



ePatrol® Ledger Management

Everyday, you must decide how much credit to give to a client or when you should re-adjust your credit policy.

ePatrol is a unique online B2B ledger management service that automatically does that for you by combining your ledger data with up-to-date Graydon credit ratings and key financial data in one.

With ePatrol, at the press of a button you can:

- Know exactly how much credit you can safely allow to every client on your ledger
- Download analysis and reports that show you all you need to know in an easy-to-read format. For instance, how risk is distributed across your portfolio; who are your 'riskiest' or best customers; your aggregated exposure across risk categories
- Monitor changes on all your clients. All critical events and rating changes are listed at a glance, helping you to focus on what really matters
- Have your database updated automatically with up-to-the-minute credit report information
- Split and analyse your portfolio by sub-ledgers
- Obtain the 'Risk Factor' of each of your sub-ledgers and portfolio as a whole. Risk Factor is unique to ePatrol and an aggregated measurement of risk ranging from 1 (low risk) to 100 (high risk)
- Get up-to-date, comprehensive information when you need to take your initial decision
- Know in advance when a customer is likely to become a 'payment' problem

Be up-to-date

Everyday – constantly – we update our records. We have in excess of 6 million UK limited companies and unincorporated businesses on our database.

This is one of the largest databases in existence – but more importantly ePatrol is the only online ledger management tool that is dynamically updated 24/7.

Whenever you log-in, whatever information you can possibly need is there, on your screen, right up-to-date. And we understand what matters most to you. We monitor any changes in rating, as well as "critical" events that affect credit risk, including:

- New accounts filed at Companies House
- Receiver appointed
- Winding-up petition presented
- Meeting of creditors
- County Court Judgments

What's more, this information comes to you in the most timely manner possible. If any of these critical events occur to any of your clients, or if there is a change in their credit rating, ePatrol flags this, warning you of any potential problems so that you can immediately adjust your credit limits or arrange a quicker collection.



Spot opportunities

At the press of a button you can see who are the less risky customers with good financial strength and where you can advance more credit. You might only be allowing up to £10,000 credit to a customer. Our monthly credit guide might suggest you could extend it to £50,000. ePatrol shows the "gap" which can be exploited – and you know that more credit almost invariably means more sales.

Analyse by ledger

As well as being able to analyse your entire portfolio, you can split your portfolio into sub-ledgers. By doing so you can analyse risk, ratings, credit limits etc for each of your ledgers. For example, you can segment by internal divisions, sales territory or product category, and by doing so better gauge the risk / performance of each business unit.

Recognised and approved

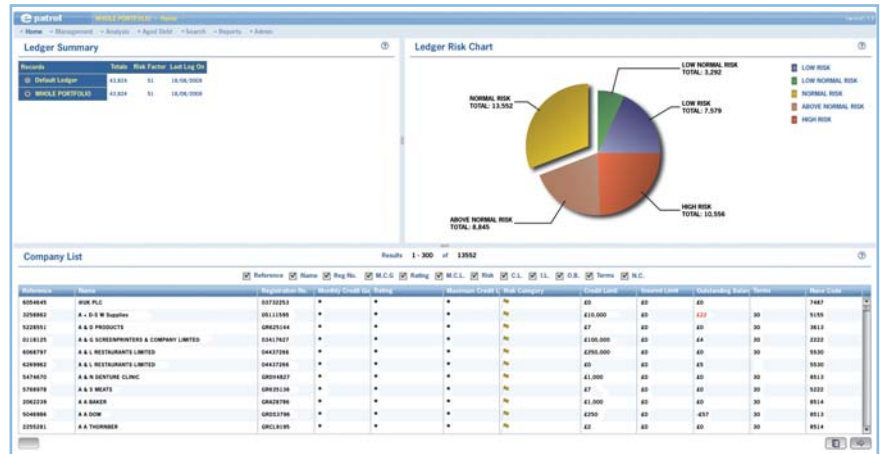
ePatrol is endorsed by all major credit insurers. Whether you insure your trade risk or not, you can rely on ePatrol as the most effective ledger management tool.

We find ePatrol has assisted us in many ways in supplying the information needed to make a decision when adopting credit limits. It is well worth every penny paid.

Peter Wiltshire, Credit Controller, Delamode PLC

Fast and easy implementation

Accessible securely via the Internet. It typically takes less than 7 working days to implement ePatrol for your business / credit control department.

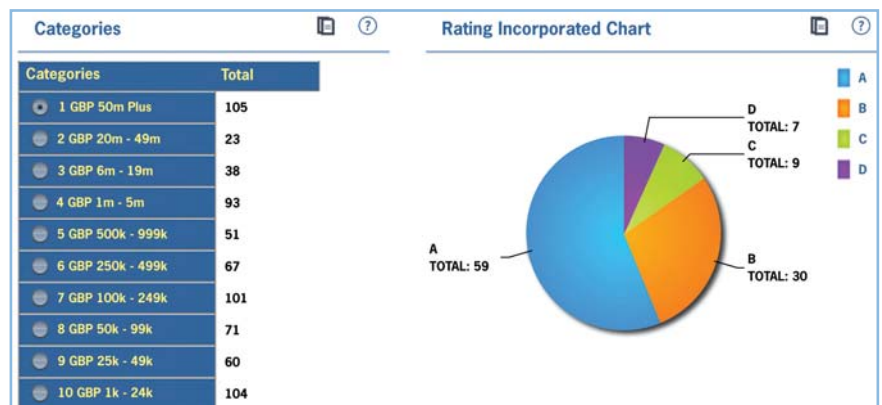


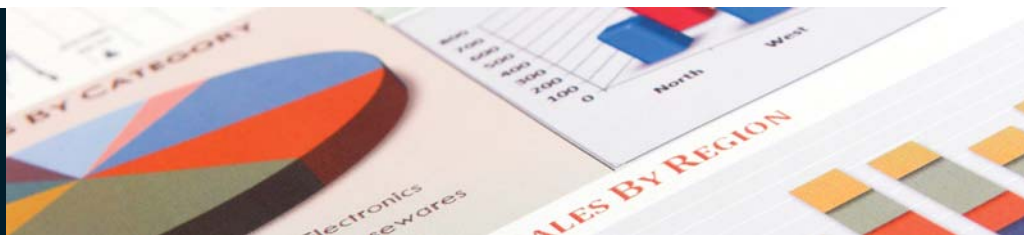
When you log into ePatrol, you are instantly given a ledger summary, showing a breakdown of your portfolio, split into sub-ledgers (if applicable). It shows the size of your portfolio and classifies it into five risk categories, ranging from low risk to high risk.

ePatrol Risk Overview

Customer Count matrix

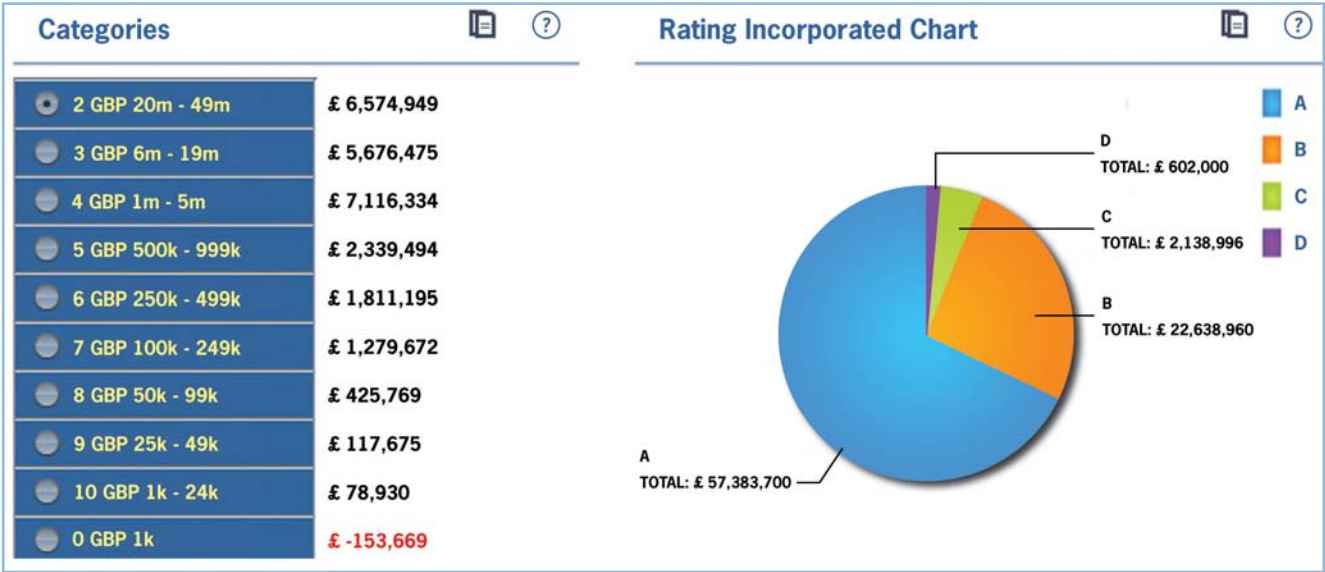
Select one of the categories that analyse your portfolio. Here you can see the Customer Count matrix – summarised by Graydon Rating and Financial Strength. You can 'drill-through' each cluster to see the specific list or more detail per customer.





Optimum Rating Matrix

The Optimum matrix is a valuable tool that looks at all of the clients on your ledger split into the Graydon Credit Ratings and calculates the difference between the combined recommended Monthly Credit Ratings and what you are actually giving as credit. It highlights within each rating where you are extending more credit than recommended, or alternatively where you could offer more credit. You are able to 'drill-through' each grouping to obtain more detail quickly and easily.



By continually updating all our accounts on ePatrol, we have been able to reduce our bad debt write offs by 50%. The daily alerts notify us of any problems with accounts and allow us to take immediate action thus reducing the debt that prior to ePatrol we would have incurred. Sales have increased due to the accessibility of changes in credit limits. This function has allowed us to offer extended credit, where prior to ePatrol, credit limits were increased / decreased annually and were dependent on information being placed in the public domain.

Katherine Bailey, Credit Manager, QMH UK Ltd

I find the ePatrol service excellent value for money. It helps us as a company to monitor our customers credit ratings and gives us very up to the minute information regarding their status. The information has without a doubt reduced our risk and exposure. I have yet to see another service that offers such good value for money.

Sue Patton, Credit Manager, Scania (Great Britain) Ltd.

You too can have access to 'ePatrol'.
 To arrange a free demonstration or to receive more information email us at: mail@graydon.co.uk or call us on: **020 8515 1410**

www.graydon.co.uk



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