

Payment Performance Data

How timely data can help you reduce your debtor days



The Irish credit industry has always relied heavily on company accounts and CRO data. Whilst important, does this information show you how your customers are performing today? Probably not!

Being able to predict when you will be paid, how your customers pay their other suppliers, and where in the order of payments you fall is essential to effectively managing your debtor's ledger. By working with Experian's Payment Performance scheme you can now get the timeliest information available on a company's payment habits whilst at the same time, your information can assist other businesses and credit insurers make prudent, effective decisions.

Information is King

We have all heard the old adage: 'Information is King' but this has never been as true as it is in today's rapidly changing credit market. Accessing timely, accurate and comprehensive information on your clients can be invaluable. In most cases, accounts and CRO data will not show you how your customer is performing today. Some companies you are dealing with may not be required to file accounts at all.

First-rate data

Experian is constantly working to bring you and the credit industry the best data in the market to assist you in making informed decisions. We have the largest database of up to date commercial payment data within the information industry with over 6,000 ledgers being processed every month. This database is growing each month with businesses signing up to share information they know can positively affect their day to day trading.

Share data with Experian

Taking advantage of this innovative approach to managing and maintaining your debtor ledger whilst at the same time having input into Experian's credit reports could not be simpler.

At the end of the month when you run your reports, share your aged balance report or open item file along with your customers name and address and we will:

- Cleanse your ledger
- Provide you with monthly DBT payment score file
- Monitor dormant accounts
- Show both positive and negative information about your ledger
- Append registered numbers to your entire file

Credit insurers like Atradius, Coface and Euler rely on Experian to provide them with up to date payment trend information on companies so they can offer businesses the correct coverage

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Payment Performance - DBT Report for 30th June 2011

Experian Details			Member Details									
Registration Number	Country Code	Customer Number	Customer Name	Current Month DBT	Customer Balance	May DBT	Apr DBT	Mar DBT	Feb DBT	Jan DBT	Dec DBT	
1831	IRL	Sample	BREENS LTD	8	Sample	49	45	35	34	21	13	
135151	IRL	Sample	LARRY'S LAMBES	240	Sample	120	120	120	103	103	103	
296282	IRL	Sample	CLARES CUP CAKES	240	Sample	87	72	72	83	83	94	
37201	IRL	Sample	CHARLES CASTLES	149	Sample	33	18	7	0	0	0	
234356	IRL	Sample	SAMMY SPORTS CO.	118	Sample	25	20	17	12	7	0	
903608	IRL	Sample	CHINA CATERING	86	Sample	28	13	5	0	0	0	
318197	IRL	Sample	FREDDY'S FLIGHT SCHOOL	59	Sample	6	5	3	27	45	49	
18327	IRL	Sample	HAROLDS HOTEL	58	Sample	51	49	24	17	18	16	
117680	IRL	Sample	BRIANS BANANAS	56	Sample	0	0	0	0	0	0	
88887	IRL	Sample	STEVES SERVICE STATION	5	Sample	20	21	21	2	0	0	
334881	IRL	Sample	FINE FOODS	2	Sample	26	32	25	34	39	50	
74107	IRL	Sample	IMK DONNELLY	2	Sample	18	17	16	17	16	17	
41943	IRL	Sample	DUBLIN FERRIES	0	Sample	109	119	109	86	55	38	
296282	IRL	Sample	ST COLIV'S HOSPITAL	0	Sample	87	72	72	83	83	94	
309811	IRL	Sample	KRINKAS	0	Sample	53	60	55	55	44	37	
150005	IRL	Sample	BURGERMACS LTD.	0	Sample	44	41	39	26	18	13	
122481	IRL	Sample	SIMPSONS SUPERMARKET	0	Sample	33	21	11	0	0	0	
207824	IRL	Sample	VIEWFORD ZOO	0	Sample	30	20	14	21	29	39	
908222	IRL	Sample	LEBANISE CATERING	0	Sample	24	34	34	25	15	11	
28904	IRL	Sample	JIMM MURPHY AND SON	0	Sample	21	16	13	10	11	11	

Timely Data Drives Good Decisions

The data we collect from businesses like you is used not only to create your personal DBT report but also reports anonymously into our credit reporting system. Gathering this payment information will allow Experian to create and advise on industry benchmarks for payment days. The data will also ensure you can see:

- How you are being paid in relation to other suppliers
- Performance of the payer against their industry standard
- Trend of payment days over 12 month period
- Payment trends by size of invoices
- Analyst comments based on payment information

This analysis of data allows you and the larger business world to use our reports to make prudent, effective decisions when it comes to offering credit or in the Credit Insurers case, when offering you insurance coverage on your debtors ledger.

Almost a quarter of a million reports were requested from Experian in 2010. With such heavy reliance on Experian's reports, you can see how having input into these reports would have a great impact not only on your ledger but on the business world at large.

Members Rewards

By building a partnership with Payment Performance we are able to help you reduce the risk associated with revenue loss through fraud & bad debt.

The benefits associated with contributing data include:

- Improved understanding of your customer cash flow
- Reduction of debtor days
- Protection from potential bad debts.

As a Payment Performance member all of this is **free!**

Contact us today to find out more about how Experian can help you make timely & accurate decisions:

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