PolicyManager and CreditManager

The **ideal combination** for credit insurance and credit management

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What is PolicyManager?
Credit insurance

PolicyManager is a web- and cloud-based platform that allows you to easily manage the way you operate your credit insurance. Credit insurance supports the continuity, growth and financing options of your business. Comply with the policy terms and conditions, detect coverage shortages and give alerts when action is necessary under your policy. All credit insurance policies give instructions on how to manage credit effectively. PolicyManager works with those insurers' systems and ERPs so you can confidently manage your credit insurance and foster growth.
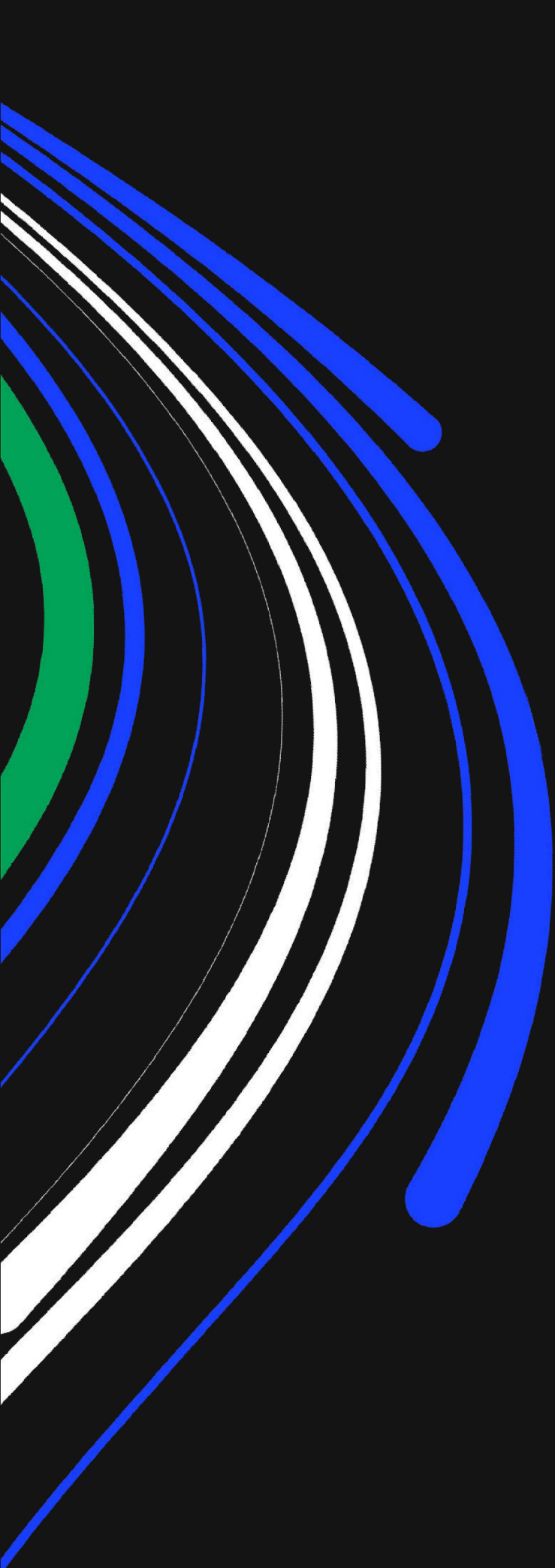
What is CreditManager?
Credit management

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. It doesn't matter what kind of company you are - getting paid quicker or getting paid at all is crucial. A careful handling of accounts receivable not only leads to faster payments, but it reduces the risk of blows to your balance sheet. Share data in (near) real-time, manage risks and reduce your DSO by 20% with CreditManager.

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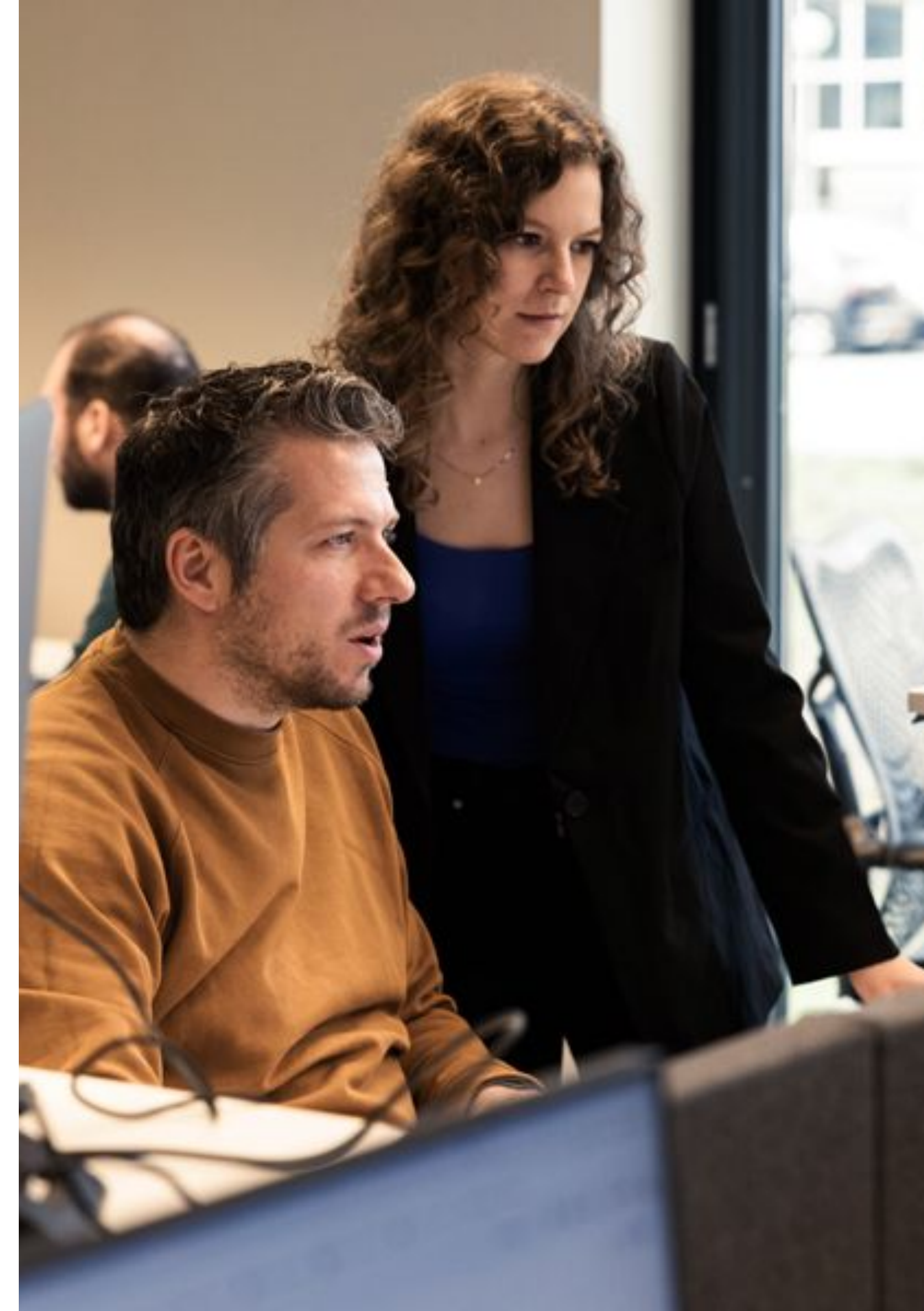
"In CreditManager we can see exactly which invoices are outstanding. PolicyManager connects to our credit insurer and shows us where we stand with credit limits. Among other things, we can see which credit limits are about to expire. Together, they are the **ideal combination**."

Cor-Jan Verhoeven, TenCate Grass

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Dynamic duo

The combination of the best of both worlds, PolicyManager & CreditManager means you can integrate specific insurance conditions into your credit management procedures. On the PolicyManager side, you can comply with specific policy terms and conditions per country or region, and on the CreditManager side you can integrate insurer limits and ratings into workflows. Efficiently manage your debtors and minimise risks while supporting the continuity and growth of your organisation. Want clear insights into risk development and your entire debtor process? Do it with the CreditManager and PolicyManager combination.

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Advantages of **seamless integrations**

Benefits

➔ Detailed insights into:
- entire debtor process
- costs of credit per customer
- potential non-payment and debit risks
- credit risks (group level or at local branches)

➔ Real-time notifications (new application or increases)

➔ Automated processes for increased efficiency

➔ Healthy cash flow

➔ Displayed credit limit and usage data

➔ Overview of various reports for simple decision-making

➔ Improved customer communication

➔ Automated workflows without human error

➔ Maximum coverage with credit insurance

➔ Optimised credit limits and claim settlements

Product features

➔ Multilingual, cloud-based software

➔ User-friendly dashboard and agenda

➔ Connections with multiple insurers

➔ Insurance statistics, performance indicators and cash flow forecast

➔ Real-time analyses, reports, alerts and adjustments on debtor level

➔ Dunning strategies and flexible workflows

➔ Dispute management and handling

➔ Email functionality with integrated payment services

➔ Updating of insurance policies

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Better **together**

PolicyManager → CreditManager

→ **Transfer credit limits**
Updated limits in PolicyManager can be pushed to CreditManager. When the limit in CreditManager is exceed, another workflow action is triggered.

→ **Exchange risk assessment**
The insurer bases the credit on a risk assessment. This assessment can also be shared separately from PolicyManager to CreditManager.

→ **Export order information & blocks**
Through synchronisation, order information can be imported into CreditManager to use the total outstanding amount and order size for workflow decisions.

→ **Exchange debtor-specific terms**
Share debtor-specific conditions in the debtor cockpit and keep your whole team informed.

→ **Share limits & self-assessment**
Stay updated when the insurer offers self-assessment status, with the help of a CreditManager relationship action to request the PolicyManager limit.

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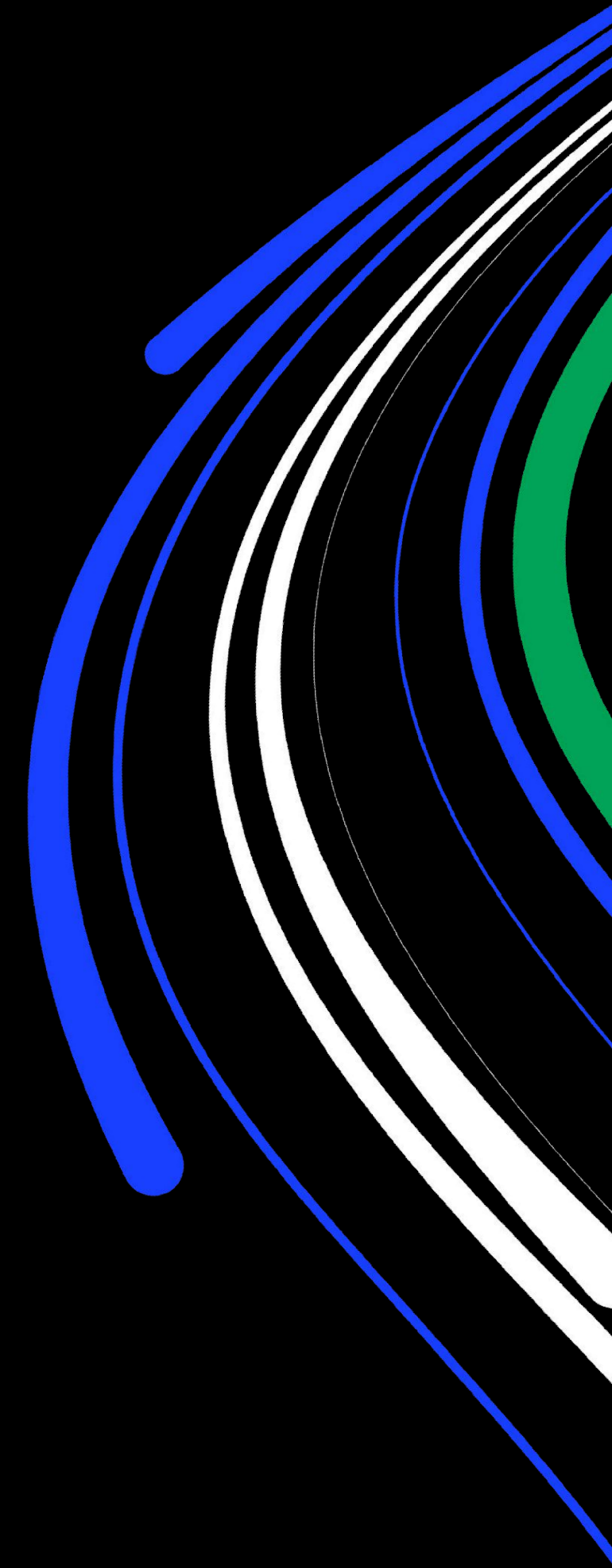
Better together

CreditManager → PolicyManager

→ **Request credit limits**
The credit limit from CreditManager can be requested when a payment is overdue.

→ **Share disputes**
Disputed invoices can be checked so that the insurer can be informed about the invoice status.

→ **Copy and transfer invoices**
If an invoice is overdue, the entire dossier, including copy invoices, is submitted with the insurance claim to the insurance.

→ **Action log notifications**
Share the action log to notify the insurer of sending a notice of default to the debtor.

→ **Provide collection status**
From CaseControl for example:
- Notify insurer if invoice goes to collection agency
- Inform insurer if paid after collection for claims

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Easy implementation process

The key factors for a successful implementation of CreditManager and PolicyManager are proper preparation and careful planning. We make sure everything goes smoothly, from defining the scope all the way until the go-live and aftercare. Your employees will receive thorough training so they can work effectively. Together we strive for your 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.

Implementation steps

→ **Defining the scope**

→ **Set-up**

→ **Acceptance testing**

→ **Go-live**

→ **Aftercare**

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Our Customer Success Managers, Consultancy and Support Team aim to ensure your success; from a successful implementation to the go-live and any questions you may have afterwards about your current solutions or possible extensions. Would you like more information or do you have any questions? We're happy to help you.

Let's talk strategy →
Request a demo

Questions? Just email us →
anne-jet.vanhalm@onguard.com

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AON

Aon PLC (NYSE: AON) is a leading global professional services firm providing a broad range of commercial risk, health, reinsurance and health solutions. They shape decisions for the better to protect and enrich the lives of people around the world. Aon provides their clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

www.aon.com

ONGUARD
by VISMA

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.

www.onguard.com

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