

## Credit Management Portal

### Revenue Cycle Management

Computron has aligned itself to enabling its customers to maximize the return they get from the processes that manage the revenue side of their business. Each step in the cycle, whether it be billing, collections, cash matching, dispute handling, etc. involves aspects that, depending upon whether they are performed well or not, directly impacts the bottom line.

Credit Management Portal is an extension to the Accounts Receivable Module that provides automated workflow management of queries relating to AR accounts and transactions. It runs in tandem with Credit Managers Workbench, a tool that enables queries to be automatically created and routed for action according to rules that define the creation of the query and the destination to which it is routed.



### Conceptual Illustration of Credit Management Portal

The query process is fed by automated processes such as Workbench, Cash Application or through the registering of in-bound queries from the customer. The workflow and escalation of queries is governed by local business rules. The query grants full access to AR data and associated notes and documents to facilitate its resolution.

### Key Processes Addressed

Queries are categorized into two main types: Account and Item queries. They enable the organization to record both inbound (sourced from the customer) and outbound (generated internally) issues in respect of either the account as a whole or individual transactions. These recorded queries are fully integrated with the Accounts Receivable.

### Pro-active Credit Management

Account or transaction level queries can be generated by the Credit Manager Workbench program. These queries will be created according to rules designed to highlight risk accounts and threats to revenue. For example, the Workbench may identify all accounts where the DSO has increased by 5% or perhaps where the aging profile has breached a predefined level of acceptability. A query (alert specifying the issue) will be created on the action queue of the employee responsible for addressing such issues in respect of the account.

### Cash Matching Resolution

Such transaction level queries can be created during both on-line and automated cash application processes. If the cash application process (automatic or on-line) is unable to match cash and needs to create a partial, place it as Cash on Account, or similar adjustment, a transaction level query can be created through the assignment of the appropriate reason code. In addition to providing analysis, this enables the background on the mismatch to be routed to specialists for research and resolution.

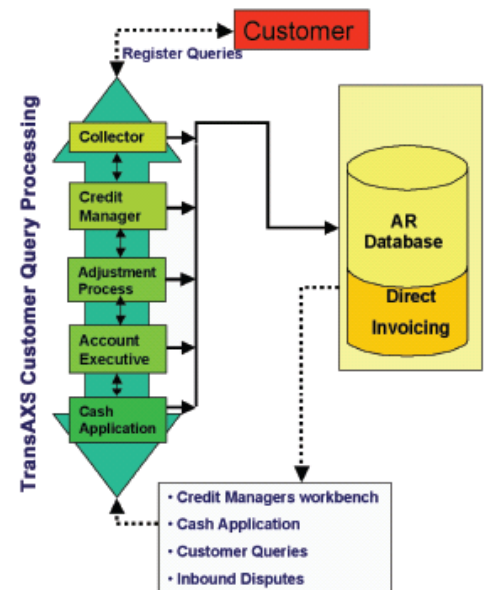
### Inbound - Invoice Disputes and Customer Account Queries

Customers may contact the organization with an issue concerning the service or invoice they have been rendered and will withhold payment until this has been resolved to their satisfaction. Since cash flow is interrupted, it is vital that such issues are resolved as quickly as possible. It is important that customers are met with a timely and appropriate response to their issue.

Equally, the customer may be requesting a change in credit terms or limits or notifying you with a change in address or contact details. Such issues also need handling in an effective manner.

The workflow process that underpins Credit Management Portal can manage the disputes process through evaluation and approval. Adjustment Processing and Cash Disbursement (refund) functions are integrated into a seamless flow.

The open architecture of Credit Management Portal could enable adjustment processing programs from in house and third party billing systems to be called from within the workflow.



## Benefits from Improvements in Revenue Management Processes

Computron believes that in addressing the efficiency of the collections process and the management of related queries and disputes, organizations can materially affect their bottom line in terms of both reduced costs and increased revenue.

Credit Management Portal offers new approaches in addressing key aspects of the Revenue Cycle. There are many tangible as well as intangible benefits from investment in this area of customer focus.

### • Process Efficiency and Control

- Electronic capture and coding of queries and on-line accessibility to all data relating to the query.
- Workflow routing of service and collection queries moves full case history and supporting information to target employee
- Automated escalation of issues after defined inactivity periods
- Management visibility - email notification of key events ensures senior management are notified of issues on strategic accounts
- Visibility of process bottlenecks ensures collections and service queries are not delayed due to unbalanced workloads
- Workload is easily reassigned between workgroups without involving relocation or document transfer
- Status reporting and throughput statistics ensure the efficiency and accountability

### • Customer Service Impact

Credit Management Portal contributes to customer satisfaction metrics through:

- Faster resolution of customer invoice and service issues
- Enhanced responsiveness of query handling and AR staff
- Faster response to account reviews
- Reduced customer query service costs
- Customer perceptions enhanced through on-line capabilities such as on-line accounts, copy invoices, statements and history
- Supports process of prompted service call to customer in advance of major settlement becoming due. This can be used to proactively identify any issues upfront of the due date.

### • Financial Impact

- Reduced customer churn and improves the potential for repeat business
- Reduced unit cost of query servicing
- Reduced finance cost from minimization of delay in collecting queried items
- Improvements in average debt levels and aging profile contribute to minimizing finance costs
- Reduction in bad and doubtful debt provisions
- Reduction in statement distribution costs

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