



CreditWatch - Risk Monitoring Service

An early warning that could save you a fortune

CreditWatch is a risk monitoring service, it monitors any UK company of your choice and alerts you as soon as a critical event occurs. The change may represent good as well as bad news. But what could you do if you receive negative news?

If you receive negative news

- reduce a customer's credit limit
- lessen exposure with a supplier
- exploit a competitor's bad results

Credit management is also about capitalising on positive change where you might consider:

- increasing a customer's credit limit
- maximising a supplier's contract period and discount option
- informing marketing of a competitor's increased market share
- alerting sales to positive opportunities

How can you receive CreditWatch?

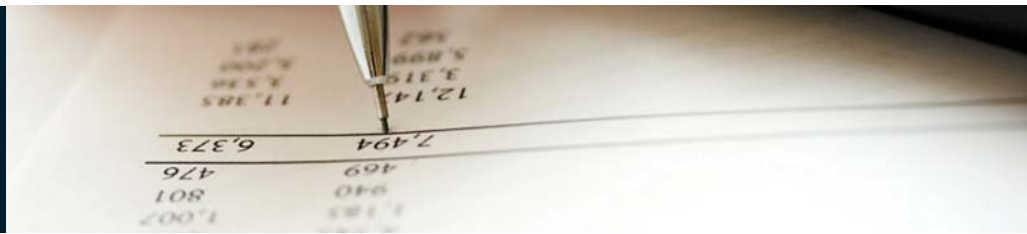
As soon as one of 30 critical events takes place, we will send you a message by email or by our online message facility.

Although the service covers over 30 events, you can choose a selection of events to suit your business needs. Simply advise us and we will customise this service for you.

Who should you monitor with CreditWatch?

Most companies have 80% of their business stemming from 20% of their customers (Pareto's Law), therefore these critical customers should be placed on CreditWatch as a minimum.

Apply Pareto's Law also to your purchase ledger and ensure you monitor the 20% of suppliers who represent 80% of your risks. Finally, liaise with sales/marketing and monitor all important competitors and major prospects.



Choice of Services

Two cost-effective levels of CreditWatch are available to enable you to monitor the status of your UK customers, suppliers and competitors. All monitoring services, subscription per company record, is for a 12-month period and includes the cost of all messages. You will also receive a reminder when a renewal is due.

CreditWatch 1	Example
Notifies you of the change that has occurred.	<p>CreditWatch 1 message: supplied on 21 September 2010</p> <p>Client Reference: Ledger number 5984/NM</p> <p>Registered Number: 00000000</p> <p>Subject: ANY COMPANY LTD</p> <p>Event: CreditWatch message - County Court Judgment</p> <p>Message: County Court Judgment registered 07/09/10 against Any Company Ltd For GBP 8521</p> <p>*** End of report on ANY COMPANY LTD</p>
CreditWatch 2	Example
Notifies you of the change that has occurred plus informs you of the latest Credit Rating, Risk Category and Monthly Credit Guide.	<p>CreditWatch 2 message: supplied on 21 September 2010</p> <p>Client Reference: Ledger number 5984/NM</p> <p>Registered Number: 00000000</p> <p>Subject: ANY COMPANY LTD</p> <p>Event: CreditWatch message - County Court Judgment</p> <p>Message: County Court Judgment registered 07/09/10 against Any Company Ltd For GBP 8521</p> <p>PREVIOUS RATING: 1A Monthly credit guide: GBP1000000</p> <p>CURRENT RATING: 1B Monthly credit guide: GBP750000</p> <p>PREVIOUS RISK CATEGORY: LOW RISK</p> <p>CURRENT RISK CATEGORY: LOW RISK</p> <p>*** End of report on ANY COMPANY LTD</p>

Examples of events covered by CreditWatch

Critical Business/Press News	Winding Up Petition Presented
Meeting of Creditors	Debt Placed for Collection
New Accounts Filed at Companies House	County Court Judgment
Change of Name	Director Resignation
New Accounts Available on Graydon Database	Change of Registered Office Address
Dissolution Notice	Holding Company Change
Receiver Appointed	Liquidation
Termination of Activity	Ultimate Holding Company Change

www.graydon.co.uk

GRAYDON
credit risk intelligence

Graydon UK Limited, Hygeia Building, 66 College Road, Harrow, Middlesex HA1 1BE
Tel +44 (0)20 8515 1400 Fax +44 (0)20 8515 1499 email mail@graydon.co.uk