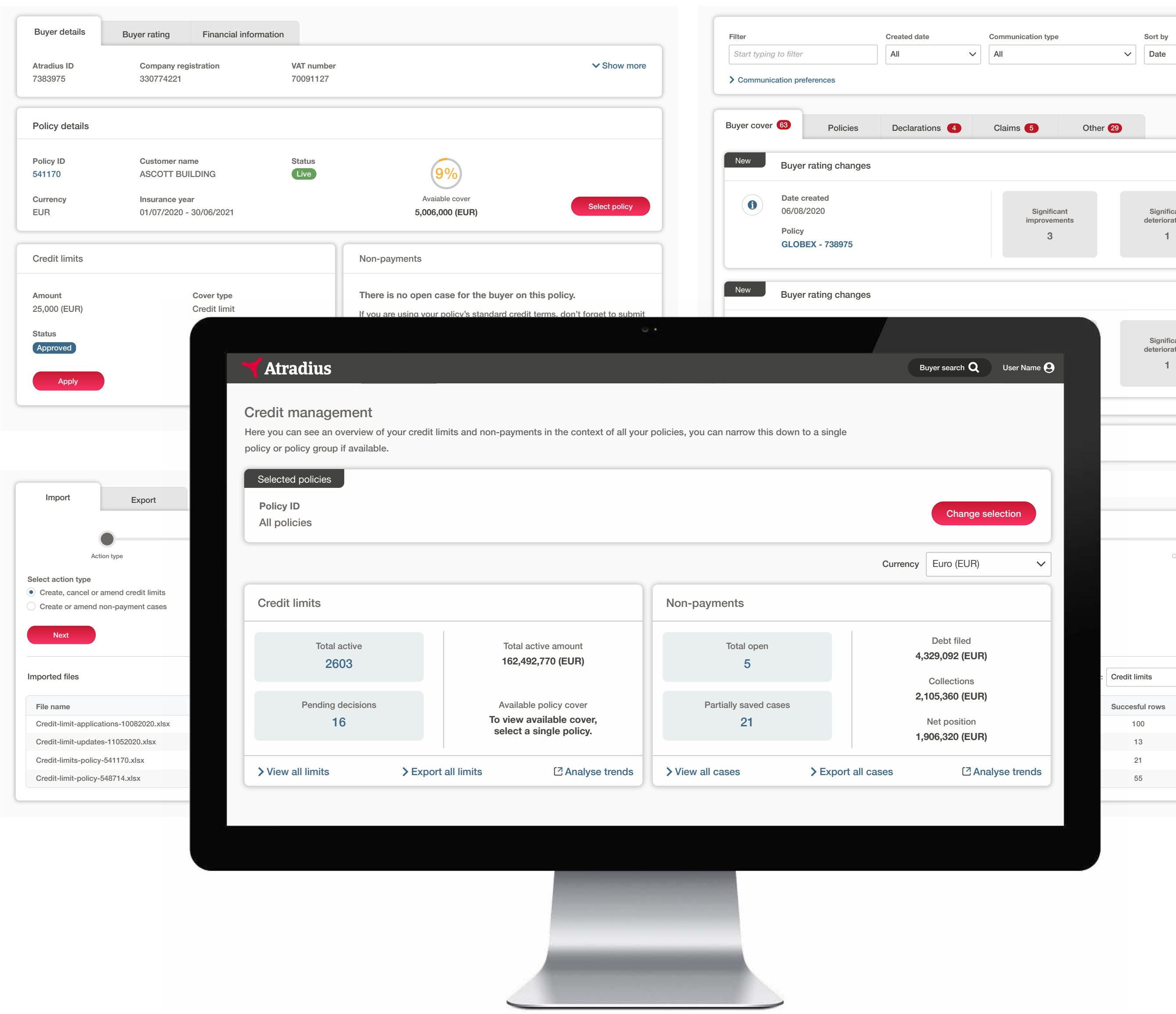
Atradius

Managing risk, enabling trade

Atradius Atrium

User manual



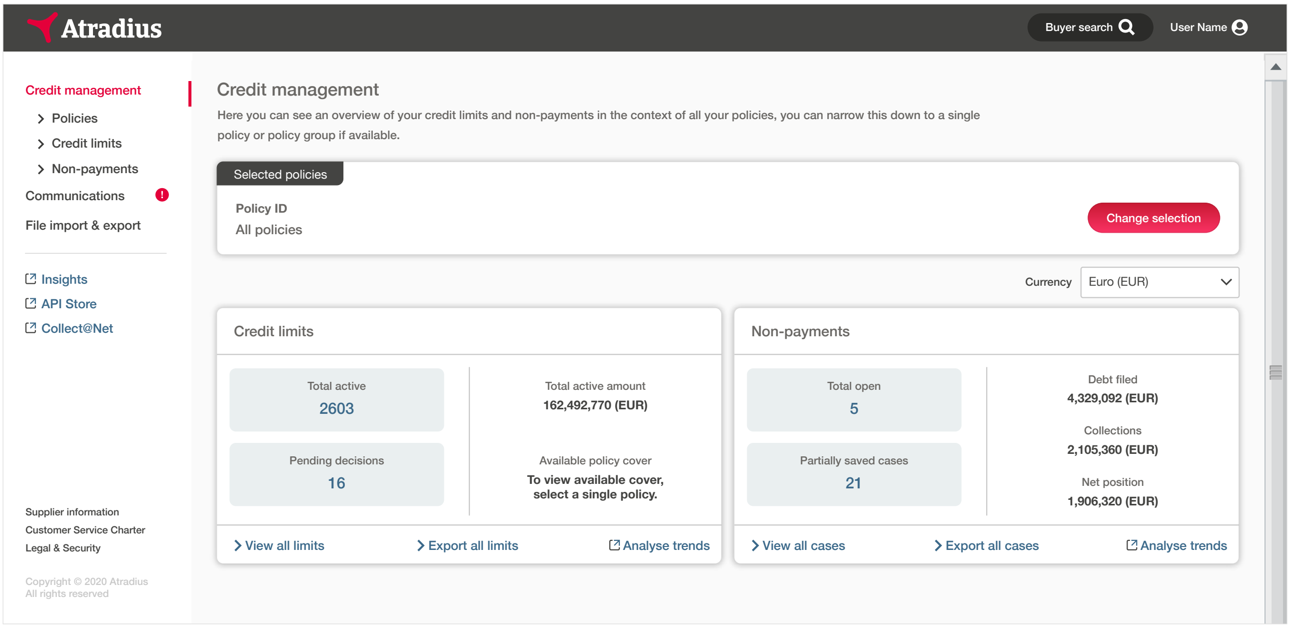
Contents

Chapter 1: Atradius Atrium

Introduction

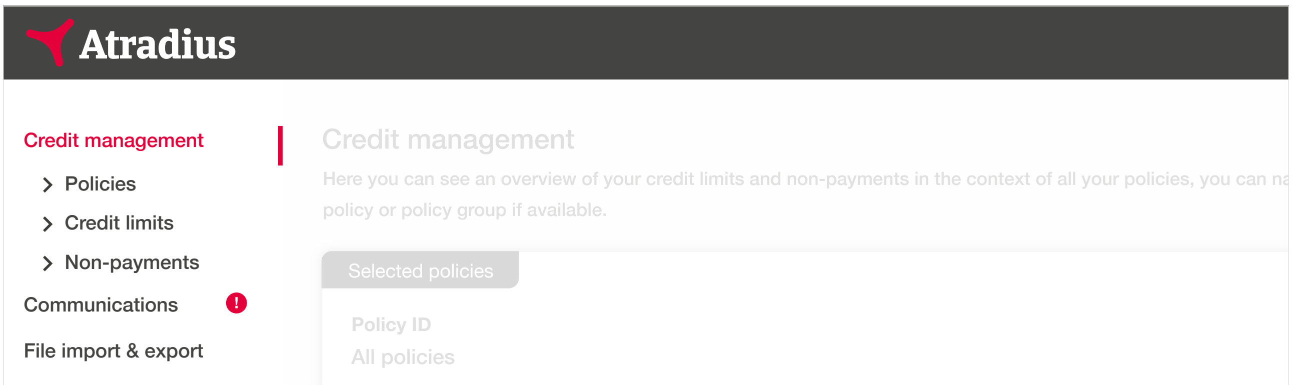
Atradius Atrium is a sophisticated online credit management portal which allows you to easily manage your daily policy activities. Providing key information about your customers, you can access an instant overview of your portfolio, view trade sector reports and economic outlooks relevant to your markets, and analyse your portfolio via Atradius Insights. Designed to support your business, Atradius Atrium provides you with all of the features you need to manage your portfolio, such as applying for trade credit cover and submitting a notification of non-payment.

A secure log in allows you to access Atradius Atrium, where you will be presented with a complete overview of your portfolio. Wherever you are in Atradius Atrium, you will see the left hand navigation menu, the black header bar, and the focus area where you can manage all of your policy activities. Atradius Atrium has been designed to make navigation as smooth and intuitive as possible for you.



Left hand navigation menu

There are six options that can be selected from within the left hand navigation menu.



Credit management This area provides access to the credit management activities for your whole portfolio, which can be adapted by selecting one or multiple policies. You will be able to see a summary of your policy details, view the total value of your credit limits and non-payments, and view or export a list of your limits and cases.

TIP To learn more, read Chapter 2: Credit management

Policies In this area, you can see all your policies or policy groups that you have access to. For each policy shown in the results, you will be able to access a summary of your policy details and generate a copy of your policy document, submit a business declaration and view any invoices sent to you by Atradius.

TIP To learn more, read Chapter 7: Policies

Credit limits In this area, you can see all of your active and pending credit limit decisions. For each credit limit or pending decision shown in the results, you will be able to view the requested or agreed amount and any conditions attached to the cover. This is also the place where you can amend a credit limit by increasing or decreasing the cover amount, or you can cancel it should you no longer need the cover.

TIP To learn more, read Chapter 5: Credit limits

Non-payments In this area, you can see all your non-payments cases. For each case shown in the results, you will be able to view the debt amount filed, the amount that has been collected from the buyer, the amount paid in claims by Atradius and the net position that has not yet been paid. You will also be able to enter any additional information to the case after it has been submitted to help Atradius assess the case.

TIP To learn more, read Chapter 6: Non-payments

Communications In this area, you can view any notifications when an action is needed or an update is available. Any new alerts will be automatically grouped into five main communication categories, allowing you to easily focus on specific changes happening within your portfolio. Each communication item will provide a summary and a coloured icon to easily determine the type of response required. You will also be able to organise your list of communications and tailor your communication preferences here.

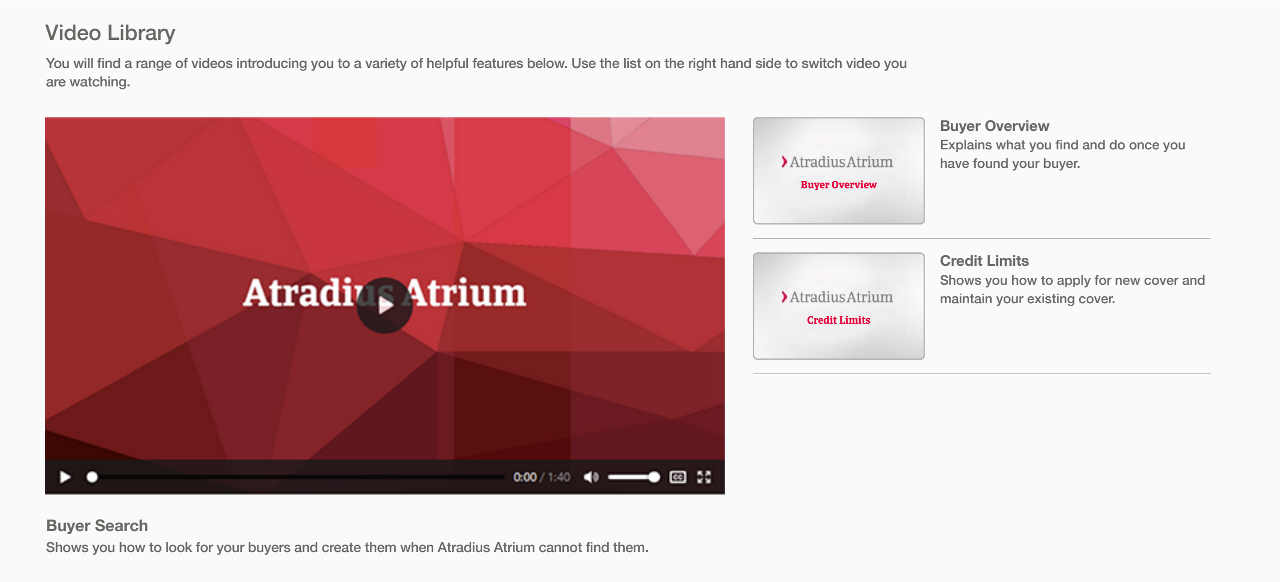
TIP To learn more, read Chapter 8: Communications

File import & export In this area, you can upload a list of credit limit applications or transactions for a non-payments case in bulk. You will also be able to find any export files which have been requested for your credit limits or non-payments cases.

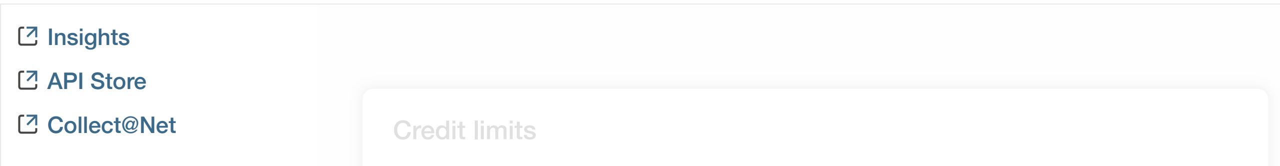
TIP To learn more, read Chapter 9: Import and Export

Video library

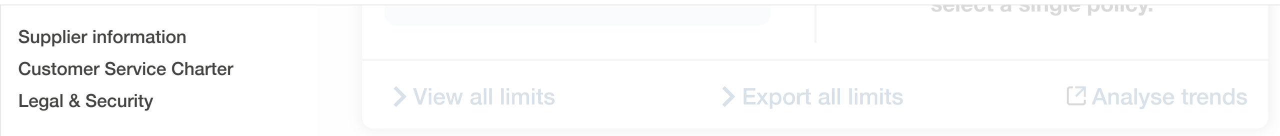
Should you need some help when working in Atradius Atrium, you can access a number of videos from the Video library. These are particularly useful if you prefer to learn at your own pace, whilst you can also pause and replay important parts multiple times if needed.



The left hand navigation menu also provides instant access to other services provided by Atradius, such as Atradius Insights, Collect@Net and the API Store.



You will find some useful links towards the bottom of the left hand navigation menu. This includes the 'Supplier information' link, which provides an overview of the organisation details for Atradius, and the 'Customer service charter' link, which outlines Atradius' service and commitment to its customers. The 'Legal and security' link allows you to view the terms and conditions for accessing and using Atradius Atrium, as well as Atradius' cookie policy and details of how these cookies are used. You will also be able to select the 'Contact us' link where contact details about Atradius for your region can be found.



Header menu

There are two options that can be selected from within the black header panel.

Buyer search

To view existing or manage new activities for a buyer, you will first need to select a buyer. The easiest way to do this is to use the Buyer search, which can be found at the right of the black header bar. When the Buyer search is selected, a new screen will appear, which will allow you to search using My buyers or New buyers. Once you have performed your search, the Buyer details page will be presented, providing an overview of the company information, any active credit limits and any open non-payments cases.

TIP — To learn more, read Chapter 3: Buyer search

TIP — To learn more, read Chapter 4: Buyer details

Account settings

You can easily manage your user profile and system preferences within Atradius Atrium under your Account settings. Accessed from the drop down menu presented after selecting your user name at the right of the black header bar, you will be able to view and amend your login details, select default settings which will be used throughout Atradius Atrium. You can also tailor the type of communications that you receive and fields included within exports.

TIP — To learn more, read Chapter 10: Account settings

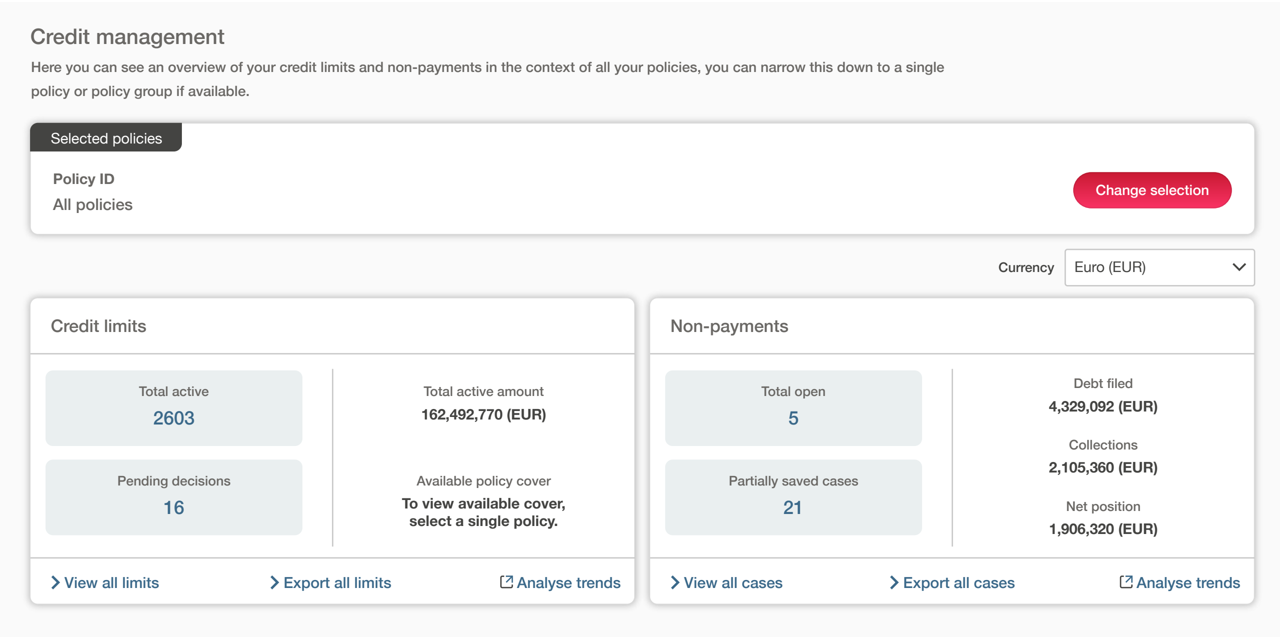
Important updates

Whenever there is an important update or message shared by Atradius, a notification banner will appear at the top of the page. Appearing in your preferred language, these messages can vary from announcements for new system updates, regional news from your local Atradius office or tips for using Atradius Atrium. Once read, the message can be hidden by selecting the close icon at the top right of the banner.

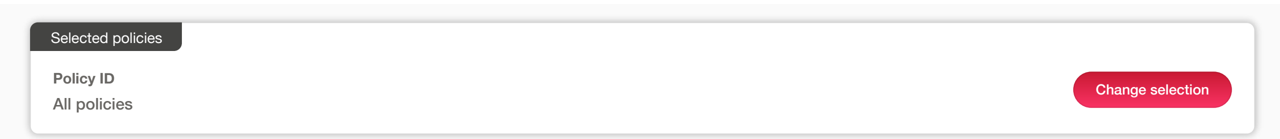
Chapter 2: Credit management

Overview

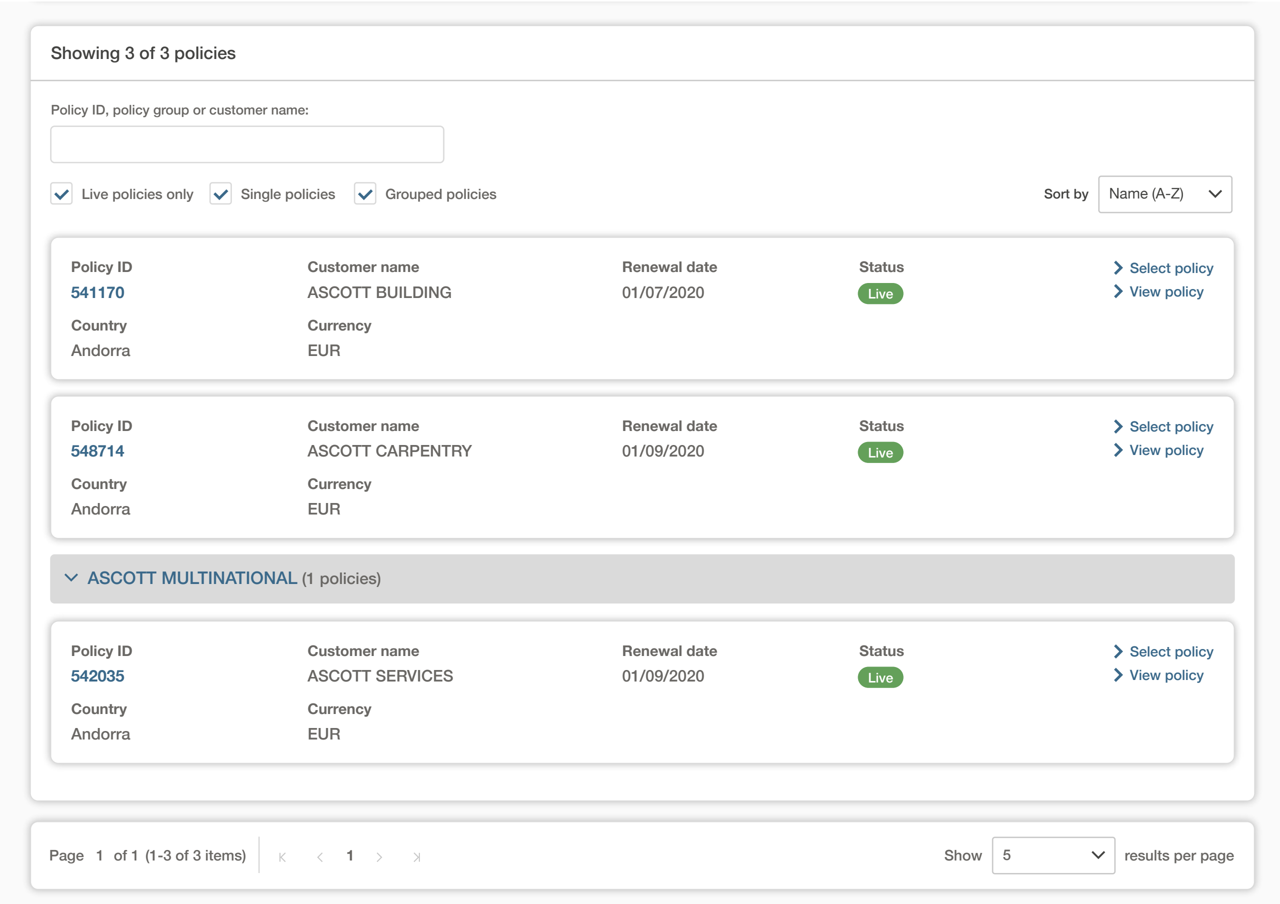
After logging in to Atradius Atrium, the credit management page will be presented. This area provides an instant overview of the most valuable information relating to the performance of your portfolio, such as active credit limits and open non-payment cases. This can be viewed for the whole portfolio or for a specific policy or policy group, with a number of options to drill down into specific details.



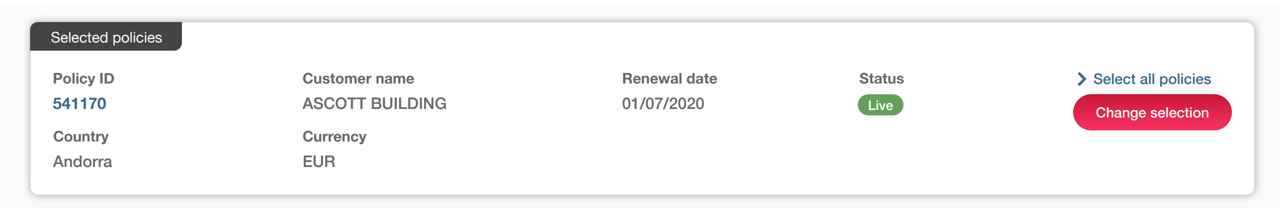
If you have access to more than one policy, the selection will either be set to ‘All policies’ or to your selected default policy if set under the account defaults page.



You can select one or multiple policies by clicking Change selection. Enter your policy number or name of the policy group to quickly find your policy or policies. You can also use the check boxes to find and select your policies. Once you have made your selection and clicked the Select policy link, you will be taken back to the previous page.



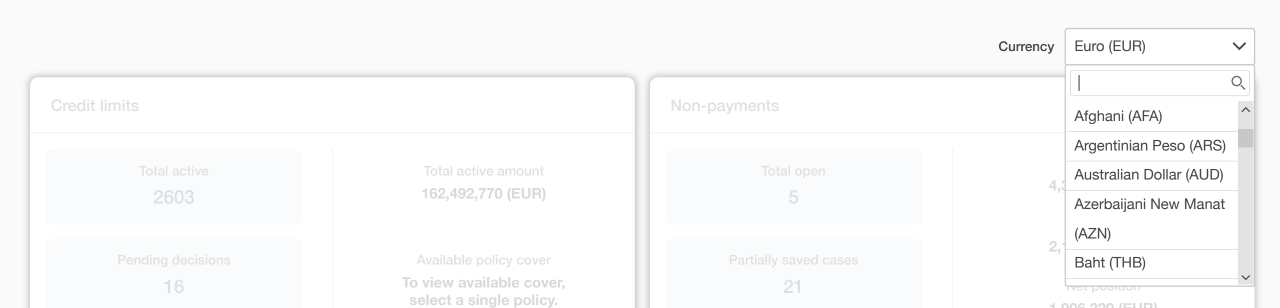
In the Selection panel, you will then find your selected policies.



When you have been brought back to the Credit management page, the Credit limits and Non-payments overview will also be updated to reflect this part of your portfolio.

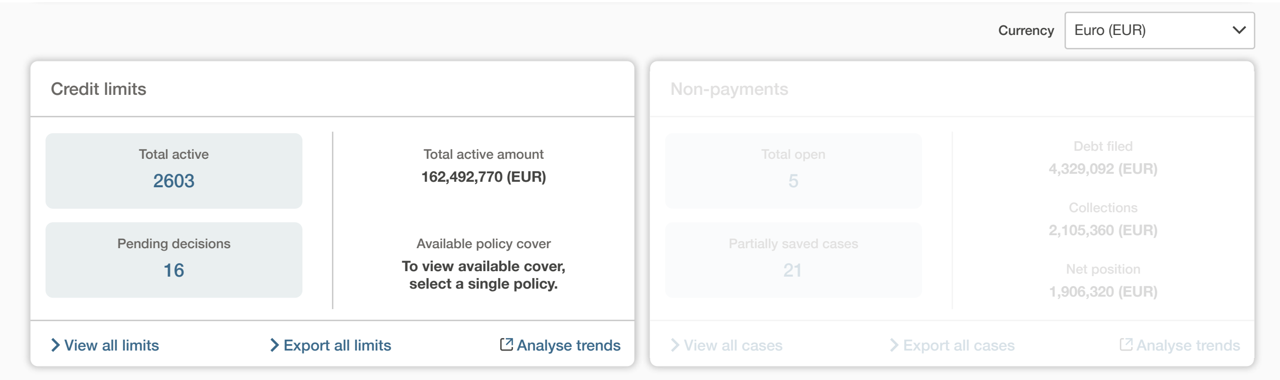
Currency

Amounts can be displayed in the currency of your choice. This will allow you to view the total value of your credit limits and nonpayments in any currency. If you have selected multiple policies, you will see all amounts in the currency you have chosen, regardless of the currency these policies are issued in.



Credit limits overview

The left side of the Credit limits panel shows the number of active credit limits and pending decisions for your selected policy or for your selected policy or policies. On the right side, you will see the Total active cover amount and the remaining Available policy cover for your selection. The number of Total active or Pending decisions can be selected to view more information for each limit, with all limits presented as a list on the Credit limits page.

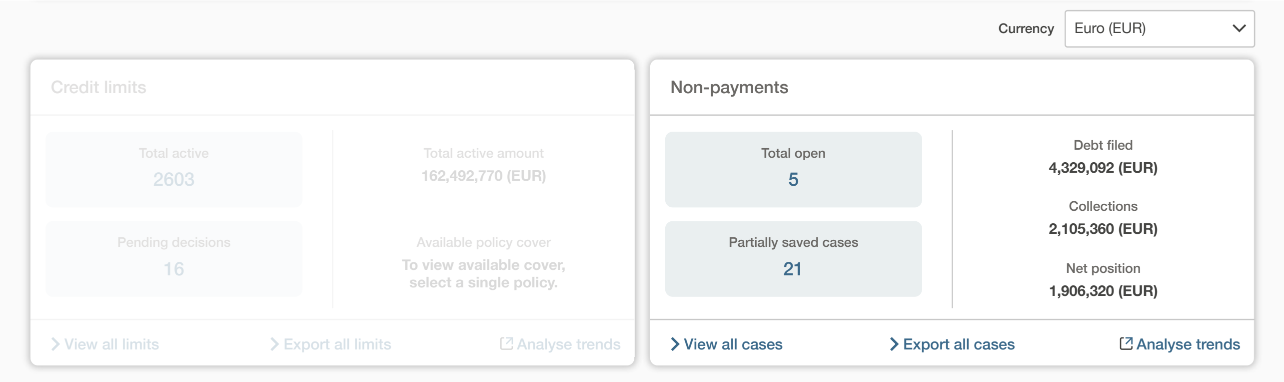


At the bottom of this panel, there are three options that you can select:

View all limits	Selecting this option will take you to the credit limits page, where you will be able to view all of your credit limits
Export all limits	Selecting this option enables you to download all credit limits into an Excel file
Analyse trends	Selecting this option will take you to the Credit Limits dashboard in Atradius Insights

Non-payments overview

The left side of the Non-payments panel shows the number of Total open cases and Partially saved cases, which can be selected to view more information for each case on the Non-payments page. On the right side, you will see the total Debt filed amount, what your buyers have paid (Collections), and what has not been paid by your buyers or by Atradius (Net position).



At the bottom of this panel, there are three options that you can select:

View all cases	Selecting this option will take you to the non-payments page, where you will be able to view all cases
Export all cases	Selecting this option enables you to download all cases into an Excel file
Analyse trends	Selecting this option will take you to the Policy Results dashboard in Atradius Insights

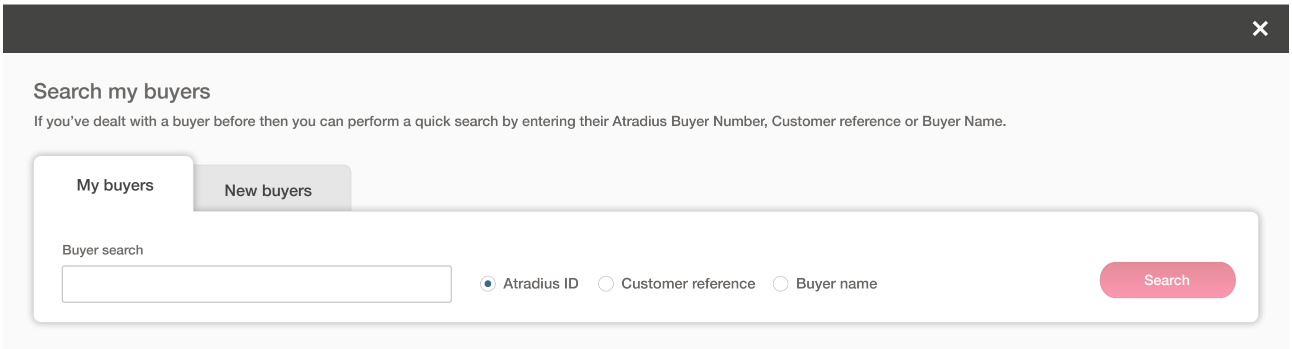
Chapter 3: Buyer search

Overview

Atradius Atrium revolves around buyers, which are your customers or potential future trading partners. As you will have cover in place against multiple buyers, Buyer search makes it easy to find these throughout Atradius Atrium.

The Buyer search can be found next to your username in the black header bar. On each screen in Atradius Atrium, you can search for a buyer with a limited amount of information and get the right result, allowing you to apply for a credit limit or submit a non-payment. This will make performing credit management activities easy to complete, with the Buyer search being the quickest way to access more details for your buyer.

When the Buyer search is selected, a new screen will appear. You will see that there are two categories by which you can search for a buyer; My buyers, which is active by default, and New buyers.

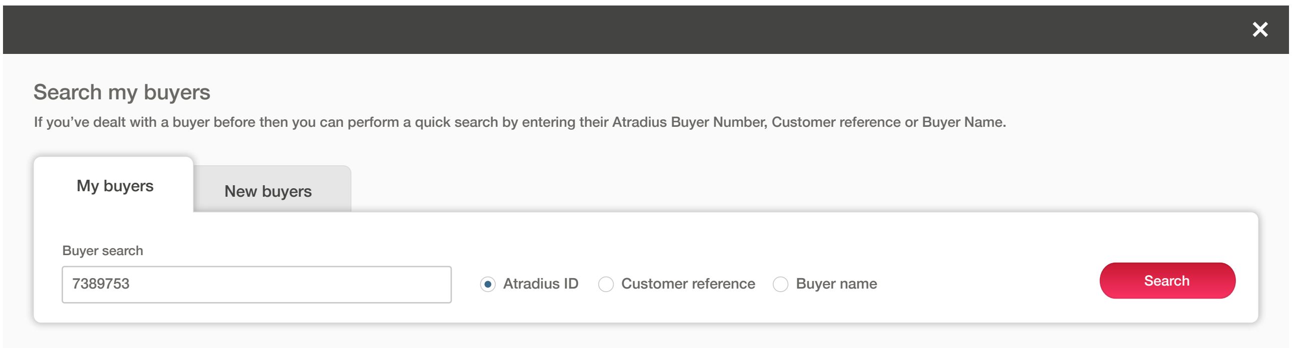


My buyers

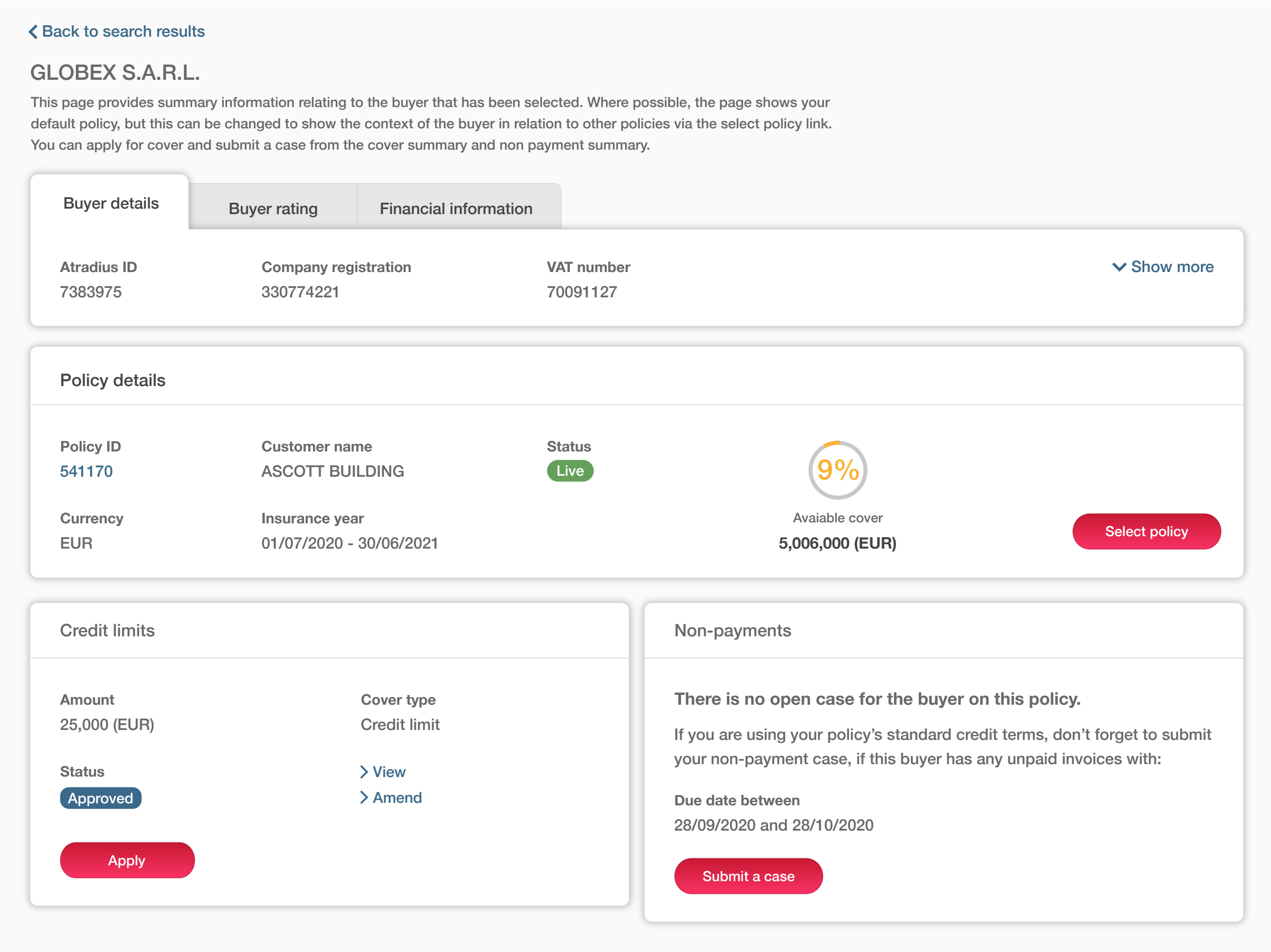
There are three ways to search for a buyer that is already included in your policy.

Atradius ID and Customer reference

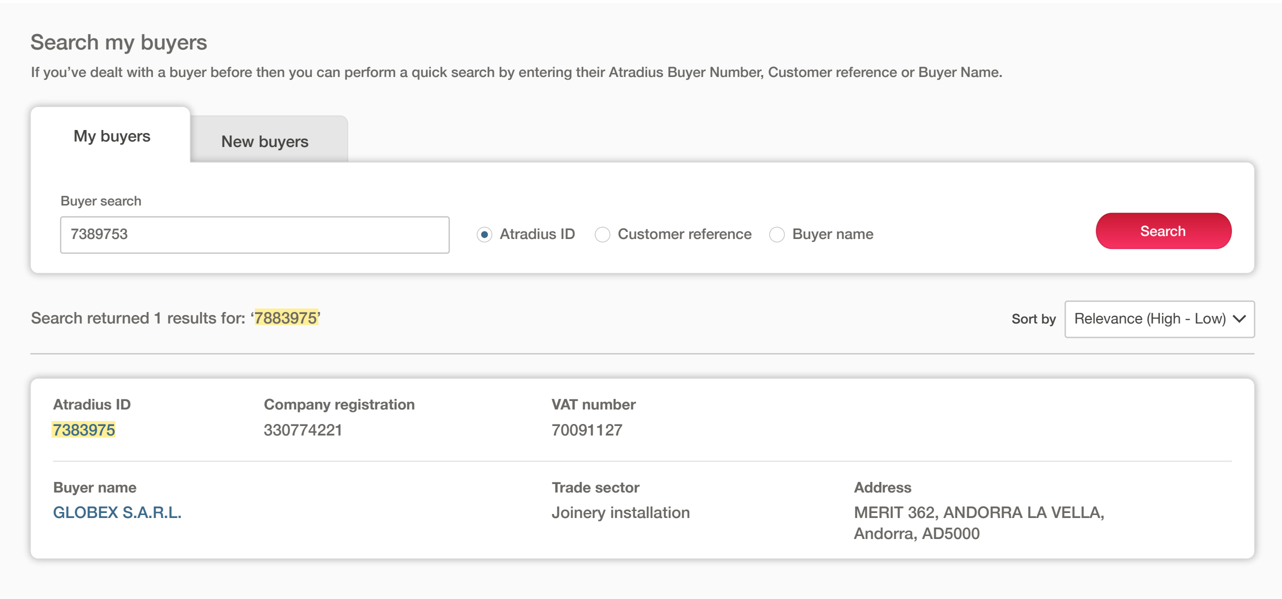
The most accurate way of finding your buyer is to either enter the Atradius ID or the Customer reference (which is your own reference as shown in the list of credit limit decisions under the selected policy).



Once you have selected the search button, the details for the requested buyer will be presented automatically if a match is found from your policy. Here you will be able to access an overview of the company information, as well as any cover or non-payments that may exist against the selected policy.



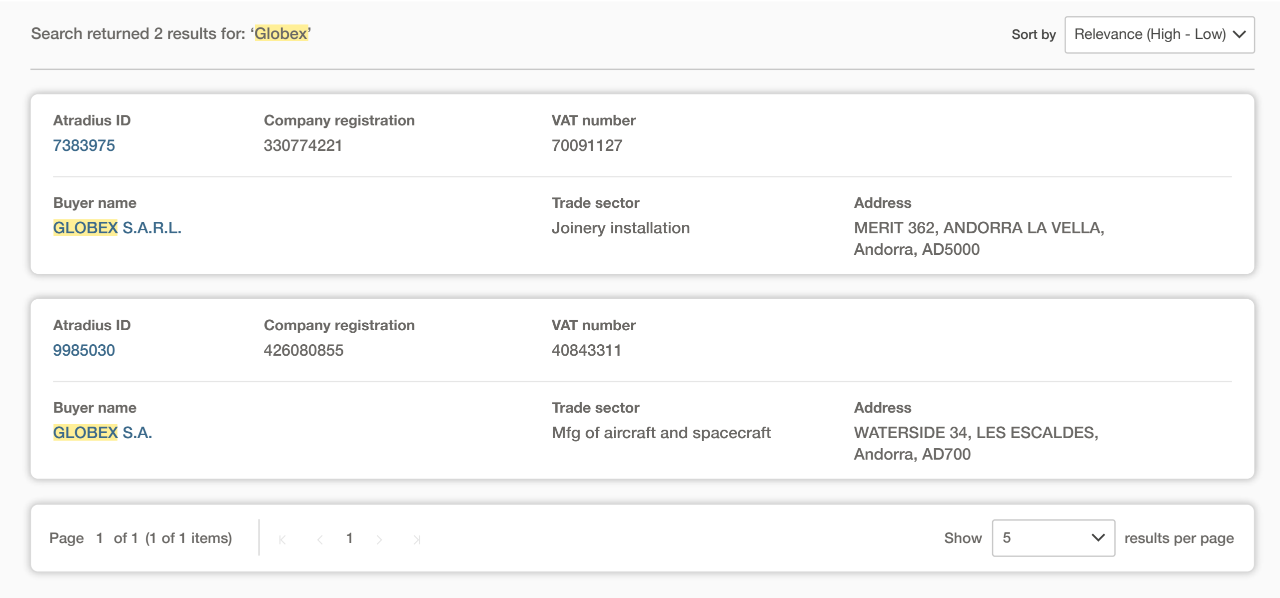
Selecting the option to go back to the previous page will give you the opportunity to search for another buyer.



Buyer name

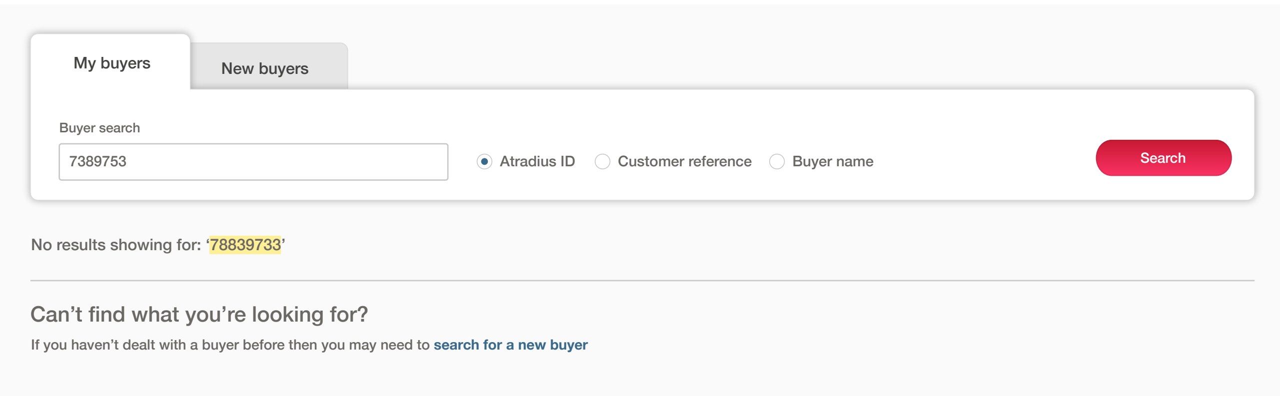
Atradius Atrium has a smart search function. This means that when searching by Buyer name, the system will automatically show you a list of all results matching the keywords, even if the name is only entered partly correctly. If there is only one buyer that matches with what was been entered, the details for this buyer will be presented automatically.

To select a buyer, you can either click on the Atradius ID or the Buyer name for each buyer shown in the results overview.



New buyers

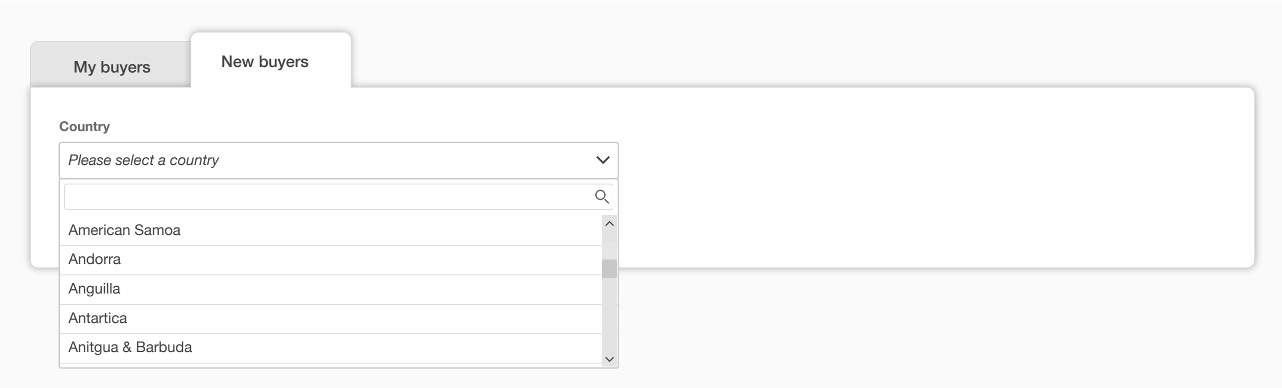
If the specific buyer does not appear as a customer on one of your policies, this will bring back no results. From here, you can search Atradius' database for new buyer opportunities by clicking on 'search for a new buyer' or by going to the New buyers tab.



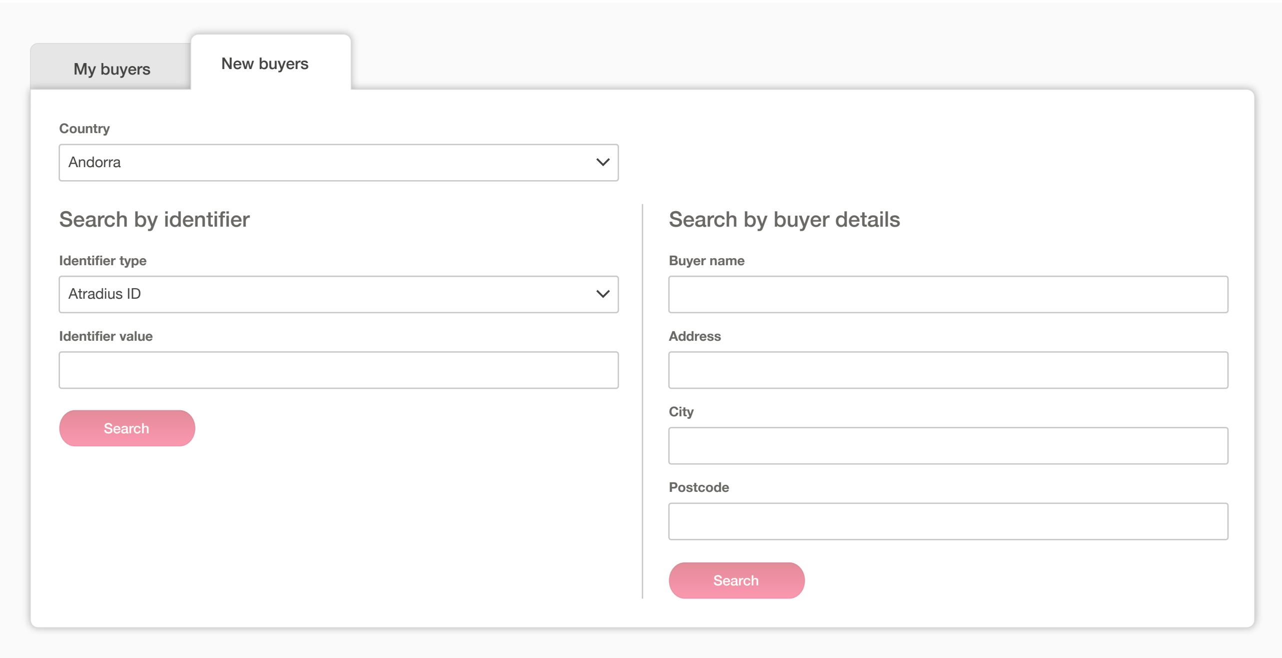
In the New buyers tab you can search for a buyer which does not already appear in your existing portfolio. This allows you to search the entire Atradius database for the buyer that you are looking for, with a number of filters to narrow down your search.

Country

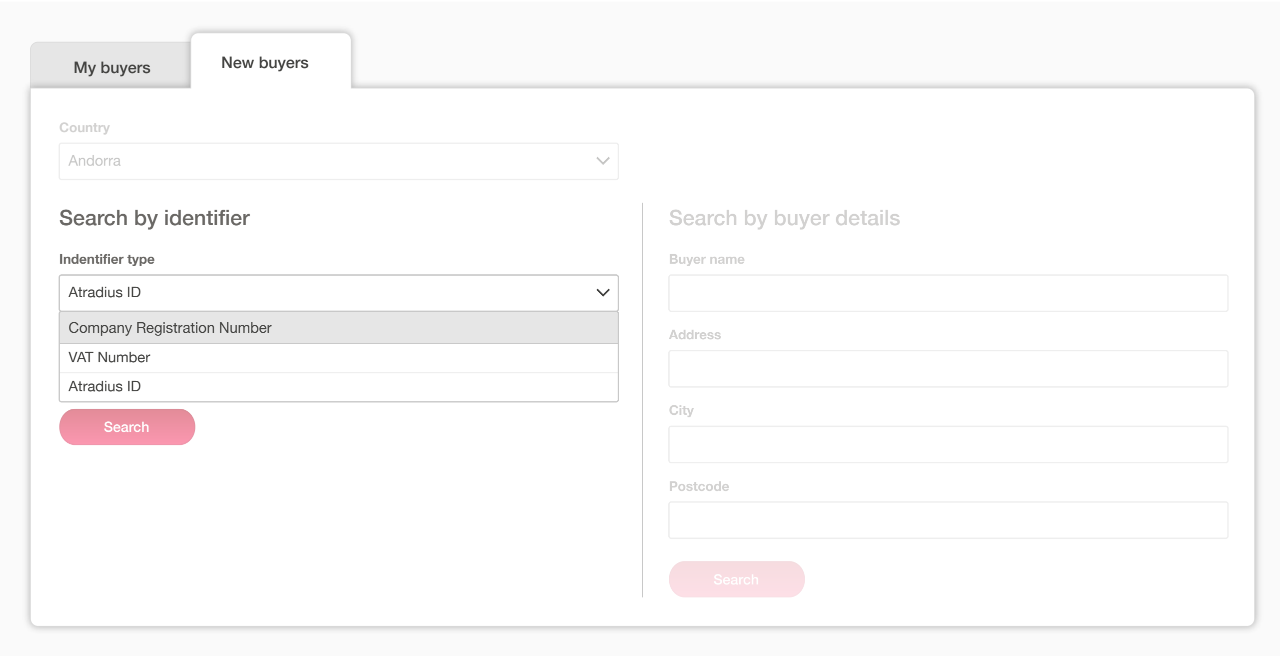
You will first need to limit your search to a single buyer country from a list of options. If you have set a default country from the account defaults page in the black header bar, this will automatically appear as your selected choice.



After you have selected the buyer country, there are two ways you can enter additional search details: Search by identifier or Search by buyer details.

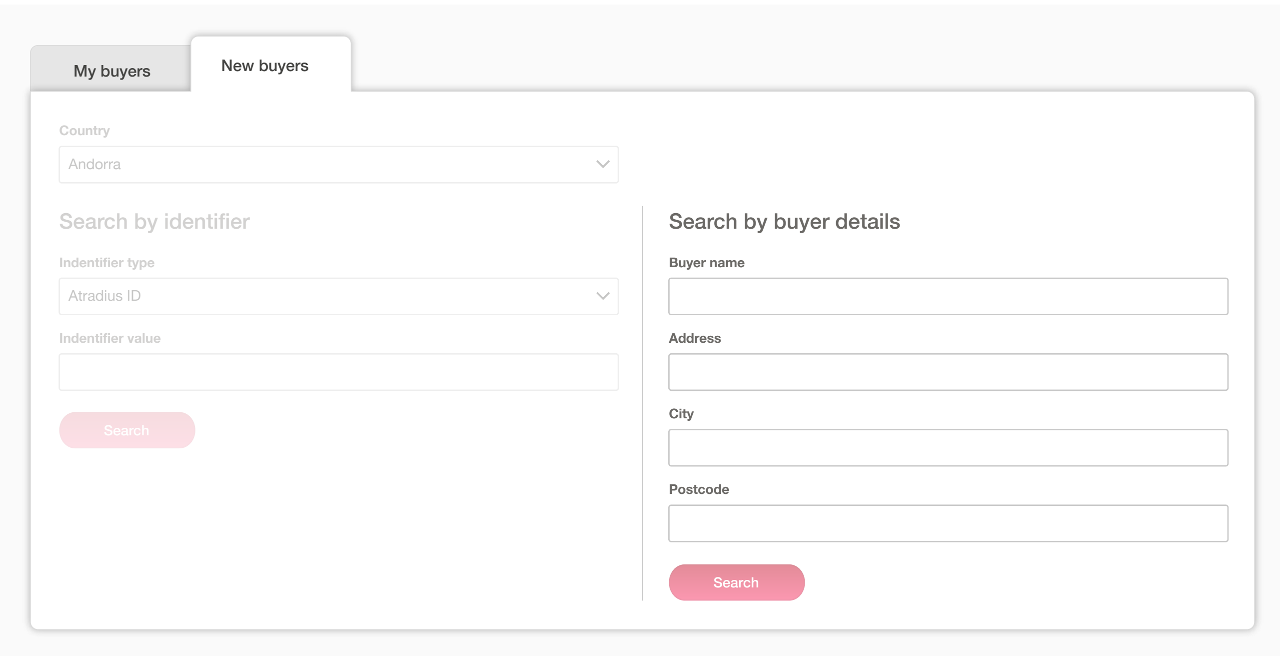


Search by identifier
If you have the buyer's Atradius ID or its unique number (such as its Dun and Bradstreet, registration or VAT number), searching by identifier will quickly take you to the overview for that specific buyer. With the exception of the Atradius ID, the identifier types which you can choose from will depend on the selected country.

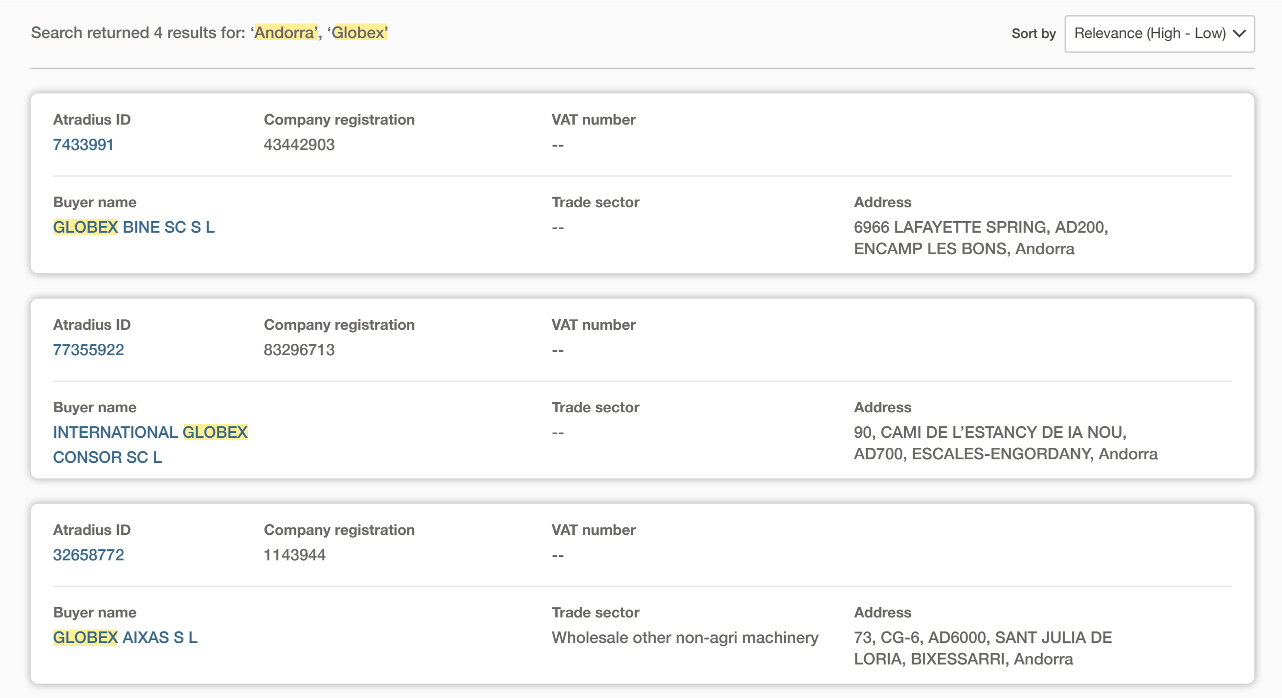


Once you have selected the Search button at the bottom of the section, the details for the requested buyer will be presented automatically if a match is found from the Atradius database.

Search by buyer details
If you do not have a unique identifier to hand, then you can alternatively search using generic information that you may have for your buyer, such as the organisation name or the registered address.

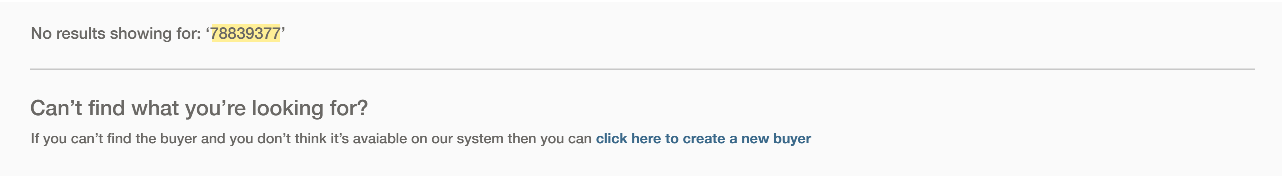


Once you have entered as much information as you can for the buyer, select the Search button at the bottom of the section. If there are any matches found for the buyer within the selected country, these will be displayed in the search results.



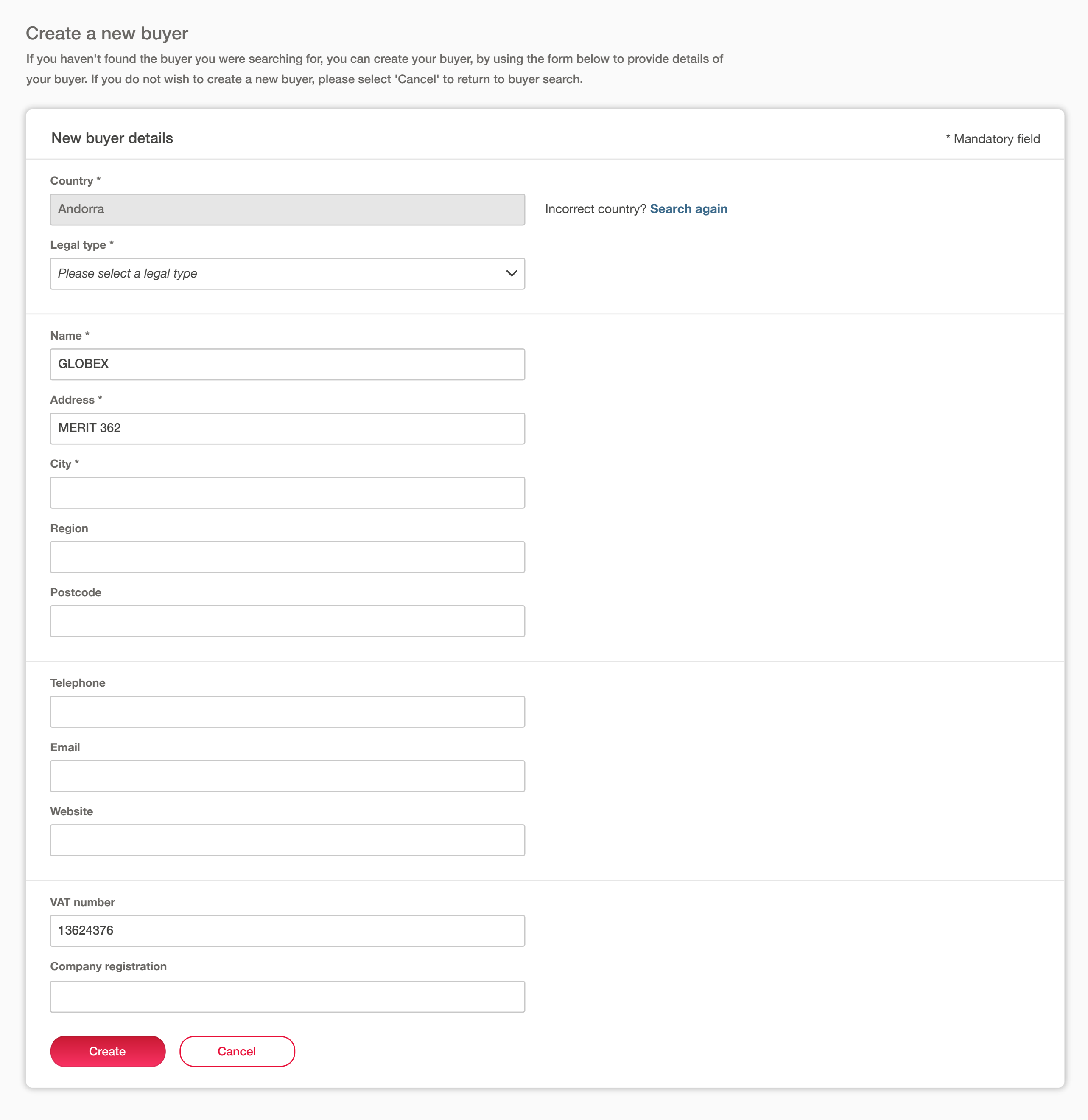
Creating a new buyer

If you cannot find the relevant buyer from your search results, you can select ‘click here to create a new buyer’ which appears at the bottom of the screen.

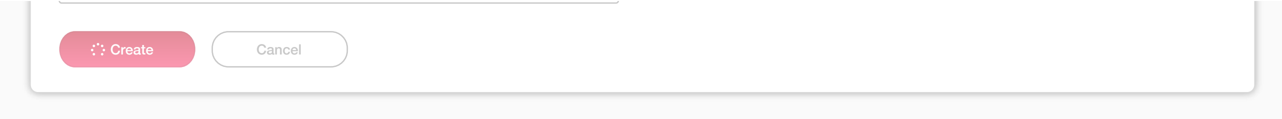


New buyer details

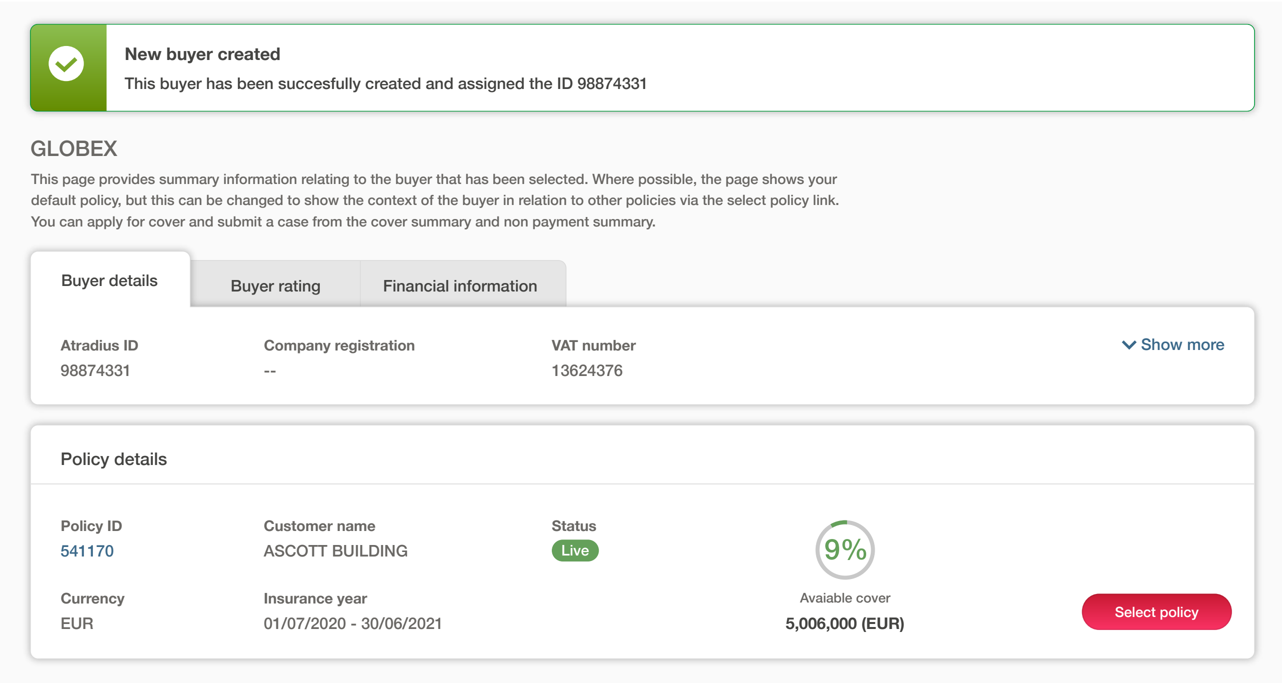
Once you select the link to create a new buyer, a new screen will appear with a form for you to complete. Here you will need to provide details for the buyer you are creating, such as legal information, company address and contact details which will help Atradius to identify the organisation that you are trading with.



Once you have entered all of the relevant information that you have for the buyer, you can click on the Create button. You will see that Atrium will start processing your information, as you will see a loading animation appear within the button.



When this has completed, you will be presented with the Buyer details page for your newly created buyer. From here, you will be able to select your policy or policy group and enter your credit limit application amount.

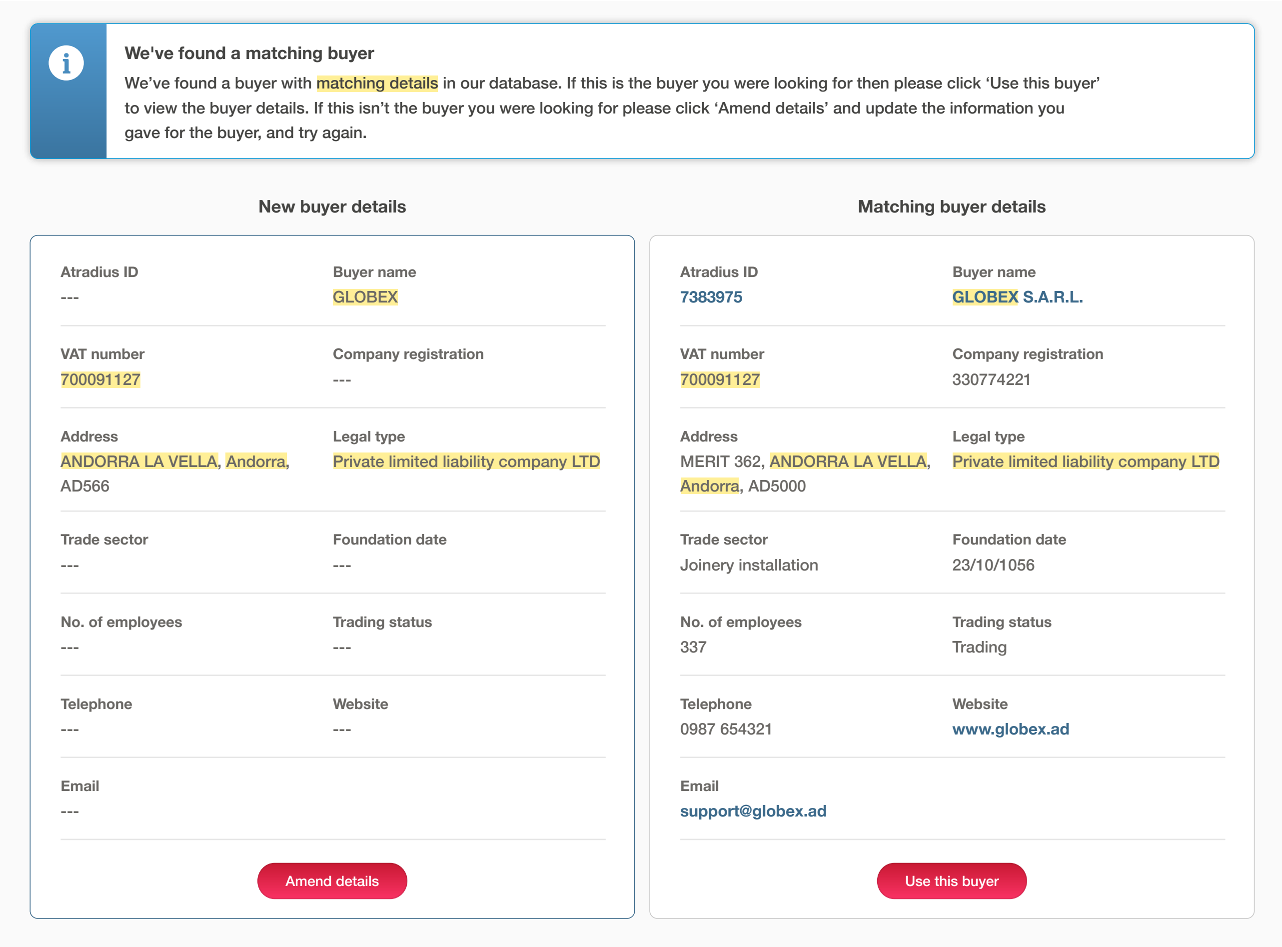


Matching details found

Once you have selected the Create button, the system may notify you that a buyer which includes matching details entered in the New buyer details form has been found. Where there are matching details these will be highlighted so you can compare the information and select one of the following options:

Amend details If you believe that the buyer that has been matched by Atradius Atrium is not the buyer you are trading with, you will need to make sure that the unique identifier entered is correct. You can select the Amend details button to review and update this information.

Use this buyer If the matching buyer found is the one you were looking for, you can simply select the Use this buyer button, which will direct you to the Buyer details page for this buyer.

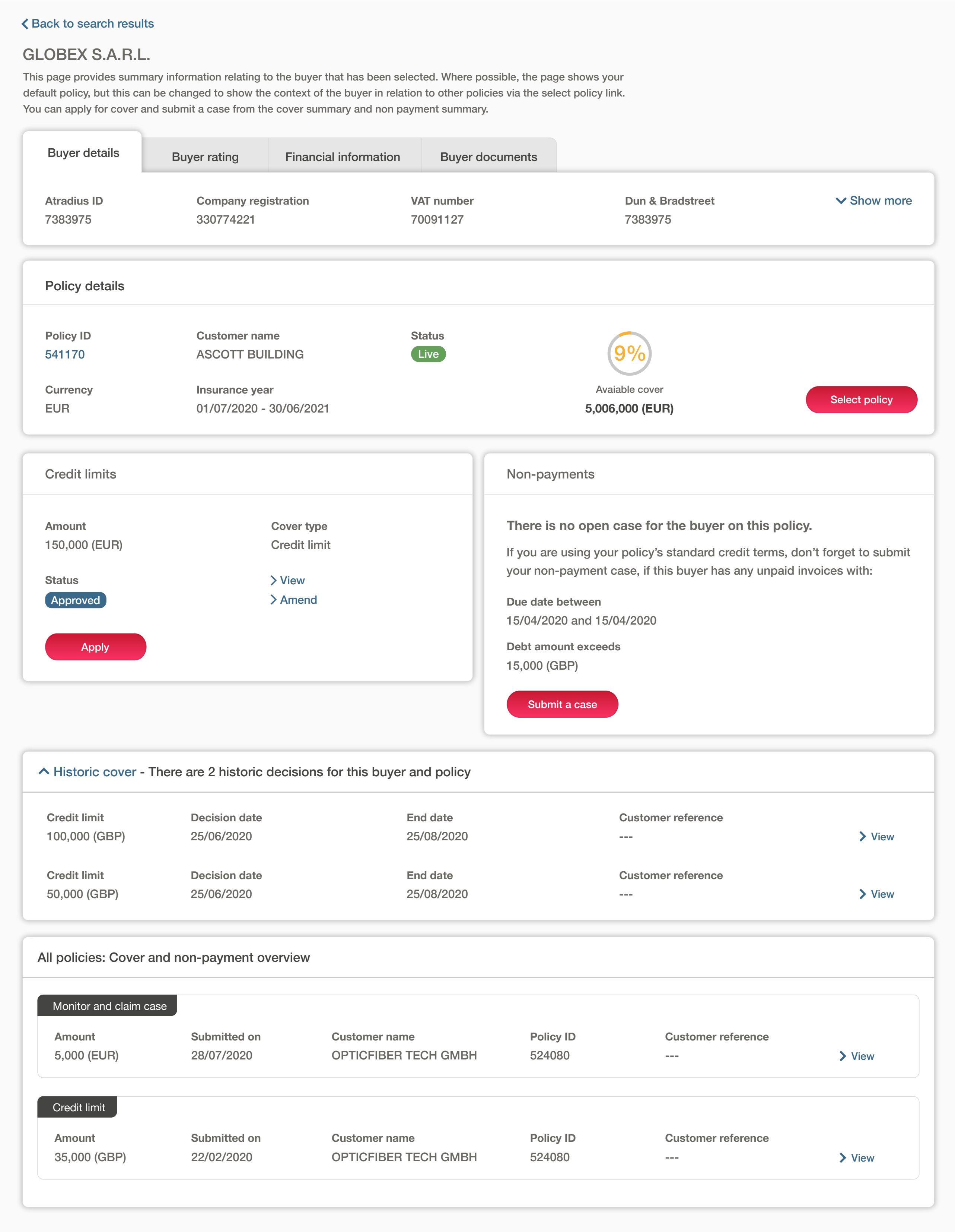


Chapter 4: Buyer details

Overview

Atradius Atrium provides an overview of information for every buyer known to Atradius, including company details, the date of the latest financials and any existing cover or non-payments activities relating to your policy. The Buyer search can be used to access the details of a buyer, either by entering one of its unique identifiers, or by providing some information which matches with the buyer you are looking for. You can also select the Buyer ID or Buyer name when it is displayed in context of a credit limit, non-payments case or communication alert.

When you select a buyer, the Buyer details page will be presented. You will see that buyer information is grouped into different sections, with each providing the option to view additional details or perform specific actions on the buyer.



Back to search results
GLOBEX S.A.R.L.
This page provides summary information relating to the buyer that has been selected. Where possible, the page shows your default policy, but this can be changed to show the context of the buyer in relation to other policies via the select policy link. You can apply for cover and submit a case from the cover summary and non payment summary.
Buyer details
Buyer rating
Financial information
Buyer documents
Atradius ID
7383975
Company registration
330774221
VAT number
70091127
Dun & Bradstreet
7383975
Show more
Policy details
Policy ID
541170
Customer name
ASCOTT BUILDING
Status
Live
9%
Avaiable cover
5,006,000 (EUR)
Currency
EUR
Insurance year
01/07/2020 - 30/06/2021
Select policy
Credit limits
Amount
150,000 (EUR)
Cover type
Credit limit
Status
Approved
View
Amend
Apply
Non-payments
There is no open case for the buyer on this policy.
If you are using your policy's standard credit terms, don't forget to submit your non-payment case, if this buyer has any unpaid invoices with:
Due date between
15/04/2020 and 15/04/2020
Debt amount exceeds
15,000 (GBP)
Submit a case
Historic cover - There are 2 historic decisions for this buyer and policy
Credit limit
100,000 (GBP)
Decision date
25/06/2020
End date
25/08/2020
Customer reference

View
Credit limit
50,000 (GBP)
Decision date
25/06/2020
End date
25/08/2020
Customer reference

View
All policies: Cover and non-payment overview
Monitor and claim case
Amount
5,000 (EUR)
Submitted on
28/07/2020
Customer name
OPTICFIBER TECH GMBH
Policy ID
524080
Customer reference

View
Credit limit
Amount
35,000 (GBP)
Submitted on
22/02/2020
Customer name
OPTICFIBER TECH GMBH
Policy ID
524080
Customer reference

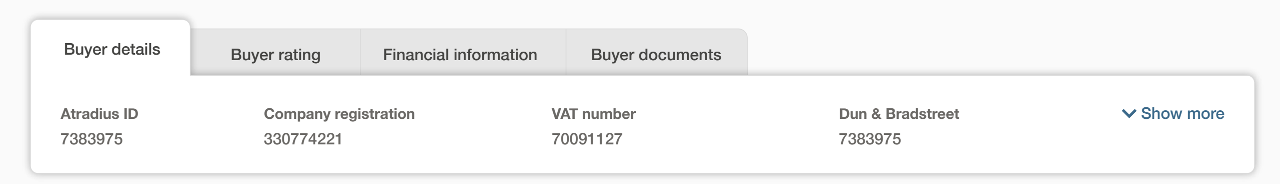
View

Buyer overview

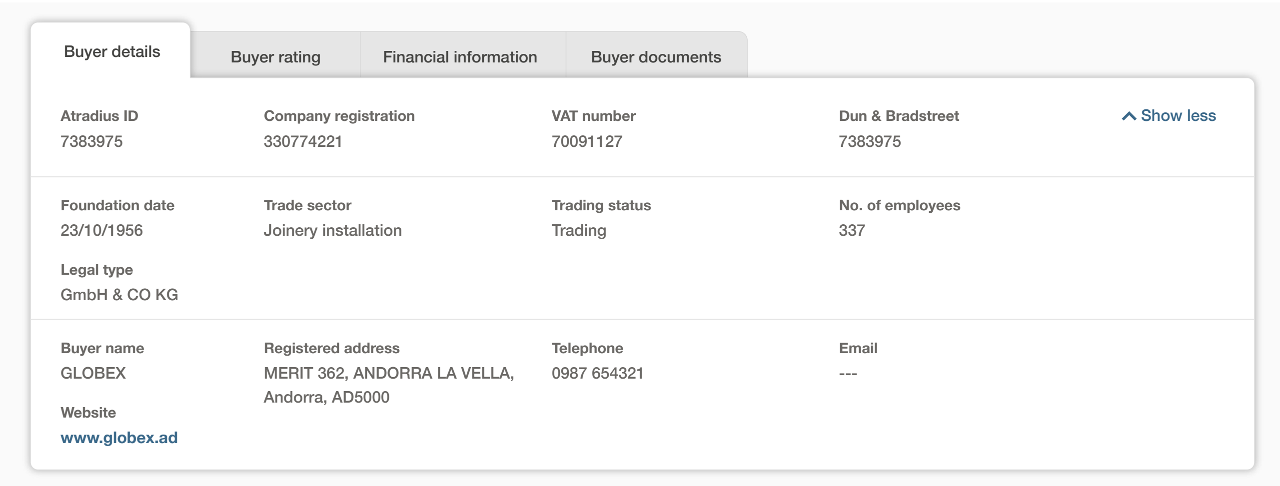
The Buyer overview is split into four main views.

Buyer details

The Buyer details tab shows the buyer's most important identifiers, allowing you to confirm that you are viewing the correct buyer.

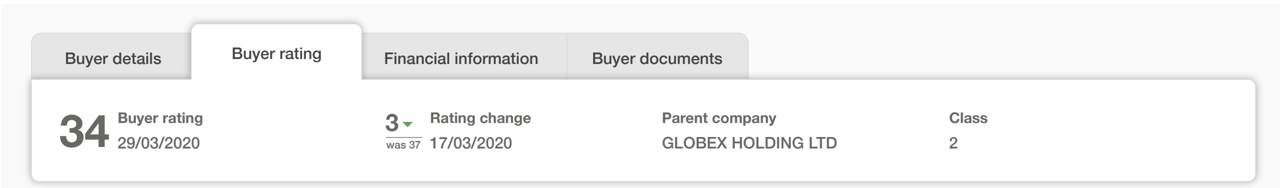


By expanding the panel to show more, additional details will be shown for your buyer. Here you will find company information such as Foundation date, Trade sector and Legal type, as well as contact information, address details and alternative names if there are any.



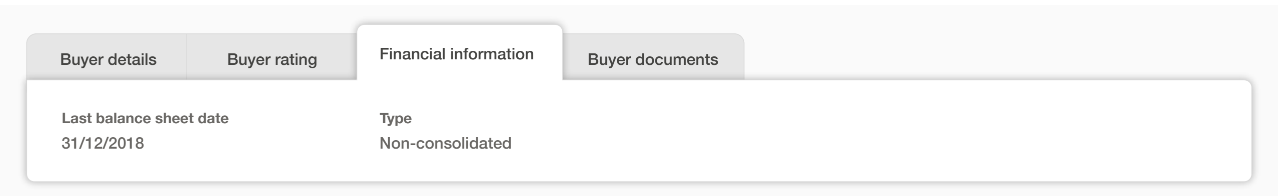
Buyer rating

When you have cover in place with the buyer, you may also see the most recent buyer rating; this will be shown in the Buyer rating tab with the date it was last reviewed. You will also be able to see the date of the most recent buyer rating change and whether it is a deterioration (red arrow) or an improvement (green arrow). This tab is also shown whenever a Buyer rating communication alert is received.



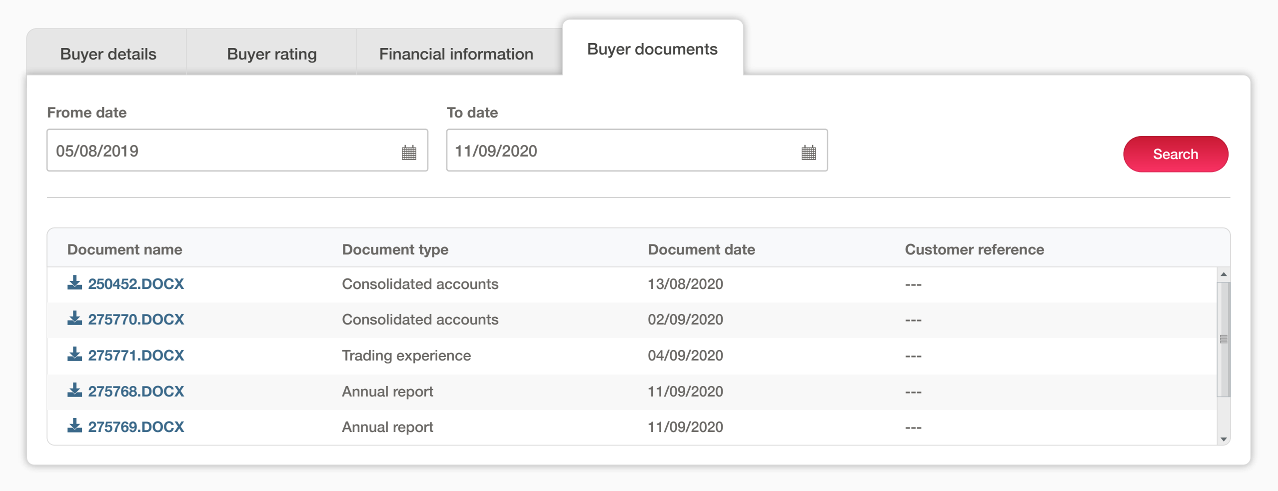
Financial information

If the buyer publicly releases their financial statements, you will be able to see the date of the latest financials within the Financial information tab, as well as the type of statements that have been produced.



Buyer documents

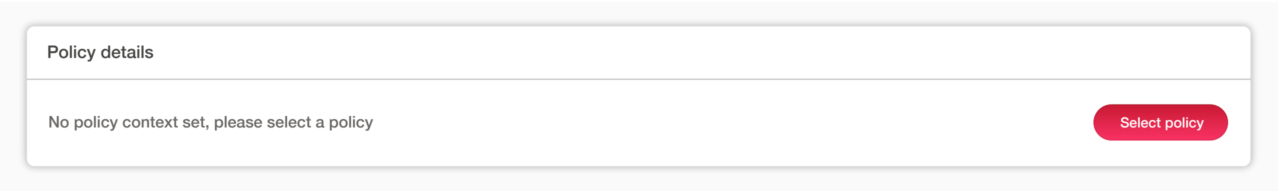
The Buyer documents tab will display a list of all files that you have submitted when applying for a new or amending an existing credit limit. You can set a date range to filter the documents list in order to find the one you are looking for more easily.



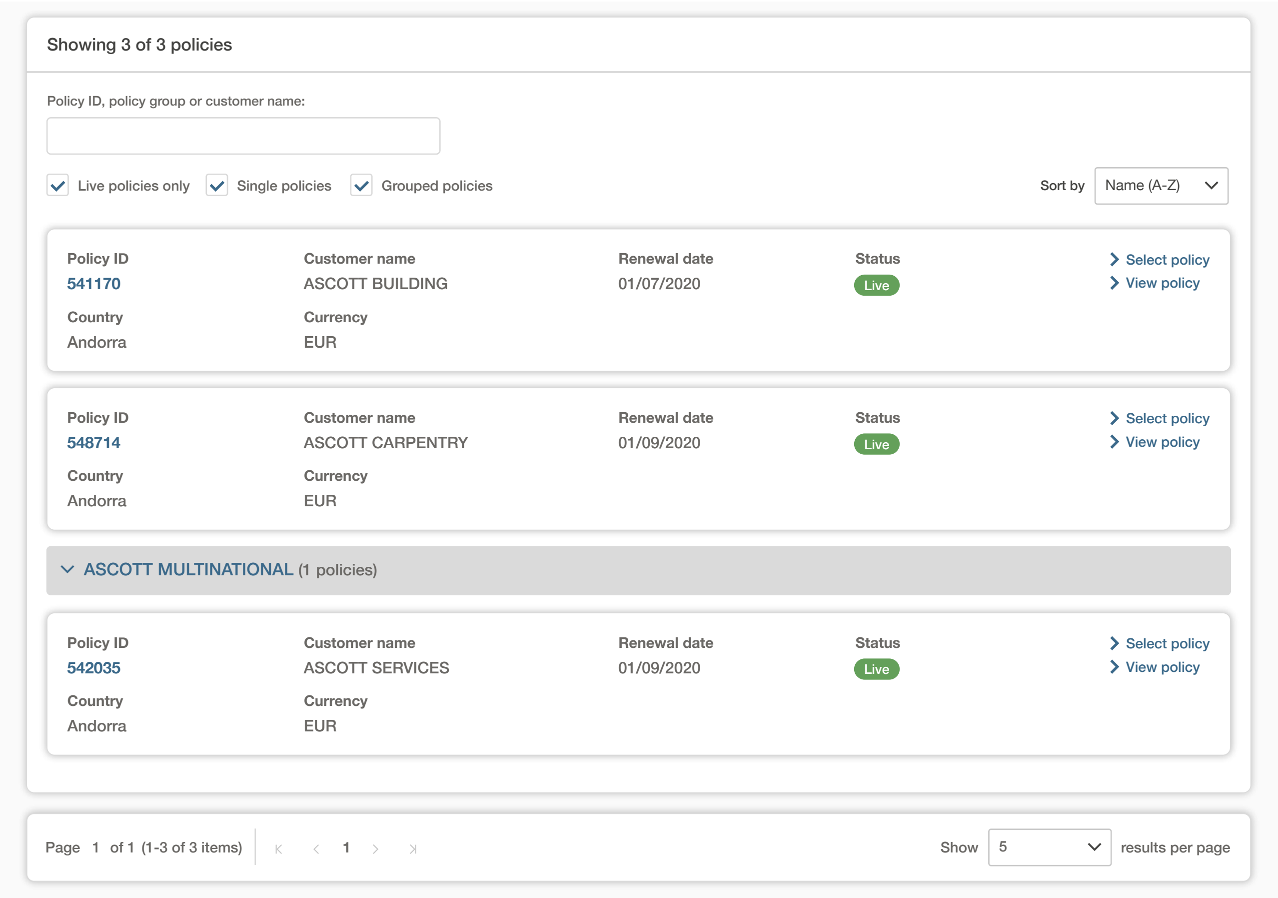
Please note that you will only see documents that have been uploaded by you. These documents will not be accessible to any other user that may be trading with the same buyer.

Policy details

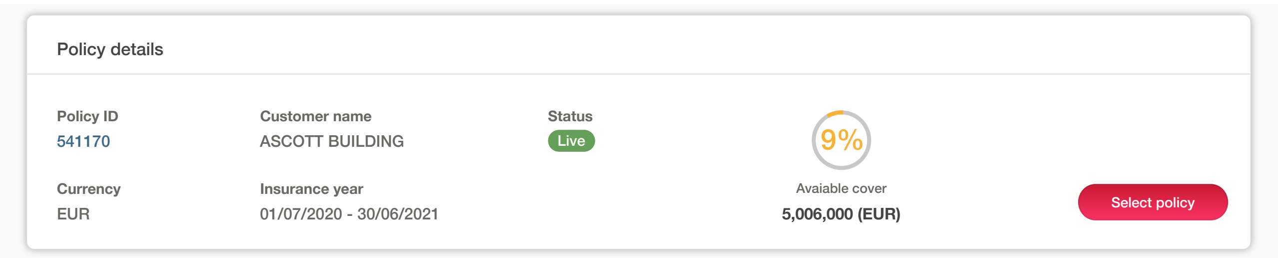
Before you can do anything with the buyer, you will first need to make sure that a policy has been selected. If you only have one policy, or have set a default policy from your Account defaults, this will automatically appear within the Policy details panel. You will then be able to apply for a credit limit or submit a non-payments case under your selected policy.



When selecting a policy, you can enter your policy number or name of the policy group to quickly find your policy. You can also use the check boxes to find and select your policies. Once you have made your selection and clicked the Select policy link, you will be taken back to the Buyer details page.



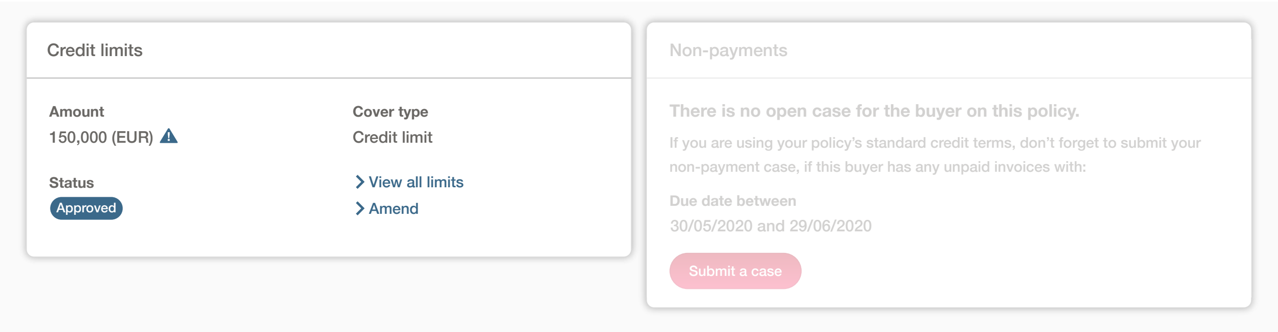
You will then see your selected policy within the Policy details panel. The panel will also present the total current cover in place and the remaining cover available for your policy, allowing you to manage the level of cover across all of your buyers.



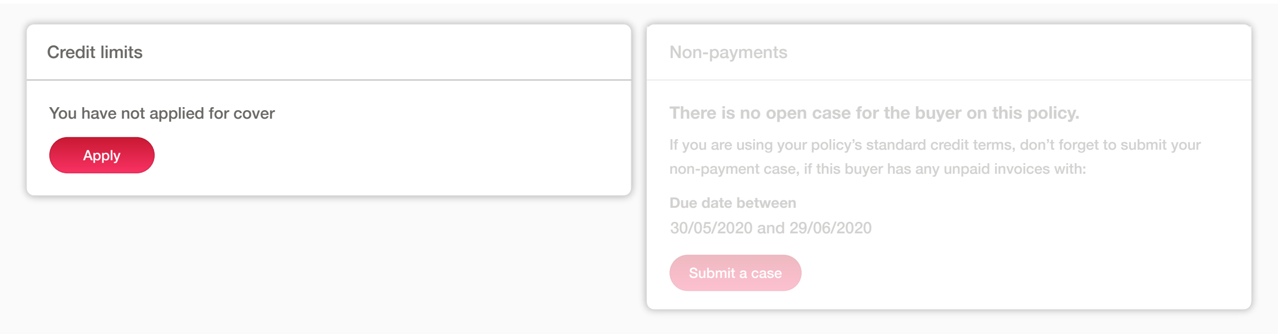
Credit limits

The Credit limits panel will show any active credit limits or pending decisions that exist under the selected policy for the buyer. You will be able to see the Cover type, the application or decision amount, and the credit limit Status which shows if the application has been fully or partially approved, rejected or referred to an underwriter. Where there are conditions for a credit limit decision, a blue triangle will also appear next to the Amount.

Where a credit limit decision has been agreed by Atradius, you can select the 'View' option to see the application and decision details on the Cover details page. You will also have the option to amend your credit limit by applying for additional cover, or by reducing or cancelling the cover agreed.

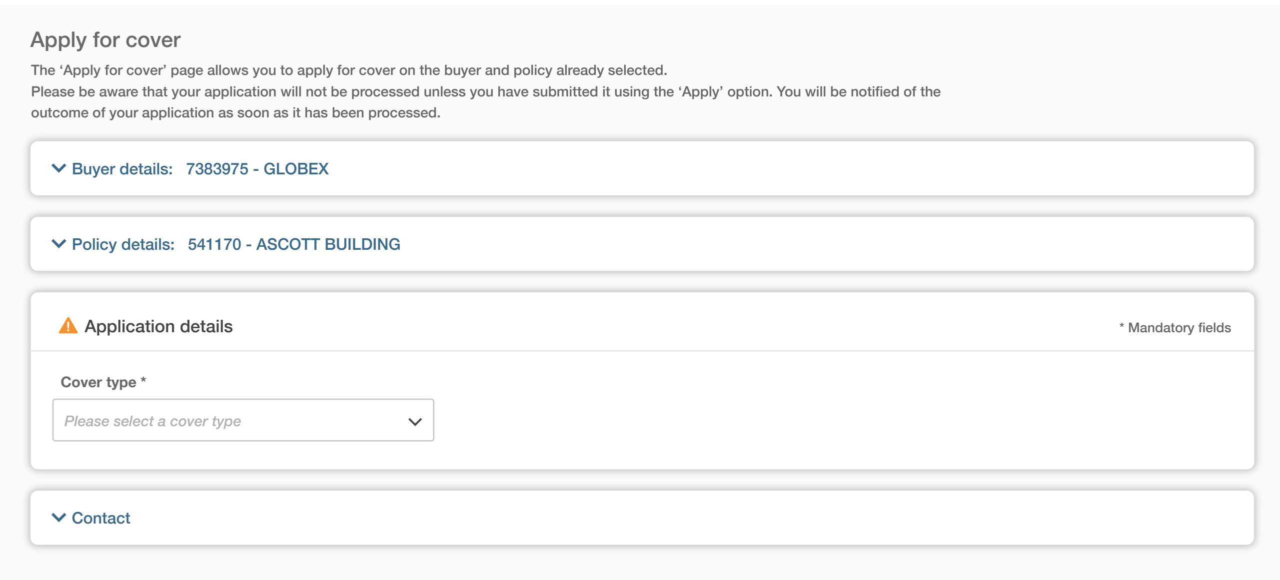


If there is no active credit limit application or decision for the buyer, you will have the option to apply for cover.



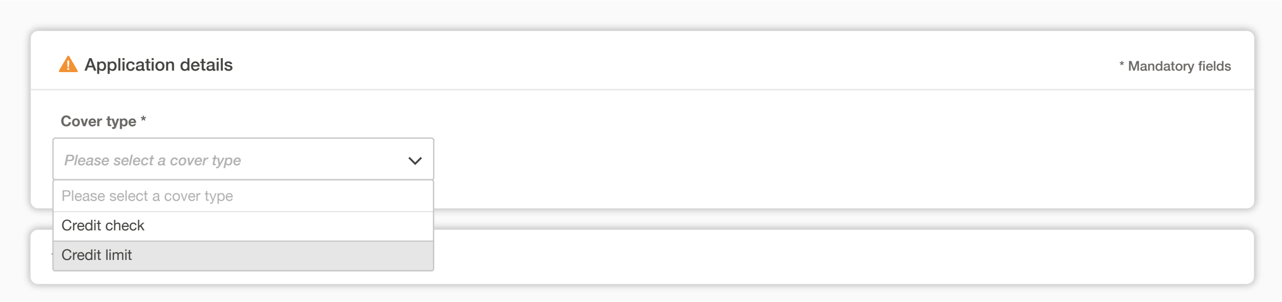
Applying for cover

After selecting the Apply button, the Apply for cover page will be presented. From here you can enter and submit your application for the buyer and policy selected.



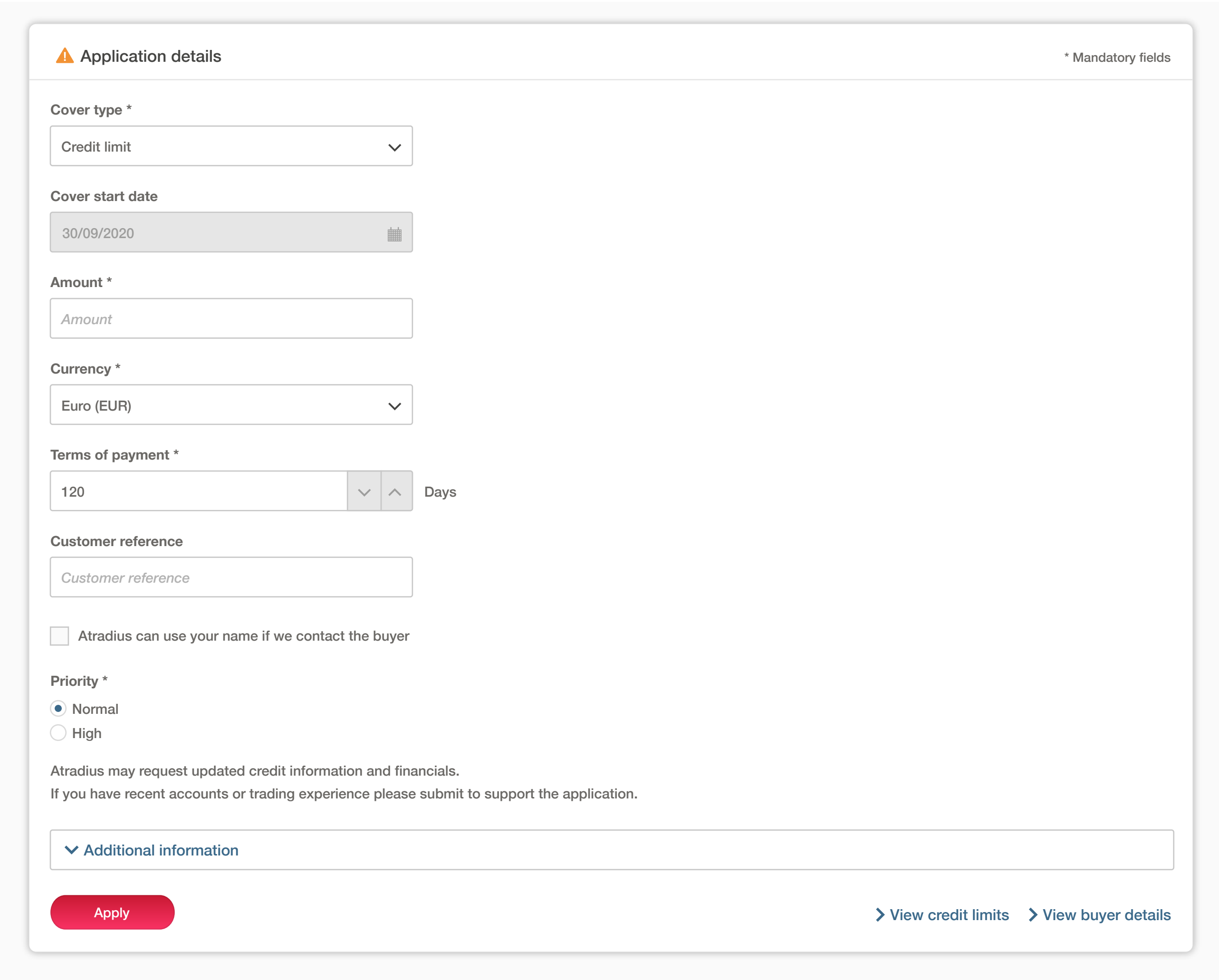
The Apply for cover page is split into four main sections, with the Buyer details, Policy details and Contact panels collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. The Application details panel is always immediately available for you to apply for cover.

Before entering your application details, you will need to select a Cover type from the drop down menu.

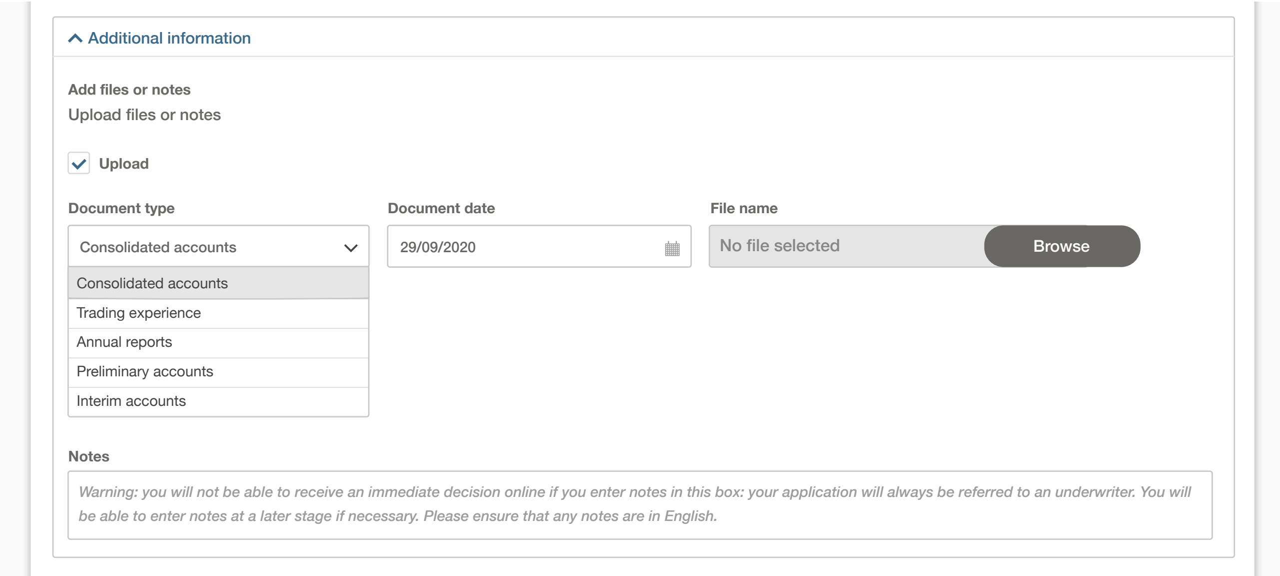


Credit limits and Indications

After selecting the Credit limit cover type, a form will appear for you to complete. Here you will need to provide details of your application such as the application amount and currency, the terms of payment and your own reference. You can also indicate whether Atradius can use your name when contacting the buyer regarding your application.



You can add documents or notes to support your application by expanding the Additional information panel below the form. For example, this can include the latest financial accounts for your buyer or any trading experience reports that you may have with the buyer.

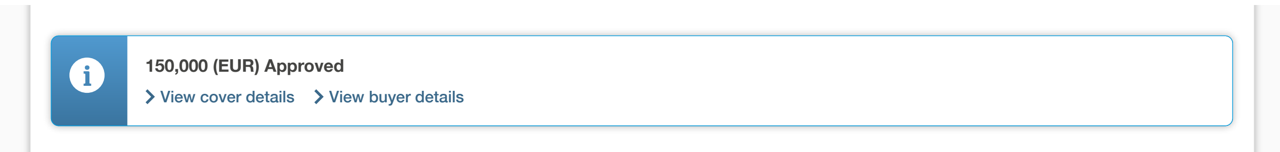


Please note that you will not receive an immediate decision when adding documents or notes to your application, as it will be referred to an underwriter to review.

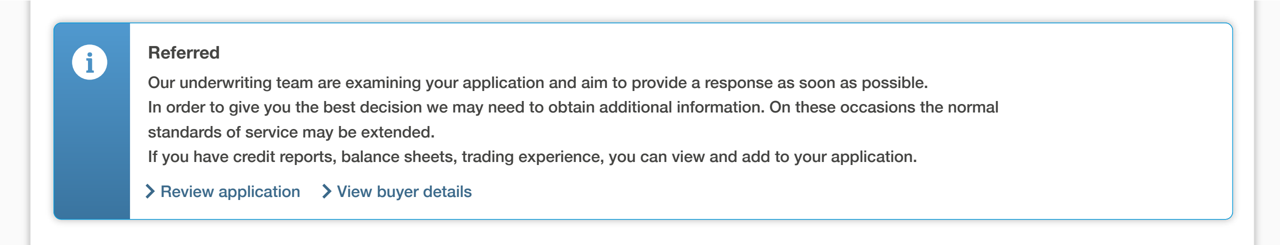
When you are happy that the details of your application are complete, the Apply button at the bottom of the page can be selected. Your application will then be processed and you will be presented immediately with one of the following outcomes:

Fully agreed *('full decision')*	The credit limit decision is for the full amount of your requested amount
Partly agreed *('partial decision')*	The credit limit decision is for a lower amount than your requested amount
Rejected *('zero decision')*	It has been decided that no cover can be agreed for the selected buyer
Referred *('pending decision')*	The application has been referred to an underwriter and is a pending credit limit decision

Where a decision has been made, you will have the option to select the 'View cover details' link. You can also click the 'View buyer details' link to return to the Buyer details page, where you will now see that the Credit limits panel will show the decision amount and credit limit status.

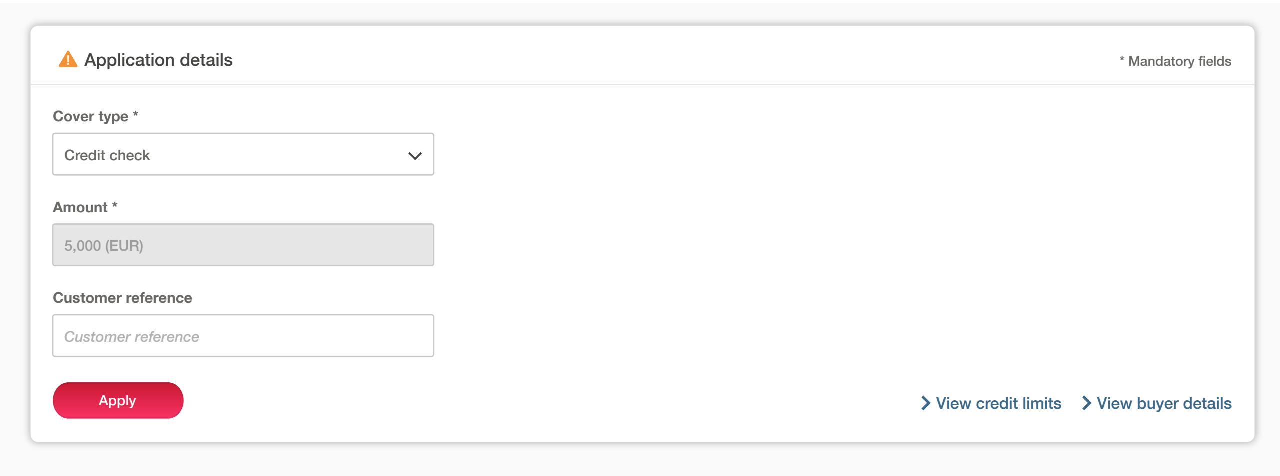


If a decision has been referred to an Atradius underwriter, you can review or amend the details of the credit limit application by selecting the 'Review application' link.

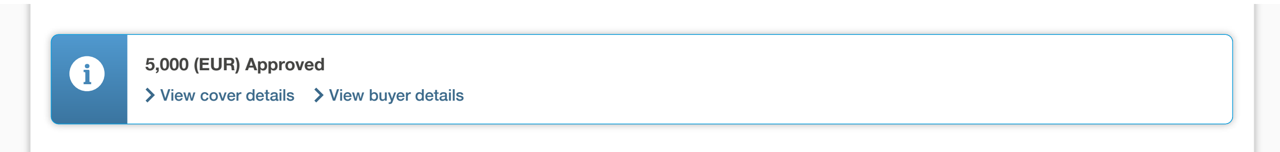


Credit checks

If credit checks have been included in your policy, you will also be able to select this from the Cover type drop down menu. When applying for a credit check, the amount will be automatically presented, with the option to add your own reference if desired. When you are happy, the Apply button at the bottom of the page can be selected.

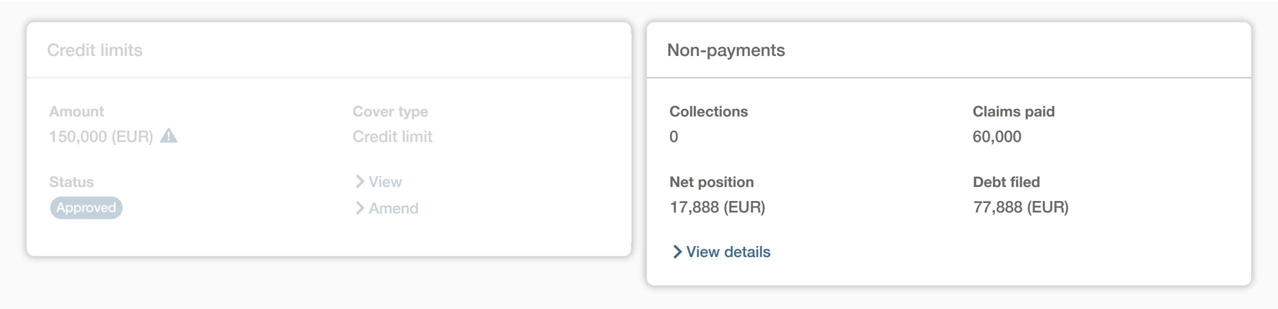


Atradius Atrium will then process the application and a decision will be provided immediately as approved or rejected for the credit check amount.

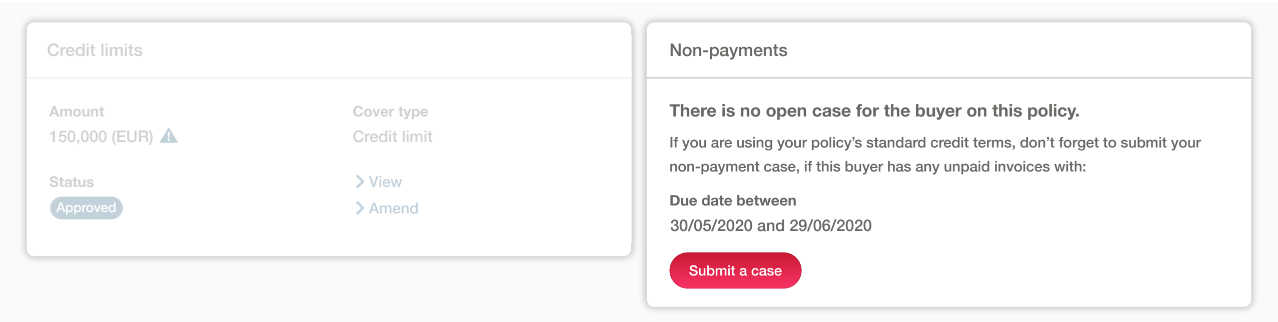


Non-payments

The Non-payments panel will show the debt amount which has been filed for the buyer. You will also be able to see how much of the debt has been recovered from the buyer, how much of the claim has been paid by Atradius and the Net position, which is the amount that has not been paid by either the buyer or by Atradius. When a non-payments case has been filed, you can select the ‘View details’ option to see the case activities and financial details on the Case details page.



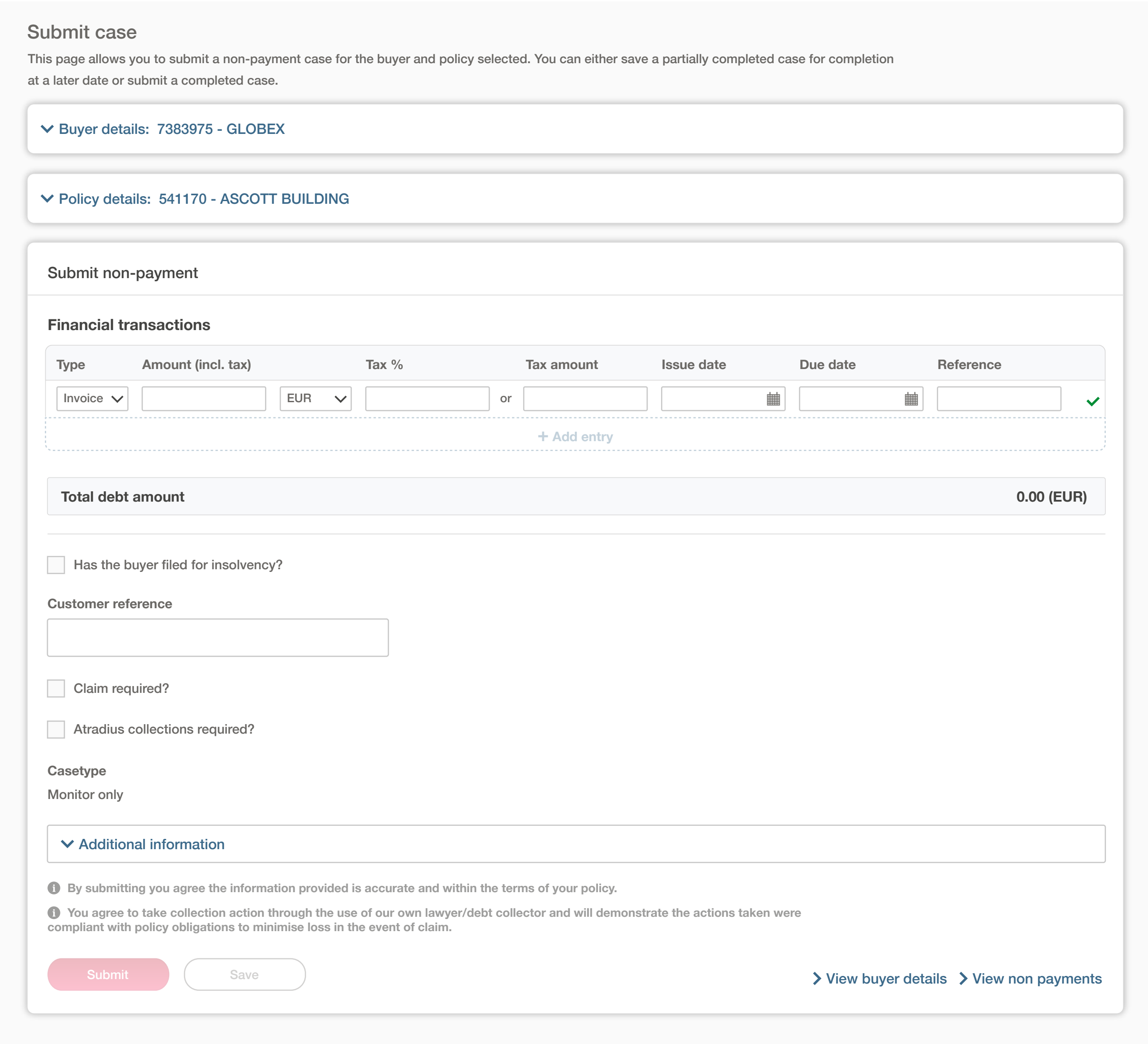
If there is no open non-payments case and the buyer is late in paying, you will have the option to submit a case from the Non-payments panel. Here you will also see a date range of invoice due dates, which will help you identify any unpaid invoices for this buyer that Atradius needs to be notified of.



Please refer to the conditions on your policy or credit limit decision to make sure that you comply with your policy.

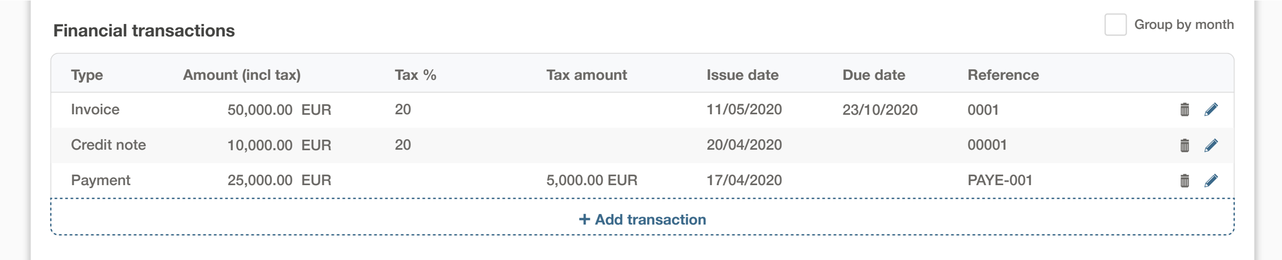
Submitting a case

After selecting the Submit a case button, the Submit case page will be presented. From here you can enter the non-payment details for the buyer and policy selected.

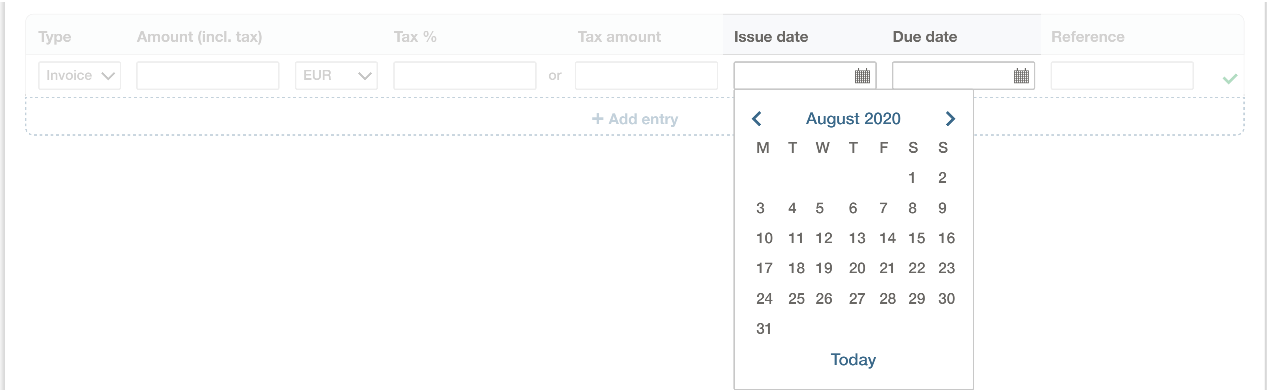


The Submit case page is split into three main sections, with the Buyer details and Policy details panels collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. The Submit non-payments panel is always immediately available for you to enter your financial transactions.

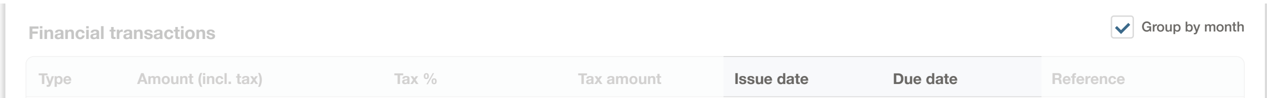
When submitting details for a non-payment, you will first be required to enter any invoices, credit notes or payments relating to the outstanding debt.



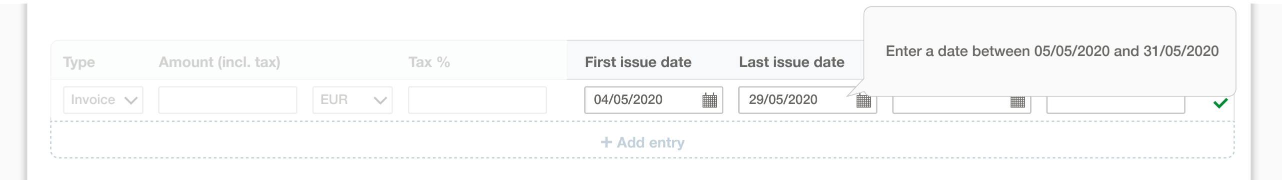
Under the Financial transactions table, you can enter the type of transaction, the amount and the applicable tax rate or amount. Where the outstanding debt consists of only one invoice, you will need to enter the Issue date as well as the Due date of the invoice.



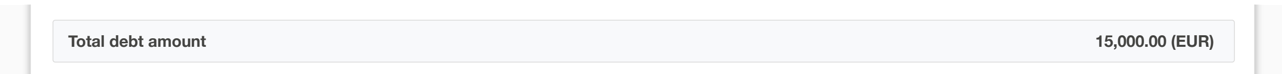
If you need to submit multiple invoices issued within the same month relating to the outstanding debt, you can do this by marking the 'Group by month' check box above the table. You can then group the transactions and enter the total by month.



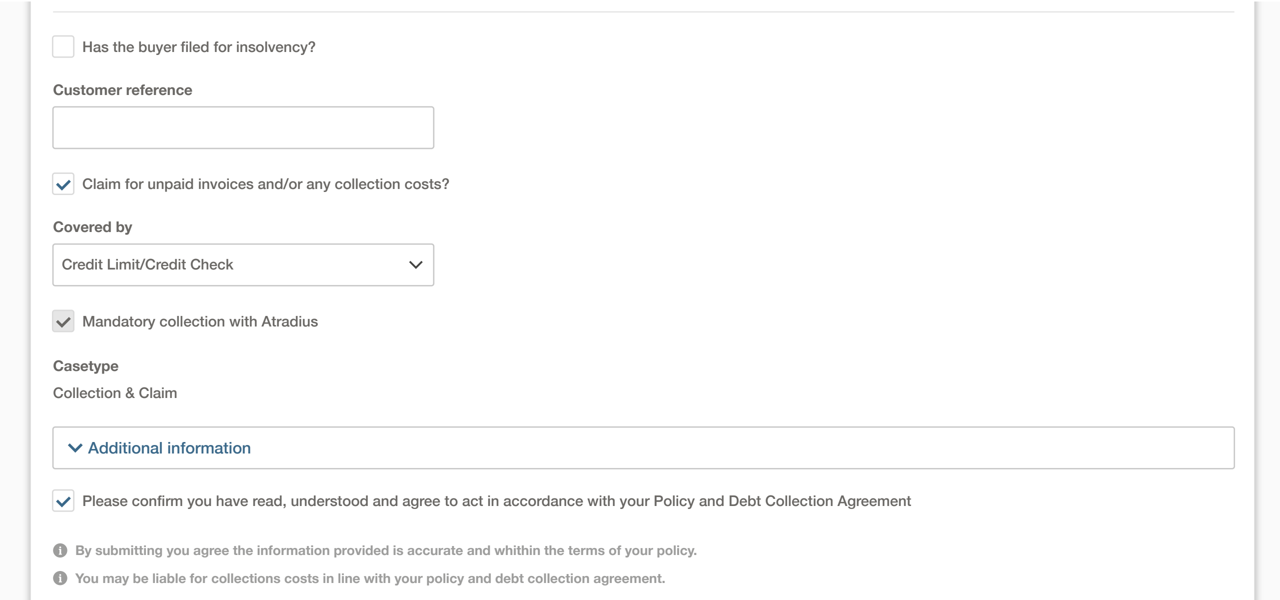
The date of the invoice with the earliest issue date can then be entered as the First issue date, and the Last Issue date should be the date of the invoice with the latest issue date. You will also need to add a reference for each transaction, such as the invoice number.



As the table is being amended, Atradius Atrium will calculate the Total debt amount based on all of the amounts that have been entered for the financial transactions.



Once you have added all of your transactions, you will need to indicate if the buyer has filed for insolvency and provide your own reference. You can either submit a notification of non-payment only, or immediately submit the notification together with a claim by selecting the relevant checkbox. If you submit a claim, you will also be required to select the type of cover that is applicable for this case. When Collections services have been included as part of your policy, you will see that Mandatory collections will be selected automatically.

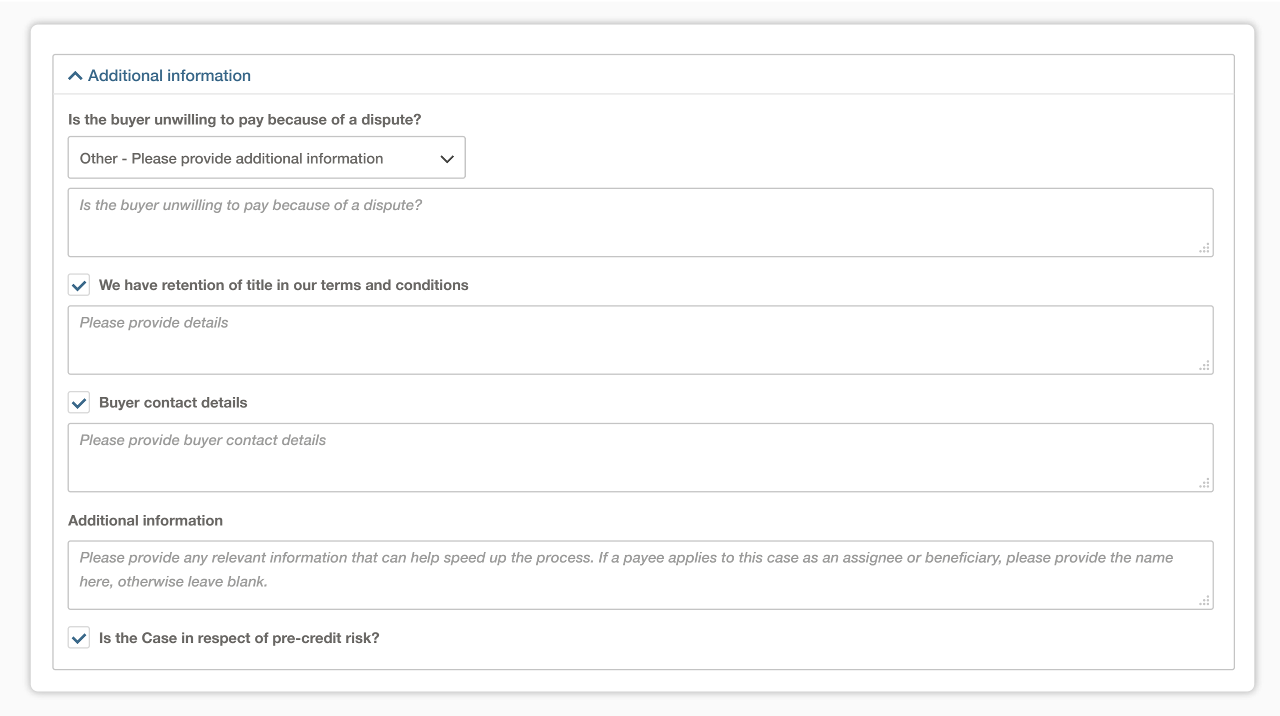


If Collections is not included in your policy, you can still access the services provided by Atradius Collections on a case-bycase basis. Alternatively, your named collection agency can be selected when this appears.

Based on the information you have provided and the selections you have made, Atradius Atrium will show one or a combination of the following case type(s):

Monitor case	When you need to notify Atradius about any delays in payment or adverse information, and you are taking your own recovery actions, a monitor case needs to be submitted. This can be converted to a Claims case at a later stage if the buyer continues not to pay
Collections case	When Atradius Collections is selected, a Collections case will be created. This can be converted to a Claims case at a later stage if the buyer continues not to pay
Claims case	It has been decided that no cover can be agreed for the selected buyer

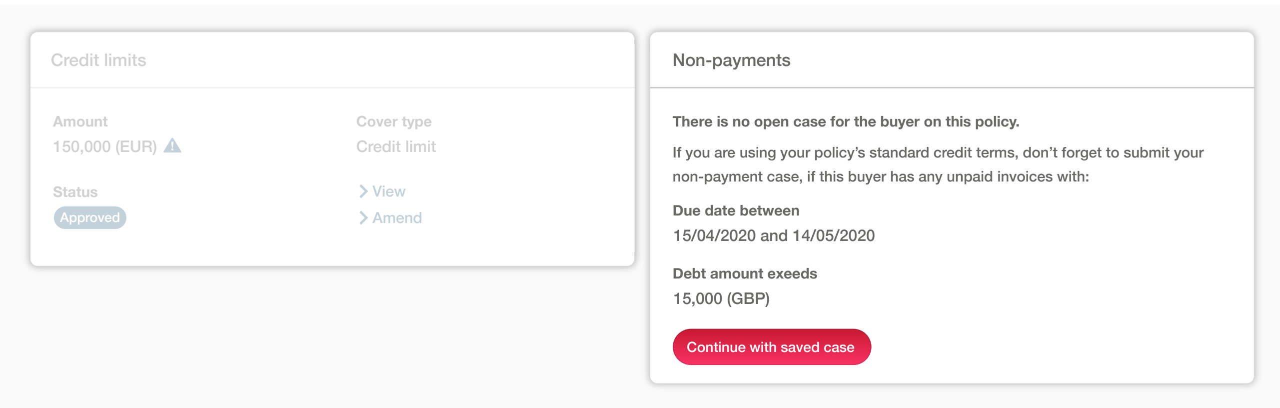
You can also add notes to support your case by expanding the Additional information panel. This allows you to inform Atradius of any disputes which you may have with the buyer. Additionally, you can indicate if retention of title is in place in the contract and provide buyer contact details, as well as any other information which may help Atradius to assess your case. If the non-payments case is in relation to the pre-credit risk period, this option needs to be checked.



If you need to check your details and continue at a later stage, you can store your current progress by selecting the Save button. This will ensure that all the entered data is saved until the case has been submitted.

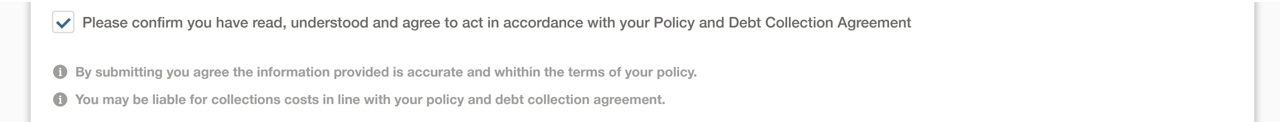
Please note that a saved case, which has not yet been submitted, will be available in Atradius Atrium for a period of 30 days, after which it will be automatically deleted.

When the case has been saved, you can click the 'View buyer details' link to return to the Buyer details page. Here you will now see a button in the Non-payments panel that you can select to continue with the saved case.

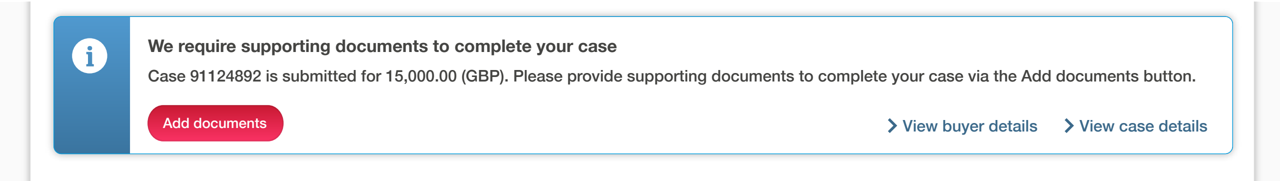


When you are happy that the details of your case submission are accurate and complete, the Submit button at the bottom of the page can be selected.

Before submitting your Collections case, you will be required to confirm the details that have been provided comply with your Policy and Debt Collection Agreement.

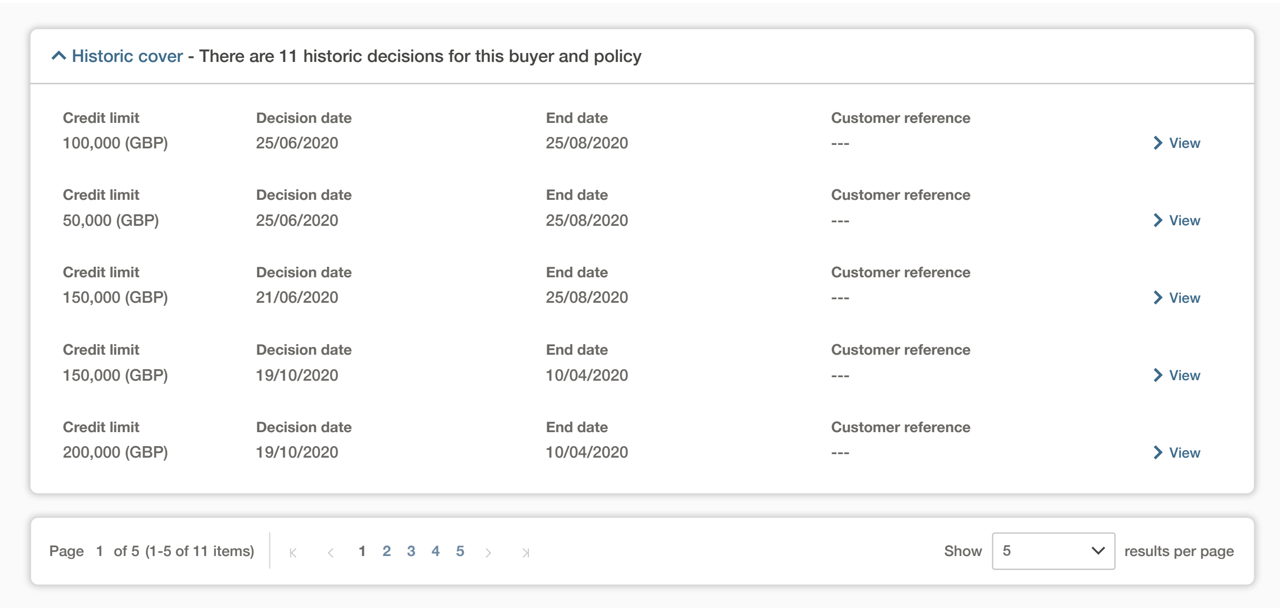


Once you have checked the debt amount filed for the case is correct, Atradius Atrium will process your submission and display a message to confirm that the case has been received. You can now add documents to complete your case and you will have also the option to select the 'View case details' link from here.



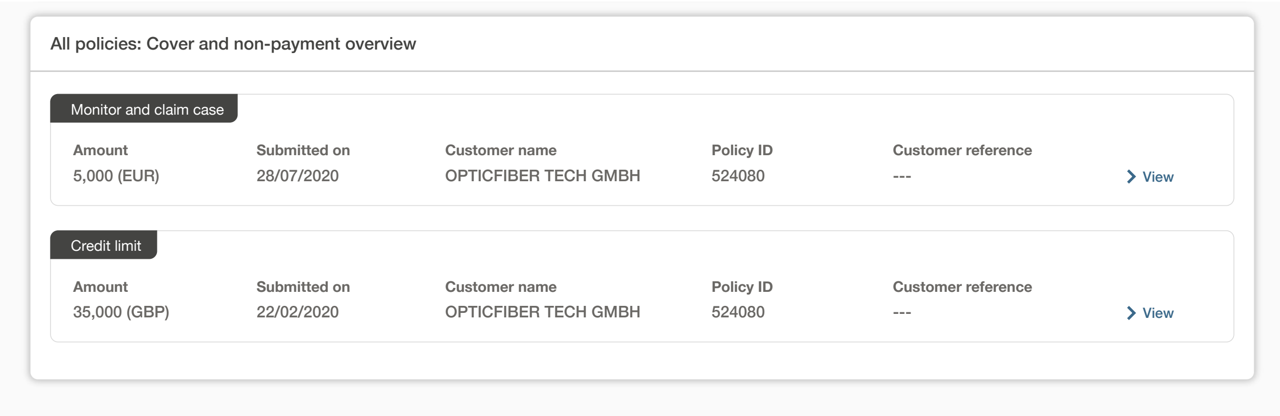
Historic cover

The Historic cover panel will allow you to view all previously agreed credit limit decisions from the past 2 years under the selected policy for the buyer. Here you will see the Credit limit amount, the original Decision date and End date of cover. You will also have the option to view the Cover details page for each historic limit, which will show you if the credit limit was cancelled, withdrawn, superseded or expired.



All policies: Cover and non-payment overview

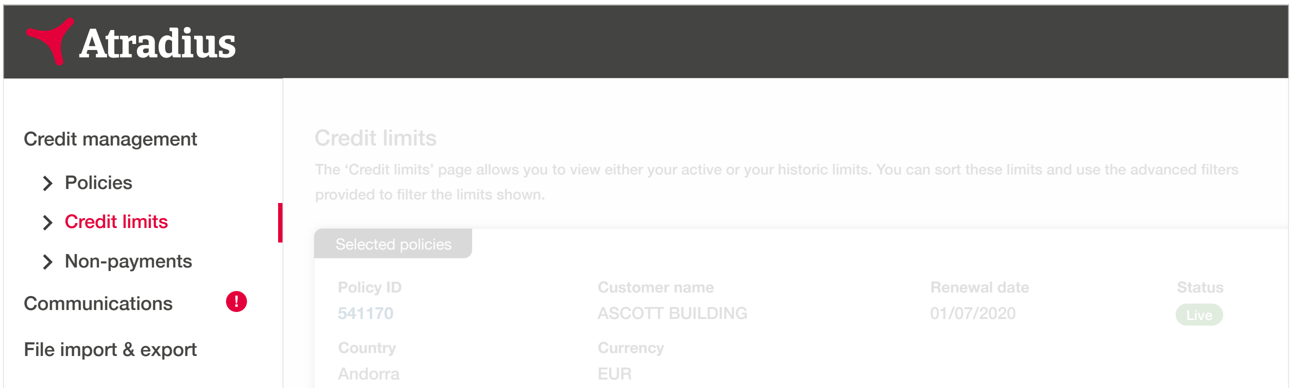
If you have access to more than one policy where cover or non-payments exist for the same buyer, you will see these within the All policies panel. For all policies which you have access to, you may see additional information for any active credit limit(s) or open non-payments case(s) that exist. You have the option to view further details for each activity.



Chapter 5: Credit limits

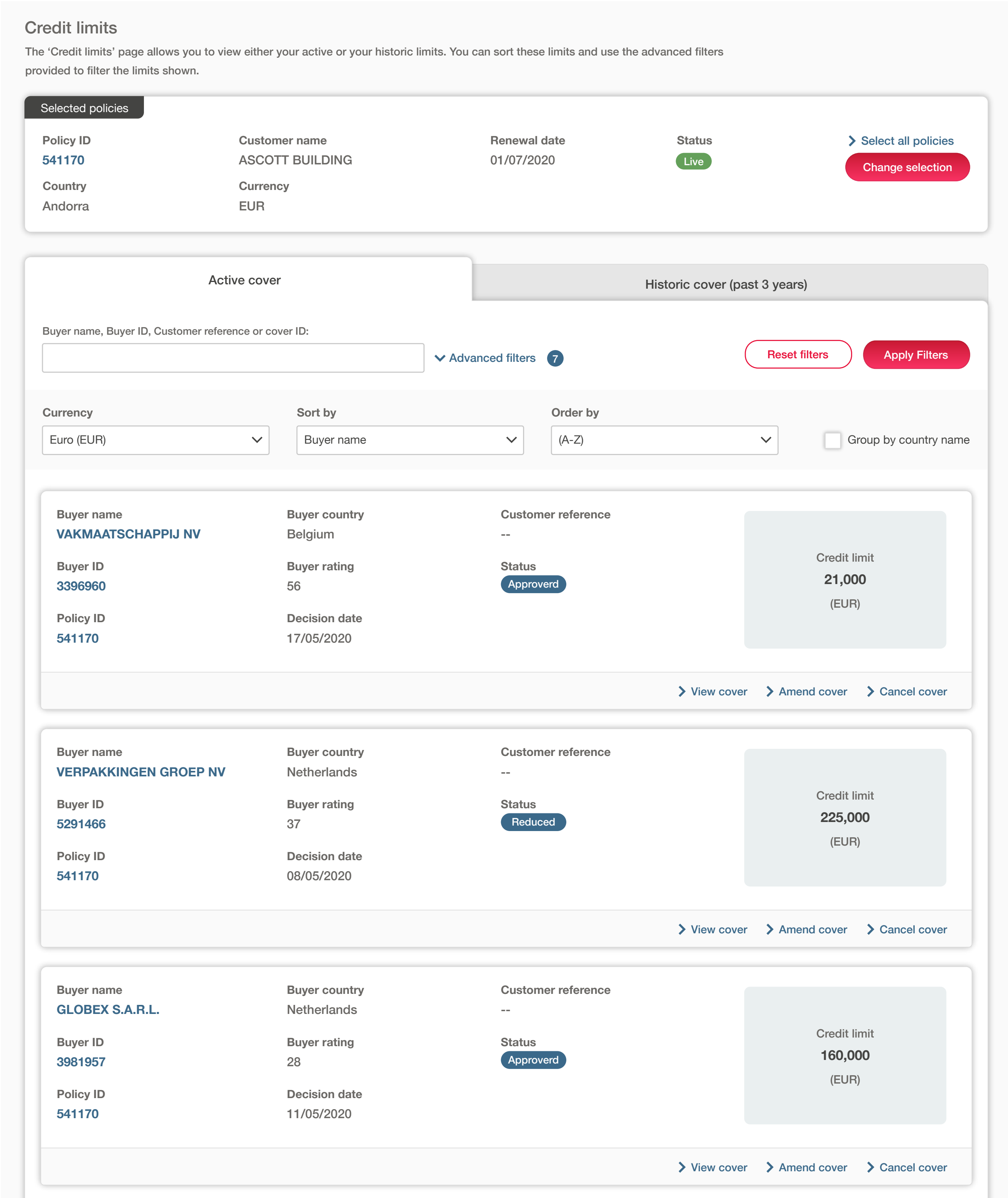
Accessing your credit limits

To view a list of all credit limits which you have with Atradius, the Credit limits option can be selected from the left hand navigation menu.

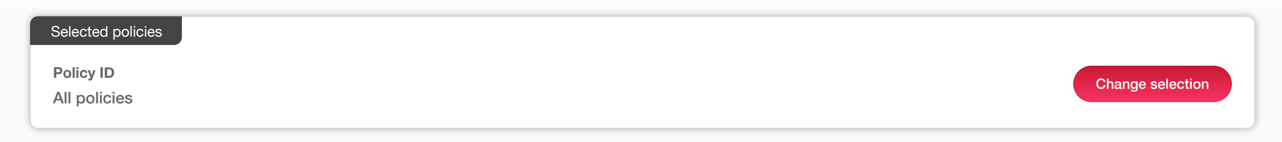


Viewing your credit limits

On the Credit limits page, you will be presented with an overview of all your active and pending credit limit decisions.

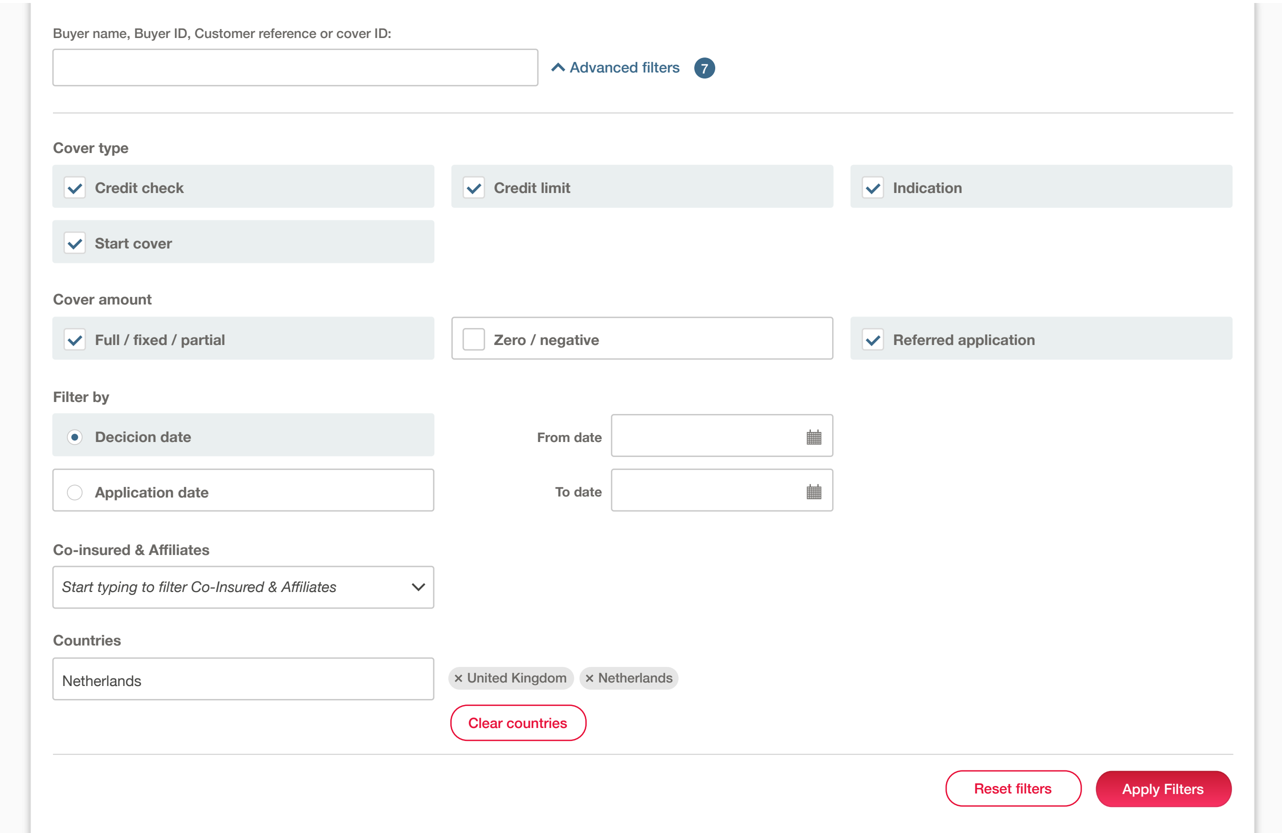


As Atradius Atrium displays a maximum of 500 credit limits on the screen, you will be able to fine-tune the list by selecting a policy or policy group. This can be done by selecting one or more of your policies from the selection panel, which appears at the top of the Credit limits page and the Credit management page.

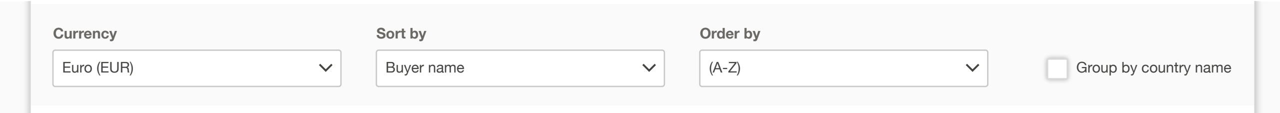


The Credit limits page is split into two main views. The Existing cover tab provides a list of all active credit limits and currently outstanding applications across your chosen policy selection. In the Historic cover tab, you will find all previously submitted applications, and archived limits such as those that have been cancelled, withdrawn, superseded or expired in the past 3 years.

You can also type the Policy ID, policy group name or buyer name into the keyword filter, which will narrow down the number of results displayed on the screen. You can also further refine your criteria using the advanced filters to find specific limits of interest.

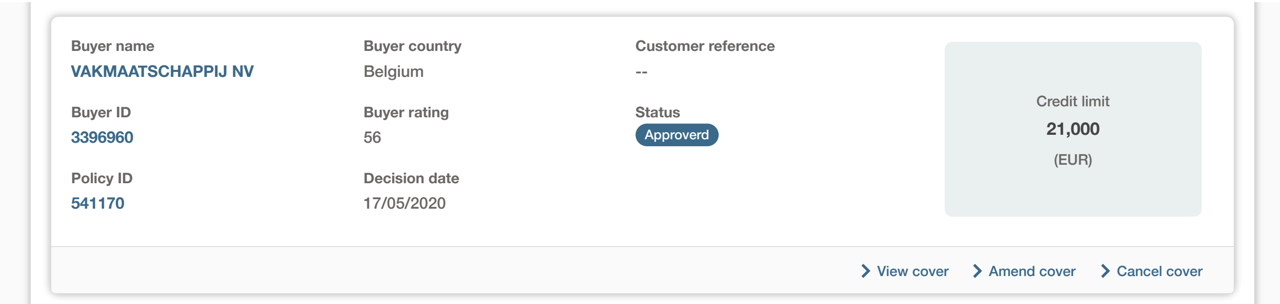


You can sort and order how the list of credit limits will appear on your screen. For example, this can be sorted by Buyer ID, Buyer name, your own reference or the cover amount; this can then be ordered by ascending or descending order. Additionally, if you have cover in place for buyers across multiple countries, Atradius Atrium provides you with the option to group these by country. Finally, you can convert the credit limit amounts which are displayed in the credit limits list to a currency of your choice from a list of options provided.



Viewing credit limit details

For each credit limit or pending decision shown in the results, an overview panel is presented. Here you will be able to view its most important information, such as the Buyer name, Buyer ID, country of the buyer, your own reference, application details and the amount that has been requested or agreed.



At the right of this panel, there are three additional options that you can select:

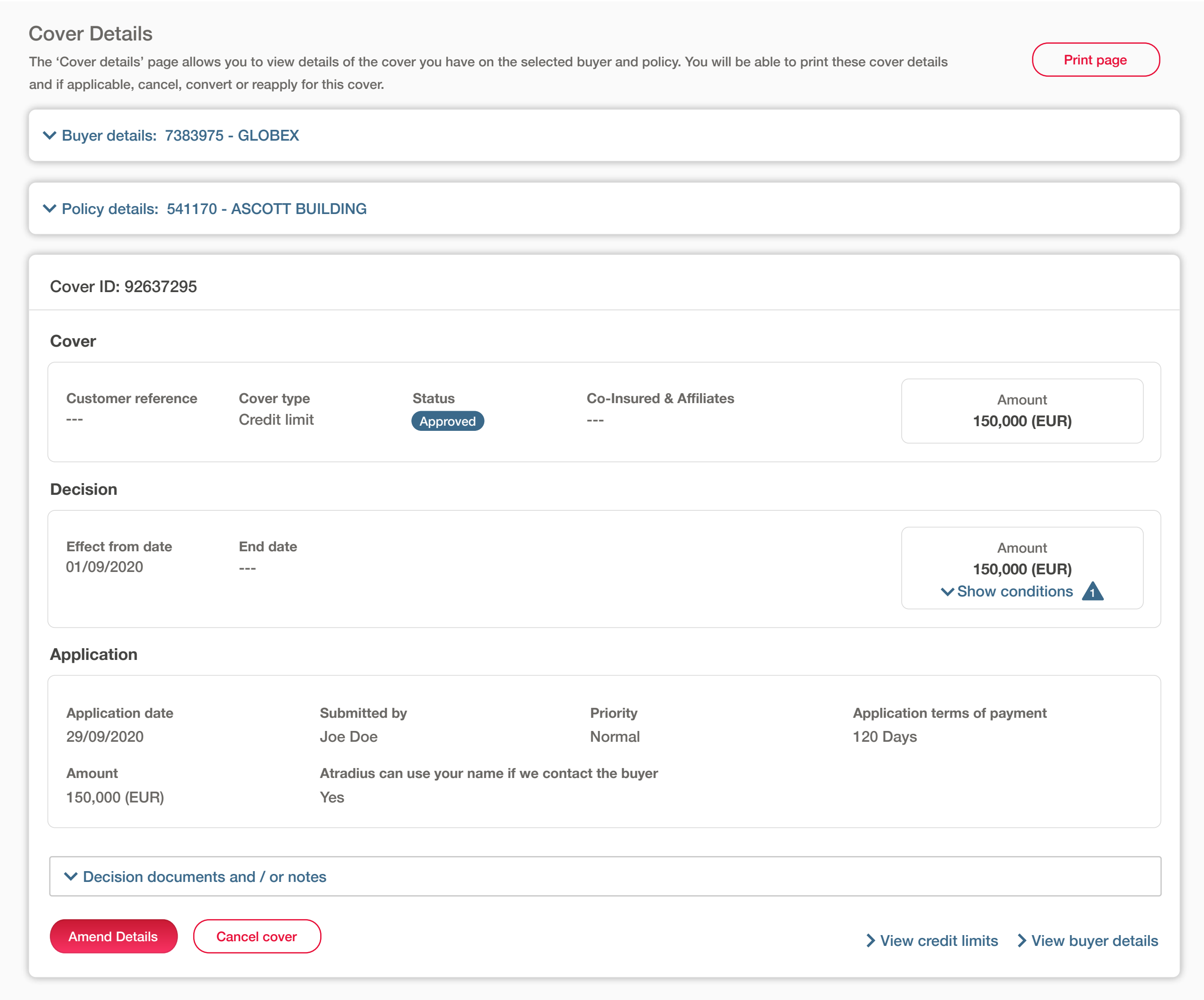
View cover Selecting this option will take you to the Cover details page, where you will be able to view details such as the application amount, the agreed amount and any conditions or explanations which may apply to the decision

Amend cover Selecting this option allows you to increase the application amount or change your own reference

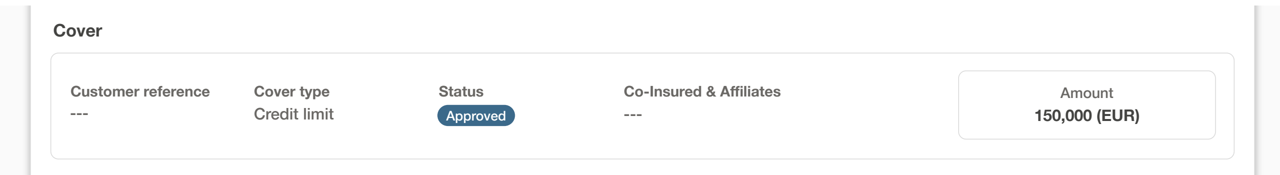
Cancel cover Selecting this option will give you the possibility to cancel an active limit or a pending decision

Viewing your cover

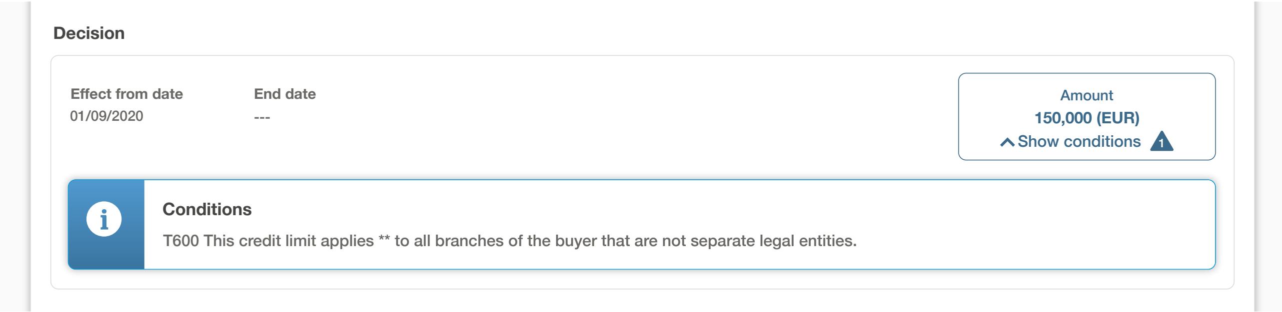
When you have selected the option to view a credit limit, you will be presented with the Cover details page. The Buyer details, Policy details and Contact panels will be collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel. You can create a PDF copy of your cover by selecting the Print page button at the top of the Cover details page.



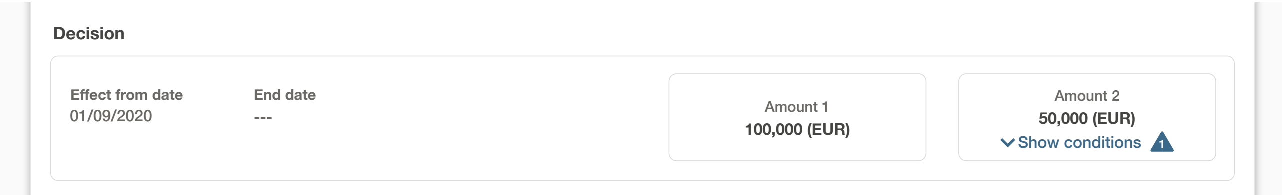
The Cover section provides you with a detailed overview of the credit limit. From here you can view the cover amount in place for the selected policy, the Cover type and the credit limit status. You will also be able to see the names of any co-insured parties or affiliates, as well as your own reference.



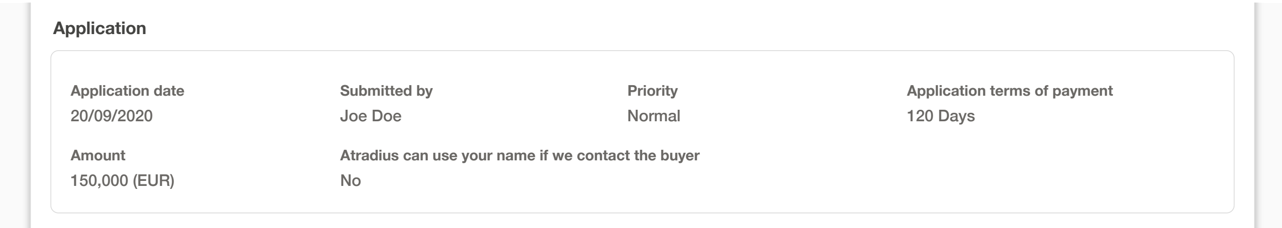
Information relating to the credit limit can also be reviewed, such as the Decision date, the Expiry date and the Amount that has been approved. A blue triangle with the number of conditions which apply to the decision may appear below the decision amount and are available to view by selecting the ‘Show conditions’ link.



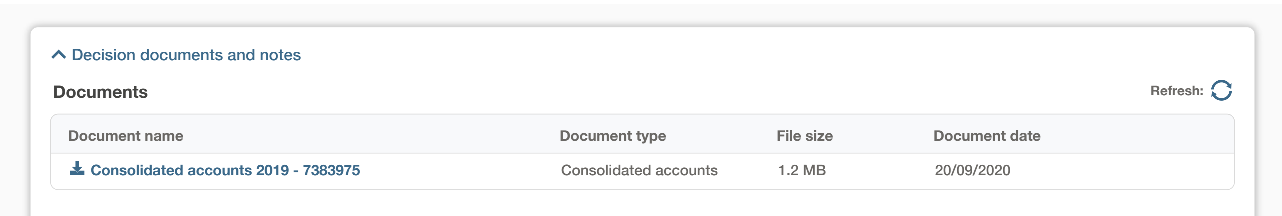
Where conditions apply to a part of the total cover amount, Atradius Atrium will present this as two separate amounts. You can then select the ‘Show conditions’ link displayed below the relevant decision amount to show the conditions that are applicable to this part of the cover.



You can also view the details that were entered when originally applying for new cover, as well as the name of the user who submitted the application.

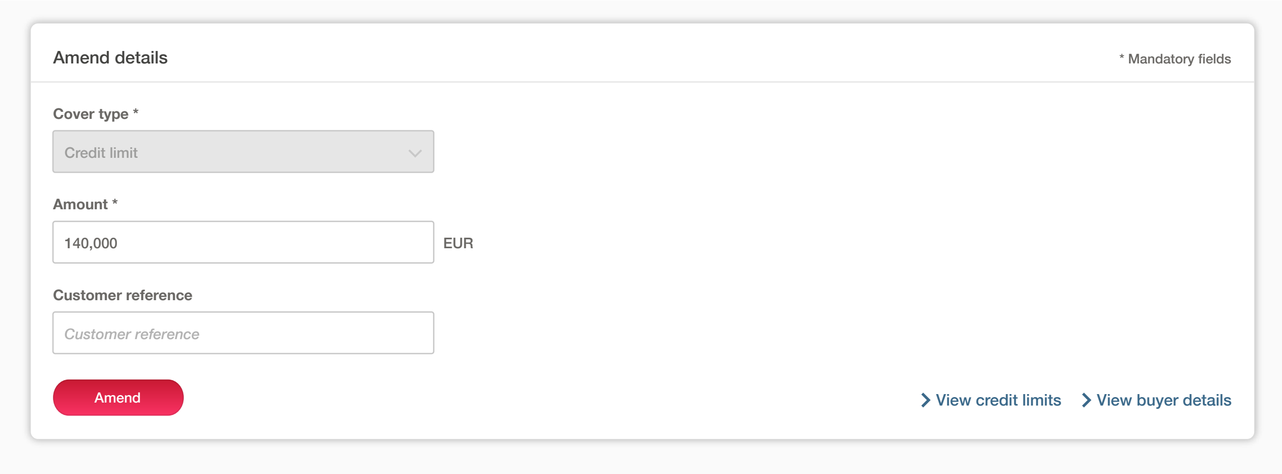


Any documents or notes which were included in the application can be viewed by expanding the Decision documents and notes panel. The ‘Refresh’ option can also be selected to update the list of documents in case you uploaded new documents when amending the credit limit application.



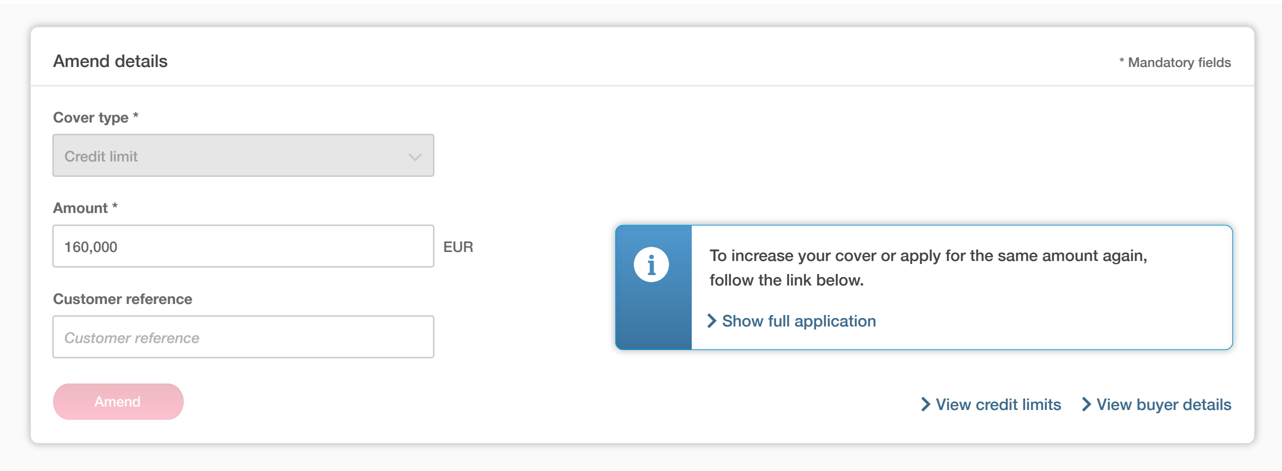
Amending your cover

If trade with a specific buyer is lower than expected, you can decrease the cover amount for an existing credit limit by entering a lower value. When amending cover of any type, you will also be able to update your own reference before confirming your changes.

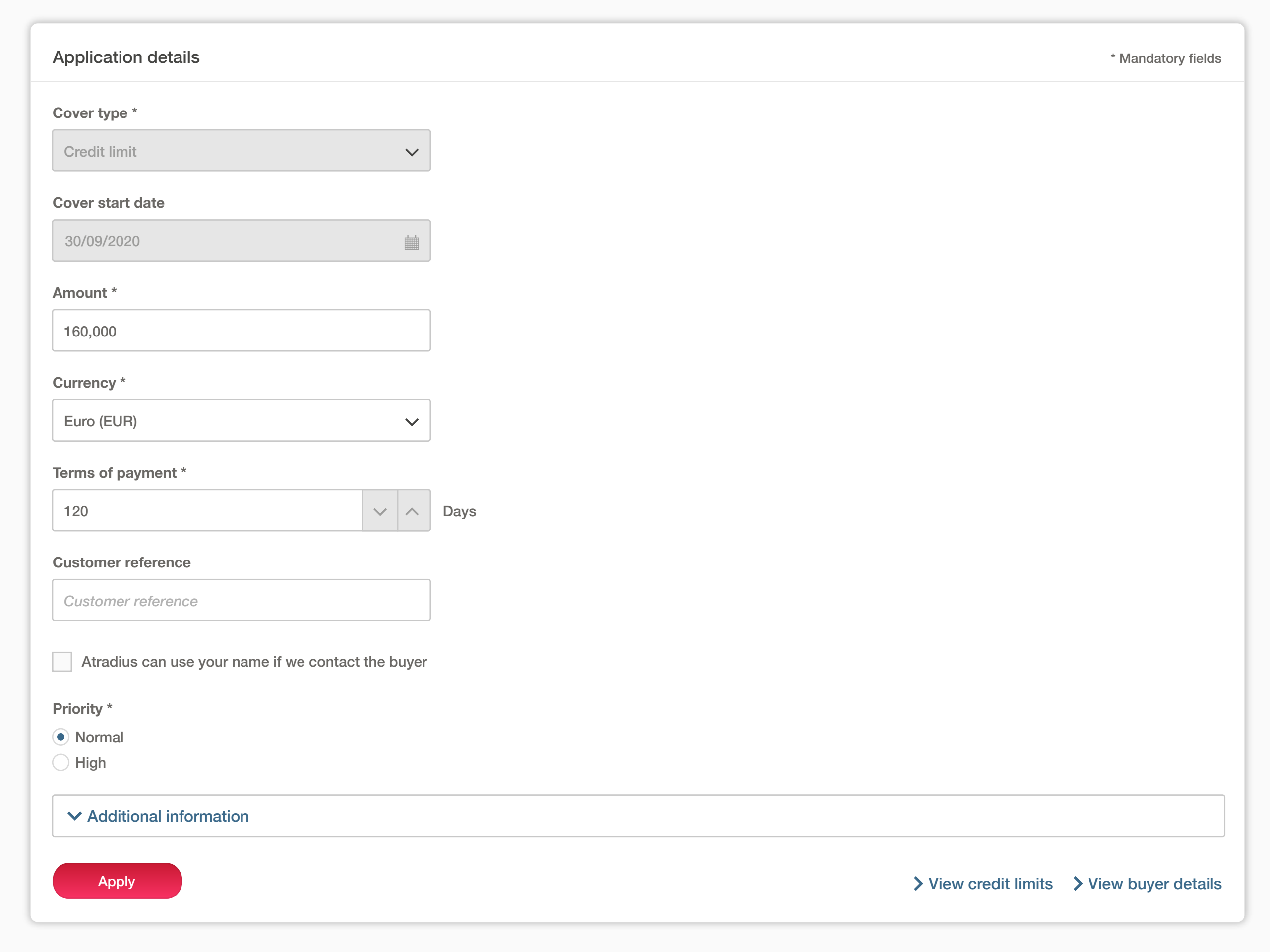


When you are happy with the amount that has been entered, you can select the Amend button to proceed. Similar to applying for new cover, Atradius Atrium will process the changes and provide immediate confirmation that the reduced amount has been approved.

Alternatively, you may wish to increase an existing credit limit where there is growing trade with a buyer. This can be done by entering a higher amount via the Amend details screen. As increased trade may result in different payment terms, Atradius Atrium will prompt you to review the full application to ensure the details which were originally submitted remain valid.



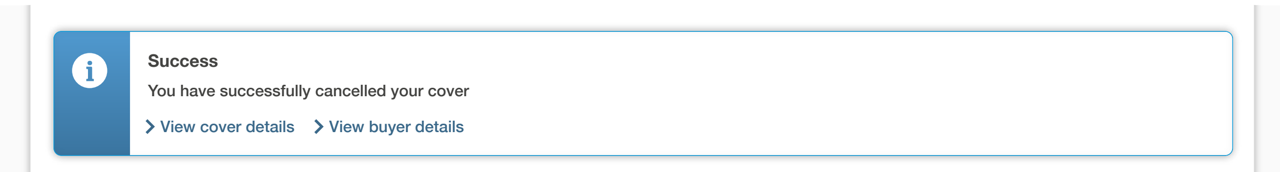
From here, you will be able to update the Terms of payment, with the new application amount automatically updated to reflect the increase that you previously entered. You can also update your own reference before applying for the new amount.



Cancelling your cover

Should you no longer need an active or a pending credit limit decision or credit check for a specific buyer, this can be cancelled via Atradius Atrium. When cancelling any cover, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to continue with the cancellation of cover.

Once processed, a message will appear to confirm that the cancellation has been completed.

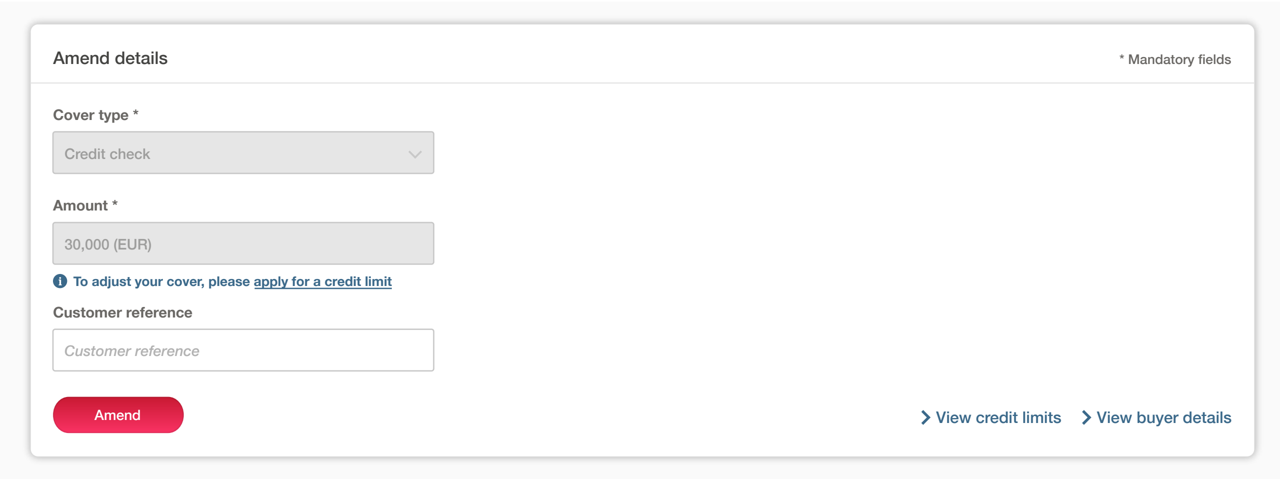


Converting your cover

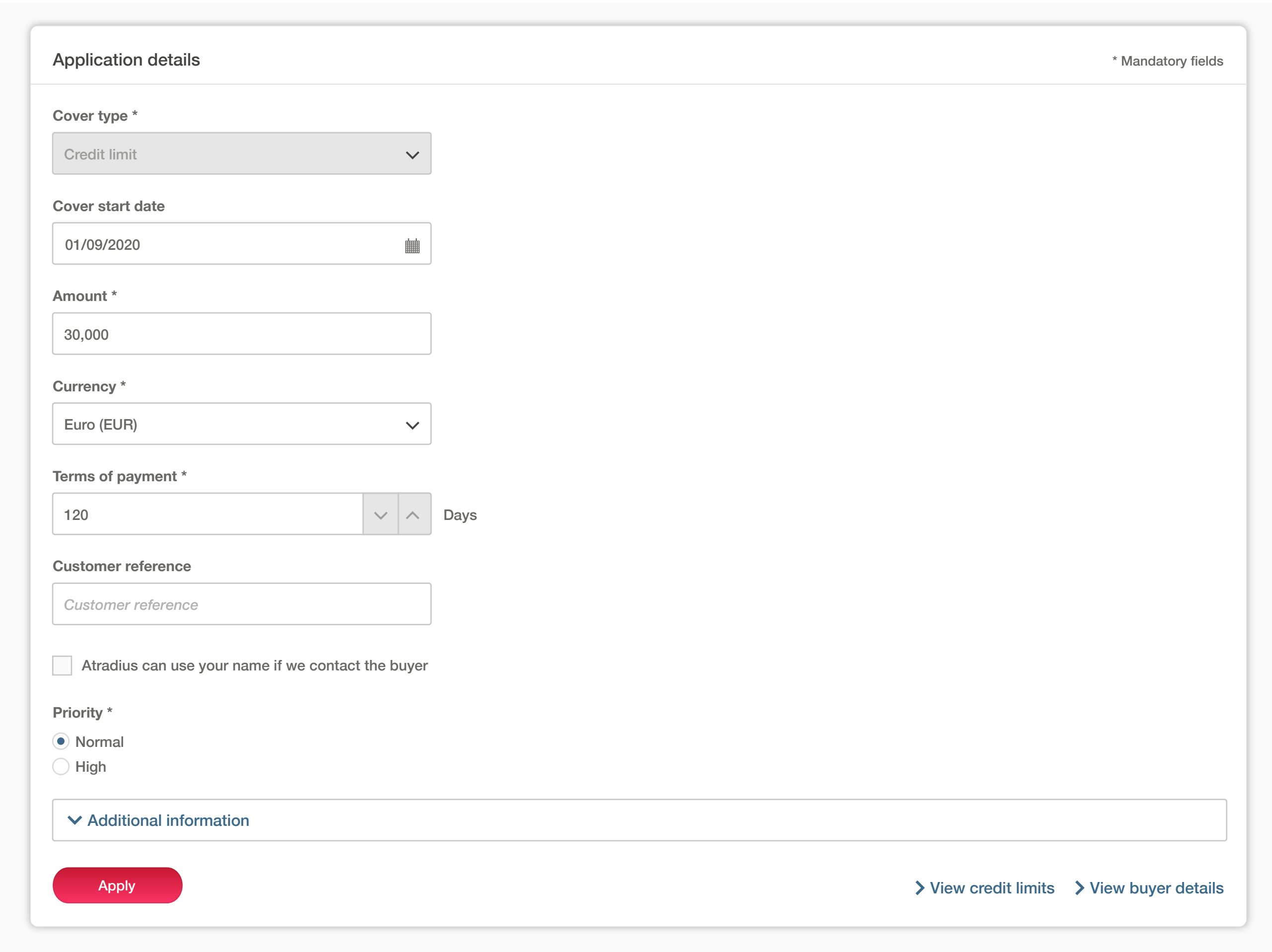
There are a number of cover types offered by Atradius which can be converted into a credit limit decision via Atradius Atrium.

Converting a credit check to a credit limit decision

Should a credit check no longer be sufficient for a specific buyer, it is possible to apply for a credit limit decision when amending a credit check. You will see that the Amount cannot be changed here, however a blue information message will appear to 'apply for a credit limit'. Selecting this will take you to the Apply for cover page, where you can enter more details relating to your credit limit application.

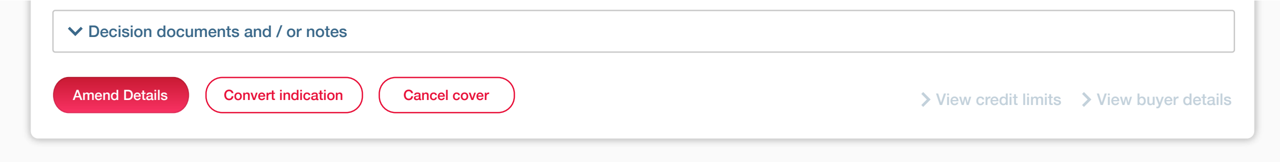


Here you will see that the Amount is automatically filled based on the credit check amount. This can be easily amended to reflect the cover which you require for the buyer by entering a different value.



Converting an indication to a credit limit

Where your policy allows you to apply for an indication, you can convert this to a credit limit decision on the Cover details page.



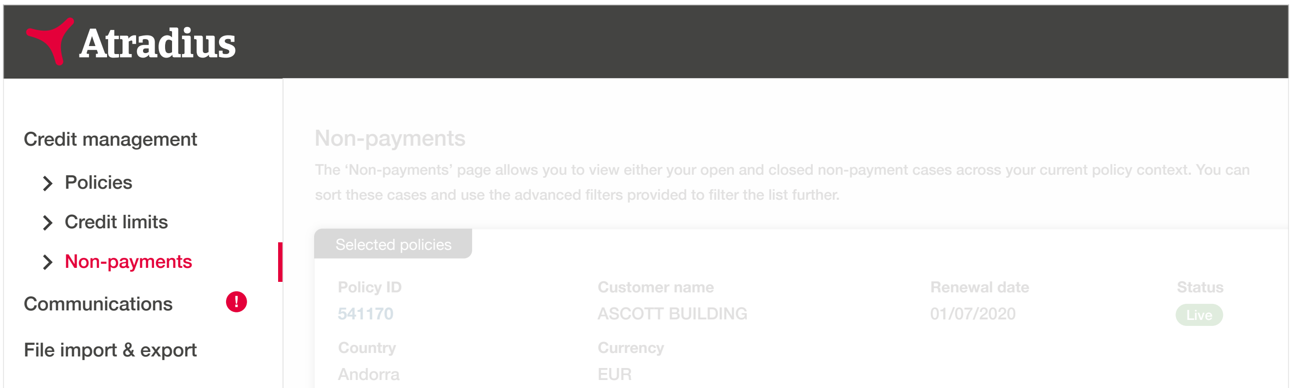
When converting an indication, Atradius Atrium will ask you to confirm that you want to proceed; when ready, you can then select Yes to submit your request.

Once this has been processed, a message will appear to confirm that the indication has been successfully converted into a credit limit decision.

Chapter 6: Non-payments

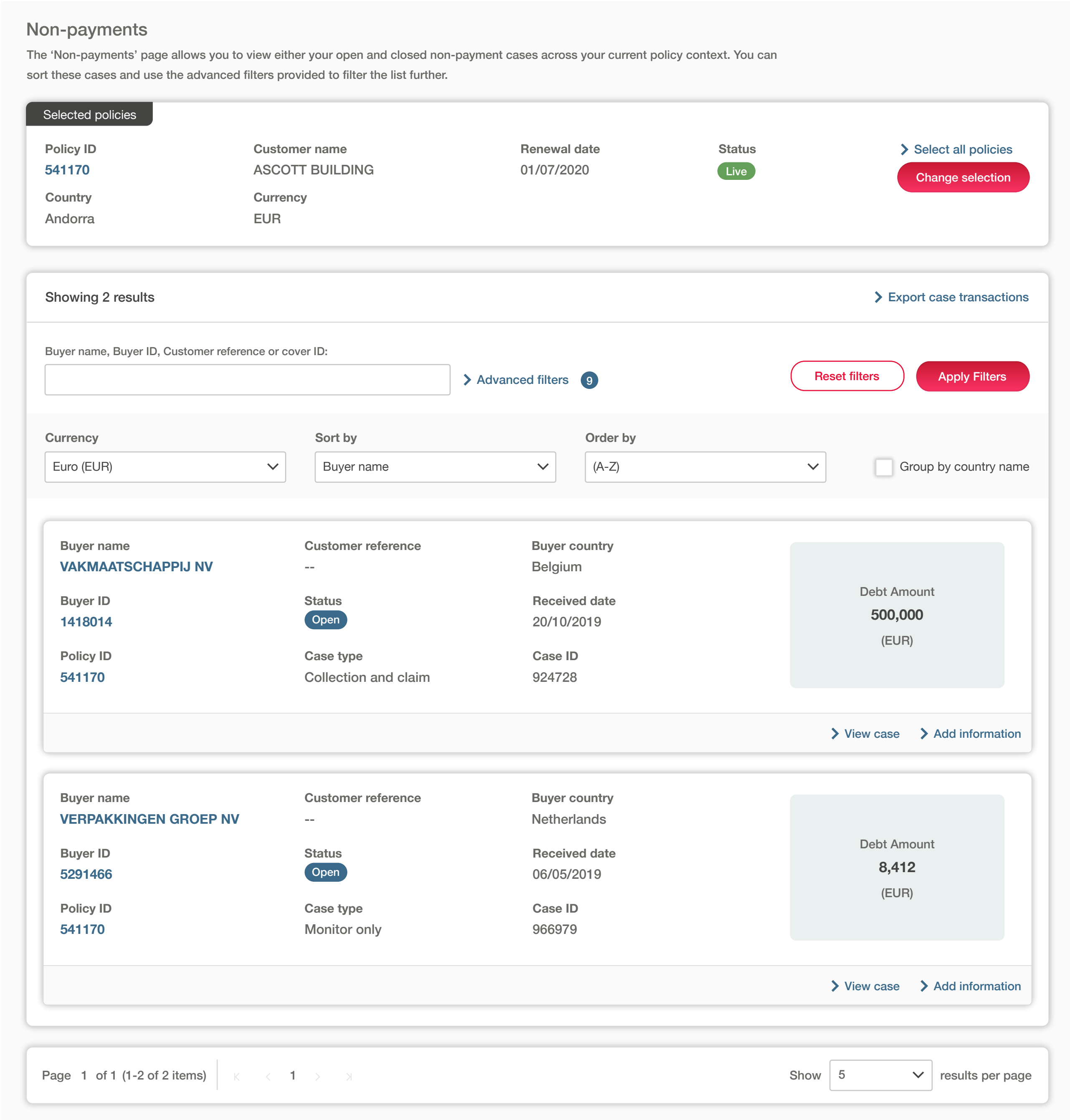
Accessing your cases

To view a list of all non-payments cases which you have with Atradius, the Non-payments option can be selected from the left hand navigation menu.

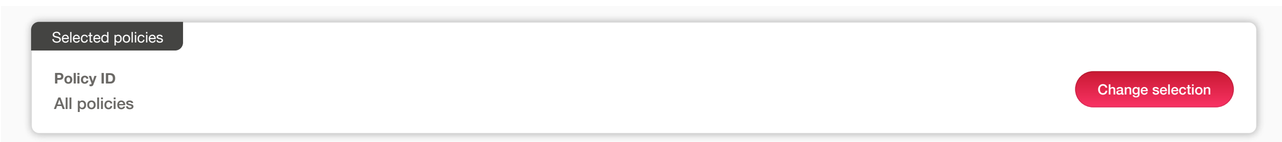


Viewing your non-payments cases

On the Non-payments page, you will be presented with an overview of all cases that have been submitted or partially completed.

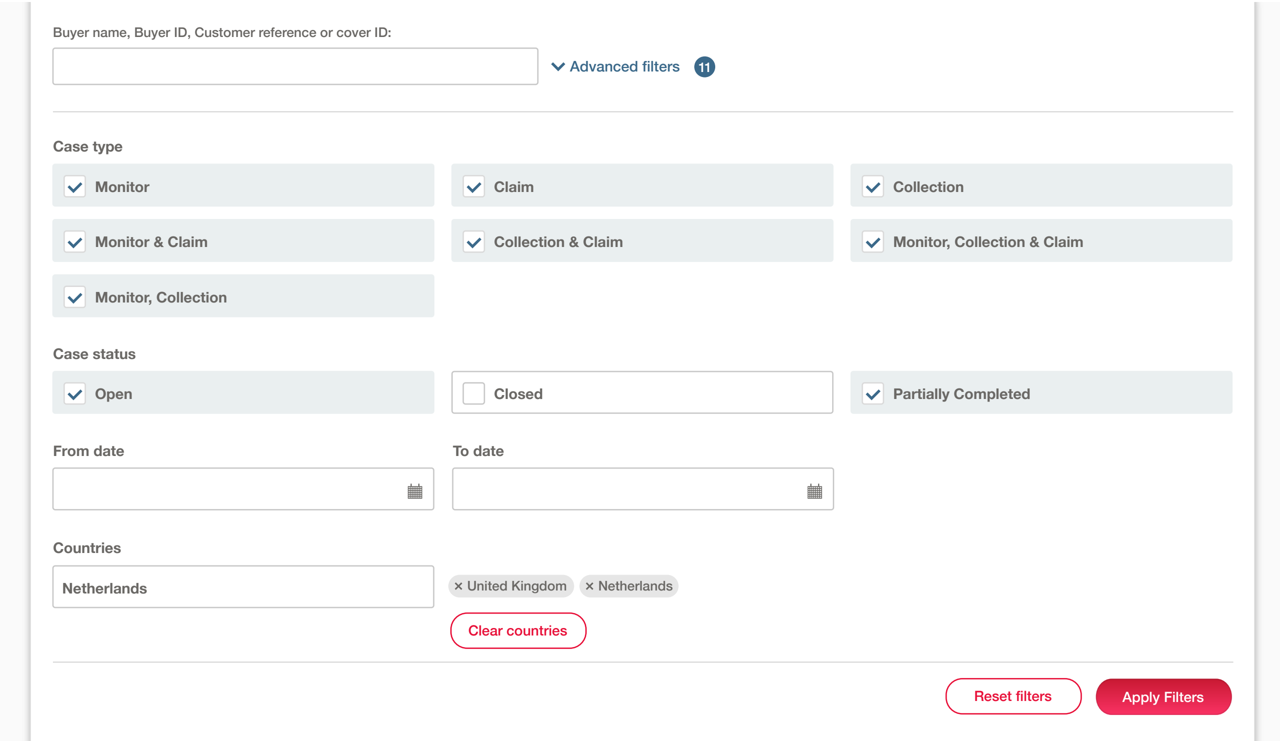


As Atradius Atrium displays non-payments cases received for your entire portfolio, you will be able to fine-tune the list by selecting a policy or policy group. This can be done by selecting one or more of your policies from the selection panel, which appears at the top of the Non-payments page and the Credit management page.

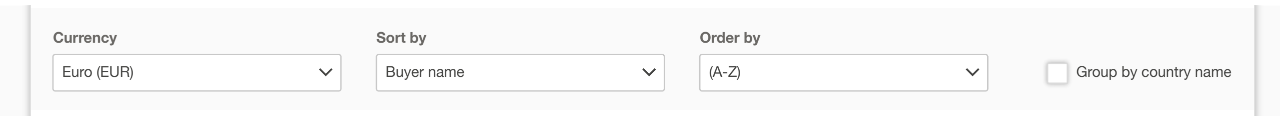


To narrow down the list of cases displayed, you can type the Buyer name or Buyer ID, your own reference or case ID into the keyword filter. You can also further refine your criteria using the advanced filters to find a specific case.

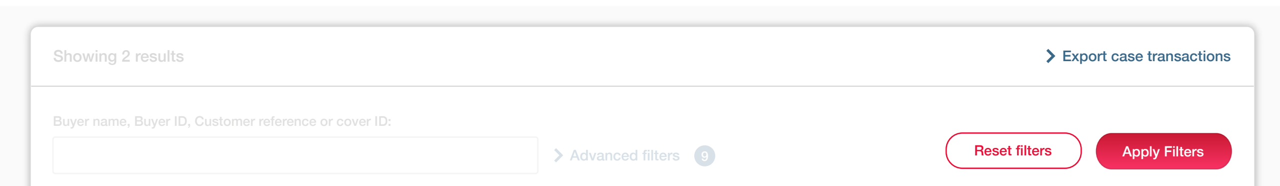
By default, you will see all open cases that you have raised in the last 6 months. By using the advanced filters, you will also be able to access a list of any closed cases which you may have submitted to Atradius. You will have the option to deselect Case type or Case status categories that you do not want to be displayed, whilst a date range filter will allow you to find cases created within a certain time period. The country filter additionally allows for one or many countries to be added, displaying only those cases received for buyers in these countries.



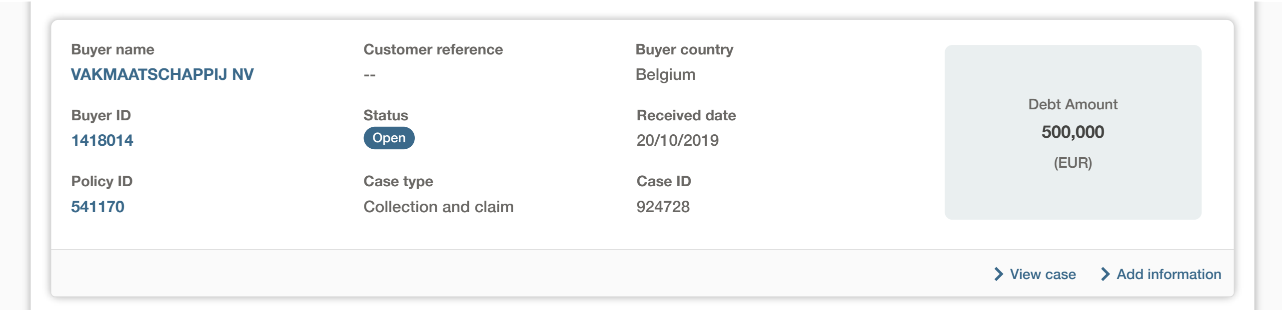
You can sort and order how the list of credit limits will appear on your screen. For example, this can be sorted by Buyer ID, Buyer name, your own reference or the cover amount; this can then be ordered by ascending or descending order. Additionally, if you have cover in place for buyers across multiple countries, Atradius Atrium provides you with the option to group these by country. Finally, you can convert the credit limit amounts which are displayed in the credit limits list to a currency of your choice from a list of options provided.



Finally, if you want to export a list of non-payments cases that include financial transactions to an excel file, you can do this directly from Atradius Atrium via the 'Export case transactions' link at the top of the page. This will take you to the Export files tab of the File Import and Export screen, where you will be able to download the list of cases once the file has been generated. The list of cases within this file will be automatically filtered based on your selected criteria from the advanced filter options.



For each case shown in the results, an overview panel is presented. Here you will be able to quickly identify the case and view its most important information, such as the Buyer name, Buyer ID, Buyer country, your own reference, Case type, Case status and the Debt amount filed.



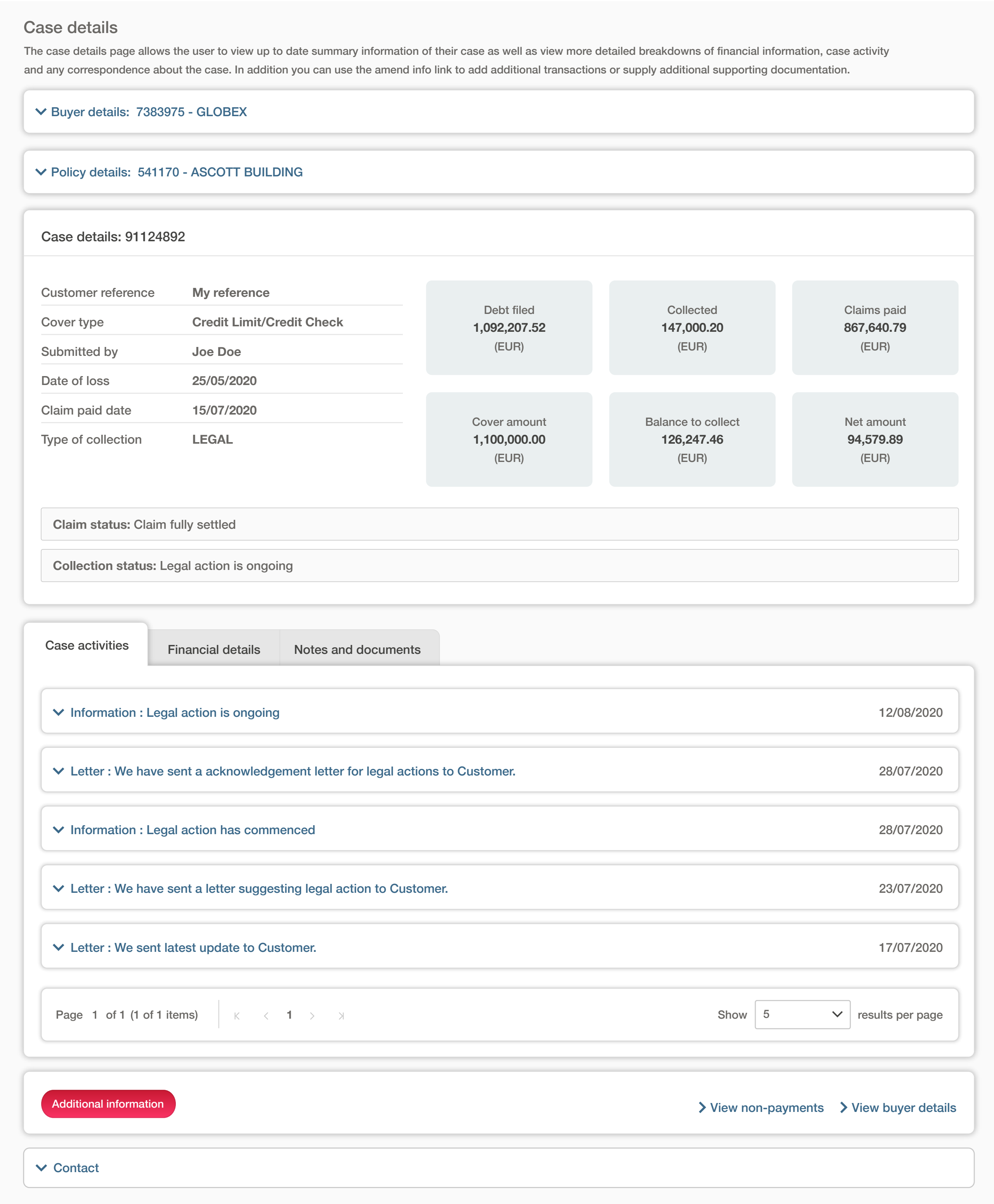
At the right of this panel, there are two additional options that you can select:

View case Selecting this option will take you to the Case details page, where you will be able to view a list of all related case activities, a summary of the financial details and any correspondence regarding the case

Add information Selecting this option will allow you to provide additional documents or notes which will support Atradius in assessing the case. From here you can also add additional transactions raised for the case after it was initially submitted

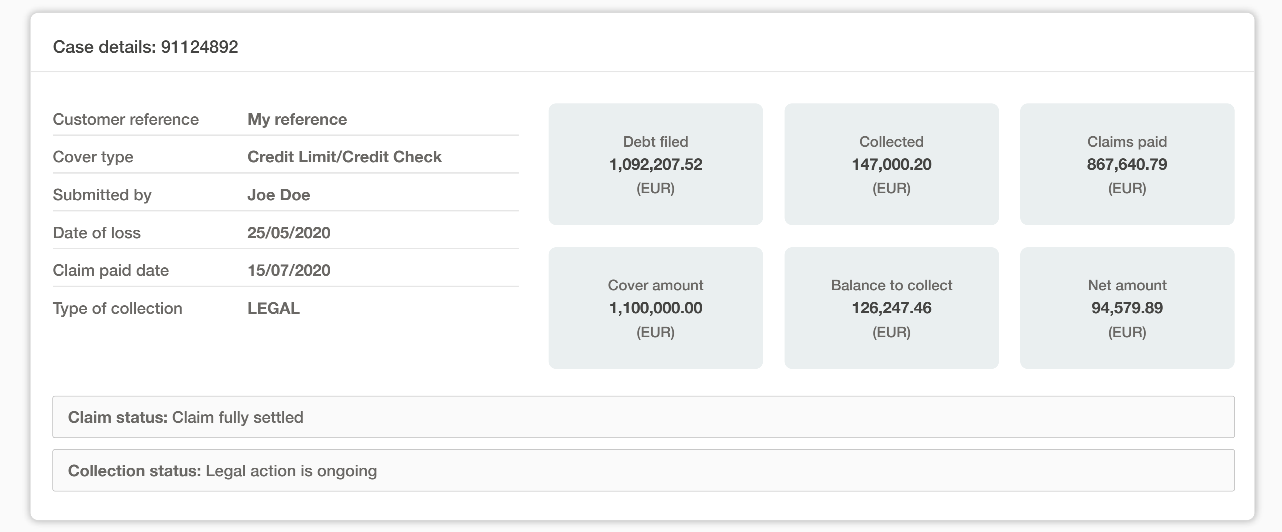
Viewing your case

When you have selected the option to view a case, you will be presented with the Case details page. The Buyer details, Policy details and Contact panels will be collapsed by default. Each section provides additional information, which can be viewed by expanding the specific panel.



Case details

The Case details section provides you with an overview of the non-payments case. Here you will be able to view its most relevant information, such as the Case ID, the Date of loss and the Cover type linked to the case, as well as the most recent status of any case types that may exist.



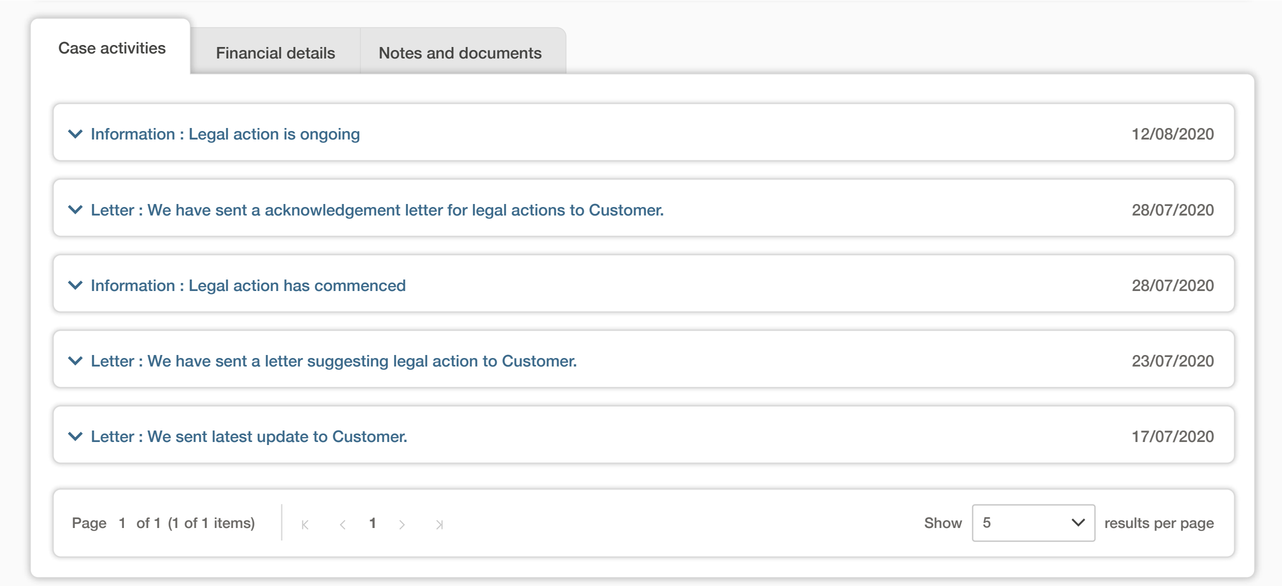
On the right side of this section you will also see key information about your case.

Debt filed	The amount for which the non-payments case was filed
Collected	Any amounts paid by the buyer before and after claim payment(s) made by Atradius
Claims paid	The amount of claim payment(s) made by Atradius
Cover amount	When available the cover amount is displayed
Balance to collect	The amount that still needs to be collected from the buyer. This can include additional costs
Net amount	The amount that has not been paid by the buyer or Atradius

Below this you will find three additional category tabs which will allow you to view further details for the selected case.

Case activities

Displayed by default, the Case activities tab shows you a list of any actions or activities completed in relation to your non-payments case. Each panel provides a short description of the activity and the date on which it occurred, with the option to expand the panel to view additional details.



Where there are multiple case activities available to view, these can be accessed by navigating through each pagination page.

Financial details

The Financial details tab will present you with an overview of all financials relating to your case. This includes the Debt details - which provides an overview of all entered invoices and credit notes - and the Claim payments that have been made by Atradius, Payments received and Collections fees that may apply. If Atradius Collections services have been included as part of your policy, you will also see a summary of what has been collected. The 'More info on collections' link takes you to the Atradius International Debt Collections handbook, which outlines the diversity and complexity of debt collections approaches for each buyer country and how Atradius Collections can support you in recovering your debt.

You can export a list of financial transactions for your case as an Excel file by selecting the 'Export case transactions' link at the top right of the panel. This includes Claims payments, Payments received and Collections fees. You will then be taken to the Export files tab of the File Import & Export screen, where you can download a copy of the transactions once the file has been generated.

Case activities | Financial details | Notes and documents

Financial details

> Export case transactions

Debt details

Customer ref.	Description	Date from	Date to	Due date	Amount	Original posting	Approved
4347487	Invoice	04/05/2020	---	04/06/2020	313,253.55 EUR	33.680.28 EUR	✓
4347487	Invoice	01/05/2020	---	01/06/2020	264,340.26 EUR	27,798.37 EUR	✓
4347487	Invoice	28/04/2020	---	28/05/2020	217,239.81 EUR	23,357.11 EUR	✓
4347487	Invoice	23/04/2020	---	23/05/2020	117,867.34 EUR	12,646.71 EUR	✓
4347487	Invoice	23/04/2020	---	23/05/2020	179,506.56 EUR	19,260.36 EUR	✓

Claim payments

Date	Description	Payee	Accounting reference	Approved
22/058/2020	Basic Claim Payment CR	UNISYST NORWAY	12941380	867,640.79 EUR

Collections

> More info on collections

Debt	
Principle VAT included	116,742.83 EUR
Legal costs charged to buyer	1,613.86 EUR
Penalties	40.00 EUR
Interest	23,850.77 EUR
Total	142,247.46

Payments	
Total amount collected	16,000.00 EUR
Balance to collect	126,247.46 EUR
Balance to collect (principle VAT incl.)	100,742.83 EUR

Atradius share	
Atradius' contribution to collection fees	646.92 EUR
Atradius' share in recoveries	16,954.20 EUR

Payments received

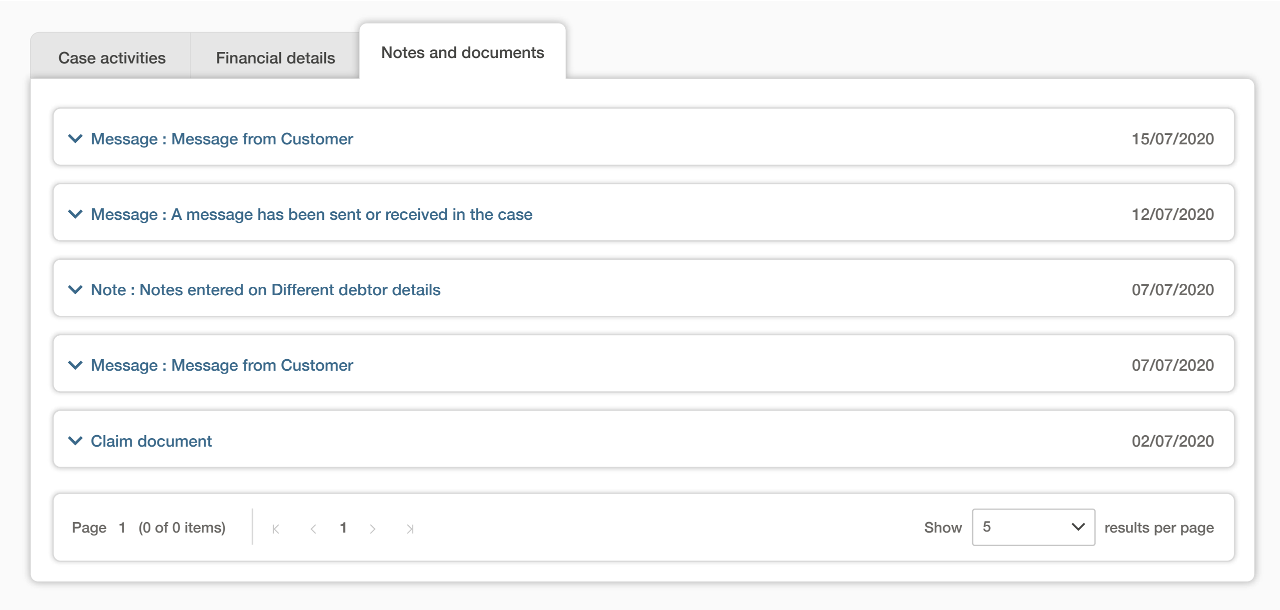
Customer ref.	Description	Accounting reference	Paid to	Amount	Atradius share	Customer share
27/09/2020	Payment	13035596	Atradius	18,838.00 EUR	16,954.20 EUR	1,883.80 EUR
25/09/2020	Payment	12940844	Atradius	18,648.60 EUR	0 EUR	18,648.60 EUR
25/07/2020	Payment	12844470	Atradius	18,903.60 EUR	0 EUR	18,903.60 EUR
10/06/2020	Payment	12781680	Atradius	18,756.00 EUR	0 EUR	18,756.00 EUR
10/06/2020	Payment	12735417	Atradius	18,336.60 EUR	0 EUR	18,336.60 EUR

Collection fees

Date	Description	Accounting reference	Amount	Atradius share	Customer share
03/09/2020	General costs	13691405	75.24 EUR	646.92 EUR	71.84 EUR

Notes and documents

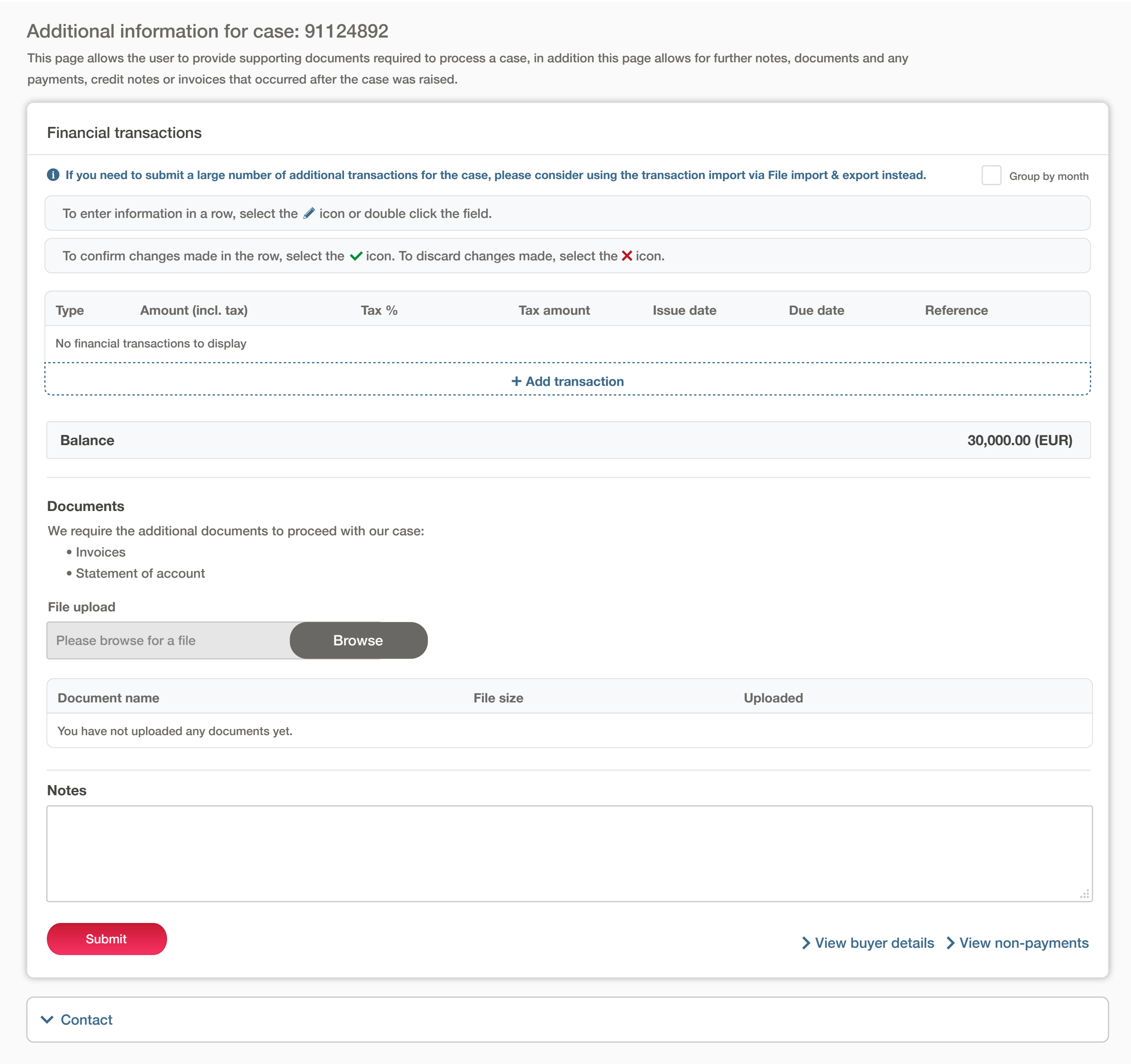
Any notes provided when submitting the non-payments case will appear within the Notes and documents tab, as well as any documents and messages added at any time.



At the bottom left of the Case details section you will find the Additional information button. This will allow you to enter any additional financial transactions or notes to the case after it has been submitted, as well as add any supporting documents which may help Atradius assess your case. On the right of this section, you can click the 'View buyer details' link to return to the Buyer details page, or alternatively, the 'View non-payments' link to view a list of all non-payments cases which you may have with Atradius.

Adding information to your non-payments case

When you have selected the option to add additional information to a case, the additional information screen will be presented. You can add financial transactions to an existing case, such as an invoice, credit note or payment, with each transaction requiring that you enter the amount and applicable tax rate or amount, the issue date, due date and a reference.



Additional information for case: 91124892

This page allows the user to provide supporting documents required to process a case, in addition this page allows for further notes, documents and any payments, credit notes or invoices that occurred after the case was raised.

Financial transactions

If you need to submit a large number of additional transactions for the case, please consider using the transaction import via File import & export instead.

Group by month

To enter information in a row, select the icon or double click the field.

To confirm changes made in the row, select the icon. To discard changes made, select the icon.

Type	Amount (incl. tax)	Tax %	Tax amount	Issue date	Due date	Reference
No financial transactions to display						

+ Add transaction

Balance	30,000.00 (EUR)

Documents

We require the additional documents to proceed with our case:
- Invoices
- Statement of account

File upload

Please browse for a file Browse

Document name	File size	Uploaded
You have not uploaded any documents yet.		

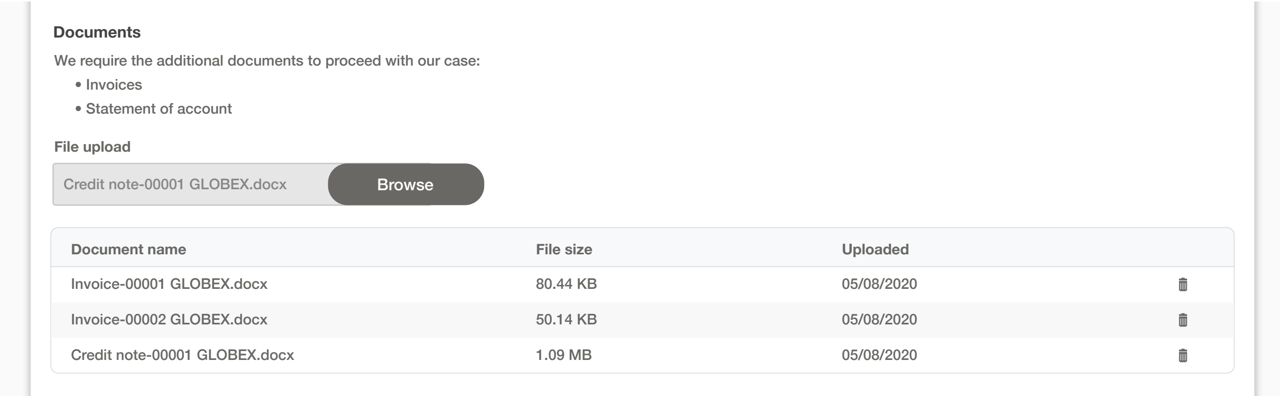
Notes

Submit

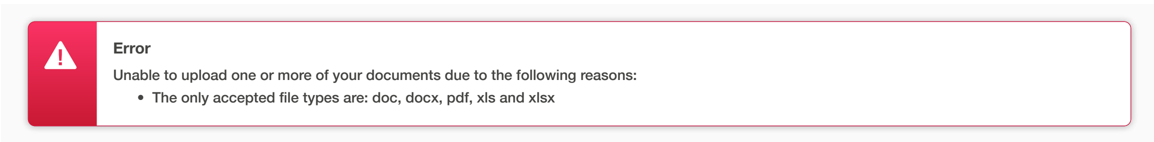
View buyer details View non-payments

Contact

Below the financial transactions table, you can upload supporting documents to your case. This can be done by clicking the Browse button to choose the specific file available on your device to upload. These documents will be listed once they are ready to be submitted, with the option to delete an incorrectly uploaded file by selecting the bin icon.



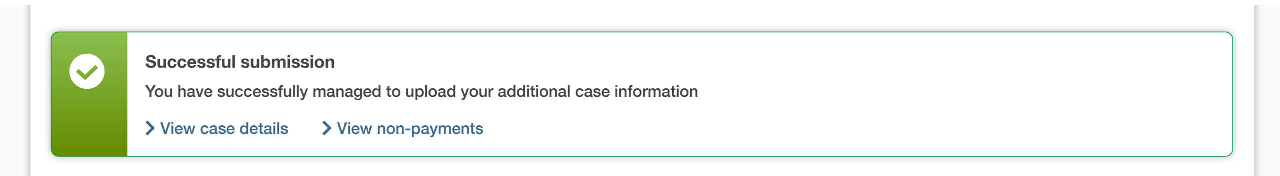
Please note that when uploading supporting documents to a case, the file must be in a Word document (doc or docx), PDF or Excel (xls or xlsx) format.



The Notes section also allows you to inform Atradius about any additional details relating to your case.

When you are happy that the details of your submission are accurate and complete, the Submit button at the bottom of the page can be selected.

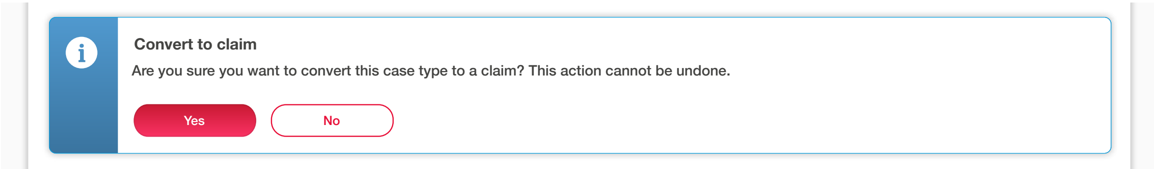
After you have confirmed the debt amount filed for the case, Atradius Atrium will process your submission and display a message to confirm that the case details have been updated.



Converting a case

Where a monitor case has been submitted, you can later convert this into a claim by selecting the Convert to claim button at the bottom of the Case details page.

It is important that you ensure that the claim complies with the conditions set out within your policy or credit limit decision before continuing.

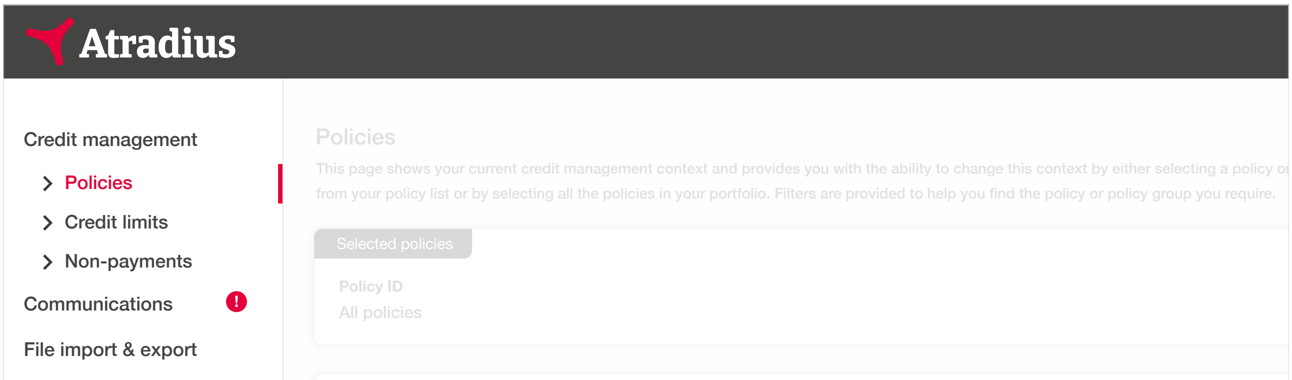


Once the case has been converted into a claim, you will be able to view the updated details for the case and add additional information to it.

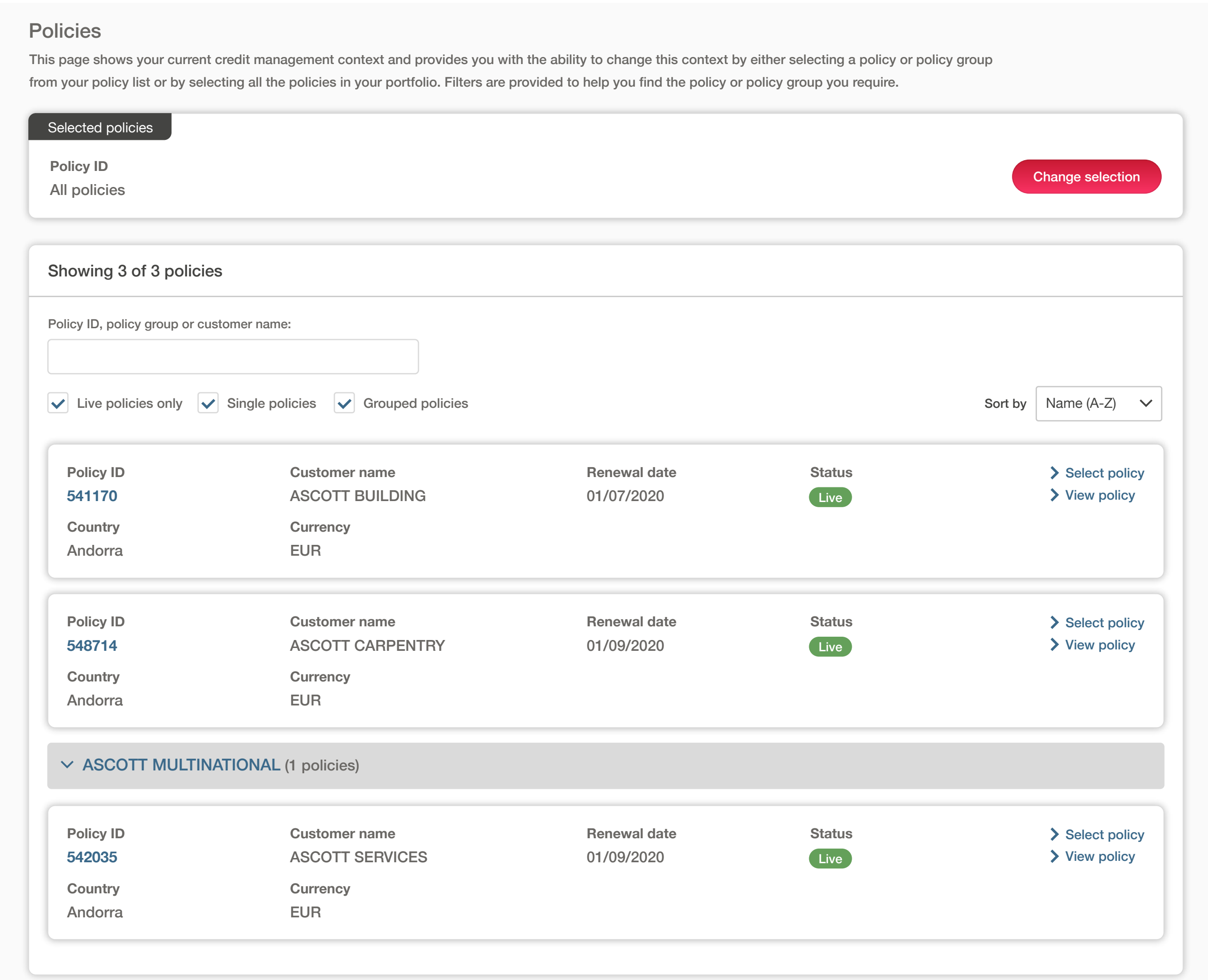
Chapter 7 - Policies

Accessing your policies

To view any policies that you have with Atradius, you can select the Policies option from the left hand navigation menu.

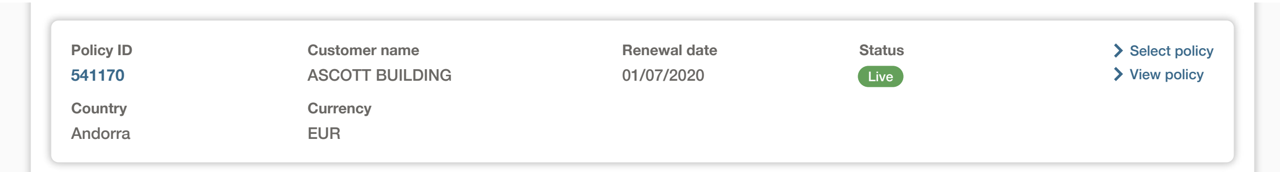


When accessing the Policies page from the navigation menu, you will see that 'All policies' will be set in the selection panel. Here you will see all of your policies or policy groups that you have access to.



You can sort the order that your policies appear to help you find a specific policy. Additionally, as you type the policy number, policy group name or customer name into the keyword filter, your results will be narrowed down and displayed on the screen. You can also fine-tune the list of policies shown using the checkbox filters.

For each policy shown in the results, an overview panel is presented. Here you will be able to quickly identify the policy and view its most important information, such as the Policy ID, the Country and Currency of the policy, as well as the renewal date for the next insurance period.



At the right of this panel, there are two additional options that you can select:

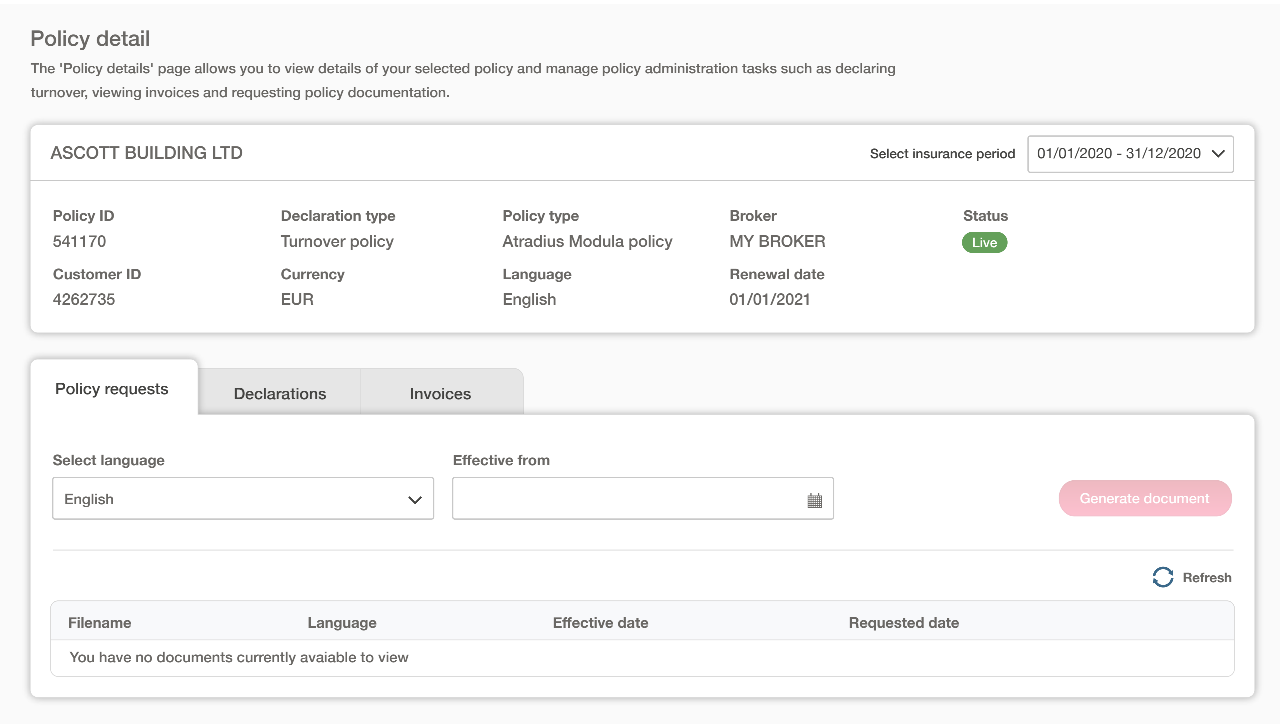
Select policy This option will only be seen when you have selected the 'Change selection' button from a previous screen. Selecting this will amend the view of information so that it is limited to the context of the chosen policy.

- The Credit management page will be filtered to only show an overview of the credit limits and non-payments for the selected policy or policy group
- The Buyer details page will be expanded to show all credit limits and / or non-payments activities against the selected policy or policy group
- The Credit limits and Non-payments pages will be filtered to only show this information for the selected policy or policy group

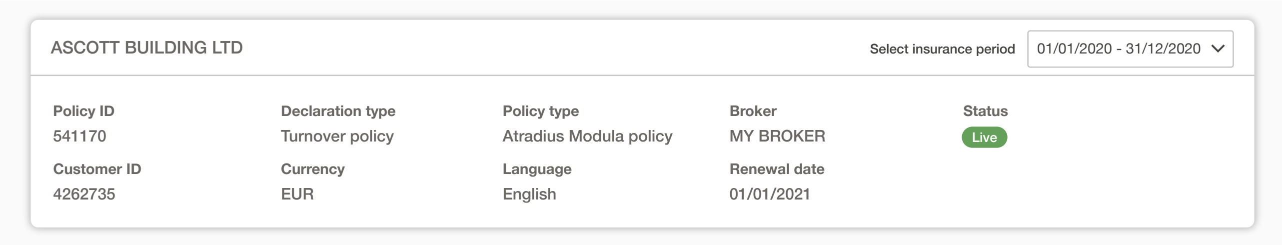
View policy Selecting this option will show you more information for your policy, such as declarations and outstanding invoices.

Viewing your policy

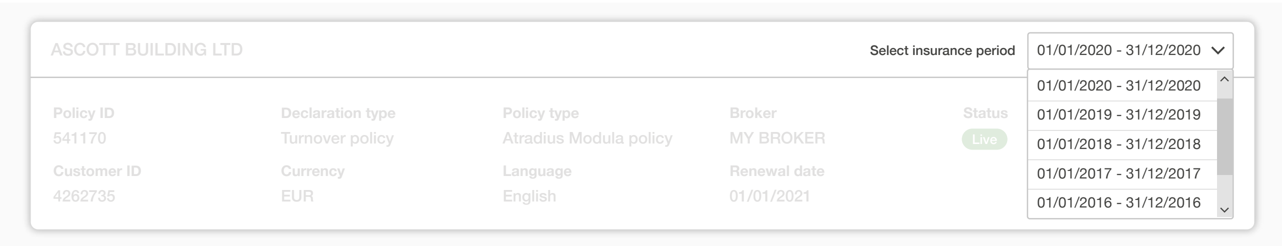
On the Policy details page, you will see a summary of your policy, with a number of category tabs allowing you to view additional details or perform specific tasks relating to the policy.



Policy summary
The policy summary panel shows important details relating to your policy, such as the Customer name, Customer ID, Policy ID and the Policy type. You will see the Declaration type that has been agreed for your policy, as well as the Currency of the policy, the Language in which the policy has been issued, the current Status of the policy and the Renewal date. Where a broker acts as an intermediary between you and Atradius, their name will also appear for the selected insurance periods where they represented you.

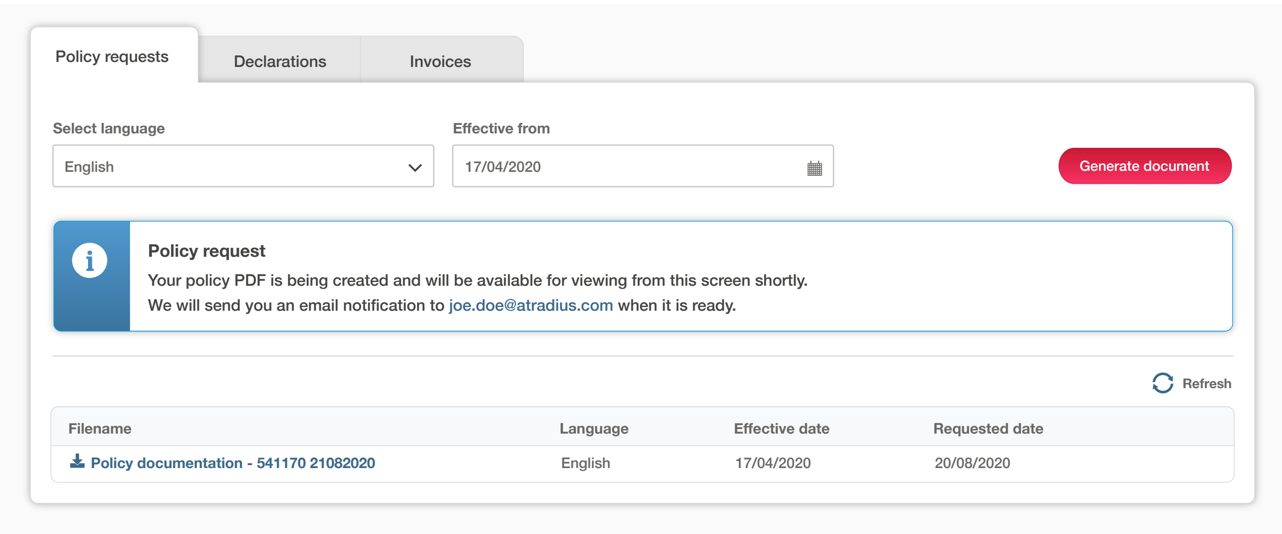


By default, you will see the current insurance period is selected within the policy summary. However, you will have the option to amend this to view the policy for a historic period, allowing you to compare changes through the life cycle of your policy.



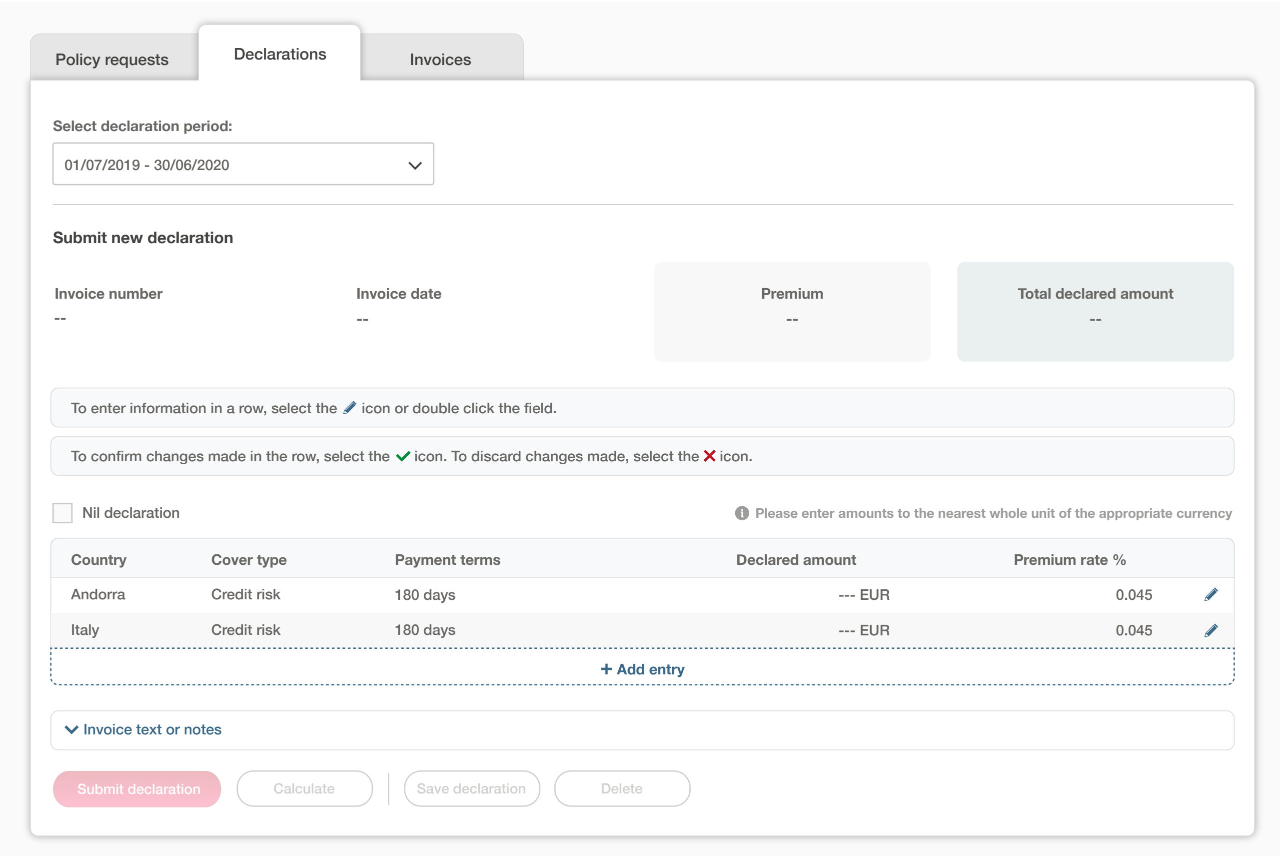
Policy requests
The Policy requests tab allows you to generate a copy of your policy documents directly via Atradius Atrium. By clicking on Generate document, a policy document will be created with the conditions valid from the Effective from date that has been entered. You can also receive the policy document in a different language than the one in which it was originally issued for the insurance period.

As you wait for the document to be produced, a message will appear confirming that a notification will be sent to the email address set within your User profile. The 'Refresh' option can also be selected to update the list below to show any new requests. Once the document has been fully created, you can download your policy as a PDF by selecting the file name.



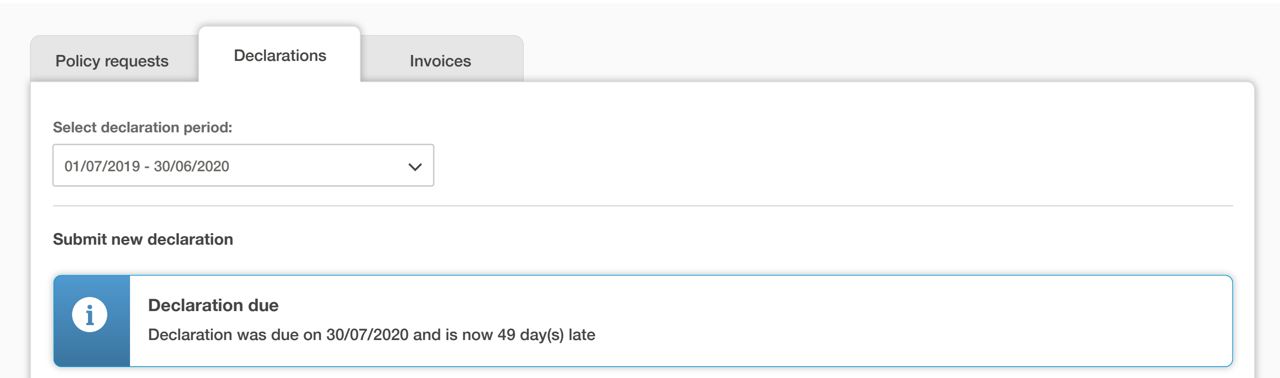
Declarations

Where the conditions of your policy require you to periodically declare what has been invoiced for goods or services provided, you can directly submit declarations per buyer country via Atradius Atrium.



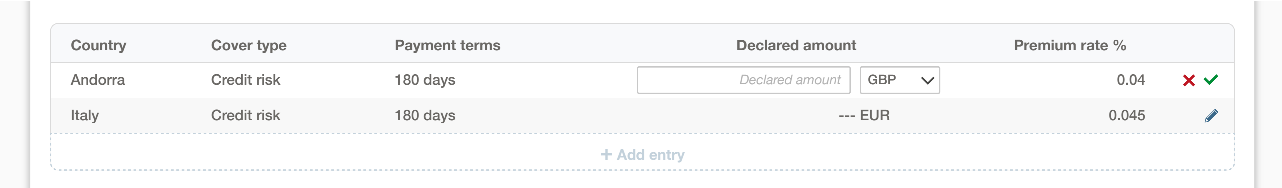
Adding new declarations

By default, the Declarations screen will show the most recent declaration period for which a declaration needs to be submitted. If there are overdue declarations for the selected declaration period, a message will be displayed; it is important that you declare what has been invoiced for goods or services as required by the conditions of your policy.

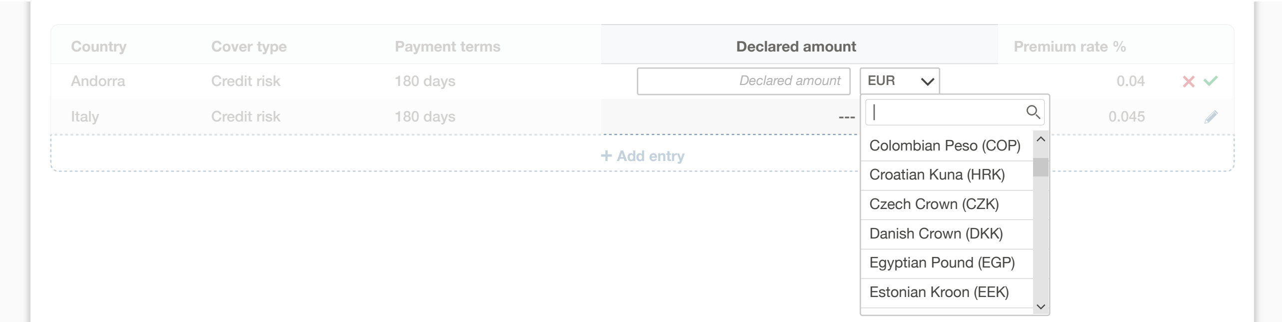


When you submit a new declaration, you will be presented with a list of countries based on your previous declarations. From here you can enter the declared amount for each buyer country, as well as add new countries for which you need to declare new business.

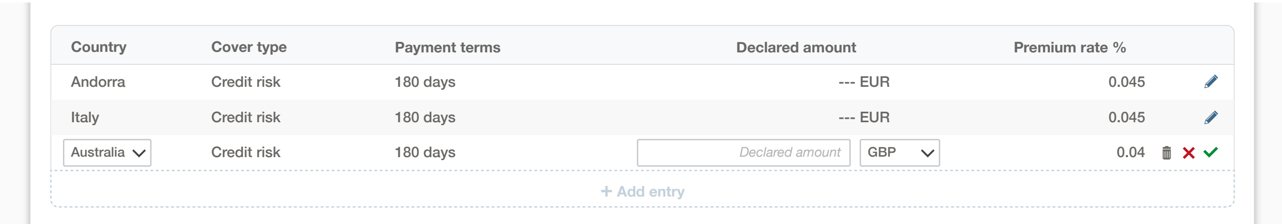
For buyer countries which are already included in your policy, the Cover type, Payment terms and Premium rate will be set automatically.



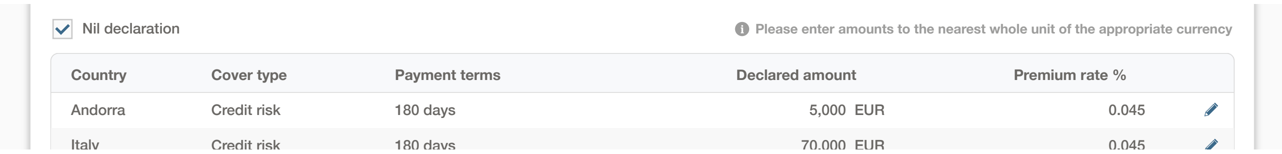
You will be able to enter the Declared amount and the associated currency for each country that you have traded with during the selected period.



Where a new country has been added, a bin icon will also be available should you need to remove this row.

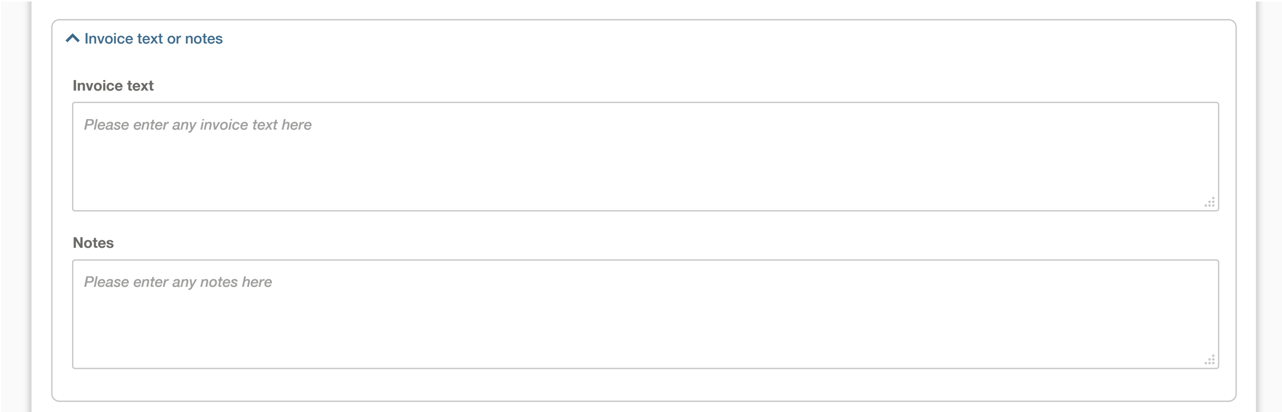


If there are no declarations to be made for a certain period, the Nil declaration checkbox at the top left of the table needs be checked. This will prevent you from making any further changes to the table, as by submitting a Nil declaration you are informing Atradius that there is no business to declare for the selected period.



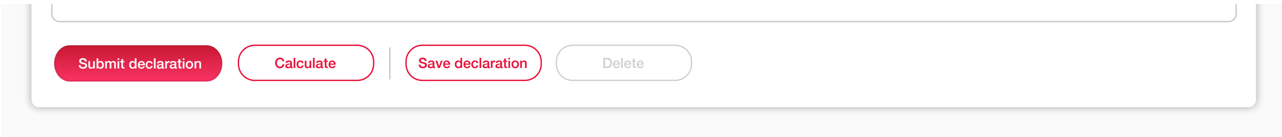
Adding invoice texts or notes

You can add notes to your declaration by expanding the Invoice text or Notes panel below the table. You can use the Invoice text section to provide Atradius with additional information, such as your own reference, which will be included on the premium invoice. The Notes section allows you to inform Atradius about any additional details relating to your declaration.

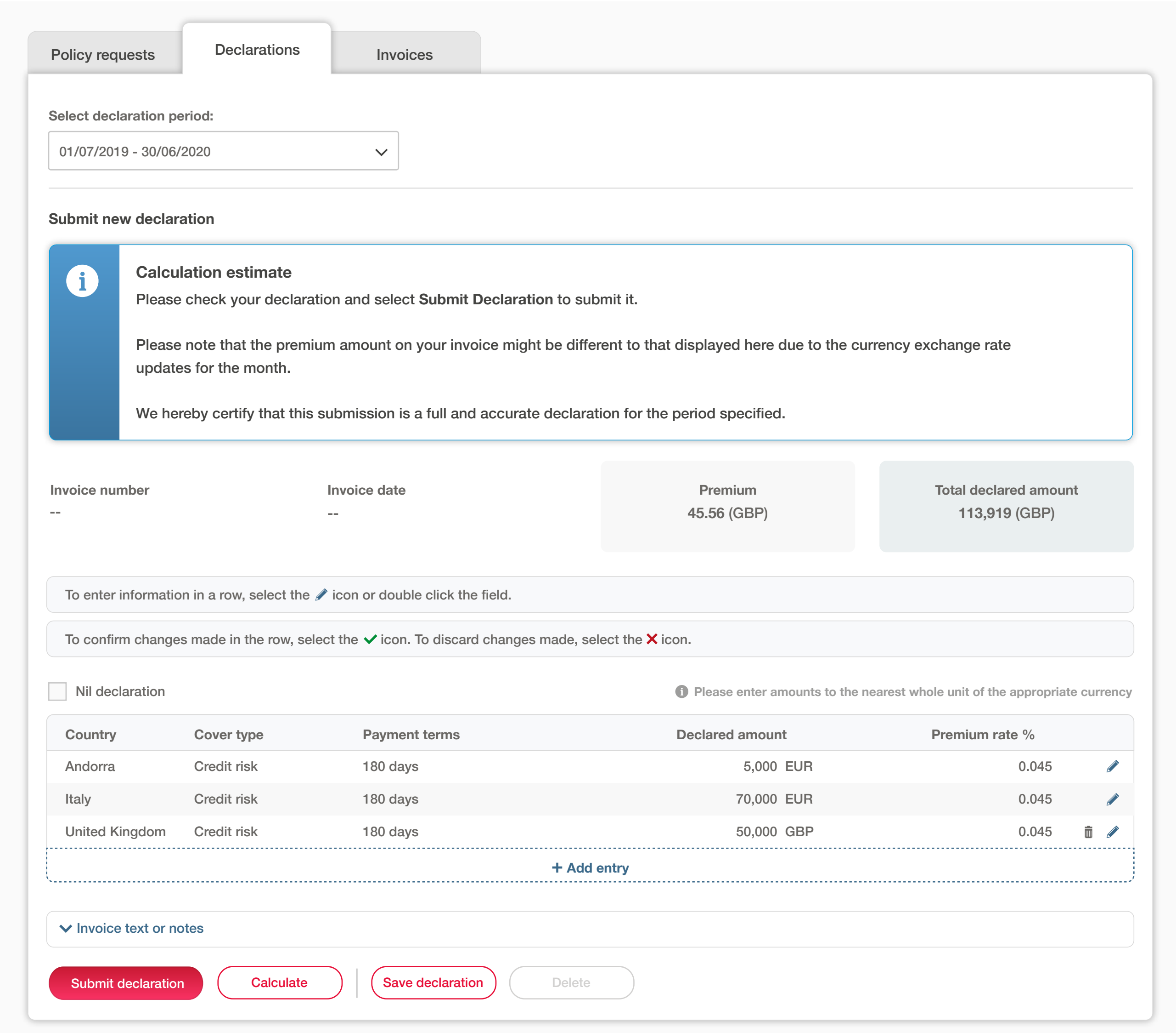


Submitting your declaration

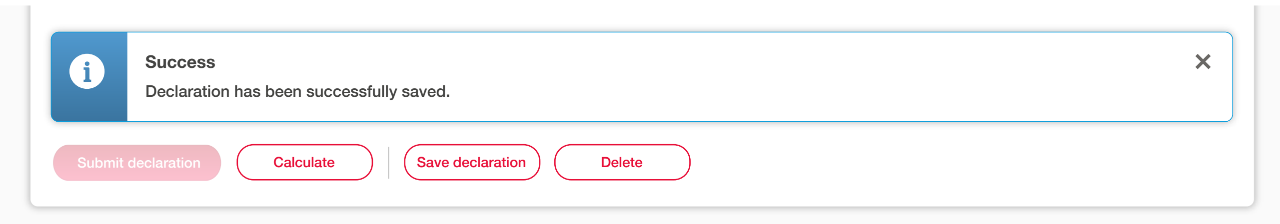
When you have entered all the details for the selected declaration period, you can select the Calculate button at the bottom of the Declarations screen to generate the Total declared amount and expected premium.



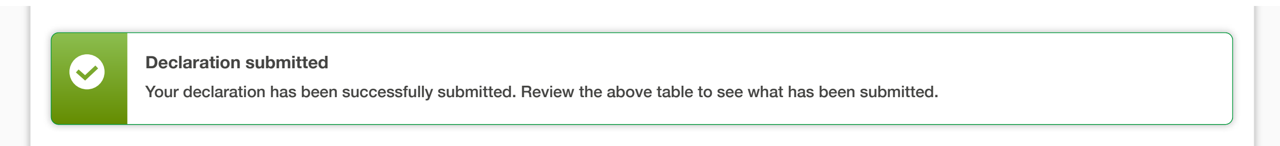
Before submitting your declaration, you can still make additional changes and recalculate the Total declared amount and Premium.



To do this and continue at a later stage, you can store your current progress by selecting the Save declaration button. This will ensure that all the entered data is saved until the declaration has been submitted. You can also delete the partially completed declaration should you wish to start over.

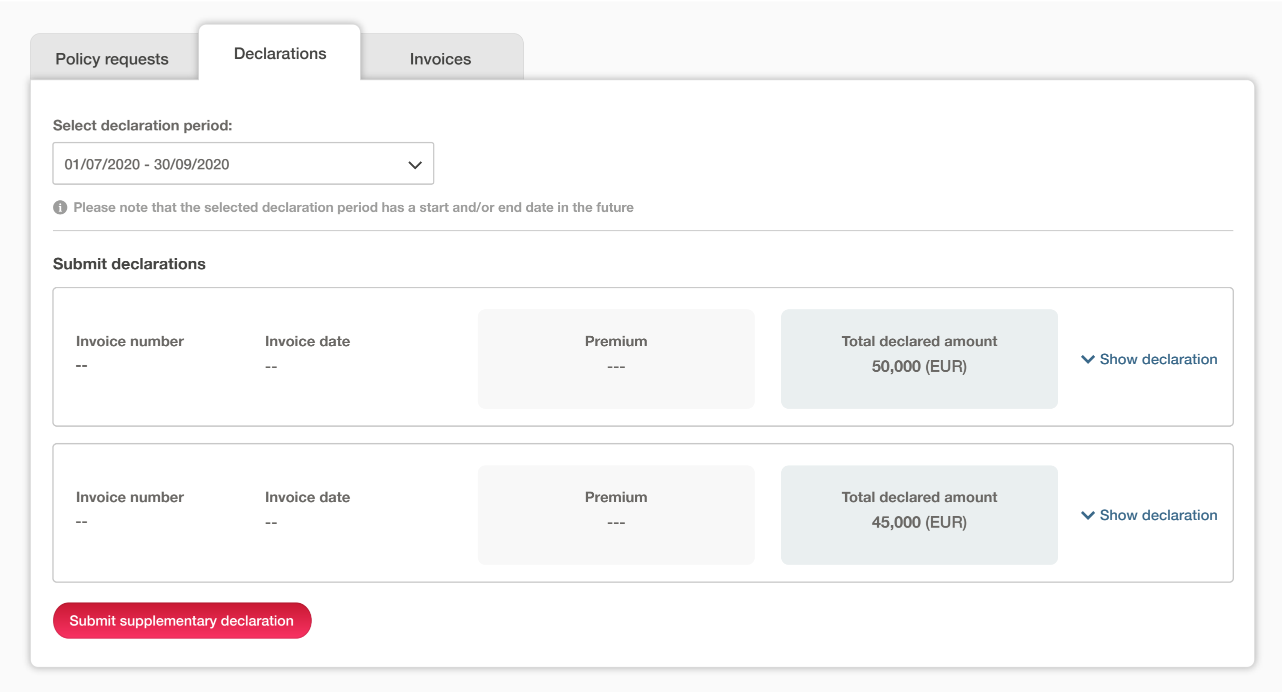


When you are happy that the details of your declaration are accurate and complete, the Submit declaration button can be selected. Atradius Atrium will then inform you that the declaration has been successfully submitted to Atradius.

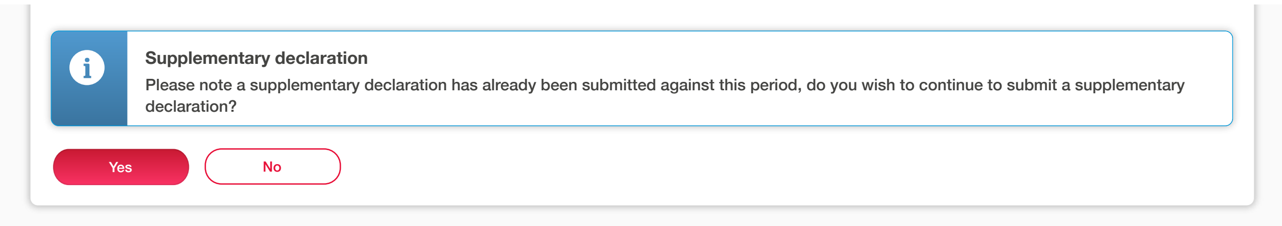


Adding supplementary declarations

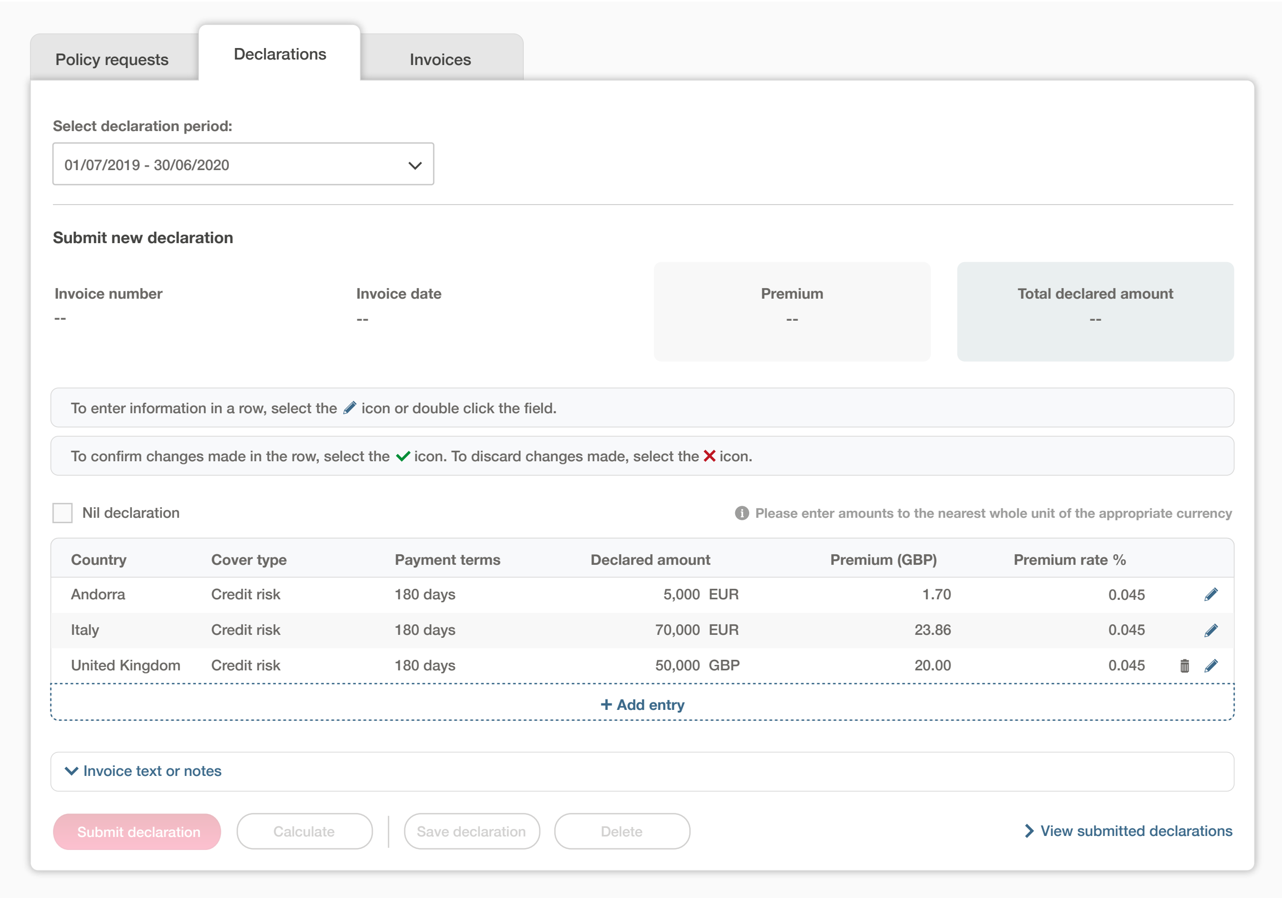
When selecting a declaration period, an overview of each declaration that has been submitted is presented. Each declaration will provide the option to view its specific details by clicking the ‘Show declaration’ link. From here you can also submit supplementary declarations should you have additional business to declare.



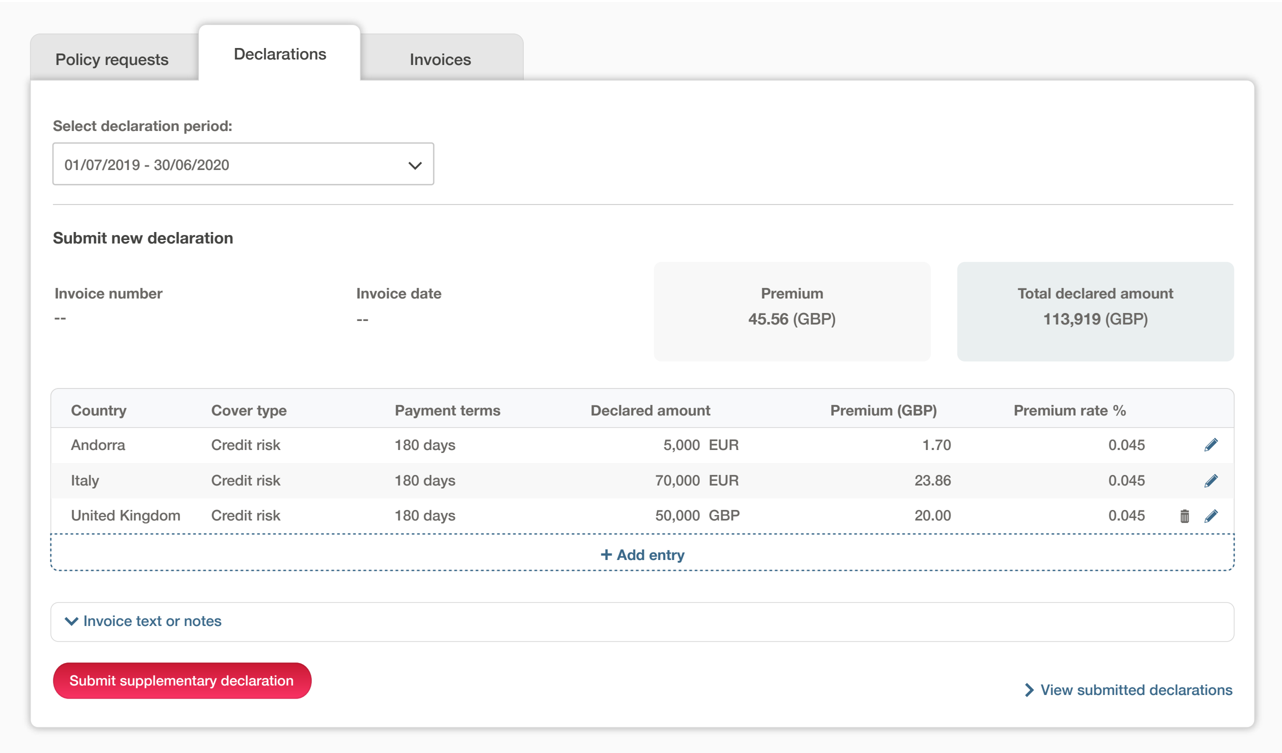
Atradius Atrium will remind you that a declaration already exists for the selected period; you can select Yes to continue to submit a supplementary declaration.



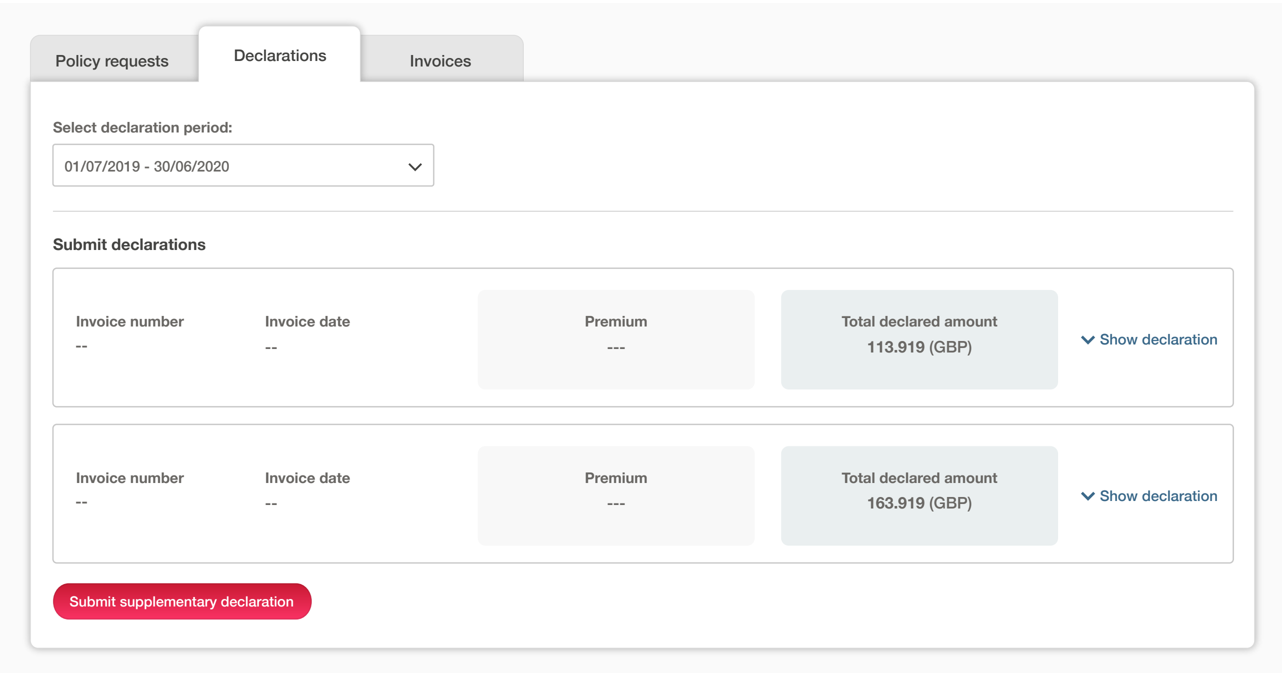
You will then be presented with a list of buyer countries, with the existing details shown as they were entered in the previously submitted declaration. Similar to adding new declarations, the declared amount for each country and the currency used can be amended, with the ability to add new rows for additional countries to complete your supplementary declaration.



Again, once you have confirmed your changes, you will need to Calculate the Total declared amount and Premium before the declaration can be submitted. Once you are happy that the details entered are correct, you can select the Submit supplementary declaration button.

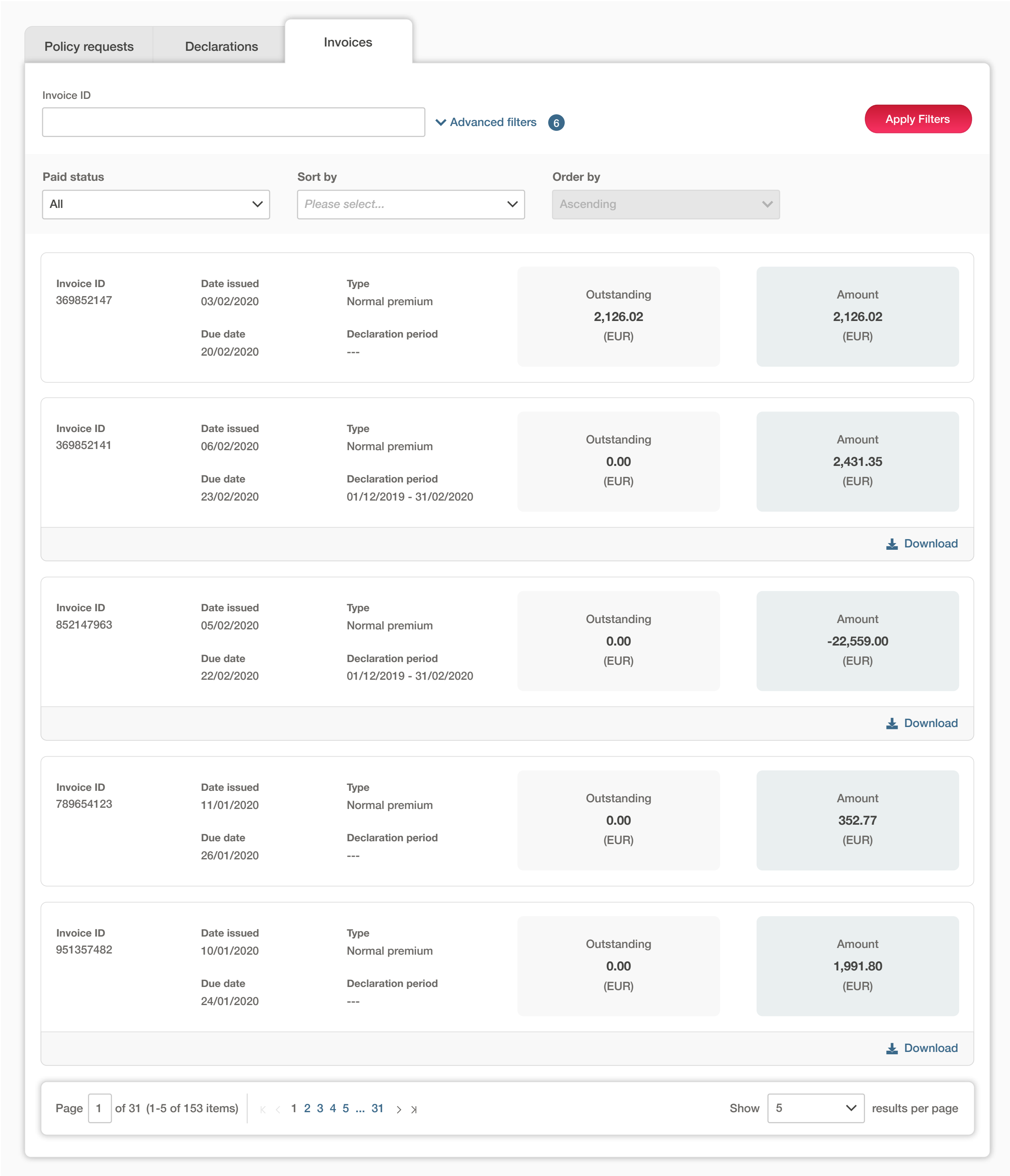


When a supplementary declaration has been submitted, you will then be able to see an overview of the previous declaration and the supplementary declaration so you can compare changes made.



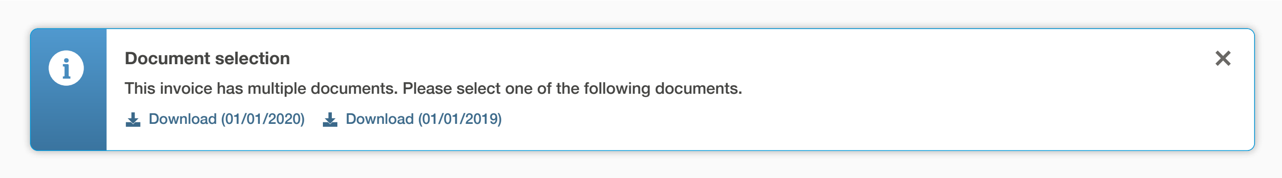
Invoices

The Invoices tab will present you with an overview of all invoices sent to you by Atradius. For each invoice shown, an overview panel is presented which sh ows the type of invoice, the date that it was issued and the date it is due, the amount of the invoice and the amount that is outstanding.

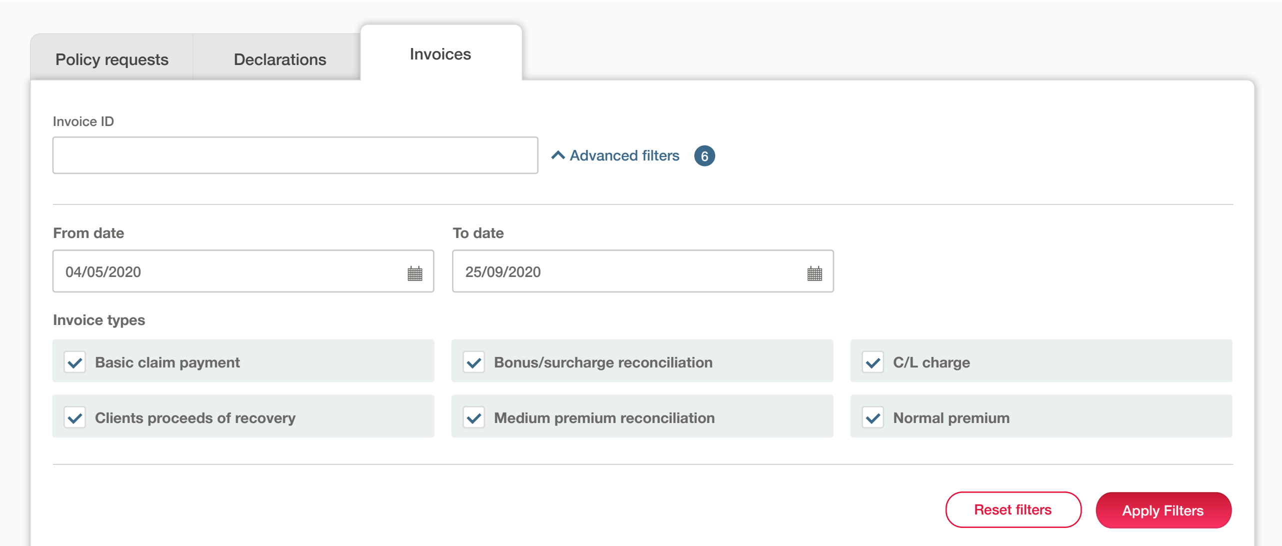


Back to index

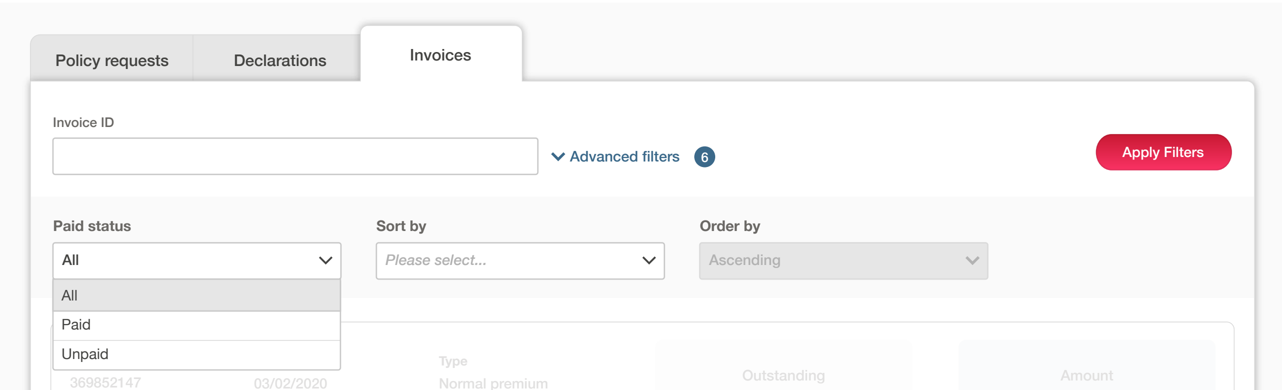
An invoice can be downloaded as a PDF where a document is available. Where there are multiple documents available for an invoice, these will be presented separately after selecting the 'Download' link at the bottom right of the overview panel.



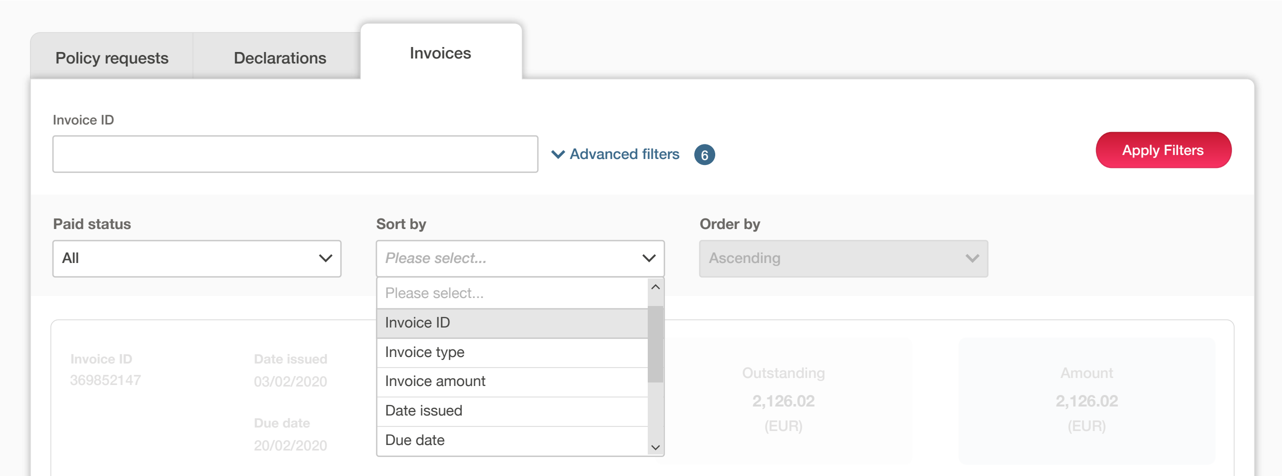
By entering the Invoice ID you will be able to find a specific invoice. You can also further refine your criteria using the advanced filters to narrow down your results. This allows you to deselect Invoice types that you do not want to be displayed, whilst a date range filter will allow you to find invoices issued within a certain time period.



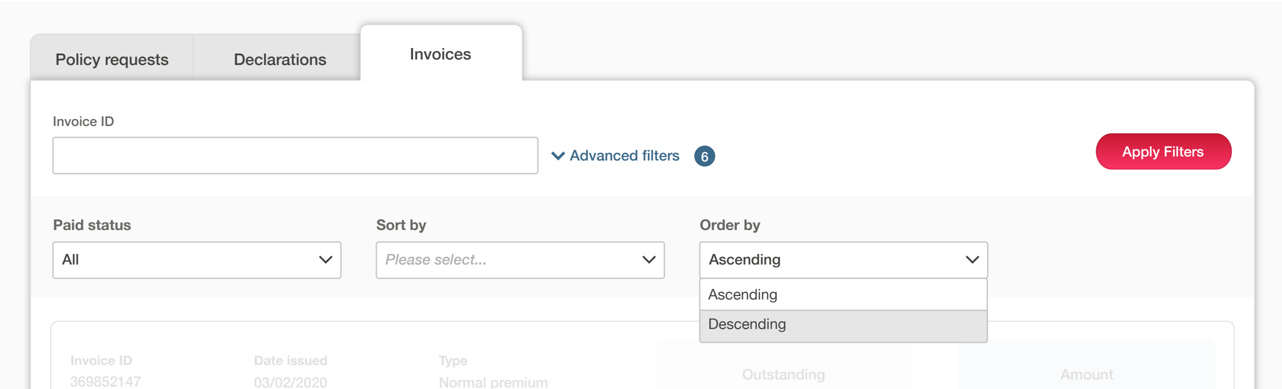
The Paid status filter additionally allows you to easily identify where there may be unpaid invoices.



You can sort and order how the list of invoices will appear on your screen. For example, this can be sorted by Invoice ID, Invoice type, Invoice amount, the date the invoice was issued by Atradius and the due date.



Based on how your list is sorted, this can then be ordered by ascending or descending order.

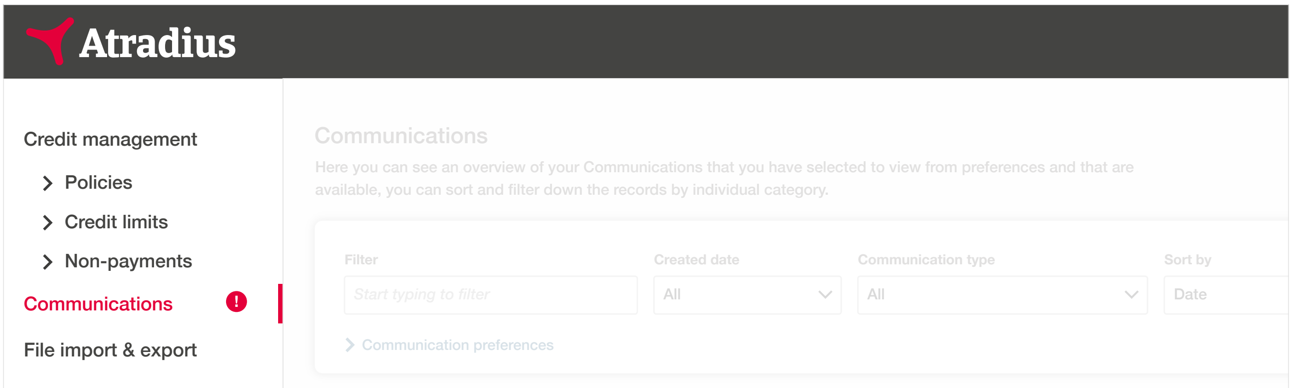


Where your filter selection results in multiple invoices, you can view these by navigating through each pagination page.

Chapter 8: Communications

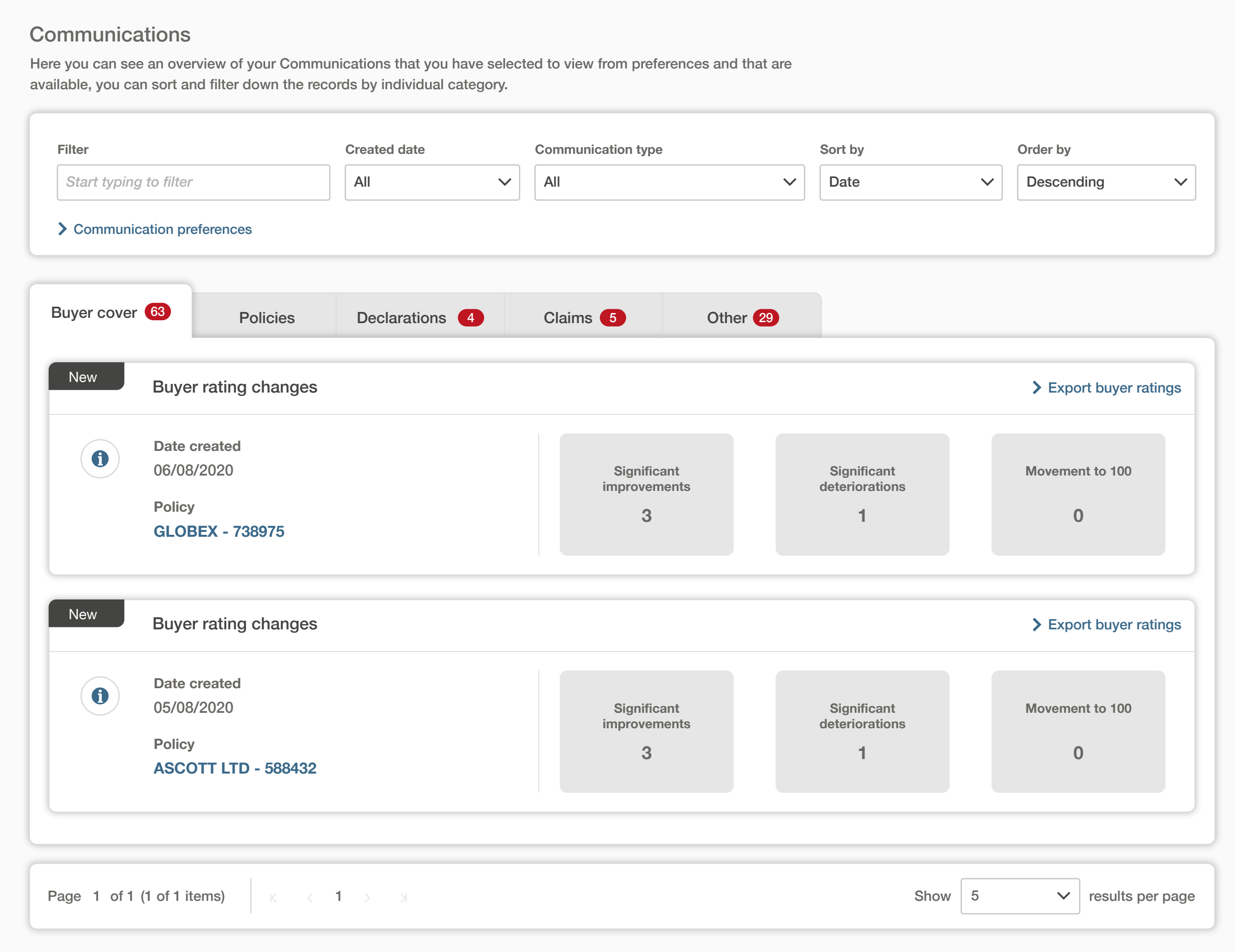
Accessing your communications

Atradius Atrium provides you with an overview of all notifications, messages and alerts relating to your portfolio. This overview can be accessed from the communications page, which is available from the left hand navigation menu. When there are new communication items to be read, an exclamation icon will be displayed.



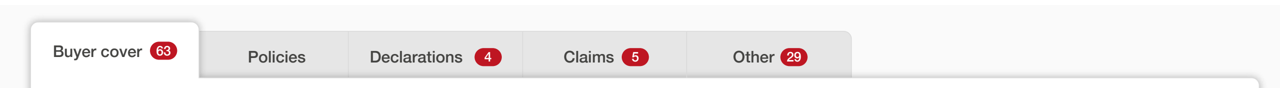
The communications page allows you to review notifications when an action is needed, such as to maintain existing cover or to meet policy requirements which are shortly due. You will be informed about the performance of your policy and your buyers, as well as get updates on the progress of your claims submissions and new cover opportunities for your existing buyers.

We will also send you publications such as country and trade sector reports and economic outlooks. In addition to this, we will inform you of any new enhancements or features we have introduced within Atradius Atrium.



Communication categories

A number of communication categories are displayed at the top of the page, with each tab reflecting the type of notification. Atradius Atrium makes it easy to see whether there is anything new to view by displaying the total number of new alerts for each category.

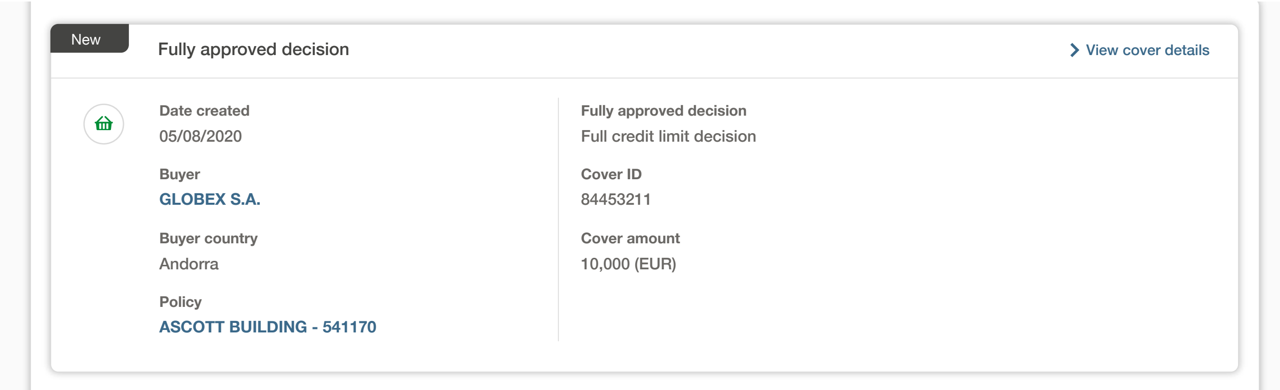


There are five main categories that you can select from:

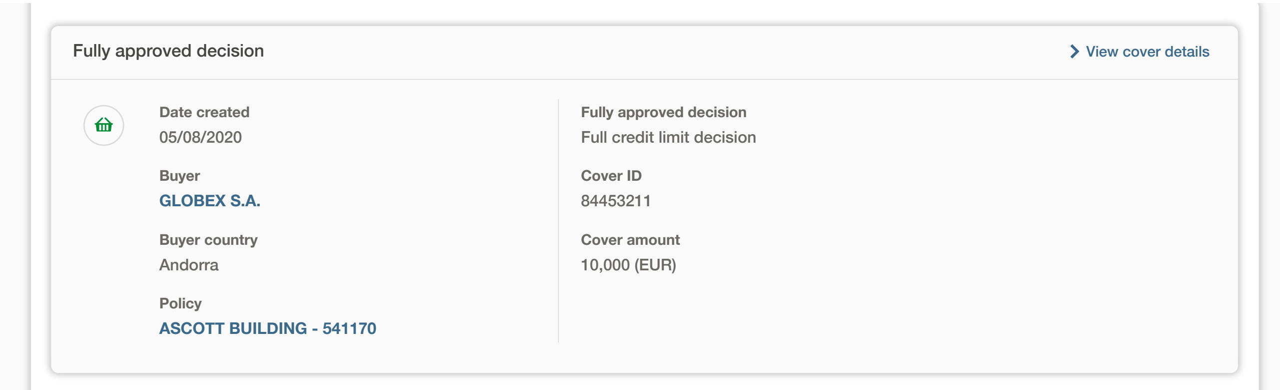
Buyer cover	Selecting this category will provide you with a list of all buyer and credit limit related alerts. This tab will be shown by default whenever you visit the communications page
Policies	Selecting this category will provide you with a list of all policy and invoice related alerts
Declarations	Selecting this category will provide you with a list of all declaration reminder alerts
Claims	Selecting this category will provide you with a list of all non-payments related alerts
Other	Selecting this category will provide you with a list of messages, news and publications

Viewing communication details

For each communication received, a summary is presented. Here you will be able to view the most relevant information for an alert or message, such as the title of the notification - which quickly informs you of the nature of the change or update - and the date that the notification was first generated. For notifications relating to buyers, such as credit limits or non-payments alerts, you will also see the Buyer name, Buyer ID and Policy ID, which can be selected to take you to its specific details.



Where the notification requires an action to be taken, a link will be available from the top right of the summary panel, taking you to the related area of Atradius Atrium to perform the activity. Any items which have been created since you last viewed the related communication category will be marked as 'New', with a total count of all unseen notifications for each category being displayed at the top of the page. Once a category has been viewed, each individual communication item listed within this tab will change to grey and the 'New' label disappears.



Please note that when a communication item turns grey, you may still have an action which needs to be performed.

Each communication item will appear with a coloured icon, allowing you to visually identify how an event or action may impact your portfolio. This can represent an alert where an immediate response is required, where an action is advised prior to a certain date, or where there is an update available for viewing.

A red icon is shown for communication items which require immediate attention or needs an action to be taken. For example, this can inform you about a withdrawal of cover by Atradius, or indicate that a buyer review is needed from you.

An amber icon is shown for communication items that you should be aware of but do not require an immediate action. For example, this can indicate where cover is due to expire on one of your buyers, or there is an update for an open non-payments case.

A green icon is shown for communication items where a potential opportunity has been found or a positive event has occurred. For example, this can indicate where there are new cover opportunities for an existing buyer.

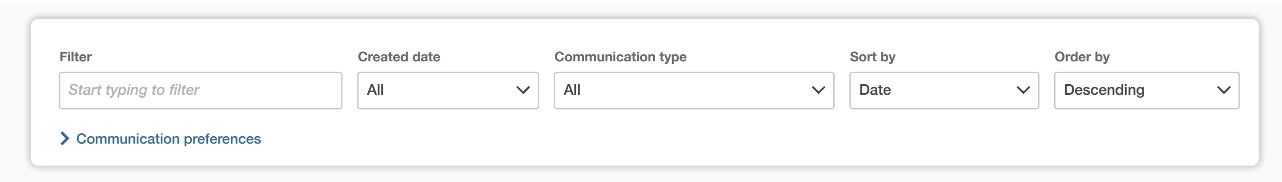
A blue icon is shown for communication items that acknowledge you of an update. For example, this can indicate where a credit limit application has been made or cancelled, or general information relating to events throughout your portfolio such as a closure of a non-payments case.

A white icon is shown for communication items where there is a new publication available for viewing. Provided by Atradius, these reports cover global economic developments and performance of key markets.

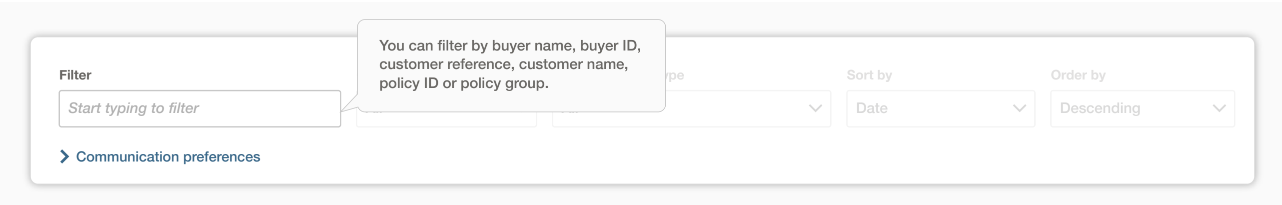
A grey icon is shown for communication items where a new announcement has been published by Atradius. For example, there might be announcements on new system updates made by Atradius, as well as regional updates from your local Atradius office.

Managing your communications

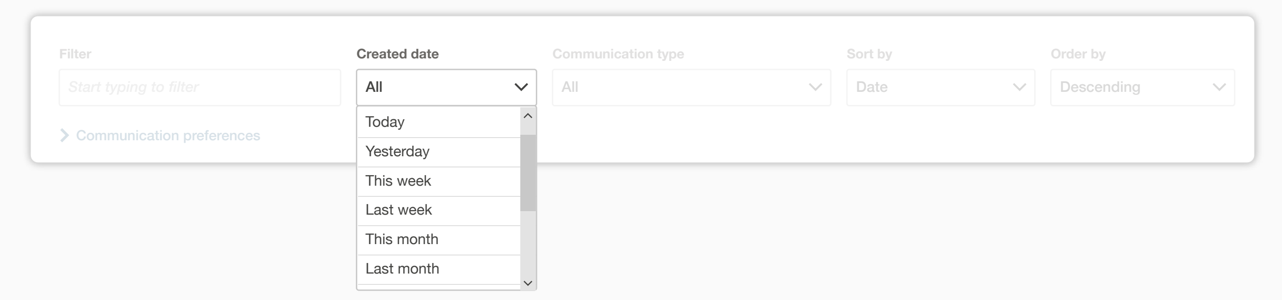
You can organise your list of communications by using one of the filter options, which can help in finding a specific message or notification. Any chosen filter criteria will be held whilst you are navigating between your communication items and the linked screens.



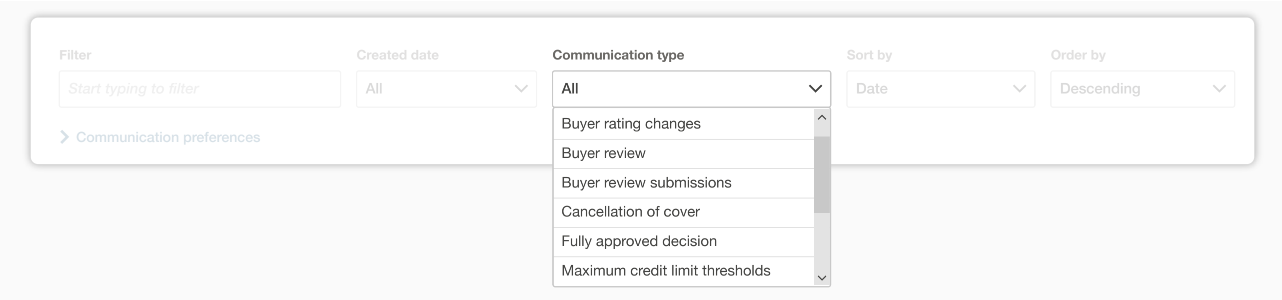
When looking for notifications relating to a specific credit limit or non-payments case, the keyword filter can be used to enter the relevant buyer name, buyer ID or your own reference number. You can also filter using the customer name or policy ID to show any invoice or declaration related alerts for a specific policy, or filter with the policy group name for alerts which may appear across multiple policies.



You can amend your view to show communication items which have been created within a certain period of time. This can be done by using the Created date filter, providing you with the ability to narrow down your list of communications to those generated in the last day, week or month. The communications page will show all open communications by default, regardless of when they were created.

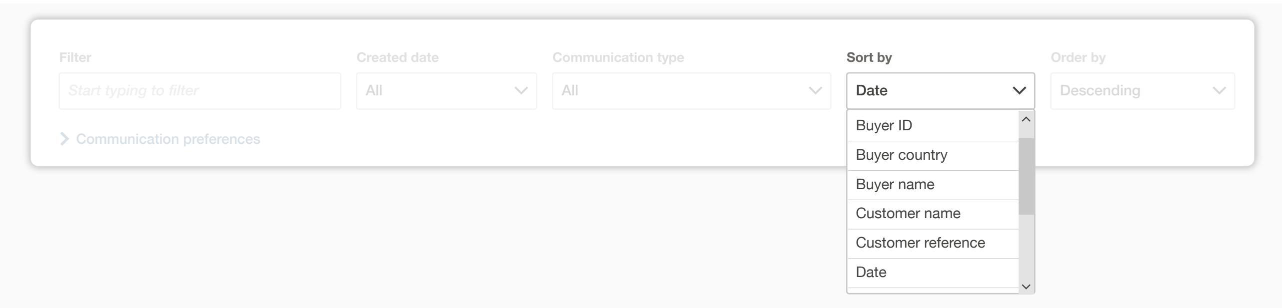


Each communication category includes a number of different communication types which can be selected to filter your list of communications. The communications type list will only display topics for which there are open alerts.

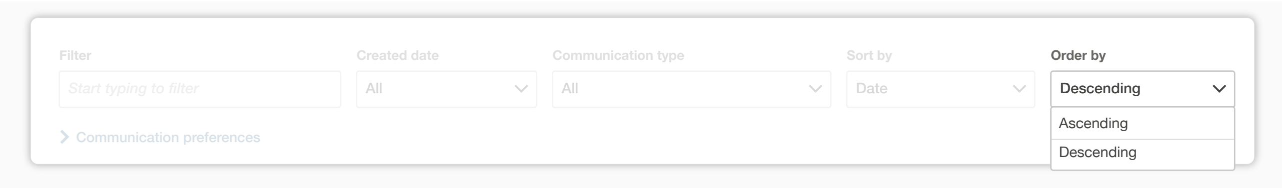


If there are no communication items available for a specific communication category, then the communication type filter will show as grey and cannot be selected.

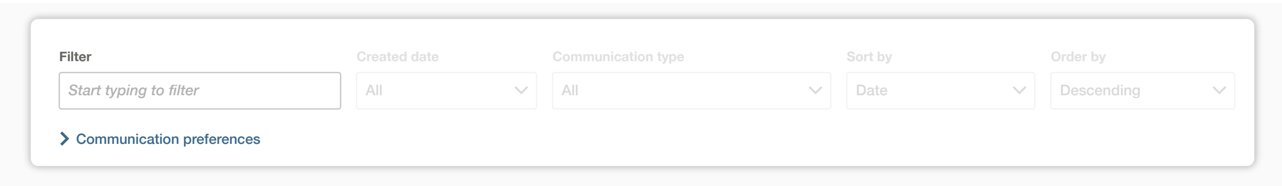
Atradius Atrium will automatically sort your communications by date, with the most recent alerts or updates shown at the top of the page. You can however amend how your list of communications will be presented by using the sort and order filters. For example, this can be sorted by Buyer ID, Buyer name or your own reference.



Based on how your list is sorted, this can then be ordered by ascending or descending order.



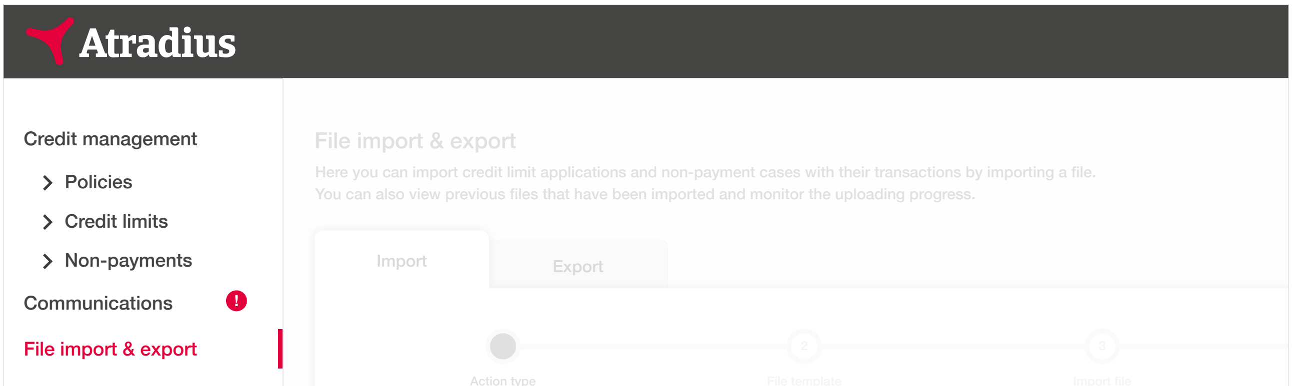
Communication preferences
You may find that you do not wish to be notified of certain changes or updates. If so, you can tailor which notifications are generated under your Account settings by clicking on the 'Communication preferences' link.



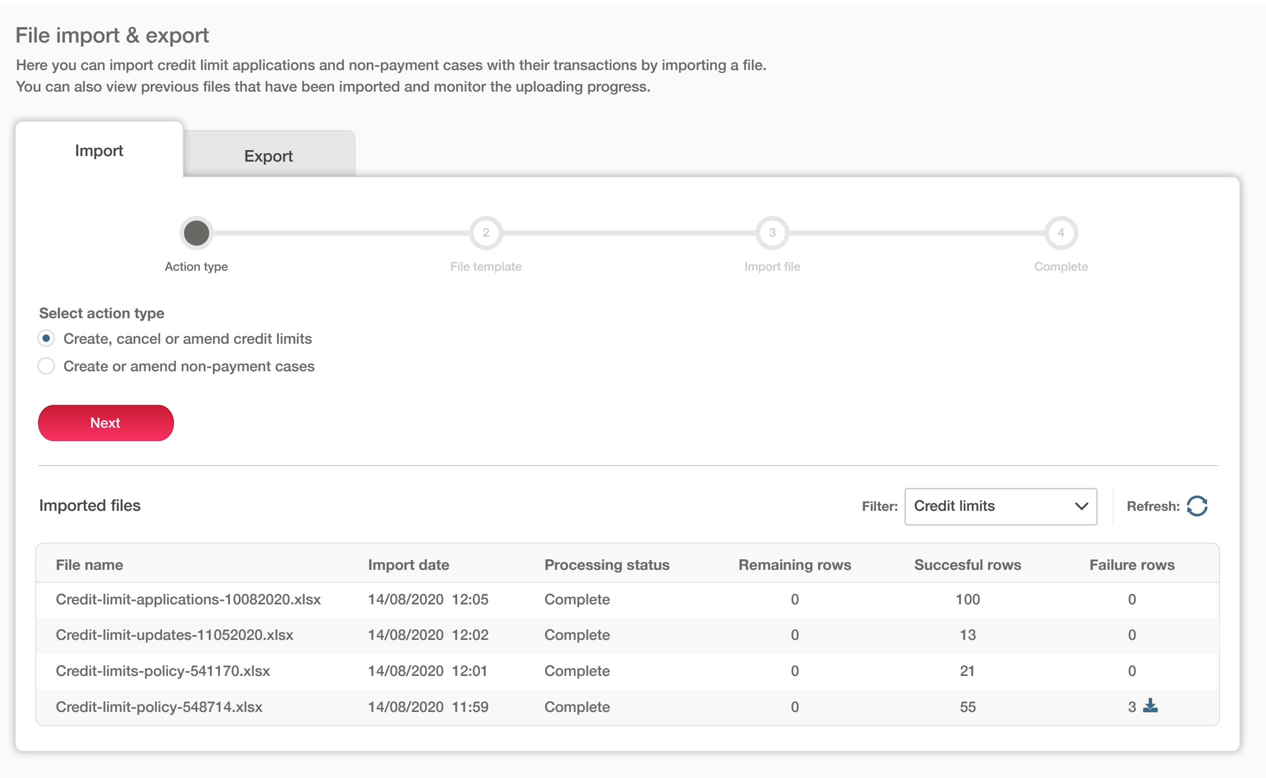
Chapter 9: Import and Export

Overview

You can find the File import & export option in the left hand navigation menu. From here, you will be able to upload a list of credit limit applications or transactions for a non-payments case in bulk. You can also find the export files of credit limits or non-payments cases you requested to download.



On the File import & export page, you will see that there are two tabs to choose from; Import, which is active by default, and Export.

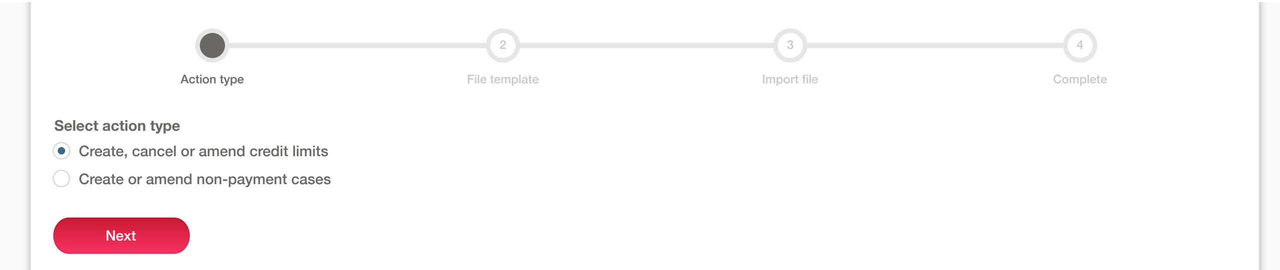


Importing files

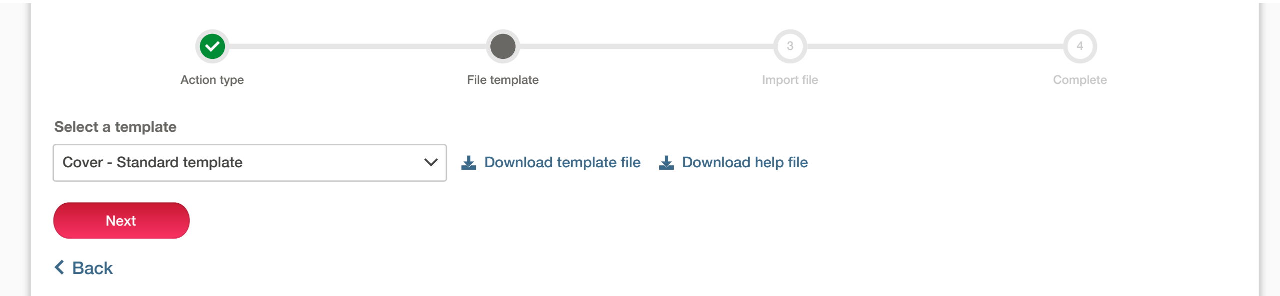
Atradius Atrium offers the possibility to upload multiple credit limit applications, non-payments cases and its related transactions in one go. This can be done by uploading a single Excel file with the relevant data taken from your own system. At the top of the Import tab, you will have the option to upload a new file to Atradius Atrium. At the bottom of this page, you can find an overview of all previously Imported files, where you can keep track of any files processed.

Importing a file

Before uploading your file, you will first need to select an action type for which you want to import data to Atradius Atrium. You can either decide to 'Create, cancel or amend cover' or to 'Create or amend non-payments cases'. Once selected, you can click the Next button to proceed with your file upload.

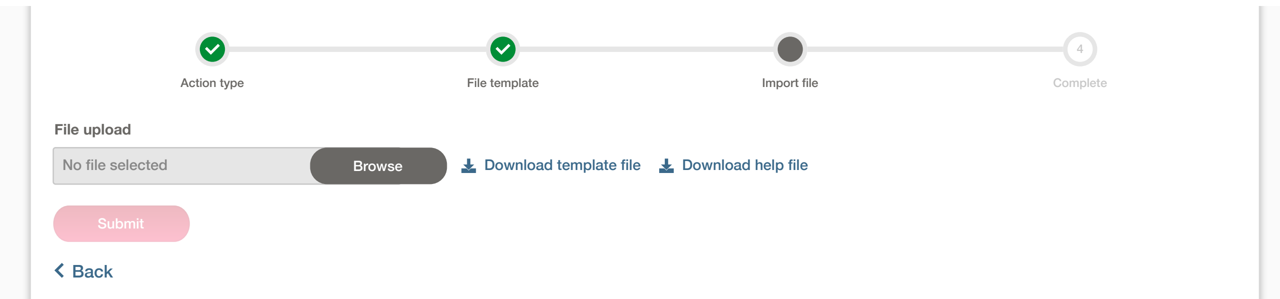


Based on the action type you have selected, the relevant Atrium template will be automatically set to upload your credit limit application or non-payments case details.

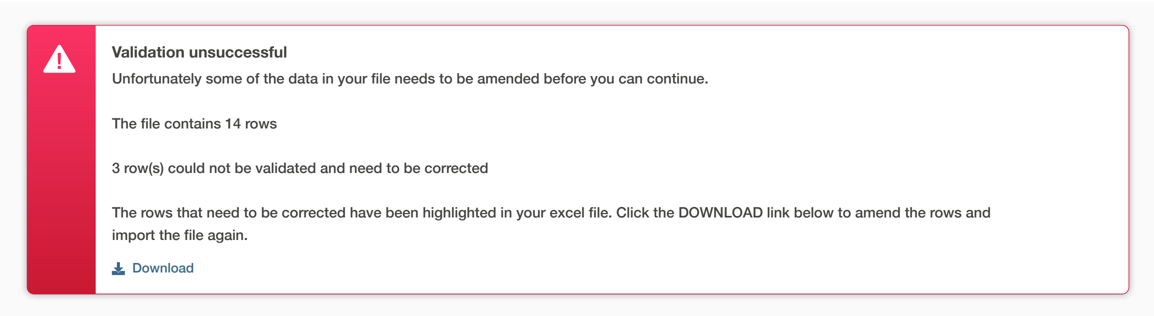


To support you in importing your data in the right format, you can click the 'Download template file' link which will create an Excel file template ready to be used. An instruction help file is also available should you need any additional information regarding the layout of the Excel file and format of each column.

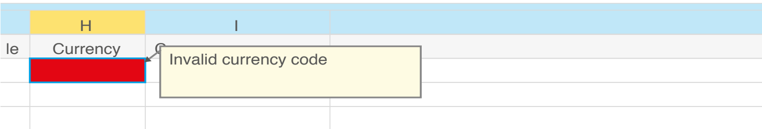
By clicking the Next button, you will be able to upload your file by clicking on the Browse button and selecting the file you want to import. Once you have selected your file, you can submit it for validation by clicking the Submit button.



To ensure that your transactions will be processed correctly, Atradius Atrium will first perform a validation check on the content of your file. If there are any issues found, such as formatting errors or incorrect values, Atradius Atrium will inform you exactly of which rows need to be reviewed by highlighting them in an updated version of your file.

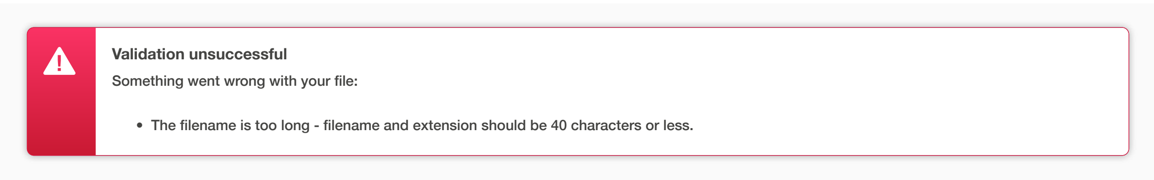


All values within the file that need amending will be highlighted in red, with a description of the error provided to help you correct the issue.



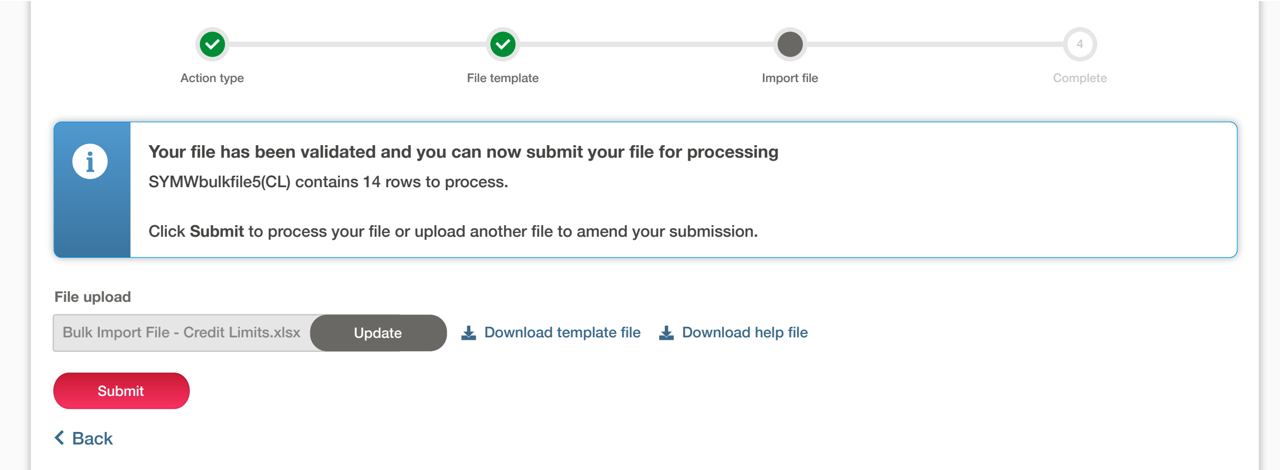
Other issues which can be found include the type of file you are uploading, the number of rows included within your file and uploading a file with a very long file name. To avoid this from happening, it is important to make sure that:

- You are uploading an XLSX file.
- There is a maximum of 2,000 rows in your file.
- The filename does not exceed 40 characters.

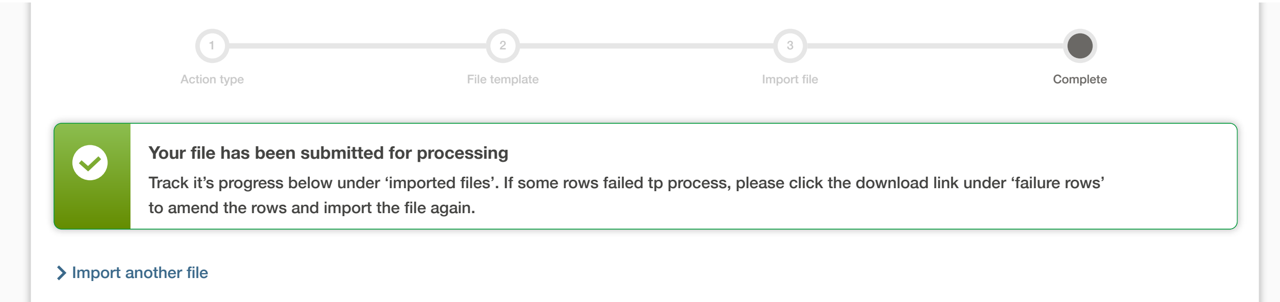


After making the required amendments, you can upload your file again to Atradius Atrium for validation.

Once the validation of your file is complete, a confirmation message will be displayed. When successful, you can complete the import by selecting the Submit button.

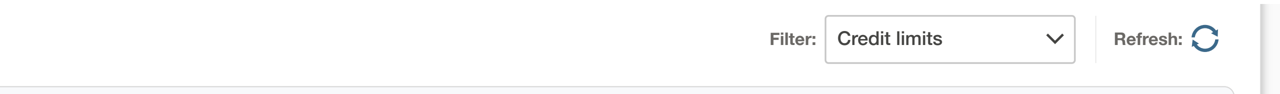


After submitting your file, Atradius Atrium will process your transactions. While you wait for this to be completed, you can select the 'Import another file' link which appears below the green message banner to perform another file upload. This will take you back to the first step of the import process whilst your previous import continues to be processed.

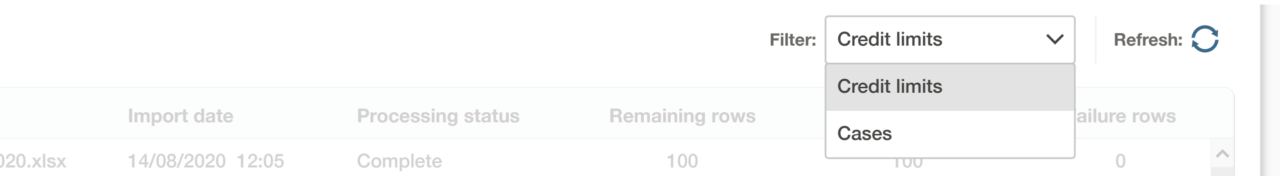


Viewing Imported files

As your data is being uploaded to Atradius Atrium, you will be able to monitor the progress under the Imported files section. By selecting the 'Refresh' option which appears above the table, you can update the list to show the status of the imported files being processed.



When viewing your processing and completed files, you can also narrow down the list by using the Filter. This allows you to view any imported files by action type, such as Credit limits and Cases.



When the importing process of the file has been fully completed, a breakdown will be shown of the rows that were successfully processed and the rows which failed to be converted. For those transactions that were not successfully processed, the Failure rows column will show the number of unprocessed rows.

Imported files — Filter: Credit limits — Refresh:

File name	Import date	Processing status	Remaining rows	Succesful rows	Failure rows
Bulk Import File - Credit Limits.xlsx	12/10/2020 14:56	Complete	0	0	1

Selecting the download icon displayed next to this number will open an Excel file, highlighting the rows that could not be processed. This file will appear with a new column header entitled 'Error description', which will provide you with an explanation for why the row could not be imported.

M	N
Product code	Error description
CL	A credit limit application already exists and supersede is not selected

After making any corrections to the file, you can then upload this to Atradius Atrium to be processed again.

Imported files — Filter: Credit limits — Refresh:

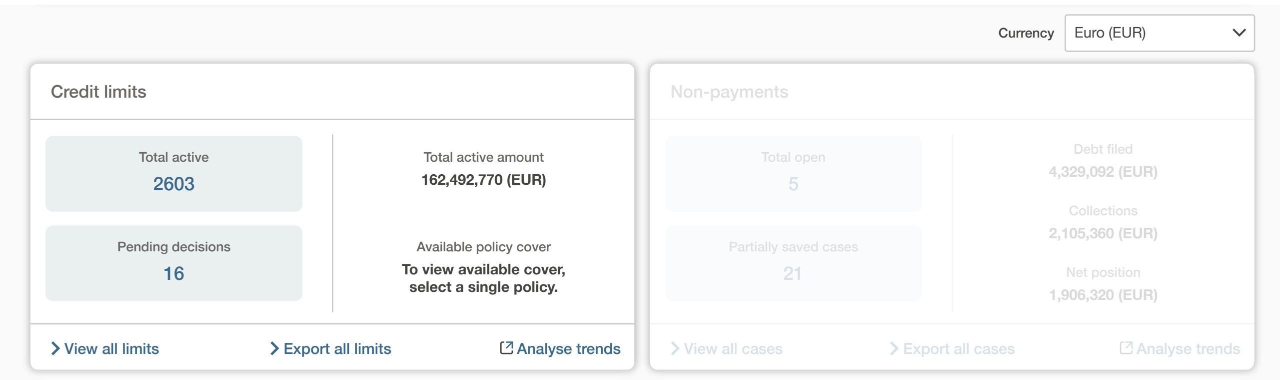
File name	Import date	Processing status	Remaining rows	Succesful rows	Failure rows
Bulk Import File - Credit Limits v2.xlsx	14/08/2020 12:14	Complete	0	1	0
Bulk Import File - Credit Limits.xlsx	14/08/2020 12:15	Complete	0	13	1

Exporting files

Atradius Atrium allows you to export a list of credit limits, non-payments cases and the related transactions which exist across your entire portfolio. You can also export a list of significant buyer rating movements from a Buyer rating communication alert when it is received. This is possible by generating an Excel (XLS) file which can be downloaded from Atrium and then applied to your own credit management system.

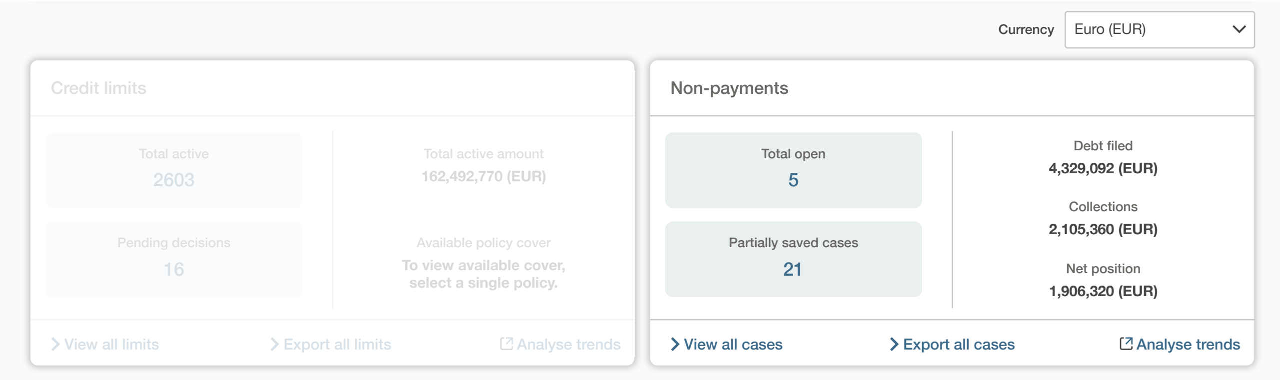
Exporting your credit limits

To export a list of all active limits or pending decisions for a selected policy or policy group, you can select the 'Export all limits' link from the Credit management page. This will take you to the Export files tab of the File import & export page, where your file will be processed and available to download once complete.

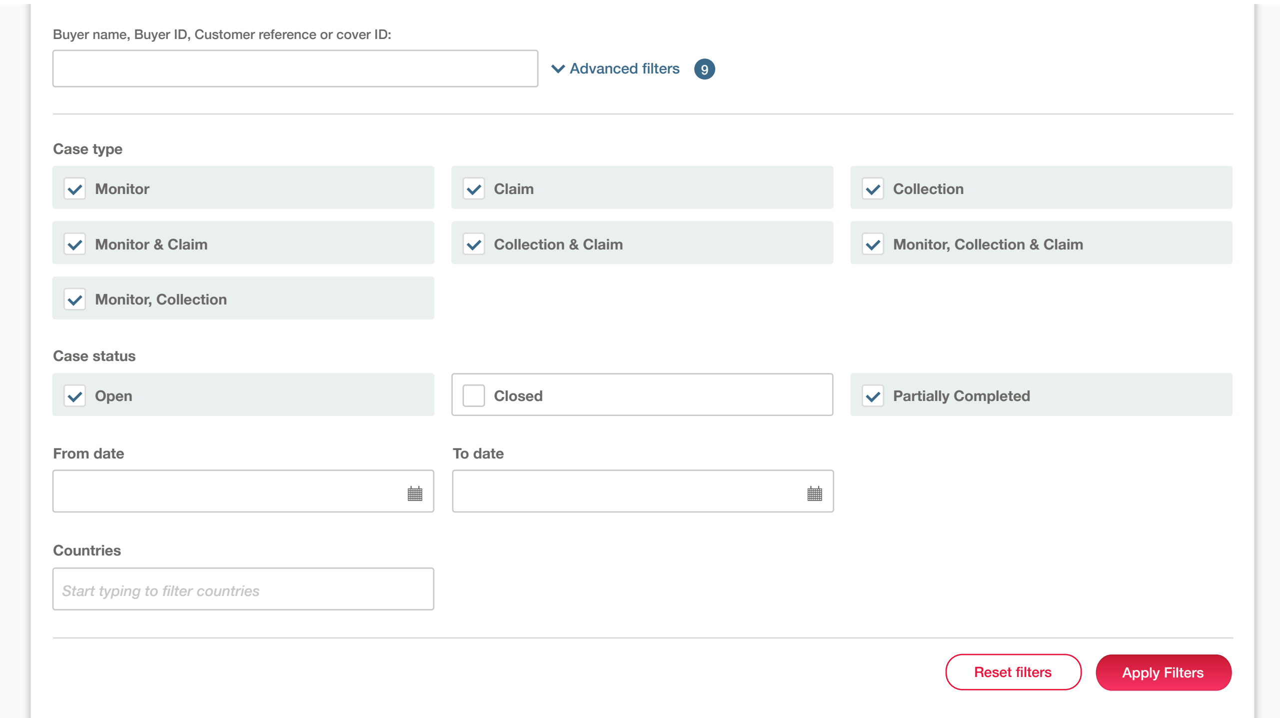


Exporting your non-payments cases

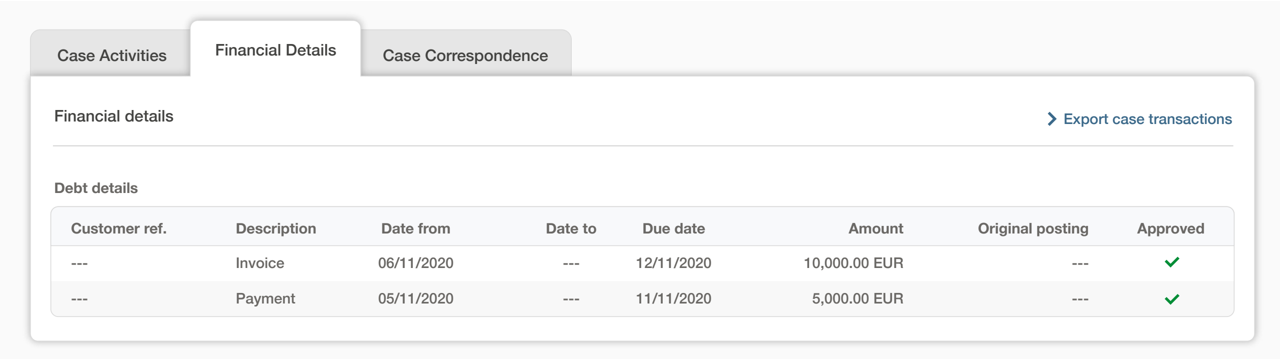
To export a list of all open or partially saved cases for a selected policy or policy group, you can select the ‘Export all cases’ link from the Credit management page. This will take you to the Export files tab of the File import & export page, where your file will be processed and available to download once complete.



You may want to export a list of transactions submitted for your non-payments cases. This can be done by selecting the ‘Export case transactions’ option on the Non-payments page. You can filter which cases and related transactions you want to export from the Non-payments page by using the advanced filter options.

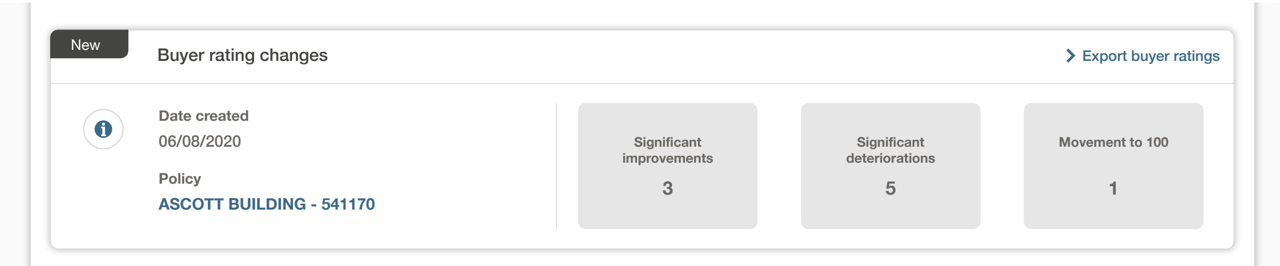


From the Case details page, you will also have the option to export a list of all transactions that exist for that case by selecting the ‘Export case transactions’ link, which can be found under the Financial details tab at the bottom of the page.



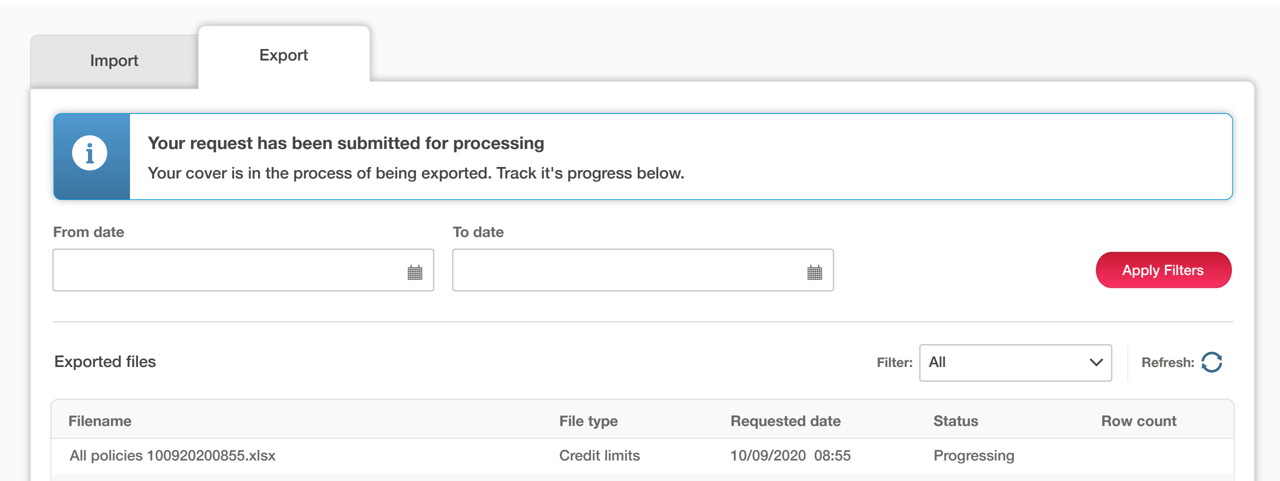
Exporting your buyer rating movements

You may receive communication alerts informing you of recent Buyer rating changes. If there are a number of significant rating movements across your portfolio, the alert will allow you to download a list of these buyers, as well as the direction of movement and date of the most recent change. Selecting the Export option will take you to the Export files tab of the File import & export page, where your file will be processed and available to download once complete.

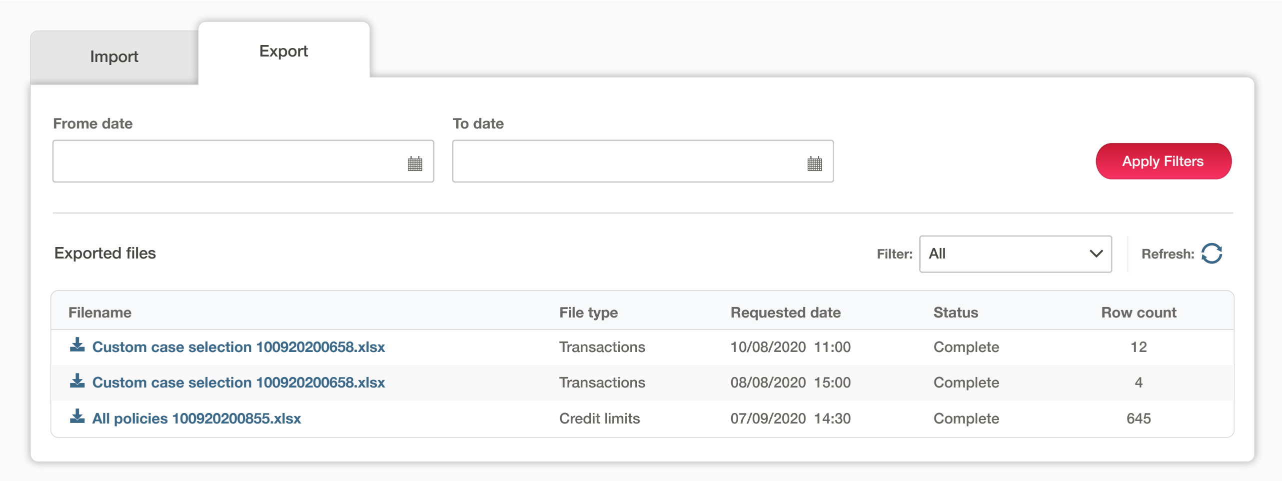


Viewing exported files

Selecting the Export files tab on the File import & export screen will show you a list of all export files requested by you. Any files in the process of being generated will be shown with a status of Progressing, with those appearing as Completed available for you to download by selecting the file name.



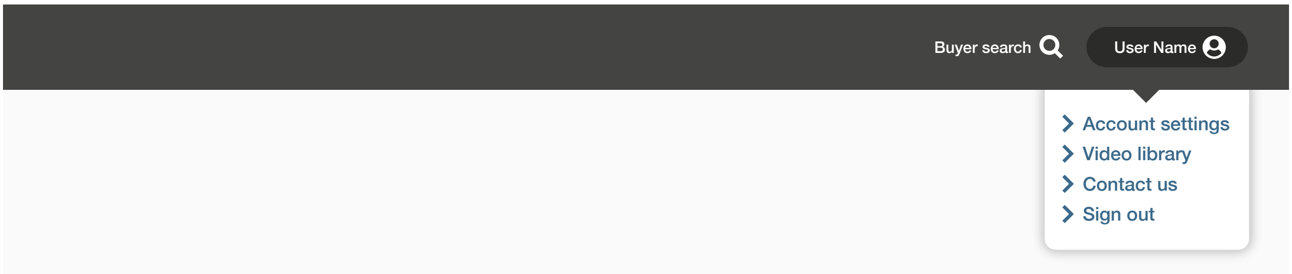
The ‘Refresh’ option will also update the list to show any newly completed exports. The File type will help you to identify what information was requested for the exported file, with the Row count confirming whether any information could not be exported correctly. In case of any errors, these will be clearly highlighted for you in the processed file. You can also set a date range to filter the list of Export files by Requested date, in order to find the one you are looking for more easily.



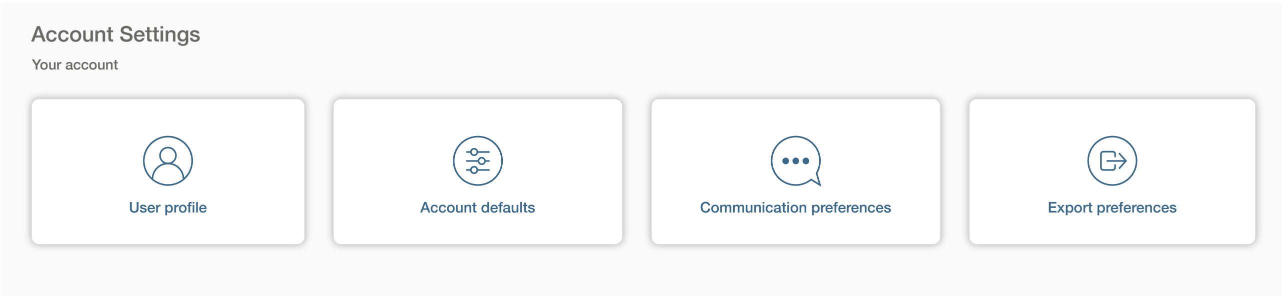
Chapter 10: Account settings

Accessing your Account settings

To view or amend your account details within Atradius Atrium, you can access the Account settings from the black header bar. This is accessible from the drop down menu which appears when clicking on your user name at the top right of each page.

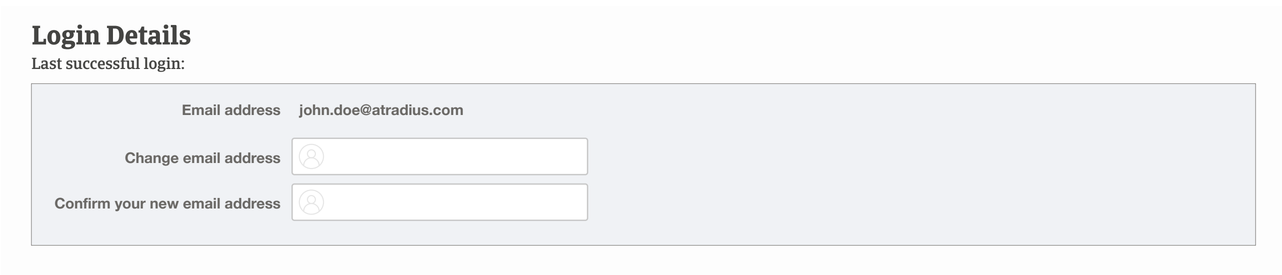


When selecting the Account settings option, a new screen will appear. This area provides four additional categories from which you can review and amend your existing details and system preferences.

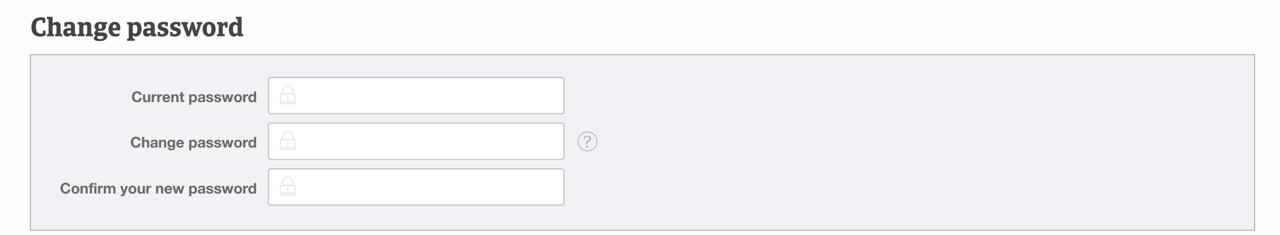


User profile

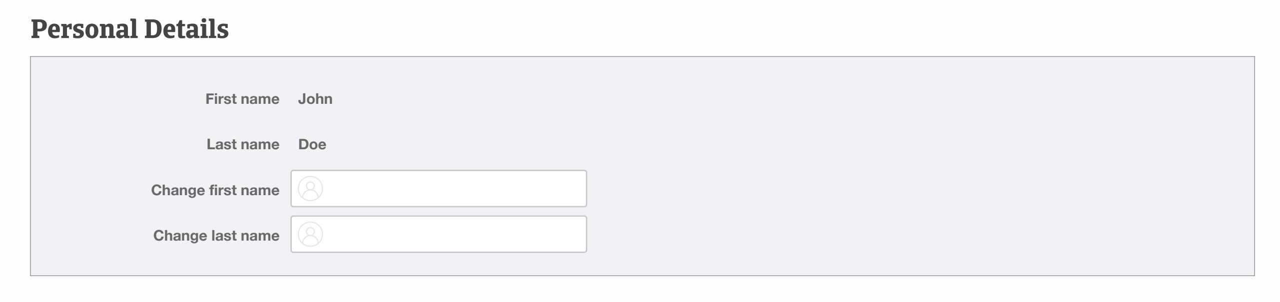
Selecting the User profile option will present all information used to help you work with Atradius Atrium. Here you can change your email address which will be used to send you online notifications, for instance when there are changes within your portfolio or when you request a policy document via Atradius Atrium.



You can reset your password whenever needed from the User profile page. A help text is provided to help you meet the required security criteria for your Atradius Atrium account. You can also change your security questions and answers, which you need to reset your password in case you forgot it.



Under Personal details you can change your first and last name, which will be displayed next to any credit limit applications or non-payments cases that have been submitted or amended by you.



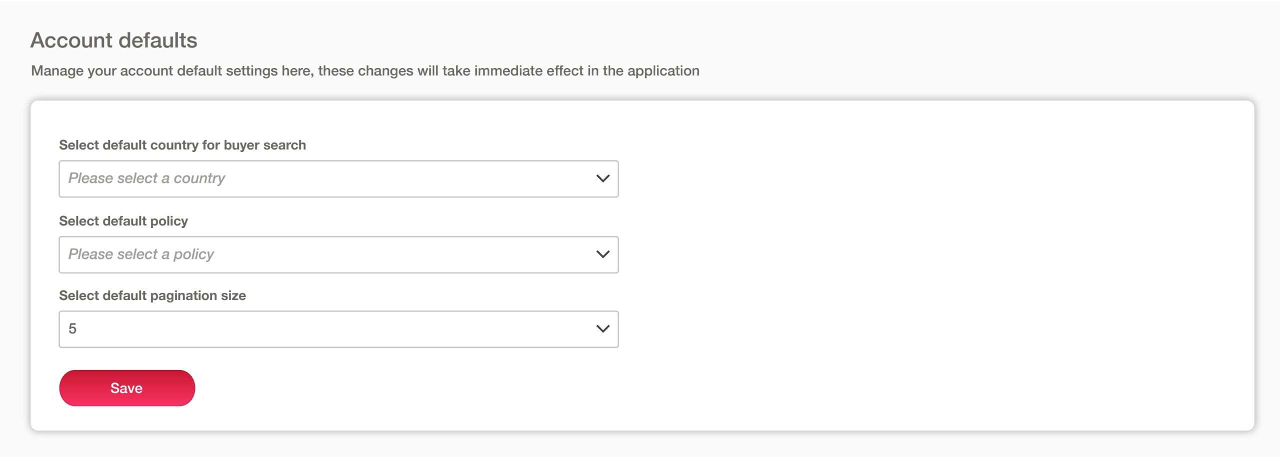
Finally, you can also set the preferred language that Atradius Atrium will appear in from over twenty supported languages.

When you are happy with the details provided within the User profile screen, you can click on the Save changes button at the bottom of the page.

> Please note that after making changes to your User profile details, you will need to sign out of Atradius Atrium and log back in for these to take effect.

Account defaults

The Account defaults page can be used to set a number of default selections which will be automatically applied to various screens within Atradius Atrium.



There are three values for which you can select a default choice:

Default country for buyer search When searching for a new buyer, you will need to limit your search to a single buyer country before entering additional search details. From your Account defaults, you can set the buyer country that will automatically appear as your selected choice within the New buyers tab of the Buyer search page.

Default policy When viewing or performing any credit management activities, you can focus on the whole portfolio or on a specific policy or policy group. From your Account defaults you can set a specific policy selection as default. This policy or policy group will automatically appear anywhere a specific policy context can be applied. For instance, when you view the list of credit limits or nonpayments, or when you apply for cover or submit a case on a selected buyer.

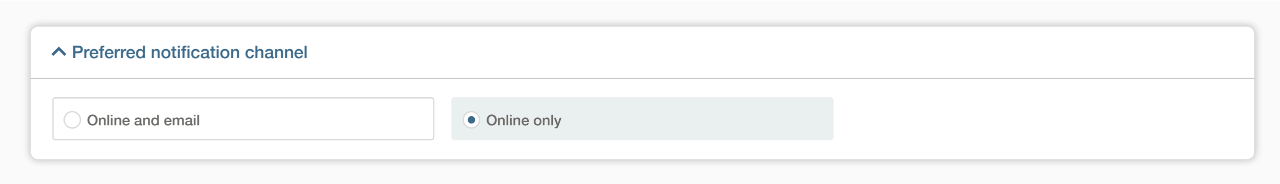
Default pagination size When viewing a list of results, Atradius Atrium will present a set of pagination options at the bottom of the page. One of these options will show you how many results are shown on the page, which can be amended to show greater or fewer results per page. From your Account defaults, you can set all result pages to show 5, 10 or 20 items per page wherever a list of items is presented within Atrium.

When you are happy with your selection, you can click on Save at the bottom of the page.

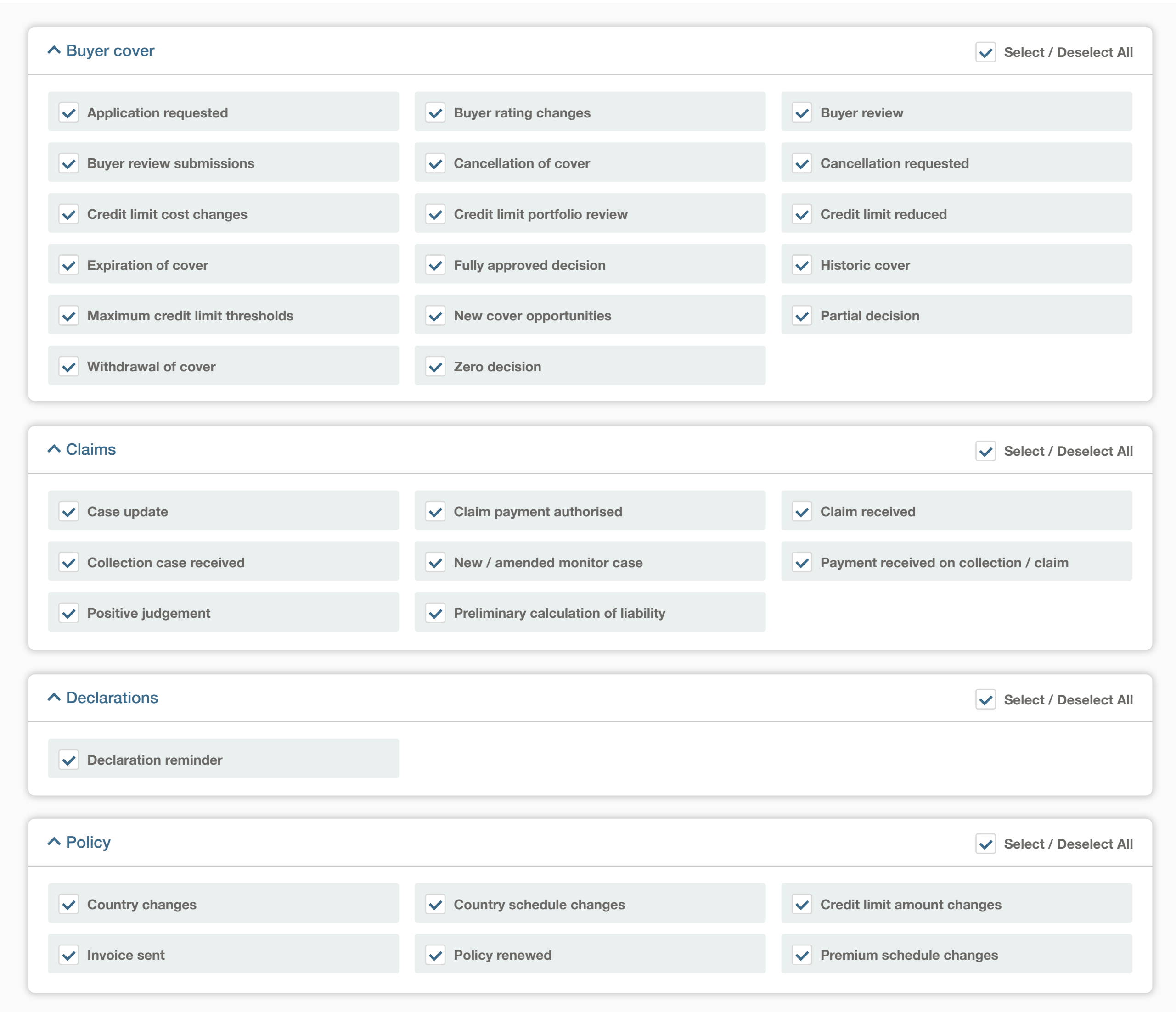
Communication preferences

Whilst Atradius Atrium displays a list of all communications published in relation to your portfolio, you may find that you do not wish to be notified of certain changes or updates. If so, you can tailor which notifications are generated and through which channels you will receive them on the communication preferences page.

The Preferred notification channel section allows you to choose between whether you only want to receive messages via the communications page in Atradius Atrium, or if you would also like these to be sent to your email address. Email alerts can be particularly useful when you are not logged into Atrium, as you can still be informed of any actions or events which require your attention.



You will find the four main communication categories which reflect your view of the policy or portfolio. Each panel can be expanded to show specific alerts, events and updates relating to these activities, with a checkbox presented next to each item. Notifications will only be received for communication items which have been selected. You can also use the 'Select / Deselect all' option at the top right of each panel allowing for preferences to be quickly reset.

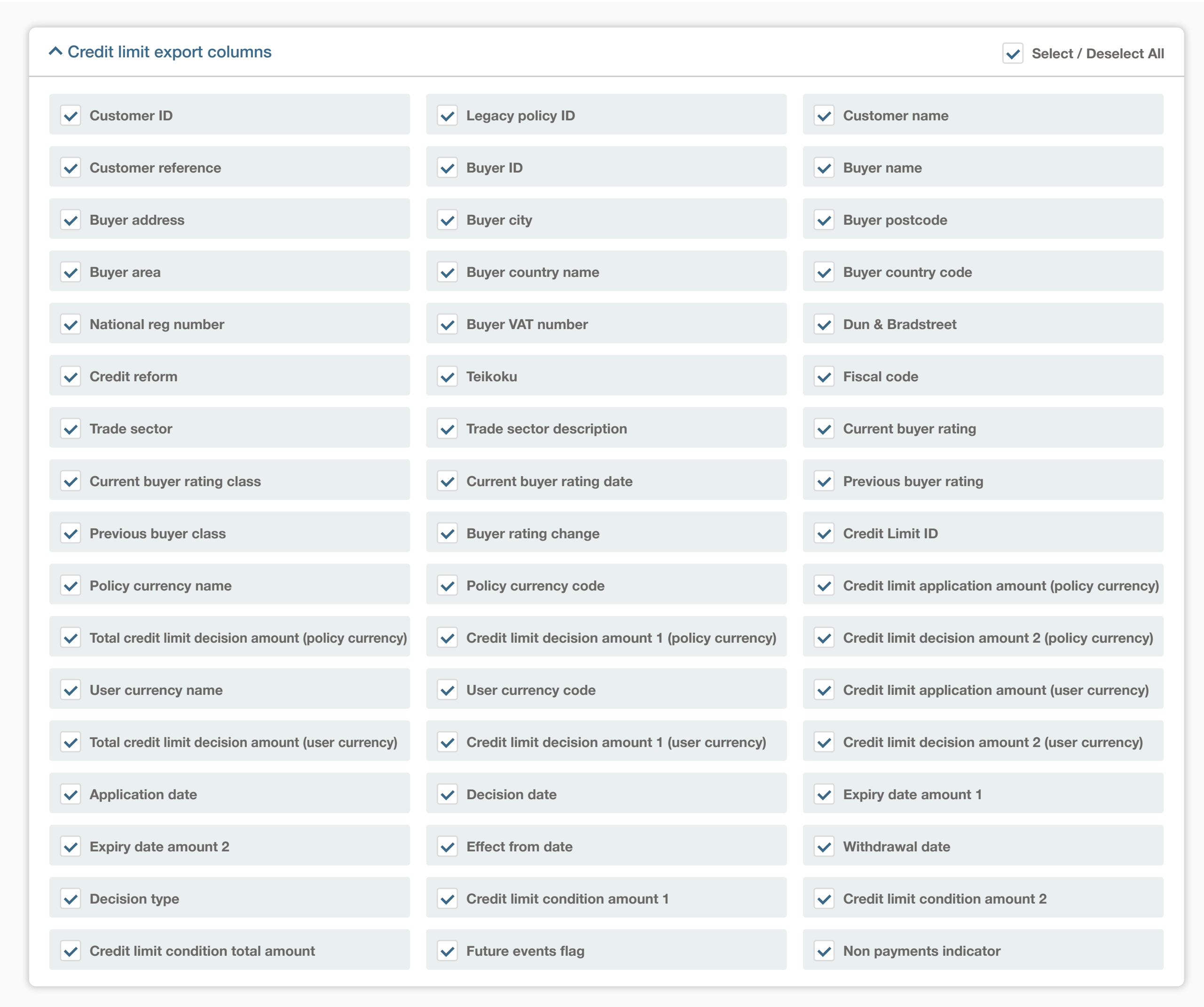


When you are happy with your selections, you can click on Save at the bottom of the page.

Export preferences

The Export preferences page allows you to view and select which fields will appear within the credit limits export file.

For each field shown under the Export options panel, a checkbox will be presented. Where a checkbox has been selected for any field, these will appear in the export file. You can also use the ‘Select / Deselect all’ option at the top right of the panel allowing for preferences to be quickly reset.

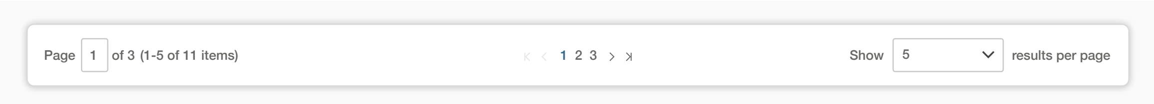


When you are happy with your selections, you can click on Save at the bottom of the page.

Useful Tips

TIP

Pagination
When viewing a list of results, Atrium will present a set of pagination options at the bottom of the page.
This allows you to easily navigate between multiple pages of results, as well as influence how many items are shown on each page.

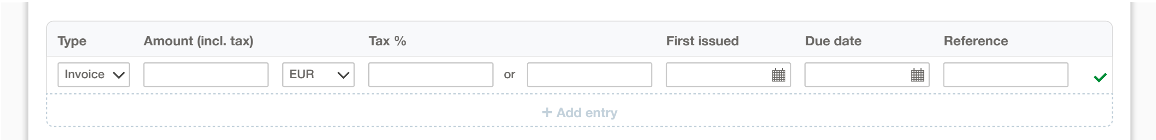


- Where there are multiple pages of results, the pagination section will show you the current page that you are on, how many pages there are in total, and the range of results shown for the current page (e.g. 1-5 out of 11 items).
- Within the centre of the pagination section, you can navigate between each page of the results, with the ability to go forward or backward a single page, or to quickly jump between the very first or very last page of the results.
- Finally, you will be able to set how many results are shown for each page. This will allow you to set this to 5, 10 or 20 items per page. You can also set how many results are shown for every listings page in Atradius Atrium under your account defaults.

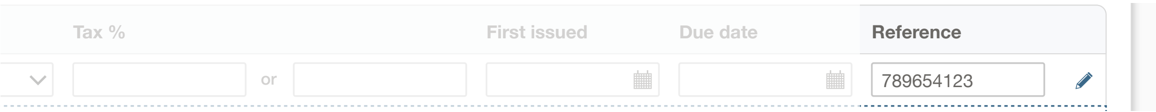
TIP

Amending a table

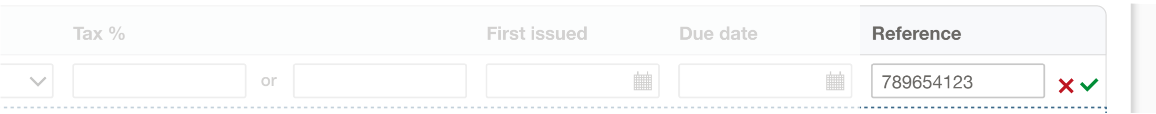
Where you are required to enter multiple transactions or activities relating to your portfolio, Atradius Atrium allows you to do this by adding new details or editing existing details directly within a table. This can help you to provide the right information to Atradius, with many columns providing a list of options to select from and a date picker to easily select the correct date for a transaction or activity. A help text will advise you what information is expected for a specific field.



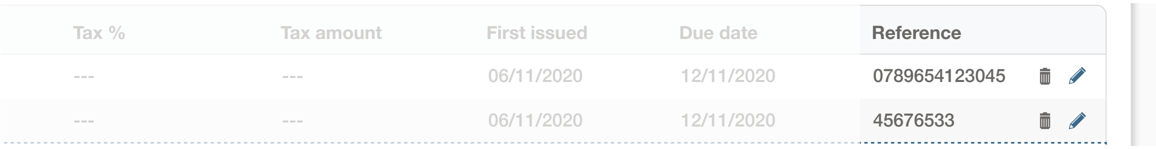
By default, the table appears with prefilled values or blank fields to be completed. To amend an existing field or fill a blank field, you can select the blue pencil icon at the right of the specific row. You can also double click within a specific field to add a new or edit an existing value within the table. When in edit mode, you can easily navigate between columns in a row by using the tab key (⭾) on your keyboard.



Once you are happy with the entered or amended details, these can be confirmed by selecting the green tick icon at the right of the specific row. This will keep any changes or updates that you have made in the table until you save or submit your transactions. If you do not wish to keep these amendments, you can alternatively select the red cross icon which will discard recent changes and revert back to the details previously shown. Selecting the cross or tick icon will also allow you to edit a different row or add a new row to the table.

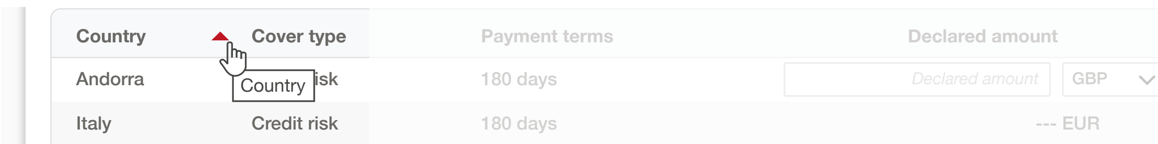


The bin icon will be available next to any rows that can be removed from the table.



Where a new row can be added, this can be done by clicking within the blue outlined row shown at the bottom of the table. This new row will automatically appear with some default options set or blank fields to be completed.

You can also amend how the rows within a table are ordered by selecting the heading text of a specific column. This allows you to toggle between sorting values in alphanumerical ascending or descending order.



For more help you can watch the instruction videos in the video library or contact your account manager or Atradius customer service centre.

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