

ORACLE CREDIT MANAGEMENT

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
- Dynamic, rules-based analyst assignment
- Integration to Oracle Lease Management and Oracle Loans
- Credit analysis of loan guarantor
- Electronic file attachments including scanned documents, spreadsheets, etc.

Oracle® Credit Management gives you 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.

Make Consistent, Informed Credit Decisions

Oracle Credit Management lets you reduce credit risk through standardized and global credit models. It guides credit analysts through a consistent, appropriate analysis process using credit scoring models and policies that you define. Once credit data is collected and analysis is completed, the applied scoring model combined with automation rules can automatically guide your credit team to make consistent and prudent credit decisions.

ORACLE® Credit Management			
Application		Analysis	
Performance		Policy Management	
Concurrent Requests		Home Logout Preferences Diagnostics	
Case Folder			
Analysis Notes Funding Source Guarantor Case Folders Financial Information Credit Score			
Case Folder			
Name	Computer Service and Rentals		
Organization Number	1006	Status	Saved
Account Number	1006	Withdrawal Reason	
Folder Number	10062	Last Updated	12-Dec-2006
Return to Top			
General Information			
Credit Classification	Moderate Risk	Credit Contact	
Review Type	Order Hold	Phone Number	
Requestor	Taylor, Mr. Phillip Charles	Amount Requested	7,372.00
Credit Analyst	Taylor, Mr. Phillip Charles	Currency	USD
Salesperson		Application Number	10063
Credit Request Information			
Reason	Credit Review	Source	Order Management
Source Transaction Number	64356	Source Transaction Description	ORDER
Original	10062	Previous	
Current	10062	Next	
Checklist			
Name	Order Hold - Moderate Risk		
Credit Data			
Organization Credit Limit	1,000,000.00		
Account Credit Limit	3,000,000.00		
Site Credit Limit	0.00		
Data Point			
No results found.			

Figure 1: Analysis of credit applications can be performed automatically or manually.

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. You can then review any type combinations that you choose.

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 the checklist 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, and – optionally - 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.

Additionally, 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 review situations. Entered information automatically flows to the credit case folder, eliminating the need for the user to enter the same data in multiple applications and speeding the flow of information through the decision process.

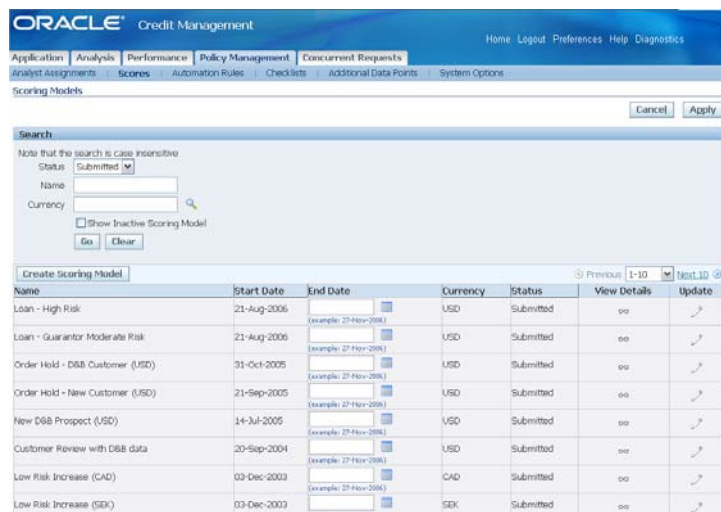


Figure 2: Create scoring models that support every credit scenario and every business event.

KEY BENEFITS**ORACLE CREDIT MANAGEMENT HELPS YOU TO:**

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

RELATED PRODUCTS:

- Oracle Receivables
- Oracle iReceivables
- Oracle Advanced Collections
- Oracle Lease Management
- Oracle Loans
- Oracle Projects
- Oracle Payments
- Oracle Trade Management
- Oracle Financial Intelligence
- Oracle Customer Data Management

RELATED SERVICES

The following services are available from Oracle Support Services:

- Oracle E-Business Suite Accelerators
- Oracle Application Solution Centers
- Oracle University
- Oracle Consulting

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

- The bond rating goes down for a company for which you have a credit account
- 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 guarantors of loans

In the event of a negative credit decision, applicants may appeal the decision by resubmitting information to prove their ability to meet the debt obligation. This provides credit personnel with the ability to satisfactorily manage their risk while providing an avenue to establish a stronger customer relationship.

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 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.

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