



Risk Manager

Extreme good insights in your
customers

 CreditDevice

Risk Manager

Better insights, more certainty



Connect your data with ours

Do you have a comprehensive debtor portfolio? If so, the online analysis tool Risk Manager of CreditDevice will offer you better insight and overview. The financial data of your debtors will be imported into our system on a daily basis. In doing so we will be able to monitor and analyse their payment behaviour. Thereafter we compare your data with our extensive database. The combination of internal and external data gives a very predictable insight into the behaviour of your customers. Subsequently, you can respond to this. With this, your debtor management becomes more dynamic and you will be able to anticipate changing risks. Especially when you have a large portfolio you will feel more secure.

**ALWAYS HAVE A CLEAR INSIGHT INTO
THE RISKS AND OPPORTUNITIES OF
YOUR DEBTORS**

Why Risk Manager?



A better risk assessment

The link between your (own) data and our database gives you a detailed insight into your debtors. And will automatically give you better insight during risk assessments.



Multichannel

The Risk Manager module is always combined with our credit information module. However, if you want to get even better insights into your debtor portfolio, combine these modules with our Credit Management Software and/or PolicyManager. Because then everything will be part of one integrated application. This means that you do not only collect even more data, you will also be able to immediately go to your debtor file and adjust the workflow accordingly when the payment behaviour changes. CreditDevice is the only company in Europe that offers a fully integrated package like this.



Every debtor has its own risk file

You will get a risk file per debtor. This file contains a summary of the external report based on our database and your own customer data. A unique combination of important data in one file.



Have complete control

You are always in control. Within the Risk manager module you can 'play' with the available data. When monitoring your portfolio, you choose your own parameters and decide which updates you want to receive. This leads to your desired insights. And very important you will no longer receive 100 e-mail updates a day.



Everything can be exported

You can transfer data to your ERP-system or accounting package and turn it into an Excel file. Another possibility is to schedule emails with customized information for each stakeholder. This way your colleagues are periodically fed with relevant reports at their specific level.

What can you do with the Risk Manager module?

Snapshots on invoice and debtor level

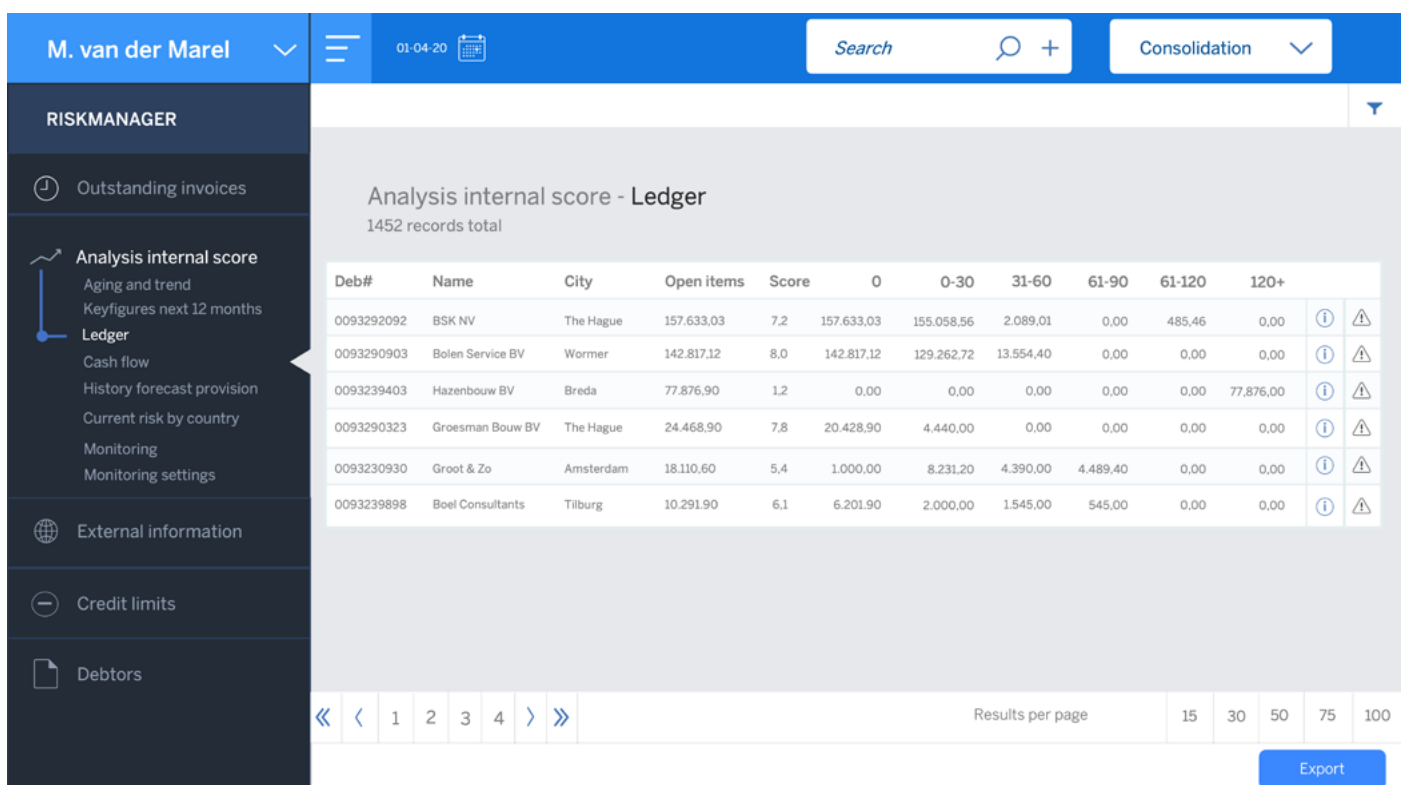
Risk Manager provides you with a snapshot on invoice and debtor level. There are several layers behind it such as; ageing analysis, national and international, but also payment behaviour.

Monitoring

You choose yourself which debtors you want to monitor. Usually, these are larger or returning clients. You can also decide on which data you want to monitor your customers. Thereafter, you will receive updates, by e-mail or directly in the Risk Manager-module. This way you can always react in time when the payment velocity drops.

Direct link with other modules

If you have any other CreditDevice products, you can easily navigate through the different modules. You are just one click away from the debtor file (if you make use of Credit Management Software) or an earlier requested credit report.



The screenshot shows the Risk Manager interface for user M. van der Marel on 01-04-20. The main view is titled "Analysis internal score - Ledger" with 1452 records total. A table lists debtor data with columns for Deb#, Name, City, Open items, Score, and various aging buckets (0, 0-30, 31-60, 61-90, 61-120, 120+). Each row includes information icons and a warning icon.

Deb#	Name	City	Open items	Score	0	0-30	31-60	61-90	61-120	120+		
0093292092	BSK NV	The Hague	157.633,03	7,2	157.633,03	155.058,56	2.089,01	0,00	485,46	0,00		
0093290903	Bolen Service BV	Wormer	142.817,12	8,0	142.817,12	129.262,72	13.554,40	0,00	0,00	0,00		
0093239403	Hazenbouw BV	Breda	77.876,90	1,2	0,00	0,00	0,00	0,00	0,00	77.876,00		
0093290323	Groesman Bouw BV	The Hague	24.468,90	7,8	20.428,90	4.440,00	0,00	0,00	0,00	0,00		
0093230930	Groot & Zo	Amsterdam	18.110,60	5,4	1.000,00	8.231,20	4.390,00	4.489,40	0,00	0,00		
0093239898	Boel Consultants	Tilburg	10.291,90	6,1	6.201,90	2.000,00	1.545,00	545,00	0,00	0,00		

Navigation: Page 1 of 4, Results per page: 15, 30, 50, 75, 100. Export button available.

Riskfile

The risk file is a separate file, with which you get insight into the payment behaviour of a debtor over a longer period of time. The file combines a summary of the requested credit information and an analysis of your own payment experience. Besides that, when you are monitoring a debtor, the risk file will also include external data.


You can also include limits in the risk file. If a debtor exceeds a limit you will receive a warning. Furthermore, you can check whether there is a difference between your own credit limit, those of CreditDevice and those of the credit insurer.

Risk file

Related debtors	6
Debtor number	oome04
Name	Groesman Holding
Address	Elsbergsestraat 15 2491 AL Den Haag Netherlands

Summary external data

Company name	Groesman Bouw B.V.
Address	Alexanderlaan 243 2491 AL Den Haag Netherlands

Credit limit	EUR 1.000.000	
Score	8	
Payment score	7,3	
Rating	AAA	

Registration number	KvK-nummer: 12903092
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Looking for an old credit report?


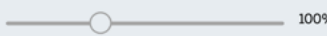


All the previously requested credit reports can be easily found in the Risk Manager module. You will have the entire history together and can easily search for a report.

AT CREDITDEVICE YOU WON'T RECEIVE 100 UPDATE E-MAILS A DAY

Set risk scores yourself

Based on the payment behaviour of a debtor we rate a company. If the payment behaviour changes negatively, and the customer score is below a certain level, you will automatically receive a notification. You can decide at which score you want to receive a message. (for instance at a rate/score of 5.5 or 6.0). A very handy tool when you have a large portfolio.

Payment score

Risk overview per score (or lower)	5.5	0.1  10.0
Percentage decrease payment score	30	0%  100%
Percentage increase payment score	50	0%  100%
Payment score compared per month	Current month -4	
Limits		
Percentage exceed credit limits	5	0%  100%
Monitoring credit limit type	Credit insurance	

Risk Manager gives you a better overview en insights

Analysis of your internal data

We make an analysis of all the information your company has on the payment behaviour of your customers. You can immediately see which debtors pose a low or high risk and how their risk profile develops over time. This doesn't say anything about the creditworthiness of the company, it is purely about how this customer pays you.

Comparison of internal and external data

With Risk Manager you combine the payment experiences of yourself with all data we have available of a debtor. This includes, for example the annual figures, statistical data and the deposit dates. Here you can, for example, find out whether a customer always pays its invoices in time, except for your company. Or the other way around? Because you get a cross-section of the payment behaviour of your debtors, you know when to be careful or to take action.

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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