



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.

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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.

Atradius Welcome, User Name
Home Insights Serv@Net

Credit management

Buyer search

Search by Atradius ID Find buyer | Advanced search

Search for: Atradius ID

OR

Search by country/identifier

Please select a country Select identifier Search for: Selected identifier and country

SEARCH

Selection

Selected policies: All policies Currency: Euro (EUR) **CHANGE SELECTION**

Overview

Credit limits		Non payments		
To apply for cover, search for a buyer		To record, search for a buyer		
Total active	Pending decisions	Total open		
2603	16	5		
Total active amount	Available cover	Debt filed	Collections	Net position
162,492,770		4,329,092	2,105,360	1,906,320
VIEW ALL LIMITS	EXPORT ALL LIMITS	VIEW ALL CASES	ANALYSE TRENDS	

Updates

Changes

[RECENT CREDIT LIMIT DECISIONS](#) [RECENT BUYER RATING CHANGES](#) [UPCOMING CREDIT LIMIT CHANGES](#)

Messages and events

How can we help you?

In the Help section of Atrium, you can find video tutorials for all the key functionalities. If you rather have a printed version, you can also download the attached guide.

18/07/2018 EN

Related publications

Oil market finally approaching balance?
The price of oil stabilised, largely thanks to OPEC's shift in policy. The market is expected to ...

21/05/2018 EN

Payment Practices Barometer Western Europe 2017
The use of credit terms for B2B sales by respondents in Western Europe decreased slightly compared to 2016, stressing the challenging

21/05/2018 EN

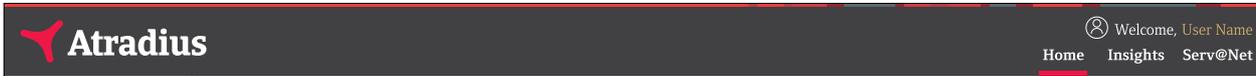
Payment Practices Barometer Asia Pacific 2017
Nearly 90% of the survey respondents in Asia Pacific reported having experienced late payments ...

18/05/2018 EN

1-3 of 397 [VIEW ALL](#)

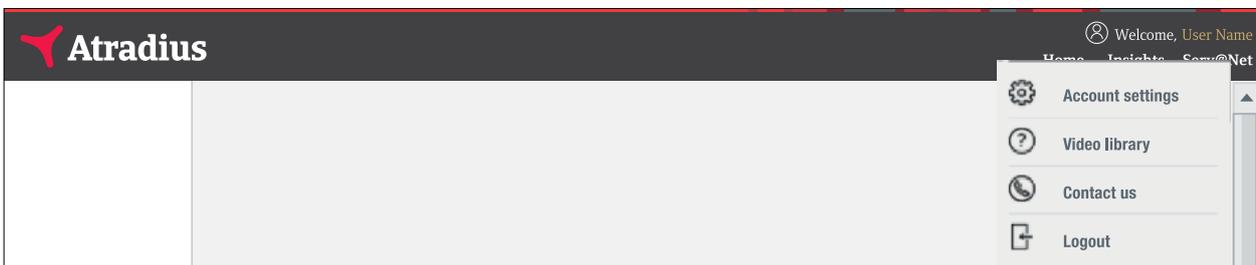
The navigation bar

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.

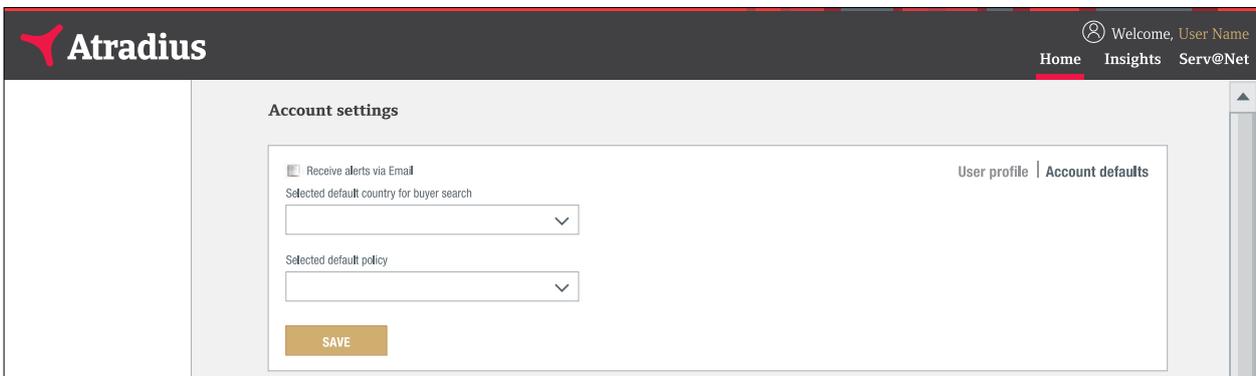


Home will bring you back to the Credit management page within Atradius Atrium. When you click on the Atradius logo on the top-left, you will also be directed to the Credit management page.

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.

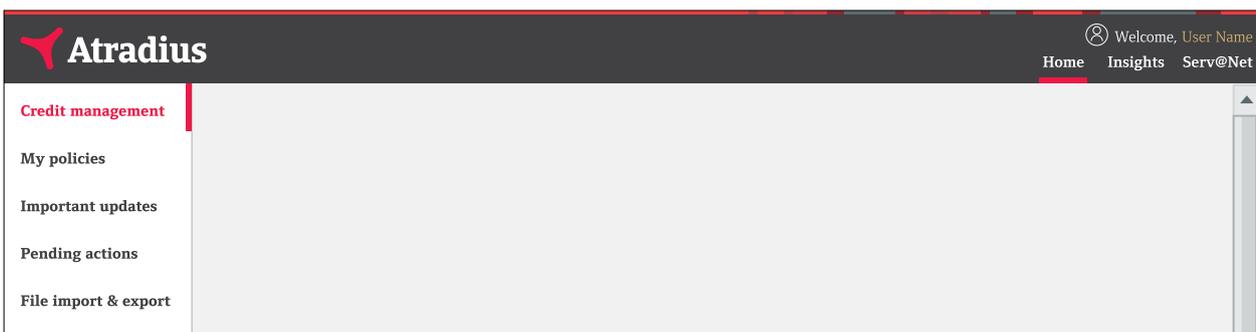


In Account settings you can also set your default buyer country and policy and indicate if you want to receive our alerts via email as well.



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

Atradius Welcome, User Name | Home Insights Serv@Net

Credit management

- My policies
- Important updates
- Pending actions
- File import & export

Buyer search

Search by Atradius ID Find buyer | Advanced search

Search for: Atradius ID

OR

Search by country/identifier

Please select a country Select identifier Search for: Selected identifier and country

SEARCH

Selection

Selected policies: All policies | Currency: Euro (EUR) **CHANGE SELECTION**

Overview

Credit limits		Non payments		
To apply for cover, search for a buyer		To record, search for a buyer		
Total active	Pending decisions	Total open		
2603	16	5		
Total active amount	Available cover	Debt filed	Collections	Net position
162,492,770	i	4,329,092	2,105,360	1,906,320
VIEW ALL LIMITS	EXPORT ALL LIMITS	ANALYSE TRENDS	VIEW ALL CASES	ANALYSE TRENDS

Updates

Changes

[RECENT CREDIT LIMIT DECISIONS](#) | [RECENT BUYER RATING CHANGES](#) | [UPCOMING CREDIT LIMIT CHANGES](#)

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How can we help you?

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18/07/2018 EN

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21/05/2018 EN

Payment Practices Barometer Asia Pacific 2017

Nearly 90% of the survey respondents in Asia Pacific reported having experienced late payments ...

18/05/2018 EN

1 - 3 of 397 [VIEW ALL](#)

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.

Buyer search

Search by Atradius ID Find buyer | Advanced search

OR

Search by country/identifier

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.

Selection

Selected policies

All policies

Currency

Euro (EUR) ▼

CHANGE SELECTION

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.

Filter policies by

Policies ID, policy group name or customer name

APPLY FILTER

ADVANCED FILTERS

Sort by: Name ▼

ADVANCED FILTERS

Please select a status ▼

Please select a customer country ▼

Please select a currency ▼

CHANGE SELECTION

Select all listed policies

Group: ASCOTT CONSTRUCTION ▼

Group: ASCOTT BUILDING ▼

<input checked="" type="checkbox"/> Customer ASCOTT BUILDING	Country Andorra	Currency EUR
Policy 541170	Status LIVE	Renewal Date 01/07/2017

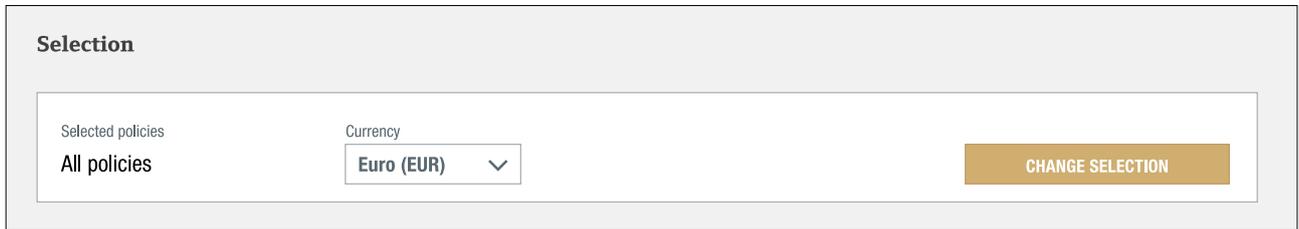
Customer
ASCOTT CARPENTRY
 Country Andorra | Currency EUR || Policy ID 548714 | Status LIVE | Renewal Date 01/09/2017 |

Group: ASCOTT HOLDING ▼

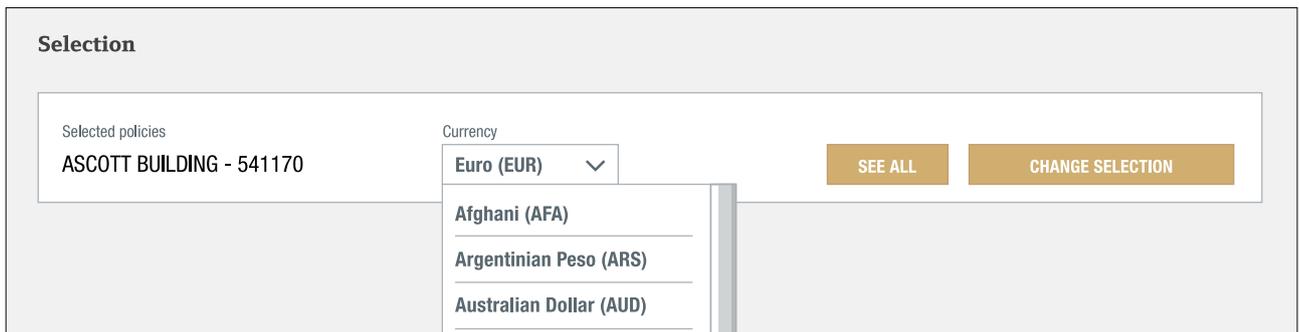
Page of 5 (1-5 of 25 items) K < > X Show: 5 ▼

Select all listed policies **CHANGE SELECTION**

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.

Selected policies

All policies

Currency

Euro (EUR) ▼

CHANGE SELECTION

Overview

Credit limits			Non payments		
To apply for cover, search for a buyer			To record, search for a buyer		
Total active	Pending decisions		Total open		
2603	16		5		
Total active amount	Available cover		Debt filed	Collections	Net position
162,492,770	i		4,329,092	2,105,360	1,906,320
VIEW ALL LIMITS	EXPORT ALL LIMITS	ANALYSE TRENDS	VIEW ALL CASES	ANALYSE TRENDS	

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.

Updates

Changes

[RECENT CREDIT LIMIT DECISIONS](#)
[RECENT BUYER RATING CHANGES](#)
[UPCOMING CREDIT LIMIT CHANGES](#)

Messages and events

How can we help you?

In the Help section of Atrium, you can find video tutorials for all the key functionalities. If you rather have a printed version, you can also download the attached guide.

18/07/2018 EN

Related publications

Oil market finally approaching balance?

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21/05/2018 EN

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18/05/2018 EN

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< >
[VIEW ALL](#)

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.

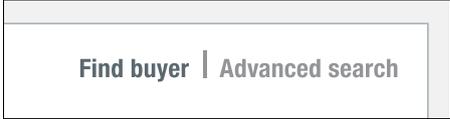
Recent country or trade sector reports and payment practice barometers can be found under the Recent publications panel. These reports are also available on our website.

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.

Buyer search Find buyer | Advanced search

Search by Atradius ID

OR

Search by country/identifier

SEARCH

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.

Buyer search Find buyer | Advanced search

Advanced search

SEARCH

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

No buyers found, provide more information and search again.

Page of 1 (0 of 0 items)
K < > X
Show: 5 ▼

CREATE BUYER

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.

Create a new buyer

Country

Name *

Legal type *
 ▼

Address *

City *
 ▼

Region

Postcode ?

Telephone

Email

Website

VAT number ?

National registration number ?

* Mandatory fields

CANCEL
SAVE CREATE BUYER

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

GLOBEX
Transactions | Information

Buyer details

Atradius ID 7383975	Company registration number 330774221	VAT number 700091127
------------------------	--	-------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover <div style="display: flex; align-items: center; justify-content: center;"> <div style="border: 2px solid #ccc; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 0 auto;"> <div style="border: 1px solid #ccc; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center;"> 9% </div> </div> </div>
Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/12/2018
		5.006.000 EUR

SELECT POLICY

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

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.

GLOBEX Transactions | Information

Buyer details

Atradius ID 7383975	Company registration number 330774221	VAT number 700091127
------------------------	--	-------------------------

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.

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover  5.006.000 EUR
Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/12/2018

[SELECT POLICY](#)

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.

Cover summary

Amount N/A	Status There is no cover
---------------	-----------------------------

EUR ▼

Credit check Credit limit

[NEXT](#)

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

Cover summary		VIEW HISTORIC COVER
Amount 150,000 EUR	Status Approved	
Cover type Credit limit		VIEW DETAILS

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.

Cover details for: GLOBEX

Buyer details ^

Buyer ID 7383975	Company registration number 330774221	VAT number 700091127
---------------------	--	-------------------------

Policy ^

Customer name ASCOTT BUILDING	Policy ID 541170		
Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/10/2018	Available cover 14,256,874

Cover

Amount 50,000 EUR	Cover status Credit limit No increase in cover	Cover ID 87849372	Your reference <input type="text" value="12345678"/>
----------------------	---	----------------------	---

Application

Date 01/03/2018	Submitted by itbg442
Application amount 100,000	Application terms of payment 180 DAYS
Priority Normal	Atradius can use your name if we contact the buyer N

Decision

Effect from 01/03/2018	Effect to ---
Amount <input type="text" value="200,000"/>	Underwritten after review
3 Conditions	

Additional information and conditions ^

<p>Documents</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>Type</th> <th>Document date</th> </tr> </thead> <tbody> <tr> <td>Other documents</td> <td>N</td> </tr> </tbody> </table>	Type	Document date	Other documents	N	<p>Conditions</p> <p>T201 the information received from you in respect of this buyer. Thank you for providing this information.</p> <p>T201</p> <p>T502 14 JUN 2018</p>
Type	Document date				
Other documents	N				

AMEND
CANCEL COVER

CONTACT
VIEW BUYER
LIST CREDIT LIMITS

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.

Non payments summary

There is no open case for the buyer on this policy

Don't forget to submit your non-payment case, if this buyer has any unpaid invoices with

Due date between	29/12/2017 and 29/04/2018
Debt amount exceeds	2,500 EUR

[SUBMIT NON PAYMENT](#)

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).

Non payments summary

Debt filed	Claims paid	Collections	Net positions
90,000	68,000	10,000	12,000

[VIEW DETAILS](#)

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.

All policies: Cover and non payment overview

Customer Name
OPTICFIBER TECH GMBH

Policy	Short Term	Effect from	Your Reference
524080	600,000 EUR	11/05/2018	---

[VIEW DETAILS](#)

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

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.

GLOBEX
Transactions | Information

Additional details

Sector	Legal type	Foundation date	Trading status
Joinery installation	Private limited liability company (LTD)	23/10/1946	Trading
Number of employees			
337			

Contact

Address	City	Postcode	Region
MERIT 362	ANDORRA LA VELLA	12345	---
Telephone	Email	Website	
0987 654321	wecare@globex.ad	www.globex.ad	

THIS BUYER IS ALSO KNOWN AS

Buyer rating

Buyer rating	Parent company
49 29/03/2018	GLOBEX HOLDING LTD
Rating change	Class
6 ▲ 17/03/2018	2

Rating from single risk parent

Financial information

Last balance sheet date	Type
31/12/2016	Non-consolidated

Related publications

16-03-2018	EN	Andorra Trade Sectors Analyses Detailed analysis of the Andorran economy
17-02-2018	EN	Market Monitor Number of payment failures are increasing in Andorra in the last quarter of 2016
29-02-2018	EN	Payment Practices Barometer - Andorra 2016: Payment Practices Barometer for Andorra shows that 93% of respondents reported late payment from B2B customers over the past year.

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< >
VIEW ALL

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:

GLOBEX Transactions | Information

Buyer details

Atradius ID 7383975	Company registration number 330774221	VAT number 700091127
------------------------	--	-------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover 
Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/12/2018
		5.006.000 EUR

SELECT POLICY

Cover summary

Amount N/A	Status There is no cover
---------------	-----------------------------

Amount: EUR Your reference:

Credit check Credit limit

NEXT

Non payments summary

There is no open case for the buyer on this policy

Don't forget to submit your non-payment case, if this buyer has any unpaid invoices with

Due date between	29/11/2017 and 29/04/2018
Debt amount exceeds	2,500 EUR

SUBMIT NON PAYMENT

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,

Cover summary

Amount	Status
N/A	There is no cover

Credit check Credit limit

NEXT

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

Applications details: GLOBEX

Buyer details - 7383975

Policy - 541170

Review and confirm application

Cover type	Amount	Currency	Customer reference
Credit limit	<input type="text" value="150,000"/>	<input type="text" value="EUR"/>	<input type="text"/>
Cover start date	Terms of payment	<input type="checkbox"/> Atradius can use your name if we contact the buyer	Priority
17/05/2018	<input type="text" value="4"/> <input type="button" value="^"/> <input type="button" value="v"/> Month	<input checked="" type="radio"/> Normal	<input type="radio"/> High

Additional information

Add files or notes

APPLY **CONTACT** **VIEW BUYER** **LIST COVER**

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

i

Approved

Your Credit limit application has been approved for 150,000 EUR

VIEW COVER DETAILS **VIEW BUYER**

i

Referred

Our underwriting team are examining your application and aim to provide a response as soon as possible.

In order to give you the best decision we may need to obtain additional information. On these occasions the normal standard of service may be extended.

If you have credit reports, balance sheets, trading experience, you can view and add to your application.

REVIEW APPLICATION **VIEW BUYER**

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.

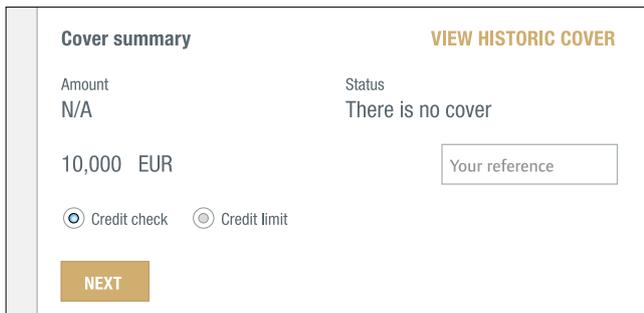
The screenshot shows a web form titled "Additional information". At the top, there is a section "Add files or notes" with an upward-pointing arrow icon. Below this is the "Upload documents and notes" section. It includes a "Sent by" dropdown menu with options: Upload, Email, and Post. There are three input fields: "Annual accounts", "Interim accounts", and "Other documents". The "Other documents" field has a small square icon next to it. Below the input fields is a "Notes" section with a warning message: "WARNING: You will not be able to receive an immediate decision online if you enter Notes in this box. Your application will always be referred to an underwriter. You will be able to enter Notes at a later stage if necessary. Please ensure that any notes are in English." Below the warning is a large text area for entering notes.

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

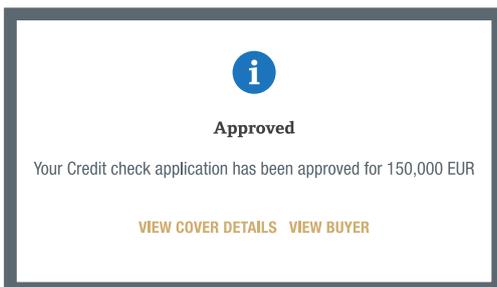
If credit checks have been included in your policy, you can apply for one in Cover summary as well. The quickest way to apply for a credit check is to:

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



The screenshot shows a 'Cover summary' form. At the top right, there is a link 'VIEW HISTORIC COVER'. The form displays 'Amount' as 'N/A' and 'Status' as 'There is no cover'. Below this, the amount '10,000 EUR' is shown next to a text input field labeled 'Your reference'. There are two radio buttons: 'Credit check' (which is selected) and 'Credit limit'. At the bottom left, there is a 'NEXT' button.

- 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.

Cover details for: GLOBEX

Buyer details - 7383975 ▼

Policy - 541170 ▼

Cover

Amount	Cover status	Cover ID	Your reference
50,000 EUR	Credit limit Approved	87849372	<input type="text" value="12345678"/>

<p>Application</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Date</td> <td style="width: 50%;">Submitted by</td> </tr> <tr> <td>29/05/2012</td> <td>itbg442</td> </tr> <tr> <td>Application amount</td> <td>Application terms of payment</td> </tr> <tr> <td>50,000</td> <td>0</td> </tr> <tr> <td>Priority</td> <td>Atradius can use your name if we contact the buyer</td> </tr> <tr> <td>Normal</td> <td>N</td> </tr> </table>	Date	Submitted by	29/05/2012	itbg442	Application amount	Application terms of payment	50,000	0	Priority	Atradius can use your name if we contact the buyer	Normal	N	<p>Decision</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Decision date</td> <td style="width: 50%;">Effect to</td> </tr> <tr> <td>29/05/2012</td> <td>---</td> </tr> <tr> <td>Amount</td> <td></td> </tr> <tr> <td><input type="text" value="50,000"/></td> <td></td> </tr> </table>	Decision date	Effect to	29/05/2012	---	Amount		<input type="text" value="50,000"/>	
Date	Submitted by																				
29/05/2012	itbg442																				
Application amount	Application terms of payment																				
50,000	0																				
Priority	Atradius can use your name if we contact the buyer																				
Normal	N																				
Decision date	Effect to																				
29/05/2012	---																				
Amount																					
<input type="text" value="50,000"/>																					

Additional information and conditions ! ▼

AMEND
CANCEL COVER

CONTACT
VIEW BUYER
LIST CREDIT LIMITS

- 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.

Cover details for: GLOBEX

Buyer details - 7383975 ▼

Policy - 541170 ▼

Cover

Amount	Cover status	Cover ID	Your reference
15,000 EUR	Credit check Approved	87849372	<input style="width: 100%;" type="text"/>

<p>Application</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Date</td> <td style="width: 50%;">Submitted by</td> </tr> <tr> <td>31/10/2015</td> <td>itbg442</td> </tr> </table>	Date	Submitted by	31/10/2015	itbg442	<p>Decision</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 100%;">Decision date</td> </tr> <tr> <td>31/10/2015</td> </tr> <tr> <td style="width: 100%;">Amount</td> </tr> <tr> <td style="text-align: center;"><input style="width: 100%;" type="text" value="30,000"/></td> </tr> </table>	Decision date	31/10/2015	Amount	<input style="width: 100%;" type="text" value="30,000"/>
Date	Submitted by								
31/10/2015	itbg442								
Decision date									
31/10/2015									
Amount									
<input style="width: 100%;" type="text" value="30,000"/>									

Additional information and conditions ▼

AMEND
CANCEL COVER

CONTACT
VIEW BUYER
LIST CREDIT LIMITS

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.

Cover details for: GLOBEX

Buyer details - 7383975 ▼

Policy - 541170 ▼

Cover

Amount	Cover status	Cover ID	Your reference
50,000 EUR	Indication Partially approved	87849372	<input type="text" value="12345678"/>

Application

Date	Submitted by
06/05/2018	itbg442
Application amount	Application terms of payment
150,000	5 MONT
Priority	Atradius can use your name if we contact the buyer
Normal	N

Decision

Decision date	Effect to
06/05/2018	---
Amount	
<input type="text" value="50,000"/>	
3 Conditions	

Additional information and conditions

! ▼

AMEND
CONVERT COVER
CANCEL COVER

CONTACT
VIEW BUYER
LIST CREDIT LIMITS

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.

Cover summary VIEW HISTORIC COVER

Amount	Status
150,000 EUR	Approved !
Cover type	
Credit limit	VIEW DETAILS

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.

All policies: Cover and non payment overview

Customer Name
OPTICFIBER TECH GMBH

Policy 524080	Short Term 600,000 EUR	Effect from 11/05/2018	Your Reference ---
------------------	---------------------------	---------------------------	-----------------------

[VIEW DETAILS](#)

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.

Cover details for: GLOBEX

Buyer details ^

Buyer ID 7383975	Company registration number 330774221	VAT number 700091127
---------------------	--	-------------------------

Policy ^

Customer name ASCOTT BUILDING	Policy ID 541170
----------------------------------	---------------------

Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/10/2018	Available cover 14,256,874
----------------	-----------------	--	-------------------------------

Cover

Amount 50,000 EUR	Cover status Credit limit No increase in cover	Cover ID 87849372	Your reference <input type="text" value="12345678"/>
----------------------	---	----------------------	---

Application

Date 10/03/2018	Submitted by itbg442
Application amount 100,000	Application terms of payment 180 DAYS
Priority Normal	Atradius can use your name if we contact the buyer N

Decision

Effect from 01/03/2018	Effect to ---
Amount <input type="text" value="200,000"/>	Underwritten after review
3 Conditions	

Additional information and conditions ^

<p>Documents</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Type</th> <th style="width: 50%;">Document date</th> </tr> </thead> <tbody> <tr> <td>Other documents</td> <td>N</td> </tr> </tbody> </table>	Type	Document date	Other documents	N	<p>Conditions</p> <p>T201 the information received from you in respect of this buyer. Thank you for providing this information.</p> <p>T201</p> <p>T502 14 JUN 2018</p>
Type	Document date				
Other documents	N				

[AMEND](#) [CANCEL COVER](#)

[CONTACT](#) [VIEW BUYER](#) [LIST CREDIT LIMITS](#)

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.

Selection

Selected policies

All policies

Currency

Euro (EUR) ▼

[CHANGE SELECTION](#)

Cover list

[REQUEST REPORTS](#)

[VIEW REPORTS](#)

Buyer ID, buyer name or customer reference

[APPLY FILTER](#)

[ADVANCED FILTERS](#)

Sort by: Buyer name ▼

Group by country name

The number of credit limits for the selected policies exceeds 500.
You can export your cover or adjust your filters to display a manageable 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.

Cover type

Credit check

Credit limit

Indications

Cover amount

Full / fixed / partial

Zero / negative

Referred application

Filter by

Decision date

Application date

From date:

To date:

Co-Insured & Affiliates

Please select one or more buyer countries ▲

Abu Dhabi (UAE)

Algeria

Anguilla

Armenia

Azerbaijan

Afghanistan

American Samoa

Antarctica

Aruba

Bahamas

Ajman (UAE)

Andorra

Antigua & Barbuda

Australia

Bahrain

Albania

Angola

Argentina

Austria

Bangladesh

[CLEAR ALL 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.

Selection

Selected policies
All policies

Currency

CHANGE SELECTION

Cover list

REQUEST REPORTS VIEW REPORTS

Buyer ID, buyer name or customer reference

APPLY FILTER
ADVANCED FILTERS
Sort by: Buyer name

Group by country name

<p>VAKMAATSCHAPPIJ NV</p> <p>25,000 EUR</p> <p>VIEW DETAILS</p>	<p>Buyer country Belgium</p> <p>Cover type Credit limit</p> <p>Linked organisation ---</p>	<p>Buyer ID 3396960</p> <p>Effect from date 17/05/2018</p> <p>Buyer rating 56</p>	<p>Customer ref ---</p> <p>Policy 528763</p>
<p>VERPAKKINGEN GROEP NV</p> <p>---</p> <p>VIEW DETAILS</p>	<p>Buyer country Netherlands</p> <p>Cover type Credit limit</p> <p>Linked organisation ---</p>	<p>Buyer ID 5291466</p> <p>Effect from date 08/05/2018</p> <p>Buyer rating 37</p>	<p>Customer ref ---</p> <p>Policy 580051</p>
<p>GLOBEX S.A.R.L.</p> <p>36,000,000 EUR</p> <p>VIEW DETAILS</p> <p>▲ Conditions</p>	<p>Buyer country Netherlands</p> <p>Cover type Credit limit</p> <p>Linked organisation ---</p>	<p>Buyer ID 3981957</p> <p>Effect from date 11/05/2018</p> <p>Buyer rating 28</p>	<p>Customer ref ---</p> <p>Policy 664796</p>
<p>SPT ELECTRONIQUE S.A.</p> <p>0 EUR</p> <p>VIEW DETAILS</p>	<p>Buyer country Luxembourg</p> <p>Cover type Credit limit</p> <p>Linked organisation ---</p>	<p>Buyer ID 8670689</p> <p>Effect from date 17/05/2018</p> <p>Buyer rating N/A</p>	<p>Customer ref ---</p> <p>Policy 524080</p>

Page of 7 (1-5 of 33 items)

K < > X

Show: 5

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.

GLOBEX			Transactions Information	
Buyer details				
Atradius ID 7383975	Company registration number 330774221	VAT number 700091127		
Policy				
Customer name ASCOTT BUILDING	Policy ID 541170	Available cover 		
Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/12/2018	5.006.000 EUR	
SELECT POLICY				
Cover summary		Non payments summary		
Amount 0 EUR	Status Withdrawn	There is no open case for the buyer on this policy		
Cover type Credit limit	VIEW DETAILS	Don't forget to submit your non-payment case, if this buyer has any unpaid invoices with		
		Due date between	29/11/2017 and 29/04/2018	
		Debt amount exceeds	2,500 EUR	
SUBMIT NON PAYMENT				

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'.

Submit case for: GLOBEX

Buyer details - 7383975 ▼

Policy - 541170 ▼

Debt details

Case type: **Collection and claim**

Cover status: has the buyer filed for insolvency?

Customer reference:

Atradius collections required?

Covered by: **Credit Limit / Check** ▼

Claim for unpaid invoices and/or any collections costs?

Financial transactions Group by month

Type	Amount (incl tax)	Tax	Issue date	Due date	Reference	
Invoice ▼	Amount	EUR ▼	Rate % or Amount	Issue date 📅	Due date 📅	ID

ADD

⚠ Total debt amount: 0 EUR

Additional information ▼

SAVE
SUBMIT
VIEW BUYER
LIST CASES

By submitting you agree the information provided is accurate within the terms of your policy.
You may be liable for collections costs in line with your policy and debt collection agreement.

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.

Debt details		
Case type	Cover status	Customer reference
Collection and claim	<input type="checkbox"/> has the buyer filed for insolvency?	<input type="text"/>
<input checked="" type="checkbox"/> Atradius collections required?	Covered by	
<input checked="" type="checkbox"/> Claim for unpaid invoices and/or any collections costs?	Credit Limit / Check <input type="button" value="v"/>	

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.

The screenshot shows the 'Financial transactions' form. At the top right, there is a checkbox labeled 'Group by month'. Below this is a table with columns: Type, Amount (incl tax), Tax, Issue date, Due date, and Reference. The 'Type' column has a dropdown menu with options: Invoice, Credit note, Invoice (highlighted), and Payment. The 'Amount (incl tax)' column has input fields for 'Amount' and 'EUR'. The 'Tax' column has input fields for 'Rate' and '% or Amount'. The 'Issue date' column has an 'Issue date' field with a calendar icon. The 'Due date' column has a 'Due date' field with a calendar icon. The 'Reference' column has an 'ID' field.

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.

This screenshot is similar to the previous one but includes an 'ADD' button at the bottom left. Additionally, the 'Group by month' checkbox is checked, and there is a note: '* use oldest due date for the group'.

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.

Additional information ^

Is this buyer unwilling to pay because of a dispute?

We have retention of title in our items and conditions.

Different debtor details
If the debtor details displayed on your invoices are different to those shown, please enter the details here, otherwise leave blank.

Additional information
Please provide any relevant information that can help speed up the process.

[SAVE](#) [SUBMIT](#) [CANCEL CASE](#) [VIEW BUYER](#) [LIST CASES](#)

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.

Selection

Selected policies
ASCOTT BUILDING - 541170

Currency
Euro (EUR) ▼

SEE ALL
CHANGE SELECTION

Overview

Credit limits

To apply for cover, search for a buyer

<small>Total active</small> 33	<small>Pending decisions</small> 2
<small>Total active amount</small> 212,000	<small>Available cover</small> 51,057,00

VIEW ALL LIMITS
ANALYSE TRENDS

Non payments

To record, search for a buyer

<small>Total open</small> 3	<small>Debt filed</small> 201,153	<small>Collections</small> 44,100	<small>Net position</small> 26,385
---------------------------------------	---	---	--

VIEW ALL CASES
ANALYSE TRENDS

- 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.

My cases

Buyer ID, name, customer ref or case name

REQUEST REPORTS

APPLY FILTER

ADVANCED FILTERS

Sort by: Date ▼

ADVANCED FILTERS Group by country

<small>Case type</small>	<small>Cover status</small>	<small>From date</small>
<input type="checkbox"/> Monitor	<input type="checkbox"/> Open	<input type="text"/>
<input type="checkbox"/> Claim	<input checked="" type="checkbox"/> Partially completed	<small>To date</small>
<input type="checkbox"/> Collection	<input type="checkbox"/> Open no claims filed	<input type="text"/>

Please select one or more buyer countries
▼

GLOBEX	<small>Country</small> Malta	<small>Buyer ID</small> 7383975	<small>Customer reference</small> My Reference
<small>Debt amount</small> 0 EUR	<small>Case type</small> Collection and claim	<small>Case status</small> Partially completed	<small>Created Date</small> 28/09/2017
VIEW DETAILS	<small>Policy ID</small> 541170	<small>Case ID</small> 9834334	

Page 1 of 1 (1 of 1 items)

K < 1 > X

Show: 5 ▼

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'.

Non payments summary

There is no open case for the buyer on this policy

Don't forget to submit your non-payment case, if this buyer has any unpaid invoices with

Due date between	28/06/2018 and 29/07/2018
Debt amount exceeds	2,500 EUR

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.

Additional information for Case: 9834334

Financial transactions Group by month

Type	Amount (incl tax)	Tax	Issue date	Due date	Reference
No financial transactions to display					

ADD

Total debt amount: 500,000,00 EUR

Documents
We require the additional documents to proceed with your case

Documents and Files

Send by

Upload

Document type

Invoices
Statement of account
Historical statement of account which covers the claimed amount and all transactions in the 12 months period prior to the earliest unpaid invoice

File upload

No file selected.

Notes

SUBMIT
CANCEL

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.

GLOBEX
Transactions | Information

Buyer details

Atradius ID 1418014	National registration number 45679845	VAT number 700091127
------------------------	--	-------------------------

Policy

Customer name ASCOTT BUILDING LTD	Policy ID 541170
--------------------------------------	---------------------

Status LIVE	Currency EUR	Insurance year 01/01/2018 to 31/10/2018	Available cover 2,455,000
----------------	-----------------	--	------------------------------

[SELECT POLICY](#)

Cover summary

Amount N/A	Status There is no cover
---------------	-----------------------------

▼

Credit check Credit limit

[NEXT](#)

Non payments summary

Debt filed	Collections	Claims paid	Net position
500,000	333,500	425,000	30,013

[VIEW DETAILS](#)

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 of 7 (1-5 of 34 items)
K < > 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.

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 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.

Selection

Selected policies

All policies

Currency

Euro (EUR) ▾

[CHANGE SELECTION](#)

My cases

Buyer ID, name, customer ref or case ID

[APPLY FILTER](#)

[ADVANCED FILTERS](#)

[REQUEST REPORTS](#)

Sort by: Date ▾

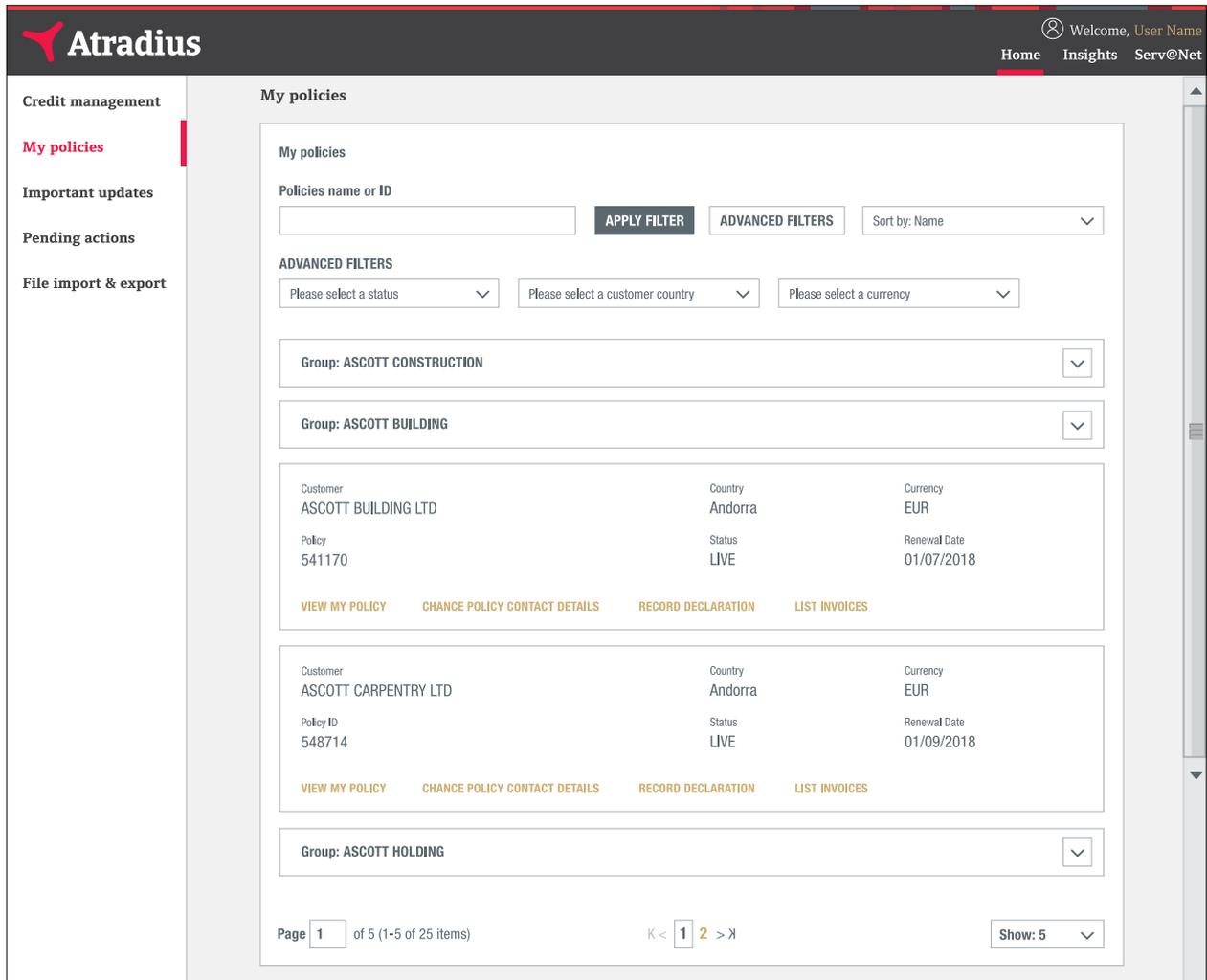
Group by country

VAKMAATSCHAPPIJ NV			
Country	Buyer ID	Customer ref	
Belgium	1418014	---	
Debt amount	Case type	Case status	Received Date
500,000 EUR	Collection and claim	Open	20/10/2018
VIEW DETAILS	Policy ID	Case ID	
	541170	924728	
VERPAKKINGEN GROEP NV			
Country	Buyer ID	Customer ref	
Netherlands	5291466	---	
Debt amount	Case type	Case status	Received Date
8,412 EUR	Monitor only	Open	11/10/2018

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.

GLOBEX

Policy

Customer name ASCOTT BUILDING LTD	Customer ID 4262735	Policy ID 541170
Status LIVE	Currency Euro	Policy type Atradius Global Policy
Declaration type Outstanding amount policy	Language English	Broker MY BROKER

Select insurance period

01/01/18 - 31/12/18 ▼

SELECT POLICY

Select language

English ▼

Danish

Dutch

English

Finnish

Flemish

French

German

Effective from date

11/07/18 📅

REQUEST POLICY DOCUMENT

REFRESH ↻

Language	Effective from date	Requested date

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.

Declarations:

Policy - 541170 ▼

Select declaration period

01/04/18 - 30/06/18 ▼

SELECT POLICY

Create declaration

Please enter amount to the nearest whole unit of the appropriate currency

	Premium	total declared amount
	---	---

Nil declaration

Country	Covertype	Payment terms	Declared amount	Premium rate %
Italy	Credit risk	180 Days	<input style="width: 50px;" type="text" value="Declared amo"/> <input style="width: 50px;" type="text" value="EUR ▼"/>	0.045

ADD

Add invoice text or notes ▼

SAVE DECLARATION

CALCULATE DECLARATION

SUBMIT DECLARATION

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.

Create declaration

Please enter amount to the nearest whole unit of the appropriate currency Premium total declared amount
 --- ---

Nil declaration

Country	Covertime	Payment terms	Declared amount		Premium rate %
Italy	Credit risk	180 Days	Declared amo	EUR ▼	0.999

ADD

Add invoice text or notes ▼

SAVE DECLARATION
CALCULATE DECLARATION
SUBMIT DECLARATION

Adding invoice texts or notes

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

Add invoice text or notes ^

Invoice text

Please enter invoice text here

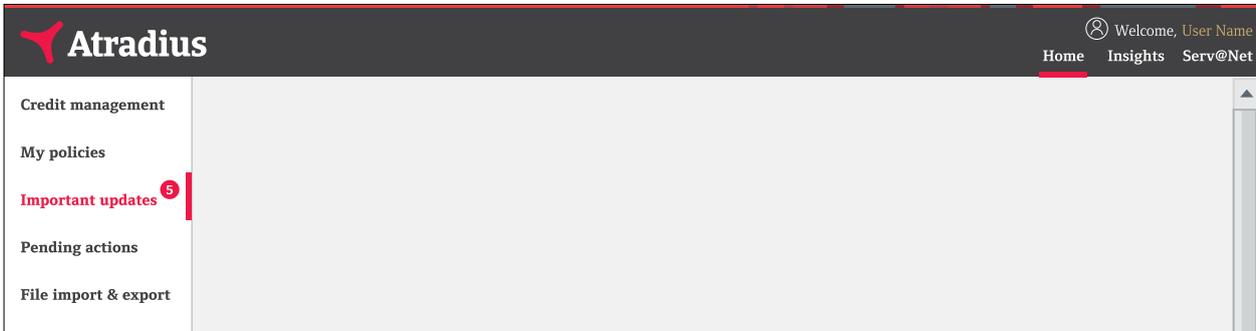
Notes

Please enter notes here

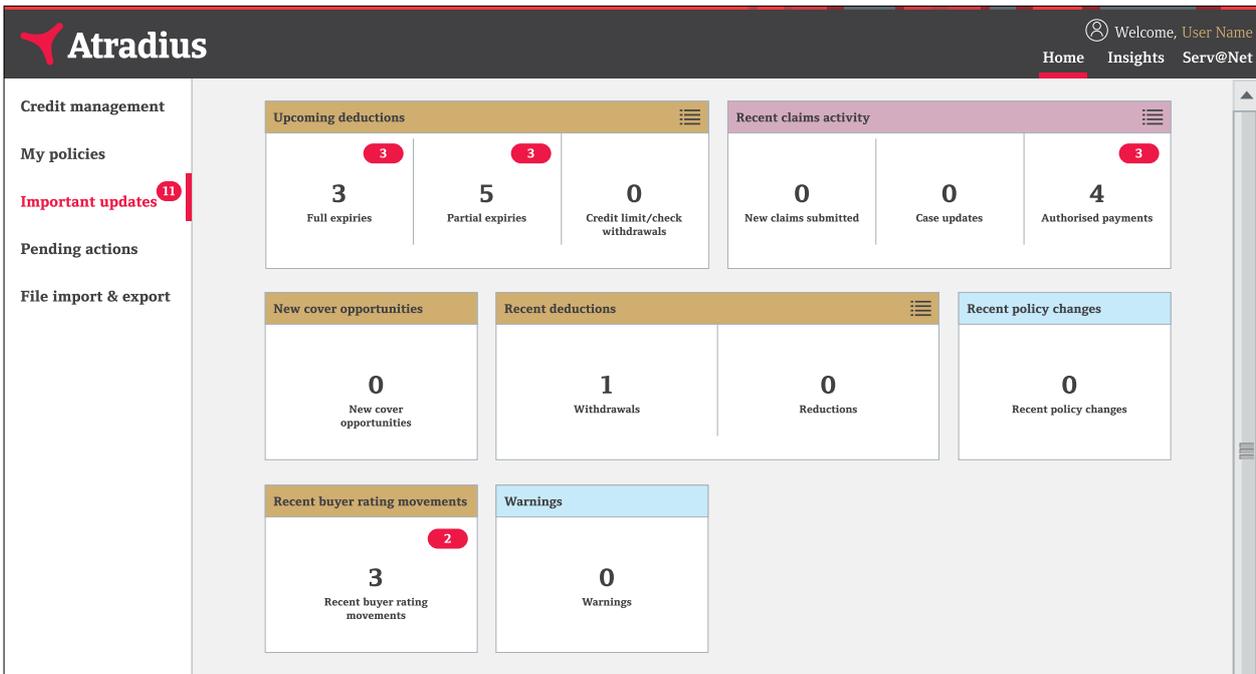
- You can use the Invoice text to have your reference or notes printed on the premium invoice.
- You can use the Notes to inform us about additional details relating to your declaration.

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 example:



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.

BACK

Recent claims activity - Authorised payments

Filter alerts by

Please enter a buyer name, policy ID, customer name, country or description

 Description **3981957 - GLOBEX S.A.R.L.**
Your claim payment has been authorised

[VIEW DETAILS](#) [SHARE](#)

 Description **3981957 - GLOBEX S.A.R.L.**
Your claim payment has been authorised

[VIEW DETAILS](#) [SHARE](#)

 Description **6712300 - WHULAN ELECTRONICS**
Your claim payment has been authorised

[VIEW DETAILS](#) [SHARE](#)

 Description **6712300 - WHULAN ELECTRONICS**
Your claim payment has been authorised

[VIEW DETAILS](#) [SHARE](#)

Page of 1 (1-4 of 4 items) [K <](#) [> X](#) [Show: 5](#)

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.

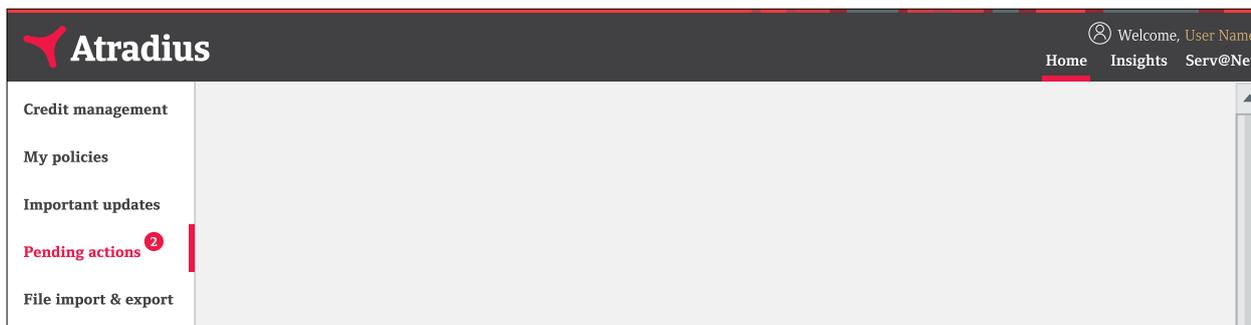
Some topics have more than one panel. If you want to view the updates for all panels of a specific topic, for example Upcoming deductions, you can click on the list icon next to the title.



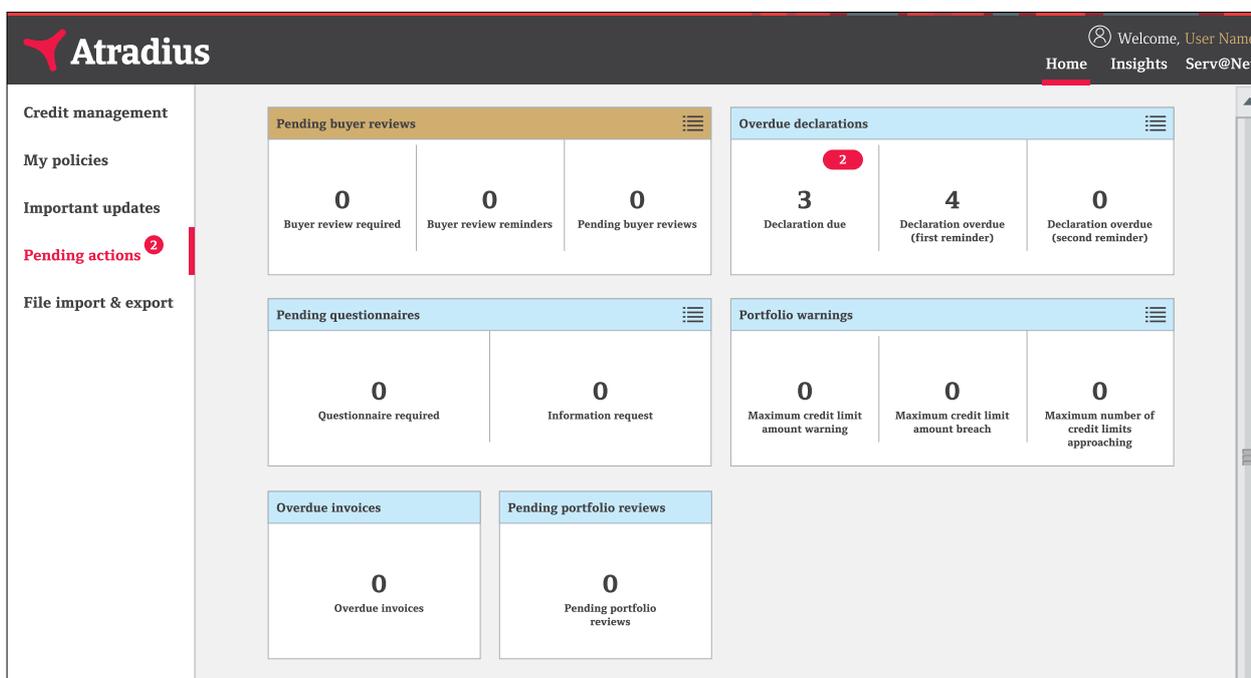
This will give a list of all updates for that topic. Again you can use the filter to select specific updates.

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.

BACK

Overdue declarations - Declarations overdue (first reminder)

Filter alerts by

Please enter a buyer name, policy ID, customer name, country or description

 Description
Please submit your declaration **541170 - ASCOTT BUILDING**
[VIEW DETAILS](#) [SHARE](#)

 Description
Please submit your declaration **587413 - OPTICFIBER TECH GMBH**
[VIEW DETAILS](#) [SHARE](#)

 Description
Please submit your declaration **541170 - ASCOTT BUILDING**
[VIEW DETAILS](#) [SHARE](#)

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.

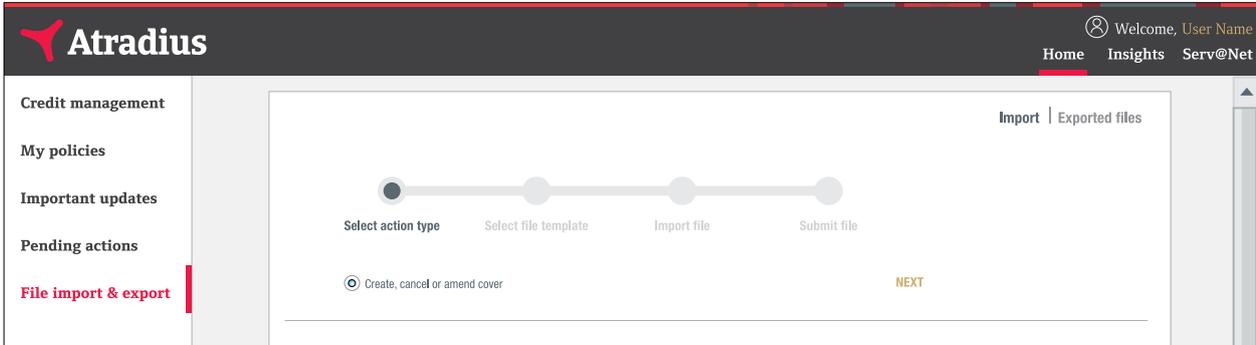


Please remember:

- 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

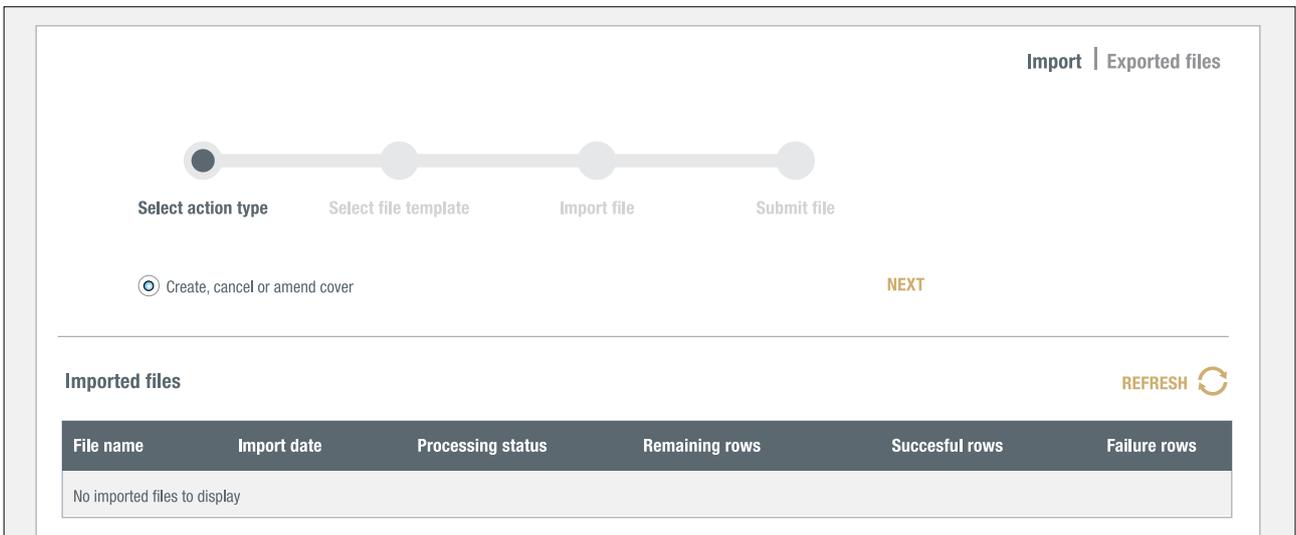
Using the File import & export option you can:



- 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.

File name	Import date	Processing status	Remaining rows	Successful rows	Failure rows
Import CLAs.xlsx	13/07/2018 11:07	Complete	0	157	1

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.

H	I
Currency	
	Invalid currency code

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.

M	N	O
Product code	Error description	
	A Credit Limit Application already exists and supersede is not selected	

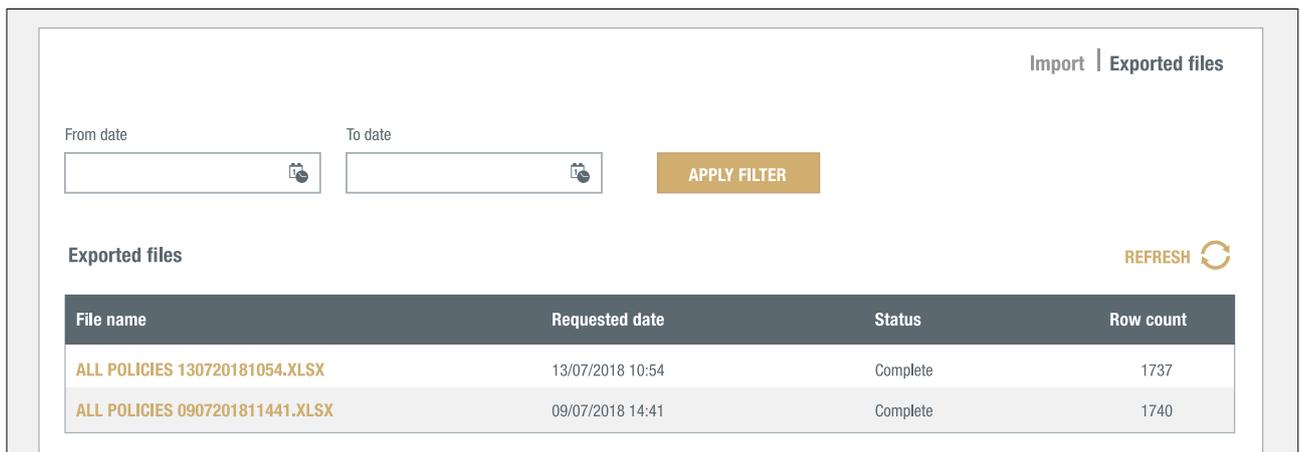
File export

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.



The screenshot shows the "Import | Exported files" section of the interface. It includes date filters for "From date" and "To date", an "APPLY FILTER" button, and a "REFRESH" button with a circular arrow icon. Below is a table of exported files.

File name	Requested date	Status	Row count
ALL POLICIES 130720181054.XLSX	13/07/2018 10:54	Complete	1737
ALL POLICIES 0907201811441.XLSX	09/07/2018 14:41	Complete	1740

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.