

Company Profile & Product Suite

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About us

What is CreditorWatch

CreditorWatch is an Australian commercial credit bureau which provides credit risk information on every business entity in Australia including sole traders, trusts, partnerships, and proprietary limited companies.

We cater to a wide range of clients, from sole traders to ASX listed companies, and our credit report is presented in an easy-to-use interface, providing you with a clearer understanding of your customers and suppliers and the risk they represent.

- We hold a credit report on every commercial entity in Australia
- Our innovative online platform is a valuable credit management tool
- Offer a suite of products, features and services to assist businesses manage credit risk
- Managing over 13.5 million credit files
- 10 million credit reports sold since launching in 2011
- Over 62,000,000 credit scores are calculated annually
- We have access to 26 public and private data sources



**50,000 Customers
Across Australia**



Our Offices

Accurate insights from quality data

We obtain our data from a number of trusted and reputable government and private sources including ASIC, ABR (ABN lookup), courts, mercantile agents, Xero and MYOB, AFSA, large corporations and SMEs. This data is combined to provide a detailed and reliable assessment of a business entity.

Innovative Technology

Our CreditorWatch product is specifically designed to be intuitive and simple to use. In addition, we have developed an agile and customisable platform, which allows us to automate and continually improve our products, services and the credit management process for our customers. This superior efficiency means our data and reports are delivered in a timely and cost-effective manner.



Our Core Values



We are driven to succeed

We are excited by challenges and competition, no matter how big. We are confident in our ability to deliver.



We are committed to growth

Our success comes from our ability to grow and adapt; both collectively and individually. We set the bar high to ensure we continue to innovate and exceed expectations. We are dedicated to the development of our business and our people.



We are dependable and trustworthy

Our clients are everything to us and we are passionate about maintaining and delivering reliable and trusted services to them.



Our people make the difference

Our people set us apart and define us, so we take care of our own. We want a environment/culture in which staff love to come to work and where we celebrate our successes together.



Automate client onboarding with an online credit application

With ApplyEasy, you can transform your paper credit application process into an online form which simplifies the credit application process for your customer and improves your internal credit process.

Customers no longer have the option of leaving important fields blank in ApplyEasy. It also eliminates illegible handwriting and reduces the time it takes to approve an application, shortening the sales cycle.

Automated decision-making is also available, which reduces the need to perform manual credit checks and enables you to make the correct credit decision immediately.

Your online application includes an Inbox and dashboard which allows you to manage the approval and rejection process, as well as provide applicants with direct responses.

Features and benefits of ApplyEasy:

- ✓ Use your own branding on your credit application
- ✓ Unique URL provided, for example: <http://COMPANYNAME.applyeasy.com.au>
- ✓ Securely managed and hosted by CreditorWatch
- ✓ Automatically verify the ACN / ABN and entity information as the customer fills out the application, so you know exactly who you're trading with
- ✓ Free CreditorWatch commercial credit report with each application
- ✓ Automated trade reference checks
- ✓ Automated credit decision – approve, reject or refer
- ✓ Attach personal or directors guarantee
- ✓ Hand signed or electronic signature authorisation
- ✓ Fully customisable questions in application
- ✓ Direct integration with your CRM/ERP system via API (optional)
- ✓ Option to add features and customisations based on your requirements

For more information about ApplyEasy enquire with your account manager today.

Alternatively, visit applyeasy.com.au

Monitoring & Alerts

Stay in the know. Be the first to see changes to your debtors' credit report

It's important for your business to closely monitor customers and suppliers and the risk they represent to your business. However, it's difficult to keep an eye on all of them at all times.

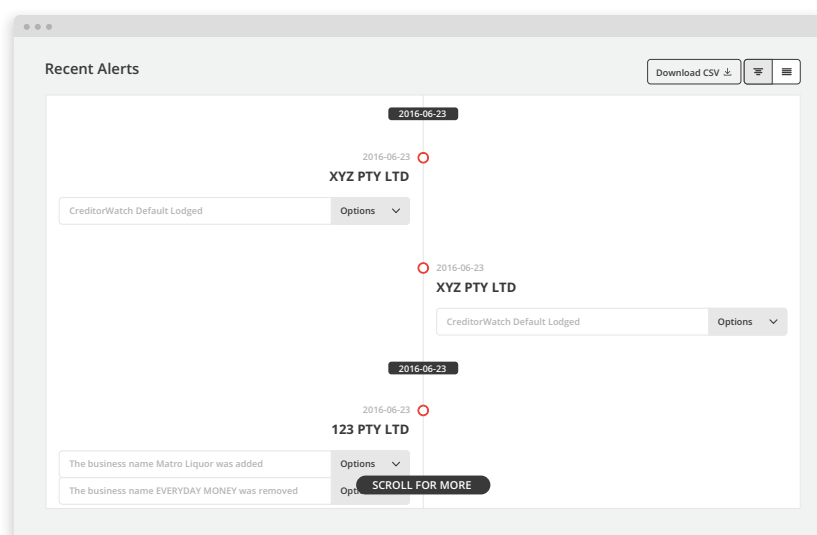
CreditorWatch will continuously monitor customers and suppliers for key indicators, and send you email alerts when important changes occur to their credit files. These changes could affect their ability to pay their bills.

Alerts include:

- **Entity status changes** – de-registrations, administrations, liquidations and strike-off action
- **ASIC/ABR changes** – business name, director, shareholder, address changes
- **Adverse events** – court actions, payment defaults and mercantile enquiries
- **Insolvency notices** – winding ups and administrator appointments, including contact details of administrator and creditor meeting information
- **ASIC documents lodged** – List of all documents lodged with ASIC on the company including director and address changes, declaration of insolvency, financials and more

Benefits:

- ✓ View all information related to the email alert
- ✓ Don't be the last to know - respond to changing customer circumstances when they happen
- ✓ Prioritise which clients to collect payments from first or reconsider payment terms/ options



Credit Reports

Obtain a report on any Australian business

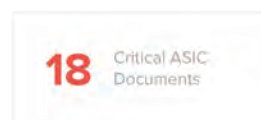
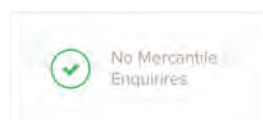
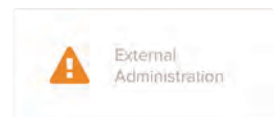
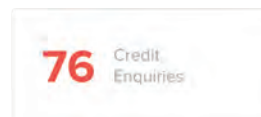
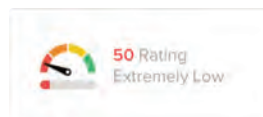
CreditorWatch offers detailed credit reporting for your business, ranging from basic entity verification, through to comprehensive credit reports with trade payment data.

Credit reports are available on any type of business or company including sole traders, trusts and partnerships, and you can choose exactly what data or risk elements you want to be included in each report. Our commercial credit report includes:

- ABR data - business names, status, GST status and locality
- ASIC on-file extract – company name, status, addresses, directors and shareholders
- Risk data – payment defaults, court actions, mercantile (debt collection) footprints, cross-directorships and insolvency notices
- Credit score and trade payment predictor

Other related reports are also available including:

- Comprehensive credit report
- ASIC company extracts and documents
- ASIC financial reports
- New Zealand credit reports
- Business name extracts
- Personal name (director) extracts
- PPSR
- Bankruptcy extracts



Benefits to your business:

- ✓ Reduce credit reporting costs by up to 50%
- ✓ Access credit reports and on-file data
- ✓ Reports and scores on all entity types including sole traders, trusts and partnerships
- ✓ Reports are approved by major trade credit insurers to be used for discretionary limit due diligence

Additional Searches & Services

Access over 4500 other beneficial products

CreditorWatch customers now have access to 4,500 additional searches and services, thanks to our integration with the award-winning InfoTrack search portal.*

✓ Land titles and property valuation

Whether you have regular searching needs or just require a one-off search, you can quickly access land title information for all states. Depending on the state, information can be received instantly or within just a few hours. Most titles will include information such as the owner, the land description, restrictions on use, mortgages, covenants, caveats and easements.

The National Ownership Search enables you to search for properties owned by an individual or company. In just a few hours, you will receive a single national search that covers all properties owned.

✓ International reports

International reports are available on entities from most countries, assisting you to make appropriate credit assessment decisions around the world. Reports can confirm a company's identification, the principals, their payment history and other valuable information.

✓ KYC (Know Your Customer), AML (Anti-Money Laundering), PEP (Politically Exposed Persons) and Sanctions Lists

How well do you know your customers and suppliers? KYC (Know You Customer) and AML (Anti-Money Laundering) reports allow you to conduct your required legislative searches. PEP and Sanctions lists enable you to search if an entity, client or cross directorships are sanctioned or on international watch lists.

✓ Police Checks

Accredited by the Australian Criminal Intelligence Commissions (ACIC), the National Police Checking Service (NPCS) service will review the police history of an applicant and issue an official police certificate.

✓ Person Locator

It is now easier to locate individuals who may owe you money. With over 130 million Australian records, the Person Locator Search enables you track an Australian resident down by looking at previous addresses and electoral activity. You can search by name, phone number, couples and more. The data is regularly updated and cross indexed for accurate results.

Credit Score

Make an instant business credit risk assessment

Our credit score is a statistically-based figure which indicates an entity's creditworthiness.

How is this credit score produced?

The score is based between 0 and 850 index points, with a higher score considered lower risk, while lower scores suggest high risk.

In addition to the score, CreditorWatch also provides:

- **A risk of failure rating** - likelihood of the entity failing in the next 12 months
- **12-month historical score trend** - identify positive or negative movements
- **Risk bands** – critical, very high, high, moderate and low
- **A trading recommendation** – how CreditorWatch suggests you trade with the entity

Key contributing factors

There are 23 factors taken into consideration when generating a credit score, including but not limited to:

- Information on the entity – age, structure, type, operating history, industry
- Directors – the number of directors and director history (if available)
- Adverse information (court actions, payment defaults, insolvency notices and mercantile inquiries)
- Industry and industry trading history
- Number of credit enquiries and suppliers monitoring the entity
- Entity changes with ASIC and ABR

Benefits of CreditorWatch Credit Scores:

- ✓ Receive a credit score immediately
- ✓ Statistically based figure
- ✓ CreditorWatch trading recommendations



Credit Score

Payment Predictor

Learn how a business pays their bills

Deteriorating payment behaviour is a lead indicator that a business is in financial difficulty, often providing an earlier warning than a court action or payment default.

Our Payment Predictor displays the average number of days in which a debtor typically takes to pay their bills, helping you to identify customers that pose a risk to your business and cash flow.

A 12-month historical graph is also provided to allow you to see a visual representation of how the business has been paying their bills. A statistics table provides further insight into their payment history by giving you a better understanding of their credit exposure across individual and all suppliers.

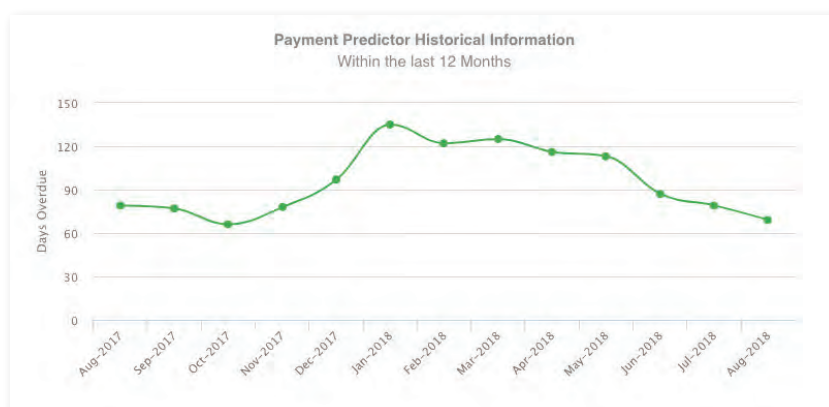
How is the Payment Predictor produced?

CreditorWatch collects trade payment data from two sources:

- 1. Corporates** – Submit their aged trial balances (ATBs) on a monthly basis. However, this monthly submission cycle makes it difficult to accurately predict when a debtor has actually paid – for example if it sits in the 1-30 column, did they pay on day 1 or day 29?
- 2. Small Businesses** – This is the most important and unique source of trade data that is unique to CreditorWatch. It comes from our integration with Xero and MYOB. With this integration, we are able to pull receivables data every 5 minutes, which makes it more accurate and much more predictive than solely relying on the monthly ATB data.

Benefits of Payment Predictor:

- ✓ Learn the payment habits of your customers and suppliers
- ✓ Gain visual insights of payment history
- ✓ See a statistical breakdown of a business' credit exposure



DebtorLogic Plus

Better understand the risk a debtor presents to your business

Our trade program, DebtorLogic Plus, helps you better understand the risk a customer or supplier presents to your business by looking at how they pay their bills across the market.

Deteriorating payment behaviour is the lead indicator that a debtor is in financial difficulty, which may provide an early warning of a default or court action.

DebtorLogic Plus gives you access to multiple customer insights by:

- Appending a Credit Score and Payment Predictor to all your customers
- Allowing you to see how your customers are paying other suppliers
- Helping you to respond to changing payment trends (both positive and negative)
- Assisting you to prioritise your collections based on payment behaviour and credit worthiness

Benefits

- ✓ Stay ahead of oncoming bad debt
- ✓ Better manage your credit terms
- ✓ Prioritise collections
- ✓ Access unique data sources (eg: Xero & MYOB data)

Payment Predictor Outstandings Table								
		Your ATB data						
		Current	1 to 30	30 to 60	60 to 90	90+	Total	Total Overdue
Payment Predictor (average days overdue)	Unknown	\$197,198	\$239,842	\$20,883	\$0	\$24,739	\$482,462	\$295,284
	Current	\$11,875,200	\$-19,075	\$-38,513	\$-6,399	\$-6,858	\$11,805,355	\$-68,845
	1-14	\$37,448,448	\$15,212,252	\$82,842	\$117,712	\$70,001	\$53,592,255	\$16,232,801
	15-30	\$2,532,254	\$1,134,154	\$370,822	\$292,696	\$408,400	\$4,698,006	\$2,165,852
	31-60	\$714,078	\$181,619	\$564,405	\$238,222	\$143,272	\$1,841,594	\$1,127,518
	61-90	\$309,581	\$188,175	\$16,168	\$6,115	\$77,606	\$577,545	\$288,064
	91-120+	\$4,987	\$-1,782	\$0	\$190	\$51,826	\$55,021	\$50,034

Payment Predictor Quantity Table								
		Your ATB data						
		Current	1 to 30	30 to 60	60 to 90	90+	Total	Total Overdue
Payment Predictor (average days overdue)	Unknown	20	14	3	0	5	42	21
	Current	956	57	13	9	17	962	27
	1-14	1,286	919	161	63	104	1,633	1,009
	15-30	50	52	41	20	18	91	75
	31-60	47	22	28	21	25	83	66
	61-90	17	17	6	2	12	34	27
	91-120+	2	1	0	1	1	5	1

Bankruptcy Plus

Identify high risk individuals when providing credit

What is Bankruptcy Plus?

Bankruptcy Plus assists your business to reduce risk by looking at the individuals behind a business, allowing you to easily identify if an individual, director or guarantor is bankrupt or has previously been bankrupt.

With the support of Australian Financial Security Authority (AFSA), CreditorWatch stores all current and historical bankruptcies (updated hourly).

Bankruptcy Plus allows you to access this information in two ways:

1. The data is integrated into our commercial credit reports and will highlight current and historical bankruptcies against directors, sole traders and partnerships.
2. Perform a bankruptcy check on an individual by searching the database
3. CreditorWatch has developed intelligent matching algorithms to assist in identifying individuals regardless of name and address variations.

Benefits

- ✓ Search the creditworthiness of individuals, confirming details of bankruptcy on company officeholders, sole traders, partnerships and guarantors
- ✓ Perform individual checks
- ✓ Save money by reducing the number of NPII Reports purchased individually
- ✓ Integrated into commercial credit reports.



Australian Government

Australian Financial Security Authority

PPSR

Register your personal security interests and protect your goods

A vital component of doing business in Australia is the PPSA (Personal Property Security Act 2009) in which security interests are registered under the PPSR (Personal Property Security Register). PPSR is necessary for anyone who supplies goods to other businesses; leases, rents or hires out goods; or accepts personal property as security for outstanding debt.

Credit terms are not enough to protect your goods. PPSA protects your goods in a way that if the debtor goes into administration or liquidation, you will not have to compete with unsecured debtors. Your debt will take priority. If you don't register, often it is nearly impossible to claim anything at all.

You can choose to list your non-perishable goods on PPSR for 7 years, 25 years or indefinitely. Another key fact about PPSR is that it is important to ensure that the details are accurate. One wrong detail could void your protection. CreditorWatch Datawashes can ensure that your information is correct.

Benefits of PPSR with CreditorWatch:

- ✓ **Best in Class Technology** – CreditorWatch offers a simple and streamlined solution to suit all businesses
- ✓ **Bulk Registration** – Save time! Provide a list of ACNs and ABNs and register multiple personal properties at once!
- ✓ **Renewal Reminders** – Ensure you never miss a renewal. This is useful for when properties have been registered for different terms and across different dates.
- ✓ **Tools to Manage Registration** – Tools will allow you to see what registrations are current as well as discharge or amend registrations.
- ✓ **Competitive Rates** – CreditorWatch prides itself on making important services like the PPSR affordable for companies of all sizes
- ✓ **Compliance and accuracy** – Register, amend and renew correctly



Personal Property
Securities Register

DataWash

Ensure your data is accurate and up-to-date for better due diligence

CreditorWatch's DataWash provides a comprehensive review of a database, empowering businesses to easily validate information, identify risky customers and suppliers or perform due diligence on a database.

DataWashing can be used by multiple departments such as finance, procurement, credit risk, accounts receivables, accounts payable, sales, and marketing.

DataWash cleanses your customer/supplier databases by performing the key tasks of data matching, data validation, data reconstruction and data standardisation.

Most significantly, the DataWash service enhances databases by appending vital information from ASIC, ABR, AFSA, Australian courts, mercantile agents and CreditorWatch to each record; then, provides a visually appealing, in-depth analysis on the enriched database.

How can DataWashing assist you?

1. Provides a clear and updated review of new and existing accounts
2. Identifies missing ABN's and ACN's
3. Prepares data for any possible new CRM/ERP integrations and modifications
4. Validates your customers' credit status and highlights risks
5. Meets Trade Credit Insurance requirements
6. Documents due diligence on current customers
7. Prepares files for PPSR lodgement or renewal





The Benefits of conducting a DataWash:

- ✓ Know the types of entities you are dealing with when conducting business
- ✓ Proactively identify customer changes and possible risks
- ✓ Update and sync your database

The DataWash analysis is presented in a comprehensive report and summarises the enhanced data to provide additional insights with powerful visuals for easy presentation. Some key areas that are covered in the analysis are:

- Data clusters and segments within your database
- The data matching strategy to ASIC and ABR
- A snapshot of entities with adverse data present
- A breakdown of each adverse risk factor
- Segments that present significant adverse data
- Next steps that should be considered



New Zealand - Credit Reports, Monitoring & Alerts

Manage your New Zealand risks

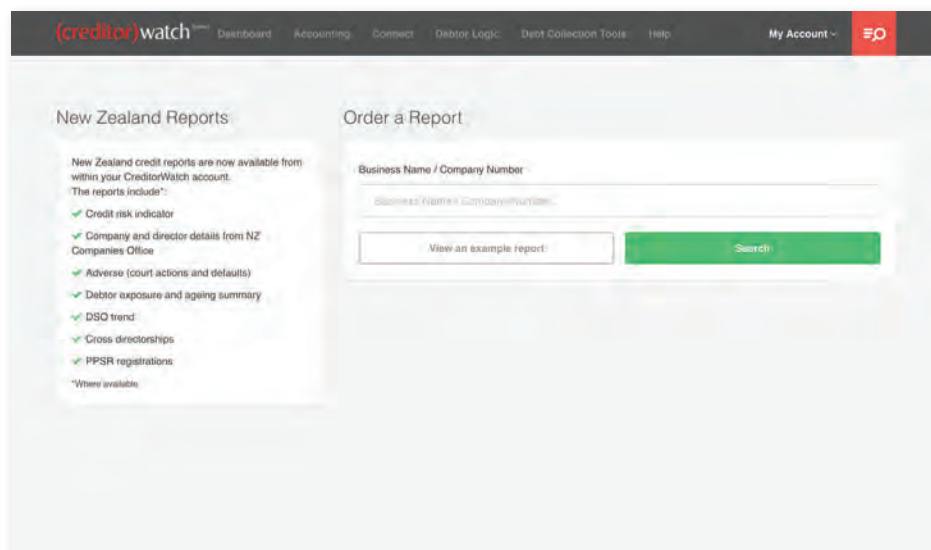
A CreditorWatch account isn't just limited to Australia; you can access a credit report or setup monitoring and alerts on any business in New Zealand as well, to assess their creditworthiness and what sort of risk they present to your business. Once ordered, the report will be emailed to you immediately.

The New Zealand Credit Reports include:

- Credit risk indicator
- Company and director details from NZ Companies Office
- Adverse court judgments and defaults
- Debtor exposure and ageing summary
- DSO trends
- Cross Directorships
- PPSR registrations

Benefits of New Zealand reports:

- ✓ Informed credit decisions
- ✓ Know your customers and suppliers
- ✓ Perform due diligence
- ✓ Learn the debtor's payment habits



CreditorWatch API

Seamlessly and securely integrate CreditorWatch products

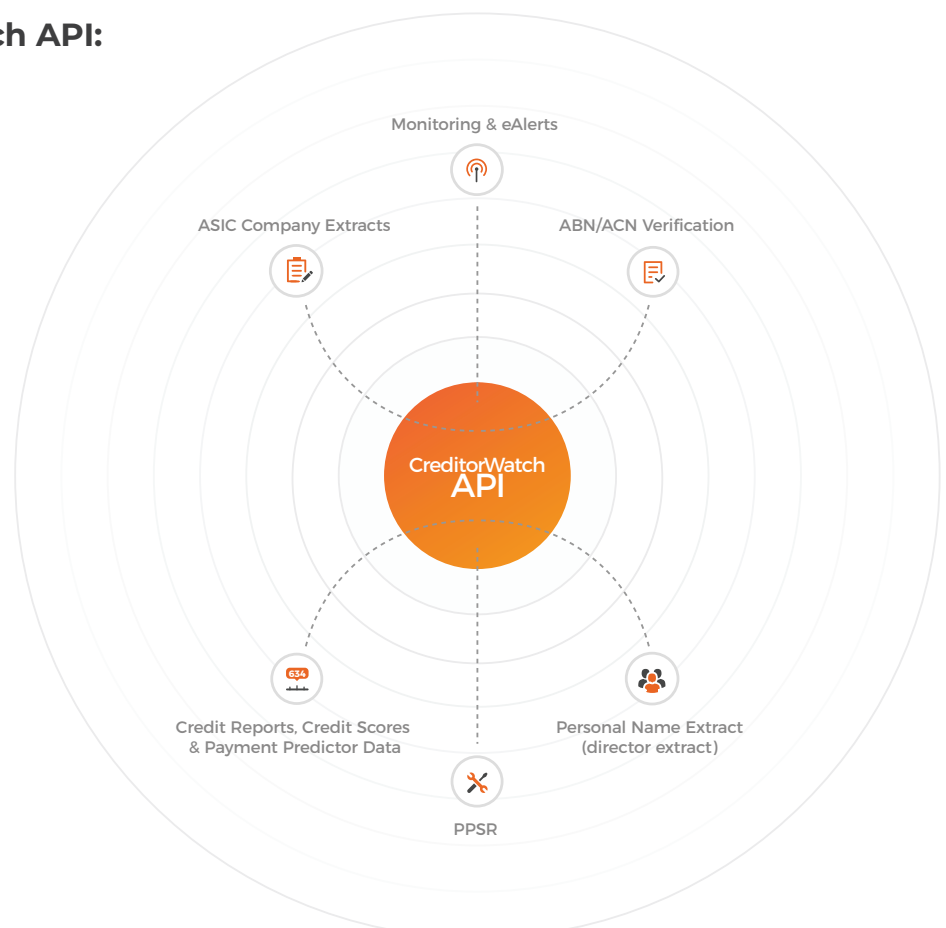
CreditorWatch has a number of API options allowing you to integrate our credit management products into your ERP/CRM. This automates the credit process and allows you to perform necessary due diligence.

Available integrations:

- Monitoring and eAlerts
- Credit reports, credit scores and payment predictors
- ASIC company extracts
- ABN/CAN verification
- PPSR
- Personal Name Extract (director extract)
- ApplyEasy (online credit application)

Benefits of CreditorWatch API:

- ✓ Access data in real time
- ✓ Easy installation
- ✓ Eliminate manual data entry
- ✓ Reduce administration costs
- ✓ Improve data quality



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