

# Payment default management in E-Krediidiinfo

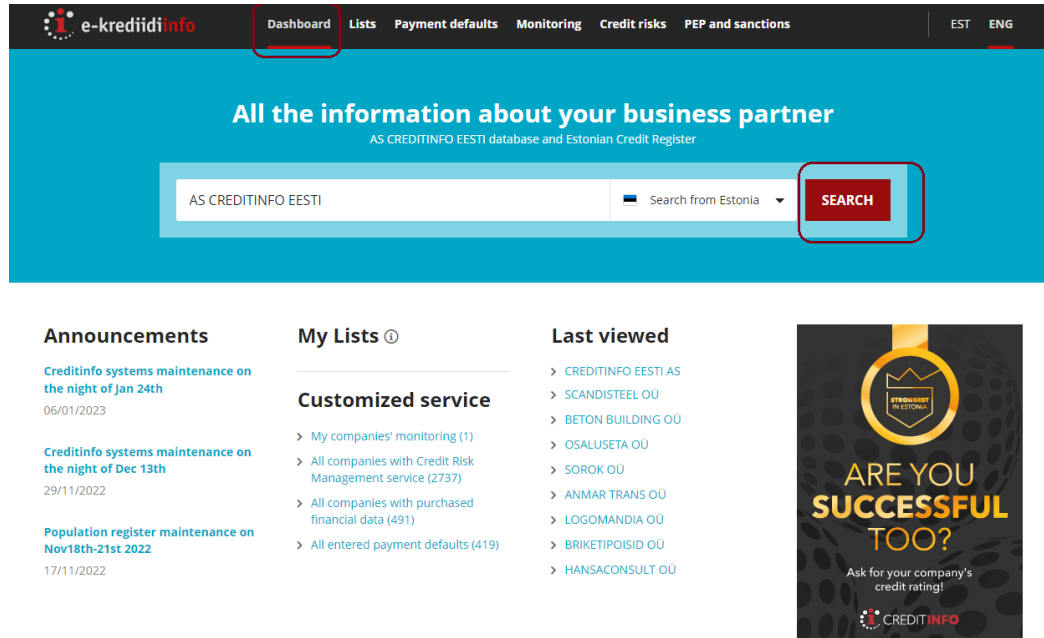
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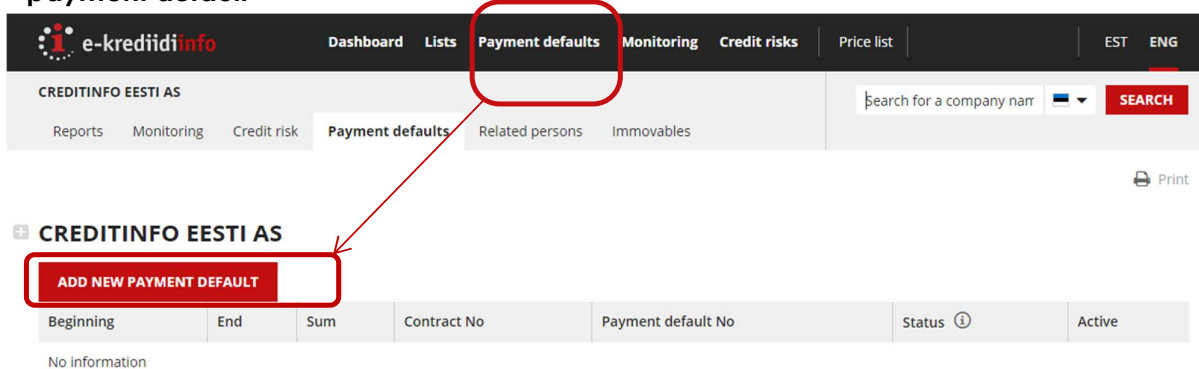
## 1. Entering the payment defaults

To enter payment defaults in E-Krediidiinfo:

- 1) log in to the Proff package at [www.e-krediidiinfo.ee](http://www.e-krediidiinfo.ee),
- 2) go to the dashboard and search for the company with debt (by the registry code or name),

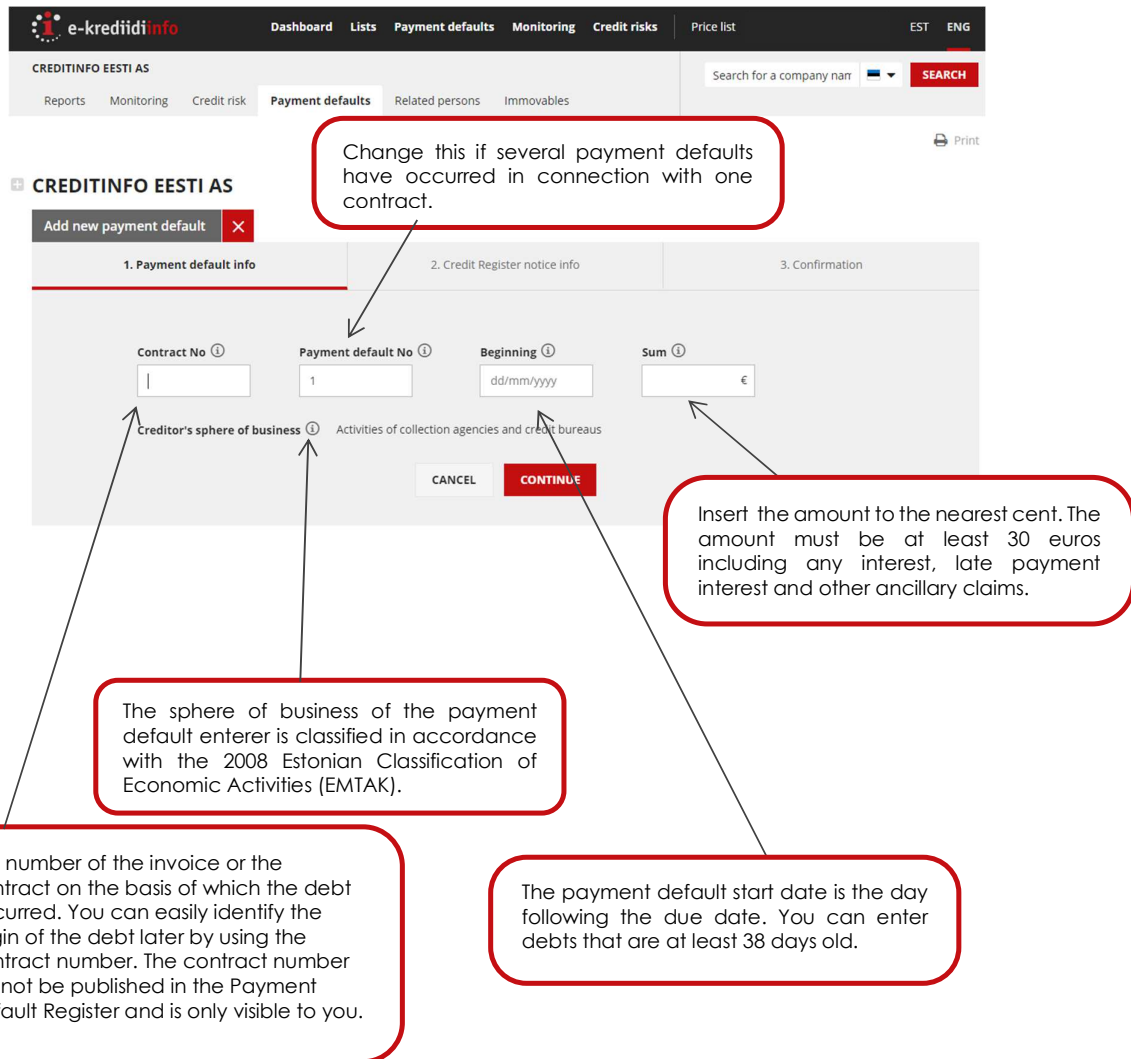


- 3) select „Payment defaults“ from the black menu bar and click on „Add new payment default“



- 4) this opens a **three-step** payment default entry form.

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



The screenshot shows the 'Add new payment default' form in the CREDITINFO EESTI AS system. The form is divided into three steps: 1. Payment default info, 2. Credit Register notice info, and 3. Confirmation. The first step is active and contains the following fields:

- Contract No ①**: A text input field for the contract number.
- Payment default No ①**: A text input field with the value '1'.
- Beginning ①**: A date input field with the format 'dd/mm/yyyy'.
- Sum ①**: A text input field for the amount, followed by a Euro symbol (€).
- Creditor's sphere of business ①**: A dropdown menu for selecting the creditor's business sphere.
- Activities of collection agencies and credit bureaus**: A checkbox.

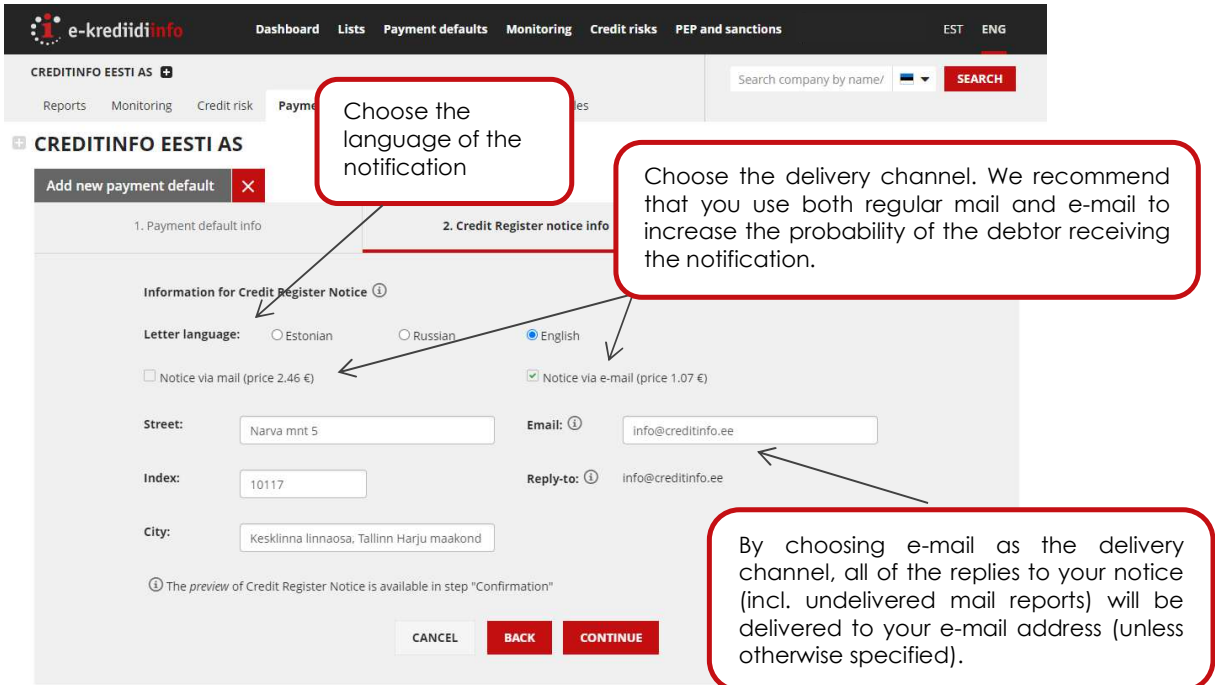
Annotations provide additional information:

- Change this if several payment defaults have occurred in connection with one contract.**: Points to the 'Payment default No' field.
- The sphere of business of the payment default enterer is classified in accordance with the 2008 Estonian Classification of Economic Activities (EMTAK).**: Points to the 'Creditor's sphere of business' dropdown.
- 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 Payment Default Register and is only visible to you.**: Points to the 'Contract No' field.
- The payment default start date is the day following the due date. You can enter debts that are at least 38 days old.**: Points to the 'Beginning' date field.
- 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.**: Points to the 'Sum' field.

Buttons for 'CANCEL' and 'CONTINUE' are located at the bottom of the form.

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

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



**CREDITINFO EESTI AS**

1. Payment default info | 2. Credit Register notice info

Information for Credit Register Notice ⓘ

Letter language: ☐ Estonian ☐ Russian ☒ English

☐ Notice via mail (price 2.46 €) ☒ Notice via e-mail (price 1.07 €)

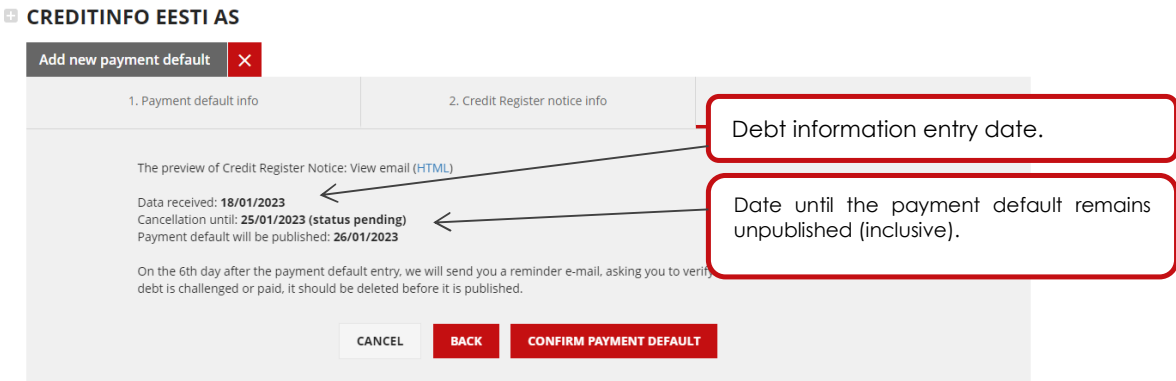
Street:  Email: ⓘ

Index:  Reply-to: ⓘ

City:

ⓘ The preview of Credit Register Notice is available in step "Confirmation"

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



**CREDITINFO EESTI AS**

1. Payment default info | 2. Credit Register notice info

The preview of Credit Register Notice: View email (HTML)

Data received: 18/01/2023  
Cancellation until: 25/01/2023 (status pending)  
Payment default will be published: 26/01/2023

On the 6th day after the payment default entry, we will send you a reminder e-mail, asking you to verify, debt is challenged or paid, it should be deleted before it is published.

**Attention! Before publishing a payment default, you need to check whether the debt is still unpaid and the payment default is undisputed. In the event of a paid debt or a dispute, default should not be published.**

## 2. Statuses

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

**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).

[ADD NEW PAYMENT DEFAULT](#)

Payment default is added!

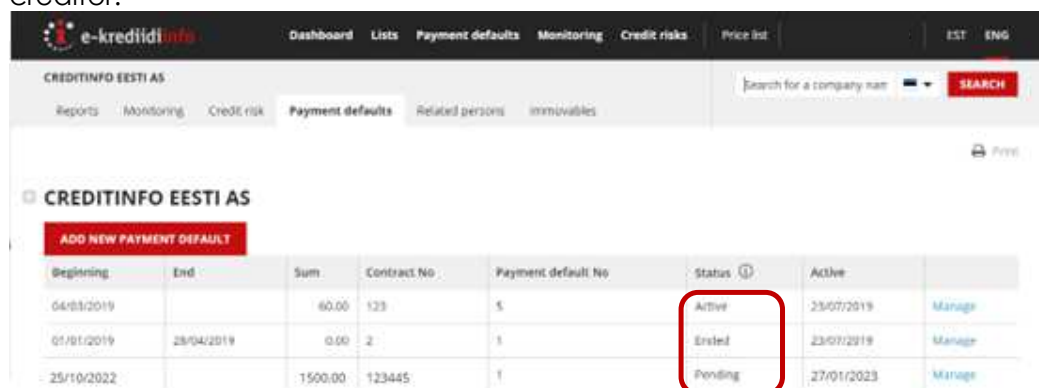
Beginning	End	Sum	Contract No	Payment default No	Status ⓘ	Active	
25/10/2022		1500.00	123445	1	Pending	26/01/2023	<a href="#">Manage</a>

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

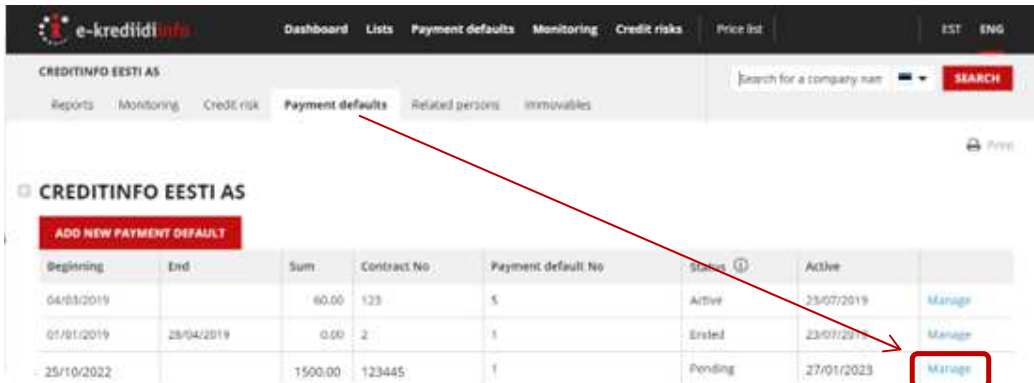
**Disputed** – the debtor has disputed the payment default and its publishing is suspended. NB! Data of disputed payment defaults is only visible to the creditor.



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	5	Ended	23/07/2019	<a href="#">Manage</a>
25/10/2022		1500.00	123445	1	Pending	27/01/2023	<a href="#">Manage</a>

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

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

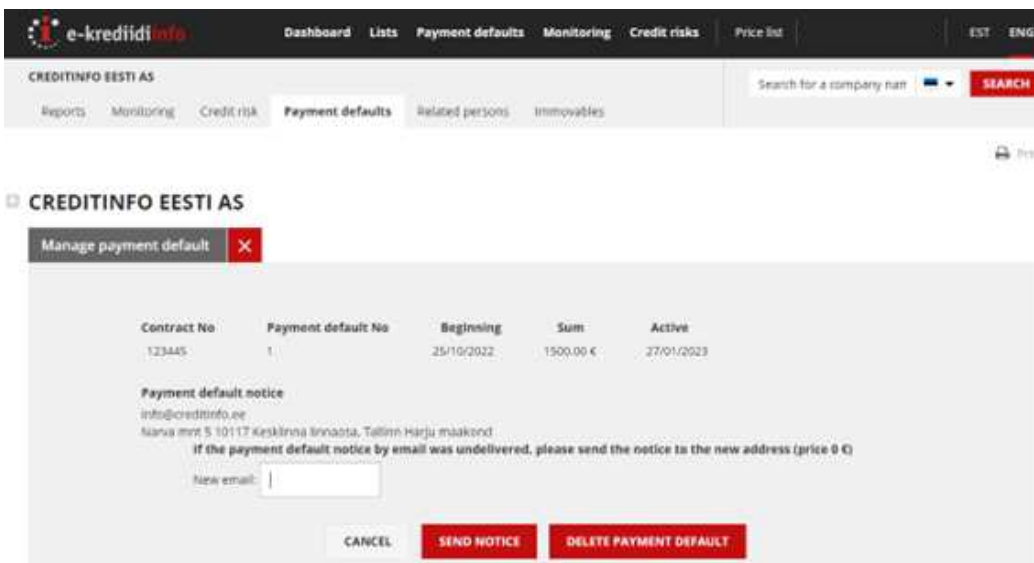


Beginning	End	Sum	Contract No.	Payment default No.	Status	Active	
04/01/2019		60.00	123	5	Active	23/07/2019	<a href="#">Manage</a>
01/01/2019	23/04/2019	0.00	2	1	Ended	23/07/2019	<a href="#">Manage</a>
25/10/2022		1500.00	123445	1	Pending	27/01/2023	<a href="#">Manage</a>

In the case of **"Pending"** payment defaults you can:

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

If the Payment Default 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.



Contract No.	Payment default No.	Beginning	Sum	Active
123445	1	25/10/2022	1500.00 €	27/01/2023

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

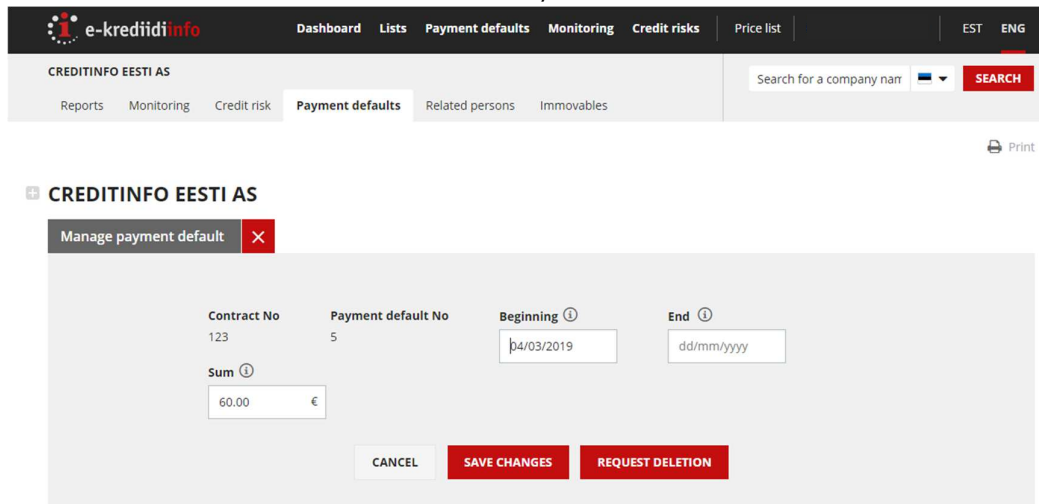
If the payment default notice by email was undelivered, please send the notice to the new address (price 0 €)

New email:

[CANCEL](#) [SEND NOTICE](#) [DELETE PAYMENT DEFAULT](#)

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

- 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 (if payment default has been entered by mistake and/or include incorrect data or is invalid for another reason; if the debt is paid, then end date should be marked, 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

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:

- 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 null, because the debt is paid);
- request that Creditinfo delete the payment default from the register (if payment default has been entered by mistake and/or include incorrect data or is invalid for another reason; if the debt is paid, then end date should be marked, but not deleted).




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

Print

+ CREDITINFO EESTI AS

Manage payment default

Contract No  
123

Payment default No  
5


Beginning

End

Sum  €

## Tip

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.


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

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".