CreditManager

For optimal, data-driven credit management

Contents

Introduction

It doesn't matter what kind of company you are - getting paid quicker or getting paid at all is crucial. Better cash flow increases your margin and decreases your dependency on foreign capital, and good liquidity minimises the need for credit. A careful handling of accounts receivable not only leads to faster payments, but it reduces the risk of blows to your balance sheet. Smart credit management optimises your working capital. That's the bottom line.

CreditManager is our cloud-based credit management solution that automates your processes and gives you all the tools you need as a finance professional to execute your credit management strategy efficiently, effectively and securely.

Share data in (near) real-time, manage risks and reduce your DSO by 20%.

YOUR BENEFITS

✓ **Be more efficient: contribute to organisational digital transformation**

✓ **Gain a full overview of your entire debtor process**

✓ **Gain insight in costs of credit per customer**

✓ **Prioritise and streamline your work**

✓ **Automate manual tasks**

✓ **Improve communication with your customers**

✓ **Increase your organisation's cash flow**

✓ **Integrate with all major ERP systems**

✓ **Cloud-based solution**

PRODUCT FEATURES

→ **Clear dashboard and agenda**

→ **Cash flow forecast**

→ **Performance indicators**

→ **Credit scoring based on internal and external data**

→ **Data integration based on web services possible**

→ **Debtor cockpit**

→ **Reporting**

→ **Customer segmentation and group functionality**

→ **Dunning strategies and flexible, automatic workflows**

→ **Dispute management and handling**

→ **Payment arrangements module**

→ **Email functionality with integrated payment services**

→ **Dunning at parent level**

→ **Debtor Portal integration**

→ **Dossier management via APIs**

→ **Remove or anonymise debtor data**

Effective customer communication

CreditManager gives you insight into the risks, payment behaviour and communication preferences of your customers (for example mail, email, SMS or WhatsApp). Combining this data with data from your ERP or CRM system shows you a 360° image of your customers. Use this to organise and streamline your processes in a smarter and more efficient way. Consider profiling and customer segmentations: ensure that your customer automatically receives the right personal communication at the right time. You and your team have time to focus on the exceptions and to build on the relationship with the customer as a result. If a customer doesn't agree with an invoice, the dispute module offers a solution to manage solving the complaint by involving internal colleagues. Additionally, the management and reporting modules make it easy for you to have and keep full insight into the process and any potential risks. That gives you a full overview and complete control over your credit management process. Better predictability of cash flow and maintaining sustainable customer relationships - who doesn't want that?

Marketplace and the **power** of APIs

CreditManager is scalable, future-proof and grows with you and your organisation. Additional integrations and API modules via our Marketplace further sharpen your credit management process. By integrating these modules you benefit from additional data exchange and synchronised status information. Enrich your data by including current payments, transfer advice and updated file information from the collection agency, or add risk information, e-invoicing or payment links. There's enough choice to set up your credit management process, exactly how you want it.

> "Since the implementation of the software, we have seen our DSO decrease by 400%, resulting in a continuous cash flow of over 90%."

Jasper Schot,
Canon Business Center

Unlock your organisation's potential with seamless integrations

Effortless connections and streamlined workflows: Choose your preferred modules and experience simplified efficiency and productivity within your finance department. Our Marketplace is ever-evolving, and we are constantly working on integration opportunities with our partners to bring an extra dose of value to your business. You can view the most updated modules on our website. Don't see the integration you need? Let's chat!

The **Marketplace**

Get paid quicker

From accessing invoice copies to payment links, your customers can experience true flexibility and self-service with the Debtor Portal. Getting paid is easy when you offer a variety of payment methods.

Reduce risks

External credit risk data and insights into your customers' creditworthiness within your solution shield you from liabilities.
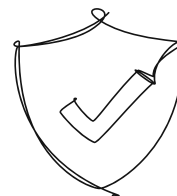
Ensure that you're insured

Safeguard your business with our credit insurance options to mitigate risks. Check on your customers with the highest risk, and see how big that risk is for you.

Negate nonpayment

Securely transfer overdue invoices to collectors with just the push of a button. You're informed in real-time and track the process as the collection agency updates your case. Stay looped in, from start to finish.
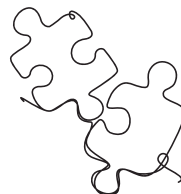
Power of APIs

From seamless integrations with third-party services to customised solutions tailored to your unique needs, our API suite offers extensive functionalities to serve you in the best possible way.

TECHNICAL HIGHLIGHTS

- Database: Microsoft SQL Server 2008 and higher
- Clients: C#.Net
- Web clients: ASP.Net
- Reporting: Microsoft Reporting Services
- Letters: Word / PDF / HTML / XML
- Email: SMTP or Outlook
- Development method: Scrum
- Implementation: Prince2 / Agile

SECURITY HIGHLIGHTS

Our hosting partner Rackspace is top-of-the-line and ensures a safe and secure environment in the selected data centres.

Our hosting package offers:

- 99.8% availability
- Data Processing Agreement (DPA) to safeguard your privacy rights and fulfil our obligations towards our customers
- Ensuring legal grounds for international transfers on behalf of you or our customers, by using the EU Model Clauses
- GDPR compliant
- Directly available through HTTPS, provides secure access through your web browser from anywhere in the world. All links to and from your application are secured and use encrypted connections. VPN connection is optional (paid option).
- Periodic penetration tests are performed to check our applications for weaknesses
- Disaster recovery test done by Rackspace
- Data backups at the same location and additionally stored off-site
- Back-up retention of 14 days (paid service if longer is needed)
- Data-restore within 1 to 4 hours during business hours
- Certified hosting partner
- ISO/IEC 27001, 14001, 18001, 9001
- ISAE3402/SOC 1, 2, 3
- PCI DSS level 1

Debtor Portal:
Get paid quicker

with 24-hour self-service

Communication with your customers, the way they want it. The Debtor Portal allows them to view or download their invoices, make online payments, register payment notices or complaints or ask questions. Convenient, insightful and time-saving also for your own finance team.

Manage outstanding invoices

Every customer can safely access the Debtor Portal, letting them easily manage their outstanding invoices. All actions performed in the Debtor Portal are automatically synced within CreditManager, ensuring that you're always accessing the most up-to-date data.

- View, manage, and download invoices
- Perform actions on selected invoices
- Make payments online
- Register payment notices & disputes

Your and your customer's benefits with the Debtor Portal

- Improved communication
- Customisable per customer and separately per administration
- 24h self-service: customers can manage their own payments, invoices and more
- Time-saving for your customers and finance team
- CreditManager synchronisation
- Secure
- Suitable for mobile devices
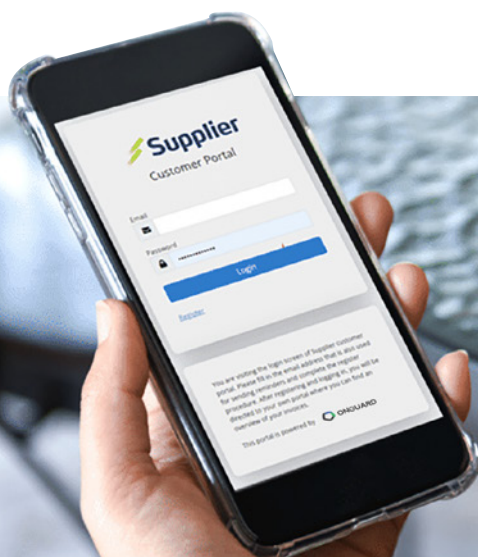
Your **success** is our success

Our goal is to optimally serve and guide our customers to the best results. Our team of Customer Success Managers act as your central point of contact together with our consultancy and support teams. Your employees will also receive thorough training so they can work effectively. Together we strive for your success.

Let's talk strategy

Do you have questions about this solution or how you can optimise the credit management process within your organisation?

Please call us
+44 (0) 20 396 683 24
+31 (0) 88 256 66 66

Or email us
contact@onguard.com

We're happy to help you.

About Onguard

Onguard's mission is to make companies financially healthy. We help you get paid, and get paid quicker, because better cash flow leads to improved profitability. Our credit management solutions combine internal and external data to get a thorough understanding of debtor payment behaviour. This lets you identify, assess and control financial risks and create smarter and more considerate communication around unsettled invoices. Which in turn leads to faster payments, fewer write-offs and lower customer churn.

Onguard is a Visma company with more than 30 years experience in facilitating optimised working capital through smart credit management. Bottom line, we provide quality time with your customers by handling the day-to-day operations.