

Days Beyond Terms Trend Analysis & Credit Management



Receive Early Warning of At-Risk Customers

Days Beyond Terms (DBT) trend Analysis measures customer payment performance bills against the credit terms of their invoices. Many ERP systems cannot calculate DBT performance. Customer deductions and disputes distorts the accuracy of this calculation in ERP systems. Most corporate credit departments have too many accounts and lack sufficient analysts to monitor every account.

Cforia Software's Credit Management Automation leverages payment trend information that is locked within your accounting system to alert when a customer is at risk. Automatic notifications are triggered when a customer exceeds preset thresholds. Follow up tasks are created and assigned to credit analysts to perform comprehensive risk assessment.

Separate "clean and dirty" receivables tracking improves the accuracy of our DBT and trend analysis. Clean receivables are defined as transactions that are not disputed. Dirty Receivables includes transactions that are either deductions or disputes. Separate tracking of these two classes quickly identifies the correct amount that each customer "should" by paying to keep their account current. <http://www.cforia.com/DBT-credit-reporting-and-management/>

"Cforia's A/R Automation System has provided our team with accurate metrics that we can share with our C-level executives and to our sales executives that allow us to make quick and prudent decisions when assessing our customers credit needs and our collection problems."

*-Patrick Spargur
Credit & Collections Manager
Bally Technologies*

Improve Customer Credit Risk Assessment:

- Calculates Days Beyond Terms with trend analysis
- Monitors consumption of credit limit
- Separately tracks "Clean and Dirty" Receivables to improve the accuracy of individual customer Days-Beyond-Terms analysis.
- System can automatically pulls credit data from third party credit services including DnB, Experian, Equifax, Graydon, NexisLexis and EDGAROnline.
- Automatically flags customers with deteriorating credit metrics to analysts for in-depth evaluation
- Maintains an audit trail of customer credit history and rating actions
- Set thresholds for different customer sizes and industries.
- Handles seasonality automatically.
- Automate and improve Cash Forecast Accuracy.
- Works with any ERP system(s) including SAP, Oracle, Baan, Lawson, PeopleSoft, JD Edwards, BPCS, MAPICS, Dynamics, Progress, QAD and most other ERP Systems.

Auto DBT Trend Analysis

Credit Reporting

Create & Assign Follow-up Tasks

Track "Clean & Dirty" Receivables

Set Rules by Customer Type

Create an Audit Trail

Real-Time Data Integration

Business Benefits:

- Quickly and automatically identifies at risk customers.
- Improves cash forecast accuracy while reducing manual effort.
- Facilitates faster and more accurate held order release.
- Comply with corporate control standards that require time based credit re-evaluations for every customer

About Cforia Software:

Cforia Software was founded in 2001 by technology veterans with extensive experience in ERP applications like SAP, Oracle, PeopleSoft and JD Edwards.

Today, Cforia is a global company that provides industry leading Order to Cash Automation that is used by large corporations to manage over \$186 Billion in yearly A/R. Some of our largest customers include Textron, Thermo Fisher Scientific, Citizen Watch and NAPA Auto Parts. Cforia's rapid growth is driven by superior technology that includes real-time data integration across disparate ERP systems, order hold management, separate clean and dirty receivables tracking, plus handles multi-currency, multi-languages and multi-business units.

Our Data Integration Connectors provide faster implementation with greater functionality.

Cforia Data Integration Connectors facilitate rapid real-time integration with your corporation's existing ERP systems, Document Imaging, third party credit data, email and facsimile servers. Our pre-packaged real-time connectors keep Cforia's Order to Cash Database continuously up to date to assure efficient functionality throughout our product suite. Pre-packaged connectors greatly shorten project timing and risk by avoiding custom data integration.

Save time and expense by avoiding custom programming.

Cforia's Order to Cash Software is designed to allow users to create automated dunning and collection letters, change collection logic and create reports themselves. Finance department professionals have total control through setting changes and drag and drop wizards that perform complex tasks such as creating letters with data merges and reporting without programming.

For example, your department can now create a custom collection letter in minutes and send it to thousands of selected recipients automatically. Without having to wait for over burdened IT programmers or outside consultants.

Cforia Order to Cash Automation Platform:

Cforia Software has the most comprehensive credit, collections and deductions software in today's market. It is the only complete receivable automation system and offers a variety of solutions to better manage your company's credit, collections and deductions.

At the heart of this solution, is our software's capability to integrate with other accounting software and collection tools in real-time.

The implementation of Cforia's Real-Time Database allows for efficient, updated functionality in all areas of the product suite: Order to Cash Workbench, Online Payments & eBilling Portal and Cash Application Automation.

Related Links:

<http://www.cforia.com/order-to-cash-software/>

<http://www.cforia.com/online-payments-and-ebilling-portal/>

<http://www.cforia.com/lockbox-cash-application-automation-and-management/>

