



Commercial Credit and Receivables Control Training Course

8 – 12 February 2027
Rome

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Ref: 415_133660 **Date:** 8 – 12 February 2027 **Location:** Rome **Fees:** 5700 Euro

Overview

Commercial Credit and Receivables Control Training Course is a five-day advanced course for credit, receivables, finance, collections, and commercial analysis professionals who leave with a Commercial Credit and Receivables Control Playbook. The course connects credit policy, customer assessment, limit decisions, accounts receivable portfolio control, aging analysis, overdue debt treatment, collections, disputes, and working-capital reporting. Agile Leaders Training Center delivers this course on commercial credit and receivables control.

Who Should Attend

- Credit functions responsible for customer assessment, limits, terms, and policy governance
- Accounts receivable functions responsible for invoicing control, aging, allocation, and portfolio reporting
- Collections functions responsible for contact strategies, disputes, escalation, and overdue debt
- Finance functions responsible for working capital, provisions, cash forecasting, and management reporting
- Commercial functions responsible for balancing sales growth with credit exposure and payment behavior
- Risk and assurance functions responsible for testing credit controls and portfolio exceptions

The course assumes participants already manage customer credit, receivables, collections, or finance analysis and leaves out consumer lending, bank underwriting, and legal enforcement procedures.

Departments and Industries

The course supports commercial credit and receivables control across service, trade, industrial, and project-based organizations.

- Finance, accounting, treasury, and shared-services departments
- Credit control, billing, receivables, and collections teams
- Sales operations, commercial excellence, and customer-service functions
- Manufacturing, distribution, retail, and logistics organizations
- Technology, telecommunications, professional services, and hospitality organizations
- Construction, engineering, healthcare, and education institutions

Learning Objectives

By the end of this course, participants will be able to:

- Apply credit governance principles to policies, authority limits, and exceptions
- Analyze customer creditworthiness using financial and nonfinancial evidence
- Build risk-based credit limits, terms, and review schedules
- Use aging analysis and performance indicators to diagnose receivables exposure
- Prioritize collection, dispute, and escalation actions by portfolio segment
- Build working-capital reports and a controlled improvement plan

Course Agenda

Day 1: Credit Governance and Policy

- Commercial Credit Policy Architecture
- Credit Authority and Delegation Matrix
- Customer Onboarding Control Checklist
- Credit Exception and Override Register
- Sales-to-Credit Responsibility Map

Day 2: Customer Assessment and Limits

- Five Cs Credit Assessment Framework
- Financial Statement and Cash Flow Review
- Nonfinancial Risk Evidence Scorecard
- Risk-Based Credit Limit Model
- Customer Review and Early-Warning Schedule

Day 3: Receivables Portfolio Control

- Accounts Receivable Aging Analysis
- Days Sales Outstanding Diagnostic
- Collection Effectiveness Index Review
- Portfolio Segmentation and Exposure Heat Map
- Doubtful-Debt and Provision Evidence File

Day 4: Collections and Debt Resolution

- Risk-Based Collection Strategy Matrix
- Promise-to-Pay Monitoring Log
- Invoice Dispute Resolution Workflow
- Overdue Debt Escalation Ladder
- Customer Contact and Case Documentation Standard



Day 5: Credit and Receivables Practice

- Suggested Exercise: Credit Policy and Authority Review
- Suggested Exercise: Customer Assessment and Limit Decision
- Suggested Exercise: Aging and Portfolio Exposure Diagnosis
- Suggested Exercise: Collection and Dispute Action Plan
- Capstone Exercise: Commercial Credit and Receivables Control Playbook

Practical Exercises

The course uses suggested activities to connect customer decisions, portfolio evidence, and working-capital action.

- Suggested activity: assess a business customer and document a limit, terms, conditions, and review date.
- Suggested activity: segment an aging report and diagnose concentration, delinquency, dispute, and provision exposure.
- Suggested activity: prioritize collection cases and design contact, promise, dispute, and escalation controls.
- Suggested activity: assemble governance, assessment, portfolio, collection, and reporting artifacts into the capstone playbook.

FAQs

Who suits commercial credit and receivables control training, and what does it assume?

Commercial credit and receivables control training suits professionals who already make or support customer credit, invoicing, collection, portfolio, or working-capital decisions.

How does commercial credit and receivables control differ from bank credit analysis?

Commercial credit and receivables control governs trade credit granted to customers and the resulting invoices and collections, while bank credit analysis focuses on lending decisions, facilities, and borrower repayment risk.

How should a commercial credit limit be set?

A commercial credit limit should reflect verified financial capacity, payment behavior, trade evidence, order pattern, concentration, security, terms, risk appetite, and documented approval authority.



Which measures help control accounts receivable performance?

Accounts receivable control commonly uses aging distribution, days sales outstanding, collection effectiveness, overdue concentration, dispute volume, promise performance, bad-debt exposure, and cash conversion indicators.

How can overdue debt collection protect customer relationships?

Overdue debt collection protects relationships through accurate account records, clear contact sequencing, rapid dispute resolution, realistic payment commitments, consistent escalation, and documented exceptions.

Conclusion

Participants leave with a Commercial Credit and Receivables Control Playbook containing policy, authority, assessment, limit, aging, segmentation, collection, dispute, escalation, and reporting artifacts. The playbook changes disconnected customer and invoice decisions into a traceable control cycle. It supports disciplined exposure choices, faster issue resolution, and accountable working-capital action.