


Atradius Flow

Managing credit insurance within your financial system



“Atradius Flow helps us to assess the risk of our customer portfolio and protects us from losses that may be caused by payment failure.”



Philipp Radomski, Head of Finance Business Partnering, Forto GmbH

A single, structured view of risk

Credit insurance is a vital part of effective risk management. Yet it is often handled in a separate system, disconnected from the financial processes where decisions are actually made. This creates unnecessary workflows, increases the risk of errors and limits the ability to maintain a complete overview — not due to the quality of the solutions, but to how closely they are embedded in day-to-day financial operations.



Credit insurance integrated into Microsoft Business Central

Atradius Flow is an API-based credit insurance solution for Microsoft Dynamics 365 Business Central, connecting Atradius directly to your financial processes.

Credit limits, customer risk profiles, applications and non-payment cases are handled directly within your Business Central environment, without switching tools and where finance teams already work. When credit data becomes a natural part of daily operations, decisions are simpler, faster and better informed. At the same time, manual data entry, typing errors and the need to switch between systems are significantly reduced.

More visibility. Less manual work

Atradius Flow automates core credit insurance workflows and ensures that information is always up to date. Credit limits evolve with trading activity, exposure can be monitored across customers and groups, and the relationship between trade, risk and cover becomes transparent. This enables finance teams to manage credit risk proactively, rather than reacting once problems arise.

Atradius Flow supports end-to-end credit insurance workflows — from applying for credit limits to submitting, tracking and following up on non-payment cases.

All activities are connected, documented and traceable within one integrated Business Central environment, supporting both daily operations and reporting towards management, auditors and stakeholders.

Built for Business Central. Designed to scale

Atradius Flow is developed specifically for Microsoft Dynamics 365 Business Central Cloud via AppSource. The solution is quick to install, intuitive to use, and built on secure, high-performing Atradius APIs to ensure stability, scalability and data protection. Atradius APIs also enable credit insurance services to be embedded into other financial systems, outside of Flow, where relevant.

In short – why Atradius Flow

- Eliminates manual data entry and typing errors
- Seamlessly integrated into Microsoft Dynamics 365 Business Central
- Real-time credit insurance data where decisions are made
- Full visibility of credit limits and insured exposure
- Efficient handling of non-payment cases

Atradius Flow makes credit insurance a natural and reliable part of your financial management — delivering better oversight, fewer operational risks and greater confidence in credit decisions.

Key benefits of Atradius Flow

- **Manage credit insurance directly in your Business Central environment**
Apply for, review and manage credit limits within your financial system, with automatic updates, notifications, and a clear overview of current, pending, expired or withdrawn limits.
- **Keep credit limits accurate and up to date**
Receive proactive suggestions for adjustments, identify outdated or incorrect limits, and ensure cover reflects recent trading activity over the past 12 months.
- **Apply consistent credit policies at scale**
Automatically distribute credit limits across customers and entities, supported by a structured approval flow that strengthens control and governance.
- **Maintain full visibility of credit risk and exposure**
Monitor credit insurance activity per customer, track group credit exposure across related companies, and view recent credit decisions in a clear, chronological overview.
- **Strengthen financial control and decision-making**
Approve or reject credit limit requests yourself, assess your risk acceptance rate, manage discretionary limits, and submit debtor-specific trading reviews.
- **Understand the cost of extending credit**
Calculate the cost of capital directly on sales orders and invoices by using your internal interest rate, supporting more informed pricing and credit decisions.
- **Estimate premiums quickly and accurately**
Calculate premium bases in just a few clicks, helping you manage insurance costs and support accurate billing.
- **Improve liquidity and reduce payment risk**
Monitor payment performance, identify emerging risks early, and reduce late payments and defaults by extending credit to reliable buyers.
- **Simplify reporting and documentation**
Easily submit trade experiences, non-payment reports and supporting documents, all in one structured and auditable workflow.
- **Stay in control with a clear dashboard**
Access a user-friendly dashboard that gives you an at-a-glance overview of key metrics, risks and actions, so you stay one step ahead.



Get in touch

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