Publication date : 01/30/2024

Course : Credit Management: managing customer risk and dealing with non-payments

Practical course - 2d - 14h00 - Ref. RCC
Price : 1310 € E.T.

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To avoid non-payment and improve dunning and collection procedures, it is necessary to implement preventive methods and develop monitoring and evaluation tools such as the customer credit dashboard.

Teaching objectives

At the end of the training, the participant will be able to:

- Understand the financial implications of customer risk and non-payment for the company
- Calculate a company's main solvency ratios
- Implement preventive methods to avoid overdue payments
- Improve dunning and collection procedures, both amicable and contentious
- Develop tools for monitoring, steering and assessing customer risks

Intended audience

Executives, members of the accounts receivable or credit management departments, sole accountants of SMEs wishing to acquire the right reflexes for effective customer risk management.

Prerequisites

Knowledge of basic accounting mechanisms.

Practical details

Case study

Case studies to illustrate the different sections and construction of a customer credit dashboard.

Course schedule

PARTICIPANTS

Executives, members of the accounts receivable or credit management departments, sole accountants of SMEs wishing to acquire the right reflexes for effective customer risk management.

PREREQUISITES

Knowledge of basic accounting mechanisms.

TRAINER QUALIFICATIONS

The experts leading the training are specialists in the covered subjects. They have been approved by our instructional teams for both their professional knowledge and their teaching ability, for each course they teach. They have at least five to ten years of experience in their field and hold (or have held) decision-making positions in companies.

ASSESSMENT TERMS

The trainer evaluates each participant's academic progress throughout the training using multiple choice, scenarios, hands-on work and more.
Participants also complete a placement test before and after the course to measure the skills they've developed.

1 The financial stakes

- The weight of trade receivables in assets.
- Impact of late payment on cash flow.
- Probability of default as a function of payment delay.
- Impact of the French Law on the Modernization of the Economy (LME).

2 Assessing customer solvency

- The study of internal information.
- External sources: media...
- Financial analysis information.
- The four questions: business, profitability, financial structure and cash flow.

Case study
Carry out a financial analysis, calculating profitability, structure and liquidity ratios to assess a customer's solvency.

3 Preventive treatment: managing outstanding receivables

- Definition of a customer credit policy.
- Methods for determining credit limits.
- Negotiating guarantees and sureties: guarantees, pledges.

Case study
Analyze a company's general terms and conditions of sale and identify clauses relating to payment.

4 Curative treatment: amicable collection

- Preparing for amicable collection.
- Steps to effective telephone follow-up.
- Choosing the right dunning method for the situation.

Case study
Analysis of typical dunning letters, identifying legal elements and effective formulas.

5 Curative treatment: contentious collection

- Notice to pay, payment order.
- The summons for summary proceedings, the summons on the merits.
- Specific treatment of companies in difficulty.

Case study
Choose the right procedure based on the outstanding debt (amount, circumstances, type of customer).

6 Outsourcing customer account management

- Factoring: advantages and disadvantages.
- Credit insurance: advantages and disadvantages.
- Collection agencies and outsourced reminders.

TEACHING AIDS AND TECHNICAL RESOURCES

• The main teaching aids and instructional methods used in the training are audiovisual aids, documentation and course material, hands-on application exercises and corrected exercises for practical training courses, case studies and coverage of real cases for training seminars.
• At the end of each course or seminar, ORSYS provides participants with a course evaluation questionnaire that is analysed by our instructional teams.
• A check-in sheet for each half-day of attendance is provided at the end of the training, along with a course completion certificate if the trainee attended the entire session.

TERMS AND DEADLINES

Registration must be completed 24 hours before the start of the training.

ACCESSIBILITY FOR PEOPLE WITH DISABILITIES

Do you need special accessibility accommodations? Contact Mrs. Fosse, Disability Manager, at psh-accueil@orsys.fr to review your request and its feasibility.

7 Steering and monitoring customer credit risk

- The customer credit dashboard.
- Measuring customer claims.
- Measuring and monitoring the cost of customer credit risk.

Case study
Creating a customer credit dashboard, choosing indicators.

Dates and locations

REMOTE CLASS
2026 : 18 May, 1 Oct., 17 Dec.

PARIS LA DÉFENSE
2026 : 16 Mar., 18 May, 1 Oct., 17 Dec.