CUSTOMER SUCCESS STORY

TTM Technologies Improved Credit Decisions with Trade Contribution and Predictive Risk Insights

Client Profile

A Leading Global Printed Circuit Board Manufacturer

TTM Technologies, Inc. is a Fortune 1000 global printed circuit board (PCB) technology manufacturer.

Because its products are embedded in a wide range of critical applications, including smartphones, automobiles, communication systems, aerospace, and defense, TTM Technologies serves a highly diverse customer base that includes both large enterprises and emerging technology startups.

With thousands of active accounts and new customers onboarding regularly, its credit team must continuously evaluate trade A/R risk and payment performance across a dynamic and fast-moving portfolio.

Challenges

Limited Visibility into Private Companies. Time Constraints. Validating Credit Decisions.

Managing credit risk in the technology sector presents unique challenges. Many of TTM Technologies' customers are private companies, where financial transparency is limited and reliable data can be difficult to obtain. At the same time, the credit team faces significant time pressures. With daily reviews and a high volume of accounts, maintaining an efficient workflow while conducting thorough risk analysis is critical.

Additionally, credit professionals must consistently justify their decisions to senior leadership. Without clear, data-backed insights, it can be difficult to confidently support credit approvals, adjustments, or restrictions—especially when dealing with higher-risk or less transparent accounts.

> *"I review customers on a daily basis, and when I need it, I get the information I need right from the site."*
>
> *— Kyle Migdal, Director of Credit, TTM Technologies*

Solution

Scalable Credit Risk Management with Trade Insights

TTM Technologies turned to the CreditRiskMonitor® platform and its Trade Contributor Program to streamline credit evaluation and enhance decision-making across its portfolio.

The team mapped its trade A/R and gained access to predictive risk analytics, real-time news alerts, comprehensive financial data and comparative payment performance. The FRISK® Score became a central tool for identifying potential risk. By focusing on companies with lower scores, the team can quickly prioritize deeper analysis where it mattered most.

The platform's standardized financial data and reporting tools make it easier to analyze, package and present information. Credit professionals can extract relevant insights and integrate them into their own formats, enabling faster communication with stakeholders and leadership.

Key Benefits:

A key differentiator is TTM Technologies' participation in the **Trade Contributor Program**. By contributing its own trade data, the company understands its risk segmentations and gains access to a broader network of payment behavior insights. This allows the team to:

- **Analyze trade behavior on public and private companies**
- **Identify "hidden slow payers" based on how customers pay other vendors**
- **Visualize portfolio risk across high-, medium-, and low-risk segments**

These insights greatly enhance the team's ability to monitor all their accounts and make more informed decisions.

Key Takeaway

By combining predictive analytics, financial transparency, and trade data insights, TTM Technologies enhanced its ability to manage credit risk at scale. The result is a more efficient workflow, stronger decision-making confidence, and improved visibility into public and private company risk. This empowers the credit team to act faster and more strategically in this complex, high-growth industry.

> *"It's made my review process more **timely and complete**. I have **access to more data than I would have otherwise** when it comes to my private customers."*
>
> *— Kyle Migdal, Director of Credit, TTM Technologies*

Results

Faster Reviews. Stronger Decision Support. Improved Risk Visibility.

With the Trade Contributor Program and CreditRiskMonitor® platform, TTM Technologies transformed its credit management process into a more efficient and data-driven operation.

The availability of on-demand financial data and predictive scoring streamlines daily workflows and enables the team to conduct faster and more consistent credit reviews. By focusing attention on higher-risk accounts, they improve efficiency without sacrificing analytical depth.

Access to comprehensive and reliable data also strengthens internal communication. Credit decisions can now be backed with clear, objective evidence—making it easier to justify actions to upper management and align stakeholders around risk strategies.

Trade data further elevates the team's capabilities. By comparing how customers paid TTM Technologies versus other vendors, the team uncovers early warning signs that would otherwise go unnoticed.

An added benefit is the ability to ask any questions about CreditRiskMonitor® services to a dedicated Client Success Manager. Since TTM Technologies is a global company with accounts all over the world, navigating credit can be challenging. Migdal relies on Joseph Iveli, Manager of Trade A/R Projects, as well as the other CreditRiskMonitor® resources.

creditrisk monitor®

Request a demo to learn how the platform can help you.

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