

# Payment Experience

*Join the world's largest trade payment data programme today.*



## THE CREDITSAFE TRADE PAYMENT DATA PROGRAMME - WHAT IS IT?

As part of Creditsafe's Trade Payment Data Programme you can anonymously share and access the payment habits of more than 5 million businesses. Our network of over 85,000 customers across UK, Europe and the USA contribute to our ever growing Trade Payment Data Programme, allowing us to analyse more than 280 million invoices that have either been paid early, on-time, past the due date or not at all.

This information, coupled with our unrivalled business & credit information is used to further enhance the Creditsafe scoring & rating model, making it one of the most predictive ratings in the world and instantly accessible to you online.

All members of the Trade Payment Data Programme have the option to encourage earlier payment if using the universal "We share data with Creditsafe" logo. This shows your clients you take payment performance seriously. Continual late payment will have a negative effect on a company's credit rating, just as an up-to-date payment history will have a positive effect on a company's credit rating.

### Did you know

A value of more than € 15bn is currently outstanding for BE businesses, with over a million invoices paid passed the due date.

Our Trade Payment Data Programme allows you to see who is and isn't paying their bills on time.

## WHY SHARE YOUR TRADE PAYMENT DATA?

Sharing your trade payment data adds to the bigger picture of the business world. By sharing your trade payment data with Creditsafe you will:

- Benefit from 3D Ledger Management to analyse sales, prioritise risk sets, and outstanding payments.
- Highlight high risk customers for prioritising cash collection.
- Contribute to the world's largest trade payment database.
- Help companies make more informed decisions and in turn helping the economy grow.

## GROUP STATS



Over 7,000 contributors and counting.



Over 50 million trade lines.



Over € 5.5 trillion worth of invoices.

## GLOBAL COVERAGE

Our mission is to build the world's largest trade payment data programme to enhance the power of international trading.



Creditsafe International 3D takes your data and combines it with our own risk management data and a universe of trade payment data to bring even more information back to you in an interactive risk management tool. With over 280 million experiences, Creditsafe International 3D is the ultimate solution in managing risk exposure and cash collection strategies.

## STATISTICS – BELGIUM

The trade payment programme allows for statistical analysis based on sector, region, country, etc. Below you can find some statistics based on our current payment experience database.

### Top 5 activities with highest amount outstanding

- 43 – Specialised construction activities
- 46 – Wholesale trade, except of motor vehicles and motorcycles
- 96 – Other personal service activities
- 58 – Publishing activities
- 47 – Retail trade, except of motor vehicles and motorcycles

### Top 5 activities with highest percentage paying late

- 79 – Travel agency, tour operator reservation service and related activities
- 49 – Land transport and transport via pipelines
- 96 - Other personal service activities
- 53 – Postal and courier activities
- 86 – Human health activities

### Top 5 activities with highest percentage paying on time

- 50 – Water transport
- 26 – Manufacture of computer, electronic and optical products
- 17 – Manufacture of paper and paper products
- 73 – Scientific research and development
- 88 – Social work activities without accommodation

\*\* These statistics are based on activities for which more than 10.000 invoices are available \*\*

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