Managing the balance between sales and the risk of non-payment is critical to profitability. Raise the bar in understanding customer data and performance behaviors to minimize the risk of bad debt and the impact of late payments.

**Unify Customer Data to Minimize Risk & Optimize Credit Decisions**

- **Remove data silos** and leverage one view to analyze credit and risk data, collections performance and behavior, and payment performance data in real time.

- **Use data from numerous sources** such as credit reference agencies, credit insurance data, internal data, and payment performance data to provide a full view of your customers.

- **Quickly segment information based on multiple data points** to drive powerful reporting for an ever-changing world.

- **Proactively manage credit** with the ability to create and measure risk policies, strategies, credit limit reviews, and blocked orders.

Monitor changes in data with automated alerts and use your time and expertise for decision making, not tracking data.

Track—in real time—changes in customer behavior, risk scores, risk ratings, credit insurance, payment performance, and more.

Dynamic reporting provides insights regarding credit extension, including to which customers and how much.

Monitor changes in data with automated alerts and use your time and expertise for decision making, not tracking data.

Track—in real time—changes in customer behavior, risk scores, risk ratings, credit insurance, payment performance, and more.

Dynamic reporting provides insights regarding credit extension, including to which customers and how much.

Monitor changes in data with automated alerts and use your time and expertise for decision making, not tracking data.

Track—in real time—changes in customer behavior, risk scores, risk ratings, credit insurance, payment performance, and more.

Dynamic reporting provides insights regarding credit extension, including to which customers and how much.
Better Manage Credit & Risk

- Use **all data** available in one solution in real time. Select from multiple data points and produce reports, in seconds, for analysis.

- **Monitor changes in customer behaviors** or data in real time, so you can analyze warning signs and make proactive decisions.

- Factor the **trend of attributes** into decisions, rather than only looking at a ‘moment in time’ to allow for early detection of a customer’s change in ability to pay.

- **Use risk data in real time** to support the collection team’s prioritization of actions and accounts to be contacted.

- **Automate alerts** from credit reference agencies and instantly distribute to the relevant credit controller for prompt review and action.

- **Act on blocked order** reviews with constant measuring of your customer base. Set up alerts—based on your pre-determined rules and using all available data—to review customer accounts before orders are blocked.

- **Proactively automate credit limit reviews** with constant monitoring of your customer base using intelligence on which customers are changing, both positively and negatively. Increase visibility and awareness throughout your team by highlighting specific accounts for more in-depth investigation. Automate credit limit reviews in real-time, remove the time-consuming report creation process, and drive value-adding analysis.

- **Create and build a suite of risk polices and strategies** to monitor any changes in attributes and customer behaviors. This ensures your policies and strategies are dynamic, rather than static—critical for an ever-changing world.

- **Review risk strategies** by running a “draft” mode in parallel to production. This enables quick comparisons with existing policies and overall exposure levels. Run experiments with multi-variables, without impacting your daily operations, to test new approaches to your risk management strategy. Segment and review customers based on customer attributes such as risk score, risk rating, credit insurance rating, payment performance, and more.
Collections and Risk Can Work Hand-in-Hand on a Unified Platform

Risk strategies should be influenced by collection data and activities. Likewise, collection strategies should be influenced by risk data and alerts.

Risk teams and collections teams often work in silos using systems that worsen the divide.

With BlackLine’s Credit & Risk Management, both teams’ data is contained in the same solution, so prioritization is faster and easier.

RESULT:
Collect cash faster from low-confidence customers to reduce exposure to bad debt

Out of the Box:
We offer pre-defined risk strategies that can be used from day one.
You’ll have the ability to create new policies to meet your unique business requirements in managing risk and providing credit while collecting cash.

Now is the time to raise the bar with BlackLine AR automation solutions.

About BlackLine
Companies come to BlackLine, Inc. (Nasdaq: BL) because their traditional manual accounting processes are not sustainable. BlackLine’s cloud-based solutions for financial close management, accounts receivable automation, and intercompany governance help companies move to modern accounting by unifying their data and processes, automating repetitive work, and driving accountability through visibility.

Our collaborative accounting experience helps companies get to modern accounting faster and more effectively, so accounting and finance teams can focus on what matters most to the business.

For more information, please visit blackline.com/credit-and-risk-management.