

# Guide 2 - Credit management

## Overview

After logging in to Atradius Atrium, the credit management page will be presented. This area provides an instant overview of the most valuable information relating to the performance of your portfolio, such as active credit limits and open non-payment cases. This can be viewed for the whole portfolio or for a specific policy or policy group, with a number of options to drill down into specific details.

**Credit management**

Here you can see an overview of your credit limits and non-payments in the context of all your policies, you can narrow this down to a single policy or policy group if available.

Selected policies

Policy ID  
All policies Change selection

Currency Euro (EUR) ▾

Credit limits		Non-payments	
Total active <b>2603</b>	Total active amount <b>162,492,770 (EUR)</b>	Total open <b>5</b>	Debt filed <b>4,329,092 (EUR)</b>
Pending decisions <b>16</b>	Available policy cover <b>To view available cover, select a single policy.</b>	Partially saved cases <b>21</b>	Collections <b>2,105,360 (EUR)</b>
			Net position <b>1,906,320 (EUR)</b>
<a href="#">View all limits</a>	<a href="#">Export all limits</a>	<a href="#">View all cases</a>	<a href="#">Export all cases</a>
<a href="#">Analyse trends</a>		<a href="#">Analyse trends</a>	

You can adapt this overview by selecting one of your policies via the selection panel at the top of the page.



### Policy selection

If you have access to more than one policy, the selection will either be set to 'All policies' or to your selected default policy if set under the account defaults page.

**Selected policies**

Policy ID All policies	<a href="#" style="background-color: #e91e63; color: white; padding: 5px 10px; border-radius: 5px;">Change selection</a>
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Read Guide 12 - Account settings to learn more about how to set a default policy

You can select one or multiple policies by clicking Change selection. Enter your policy number or name of the policy group to quickly find your policy or policies. You can also use the check boxes to find and select your policies. Once you have made your selection and clicked the Select policy link, you will be taken back to the previous page.

Showing 3 of 3 policies

Policy ID, policy group or customer name:

Live policies only  Single policies  Grouped policies Sort by Name (A-Z)

<b>Policy ID</b> 541170	<b>Customer name</b> ASCOTT BUILDING	<b>Renewal date</b> 01/07/2020	<b>Status</b> <span style="background-color: #4caf50; color: white; padding: 2px 5px; border-radius: 3px;">Live</span>	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			
<b>Policy ID</b> 548714	<b>Customer name</b> ASCOTT CARPENTRY	<b>Renewal date</b> 01/09/2020	<b>Status</b> <span style="background-color: #4caf50; color: white; padding: 2px 5px; border-radius: 3px;">Live</span>	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			
<b>&gt; ASCOTT MULTINATIONAL (1 policies)</b>				
<b>Policy ID</b> 542035	<b>Customer name</b> ASCOTT SERVICES	<b>Renewal date</b> 01/09/2020	<b>Status</b> <span style="background-color: #4caf50; color: white; padding: 2px 5px; border-radius: 3px;">Live</span>	<a href="#">&gt; Select policy</a> <a href="#">&gt; View policy</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			

Page 1 of 1 (1-3 of 3 items) < > Show 5 results per page

In the Selection panel, you will then find your selected policies.

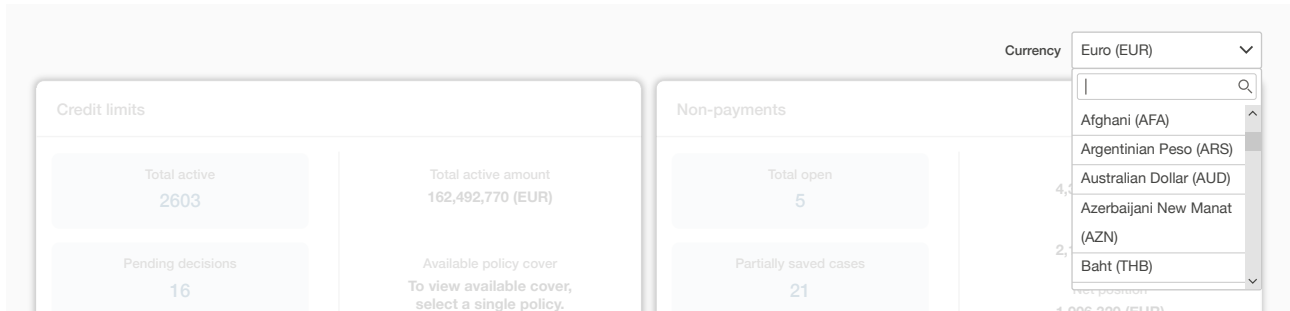
**Selected policies**

<b>Policy ID</b> 541170	<b>Customer name</b> ASCOTT BUILDING	<b>Renewal date</b> 01/07/2020	<b>Status</b> <span style="background-color: #4caf50; color: white; padding: 2px 5px; border-radius: 3px;">Live</span>	<a href="#">&gt; Select all policies</a> <a href="#" style="background-color: #e91e63; color: white; padding: 5px 10px; border-radius: 5px;">Change selection</a>
<b>Country</b> Andorra	<b>Currency</b> EUR			

When you have been brought back to the Credit management page, the Credit limit and Non payments overview will also be updated to reflect this part of your portfolio.

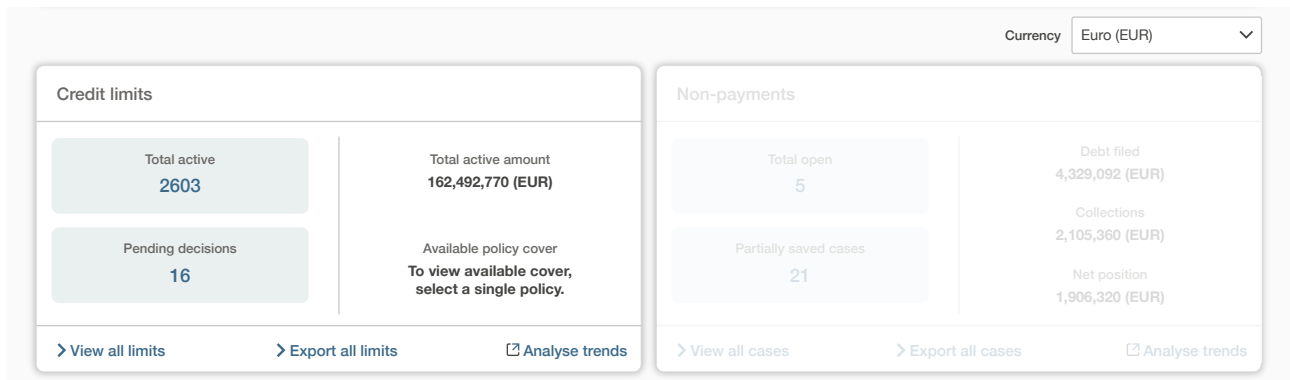
## Currency

Amounts can be displayed in the currency of your choice. This will allow you to view the total value of your credit limits and nonpayments in any currency. If you have selected multiple policies, you will see all amounts in the currency you have chosen, regardless of the currency these policies are issued in.



## Credit limits overview

The left side of the Credit limits panel shows the number of active credit limits and pending decisions for your selected policy or for your selected policy or policies. On the right side, you will see the Total active cover amount and the remaining Available policy cover for your selection. The number of Total active or Pending decisions can be selected to view more information for each limit, with all limits presented as a list on the Credit limits page.



Read Guide 7 - View list of credit limits to learn more about viewing your credit limits

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 credit limits page, where you will be able to view all of your credit limits

**Export all limits**      Selecting this option enables you to download all credit limits into an Excel file

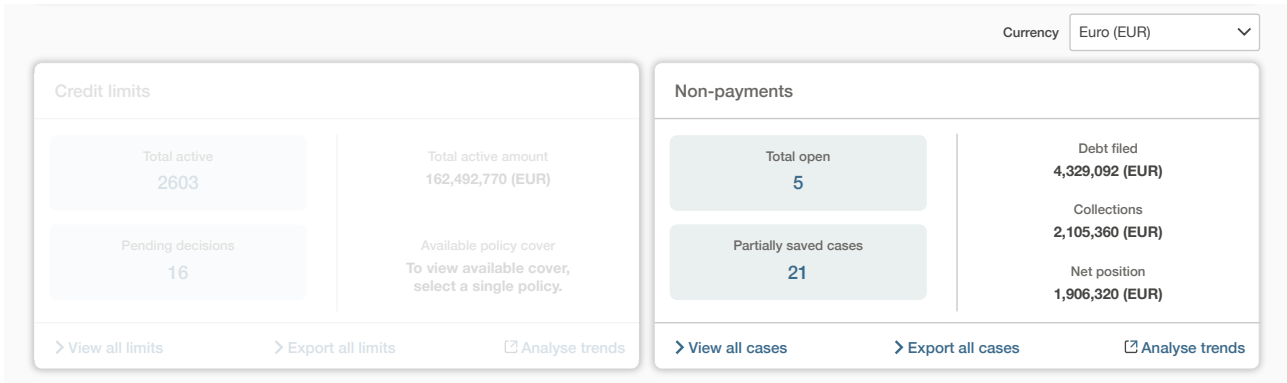
**Analyse trends**      Selecting this option will take you to the Credit Limits dashboard in Atradius Insights



Read Guide 11 - Exporting files to learn more about exporting credit limits from Atrium

### Non-payments overview

The left side of the Non-payments panel shows the number of Total open cases and Partially saved cases, which can be selected to view more information for each case on the Non-payments page. On the right side, you will see the total Debt filed amount, what your buyers have paid (Collections), and what has not been paid by your buyers or by Atradius (Net position).



Read Guide 8 - View list of non-payments to learn more about the viewing your cases

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

- View all cases**      Selecting this option will take you to the non-payments page, where you will be able to view all cases
- Export all cases**      Selecting this option enables you to download all cases into an Excel file
- Analyse trends**      Selecting this option will take you to the Policy Results dashboard in Atradius Insights



Read Guide 11 – Exporting files to learn more about exporting credit limits from Atrium