

Creditsafe USA

A/R Data Submission Guidelines

Participating in the Creditsafe Trade Data Exchange program is free, secure and confidential. We will consult with you to make the initial file submission as easy as possible, and help you with your data extract for repeatable and consistent monthly submissions. Once set-up, many contributors spend 5 minutes or less per file submission.

- If your company already shares its AR file with another credit bureau or industry group, please just send us a copy of that file – changes will only be requested if required data elements are missing.
- Depending on your accounting software, you may find it easiest to simply send two canned reports and we will match them together using the account number. For example, a Customer List report and an AR Aged Receivables report.
- If you are able to create and save a report query, then please choose **one** of the below layouts:

Aging Summary

- Account Number or Customer ID
- Company Name
- Address 1
- Address 2
- City
- State
- Zip Code
- Country (if available)
- Phone (if available)
- Current
- 1-30 Days Beyond Terms
- 31-60 Days Beyond Terms
- 61-90 Days Beyond Terms
- 90+ Days Beyond Terms
- Total Balance (if available)

Open Invoice Details

- Account Number or Customer ID
- Company Name
- Address 1
- Address 2
- City
- State
- Zip Code
- Country (if available)
- Phone (if available)
- Invoice Number
- Invoice Date
- Due Date*
- Paid Date
- Invoice Amount
- Invoice Balance

* In the absence of an (accurate) Due Date field, please include a Terms field (30, 45, 60, etc.).

File Formats:

Currently, we are able to accept files in one of the following formats: Excel (.xlsx); CSV (.csv); Text/ASCII files (.txt); .dat; .prn; or .trw

We may also request a one-time file layout if your report is in a fixed-width format and/or does not contain column headers.

Please Note: We will not be able to process PDF, Word, XML, HTML, or printed/faxed/ scanned copies of your customer and aging data.

We understand that some accounts may be offered special terms, or your AR report may not reflect items like Retainage, Future Orders or Deposits. We can help with the best way to report this information. Do you have any special instructions or comments for us?

How to Share Your File With Creditsafe USA

Email (Standard or Encrypted)

Please send your initial file to tradeexchange@creditsafe.com for review and verification. We will reply with either a request for more information, or a confirmation email containing next steps and additional contact information.

Secure FTP

If you prefer secure FTP Access to upload your file(s), please send a request to tradeexchange@creditsafe.com. Creditsafe will provide you with a complimentary User ID and Password to our secure site that is unique to your company.

Automated Connection

Creditsafe can help automate the transfer of your AR data through integration with over 900 software solutions, to save you time and effort. Once the setup process is completed, your AR data will be transferred from your system to ours on a daily basis without any manual intervention. Please let us know if you would like to explore this option and we will send the appropriate links to you or connect your IT staff with a trusted integration provider.

Data Submission FAQs

How much does this cost?

Creditsafe will never charge you for participation in our trade exchange program. Additionally, we will provide your company complimentary access to our 3D Ledger Portfolio Management tool with free analytics, reports and monitoring services. However, if you have to engage your company's internal or external IT resources to program a file or automated data integration, then you may incur a fee for those services, but we will do our best to help you use the reports you have access to through your accounting software.

Our organization is very concerned about data privacy, security and confidentiality.

We understand the need to closely protect your customer portfolio data which is why we are stringent with our data security measures.

- Your customer data is secure with Creditsafe; we are certified to ISO/IEC 27001 data security standards (physical and electronic).. To request access to download our current certificate, please visit <https://trust.creditsafe.com/>.
- We treat your data contribution as highly confidential in our products and scores and do not disclose your participation as a trade provider or associate your company name with any trade reference.
- All information is displayed anonymously on Creditsafe Reports.
- In the event a company would dispute their credit rating, Creditsafe would not disclose your company name as a contributor, but contact you directly to confirm, modify or remove your trade reference.
- Creditsafe will not solicit your customers based on the information you provide, nor will we re-sell your customer information for direct marketing purposes.
- We offer Data Sharing Agreements and Non-Disclosure Agreements (NDA) upon request.

I'm very busy and don't have a lot of resources, how much time will it take each month?

We strive to make trade reporting as easy and simple as possible. Let us know which AR software your company uses and we should be able to assist with export directions. Most operating systems allow the data to be imported into an excel spreadsheet, and we can help with other file formats as well.

I already report to another credit bureau.

This is great because you can simply send us the same file that you currently send to them. Just add us to the distribution list. Many companies report trade data to multiple bureaus, just as they use multiple bureaus to pull credit reports.

We have our divisions on different operating systems and can't provide a single file for the overall corporation.

No problem, just submit a file from each operating system and we will take it from there. We can combine the reports together for one overall company portfolio view, or provide a portfolio view on each division. The choice is yours to make.

We have a group of accounts that are offered special terms, so we don't want them to show up as paying slow.

This is not uncommon. Your Trade Data Specialist will work with you regarding these accounts. If there are just a few, send a list and tell us how you want their payments reflected month after month. If there are a lot, add a code to your file, and let us know how you want their payments reflected.

Data Submission FAQs

Do you support my accounting, CRM or ERP system?

Assuming you are able to export your data into an electronic format, we can almost always find a way to support any accounting, CRM or ERP system. We can share export directions or suggestions for many commonly used platforms or help you with an automated connection through almost 900 software programs.

Do my files have to be in the same format each month?

Consistency of file format and layout month over month is important because once we code to your initial data submission file, our system will not recognize any changes made. We ask that you continue sending over your data in the same format/layout each time, and if you expect changes in the file layout or in the software program you use, please let us know in advance so we may coordinate and recode your profile accurately.

What if I don't want my customers to know that I am reporting their transactions?

Creditsafe will never release the fact that you report on your customers without your prior written consent; unless required by law. Your company Name will not be included in any of our reports so that your participation remains anonymous.

Is my company allowed to share its participation? Can we tell our customers that we are reporting how they pay us?

Yes, you may share your trade participation if you choose. Once you become a trade data provider, we will provide color and black & white versions of our Contributor Logo which can be placed on your emails, invoices or website at your discretion. Many companies that submit trade find it beneficial to share their participation as an incentive for their customers to pay them faster.

Additional questions or concerns? Please send an email to tradeexchange@creditsafe.com