

WHITEPAPER

Risk visibility and decision-making in transport and logistics



Why fragmented data slows credit, supplier and compliance decisions – and how to fix it

Transport and logistics companies work in an increasingly unpredictable environment. Freight rates rise or fall sharply in a short space of time. Routes open and close. Political decisions, trade disputes and sanctions are changing risk very quickly, sometimes almost overnight.

As Coface economist Eve Barré puts it:

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Container rates have become highly volatile over the past five years. Although the economic fundamentals of the shipping market point to a moderation in rates in 2026, the risk of heightened geopolitical and geoeconomic tensions, as well as a large-scale return to the Suez Canal, could trigger new periods of rate increases.



This kind of volatility doesn't just affect pricing models – it shapes day-to-day operational decisions. When a lane changes at short notice, capacity drops or a subcontractor becomes unavailable, teams have to decide quickly whether they can keep moving, reroute or pause. In those situations, slow or inconsistent risk checks make decisions harder, not safer..

Risk isn't the only factor shaping decisions – how risk data is organised across teams matters too. Credit, procurement and compliance teams each work from their own systems, standards and updates, so they can reach different conclusions about the same customer, supplier or route.

This paper looks at how siloed risk data holds transport and logistics businesses back – and how a single, consistent view of risk can help teams act faster and more confidently when conditions change.

Why risk feels harder to manage right now

Over the past few years, we've dealt with a constant stream of unexpected and disruptive events – congestion, inflationary pressure, geopolitical tension and changing trade policies.

And even when conditions seem to be calming down, it's rare that they return to where they were before. With some regions and routes facing much greater pressure than others, risk is becoming harder to predict.

These differences don't appear gradually either. Teams often have to deal with them all at once, across different parts of the network, as freight rates, available capacity and disruption change. Some routes see sudden price increases or shortages, while others stay relatively stable. This leaves businesses that operate across multiple regions and routes facing very different risk conditions at the same time, with strain on one part of the network often influencing decisions elsewhere.



Day-to-day operations are already under pressure

All of this is on top of the usual day-to-day pressures teams are already dealing with. Many transport and logistics businesses rely heavily on subcontractors and carriers. Margins are tight. Teams onboard partners across borders, often at speed. Seasonal peaks stretch capacity even more. And at the same time, disruption to routes and sudden changes to sanctions can affect how and where businesses operate with very little warning.

Unlike some other industries, transport and logistics doesn't have much room for error. A delay, a reroute or a failed subcontractor can affect operations and cash flow at the same time. In practice, the situations that create the most pressure tend to look like this:

- a subcontractor loses capacity and the business needs a replacement quickly
- a port or corridor disruption forces lane changes and the use of new intermediaries
- peak season demand pushes teams to onboard partners faster and increases the risk the business is taking on
- a pattern of customer disputes affects payment behaviour and working capital
- an update to sanctions that changes who the business can work with partway through a relationship.

Risk varies within the same organisation

Risk doesn't just fluctuate between markets – it can actually vary within a single group. A customer or supplier can carry very different levels of risk at the same time, depending on the country, legal entity or route.

In practice, this often means teams are actually working with very different assumptions about the same customer or supplier, without realising it. That's why a partial or local view of risk can be misleading, and even dangerous.

One issue can affect the whole network

Some of the biggest risks aren't immediately obvious. Transport and logistics firms can face concentration risk, relying heavily on a few major customers, key subcontractors, or specific routes and lanes. That means that if something goes wrong – a customer pays late, a route is disrupted or a partner is sanctioned, for example – it can spread quickly through operations, cash flow and capacity planning.

The issue isn't just rising risk. It's visibility.



The problem: risk information is prioritised differently across teams, systems and countries

In many transport and logistics organisations, teams don't look at risk in the same way.

What matters most depends on their role:

- credit teams tend to prioritise financial health and payment history
- compliance teams focus on checks like sanctions and integrity
- procurement teams rely on local supplier insight and experience.

This difference in priorities reflects wider patterns across finance, risk and procurement functions. In Coface's [Geared for growth](#) study, we found that treasurers are far more likely to prioritise payment defaults and financial indicators. But procurement leaders place greater emphasis on compliance and supplier credentials.

Of course, all these priorities make sense. But they don't always highlight the same risks, or lead teams to the same decisions.

When prioritisation turns into fragmentation

It's easy to see how fragmentation can develop when risk data sits in multiple places. In our [Geared for growth study](#), **92% of companies said they use multiple data sources** to assess supplier and credit risk. **But only 18% described their approach as 'advanced'**. More than half said their methods are 'emerging' or 'traditional', implying that they're relying on a mix of disconnected tools and reviews.

As organisations operate across borders, this

complexity increases. Different markets, regulatory requirements and operating models often add new data sources rather than replacing old ones. Over time, that makes it harder to build a consistent view of risk or compare decisions across regions and legal entities.

That said, this isn't a people issue – it's a structural one. Risk information is gathered, assessed and prioritised differently across teams, not just locations. That makes it harder to compare across customers, suppliers, countries and legal entities. And it's also harder to apply consistent standards within a single organisation. This leads to variations in data quality as teams draw on multiple data sources and use different assessment methods that vary by risk category.

Without a shared baseline or consistent information, global teams are left to make decisions based on partial or patchy data.

These issues often appear at the worst possible moments, when deadlines are tight and teams need to move fast. Without a common reference point, they waste time debating whose data is 'right' rather than making the decision that's needed. This creates more and more inconsistency across the business. Teams end up coming to different conclusions about similar customers or suppliers – not because the risk has changed, but because they're working from different inputs and priorities.

How siloed data affects day-to-day decisions

The consequences of siloed risk information are most obvious when teams need to move quickly.

For example, when businesses are entering a new market or route, onboarding an overseas agent or subcontractor at speed, or managing capacity during peak season. They also become clear when customer payment patterns change, disputes increase or disruption means teams need to switch suppliers at short notice. Sanctions or integrity issues that develop during a relationship can add pressure too.

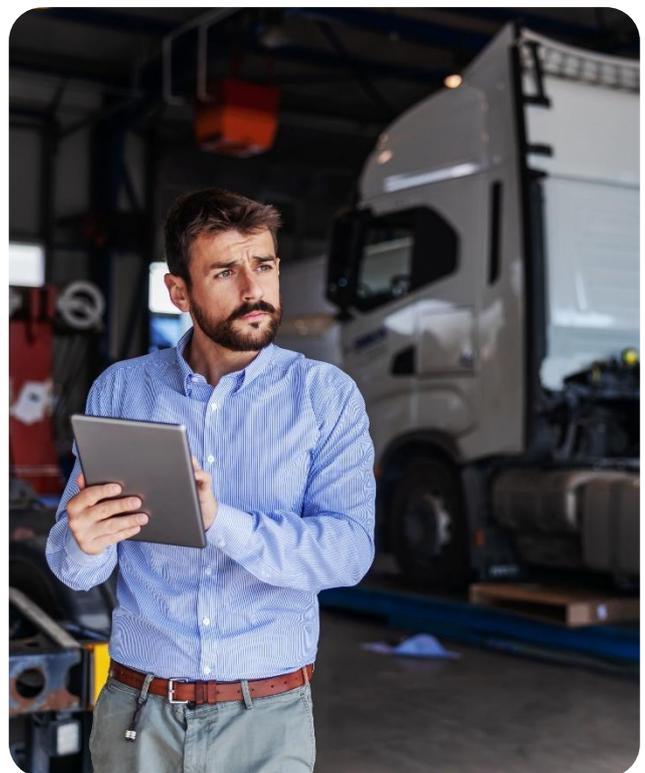
In situations like these, the issue is no longer how teams assess risk – it's how quickly they can make decisions. Siloed data turns what should be routine choices into time-critical exercises, as they check, align and validate information before taking any action. The result? Delays and inconsistencies, just when teams need to move fast and make clear decisions.

Here's an example. Imagine a shipper asks for urgent capacity on a new lane, and a local team proposes a new subcontractor to cover it.

- Credit needs to confirm terms quickly.
- Procurement wants to check the supplier's resilience.
- Compliance needs to screen them before they can be onboarded.

Each team pulls information about the suppliers from separate tools. They repeat checks and escalate questions. In the end, the business either loses the revenue by moving too slowly, or accepts more uncertainty by moving too fast.

This example shows when consistent risk visibility stops being optional and starts to affect commercial outcomes.



Why fragmented data increases risk

Everyday friction turns into exposure

Fragmented data quietly makes everyday decisions harder. Teams often struggle to compare business partners across regions or sectors because they're not using the same information or standards. Onboarding slows down as people chase missing data, repeat checks and debate what's acceptable, instead of actually moving things forward. In practice, this leads to:

- slower onboarding and delayed revenue
- more internal escalations and time spent reconciling data
- inconsistent credit terms across entities, weakening group-level governance
- later responses to early warning signs, with fewer options to act
- duplicated checks and weaker audit trails.

This constant checking and rechecking wears teams down. They spend more time validating information than using it, and pay less attention to spotting patterns, testing alternatives or planning ahead. And they end up managing risk *after* a problem appears, rather than using it to stay ahead.

These problems become even more serious when conditions are changing quickly. Sudden disruption, or changes to sanctions or trade routes, mean teams can be forced into acting fast. A partner that looked stable one month can carry much more risk the next. Switching suppliers or subcontractors at short notice often means accepting more uncertainty than usual.

Consistent, **up-to-date information won't remove that pressure.** But it does **give teams a clearer basis to decide what to prioritise – which matters when time is tight.**

What changes when teams work from consistent, up-to-date risk data?

With most organisations using lots of different sources to assess customers and suppliers, it's clear that the issue isn't access to information, but what happens next. When data sits in silos, it's often too fragmented to help them make decisions – or, by the time they can review it, it's too late to act. But working from consistent, up-to-date risk data changes how teams make decisions.

It creates a shared starting point

When teams work from the same standardised, up-to-date risk information, their day-to-day decisions become simpler and more reliable. Instead of managing risk in fragments, they can see their full customer and supplier portfolio in one place. They then assess risk using the same definitions and thresholds. And they use the same standards across countries, legal entities and functions to make quicker, more confident decisions.

That shared starting point matters – because it removes ambiguity before they even need to think about making a decision. Teams don't need to investigate which data source to trust or whether someone else has already done a check elsewhere. Everyone is working with the same information and the same assumptions.

In practice, that means fewer duplicated checks, last-minute clarifications and pauses while teams check they're using the right inputs. Decisions move forward more smoothly because the groundwork is already in place.

These small improvements add up. Cutting duplicated checks and avoiding conflicting decisions reduces delay and improves consistency – without changing how a business operates from day to day.

Why this matters in practice

In transport and logistics, decisions rarely sit in isolation. Credit terms affect capacity. Supplier reliability affects service levels. Compliance issues can force sudden changes to both.

When teams work from the same information, they can make these decisions more deliberately, rather than reacting to one issue at a time. And when disruption means they have to make those decisions within hours, that consistency suddenly becomes a commercial advantage – not just an administrative improvement.

Faster, more consistent decisions across credit risk, supplier risk and compliance

Working from consistent, up-to-date risk information has a practical impact on the areas that matter most each day.

For credit risk

Credit risk teams need to make decisions about whether to set or adjust credit terms, approve limits, manage concentration and respond when early signs of deterioration appear. To do that, they look for changes in scores, shifts in payment behaviour, and relevant country or sector context.

Having consistent risk information supports those decisions as they can review customer scores and financial health in one place. They can see how payment patterns change over time and factor in country and transport-sector risk when they set credit terms. This helps them use the same approach across regions and legal entities – there's no need to rely on local interpretation or fragmented data.

It also helps credit teams move more quickly from assessment to action. When everyone is working from the same information, they spend less time aligning views internally and more time setting or adjusting terms when conditions change. This is vital when organisations need to set or change terms quickly – for example if they're expanding into a new market, taking on a new customer profile or reviewing an existing relationship that's showing signs of pressure.

Working from consistent, up-to-date risk data also gives teams earlier visibility across countries and legal entities. Instead of spotting issues late or in isolation, they can see changes as they develop and apply the same credit approach wherever the customer operates. That helps keep credit decisions aligned across the business.

For supplier risk

Supplier risk teams need to decide which subcontractors or carriers to approve, how to diversify lanes, where to plan contingencies and how to reduce single points of failure across the network. To do that, they look for changes in financial strength, risk alerts, comparisons with similar suppliers and signs of dependency exposure.

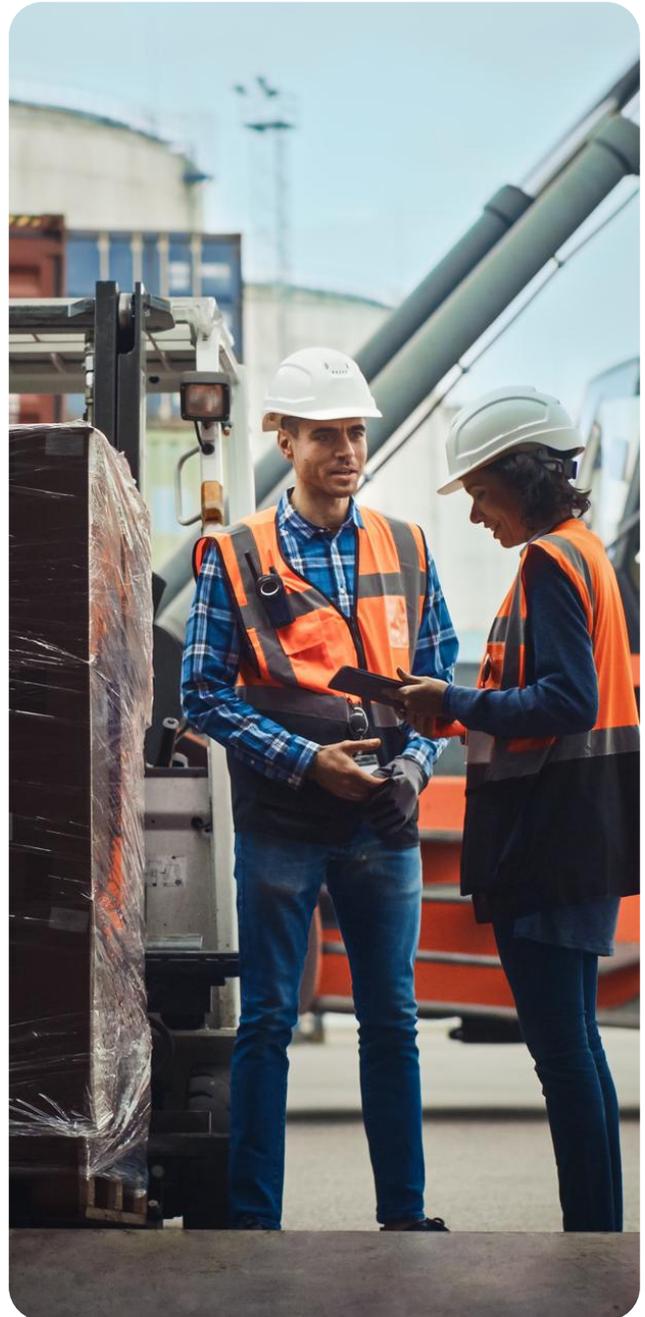
Working from a shared global view of risk means teams can monitor the financial strength of key suppliers and get alerts when conditions change. They can also compare other suppliers in the same region or sector and assess warning signs before taking on new partners or subcontractors. This helps teams plan ahead more realistically and reduces the pressure to make rushed choices when capacity tightens or routes change.

For compliance checks

Compliance teams need to decide whether to onboard a new partner or continue an existing relationship, prevent shipment holds and apply the same screening standards across regions. To do that, they look for sanctions, watchlist matches, adverse information and ownership links.

With a consistent risk view they can run Know-Your-Customer and integrity checks from a single platform. They can check partners against sanctions, watchlists and negative information. And they can use the same standards across all regions.

Working this way keeps the focus on consistency and visibility, rather than offering guarantees or replacing human judgement. This matters most when something changes in the middle of a relationship. For example, if sanctions regimes shift or integrity risks emerge, teams need to understand what's changed and respond in the same way across the business – not one region or team at a time.



Consistent risk data in action: GEODIS

GEODIS operates across a large number of countries and business lines. With teams making credit decisions in different markets, they need both speed and consistency. Local teams have to act quickly, while central teams need confidence that they're assessing similar customers and partners in the same way, wherever they are.

When regions work from different inputs, it becomes harder to understand risk at group level or explain why decisions differ from one market to another.

What changed?

GEODIS moved away from locally managed credit assessments and introduced a harmonised, real-time view of credit risk across markets. Working from that single view has reduced differences in how their teams score and interpret risk. And it's allowed them to assess customers and partners in the same way, wherever they are.

Before that shift, differences in local assessments made it harder to compare risk across markets or explain decisions at group level. As Venceslas Fedolliere, Treasury, Financing, and Credit Management Director at GEODIS puts it:



At this scale, coverage on its own isn't enough. Teams also need consistency to make the same decisions across regions, even when local conditions are different.

This example shows that just having more data isn't enough. What matters is giving teams across the business a shared, consistent view of risk.

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The clarity and standardisation of Coface's data, combined with intuitive tools like Urba360, have significantly improved our decision-making processes globally. This ensures consistency and efficiency in managing credit risks.

Powering confident decisions across credit, supplier and compliance risk

In transport and logistics, the most important decisions often happen quickly and quietly, behind the scenes – and confidence matters just as much as speed. Urba360 is a risk management platform that brings customer and supplier risk into one place. With business insights on millions of companies, across 200 markets, it offers a 360-degree view on risk, including data that supports credit, supplier and compliance risk decisions. It's powered by Coface, a leading global player in trade credit-risk management, with 80 years' experience in risk management.

Complete clarity across business-partner portfolios

Urba360 allows teams to access a complete view of their customers, suppliers and partners, all in one place. It gives them consistent global oversight of their entire portfolio, helping them simplify and standardise risk management across international locations. Monitoring helps teams spot early warning signs across their whole business-partner portfolio.

Information stays up to date, not static

Teams don't need to rely on one-off checks or static snapshots. Urba360 gives them updated information and tracks changes over time. This constant monitoring means they won't miss changes in financial strength, late payment or sector assessment between reviews.

The same standards, wherever decisions happen

Because teams can work from the same standardised data and benchmarks across different regions and sectors, they can also evaluate business partners more uniformly. That makes it easier for different parts of the

business to come to the same conclusions about the same partners.

Less time reconciling, more time deciding

Clear, current risk information helps teams focus on what matters. Instead of debating inputs or filling gaps, they can see changes as they develop, compare partners on a like-for-like basis and decide what action to take. That leads to faster, more confident decisions when conditions change.

Sector and risk assessment

Teams need to understand the conditions their partners are operating in. Political decisions, economic pressure and sector trends shape how risk develops across markets. By tracking country and sector risk, teams can tell whether a change is due to an issue with an individual partner or wider pressure in a market.

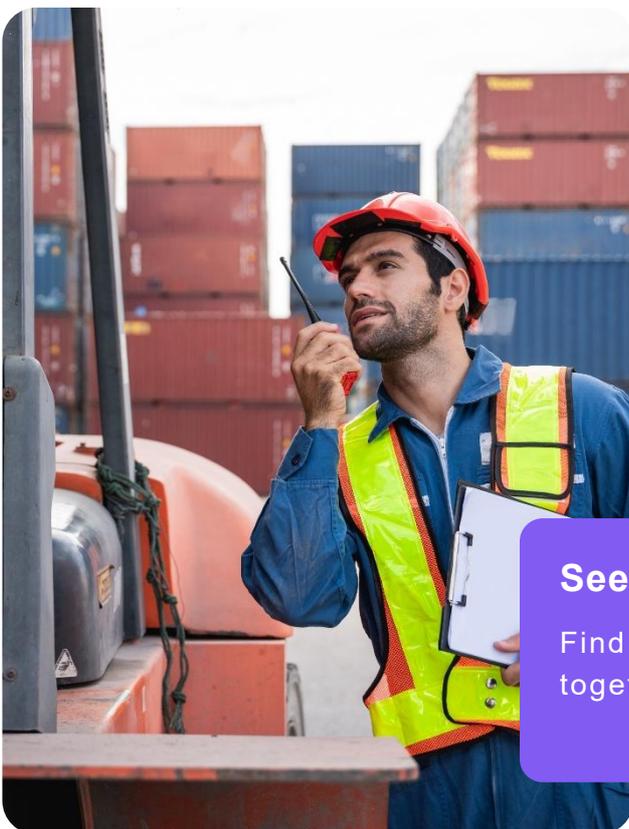
That context helps them assess their risk exposure across regions and respond more quickly when geopolitical or economic conditions change.

Clearer decisions in a complex environment

Fragmented and out-of-date information makes risk harder to manage. When insight sits in different systems and teams, decisions are slowed down and errors creep in.

Working from consistent, up-to-date risk information, backed up by ongoing monitoring, helps organisations make faster, more consistent decisions. That matters when conditions are changing quickly and pressure builds across the supply chain.

For transport and logistics businesses operating across borders, visibility and consistency aren't nice to have. They're essential to manage risk effectively.



A quick diagnostic: signs of risk-data fragmentation

When three or more of the following apply, fragmented risk data is likely already slowing down decisions:

- credit terms vary widely across entities for similar customers
- supplier approvals depend heavily on local knowledge with limited comparability
- compliance checks happen late or inconsistently across countries
- onboarding regularly stalls while teams chase missing information
- risk alerts arrive too late to act calmly
- teams repeat the same checks in different tools.

See for yourself

Find out how to bring credit risk insight together across customers and suppliers.

[WATCH A LIVE DEMO](#)



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