

## The New Age of the 5 Cs

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Have you ever been told to "stick to the basics?" It's a simple, yet powerful statement. Those of us who have made a career in the business credit profession would likely agree on the simplicity of the original 5 Cs of credit, considering they have guided our principles and policies ever since Abraham Lincoln was a credit reporter for Dun & Bradstreet. After all, they're a true testament to "sticking to the basics."

Why change what has worked? Well, I believe change is important and this resembles more of an evolution of the basic principles of business credit management. Having the opportunity to serve thousands of customers and collect valuable insights over the years, I have seen an evolution of the 5 Cs of credit while staying true to its fundamental principles. I want to explore, explain, and educate on the value of this evolution to the "New 5 Cs of Credit."

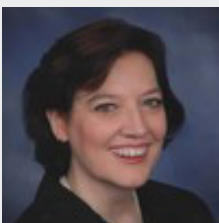
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### About the Authors



Christopher brings over 20 years of financial operations experience to the Finance Analytics team at Dun & Bradstreet. He was the VP of Finance Operations most recently for Securitas, Warner Music Group, and Dun & Bradstreet. He is now bringing his practitioner expertise to the software and analytics world at Dun & Bradstreet.



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