

# Corporate Credit Manager™ Software

## Goes beyond traditional credit processes



### Gather Info

- Integrate internal systems
- Link to credit agencies
- Translate any credit agency rating
- Download or enter financials
- Incorporate application data
- Enter data
- Store collected data

### Score & Decide

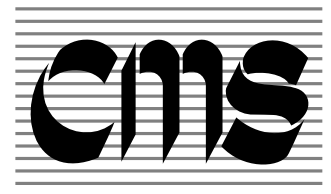
- Tailor scoring & credit limit models
- Quantify risk plus decide consistently & objectively
- Analyze financials in detail
- Evaluate using all factors (financial, non-financial, & credit agency)
- Delegate decisions & respond quickly
- Focus attention on key accounts & exceptions

### Portfolio Mgmt

- Manage & assess portfolio
- See all credit & collection data in one place
- Facilitate on-going reviews & credit line re-evaluations
- Summarize justified decisions
- Create Watch Lists & Exception Reports (ad-hoc)
- Support auditors

CMS' Corporate Credit Manager goes well beyond traditional Accounts Receivable systems and home-grown processes by collecting customer credit information (including financial statements), analyzing and scoring account data using best practices, providing credit approval recommendations, and generating reports to manage your portfolio. Corporate Credit Manager incorporates your credit policies and procedures, and then quickly transforms your raw credit data into intelligent, consistent support for your day-to-day credit decisions and portfolio management. Unlike standard credit agency reports that merely display data, Corporate Credit Manager is "configured" to fit your business processes and manages your credit information without any special programming.

Over 1500 credit professionals using Corporate Credit Manager have seen dramatic results including lowered bad debt, improved DSO, increased staff efficiency, simplified SOX compliance, and reduced portfolio risk exposure.



**SOFTWARE SYSTEMS FOR  
THE HARD DECISIONS**

**COMMERCIAL  
CREDIT  
SCORING**

**FINANCIAL  
ANALYSIS**

**RISK  
MANAGEMENT**

**DECISION  
SUPPORT**

**PORTFOLIO  
MANAGEMENT**

**APPLICATIONS**

**COLLECTIONS**

**INSTALLED OR  
HOSTED**

## Corporate Credit Manager goes beyond traditional credit processes

	CMS' Corporate Credit Manager	Receivables systems	Excel	Credit Agency Report including DNBi
<b>General</b>	Full credit management system with all credit data in one place	Typically only provide fields for storing manual decisions	Limited in analytical scope, poor visibility, time consuming, difficult to maintain, and inefficient.	Merely displays data; manual subjective review still required
<b>Comprehensive Credit Scoring</b>	Dynamic Models incorporate all factors such as Financial, Non-Financial, & Credit Agency Risk	None or crude matrix	Typically only financials	Non-customized scores
<b>Credit Agency Independence</b>	Integrate with multiple credit agencies; use any credit agency flexibility	No connection or possibly one; can be expensive to interface with credit agency	No automated interfaces so only used with manual entry if at all	Single credit agency; reliant on single source plus no integration with internal data
<b>Thorough Credit Limit Recommendations</b>	Models give multiple recommendations as a guideline tool to see all relevant perspectives	None or over simplified recommendation; inadequate if missing information	None or over simplified recommendation; inadequate if missing information	No
<b>Financial Analysis</b>	Peer Ratio Scoring, trending, customized ratios, bankruptcy prediction, RMA peer data included, & user-defined peer groups	No	Typically don't use peer data for relevant and up-to-date comparison scoring	Only if reported to credit agency; can not enter financials for own analysis
<b>Financial Entry &amp; Storage</b>	Automated downloads or manual entry; annual & interim statements stored for easy access	None or limited	Cumbersome manual entry; multiple sheets scattered for all accounts difficult to manage	No
<b>Financial Reporting</b>	Spreads, variance, common size, ratios, industry comparisons, ratio scoring, bankruptcy prediction, & cash flow computed	No	Typically limited	Basic if available
<b>Portfolio Management</b>	Risk-based Portfolio Reports, Watch Lists, Exception Reports, on-going reviews, & corporate linkage aggregation	Limited from credit management perspective	No	Only provides alerts; Can not prioritize queue of alerts since no internal data such as exposure, credit line, pending reviews, etc
<b>Collections</b>	Prioritize collection strategies available with The Collection Assistant	None or basic add-on; don't be satisfied with aging reports with no risk info	No	No

Buying pre-built applications saves valuable implementation time and development resources while allowing organizations to take advantage of industry best practices. Easily configurable applications permit companies to create a tight fit with their particular credit policies and to adapt to changing business environments. Corporate Credit Manager combines these two, which enables organizations to meet their needs for credit management tools quickly and cost effectively.

CMS is a full service provider offering on-site project management for installations. Our team works with you to migrate and map data, and help you develop your credit scoring and credit limit models. Hands-on training covers every aspect of the CCM system! All offerings are available in both on-site installations or CMS online hosted options. Other CMS offerings include The Collection Assistant, for open receivables management, and Web Decisioning, for online credit application decisions.

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