

Guide 5 - Buyer details

Accessing the buyer's details

Atradius Atrium provides an overview of information for every buyer known to Atradius, including company details, the date of the latest financials and any existing cover or non-payments activities relating to your policy. The Buyer search can be used to access the details of a buyer, either by entering one of its unique identifiers, or by providing some 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.

When you select a buyer, the Buyer details page will be presented. You will see that buyer information is grouped into different sections, with each providing the option to view additional details or perform specific actions on the buyer.

[Back to search results](#)

GLOBEX S.A.R.L.

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	Dun & Bradstreet 7383975	Show more
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Policy details

Policy ID 541170	Customer name ASCOTT BUILDING	Status Live		Select policy
Currency EUR	Insurance year 01/07/2020 - 30/06/2021	Available cover 5,006,000 (EUR)		

Credit limits

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

[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 with:

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

Debt amount exceeds
15,000 (GBP)

[Submit a case](#)

Historic cover - There are 2 historic decisions for this buyer and policy

Credit limit	Decision date	End date	Customer reference	
100,000 (GBP)	25/06/2020	25/08/2020	---	View
50,000 (GBP)	25/06/2020	25/08/2020	---	View

All policies: Cover and non-payment overview

Monitor and claim case

Amount 5,000 (EUR)	Submitted on 28/07/2020	Customer name OPTICFIBER TECH GMBH	Policy ID 524080	Customer reference ---	View
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Credit limit

Amount 35,000 (GBP)	Submitted on 22/02/2020	Customer name OPTICFIBER TECH GMBH	Policy ID 524080	Customer reference ---	View
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Read Guide 3 - Buyer search to learn more about searching for a buyer

Buyer overview

The Buyer overview is split into four main views.

Buyer details

The Buyer details tab shows the buyer's most important identifiers, allowing you to confirm that you are viewing the correct buyer.

Buyer details	Buyer rating	Financial information	Buyer documents
Atradius ID 7383975	Company registration 330774221	VAT number 70091127	Dun & Bradstreet 7383975

[Show more](#)

By expanding the panel to show more, additional details will be shown for 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.

Buyer details	Buyer rating	Financial information	Buyer documents
Atradius ID 7383975	Company registration 330774221	VAT number 70091127	Dun & Bradstreet 7383975
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			

Buyer rating

When you have cover in place with the buyer, you may also see the most recent buyer rating; this will be shown in the Buyer rating tab with the date it was last reviewed. You will also be able to see the date of the most recent buyer rating change and whether it is a deterioration (red arrow) or an improvement (green arrow). This tab is also shown whenever a Buyer rating communication alert is received.

Buyer details	Buyer rating	Financial information	Buyer documents
	34 Buyer rating 29/03/2020	3 Rating change was 37 17/03/2020	Parent company GLOBEX HOLDING LTD Class 2



Read Guide 9 - View communications to learn more about Buyer rating alerts

TIP

Financial information

If the buyer publicly releases their financial statements, you will be able to see the date of the latest financials within the Financial information tab, as well as the type of statements that have been produced.

The screenshot shows the 'Financial information' tab selected. It displays two fields: 'Last balance sheet date' with the value '31/12/2018' and 'Type' with the value 'Non-consolidated'.

Buyer documents

The Buyer documents tab will display a list of all files that you have submitted when applying for a new or amending an existing credit limit. You can set a date range to filter the documents list in order to find the one you are looking for more easily.

The screenshot shows the 'Buyer documents' tab. At the top, there are date range filters: 'From date' (05/08/2019) and 'To date' (11/09/2020), with a red 'Search' button. Below the filters is a table of documents:

Document name	Document type	Document date	Customer reference
250452.DOCX	Consolidated accounts	13/08/2020	---
275770.DOCX	Consolidated accounts	02/09/2020	---
275771.DOCX	Trading experience	04/09/2020	---
275768.DOCX	Annual report	11/09/2020	---
275769.DOCX	Annual report	11/09/2020	---



Please note that you will only see documents that have been uploaded by you. These documents will not be accessible to any other user that may be trading with the same buyer.

Policy details

Before you can do anything with the buyer, you will first need to make sure that a policy has been selected. If you only have one policy, or have set a default policy from your Account defaults, this will automatically appear within the Policy details panel. You will then be able to apply for a credit limit or submit a non-payments case under your selected policy.

The screenshot shows the 'Policy details' panel. It contains the text 'No policy context set, please select a policy' and a red 'Select policy' button.



Read Guide 12 - Account settings to learn more about setting your Account defaults



Selecting a policy

When selecting a policy, you can enter your policy number or name of the policy group to quickly find your policy. 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 Buyer details page.

Showing 3 of 3 policies

Policy ID, policy group or customer name:

Live policies only Single policies Grouped policies Sort by

Policy ID 541170	Customer name ASCOTT BUILDING	Renewal date 01/07/2020	Status Live	Select policy View policy
Country Andorra	Currency EUR			

Policy ID 548714	Customer name ASCOTT CARPENTRY	Renewal date 01/09/2020	Status Live	Select policy View policy
Country Andorra	Currency EUR			

ASCOTT MULTINATIONAL (1 policies)

Policy ID 542035	Customer name ASCOTT SERVICES	Renewal date 01/09/2020	Status Live	Select policy View policy
Country Andorra	Currency EUR			

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You will then see your selected policy within the Policy details panel. The panel will also present the total current cover in place and the remaining cover available for your policy, allowing you to manage the level of cover across all of your buyers.

Policy details

Policy ID 541170	Customer name ASCOTT BUILDING	Status Live	<div style="text-align: center;">9% Available cover 5,006,000 (EUR)</div>	Select policy
Currency EUR	Insurance year 01/07/2020 - 30/06/2021			

Credit limits

The Credit limits panel will show any active credit limits or pending decisions that exist under the selected policy for the buyer. You will be able to see the Cover type, the application or decision amount, and the credit limit Status which shows if the application has been fully or partially approved, rejected or referred to an underwriter. Where there are conditions for a credit limit decision, a blue triangle will also appear next to the Amount.

Where a credit limit decision has been agreed by Atradius, you can select the 'View' option to see the application and decision details on the Cover details page. You will also have the option to amend your credit limit by applying for additional cover, or by reducing or cancelling the cover agreed.

The screenshot shows two panels. The left panel, titled 'Credit limits', displays the following information: Amount: 150,000 (EUR) with a blue triangle icon; Cover type: Credit limit; Status: Approved (in a blue pill); and two links: '> View all limits' and '> Amend'. The right panel, titled 'Non-payments', contains the text: '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 30/05/2020 and 29/06/2020', and a 'Submit a case' button.

If there is no active credit limit application or decision for the buyer, you will have the option to apply for cover.

The screenshot shows two panels. The left panel, titled 'Credit limits', displays the text: 'You have not applied for cover' and an 'Apply' button. The right panel, titled 'Non-payments', contains the text: '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 30/05/2020 and 29/06/2020', and a 'Submit a case' button.



Read Guide 15 - Applying for new cover to learn more about applying for cover



Read Guide 15 - Read Guide 16 - Cover details to learn more about viewing or amending a credit limit

Non-payments

The Non-payments panel will show the debt amount which has been filed for the buyer. You will also be able to see how much of the debt has been recovered from the buyer, how much of the claim has been paid by Atradius and the Net position, which is the amount that has not been paid by either the buyer or by Atradius. When a non-payments case has been filed, you can select the 'View details' option to see the case activities and financial details on the Case details page.

Credit limits		Non-payments	
Amount 150,000 (EUR) ▲	Cover type Credit limit	Collections 0	Claims paid 60,000
Status Approved	> View > Amend	Net position 17,888 (EUR)	Debt filed 77,888 (EUR)
		View details	



Read Guide 18 - Case details to learn more about viewing the case details

Where a monitor case has been submitted, you can later convert this into a claim from the Non-payments panel if the buyer continues to fail to pay.

Credit limits		Non-payments	
Amount 150,000 (EUR) ▲	Cover type Credit limit	Collections 0	Claims paid 0
Status Approved	> View > Amend	Net position 17,888 (EUR)	Debt filed 77,888 (EUR)
		View details Convert to claim	



It is important that you ensure that you are satisfied that the claim complies with the conditions set out within your policy or credit limit decision before continuing.

i Are you sure you want to convert this case to a claim?

[Yes](#) [No](#)

Once the case has been converted into a claim, you will be able to view the updated details for the case and add additional information to it.

Credit limits

Amount 150,000 (EUR) ▲	Cover type Credit limit
Status Approved	> View > Amend

Non-payments

Collections 0	Claims paid 0
Net position 17,888 (EUR)	Debt filed 77,888 (EUR)

> View details Convert to claim

Success
You have successfully converted your case to a claim. If not already done so, please provide supporting documents and information for your claim via the link below.

> View details > Additional information



We advise you to add as much supporting information as possible as this will help us increase your chances of recoveries and a speedy claim payment.



TIP

Read Guide 18 - Case details to learn more about providing supporting documents to a case

If there is no open non-payments case and the buyer is late in paying, you will have the option to submit a case from the Non-payments panel. Here you will also see a date range of invoice due dates, which will help you identify any unpaid invoices for this buyer that Atradius needs to be notified of.

Credit limits

Amount 150,000 (EUR) ▲	Cover type Credit limit
Status Approved	> View > 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
30/05/2020 and 29/06/2020

Submit a case

When entering a new non-payments case, you can save your current progress and return later once you have all the transactions available for the buyer. From the Non-payments panel you can continue with a partially completed case you saved earlier, and then submit the case.

Credit limits

Amount
150,000 (EUR) ▲

Cover type
Credit limit

Status
Approved

[View](#)
[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
30/05/2020 and 29/06/2020

Continue with saved case



Read Guide 17 – Submitting a new non-payments case to learn more about submitting a new non-payments case

Historic cover

The Historic cover panel will allow you to view all previously agreed credit limit decisions from the past 2 years under the selected policy for the buyer. Here you will see the Credit limit amount, the original Decision date and End date of cover. You will also have the option to view the Cover details page for each historic limit, which will show you if the credit limit was cancelled, withdrawn, superseded or expired.

^ **Historic cover** - There are 11 historic decisions for this buyer and policy

Credit limit	Decision date	End date	Customer reference	
100,000 (GBP)	25/06/2020	25/08/2020	---	View
50,000 (GBP)	25/06/2020	25/08/2020	---	View
150,000 (GBP)	21/06/2020	25/08/2020	---	View
150,000 (GBP)	19/10/2020	10/04/2020	---	View
200,000 (GBP)	19/10/2020	10/04/2020	---	View

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Show results per page

All policies: Cover and non-payment overview

If you have access to more than one policy where cover or non-payments exist for the same buyer, you will see these within the All policies panel. For all policies which you have access to, you may see additional information for any active credit limit(s) or open non-payments case(s) that exist. You have the option to view further details for each activity.

All policies: Cover and non-payment overview					
Monitor and claim case					
Amount	Submitted on	Customer name	Policy ID	Customer reference	
5,000 (EUR)	28/07/2020	OPTICFIBER TECH GMBH	524080	---	View
Credit limit					
Amount	Submitted on	Customer name	Policy ID	Customer reference	
35,000 (GBP)	22/02/2020	OPTICFIBER TECH GMBH	524080	---	View