

Affiliate Window would like to announce the launch of our new 'exposure' management tool for publishers. We often see publishers lose out on payments in instances where advertisers operating under an amber payment status have gone into administration without warning. In most cases, Affiliate Window has supported the affected publishers and agreed compensation packages to minimise loss, but this requires the network to shoulder the whole financial impact, so a more sustainable solution has been developed.

The established Traffic Light System will remain, however advertisers on an amber payment status will now be assigned an additional 'exposure level' which will offer publishers insight into how likely they are to receive their payments. Exposure levels are decided based on three key factors;

- 1. Payment type:** Advertisers who pay via Direct Debit offer publishers a greater guarantee that their payments will be made, whilst also providing prompt payments. Advertisers set up in this way will therefore have a low exposure level.
- 2. Existing invoices:** Advertisers with overdue invoices are identified as higher risk than those who do not. Paying within the agreed contract terms will ensure the advertiser is given a low exposure level.
- 3. Credit limits:** Advertisers who are within their agreed credit insurance limit are at a lower risk for publishers to promote. Whilst Affiliate Window takes every possible step to seek appropriate credit insurance limits, allowing us to cover advertisers should liquidation or administration occur, we are limited by our own bank's financial assessment of an advertiser's business. You can request a review of your credit limit by speaking with your network point of contact.

Combined with the existing traffic light status, publishers will now have more visibility on their expected payment times and therefore a better ability to manage their cash flow. In essence, the new exposure level status offers additional information to publishers for those advertisers on amber status:

Green - This advertiser has an up to date payment record and no payment restrictions. Publishers will be paid for all confirmed commissions regardless of when the advertiser pays Affiliate Window.

Amber - This advertiser is set to restricted payment terms. Publishers will be paid for advertiser commissions only when payment for the corresponding invoice has been

received by Affiliate Window.

Exposure Level 1 - This is a low risk advertiser who pays Affiliate Window via Direct Debit but has exceeded their credit insurance limits.

Exposure Level 2 - This is a medium risk advertiser who has exceeded their credit insurance limit.

Exposure Level 3 - This is a medium risk advertiser, within their credit insurance limit but with overdue invoices.

Exposure Level 4 - This is a high risk advertiser, they have exceeded their credit insurance limit and have overdue invoices.

Red - This advertiser has severely restricted invoice terms and overdue payments with Affiliate Window. Publishers will be paid for advertiser commissions only when payment for the corresponding invoice, and the other outstanding invoices, have been received by Affiliate Window. The network would recommend publishers do not promote advertisers who are set to this status.

The various exposure levels are summarised in the table below:

Exposure Level	Pay Via Direct Debit?	Overdue Invoices?	Within Credit Insurance Limit?
1	yes	no	no
2	no	no	no
3	no	yes	yes
4	no	yes	no

We believe these changes will help publishers manage any potential risk to their business and ensure that they continue to run promotional activity over the short and long term based on greater transparency. Unfortunately, there is no simple way to do this without compromising the level of information we convey.

Should you wish to discuss these changes, or gain a better understanding of how they may affect you, please do not hesitate to [contact me](#).

Kind regards,

Edwyn McFarlane
Head of Publisher Services

Connect:

