

Data Submission Guide

Credit Management Module

This guide provides the essential information needed to prepare and submit the information needed for the setup of the Credit Management Module.

Welcome to Trade Shield!

hi there!

We're excited to have you on board. This module is designed to help you manage credit risk with confidence, streamline your trade processes, and make smarter financial decisions. If you need any assistance getting started, our Customer Success team is here to help every step of the way.

Let's build a stronger, safer trading future together!

Information Needed for Limit Review

Workflow:

1. Company Logo
2. Link to Company privacy policy
3. Approval Process (Speak to your Customer Success for a workflow approval process template)

Ageing & Customer Masterfile Data

Information Needed:

1. Aging and Masterfile data can be shared as one file, or two separate aging and Masterfile files - as long as each file contains the customer account number.
2. Aging and Customer Masterfile data that includes the below information, which can be present in either file if files are separate (* = mandatory):
 - Customer Account Number*
 - Customer Name*
 - Payment Terms*
 - Payment Term Description*
 - Credit Limit*
 - Customer Registration Numbers/VAT Numbers (Both if available) or ID Numbers (For sole props)*
 - Aging Buckets* (e.g. current, 30, 60, 90, etc)
 - Currency (mandatory if there are values in your aging other than ZAR)
 - Business Unit/Division
 - Branch/Region
 - Account Personnel
 - Credit Personnel
 - Sales Personnel
3. This information can be submitted directly to File Submissions (filesubmissions@tradeshield.ai) with your Customer Success Managers in copy. Alternatively, this information can be submitted via SFTP (we host the SFTP server and can share these details with you on request) please contact your Customer Success Manager to obtain your account specific SFTP details.
4. Each submission of data should be labelled with the date of the file as Year-Month-Day (1999-12-30) followed by your organization's business name.

Initial Submission of 12-Month Historic Aging

- Please share more than 12-month historic data if available.
- Your initial submissions of data should include the latest 12 months of historic month end aging. Each month end submission can be a separate file or included as a separate tab in the same file.
- In the instance of conducting a Proof of Concept please submit this information with your Sales Executive in copy.

Initial Submission of 12-Month Historic Aging

1. Ongoing data submission can be submitted directly to File Submissions (filesubmissions@tradeshield.ai) with your Customer Success Managers in copy. Alternatively, this information can be submitted via SFTP, please contact your Customer Success Manager to obtain your account specific SFTP details.
2. On an ongoing basis data can be submitted on a monthly, weekly or daily frequency depending on your preference and specific customer's payment terms. We always recommend that data is shared as frequently as possible either weekly or daily, and if you have customers that utilize 7 day terms we also recommend the minimum frequency be weekly.
3. Each month, a month end file should be submitted – this is the minimum requirement in order to Trade Shield to successfully host your platform.



FAQ's

Data Submission

Why do we require Masterfile information?

The Masterfile data acts as the foundation for setting up your Trade Shield data. It contains identifying information about each customer, ensuring accuracy in matching accounts to the relevant legal entity in our database, identifying the behaviour of your customer as it relates to their specific payment terms, and information that allows us to create filters in Trade Shield allowing you to view your overall debtors book in segments. This includes information such as customer account number, name of customer, registration and/or VAT number, ID number (for Sole Proprietors), credit limit, insured limit, payment terms, customer currently, credit personnel for the customer, division/group for the customer, to name a few.

Why do we require frequent aging data?

Aging data allows us to capture the customer's credit usage behaviour over time and provides a view of their repayment habits. These details are essential for monitoring credit health, identifying risk, and enabling proactive management, assessing aging data allows us to predict trends, assess risk, and monitor aging patterns to identify customers who may pose a risk for future late payment or default. Frequent aging submissions (daily/weekly) allows your team to have an up-to-date view of their customers aging in Trade Shield.



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