THE NEW ROLE OF
CREDIT RISK MANAGEMENT:

FROM GATEKEEPER **TO GROWTH** ENGINE

PERSPECTIVES FROM A GLOBAL CREDIT RISK LEADER

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BUSINESS INFORMATION

INTRODUCTION

Annette Hagemann has spent over 30 years working across global credit and collections, with experience spanning credit management, accounting, finance, and treasury.

Over that time, she's built global credit risk functions from the ground up, managed country risk, and implemented credit frameworks across international organisations.

She's seen the role of the credit function evolve. What was once primarily a control function, responsible for preventing losses, is increasingly becoming a strategic partner that enables businesses to grow safely.

MAKING RISK MANAGEMENT DATA EASIER TO UNDERSTAND AND ACT ON

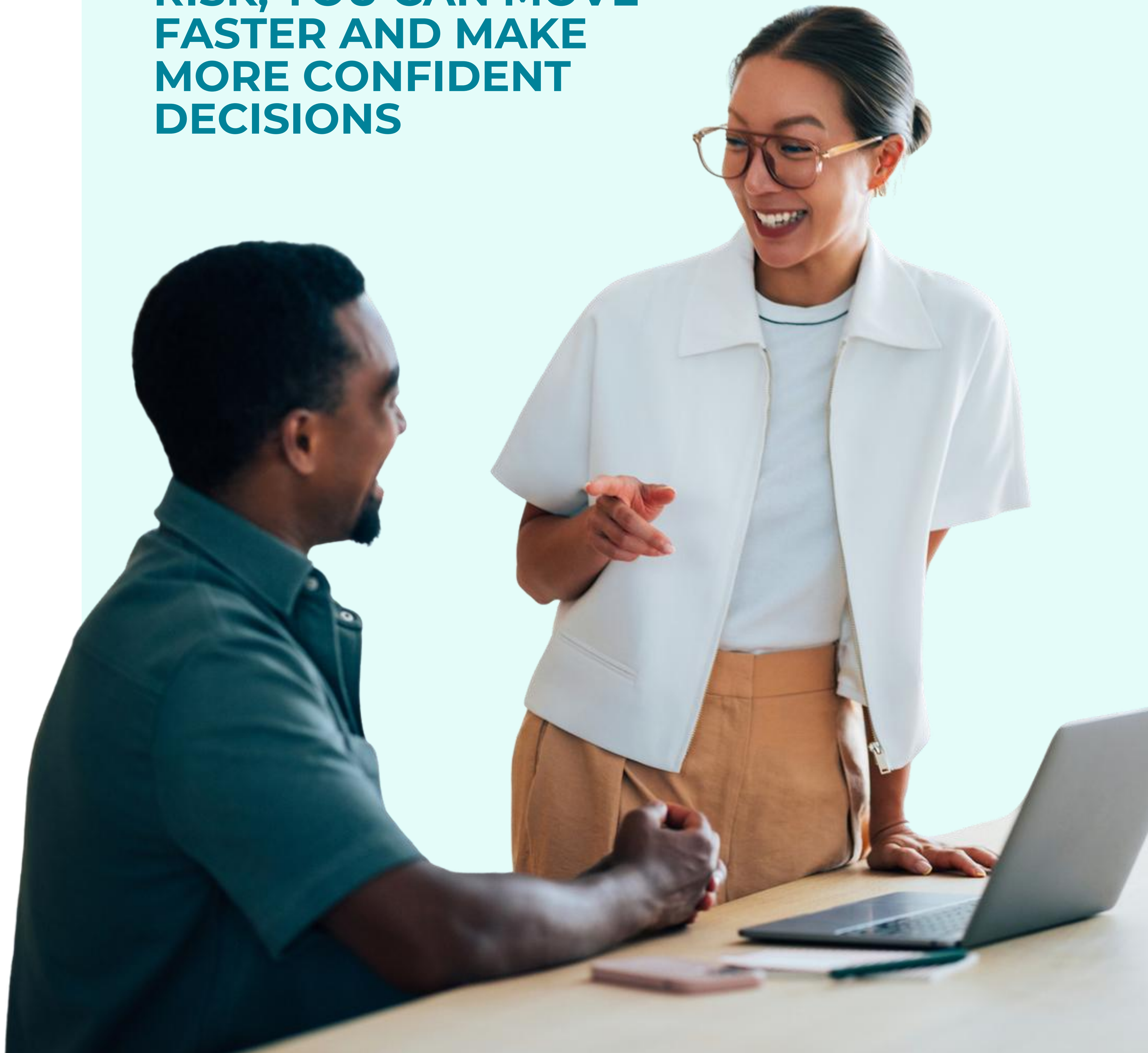
Many risk teams still rely on traditional bureau reports. They're static, lengthy, difficult to interpret, and often outdated. Global coverage can also be inconsistent, particularly for emerging markets.

"I would see very low scores (high risk) and then a credit recommendation for several million dollars. It just didn't make sense."

Teams often spend more time interpreting data than making decisions.

For Annette, the turning point has been the ability to rely on a clear, explainable and globally consistent Score, aligned to probability of default, alongside a platform that integrates business risk insights directly into operational workflows.

WITH A SINGLE, TRUSTED VIEW OF RISK, YOU CAN MOVE FASTER AND MAKE MORE CONFIDENT DECISIONS



REFRAMING THE CREDIT FUNCTION **AS A DRIVER OF DECISIONS**

Traditionally, credit functions have been seen as a bottleneck within organisations.

Commercial teams rely on risk insight to move forward, but analysts can spend significant time chasing information, reviewing reports, and reconciling conflicting data.

As Annette puts it:

"You're looking at the bottleneck right here. That's what [credit teams] we're always known as."

When risk insight becomes more consistent and comparable across regions and industries, that dynamic starts to shift.

Teams can evaluate counterparties more quickly, without manually working through lengthy reports. With the right tools in place, even smaller credit teams can handle a much higher volume of customer requests in a single day, and decision turnaround times improve.

The credit function moves from slowing decisions down to enabling them, helping the business move forward with confidence.

BUILDING CONFIDENCE BEYOND THE CREDIT TEAM

Teams can evaluate counterparties more with risk expertise typically sitting within the credit department in most organisations, non-specialists often lack confidence interpreting risk signals. This creates a reliance on credit teams that slows down commercial decisions.

Annette's focused on changing that, by training teams across the organisation to better understand risk. Sales and regional teams learn how to interpret risk scores and access insight directly, building confidence beyond the credit function.

As she explains:

"I've had salespeople come to me proactively and say, 'Can you give me some idea of what the Coface Score is?"

In her experience, once teams understand how to interpret risk signals, adoption spreads quickly. Sales teams begin referencing Scores in discussions, and non-specialists become more comfortable engaging with risk insight directly.

The result is a business where risk awareness is shared rather than isolated, helping teams move forward with more clarity, and stay open to the right opportunities.

CREATING A SHARED VIEW OF **RISK ACROSS THE ORGANISATION**

One of the biggest barriers to effective risk management is fragmented information.

Sales, finance, and procurement teams often rely on different data sources, leading to inconsistent views of risk across the organisation.

That starts to change when risk information is brought into one place, embedded directly into the systems different teams already use.

Sales teams reviewing prospects, finance teams managing exposure, and credit teams evaluating customers can all work from the same view.

Annette describes it as:

"A one-stop shop. You're able to see a full 360 degree view of a customer."

By integrating Urba360, the Coface risk management solution, via API into systems like SAP, sales, finance, and procurement teams can track the financial health of customers, with access to the Score, Late Payment Index, and Country Risk Assessment directly within their existing workflows.

The Score is represented through a traffic light system (red, yellow, green), providing an operational view of risk that can be quickly interpreted, even by non-specialists.

And the Score and expert Credit Opinions provide a benchmark that organisations can compare against their own internal risk appetite.

With that shared visibility, friction between departments is reduced and decisions become more consistent across your organisation.

USING RISK SIGNALS **TO DRIVE GROWTH**

A common misconception is that credit risk teams exist primarily to stop risky deals. In reality, strong risk insight enables organisations to pursue opportunities more confidently.

Annette has found she can use predictive risk insight far more proactively.

Business risk data can help identify creditworthy companies and surface stronger prospects for commercial teams, as well as support procurement when onboarding new suppliers, becoming part of planning rather than a final approval step.

"I've tried to find a different way of looking at credit lists – identifying strong companies that commercial teams can approach."

Embedding risk insight into sales workflows has had a measurable impact on how Annette's team identify and prioritise opportunities.

They have also aligned the Coface Score with internal policy, allowing higher-scoring companies to move forward more quickly, while lower scores are reviewed in more detail.

She recalls an experience that reinforced the value of early risk insight. During a leadership meeting, a new prospect was discussed. Annette raised concerns based on early risk signals, but a colleague initially overruled the decision. Days later, the company filed for bankruptcy.

Experiences like this change how commercial teams view the risk function. In her case, it shifted how the business engaged with her team.

"Our Commercial Director saw the real value my team had and the information we had available to us. Afterwards, he came to us all the time on new business."

Credit teams become partners in growth, rather than being seen as barriers to it.

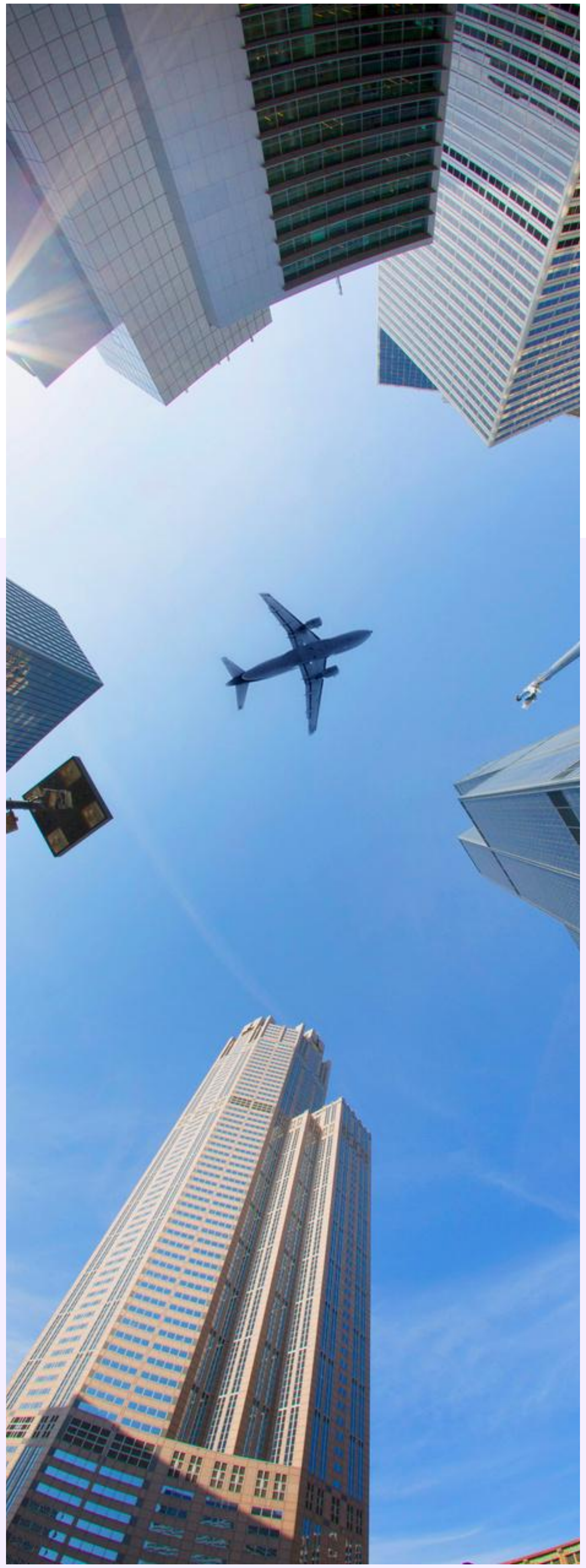
POSITIONING RISK AT THE CENTRE OF BUSINESS DECISIONS

As risk insight becomes embedded across teams, the role of the credit function continues to evolve, guiding strategic decisions about customers, markets, and exposure.

Annette has championed this more integrated approach to risk leadership throughout her career. In practice, that means risk discussions take place earlier in the commercial process, with leadership teams regularly reviewing changes in risk signals across the portfolio.

Risk becomes a connective force between departments, linking commercial, finance, and credit teams through a shared understanding of exposure.

As a result, credit leaders play a more central role in shaping how the business grows, helping your organisation make more informed decisions about where and how to expand.



EMPOWERING MODERN RISK LEADERSHIP

For Annette, the impact of proactive risk management is clear. Risk teams gain more reliable business insights, organisations develop a shared understanding of risk, and commercial teams work more closely with credit leaders.

SHE HIGHLIGHTS THREE FACTORS THAT MATTER MOST:

- Accurate, reliable data
- Access to responsive experts when questions arise
- Technology that integrates risk insight into everyday workflows

IN HER EXPERIENCE, THIS HAS LED TO:

- Reductions in bad debt
- Stronger collections performance
- Measurable improvements in financial performance across key regions

The organisations that succeed are those that take a more sophisticated approach to risk leadership. When the right insight is available, and when teams across the business understand how to use it, the risk function becomes far more than a control mechanism.

It becomes a driver of sustainable growth, enabling your organisation to move forward with confidence and stay open to the right opportunities.

THE ORGANISATIONS THAT SUCCEED ARE THOSE THAT TAKE A MORE SOPHISTICATED APPROACH TO RISK LEADERSHIP

BUSINESS INFORMATION

Keep Your World Open

EXPLORE HOW COFACE BUSINESS INFORMATION **CAN HELP TRANSFORM YOUR RISK FUNCTION**

Annette's approach has been shaped by her experience using Coface Business Information, including the Urba360 platform and via API integration, bringing consistent, reliable risk insight into day-to-day decision-making.

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