

## 'ARC' Analysis of Risk & Compliance from EFCIS

ARC is a unique online software platform designed and developed by EFCIS. It uploads a client's sales ledger (aged debt) and matches these debtor balances against their insured credit limits and policy terms and conditions to ensure ongoing compliance.

The information provided by ARC helps our clients to manage their Trade Credit Insurance policy, with continuous input and assistance from our account managers. ARC also flags potential problems at an early stage; problems that if left unchecked would lead to an infringement of the policy terms and conditions.

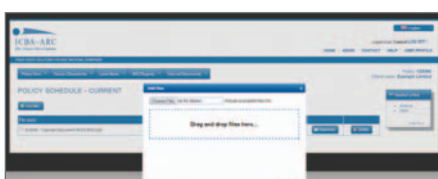
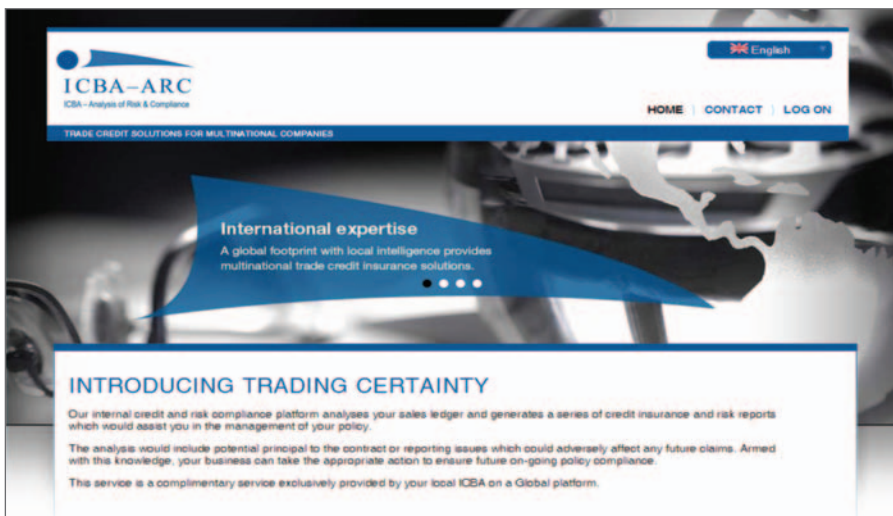
### At its core, ARC helps our clients avoid claims.

Ask most businesses with Trade Credit Insurance how much of their current ledger is insured and they will usually express this as the percentage of limits applied for and agreed.

However, high levels of cover could be agreed on a blue chip customer with a zero balance, with no cover or restricted cover agreed for a medium to low risk debtor with an uninsured balance.

Typically, the actual insured value calculated by ARC would be lower than expected. And it is this figure that you must be aware of on a regular basis.

Your EFCIS account manager will work with you to increase the actual insured percentage over a period of time, achieving a figure that's aligned to your current sales ledger.



## Key Questions & Answers

Here are the questions we are most often asked by a company interested in **ARC**.

### How does it work?

ARC uploads an electronic copy of a client's ledger together with a credit limit feed (including ratings, value and dates) from Underwriters.

The data is formatted and validated against the specific policy terms and conditions.

This data is analysed and a compliance report is generated and available online.

### What information can I obtain from ARC?

- ARC shows the levels of Insurer limit satisfaction against the sales ledger; not just against the limits that have been agreed but those that are not being utilised. Clients can see the percentage of their sales ledger that is currently insured and the steps that can be taken to increase this figure.
- ARC identifies potential sales opportunities aligned to positively graded unutilised credit limits.
- ARC will flag the customers that are overtrading existing limits and will highlight those customers that are eligible for an increase in cover.
- ARC generates accounts which are reportable to the Underwriters to ensure the policy is complied with. Did you know that failing to report overdue accounts is the number one reason why claims are rejected or restricted?
- Debtors can be graded based on the most up to date financial and trading information provided by ARC. It will also highlight at risk customers to 'watch out for'.
- ARC will highlight potential 'principal to contract' issues; this is the second most common reason why a claim is rejected or restricted.

Continued over...

**Key Questions & Answers continued...**

**ARC is offered to all EFCIS clients at no charge.**

ARC also acts as a central secure resource for all policy documentation, relevant policy documents and current credit limits. It has direct links to the Insurer's website.

Our clients deserve the comfort that comes with knowing that in the event of a claim being made it will be paid. ARC significantly increases the likelihood of this happening.

**ARC can also provide....**

- ▶ Graphs, tables and analysis of a client's sales ledger.
- ▶ A 'days sales outstanding' impact calculator showing how this can affect cash flow and profit generation.

**How can ARC help me raise invoice financing?**

A well insured ledger increases the likelihood of invoice financing being granted to support the growth of your business.

A copy of the ARC report can be made available to the financier. This will provide facts and figures that will help in securing the increased funding at competitive rates.

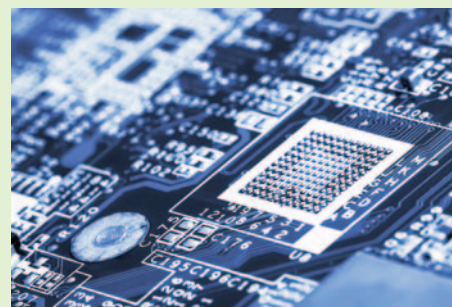
Given the increase in claim payment certainty you won't find yourself in the position of having to explain to your financier why a claim has not been paid and how this non-payment has impacted on your cash flow and your business.

**How secure is ARC?**

The ledgers we receive from our clients and from businesses that are interested in trialling ARC are only viewed by EFCIS team members. They are not shared with any third parties including Underwriters or financiers unless agreed beforehand. ARC is encrypted to the highest levels of web security.

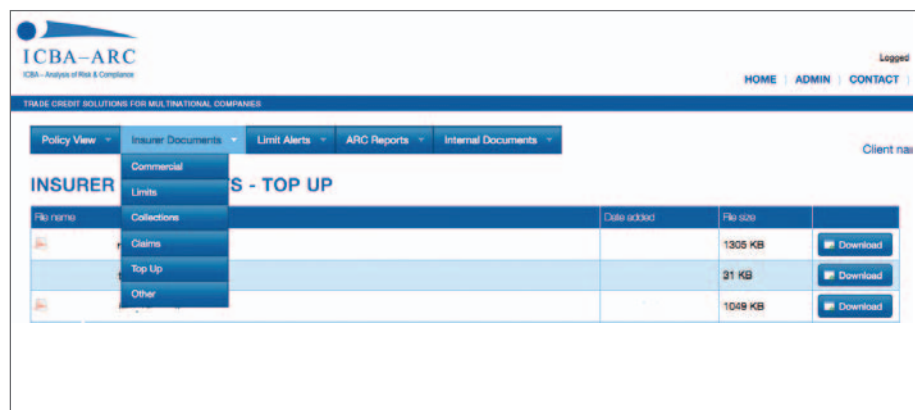
ARC is included in our (anything but) standard broker service and offered to all our clients who regard it as the ultimate credit management tool. Please ask to see ARC in action and let us explain how it can benefit your business.

What our clients say about **ARC**



*"The ARC Trade Credit Insurance analysis provided by EFCIS gives me a clear insight into how the policy and Underwriters are performing. The report highlights potential increases in cover linked to my sales ledger as well as potential additional sales opportunities. It is a valuable tool for anyone with a Trade Credit Insurance policy as it saves time in monitoring overall levels of policy compliance and gives greater levels of certainty of payment in the event we have to make a claim."*

**Credit Control Manager, Major electronic component manufacturer, UK sales of £350 million**



*"I am pleased to recommend ARC. It works directly from an aged debt providing the most relevant and up to date results. The reports are well laid out and clear and the colour coding allows for instant, easy reading. We have benefited from having principal to contract issues highlighted including partial matches and non-matches. The limit coverage check allows us to evaluate the limits currently in use and identifies where more cover could be required. Alongside the limit coverage, analysis of the unutilised limits is invaluable; it creates opportunities for more sales and the potential for cost savings."*

**Managing Director, International meat trader, £100 million turnover**



Maximising the profit from your sales ledger

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