

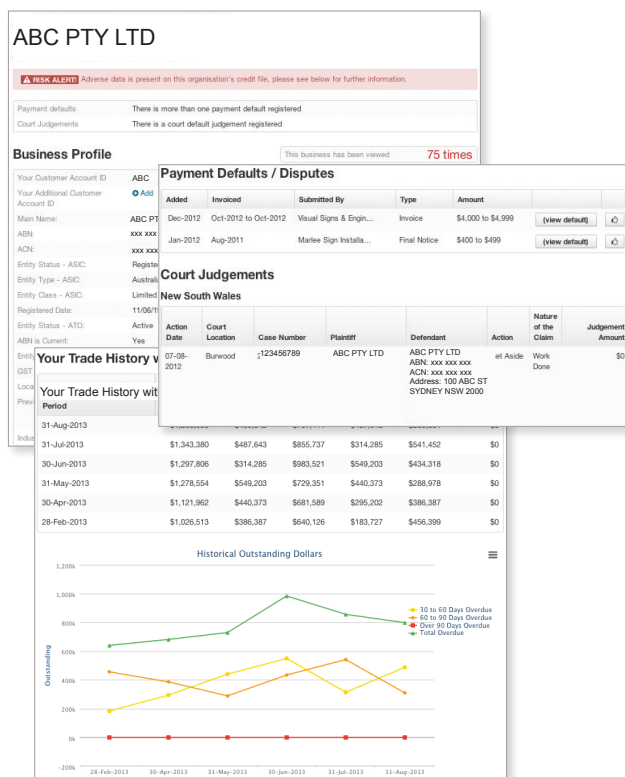


**INFORMATION PACK**

CREDITORWATCH.COM.AU

1300 50 13 12

# CREDIT REPORTING



CreditorWatch is a commercial credit reporting bureau that provides over 25,000 businesses with data and analytics to assist in managing risks and decision making. CreditorWatch collates information from direct links with the Australian Securities and Investments Commission (ASIC), the Australian Business Register, Australian Courts and its own customers (in the form of default, trade payment data and financial information). We do not access information from any other credit reporting bureau.

## Benefits:

- Reduce your reporting costs by up to 50%
- Access on-file ASIC extracts for free
- Unique credit risk data

Account customers can access our basic credit report for FREE, encouraging regular account reviews without having to worry about the cost.

## Credit Reports:

- Commercial credit report – FREE – equivalent to a Veda Company Business Enquiry or DNB Commercial
- Bureau Enquiry
- Scored commercial credit report
- Refreshed credit report
- Insurer-approved Discretionary Limit Reports

# MONITORING AND DATAWASHING



The current economic climate is uncertain meaning there is more of a need than ever to closely monitor your clients and the risk they represent to your business.

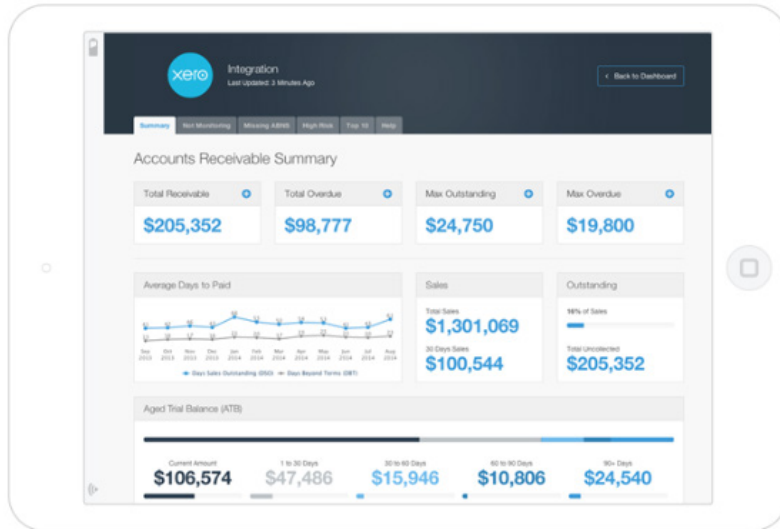
CreditorWatch allows you to monitor your customers for key delinquency indicators such as payment defaults, court judgements, director changes or ASIC status changes (administration/liquidation and winding up). When an important change occurs we will send you an email alert so that you can react accordingly to minimise the risk associated with the change.

Upon opening your account we'll provide you with a datawash, appending relevant ASIC and ABR information as well as a High Risk List which identifies current customers with adverse data on their credit files. Adverse can include payment defaults, court judgments and administrator appointments.

## Benefits:

- Respond to changing customer circumstances based on CreditorWatch email alerts.
- Easy on-boarding that can be performed by the user or by CreditorWatch, free of charge.
- Prioritise collections by knowing who needs to be contacted first.
- In the case of wind-ups/administrations/liquidations, we'll provide an alert and contact details of the administrator or petitioning creditor.

# XERO INTEGRATION



CreditorWatch is an official Xero Add-On Partner.

By linking CreditorWatch and Xero we can integrate your Xero account with our credit reporting data to give you a better understanding of which customers you should be doing business with and which ones pose a risk to your business.

## Debtor Analysis

Once linked, CreditorWatch will analyse your outstanding debtors and compare them against their credit files. We'll then identify those debtors who pose the biggest risk to your business and cash flow.

## Automated Credit Checks

After you add a new contact into Xero, CreditorWatch will automatically email you a credit report for the new contact.

## Name Match

Name Match is a tool developed by CreditorWatch that helps you identify and verify the ABNs of your customers, ensuring you know exactly who you are trading with. It will also update your Xero records when a match is identified.

## Enriched Credit Reports

When you view the credit file of one of your customers we enrich the profile with your Xero data so you can better understand how they have been paying you.

## Pricing

Free with any CreditorWatch account.

# ADDITIONAL PRODUCT SUITE

The image shows two overlapping screenshots from the CreditWatch system. The top screenshot is the 'Online Credit Application' form, which includes sections for Business Details, Names, Profile, and Account Details. The bottom screenshot is a 'Registered ATBs' report, featuring a line graph titled 'Historical Outstanding Dollars' and a table with columns for Date, Current, 30 to 60 Days Overdue, 60 to 90 Days Overdue, Over 90 Days Overdue, Total, and Overdue.

View	Date	Current	30 to 60 Days Overdue	60 to 90 Days Overdue	Over 90 Days Overdue	Total	Overdue
Jan-2013		\$107,667,871	\$28,890,716	\$6,162,741	\$2,663,176	\$145,384,504	\$145,384,504
Feb-2013		\$107,667,871	\$28,890,716	\$6,162,741	\$2,663,176	\$145,384,504	\$145,384,504
Mar-2013		\$107,667,871	\$28,890,716	\$6,162,741	\$2,663,176	\$145,384,504	\$145,384,504
Apr-2013		\$107,667,871	\$28,890,716	\$6,162,741	\$2,663,176	\$145,384,504	\$145,384,504
May-2013		\$107,667,871	\$28,890,716	\$6,162,741	\$2,663,176	\$145,384,504	\$145,384,504
Jun-2013		\$107,667,871	\$28,890,716	\$6,162,741	\$2,663,176	\$145,384,504	\$145,384,504

## ApplyEasy

Automate your credit application process and eliminate incomplete or incorrect applications altogether. Applyeasy takes your paper-based application form and makes it available online. The information is checked and verified whilst the applicant is filling it out saving you time in the account application process and strengthening your credit process.

## DebtorLogic

Debtor Logic helps simplify end-of-month reporting and provides a unique way to view your ATB. Access a detailed management report in one click as we combine your receivables data with CreditorWatch's credit risk information. Debtor Logic combines your past aged trial balance (ATB) data with other commercial credit information from the CreditorWatch bureau giving you a more comprehensive view of the credit risk across your ledger.

\*Free with a CreditorWatch account.

## CleanEasy

CleanEasy provides you with the ability to update your customer database to ensure that the details of your customers are correct and current.

Customers are directed to a secure page containing all the data fields that you want them to complete or update. Upon submission, this information is compiled and sent to you in a easy to use CSV file that you can upload into your CRM system.

## Debt Collection Tools

CreditorWatch users can place the CreditorWatch membership logo on their invoices and statements to encourage prompt payment. If payment is still not forthcoming, download the free CreditorWatch letter of demand template which outlines your intention to register a default against on their credit file and commence legal action.

By affiliating your business with the CreditorWatch brand you reduce the likelihood of incurring costs associated with debt collectors or lawyers.