

# Credit Risk Management



NCI Credit Risk Management is a vital tool for protecting the financial health of your business. Our credit risk management service is proactive and designed to facilitate your company's sales.

## 5 things we can do for you

### 1 Deal with the right entity

Typically most debtors ledgers have an error rate of around 30%. Let us verify your ledger so you know exactly who you are dealing with.

### 2 Timely advice on changes

We provide you with an early warning of adverse events involving your debtors as soon as we become aware of the facts.

### 3 Reliable credit limits

Our team of experienced analysts draw on the wide range of data available to us to provide you with a considered opinion on the credit limits for your major debtors.

### 4 Customer profiles

We provide personalised and accurate customer reports, along with access to our exclusive debtor information database to help protect your debtors ledger.

### 5 Practical advice

Our team is ready to help you with advice on subjects as diverse as effective ROT (retention of title), directors guarantees, PPSA, or your terms of sale.

## How can NCI assist?

- Legal entity checks to ensure you invoice correctly and establish an enforceable debt.
- Access to specialist investigations for an independent third party evaluation of your debtors using information not usually shared with a supplier.

- Direct approaches to your debtors to obtain operational and financial information for your limit decisions.
- Investigation or company reports and searches to further enhance existing credit procedures and information.

## Credit risk management process

### Information

Identify and confirm the correct entity details and investigate potential adverse information to support a credit insurance policy or provide independent advice.

### Assessment

Analyse the information collected and take into consideration the level of credit to be granted. Assess if the information obtained supports the level of risk.

### Recommendation

Provide a recommendation outlining the level of credit limit justified. Include commentary regarding the creditworthiness of the debtor.

### Credit report

Issue an NCI credit snapshot report which summarises all the information in a clear format for review. View this information 24/7 via the NCINet portal.

### Monitoring Alerts

Continue to monitor the entity assessed. Any information which may change the risk profile, is alerted via NCINet immediately or via a personalised phone call or email.

## Talk to us today

NCI  
p | 0439 118 875  
e | archana.chawla@nci.com.au  
w | nci.com.au

Risk Mitigators  
p | 02 9615 9833  
e | admin@riskmitigators.com.au  
w | riskmitigators.com.au

