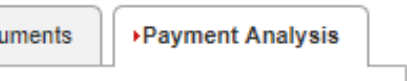




Payment Analysis User Guide



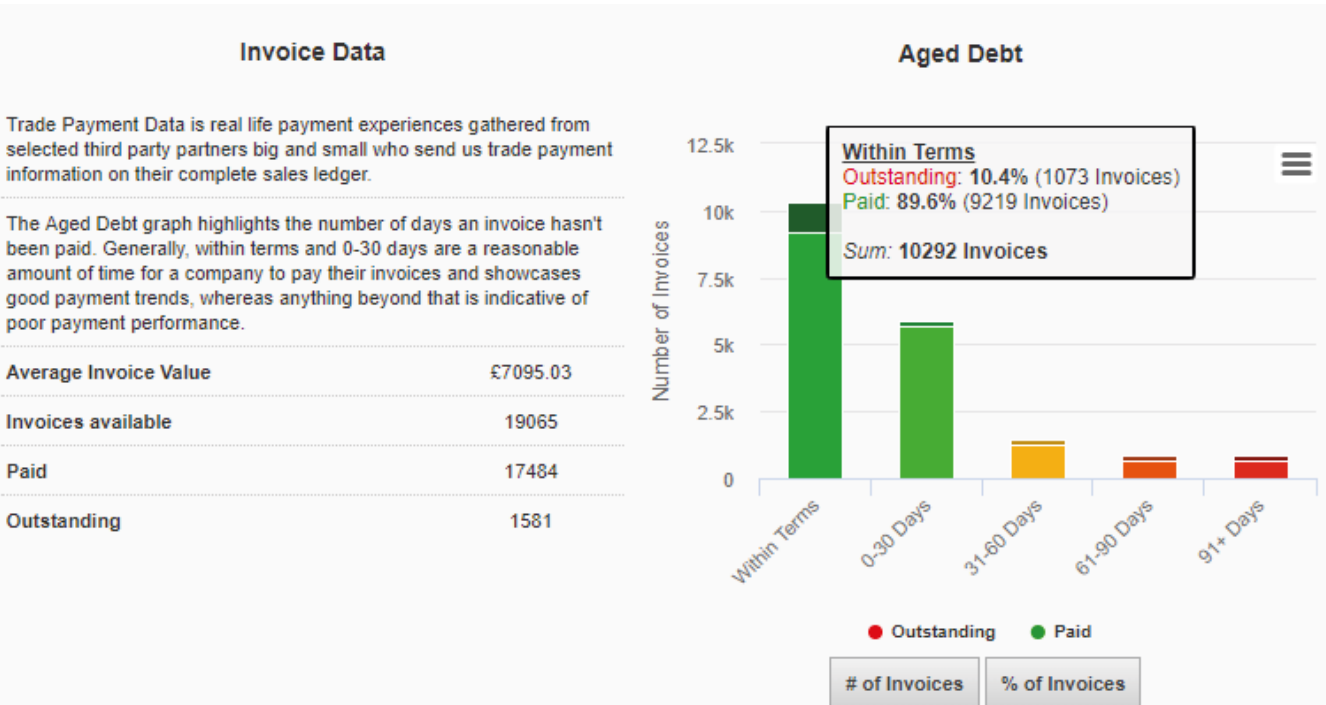
Payment analysis



The new Payment Analysis tab gives an enhanced view of available trade invoice data, all at your fingertips. This enables a clear view of what is most important to you, in terms of payment.

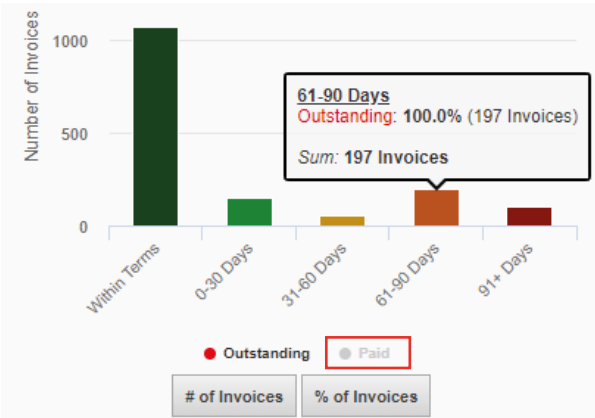
Invoice Data & Aged Debt

Firstly we will provide all invoice numbers collected on the selected company. These will include all invoices paid and all invoices that are still outstanding. The new interactive options now enable customers to exclude outstanding or paid invoices, along with selecting their preference view by clicking the tabs: # of Invoices or % of Invoices.



As seen, if only outstanding invoices are relevant, click the paid invoices button to exclude this data, leaving only the outstanding invoices in view.

Tip: Hover your mouse/cursor over the bar graph for a numeric value of invoices available.



Trade payment data is sales ledger data sent to Creditsafe via selected 3rd party partners.

This information is transmitted daily. If represented on the Event History tab as 'payment data update received' it could indicate recent data has caused the rating/limit to change.

Glossary of Terms

Aged Debt Graph

This depicts the total number of invoices collected on a company, and whether these invoices sit within or beyond agreed terms set by each partner data supplier.

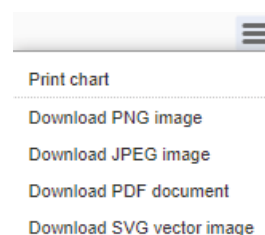
Days Beyond Terms

Are the number of days on average an invoice is overdue. For example, standard term length is 30 days. If you are paid 35 days after the invoice date, this would be 5 Days Beyond Terms.

Industry DBT

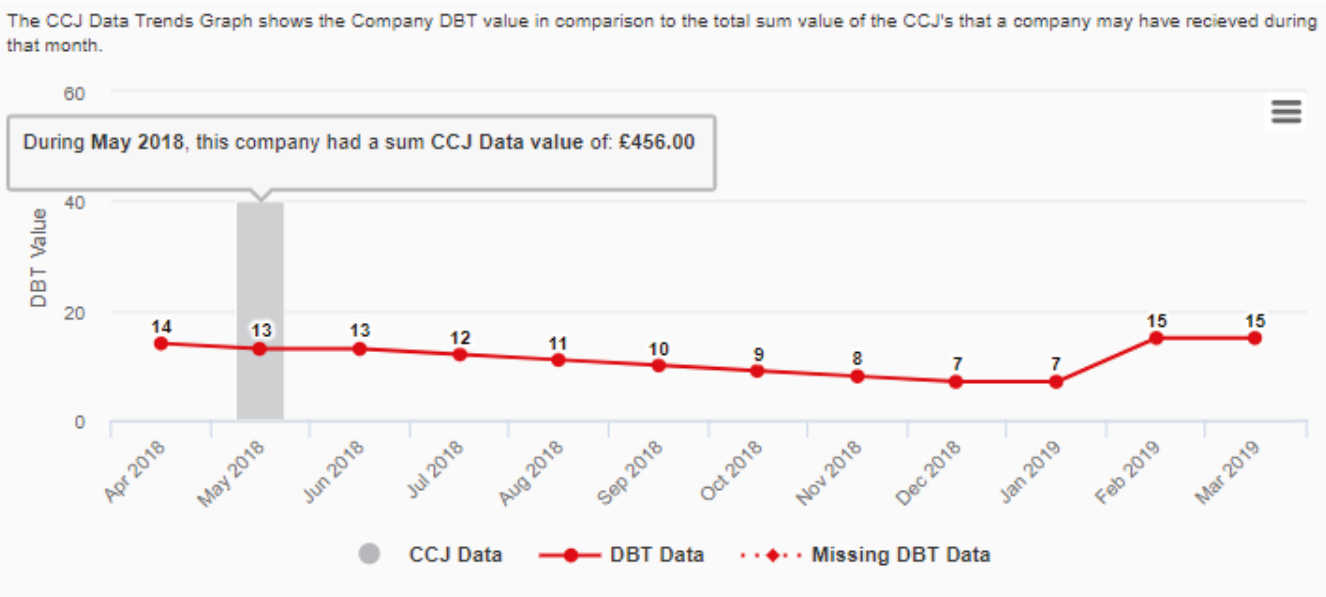
Is an average time taken for a specific industry to pay their invoices past agreed credit terms.

Tip: If you would like to download or print any of the featured graphs, please click the chart context menu button:



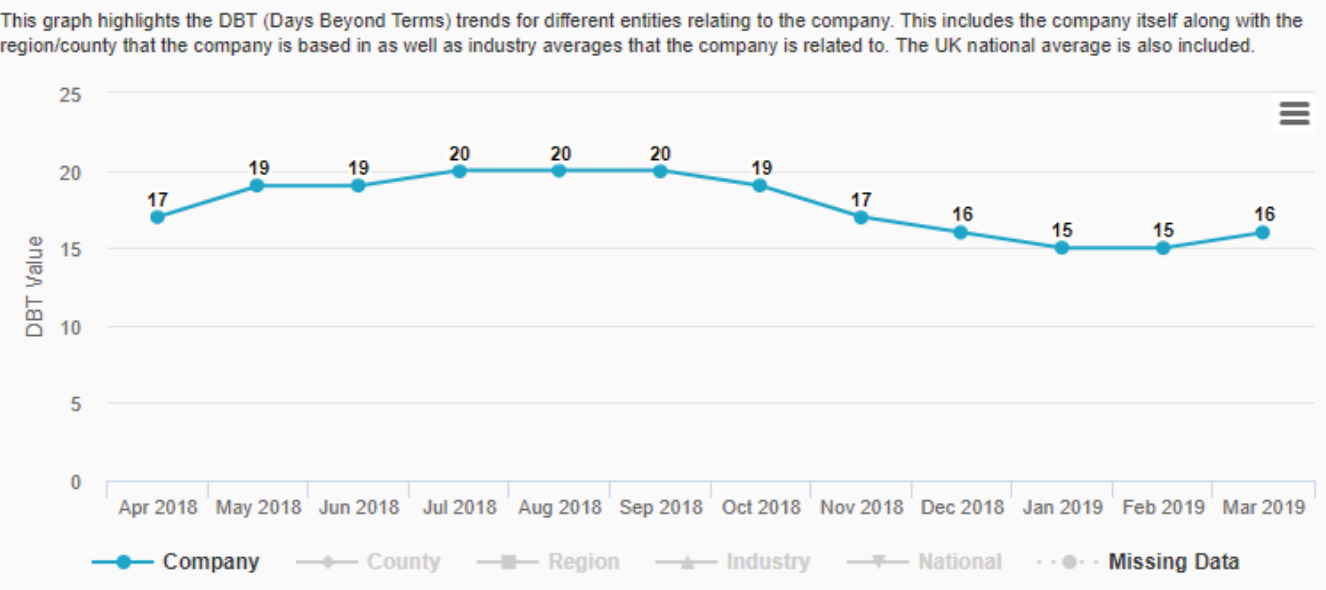
CCJ Data Trends Graph

CCJ Data Trends shows the County Court Judgement values, to easily assess the effect a CCJ might have on payment performance.



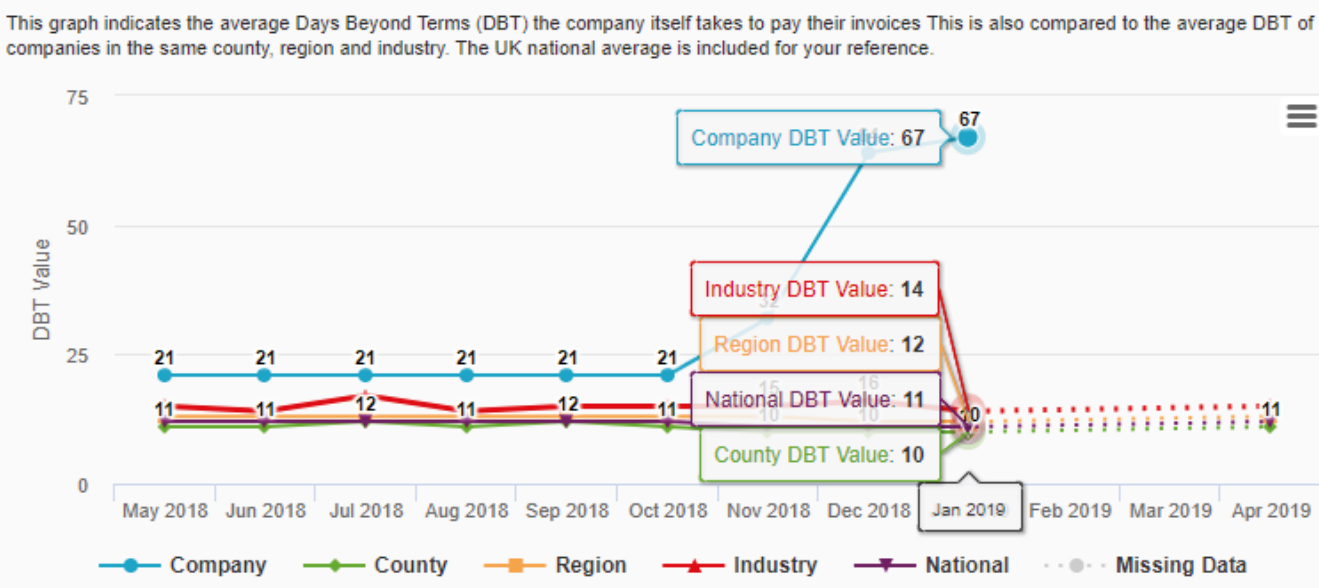
Tip: Move your mouse over the CCJ to see the exact value, and click the bar graph to view all CCJs listed on your searched company.

DBT Graph



Days Beyond Terms Graph

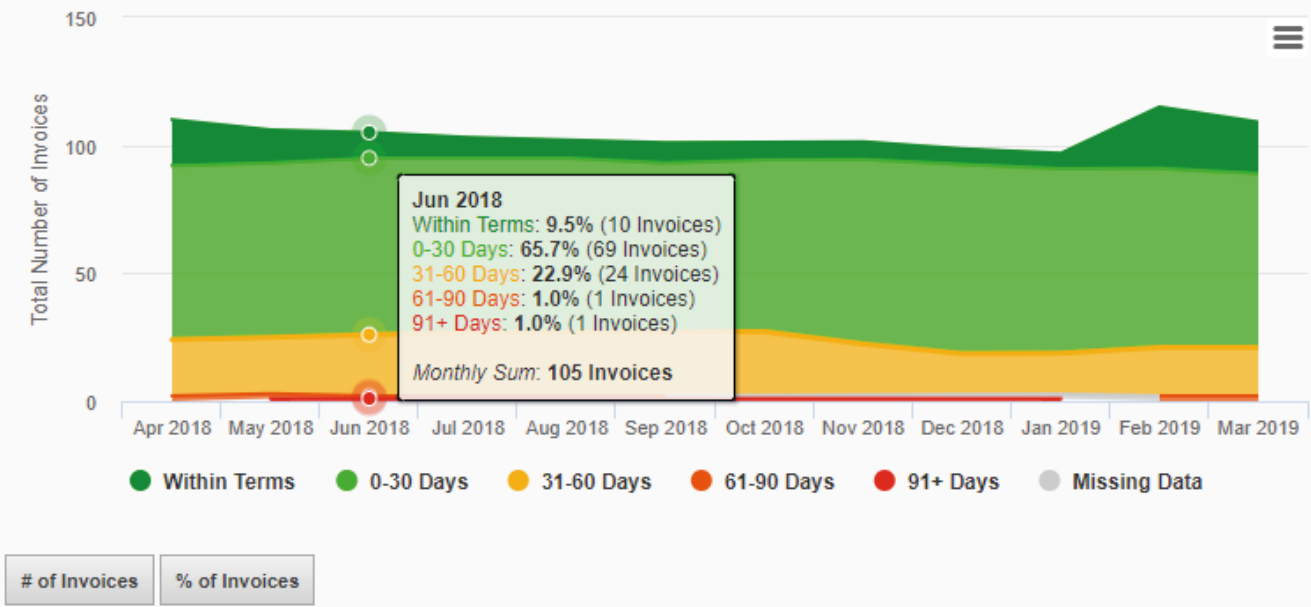
Click onto the interactive Days Beyond Terms categories to compare other areas of interest, such as County, Region, Industry and National average DBT's to compare this company alongside other larger demographics. As below you can see all demographics have been selected, and populated to the graph.



Accumulative Invoice Trends Graph

Hovering your cursor over the graph will give a full breakdown of paid invoices in numbers or percentages for monthly analysis. This will indicate if large percentages of invoices are falling into the 91+ Days Beyond Terms category or if a companies payment performance is improving over time.

The Accumulative Invoice Trends Graph shows the invoice payment trends that a given company has over a period of time. This allows for analysis of the company to see the overall reliability of the company and to be able to predict future trends of the company. Areas that are marked as grey indicate months where the invoice data for the company missing. Instead, the averages of the two non-missing points is used instead.

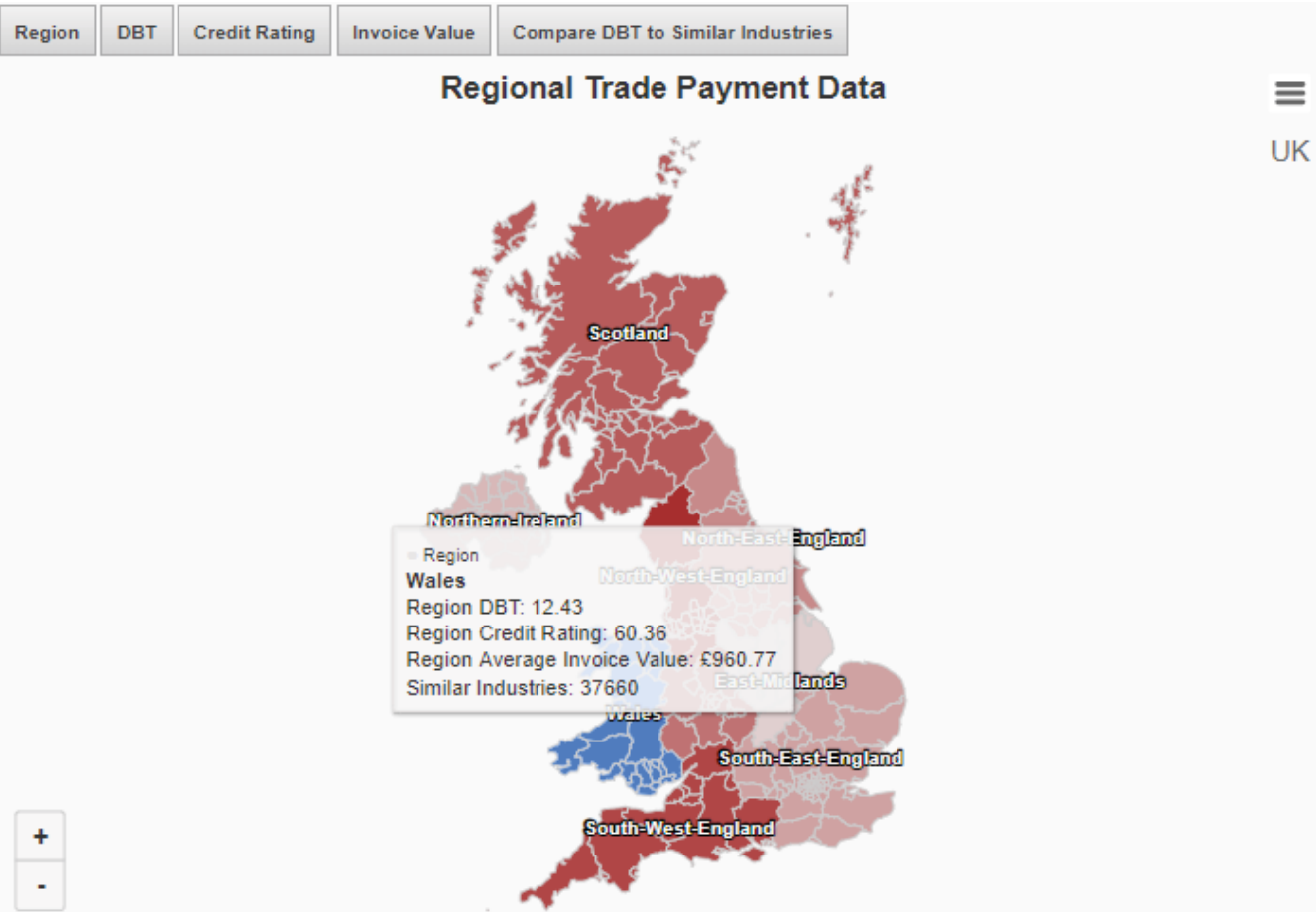


Click the # of Invoices or % of Invoices tabs to view your preference, along with excluding the categories 'Within terms', '0-30 days' which may not be of interest.

Regional Trade Payment Data Map

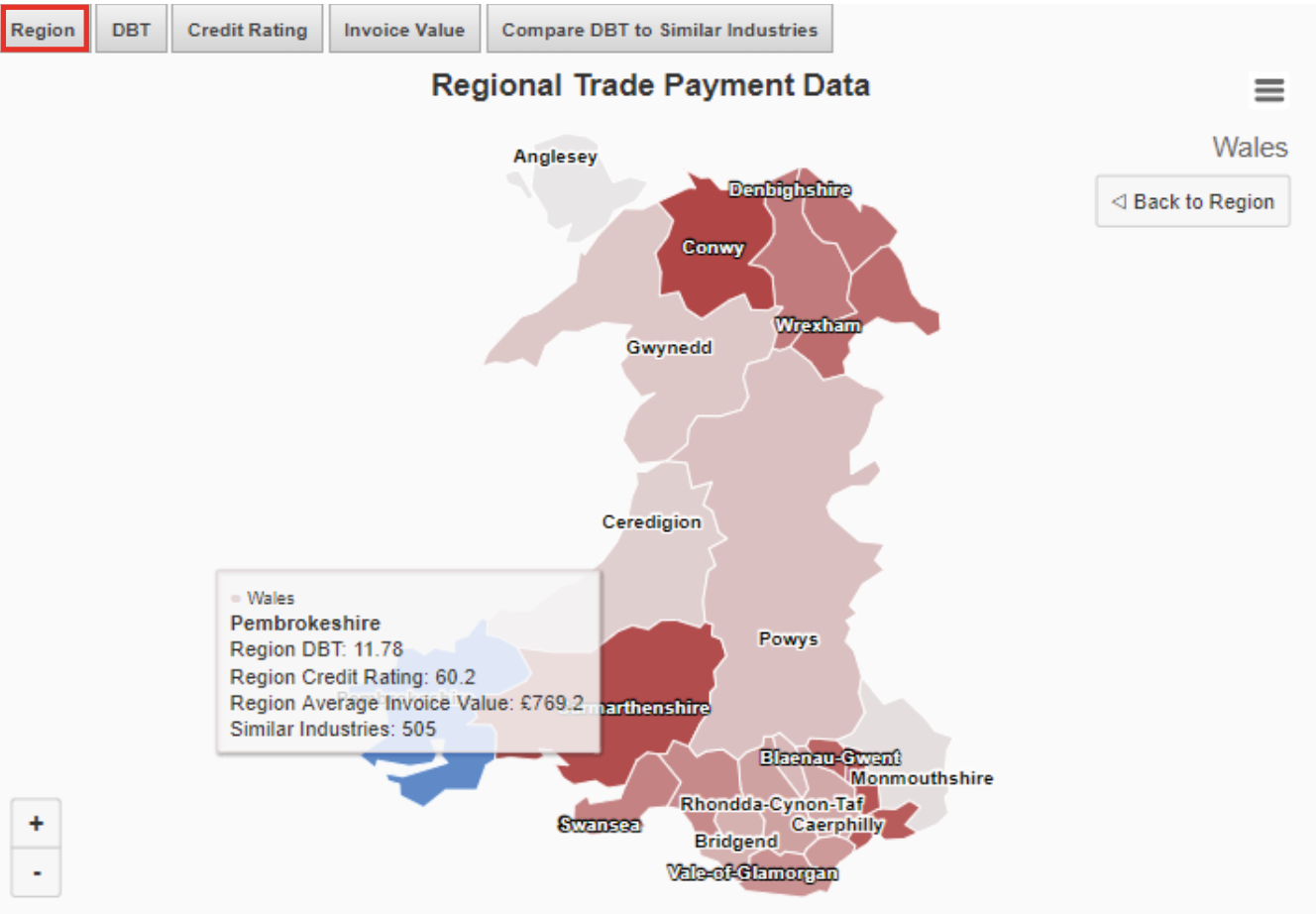
The Regional Trade Payment Data section allows for the most in-depth analysis, by clicking onto the interactive map you can view how Region, and County Days Beyond Terms fare.

Below is an example of the Region option. By hovering the cursor over Wales it displays the average for DBT, Credit Rating, and Invoice Value along with similar Industries to the original company entered into the Creditsafe search engine.



By clicking on the individual Counties, we can compare the company report you have entered into the Creditsafe search engine, to those companies listed in similar industries via 2007 SIC codes.

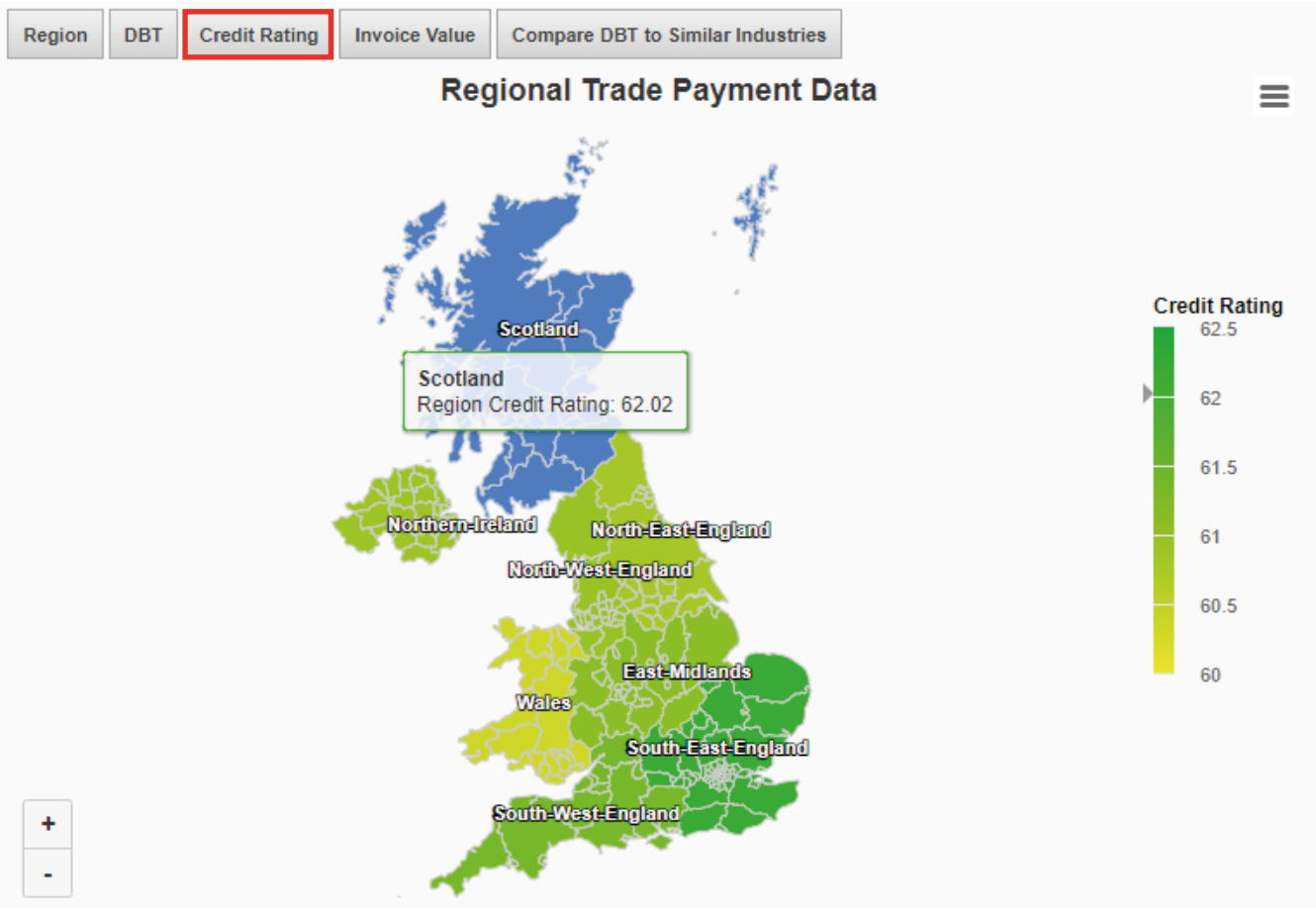
In the example below, you can see that there are 500 companies within Pembrokeshire that reside within the same SIC code (opposed to the whole 37660 companies based in the whole of Wales).



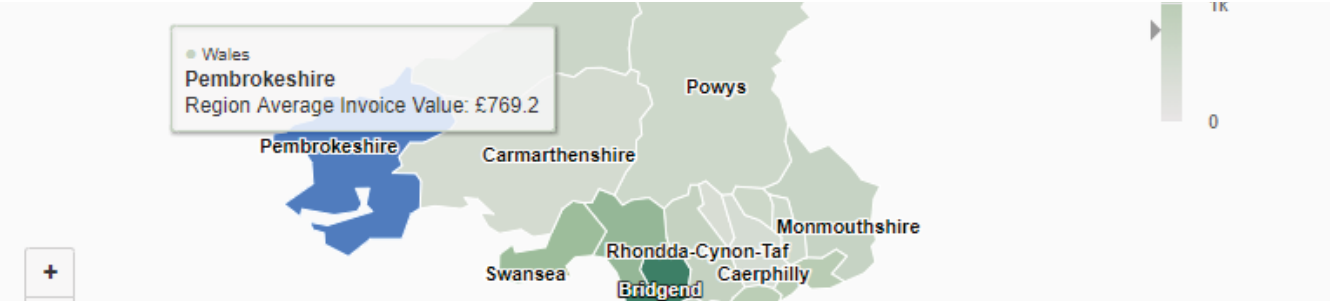
Creditsafe will provide the average invoice value and DBT to a selected region. This will highlight where average invoice values might be larger and paid quicker. This gives a true indication of other companies in this region and whether they are struggling to pay invoices. It could be worth considering other areas that may be more lucrative?

Creditsafe allows you to click each tab option, including Region, DBT, Credit Rating, Invoice Values, and Compare DBT's to Similar Industries. This enables you to view averages in your selected areas.

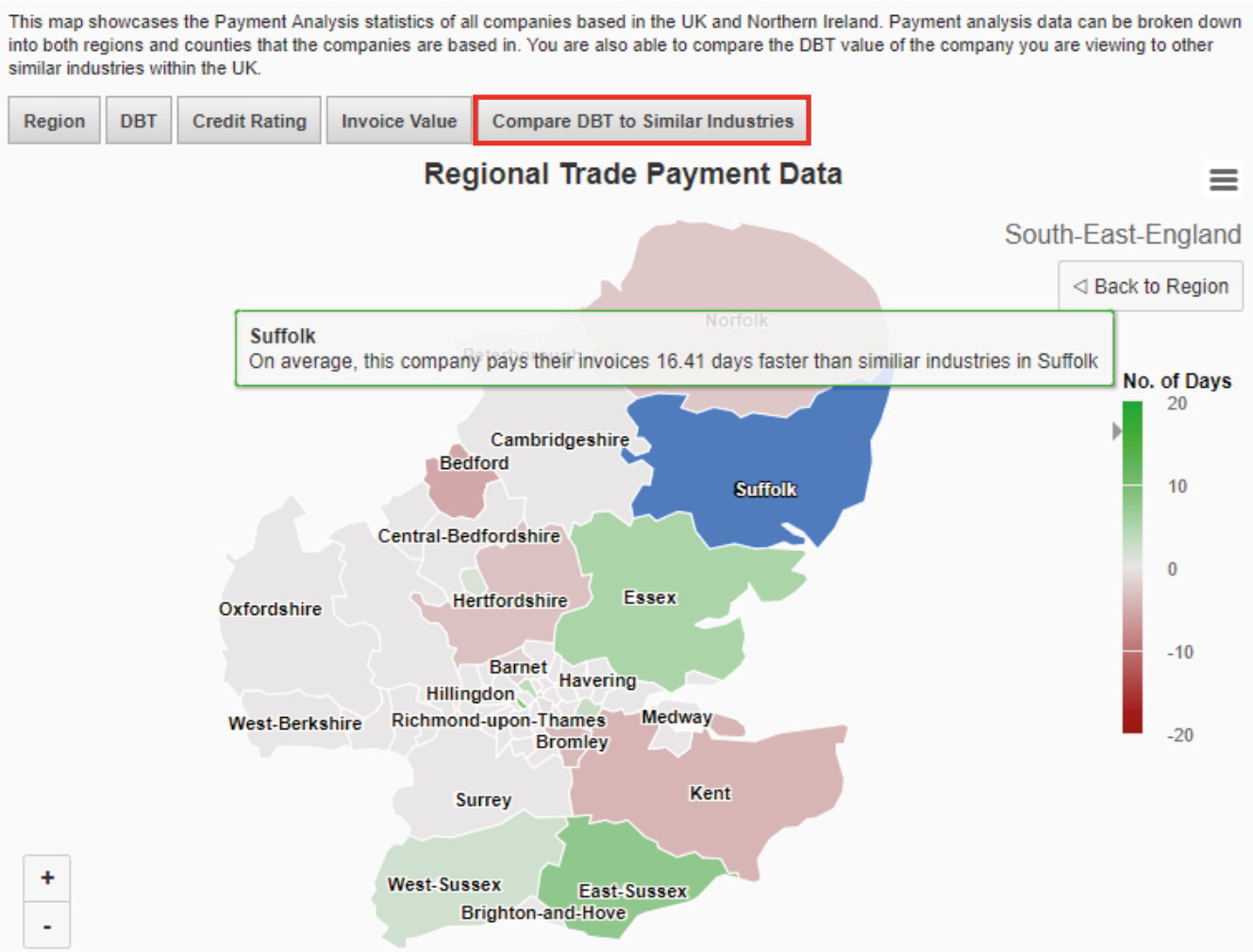
At Creditsafe, we are often asked what the average company credit rating is. Now you can click the Credit Rating tab and choose the specific Region/County you reside in, allowing you to make parallels to your own credit rating.



Similarly, below shows how you can view the average invoice value at Region/County level:



Finally, when Comparing DBT to Similar Industries, in the below example we can see that the company entered into the Creditsafe search engine, pays their invoices 16.41 days faster than similar companies based in Suffolk.



To the bottom of the Regional Trade Payment Data analysis, Creditsafe collates the total number of invoices collected in your selected area, to enhance visibility on payment behaviours when making comparisons to individual companies.

