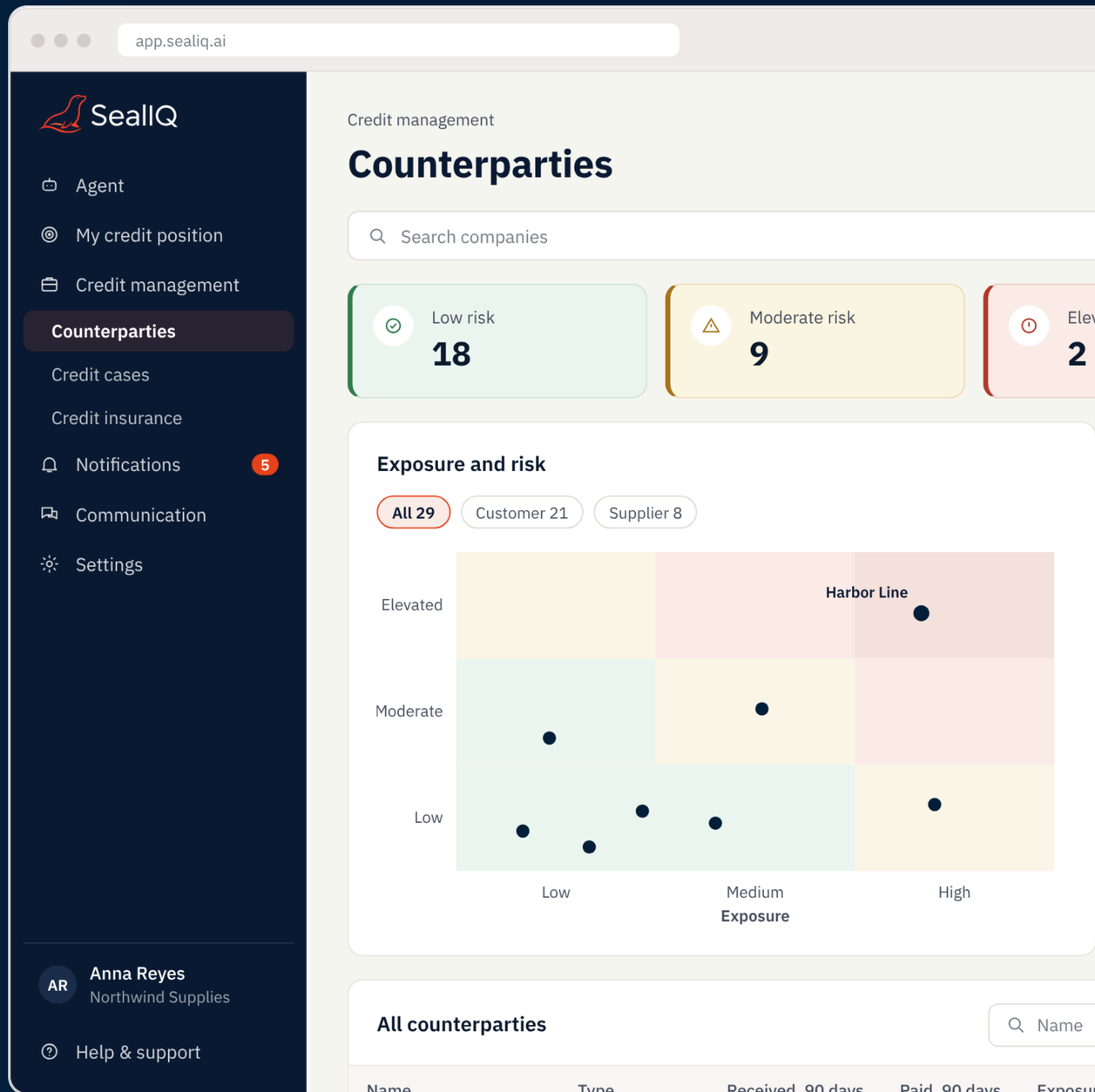
SealIQ

The AI credit management platform

Non-payment risk, credit reports, monitoring and a credit agent for every customer and supplier.

sealiq.ai · Leuven, Belgium



Late payment is common, and most companies check a counterparty only now and then



35%

of B2B sales in the Netherlands are paid late

Atradius Payment Practices Barometer, Netherlands, 2025



1 in 4

bankruptcies in the EU is caused by late payment

European Commission



49%

of credit teams reassess a customer only once a year

NACM & Nuvo, B2B Credit Insights, 2024



1 in 4

credit teams take a week or more to approve a new account

NACM & Nuvo, B2B Credit Insights, 2025

Five moments in your week that change with SealIQ

	TODAY	WITH SEALIQ
A new order comes in	Sales waits while you collect reports and documents by e-mail.	**The risk and the ranked terms are ready while the deal is still warm.**
The review of a customer	You review each customer once a year, by hand.	**Every counterparty is checked every day. You look only at what changed.**
A customer gets into trouble	You notice it when an invoice is overdue.	**You hear it when the cash buffer gets smaller, with a proposed action.**
A customer without a credit report	You refuse the order or ask for full payment upfront.	**The customer shows its own figures, and you can offer terms.**
The question from your CFO	You rebuild the spreadsheet with open invoices and risk.	**One overview of exposure, risk and insurance, always up to date.**

What you gain: fewer losses, faster answers, more orders and less manual work



Fewer losses

You act when the figures of a customer change, and not when the invoice is already overdue.



Faster answers

Sales hears which terms it can offer while the deal is still warm. Good customers get more room.



More orders you can accept

A deposit, a shorter term or insurance turns a doubtful order into one you can take.



Less manual work

The agent collects the data, prepares each case and writes the agreed terms to the ERP.

How it works: five sources become one risk picture for each counterparty

Bank data
Income, costs and cash buffer

ERP and CRM
Your invoices, orders and payment history

Annual accounts
Balance sheet and results

Press, registers and sanctions
News and public records about the company

Your credit bureau
Its rating, if you want to add it



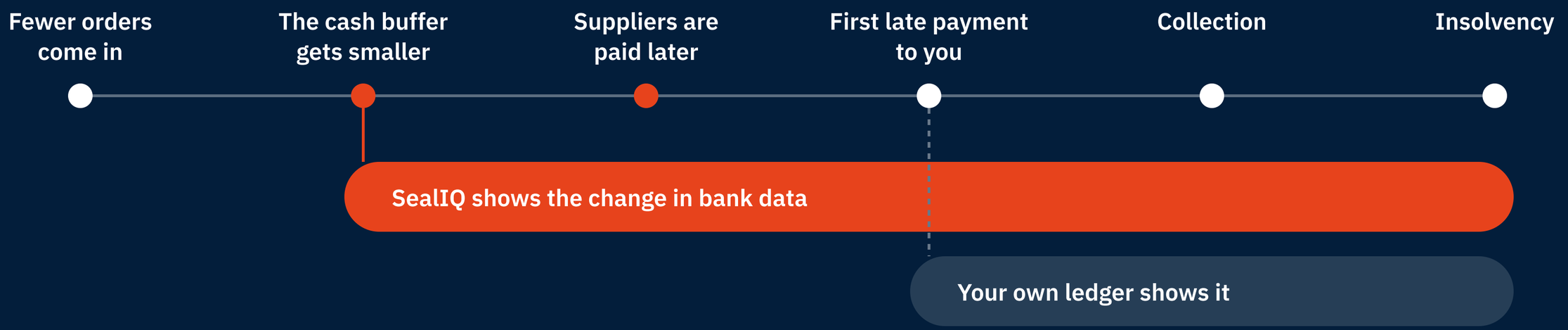
Non-payment risk
The chance that a customer or supplier does not pay in the next 12 months, as a percentage.

Credit report
The reasons behind the risk, each with its impact and the source of the figure.

Monitoring
A notification when something changes, with the reason and a proposed action.

Credit agent
Payment terms, deposit and insurance proposed for each order.

A cash problem shows in bank data before the first late payment



Cash buffer

How many days the company can cover its usual costs.

Payment patterns

Whether suppliers, wages and social security are paid as regularly as before.

Incoming payments

Whether its own customers still pay, and how much depends on a few of them.

Illustration of a typical course of events.

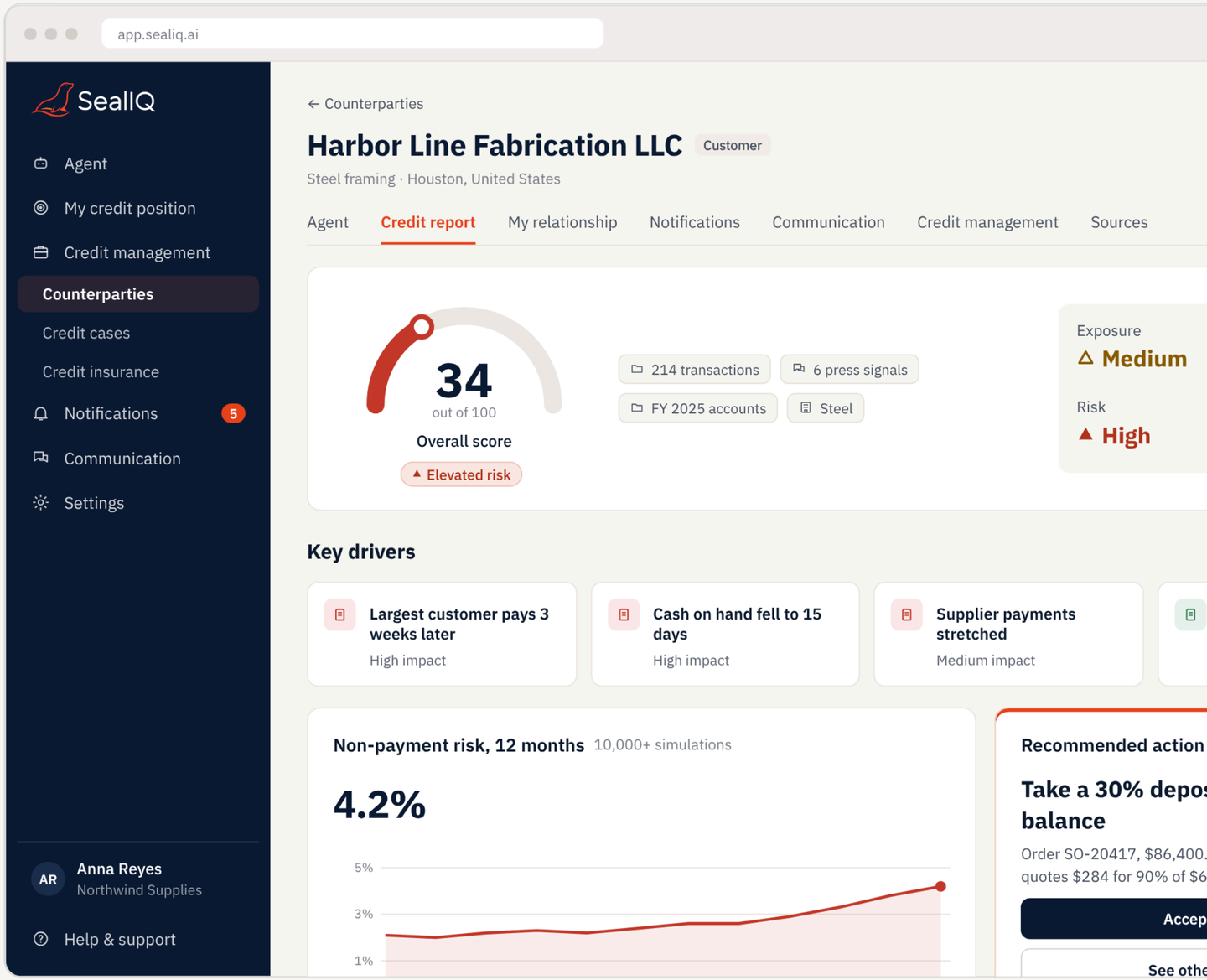
You know why a customer is risky, and what to do about it

1. **Overall score and risk level**
   Low, moderate or elevated, next to your exposure.

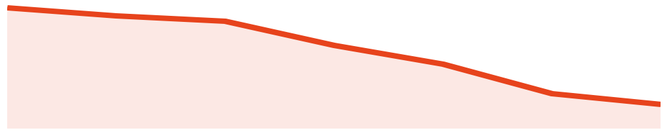
2. **Key drivers**
   What pushes the risk up or down, with the impact of each driver.

3. **Non-payment risk**
   One percentage for the next 12 months, from 10,000+ simulations.

4. **Recommended action**
   A proposal for the open order that you accept or change.



You see trouble in the figures that move first



Days of cash on hand

How long the company can cover its usual costs from its cash buffer.



Days with a negative balance

How often the account closes below zero.



Supplier payments

Whether suppliers are paid later or less often than before.



Largest customer

How much of the income depends on one customer.



Social security and payroll tax

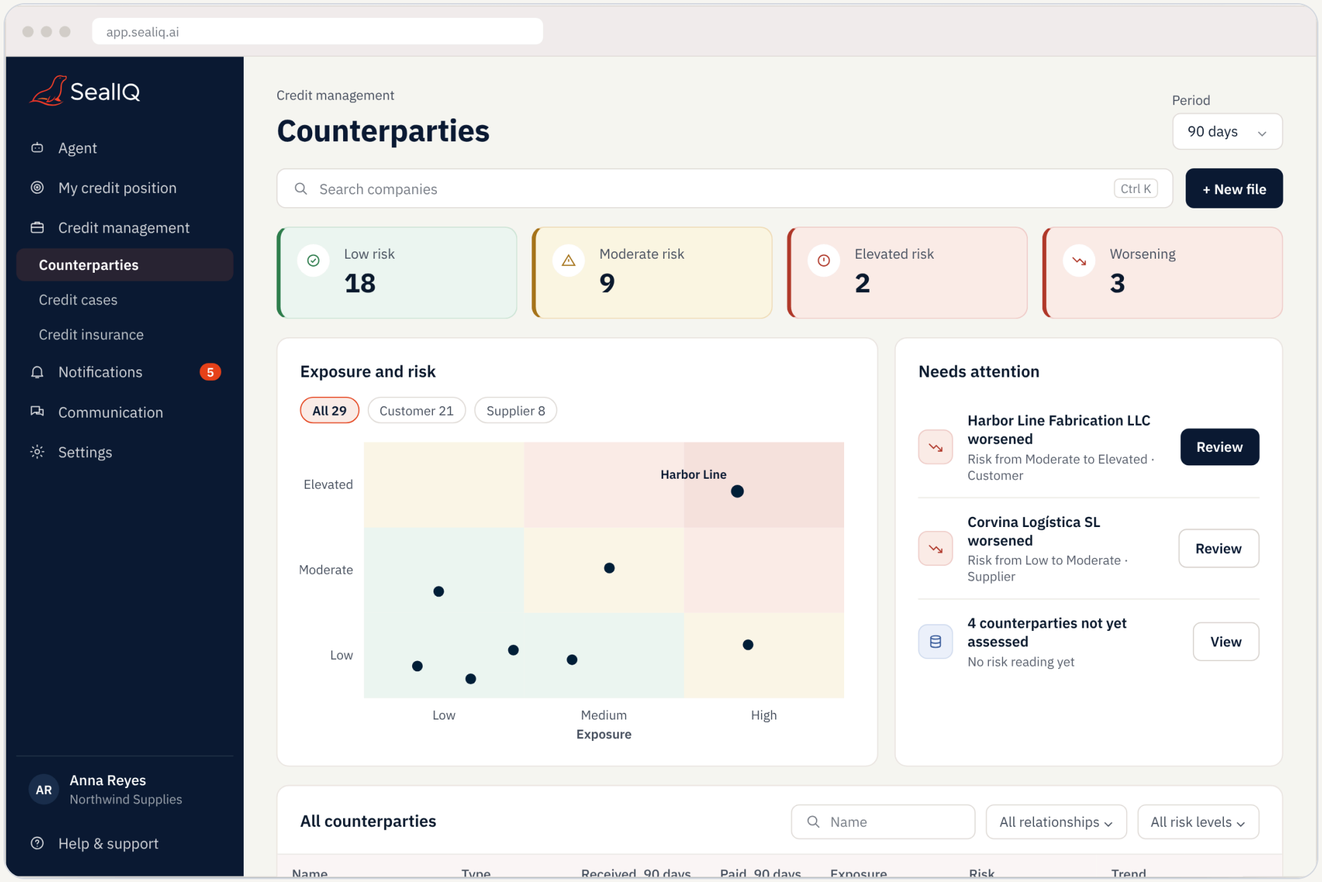
Whether these payments still leave on time, each month.



Collection and legal costs

Payments to collection agencies and bailiffs.

You start the day with the few counterparties that need you



CUSTOMER

Largest customer pays later. Cash runway down to 41 days.

30-day term on the next order

CUSTOMER

A dispute with its bank. Overdraft use rose.

30% upfront on the next order

CUSTOMER

Repeat payers paying more, six months running.

Offer 60 days for a larger order

SUPPLIER

Lost its largest customer, 38% of its inflow.

Qualify a second supplier

A new order gets its terms while the deal is still warm

Deal in the CRM

A new deal opens a credit case.

Data read

ERP, CRM, bank data and press.

Risk calculated

Non-payment risk and exposure for this order.

Terms ranked

Payment term, deposit and insurance, best option first.

Decision

By you, or by the agent in the mode you chose.

Back in the ERP

The agreed terms are written to the order.

YOU CHOOSE THE MODE

Read only

The agent answers questions and takes no action.

Proposes, you decide

The agent prepares each decision and waits for you.

Decides alone

The agent acts by itself, within the limits you set.

One customer, one week: you still take the order, with less risk

MONDAY NIGHT

SealIQ sees a change

The largest customer of Harbor Line pays three weeks later, and its cash on hand fell to 15 days.

TUESDAY MORNING

You hear it first

Harbor Line is one of three counterparties in your morning briefing, with the reason.

WEDNESDAY

A new order arrives

Sales enters an order of $86,400. The agent proposes a 30% deposit and insurance on the balance.

WEDNESDAY

You accept

One click. The terms are written to the order in the ERP, and sales can confirm to the customer.

60 DAYS LATER

You are paid

You delivered the order and kept the customer, and your risk was covered the whole time.

Your counterparty takes part, because it gains from it

YOU

Invite

You invite a customer or supplier to the credit assessment.

YOUR COUNTERPARTY

Takes part

It decides what it shares, with whom and for how long.

SealIQ analyses

It combines what the counterparty shares with your ERP and CRM, annual accounts and press, and asks the counterparty what the data cannot answer.

Decide

You see the risk and choose the terms for the order.

Gets terms that fit

The terms follow its real figures, with advice on what to improve.

Faster approval

One assessment replaces repeated requests for documents.

A say in the outcome

It answers questions and adds context and documents.

Control

When it withdraws access, the access ends at once.

Better terms

A company without a credit report can still show that it pays.

You can ask your own suppliers for better terms, with proof

1 Your own figures

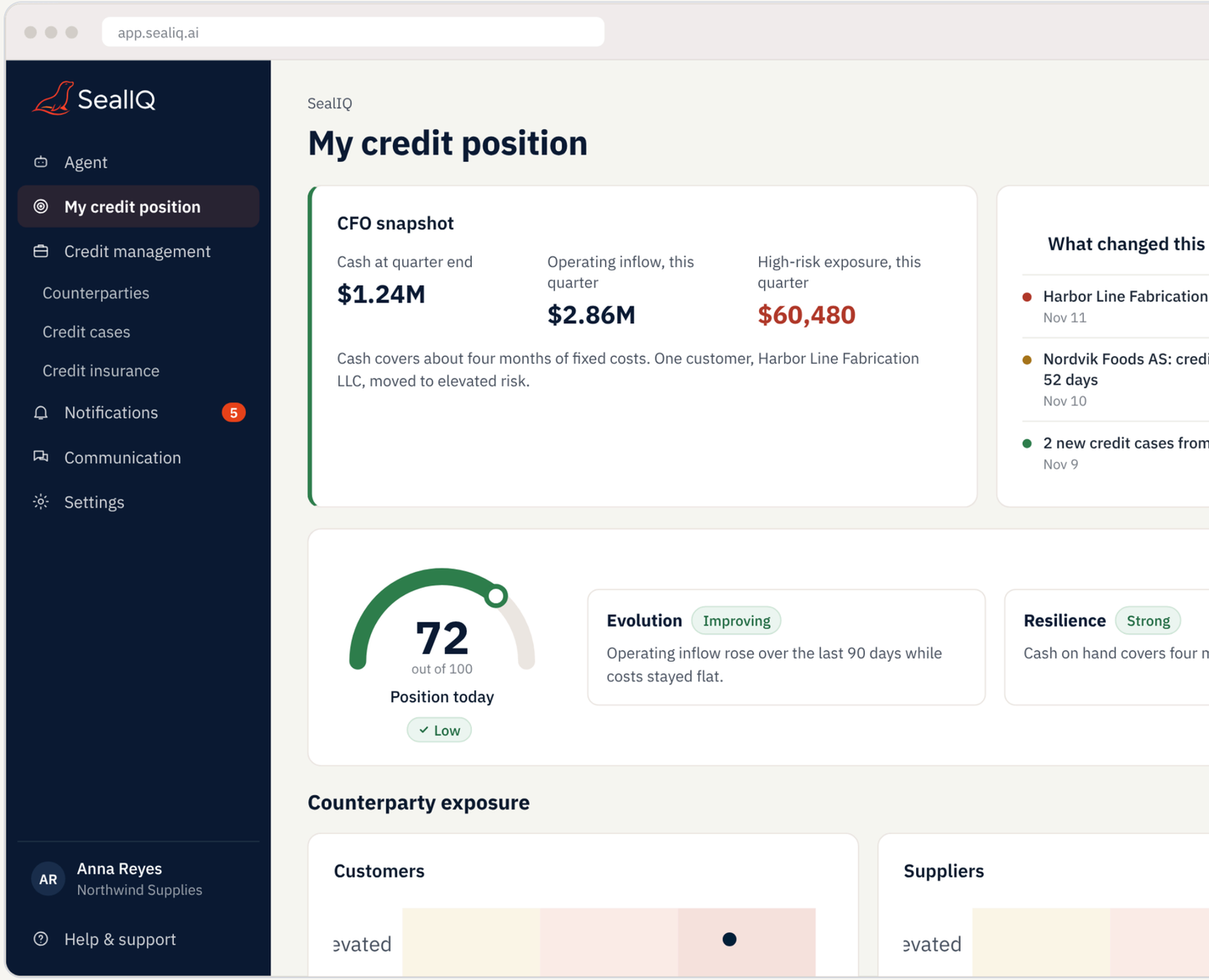
The same reading that suppliers, insurers and banks care about, from your own data.

2 Advice

What to improve, and what it would change.

3 Share it

Show your position to a supplier or lender to ask for better terms, and end the access when you want.



You keep what you have: SealIQ works next to your bureau, insurer and ERP

Credit bureau

Keep the reports you buy. Their rating can be added to the risk picture.

ERP

Invoices and payments come in. Agreed terms go back to the order.



Credit insurer

The agent proposes cover where it helps, next to payment terms and deposits.

CRM

A new deal opens a credit case. Sales gets the answer while the deal is still warm.

What changes for each team

Credit managers

TODAY

Reviews by hand, one customer at a time.

WITH SEALIQ

The agent prepares each case and each review. You decide.

CFOs

TODAY

Exposure in a spreadsheet, updated now and then.

WITH SEALIQ

Exposure, risk and insurance in one overview, every day.

Sales teams

TODAY

The deal waits for the credit check.

WITH SEALIQ

Terms while the deal is still warm, and more room for good customers.

Procurement

TODAY

A supplier problem shows when the delivery fails.

WITH SEALIQ

A warning in time to arrange a second source.

Credit insurers

TODAY

A view of each company at fixed moments.

WITH SEALIQ

A sharper view of the companies you cover, and a service for policyholders.

Your data and your counterparty's data stay protected

Encrypted

In transit and at rest, including every document.

Shared with consent

A company decides who sees its data and for how long, and can withdraw at any time.

Access by role

Each person sees only what their role allows.

Records that cannot be changed

Every step of the agent and every decision of a person is recorded.

Hosted in the European Union

The platform and its databases run in the EU.

09:02
Case opened by the agent

09:03
Bank data read, with consent

14:33
Terms proposed: 30 days, 20% upfront

14:51
Approved by Anna Keller

How you start

1

Demo

We show SealIQ on your own credit process.

2

Connect

We build a dedicated connection to your ERP and CRM.

3

Invite

You invite a first group of customers and suppliers.

4

Decide and follow

You get terms for each order and a notification when a risk changes.

Book a demo at sealiq.ai

We answer within one working day.
customersupport@sealiq.ai · Leuven, Belgium