



# Atradius

Managing risk, enabling trade

# Credit Management for the technology sector

## How we helped Ingram Micro manage risk and gain confidence to explore new markets

### At a glance

**Company**  
Ingram Micro

**Trade sector**  
Technology

**Market**  
Global

**Challenge**  
Over cautious credit management stifled business growth.

**Results**  
Outsourcing credit management to Atradius enabled the company to better understand and take a more balanced risk approach they were comfortable with.

**How we made it happen**  
Business information tools coupled with strong team and support from Atradius.

In order to meet the needs of multinational technology company, Ingram Micro, our Global team mirrors the location and size of their offices around the world. Their credit team has described our support as “almost an extension of our own business” and acknowledges the role we play in their customer service and business development.

### Aims

For Ingram Micro, the key objective was the promotion and achievement of ‘business balance’. As their Director of Credit for Europe, Frederic Wittemans, explained: “Within our business, credit management sits at the fulcrum of a ‘business balance’ with sales on one side and risk on the other.

“If we’re too protective and risk averse, then we will lose revenue and sales opportunities, yet too much focus on sales will inevitably result in increased trading risk and the potential for losses.

“This is why it is essential that we have a strong team, excellent business information feeds and expert support through our credit insurance partners, Atradius, flowing despite the complexity of the arena we work in.”



**The role that Atradius plays in our credit management processes cannot be underestimated.**

Frédéric Wittemans, Ingram Micro



## Our role

We have been providing credit insurance, business information and risk management support to Ingram Micro since 2007. We work in close partnership with their credit management team and with their broker, Marsh.

The scale of Ingram Micro's customer base, and the total level of credit it provides in Europe, has been a key influence on how the credit insurance provision is managed.

The bulk of the credit cover is allocated to the company's 11,000 largest customers as they present the highest credit risk, due to the volumes and value of orders placed. Also, as they're larger businesses, their own credit management processes are more sophisticated and well structured, which means that the credit procedures and the associated risks presented to Ingram Micro are reduced.

For the vast majority of the remaining 69,000 smaller accounts, the trade is not covered by credit insurance, but the level of credit offered by Ingram Micro is decided by their credit management team in conjunction with us and is driven by the collective database of business information and the joint expertise that exists in the two businesses.

Our goal is always to provide the best advice we can to help Ingram Micro's business. Recognising the value of this, Ingram Micro involve us in management meetings, inviting us to offer our perspective in order to help them 'police' their credit management processes.

"The role that Atradius plays in our credit management processes cannot be underestimated. They have become almost an extension of our own business with no barriers to communication, decision-making or information, which has helped simplify the process dramatically", said Frederic Wittemans.

## Outcomes

In addition to supporting Ingram Micro's objective to create business balance, our business intelligence has also provided an additional perspective. In a number of specific situations, this has given them the confidence to trade out of risks and maintain revenues, when their original approach would have caused them to write off losses.



Frédéric Wittemans, Ingram Micro



## About Ingram Micro

Ingram Micro is the world's largest technology distributor and a leading technology sales, marketing and logistics company for the IT industry worldwide.

Since its beginnings in 1979, Ingram Micro has connected technology solution providers with vendors worldwide, identifying markets and technologies that shape the IT industry.

Today, Ingram Micro remains at the forefront of the global technology marketplace, bringing the latest products and services to market and finding new ways to bring value to its customers.

[www.ingrammicro.com](http://www.ingrammicro.com)

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