

CASE STUDY  
AUGUST 2022

## Petroleum Wholesaler Uses Pulse Deep Dive Reports to Reduce Operating Costs

### ABOUT

Texas Enterprises, Inc. is a top petroleum and lubricant wholesale distributor with offices across ten locations in Texas and New Mexico. It uses Moody's Analytics Pulse to:

- » Reduce operational expenses with cost effective credit report offerings
- » Evaluate and stay up to date with a business's financial health more efficiently
- » Reduce the complexity of gathering credit insights
- » Visualize and predict customer credit risks with timely data

### Background

Texas Enterprises, Inc. was looking for an affordable and efficient way to access timely credit information on businesses across its vast \$1.2 billion portfolio. After trying numerous credit data providers, their credit team found the report subscriptions did not fit their needs in addition to being very costly.

### Moody's Analytics Solution

Texas Enterprises, Inc. decided to start sharing their receivables with Moody Analytics Pulse to access affordable and robust credit reports on their customers. Their credit team instantly noticed that the Deep Dive Credit Reports in Moody's Analytics Pulse were an extremely effective tool in evaluating the creditworthiness of new applicants and reviewing the financial health of their existing customers.

**"I would give Moody's Analytics Pulse a 9/10 rating for providing reliable and credible credit reports for an extremely reasonable cost."** Cody Douglas, VP of Treasury & Credit at Texas Enterprises, Inc.

Texas Enterprises, Inc. found the presentation of key payment and spending trends in the reports very intuitive, enabling them to identify risk more quickly and easily than ever before. Cody Douglas the VP of Treasury & Credit mentioned "Unlike other reports in the industry, the Deep Dive Reports present the information in a clean view, making it easy to identify a business's financial health without needing to study the report"

Texas Enterprises, Inc. appreciates how they can access detailed insights on their customers at a much lower cost than that of average credit providers. According to Cody Douglas the VP of Treasury & Credit at Texas Enterprises, **"Moody's Analytics Pulse saves us over 92% annually in credit report costs across our \$1.2B portfolio."**

### Results

The Moody's Analytics Pulse platform has empowered Texas Enterprises, Inc. to access timely credit information on their customers in an intuitive format while reducing operating costs.

**"The Moody's Analytics Pulse AR contribution model is a win-win for everyone and provides a value that is much greater than the cost."** Cody Douglas, VP of Treasury & Credit at Texas Enterprises, Inc.

### Moody's Analytics Pulse

*Interested in reducing your credit team's operating costs like Texas Enterprises, Inc.? Visit our website to learn more or schedule a demo: [pulse.moodyanalytics.com](https://pulse.moodyanalytics.com)*