

Assess and manage SMB risk at scale

Autozone, Altus, and Nuvo

Introductions



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SECTION 01

Defining SMB Risk and Scale

DISCUSSION QUESTIONS

- How is SMB risk unique from other segments?
- What data points matter most when assessing SMB health? What's a data signal you rely on today that you wouldn't have looked at five years ago?
- How do you keep decisioning consistent when one applicant is a solo operator and the next has \$10M in revenue?
- Where's the line between a thoughtful manual review and a process that can't scale?

SECTION 02

Operating Credit at Volume

DISCUSSION QUESTIONS

- What operational strategies help manage SMB portfolios at scale? Where does standardization help most, and where does flexibility matter?
- How should credit policies be built for scale?
- Where does automation help, and where does human judgment still matter?

SECTION 03

Monitoring Risk Over Time

DISCUSSION QUESTIONS

- What changes in risk matter most amongst existing customers?
- How do you avoid over-monitoring low-risk accounts while catching the ones quietly deteriorating?
- What trends are emerging in SMB delinquency and recovery?

SECTION 04

Delinquency, Collections, and Collaboration

DISCUSSION QUESTIONS

- How do you decide when an account needs intervention versus patience?
- What's the real cost of placing an account too late versus too early?
- How should feedback loops from collections influence credit decisions?
- What does effective creditor-agency-technology collaboration look like?

SECTION 05

Looking Ahead

DISCUSSION QUESTIONS

- What will credit teams need to do differently over the next few years?
- How should teams think about AI as a tool versus a full solution?
- What investments in data, automation, and talent will matter most?
- What's the one capability you'd invest in tomorrow if budget weren't a constraint?