

Credit Management

KBC Commercial Finance will analyse your needs and prepare a detailed offer. We offer a tailor-made solution, whether it is full or partial outsourcing of your credit management, we are a reliable and professional partner.

We will monitor your invoices portfolio based on the desired service level. You remain in charge of the payment terms, you decide on the frequency of the reminders. It is also feasible to opt for our standard service which is the reflection of our vast expertise and experience in this domain.

Our professional, yet, firm but commercial approach ensures an improvement of the DSO. Your cash flow position will improve, your total working capital needs will decrease, with a positive effect on your financing cost.

We will provide you with a permanent feed-back, allowing you to detect potential issues before they actually arise and take the appropriate measures to remedy them.

Outsourcing your credit management will allow you to fully dedicate your time and efforts to the core business of your company and at the same time, you can make a substantial cost saving.

KBC Commercial Finance offers you:

Administration:

- professional credit management and follow up of your debtors;
- individual follow-up of each invoice and credit note;
- allocation of the payment received to the correct invoice;
- permanent feed-back: real time overview on payments received, ageing lists, historical data, etc.

Debtor follow-up:

- efficient but commercial collection procedure;
- follow up by phone in the language of the your client;
- intense but personal calling procedure;
- tailor-made, based on your wishes and directives;
- electronic data transfer via the internet ('ComFin Online').

From a practical point of view

- a cession text will be included on the invoice (sticker or free text);
- the invoice details are sent to KBC Commercial Finance via 'ComFin Online';
- KBC Commercial Finance will credit your account and send you full information on the transaction;
- monitoring of the invoices up to 90 days after due date, including reminder policy and dunning procedure;
- your clients pay on the account of KBC Commercial Finance or on a separated account.

