



## Risika B2B Credit Rating Module for Dynamics 365 Business Central

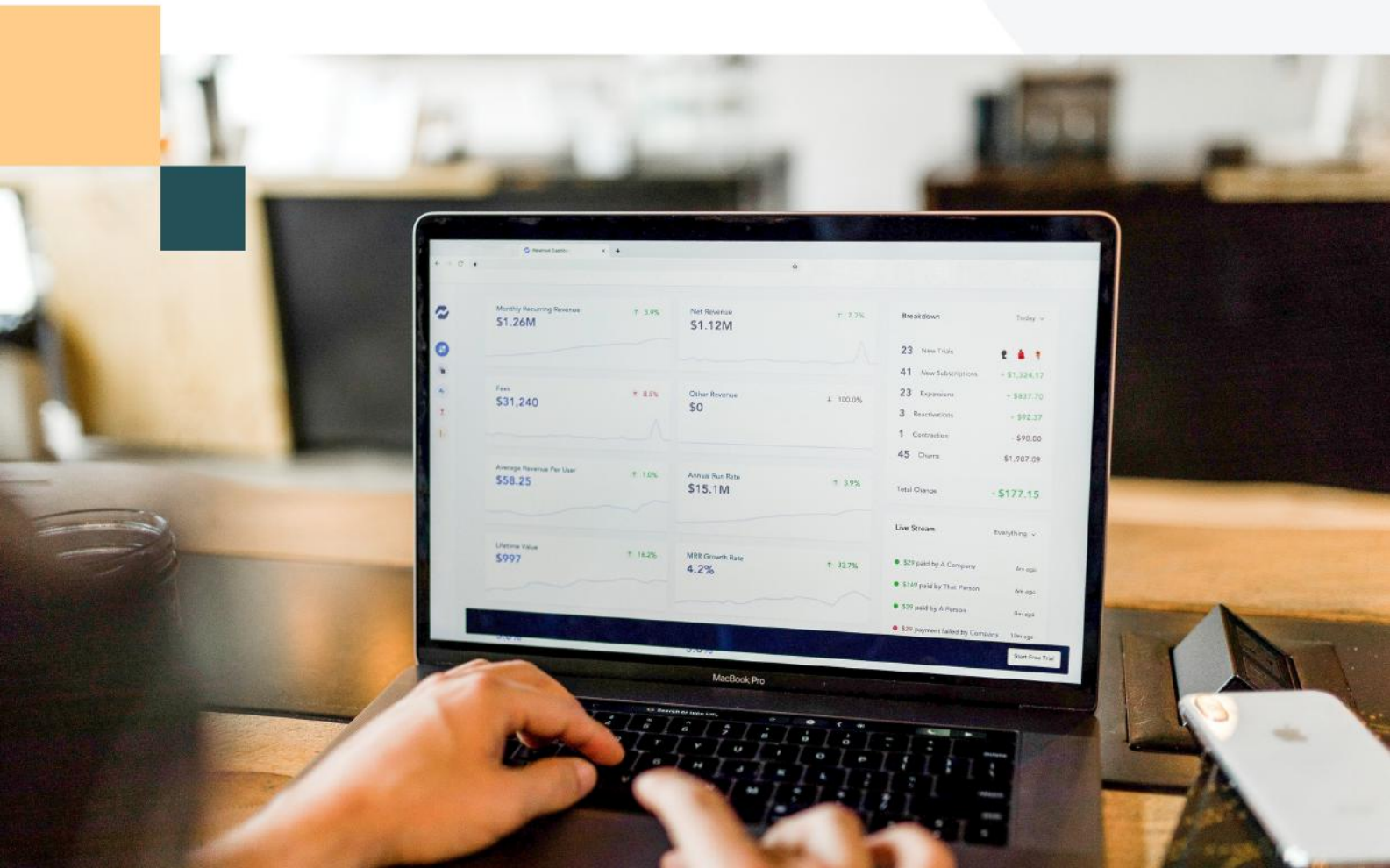
The Risika extension will enable you to automate credit assessments of current and potential customers, partners and suppliers. In addition, Risika will give risk recommendations and deep financial insights for you to make smarter real-time decisions.

# What is Risika?

Risika is a FinTech software company, helping B2B companies with automated risk assessments, credit ratings and business monitoring, so that companies can avoid losses and make smarter decisions. Running a healthy business and having better and faster financial insight is of paramount importance to Risika and the companies using the technology.

Our platform and API is powered by advanced data science including cutting-edge machine learning methods. Combining complex data collection and analytics together with mathematics and algorithms, gives users a seamless experience and access to actionable real-time insights and intelligence.

We have a team of highly specialised experts in the fields of computer science, data science, finance and risk management. Led by founders with many years of experience from banking and auditing.





# Automated risk and financial assessments for you to make smarter decisions

Medium and large sized B2B companies have two main challenges when it comes to credit assessments:

## The first challenge

Being able to monitor and understand their customers financial condition, and mitigate the risk of unpaid debt.

Risika provides a solution by creating accurate credit assessments and real-time financial insights on all related companies, may it be customers, suppliers or partners.



## The second challenge

The cost of time and resources for companies to do this themselves is too high. This manual due diligence process is time-consuming and involves risk of human errors.

Risika automates the process and by using data processing and machine learning enables the user to be ready and informed with useful information at the right time.

# Adding valuable risk and financial insights to your Microsoft BC

With the Risika integration, you get automated credit ratings, intuitive credit terms recommendations, and financial data and insights on companies. The integration features an easy and important check that provides lower financial risk and better liquidity for your business.

## Microsoft Business Central – Features

Below is a brief list of the benefits of the Risika integration:



Credit scores and recommendations for all companies in the Nordic region and the UK.



Automatic monitoring of your customer portfolio to avoid unpleasant surprises.



Access to financial information and link to annual reports.



Cutting-edge algorithm that takes into account key figures, industry, and bankruptcies in the owner circle.



Check current and potential B2B customers and suppliers throughout the Nordic region and the UK before you trade.



Direct access to our intuitive credit rating platform through your integration.



Implement your own credit policy in the integration.



Keep your customer data updated daily.

# How it works

With an integration between our system and your Microsoft BC you get notified when or if a company's credit rating changes as well as several other relevant changes.

## Monitoring

Receive notifications instantly when a monitored company publishes a new annual report, changes in management positions or file for bankruptcy.. Our daily monitoring notifications helps you automate manual processes and decreases the risk of bad payers.

Details

Attachments (0)

Risika Credit Module

Update Customer

Get Credit Rating

Monitor Customer

Local company ID	28866984
Risika Score	8
Monitoring Active	No
Update date	03-06-2020
Status	
Recommended Credit Max	7.500.000,00
Profit/Loss	14.010.810,00
Equity	91.949.263,00
Debt	59.584.717,00
Financial statement Available	Yes

[Show Financial statement](#)  
[Dashboard](#)

Dynamics 365 Business Central

Sandbox

CUSTOMER CARD | WORK DATE: 06-04-2020

10000 · Kontorcentralen A/S

New Document Request Approval Navigate Customer More options

General

10000

Kontorcentralen A/S

62.940,00

62.940,00

Credit Limit (LCY)

0,00

Blocked

Total Sales

437.626,00

Costs (LCY)

223.639,00

Address & Contact

ADDRESS

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5800

CONTACT

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Home Page

Invoicing

VAT Registration No.

28866984

Use GLN in Electronic Documents

Company

Account Code

Posting Details

INDENLANDS

Customer Posting Group

INDENLANDS

Prices and Discounts

Customer Price Group

Details

Attachments (0)

Risika Credit Module

Local company ID

28866984

Risika Score

8

Monitoring Active

No

Update date

03-06-2020

Status

Recommended Credit Max

7.500.000,00

Profit/Loss

14.010.810,00

Equity

91.949.263,00

Debt

59.584.717,00


Financial statement Available

Yes

[Show Financial statement](#)

[Dashboard](#)

Customer Picture



Sell-to Customer Sales History

## Updated data

Get the most relevant company information on your customers and suppliers delivered directly into your Microsoft BC customer card.



# Data on all companies in the Nordics + UK

Get access to valuable real-time financial data, processed and ready-to-use with Risika



Risika delivers company data on more than 10 million companies in the Nordics and the UK. Specific data on each customer or supplier is provided directly into Microsoft Business Central and more detailed

information can be accessed through a link to our online credit rating platform. This access is included if you purchase our Microsoft BC Module.



## Credit Information

Credit information includes our risk assessment from 1-10 (1-3 = high risk, 4-6 = medium risk, 7-10 = low risk). Furthermore, we are informing about recommended credit limits and maximum days of credit.

Our credit ratings are trusted by hundreds of CFOs in the Nordics and are considered among the best predictive B2B credit ratings models in this region.

Please contact us for more information about our model performance and probability of default estimates on each score level.



## Relation data

Relation data include all available information about management positions, the auditor, and the owner group of the individual company. Company hierarchy can be accessed on our online credit rating platform.



## Financial data

Current year financial data is provided on all applicable companies in the Microsoft BC Module. This includes figures on profit/loss, equity and debt.

Accessing our online credit rating platform you will find detailed financial data for all fiscal years available, including revenue, costs, salary expenses, assets, equity, provisions, and debt.

Furthermore, you will find information on type of statement, auditor, number of employees, date of the annual general meeting, and more.



## Company Information

Company information covers all available information on address, corporate identity number, company capital, company status, industry code, contact information (phone, web and email), company type, date of establishment, purpose as well as signature rules.

# Contact information

If you have any questions or concerns, don't hesitate to contact us by phone **+45 42 90 57 57** or email **contact@risika.dk** or our integration specialist, Nicolai Rasmussen **nr@risika.dk**



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