



Credit Information

The smart way of doing business



Dutch credit information

Prevent unwanted risks



Limit risks with reliable and up-to-date data

Finding a good balance between accepting new customers and limiting financial risks can be very challenging. New clients are essential for the growth of a company. But how do you know whether it is safe to do business with an organization? And how do your sales and credit management departments work together optimally? The solution is in good data and insights.

More chances, less risks

With the credit information reports of CreditDevice you can better estimate the financial risks as an entrepreneur. You can also see future opportunities beforehand and adjust your plans accordingly.

**365 MILLION
COMPANIES WORLDWIDE**

Strategic decisions based on up-to-date data

As an entrepreneur you need up-to-date data in order to substantiate your decisions. At CreditDevice you can take the word 'up-to-date' very literally. Updating our database is a continuous process: we actualize and check various data sources on daily basis. In this way we guarantee that you always have access to the most recent company information. This reduces the change of unpleasant surprises and unpaid invoices.

Three advantages of credit information

1.

More certainty when accepting new customers

A new customer is always welcome. However, you want to be sure that your invoices are paid on time and your customers comply with the payment agreements, so that you do not miss out on sales or get into financial trouble. When going into business with a new company you need to make informed decisions based on as much data as possible. Credit information is essential when it comes to customer acceptance.

- ✓ Avoid unpaid invoices
- ✓ Limit risks
- ✓ Spent less time on debtor management
- ✓ Always insight in the payment behavior of your (potential) clients
- ✓ Know exactly for which amount you can do business safely
- ✓ Discover commercial opportunities



2.

Always up-to-date with monitoring

It is obviously no guarantee that a customer continuously pay its invoices in time. After all, a lot can happen in the world, in a specific branch or company level. That is why CreditDevice can monitor your existing clients. This means that you always know directly when something changes. Is there a new director, deteriorating payment behavior or a suspension of payments? You will hear it the same day.

By monitoring your customers, you always see the risks in advance, and you can make decisions accordingly. You for example only deliver on prepayment. Or you only accept an order with a down payment. In this way you hedge risks.

- ✓ Always insight!
- ✓ Act immediately when a risk profile changes
- ✓ Do business in a more targeted manner: you do not only see the risks, but also the commercial opportunities.
- ✓ You decide yourself when, how and how often you want to receive notifications.

3.

Better discretionary limits when you are credit insured

A credit insurance does not make credit information irrelevant. On the contrary! Sometimes you can grant a credit limit yourself without consulting your insurance company. This is called a 'discretionary limit'. The credit limits of CreditDevice are accepted by all large credit insurance companies. This is thanks to our reliable and up-to-date credit information.

Are you credit insured? Ask your account manager for more information about **PolicyManager**. A tool which we developed to easily manage your credit insurance policy.

Which information can I find in a credit report?

- ✓ Company data
- ✓ Contact details
- ✓ Risk indicators
- ✓ Credit limit
- ✓ Payment behavior
- ✓ Corporate structures
- ✓ Activities
- ✓ Real estate
- ✓ Management information
- ✓ Key figures
- ✓ Annual figures
- ✓ Car data
- ✓ Branch analysis
- ✓ Court rulings

Creditinformation of CreditDevice: taking it a step further

Basic data comes from the trade register. CreditDevice takes it a step further when compiling a credit report. We are constantly searching for information we can add to our reports in order to limit the credit- and fraud risk of our clients even further. We use data from more than 10,000 sources. Here you should think about real estate data, car data, the company website and many other (public) sources.

Creditinformation of CreditDevice: taking it a step further

Do you always want to be aware of the payment behavior of your customers? Then an annual account is not enough as this is just a snapshot of the past. CreditDevice offers much more. Thanks to the link with our credit management software, we have an enormous amount of payment experiences. Because we include the payment behavior of your (potential) clients in our credit reports, you immediately get a very predictive insight into the risks.

Want to know more?

We are looking forward to meeting you.

Give us a call on **+31 71 36 400 60** or leave a message on our website (www.creditdevice.com/en/contact) and we get back to you as soon as possible.

CreditDevice was founded in 2001 by Hans Geluk. It was time to take a fresh look at the future of credit management. The purpose: to help organizations limit their credit risks by offering solutions and creating added value. Our foundation is the dataset with which credit decisions can be made. We build software solutions around it. Our software is a work in progress and therefore always in line with current developments. CreditDevice is the only company in the Netherlands that combines credit management software that it developed in-house with its own credit information database.

With our Credit Management Software, we help customers to simplify their communication with regard to outstanding invoices. We develop the software ourselves, because we know what our customers need.

CreditDevice. Credit Management solutions.
www.creditdevice.com

CreditDevice

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