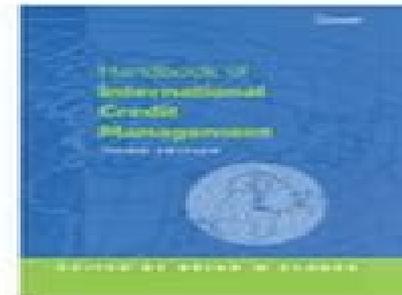


With permission from the Publisher, we are able to share the entire text from the chapter I authored (chapter 22) in the "Handbook of International Credit Management" Third Edition Edited by Brian W. Clarke



(The chapter appears on pages 298 through 302 in the Handbook - spelling is as edited in the UK)

## 22

### EXPORT FINANCE TECHNIQUES IN THE USA

**Albert A. Cannistra, CCE**

Is virtual reality on a trajectory to becoming the real world? One only needs to view the exponential growth of the Internet or World Wide Web. The Web is reversing the way we live, communicate and conduct our affairs of daily living. Just a few years ago it was a relatively new phenomenon and now it is a constellation of linked computers circumnavigating the globe.

With Web enabled technology and communication, entire business processes are becoming dynamic. In the world of commerce, what worked yesterday may not necessarily work tomorrow. New business models are being created everyday, and we are rapidly becoming an economy based on innovation.

The world has survived Y2K and is now able to address new tactical initiatives. It is a time to move away from flat mode concepts and embrace change. With the advent of worldwide information, quickly shared, there is a new generation that will no longer think border specific.

Perhaps we have experienced the last global frontier but, with certainty not beset without its problems. Computer viruses have already created havoc around the world and are becoming more sophisticated at each new turn. Simple viruses have evolved into polymorphic worms and, even given the best efforts of anti-virus technicians, have the ability to interrupt information flow.

The entire playing field has changed and, to a great extent, in favor of the customer. With unprecedented access to information, customer loyalty is unlikely to remain static. The ability to communicate, shop and purchase within a world market will continue to exert pressure on price and service. The Web is the leveler which allows smaller businesses to compete on a global scale. This is extremely significant if one considers that the American Small Business

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Handbook of International Credit Management Brian W. Clarke, 2018-12-20 This title was first published in 2001 This volume covers all aspects of export credit management as well as the management of overseas subsidiary companies credit operations through a series of inter linked chapters written by 25 experts in the international field This third edition has been completely revised and in substantial parts re written to reflect the development and availability of the modern tools now at the disposal of the international credit manager especially in the area of information technology New chapters have been added on bank risk and international bankruptcy law to respond to the growing interest in these areas The objectives of the handbook are to provide a complete operating guide and training reference for the application of the financial and control techniques necessary for international credit management and to describe the tools available for all the processes from initial policy making through to final collection of trade debts

**Managerial Finance, Third Edition** J. Fred Wesson, 1969      **Trade Credit Management** David Conger Ewert, 1969      **Retailing** Paul L. Pfeiffer, 1982      *Small Business Bibliography*, 1958      Learning Directory, 1970  
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