

# Financial Risk Management Platform

CreditRiskMonitor® is a powerful, web-based risk monitoring platform for credit, finance, treasury, and risk management professionals. It continuously tracks the financial health of all your customers and prospective customers, alerting you to emerging risks and bankruptcy threats so you can address them before they impact your accounts receivables and bottom line.

## Clarity Brings Control

Armed with the clearest view of your customers' financial health, you are empowered to focus on the riskiest companies first, set appropriate credit limits, and make informed actions to help your team secure new sales opportunities.



## Unmatched Model Accuracy

CreditRiskMonitor® combines advanced analytics and expert insights to deliver the most complete picture of your customers' financial health. Our transparent methodology provides 3 proprietary risk models (FRISK® Score, PAYCE® Score and FAST Rating), leading agency ratings (Altman Z, Experian, Moody's, Fitch and Morningstar DBRS), shared and verified financial data, crowdsourced intelligence, AI-driven automation, trade payment behavior, country credit ratings, and expert financial analysis.

This integrated approach delivers the highest accuracy scores in the industry, including bankruptcy predictions up to 12 months before they are filed.

## KEY FEATURES

**Executive Dashboard:** An intuitive at-a-glance overview of risk data, risk trends and A/R insights.

**Targeted Real-Time News Alerts:** Early warnings, aggregated news, portfolio health checks and risk summary reports are delivered by email or APIs.

**Deep Financial Analysis:** We provide standardized financial statements across companies, geographies and industries. These highly relevant insights and comprehensive analytics make it easy to understand the financial health of all your counterparties.

**Custom Reports, Views & Charting:** Tailored insights and visualization of key company performance metrics. These provide the clear, documented rationale you need to make and support confident, timely decisions.

**Servicing ~40% of the Fortune 1000**

# Meeting Today's Challenges

Today's credit risk professionals face record corporate debt and bankruptcies that can significantly impact profitability, cash flow, and working capital. These effects become especially visible during economic downturns. We help organizations navigate these challenges through continuous monitoring and proactive intervention.



## Frequent Bankruptcies

Hundreds of public companies and tens of thousands of private companies fail every year, totaling billions of dollars in losses for their creditors.



## Poor Recovery Rates

Unsecured creditors are typically last in line for repayment, often recovering only \$0.10-0.15 on the dollar. Delays can last months or years during bankruptcy.



## Black Swan Events

Economic downturns, natural disasters and political instability amplify bankruptcy filings and create widespread business uncertainty.

The CreditRiskMonitor® platform fills in the gaps left by internal systems and other business intelligence platforms. Our unique methodology delivers the most accurate and complete picture of your customers' financial health. These insights and early warnings enable you to make more informed decisions, stay ahead of risk, and secure new sales opportunities.

## Platform Add-Ons

- **Trade Contributor Program:** A no cost, no obligation program where companies confidentially share their trade receivables data to gain actionable insights into customer risk, payment behaviors, and bankruptcies.
- **International Private Company Financials:** Risk data on more than nine million companies based in Europe and Japan, including AI-driven FAST Ratings that provide financial evaluations on private companies with limited financial statement data.
- **Confidential Financial Statements Solution:** Streamlined financial risk assessments of private companies in one business day, providing credit professionals access to the FRISK® Score for improved decision making.