

Credit Management

Traditional monitoring of A/R using aging reports, credit rating agency checks, customer calls, spread sheets, and well documented processes are not enough to minimize bad debts and a high DSO rate. According to collection industry research, the average delay for a due payment is 55 days for big businesses and 66 days for small businesses. The ability to effectively evaluate new credit applications hinges on the ability of the manager to quickly decipher all the various financial information from internal and external sources on the client to make a quick and quality decision.

In the credit and collections arena, a comprehensive optimization of credit lines and retention of quality customers can help credit industry professionals optimize the value of decisions made in the credit life cycle. This allows them to maximize responses to credit offers and usage of greatest amount of delinquent dollars. An effective use of credit management techniques is imperative to maintain a low bad-debt ratio. Optimizing the financial supply chain often starts at this key step of management of customer credit lines.

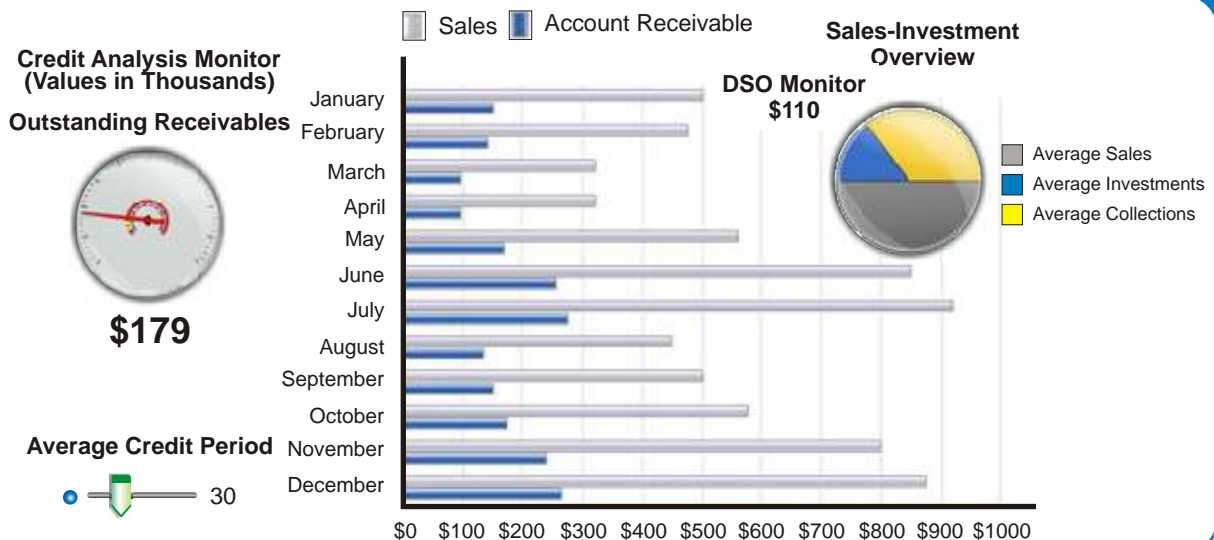
Advanced Credit Management

The Capgent platform is an advanced interface that consolidates information from multiple agencies along with internal data to present a single view to the decision maker. Capgent offers an all-encompassing view of credit from external agencies and internal third party sources along with effective credit scoring.

The Capgent platform provides

- Statistical and knowledge based credit scoring
- Rules based engine, increased speed of credit decisions
- Integrated internal and external information
- Real time analysis of data
- Increase auto approval/rejects based on rules based criteria

CREDIT ANALYSIS MONITOR



“Prevention is better than Cure”

CAPGENT

The Capgent platform makes it easy to view and use key parameters such as Days past due, Days to pay, average & high balances due, orders pending, volume & amount of disputes, and past credit decisions. These parameters can be easily extended by users using its business rules engine. Users can create dashboards from these credit parameters and perform trend analysis of credit over time. Users can compare a customer credit profile to other customers, industries or portfolio of accounts.

Key Performance Indicators

- ☑ Average DSO Analysis
- ☑ Outstanding vs Credit Limits for each account
- ☑ Ratio of Bad debts vs Disputed receivable per account
- ☑ STP Rate
- ☑ Ability to understand credit exposures to make strategic decisions
- ☑ Measure customer satisfaction metrics and risk tolerances
- ☑ Measure delayed payment instances along with the amount
- ☑ Dispute Management
- ☑ Cost Per Transaction

E.g: Information from D&B such as D&B Rating: an overall assessment of your business's creditworthiness and viability, PAYDEX Score: predictive indicator that measures the likelihood of a business paying within an agreed-upon time frame, Credit Limit Recommendation: D&B's guideline as to how much credit should be extended to the business, Financial Stress Score: a measurement of the likelihood of a company experiencing financial stress in the next 12 months, along with its internal custom credit score and detailed order/payment data is presented to the user.

Key
Performance
Indicators

User defined
analysis of
Credit Monitors

Dynamic
Credit Scoring
Engines

