



Credit risk is a growing problem for businesses of all sizes, with around 68% of UK businesses citing bad debt as one of the most serious issues they face today*. More and more, businesses understand that their financial health is only as secure as that of their customers and that unresolved credit issues within their customer base can leave their business dangerously exposed.



However, many at-risk businesses are unaware that their credit management strategy could actually be aggravating the problem. By working with our customers we've developed an effective way to resolve these frustrations. Called Customer Management Solutions, it's a complete two step approach that will empower top level credit and risk decisions.

An integral part of that solution, Ledger360 is an innovative software product that allows you to query multiple ledgers, helping you to reprioritise your collections strategy and successfully target the highest risk customers on your ledger – a key step to effectively manage and minimise your total risk exposure.

Ledger360 allows you to:

- Highlight and calculate risk exposure at regional and group level
- Access ledger information and compare with Experian™ trend data
- Review current or historical ledger information within the graphical interface and make swift collections decisions

- Assess the profitability of increased or renewed credit facilities
- Identify trading partners with low margin transactions and set more profitable terms
- Determine the stability of your customers over the next 12 months and define collections strategies accordingly
- See the cost of your overdue debts at single or multiple group level

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Level 1: Risk Audit Plus

Understand your level of overall risk

- Expose your level of risk
- Identify your highest risk customers
- Clarify the need for urgency
- Assess weakness in your data
- Measure the effectiveness of your credit management strategies

Level 2: Ledger360

The smarter way to view your ledger

- Continually control your financial health
- Uncover revealing corporate tree links
- Maximise your cash flow
- Empower top-level decision making
- Drive a variety of collection strategies

The benefits of Ledger360 from Experian

Ledger360 helps you take control of your credit management strategy. It provides a holistic view of your risk exposure as well as providing an opportunity to identify upsell opportunities. You can also revise credit terms for good payers allowing for better account management and spot the need to take remedial action and call in or extend credit terms if required.

And because Ledger360 increases risk visibility across the business, you can make improvements on a group, departmental or even individual level to:

- Reduce analysis time and re-allocate resources
- Measure and compare your teams' performance
- Set benchmarks and measurable objectives and track performance
- Motivate and reward individuals for their performance

The benefits of Payment Information

Experian holds a wealth of payment performance data from numerous independent sources. With the powerful combination of business and payment information databases, Ledger360 allows you to:

- See whether you are being paid as quickly as other suppliers
- Get a fresh view of your total risk exposure
- Prioritise collections strategies
- Expose the real cost of overdue debt

Our customers trust us with over 6,500 ledgers and we process over 22 million transactions a month. All information is treated securely and with the utmost confidentiality, providing an invaluable database against which each business can measure their results.

Once you have provided us with your ledger to analyse, manage and process, we're able to integrate key elements of Experian's business information within it to give you a complete customer view.

**To find out more, contact your
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