



Graydon Intelligence Network

Minimising credit risk in your Industry.
When you want credit data on
your customers and your industry
businesses - rely on Graydon

At Graydon we believe that credit information is not “one size fits all”. That is why we provide added-value credit information and specialist services, specifically designed for numerous industry sectors.

The Graydon Business Intelligence Network was originally set up for the IT distribution sector, however over the last 15 years Graydon has expanded its Intelligence Network service to multiple industries including: petroleum, telecoms, steel, timber, hotels, IT resellers and communications. We are continuing to grow and develop within new areas such as: retail, import / export and hospitality, amongst others.

Why should you choose to use Graydon's Intelligence Network?

It is vital that you are fully informed of how your customers are likely to pay, and with the help of our Intelligence Network your company will have the ability to interact with others in the same industry as you; sharing experiences on payment trends, adverse information such as: cheque and direct debit defaults as well as high-risk information.

Sharing credit information securely to ensure confident credit decision making is key to minimising bad debt, maximising profitability and complying with credit insurance policy. With our unique online portal system and experienced

in-house team of dedicated analysts you will receive the most up-to-date information available to you.

Graydon host regular round-table meetings for members of each Intelligence Sector. This provides members with the following benefits:

- Networking with peers
- Discussion on the latest industry news and issues
- The sharing of credit policy best-practice
- Interaction with specific industry speakers or spokespersons
- Contribution of trading experiences

They are good at providing specific industry information and the knowledge of the buyers in our sector is second to none. I like their willingness to listen to ideas and their participation in additional value adds to the service, particularly on the web based system.

*Eddie Pacey, Director of Credit Services,
Bell Microproducts Ltd*

Graydon's Specialist Intelligence Services

Participants of Graydon's Intelligence Networks also receive 24 hour access to Graydon's specialist online intelligence system which includes the following features:

Alert Messages:

Members are alerted as soon as high-risk information is received by Graydon's Intelligence Team. The Intelligence Team provide details of high-risk businesses, suspicious activity, and other exceptional events allowing members to react quickly and take any necessary action if applicable.

Payment Issues:

Members are able to anonymously post and therefore share details of their customer payment experiences and issues within their sector. This allows other members to contribute further information or experiences related to the customer in question.

Trade References:

Members are able to anonymously request trade references from their peers in the same sector. The reason for the reference is attached, and if any other members have trade experiences with the subject company they can assist the requestor by sharing details of their experiences.

Legal Lists:

Details of all legal actions, RD/RDPR cheques and adverse payment comments are compiled and distributed by the Intelligence Team to all members. Again, this provides members with an early warning system allowing the relevant action to be taken.

Sector Reports:

Regular reports specific to each industry is compiled by the Intelligence Team and forwarded to members. The report includes the latest information on major risks, acquisitions, sector statistics and analysis, sample credit reports and industry news items.

Intelligence Network Trade Reference Request Display					
Options	Date	Subject Name	Address	Reason	
	17/09/2008	BRITISH COMPANY LTD	1 NEWGATE STREET, LONDON, EC1A 7AJ	Increase in trade	
	17/09/2008	HAULAGE COMPANY PLC	17 NEW STREET, LONDON, W1	New Account Application	
	16/09/2008	GRAYDON UK LIMITED	2ND FLOOR HYGEIA BUILDING, 66 COLLEGE ROAD, HARROW MIDDLESEX HA1 1BE	Credit Limit Review	
	16/09/2008	ABC COMPANY	HYGEIA BUILDING, EDGEWARE ROAD, COLINDALE, LONDON NW6 8LW	Credit Limit Review	
	05/09/2008	XYZ COMPANY	BUSINESS PLACE, NEW STREET, BIRMINGHAM	Credit Limit Review	
	02/09/2008	A.Z.C (UK) LIMITED	FOREST HALL, LEEDS, YORKSHIRE	Re-activation of account	
	01/09/2008	A.Z.C (UK) LIMITED	GRECIO STREET, TIMES SQUARE, LONDON	New Prospect	
	28/08/2008	GAS COMPANY PLC	LIME TREE PLACE, COTSWOLDS	RD Cheque	
	25/08/2008	GAS COMPANY PLC	LIME TREE PLACE, COTSWOLDS	RD Cheque	
	21/08/2008	GAS COMPANY PLC	LIME TREE PLACE, COTSWOLDS	RD Cheque	
Ref Date	Account Opened	Payments	Credit Limit	Avg Credit	Comments
21/08/2008	3 months	Average	£5,000	£500	Fairly new customer
21/08/2008	2 years	Slow	£2,000	£1,000	Last payment overdue
22/08/2008	0 months	No trade experience	£0	£0	Never traded with them

Share and share-alike

The motto, *"you get out what you put in"* definitely applies to the Graydon Intelligence Networks.

Intelligence Networks are a partnership. Actively participating in online activity, requesting trade references, assisting your peers by responding to requests and notifying the Graydon Intelligence Team of any suspicious activities all result in adding value to the credit function and helps teams to save time and money.



GRAYDON CREDIT REPORT

GRAYDON

Date: 17/09/2008 at 15:30
 Your Reference: 123456
 Our Reference: ABCDE

Commercial Information Section

Commercial Credit Information		
Credit Rating:	X	Calculated on 17/09/2008 at: 15:30:01 Click here for an explanation of Graydon Credit Ratings
Risk Flag & Category:	High Risk	Entering into a credit relationship is not recommended
Monthly Credit Guide:	£0	

Xception Summary

Number of XSections: 1

Note: An 'Xception' is only recorded when unusual patterns of behaviour or financial results have been identified. You are advised to investigate the background of any unusual pattern before granting credit. Should you wish to order a Level 4 investigation click here.

Xception Details

Industry Intelligence of potential critical importance has been gathered on the subject

Payment Behaviour

Indicator in Poor zone
Stricter payment terms and close supervision of the account is recommended.

Indicator in Normal zone
Will need chasing from time to time.

Indicator in Good zone
Likely to pay invoices on or near due date.

The payment behaviour gauge indicates how fast the subject may pay its creditors based on information provided by Graydon from its trade payment programme, county courts and financial statements.

Payment Comparisons

The payment comparison (right) shows how the subject company may pay its creditors in comparison to companies of a similar size and to companies in the same industry. The scores range from zero indicating the worst payment record and 100 being the most prompt record.

Market Intelligence

07/09/2008

The 30/11/2007 accounts were filed 3 months after the year-end date. The accounts have been signed by John Smith but have not been dated. Joe Brown was only appointed on 28/02/2008 and the accounts were filed the next day. The called up share capital stated as £100, however nothing has been filed at Companies House to reflect this. The latest annual return made up to 31/10/2007 states ABC Ltd as the shareholder of 1 Ordinary share at £1 each. A Return of Allotment form has since been filed on 02/03/2008 which states Joe Brown and Joanne Brown having 1 Ordinary share each, which were allotted on 05/12/2006.

For me the Reseller Intelligence Network has been a vital addition to our fight against fraud. It's been a very effective early warning system that has paid for itself many times over in the short space of time we have been a member.

*Nathan Dorrington,
 UK Credit Risk Manager, Misco
 (a division of Systemax Europe Ltd)*

The benefits of the Intelligence Sector are fundamental in our industry and the extra knowledge is essential to stave off the threat of potential bad debts. Knowledge is king at all times and helps us stay ahead of the game and it's an added comfort knowing we can share critical information with our peers in a confidential manner.

*Carol Williams,
 F.I.C.M Group Credit Manager,
 Halco 1812 Ltd*

We believe that the Intelligence Team and Graydon can exceed expectations both in terms of depth of data relevant to your business and quality of customer service.

The next time you want the most incisive credit data on your customers or any other industry business, be decisive and contact our Intelligence Team on **020 8515 1424** or alternatively email: intelligence@graydon.co.uk

www.graydon.co.uk



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