



XSellence® Credit Management Solution

Automating your B2B decisioning solutions

XSellence® is a modular, credit-decisioning system designed to integrate with your credit management and application processing systems. It uses the same checks and processes as manual systems but automates typically 70% of decisions - leaving you to focus on the borderline applications which require further investigation. It also ensures consistency and reliability, determining that the right decision is made for every transaction.

What XSellence does

Manual processing can be very time-consuming; credit ratings, limits and CCJs histories need to be reviewed before you can make a decision. Most of these decisions are clear-cut - a flat 'no' (or 'refer') for high-risk applications and a fast 'yes' for the safe ones.

These decisions account for around 70% of credit applications which, if handled manually, put a huge strain on resources. Then, once the application is approved, comes the big question: how much credit to give? This also ties up skilled resource. Yet it needn't. XSellence automates it, the process takes seconds so you can handle more applications in less time.

XSellence in greater detail

XSellence functions invisibly as far as you and your customers are concerned, due to a real-time exchange with Graydon's UK database of over 6 million records.

It instantly matches applications to our database, which is dynamically-updated 24/7, and returns a credit decision based on your decision model with supporting data and a recommended credit limit. All in seconds.

An enterprise-wide solution

The XSellence solution is scalable and reliable. The 'transaction log' provides on-demand reporting with highly accurate results that will improve communication and ultimately increase your profit margin. Truly an enterprise-wide solution, XSellence is designed to enable business and financial executives, marketing/sales personnel and IT professionals to optimise your eBusiness and offline credit performance with better and faster decision-making.

What Graydon can do for you

Reduce the uncertainty of doing business by providing you with a complete, differentiated and high-quality package of credit risk management services.



With Graydon you will be able to:

- Make informed decisions
- Have continuous access to vital information on the companies and businesses you are dealing with
- Vet new account applications
- Monitor existing account applications
- Manage your credit portfolio more effectively

In such a fast moving and volatile industry, it is important to constantly meet the demands of your customers. By implementing Graydon's XSellence® solution Computer 2000 has been able to move a very tried and tested manual based approach to obtaining, assessing and processing credit applications to that of a fully automated function. In turn they have been able to utilise the time efficiency savings more wisely by concentrating their efforts on minimising the risk within their portfolio whilst maximising their customers' true potential.



Behind XSellence® is Graydon

Over the years we have invested time and resources in building and perfecting solutions for commercial credit information and credit management. As a result, Graydon now ranks as one of Europe's leaders in this field.

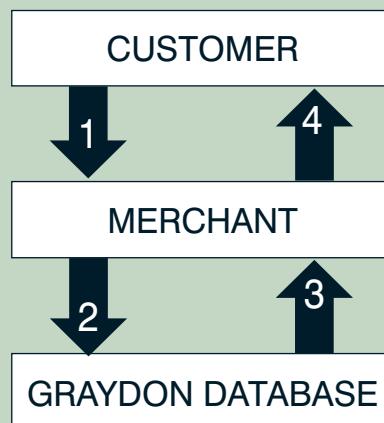
Our databases are kept up-to-date through a dynamic information process, providing you with easy access to over 80 million credit reports, covering businesses in more than 190 countries worldwide.

We provide a complete package of high-quality services that aid international trade and facilitate successful business transactions, prevent commercial fraud and reduce credit risk.

Graydon's pedigree

- Owned by Coface, Atradius and Euler Hermes, Europe's leading credit insurance organisations
- International network of offices, branches, partnerships and alliances worldwide
- Specialist services in credit risk management, credit scoring and web-based decisioning solutions

The XSellence® process



- 1 Application for Credit / Purchase Order sent from the customer to the merchant.
- 2 Credit check on the customer immediately requested by the merchant to the Graydon database.
- 3 The merchant receives an immediate response from Graydon with the result of the credit check.
- 4 The merchant responds to the customer with confirmation or rejection within minutes of application.

www.graydon.co.uk

GRAYDON
credit risk intelligence

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