Finance execs believe that liquidity will be under pressure!

Have you heard about the cloaking effect?
A credit scoring model is not able to predict bankruptcy, financial stress or delinquent behavior

PwC’s COVID-19 CFO Pulse Survey

How to rebuild my credit scoring model in this scenario?

Can your current credit scoring model beat down the ‘cloaking effect’?

TIME TO RE-BUILD YOUR CREDIT STRATEGY?

48%

3 KEY ELEMENTS FOR A HEALTHY CREDIT SCORING MODEL

ROBUST INFORMATION

SOUND FINANCIAL MANAGEMENT

REGULAR MONITORING

15 MUST-HAVE PARAMETERS TO HELP YOU MANAGE YOUR SCORE EFFECTIVELY

CREDIT AGENCY INFORMATION

- Dun & bradstreet's paydex
- Experian's intelliscore
- Equifax's business credit reports
- Fico's small business credit score

PUBLIC FINANCIAL STATEMENTS

- Z score
- Number of employees
- Liquidity ratios
- Profitability ratios
- Leverage ratios
- Turnover ratios
- Bad-debt to accounts receivable ratio
- Current-liability ratios

BANK & TRADE REFERENCES

- Bank rating
- Trade references

FINANCIAL STRESS PREDICTION

- Artificial Intelligence

Free Business Credit Scoring Model for New Customers with D&B, NACM & Experian Data

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