axesor® 360

An advanced tailor-made solution for credit risk management.

Maximizing business decisions, anticipating market trends and understanding customer behaviour requires excellent management skills, amongst which good credit risk management is essential.

WHAT IS AXESOR 360

Axesor 360 is an advanced credit risk management cloud platform that covers the entire Order-to-Cash process, incorporating risk indicators tailored to each company.

Axesor applies Artificial Intelligence in risk modelling, so companies can make credit decisions with the highest precision and automate daily processes.

Efficient Order-to-Cash *process*

BENEFICIOS

Analysis
- ▶ Rule engine adapted to admission policies
- ▶ Internal approval workflow

Portfolio control
- ▶ Early alert system
- ▶ Visual segmentation for optimal portfolio management

Decrease in delays in collection and uncollectible sales

Identification of potential customers with lower risk, achieving profitable growth

Automation of your admission, monitoring and recovery processes

Collections
- ▶ Differentiated collection management groups
- ▶ Digital collection records

Agile management
- ▶ Advanced reporting (global view or by organizational unit)
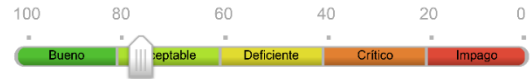- ▶ Risk management dashboards

Artificial Intelligence applied to risk

We create customised indicators for each client based on Machine Learning techniques, using their internal information, public information (financial, mercantile and legal) and Atlax, our exclusive payment behaviour Datawarehouse.

What is Atlax? We connect daily with our clients' ERP´s to transform payment behaviour information into indicators with the highest predictive capability.
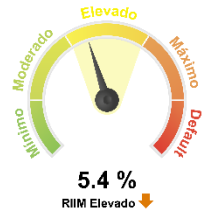
Payment Behaviour Index

Measures how and to what extent a debtor is carrying out its payment commitments in a timely manner.

100	80	60	40	20	0
Bueno	Aceptable	Deficiente	Crítico	Impago

Immediate Risk of Default

Forecasts the probability of default in the payment of invoices in the very short term (90 days).

5.4 %
RIIM Elevado

Axesor Credit Limit

Maximum amount to be issued to a debtor at a given time and an associated level of risk.

WHAT OUR CLIENTS SAY:

Mauro Setti

EUROMASTER

Head of Collection and Billing Department

"The knowledge of the payment behaviour of our clients in the individualized credit opinion was a qualitative leap, providing more updated and dynamic information adapted to our needs"

Alberto Latorre Palazón

AENOR
Asociación Española de Normalización y Certificación

Corporate Director Finance

"Axesor 360 has allowed us to have a series of personalized risk indicators that have made it easier for us to automate and provide a layer of objectivity to all the company's credit decisions"

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axesor

We are the expert company in B-to-B credit risk management, with operations in Europe and Latin America, and over 20 years of experience.

Our mission is to accelerate business growth by offering cutting-edge solutions at the fingertips of any type of company.

We are a European Credit Rating Agency.

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Chile · Colombia · Ireland · Peru · Portugal · Spain

For additional Information, please visit:
axesor.com