

Atradius Atrium

User Manual

Your time is precious. Therefore your interaction with us should be as smooth and simple as possible.

Atradius Atrium is the Atradius online platform, which offers you one place of access to all tools, such as Serv@Net and Atradius Insights, but also our latest publications and events.

Through Atradius Atrium, you can:

- Find and create buyers
- Apply for, view and maintain your credit limits
- Notify non payments / debt collections / claims
- Get an instant overview of your portfolio
- Access information on your buyers
- Access Atradius Insights
- Manage all administration of policy details
- Declare business

Sometimes you will still be directed to Serv@Net. Atradius Atrium will be constantly evolving, as we are making the processes easier and more relevant for you.

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Atradius Atrium

This user manual is designed to help you to get the most out of Atradius Atrium.

It provides you with descriptions and tips for the most common features as well as the most frequently asked questions.

Once you have logged into Atradius Atrium, more online support is available in the video library, which you can access by clicking on your user name.

Getting you started

Getting access is easy. Go to: <https://atrium.atradius.com>.

Log in by using your current Atradius name and password.

In case you have any questions about getting access to Atradius Atrium, please contact your Account Manager or Customer Service Contact for further guidance.

General overview

Atradius Atrium revolves around your customer, the buyer. So, the home page is the Credit management page.

The screenshot displays the Atradius Atrium interface. At the top, a black navigation bar contains the Atradius logo on the left and user information 'Welcome, John Williams' on the right, with links for 'Home', 'Insights', and 'Serv@Net'. The main content area is divided into several sections:

- Buyer search:** Includes search filters for 'Search by Atradius ID' and 'Search by country/identifier'. It features input fields for 'Search for: Atradius ID', 'Please select a country', and 'Select identifier', along with a 'SEARCH' button.
- Selection:** Shows 'Selected policies' (All policies) and 'Currency' (Euro (EUR)), with a 'CHANGE SELECTION' button.
- Overview:** Contains two summary cards:
 - Credit limits:** To apply for cover, search for a buyer. Metrics include Total active (2603), Pending decisions (16), Total active amount (162,492,770), and Available cover (45,567,342).
 - Non payments:** To record debt, search for a buyer. Metrics include Total open (5), Debt filed (4,329,092), Collections (2,105,360), and Net position (1,906,320).
- Updates:** Includes links for 'RECENT CREDIT LIMIT DECISIONS', 'RECENT BUYER RATING CHANGES', and 'UPCOMING CREDIT LIMIT CHANGES'.
- Messages and events:** Features a 'How can we help you?' link and 'Recent publications' including articles on oil market balance and payment practices barometers.

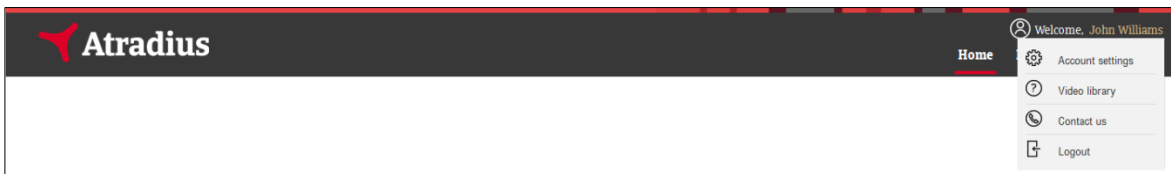
The black navigation bar at the top of your screen provides you with direct access to Atradius Insights and Serv@Net. Collect@Net is still accessible from Serv@Net for the time being.



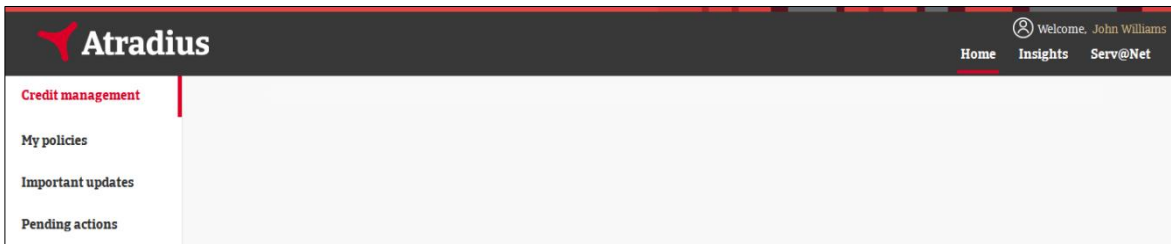
Home will bring you back to the Credit management page within Atradius Atrium. When you click on the Atradius logo on the top-left, you also will be directed to the Credit management page.

Clicking your user name on the top right gives you access to your account settings, the video library, our contact details and you can log out here. In account settings you can change your password or

default language. The video library contains instruction videos explaining the different features of Atradius Atrium.



The menu on the left offers you access to 4 main sections:



You can access the black navigation bar and the left hand menu anywhere in Atrium. In this user manual we will take you through each of the 4 main sections in detail.

Credit management

When you enter Atradius Atrium, the first page you will see is the Credit management page where you will find 4 distinct sections:

- Buyer search
- Selection
- Overview
- Updates

Atradius Welcome, John Williams Home Insights Serv@Net

Credit management

My policies

Important updates

Pending actions

Buyer search

Search by Atradius ID Find buyer | Advanced search

Search for: Atradius ID

OR

Search by country/identifier

Please select a country Select identifier Search for: Selected identifier and country

SEARCH

Selection

Selected policies All policies Currency Euro (EUR) CHANGE SELECTION

Overview

Credit limits		Non payments		
To apply for cover, search for a buyer		To record debt, search for a buyer		
Total active	Pending decisions	Total open		
2603	16	5		
Total active amount	Available cover	Debt filed	Collections	Net position
162,492,770	45,567,342	4,329,092	2,105,360	1,906,320
VIEW ALL LIMITS	VIEW ALL RATINGS	VIEW ALL CASES	ANALYSE TRENDS	

Updates

Changes

[RECENT CREDIT LIMIT DECISIONS](#) [RECENT BUYER RATING CHANGES](#) [UPCOMING CREDIT LIMIT CHANGES](#)

Messages and events

How can we help you?

In the Help section of Atrium, you can find video tutorials for all the key functionalities. If you rather have a printed version, you can also download the attached guide.

18/05/2017 EN

Recent publications

Oil market finally approaching balance?

The price of oil has stabilised, largely thanks to OPEC's shift in policy. The market is expected to...

21/05/2017 EN

Payment Practices Barometer Western Europe 2017

The use of credit terms for B2B sales by respondents in Western Europe decreased slightly compared to 2016, stressing the challenging

21/05/2017 EN

Payment Practices Barometer Asia Pacific 2017

Nearly 90% of the survey respondents in Asia Pacific reported having experienced late payment of ...

18/04/2017 EN

1-3 of 397 < > [VIEW ALL](#)

Buyer search

The main focus of Atradius Atrium is on your customer, the buyer. Via Buyer search you get easy access to an overview on your buyer, where you also can apply for cover or notify us of a non payment.

Buyer search

Search by Atradius ID Find buyer | Advanced search

Search for: Atradius ID

OR

Search by country/identifier

Please select a country Select identifier Search for: Selected identifier and country

SEARCH

Selection

The Selection section shows your policy. If you have access to more than one policy, the selection section shows all your policies by default.

Selection

Selected policies
All policies

Currency
Euro (EUR)

CHANGE SELECTION

You can select one or multiple policies by clicking **CHANGE SELECTION**. Enter your policy number or name to quickly find your policy. You can use the **ADVANCED FILTERS** or the check boxes to find and select your policies. Once you have made your selection and clicked the **CHANGE SELECTION** button, you will be taken back to the Credit management page.

Filter policies by

Policy ID, policy group name or customer name

APPLY FILTER **ADVANCED FILTERS** Sort by: Name

ADVANCED FILTERS

Please select a status Please select a customer country Please select a currency

Select all listed policies **CHANGE SELECTION**

Group: ASCOTT CONSTRUCTION

Group: ASCOTT BUILDING

<input checked="" type="checkbox"/>	Customer ASCOTT BUILDING	Country Andorra	Currency EUR
	Policy ID 541170	Status Live	Renewal date 01/07/2017
<input checked="" type="checkbox"/>	Customer ASCOTT CARPENTRY	Country Andorra	Currency EUR
	Policy ID 548714	Status Live	Renewal date 01/09/2017

Group: ASCOTT HOLDING

Page 1 of 5 (1-5 of 25 items) < < 1 2 > > Show: 5

Select all listed policies **CHANGE SELECTION**

In the Selection panel you can now find your selected policies.

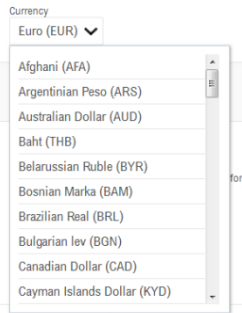
Selection

Selected policies
ASCOTT BUILDING - 541170

Currency
Euro (EUR)

SEE ALL **CHANGE SELECTION**

In the Selection panel you can also change the currency you want to see the amounts in.



Overview

The Overview section on the Credit management page shows information on Credit limits and Non payments for the selected policy or policy group.

Credit limits		Non payments		
To apply for cover, search for a buyer		To record debt, search for a buyer		
Total active	Pending decisions	Total open		
33	2	3		
Total active amount	Available cover	Debt filed	Collections	Net position
212,000	51,057,000	201,153	44,100	26,385

VIEW ALL LIMITS VIEW ALL RATINGS ANALYSE TRENDS VIEW ALL CASES ANALYSE TRENDS

Credit limits

In the Credit limits panel you can see the number of total active credit limits and credit checks, as well as the number of pending decisions. You can also see the amount of the total active cover and the amount of available cover (the difference between the total active cover and the maximum aggregated credit limit amount as shown in your policy). If you have access to policy groups you can view this information in relation to the group, at an individual policy level or for multiple policies.

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 'Cover list'. If you have more than 500 limits, you will need to apply a filter.
- VIEW ALL RATINGS** Selecting this option will take you to the 'List buyer ratings' screen in Serv@Net where you will be able to view buyer ratings on your active credit limit decisions, credit checks and/or indications.
- ANALYSE TRENDS** Selecting this option will take you to the Credit Limits dashboard in Atradius Insights.

Non payments

This panel shows the number (Total open) and amount (Debt filed) of the non payment cases you have submitted, what your buyers have paid (Collections) and what has not been paid by your buyers or by Atradius at this moment (Net position).

VIEW ALL CASES Selecting this option will take you to the 'Non payments list' in Serv@Net, where you will be able to view all of your non payment cases.

ANALYSE TRENDS Selecting this option will take you to the Policy Results dashboard in Atradius Insights.

Updates

Where the Overview panels give a view on the current status of your portfolio, the Updates section on the Credit management page provides information on recent credit limit and buyer rating changes as well as future changes to your cover.

Updates

Changes

RECENT CREDIT LIMIT DECISIONS RECENT BUYER RATING CHANGES UPCOMING CREDIT LIMIT CHANGES

Messages and events

How can we help you?

In the Help section of Atrium, you can find video tutorials for all the key functionalities. If you rather have a printed version, you can also download the attached guide.

18/05/2017 EN

Recent publications

Oil market finally approaching balance?

The price of oil has stabilised, largely thanks to OPEC's shift in policy. The market is expected to...

21/05/2017 EN

Payment Practices Barometer Western Europe 2017

The use of credit terms for B2B sales by respondents in Western Europe decreased slightly compared to 2016, stressing the challenging

21/05/2017 EN

Payment Practices Barometer Asia Pacific 2017

Nearly 90% of the survey respondents in Asia Pacific reported having experienced late payment of ...

18/04/2017 EN

1-3 of 397 < > [VIEW ALL](#)

Just click on one of the 3 quick links directing you Atradius Insights to either see:

- RECENT CREDIT LIMIT DECISIONS
- RECENT BUYER RATING CHANGES
- UPCOMING CREDIT LIMIT CHANGES

Important announcements are shared in the Messages and Events panel, such as enhancements to Atradius Atrium or our buyer rating models or events in your area.

Recent country or trade sector reports and payment practice barometers can be found under the Recent publications panel. These reports are also available on our website.

How do I look for a buyer?

Atradius Atrium revolves around buyers: your customers. Therefore the Buyer search option is the first thing that you will see. After all, to apply for credit limits or submit non payments, you need to select a buyer.

In most screens Buyer search is available at the top. When you are on a screen that does not display Buyer search, you can click on Credit management from the menu on the left or on the Atradius logo.

There are two ways to search for a buyer: Find buyer and Advanced search

Find buyer | Advanced search

The quickest way is to either Search by Atradius ID or Search by country/identifier (e.g. a Dun and Bradstreet, VAT, or a company registration number). Once Atradius Atrium has found your buyer, you will be taken directly to an overview of the buyer. This is where you can perform actions such as applying for a credit limit or submitting a non payment.

Buyer search

Search by Atradius ID Find buyer | Advanced search

7383975

OR

Search by country/identifier

Please select a country Select identifier Search for: Selected identifier and country

SEARCH

Find buyer | Advanced search

Advanced search enables you to look for a buyer with more search criteria (e.g. name or address). You will be presented with a list of buyers that most closely match your search criteria. To select the buyer click on the name in gold, this will take you to the Buyer overview.

Buyer search

Advanced search Find buyer | Advanced search

Andorra

Globex City

Address Postcode

SEARCH

If Atradius Atrium cannot find your buyer, you can click on the CREATE BUYER button at the bottom of the screen.

SORT BY: Relevance (high-low)

No buyers found, provide more information and search again.

Page 1 of 1 (0 of 0 items) < 1 >

Show: 5

CREATE BUYER

Create a new buyer

Country
Andorra

Name *
Globex

Legal type *
Business Name

Address *
Merit 362

City *
ANDORRA LA VELLA

Region

Postcode ⓘ

Telephone

Email

Website

VAT number ⓘ

National registration number ⓘ

* Mandatory fields

CANCEL SAVE CREATE BUYER

Mandatory fields are marked with an asterisk. The blue information icons give you details on country specific formats. After entering all the relevant information, you can click on CREATE BUYER. The buyer is now being created and shown.

GLOBEX Transactions | Information

Buyer details

Atradius ID 7383975	Company registration number 330774221	VAT number 700091127
------------------------	--	-------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170
----------------------------------	---------------------

Status LIVE	Currency EUR	Insurance year 01/01/2017 to 31/10/2017	Available cover 14,256,874
----------------	-----------------	--	-------------------------------

SELECT POLICY

Cover summary Non payments summary

Now that you have selected your buyer in Atradius Atrium, you can apply for cover or submit your non payment.

Buyer overview

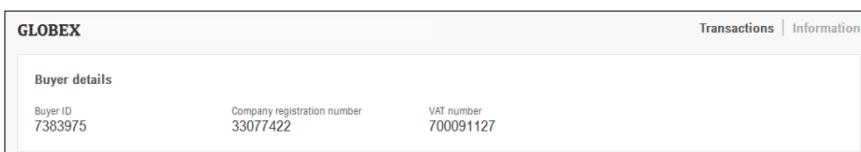
Once Atradius Atrium has found your buyer, the Credit management page transforms into a buyer overview showing the details of your buyer. The overview has two views: Transactions and Information.

Transactions | Information

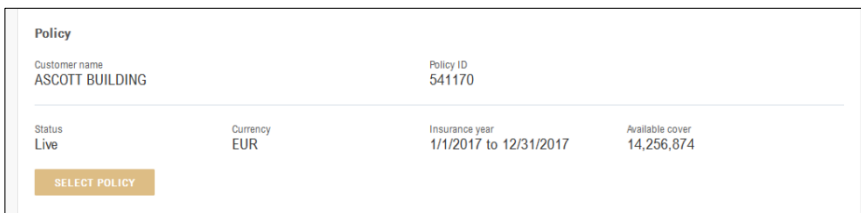


The default view, Transactions, gives you easy access to your credit limits and non payment cases for the selected buyer.

The Buyer details panel shows the buyer's most important identifiers to ensure you Atradius Atrium has found the buyer you were looking for.

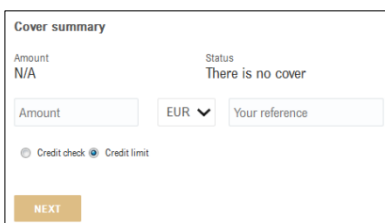


The Policy panel puts the buyer into the context of the selected policy. If you only have one policy, Atradius Atrium will automatically select and show it. If you want to apply for a credit limit or submit a non payment, simply select the required policy here.

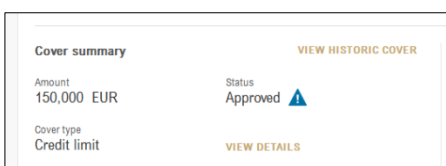


The Cover summary shows you the latest position on the cover on your buyer. The summary gives you the details in relation to the policy selected above.

If you have no cover, you can apply for it here.



If you already have cover, the Cover summary will show your existing cover for this buyer.



VIEW DETAILS brings you to the Cover details screen, which provides you with the application and decision details of your credit limit. If there are conditions attached to the credit limit decision, you

will see a blue triangle. You can find the wording of these conditions in the section Additional information and conditions. In Cover details you can also apply for additional cover, reduce or cancel cover.

Cover details for: GLOBEX

Buyer details

Buyer ID 7383975	Company registration number 33077422	VAT number 700091127
---------------------	---	-------------------------

Policy

Customer name ASCOTT BUILDING	Policy ID 541170		
Status Live	Currency EUR	Insurance year 1/1/2017 to 12/31/2017	Available cover 14,256,874

Cover

Amount 50,000 EUR	Cover status Credit limit No increase in cover	Cover ID 87849372	Your reference 12345678
----------------------	---	----------------------	----------------------------

Application		Decision	
Date 10/03/2017	Submitted by itbg442	Effect from 01/03/2017	Effect to ---
Application amount 100,000	Application terms of payment 180 DAYS	Amount 200,000	Underwritten after review
Priority Normal	Atradius can use your name if we contact the buyer N	3 Conditions	

Additional information and conditions

<table border="1"> <thead> <tr> <th>Type</th> <th>Document date</th> </tr> </thead> <tbody> <tr> <td>Other documents</td> <td>N</td> </tr> </tbody> </table>		Type	Document date	Other documents	N	<p>Conditions</p> <p>T201 the information received from you in respect of this buyer. Thank you for providing this information.</p> <p>T201</p> <p>T502 14 JUN 2017</p>
Type	Document date					
Other documents	N					

AMEND CANCEL COVER CONTACT VIEW BUYER LIST CREDIT LIMITS

When your buyer is late paying, you need to notify us or submit a claim. After selecting the buyer and your policy from the Credit management page, you can do so by clicking the SUBMIT NON PAYMENT button.

Non payments summary

There is no open case for the buyer on this policy

Notify us today if buyer has unpaid invoices with

Due date between	2/3/2017 and 2/3/2017
Debt amount exceeds	2,500 EUR

Today is the last day to submit a claim on this buyer if:

Invoices due	5/4/2016 and the buyer is still trading
Buyer has become insolvent	11/4/2016


SUBMIT PAYMENT FAILURE

When you already have filed a non payment case for this buyer with us, the Non payments summary provides an overview of what you have submitted (Debt filed), what the buyer has paid (Collections) and what has not been paid by the buyer or by Atradius at this moment (Net Position).

Non payments summary			
Debt filed	Claims paid	Collections	Net position
90,000	68,000	10,000	12,000

[VIEW DETAILS](#)

If you have access to more than one policy you may see additional information in the section All policies: Cover and non payment overview. This section will show all policies with cover or non payments on the buyer.

All policies: Cover and non payment overview				
Customer name OPTICFIBER TECH GMBH				
	Policy ID 524080	Short Term 600,000 EUR	Effect from 11/05/2017	Your reference ---
VIEW DETAILS				

If there are any other policies in your portfolio with cover on this buyer, you will find them here. Clicking the VIEW DETAILS link takes you to the details of that credit limit.

Transactions | Information

The Information view of the buyer overview provides additional information on your buyer. Here you can access information like trade sector, address details, and alternative names. When you hold a current cover on a buyer, you can also see the buyer rating and, if available, the date of the latest financial information made available to Atradius.

GLOBEX		Transactions Information	
Additional details			
Sector Joinery installation	Legal type Private limited liability company (LTD)	Foundation date 23/10/1946	Trading status Trading
Number of employees 337			
Contact			
Address MERIT 362	City ANDORRA LA VELLA	Postcode 12345	Region ---
Telephone 0987 654321	Email wecare@globex.ad	Website www.globex.ad	
THIS BUYER IS ALSO KNOWN AS ▼			
Buyer rating		Financial information	
Buyer rating 49 29/03/2017	Parent company GLOBEX HOLDING LTD	Last balance sheet date 31/12/2015	Type Non-consolidated
Rating change 6 ▼ 17/03/2017	Class 2		
Rating from single risk parent			
Related publications			
16-03-2017	EN	Andorra Trade Sectors Analyses Detailed analysis of the Andorran economy	
17-02-2017	EN	Market Monitor Number of payment failures are increasing in Andorra in the last quarter of 2016	
29-01-2017	EN	Payment Practices Barometer - Andorra 2016: Payment Practices Barometer for Andorra shows that 93% of respondents reported late payment from B2B customers over the past year.	
1-3 of 22		< >	
VIEW ALL			

The Related publications area gives you access to publications on the trade sector or the country of the buyer.

As Atradius Atrium revolves around your buyer, all actions and information concerning your buyer are combined in the Buyer overview on the Credit management page.

Cover

Applying for new cover or maintaining your existing limits can all be done directly from the Buyer overview.

How can I apply for cover?

Once you have selected a buyer and a policy, you can directly apply for new cover in the Cover summary panel on the Buyer overview. The Cover summary indicates that there is no cover.

The screenshot shows the GLOBEX interface with a 'Buyer details' section containing Atradius ID (7383975), Company registration number (330774221), and VAT number (700091127). Below this is a 'Policy' section with Customer name (ASCOTT BUILDING) and Policy ID (541170). Further down, it shows Status (LIVE), Currency (EUR), Insurance year (01/01/2017 to 31/10/2017), and Available cover (14,256,874). A 'SELECT POLICY' button is present. The 'Cover summary' panel is highlighted with a red box and shows 'Amount N/A', 'Status There is no cover', and input fields for 'Amount', 'EUR', and 'Your reference'. It also has radio buttons for 'Credit check' and 'Credit limit', and a 'NEXT' button. To the right, the 'Non payments summary' section indicates 'There is no open case for the buyer on this policy' and lists 'Invoices due' (24/04/2016) and 'Buyer has become insolvent' (24/10/2016). A 'SUBMIT NON PAYMENT' button is at the bottom.

Credit limits

The quickest way to apply for a credit limit is to:

- Enter the desired amount (*The full amount needs to be entered in thousands, e.g. enter 150,000, if 150 thousand is required.*),
- Check that the cover type Credit limit, has been selected,
- Click NEXT,

This close-up shows the 'Cover summary' form. The 'Amount' field contains '150,000'. The 'Status' is 'There is no cover'. The 'Currency' is 'EUR'. The 'Your reference' field is empty. The 'Credit limit' radio button is selected, and the 'NEXT' button is visible at the bottom.

- On the Application details screen review your input and click APPLY.

Application details: GLOBEX

Buyer details - 7383975

Policy - 541170

Review and confirm application

Cover type
Credit limit: 150,000

Amount: 150,000

Currency: EUR

Customer ref:

Cover start date: 17/05/2017

Terms of payment: 4 Months

Atradius can use your name if we contact the buyer

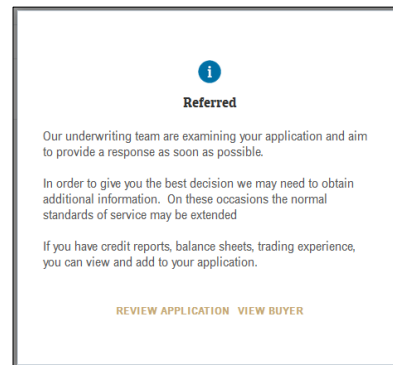
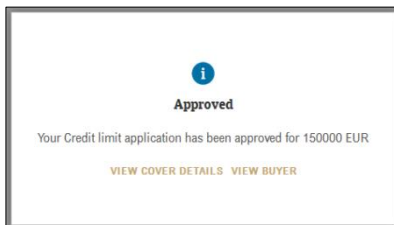
Priority: Normal High

Additional information

Add files or notes

APPLY [CONTACT](#) [VIEW BUYER](#) [LIST COVER](#)

Clicking **APPLY** will process the application immediately. Atradius Atrium gives you immediate feedback on your application.



Changing or adding additional information to your application

On the Application details screen where you can review and confirm your application, you can change the following information:

- Amount
- Currency
- Your reference
- Terms of payment
- Permission to use your name when contacting the buyer
- Priority

Documents as financial accounts and notes can be added under Additional information. Please remember that by adding notes you will not get an immediate decision.

Additional information

Add files or notes ^

Upload documents and notes

Send by

Upload Annual accounts Interim accounts Other documents

Email

Post

Notes

WARNING: you will not be able to receive an immediate decision online if you enter Notes in this box: your application will always be referred to an underwriter. You will be able to enter Notes at a later stage if necessary. Please ensure that any notes are in English.

The best thing to do is to first send in your application by clicking APPLY. If you do not receive an immediate decision, click on REVIEW APPLICATION and you can add notes on the Application details screen.

Credit checks

If credit checks have been included in your policy, you can apply for one in Cover summary as well. The quickest way to apply for a credit check is to:

- Select Credit check in the Cover summary,
- The Cover summary now displays the amount for the credit check,
- Click on NEXT,

Cover summary VIEW HISTORIC COVER

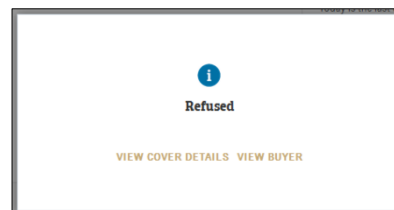
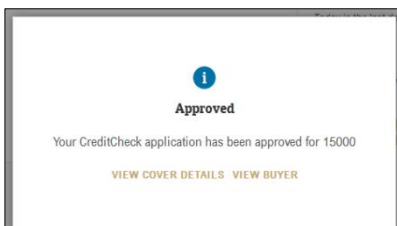
Amount: N/A Status: There is no cover

10,000 EUR

Credit check Credit limit

NEXT

- Your application is being processed immediately and displays the result in a message.



Please remember:

- When you apply for a credit limit, the full amount needs to be entered in thousands, e.g. enter 150,000, if 150 thousand is required.
- You will not be able to get an immediate decision after adding notes on your application.

How do I change or cancel my cover?

In the Cover details screen you can make amendments to your cover.

Cover details for: GLOBEX

Buyer details - 7383975

Policy - 541170

Cover

Amount	Cover status	Cover ID	Your reference
50,000 EUR	Credit limit Approved	476526580	12345678

Application

Date	Submitted by	Decision	Decision date	Effect to
29/05/2008	me		29/05/2008	---
Application amount	Application terms of payment	Amount		
50,000	0	50,000		
Priority	Atradius can use your name if we contact the buyer			
Normal	N			

Additional information and conditions

AMEND CANCEL COVER CONTACT VIEW BUYER LIST CREDIT LIMITS

- If you no longer need cover on this buyer, simply click the CANCEL COVER button. Your cancellation will be processed by Atradius.
- To increase or reduce your cover amount, just change the amount and click the AMEND button. Your request will be processed by Atradius.
- You can also update your reference and save it by clicking the AMEND button.

Changing a credit check to a credit limit

When you have a credit check for a certain buyer and trade picks up with this buyer, the credit check that you have in place may not suffice anymore. In that case you can change the amount in the Cover details screen of the credit check and click AMEND. You will then be taken to the Application details screen where you can review your changes and submit your application.

Cover details for: GLOBEX

Buyer details - 7383975

Policy - 541170

Cover

Amount	Cover status	Cover ID	Your reference
15,000 EUR	Credit check Approved	7484125	

Application

Date	Submitted by	Decision	Decision date	Effect to
31/10/2007	me		31/10/2007	---
Application amount	Application terms of payment	Amount		
		30,000		

Additional information and conditions

AMEND CANCEL COVER CONTACT VIEW BUYER LIST CREDIT LIMITS

Converting an indication into a credit limit

If your policy offers indications, you can convert screen an indication into a credit limit decision by clicking the CONVERT COVER in the Cover details. Your application will be processed.

Cover details for: GLOBEX

Buyer details - 7383975

Policy - 541170

Cover

Amount	Cover status	Cover ID	Your reference
50,000 EUR	Indication Partially approved	78946132456	12345678

Application

Date	Submitted by	Decision	Decision date	Effect to
06/03/2017	me		06/03/2017	---
Application amount	Application terms of payment	Amount		
150,000	5 MONT	50,000		
Priority	Atradius can use your name if we contact the buyer	3 Conditions		
Normal	N			


Additional information and conditions

AMEND CONVERT COVER CANCEL COVER CONTACT VIEW BUYER LIST CREDIT LIMITS

Where can I see my cover?

Once you have selected a buyer and a policy, the Cover summary on the buyer overview gives a synopsis of your cover.

Cover summary [VIEW HISTORIC COVER](#)


Amount	Status
150,000 EUR	Approved 
Cover type	VIEW DETAILS
Credit limit	

It shows the amount of the decision, its status and type. In this example there is an approved credit limit in place for 150,000 euro. The blue triangle indicates that there are conditions attached to this limit. The conditions themselves can be found on the Cover details screen. VIEW HISTORIC COVER shows you any past changes of your cover.

Below the Cover summary you find a list of other policies in your portfolio with cover on the same buyer.

All policies: Cover and non payment overview

Customer name
OPTICFIBER TECH GMBH

	Policy ID	Short Term	Effect from	Your reference
	524080	600,000 EUR	11/05/2017	---

[VIEW DETAILS](#)

The VIEW DETAILS link takes you to the Cover details screen. Here you find all details of the selected credit limit. The blue triangle indicates that there are conditions attached to your cover. You can view these conditions by expanding the Additional information and conditions section. From the Cover details screen you can also amend your cover.

Cover details for: GLOBEX

Buyer details ^

Buyer ID 7383975	Company registration number 33077422	VAT number 700091127
---------------------	---	-------------------------

Policy ^

Customer name ASCOTT BUILDING	Policy ID 541170		
Status Live	Currency EUR	Insurance year 1/1/2017 to 12/31/2017	Available cover 14,256,874

Cover

Amount 50,000 EUR	Cover status Credit limit No increase in cover	Cover ID 87849372	Your reference 12345678
----------------------	---	----------------------	----------------------------

Application

Date
10/03/2017

Submitted by
itbg442

Application amount
100,000

Application terms of payment
180 DAYS

Priority
Normal

Atradius can use your name if we contact the buyer
N

Decision

Effect from
01/03/2017

Effect to

Amount
200,000

Underwritten after review

3 Conditions

Additional information and conditions ^

Documents	Document date	Conditions
Other documents	N	T201 the information received from you in respect of this buyer. Thank you for providing this information.
		T201
		T502 14 JUN 2017

AMEND
CANCEL COVER
CONTACT
VIEW BUYER
LIST CREDIT LIMITS

Where can I find a list of my cover?

To obtain a list with your cover Atradius Atrium provides you with a Cover list. You can select one or multiple policies or policy groups, a currency or apply filters to fine-tune the list.

Selection

Selected policies
All policies

Currency
Euro (EUR) CHANGE SELECTION

Cover list

REQUEST REPORTS VIEW REPORTS

Buyer ID, buyer name or customer reference.

APPLY FILTER ADVANCED FILTERS Sort by: Buyer name

Group by country name

The number of credit limits for the selected policies exceeds 500.
You can export your cover or adjust your filters to display a manageable list.

The Cover list only displays up to 500 credit limits. By using the selection options or the filters you can limit the number of limits. The Advanced filters enable you select on cover type, amounts, dates and countries.

Cover type
 Credit check
 Credit limit
 Indications

Cover amount
 Full / fixed / partial
 Zero / negative
 Referred application

Filter by
 Decision date
 Application date

From date:
 To date:

Co-Insured & Affiliates

Please select one or more buyer countries

[CLEAR ALL COUNTRIES](#)

Abu Dhabi (UAE) Afghanistan Ajman (UAE) Albania
 Algeria American Samoa Andorra Angola
 Anguilla Antarctica Antigua & Barbuda Argentina
 Armenia Aruba Australia Austria
 Azerbaijan Bahamas Bahrain Bangladesh

The Cover list shows your selected cover with a snapshot of each limit. The [VIEW DETAILS](#) link takes you to the Cover details page of that limit.

Selection

Selected policies: All policies Currency: Euro (EUR) [CHANGE SELECTION](#)

Cover list

[REQUEST REPORTS](#) [VIEW REPORTS](#)

Buyer ID, buyer name or customer reference. [APPLY FILTER](#) [ADVANCED FILTERS](#) Sort by: Buyer name

Group by country name

VAKMAATSCHAPPIJ NV			
25,000 EUR	Buyer country Belgium	Buyer ID 3396960	Customer ref ---
VIEW DETAILS	Cover type Credit Limit	Effect from date 17/05/2017	Policy 528763
	Linked organisation ---	Buyer rating 56	
VERPAKKINGEN GROEP NV			
---	Buyer country Netherlands	Buyer ID 5291466	Customer ref ---
VIEW DETAILS	Cover type Credit Limit	Effect from date 08/05/2017	Policy 580051
	Linked organisation ---	Buyer rating 37	
GLOBEX S.A.R.L.			
3,600,000 EUR	Buyer country Netherlands	Buyer ID 3981957	Customer ref ---
VIEW DETAILS	Cover type Credit Limit	Effect from date 11/05/2017	Policy 664796
	Linked organisation ---	Buyer rating 28	
SPT ELECTRONIQUE S.A.			
0 EUR	Buyer country Luxembourg	Buyer ID 8670689	Customer ref ---
VIEW DETAILS	Cover type Credit Limit	Effect from date 17/05/2017	Policy 524080
Conditions	Linked organisation ---	Buyer rating N/A	
MICHEL LEGRAND S.A.			
25,000 EUR	Buyer country Luxembourg	Buyer ID 7900952	Customer ref ---
VIEW DETAILS	Cover type Credit Limit	Effect from date 17/05/2017	Policy 524686
Conditions	Linked organisation ---	Buyer rating N/A	

Page 1 of 7 (1-6 of 33 items) [K](#) < 1 2 > [X](#) Show: 5

If you want to export your limits to use them in Excel for instance, you can go to Atradius Insights where you can export your limits from one of the credit limit tools. In the future you will be able to export your limits directly from Atradius Atrium.

My policies

The My policies option in the menu on the left of your screen gives you access to detailed information on your policies. To see your policy details, update your contacts, submit declarations, or view invoice information you will still be taken to Serv@Net.

The screenshot shows the Atradius web application interface. At the top, there is a navigation bar with the Atradius logo and user information (Welcome, John Williams). Below the navigation bar, there is a sidebar with 'Credit management' and 'My policies' (highlighted). The main content area is titled 'My policies' and contains a search bar for 'Policy name or ID', an 'APPLY FILTER' button, and 'ADVANCED FILTERS' for status, customer country, and currency. A list of policies is displayed, including 'ASCOTT BUILDINGS LTD' and 'ASCOTT CARPENTRY LTD'. A 'MORE' dropdown menu is open, showing options like 'REQUEST DECLARATION REPORT', 'LIST DECLARATIONS', 'SAVED DECLARATIONS', 'INVOICE REPORT', 'LIST INVOICES', 'LIST QUESTIONNAIRES', 'SAVED QUESTIONNAIRES', 'AGGREGATES', and 'REQUESTED REPORT'.

On the top of the screen, you can select a policy by policy name or number. To fine-tune your selection by policy status, customer country or currency you can use the ADVANCED FILTERS. Your search results are by default listed by name in ascending order; you can also sort the list of policies by renewal date. You will be presented with the options below for all policies that you are authorised to access:

VIEW MY POLICY

This area contains policy details, such as detailed information relating to your policy modules and conditions

CHANGE POLICY CONTACT DETAILS

All contacts for your company are listed here. You can amend your contact details or add new contacts from within this area

RECORD DECLARATION

This link will take you to the 'Record declaration' form in Serv@Net, from where you can submit your declarations as usual

MORE

REQUEST DECLARATION REPORT

Enables you to get a printed report of all the declarations you have submitted

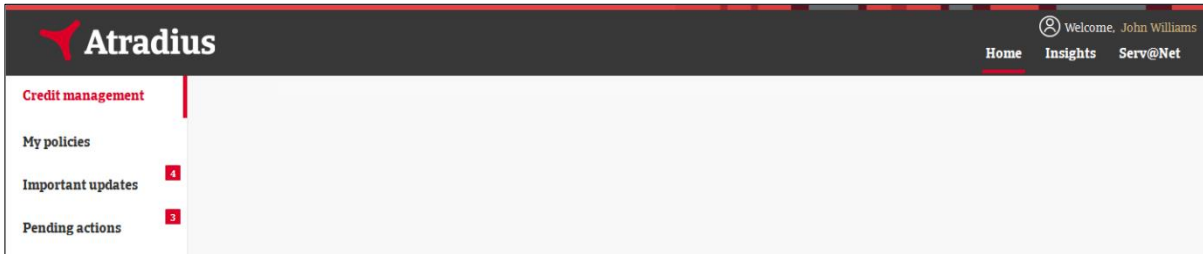
LIST DECLARATIONS

Shows you a screen view of all the declarations you have submitted

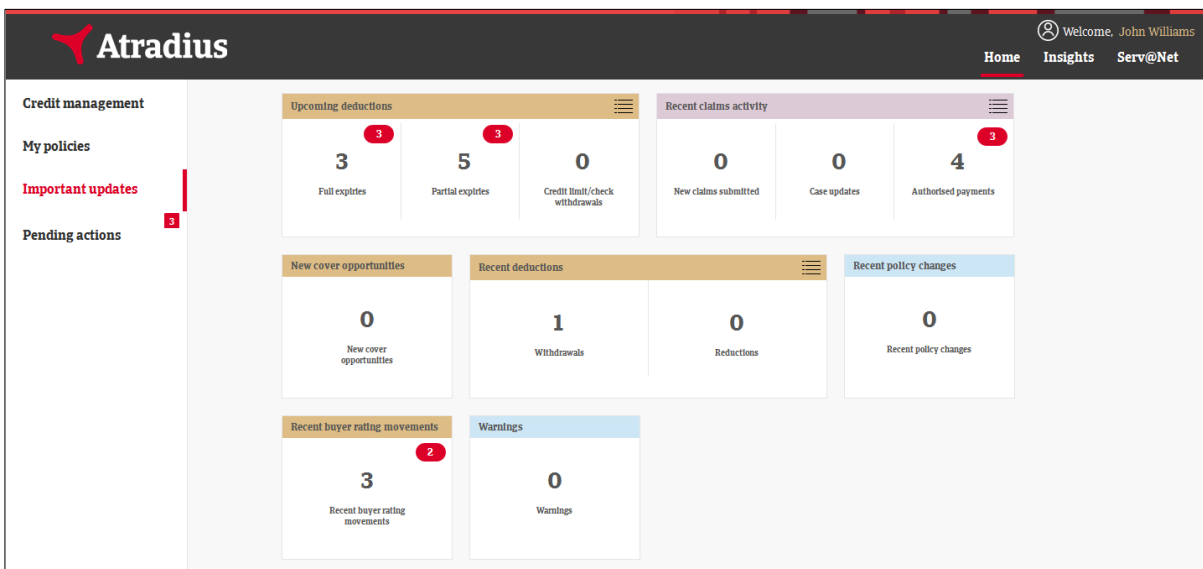
SAVED DECLARATIONS	If you have saved a declaration before submitting it to Atradius you can access the saved information by selecting this option
INVOICE REPORT	This option allows you to request a printed report of all the invoices we have sent you
LIST INVOICES	This option allows you to see all the invoices for the policy via the list invoices screen in Serv@Net
LIST QUESTIONNAIRES	This option gives access to the 'List questionnaires' screen in Serv@Net (only available for policies with special annual turnover declarations)
SAVED QUESTIONNAIRES	This option allows you to read and review questionnaires that you have recorded and saved in Serv@Net
REQUESTED REPORT	This option allows you to read and export reports that have been requested in Serv@Net

Important updates

You can view important updates concerning your policy, such as policy or cover amendments by clicking on Important updates in the menu on the left. The red badge next to Important updates indicates if there are any new items that you have not seen yet.



The updates are organised in different panels on a dashboard. Also on the dashboard the red badges show the number of updates you have not seen yet.



In the example shown above there are 11 new updates, 3 of which relate to credit limits that will fully expire, 3 relate credit limits that will partially expire, 2 relate to buyer rating movements, and 3 to claims that have been paid.

After viewing updates the red badge disappears. Viewing an update however does not change the black number in the panel.

The Important updates are also being shown as information alerts in Serv@Net. Deleting an information alert in Serv@Net will decrease the black number in the panel on the Important updates dashboard.


A simple click on a panel provides you with the list of updates. You can select by buyer name, policy number, customer name, country or description to find specific updates.

[BACK](#)

Recent claims activity - Authorised payments

Filter alerts by


Please enter a buyer name, policy ID, customer name, country or description



3981957 - GLOBEX S.A.R.L.

Description
Your claim payment has been authorised


[VIEW DETAILS](#) [SHARE](#)



3981957 - GLOBEX S.A.R.L.

Description
Your claim payment has been authorised


[VIEW DETAILS](#) [SHARE](#)



6712300 - WHULAN ELECTRONICS

Description
Your claim payment has been authorised

[VIEW DETAILS](#) [SHARE](#)



6712300 - WHULAN ELECTRONICS

Description
Your claim payment has been authorised

[VIEW DETAILS](#) [SHARE](#)

Page **1** of 1 (1-4 of 4 items) [<](#) [1](#) [>](#) Show: 5 ▼

The [VIEW DETAILS](#) link takes you to Serv@Net where you can see the details of the selected update. You can easily share the update via email by clicking [SHARE](#).

Besides recent claims activity, policy changes, deductions and changes in your buyer ratings you can also find updates for future deductions and opportunities for new cover.

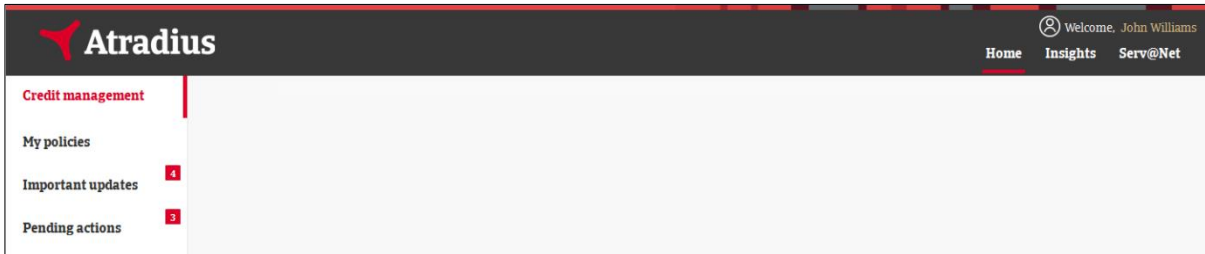
Some topics have more than one panel. If you want to view the updates for all panels of a specific topic, for example Upcoming deductions, you can click on the list icon next to the title.



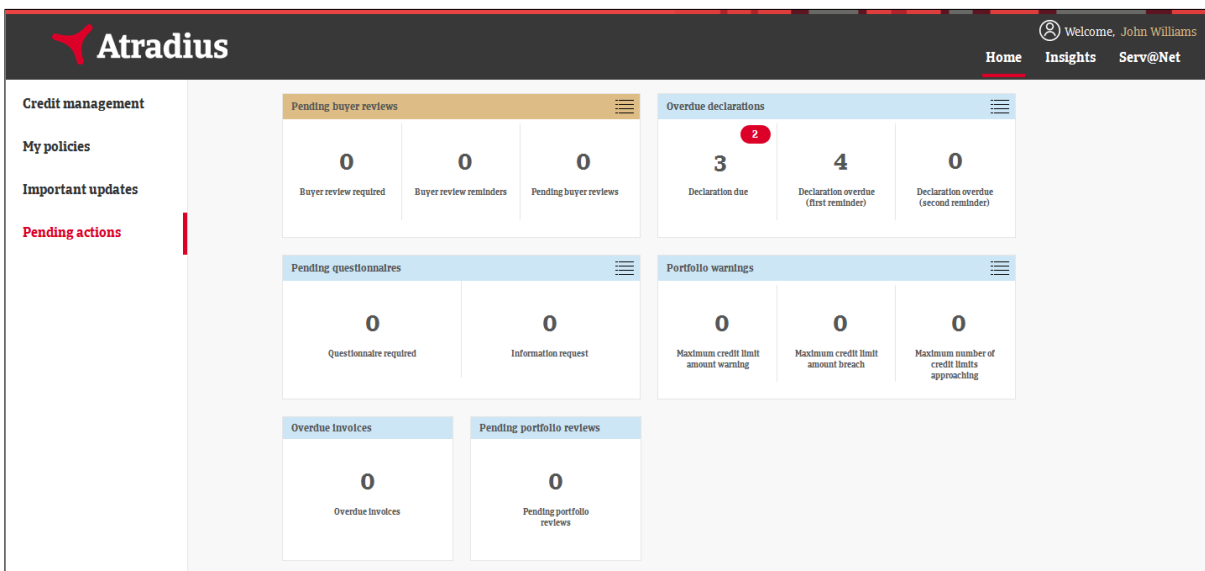
This will give a list of all updates for that topic. Again you can use the filter to select specific updates.

Pending actions

Pending actions show items where something is required from you. The action alerts from Serv@Net, are now accessible as pending actions in Atradius Atrium. The red badge next to Pending actions indicates if there are any new items that you have not seen yet. You can view your pending actions by clicking on Pending actions in the menu on the left.



The actions are organised in different panels on a dashboard.



- The red badges on the dashboard show the number of actions you have not seen yet.
- The black numbers in each of the panels show the number of actions that you still need to perform. Once you completed an action, the black number decreases.


A simple click on a panel provides you with the list of actions. You can select by buyer name, policy number, customer name, country or description to find specific actions.

BACK

Overdue declarations - Declaration overdue (first reminder)

Filter alerts by


Please enter a buyer name, policy ID, customer name, country or description



Description
Please submit your declaration.

[VIEW DETAILS](#) [SHARE](#)


541170 - ASCOTT BUILDING



Description
Please submit your declaration.

[VIEW DETAILS](#) [SHARE](#)


587413 - OPTICFIBER TECH GMBH



Description
Please submit your declaration.

[VIEW DETAILS](#) [SHARE](#)

541170 - ASCOTT BUILDING



Description
Please submit your declaration.

[VIEW DETAILS](#) [SHARE](#)

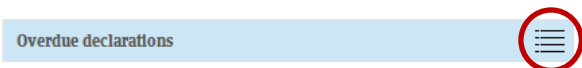
587413 - OPTICFIBER TECH GMBH

Page 1 of 1 (1-4 of 4 items) [<<](#) [1](#) [>>](#) Show: 5

The VIEW DETAILS link takes you to Serv@Net. Here you can see the details of the selected action and perform the required action. Remember that your insurance cover may be at risk, if you do not follow up on pending actions.

You can also easily share the action via email by clicking SHARE.

Some topics have more than one panel. If you want to view the actions for all panels of a specific topic, for example Overdue declarations, you can click on the list icon next to the title.



This will give a list of all actions for that topic. Again you can use the filter to select specific actions.



Please remember:

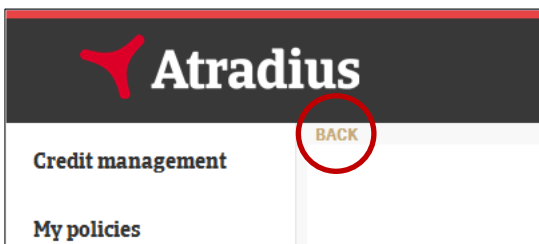
- If you select to view any of these actions, they will be displayed and the number in the red badge will be reduced. This doesn't mean the action has been performed.
- Only after performing an action the black number on a panel will decrease.
- Your insurance cover might be at risk if you do not follow up on any pending action.

Useful tips

If you want to have **more items showing** on one page than the default setting of 5, you can select the Show button and select one of the other options.



To **go back one page**, click on BACK at the top of the page just below the Atradius logo.



Atradius Atrium uses several **icons** to emphasise certain feedback.



Gives you feedback on your application.



Conditions are attached to your cover. You can view them on the Cover details page under Additional information and conditions.



Additional help or explanations are available.



To submit your application for cover, make sure you review and confirm your application.



Unfortunately it is not possible to finish your application, please use the alternative way that is described in the message.

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

Atradius Atrium works optimally with the following **system requirements**.

- Devices: PC, Mac and Tablets.
- Minimum Screen Resolution: 1024 x 768.
- Optimal Screen Resolution: 1440 x 900 and above.
- Optimal Browser Versions: Firefox Version 31 and above.
Chrome version 42 and above
Internet Explorer 11 and above
Safari 7 and Safari 8.x.
- Cookies and JavaScript must be enabled.
- Operating system and browser language settings must be the same.

