MERCURY

Accounts Receivable and Credit Policies Management

11 – 15 January 2027
Madrid (Spain)



Dubai - UAE: +971 4 450 5697
Istanbul - Türkiye: +90 539 599 1206
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Accounts Receivable and Credit Policies Management

Ref: 121318_1084072 **Date:** 11 – 15 January 2027 **Location:** Madrid (Spain) **Fees:** 5600 Euro

Introduction

This course provides a comprehensive understanding of accounts receivable and credit policies, equipping participants with essential tools to manage credit risk and optimize cash flow. It explores credit assessment, invoicing, collection strategies, and regulatory compliance. Participants will learn to implement effective credit policies, reduce overdue accounts, and improve financial decision-making. The course emphasizes practical applications in corporate finance, banking, and accounting settings. It also examines credit monitoring techniques and reporting methods. By the end, participants will be able to manage accounts receivable efficiently while minimizing financial risk.

Targeted Groups

This Accounts Receivable and Credit Policies Management targets professionals seeking specialized knowledge and skills:

- Finance managers and accountants.
- Credit analysts and controllers.
- Accounts receivable officers.
- Banking and finance professionals.
- Business owners managing credit sales.
- Financial consultants and auditors.
- Professionals involved in corporate cash flow management.

Course Objectives

Participants will achieve the following objectives by completing the Accounts Receivable and Credit Policies Management course:

- Understand principles of accounts receivable management.
- Assess and mitigate credit risk effectively.
- Develop and implement credit policies.
- Monitor customer payment behavior.
- Optimize cash flow and liquidity.
- Apply collection strategies and tools.
- Ensure compliance with financial regulations.
- Prepare accurate receivables reports.
- Analyze credit performance for decision-making.
- Enhance organizational financial control and stability.

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Targeted Competencies

Participants will gain the following competencies during the program:

- Proficiency in accounts receivable management.
- Skills in evaluating creditworthiness.
- Ability to draft and enforce credit policies.
- Knowledge of debt collection strategies.
- Capacity to monitor overdue accounts.
- Analytical skills for receivables reporting.
- Decision-making in credit and cash flow.
- Awareness of regulatory compliance.
- Expertise in reducing financial risks.
- Competence in improving overall financial efficiency.

Studying Scenarios

In this training, participants will develop their skills through the analysis of the following scenarios:

- Evaluating a client's credit application.
- Designing a company's credit policy.
- Managing overdue invoices and collections.
- Monitoring receivables and cash flow.
- Analyzing customer payment patterns.
- Reporting on credit performance.
- Implementing risk mitigation measures.
- Resolving disputes related to credit accounts.
- Optimizing credit terms for profitability.

Course Content

Unit 1: Fundamentals of Accounts Receivable

- Definition and role of accounts receivable.
- Key terms in credit management.
- Principles of invoicing and billing.
- Importance of cash flow in credit decisions.
- Overview of credit risk concepts.
- Impact of overdue accounts on business.

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Unit 2: Credit Policy Development

- Steps to create effective credit policies.
- Assessing customer creditworthiness.
- Determining credit limits and terms.
- Policies for high-risk clients.
- Aligning credit policy with business strategy.
- Monitoring and reviewing policies regularly.

Unit 3: Credit Risk Management

- Identifying potential credit risks.
- Using credit scoring and analysis tools.
- Mitigating default risks.
- Strategies for doubtful accounts.
- Role of guarantees and collateral.
- Implementing early warning systems.

Unit 4: Collection Strategies and Practices

- Approaches to overdue invoice management.
- Techniques for effective debt collection.
- Negotiating repayment plans.
- Legal considerations in collections.
- Communication strategies with clients.
- Use of collection software and tools.

Unit 5: Monitoring, Reporting, and Optimization

- Tracking accounts receivable performance.
- Preparing aging reports.
- Key metrics for receivables management.
- Evaluating credit policy effectiveness.
- Optimizing cash flow through receivables.
- Best practices for continuous improvement.

Final Insights & Key Takeaways

Efficient accounts receivable and credit policy management reduces financial risk and improves liquidity. Participants will leave equipped to enhance credit control and organizational financial health.