

Tinubu Square releases Tinubu Risk Management Center for corporates

Submitted by: Ascendant Communications

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29 October, 2012 – London, UK – Tinubu Square, the most trusted source of credit risk solutions for trade credit insurers, today announced the latest release of its Tinubu RMC (Risk Management Center) platform, designed for business-to-business organisations. Tinubu RMC is the first and only cloud-based, SaaS solution for B2B credit intelligence and operational reporting, providing 360-degree decision support on trade credit risk exposure.

B2B credit risk exposure is now at the top of C-level priority concerns. According to Tinubu estimates, customer debts represent more than a third of a B2B company's assets. More than 25% of business failures in Europe are the direct result of B2B customer defaults. Write offs of bad customer debt have grown from an average .5% of revenues to 1% or higher, depending on industry and country. Outstanding trade credit in Europe is five times the total volume of short-term bank credit.

Using Tinubu solutions, companies market to and service only "acceptable risk" customers, reduce DSO (Days Sales Outstanding) by up to 25%, improve cash flow and increase working capital and are better able to securitise debts and lower the costs of short-term bank credit. Companies with trade credit insurance in place streamline program administration, reduce claims and achieve higher covers, lowering the cost of risk management by up to 50%.

Tinubu RMC Platform delivers 360-degree views of buyer risk throughout the enterprise

Tinubu RMC bridges the gaps between back-office Accounts Receivable (A/R), ERP and front-line CRM systems to seamlessly analyse, monitor and manage the financial health and payment performance of current and prospective customers. Tinubu RMC provides operational analytics, reporting and alerts on buyers, credit portfolios, risk categories, exposures, financial summaries, credit policies and more. Reporting intelligence includes:

- Analysis of credit risk exposure using multiple criteria, including geography, groups, business units and product lines
- Segmentation filters by company and buyer, with linked views to analyse associated exposures
- Individual and aggregated reporting on current debt levels, ranked risk categories (customised from high to low), limits and credit insurance covers
- Dashboard Key Performance Indicators (KPIs) including DSO, outstanding and overall debts per risk category, top 10 accounts per risk category and insurance cover rates of outstanding customer debt
- Visual snapshots of credit exposures using world maps, trend analyses and historical charts

Designed for cloud: Offered as a SaaS solution, Tinubu RMC is quick to deploy, eliminates technical maintenance and delivers automatic updates. As a result, companies of all sizes with locations anywhere can leverage Tinubu RMC – adding new users, features and services as needed – for low total cost and fast payback.

Built for multinationals: While today's volatile economy is driving the need for growth in new markets, international operations dramatically increase buyer risk exposure. Tinubu RMC provides both local and

global currency reporting and is currently available in English, French, German, Portuguese and Spanish.

Shared buyer intelligence: Tinubu RMC improves the quality and efficiency of all customer-facing and financial functions from market analysis to customer negotiations to collections management. Tinubu RMC combines a company's internal information with Tinubu Credit Intelligence buyer profiles for the most accurate and comprehensive picture of trade credit and accounts receivable risk.

Automated policy management: Tinubu RMC manages all aspects from compliance to declarations handling and calculation of expected losses resulting from claims, interfacing directly with underwriters' systems for limit applications and claims management. The platform includes a Digital Vault archive for all associated trade credit insurance documentation.

Secure mobile access: Tinubu RMC includes enhanced security for mobile devices with automatically generated PIN codes sent via SMS.

The most trusted source of credit risk intelligence solutions for insurers

Tinubu Square has more than a decade of experience serving the world's leading credit insurers and reinsurers— Ace, Atradius, CESCE, Chartis, Coface, Duroire Delcredere, ECICS Limited, Equinox Global, GCNA, Markel, QBE, SACE—providing the analysis and intelligence they rely on to underwrite the risks they cover, along with automated policy management solutions available as “white label” portals for their policyholders.

These trade credit insurance policyholders using the Tinubu solution reported benefits that went far beyond policy management to positively impact the bottom-line – with better and faster decision making, lower DSO, fewer defaults and overall cost and resource savings. This led Tinubu Square in 2010 to develop Tinubu RMC specifically for B2Bs as a direct offer, addressing the broader operational needs to identify, analyse and control buyer credit risk throughout the enterprise. Today, Tinubu RMC is proven in use by more than 250 companies worldwide, including Alcatel Lucent, Eurotoll, Fraikin and INAPA, protecting more than €35B in accounts receivable.

“Risk has increased in every aspect of business, and the ability of companies to bear the cost of risk has been limited by recession. Shareholders are tired of bad news and expect tighter governance to avoid surprises,” said Pierre-Emmanuel Albert, co-founder and General Manager of Tinubu Square. “Our sole focus is giving companies the buyer intelligence they need to control and minimise credit risk exposure in every aspect of their business. We've taken the deep intelligence our credit insurance customers rely on and made it available directly to corporates – enhanced with all of the operational features B2Bs need to improve visibility and operational performance from qualify to claim.”

About Tinubu Square

With more than a decade of experience, Tinubu Square is the most trusted source of credit intelligence for credit insurers and B2B companies. Tinubu Risk Management Center (RMC cloud-based SaaS) platform and associated Tinubu Credit Risk Intelligence services are used by more than 250 B2B companies to manage credit risk exposure, secure the value of receivables, reduce DSO, increase working capital, lower the

cost of credit insurance administration, and strengthen financial positioning for short-term bank credit. Tinubu Square is headquartered in Paris, with offices in London, Brussels, Singapore and Mumbai.
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