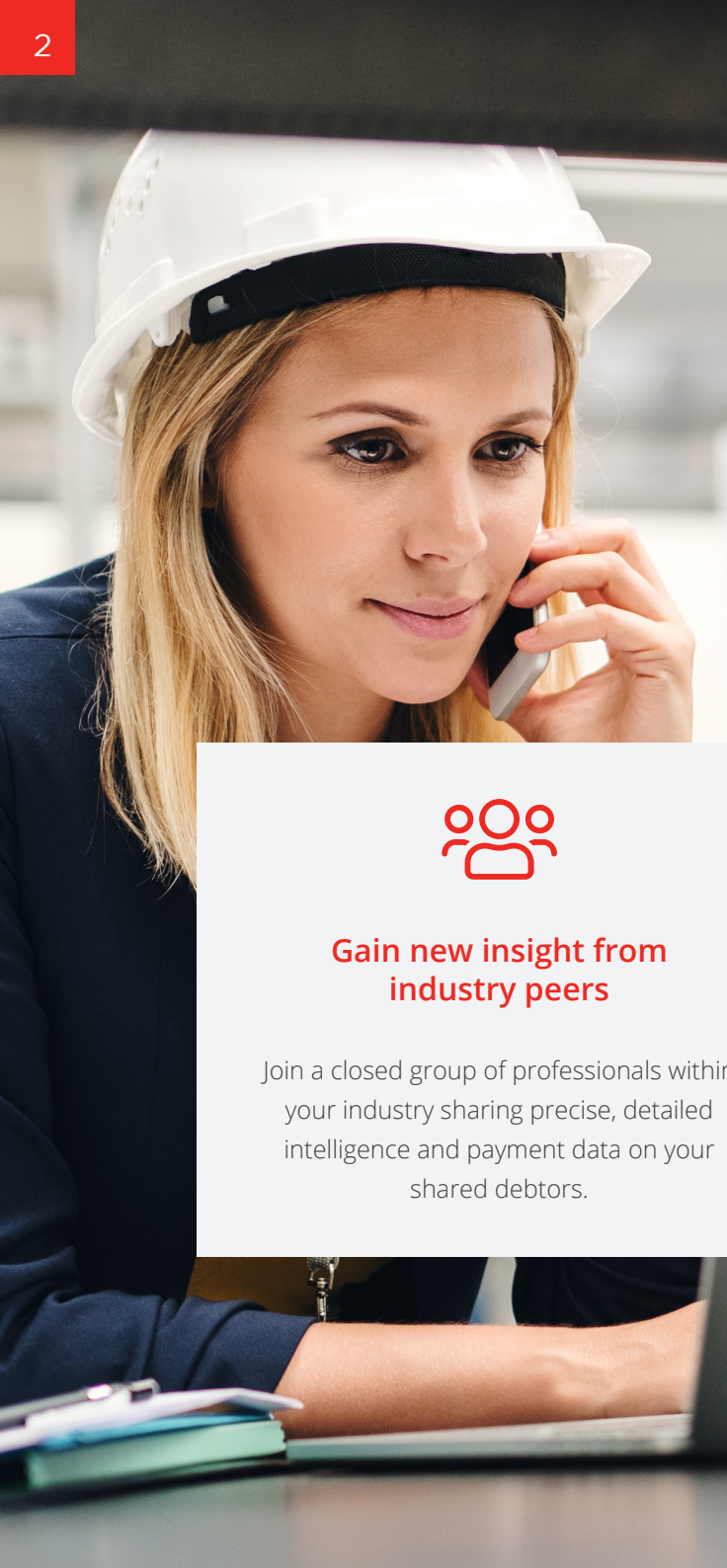


A woman with blonde hair, wearing a white hard hat and a light blue button-down shirt, is talking on a mobile phone. She is standing in a factory or industrial setting, with blurred machinery and lights in the background. A dark blue text box is overlaid on the left side of the image.

creditsafe⁺

Creditsafe Industry Platform

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



Introduction

Creditsafe's Industry Platform 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 Industry Platform, Creditsafe provides an intelligent workstation to effectively optimise your portfolio, prioritise cash collections and reduce days sales outstanding (DSO).



Gain new insight from industry peers

Join a closed group of professionals within your industry sharing precise, detailed intelligence and payment data on your shared debtors.



View and manage your entire portfolio

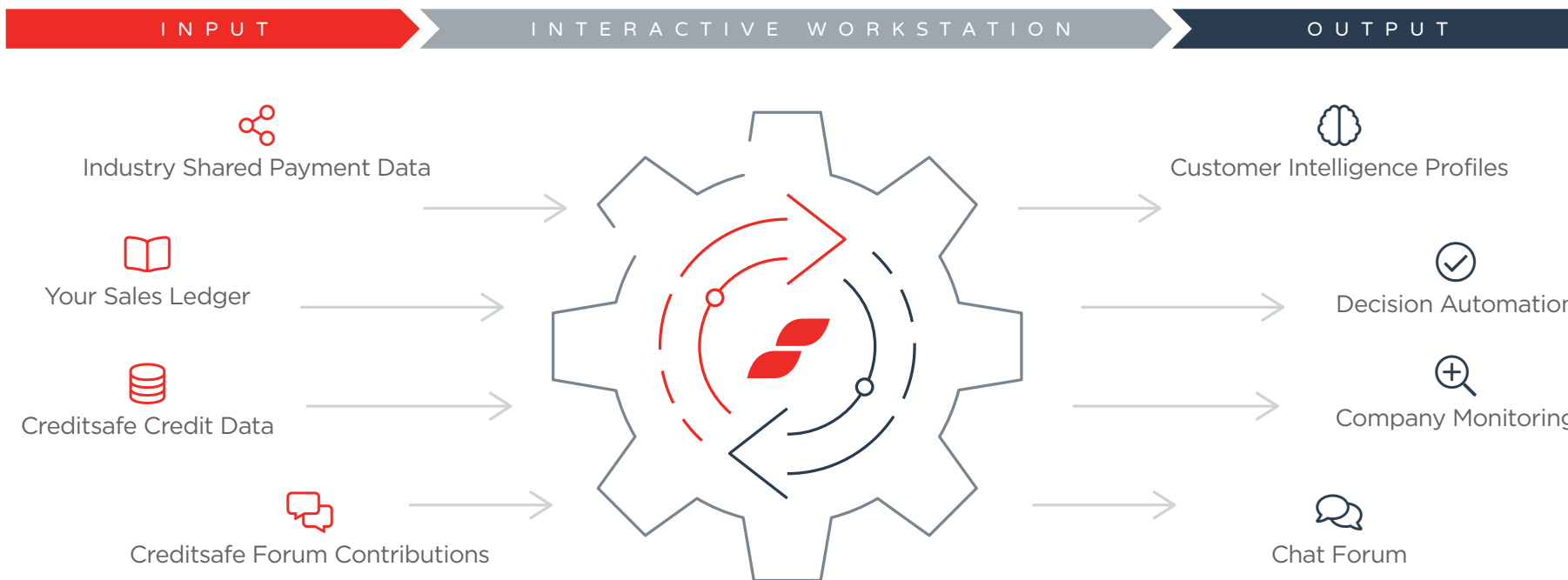
Interactive dashboards provide a high-level overview and a deep dive into your entire portfolio, enhanced with Creditsafe data and payment information.



Enhance and automate decisions

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

How Industry Platform works



Industry Platform is available for your debtors across 12 countries including:

 Belgium

 Germany

 Luxembourg

 Sweden

 Finland

 Ireland

 Netherlands

 United Kingdom

 France

 Italy

 Norway

 United States of America.

We are continually adding new countries to Industry Platform.

Introducing a new era of Credit Forums

When past behaviour is the best predictor of future action, the ability to access relevant payment behaviour for your debtors is invaluable in effectively managing your portfolio. Whilst Credit Circles have been fundamental in facilitating this data exchange in the past, Industry Platform enhances this concept with real-time digital data sharing between all participants and delivering actionable intelligence for day-to-day credit management.

Industry platform assists the collection and sharing of trade payment information between a closed group of participants with common debtors. By sharing data securely and anonymously, you all gain valuable insights on your shared customers, helping you to improve efficiencies and reduce common credit risks.

Steps

1

Collaborate with industry peers with common debtors

2

Share payment information securely and anonymously

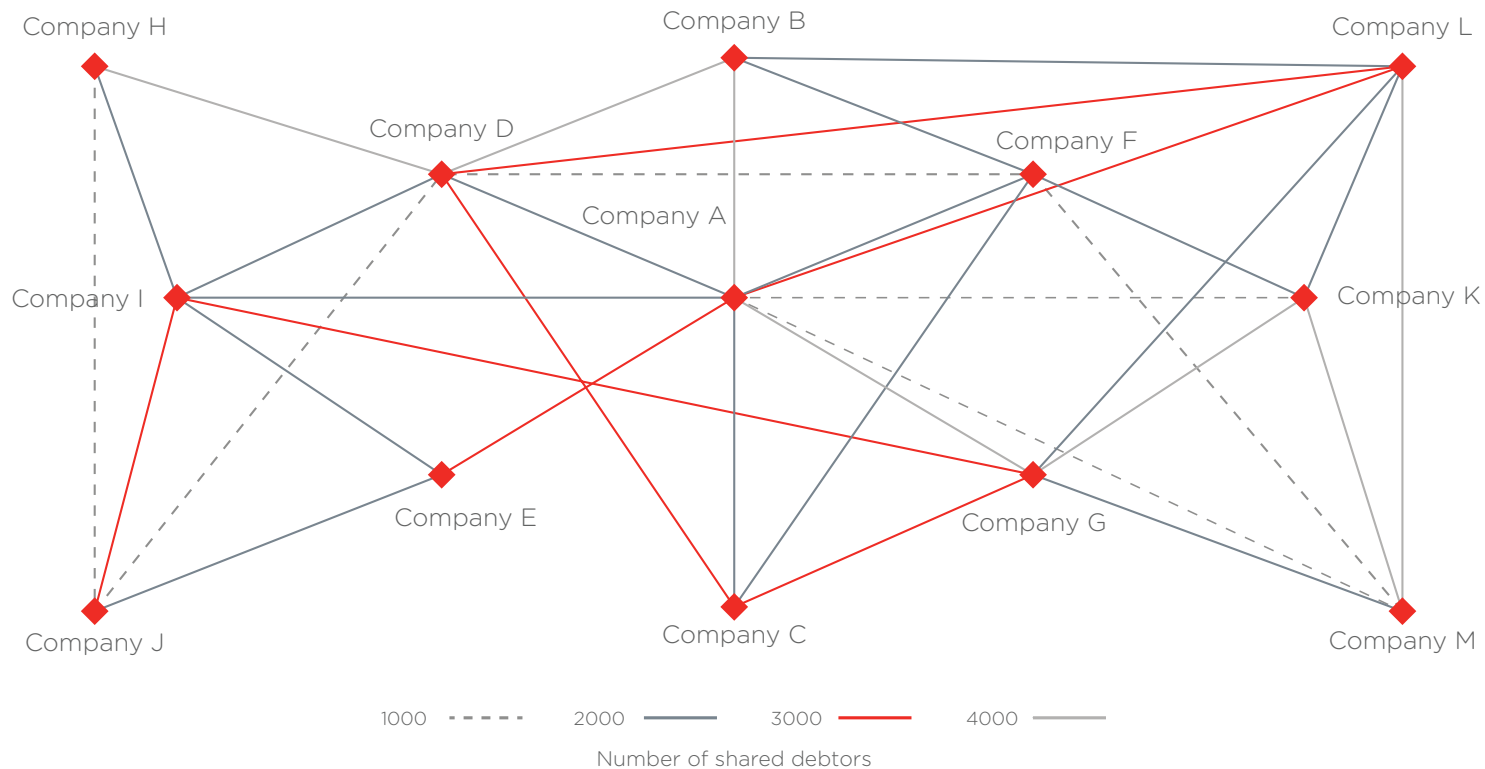
3

Benefit from exclusive and mutually beneficial intelligence

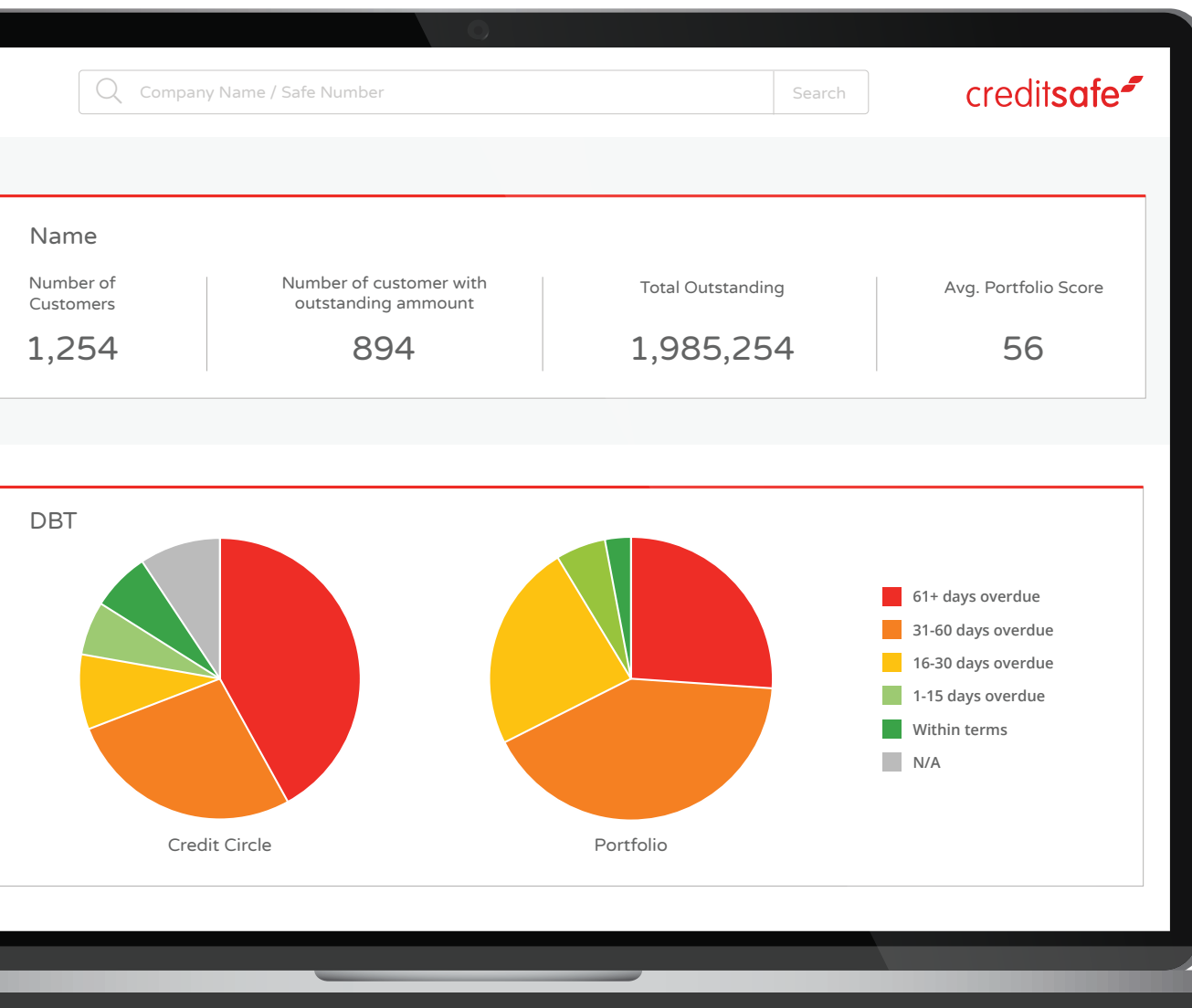


Gain exclusive customer insight by collaborating in a digital data sharing network

An Industry Platform closed user group is established around a collection of businesses with common credit exposure. The below model illustrates how a group of 13 participating businesses could have commonalities with numerous contributors, based on a large number of shared debtors. Where exposure overlaps, anonymised data is shared for the benefit of both parties.



Drive an analytical approach to your collections strategy



The shared industry 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, Industry Platform transforms this huge amount of data into digestible and actionable insights.

Evaluate portfolio health and compare risk with other sellers

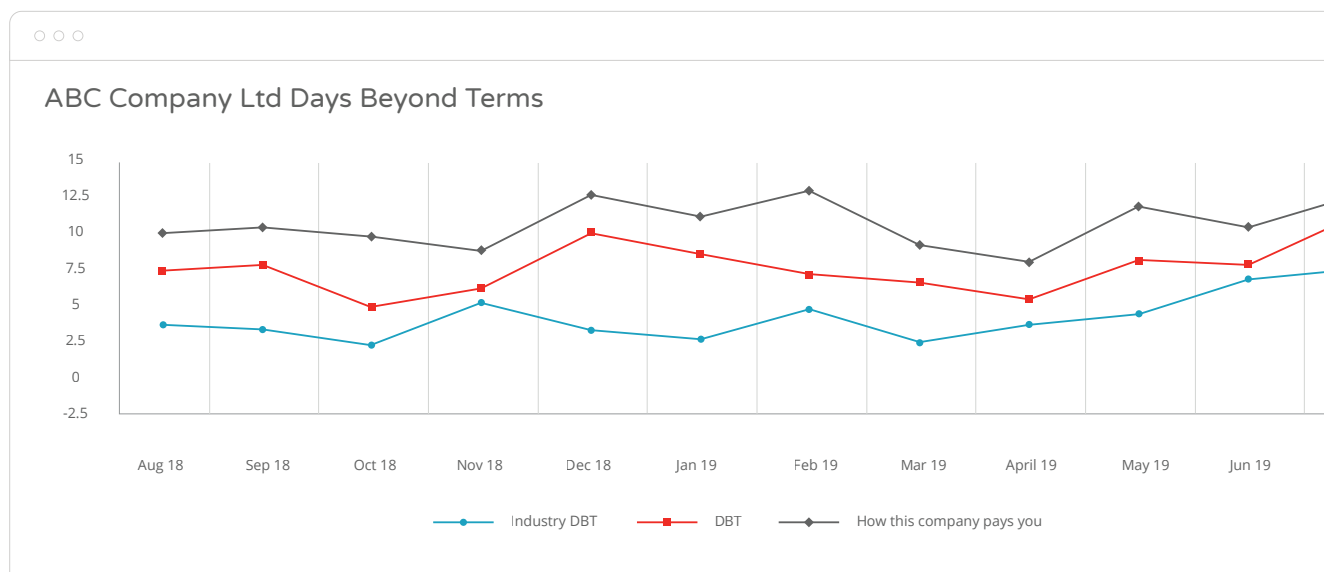
Visual charts enable you to evaluate the current health of your portfolios and compare them against the other players in your industry. Explore the distribution of your entire ledger, as well as individual collection portfolios, by credit risk and age of debt and drill down into areas of concern in only 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 industry payment behaviour for your debtors


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




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	8,795,334.47
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	13,862,578.48
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 in your industry



ABC Company Ltd

 www.ABCLTD.com

 14 Durham Close, Floor 2, Stevenage, SG1 1AS

 01234 567 890

58

Outstanding Invoices

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 industry group. Whilst seller information is anonymised, you can 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.

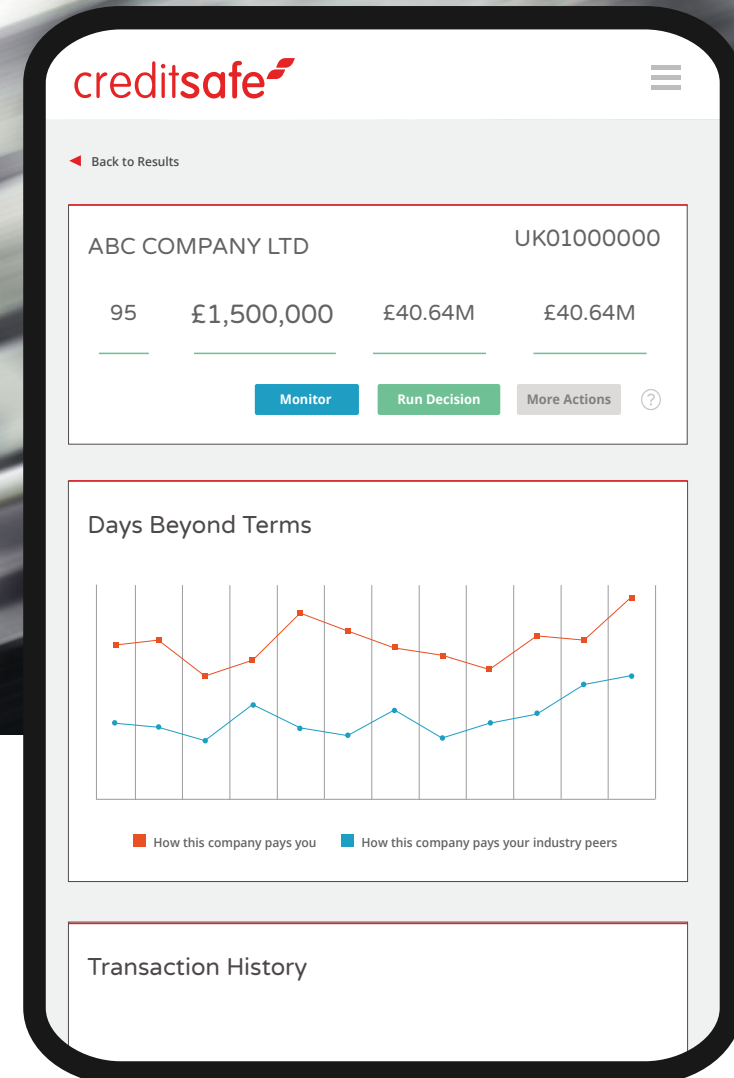
Access customer intelligence from a single location

Making informed decisions quickly is essential for today's credit professionals, and Industry Platform 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 industry peers 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 Sellers
- 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. Industry Platform 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

Industry Platform 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.

Your bespoke credit policies can be combined with additional credit risk information to increase risk protection and support compliance with 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 industry 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, Industry Platform enables you to request Trade References from other creditors in the community.


Coordinate Community Events

Organise and share details of community events via Industry Platform. 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 existing trade group

If you are already participating in a trade group, the entire group can be integrated and welcomed to Industry Platform 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 a new trade group

If you are not already participating in a trade group, we will facilitate your introduction to an existing group or initiate a new industry group with suitably matched participants. By assessing existing trade payment data contributors, we will identify suitable businesses with whom you have shared debtors, to collaborate with.

Speak to your Creditsafe representative about discovering an industry group to join.



How to integrate with Industry Platform

Industry Platform 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 Industry Platform.

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 customers share information with each other?

Good decisions are based on up-to-date information. Within Creditsafe Industry Platform 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 supplier 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 Industry Platform 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 Industry Platform 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 Industry Platform 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.](#)

Creditsafe Belgium

Steenweg op Zellik 12, 1082 Brussel
0032 (0)2 481 88 60
info@creditsafe.be
www.creditsafe.com/be

Creditsafe France

122 rue de Tourcoing, 59100 Roubaix
0 810 600 397
contact@creditsafe.fr
www.creditsafe.com/fr

Creditsafe Germany

Schreiberhauer Straße 30, 10317 Berlin
030 - 473 929 000
info@creditsafede.com
www.creditsafe.com/de

Creditsafe Ireland

Unit 1 H, Block 71, The Plaza,
Parkwest Facilities Complex,
Nangor Road, Dublin 12, Ireland
01 898 3200
info@creditsafe.ie
www.creditsafe.com/ie

Creditsafe Italy

Creditsafe Italia SRL, Via Pantano 2, 20122
Milano
011/19 46 46 00
italiainfo@creditsafe.it
www.creditsafe.com/it

Creditsafe Japan

1-8, Kamigofuku-machi, Hakata-ku,
Fukuoka-shi Japan
03-5797-7376
info@creditsafe.co.jp
www.creditsafe.com/jp

Creditsafe UK

Bryn House, Caerphilly Business Park,
Van Road, Caerphilly, CF83 3GR
Head Office - 02920 886 500
London Office - 0203 626 0062
help@creditsafeuk.com
www.creditsafe.com/gb

Creditsafe Netherlands

Jan Pietersz. Coenstraat 10, 2595 WP Den
Haag
070-38 44 600
info@creditsafe.nl
www.creditsafe.com/nl

Creditsafe Norway

Østerdalsgata 1,
0658 Oslo,
Norway
800 24 722
info@creditsafe.no
www.creditsafe.com/no

Creditsafe Sweden

Creditsafe i Sverige AB,
Box 320,
401 25 Göteborg
031-725 50 00
info@creditsafe.se
www.creditsafe.com/se

Creditsafe USA

4635 Crackersport Rd, Allentown, PA 18104
(855)551-6903
uspainfo@creditsafe.com
www.creditsafe.com/us

Creditsafe Canada

77 City Centre Drive W Tower Suite 300,
Mississauga, Ontario, L5B 1M5
(+1)888-918-0152
info@creditsafe.ca
www.creditsafe.com/ca