

**GRAYDON**  
credit risk intelligence

Think Credit Intelligence. Think Graydon.




Graydon is one of the leading international business information providers of credit information and credit management solutions. Graydon's combined international and UK databases represent a powerful one-stop source providing online access to over 80 million credit reports on businesses in more than 190 countries. Graydon's ratings and reports are approved by all major credit insurance companies. Whether you insure your trade risk or not, you can have confidence in our expertise, solutions and data, helping you to minimise risk, improve your DSO and maximise business opportunities.



### About Graydon

Owned by Europe's leading credit insurance organisations - Atradius, Coface and Euler Hermes, Graydon's focus over many years has been to build and perfect the tools which are setting the pace in quality credit management.

With our UK database that is one of the most comprehensive available, and our international network, we are able to provide a truly global perspective of credit management. We help our clients reduce the uncertainty of doing business and enable them to make informed business decisions.



## Products & Services

Graydon provides a full package of credit management services, covering all your commercial requirements.

### Credit Applications Vetting

Information and credit scores on the current financial standing of companies are available either as comprehensive or snapshot credit reports via the Internet. In addition to business credit reports, you can also gain access to over 30 million UK consumer credit reports.

### Monitoring of Existing Accounts

Through our CreditWatch service, we can alert you to any critical financial changes in your customers' position, allowing you to adjust your business strategy accordingly.

### Management of the Credit Portfolio

Graydon's portfolio management tools such as ePatrol and XSellence can help you streamline your credit application processing to boost your productivity and improve your bottom line.

### Customised Services

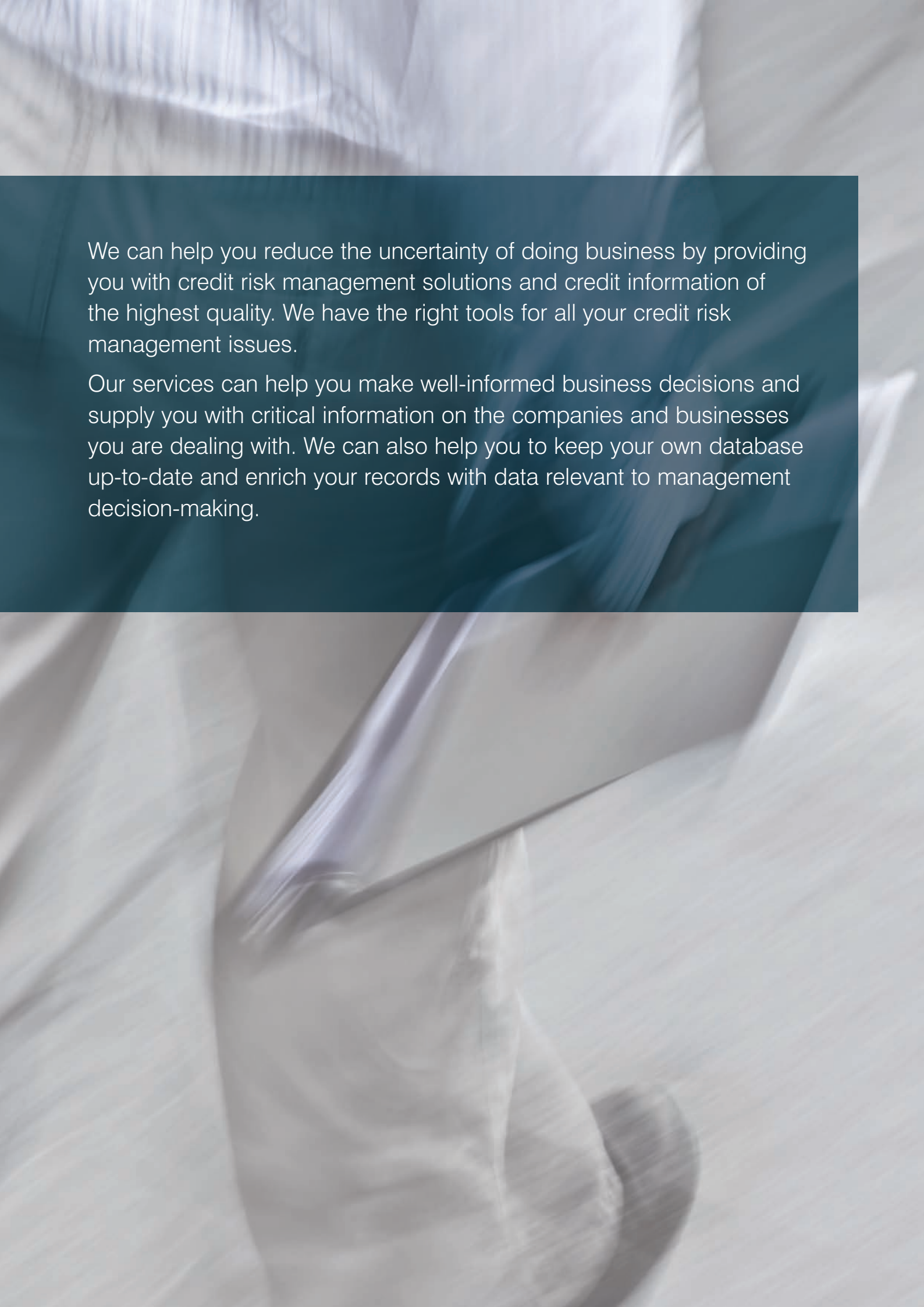
You need flexibility and services customised to your business needs? We can deliver to you bespoke solutions and data through our XML gateway.

## Our Databases

We are able to provide comprehensive, up-to-date, thoroughly analysed information sourced from our global network. The information we provide to our clients has valid conclusions and ratings, and in most cases is delivered within seconds, enabling you to make informed business decisions.

Graydon's services help us as a company to monitor our customers' credit ratings and gives us very up to the minute information regarding their status. The information has without a doubt reduced our risk and exposure.

Sue Patton  
Credit Manager  
Scania (Great Britain) Ltd



We can help you reduce the uncertainty of doing business by providing you with credit risk management solutions and credit information of the highest quality. We have the right tools for all your credit risk management issues.

Our services can help you make well-informed business decisions and supply you with critical information on the companies and businesses you are dealing with. We can also help you to keep your own database up-to-date and enrich your records with data relevant to management decision-making.

## **ePatrol®**

### **Credit Portfolio Management**

The latest development in credit management is now available to help you analyse your customer ledger with the latest credit ratings. Now you can proactively manage your credit risk and have credit and key financial data dynamically updated and accessible 24 hours a day, 7 days a week via the Internet. We monitor all 'critical' events that affect credit risk including:

- New accounts filed at Companies House
- Receiver appointed
- Winding-up petition presented
- Meeting of creditors
- County Court Judgments
- Director resignation
- Holding company change

What's more, the speed with which you get this information enables you to immediately adjust your customers' credit limits or arrange a quicker collection.

## **XSellence®**

### **Automated Decisioning**

XSellence helps you improve the efficiency of your department with no extra resources. It speeds up the process of decisioning credit applications by automatically utilising the checklist that your staff would otherwise run manually each time they make a credit decision. It replicates and applies your rules and automates the process. It identifies and separates applications that are easy to approve and those that require further analysis. By plugging into Graydon's XSellence solutions, you can increase your competitive edge by:

- Improving the efficiency of the credit decisioning process
- Ensuring a higher and more consistent standard of decisioning
- Freeing up credit analysts to concentrate on high-risk and / or high value accounts
- Speeding up credit decisions and bringing revenue in faster

## **Augur®**

### **Predictive Credit Scoring**

The Augur suite of products represents a breakthrough in decision support for commercial credit grantors and insurers. The Augur scoring models evaluate data from multiple sources to provide an objective assessment of the future risk of an incorporated or unincorporated business experiencing financial difficulties. Based on the current and historical business profile, Augur can be used to make quantified, risk-based decisions. Augur can be delivered in bulk form as a bespoke portfolio management tool, customised to fit in with your existing decisioning systems. It can be delivered individually or as part of a credit report.

## **XSeption®**

### **Risk Prevention**

XSeption is a unique commercial fraud prevention tool that gives you critical information on unusual corporate behaviour or business patterns. It constantly scans the 6 million business records in the UK and, using our expert business intelligence and highly developed IT, it tells you when to investigate and which questions to ask. XSeption is included in your credit reports and the 24/7 monitoring service.

We have been using Graydon's services for the last 6 years, and in that time we have managed to reduce our bad debts by 50% year on year and change our credit limits to reflect changing situations within our database of monitored companies.

Katherine Bailey MICM (Grad)  
Credit Manager  
QMH UK Limited

All Graydon clients have access, free of charge, to searching and company name matching. Matched names provide details of registered office, incorporation date, accounts date, annual return date, legal form and registration number. In addition, Graydon offers a wide range of reports with different levels of detail. This enables you to select the level of report which best meets your requirements. Visit [www.graydon.co.uk](http://www.graydon.co.uk) to see samples of our UK or international credit reports. You can also use our FREE UK company search to obtain one credit report on a limited company or unincorporated business of your choice.

#### **Level 1 Short Form Risk Analysis Report**

Highlights whether the subject is high or low risk, plus details of registered office, registered number, date of incorporation and accounts date.

#### **Level 2 Short Form Credit Rating Report**

Provides a one-screen format with the predictive Graydon credit rating, monthly credit guide, turnover and other key data.

#### **Level 3 Comprehensive Credit Rating Report**

Includes full legal information, Shareholders, Directors with addresses and details of multiple directorships, County Court Judgments, 4 years of profit and loss and balance sheet data, key ratios, industry comparisons, the Graydon rating and trade payment data. Uniquely, XSection flags highlight any unusual corporate behaviour or questionable business patterns.

#### **Level 3 Including Management Accounts**

In addition to the Level 3 data modules, this report also includes standardised validated monthly management accounts, a revised credit recommendation based on in-depth analysis of data and a quality measure to gauge the integrity of the accounts.

#### **Level 4 Fresh Investigation Credit Rating Report**

Graydon also offers a fresh investigation facility which incorporates an interview with the subject company. Our investigated report can be delivered within time frames that meet your requirements.

#### **AUGUR® Full Report**

This comprehensive report includes all the information contained within our Level 3 report with the addition of the Augur score, a highly granular and predictive score giving you the odds of financial stress or failure over the next 12 months.

#### **Director Search & Report**

Provides comprehensive information on Director or Company Officer appointments with UK companies. The report highlights active and dissolved companies, insolvency actions, resignations and risk category associated with each active company.

### **The Graydon Credit Rating**

The Graydon Rating is an alpha numeric rating read in conjunction with a credit guide figure. It is based on all the information stored on our database and summarises our opinion on the subject of your enquiry. The Graydon Rating is used in the majority of Graydon's UK products. The rating is also supplied in our CreditWatch 2 monitoring, CreditScan and ePatrol ledger management services. Approved and endorsed by all major credit insurers worldwide. Continually tested and proved robust and reliable.

|                       |                 |
|-----------------------|-----------------|
|                       | Sample Company  |
| Graydon Credit Rating | 1A              |
| Monthly Credit Guide  | £1,000,000 plus |
| Risk Category         | Low risk        |

## International Credit Reports

Trading internationally can be profitable but can also be risky. Graydon can help you find crucial information about your customers' business and their credit risk.

Graydon can provide you access to credit reports on more than 80 million companies spanning more than 190 countries - all available instantly online. If required, you can request a fresh investigation report to be prepared based on your specifications and desired speed of service.

- Access to millions of instantly available credit reports on the web, covering more than 190 countries
- Reports endorsed by all the leading credit insurance organisations
- Standardised European online report and rating format
- No up-front subscription fees - we only charge for the reports you order

## CreditWatch

An early warning that could save you a fortune

CreditWatch monitors any UK company of your choice and alerts you as soon as a critical event occurs. Of course, the change may represent good as well as bad news. But what could you do if you received negative news?

- Reduce a customer's credit line
- Lessen exposure with a supplier
- Amend cash collection tactics

But credit management is also about capitalising on positive change. By having crucial information in advance you could take some of the following positive actions.

- Increase a customer's credit line
- Maximise a supplier's contract period and discount option
- Alert sales and marketing to positive opportunities

## CreditScan

A financial healthcheck of your existing customers

CreditScan matches your existing UK customers against the Graydon database to provide a snapshot health-check on each individual company on your ledger. Developed in conjunction with leading credit insurance companies, it provides a fast and effective way to influence your credit policy by:

- Assessing how best to deploy your staff
- Demonstrating your best and worst routes to market
- Identifying those customers where you are under or over trading

## Graydon Intelligence Network

The Graydon business intelligence service originally designed for the computer distribution industry now also covers the telecoms, petroleum, steel, timber and other industries. When you want credit data on customers and your sector specific businesses - contact the Graydon Intelligence Network and speak to our team of specialist analysts dedicated to building and managing your industry-specific credit risk information.

## Blended Credit Report

Combining both commercial and consumer credit information

Graydon's Blended Report has been designed to assist businesses make credit decisions on newly formed companies and SMEs. It includes combined risk levels and indicators for both the company and related individuals. Also included is a blended credit limit derived from commercial and consumer data, CCJ information and XSection flags.

## Consumer Credit Checking

As a leading provider of commercial credit information we recognise that our clients also use consumer credit checking.

We act as a "one source" service provider to meet your credit information needs.

That is why we provide a gateway to a Consumer Credit Information database, via our online service. With this option you can have access to credit information on over 30 million UK consumers, 24 hours a day, 365 days a year.

## Payment Information and Aged Debt

Supply us with your aged debt information and we'll combine it with our consolidated credit data to give you valuable analysis on trade payment habits, adding value to your credit control function by:

- Showing you how your customers pay other suppliers
- Creating an early warning system by showing the latest payment trends
- To make decision-making easier, new unique data is added to information that is already publicly available, making it more predictive

**Graydon UK is one of the leading European business information providers specialising in credit information and credit management solutions.**

- UK Credit Reports
- International Credit Reports
- Ledger Management
- Risk Monitoring Services
- Credit Scoring
- Decisioning Solutions
- Risk Prevention

[www.graydon.co.uk](http://www.graydon.co.uk)

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