



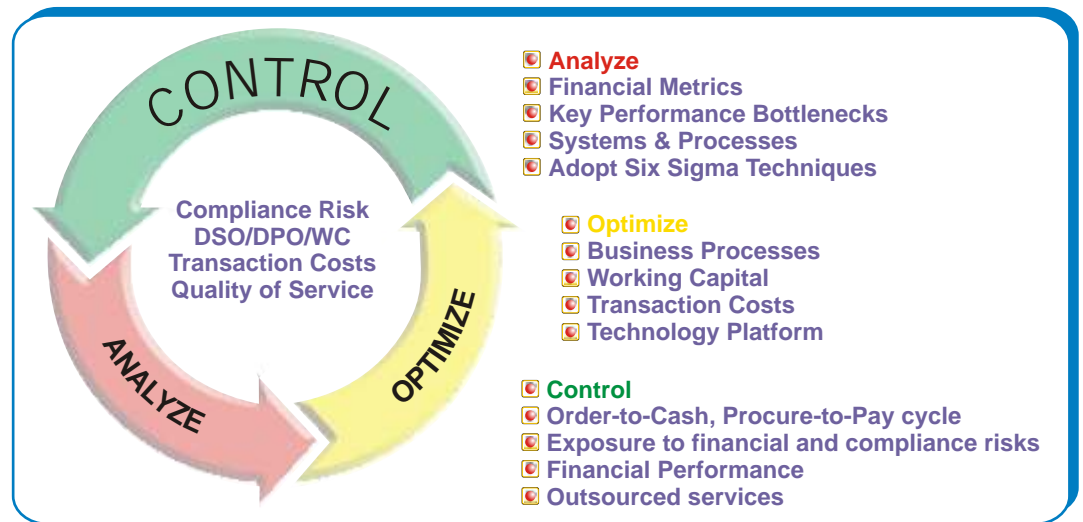
CAPGENT

optimize the financial supply chain



Take Control

Elevate the finance department to a higher level of performance



For years, the finance department has worked with too many manual processes, disparate internal operations, customer & vendor systems, and banks. The systems and processes used in the receivables and payables process were not optimized. This lack of optimization of systems, processes, and people has resulted in one or more of the following in many organizations.

High working capital

The lack of accuracy of working capital forecasts, and inefficient supply chains, result in companies holding excessive cash in hand.

Inadequate credit policies and collections processes

High levels of bad debt, slow collections, manual and mechanical credit processes, and high disputes/claims management costs are prevalent.

High transaction costs

A largely manual process for the order-to-cash and procure-to-pay financial supply chain, multiple systems across business lines, regions, and functions.

Compliance risks

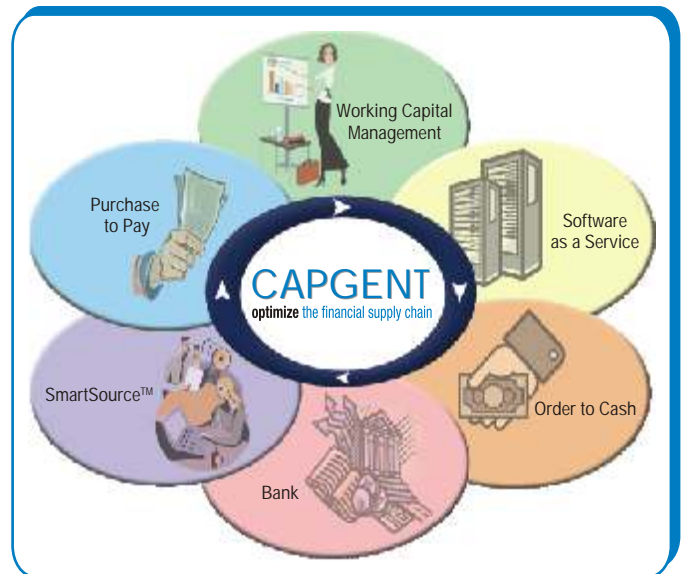
Every publicly traded company now faces risk of shareholders and other parties filing lawsuits against the company and its directors for failing to control the finances of the company. In addition to huge financial awards in shareholder or government instituted lawsuits, penalties can include damage to one's reputation that may be irreparable.

“75% of CFO's make reducing DSO's and improving cash flow a priority”

A New Way

The same way as new systems were used to optimize inventory management, a new generation of technologies and processes is needed to optimize the financial supply chain. A new platform that enables the interaction of internal users with customers, suppliers and banks is required.

Capgent Enterprise is a leading platform to automate the financial supply chain. Transaction costs are slashed, risk is reduced and customer service is enhanced by the use of innovative products and services. Capgent platform provides the following features:



- ❑ **Advanced web user interface:** The platform has an advanced web user interface making it easy to learn, personalize, and deploy.
- ❑ **Rules based workflow:** The workflows and rules governing your business processes can be customized and white labeled easily. Document images and web documents can be attached to workflows.
- ❑ **Shared Services:** The platform can be used for shared services and extended services of an outsourcing organization, thereby ensuring control by the organization.
- ❑ **Scalable and Secure Architecture:** The platform offers roles and responsibilities along with two factor and bio-metric authentication services for supreme security. All activity in the system is audited and logged.
- ❑ **Integrated with internal and external systems:** The Capgent platform is integrated with credit bureaus. Seamless integration with ERP and accounting systems makes it easy to exchange receivables, payables, payments, and master reference data.

Speedy and flexible Implementation

Organizations can choose to implement a single module, suite or the entire package. Capgent provides expert services in the areas of working capital management, order-to-cash and procure-to-pay cycles. Off shore processing centers offer low cost for inbound/outbound call management and processing services.

Order - to - Cash

Order-to-cash automates credit decisions using rules based statistical and judgmental credit scoring models. Web invoicing allows invoices to be produced and delivered in any format. Web payments support a variety of payment mechanisms. Customers can pay using the platform through ACH, Wire, E-checks, Credit Cards, and can be integrated with lockbox systems. Dashboards can be configured to view information on a single account or across groups, product types and regions.

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Purchase-to-Pay

Purchase-to-Pay automation offers ability to accept vendor invoices over the web and also use offshore service centers to feed in paper invoices thereby, achieving 100% electronic vendor invoices in the system. Payments to vendors can be made using the platform and appropriate remittance information can be sent in any standard. A rules based matching engine performs 3-way-matches.

Working Capital, Analytics and Reporting

The system can be used to produce rules based, 'look through' working capital reports. Analytical and drill down dashboards can be created. Key Performance Indicators for customers can be measured. A comprehensive reporting engine allows for online or offline reports to be produced.

Return on Investment

Organizations that have made investments in the appropriate systems and processes to optimize the financial supply chain have benefitted by lowering transaction costs, minimizing risks, enhanced customer service and achieve effective compliance management. The results have been rewarding:

- ❑ The average biller can save at least \$5.7 million annually by sending Web-based invoices to corporate customers.
- ❑ Automation can reduce the cost of dispute management by 50 percent. The average biller can save \$3.2 million for disputes alone.
- ❑ The average company receives about 198,000 calls per year for invoicing alone. It costs about \$17 to process each call. Automation and managed services can reduce this to an average of \$10 - saving \$1.38 million.

Source : Gartner Group.

