



Strengthen Your Customer Portfolio Management With Improved Trade Credit Data

Trade credit is a valuable tool for growing your business and establishing long-term customer relationships. It fosters collaboration between businesses to make efficient use of short-term capital to accomplish various shared objectives. But, it doesn't come without risks, which can be addressed by establishing and maintaining an effective trade credit risk management program, supported by trusted third-party data.

Assessing Current And Future Payment Risks Is Essential To Trade Credit Risk Management

Trade Credit Managers need to be able to quickly assess risks during the customer onboarding process and effectively monitor changes to existing customer risk profiles. To perform these functions, Trade Credit Managers need robust and timely financial information on their customers. However, collecting valuable financial information from independent sources can be difficult and time consuming, and most trade credit management functions are not staffed to do so effectively. Trade credit decisions can be delayed as a result, which can put the customer relationships and revenue at risk.

Third-Party Data Can Help Accelerate Decision Making And Increase Confidence

Most firms have insufficient information available to make confident trade credit risk management decisions. Working with a trusted third-party to fill information gaps is an effective way to increase confidence in these decisions. The customer information a third-party data provider might be able to deliver includes entity, corporate structure, corporate events, M&A, spending and accounts payable behavior data.

We Help You Improve The Quality Of Your Trade Credit Decisions By Giving You Access To:



Over \$2.3T in biennial B2B transactions from over 36 million locations in North America.



Probability of default scores and other financial metrics to help your team assess and monitor your customer portfolio.



Peer comparisons of your customer's spending and payment behavior toward your firm vs. other similar suppliers.



Industry benchmarks to inform your continuous improvement initiative.

In addition to this critical data, the best providers also deliver tools that allow Trade Credit Managers to be more proactive and productive, like business credit scores and other various risk assessment metrics, and alerts about changes within a customer portfolio. Together, these data and tools help Trade Credit Managers build a holistic customer view, so you can make more informed decisions about extending new lines of credit, changing existing credit terms, and identifying potential payment risks.

Trade Credit Risk Management Program Benefits Include:

- » Greater confidence in onboarding new customers
- » More efficient monitoring of existing customer risk profiles
- » Improved predictive value of credit analyses
- » More consistent assignment and adjustment of credit limits across the portfolio
- » More timely and effective collections
- » Improved productivity through the automation of core analytical processes

You Will Need A Trusted Third-party Data Provider To Realize These Benefits And To Deliver These Key Elements:

- » Behavioral data, including detailed spending and accounts payable data in numerous supply chain categories
- » Credit monitoring alerts that provide early warning of bankruptcies, liens, and other actions against accounts in your portfolio
- » Firmographic data that includes information from over 462 million entities worldwide
- » Ownership data that provides detailed corporate structures and sophisticated parent/group and ownership analytics, so you can understand your total exposure across related entities.

We Want To Be Your Trusted Provider Of Trade Credit Risk Management Data

Our trade credit solutions and vast data resources can provide these benefits. You can access these resources directly through our web-based platforms, or connect to them from your existing applications via our proprietary connectors and partner APIs. With our data and unifying tools and interfaces, we can help you find the right solution, so you can accelerate your trade credit management objectives. No matter where you are on your trade credit risk management journey, we can help.

For more information, please [click here](#) or alternatively call:

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