



Worldwide coverage, local approach

The driving force behind global collection services

We collect outstanding debts and clear your books with knowhow of your industry

Why choose Atradius Collections?

Our strategy is to provide customers with the best domestic and export collection solutions for their needs.

Our customers needs are varied, ranging in size, sector and location. What we cannot do is expect a single solution to support the needs of all our customers. Therefore we have developed a range of solutions specifically tailored to address the requirements of all our customers across all sectors and sizes around the globe.

The next few pages will provide you with an overview of solutions available and includes a number of reasons why you want to use them.

To view our success rates worldwide visit our interactive map online www.atradiuscollections.com

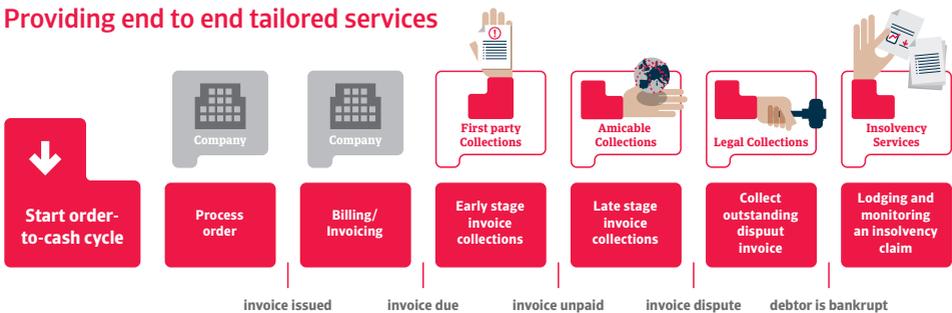
B2B collection solutions delivering to the needs of our customers

Services available to you

We offer various options for your business credit management requirements. From simple collect letters sent on your behalf, to one-off debt placement, all the way

through to fully outsourced receivables in the name of the client. Our aim is to support you in obtaining your money which is due, wherever in the world your invoices may be.

Providing end to end tailored services





**Escalation for
all your invoices
no matter how
big or small**

Collect Letters

Collect Letters are a quick and effective way to escalate a problem and obtain payment from your debtors.

Our customers use these letters for smaller debts that are difficult to chase due to the high numbers but low values. These debts can take up a significant amount of your time to collect, tying up large amounts of your resource. Collect Letters provide a simple and effective option for escalation with minimal cost.

One customer successfully used our Collect Letters to clean up their European aged ledger. The company had grown significantly and internal resource could not be allocated to the job. The debts had been through their internal process and were to be written off. The Credit Controller wanted one last chase before writing the debts off. We worked with them, sending Collect Letters on their behalf.

Following the letters it was confirmed that 55% of the aged ledger was recovered, directly due to the Collect Letters. They continue to use the Collect Letters as a part of their dunning process, four years on their bad debt has reduced from 54% to 0.4% with a business growth of 124%.

*“Our bad debt sat at 54%
on our European ledger.
Now it’s down to 0.4%”*

Anonymous



Find the hidden risk and secure confidence in your portfolio

Invoice Verification

Invoice Verification is a simple and cost effective service allowing a factoring company to investigate that the business transactions/invoices from its clients have been received by the buyer.

The service helps Factoring Companies to validate the integrity of invoices prior to offering finance to a supplier. Factors also use Invoice Verification as a way to audit their portfolios. It provides an overview of the strength whilst spotting any potential risk before they become a problem.

Invoice Verification helps to:

- prevent fraud;
- increase volume of finance given;
- reduce operational losses;
- provide security in international financing;
- provide an on-going audit program to check invoices raised by clients whilst;
- allowing our customers to focus on their core business processes without the worry of the above.

Verification@Net is our 24/7 real time online system that enables our customers to receive updates, upload new invoices, review and monitor cases and create reports.

Verification@Net



**Giving you
freedom to
concentrate
on your core
business**

First Party Collections

First Party Collections is an effective way in which you can outsource your credit control, enabling you to focus on your core business activities.

For most companies accounts receivable management and administration is essential, but not their core business.

The internal reminder service is often unnoticed until something goes wrong and improvement is needed to provide added value again. It is often difficult to allocate operational time for an internal reminder service just after due date of the invoice.

We offer a First Party Collection service, providing pre-emptive calls and reminder services just after due date. Our trained personnel ensure a professional representation of your company and timely communication with your customer so you don't have to.

In First Party Collection we:

- take over the complete collection process;
- manage inbound and outbound calls in the name of our customers;
- register disputes and provide query resolution;
- monitor payment plans;
- deliver tailored reporting.



Amicable Collections

Amicable Collections is an effective resolution you can use to collect domestic and export overdue invoices.

**From amicable
to legal we
manage the
situation**

Nearly all companies will experience a bad debt and will need support in recovering money owed at some time.

Our global collection service will support you from Amicable Collections through to legal action. You will receive a UK customer service where your debtors will be contacted from our office closest to them in their local language. We are representative in 96% of the world's countries serving in 75% of the world's local languages.

We aim to recover your debt amicably without the need for expensive litigation. However, if the need arises we will, with your authority, escalate to legal and handle the process for you.

In Amicable Collections we:

- collect on domestic and international debt across 96% of the world;
- take over the collection process including support with dispute resolution;
- provide access to Collect@Net to review cases 24/7;
- provide fast international, multi currency payments of collected money;
- monitor payment plans;
- provide options for legal action.



**Extra comfort
for those
unexpected risks**

Insolvency & Backup Servicing

Our Insolvency Services enable you to make a claim in the country of your debtor.

We know that bankruptcy procedures are often a lengthy and cumbersome process, becoming particularly challenging when exporting. To help you we offer to make and monitor claims on your behalf. This removes issues associated with differing legislation, language and local procedures.

Our Back-up Service is unique and we offer a full service from invoicing to litigation.

For financial institutions this service provides additional security in the event a customer runs into problems, available in single module or complete cover and fully operational within 48 hours.

Back-up Servicing also enables financial institutions to offer Assist-Backed Securitisation programmes with a lower rating.





**One place for
a worldwide view**

Collect@Net

Collect@Net enables you to monitor the progress of your collection cases online, read collectors' notes, download reports and upload new cases all at the click of a button, 24/7.

Collect@Net is updated by our collectors worldwide in your language. This means you can access case notes and read them without any issue as to where in the world they are.

Collect@Net provides:

- quick and easy case submission;
- bulk debt uploads;
- case notes in English and translation of debtor responses;
- reporting in a number of formats (Excel, Word, etc) on all case history;
- available 24/7 no matter where you are.



Worldwide success rates

A huge difference in the way we work is our ability to deliver our services both locally to you the customer, and, to your debtors.

We remove the barriers associated with time zone, language, culture, financial regulations, legal action and location. This can transform the way in which your debtors respond to us and also the way in which we can manage an early reminder process with native speakers.

For you it means:

- not having to worry about recruiting extra resource to cover foreign countries,
- not having to deal with multiple agencies,
- having a central and single point of contact
- working with a company with over 90 years' experience
- tailored solutions to fit with the needs of your business

We are here to ensure you can focus on your core business whilst we focus on getting your invoices paid, wherever they are.

For more information on our global coverage and worldwide success rates visit our website: www.atradiuscollections.com

“ What has made Atradius so attractive for us is the ability to collect internationally ”

EMEA Collections Manager, Verizon

“We have worked with Atradius Collections for many years collecting our home and European overseas debt. They are a vital part of our business as we often need their local expertise and languages to chase a debt where we are no longer getting a response.

The services offered by Atradius Collections are wide-ranging and can be tailored to suit our needs - from a demand letter for a small debt to a full legal action. This flexibility has always suited our business requirements perfectly. The staff in the Atradius office are professional but friendly and can be approached at any time for assistance or to get feedback on cases. We would highly recommend them to any company as an essential part of their debt collection process.”

Debt Risk Management controller, DFDS Seaways

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