



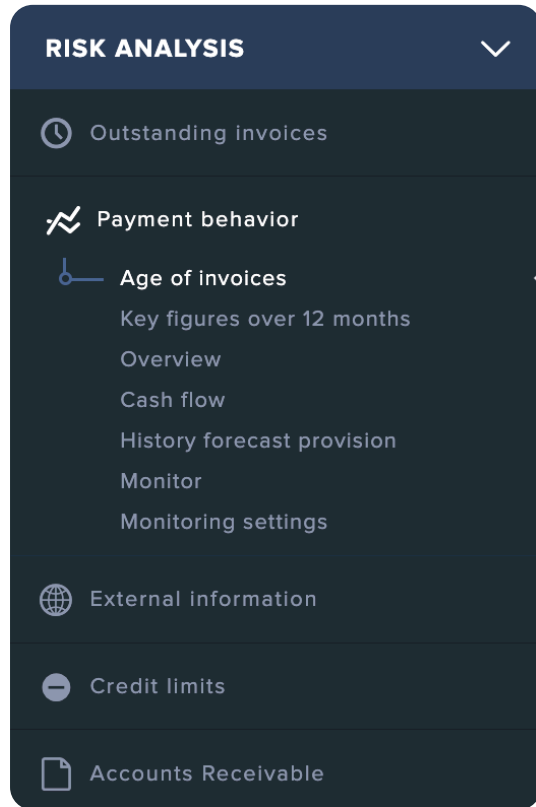
# Risk- manager

Extremely good insight into your customers.



More insight, more certainty

## Riskmanager



### Link your data to ours

Do you have a sizeable accounts receivable portfolio? Then CreditDevice's online analysis tool Riskmanager offers you more insight and overview. Your own financial data on your debtors are imported into our system every day. This allows us to monitor and analyse their payment behaviour. We then overlay your data on top of our extensive database. This combination of internal and external data provides highly predictive insight into your customers' behaviour. You can then respond to this. Your credit management becomes more dynamic and you can anticipate changing risks. Especially with large portfolios, this gives a strong sense of protection.

Credit Information & Credit Management Software

## All your debtors' risks and opportunities always clearly in view

If you use CreditDevice's credit management software and credit information module, our Riskmanager will help you gain full insight into your debtors. By automatically importing financial data from your debtors on a daily basis, we monitor and analyse your customers' payment behaviour. We combine your data with our database to provide accurate insights into your customers' behaviour and risks.

## Advantages

# Why Riskmanager?



### Better risk assessment

The link between your own data and our database gives you a detailed picture of your debtors. This gives more insight during risk assessment.



### Multi channel

If you combine the module with Credit Information or our credit management software, you are even stronger. Because everything is part of one integrated application, if payment behaviour deteriorates, you can click straight through to your debtor file and adjust the action path. We are the only company in Europe to offer such a complete package.



### Everything can be exported

You can transfer data to your ERP system or accounting package and turn it into an Excel file. It is also possible to schedule e-mails with tailor-made information for each stakeholder. This way, your colleagues are periodically fed with relevant reports at their specific level.



### Risk file per debtor

You will receive a risk file per debtor. In it you will find a summary of the external report based on our database and your own data collected on your customer. This file is a unique product that you will not find anywhere else.



### Take the wheel yourself

You are always at the controls yourself. Because within the Riskmanager module, you can 'play' with all available data. When monitoring your portfolio, you choose your own parameters and set which updates you want to receive. This leads to the insights you want. We don't send you a hundred e-mails a day!

## Functionalities

# What can you do with Riskmanager?

### Snapshots at invoice and debtor level

Riskmanager gives you a snapshot at invoice and debtor level. There are all kinds of layers behind this; for example, age analysis, national and international, but also payment behaviour.

### Monitoring

You choose which debtors you want to monitor. Usually these are large or recurring customers. You can specify the dates you want to monitor. You will then receive updates from us, by e-mail or directly in the Riskmanager module. This way, you are immediately alerted if the payment speed drops.

### Direct link to other files

If you purchase other products from CreditDevice, you can easily navigate to the other modules. So you are one click away from the debtor file (if you use Credit Management Software) or a credit report (if you use Credit Information).

The screenshot displays the Riskmanager software interface. At the top, a blue header bar shows the user 'M. van der Marel' and a date '01-04-20'. A left sidebar contains a 'RISK ANALYSIS' menu with options: 'Outstanding invoices', 'Payment behavior' (selected), 'External information', 'Credit limits', and 'Accounts Receivable'. The 'Payment behavior' section is further divided into 'Age of invoices', 'Key figures over 12 months', 'Overview' (selected), 'Cashflow', 'History forecast provision', 'Ongoing risk per country', 'Monitoring', and 'Monitoring settings'. The main content area is titled 'Payment Behavior - Overview' and shows '1452 records in total'. Below this is a table with columns: Deb#, Name, Place, Balance, and Score. The table lists several debtors with their respective details.

Deb#	Name	Place	Balance	Score
0093292092	BSK NV	Den Haag	157.633,03	7,2
0093290903	Bolen Service BV	Wormer	142.817,12	8,0
0093239403	Hazenbouw BV	Breda	77.876,90	1,2
0093290323	Groesman Bouw BV	Den Haag	24.468,90	7,8
0093230930	Groot & Zo	Amsterdam	18.110,60	5,4
0093239898	Boel Consultants	Tilburg	10.291,90	6,1

## Risk file


The risk file is a separate component that gives you insight into a debtor's payment behaviour over a longer period. The file combines a summary of the requested credit information report with the analysis of your own payment experiences. If you have debtors in monitoring, the file also includes external data.

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

### Risk file

Related debtors	4
Debtor number	83244
Name	Spelt Contractors BV
Address	PO Box 5543 1031AC Amsterdam The Netherlands

### Summary of external data

Company name	Spelt Contractors BV
Business address	Island Street 30 1033SB Amsterdam The Netherlands
Credit advice	EUR 1,000,000
Parent company credit advice	EUR 1,250
Score	5,7 
Payment score	5,3
Rating	AA
Risk	Average risk

## Looking for an old credit report?

With Riskmanager, all previously requested credit reports can be found quickly and easily. This is because all the history is together. Endless searching for old reports is thus a thing of the past.

# At CreditDevice, not a hundred emails a day!

## Setting your own risk scores

Based on how a debtor pays you, we give that company a score ('report grade'). If payment behaviour deteriorates and the buyer falls below a certain score, you will be notified. You decide what your tipping point is, i.e. at which score you want to be notified (e.g. a 5.5 or a 6). Extremely handy for large portfolios!

Payment score

Risk at score (or lower)	5.5	0.1	<div><div></div></div>	10.0
Drop rate payment score	30	0%	<div><div></div></div>	100%
Increase rate of payment score	50	0%	<div><div></div></div>	100%
Payment score comparison month	Current month - 4			

Limits

Excess rate limit	50	0%	<div><div></div></div>	100%
Limit type to be followed	Credit insurance			

## Analysis of your internal data

We make analyses of all the information your company has on your customers' payment behaviour. You immediately see which debtors pose a low or high risk and how their risk profile develops over time. This still says nothing about the company's creditworthiness, it is purely about how this customer pays you.

## Comparison of internal and external data

With Riskmanager, you combine your own payment experiences with all the data we have available on a debtor. This includes, for example, annual figures, statistical data and filing dates. Does a customer usually pay well, but only not with you? Or vice versa? Because you get a cross-section of your debtors' payment behaviour, you know earlier whether you should be wary.

## Our values, our strength

### The start

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.



## Want to know more?

We look forward to getting to know you and would love to think with you. Call us on +31 71 36 400 60 or leave a message on our website ([www.creditdevice.com/contact](http://www.creditdevice.com/contact)) and we will get back to you as soon as possible.

**CreditDevice**

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