


Atradius Flow

**Managing credit
insurance in your
own financial system**



“Atradius Flow helps us to assess the risk of our customer portfolio and protects us from losses that may be caused by payment failure.”



Philipp Radomski, Head of Finance
Business Partnering, Forto GmbH

Improving risk management

Atradius Flow is an advanced credit management solution designed to simplify and automate your credit management processes. As a powerful add-on module for Microsoft Dynamics NAV and Microsoft Dynamics 365 Business Central, Atradius Flow integrates your credit insurance directly into your financial system. This streamlines your credit management processes, saves time, and reduces the risk of manual errors — all while working within your own familiar financial business environment. With Atradius Flow, you can make smarter decisions, manage risks more effectively, and safeguard your business's financial health. In short, it improves your risk management and strategic planning.



Working with more insights

The innovative platform seamlessly integrates real-time credit insurance data, providing in-depth insights into your customers' risk profiles and bringing valuable analytics. By automating key credit insurance workflows, Atradius Flow eliminates the need to switch between systems or manually input data. You gain real-time access to buyer information, credit limit applications, and non-payment case management directly from your financial system. This results in greater efficiency, increased security, and a higher degree of accuracy in your day-to-day operations.

Smart credit insurance features - built for you

Managing credit limits

Apply for or submit a credit limit application directly from Business Central. Atradius Flow overviews will provide full visibility of applications, credit decisions, withdrawn limits, and more. Once you link your customers to Atradius Buyers, you can easily manage various credit limits, including credit checks and discretionary limits, using Atradius Flow.

Credit risks display

Flow highlights which buyers have incorrect or insufficient credit limits, based on your trading history. It also suggests new credit limits or actions for customers not yet set up with coverage.

Create and manage buyers/customers

Leverage Atradius' world-wide buyer database to swiftly add new customers. If they already exist in your system, Atradius Flow allows you to synchronise them with the Atradius Buyer Card in just a few clicks. Whether you need to look up a customer in the Atradius database or use existing information from NAV or Business Central, creating and managing buyers has never been easier.

Buyer Overview

With Atradius Buyer Overview, you have a complete overview of the credit insurance related activities on your customer in one screen. Among other things, you can see open applications, existing credit decisions, cancelled and withdrawn credit limits, as well as submitted non-payment cases.

Key-features

- **Optimise credit insurance management:** Apply and manage credit limits with automatic updates, notification of new credit limit decisions withdrawal and expired credit limits. See any conditions that may apply to a specific credit limit, overview of pending applications, overview of debtors with sales activity but no Atradius credit limit, handle discretionary credit limits. Assess your credit limit needs, report non-payment cases and see your risk acceptance rate, submit debtor specific trading reviews.
- **Automate and structure your credit limits:** Automatically update credit limits on customer cards and distribute them across multiple debtors, ensuring your credit policies are consistently applied and up-to-date. Additionally, manage your credit exposure effectively with a structured approval flow, ensuring all credit decisions are reviewed and approved according to your policies.
- **Estimate your premium:** Quickly and accurately calculate premium bases. This helps you manage your insurance costs effectively and ensures accurate billing.
- **Monitor group credit exposure:** Keep track of the total credit exposure to owners of groups of companies. This provides a comprehensive view of your risk and helps you manage it more effectively.
- **Consider the cost of capital:** Gain insights into the costs of extending credit to your customers directly on sales orders and invoices. This helps you make more informed pricing and credit decisions.
- **Improve your liquidity position:** Minimize late payments and defaults by extending credit only to reliable customers. This helps maintain a healthy cash flow and reduces financial stress on your business.
- **Oversee payment performance:** Monitor your customers' payment performance and get a clear indication of their payment patterns. This allows you to identify potential risks early and take proactive measures.
- **Enjoy the ease of submitting:** Easily submit trade experiences and documents related to applications and payment delays. This streamlines your documentation process and improves record-keeping.
- **Appreciate the dashboard:** Access a user-friendly dashboard for a quick overview of key metrics and functions. This provides you with actionable insights at a glance, helping you stay on top of your credit management.



Stay on top of the progress of your non-payments

Atradius Flow provides overviews that notify you of outstanding invoices that may need reporting. The tool makes it simple to initiate non-payment cases and ensures that all relevant ledger entries are collected and validated before submission. With direct access to the progress of claims and collections, you're always in control.

Handle Non-Payments with ease

When invoices go unpaid, Atradius Flow enables you to report cases directly from Business Central including all relevant ledger entries. Simply select the relevant entries, add comments, and submit — all in one seamless process.

Submit Non-Payment cases

Atradius Flow simplifies reporting non-payment cases by providing an overview of overdue invoices that need to be submitted to Atradius. With just a few clicks, you can create a non-payment case, including ledger entries from the customer. The system automatically collects open entries such as invoices, credit notes, payments, and counterclaims. You simply determine the case type (e.g., collection or claim), add any comments, validate the information, and submit it directly to Atradius.

Monitor and update cases

You will benefit from our Case List, which provides an overview all cases and status of each case. In Atradius Flow you can follow the collection process and claims examination. Additionally, you can easily update the case if new entries are added to your customer ledger.

Installing Atradius Flow

Atradius Flow is aimed at all users of Microsoft NAV or Microsoft Business Central. Installing Atradius Flow is fast and straightforward. Once set up, you can immediately start benefitting from its smart, intuitive features. Atradius Flow is available for:

- **Microsoft Dynamics NAV**
(Versions 2013, 2015, 2016, 2017, 2018)
- **Microsoft Dynamics 365 Business Central**
(On-Premise and Cloud)

If you use a different financial system than the ones above, you can benefit from our updated APIs.

“With Atradius Flow credit insurance becomes easy to administrate and it also mitigates the risk of handling your credit risk.”



Jesper Daugaard Faurby
Country Manager, Atradius



Streamlining your credit insurance management with Atradius Flow

With Atradius Flow, you can work with credit insurance in your own familiar environment, and have all related processes supported and automated:

- **Apply for credit limits** directly within your financial system
- **Ensure adequate cover** for buyers based on recent trade (in the past 12 months)
- **Receive proactive suggestions** for credit limit adjustments
- **Identify and correct credit limits** that are outdated or incorrect
- **Calculate the costs** associated with providing credit by entering your internal interest rate
- **View recent credit decisions** in a clear, chronological list
- **Enhance your financial control** by approving or rejecting credit limit requests yourself
- **Estimate the premium base** with just a few clicks
- **Monitor all credit insurance activities** for each of your customer
- **Manage your credit risk across multiple entities** with the Group Credit Exposure feature
- **Report non-payments or outstanding invoices** directly for debt collection
- **Optimise your cash flow** by ranking your customers on their (historic) payment behaviour
- **Effortlessly create new customers** by connecting to Atradius' world-wide buyer database



Intuitive functionality, more security

Atradius Flow integrates credit insurance into your Microsoft Dynamics ERP/CRM business applications. It is designed to help companies streamline their processes, manage customer relationships and improve decision-making. This allows administrators to work more efficiently and reduce the risk of errors, ensuring that both the data and the platform remain safe and secure.

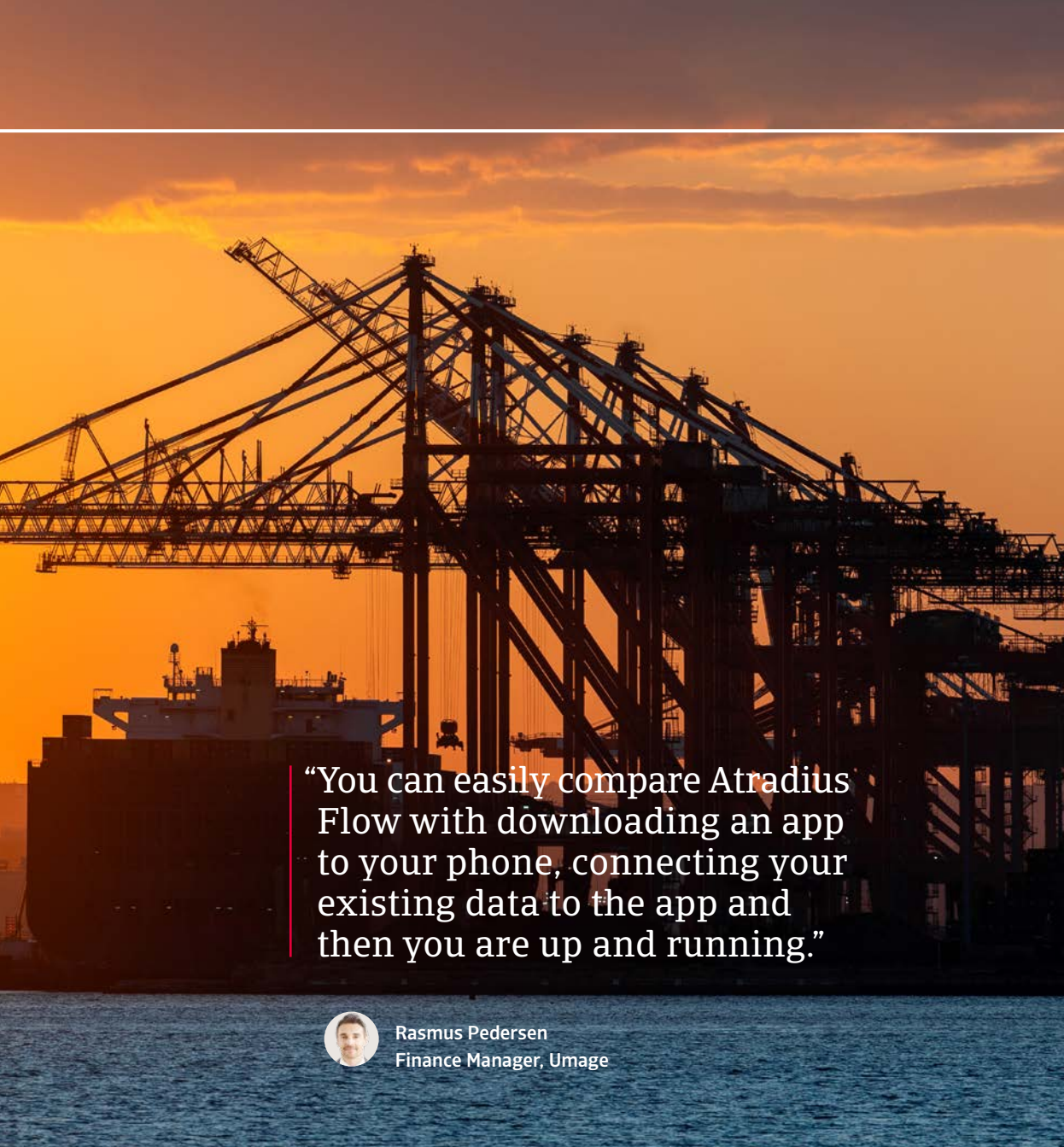
The latest version, Dynamics 365 Business Central, is a cloud-based platform that combines these features with AI capabilities and seamless integration with other Microsoft products.

Efficient and accurate

Atradius Flow automates credit management by streamlining routine tasks such as credit approvals and risk assessments, thereby reducing manual workload and minimising the risk of human error. This automation enhances efficiency and accuracy in your credit management processes. Additionally, Atradius Flow's high-performance capabilities enable the efficient handling of larger portfolios and data extractions, allowing you to manage more accounts without compromising on speed or accuracy.

User-friendly interface and stable operation

Atradius Flow offers a customisable solution tailored to your unique business needs through its intuitive and user-friendly interface, ensuring a smooth user experience and quick adoption by your team. Additionally, the API-based operations of Atradius Flow provide stability and reliability, guaranteeing consistent performance and reducing downtime, so your credit management processes run smoothly.



“You can easily compare Atradius Flow with downloading an app to your phone, connecting your existing data to the app and then you are up and running.”



Rasmus Pedersen
Finance Manager, Umage

Seamless setup and quick implementation

Say goodbye to complicated installations and hello to Atradius Flow! Our solution is designed for effortless implementation, so you can get started without a hitch. Simply download Atradius Flow from AppSource or www.atradius-flow.com and with a quick setup, you'll be connected to Atradius in no time. This means your organisation can quickly start benefiting from the many features and advantages of Atradius Flow without lengthy and complex implementation processes. Get ready to transform your credit risk management with ease and efficiency!

Elevate your financial health and increase customer and employee satisfaction

Driving efficiency and stability

Atradius Flow brings structure and reliability to your credit management, supporting better financial outcomes. With real-time data and advanced

analytics, you can make informed, strategic decisions that lead to more predictable revenue streams and a stable financial foundation. The system also enables early risk detection and mitigation, helping to minimise potential losses and build long-term resilience.

Empowering people

Atradius Flow enhances both customer and employee satisfaction through streamlined credit management processes. Manual tasks are significantly reduced, allowing your team to concentrate on strategic, value-adding work — boosting morale and productivity. Meanwhile, its intuitive interface and tailored solutions simplify the process of meeting customer expectations, strengthening relationships and fostering loyalty.



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