

Collateral Services

Reduce your credit risk sustainably by checking reliability, liquidity weaknesses and organizational deficiencies

Necessity is the mother of invention. Liquidity squeezes, in particular, can tempt dealers or customers who are worried about the existence of their business to take non-contractual or even illegal actions.

Especially in the case of purchase-financed inventories, active risk management is of decisive importance when the lender wishes to reduce the risk of default or late repayment of loans. Accordingly, our collateral management services provide for various auditing methods which can be individually applied and controlled to reflect the rating of the dealer or borrower and lessee.

In our collateral management services, we aim at prevention and sustainability, and a long-term change in the behaviour of the dealer or borrower. These can be brought about by the learning effect of unannounced reviews and the revelation of organizational deficiencies or liquidity weaknesses. Together with other EXCON services, we also support you in restoring a healthy business relationship, so that the partnership can be continued for the benefit of both parties. We base our services on the use of state of the art technology, an international, excellently qualified field staff network, and more than 20 years of experience with prestigious clients.

Services and benefits at a glance:

- Announced or unannounced checks on mobile assets with financing and assigned by way of collateral
- Checks on the reliability of the dealers, borrowers and lessees
- Additional checks on dealers' statements with final customers
- Unbroken chain of evidence for deviations from contractual agreements
- Securing of purchasing/sales financing between bank, borrower and lessee
- Neutrality and objectivity of the inspectors (no conflict of interest between sales and risks)
- Checking of mileage or operating hours for all machinery
- Comprehensive reporting / risk analysis

Referenced Partner:

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