

CREDIT MANAGEMENT AUTOMATION

KEEP YOUR CUSTOMERS' CREDIT RISK UNDER CONTROL

DocuFlow's AI-driven Credit Management automation solution enables organisations to secure their revenue through an optimised credit approval and risk monitoring process. From the digitisation of credit applications and approval processes to the continuous control of existing customers' portfolios, the solution provides credit analysts with the right information at the right time to make the best credit decisions. As a result, customer credit risk stays under permanent control and businesses benefit from more efficient collaboration between sales and credit departments to secure their revenue and increase sales.

Why Automate with DocuFlow

EASY CUSTOMER ONBOARDING

with credit applications automatically submitted to new customers by various means



GET FULL VISIBILITY ON CUSTOMERS

with a dedicated customer repository, including all information on their credit situation, details, history, KPIs, documents, etc.

SECURE CREDIT APPROVAL PROCESS

through advanced workflows & integrated external credit data to grant the most appropriate credit terms



REDUCE WRITE-OFFS & BAD DEBT ALLOWANCE

by managing alerts & appropriate actions to secure the revenue

HOW IT WORKS

DocuFlow offers a comprehensive solution that helps you onboard your customers and make consistent credit decisions according to your business needs while maintaining customer relationships and lowering risks.

ONBOARD NEW CUSTOMERS

Create customised credit application templates according to your needs or customer profiles and easily send them through the application via email or by embedding a link in your website.

APPROVE CREDIT

Get credit limit and terms approved and reviewed according to your credit policy. Access credit bureau's data while reviewing credit applications or customer situations to make informed credit decisions.

MANAGE RISK

Receive live notifications when a credit event requires your attention or when a periodic credit review is due.

CUSTOMER MANAGEMENT

Access your customer's credit and business situation through aggregated KPIs and documents.

ARCHIVING & AUDIT TRAIL

Archive credit applications and related documents for any duration and track credit decisions and history from the customer page or through reports.



SOLUTION FEATURES

DocuFlow's 10+ years of field experience and dedication to product development is the key to our Credit Management solution's continued innovation. Below are some of the most prominent features behind the benefits



CUSTOMISABLE CREDIT APPLICATIONS & WORKFLOW RULES

DocuFlow's Credit Management solution enables you to create and customise your credit application templates according to your needs and your customers' profiles (e.g., business type, industry, languages, etc.). Credit applications can be easily distributed to new customers within or outside the credit department via email or through an embedded link in your website. You can also require customer commitment to their credit application by getting e-signatures through DocuSign.



THIRD-PARTY CREDIT DATA INTEGRATION

By integrating with the credit bureaus you work with — including Altas Dun & Bradstreet, CreditRiskMonitor or Ellisphere — DocuFlow allows you to benefit the external data you are used to relying on within the application. You can access your favourite indicators while approving a credit application or when reviewing your customer page and keeping access to your credit bureau's page from a dedicated link if needed



AUTOMATED CREDIT DECISIONS

By setting rules to auto-approve credit terms based on your criteria (e.g. the credit amount requested, customer's credit risk category, etc.), DocuFlow allows your credit department to gain efficiency and focus on higher valued tasks like reviewing risky customer situations, while still strictly applying your credit policy.



CUSTOMER MANAGEMENT

DocuFlow's solution features a customer-dedicated page aggregating all customer-related information and documents (e.g., customer details, invoices, payments, remittances advices, credit information, etc.). This customer interface also offers an element of analytics, with KPIs, reports and graphs to provide the user with a 360° view on their customer situation



DASHBOARDS & ANALYTICS

DocuFlow's solution is equipped with intelligent dashboards that display alerts, real-time information and visual analytics to help you monitor team performance and activity. Customisable reports can be easily created and automatically shared with stakeholders to expand the "cash culture" within the organisation



AN INTEGRATED SOLUTION

Not only does DocuFlow's Credit Management solution integrate with any ERP system, but it can also integrate with DocuFlow's O2C solution suite (Order Management, Invoice Delivery, Collections Management, Cash Application) to better manage the entire customer cycle and get real-time visibility on your customer situation. Credit managers can easily collaborate with other departments to block orders, trigger collection calls or collect data to better understand customer payment behaviours.

WANT TO AUTOMATE YOUR ENTIRE AR PROCESS?

Credit management is just one part of your AR process. Esker's Accounts Receivable software solution removes the all-too-common obstacles preventing today's businesses from collecting receivables in a timely manner. From invoice delivery to cash application, Esker automates each and every step of the way to deliver the smartest end-to-end solution to speed up your cash collection cycle.

