

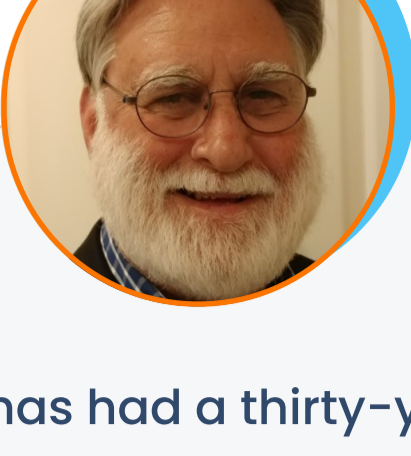
Credit Risk Assessment: Skill Certification

A 2 week online certification program designed for credit professionals to help them gain the skills to do credit risk assessment accurately.

- Duration: 2 Weeks
- 100% Online
- Certificate and Badge

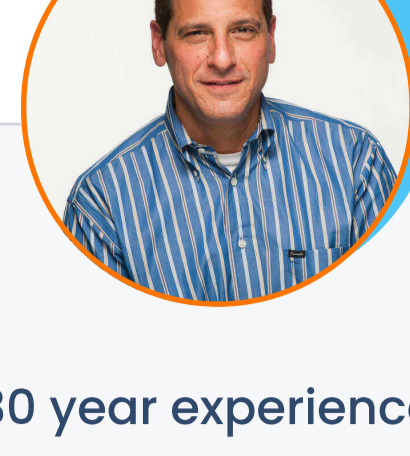


Master your knowledge in Credit Risk Assessment and earn this exclusive skill badge now!




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Robert Shultz has had a thirty-year career as a global credit and financial executive and is a Founding Partner of Quote to Cash Solutions (Q2C) LLC.



Eric has had a 30 year experience leveraging his broad global business experience and covering all aspects of Sales, Credit & Risk Management, Operations, and IT.



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Nathan Kolb is one of the biggest leading professionals who work on developing a community of industry professionals focused on comprehensive education.

What to Expect from a Highako Skill Certification

- 100% Online**
Enjoy learning from home without a strict schedule. You get to set your own pace.
- Best-in-Class Instructors**
Learn useful strategies and techniques explained by leading experts in the credit industry.
- Certificate & Badge**
Get an official Certificate and Badge on Successfully Completing this Certification
- Duration: 4-5 Hours**
You can complete this certification in 4-5 hours
- 1 on 1 with Instructor**
Get a chance to have a 1 on 1 doubt clearing session with our instructors
- Actionable Downloads & Templates**
Get access to downloadable assets like calculators and templates



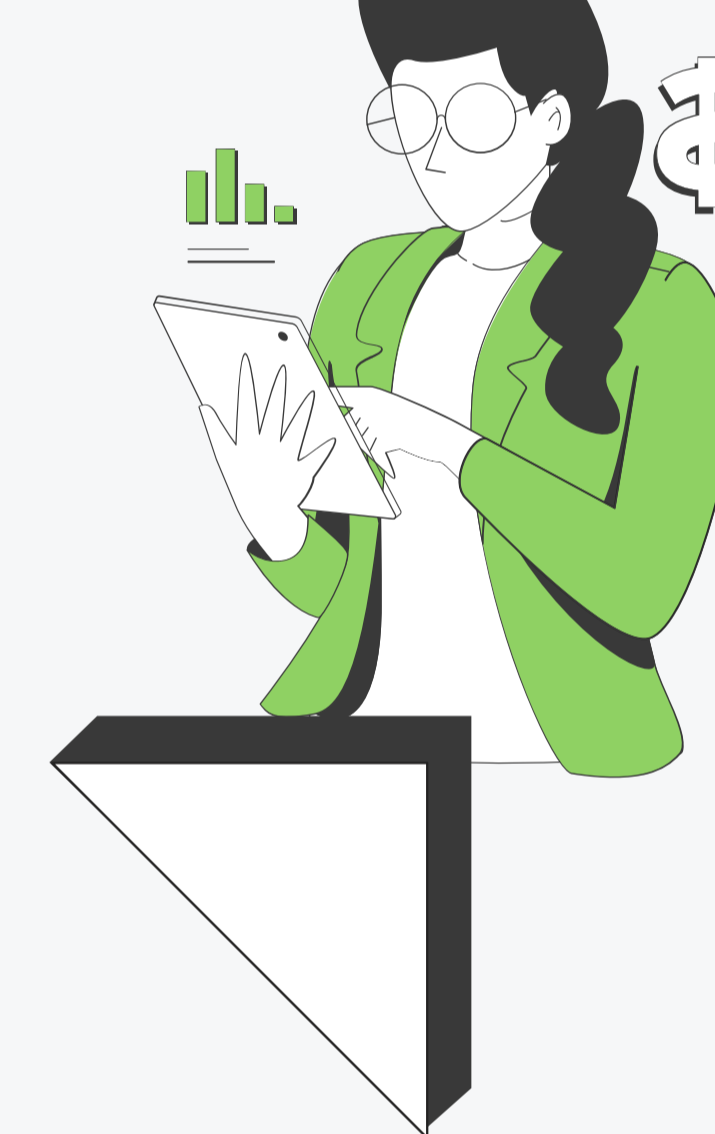
What's included:

After taking this skill-certification course, you will get access to:

- What you will get:
- 4 Modules
 - 8 Checklists
 - Expert Industry Insights
 - Ready-to-use Templates
 - 4 Quizzes
 - 5 Hours' of Content
 - Official Certification & Badge


Here's a list of the entire Course Curriculum:

- 1. Introduction to Trade Credit [30 mins]**
 - 1.1. What is Trade Credit: A Detailed Overview (5:00)
 - 1.2. Why Do Companies Extend Trade Credit in the First Place (15:00)
 - 1.3. Three Ways to Sharpen a Credit Risk Analysis
 - 1.4. Most Commonly Used Trade Credit Scores and Ratings
 - 1.5. Summary (10:00)
 - 1.4. Quiz #1
- 2. A-Z of Business Credit Application Training for Credit Analyst [45mins]**
 - 2.1. B2B Credit Application Introduction (5:00)
 - 2.2 Importance of a Properly Constructed and Signed B2B Credit Application (10:00)
 - 2.3. [FREE]: FCRA Authorization Credit Application Template (10:00)
 - 2.4. Standard Credit Application: Alternatives and Regulatory Concerns (10:00)
 - 2.5 How to Deal With Credit Application Processing Challenges (5:00)
 - 2.6 Credit and Sales Department Role in Creating a Credit Application
 - 2.7. Critical and Optional B2B Credit Application Content
 - 2.8. Role of Technology in Business Credit Application (10:00)
- 3. Credit Risk Assessment Training for Trade Creditors [30 mins]**
 - 3.1. Is Net 30 an Illusion for Trade Creditors (ECOA) (5:00)
 - 3.2. 7 Questions to Ask Before Approving the Trade Credit (5:00)
 - 3.3. How to Take Credit Decisions Using Porter's Five Forces Model (10:00)
 - 3.4. How to Compare the Credit Balance Risk with Cost Benefit
 - 3.5. Example of Small Credit Line Approval Policy (10:00)
 - 3.6. 8 Things to Consider While Designing a Small Credit Line Policy
 - 3.7. 6 Alternatives to Trade Credit for Small to Medium Businesses
 - 3.8. Real Motive Behind Small Purchase Payment Alternatives
 - 3.9. Importance of Having Proper Documentation in Your Company
 - 3.5. Quiz #2
- 4. Business Credit Report Analysis and Evaluation Tutorial [45 mins]**
 - 4.1. Understanding D&B's Paydex Credit Scoring (8:00)
 - 4.2. Understanding Experian's Intelliscore Plus Credit Scoring (10:00)
 - 4.3 Understanding Equifax's Business Credit Score (BCRS)
 - 4.4. Key Metrics to Track in a Trade Credit Report (5:00)
 - 4.5. Major Risk Indicators to Track in a Trade Credit Report (7:00)
 - 4.6. High Risk vs Low Risk Business Credit Reports (5:00)
 - 4.7. Interpreting D&B's Trade Credit Report - A Case Study
 - 4.8. Interpreting Experian's Trade Credit Report - A Case Study
 - 4.9. Interpreting Equifax's Trade Credit Report - A Case Study
 - 4.10. Importance of Industry Benchmarking Using Trade Credit Reports
 - 4.11 The Role of Technology in Credit Scoring and Risk Assessment
- 5. How to Read Infogroup Credit.net Credit Report [30 mins]**
 - 5.1. Infogroup Credit.net Business Credit Report: Top Section Overview (~4 Mins)
 - 5.2. Checking Business Credit Score or Rating in Data Axle Credit.net (~4 Mins)
 - 5.3. Understanding Enhanced Data Services in a Business Credit Report (~4 Mins)
 - 5.4. Overview of Enhanced Company Insights and Payment Behavior (~4 Mins)
 - 5.5. Business Credit Report: Information Overview (~4 Mins)
 - 5.6. Leveraging Local Businesses with Credit.net Report (~4 Mins)
 - 5.7. Credit.net Dashboard: In-Depth Overview Part 1 (~3 Mins)
 - 5.8. Credit.net Dashboard: In-Depth Overview Part 2 (~3 Mins)
- 6. How to Read and Interpret Creditsafe Credit Report [20 mins]**
 - 6.1. Creditsafe Credit Report Dashboard: Brief Overview (~5 Mins)
 - 6.2. How to Check Risk Scores and Credit Limits in Creditsafe Report (~5 Mins)
 - 6.3. How to Read Trade Payment Data and Legal Filings in Creditsafe Report (~5 Mins)
 - 6.4. Quiz #3
- 7. Final Assessment [45 Min]**
 - 7.1. Final Quiz
 - 7.2. Certificate and Feedback




Here's what our customers have to say about Highako and our skill certifications:


"Highako is a great option for professionals continuing education. I suggest everyone in credit to give it a try to see if it's right for you"

 **Jon Flora**
President of NACM Credit Services

"I have a dynamic team with varying experience levels, but we were all able to receive a from the skill-based programs available through Highako Academy"

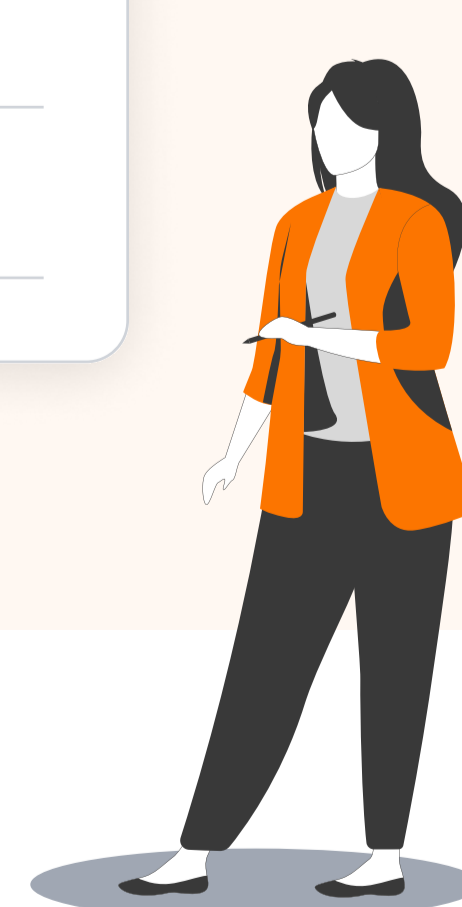
 **Carrie Brattlie**
Accounts Receivable & Trade Manager, Darigold

"With job-specific skills and professional certifications, Highako is a one-stop training platforms for all credit teams"

 **Joy Krugel**
Credit Manager, Johnsonville LLC

After taking this mini-certification course, you will be able to:

- Understand the Importance of a Properly Constructed and Signed Business Credit Application.
- Evaluate your customers' creditworthiness based on essential factors such as the size of the company, D&B score.
- Carefully interpret and analyze CreditSafe & Credit.net Credit Reports.
- Take accurate Credit decisions and approve Trade Credit.



Gain an Industry-Recognized Skill Certificate

Highako Certified Skill Badge is a great way to showcase your achievement to peers and potential employers by adding the skill badge to your LinkedIn profile.



Need help to convince your manager to pay for your training?

We've got you covered! [Click here for a pitch](#)

[Get Certified Now!](#)