



Credit information

Insight and efficiency in credit management



Mitigate risks with reliable and up-to-date data



400 million+ companies worldwide

Finding the right balance between accepting new customers and limiting financial risks is a challenge for many entrepreneurs. New customers are obviously essential for the growth of your business. But how do you know if a company is reliable enough to do business with? And how do your Credit Management and Sales departments work together optimally? The solution lies in good data and insights.

More opportunities, less risks

CreditDevice's credit reports allow entrepreneurs to better assess financial risks. You also see great opportunities coming sooner and can adjust your plans in good time with Sales. As far as we are concerned, this equals targeted business!

Strategic decisions based on up-to-date data

As an entrepreneur, you need up-to-date data to back up your decisions. At CreditDevice, you can take the word 'current' quite literally. In fact, maintaining our database is an ongoing process: we update and check various data sources on a daily basis. This way, we guarantee that you always have credit reports with the latest company information. This reduces the risk of unpleasant surprises and unpaid invoices.

Three advantages of Credit Information

1.

Greater certainty in accepting new customers

A new customer is always welcome, of course. But you want to make sure that they pay your invoices on time and keep to the payment agreements, so that you do not miss out on any turnover or run into financial problems. So when entering into new relationships, you want to make an informed decision based on as much data as possible. Credit information is indispensable for this.

- ✓ You prevent unpaid invoices;
- ✓ You limit the risks;
- ✓ You spend less time on debtor management;
- ✓ You have continuous insight into the payment behaviour of your (potential) customers;
- ✓ You see up to what amount you can safely do business;
- ✓ You discover commercial opportunities.



2.

Continuous visibility of existing customers through monitoring

Of course, it is no guarantee that a customer will continue to pay well. After all, anything can happen: on the world stage, in a specific industry or at company level. That's why CreditDevice can monitor companies for you. That means you are always immediately informed if anything changes. Is there a new director, deteriorating payment behaviour or a suspension of payments? You hear about it the same day.

So by monitoring your customers, you always see the dangers coming. You can then decide what to do in time. For example, you only deliver on advance payment. Or you only take on a particular job if you receive a down payment. That way, you cover yourself against the risks.

- ✓ Always insight!
- ✓ Immediate action when the risk profile changes;
- ✓ More focused business: you not only see dangers but also opportunities coming sooner;
- ✓ You decide how, when and how often you want to receive notifications.

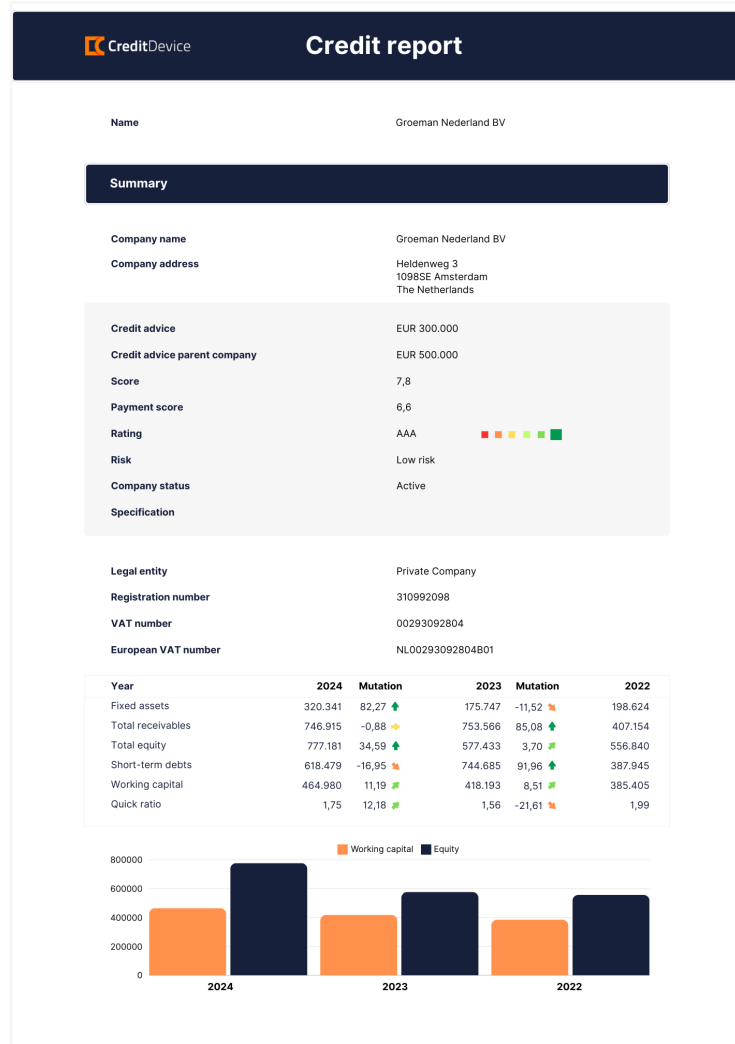
3.

Higher discretionary limit if you are credit insured

Credit insurance does not make credit information obsolete. On the contrary! In fact, sometimes you can assign the credit limit yourself without consulting the insurer. This is then called a 'self-assessment limit. CreditDevice's credit limits are accepted by all major credit insurers. This is thanks to our reliable and up-to-date credit information. Are you insured? Then the PolicyManager might be of interest to your organisation. We developed this tool ourselves to facilitate the management of your credit insurance policy.

What is in a credit report?

- ✓ Company details
- ✓ Contact information
- ✓ Credit advice
- ✓ Payment behaviour
- ✓ Activities
- ✓ Company structure
- ✓ Real estate
- ✓ Management
- ✓ Key figures
- ✓ Annual figures
- ✓ Cardata
- ✓ Branche analysis
- ✓ Court decisions



Credit information from CreditDevice: just a step ahead

Basic data comes from the trade register. However, CreditDevice goes a step further when compiling credit information: we constantly look for more information to reduce credit or fraud risk for our customers. In doing so, we use data from as many as 10,000 sources. These include data on real estate, the vehicle fleet, the company website and many other (public) sources.

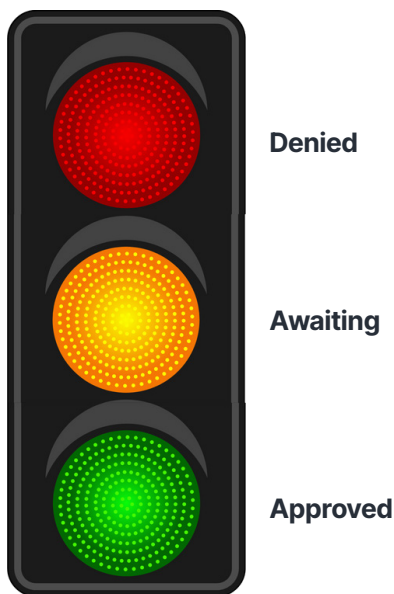
Payment experiences

Do you always want to be aware of your business relations' payment behaviour? Then financial statements are not enough for you, as they are only a snapshot into the past. CreditManagement offers much more. Thanks to the link with our credit management software, we have a huge amount of payment experience. Because we include this daily information about the payment behaviour of your (potential) customers in our credit reports, you immediately get a very predictive insight into the risk.

Infoscore

Access to financial data for better decisions

Infoscore provides companies with access to reliable financial data, enabling deals to close faster and commercial teams to make independent, efficient and accurate decisions.



Kredietadvies	EUR 1.250
Risico	Verlaagd risico
Bedrijfsstatus	Actief
Status	Goedgekeurd ■ ■ ■
Risicoprofiel	Grote klanten retail

Tying the reins

Let sales check a prospect's creditworthiness in just a few clicks! Speed up the decision-making process with real-time credit information, allowing your team to respond immediately and seize opportunities.

From demo to going live

Start with Infoscore

Create own ruleset

Set uniform decisions with preset rule sets based on a decision model. This helps establish relationships and transactions in a consistent manner.

Request a report directly

Once everything is set up, your sales department can get straight to work. With just a few clicks, they can request a report.

Doing business securely anywhere, anytime

Green light? Then you can do business without worry. A yellow or red light alerts the finance department to investigate the situation further.

Webservice

Automate processes with our Webservice

Automate and optimise your data integration with CreditDevice web services. Improve your credit management with reliable credit checks and seamless integrations.



What does Webservice do?

Optimise your credit management processes and experience the power of automated credit checks with CreditDevice. In today's dynamic world, it is essential to protect your cash flow and minimise payment risks. Functionalities of Webservice are:

- **Automated reviews**
Easily assess creditworthiness, even for users with little or no financial knowledge;
- **Fast customer entry**
Reduce manual customer input and avoid errors;
- **Targeted focus**
Focus on high-risk customers with high order values;
- **Direct insights**
Get instant insight into creditworthiness and identify potential opportunities.

Advantages of CreditDevice Webservice

Our Webservice offers you a powerful tool to quickly and easily assess the creditworthiness of your (potential) customers, allowing you to make informed decisions and making your business safer.

- ✓ Easy integration;
- ✓ Ideal for importing data into your own system;
- ✓ Enriching your own data with reliable customer data;
- ✓ Automated communication between our database and your own system

Want to know more?

We look forward to getting to know you and would love to think with you.

Give us a call at **+31 71 36 400 60** or leave a message on our website (www.creditdevice.com/contact) and we will 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 goal: to help organisations reduce their credit risks. How? By offering solutions and creating added value. Our basis is the data collection on which credit decisions can be made. Around this, we build software solutions. Our software is always evolving and therefore in line with current developments. CreditDevice is the only party in the Netherlands that combines in-house developed credit management software with its own database of credit information.

With our Credit Management solutions, we help our customers simplify communication about overdue invoices. We develop the software ourselves because we know what our customers need.

CreditDevice. Credit Management solutions.
www.creditdevice.com

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