

THE BIG CHEAT SHEET FOR CREDIT PROFESSIONALS

Mastering Data and Scoring in 2023 and Beyond

Credit Risk Data Trends

- Advanced analytics and machine learning.
- Integration of alternative data sources.
- Real-time monitoring for default detection.
- Focus on cybersecurity.
- ESG factor consideration.

UBO

Choose the right partners to protect reputation, comply with regulations, and mitigate risks. Uncover the Ultimate Beneficial Owner (UBO) for transparency, trust, and informed decision-making in lasting business relationships.

"DSO reduced by 7 days through D&B solutions."

Checklist Late Payers and Defaulters

Fortunately, there are signals that can help you recognize late payers and defaulters in time. Combine the checklist below with D&B Credit to protect your company.

You should pay attention to:

- A negative outcome of the customer's credit check
- Changes in management of the customer.
- Negative publicity involving the customer.
- Delayed payments becoming more frequent.
- A sudden decrease in customer creditworthiness.

Benefits of Credit Risk Data Integration

Always up-to-date information

Uniformity in your Credit Policy

Gain insights about group structures

Avoid write-offs

Personalized Segmentation

Optimized onboarding process

47% performance increase

Cautious Entrepreneurship

Uncertain times demand a more cautious approach to entrepreneurship. How, you might wonder? By following our 9 tips!

- 1 Stay alert by keeping a close eye on economic news.
- 2 Maintain tight administration.
- 3 Initiate dialogue with customers who do not pay on time.
- 4 Build reserves.
- 5 Strengthen your relationship with your suppliers.
- 6 Evaluate new customers.
- 7 Evaluate your customer portfolio.
- 8 Prevent worse outcomes.
- 9 Take action and explore a wide range of possibilities!

Top 5 Challenges Credit Risk Manager

- 1 My DSO is too high & Uncollectible receivables.
- 2 Incorrect invoicing.
- 3 Customer acceptance takes too long.
- 4 Missing insights on risks within client's corporate structure.
- 5 Not able to anchor credit policy.

Solutions

Finance professionals who use our data and analytics have experienced:

Better performance

Identified 'false negative' high risk accounts as good

Reduced DSO

Accuracy of prediction

Predictive driven workflows

Credit Risk Data Process

New Customer

Verification of identity

Data Processing

Credit Risk Automation

Credit Results

Monitoring