



Atradius Atrium

User manual

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

Atradius Atrium is your credit management hub. Through a single portal you can manage your daily policy activities, and analyse your portfolio of customers. It also provides access to Atradius Insights, and our latest news and publications.

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
- Manage all administration of policy details
- Declare business
- Access Atradius Insights

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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

My policies
Communications
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 debt, 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	VIEW ALL CASES	ANALYSE TRENDS	

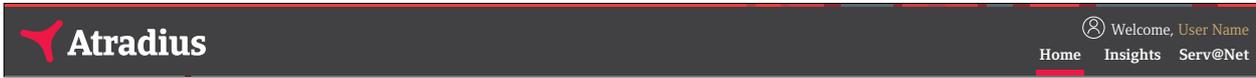
Updates

Changes

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

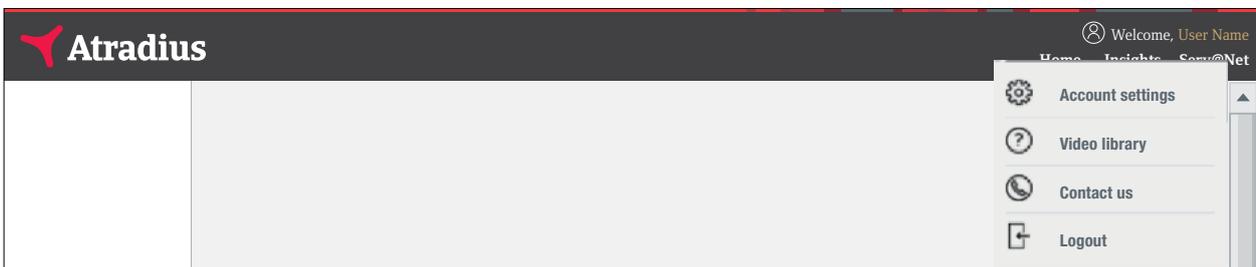
The navigation bar

The black navigation bar at the top of your screen provides you with direct access to Atradius Insights. 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.

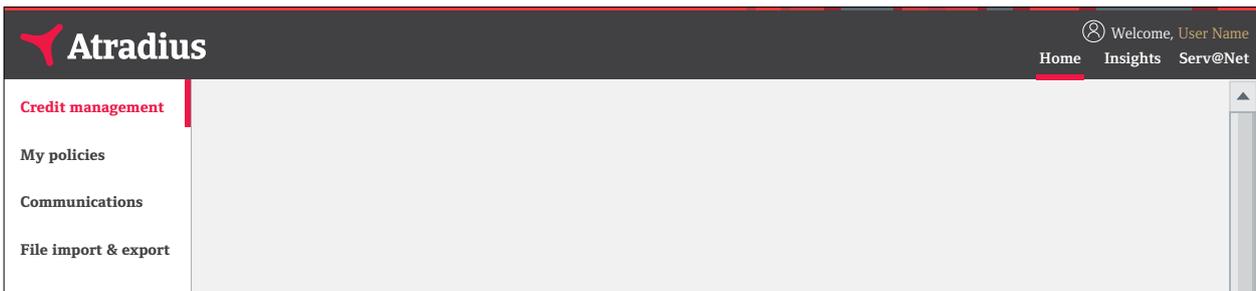


In Account settings you can also set your default buyer country and policy and indicate if you want to receive our alerts via email as well.



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 4 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:

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

Buyer search

Search by Atradius ID Find buyer | Advanced search

OR

Search by country/identifier

[SEARCH](#)

Selection

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

[CHANGE SELECTION](#)

Overview

<p>Credit limits</p> <p>To apply for cover, search for a buyer</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Total active 2603</td> <td style="width: 50%;">Pending decisions 16</td> </tr> <tr> <td>Total active amount 162,492,770</td> <td>Available cover </td> </tr> </table> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> VIEW ALL LIMITS EXPORT ALL LIMITS ANALYSE TRENDS </div>	Total active 2603	Pending decisions 16	Total active amount 162,492,770	Available cover 	<p>Non-payments</p> <p>To record debt, search for a buyer</p> <table style="width: 100%; border: none;"> <tr> <td colspan="3">Total open 5</td> </tr> <tr> <td style="width: 33%;">Debt filed 4,329,092</td> <td style="width: 33%;">Collections 2,105,360</td> <td style="width: 33%;">Net position 1,906,320</td> </tr> </table> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> VIEW ALL CASES ANALYSE TRENDS </div>	Total open 5			Debt filed 4,329,092	Collections 2,105,360	Net position 1,906,320
Total active 2603	Pending decisions 16										
Total active amount 162,492,770	Available cover 										
Total open 5											
Debt filed 4,329,092	Collections 2,105,360	Net position 1,906,320									

Updates

Changes

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

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. As you can see the default country has been selected.

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

Policy 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

<input checked="" type="checkbox"/> 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 < > K

Show: 5 ▼

Select all listed policies

CHANGE SELECTION

In the Selection panel you can now find your selected policies and you can also change the currency you want to see the amounts in.

Selection

Selected policies
ASCOTT BUILDING - 541170

Currency
Euro (EUR) ▾

- Afghani (AFA)
- Argentinian Peso (ARS)
- Australian Dollar (AUD)

SEE ALL **CHANGE SELECTION**

Overview

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

Overview

Credit limits		Non-payments		
To apply for cover, search for a buyer		To record debt, 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	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.

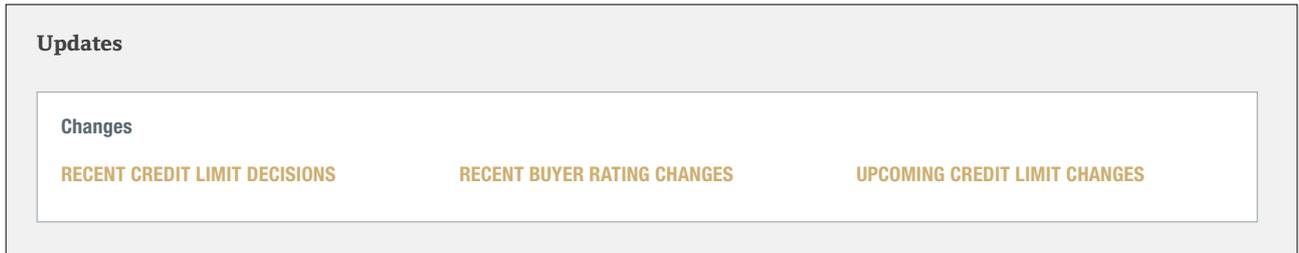
Non-payments

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.



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

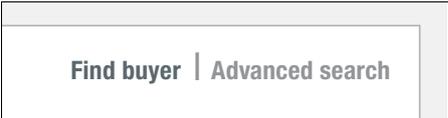
- RECENT CREDIT LIMIT DECISIONS
- RECENT BUYER RATING CHANGES
- UPCOMING CREDIT LIMIT CHANGES

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.

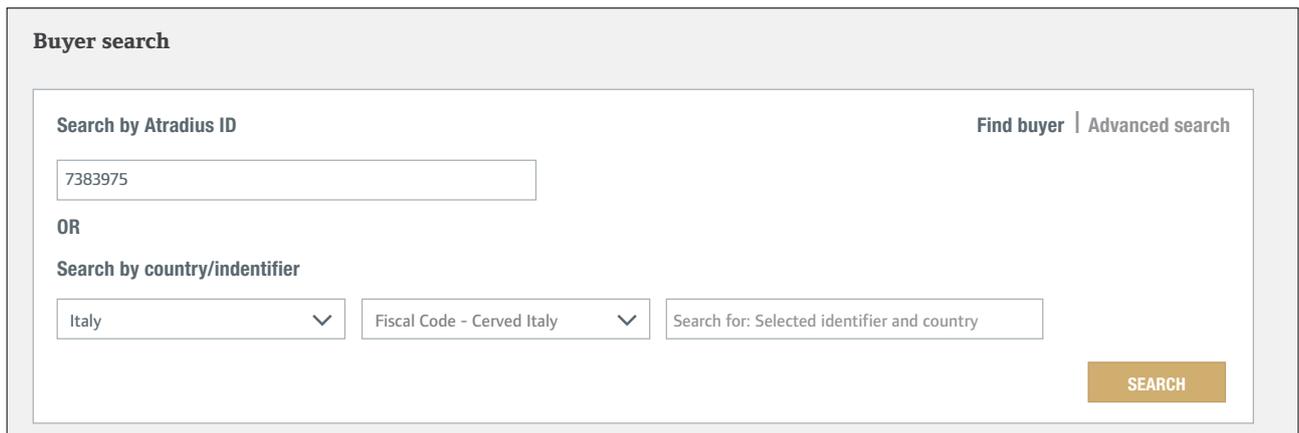
In most screens Buyer search is available at the top. When you are on a screen that does not display Buyer search, you can click on Credit management from the menu on the left or on the Atradius logo.

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



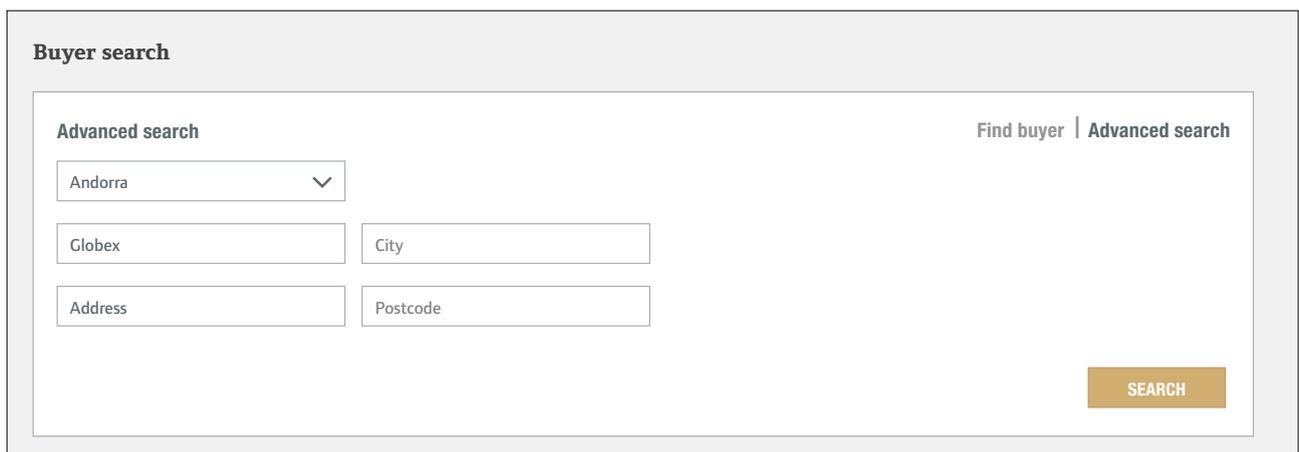
Find buyer | Advanced search

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.

No buyers found, provide more information and search again.

Page of 5 (1-5 of 25 items) K < > K

Show: 5

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 *

Address *

Region

Postcode ⓘ

Telephone

Email

VAT number ⓘ

National registration number ⓘ

Legal type *

City *

Website

* Mandatory fields

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	Dun & Bradstreet 7383975
------------------------	--	-------------------------	-----------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover  5.006.000 EUR
Status LIVE	Currency EUR	Insurance year 01/07/2018 to 30/06/2019

[SELECT POLICY](#)

Cover summary

Amount: N/A Status: You have not applied for cover

EUR
▼

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	01/09/2018
Debt amount exceeds	15,000 EUR

[SUBMIT 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

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	Dun & Bradstreet 7383975
------------------------	--	-------------------------	-----------------------------

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 
Status LIVE	Currency EUR	Insurance year 01/07/2018 to 30/06/2019
		5.006.000 EUR

[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 You have not applied for cover
---------------	--

Amount: EUR Customer reference:

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 OR AMEND

VIEW HISTORIC COVER gives an overview of any previous cover for this buyer on the selected policy.

VIEW OR AMEND 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	National registration number 330774221	VAT number 700091127	Dun & Bradstreet 7383975
---------------------	---	-------------------------	-----------------------------

Policy ^

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover 
Status LIVE	Currency EUR	Insurance year 01/07/2018 to 30/06/2019
		5.006.000 EUR

Cover

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

<p>Application</p> <table border="0"> <tr> <td>Date 01/03/2018</td> <td>Submitted by itbg442</td> </tr> <tr> <td>Application amount 50,000</td> <td>Application terms of payment 180 DAYS</td> </tr> <tr> <td>Priority Normal</td> <td>Associate company N</td> </tr> </table> <p>Atradius can use your name if we contact the buyer No</p>	Date 01/03/2018	Submitted by itbg442	Application amount 50,000	Application terms of payment 180 DAYS	Priority Normal	Associate company N	<p>Decision</p> <table border="0"> <tr> <td>Effect from 01/03/2018</td> <td>Effect to ---</td> </tr> <tr> <td>Amount <input type="text" value="50,000"/></td> <td></td> </tr> <tr> <td colspan="2"> 1 Conditions</td> </tr> </table>	Effect from 01/03/2018	Effect to ---	Amount <input type="text" value="50,000"/>		 1 Conditions	
Date 01/03/2018	Submitted by itbg442												
Application amount 50,000	Application terms of payment 180 DAYS												
Priority Normal	Associate company N												
Effect from 01/03/2018	Effect to ---												
Amount <input type="text" value="50,000"/>													
 1 Conditions													

Additional information and conditions  ^

<p>Documents</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">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>T608 Please note that the buyer on whom cover was previously given has now changed its name and/or address to the above. Your Credit Limit is reissued accordingly and supersedes the previous approval.</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	01/09/2018
Debt amount exceeds	15,000 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	Collections	Claims paid	Net positions
77,888	0	60,000	17.888

[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 524080	Credit limit 35,000 EUR	Effect from 11/05/2018	Customer reference ---
------------------	----------------------------	---------------------------	---------------------------

[VIEW OR AMEND](#)

If there are any other policies in your portfolio with cover on this buyer, you will find them here. Clicking the VIEW OR AMEND 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)	23/10/1956	Trading
Number of employees			
337			

Contact

Address	City	Country	Postcode
MERIT 362	ANDORRA LA VELLA	Andorra	AD5000
Region	Telephone	Website	
---	0987 654321	www.globex.ad	

Buyer rating

Buyer rating	Parent company
34 29/03/2018	GLOBEX HOLDING LTD
Rating change	Class
3 ▲ 17/03/2018	2

Financial information

Last balance sheet date	Type
31/12/2017	Non-consolidated

Related publications

- 28-06-2018 EN **The Americas - an increase of overdue B2B receivables:** The percentage of overdue B2B invoices increased in 2018 impacting 64.1% of survey respondents in countries surveyed in the Americas.
- 28-06-2018 EN **Brazil - high bankruptcy rate, high uncollectables rate:** Like most of their peers in Americas, respondents in Brazil reported an increase in the proportion of overdue B2B invoices this year.
- 21-06-2018 EN **Brexit effect already being felt in UK-EU trade:** Pound sterling depreciation in the aftermath of the Brexit referendum in June 2016 has had significant impacts on UK-EU trade flows.

1-3 of 22
< >
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 Cover summary indicates that there is no cover.

The Available cover graphic shows how much room is still available for additional cover under the selected policy.

Atradius Atrium only can 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	Dun & Bradstreet 7383975
------------------------	--	-------------------------	-----------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover 9% 5.006.000 EUR
Status LIVE	Currency EUR	Insurance year 01/07/2018 to 30/06/2019

[SELECT POLICY](#)

Cover summary

Amount N/A	Status You have not applied for cover
---------------	--

Amount EUR Customer 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	01/09/2018
Debt amount exceeds	15,000 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: N/A Status: You have not applied for cover

Amount: EUR Customer reference:

Credit check Credit limit

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

Applications details: GLOBEX

Buyer details - 7383975 v

Policy - 541170 v

⚠ Review and confirm application

Cover type: Credit limit Amount: Currency: EUR Customer reference:

Cover start date: 17/05/2018 Terms of payment: Days Atradius can use your name if we contact the buyer Priority: Normal High

Additional information

Atradius may request updated credit information and financials.

If you have recent accounts or trading experience please submit to support the application.

Add files or notes v

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



150,000 EUR Approved

[VIEW COVER DETAILS](#) [VIEW BUYER](#)



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
- Customer 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.

Additional information

Atradius may request updated credit information and financials.
If you have recent accounts or trading experience please submit to support the application.

Add files or notes

Upload documents and notes

Sent by

Upload

Email

Post

Annual accounts

Interim accounts

Other documents

Notes

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.

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

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 in 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,

Cover summary [VIEW HISTORIC COVER](#)

Amount: NA
10,000 EUR

Status: You have not applied for cover

Customer reference:

Credit check Credit limit

[NEXT](#)

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

10,000 EUR Approved

[VIEW COVER DETAILS](#) [VIEW BUYER](#)

Refused

Please select view cover details to see further details about the decision

[VIEW COVER DETAILS](#) [VIEW BUYER](#)



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 ▼

Policy ▼

Cover

Amount	Cover status	Cover ID	Customer reference
10,000 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>01/03/2018</td> <td>itbg442</td> </tr> <tr> <td>Application amount</td> <td>Application terms of payment</td> </tr> <tr> <td>10,000</td> <td>180 DAYS</td> </tr> <tr> <td>Priority</td> <td>Associate company</td> </tr> <tr> <td>Normal</td> <td>N</td> </tr> <tr> <td colspan="2">Atradius can use your name if we contact the buyer</td> </tr> <tr> <td colspan="2">No</td> </tr> </table>	Date	Submitted by	01/03/2018	itbg442	Application amount	Application terms of payment	10,000	180 DAYS	Priority	Associate company	Normal	N	Atradius can use your name if we contact the buyer		No		<p>Decision</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Effect from</td> <td style="width: 50%;">Effect to</td> </tr> <tr> <td>01/03/2018</td> <td>---</td> </tr> <tr> <td>Amount</td> <td></td> </tr> <tr> <td><input type="text" value="10,000"/></td> <td></td> </tr> <tr> <td colspan="2">▲ 1 Conditions</td> </tr> </table>	Effect from	Effect to	01/03/2018	---	Amount		<input type="text" value="10,000"/>		▲ 1 Conditions	
Date	Submitted by																										
01/03/2018	itbg442																										
Application amount	Application terms of payment																										
10,000	180 DAYS																										
Priority	Associate company																										
Normal	N																										
Atradius can use your name if we contact the buyer																											
No																											
Effect from	Effect to																										
01/03/2018	---																										
Amount																											
<input type="text" value="10,000"/>																											
▲ 1 Conditions																											

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 ▼

Policy ▼

Cover

Amount	Cover status	Cover ID	Customer reference
10,000 EUR	Credit check Approved	87849372	<input type="text" value="12345678"/>

Application	Decision												
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Date	Submitted by												
01/03/2018	itbg442												
Effect from	Effect to												
01/03/2018	---												
Amount													
<input type="text" value="10,000"/>													

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 ▼

Policy ▼

Cover

Amount	Cover status	Cover ID	Customer reference
10,000 EUR	Indication	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>01/03/2018</td> <td>itbg442</td> </tr> <tr> <td>Application amount</td> <td>Application terms of payment</td> </tr> <tr> <td>10,000</td> <td>180 DAYS</td> </tr> <tr> <td>Priority</td> <td>Associate company</td> </tr> <tr> <td>Normal</td> <td>N</td> </tr> </table> <p>Atradius can use your name if we contact the buyer</p> <p>No</p>	Date	Submitted by	01/03/2018	itbg442	Application amount	Application terms of payment	10,000	180 DAYS	Priority	Associate company	Normal	N	<p>Decision</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Effect from</td> <td style="width: 50%;">Effect to</td> </tr> <tr> <td>01/03/2018</td> <td>---</td> </tr> <tr> <td>Amount</td> <td></td> </tr> <tr> <td><input type="text" value="10,000"/></td> <td></td> </tr> <tr> <td colspan="2">▲ 2 Conditions</td> </tr> </table>	Effect from	Effect to	01/03/2018	---	Amount		<input type="text" value="10,000"/>		▲ 2 Conditions	
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01/03/2018	---																						
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▲ 2 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 OR AMEND

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

<small>Policy</small> 524080	<small>Credit limit</small> 35,000 EUR	<small>Effect from</small> 11/05/2018	<small>Customer reference</small> ---
---------------------------------	---	--	--

[VIEW OR AMEND](#)

The VIEW OR AMEND 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 summary

[VIEW HISTORIC COVER](#)

<small>Amount</small> 150,000 EUR	<small>Status</small> Approved ▲
<small>Cover type</small> Credit limit	VIEW OR AMEND

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.

Cover list

[REQUEST 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 credit limits by requesting a report 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:

Please select one or more buyer countries ^

Abu Dhabi (UAE)
 Algeria
 Anguila
 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 OR AMEND link takes you to the Cover details page of that limit.

Cover list

REQUEST 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>21,000 EUR</p> <p style="color: #e67e22; font-weight: bold;">VIEW OR AMEND</p>	<p>Buyer country Belgium</p> <p>Cover type Credit limit</p> <p>Co-Insured & Affiliates ---</p>	<p>Buyer ID 3396960</p> <p>Decision date 17/05/2018</p> <p>Cover status Approved</p>	<p>Customer reference ---</p> <p>Policy 528763</p> <p>Buyer rating 56</p>
<p>VERPAKKINGEN GROEP NV</p> <p>225,000 EUR</p> <p style="color: #e67e22; font-weight: bold;">VIEW OR AMEND</p>	<p>Buyer country Netherlands</p> <p>Cover type Credit limit</p> <p>Co-Insured & Affiliates ---</p>	<p>Buyer ID 5291466</p> <p>Decision date 08/05/2018</p> <p>Cover status Reduced</p>	<p>Customer reference ---</p> <p>Policy 580051</p> <p>Buyer rating 37</p>
<p>GLOBEX S.A.R.L.</p> <p>160,000 EUR</p> <p style="color: #e67e22; font-weight: bold;">VIEW OR AMEND</p> <p>▲ Conditions</p>	<p>Buyer country Netherlands</p> <p>Cover type Credit limit</p> <p>Co-Insured & Affiliates ---</p>	<p>Buyer ID 3981957</p> <p>Decision date 11/05/2018</p> <p>Cover status Reissued</p>	<p>Customer reference ---</p> <p>Policy 664796</p> <p>Buyer rating 28</p>
<p>SPT ELECTRONIQUE S.A.</p> <p>15,000 EUR</p> <p style="color: #e67e22; font-weight: bold;">VIEW OR AMEND</p>	<p>Buyer country Luxembourg</p> <p>Cover type Credit check</p> <p>Co-Insured & Affiliates ---</p>	<p>Buyer ID 8670689</p> <p>Decision date 17/05/2018</p> <p>Cover status Approved</p>	<p>Customer reference ---</p> <p>Policy 524080</p> <p>Buyer rating N/A</p>

Page 1 of 5 (1-5 of 25 items)

K < 1 2 > K

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	Dun & Bradstreet 7383975
------------------------	--	-------------------------	-----------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover 
Status LIVE	Currency EUR	Insurance year 01/07/2018 to 30/06/2019
		5.006.000 EUR

[SELECT POLICY](#)

Cover summary

Amount N/A	Status You have not applied for cover
---------------	--

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	01/09/2018
Debt amount exceeds	15,000 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.

30 Atradius Atrium - User Manual



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.

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:

Claim required Group by month

Type	Amount (incl tax)	Tax	Issue date	Due date	Reference
<input type="text" value="Invoice"/> ▼	<input type="text" value="Amount"/> <input type="text" value="EUR"/> ▼	<input type="text" value="Rate"/> % or <input type="text" value="Amount"/>	<input type="text" value="Issue date"/> 📅	<input type="text" value="Due date"/> 📅	<input type="text" value="ID"/>

ADD

⚠️ **Total debt amount: 0.00 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.

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.

Financial transactions Group by month

Type	Amount (incl tax)	Tax	Issue date	Due date	Reference
Invoice Credit note Invoice Payment	Amount EUR Rate % or Amount		Issue date	Due date	ID

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.

Financial transactions Group by month * if you are grouping invoices by month, please use the oldest due date of the invoices within the group

Type	Amount (incl tax)	Tax	Issue date	Last issue date	Due date *	Reference
Invoice	Amount EUR	Rate % or Amount	Issue date	Last issue	Due date	ID

ADD

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, you have retention of title in your contract with the buyer, or payee or assignee for this case.

Additional information
⤴

Is this buyer unwilling to pay because of a dispute?

No 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.

Is the Case in respect of pre-credit risk?

Additional information

Please provide any relevant information that can help speed up the process. If a payee applies to this case, as an assignee or beneficiary, please provide the name here.

SAVE

SUBMIT

[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

Total active	Pending decisions
33	2
Total active amount	Available policy cover
212,000	51,057,00

[VIEW ALL LIMITS](#)

[EXPORT ALL LIMITS](#)

[ANALYSE TRENDS](#)

Non-payments

To record debt, search for a buyer

Total open	Debt filed	Collections	Net position
3	201,153	44,100	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'.

My cases

Buyer ID, name, customer ref or case name

[REQUEST REPORTS](#)

APPLY FILTER

ADVANCED FILTERS

Sort by: Date ▼

ADVANCED FILTERS Group by country

<p>Case type</p> <p><input type="checkbox"/> Monitor</p> <p><input type="checkbox"/> Claim</p> <p><input type="checkbox"/> Collection</p>	<p>Cover status</p> <p><input type="checkbox"/> Open</p> <p><input checked="" type="checkbox"/> Partially completed</p> <p><input type="checkbox"/> Open no claims filed</p>	<p>From date</p> <input style="width: 100%;" type="text"/>
		<p>To date</p> <input style="width: 100%;" type="text"/>

Please select one or more buyer countries

GLOBEX			
	Country	Buyer ID	Customer reference
	Andorra	7383975	---
Debt amount	Case type	Case status	Created Date
---	Collection and claim	Partially completed	28/09/2017
VIEW OR AMEND	Policy ID	Case ID	
	541170	9834334	

Page of 1 (1 of 1 items)

K < > X

Show: 5 ▼

The advanced filters also give you the option to quickly select and find your saved cases.

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	01/09/2018
Debt amount exceeds	15,000 EUR

[CONTINUE WITH SAVED CASE](#)

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.

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: 30,000.00 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 7383975	Company registration number 330774221	VAT number 700091127	Dun & Bradstreet 7383975
------------------------	--	-------------------------	-----------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170	Available cover  9%	
Status LIVE	Currency EUR	Insurance year 01/07/2018 to 30/06/2019	5.006.000 EUR

[SELECT POLICY](#)

Cover summary [VIEW HISTORIC COVER](#)

Amount N/A	Status You have not applied for cover
---------------	--

EUR

▼

Credit check
 Credit limit

[NEXT](#)

Non-payments summary

Debt filed	Collections	Claims paid	Net positions
77,888	0	60,000	17.888

[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 ▼

Case details

Case ID 924728	Customer reference 12345678	Submitted by itbg442	Claims paid 02/07/2018
Cover 750.000	Cover type Credit limit/Credit Check	Monitor status Awaiting Dividends	Claims status Claim Fully Settled

	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 5 (1-5 of 25 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 of 5 (1-5 of 25 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

REQUEST REPORTS

Buyer ID, name, customer ref or case ID

APPLY FILTER

ADVANCED FILTERS

Sort by: Date ▾

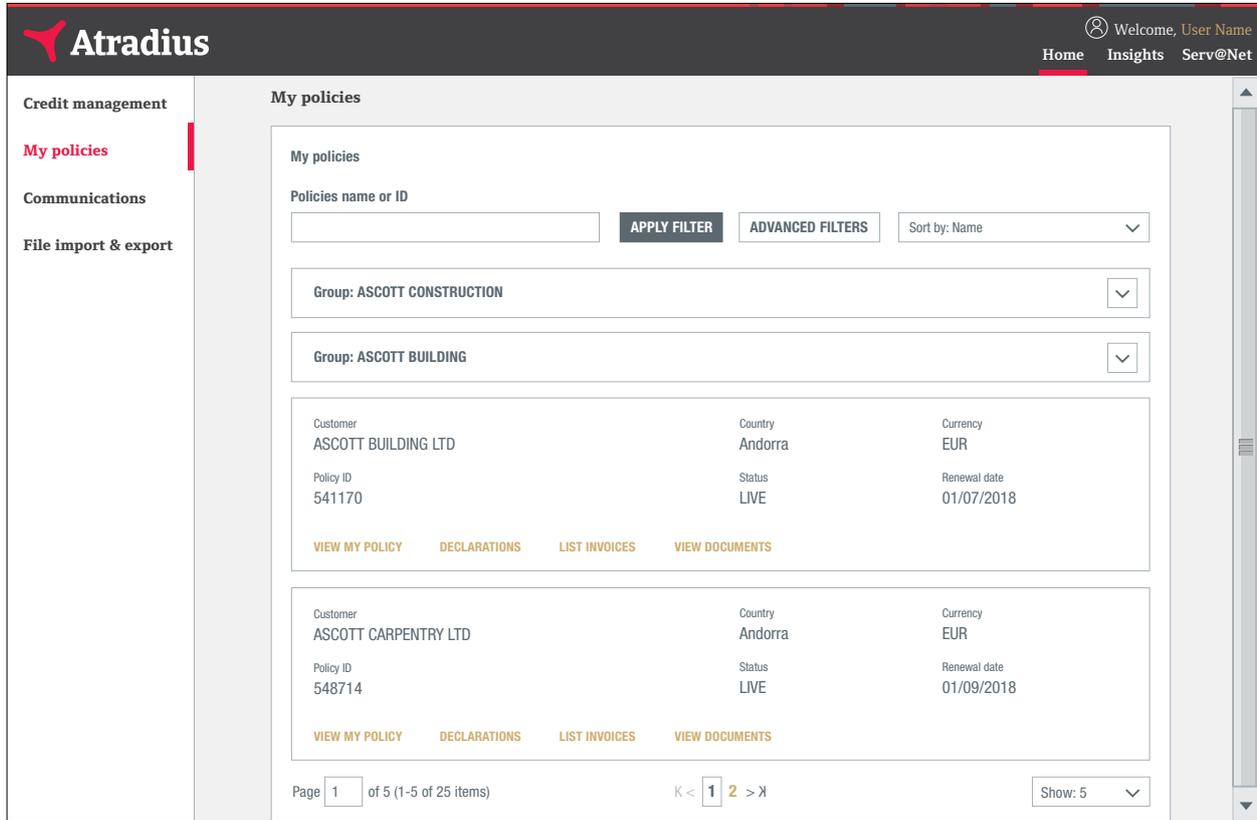
Group by country

VAKMAATSCHAPPIJ NV			
Country	Belgium	Buyer ID	1418014
Customer reference	---		
Debt amount	Case type	Case status	Received date
500,000 EUR	Collection and claim	Open	20/10/2018
VIEW DETAILS			
Policy ID	541170	Case ID	924728
VERPAKKINGEN GROEP NV			
Country	Netherlands	Buyer ID	5291466
Customer reference	---		
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 provides you with access to your policy documents and declarations. You also have access to your invoices and other documents.



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
- DECLARATIONS** Here you send declarations for your policies to Atradius
- LIST INVOICES** This new option enables you to see all the invoices for the policy
- VIEW DOCUMENTS** This new function enables you to view documents, such as credit limit decisions, or documents that have previously been uploaded when submitting claims, or credit limit applications

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.

Policy Summary

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

Select insurance period
 SELECT POLICY

Select language

English ▼

Danish

Dutch

English

Finnish

Flemish

French

German

Effective from date

 🗓️

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 DECLARATIONS link takes you to the declaration screen for the policy selected in My Policies.

Declarations

Policy - 541170 ▼

Select declaration period

01/04/18 - 30/06/18 ▼

SELECT POLICY

Create declaration

Declaration was due on 25/10/18 and is now 12 day(s) late
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	Declared amo	EUR ▼	0.045

ADD

Add invoice text or notes ▼

SAVE DECLARATION

CALCULATE PREMIUM

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

Declaration was due on 25/10/18 and is now 12 day(s) late
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	Declared amo	EUR ▾	0.045

ADD

Add invoice text or notes ▾

SAVE DECLARATION
CALCULATE PREMIUM
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.

Getting a copy of your invoices

Clicking on LIST INVOICES gives you an overview of invoices sent to you by Atradius. It shows details like the type of invoice, date and amount and how much is still outstanding.

List invoices

Policy - 541170 ▼

SELECT POLICY

Invoice ID

APPLY FILTER

ADVANCED FILTERS

Invoice type

▼

<p>Invoice amount 2,126.02</p> <p style="font-size: 0.8em; color: #d9534f;">VIEW DOCUMENT</p>	<p>Amount outstanding 2,126.02</p> <p>Date issued 03/09/2018</p>	<p>Invoice type Normail Premium</p> <p>Due date 18/09/2018</p>	<p>Invoice ID 369852147</p> <p>Declaration period 01/08/2018 to 31/08/2018</p>
<p>Invoice amount 2,431.35</p> <p style="font-size: 0.8em; color: #d9534f;">VIEW DOCUMENT</p>	<p>Amount outstanding 0.00</p> <p>Date issued 06/09/2018</p>	<p>Invoice type Normail Premium</p> <p>Due date 21/08/2018</p>	<p>Invoice ID 369852141</p> <p>Declaration period 01/07/2018 to 31/07/2018</p>
<p>Invoice amount - 22,559.00</p> <p style="font-size: 0.8em; color: #d9534f;">VIEW DOCUMENT</p>	<p>Amount outstanding 0.00</p> <p>Date issued 05/07/2018</p>	<p>Invoice type Normail Premium</p> <p>Due date 20/07/2018</p>	<p>Invoice ID 852147963</p> <p>Declaration period ---</p>
<p>Invoice amount 352.77</p> <p style="font-size: 0.8em; color: #d9534f;">VIEW DOCUMENT</p>	<p>Amount outstanding 0.00</p> <p>Date issued 11/06/2018</p>	<p>Invoice type Normail Premium</p> <p>Due date 26/06/2018</p>	<p>Invoice ID 789654123</p> <p>Declaration period ---</p>
<p>Invoice amount 1,991.80</p> <p style="font-size: 0.8em; color: #d9534f;">VIEW DOCUMENT</p>	<p>Amount outstanding 0.00</p> <p>Date issued 07/05/2018</p>	<p>Invoice type Normail Premium</p> <p>Due date 22/0/2018</p>	<p>Invoice ID 951357482</p> <p>Declaration period ---</p>

Page 1 of 15 (1-5 of 73 items)

K < 1 2 > N

Show: 5 ▼

The list of invoices is sorted by type. This sorting order can be changed by using the drop down menu at the top right.

The screenshot shows the top section of the invoice list interface. It includes an 'Invoice ID' search field with an 'APPLY FILTER' button. To the right is an 'ADVANCED FILTERS' button and an 'Invoice type' dropdown menu. Below these are summary statistics: 'Invoice amount 2,126.02' with a 'VIEW DOCUMENT' link, 'Amount outstanding 2,126.02', and 'Invoice type Normail Premium'. At the bottom, there are labels for 'Date issued', 'Due date', and 'Declaration period'.

The filter on top of the screen enables you to quickly find an invoice by entering the invoice ID (or accounting reference). The ADVANCED FILTERS let you find your paid or unpaid invoices, or search by invoice dates.

The screenshot displays the 'ADVANCED FILTERS' section. It features an 'Invoice ID' search field and an 'APPLY FILTER' button. Below this are checkboxes for 'Paid' and 'Unpaid' status. There are also 'From date:' and 'To date:' input fields with calendar icons. A section titled 'Please select one or more invoice types' contains a list of invoice types with checkboxes: 'Advanced premium', 'Claims collection/opening fee invoice', 'Minimum premium reconciliation', 'Advanced premium reconciliation', 'Clients proceeds of recovery', 'Normal premium', 'Bonus/surcharge reconciliation', 'Collection fee (destination AR)', 'Policy admin', 'C/L charge', 'Fixed premium', and 'Recovery allocation invoice'. A 'CLEAR ALL INVOICE TYPES' button is located at the bottom right of this section.

For most invoices clicking VIEW DOCUMENT shows a PDF version of the invoice. Claims related invoices cannot be accessed at the moment.

Viewing your documents

VIEW DOCUMENTS enables you to view documents, such as credit limit decisions, or documents that have previously been uploaded when submitting claims or credit limit applications.

View documents

Policy - 541170 ▼

SELECT POLICY

Buyer information

Non-payments

Credit limits

Start date:

End date:

Search on

SEARCH

For each of your policies the VIEW DOCUMENTS link gives you access to the following document libraries:

- Buyer information Only documents that have been submitted in support of a credit limit application
- Non-payments Only documents that have been submitted in support of a non-payment case
- Credit limits Credit limit decisions

Your policy documents can be accessed through the VIEW MY POLICY link in My policies.

Customer ASCOTT BUILDING LTD	Country Andorra	Currency EUR
Policy ID 541170	Status LIVE	Renewal date 01/07/2018
VIEW MY POLICY DECLARATIONS LIST INVOICES VIEW DOCUMENTS		

To view a document, select the library you would like to view. You can limit the search by entering a date range. For Buyer information you will need a Buyer ID or the Customer reference to perform the search, for Non-payments a Case ID or the Customer reference, and for Credit limits the Buyer ID. If you do not have the Buyer ID or Case ID at hand you can search them by clicking the SEARCH BUYER button.

Search on

▼

SEARCH BUYER

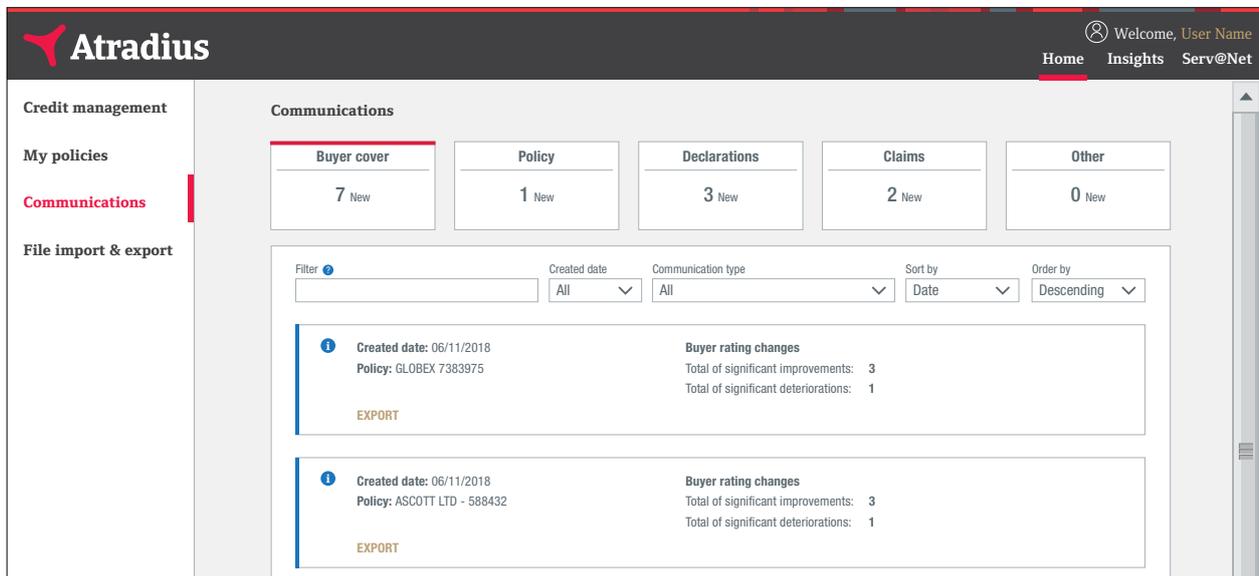
SEARCH

Communications

All your important notifications, messages and publications have been combined into a single overview.

Communications can be accessed from the main menu on the left hand side. All communication has been categorised in different groups:

- Buyer cover** Including all buyer and cover related alerts and recent events
- Policy** Including policy and invoice related alerts and recent events
- Declarations** Declaration alerts to remind you to declare your business
- Claims** Including all non-payment related alerts and recent events
- Other** Including news, messages and publications



Any new unseen items are coloured and the panels on top show how many there are.

-  **Red** Indicates that your cover is impacted or action needs to be taken, e.g. buyer review reminders, declaration reminders or withdrawal of cover.
-  **Orange** Indicates events you should be aware about, e.g. buyer reviews, expiration of cover, updates on non-payment cases.
-  **Green** Indicates events like new cover opportunities and publications on new markets and trade
-  **Blue** Shows actions that you have taken, e.g. cover you have applied for or cancelled, or actions that Atradius has taken, e.g. changes in credit limit costs, closure of a collection case.

Once a category has been viewed the colours disappear and the number in the panel is reset to 0.

You can filter communication items using the filter options.

Communications

Buyer cover	Policy	Declarations	Claims	Other
7 <small>New</small>	1 <small>New</small>	3 <small>New</small>	2 <small>New</small>	0 <small>New</small>

Filter ? Created date: All v

Communication type: All v Sort by: Date v Order by: Descending v

You can filter using:

- Buyer name
- Buyer ID
- Customer name
- Customer reference
- Policy group
- Policy ID

Buyer rating changes

Cancellation of cover

Credit limit decision

Expiration of cover

Fully approved decision

Partial decision

Withdrawal of cover

Zero decision

All

You can filter using the Buyer name or ID, Policy group or ID, Customer name or Customer reference, or using any of the drop down menus. The Communication type drop down menu enables you to find the items that relate to a specific topic, for example: Expiration of cover.

Each of the communication items has a link that will take you to its specific details.

▲ **Created date:** 12/10/2018

Buyer: SPT ELECTRONIQUE S.A.

Buyer country: Luxembourg

Policy: GLOBEX 4668243

[COVER DETAILS](#)

Expiration of cover

Credit limit due to expire within 30 days. This alert will be deleted if a new application is made

Cover ID: 86706824

Cover amount: 40,000 EUR

Customer reference: 524080

The Other category contains messages, news and publications that you may find interesting.

Communications

Buyer cover	Policy	Declarations	Claims	Other
7 <small>New</small>	1 <small>New</small>	3 <small>New</small>	2 <small>New</small>	0 <small>New</small>

Created date: All v Communication type: All v Order by: Descending v

The Americas - an increase of overdue B2B receivables

Created date: 28/06/2018

The percentage of overdue B2B invoices increased in 2018 impacting 64.1% of survey respondents in countries surveyed in the Ameircas.

[VIEW DETAILS](#)

Brazil - high bankruptcy rate, high uncollectables rate

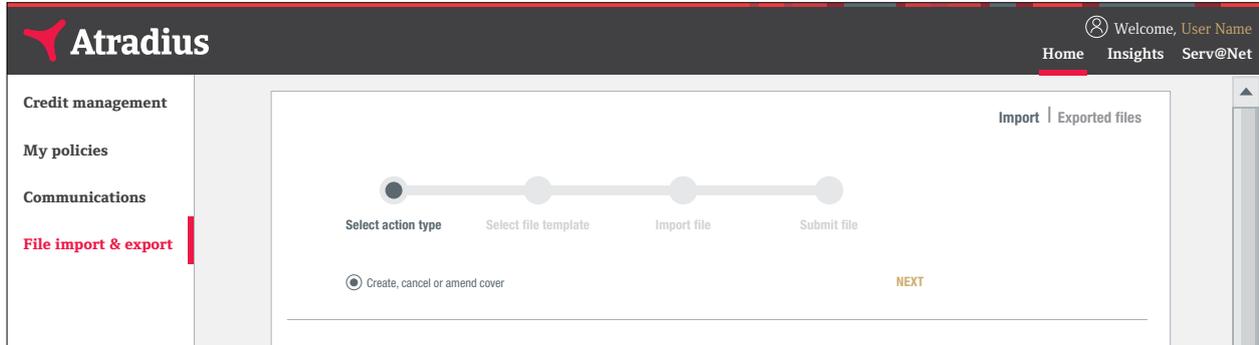


Please remember:

- The colours only highlight any new notifications since the last time you viewed a category.
- After the colours disappear you may still have to perform an action, like completing a buyer review.

File import & export

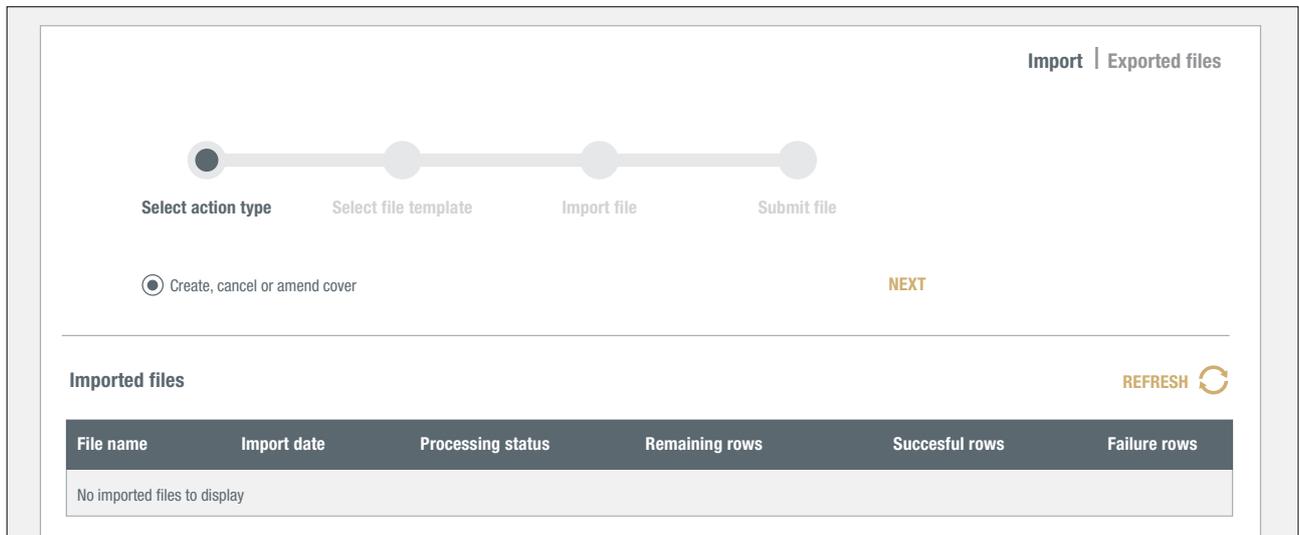
Using the File import & export option you can:



- 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.

	H	I	
e	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 discription	
	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.



Your cover is in the process of being exported

Track its progress on the File import en export page

[CLOSE](#) [VIEW EXPORTED FILES](#)

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.

Import | **Exported files**

From date

To date

Exported files [REFRESH](#) 

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

The screenshot shows a search filter 'Group: ASCOTT HOLDING' with a dropdown arrow. Below it, the pagination indicates 'Page 1 of 5 (1-5 of 25 items)' with navigation arrows 'K < 1 2 > K'. A dropdown menu labeled 'Show: 5' is highlighted with a red box.

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

The screenshot shows a 'BACK' button highlighted with a red box, followed by the text 'Recent claims activity - Authorised payments'.

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.