TIME TO RE-BUILD YOUR CREDIT STRATEGY?

48%

Finance execs believe that **liquidity** will be **under pressure**!

PwC's COVID-19 CFO Pulse Survey

CREDIT ANALYST

How to rebuild my credit scoring model in this scenario?

Have you heard about the **cloaking effect?**

A credit scoring model is not able to predict bankruptcy, financial stress or delinquent behavior

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

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

Download now

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