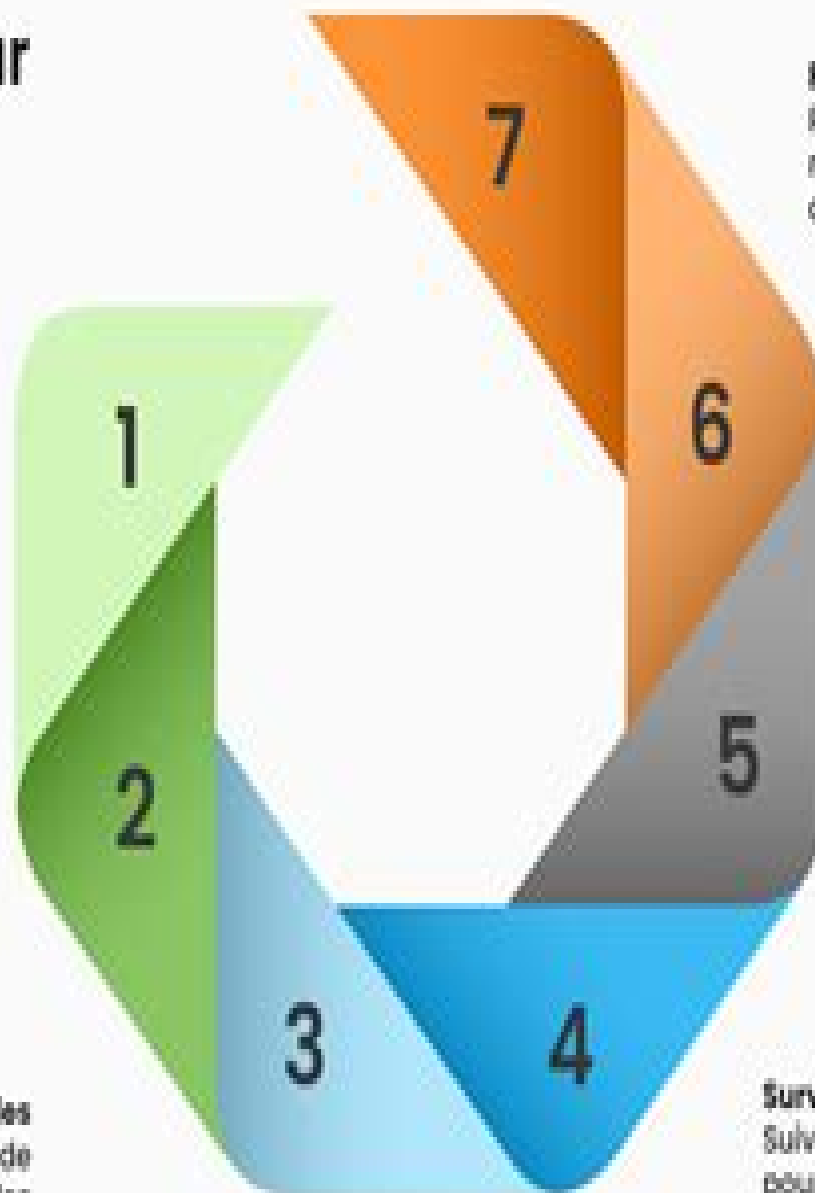


# Les 7 étapes pour gérer le risque de crédit

**Définir une politique de crédit -**  
Adapter les conditions de paiement en fonction de la santé financière de chaque client.

**Évaluer les demandes -**  
Analyser l'historique client et établir un score de risque pour fixer des conditions adaptées.

**Prendre en compte les notations des agences -** Vérifier si le niveau de risque permet d'accorder les conditions exigées par le client.



**Faire évoluer les politiques -**  
Personnaliser les règles de recouvrement et de crédit pour allier sécurité et relation client.

**Ajuster la stratégie de crédit -**  
Adapter les conditions en fonction des habitudes de paiement et de la fiabilité du client.

**Accélérer le recouvrement -**  
Envoyer rapidement les factures et gérer les litiges pour réduire les délais de paiement.

**Surveiller régulièrement les comptes -**  
Suivre les comportements de paiement pour anticiper les risques.

# Le Goucirt Du Risque Perspectives

**Léo Pomar**



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