

# Risk Management



## RISK MANAGEMENT



E-INVOCING



CASH ALLOCATION



DUNNING



COLLECTION



BAILIFF

Risk management is the first link in the order-to-cash chain. With every new customer, your organisation is exposed to risk. Are they able to pay the invoice on time? Will they uphold your payment conditions? It is important to know your customer to ensure they are creditworthy. Before accepting a new customer, we advise you to run a credit check. Take the necessary steps to avoid unpleasant surprises and possible problems with payment. Together with our partners we offer an integrated risk management solution that combines all the data you may need to secure your company against potential risks.

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## INFORMATION IN A CREDIT REPORT

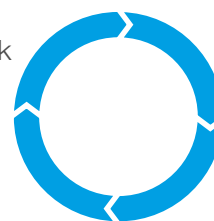
- Risk rating
- DBT (Days Beyond Terms)
- Trade payment data
- Credit limit – Recommendation of the maximum amount of credit that should be outstanding at any time with your debtors
- Legal fillings
- Group structure and linkages
- Financial data
- Company information
- Payment trends



**Phase 1**  
Credit Check



**Phase 2**  
Acceptance



**Phase 4**  
Collection



**Phase 3**  
Monitoring

## DATA IN CREDITMANAGER

Credit Risk data can be imported into our dunning solution CreditManager as part of the daily import procedure. CreditManager also supports real-time credit risk data through API's that connect with our Credit Risk partners, Altares Dun & Bradstreet and Graydon. Information from our partners, based on advanced data analytics, can be displayed as additional debtor information and can also be used as part of the CreditManager credit score formula. By monitoring possible risk threats, users are pro-actively informed and dunning procedures are adjusted to minimise the risks.

### BENEFITS



Control your debtor risk



Reduce write-offs



Easier portfolio financing, better conditions



Reduce DSO

## RISK INSURANCE

Through Onguard's partnership with Aon, we present PolicyManager, an application specifically tailored towards handling the administration and changes that come with managing credit insurance policies.

The major advantage of integrated risk management solutions is that credit managers are proactively informed about potential risks of non-payment and debit. PolicyManager automatically signals shortages in limits and provides the corresponding insurance and real-time alerts about, among other things, new applications or increases. It clearly shows what the current coverage is on your outstanding balance. PolicyManager saves you a lot of time by automating administrative operations and lessening your administrative burden.

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### BENEFITS OF POLICYMANAGER

- Maximise credit limits
- Continuous insights into credit risks
- Arranges the sales declaration to your credit insurer
- Optimises the settlement of claims
- Transparent adherence to policy conditions, terms and reporting agreements
- Company information
- Payment trends

### OUR PARTNERS



### 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 an 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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