

# Oracle Credit Management



Oracle® Credit Management provides the information and tools you need to monitor and evaluate the creditworthiness of your customers and make informed credit decisions faster. With a wealth of timely internal and external data, you can balance growth with financial stability by tailoring your credit policies to your business needs and market conditions. Oracle Credit Management is part of Oracle's Credit to Cash solution which helps you improve cash flow, increase efficiencies, optimize customer relationships and instill corporate and fiscal discipline.

## KEY BUSINESS BENEFITS

Oracle Credit Management enables you to:

- Make consistent, informed credit decisions
- Build and maintain relevant credit policies
- Automate the entire credit cycle

## Make Consistent, Informed Credit Decisions

Credit Management enables you to reduce credit risk through standardized and global credit models. The solution guides credit analysts through a consistent process utilizing credit scoring models and policies that you can define and customize. Once credit data is collected and analysis is completed, the applied scoring model combined with automation rules can guide your credit team to make consistent and prudent credit decisions.

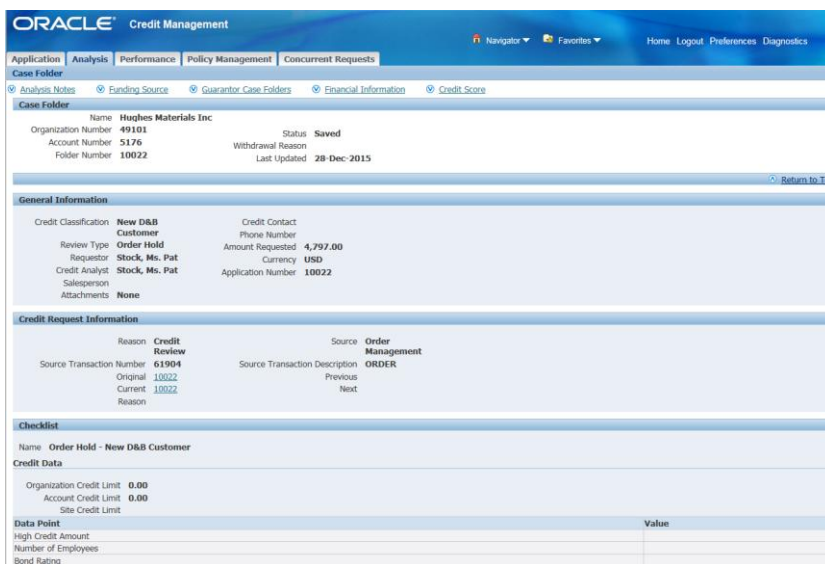


Figure 1. Automatic or manual analysis of credit applications.

**KEY FEATURES**

- Flexible and configurable credit checklists, applications, scoring models and credit policies
- Rules based, manual or automatic recommendations
- Over 300 pre-configured credit data points
- Ability to add new data points
- Detailed and summary data elements
- Dynamic, rules based analyst assignments
- Integration to Oracle Lease Management and Oracle Loans
- Credit analysis of loan guarantors
- Dynamic Credit Analyst assignments with configurable analyst assignment rules
- Electronic file attachments including scanned documents and spreadsheets

**Accurately Model Your Global Credit Policies**

Model even the most complex credit policies in Oracle Credit Management based on the intersection of two user-defined dimensions: credit relationship classification and credit review type. This unique matrix approach allows you to assign checklists, scoring models and automation rules to an unlimited number of credit relationship classifications.

**Build and Maintain Relevant Credit Policies**

Oracle Credit Management's configuration feature guides you through simple setup steps to ensure that your intended credit policies are accurately represented and implemented.

- **Checklists:** Use checklists to define the data to be gathered, choosing from over 300 data points such as Days Sales Outstanding, Percentage of Invoices Paid Late or Credit Exposure.
- **Credit Scoring Models:** Select the data points pertinent to the type of credit review, define the scores for each range of values, or determine the weighted importance of each score. You can create new data points and specify which data points are required or optional.
- **Automation Rules:** Define automation rules to arrive at a credit decision based on your credit scoring model. Predefined credit recommendations assigned to score ranges are automatically implemented, saving time while minimizing risk. To ensure speedy action on all credit reviews, the system can also automatically assign reviews to specific analysts based on predefined parameters.

Oracle Credit Management seamlessly integrates with Dun & Bradstreet® to view and capture its extensive selection of Global Data Products™ reports. Since the Dun & Bradstreet data is stored automatically in the Case Folder as part of your credit analysis, you benefit from immediate accessibility to relevant and timely credit information.

**Automate the Entire Credit Cycle**

Oracle Credit Management allows you to efficiently promote financial stability within your enterprise by automating credit account reviews. Entered information automatically flows to the credit case folder, eliminating the need for the user to input the same data in multiple applications leading to greater efficiency.

**RELATED PRODUCTS**

Products which integrate to or can co-exist with Oracle Credit Management are:

- Oracle Advanced Collections
- Oracle Customer Data Management
- Oracle Financial Analytics (OBIA)
- Oracle iReceivables
- Oracle Lease Management
- Oracle Loans
- Oracle Payments
- Oracle Projects
- Oracle Receivables
- Oracle Trade Management

**RELATED SERVICES**

The following services support Oracle Credit Management:

- Product Support Services
- Professional Services

Name	Start Date	End Date	Currency	Status	View Details	Update
PP_TEST_1	07-Feb-2015	(example: 28-Dec-2015)	USD	Submitted	oo	↗
PP Score Model	14-Jan-2015	(example: 28-Dec-2015)	USD	Submitted	oo	↗
Loan - High Risk	21-Aug-2006	(example: 28-Dec-2015)	USD	Submitted	oo	↗
Loan - Guarantor Moderate Risk	21-Aug-2006	(example: 28-Dec-2015)	USD	Submitted	oo	↗
Order Hold - D&B Cust (USD)	31-Oct-2005	(example: 28-Dec-2015)	USD	Submitted	oo	↗
Order Hold - New Cust (USD)	21-Sep-2005	(example: 28-Dec-2015)	USD	Submitted	oo	↗
Customer Review with D&B data	20-Sep-2004	(example: 28-Dec-2015)	USD	Submitted	oo	↗
Low Risk Increase (CAD)	03-Dec-2003	(example: 28-Dec-2015)	CAD	Submitted	oo	↗
Low Risk Increase (SEK)	03-Dec-2003	(example: 28-Dec-2015)	SEK	Submitted	oo	↗
Low Risk Increase (GBP)	03-Dec-2003	(example: 28-Dec-2015)	GBP	Submitted	oo	↗

Figure 2. Scoring models to support multiple credit scenarios and business events.

A variety of business events can be defined to automatically initiate reviews of your existing credit relationships, including:

- A decrease in the bond rating of a customer
- New order placed in Oracle Order Management that exceeds the customer's existing credit limit
- Lease quote submitted from Oracle Lease Management to a customer with an existing credit account
- New lease and loan applications submitted, including those of loan guarantors

In the event of a negative credit decision, applicants have the ability to appeal the decision by resubmitting information. This empowers credit personnel to manage risk while providing an avenue to strengthen customer relationships.

## Oracle E-Business Suite - The Complete Solution

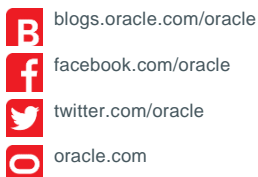
Oracle E-Business Suite enables companies to efficiently manage customer processes, manufacture products, ship orders, collect payments, and more - all from applications that are built on the unified information architecture. This information architecture provides a single definition of your customers, suppliers, employees, products—all aspects of your business. Whether you implement one module or the entire suite, Oracle E-Business Suite enables you to share unified information across the enterprise so you can make smarter decisions with better information.

### CONTACT US

For more information about Oracle Credit Management visit [oracle.com](http://oracle.com) or call +1.800.ORACLE1 to speak to an Oracle representative.



### CONNECT WITH US



### Integrated Cloud Applications & Platform Services

Copyright © 2016, Oracle and/or its affiliates. All rights reserved. This document is provided for information purposes only, and the contents hereof are subject to change without notice. This document is not warranted to be error-free, nor subject to any other warranties or conditions, whether expressed orally or implied in law, including implied warranties and conditions of merchantability or fitness for a particular purpose. We specifically disclaim any liability with respect to this document, and no contractual obligations are formed either directly or indirectly by this document. This document may not be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without our prior written permission.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group. 0116