

CreditManager, for optimum credit management



**RISK
MANAGEMENT**



E-INVOICING



**CASH
ALLOCATION**



DUNNING



COLLECTION



BAILIFF

The order-to-cash process starts with a customer order and ends with the payment of the invoice. Dunning, also known as credit management or debtor management, is an important part of this process. If customers do not pay on time, this will directly affect your DSO and therefore working capital. That means that you must act by sending reminders or through direct, personal contact with the aim of getting the bill paid and at the same time maintaining a good customer relationship. A specialised credit management solution ensures an efficient and effective design of your dunning process. This is especially important when dealing with high volumes of debtors and invoices.

DATA-DRIVEN CREDIT MANAGEMENT

CreditManager, our data-driven, cloud-based solution for debtor management, lies at the heart of our order-to-cash platform. By connecting it to the other steps in the order-to-cash process, an optimally integrated and efficient process is created, from risk management to invoicing and collections. To achieve this, CreditManager integrates with parties that provide credit information, e-invoicing solutions, various payment services and automatic payment processing. CreditManager intelligently utilises all available data based on artificial intelligence and machine learning. You can consult and monitor this data at any time, in real time.



Carl Lancaster, Peninsula:

“Since the implementation of the software in two of our companies, we have seen a 20% increase in cash flow.”

EFFECTIVE CUSTOMER COMMUNICATION

Via CreditManager you have insight into the risks, payment behaviour and communication preferences of your customers (for example mail, e-mail or WhatsApp). If you combine this data with data from, for example, your ERP or CRM system, a 360 ° image of your customers will arise. You can use this to organise and streamline your processes in a smarter and more efficient way. Consider, for example, profiling and customer segmentation. This ensures that your customer automatically receives the right personal communication at the right time. As a result, you and your team have time to focus on the exceptions and to build on the relationship with the customer. If a customer does not agree with an invoice, the complaints module offers a solution. In addition, the management and reporting modules make it easy for you to have and keep full insight into the process and potential risks. That gives you an overview and control over your credit management process. The result is better predictability of your cash flow and maintaining a sustainable customer relationship.

WANT TO KNOW MORE?

Do you have questions about this solution or how you can optimise your order-to-cash process within your organisation? Please contact us via +44 (0)20 396 683 24 or mail to contact@onguard.com.

ABOUT ONGUARD

In the last 25 years, Onguard has evolved from being a specialist in credit management software to being a market leader in innovative solutions for order-to-cash. Our integrated, intelligent platform ensures and optimal connection between all processes in the order-to-cash chain and allows for the sharing of critical data, using the latest technologies such as APIs, robotics, big data and AI.

Users in more than 50 countries worldwide use the Onguard platform daily for successful management and tangible results in order-to-cash and credit management. As of February 2020, Onguard joins the Visma Group, further expanding the possibilities of our platform.

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CHARACTERISTICS

- 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
- Dunning strategies and flexible workflows
- Complaint management and handling
- Payment arrangements module
- Insolvency module
- E-mail functionality with integrated payment services

YOUR BENEFITS

- ✓ More efficiency: contributes to digital transformation within your organisation
- ✓ Insight into and overview of your entire debtor process
- ✓ Easily prioritise and streamline work
- ✓ Higher employee satisfaction: automatically prepare and handle manual tasks
- ✓ Higher customer satisfaction through better customer-oriented communication
- ✓ Increase in cash flow
- ✓ Integration with all major ERP systems
- ✓ Cloud solution so no investments in software licenses