

Get to know a component of EOS Effect here:

# DDMonitor

Deutscher Debitoren Monitor



## Imagine the following situation:

You have a very broad client portfolio. Most of your customer relationships fall in the 'excellent to unremarkable' category, but there are a few customers with payment difficulties, perhaps even some bad debts. Even if this has not yet occurred in your business relationships, you need to keep an eye on those critical customers – a task that can prove to be a challenge for credit managers. Is a particular late payment simply the result of a temporary cash flow problem or is it an indication that your customer is in serious financial difficulties? Wouldn't you like to know in good time?

## Your objective – our task

Your objective is not only to know how creditworthy your top customers are, but to keep an eye on your entire client portfolio using external, reliable information. You also want to optimize your monitoring costs and, ideally, improve your risk protection at the same time. Are these two things mutually exclusive? Not necessarily! With DDMonitor you can achieve both.

## We'll accompany you along your road to success

You know how it is: for new clients you obtain a credit report and for larger contracts you might take out commercial credit insurance. But what about those existing customers who fall through the net because they are not really A-list customers and because they have been good payers in the past? For them you tend to rely on your own

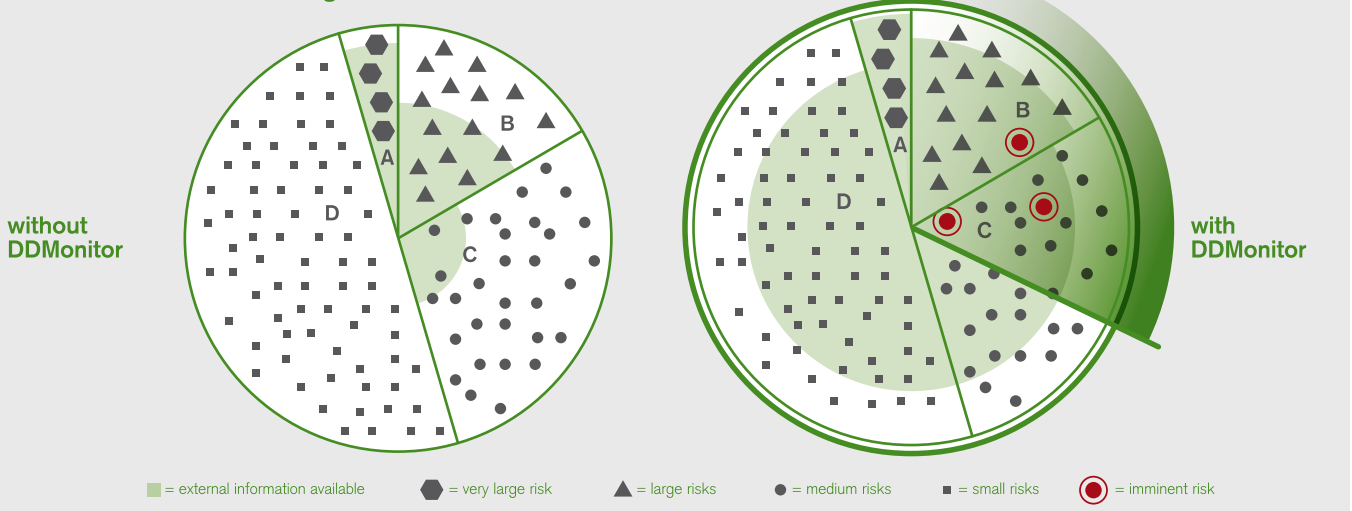
payment behaviour records instead of keeping tabs on them with external information. To close this monitoring gap you need information that is comprehensive, reliable, affordable and timely. Like a radar screen, DDMonitor gives you almost total transparency regarding potential risks, i.e. your customers' credit standing, and gives you much greater decision-making security. Your radar covers your entire client portfolio, enabling you to take action where action is necessary.

## We'll give you the reasons for this success

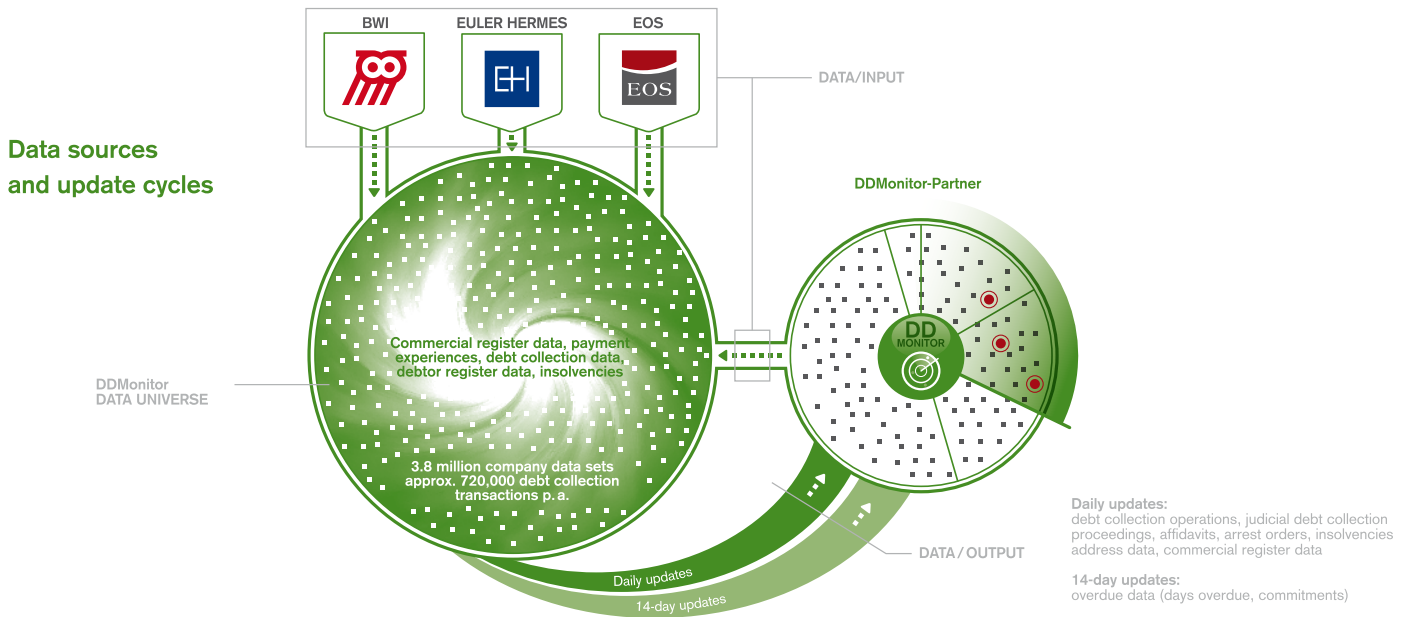
DDMonitor [*Deutscher Debitoren Monitor*] automatically pools knowledge from various credit-related data sources in a database. Intelligent and systematic networking of the sources makes for an optimum information base.



### Information and risk management



DDMonitor – powered by EOS, Bürgel Wirtschaftsinfos (BWI) and Euler Hermes.





### **Access to the largest German debt collection database including early-warning system**

DDMonitor provides credit agency elements (register data elements) combined with payment experience and debt collection data from all DDMonitor partners. The quantity, quality and intelligent linking of the data sources builds a comprehensive picture of your customers' credit standing. This gives you an effective radar and early-warning system on which to base your operational decisions.

### **Greater efficiency through management by exception**

DDMonitor draws your attention specifically to those customers requiring action. Credit managers dealing with a large number of risks will see particular benefits from being able to focus their knowledge and experience on those areas where they are actually needed and urgently required.

### **Credit management is relationship management**

The risk of non-payment is not only identifiable, but now has a name attached to it. Use this knowledge to approach the company in question in good time; use it constructively and build trust. This will generally have a lasting positive effect on your business relationships.

### **Better controls – sound credit decisions**

DDMonitor will give you much more detailed and transparent information about your debtors. The usefulness of the data it generates will ensure that your credit decisions are sound and will also make it easier to communicate the information to your sales units. Compression of the data into a risk indicator, or score, allows you to automate your processes, resulting in much greater efficiency.

### **Online checks for new customers**

You can check the credit standing of new customers in DDMonitor. The result is an online report with a number of different data segments.

### **Lower costs, higher performance**

Thanks to its attractive pricing, DDMonitor offers better value than the traditional credit agency products, which are designed primarily for running checks on new customers – an added value that can be expressed in business terms. The costs associated with monitoring a customer portfolio amount to only a fraction of the potential savings that can result from reducing bad debts.

### **Systems integration**

DDMonitor links directly to SAP and can connect to other accountancy systems through e.g. leading credit management software systems. These integration options make it possible to exchange data automatically. Data from DDMonitor are structured to enable systems processing.

**Are you already familiar with the other components of EOS Effect?** We will be delighted to show you how the impact can be made even more potent for your company.

**EOS Deutschland GmbH**

The B2B business unit  
[www.eos-deutschland-b2b.de](http://www.eos-deutschland-b2b.de)

With head and heart in finance

