



Check. Chase. Collect.

Connected Credit Control

Revolutionising SME credit management with a single, simple solution.

As a lender, you undoubtedly recognise the vital role that SMEs play in today's economy. However, you may have noticed that more SMEs are struggling to manage their cash flow, especially recently.

In 2024, 72% of SMEs had outstanding late payments from customers, leaving the average SME owed over £96,000.¹ Additionally, 71% of small and medium-sized business owners reported waiting more than a month to get paid, and 40% admitted to waiting over three months.²

Connected Credit Control tackles these challenges directly.

What if, you could make your SME clients more attractive prospects for lending?

Connected Credit Control resolves the number one problem encountered by SMEs worldwide – inefficient credit management processes. By automating tasks such as credit assessment, payment chasing and debt collection, SMEs can save time and resources, and focus more on what's truly important to them – growing their business.

By providing SMEs with the necessary tools to improve their credit control, you can help your customers mitigate financial risks, improve cash flow, and ultimately become more attractive prospects for lending. **And all while...**



Boosting lending opportunities

Help SMEs improve cash flow and solvency, making them more attractive prospects for lending. By offering Connected Credit Control, you can strengthen your lending portfolio and increase revenue opportunities.



Elevating customer relationships

Position yourself as a trusted advisor by offering innovative solutions to your SME clients. By supporting their credit management needs, you can build stronger relationships, enhance loyalty, and differentiate your bank in the market.



Maximising efficiency

Streamline credit management processes for both your banking team and SME clients. Automated payment chasing and debt collection save time and resources, allowing you to focus on high-value activities while supporting SME growth.



Enhancing data insights

Gain deeper insights into SME credit behaviour and financial health. This data can help you make more informed lending decisions, tailor your offerings, and identify opportunities for further support and engagement.

How it works



SMEs are often time and resource poor and many struggle with credit management, from assessing suppliers to collecting debts.



Connected Credit Control simplifies this with a clear solution to 'Check. Chase. Collect.'

Check.

Give SME clients instant access to top credit reference data for better cash flow and informed decisions. Centralised credit checks and monitoring streamline insights.

Home > Check > Dashboard

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Your Check Dashboard: Providing up to date information from your credit monitors, purchased credit reports, unsecured creditor claims and notices and Belfast Gazette.

CREDIT REPORT - MONITORING

Type	Event/Description	Company Name	Event Date	Status
📄	Credit Limit Decrease (Current + GBP100)	SATHOM MARITIME	Jul 03, 2024	Get Your Updated Report View Report
📄	Change in Ultimate PSC	BUILDING REPAIR SOLUTIONS LIMITED	Jul 02, 2024	Get Your Updated Report View Report
📄	Score Check Decrease	LENEX BUILDERS LIMITED	Jun 28, 2024	Get Your Updated Report View Report

CREDIT REPORT - ARCHIVED

Date	Company Name
Jan 25, 2024 5:00 PM	ELECTRAUM LIMITED
Jan 26, 2024 5:44 PM	JOE BLOGS LIMITED
Jan 15, 2024 11:3 PM	ABC ROOFING AND BUILDING LIMITED
Jan 04, 2024 11:35 AM	NEPHULAND CONSULTING

UNSECURED CREDITOR CLAIMS

Expiry Date	#	Rating	Company Name	Debtor Company Name	Debtor Company Number	Amount Owed	Next Outstanding
Jul 03, 2024		🟢	BRIGHT HIRE SERVICES LTD	BOX LIMITED	03224934	£12,250.22	£10,680.00
Jul 05, 2024		🟡	PAUL FACILITIES MANAGEMENT LIMITED	BRIGHTHIRE TRANSPORT LIMITED	04504602	£5,123.14	£6,590.00
Jun 21, 2024		🟢	FLAS LIMITED	Healthy Living Kitchens	12479443	£6,214.12	£9,540.00

Chase.

Automate payment follow-ups with customisable emails, letters, and SMS. Integrate with accounting software for clear overdue invoice tracking and personalised templates.

Home > Chase > Your Schedules

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EDIT YOUR SCHEDULE

Create your own schedules to suit your chasing intervals. Activate which method you wish to chase your customers with - email, letter or SMS. Choose what time to send your payment reminders.

Initial Chase

[View all templates](#)

Type: ☒ Email ☐ Letter ☐ SMS

Active: ☒

Template: [Initial Chase](#)

Before Invoice Due

days before

[View all templates](#)

Type: ☒ Email ☐ Letter ☐ SMS

Active: ☒

Template: [Before Due](#)

Overdue Invoices

days overdue

[View all templates](#)

Type: ☒ Email ☐ Letter ☐ SMS

Active: ☒

Template: [Final Demand Reminder](#)

Set up new reminder:

Collect.

Offer instant quotes for debt collection. Clients get real-time updates and pay only if the debt is collected, risk-free.

Home > Collect > Dashboard

STX DEMO CO

Welcome to your Collect dashboard! Request a no win no fee quote to collect your unpaid invoices.

Recover Payments Total (last 90 days): **£1,500.00**

Expected Payments Total: **£3,486.00**

Collect Case Details

Case Status	Case Ref	Debtor Company Name	Case Status
🟢	000001	ABC LTD	On Hold for Client
🟡	000002	DEF LIMITED	Expected Payments
🔴	000003	COMPUTER ACCOUNTING SOLUTIONS HOUSE LIMITED	Final
🟢	000004	COMPUTER ACCOUNTING SOLUTIONS HOUSE LIMITED	In Progress
🟡	000005	ABC LTD	Expected Payments



Streamlined credit control for your client

You'll be provided with a marketing toolkit with co-branded assets to assist with the SME buy-in. Your clients can begin with a 30-day free trial of our service. After the trial, they can access a discounted subscription rate by signing up online through you.

Our Connected Credit Control tool integrates with the four major accounting packages – Xero, Sage, QuickBooks, and FreeAgent – ensuring a seamless experience for your clients.

Let's talk

Ready to unlock the full potential of Connected Credit Control?
Contact us today to schedule a consultation with one of our experts.

Speak to our experts

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