Guide 17 - Submitting a non-payments case

Overview

To submit a non-payments case on an existing buyer, you will first need to access its Buyer details page. In Atradius Atrium, a buyer can be found using the Buyer search, either by entering one of its unique identifiers, or by providing some other information which matches with the buyer you are looking for. You can also select the Buyer ID or Buyer name when it is displayed in context of a credit limit, non-payments case or communication alert.

Once the Buyer details page is presented, you will need to select a policy within the Policy details panel. If you only have one policy, or have set a default policy from your Account defaults, this will automatically appear.

GLOBEX

This page provides summary information relating to the buyer that has been selected. Where possible, the page shows your default policy, but this can be changed to show the context of the buyer in relation to other policies via the select policy link. You can apply for cover and submit a case from the cover summary and non payment summary.

| Buyer details | Buyer rating | Financial information | Buyer documents |

Atradius ID
7383975

Company registration
330774221

VAT number
70091127

⌄ Show more

Policy details

Policy ID
541170

Customer name
ASCOTT BUILDING

Status
Live

9%

Avaiable cover
5,006,000 (EUR)

[Select policy]

Currency
EUR

Insurance year
01/07/2020 - 30/06/2021

Credit limits

You have not applied for cover.

[Apply]

Non-payments

There is no open case for the buyer on this policy.

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices.

[Submit a case]

⌄ Historic cover - You do not have any historic cover against this buyer and policy within the past 2 years

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All policies: Cover and non-payment overview

You do not have any cover or cases against other policies on this buyer

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💡 TIP   Read Guide 3 - Buyer search to learn more about searching for a buyer

💡 TIP   Read Guide 5 - Buyer details to learn more about selecting a policy on the Buyer details page

Submitting a case

You can submit a non-payments case under your selected policy from the Non-payments panel on the Buyer details page. If applicable, the Non-payments panel will show you additional information, such as a date range of invoice due dates and a minimum debt amount that needs to be met. This may help you to determine when a notification of non-payment needs to be submitted.

Credit limits	
Amount	Cover type
150,000 (EUR) ⚠	Credit limit
Status	› View
Approved	› Amend

Non-payments

There is no open case for the buyer on this policy.

If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:

Due date between
15/04/2020 and 14/05/2020

Debt amount exeeds
15,000 (GBP)

Submit a case

ⓘ   Please refer to the conditions on your policy or credit limit decision to make sure that you comply with your policy.

After selecting the Submit a case button, the Submit case page will be presented. From here you can enter the non-payment details for the buyer and policy selected.

The Submit case page is split into three main sections, with the Buyer details and Policy details panels collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. The Submit non-payments panel is always immediately available for you to enter your financial transactions.

When submitting details for a non-payment, you will first be required to enter any invoices, credit notes or payments relating to the outstanding debt.

Buyer details

Expanding the Buyer details panel shows additional information relating to your buyer. Here you will find company information such as Foundation date, Trade sector and Legal type, as well as contact information, address details and alternative names if there are any. This will allow you to check that you are applying for cover on the right buyer.

∧ Buyer details: 7383975 - GLOBEX			
Atradius ID 7383975	**Company registration** 330774221	**VAT number** 70091127	
Foundation date 23/10/1956	**Trade sector** Joinery installation	**Trading status** Trading	**No. of employees** 337
Legal type GmbH & CO KG			
Buyer name GLOBEX	**Registered address** MERIT 362, ANDORRA LA VELLA, Andorra, AD5000	**Telephone** 0987 654321	**Email** ---
Website www.globex.ad			

The buyer information displayed reflects the current position of the data held in our database. Our credit limit application process includes the verification/refresh of the buyer information held on our database to ensure credit limit decisions are always based on updated and corrected data.

Policy details

Expanding the Policy details panel shows additional information relating to your policy. Here you will be able to quickly identify the policy and view its most important information, such as the Policy ID, Customer name, Currency of the policy, the renewal date for the next insurance period, the total current cover in place and the remaining cover available for your policy.

∧ Policy details: 541170 - ASCOTT BUILDING			
Policy ID 541170	**Customer name** ASCOTT BUILDING	**Status** Live	**9%**
Currency EUR	**Insurance year** 01/07/2020 - 30/06/2021		Avaiable cover 5,006,000 (EUR)

Submit non-payment

When submitting details for a non-payment, you will first be required to enter any invoices, credit notes or payments relating to the outstanding debt.

Financial transactions   ☐ Group by month

Type	Amount (incl tax)	Tax %	Tax amount	Issue date	Due date	Reference		
Invoice	50,000.00 EUR	20		11/05/2020	23/10/2020	0001	🗑	✏
Credit note	10,000.00 EUR	20		20/04/2020		00001	🗑	✏
Payment	25,000.00 EUR		5,000.00 EUR	17/04/2020		PAYE-001	🗑	✏
+ Add transaction								

Amending a table

Where you are required to enter multiple transactions or activities relating to your portfolio, Atradius Atrium allows you to do this by adding new details or editing existing details directly within a table. This can help you to provide the right information to Atradius, with many columns providing a list of options to select from and a date picker to easily select the correct date for a transaction or activity. A help text will advise you what information is expected for a specific field.

Type	Amount (incl. tax)		Tax %		First issued	Due date	Reference	
Invoice		EUR		or				✓
				+ Add entry				

By default, the table appears with prefilled values or blank fields to be completed. To amend an existing field or fill a blank field, you can select the blue pencil icon at the right of the specific row. You can also double click within a specific field to add a new or edit an existing value within the table. When in edit mode, you can easily navigate between columns in a row by using the tab key (⇥) on your keyboard.

Tax %		First issued	Due date	Reference	
	or			789654123	🖉

Once you are happy with the entered or amended details, these can be confirmed by selecting the green tick icon at the right of the specific row. This will keep any changes or updates that you have made in the table until you save or submit your transactions. If you do not wish to keep these amendments, you can alternatively select the red cross icon which will discard recent changes and revert back to the details previously shown. Selecting the cross or tick icon will also allow you to edit a different row or add a new row to the table.

Tax %		First issued	Due date	Reference	
	or			789654123	✗ ✓

The bin icon will be available next to any rows that can be removed from the table.

Tax %	Tax amount	First issued	Due date	Reference	
---	---	06/11/2020	12/11/2020	0789654123045	🗑 🖉
---	---	06/11/2020	12/11/2020	45676533	🗑 🖉

Where a new row can be added, this can be done by clicking within the blue outlined row shown at the bottom of the table. This new row will automatically appear with some default options set or blank fields to be completed.

+ Add entry

You can also amend how the rows within a table are ordered by selecting the heading text of a specific column. This allows you to toggle between sorting values in alphanumerical ascending or descending order.

Country	▲	Cover type	Payment terms	Declared amount	
Andorra		isk	180 days	Declared amount	GBP
Italy		Credit risk	180 days	--- EUR	

Under the Financial transactions table, you can enter the type of transaction, the amount and the applicable tax rate or amount. Where the outstanding debt consists of only one invoice, you will need to enter the Issue date as well as the Due date of the invoice.

If you need to submit multiple invoices issued within the same month relating to the outstanding debt, you can do this by marking the 'Group by month' check box above the table. You can then group the transactions and enter the total by month.

The date of the invoice with the earliest issue date can then be entered as the First issue date, and the Last Issue date should be the date of the invoice with the latest issue date. You will also need to add a reference for each transaction, such as the invoice number.

As the table is being amended, Atradius Atrium will calculate the Total debt amount based on all of the amounts that have been entered for the financial transactions.

Once you have added all of your transactions, you will need to indicate if the buyer has filed for insolvency and provide your own reference. You can either submit a notification of non-payment only, or immediately submit the notification together with a claim by selecting the relevant checkbox. If you submit a claim, you will also be required to select the type of cover that is applicable for this case. When Collections services have been included as part of your policy, you will see that Mandatory collections will be selected automatically.

If Collections is not included in your policy, you can still access the services provided by Atradius Collections on a case-bycase basis. Alternatively, your named collection agency can be selected when this appears.

Based on the information you have provided and the selections you have made, Atradius Atrium will show one or a combination of the following case type(s):

Monitor case	When you need to notify Atradius about any delays in payment or adverse information, and you are taking your own recovery actions, a monitor case needs to be submitted. This can be converted to a Claims case at a later stage if the buyer continues not to pay
Collections case	When Atradius Collections is selected, a Collections case will be created. This can be converted to a Claims case at a later stage if the buyer continues not to pay
Claims case	It has been decided that no cover can be agreed for the selected buyer

> 💡 **TIP** Read Guide 18 – Case details to learn more about converting a Monitor case to a Claim

You can also add notes to support your case by expanding the Additional information panel. This allows you to inform Atradius of any disputes which you may have with the buyer. Additionally, you can indicate if retention of title is in place in the contract and provide buyer contact details, as well as any other information which may help Atradius to assess your case. If the non-payments case is in relation to the pre-credit risk period, this option needs to be checked.

Before submitting your Collections case, you will be required to confirm the details that have been provided comply with your Policy and Debt Collection Agreement.

Saving a partially completed case
If you need to check your details and continue at a later stage, you can store your current progress by selecting the Save button. This will ensure that all the entered data is saved until the case has been submitted.

ℹ️ Please note that a saved case, which has not yet been submitted, will be available in Atradius Atrium for a period of 30 days, after which it will be automatically deleted.

When the case has been saved, you can click the 'View buyer details' link to return to the Buyer details page. Here you will now see a button in the Non-payments panel that you can select to continue with the saved case.

Credit limits		Non-payments
		There is no open case for the buyer on this policy.
Amount	Cover type	If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:
150,000 (EUR) ⚠	Credit limit	
	> View	**Due date between**
Status	> Amend	15/04/2020 and 14/05/2020
Approved		
		Debt amount exeeds
		15,000 (GBP)
		[Continue with saved case]

Canceling a saved case

You can also cancel a partially completed case by selecting the Cancel case button at the bottom of the Submit case page. When canceling a case, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to continue with the cancellation.

> ℹ **Are you sure you want to cancel this saved case?**
> [Yes] [No]

Once this has been processed, a message will appear to confirm that the cancellation has been completed.

> ℹ **Cancel successful**
> You have successfully cancelled your saved case.
> > View buyer details   > View non-payments

Submitting a completed case

When you are happy that the details of your case submission are accurate and complete, the Submit button at the bottom of the page can be selected.

> [Submit] [Save]   > View buyer details > View non payments

Once you have checked the debt amount filed for the case is correct, Atradius Atrium will process your submission and display a message to confirm that the case has been received. You can now add documents to complete your case and you will have also the option to select the 'View case details' link from here.

> ℹ **We require supporting documents to complete your case**
> Case 91124892 is submitted for 15,000.00 (GBP). Please provide supporting documents to complete your case via the Add documents button.
> [Add documents]   > View buyer details   > View case details

> 💡 **TIP** Read Guide 18 – Case details to learn more about adding additional information to a non-payments case and viewing details for a non-payments case