

# Payment default management in E-Krediidiinfo

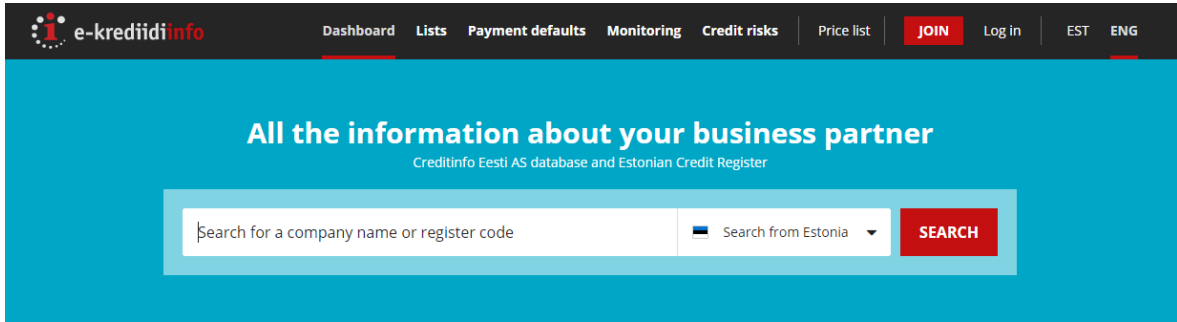
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## 1. Entering the payment defaults

In order to **enter** payment defaults in **E-Krediidiinfo**

- 1) make sure you have logged in to the Proff package;
- 2) go to the dashboard and search for the company in debt (by the registry code or name);



The screenshot shows the top navigation bar of the e-krediidiinfo website. The main header is blue with the text "All the information about your business partner" and "Creditinfo Eesti AS database and Estonian Credit Register". Below this is a search bar with the placeholder text "Search for a company name or register code", a dropdown menu for "Search from Estonia", and a red "SEARCH" button.

### Join E-Krediidiinfo!

- E-Krediidiinfo offers a wide range of products and solutions that fit different needs of customers.
- Join E-Krediidiinfo Plus to see more information for free. Just sign-up and you will see the management board, owners and related companies for free.
- E-Krediidiinfo Pro gives you professional tool to obtain information about your customers and competitors. This is the quickest way to obtain background information about individuals and companies in Estonia, to increase sales and avoid debts.
- Compare and select the package that suits you best!

[COMPARE PACKAGES](#)

### News

[Creditinfo Tartu office moved to a new address](#)  
06/05/2019

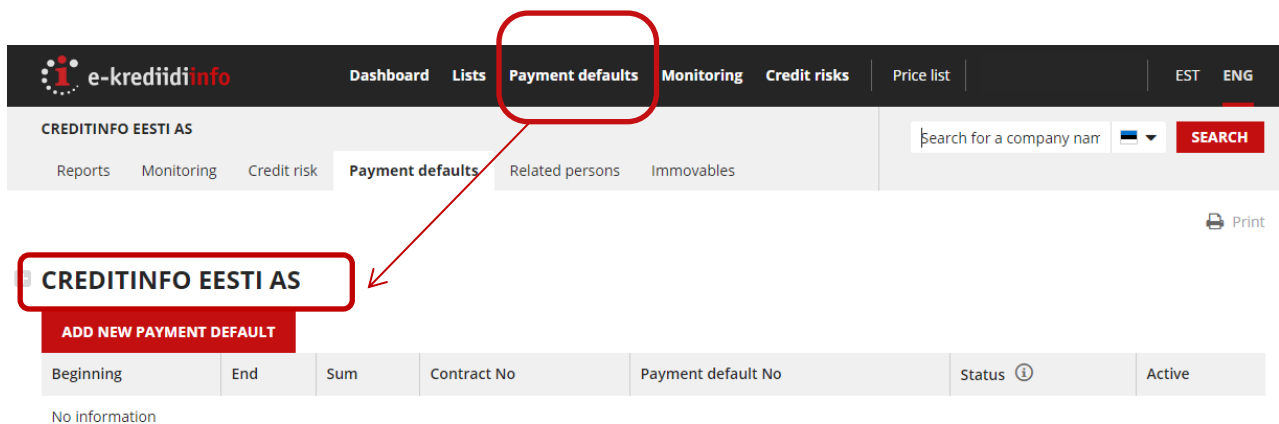
Creditinfo Tartu office is now located at Ringtee 25.

[E-Krediidiinfo portal is in new design!](#)  
21/02/2019

[New report Beneficial Owners, Ownership and Control Structure](#)  
23/01/2019



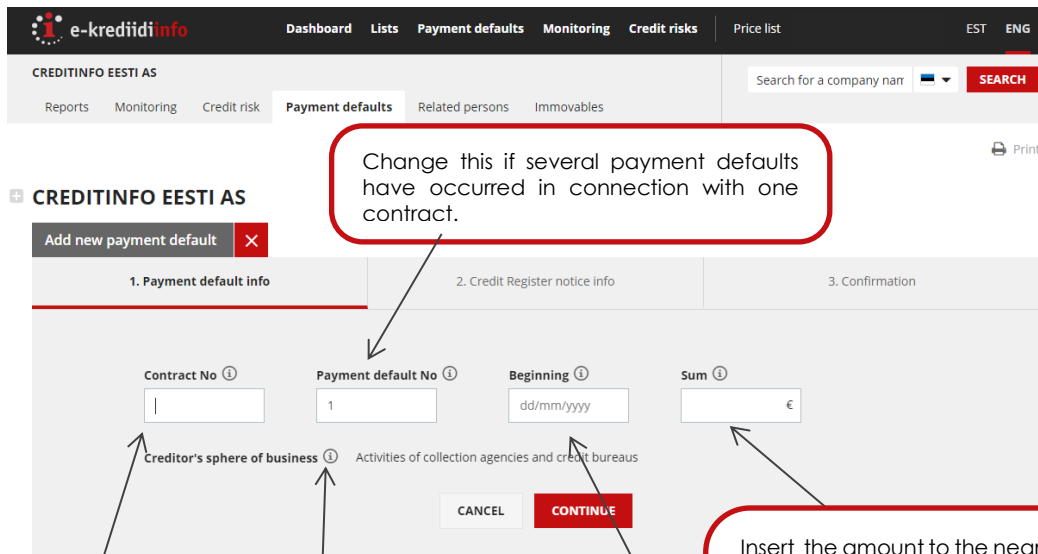
- 3) select „**Payment defaults**“ from the black menu bar and click on „**Add new payment default**“



The screenshot shows the "Payment defaults" section of the e-krediidiinfo website. The "Payment defaults" menu item is highlighted with a red box. Below it, the "ADD NEW PAYMENT DEFAULT" button is also highlighted with a red box. The form below has columns for "Beginning", "End", "Sum", "Contract No", "Payment default No", "Status", and "Active". The text "No information" is displayed below the table.

This opens a **three-step** payment default entry form.

1) In the first step, you need to enter debt details.



Change this if several payment defaults have occurred in connection with one contract.

Insert the amount to the nearest cent. The amount must be at least 30 euros including any interest, late payment interest and other ancillary claims.

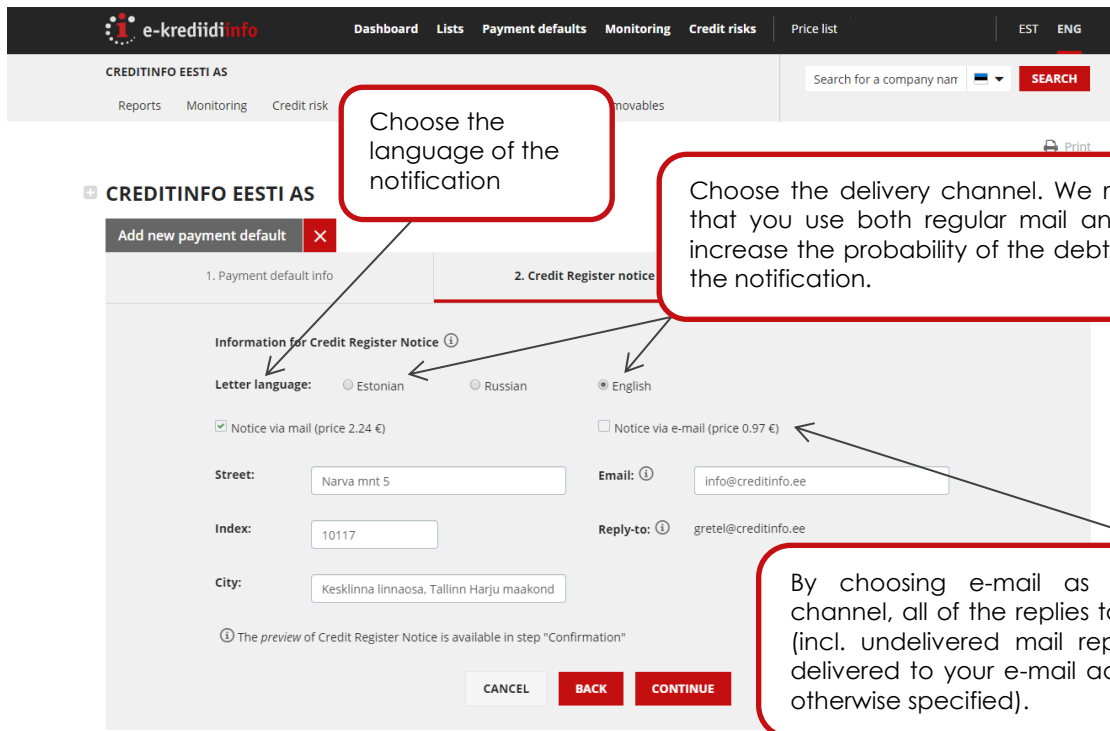
The sphere of business of the payment default enterer is classified in accordance with the 2008 Estonian Classification of Economic Activities (EMTAK).

The number of the invoice or the contract on the basis of which the debt occurred. You can easily identify the origin of the debt later by using the contract number. The contract number will not be published in the Credit Register and is only visible to you.

The payment default start date is the day following the due date. You can enter debts that are at least 38 days old.

2) In the second step, you can select the language for Credit Register notifications, delivery channels and type in the addresses.

A day after entering the of payment default, Creditinfo will send a Credit Register notification to the debtor (via e-mail on the same day). In the letter, the debtor is informed of the amount of their debt and the payment deadline and warned that the debt will be made public in the Credit Register.

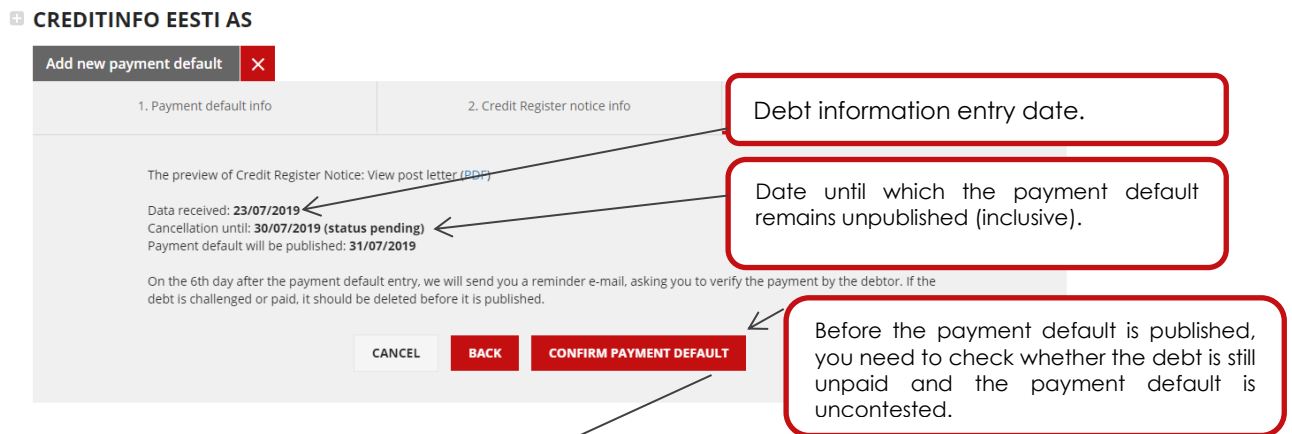


**Choose the language of the notification**

**Choose the delivery channel. We recommend that you use both regular mail and e-mail to increase the probability of the debtor receiving the notification.**

**By choosing e-mail as the delivery channel, all of the replies to your notice (incl. undelivered mail reports) will be delivered to your e-mail address (unless otherwise specified).**

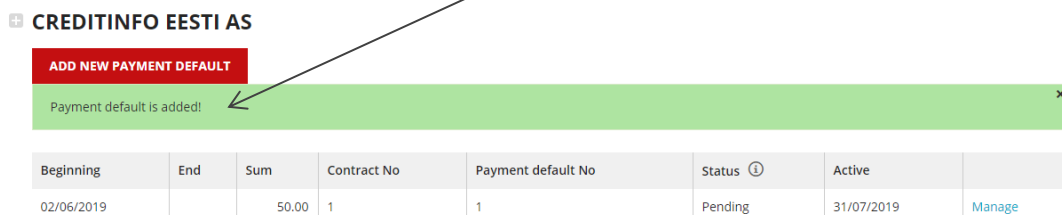
3) Finally, **in the third step**, you can preview Credit Register notifications and forward debt information to the register.



**Debt information entry date.**

**Date until which the payment default remains unpublished (inclusive).**

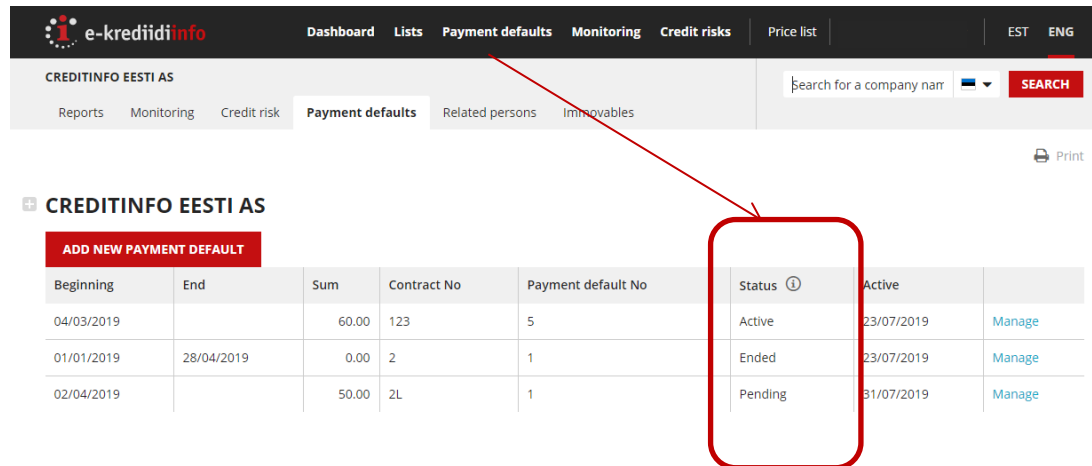
**Before the payment default is published, you need to check whether the debt is still unpaid and the payment default is uncontested.**



Beginning	End	Sum	Contract No	Payment default No	Status	Active	
02/06/2019		50.00	1	1	Pending	31/07/2019	Manage

## 2. Statuses

Once a payment default is registered, it will be assigned a **status**.



The screenshot shows the 'e-krediidinfo' web application interface. The top navigation bar includes 'Dashboard', 'Lists', 'Payment defaults', 'Monitoring', 'Credit risks', and 'Price list'. Below this, there are tabs for 'Reports', 'Monitoring', 'Credit risk', 'Payment defaults', 'Related persons', and 'Immovables'. A search bar is present with the text 'search for a company name' and a 'SEARCH' button. The main content area displays a table for 'CREDITINFO EESTI AS' with a red 'ADD NEW PAYMENT DEFAULT' button. The table has columns for 'Beginning', 'End', 'Sum', 'Contract No', 'Payment default No', 'Status', and 'Active'. The 'Status' column is highlighted with a red box, and a red arrow points from the 'Payment defaults' menu item to this box.

Beginning	End	Sum	Contract No	Payment default No	Status	Active
04/03/2019		60.00	123	5	Active	23/07/2019 <a href="#">Manage</a>
01/01/2019	28/04/2019	0.00	2	1	Ended	23/07/2019 <a href="#">Manage</a>
02/04/2019		50.00	2L	1	Pending	31/07/2019 <a href="#">Manage</a>

**Pending** – the payment default is pending for seven days before it is made public. The debtor has been notified and informed that a payment default will be published. Pending payment defaults are not yet visible to other creditors (in reports and services).

**Active** – the payment default is public and the debt is unpaid. This is displayed in all reports and services that involve the payment default.

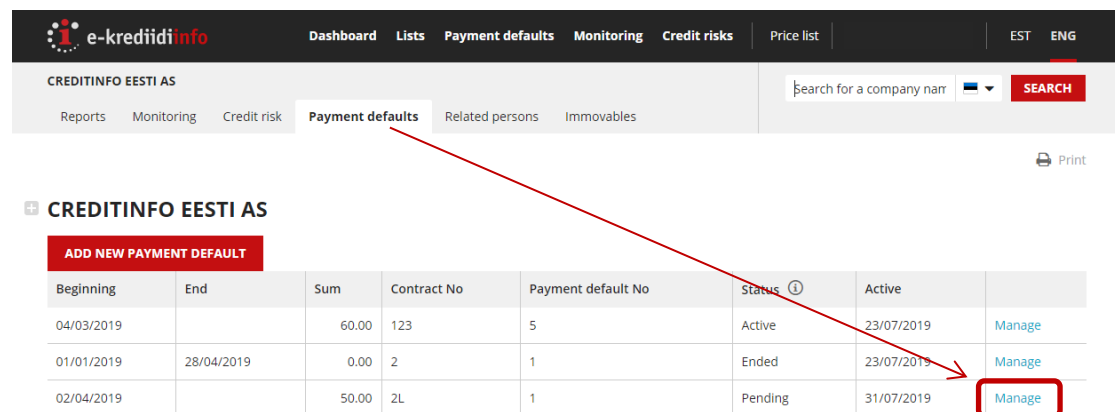
**Ended** – the debt has been paid in full, but the information remains public. Information about debts is retained for seven years after the payment default is settled in the case of companies and five years in the case of private persons.

**Pending, contested** – the debtor has contested the payment default before it becomes public (while its status was "pending"). NB! Contested payment defaults are only visible to the creditor.

**Contested** – the debtor has contested the payment default and its publishing is suspended. NB! Data of contested payment defaults is only visible to the creditor.

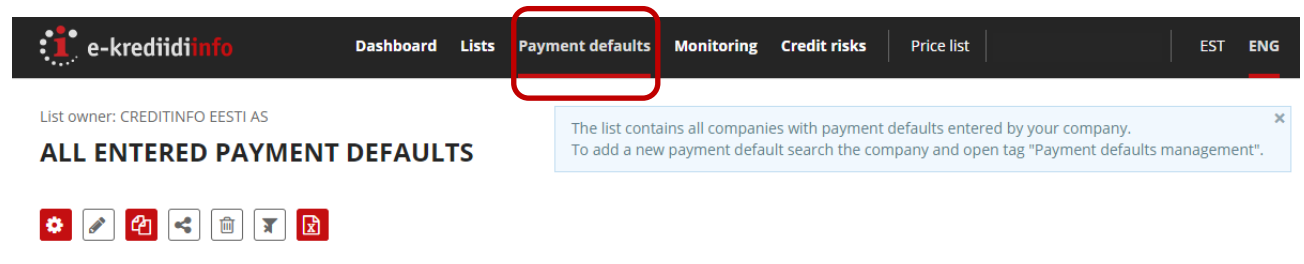
### 3. Payment default management (amendment and closing)

Payment defaults entered can be amended and managed in the detailed company view.



Beginning	End	Sum	Contract No	Payment default No	Status	Active	
04/03/2019		60.00	123	5	Active	23/07/2019	<a href="#">Manage</a>
01/01/2019	28/04/2019	0.00	2	1	Ended	23/07/2019	<a href="#">Manage</a>
02/04/2019		50.00	2L	1	Pending	31/07/2019	<a href="#">Manage</a>

All the companies for which you have made a payment default entry can easily be found by clicking on **"Payment defaults"** on the black menu bar.



List owner: CREDITINFO EESTI AS

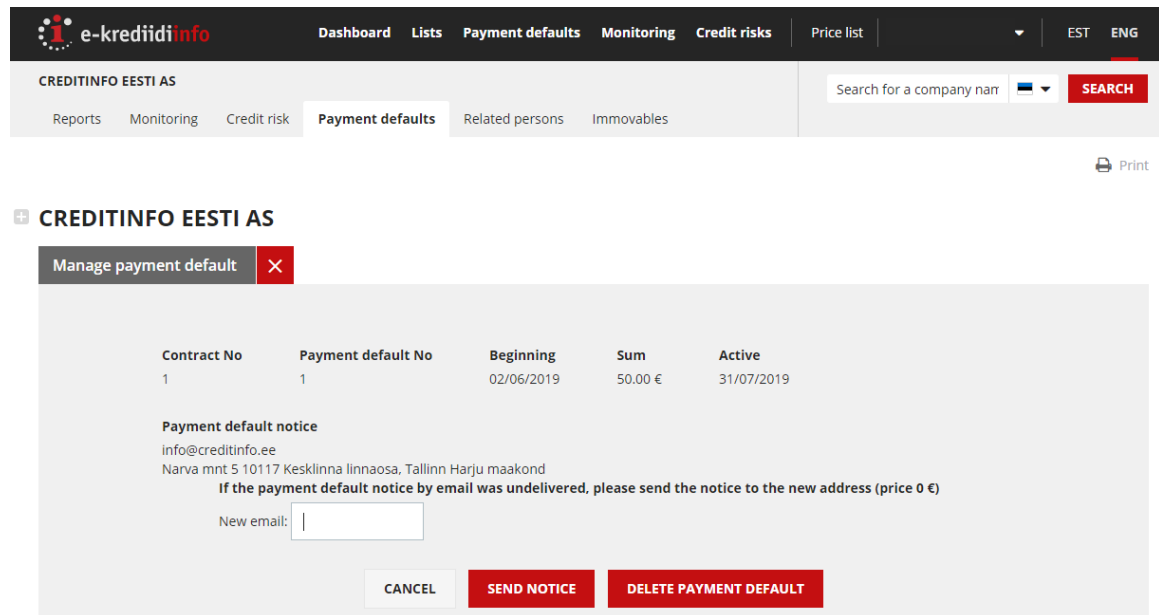
#### ALL ENTERED PAYMENT DEFAULTS

The list contains all companies with payment defaults entered by your company.  
To add a new payment default search the company and open tag "Payment defaults management".

In the case of **“Pending”** payment defaults you can:

- see the payment default data and addresses of the notifications sent;
- immediately delete payment defaults.

If the Credit Register notification is sent to the debtor via e-mail and the payment default status is “pending”, you can send repeat notifications to a new e-mail address if it becomes evident that e-mail address was not correct and the e-mail bounced back.



**CREDITINFO EESTI AS**

Dashboard Lists **Payment defaults** Monitoring Credit risks Price list EST ENG

Reports Monitoring Credit risk **Payment defaults** Related persons Immovables

Search for a company name SEARCH

Print

**CREDITINFO EESTI AS**

Manage payment default

Contract No	Payment default No	Beginning	Sum	Active
1	1	02/06/2019	50.00 €	31/07/2019

**Payment default notice**  
 info@creditinfo.ee  
 Narva mnt 5 10117 Kesklinna linnaosa, Tallinn Harju maakond

If the payment default notice by email was undelivered, please send the notice to the new address (price 0 €)

New email:

CANCEL SEND NOTICE DELETE PAYMENT DEFAULT

In the case of **„Active“** payment defaults you can:

- view the addresses where notifications are sent;
- change the start date (the debt must be at least 45 days old);
- change the amount (i.e. enter the current outstanding amount);
- close the payment default by entering the end date (while nulling the amount, i.e. the debt balance);
- request that Creditinfo delete the payment default from the register (you can delete payment defaults that have been entered by mistake and/or include incorrect data or are invalid for another reason; upon payment of the debt serving as the basis for a payment default, the payment default is closed, but not deleted).



e-krediidiinfo Dashboard Lists Payment defaults Monitoring Credit risks Price list EST ENG

CREDITINFO EESTI AS

Reports Monitoring Credit risk **Payment defaults** Related persons Immovables

Search for a company name SEARCH

Print

+ CREDITINFO EESTI AS

Manage payment default X

Contract No 123	Payment default No 5	Beginning ⓘ 04/03/2019	End ⓘ dd/mm/yyyy
Sum ⓘ 60.00 €			

CANCEL SAVE CHANGES REQUEST DELETION

In the case of **“Ended”** payment defaults you can:

- view the addresses where notifications are sent;
- change the start date (the debt must be at least 45 days old);
- change the end date;
- change the amount (in the case of cleared payment defaults, the amount should be nulled, because the debt is paid);
- request that Creditinfo delete the payment default from the register (you can delete payment defaults that have been entered by mistake and/or include incorrect data or are invalid for another reason; upon payment of the debt serving as the basis for a payment default, the payment default is closed, but not deleted).

e-krediidiinfo Dashboard Lists Payment defaults Monitoring Credit risks Price list EST ENG

CREDITINFO EESTI AS

Reports Monitoring Credit risk **Payment defaults** Related persons Immovables

Search for a company name SEARCH

Print

+ CREDITINFO EESTI AS

Manage payment default X

Contract No 123	Payment default No 5	Beginning ⓘ 04/03/2019	End ⓘ dd/mm/yyyy
Sum ⓘ 60.00 €			

CANCEL SAVE CHANGES REQUEST DELETION