Credit

Real-Time Credit Risk Monitoring

Staying on Top of Your Portfolio Risks with Real-Time Credit Risk Monitoring

Real-Time Credit Risk Monitoring helps you to monitor your customer portfolios daily on a real-time basis to track any micro or macro-economic fluctuations in your customer's credit profiles.
Real-Time Credit Risk Monitoring ensures:

- Daily Monitoring of any significant changes to the credit risk profile of all of your existing customers to trigger ad-hoc reviews.
- Access to unlimited, in-built credit reports for better credit decisioning and mitigating the overall risk of your customer portfolios.
- Faster credit decisions with the help of unlimited credit reports and system-recommended credit terms.

Benefits

Decreased Bad Debt due to Real-Time Visibility on Customer's Credit Health

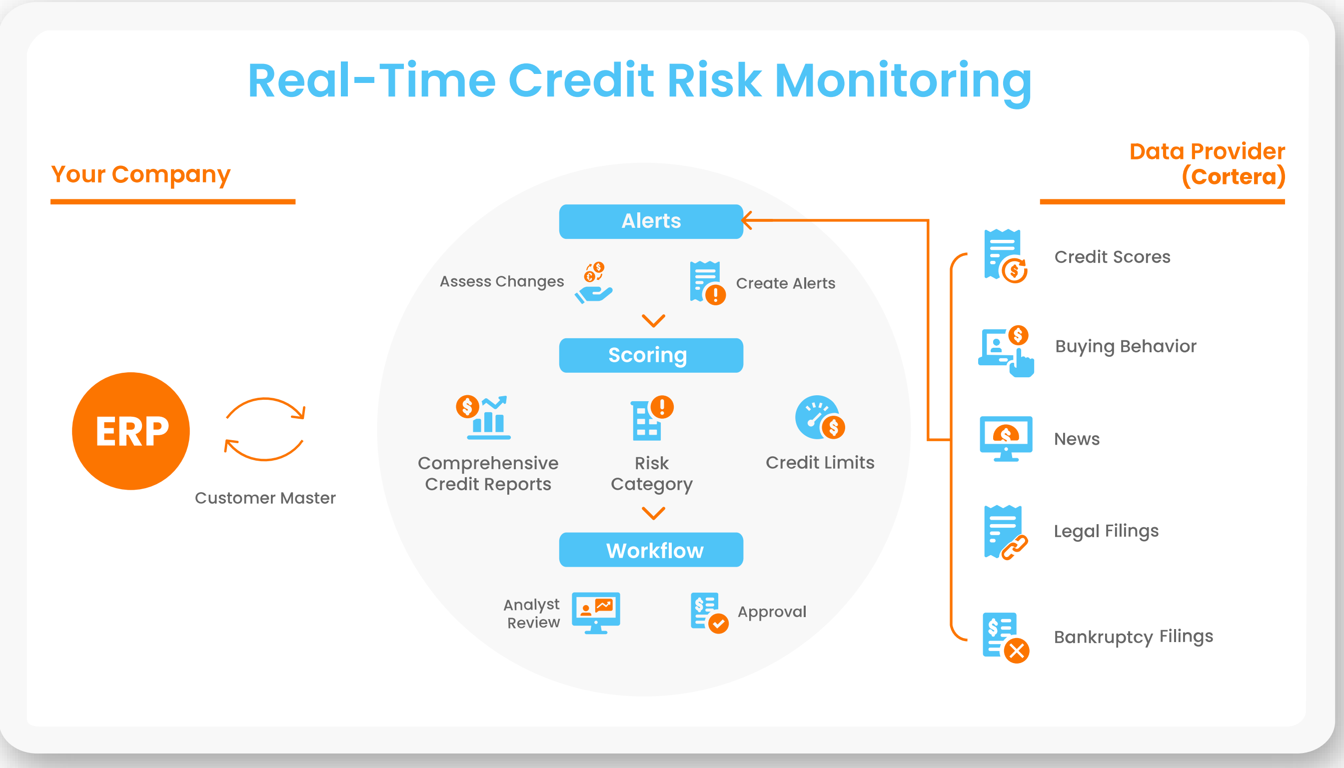
In the current economy, your credit teams will be able to proactively manage credit risk by monitoring portfolios daily. Credit analysts can receive real-time alerts related to bankruptcy, dips in credit score, and changes in payment behavior to stay on top of risks and control overall bad debt.

Faster Credit Decision Making with Comprehensive Credit Reports and Recommended Credit Terms

Based on alerts, your credit teams can re-evaluate customers. They can get access to unlimited, in-built credit reports along with system-recommended credit terms and scores, to fast-track credit evaluations

Getting Started with Real-Time Credit Risk Monitoring in 30 days

You can seamlessly implement Real-Time Credit Risk Monitoring in just 4 weeks and start monitoring your customers daily for the next 365 days.



Key Challenges Faced by the Credit Teams

Lack of Real-Time Visibility into Credit Risk: Periodic Reviews are Unfit in the Current Economy

Large enterprises can have 10,000s of customers across the globe. With a smaller credit team it is usually possible to review 20% of customers annually. This was working out when the economy was stable, but in the current turbulent economy, periodic reviews are no longer a solution! This is partly because your credit teams face constant unpredictability in terms of identifying at-risk buyers who are most likely to default in making payments.

Increased Cost of Doing Business due to Frequent Credit Reviews

Your credit teams need to frequently review customers. To conduct these frequent credit reviews they need to extract more credit reports from services like D&B, Experian, and Equifax, which might lead to an increase in cost. With a limited number of credit analysts and an increased cost of doing business, organizations often find frequent credit reviews an unscalable task.

How HighRadius Could Help Your A/R Team

Key Features

Access to **Unlimited, In-Built Credit Reports for active customer portfolios**

Automated Alerts to highlight any significant changes in customer's credit profile, payment profile. For instance, if the payment score drops by 100 points, Credit will generate an automated alert to notify your credit teams

Automated Re-Scoring of Customers by pulling in latest credit reports and financial data. Your credit teams will be presented with a new credit limit recommendation

Faster Approval of Credit Decisions through automated workflows

Auto-Updation of the Customer's Credit Information such as the risk class, credit limit in the ERP

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