Insights as a Closed User Group, however we do recommend an absolute minimum of 3 participants with a significant level of debtor commonality in order to derive a valuable level of insight from the data.

Can other participants see my outstanding debt?

Outstanding debts are shared anonymously. In other words, participants in the Ledger Insights cannot see who owns which receivables or the invoice number associated with it, but they can see how old and large that receivable is, and with how many days the payment condition has been exceeded. This view is only available under the “Transaction Grid” within a customer intelligence profile. In other displays throughout the platform where payment data is presented, debtor figures are aggregated and shown as a sum of the total amount among all participants and based on date range.

How does Ledger Insights ensure the security of our commercial data?

Our solution makes use of a defence in depth approach, protecting your commercial data using current industry best practices. Our datacentre-based resources are protected by Next Generation Firewalls and all traffic within the datacentre is constantly monitored by our Security Operations Centre. Data stored in our back end databases is encrypted and logs and events from all resources in this solution are fed in to our Security Incident Event Monitoring system for high visibility of malicious/unexpected behaviour.

The Software Development Lifecycle for this solution follows a DevOps model, which ensures automated code testing at each stage. Automated Application Security testing of the solution takes place weekly, and findings are automatically prioritised and allocated by our bug tracking solution. All this is provided under the governance of our Information Security Policy which aligns with our [ISO27001 certification](#).

[View Creditsafe's Statement on Systems here.](#)

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