Rebelative

CORPORATE FINANCE · COUNTERPARTY INTELLIGENCE

Your Counterparties Are Private. Your Risk Is Not.

Suppliers, vendors and customers rarely publish financials, yet their health decides your revenue continuity, working capital and supply chain. Alternative data is often the only forward-looking lens available.

Corporate finance, treasury, strategy, and procurement teams manage a myriad of counterparty exposures dominated by **private companies**. Traditional guardrails such as business-credit scores, annual reviews and trade references are static and backward-looking. When a critical supplier fails, the operational damage usually arrives before any conventional indicator moves.

The same engine, pointed at your counterparties

The transaction exhaust of the economy provides a near-real-time read on counterparty health: invoices and receivables, payment timing, card and POS revenue, hiring, web and app engagement, shipment flows. Rebelative's Credit Operating System is being built to convert these panels into signals for corporate workflows:

- **Supplier & vendor stress scores:** continuous financial-health scoring of key counterparties, private or public.
- **Distress early-warning alerts:** threshold-crossing flags when multiple independent signals confirm deterioration.
- **Payment behavior and liquidity indicators:** receivables aging and payment-timing drift as leading indicators of cash stress.
- **Segment benchmarking:** each counterparty is scored against its industry cohort, so idiosyncratic stress separates from sector cycles.

From annual review to continuous risk analytics and monitoring

Delivered as watchlists, alerts, and API feeds into existing procurement and treasury systems, the signals will turn counterparty review from an annual exercise into a continuous process. That means earlier dual-sourcing decisions, better credit-term negotiations, fewer surprises in the supply chain, and a documented, auditable basis for each risk action.

Why this matters now

Supply chains remain concentrated. Private-company leverage has grown with the private-credit market, and the refinancing wave running through 2028 stresses precisely the mid-market companies that populate supplier bases. Corporates that can identify counterparty stress earlier may be better positioned to negotiate, diversify and hedge on their own terms.

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