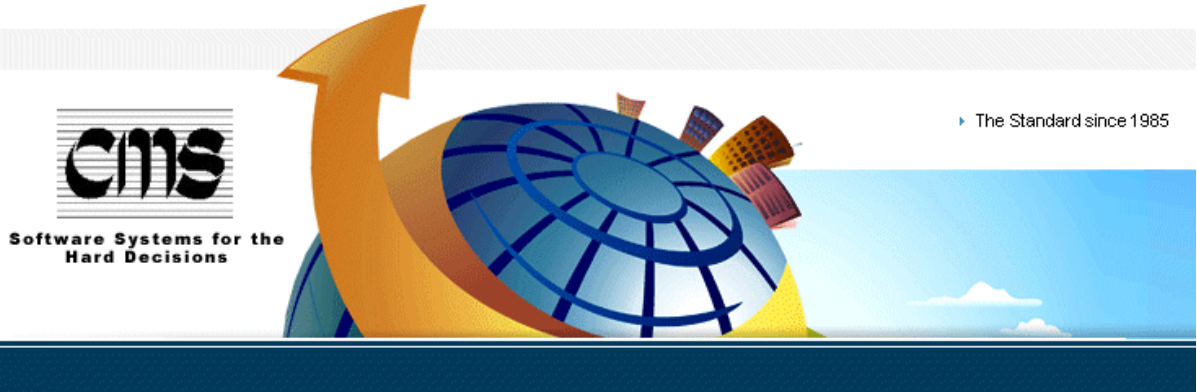


# Credit & Management Systems Is Global Ready



As companies grow their worldwide sales, global credit management becomes a more critical element which can lead to higher profits, competitive advantages, and safer investments around the world. Global credit management faces challenges such as inconsistent and subjective decision making processes, varying levels of staff capability, difficulty accessing credit data, and visibility and reporting across the company. Credit & Management Systems (CMS) software solutions provide the flexibility to make credit decisions globally. CMS has extensive global experience with both installed and online hosted solution implementations for its clients.

## **Tailoring flexibility for countless worldwide environments**

CMS allows you to customize the formats of your electronic credit file as well as the parameters used in scoring and credit limit model computations. These areas are known as Configurations. You may establish as many additional Scoring Models and Credit Limit Models as you need, providing you the flexibility of evaluating customers in one group differently than you would those in another group. Moreover, the tools can accommodate users to manage in a decentralized or centralized situations.

## **Handle and convert worldwide currencies**

Customer file data such as financials, credit limits, and exposure can be stored in any currency. User's currency can differ from the customer currency. Each user can have their own default currency since users may be representing different regions. Users can view the customer file data in the currency of their choice. CMS has partnered with Oanda for currency updates available on a monthly basis. Oanda is accessed over the Internet and free from CMS. Clients can use either this Oanda data or their firms' own accounting rates. For instance, financial statements are converted based on the given month/year exchange rate of the statement. You can even have currency of receivables in one currency with financials in another so there is total flexibility.

## **Analyze public and private firms globally**

Corporate Credit Manager (CCM) provides the ability to analyze both public and private firms globally where statement ratios will be scored against their peers. Financials can be downloaded or manually entered regardless of country. Statements entered in a foreign currency will be converted to your default currency for reporting purposes. The actual foreign currency figures will be stored, but CCM will use the currency conversion rate to convert the figures on financial reports. The currency conversion rate will be the exchange rate of your user's default currency to foreign currency.

COMMERCIAL  
CREDIT  
SCORING

FINANCIAL  
ANALYSIS

RISK  
MANAGEMENT

DECISION  
SUPPORT

PORTFOLIO  
MANAGEMENT

APPLICATIONS

COLLECTIONS

INSTALLED OR  
HOSTED

### **Easily import public and private firm financials from around the world**

CMS' Open Data Connectivity enables users to bring in financial data without manual data entry. CMS' primary partner for worldwide financial data is Bureau van Dijk. BvD's batch files import into CCM where public and private firm financial statements are in a standardized format regardless of country. The batch file includes data such as balance sheet, P&L, SIC, and currency. In this way, not only does the BvD import eliminate the manual entry and hassle of obtaining statements, all financials are easily understood without requiring translating local statement formats. BvD's Amadeus database has over 8 million public and private firms in Europe. BvD's Orbis database has over 16 million public and private firm worldwide. Other sources are available upon request.

### **Automatically incorporate country risk in scoring**

Country risk can be incorporated into CMS' scoring models. CMS has partnered with S.J. Rundt and Associates to automate a feed from the Financial Executive's Country Risk Alert. The Alert is published three times annually, with intermittent updates. The ratings are numerical on a scale from 1 to 10, with 1 representing the lowest risk and 10 the highest, along with recent change indications and short term outlook. Rundt's assessment and forecasts are tailored for **short-term receivables** by looking at country specific financial conditions, external financial trends, political developments, and currency changes. If the Rundt's rating is a criteria in your scoring model, the score will automatically be updated using the customer's country.

### **Incorporate third party credit data from worldwide sources**

Any and all third party data can easily be manually or automatically entered into CMS software which in turn is incorporated in your score. CMS will help you build a scoring translation table where many ratings already have existing templates available. For instance, D&B or Coface reports for customers anywhere in the world can be automatically imported into CMS software.

### **Compile and share credit data globally**

By placing all the credit data in one place, CCM acts as your credit department's electronic filing system for easy access, reporting, and analysis. In turn, users can share information from anywhere in the world which aids collaboration and maintains your corporate memory. In CCM, reports which assist in analysis of individual accounts or the data base in part or as a whole can be generated from information in the electronic credit files. The Portfolio Report allows you to run reports on the entire portfolio as well as on specific classifications such as region or country. The Report Writer allows you to create and save virtually any custom report you desire to better understand your portfolio and identify exceptions requiring attention.

### **Aggregate exposure and credit lines worldwide**

Credit professionals increasingly must understand the impact of corporate linkages of customers worldwide to better address risk. Parent/child and related firm linkages can be set for hierarchy management. Parent/Child and related relationships can roll-up where users can view exposure detail of Aging buckets, Credit Requests, Credit Needs, Credit Calculated, Credit Approved, Credit Available, Securities, Current and Prior Year High Credit, and Prior Year Purchases.

### **Utilize unlimited number of financial statement formats**

A Financial Statement Configuration is a format which is used to enter financial data into CCM. You may have just one configuration that is used consistently for all customers, you may have several different configurations that correspond to different customer groups, or you may have a unique configuration which matches each customer's reporting format, if you prefer. This is helpful for dealing with worldwide statements.

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