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ABSTRACT

The small business market presents a large, growing and untapped segment for financial services institutions. Eight out of 10 of these small enterprises require some form of credit to manage their business. It’s likely that you either already transact with a number of start up or small businesses or that you will want to do business with this growing segment in the near future. However, if not pursued carefully this market can be fraught with risk. Will the small business pay you on time? Will you get paid at all? How much time and money can you afford to spend deciding if this small business is a high risk?

The application of best in class risk management strategies and techniques can help you increase profitability while effectively mitigating risk in your small business portfolio throughout the world. From account acquisition, portfolio management to collections these techniques share a common thread – the integration of your data with new sources of business information to accurately predict the future payment behavior of your customers. Applying advanced analytical techniques to a variety of data sources will allow you to anticipate potential changes to a small business’ payment behavior before it occurs.

Risk management strategies designed specifically for small businesses such as small business scoring solutions, allow you to safely grow your small business customer base while proactively managing the health of your small business customer.

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