

English	Simplified Chinese
<p><i>Improving cash flow and earnings through strategic credit management</i></p>	<p>通过战略性信贷管理改善现金流及提高收入</p>
<p>Proactive solutions managing risk associated with Trade Credit</p>	<p>借助前瞻性解决方案有效管控与贸易信贷相关的风险</p>
<p>The Credit Department, Inc. (TCD) has been providing worldwide trade credit analysis for over 20 years. We deliver results that impact your bottom line. TCD's Trade Credit Management Outsourcing services help companies worldwide to achieve reduced bad debt expense. We have over 20 years experience in over 100 worldwide industries.</p>	<p>20 多年来, The Credit Department, Inc. (TCD) 一直致力于为全球各行各业提供贸易信贷分析。我们的分析结果对您的利润有直接影响。TCD 的贸易信贷管理外包服务可以帮助全球公司减少坏账开支。我们在全球 100 多个行业拥有超过 20 年的丰富经验。</p>
<p>Using our effective custom credit scorecards, we will calculate the appropriate credit risk for your company and provide a credit line recommendation with risk level of your worldwide customers before you determine your pricing and credit terms.</p>	<p>使用高效的自定义信贷记分卡, 我们可以为贵公司计算适当信贷风险, 并在您确定定价和信贷期限之前针对您全球客户的风险水平提供信贷额度建议。</p>
<p><i>TCD's Trade Credit Management Service provides:</i></p>	<p><i>TCD 的贸易信贷管理服务:</i></p>
<p>- Custom credit application process to ensure legal compliance and maximum protections in case of losses or dispute.</p>	<p>- 提供自定义信贷申请流程, 确保符合法律法规的规定, 并且确保在出现损失或纠纷的情况下获得最大限度的保护。</p>
<p>- Credit screening and custom scorecard based on your individual risk tolerance and credit strategies.</p>	<p>- 基于您的个人风险承受能力和信贷策略提供信贷审查和自定义记分卡。</p>
<p>- Credit risk analysis on specific commercial customers and/or on your entire portfolio.</p>	<p>- 对特定的商业客户和/或您的整个投资组合进行信贷风险分析。</p>
<p>- Recommended credit lines, terms, risk of default, deal structure and security options.</p>	<p>- 提供建议的信贷额度、期限、违约风险、交易结构和安全选项。</p>
<p>- Comprehensive financial analysis on larger credit risks of public or private entities, including default probabilities.</p>	<p>- 对较大的公共或私人实体的信贷风险进行全面的财务分析, 包括违约概率。</p>
<p>- Ongoing risk monitoring for one year (no extra charge).</p>	<p>- 持续一年的风险监控 (不收取额外费用)。</p>
<p>- Same day preliminary recommendation provided on requests received by 4pm EST.</p>	<p>- 对美国东部时间下午 4 点之前收到的请求提供当日初步建议。</p>
<p><i>Benefits to You:</i></p>	<p><i>给您带来的益处:</i></p>
<p>- Fast preliminary credit line recommendation to</p>	<p>- 为您的客户快速提供初步信贷额度建议。</p>

your customers.	
- Know exactly how much credit your customers can afford.	- 确切知道您的客户可以承担多少信贷。
- Take the worry out of experiencing unforeseen losses.	- 不必担心出现不可预见的损失。
- Be the first to know when your customer is having cash flow problems.	- 第一时间获知您的客户何时存在现金流问题。
- Accurately forecast your cash flow projections based upon customers' risk of slow pay.	- 根据客户拖欠付款的风险准确地预测您的现金流计划。
- Receive warnings/updates to recommendations as the risk changes for your customers for up to a year following initial analysis.	- 当客户的风险发生变化时会收到警告/更新建议，并提供后续长达一年的初步分析。
We believe effective credit management – a cooperative partnership between Sales, Marketing & Finance – can be the powerful difference to enhancing the organization's bottom-line.	我们认为高效的信贷管理 (即在销售、营销和财务之间建立合作伙伴关系) 可以产生强大的合力来提高企业的利润。
TCD's Credit Management Outsourcing & Consulting can help in the areas of:	TCD 的信贷管理外包与咨询可在以下领域为您提供帮助：
Validating credit screening & scoring processes	验证信贷审查及评分流程
Identifying risks to the portfolio through effective credit analysis	通过有效的信贷分析确定投资组合的风险
Providing credit servicing - order releases, credit line determination, risk assessments, portfolio monitoring	提供信贷服务 - 订单下达、信贷额度确定、风险评估、投资组合监控
Overseeing internal credit controls, risks, and troubled situations	监督内部信贷控制、风险以及困境情况
Forming and facilitating strategic internal Credit Committees	组建和促进战略性内部信贷委员会
To find out the effectiveness of your receivables management please:	如需了解您的应收账款管理的有效性，请：
Credit Management Outsourcing Credit Management Outsourcing	信贷管理外包 信贷管理外包
Our professional team helps you in the areas of:	我们的专业团队可在以下领域帮助您：
• Credit Screening Validation • Credit Scoring Processes • Credit Line Determination • Risk Assessments	• 信贷审查验证 • 信贷评分流程 • 信贷额度确定 • 风险评估
• Credit Analysis • Credit Servicing • Credit Releases	• 信贷分析 • 信贷服务 • 信贷发放
• Portfolio Monitoring • Forming & Facilitating Strategic Internal Credit Committees	• 投资组合监控 • 组建和促进战略性 内部信贷委员会



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