Atradius
Managing risk, enabling trade

July 2018 - version 3.0

Atradius Atrium

User manual

Drive your business forward with powerful, easy-to-use credit management tools

Atradius Atrium is the Atradius online platform, which offers you one place of access to all tools, such as Serv@Net and Atradius Insights, but also our latest publications and events.

Through Atradius Atrium, you can:
- Find and create buyers
- Apply for, view and maintain your credit limits
- Notify non payments / debt collections / claims
- Get an instant overview of your portfolio
- Access information on your buyers
- Access Atradius Insights
- Manage all administration of policy details
- Declare business

Sometimes you will still be directed to Serv@Net. Atradius Atrium will be constantly evolving, as we are making the processes easier and more relevant for you.

Contents

Atradius Atrium

This user manual is designed to help you to get the most out of Atradius Atrium.

Once you have logged into Atradius Atrium, more online support is available in the video library, which you can access by clicking on your user name.

Getting you started

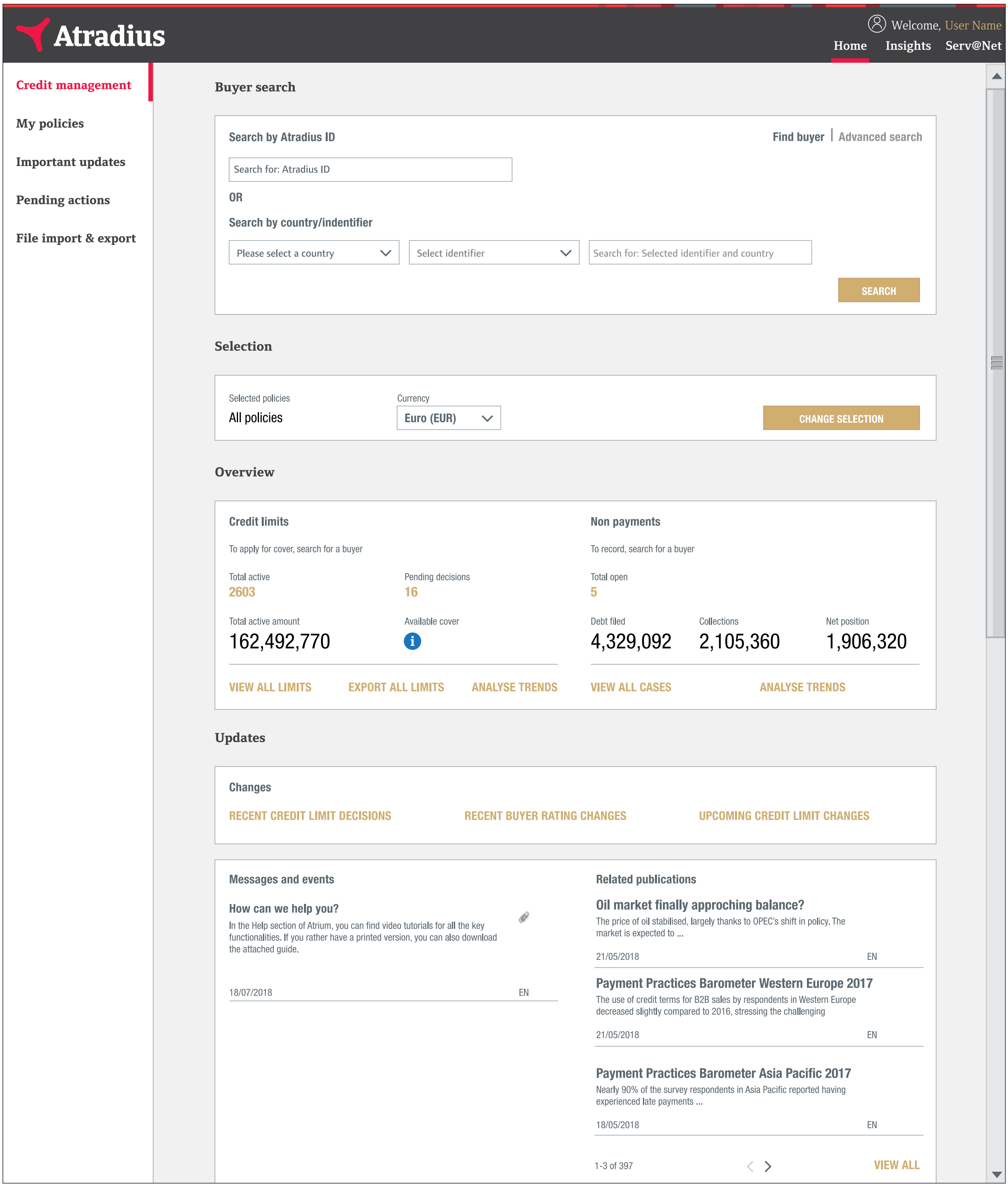
Getting access is easy. Go to: https://atrium.atradius.com

Log in by using your current Atradius username and password.

In case you have any questions about getting access to Atradius Atrium, please contact your Account Manager or Customer Service Contact for further guidance.

General overview

Atradius Atrium revolves around your customer, the buyer. So, the home page is the Credit management page.



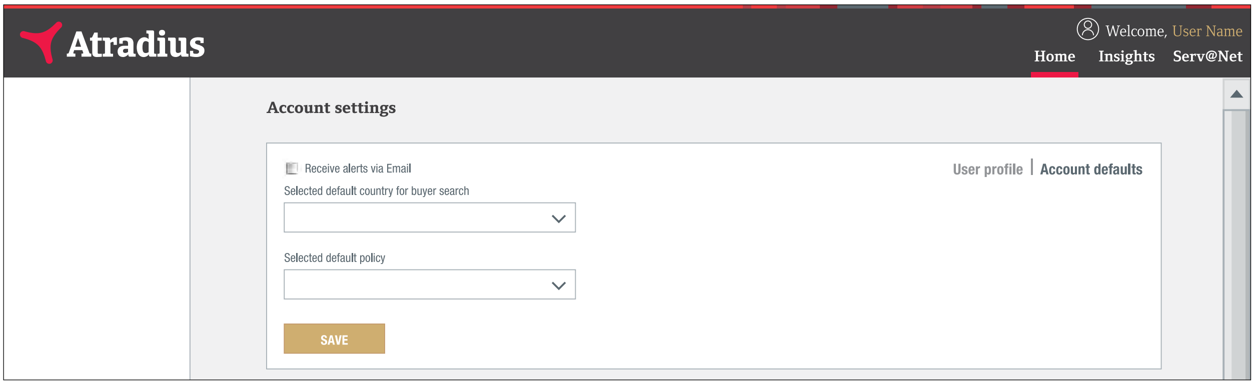
The navigation bar

The black navigation bar at the top of your screen provides you with direct access to Atradius Insights and Serv@Net. Collect@Net is only accessible from Serv@Net for the time being.

Home will bring you back to the Credit management page within Atradius Atrium. When you click on the Atradius logo on the top-left, you will also be directed to the Credit management page.

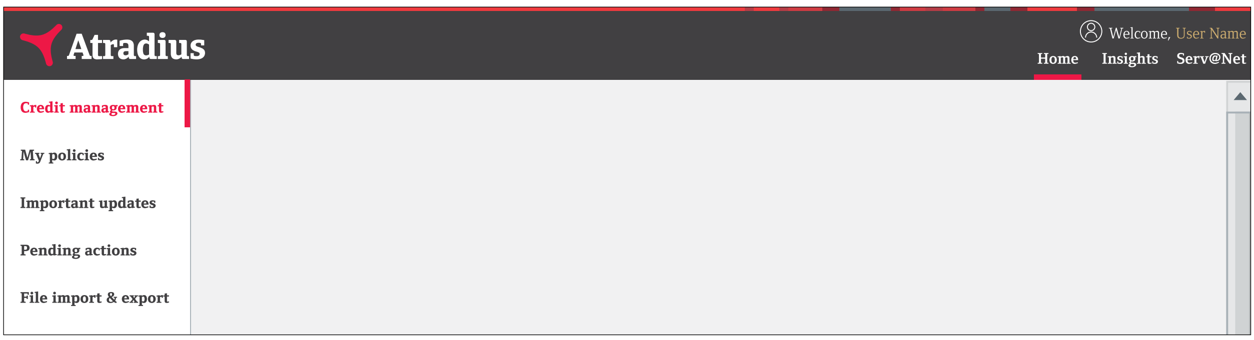
Clicking your user name on the top right gives you access to your account settings, the video library, our contact details and you can log out here. In Account settings you can change your password, email address or default language. The Video library contains instruction videos explaining the different features of Atradius Atrium.

In Account settings you can also set your default buyer country and policy and indicate if you want to receive our alerts via email as well.



Setting a default for buyer country means that when searching for a buyer Atradius Atrium preselects this country for you. Of course you can always select another country when you want to search. By selecting a default policy Atradius Atrium will always preselect this policy for you when you want to apply for cover or submit a non payment case.

The menu on the left offers you access to 5 main sections:



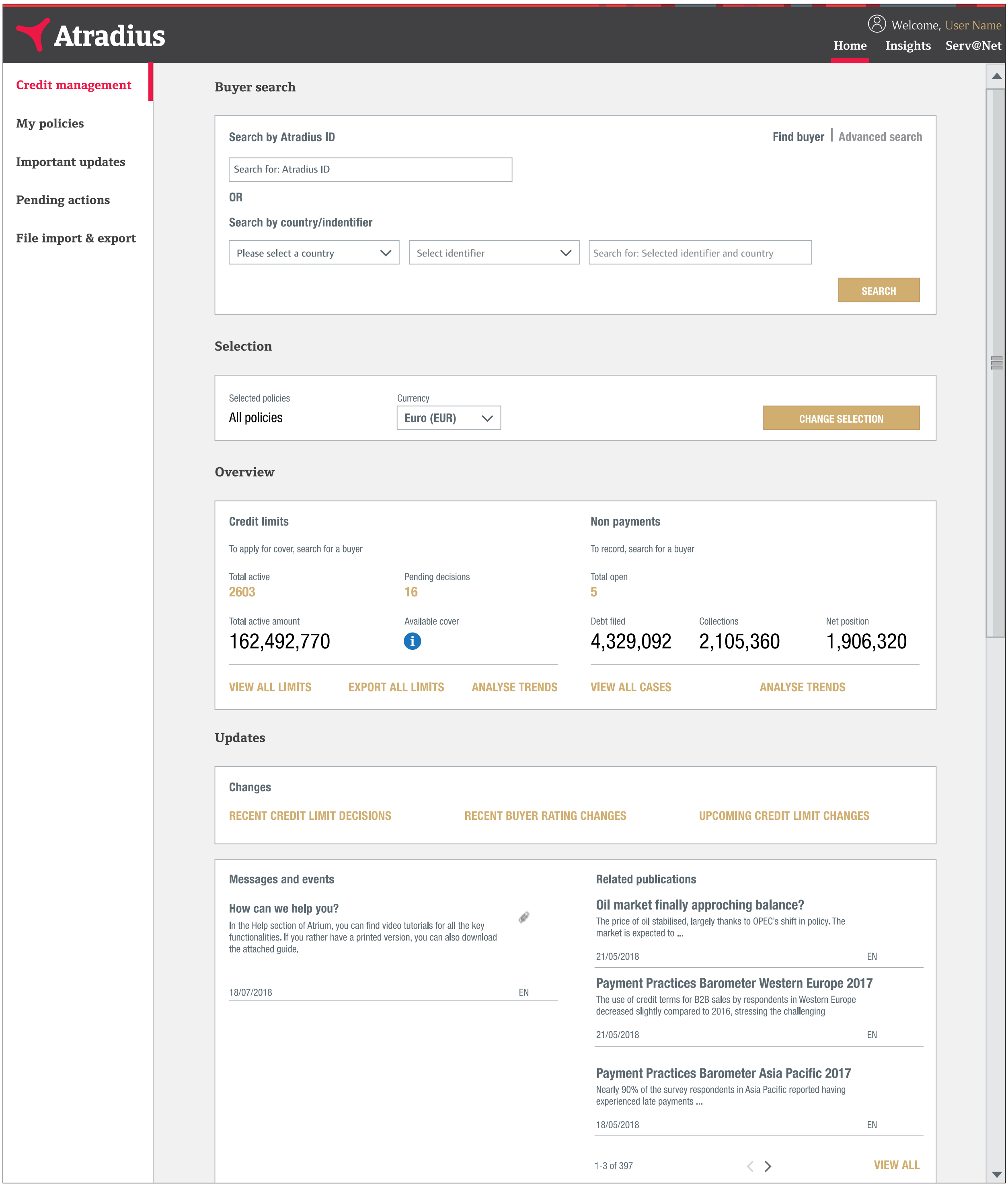
You can access the black navigation bar and the left hand menu anywhere in Atradius Atrium. In this user manual we will take you through each of these sections in detail.

Credit management

When you enter Atradius Atrium, the first page you will see is the Credit management page where you will find 4 distinct sections:

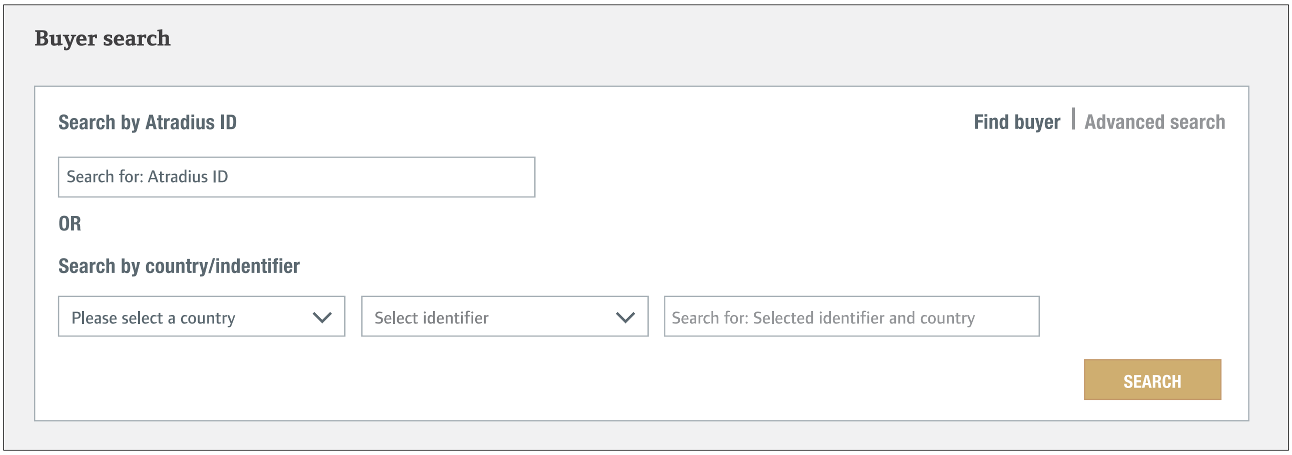
Credit management

- **Buyer search**
- **Selection**
- **Overview**
- **Updates**



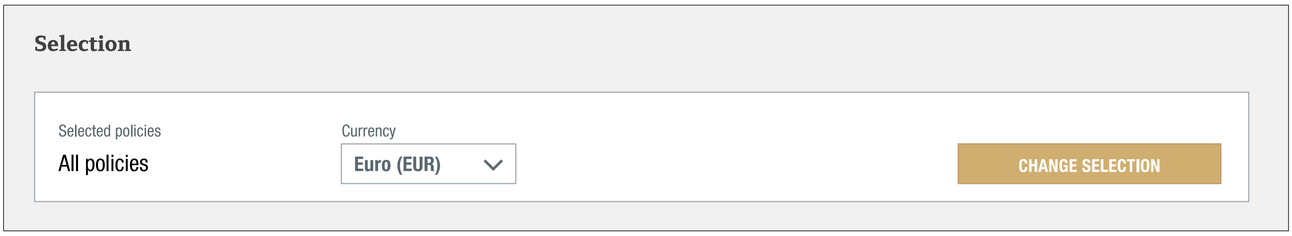
Buyer search

The main focus of Atradius Atrium is on your customer, the buyer. Via Buyer search you get easy access to an overview on your buyer, where you also can apply for cover or notify us of a non payment.

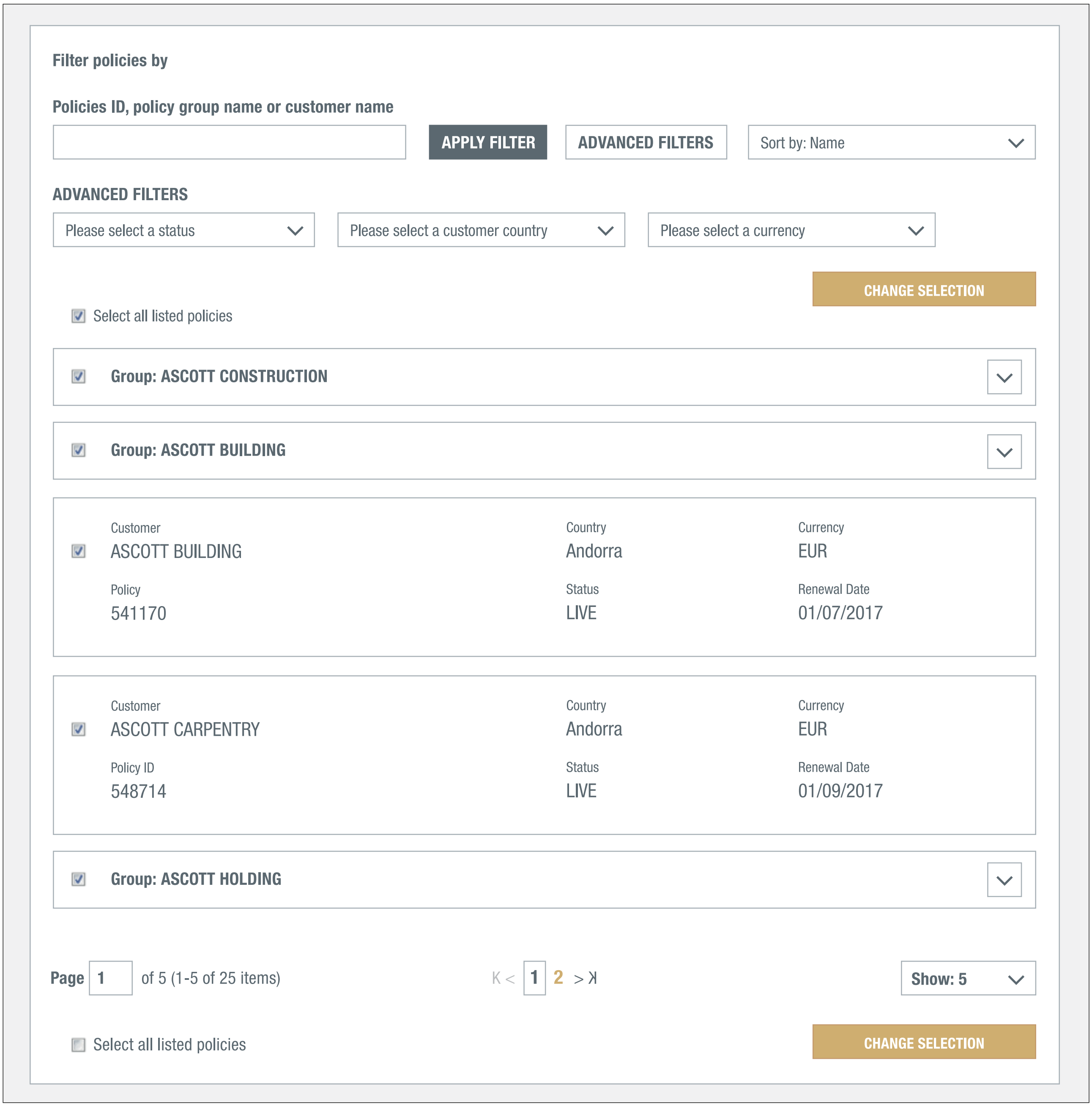


Selection

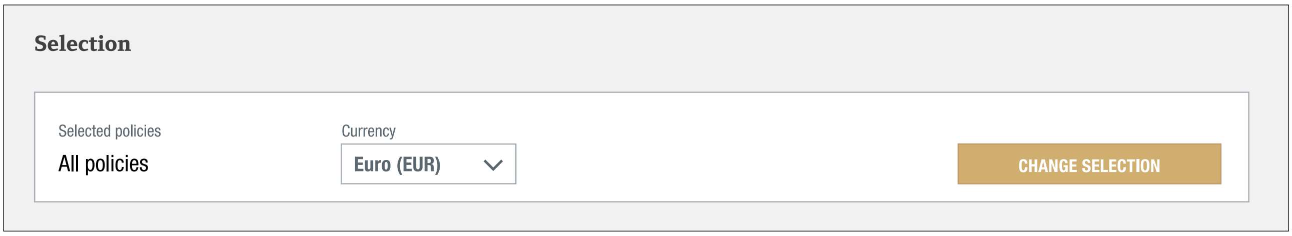
The Selection section shows your policy. If you have access to more than one policy, the Selection section shows all your policies by default.



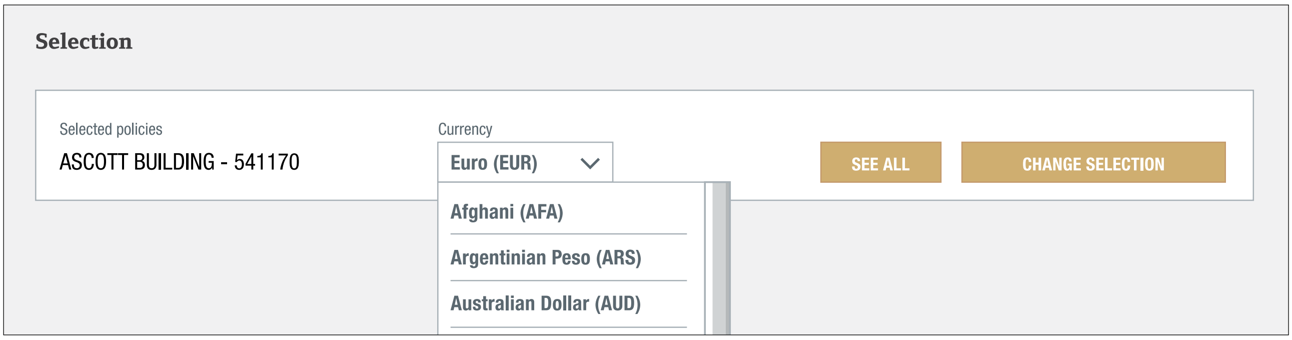
You can select one or multiple policies by clicking **CHANGE SELECTION**. Enter your policy number or name to quickly find your policy. You can use the **ADVANCED FILTERS** or the check boxes to find and select your policies. Once you have made your selection and clicked the **CHANGE SELECTION** button, you will be taken back to the Credit management page.



In the Selection panel you can now find your selected policies.

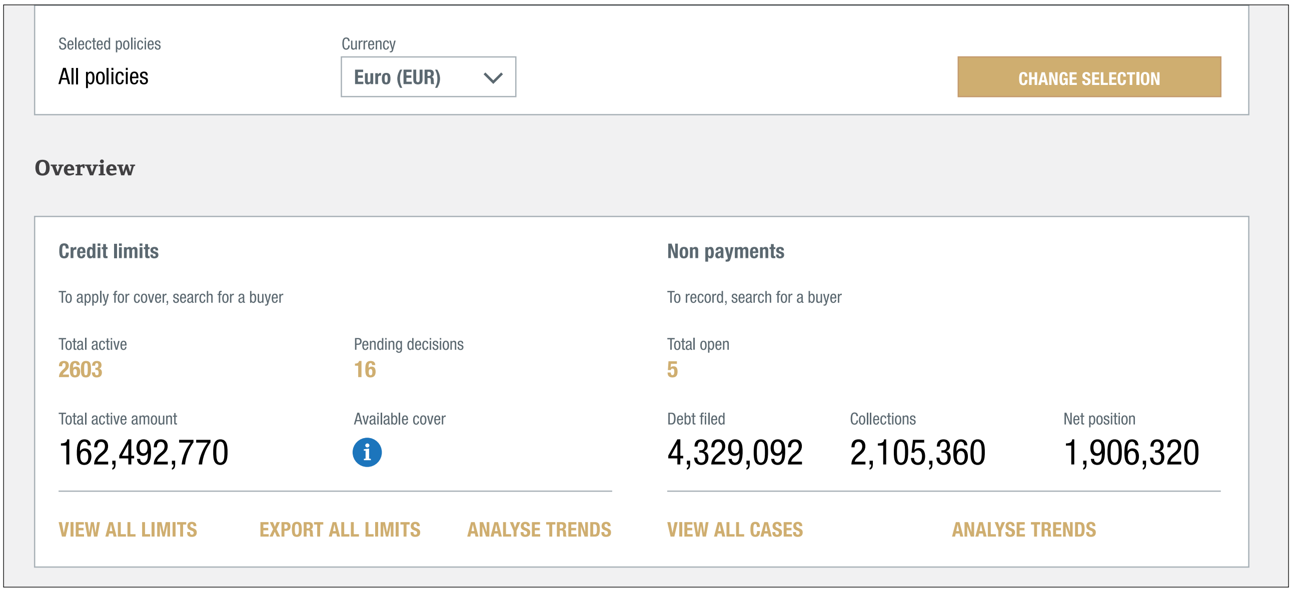


In the Selection panel you can also change the currency you want to see the amounts in.



Overview

The Overview section on the Credit management page shows information on Credit limits and Non payments for the selected policy or policy group.



Credit limits

In the Credit limits panel you can see the number of total active credit limits and credit checks, as well as the number of pending decisions. You can also see the amount of the total active cover and the amount of available cover (the difference between the total active cover and the maximum aggregated credit limit amount as shown in your policy). If you have access to policy groups you can view this information in relation to the group, at an individual policy level or for multiple policies.

At the bottom of this panel, there are three options that you can select:

VIEW ALL LIMITS	Selecting this option will take you to the 'Cover list'. If you have more than 500 limits, you will need to apply a filter.
EXPORT ALL LIMITS	Selecting this option enables you to download all your limits into an Excel file.
ANALYSE TRENDS	Selecting this option will take you to the Credit Limits dashboard in Atradius Insights.

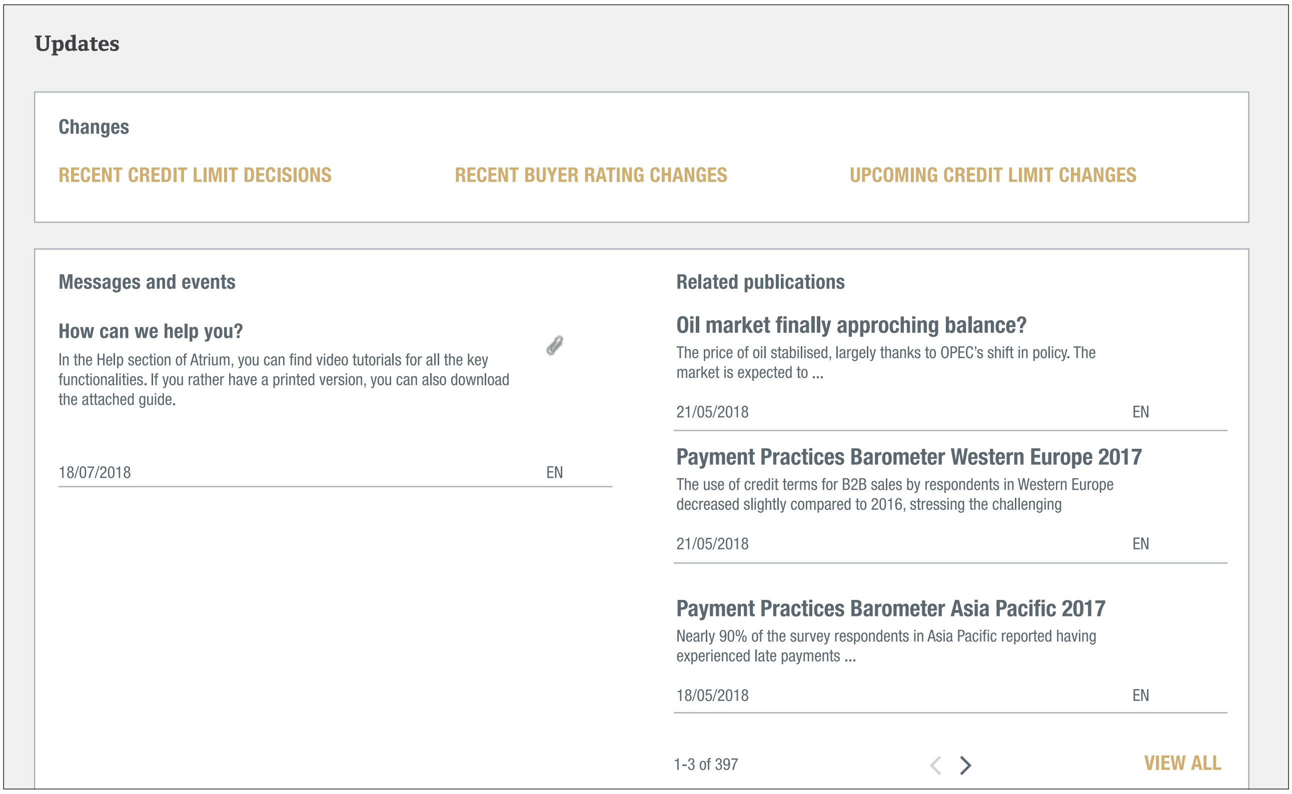
Non payments

This panel shows the number (Total open) and amount (Debt filed) of the non payment cases you have submitted, what your buyers have paid (Collections) and what has not been paid by your buyers or by Atradius at this moment (Net position).

VIEW ALL CASES	Selecting this option will take you to the 'Non payments list' in Serv@Net, where you will be able to view all of your non payment cases.
ANALYSE TRENDS	Selecting this option will take you to the Policy Results dashboard in Atradius Insights.

Updates

Where the Overview panels give a view on the current status of your portfolio, the Updates section on the Credit management page provides information on recent credit limit and buyer rating changes as well as future changes to your cover.



Just click on one of the 3 quick links directing you Atradius Insights to either see:

- RECENT CREDIT LIMIT DECISIONS
- RECENT BUYER RATING CHANGES
- UPCOMING CREDIT LIMIT CHANGES

Important announcements are shared in the Messages and events panel, such as enhancements to Atradius Atrium or our buyer rating models or events in your area.

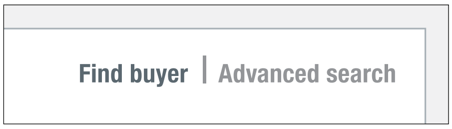
Recent country or trade sector reports and payment practice barometers can be found under the Recent publications panel. These reports are also available on our website.

How do I look for a buyer?

Atradius Atrium revolves around buyers: your customers. Therefore the Buyer search option is the first thing that you will see. After all, to apply for credit limits or submit non payments, you need to select a buyer.

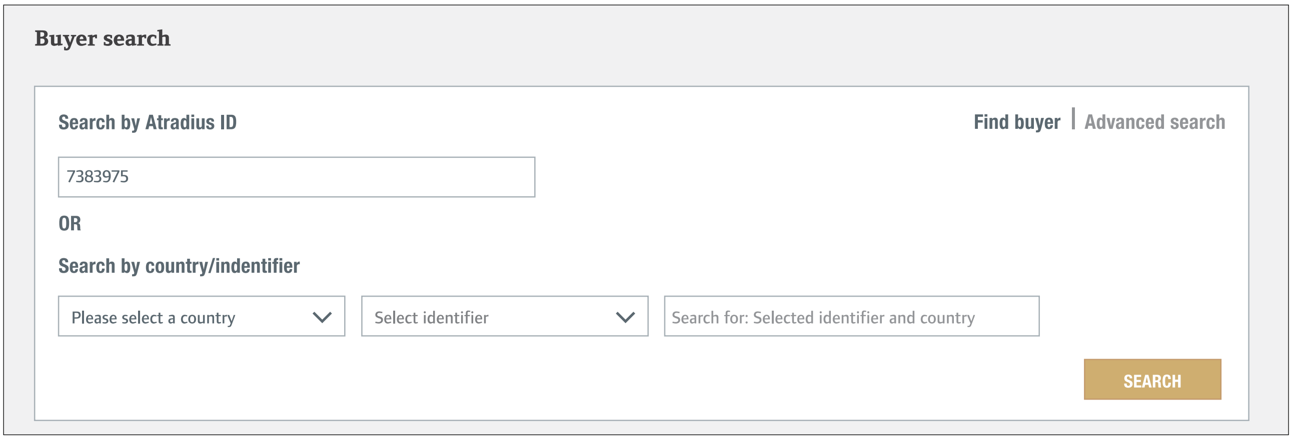
In most screens Buyer search is available at the top. When you are on a screen that does not display Buyer search, you can click on Credit management from the menu on the left or on the Atradius logo.

There are two ways to search for a buyer:
Find buyer and Advanced search



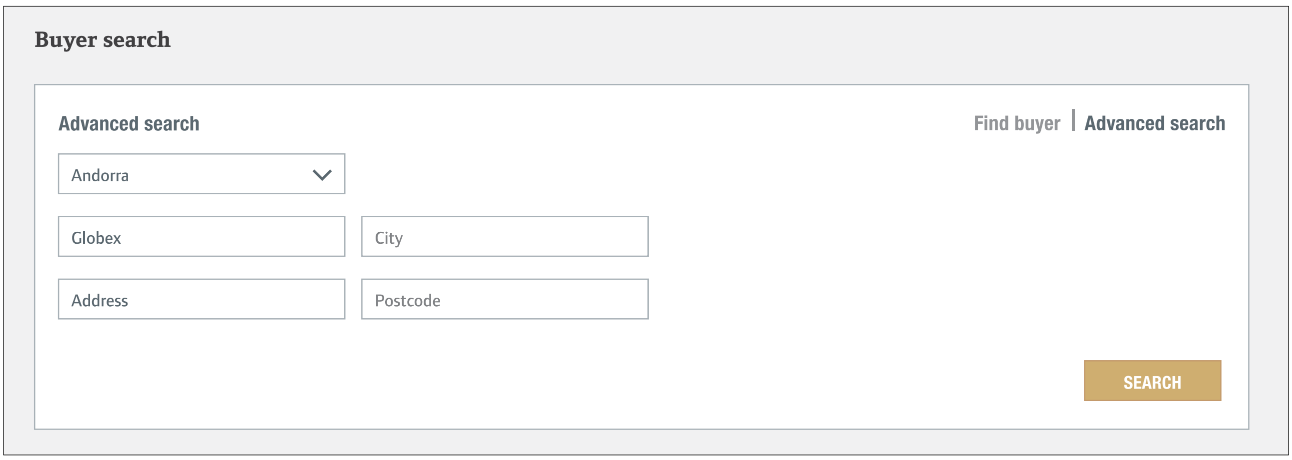
Find buyer | Advanced search

The quickest way is to either search by Atradius ID or search by country/identifier (e.g. a Dun and Bradstreet, VAT, or a company registration number). Once Atradius Atrium has found your buyer, you will be taken directly to an overview of the buyer. This is where you can perform actions such as applying for a credit limit or submitting a non payment.

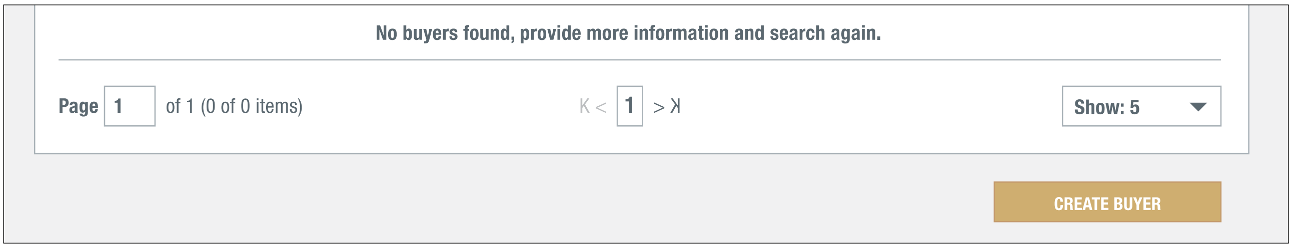


Find buyer | Advanced search

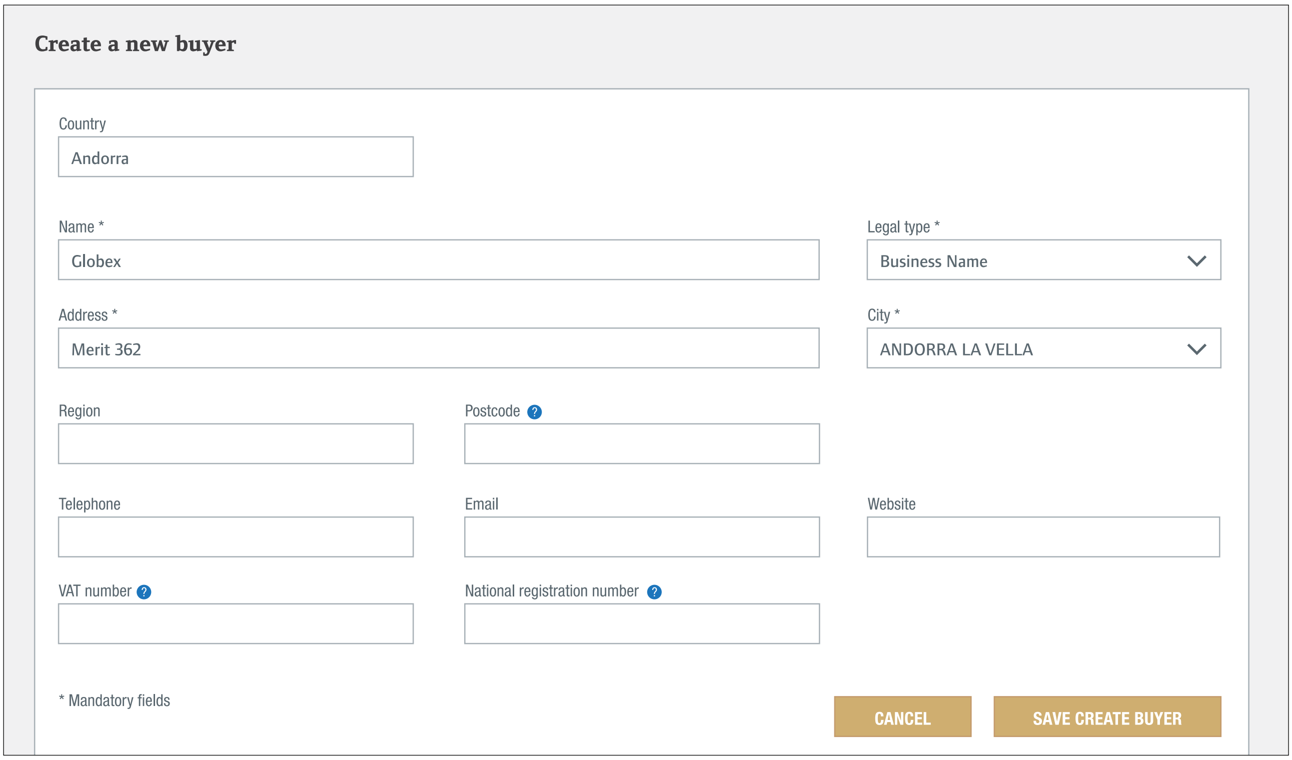
Advanced search enables you to look for a buyer with more search criteria (e.g. name or address). You will be presented with a list of buyers that most closely match your search criteria. To select the buyer click on the name of the buyer in gold, this will take you to the Buyer overview.



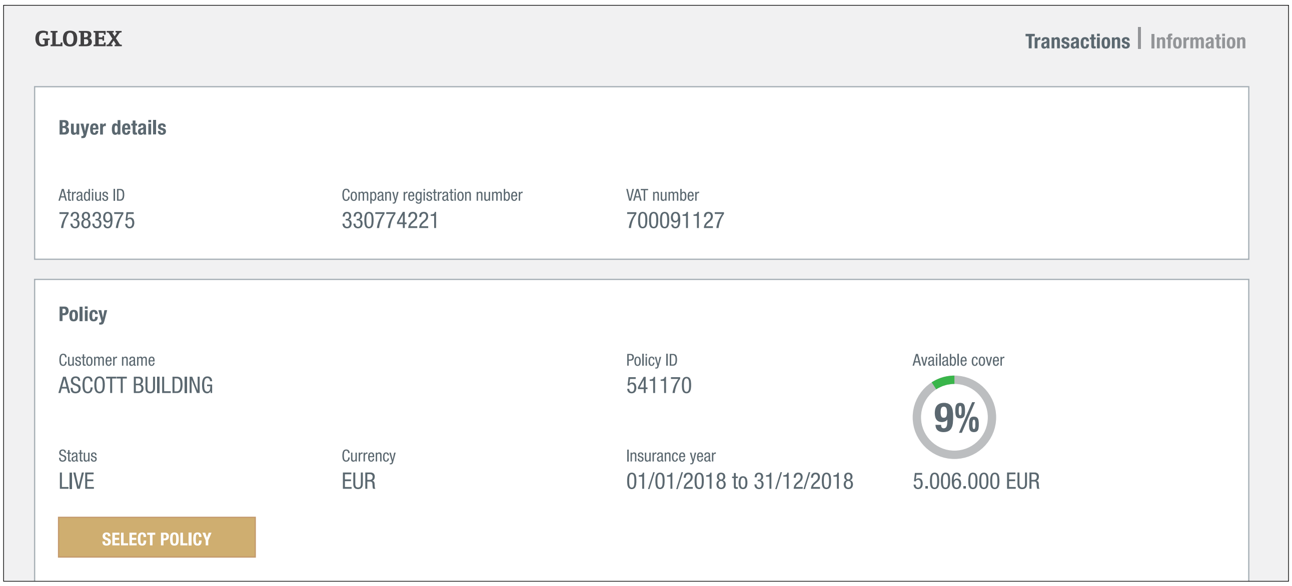
If Atradius Atrium cannot find your buyer, you can click on the CREATE BUYER button at the bottom of the screen.



Mandatory fields are marked with an asterisk. The blue information icons give you details on country specific formats. After entering all the relevant information, you can click on CREATE BUYER. The buyer is now being created and shown.



Now that you have selected your buyer in Atradius Atrium, you can apply for cover or submit your non payment.

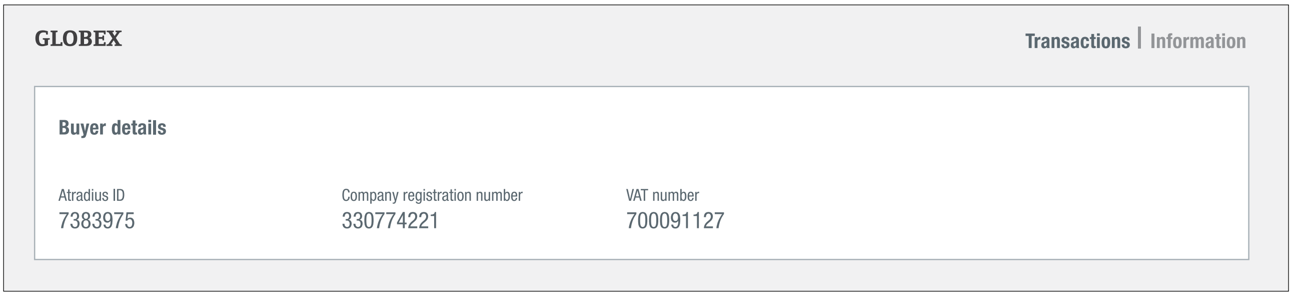


Buyer overview

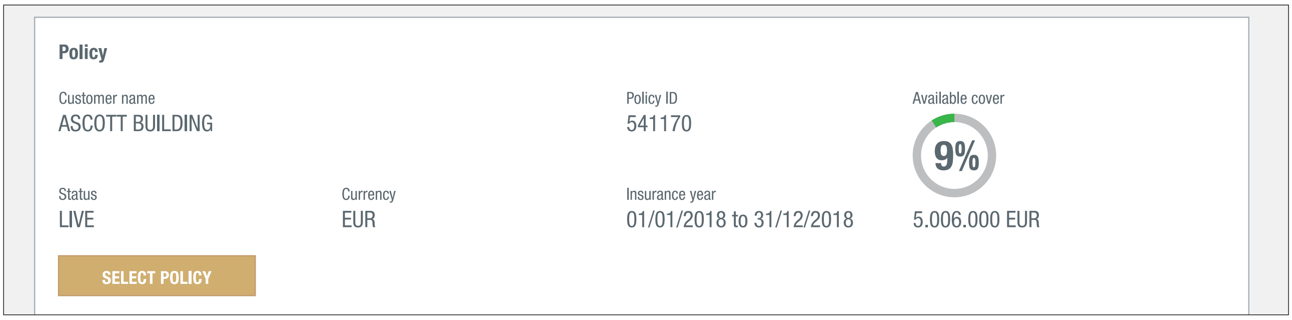
Once Atradius Atrium has found your buyer, the Credit management page transforms into a buyer overview showing the details of your buyer. The overview has two views: Transactions and Information.

Transactions | Information

The default view, Transactions, gives you easy access to your credit limits and non payment cases for the selected buyer. The Buyer details panel shows the buyer's most important identifiers to ensure you Atradius Atrium has found the buyer you were looking for.

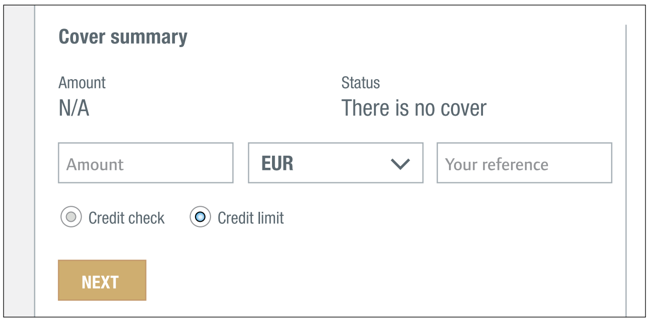


The Policy panel puts the buyer into the context of the selected policy. If you only have one policy, Atradius Atrium will automatically select and show it. If you want to apply for a credit limit or submit a non payment, simply select the required policy here.

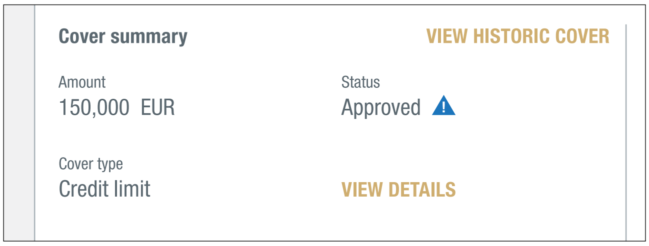


The Cover summary shows you the latest position on the cover on your buyer. The summary gives you the details in relation to the policy selected above.

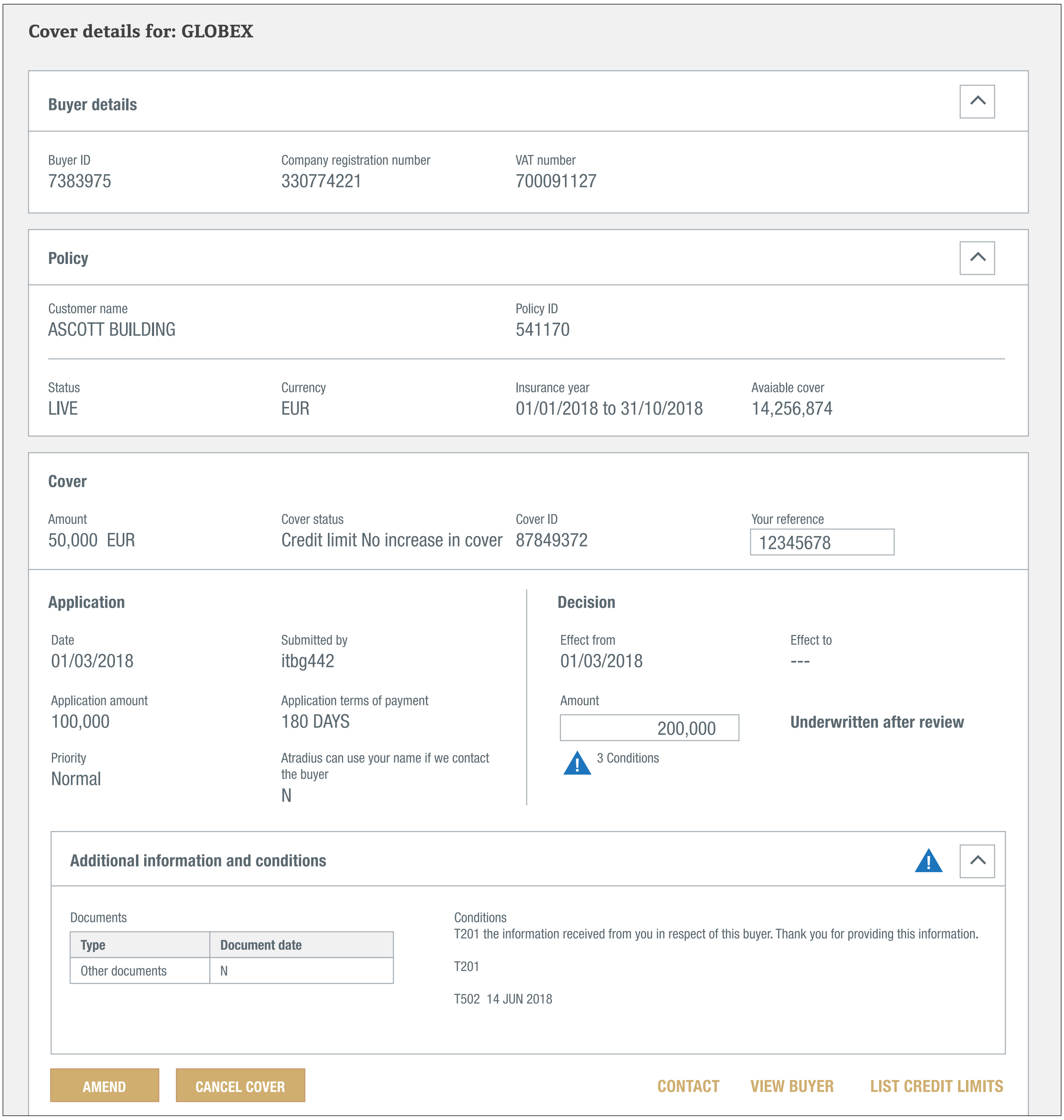
If you have no cover, you can apply for it here.



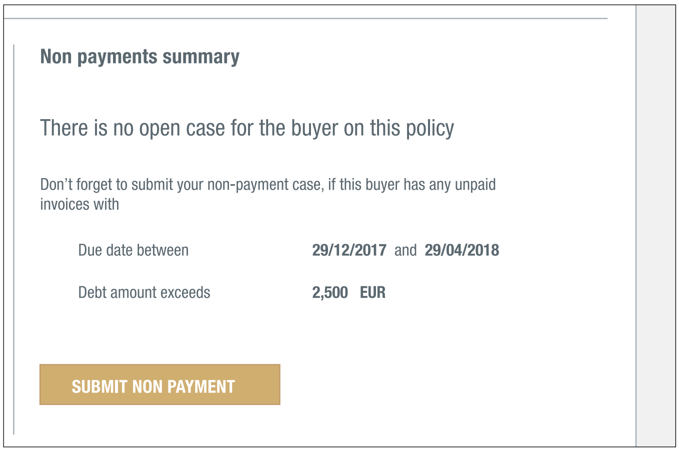
If you already have cover, the Cover summary will show your existing cover for this buyer.



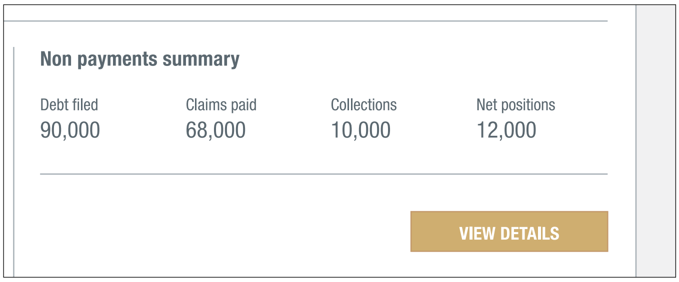
VIEW DETAILS brings you to the Cover details screen, which provides you with the application and decision details of your credit limit. If there are conditions attached to the credit limit decision, you will see a blue triangle. You can find the wording of these conditions in the section Additional information and conditions. In Cover details you can also apply for additional cover, reduce or cancel cover.



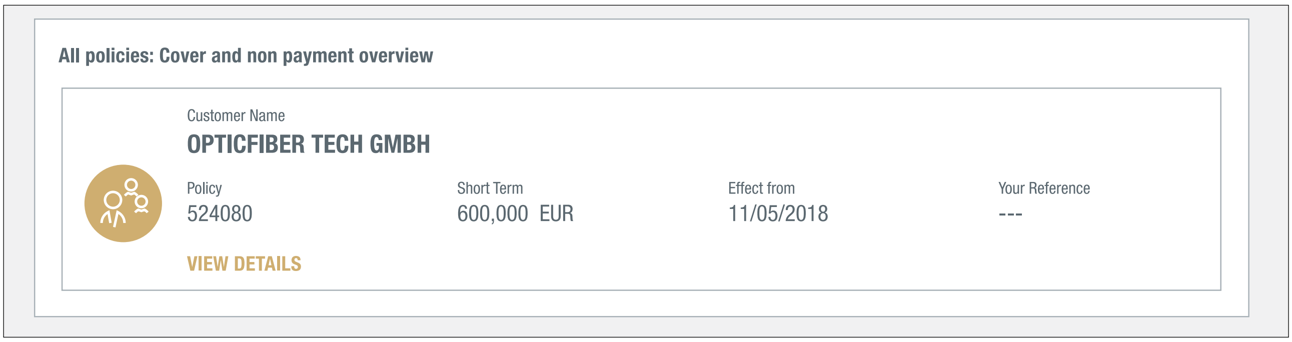
When your buyer is late paying, you need to notify us or submit a claim. After selecting the buyer and your policy from the Credit management page, you can do so by clicking the SUBMIT NON PAYMENT button.



When you already have filed a non payment case for this buyer with us, the Non payments summary provides an overview of what you have submitted (Debt filed), what the buyer has paid (Collections) and what has not been paid by the buyer or by Atradius at this moment (Net Position).



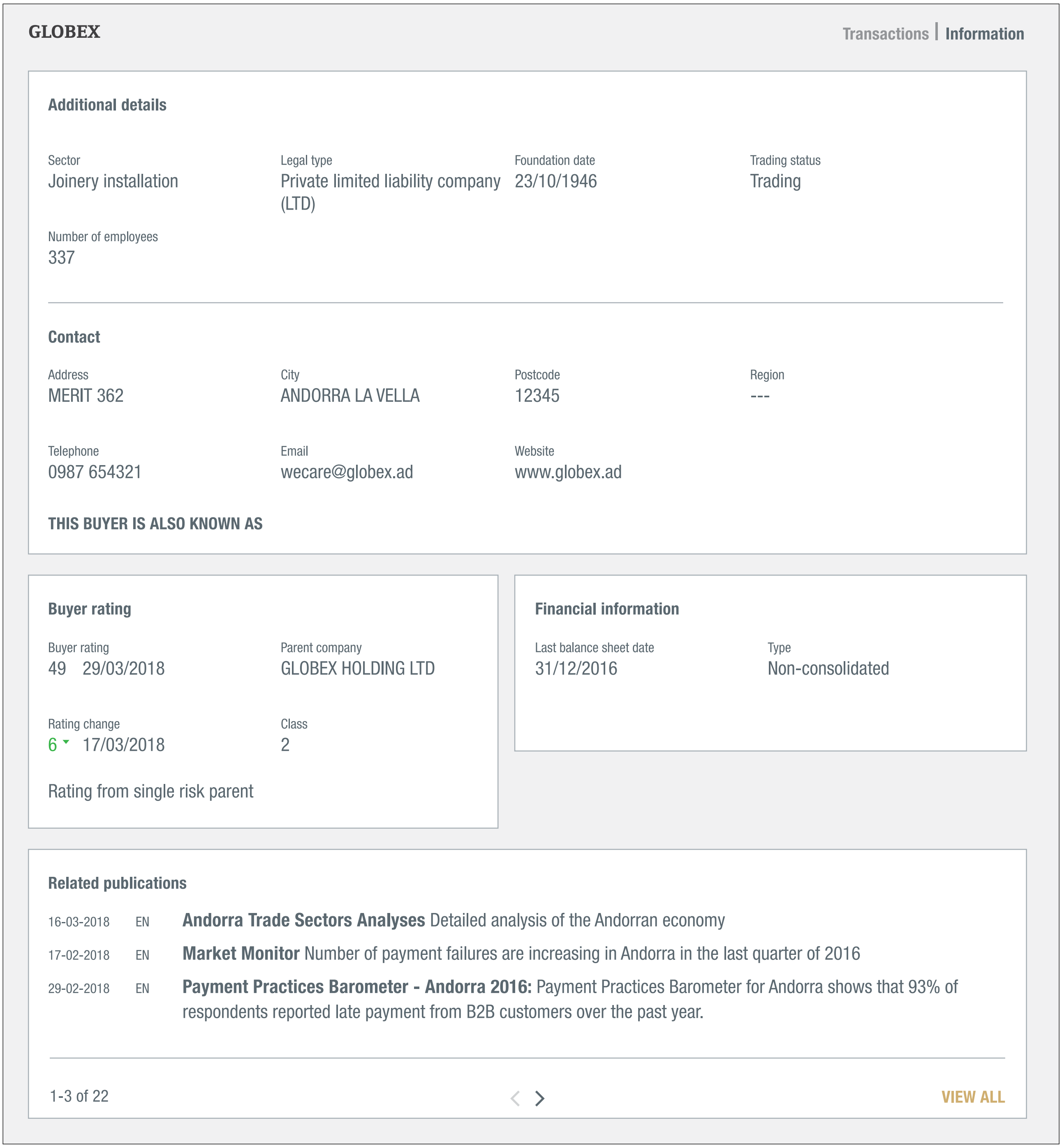
If you have access to more than one policy you may see additional information in the section All policies: Cover and non payment overview. This section will show all policies with cover or non payments on the buyer.



If there are any other policies in your portfolio with cover on this buyer, you will find them here. Clicking the VIEW DETAILS link takes you to the details of that credit limit.

Transactions | **Information**

The Information view of the buyer overview provides additional information on your buyer. Here you can access information like trade sector, address details, and alternative names. When you hold a current cover on a buyer, you can also see the buyer rating and, if available, the date of the latest financial information made available to Atradius.



The Related publications area gives you access to publications on the trade sector or the country of the buyer. As Atradius Atrium revolves around your buyer, all actions and information concerning your buyer are combined in the Buyer overview on the Credit management page.

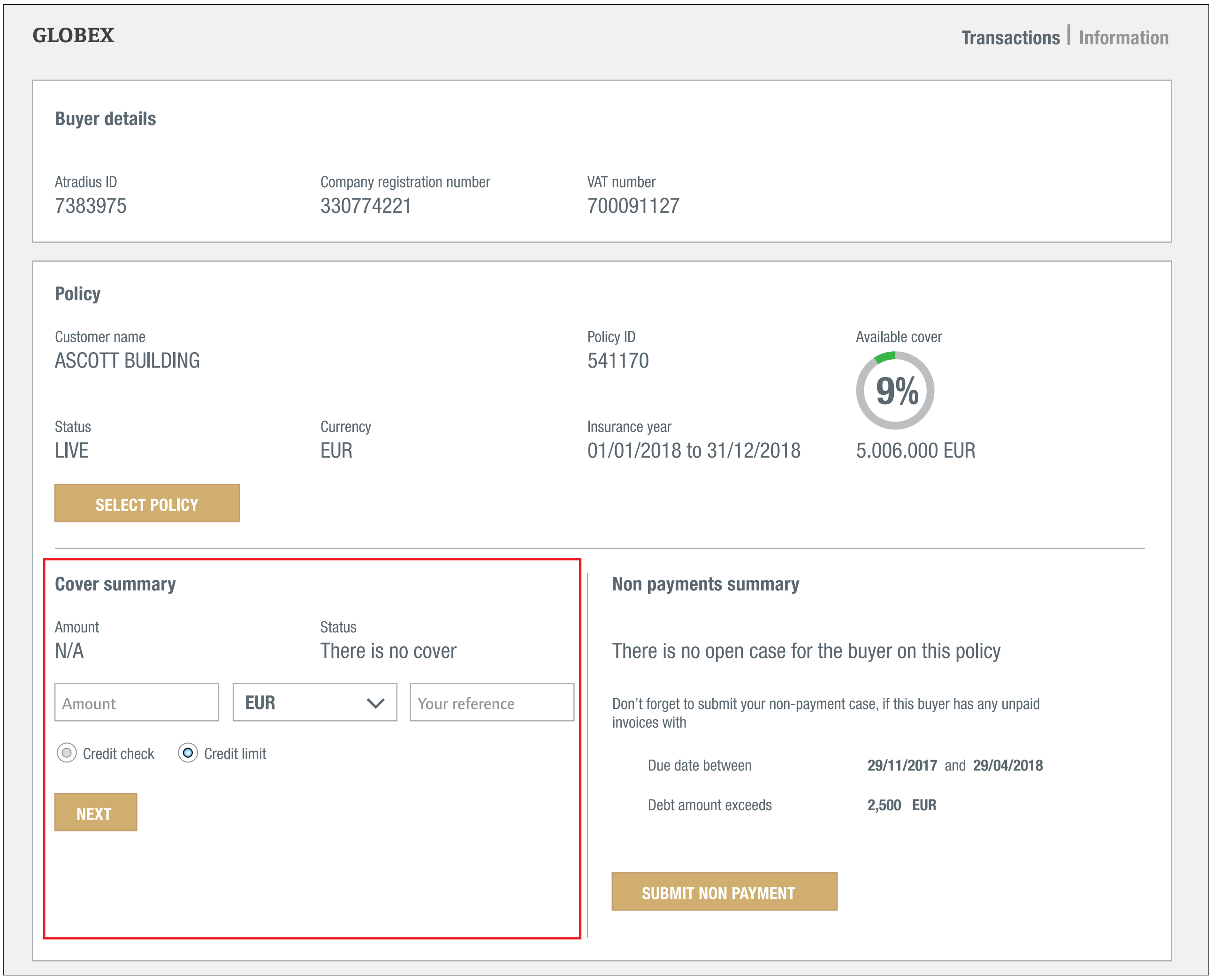
Cover

Applying for new cover or maintaining your existing limits can all be done directly from the Buyer overview.

How can I apply for cover?

Once you have selected a buyer and a policy, you can directly apply for new cover in the Cover summary panel on the Buyer overview. The Available cover graphic shows how much room is still available for additional cover under the selected policy. Atradius Atrium can only show the available cover, if there is a maximum total credit limit amount applicable for the respective policy.

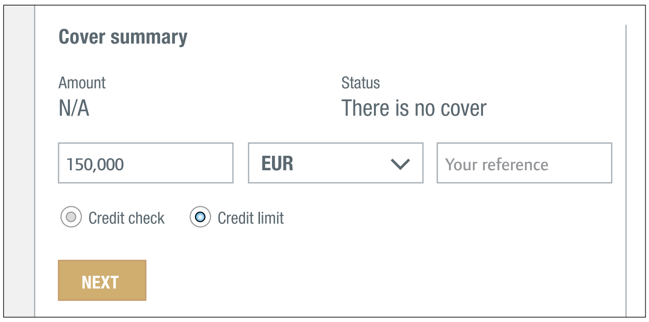
The Cover summary indicates that there is no cover on the selected buyer yet:



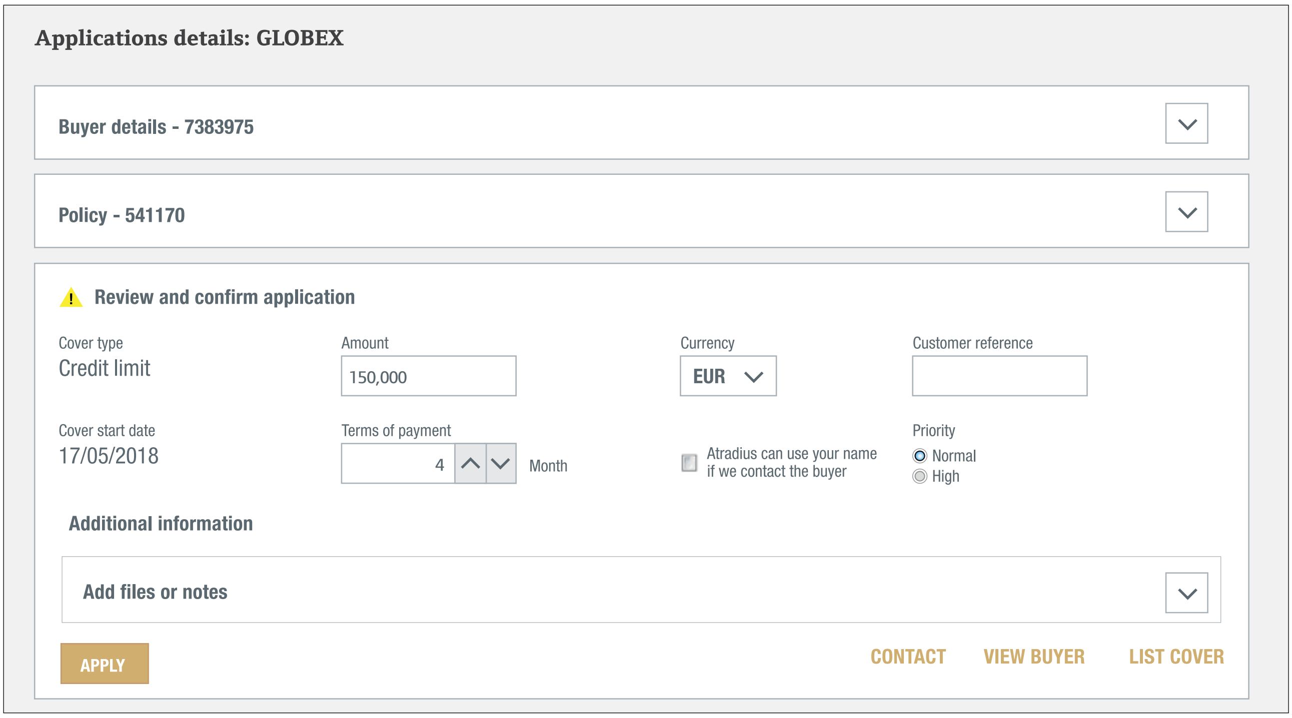
Credit limits

The quickest way to apply for a credit limit is to:

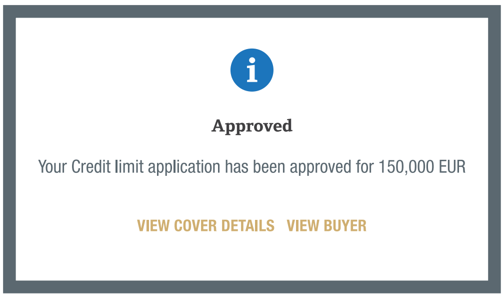
- Enter the desired amount (in thousands, e.g. enter 150,000, if 150 thousand is required.),
- Check that the cover type Credit limit, has been selected,
- Click NEXT,

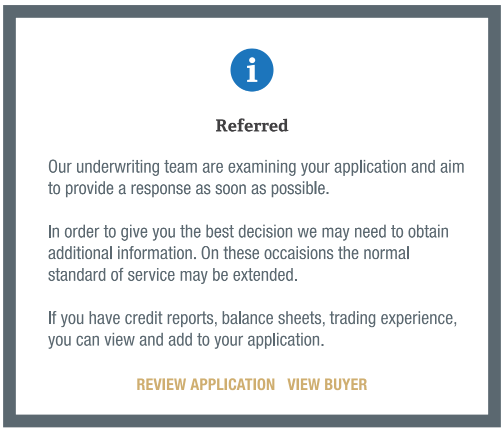


- On the Application details screen review your input and click APPLY.



Clicking APPLY will process the application immediately. Atradius Atrium gives you immediate feedback on your application.



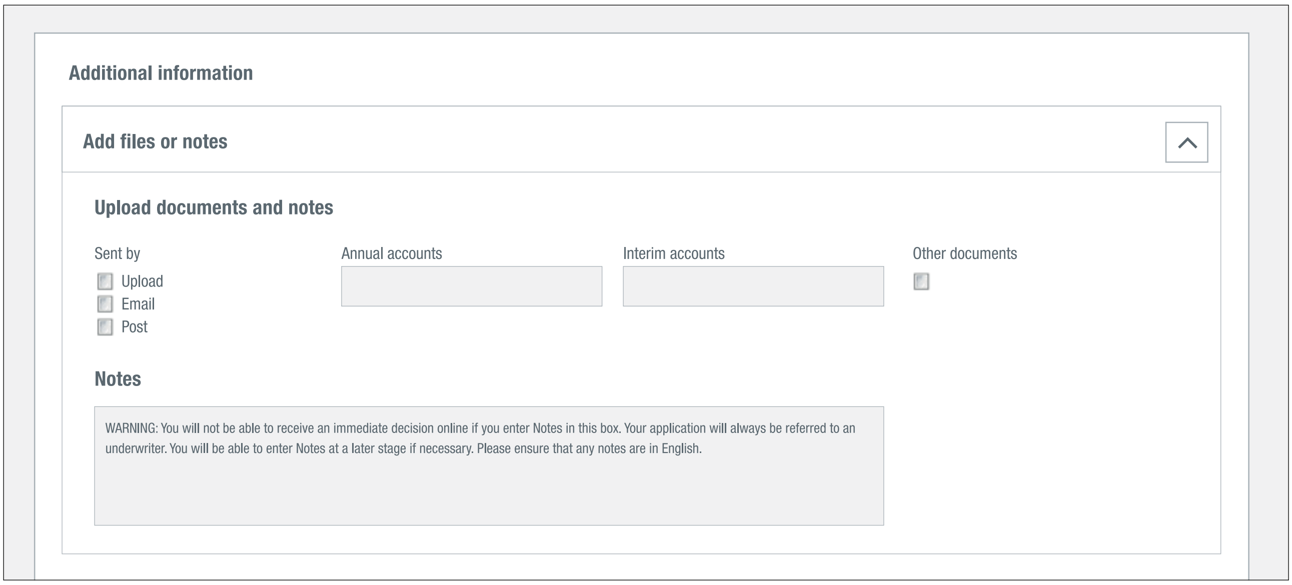


Changing or adding additional information to your application

On the Application details screen where you can review and confirm your application, you can change the following information:

- Amount
- Currency
- Your reference
- Terms of payment
- Permission to use your name when contacting the buyer
- Priority

Documents as financial accounts and notes can be added under Additional information. Please remember that by adding notes you will not get an immediate decision.

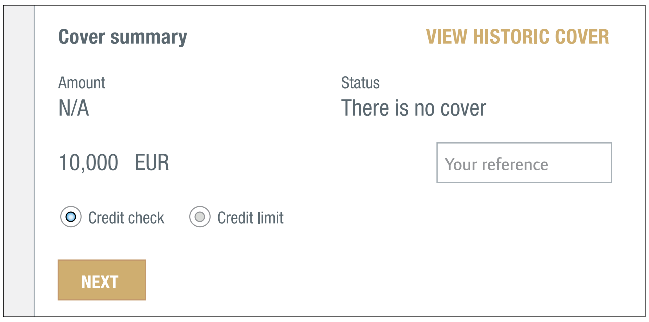


The best thing to do is to first send in your application by clicking APPLY. If you do not receive an immediate decision, click on REVIEW APPLICATION and you can add notes on the Application details screen.

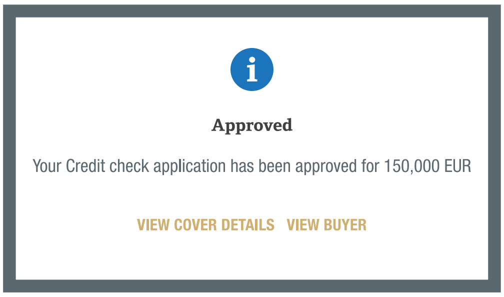
Credit checks

If credit checks have been included in your policy, you can apply for one in Cover summary as well. The quickest way to apply for a credit check is to:

- Select Credit check in the Cover summary,
- The Cover summary now displays the amount for the credit check,
- Click on NEXT,



- Your application is being processed immediately and displays the result in a message.

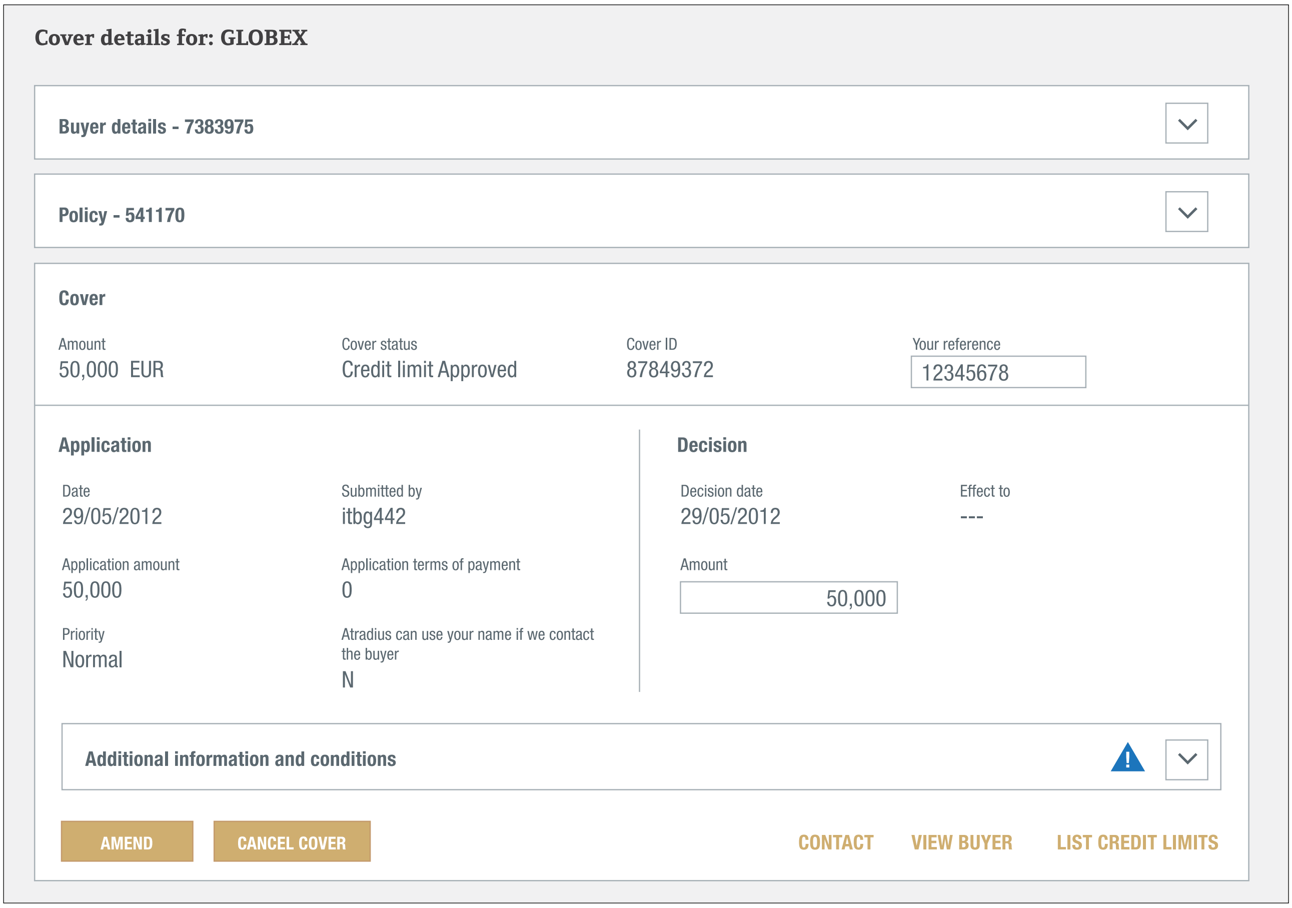


Please remember:

- When you apply for a credit limit, the full amount needs to be entered in thousands, e.g. enter 150,000, if 150 thousand is required.
- You will not be able to get an immediate decision after adding notes on your application.

How do I change or cancel my cover?

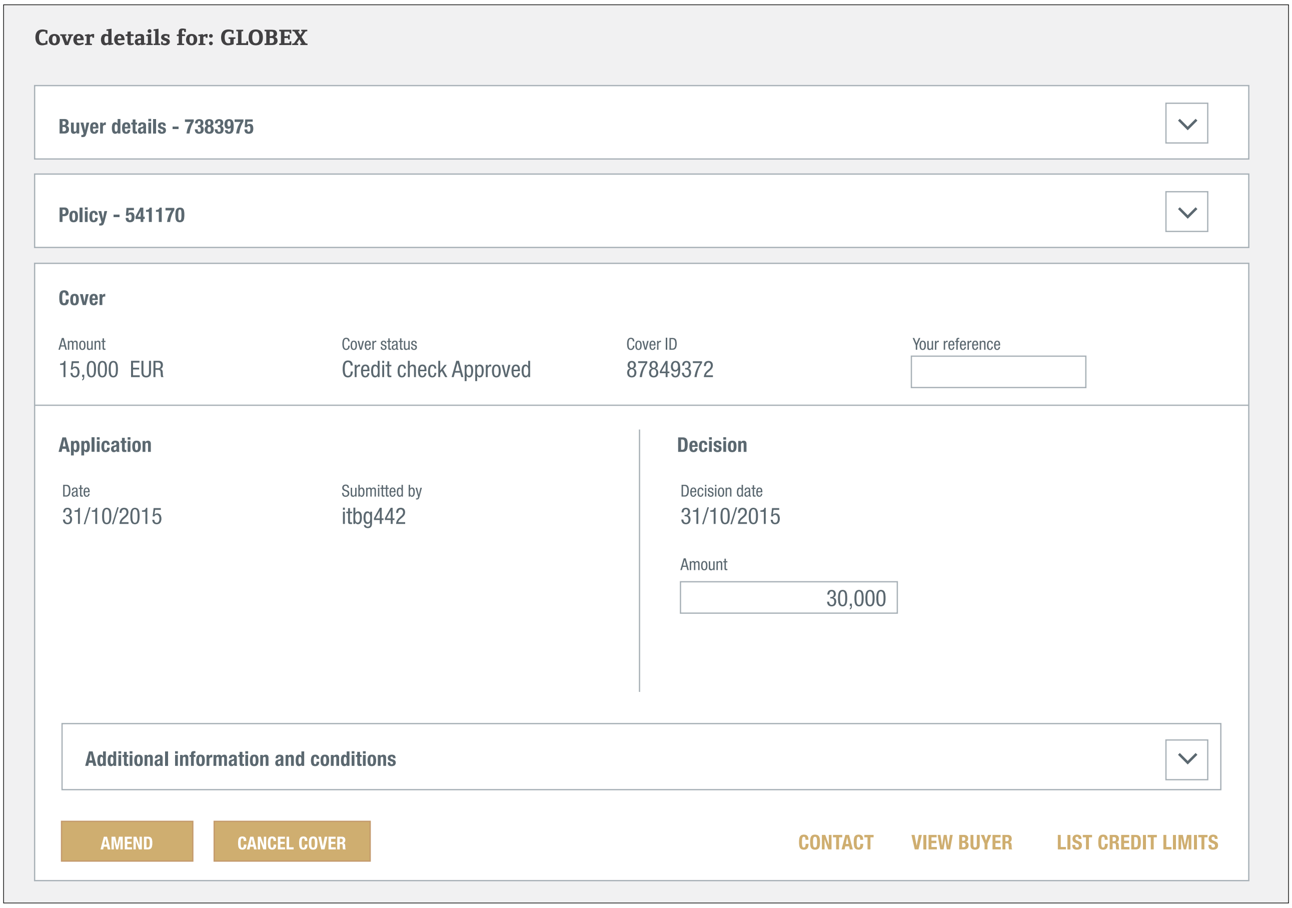
In the Cover details screen you can make amendments to your cover.



- If you no longer need cover on this buyer, simply click the CANCEL COVER button. Your cancellation will be processed by Atradius.
- To increase or reduce your cover amount, just change the amount and click the AMEND button. Your request will be processed by Atradius.
- You can also update your reference and save it by clicking the AMEND button.

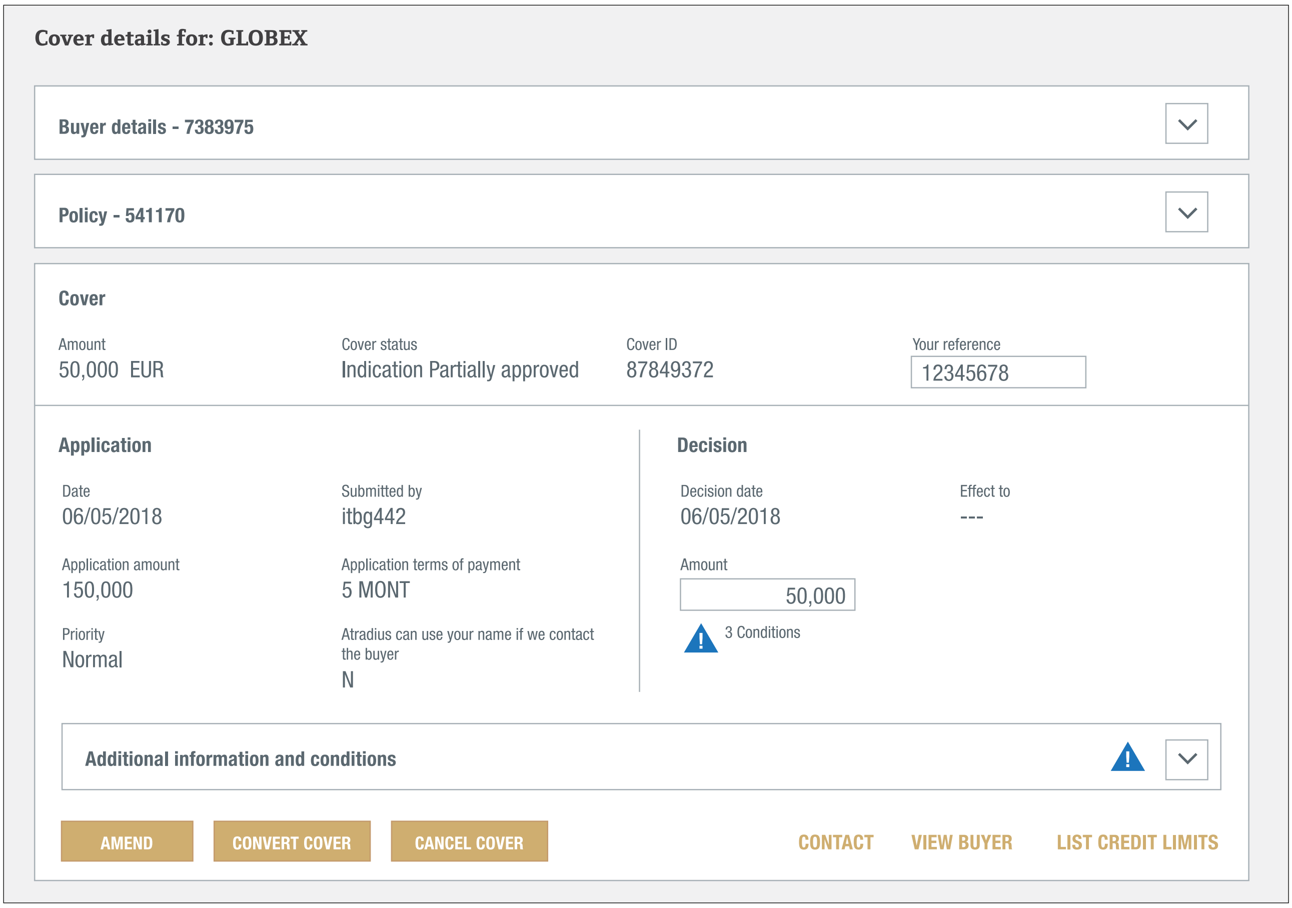
Changing a credit check to a credit limit

When you have a credit check for a certain buyer and trade picks up with this buyer, the credit check that you have in place may not suffice anymore. In that case you can change the amount in the Cover details screen of the credit check and click AMEND. You will then be taken to the Application details screen where you can review your changes and submit your application.



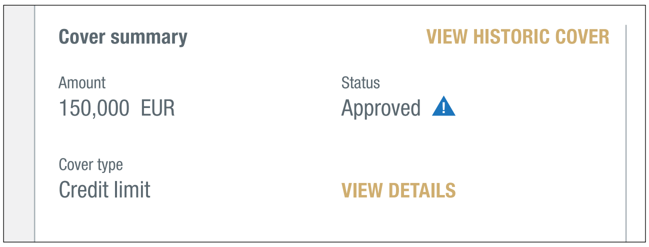
Converting an indication into a credit limit

If your policy offers indications, you can convert an indication into a credit limit decision by clicking the CONVERT COVER in the Cover details. Your application will be processed.



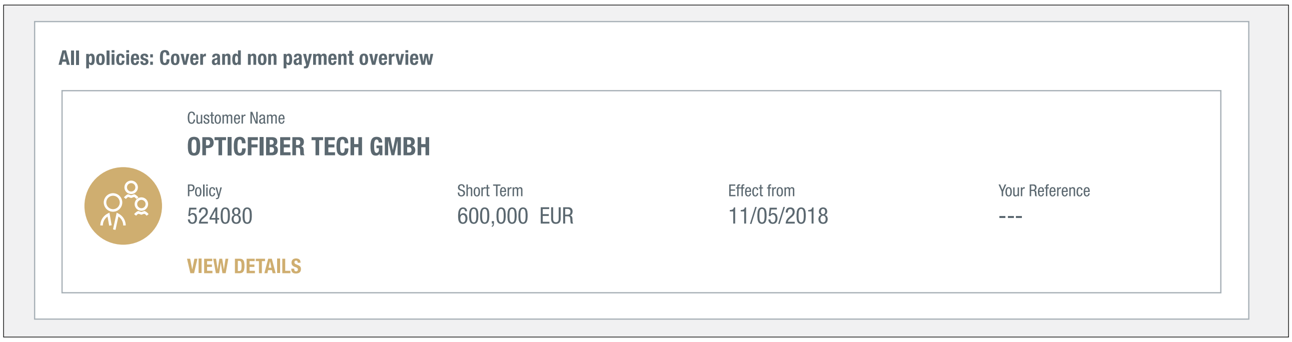
Where can I see my cover?

Once you have selected a buyer and a policy, the Cover summary on the buyer overview gives a synopsis of your cover.

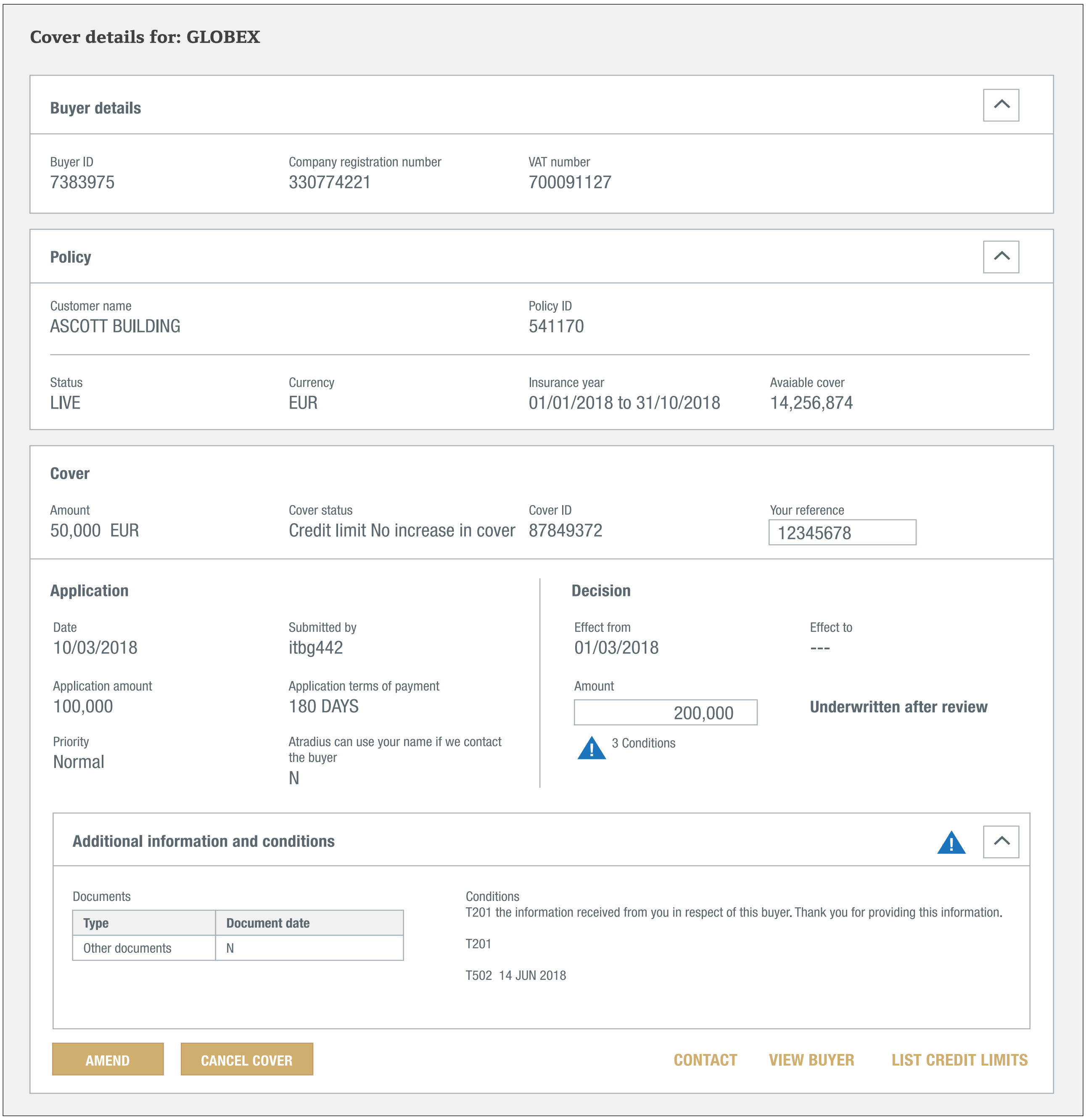


It shows the amount of the decision, its status and type. In this example there is an approved credit limit in place for 150,000 euro. The blue triangle indicates that there are conditions attached to this limit. The conditions can be found on the Cover details screen. VIEW HISTORIC COVER shows you any past changes of your cover.

Below the Cover summary you find a list of other policies in your portfolio with cover on the same buyer.

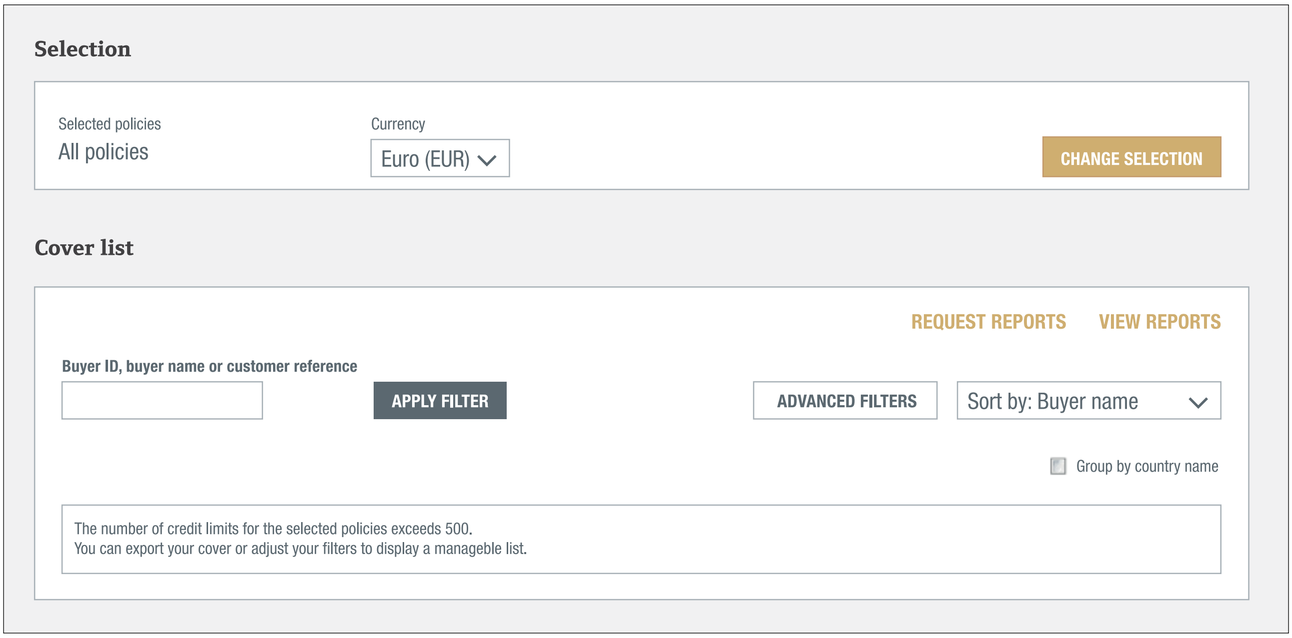


The VIEW DETAILS link takes you to the Cover details screen. Here you find all details of the selected credit limit. The blue triangle indicates that there are conditions attached to your cover. You can view these conditions by expanding the Additional information and conditions section. From the Cover details screen you can also amend your cover.

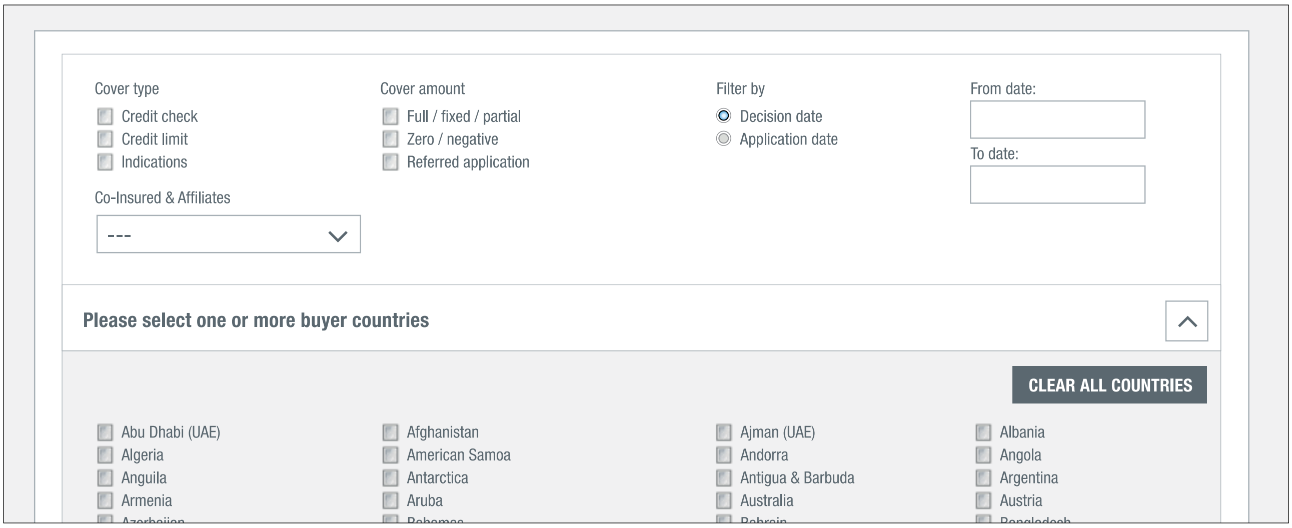


Where can I find a list of my cover?

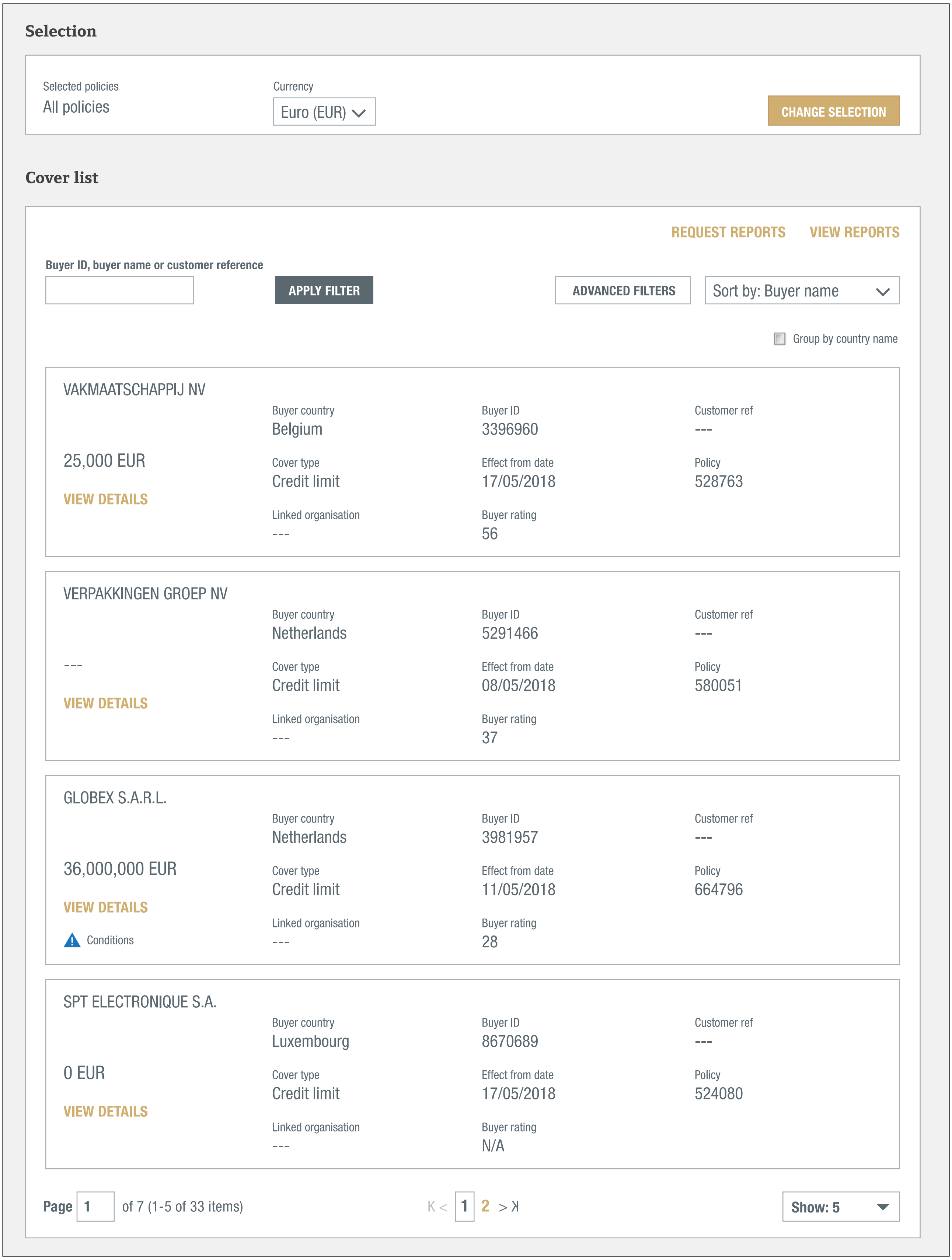
To obtain a list with your cover Atradius Atrium provides you with a Cover list. You can select one or multiple policies or policy groups, a currency or apply filters to fine-tune the list.



The Cover list only displays up to 500 credit limits. By using the selection options or the filters you can limit the number of limits. After clicking on ADVANCED FILTERS you can select the Advanced filters which enable you select on cover type, amounts, dates and countries.



The Cover list shows your selected cover with a snapshot of each limit. The VIEW DETAILS link takes you to the Cover details page of that limit.

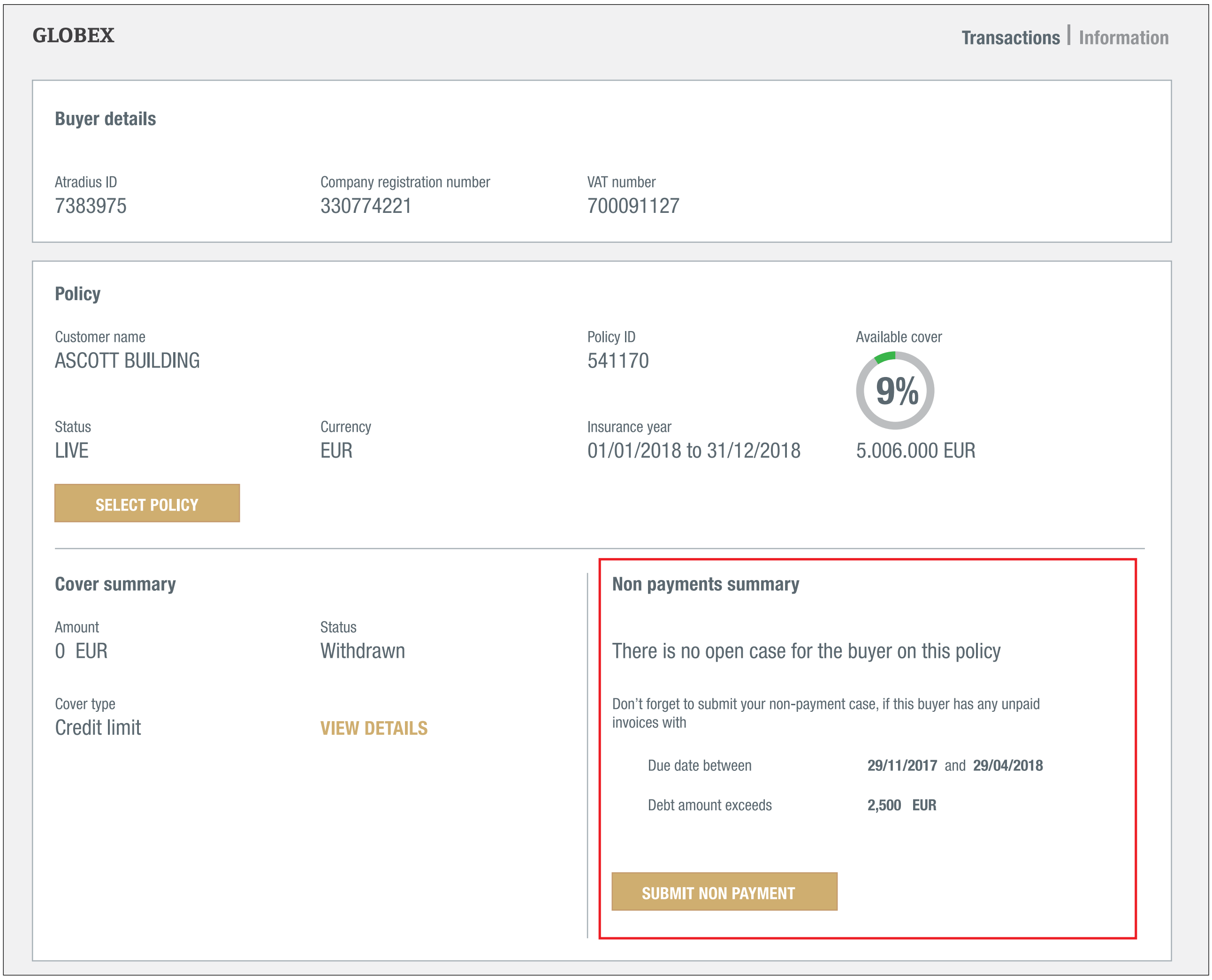


Non payments

Submitting or checking your non payments can also be done directly from the Buyer overview.

Where can I submit a non payment?

Once you have selected a buyer and a policy, you can submit your non payment in the Non payments summary panel on the Buyer overview. The Non payments summary shown below indicates that there is no open case for this buyer on this policy.



Atradius Atrium checks the policy conditions for the requirements to notify us of a non payment. If applicable, it will show a date range of invoice due dates. This may help you to identify the unpaid invoices for this buyer that you now need to report to Atradius. Please refer to the conditions on your policy or credit limit decision to make sure that you comply with your policy.

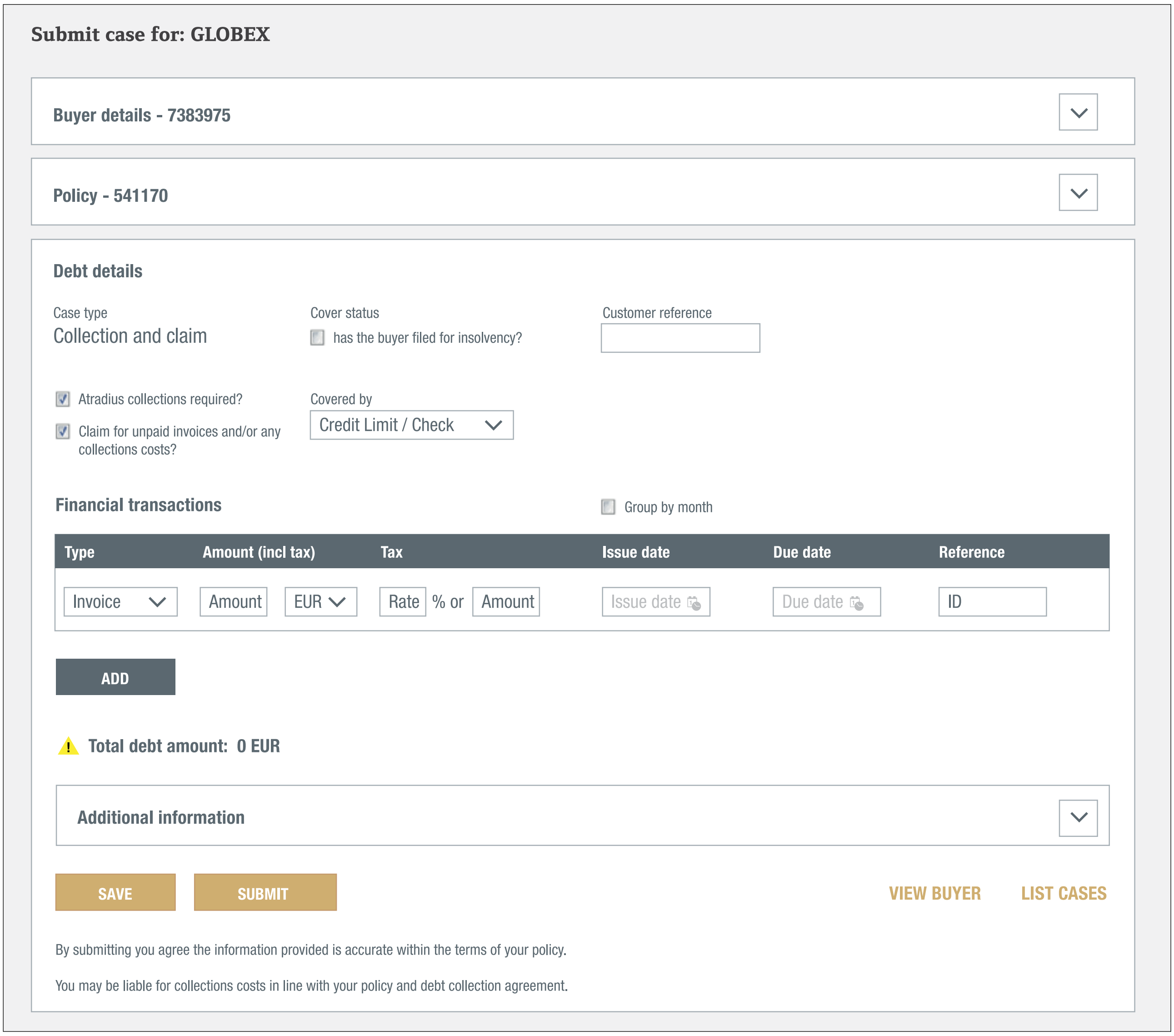
If there is a minimum for the outstanding amounts that you need to report, Atradius Atrium shows this amount as well to help you to identify if you need to submit a non payment for this buyer.

The SUBMIT NON PAYMENT button brings you the details that you need to submit.

Submitting a non payment case

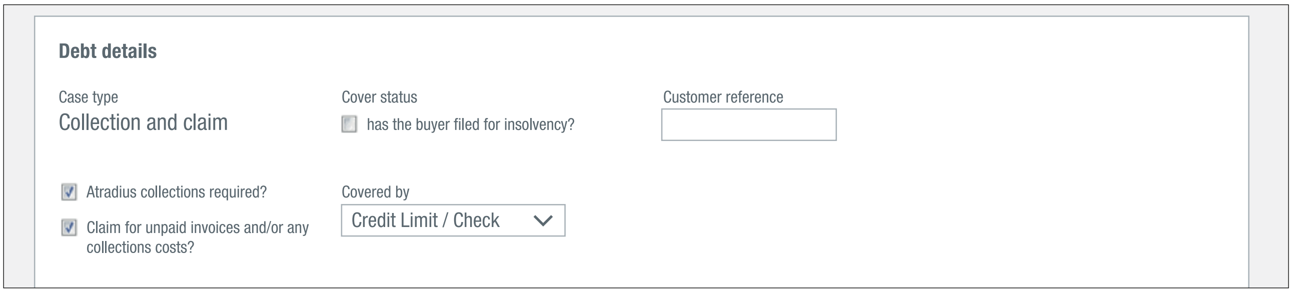
The Buyer details and policy selected appear at the top. You can expand both to see the key information and check if you have selected the correct buyer and policy.

In the Debt details panel you can provide us with the details of your non payment. The panel lists a number of questions that you can confirm by ticking the checkboxes. Based on your policy, the checkboxes have been pre-selected. Checked means 'yes', unchecked means 'no'.



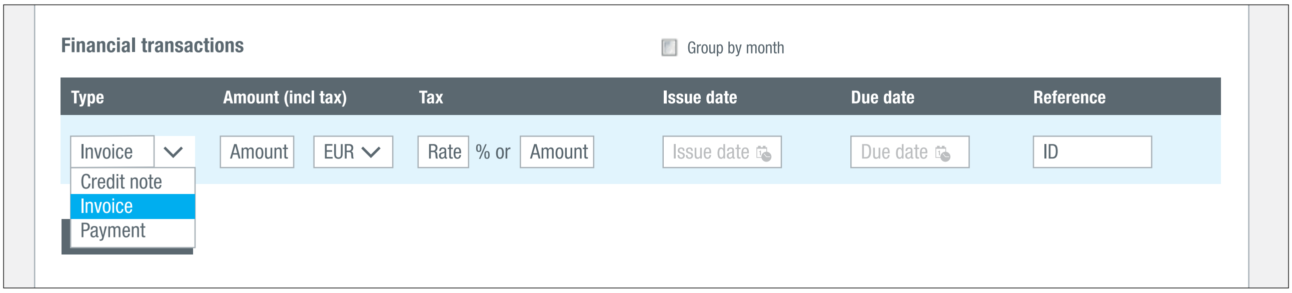
To determine the case type, a collection, monitor, claim case or a combination, the following options need to be checked:

- If you want Atradius Collections to collect the outstanding for you, make sure that the option 'Atradius Collections required?' has been checked. If you do not wish to collect through Atradius Collections, please provide us with the name of the collection agency that you use.
- If at this time you want to submit a claim, make sure that the claims checkbox has been checked as well.
- If the buyer is insolvent, check the 'Has the buyer filed for insolvency?' checkbox under Buyer status.
- Indicate what type of cover is applicable for this case by selecting the appropriate option from the dropdown menu under Covered by:
  - If you have a credit limit or credit check, select Credit limit check.
  - If you have a discretionary limit, select the appropriate option from the dropdown menu.
- You can enter your own reference for this case in Customer reference.



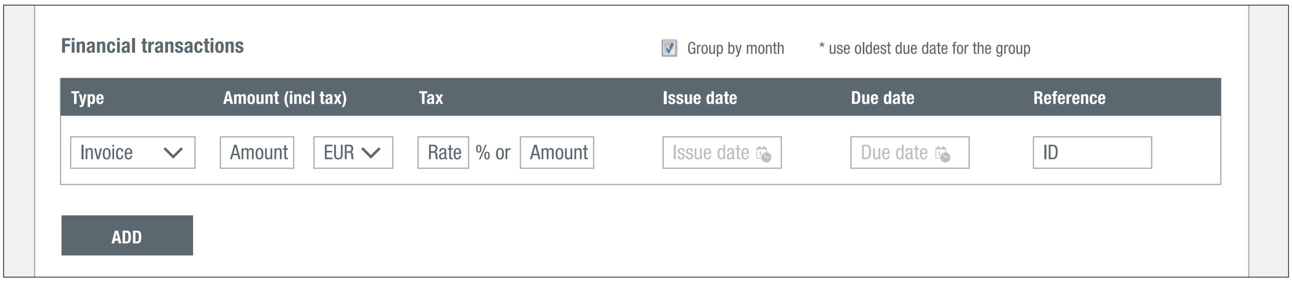
Entering financial transactions

Any invoice, credit note or payment made by the buyer can be entered as a financial transaction. The details needed for each of these vary.



To enter a financial transaction:
- Select the type using the dropdown menu: an invoice, a credit note or a payment received from the buyer.
- Enter the amount *(the full amount needs to be entered in thousands, e.g. enter 15,000, if 15 thousand is required)* and select the currency.
- Enter the applicable tax rate or amount when required according to your policy conditions.
- Select or enter the issue date of the invoice, credit note or payment.
- For invoices the due date needs to be entered as well.
- Always enter a reference, for instance the invoice number.

If you have more than one financial transaction to enter, click on the ADD button to enter the next transaction.



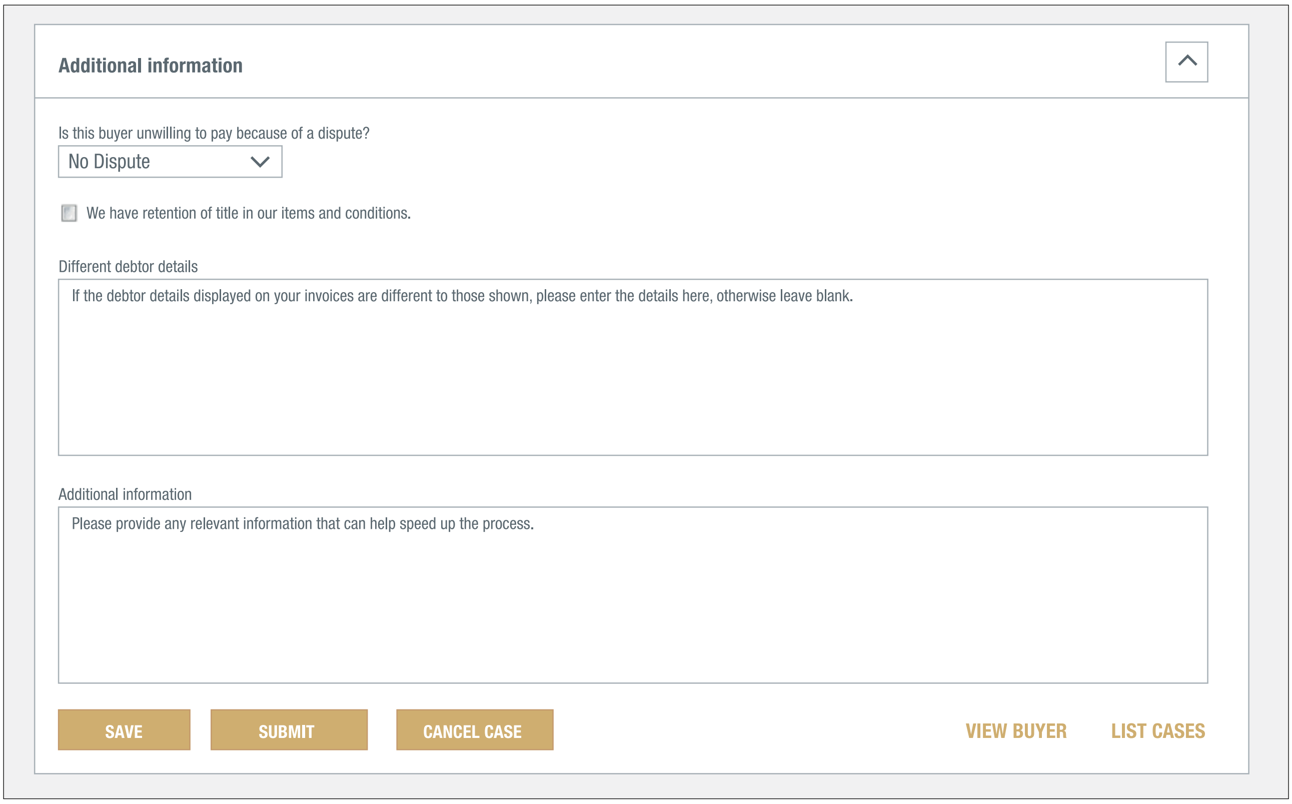
If you have a large number of invoices, it will be also possible to group the invoices by month.
- Select the checkbox ‘Group by month’.

For each month:
- Select as type: ‘Invoice’.
- Enter the amount *(the full amount needs to be entered in thousands, e.g. enter 15,000, if 15 thousand is required)* and select the currency.
- Enter the applicable tax rate or amount when required according to your policy conditions.
- From the group of invoices enter the issue date of the oldest invoice as 1st issue date.
- From the group of invoices enter the issue date of the most recent invoice as last issue date.
- From the group of invoices enter the earliest due date as due date.
- Always enter a reference, for instance the month and year.

If you have more than one month to enter, click on the ADD button to enter the transactions for the next month.
After entering the invoices by month you can also enter credit notes or payments.

Additional information

Up to this point you have entered the main information of your non payment. In some cases you want to submit additional information regarding the non payment, e.g. the buyer is disputing the debt or you have retention of title in your contract with the buyer.



You can select the dispute reason from the drop down menu and enter any additional information in the boxes.

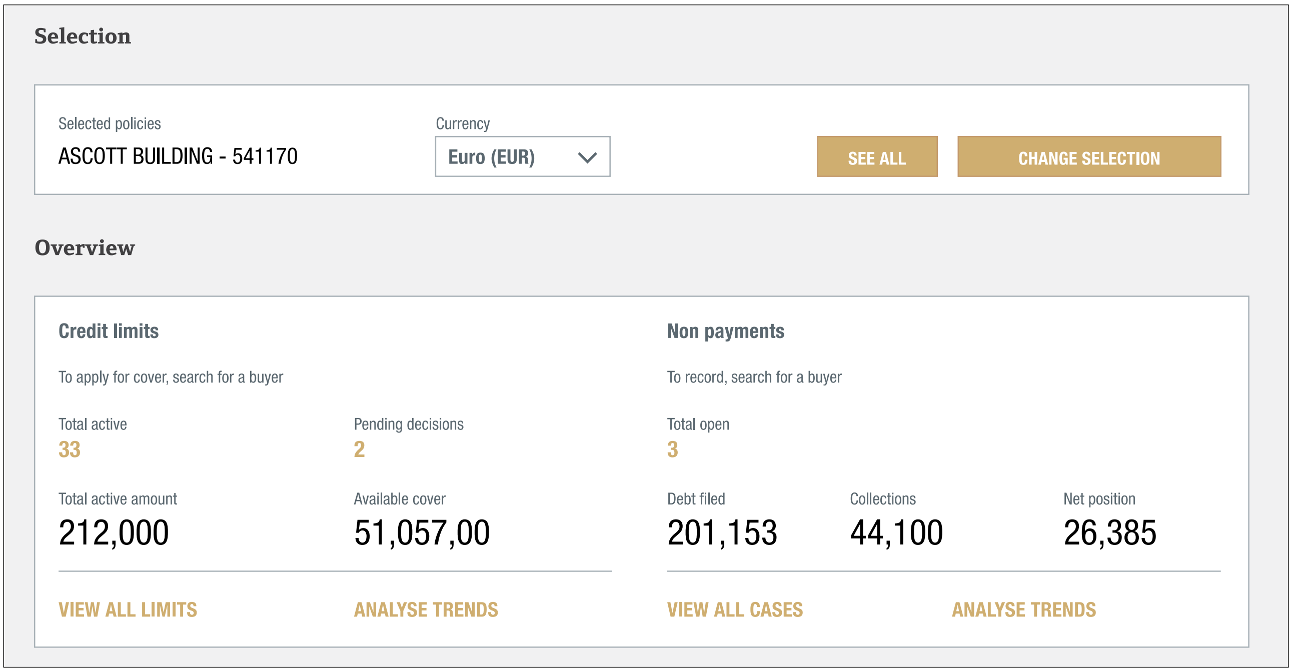
Save, submit or cancel case

Once you have entered all details of your non payment, you have three options:

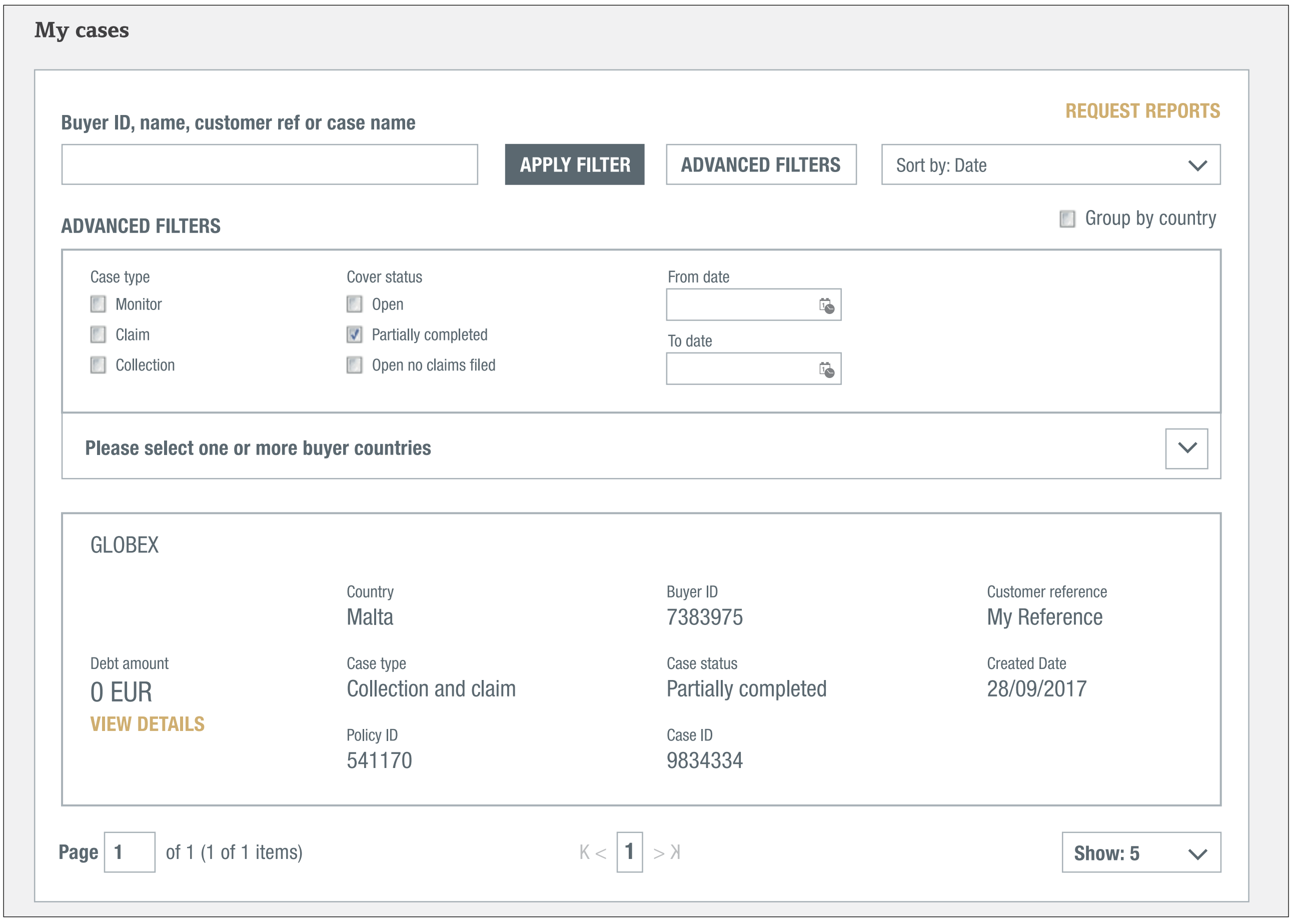
- Save your case and continue on it later by clicking the SAVE button. This means you have not yet submitted your case to Atradius. Any saved case that has not been submitted in 30 days will be automatically removed.
- Submit and send your case to Atradius by clicking the SUBMIT button. After submitting your case you will be able to upload the supporting documents.
- Cancel your case by clicking the CANCEL CASE button. This means that your case will be deleted and nothing is reported to Atradius.

Continue with a saved case

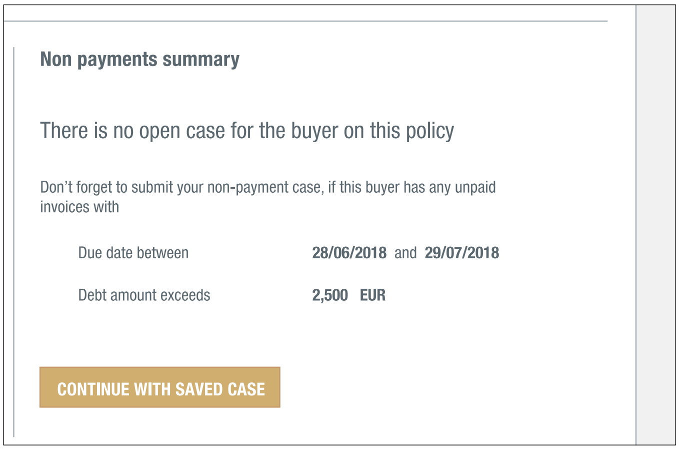
There are several ways to find your saved case and complete it for submission.



- From the Non payments summary on the Credit management page the link VIEW ALL CASES takes you to a list of your non payment cases. The most recent non payment case is shown at the top. Your saved case has the status: 'Partially completed'. The advanced filters also give you the option to quickly select and find your saved cases.



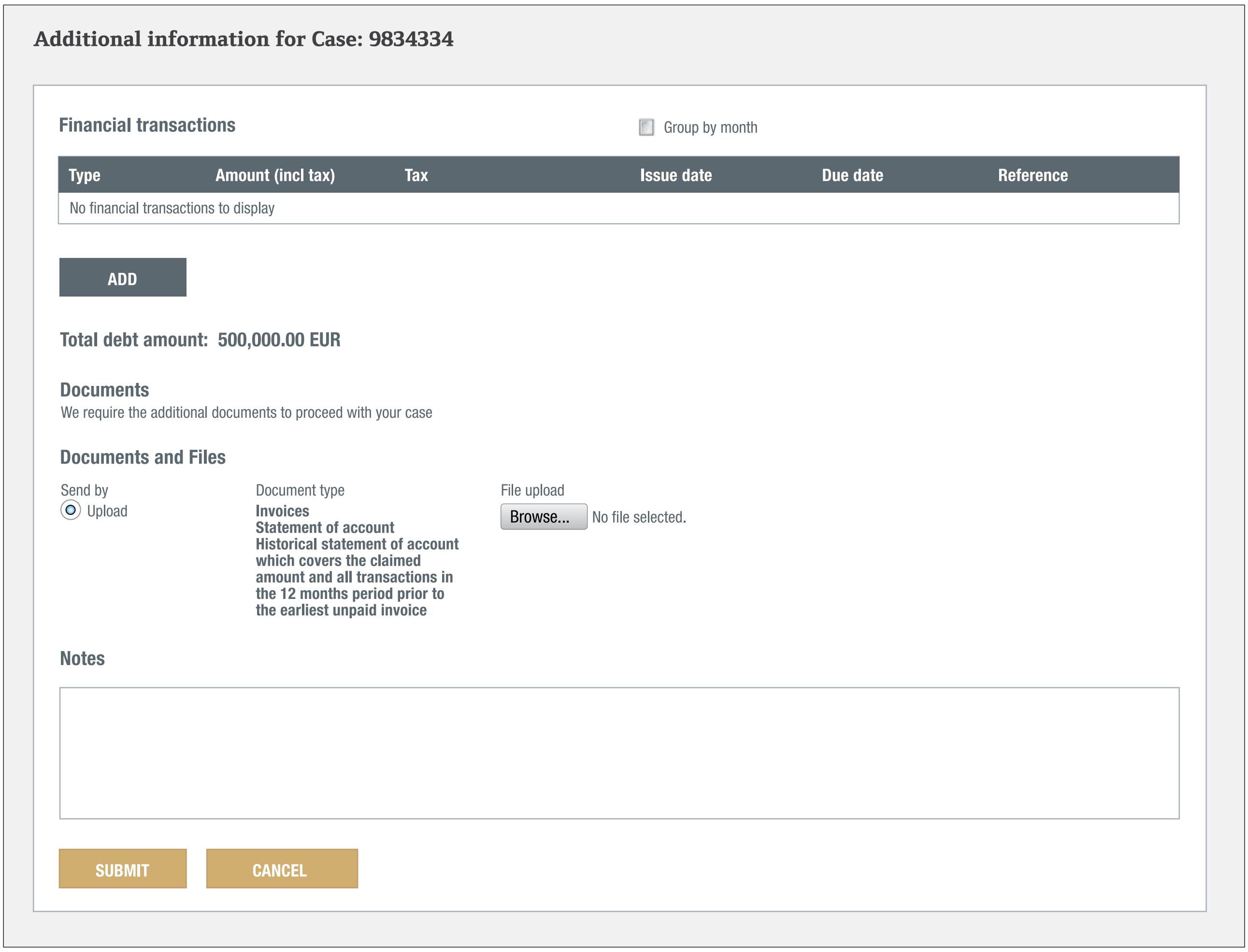
You can also find your saved case by looking for the buyer and policy in question. The Non payments summary on the Buyer overview shows a button: ‘CONTINUE WITH SAVED CASE’.



When you have completed your case, you can submit and send it to Atradius by clicking the SUBMIT button.

Upload documents

Only after the submission of your non payment case you can upload the supporting documents. The message you receive after submitting the case provides a link: ADD INFO. This takes you to the Additional information screen where you can upload the documents.



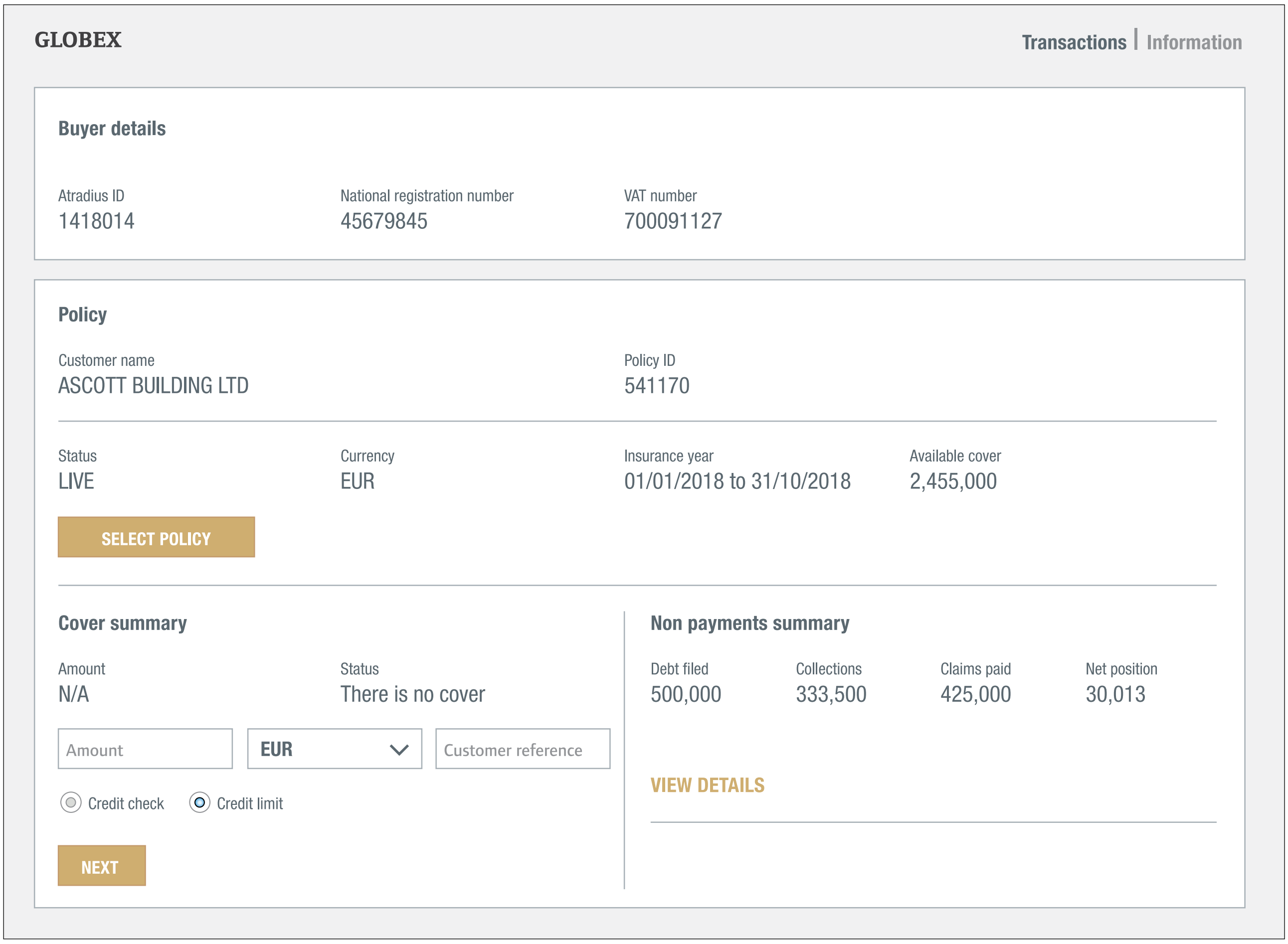
After clicking the Upload radio button a list of documents is displayed.

- Clicking the ‘Browse...’ button will enable you to select and upload a document from your computer. You can select your documents one at the time
- The document to be submitted will be listed below.
- If you do not want to submit any of the uploaded documents, you can delete them from the list.
- By clicking SUBMIT the documents will be processed and sent to Atradius.

Apart from documents you can also add additional financial transactions at the top and notes at the bottom.

Where can I see my non payment case?

Once you have selected a buyer and a policy, the Non payments summary gives a synopsis of your non payment case.



The overview shows what you have submitted (Debt filed), what the buyer has paid (Collections), what Atradius has paid in claims (Claims paid) and what has not been paid by the buyer or by Atradius at this moment (Net position).

VIEW DETAILS takes you to the details of your non payment case.

Cover details for: GLOBEX

Buyer details - 1418014

Policy - 541170

Debt details

Case ID
924728

Customer reference
My Reference

Submitted by
Myself

Claims paid
02/07/2018

Cover
750.000

Cover type
Credit limit/Credit Check

Monitor status
Awaiting Dividends

Claims status
Claim Fully Paid

	Total	Atradius share	Customer share
Debt	500,000.00	425,000.00	75,000.00
Collections	333,500.00	283,475.00	50,025.00
Collection costs	9,160.22	4,122.11	5,038.11
Net position	175,660.22	145,647.11	30,013.11

Financial transactions

Case actions

04/07/2018	**The debtor has made a payment, collection activity continues.**
09/04/2018	**Additional information**
28/04/2018	**General note**
28/04/2018	**Additional information**
11/04/2018	**Claims case registererd**

Page 1 of 7 (1-5 of 34 items) K < 1 2 > K **Show: 5**

ADD INFO CONTACT VIEW BUYER LIST CASES

The Buyer details and policy selected appear at the top. You can expand both to see the key information and check if you have selected the correct buyer and policy.

The Case details section shows the key information and a financial overview of your case. The financial summary shows:

	Total	Atradius share	Customer share
Debt	Debt filed	Claims paid by Atradius	Difference between debt filed and the claims paid
Collections	Amount the buyer has paid	Atradius share of any collections before and after claim payment(s) made by Atradius	Customer share of the collections
Collection costs	Collection costs for this case	Atradius' contribution to the collection costs	Collection costs to be paid by customer
Net position	Balance of the three items above	Balance of the three items above	The amount that has not been paid by the buyer or Atradius

The individual financial transactions regarding your case can be found under Financial transactions.

Financial transactions

Approved Transactions

Customer reference	Description	Date from	Date to	Payee	Amount	(original postings)
	Collection costs	22/07/2018		ASCOTT BUILDING...	4,122.00	
	Collection costs	15/07/2018			9,160.22	
	Payment	04/07/2018			333,500.00	
	Claim payment	02/07/2018		ASCOTT BUILDING...	425,000.00	
INV201712	Invoice	31/12/2017			50,000.00	
INV201711	Invoice	30/11/2017			75,000.00	
INV201710	Invoice	31/10/2017			125,000.00	
INV201709	Invoice	30/09/2017			250,000.00	

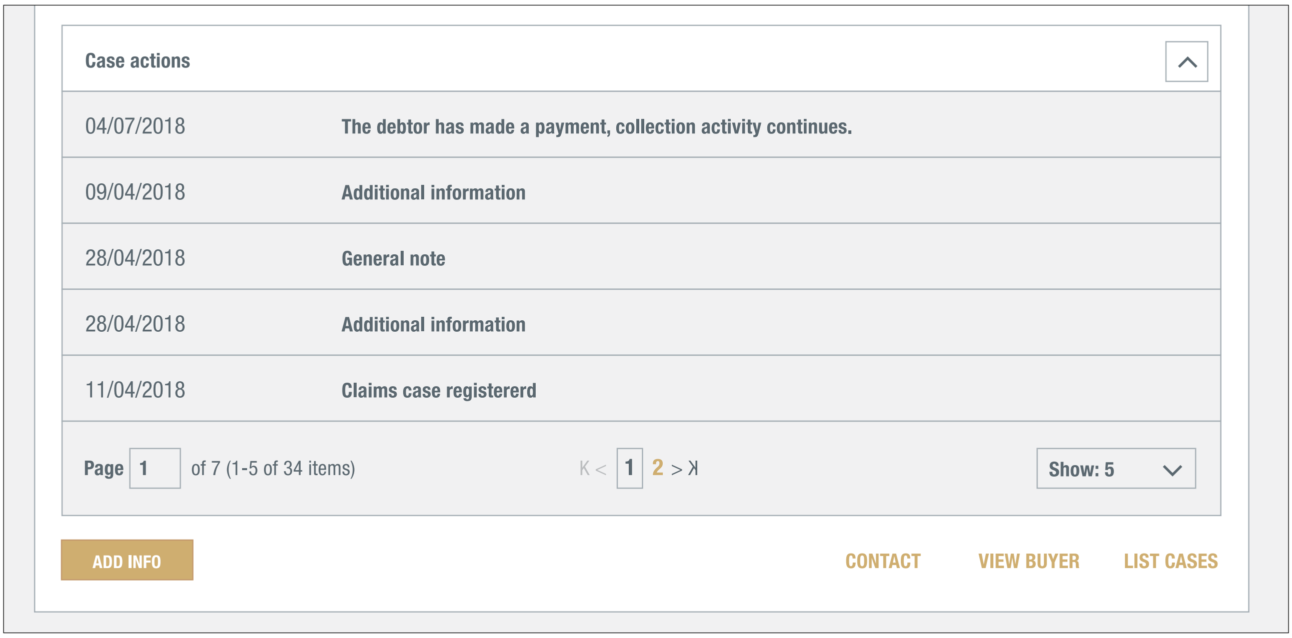
Unapproved Transactions

Customer reference	Description	Date from	Date to	Payee	Amount	(original postings)
Pay20708	Payment	23/08/2018			75,000.00	

The section Approved transactions show those transactions that have been submitted and added to your case. The totals in the financial overview only consist of these approved transactions.

The section Unapproved transactions shows those financial transactions that have been added in Atrium, but have not been approved and added to the case yet by Atradius.

The section Case actions shows a list of activities related to your non payment case. It provides you with a more detailed status overview.



The ADD INFO button enables you to update your non payment case. Here you can add financial transactions, documents and notes.

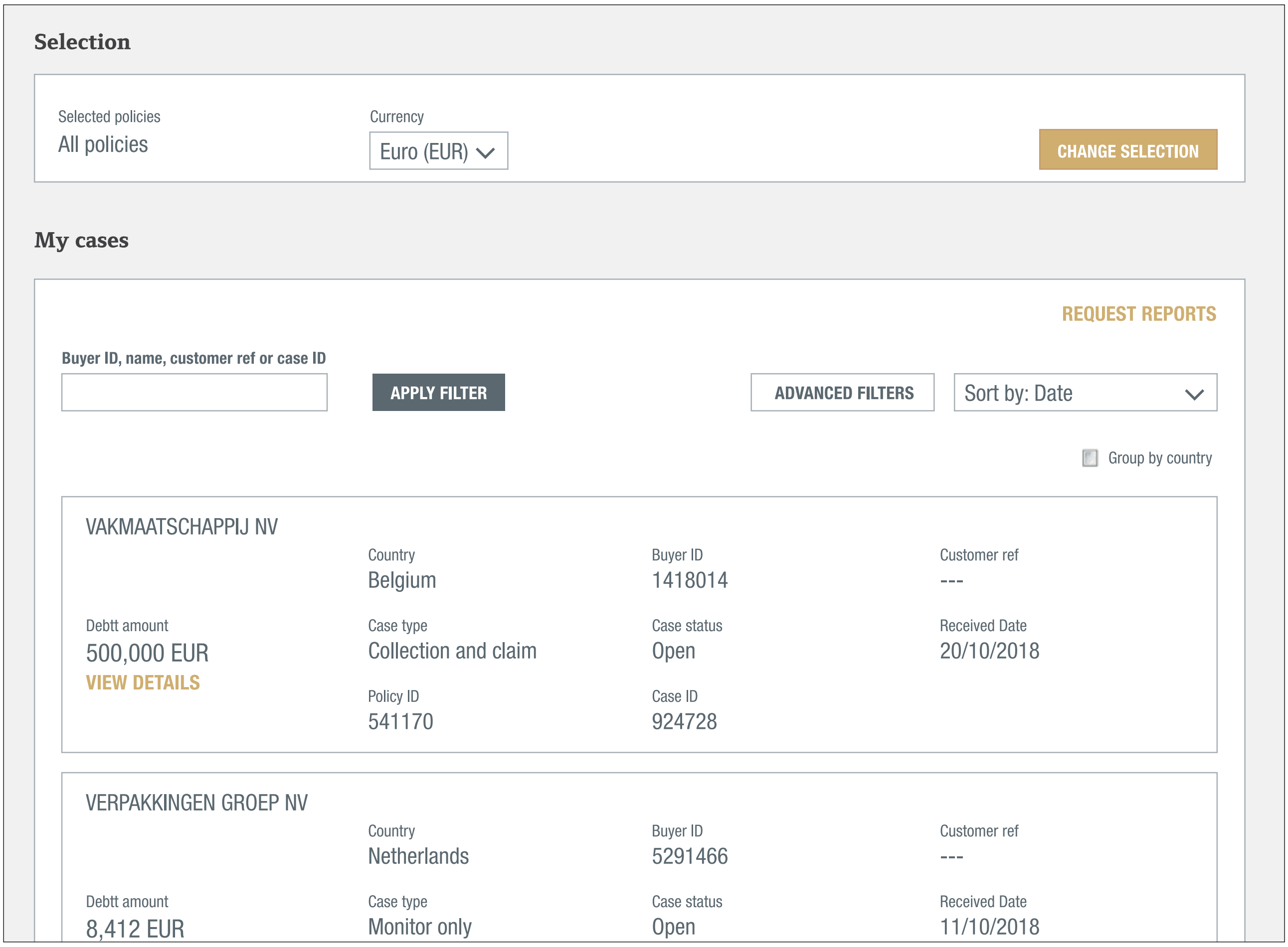
The three links at the right take you to the Atradius contacts for your non payment case, the Buyer overview and a list of all non payment cases for the policy selected.

Where can I find my non payment cases?

To obtain a list with your non payment cases Atradius Atrium provides you with a My cases list. You can access the My cases list directly from the Credit management page by clicking on the VIEW ALL CASES link in the Non payments summary. You can select one or multiple policies or policy groups, a currency or apply filters to fine-tune the list. You can also find your case using the buyer ID or name, your own reference or the case ID.

The list shows the most recent case on top. The sort order can be changed by selecting a different option from the Sort by dropdown menu. To display your non payment cases by buyer country tick the Group by country checkbox. The ADVANCED FILTERS enable you to select on case type, case status, date and buyer country. If you want to see those non payment cases for which you have not submitted a claim yet, select the Open no claims filed option.

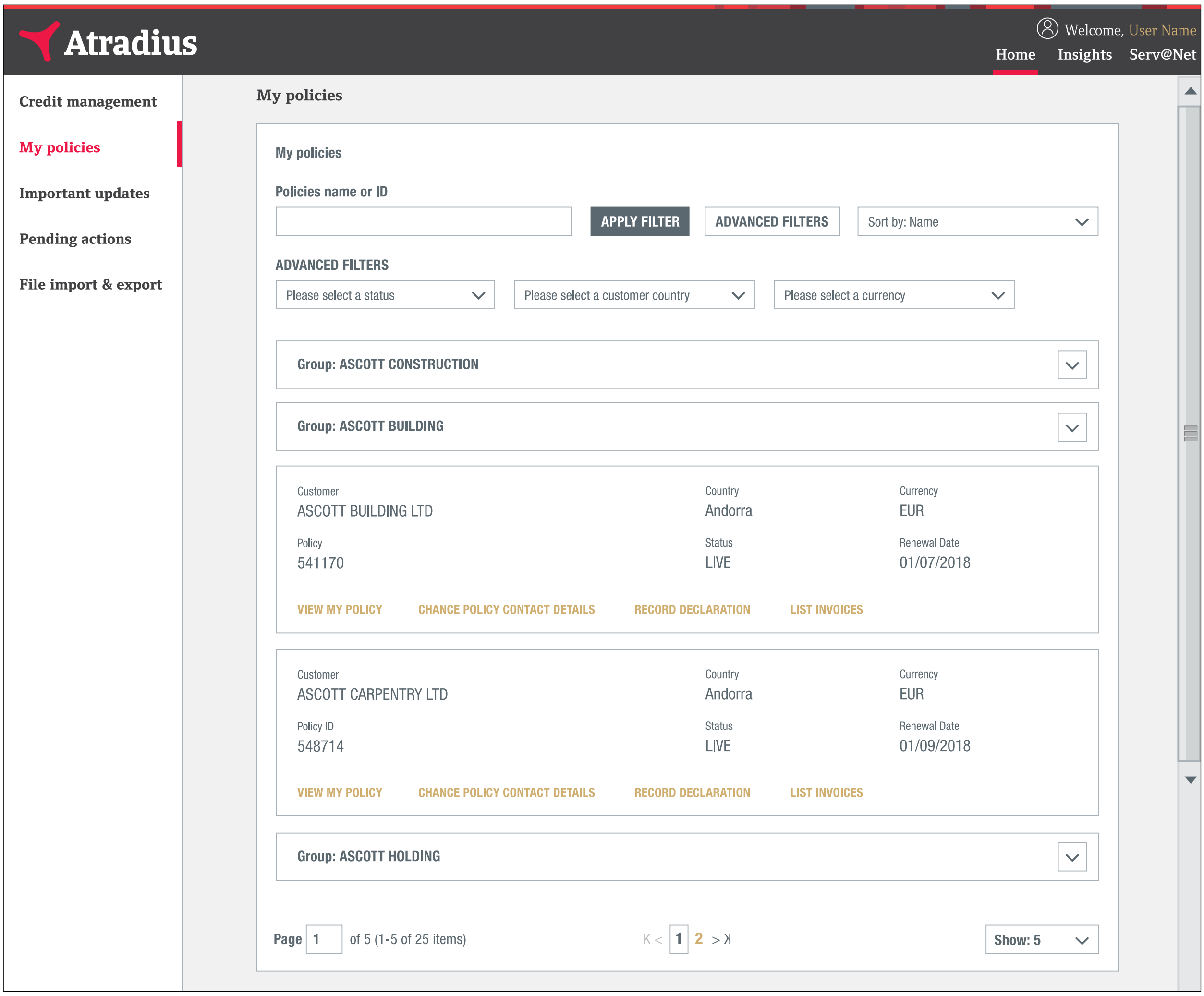
The My cases list shows your selected non payment cases with a snapshot of each case. The VIEW DETAILS link takes you to the Case details page of that case.



If you want to export your cases to Excel or view your closed cases, you can go to Atradius Insights where you can export all your cases from the Non-Payment Cases tool. You can either go to Atradius Insights using the link to Insights in the top right of your screen, or by using the ANALYSE TRENDS link in the Non payments summary on the Credit management page. In the future you will be able to export your cases directly from Atradius Atrium.

My policies

The My policies option in the menu on the left of your screen gives you access to detailed information on your policies and your policy documents. You can also change your contact details, submit declarations and view your invoices.

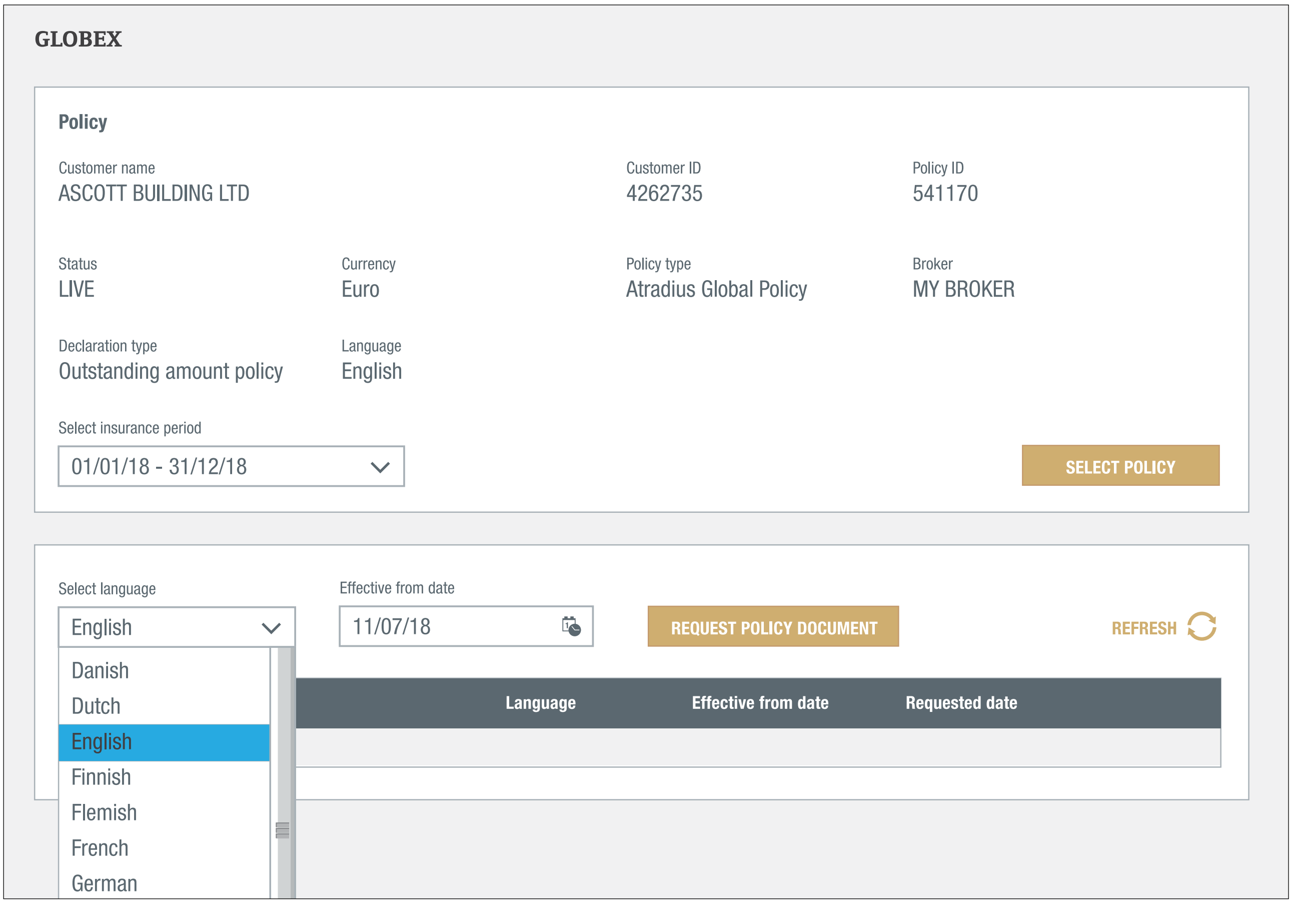


On the top of the screen, you can select a policy by policy name or number. To fine-tune your selection by policy status, customer country or currency you can use the ADVANCED FILTERS. Your search results are by default listed by name in ascending order; you can also sort the list of policies by renewal date. You will be presented with the options below for all policies that you are authorised to access:

VIEW MY POLICY	Here you can view details of your policy and request a copy of your policy documents
CHANGE POLICY CONTACT DETAILS	All contacts for your company are listed here. You can amend your contact details or add new contacts from within this area
RECORD DECLARATION	Here you send declarations for your policies to Atradius
LIST INVOICES	This option allows you to see all the invoices for the policy via the list invoices screen in Serv@Net

Requesting a copy of your policy

In VIEW MY POLICY you can see the details of your policy and request a copy of your policy documents.



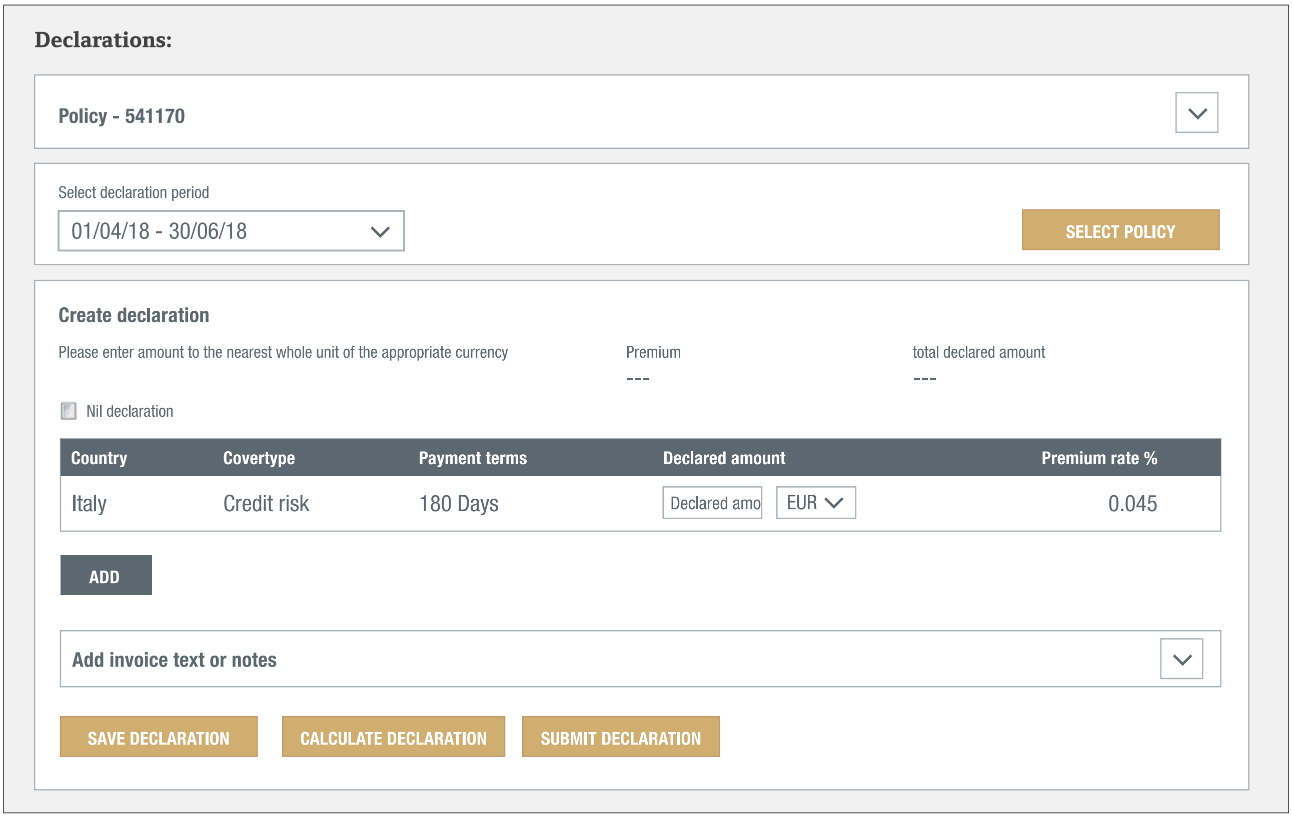
Atradius Atrium has selected the policy language and today's date are selected by default. By just clicking on REQUEST POLICY DOCUMENT Atradius Atrium will create your currently valid policy document.

However, you can also receive your policy in a different language or with the conditions valid on a date in the past. Just note that when you select a language other than defined in your policy or a date in the past, a specimen will be produced. A specimen is not a legally binding document.

Clicking on REQUEST POLICY DOCUMENT will produce the document. After it has been created you will receive an email and your policy can be downloaded as a PDF from this screen.

Submitting declarations

The RECORD DECLARATION link in My Policies takes you to the declaration screen for the policy selected.



It defaults to the latest declaration period. You can click on the downward arrow to select a different period.

By clicking the SELECT POLICY button you can select a different policy without having to go to My policies.

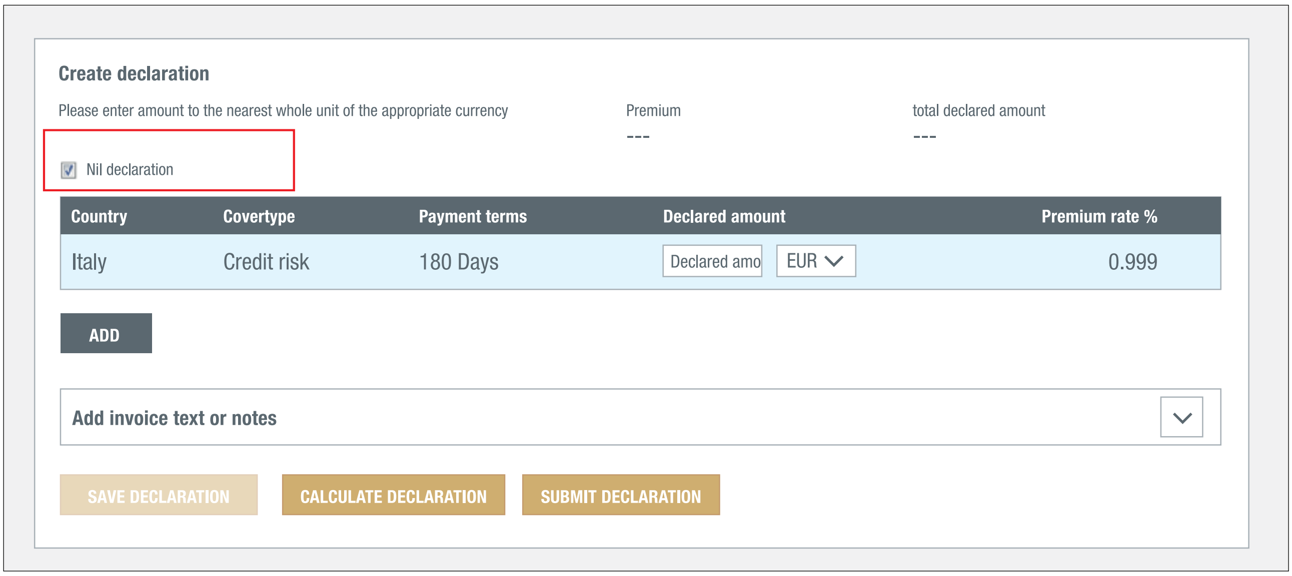
Based on your previous declarations Atradius Atrium creates a list of countries. For each country you can submit the amount that you need to declare. If you want to enter an amount in a currency other than your policy currency you can do so by selecting a different currency from the drop-down menu.

Clicking the ADD button creates an additional row where you can select a country that does not appear in the list.

SAVE DECLARATION	Saves your declaration. This does not send your declaration to Atradius. You can finish and submit your declaration later.
CALCULATE DECLARATION	By clicking this button Atradius Atrium calculates the total declared amount and the premium resulting from it. The amounts are shown above the table. The premium calculated does not include any taxes. The amount on your premium invoice can therefore be higher.
SUBMIT DECLARATION	To send your declaration to Atradius, click this button. Atradius will then process the declaration.

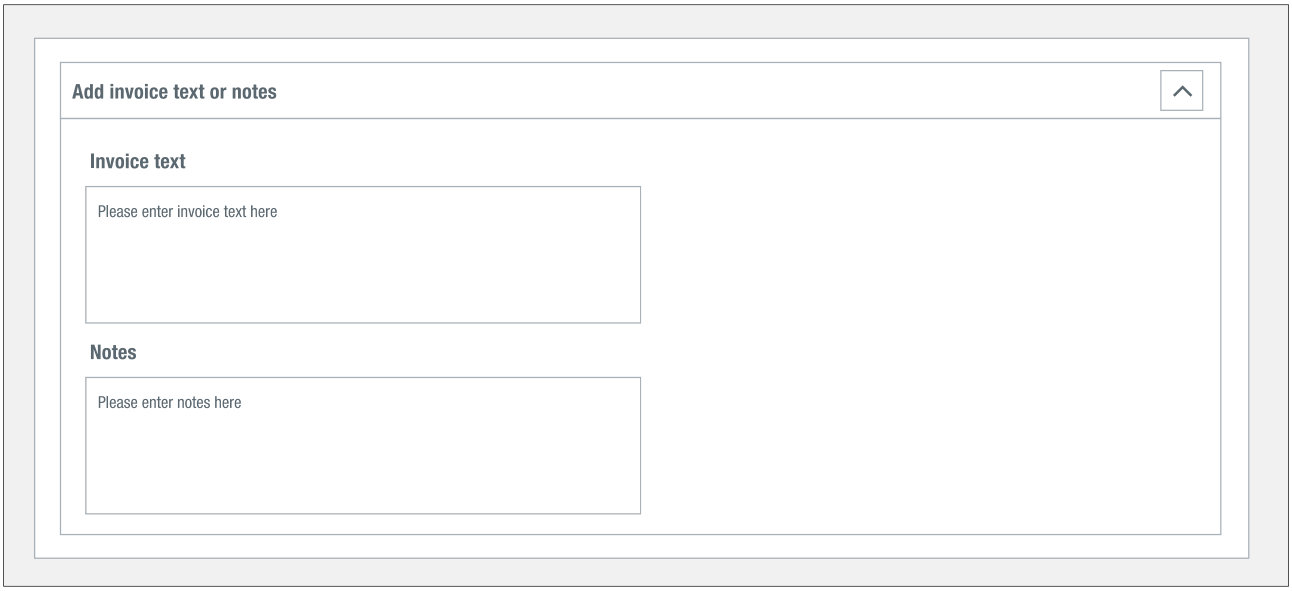
Nothing to declare?

If there is no business to declare for a certain period, you can check the 'Nil declaration' checkbox and click on SUBMIT DECLARATION. That way you let us know that there is nothing to declare and you will receive no reminders for this period.



Adding invoice texts or notes

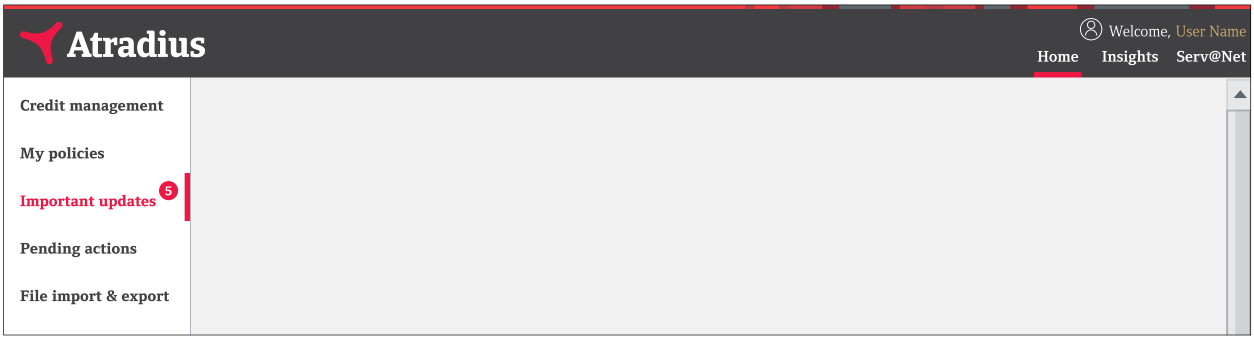
You can add notes to your declaration by expanding the 'Add invoice text or notes' section.



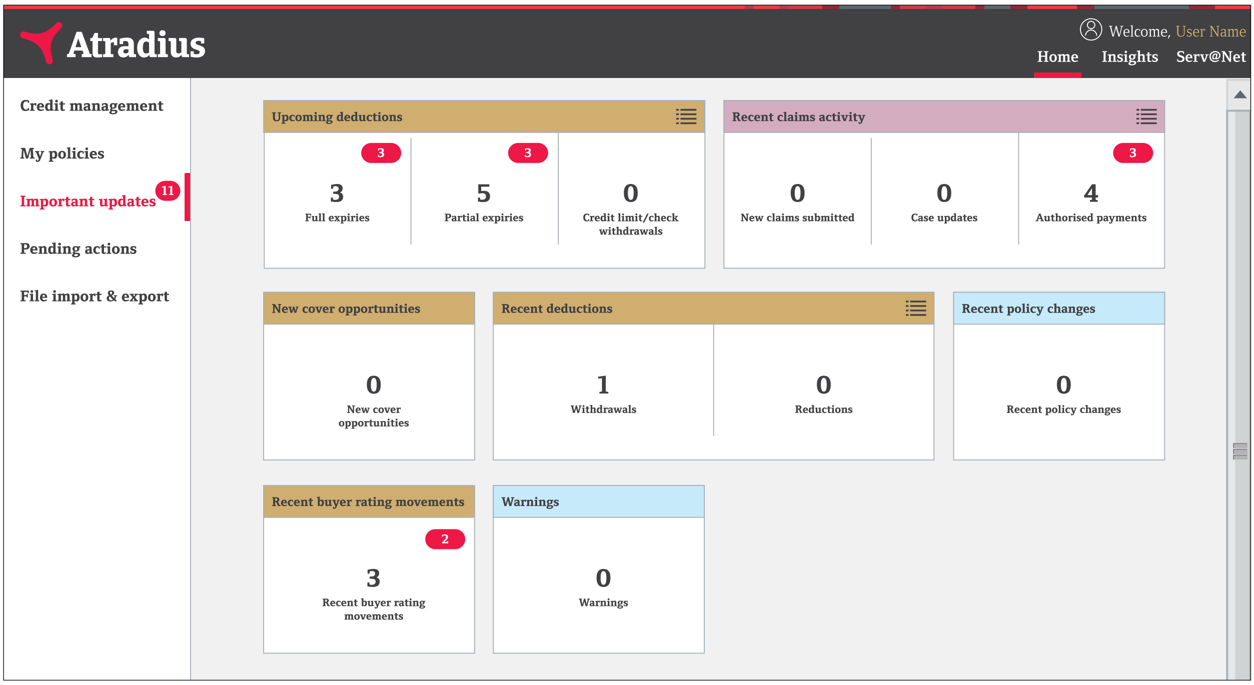
- You can use the Invoice text to have your reference or notes printed on the premium invoice.
- You can use the Notes to inform us about additional details relating to your declaration.

Important updates

You can view important updates concerning your policy, such as policy or cover amendments by clicking on Important updates in the menu on the left. For exemple:



The updates are organised in different panels on a dashboard. The red badges on the dashboard show the number of updates you have not seen yet.

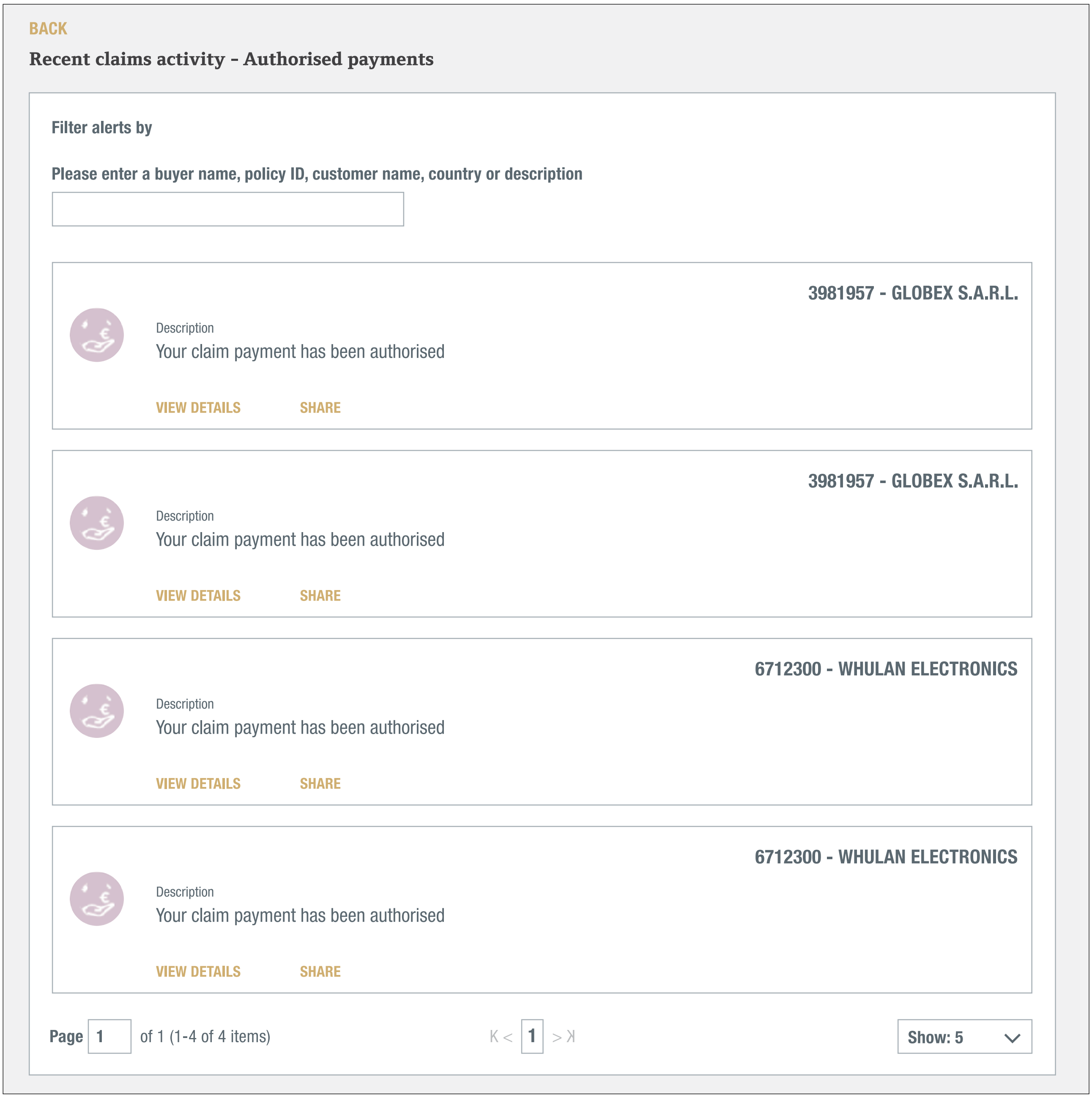


In the example shown above there are 11 new updates, 3 of which relate to credit limits that will fully expire, 3 relate credit limits that will partially expire, 2 relate to buyer rating movements, and 3 to claims that have been paid.

After viewing updates the red badge disappears. Viewing an update however does not change the black number in the panel.

The Important updates are also being shown as information alerts in Serv@Net. Deleting an information alert in Serv@Net will decrease the black number in the panel on the Important updates dashboard.

A simple click on a panel provides you with the list of updates. You can select by buyer name, policy number, customer name, country or description to find specific updates.



The VIEW DETAILS link takes you to Serv@Net where you can see the details of the selected update. You can easily share the update via email by clicking SHARE.

Besides recent claims activity, policy changes, deductions and changes in your buyer ratings you can also find updates for future deductions and opportunities for new cover.

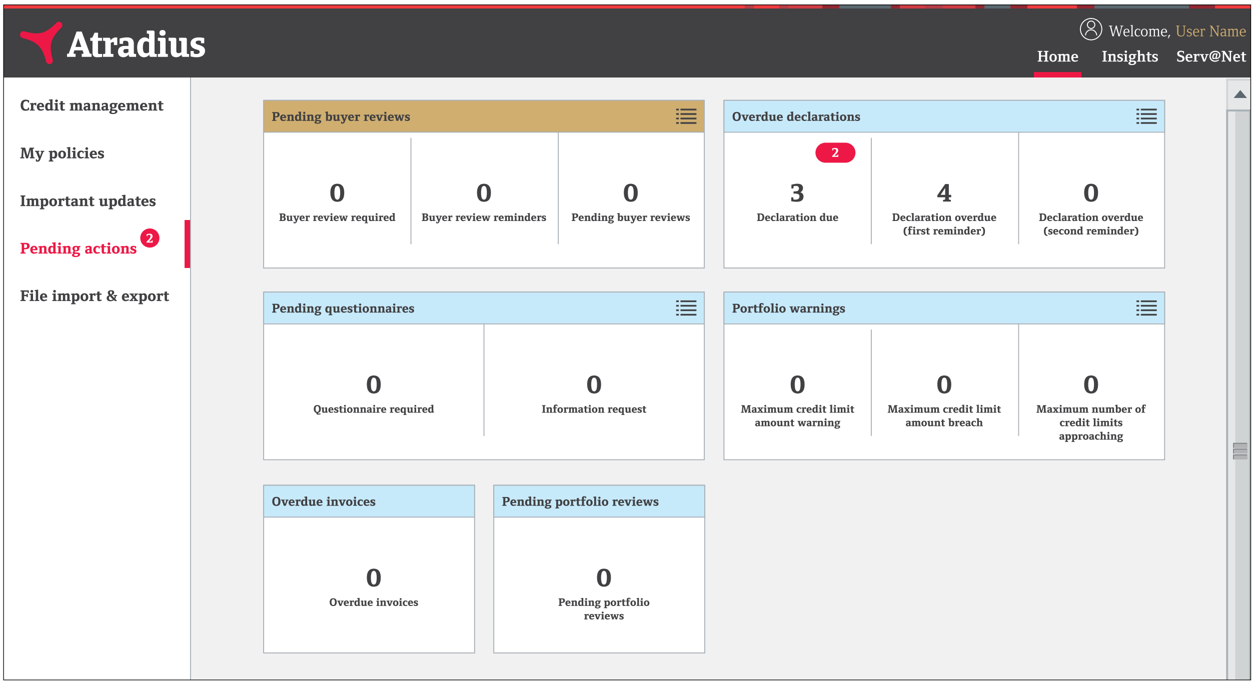
Some topics have more than one panel. If you want to view the updates for all panels of a specific topic, for example Upcoming deductions, you can click on the list icon next to the title.

This will give a list of all updates for that topic. Again you can use the filter to select specific updates.

Pending actions

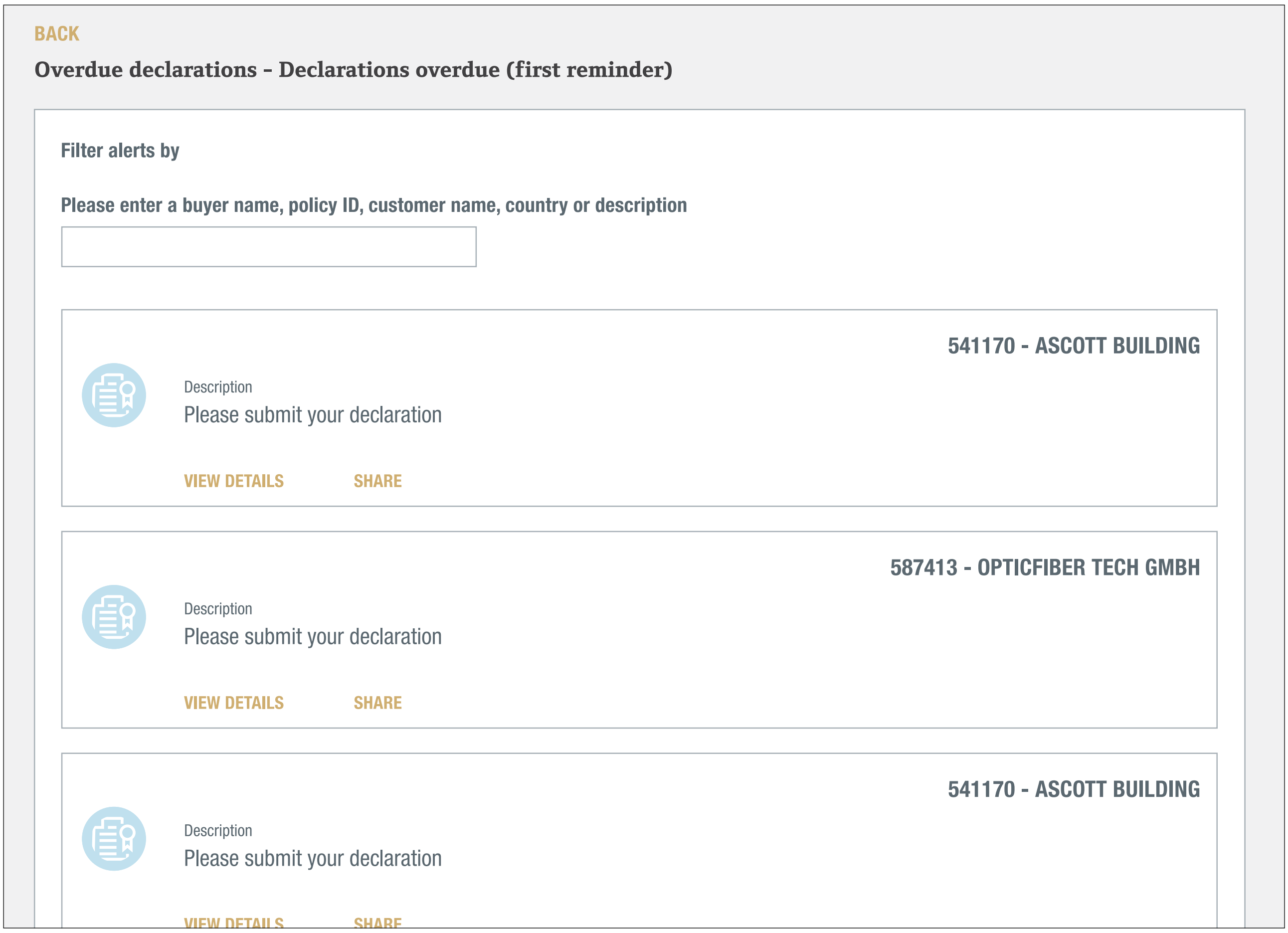
Pending actions show items where something is required from you. The action alerts from Serv@Net, are now accessible as pending actions in Atradius Atrium. You can view your pending actions by clicking on Pending actions in the menu on the left.

The actions are organised in different panels on a dashboard.



- The red badges on the dashboard show the number of actions you have not seen yet.
- The black numbers in each of the panels show the number of actions that you still need to perform. Once you completed an action, the black number decreases.

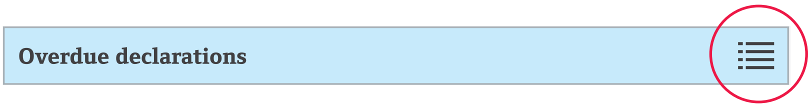
A simple click on a panel provides you with the list of actions. You can select by buyer name, policy number, customer name, country or description to find specific actions.



The VIEW DETAILS link takes you to Serv@Net. Here you can see the details of the selected action and perform the required action. Remember that your insurance cover may be at risk, if you do not follow up on pending actions.

You can also easily share the action via email by clicking SHARE.

Some topics have more than one panel. If you want to view the actions for all panels of a specific topic, for example Overdue declarations, you can click on the list icon next to the title.



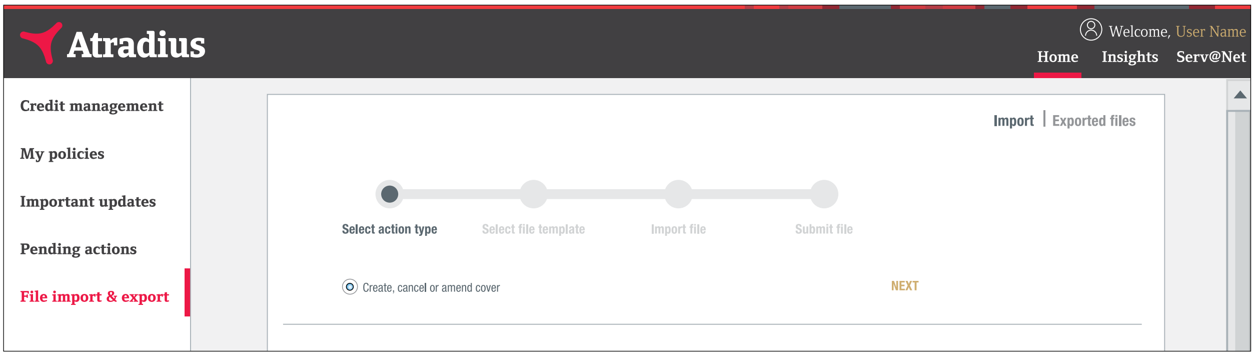
This will give a list of all actions for that topic. Again you can use the filter to select specific actions.

Please remember:

- If you select to view any of these actions, they will be displayed and the number in the red badge will be reduced. This doesn't mean the action has been performed.
- Only after performing an action the black number on a panel will decrease.
- Your insurance cover might be at risk if you do not follow up on any pending action.

File import & export

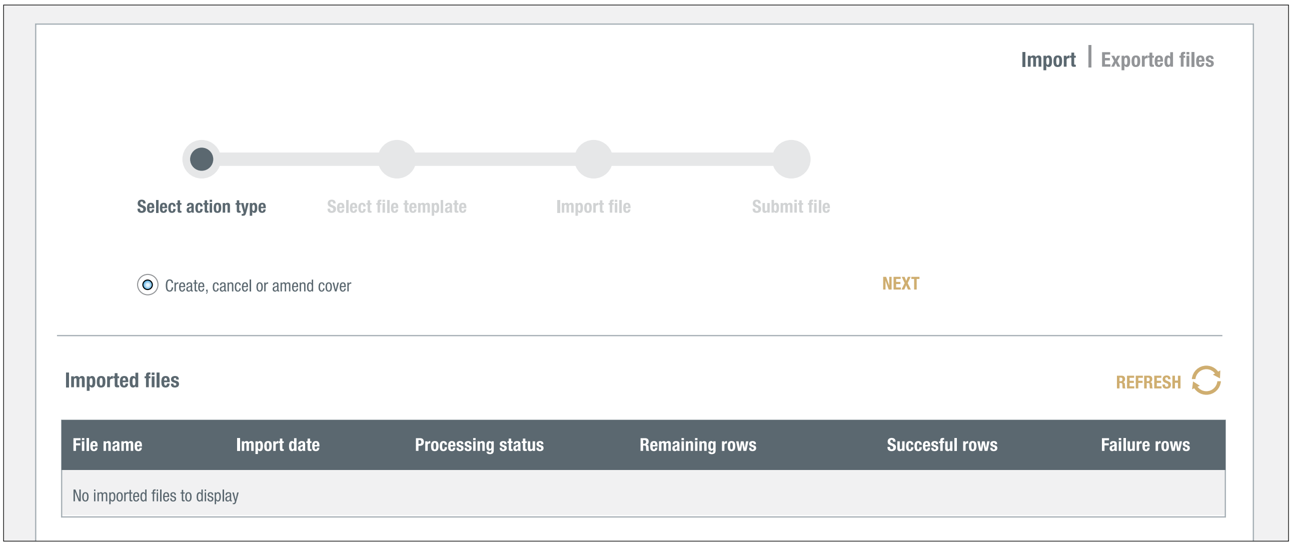
Using the File import & export option you can:



- Upload files with transactions to be processed by Atradius Atrium
- Download the files you have requested to be exported

File import

Atradius Atrium also offers the possibility to perform multiple transactions in one go. These transactions can be loaded into Atradius Atrium by importing an Excel file in xlsx format with data from your own system. It is also possible to upload transactions for all policies you have access to in a single file.

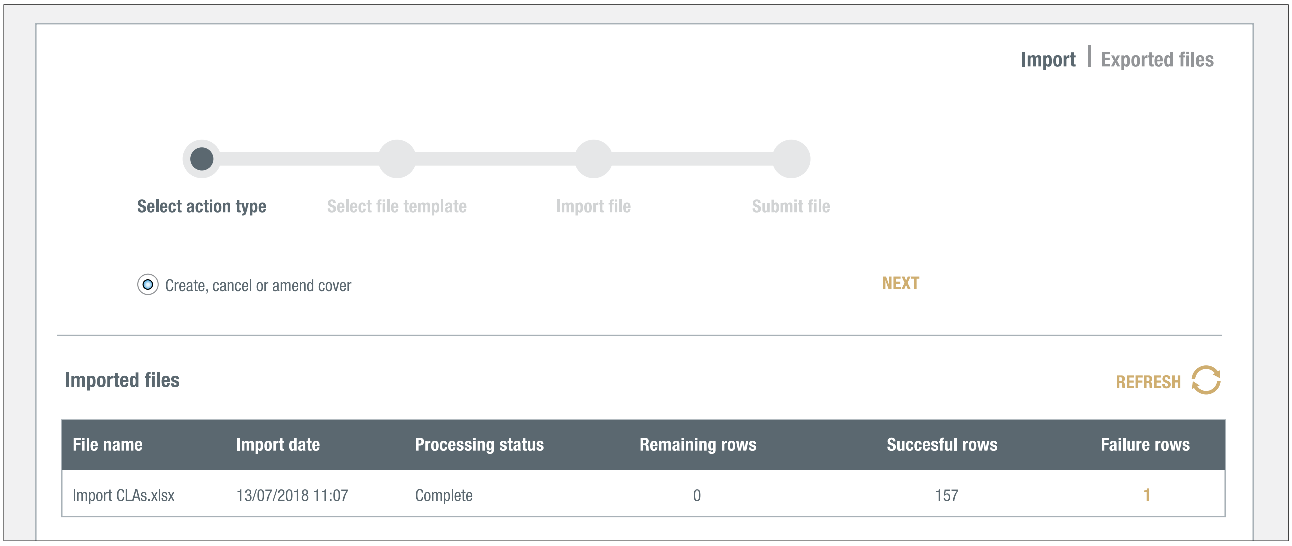


The import is a 4 step process. Using the BACK and NEXT links you can navigate through each of the steps.

1. **Select action type** Here you can select the type of transaction for which you want to import a file.
2. **Select file template** The instruction for the layout of the Excel file can be found by clicking on HELP AND TEMPLATES. It describes the column headers and format of each of the columns.
3. **Import file** You can import your Excel file by clicking the Browse (or Choose File) button.
4. **Submit file** Once you have submitted your file you can track the progress on the File import & export page.

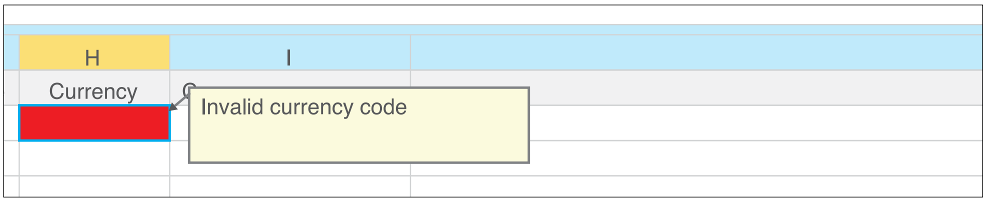
Imported files overview

The Imported files overview shows the files that you have imported previously. You can keep track of their status.

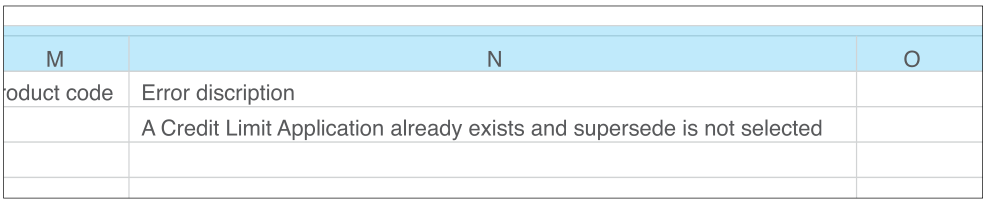


Checking your file

To make sure that your transactions will be processed correctly, Atradius Atrium first checks the content of the file. If any invalid entries have been found, Atradius Atrium will let you know where changes are required. Click on the DOWNLOAD link to view the Excel file. All cells that need an amendment are highlighted in red and a comment explains what change is expected. After making the required amendments, you can again upload your file.



After submitting your file, Atradius Atrium will process your transactions. Once the process has completed, it can happen that Atradius Atrium could not process some transactions successfully. The column Failure rows in the overview shows the number of unprocessed rows. Clicking on that number opens an Excel file with only the rows that could not be processed. The last column, Error description, gives an explanation. After making the required amendments, you can upload this file again and Atradius Atrium will process these transactions as well.

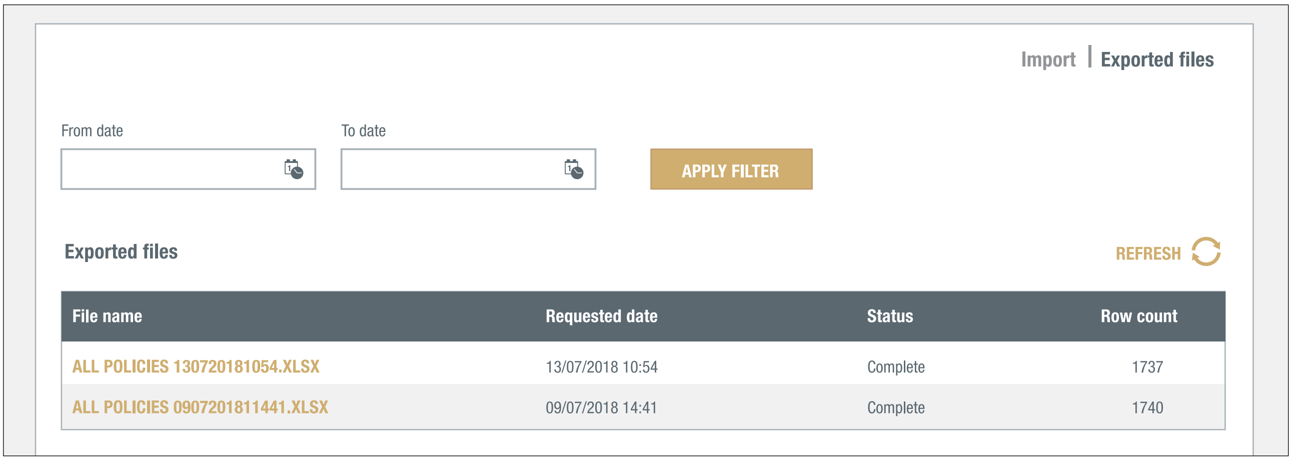


File export

From the Credit management page you can export all your limits by clicking the EXPORT ALL LIMITS link. Once the export has been completed you can download an Excel file from the File import & export page.

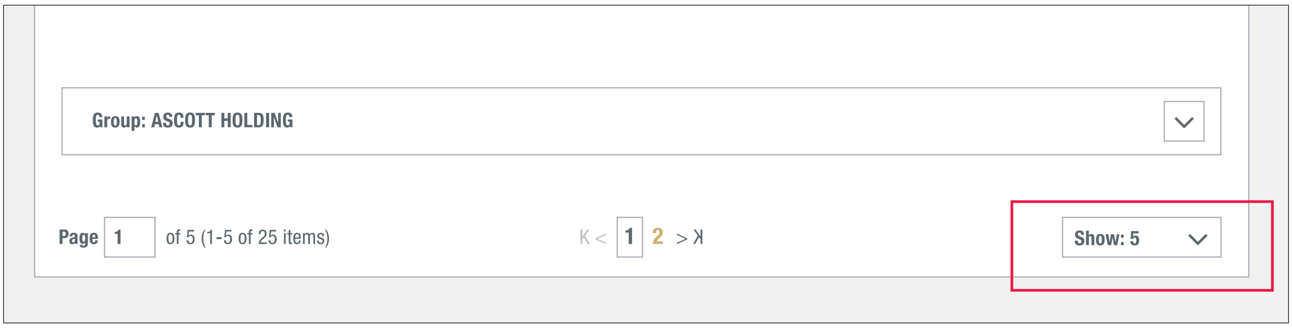
Clicking on Exported files on the File import & export screen shows a list of the files you have requested and their progress.

When the export has completed you can click on the file name to download the Excel file.



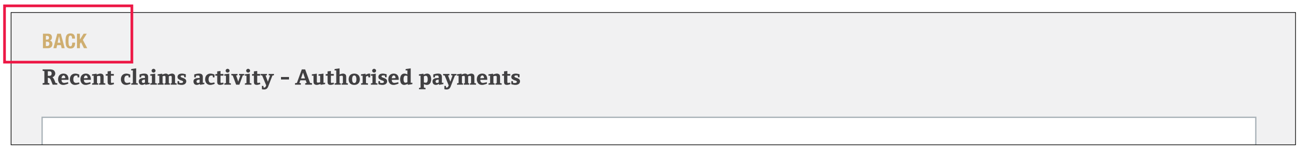
Useful tips

Number of items shown per page



If you want to have more items showing on one page than the default setting of 5, you can select the Show button and increase the number.

Going back one page



Click on BACK in the Portal to go back one page. If you use the back/forward buttons within your browser, errors may be likely to occur.

Atradius Atrium uses several icons to emphasise certain feedback.

- Gives you feedback on your application.
- Conditions are attached to your cover. You can view them on the Cover details page under Additional information and conditions.
- Additional help or explanations are available.
- To submit your application for cover, make sure you review and confirm your application.
- Unfortunately it is not possible to finish your application, please use the alternative way that is described in the message.

For more help you can watch the instruction videos in the video library or contact your account manager or Atradius customer service centre.

System requirements

Atradius Atrium works optimally with the following system requirements.

- Devices:	PC, Mac and Tablets.
- Minimum Screen Resolution:	1024 x 768.
- Optimal Screen Resolution:	1440 x 900 and above.
- Optimal Browser Versions:	Firefox Version 31 and above. Chrome version 42 and above Internet Explorer 11 and above Safari 7 and Safari 8.x.

- Cookies and JavaScript must be enabled.
- Operating system and browser language settings must be the same.

Please note that layout inconsistencies could appear in earlier browsers versions. However, the application will still be functional.