



## RISK MANAGEMENT



**DAS RISIKOMANAGEMENT DER UNIVERSUM GROUP. DAMIT AUS SCHWARZEN SCHÄFFEN KEINE ROTEN ZAHLEN WERDEN.**

Wer seinen Kunden Zahlungsziele anrechnet, steht vor der entscheidenden Frage: **Wird der Kunde zahlen - oder droht ein Zahlungsausfall?** Inanspruchnahme der anbieter-orientierten Kunden- und Zahlungsdaten. Die Option, Kauf auf Rechnung wird erwartet und ist von entscheidender Bedeutung für die Kunden- und Zahlungsbeziehungen. Für das Unternehmen bedeutet dies, dass die Zahlungsziele zu einem gewissen Risiko führen. Ein Zahlungsausfall führt zu einem potenziellen **Forderungsausfall** zu seiner Belastung, die im schlimmsten Fall die eigenen Liquidität und den gesamten Unternehmenserfolg gefährdet.

**RISIKOMANAGEMENT**

- KONTEXT-PROFILIERTUNG
- ADRESSE-ANALYSE
- ANALYTISCHES SCORING
- INTELLIGENTE REGELWERK ANALYTIKEN

FOR THE OPTIMAL BALANCE  
BETWEEN SALES AND RISK.

Risk management by the  
UNIVERSUM Group.



**UNIVERSUM**  
GROUP

## RISK MANAGEMENT BY THE UNIVERSUM GROUP.

SO THAT THE BLACK SHEEP DON'T

PUT YOU IN THE RED.

Any business that grants its customers a credit period faces a key issue: **will the customer pay, or is there a chance of a payment shortfall?** The anonymous nature of online business harbours a particular risk. People expect the “purchase on account” option and it is an important factor in their decision to buy. Unfortunately, customers who are unable to pay, and fraudsters too, often use this option to their advantage. These potential **bad debts** become a liability for the business and in the worst case jeopardise its liquidity and the overall success of the business.



**Taking precautions instead of losing out:** Our multi-dimensional risk management steps in before completion of the sale. With our credit checking and the credit agency services that we provide, you find out who has previously demonstrated poor payment behaviour. In addition, new software allows us to detect online fraud in real time before it can become a genuine threat to your business.

This information is then fine-tuned **via credit scoring to produce a risk assessment** and analysis of your customers' payment behaviour in advance. Our address analysis helps you to keep your database up to date and avoid duplications, thereby cutting costs.



## **CREDIT CHECK:** HOW SOLVENT IS YOUR CUSTOMER?

The first step towards identifying potential **non-payers in advance** is thorough and effective credit checking. The focus is on the **individual default risk**.

Your customer's credit rating is checked using the available information. This ensures that the **likelihood of a payment shortfall** and the **payment behaviour** are analysed in detail.

Our credit checking forms the basis for **protecting the payment methods** purchase on account, SEPA direct debit and purchase by instalments, whether by means of payment guarantees or factoring.



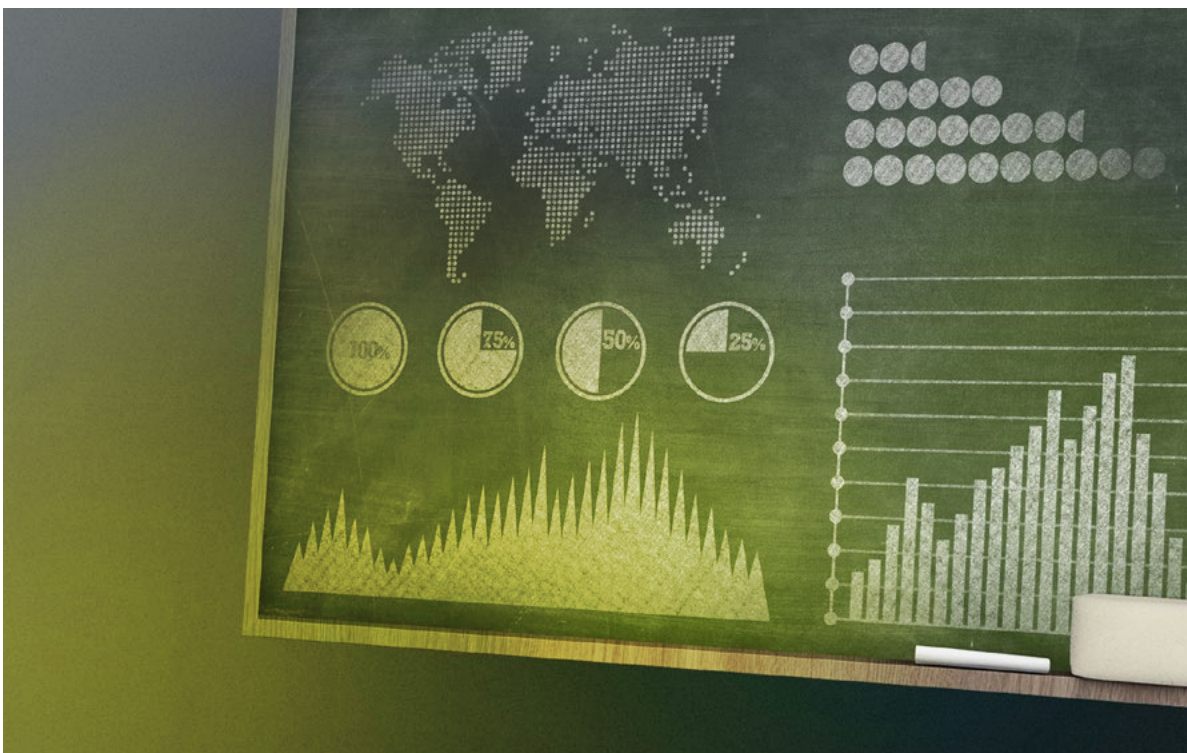
## CREDIT AGENCY SERVICES:

### WITH MORE INFORMATION TO INCREASE VISIBILITY.

UNIVERSUM Group's credit agency services are indispensable for producing reliable customer and business partner ratings, especially in online and distance selling. This dataset is updated every day using the **UNIVERSUM Group's data pool** and information provided by our partners. It is also used as a **basis for our address analyses and credit checks.**

UNIVERSUM Group's data pool covers over 20 million separate addresses. It includes more than five million negative attributes resulting from our own debt collection management's payment records. These are based on all relevant customer attributes, order data and credit-rating information. We use this to create meaningful credit-rating information in real time to assist you when you decide whether to accept or decline business.

We cooperate with prominent credit agencies, such as SCHUFA, Bürgel Wirtschafts-  
informationen and CRIF, and this gives us access to negative information about more than 44 million people in Germany, Austria and Switzerland.





## ADDRESS ANALYSIS AND ADDRESS VALIDATION:

### REAL-TIME DATA MONITORING.

**Your customers' addresses are** much more than just information of logistical interest. Thanks to UNIVERSUM Group's address analysis, it is an excellent tool for improving the quality of your data. By **clearly standardising and identifying** names and address in your databases you identify your business partners and optimise your hit rates from credit agency inquiries. In this way you leverage the potential for growth and **avoid unnecessary costs**, such as those caused by mail being returned due to incorrect or outdated addresses.

Analysis of the invoice and delivery address is carried out **as part of every credit check as standard**. Of course, it can also be done on a one-off basis. Addresses can be verified in your database as well as **in real time** for an online order.

This includes checks for **completeness and consistency**. Addresses are then standardised and undergo postal verification. Hence you can also be sure that your database does **not contain duplicates**. It goes without saying that we comply with current data protection provisions throughout the whole process.

# REAL-TIME ADDRESS ANALYSIS AND VERIFICATION.

## SCORING

PAYMENT BEHAVIOUR IS FORECAST ACCURATELY.

**The predictable customer:** Scoring is an analytical forecasting method that predicts the likelihood of your customer paying his or her bill. As such, it complements classic credit checking perfectly, **obtaining the best results possible from the customer rating process.**

The procedure in brief: During scoring, points are awarded within a category, such as the age of the customer. The points thus generated are added together in a way that reflects their importance, resulting in **an individual score value.** Micro-geographic and socio-demographic data may be taken into account as well as the time of ordering, basket size and type of goods. The data that the customer enters during the purchase process makes it possible to forecast his or her payment behaviour with great accuracy.

UNIVERSUM Group's scoring is based on **scorecards** individually tailored to a business, a sector and its customers. This method has shown itself to be superior to standardised scoring applications. Our collaboration with numerous well-known e-commerce and mail-order businesses demonstrates this convincingly.

INDIVIDUALLY  
TAILORED TO  
YOUR BUSINESS

## RISK MANAGEMENT BY THE UNIVERSUM GROUP: BENEFITS FOR YOUR BUSINESS.

### CREDIT CHECKING

- Tailor-made credit-rating strategies for your business
- Recommended actions in real time
- Dynamic control of your payment methods, including automatic adjustment according to your customers' credit ratings

### CREDIT AGENCY

- Online credit-rating inquiries possible at any time via a 24/7 web service
- Solutions perfectly matched to your business by linking risk management with UNIVERSUM accounts receivable management and the FlexiPay® omnichannel solution
- Differentiation and classification of various credit-rating criteria
- Optimal combination of all relevant credit-rating information

### SCORING

- Credit-checking optimisation via additional scoring
- Scorecards individually tailored for requirements and customers according to clearly defined criteria
- Regular review, in the form of monitoring reports, of the scorecards used
- Application scoring ensures that risk is minimised for new customer business, while behaviour scoring drives value-oriented customer development

### LINKS/TECHNOLOGY

- 24/7 technical support hotline
- Daily data backup



The UNIVERSUM Group is a successful, independent **debt collection agency** and a respected **provider of payment guarantees**. We offer an innovative package of solutions for ensuring the liquidity of our commercial customers.

We have been in the market for 30 years, are certified by the Technical Inspection Association (TÜV) and a member of the German Association of Debt Collection Companies (Bundesverband Deutscher Inkasso-Unternehmen e.V. – BDIU). In addition, our omnichannel solution, FlexiPay®, is certified by Trusted Shops and has been commended by Händlerbund, the German e-commerce association.

For more details, please visit: [www.universum-group.de](http://www.universum-group.de)

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Partners and memberships of the UNIVERSUM Group:

