



AN INTRODUCTION TO CREDICA

WHO ARE WE?

Credica is a UK based developer of specialist Credit Control, Query and Risk Management software.

We have been successfully implementing our system and providing world class support and service for almost 20 years. This has enabled our customers, such as BBC Worldwide, Lambert Smith Hampton, Reckitt Benckiser and MITIE Group, to achieve a significant efficiencies and savings.

Our software package is highly configurable to suit your business processes, highly flexible to evolve as your business grows and highly effective to give you an impressive return on your investment.

We are a certified corporate partner of the Chartered Institute of Credit Management.

If you would like to see Credica in action, call us on +44 (0)1235 856400.



CORPORATE
PARTNER

Credica is a powerful, automated, configurable Credit Control system, with near unlimited flexibility to suit your chasing rules and processes.

Seamlessly directing the right work to the right people within your business, you will be sure that all problem areas are being pro-actively worked upon - by rigidly, and automatically, enforcing your chasing rules and business processes.

No more searching through Aged Debt reports to find that problem customer (although Aged Debt information is everywhere, just in case.)

With automated diarised follow-ups and a toolset at your disposal that makes a breeze of even the most laborious tasks, increased efficiencies and (more importantly) positive outcomes will naturally occur. For your team, and for your business.

The screenshot displays the 'Credica Collections and Query Module' software interface. The main window shows a list of queries with columns for Query ID, Name, Query Value, Open Reason, Activity, Team, Open Date, Days O/S, Action By, and Ledger Group. A filter panel on the right allows users to select queries based on criteria such as 'Days O/S > 25', 'Inactive', 'Query Value > 3000', and 'Query Value > 1000'. The interface also includes a 'Ready' section and a 'Queries' list on the left side.

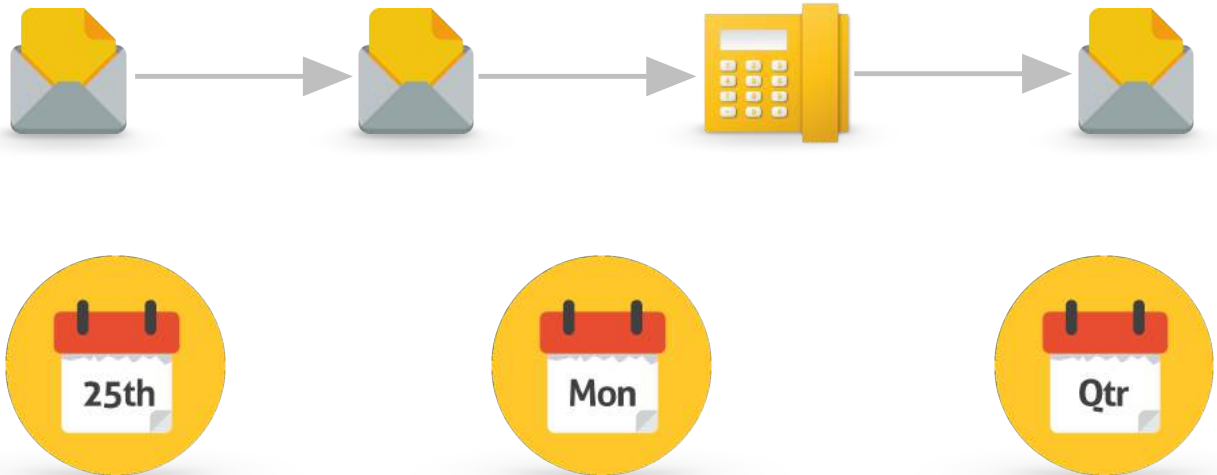
Query ID	Name	Query Value	Open Reason	Activity	Team	Open Date	Days O/S	Action By	Ledger Group
206389	SEVALCO MARBLE LTD	4,921.69	Duplicate Invoice	Credit Note Requested	Account Management Team	24/12/2015	21	31/12/2015	SME
206388	SEVALCO MARBLE LTD	4,921.69	Service Complete	Credit Note Requested	Compliance	20/12/2015	25	27/12/2015	SME
206387	YOUNG TOOLS LIMITED	990.00	PO Missing	Credit Note Requested	Account Management Team	23/12/2015	20	01/01/2016	SME
206390	LEADER HOMES LTD	14,227.04	Missing / Discount Incorrect	Escalate	Consulting Team	22/12/2015	23	26/12/2015	Blue Chip
206385	REGIONAL BROADCASTING PLC	5,230.04	Duplicate Invoice	Escalate with Account Manager	Account Management Team	02/01/2016	12	09/01/2016	SME
206304	CHARLES MUSIC LIMITED	91.20	PO Missing	Purchase Order Requested	Sales Team	25/12/2015	20	01/01/2016	Blue Chip
206383	CHARLES MUSIC LIMITED	96.00	PO Missing	Purchase Order Requested	Sales Team	20/12/2015	25	27/12/2015	Blue Chip
206382	CHARLES MUSIC LIMITED	1,440.30	PO Missing	Purchase Order Requested	Sales Team	23/12/2015	22	30/12/2015	Blue Chip
206381	CHARLES MUSIC LIMITED	372.80	PO Missing	Purchase Order Requested	Sales Team	20/12/2015	25	05/01/2016	Blue Chip
206380	CHARLES MUSIC LIMITED	126.00	PO Missing	Purchase Order Requested	Sales Team	27/12/2015	20	24/12/2015	Blue Chip
206379	CHARLES MUSIC LIMITED	1,440.30	PO Missing	Purchase Order Requested	Sales Team	21/12/2015	24	26/12/2015	Blue Chip
206378	CHARLES MUSIC LIMITED	120.00	PO Missing	Purchase Order Requested	Sales Team	04/01/2016	10	11/01/2016	Blue Chip
206377	JACKSON WINDING LIMITED	2,414.83	Duplicate Invoice	Credit Note Requested	Account Management Team	28/12/2015	27	25/12/2015	SME
206376	EXTON FLOORS PLC	1,430.32	Incorrect Timesheet	Escalate with Account Manager	Consulting Team	30/12/2015	19	05/01/2016	SME
206375	EXTON FLOORS PLC	348.32	PO Missing	Purchase Order Requested	Sales Team	28/12/2015	21	27/12/2015	SME
206374	AEROSPACE INFORMATION PLC	850.00	Incorrect Rates	Credit Note Requested	Account Management Team	31/12/2015	14	07/01/2016	SME
206373	YOUNG TOOLS LIMITED	1,110.00	PO Missing	Purchase Order Requested	Sales Team	27/12/2015	18	03/01/2016	SME
206372	SUNNY COMPONENTS LIMITED	324.00	Duplicate Invoice	Credit Note Requested	Compliance	03/01/2016	11	30/01/2016	SME
206371	WILLIAM CLINIC PLC	307.20	PO Missing	Escalate with Account Manager	Account Management Team	29/12/2015	16	05/01/2016	SME
206370	OPAL FORKES PLC	10,634.13	PO Missing	Purchase Order Requested	Sales Team	31/12/2015	14	07/01/2016	SME

Automated Work Lists for all

AUTOMATED CHASING

By implementing our purpose built system in your Credit Control department, your customers also receive a more applicable and tailored relationship from you - treating them in the correct way according to your rules, but more crucially appropriate to their payment behaviour.

Dunning letters and statements are scheduled and sent based on your chasing processes, and can include the invoices as attachments. Also, documents such as copy invoices can be very easily sent out on demand at the click of a button - either via the integrated e-mail facility or by hard copy.



All correspondence that Credica creates is as per your branding requirements, layout and specification, and of course fully re-active to any language or terminology that needs to be used. This ensures your customers receive the correct correspondence that is relevant for them, no matter who they are or where they are.

In short, all letters, statements and invoices are sent out exactly as you want them.

REPORTING AND VISIBILITY

Credit Control and finance departments are very busy places to be - there is a lot going on that needs to be analysed and acted upon. Preventing repeat problems is very close to our hearts - Credica offers reporting options to suit the requirements of all staff involved in the financial process - from the initial sale to visibility and collection of the invoice.

With Aged Debt information available in almost every screen, you will never need to "run" an Aged Debt report again.

The screenshot displays the CashDash Credit Manager interface. The main window shows a 'Ledger Summary' table with columns for Reporting Level, DSO, Customers, Total, Collectable, Not Yet Due, Due, Overdue, Promised, Queried, and Unallocated. Below this is a 'Targets' table with columns for Period, Target Calls, Actual Calls, To Collect, Collected, and % Remaining. A 'Debit Analysis' pie chart is visible on the left. A 'Pinpoint' dashboard overlay is shown in the foreground, featuring a grid of filters for 'ALL', 'OVERDUE BALANCE', 'CREDIT LIMIT USAGE', 'INVOICES IN QUERY', '% INVOICES IN QUERY', 'RATING', 'DSO', 'EFFORT', 'A CREDITSAFE RATING', 'B REGION', 'C ACCOUNT MANAGER', 'D SECTOR', 'E INDUSTRY', 'F BRANCH/OFFICE', 'LEDGER GROUP', 'COLLECTOR', 'STARTING CHASE PATH', 'CUSTOMER MODEL', 'PAYMENT TERMS', 'EXCLUDE ZEROS', 'PARENTS ONLY', 'IGNORE EXCLUSIONS', and 'EXCLUDE NEGATIVES'. The Pinpoint dashboard also includes a 'MY PINPOINTS' section, a 'LEDGER' icon, and buttons for 'SAVE PINPOINT' and 'RESET'. At the bottom of the Pinpoint dashboard are icons for 'CALCULATE', 'TRANSACTIONS', and 'CUSTOMERS'. The background shows a 'bubojur' report with columns for 'CVCOPYLE', 'JBYRVCYQWR', and 'CZLOWER'.

Credica has full integration with Microsoft Excel, with an instant export from any screen with just 1 click, as well as some advanced reporting capabilities directly from inside Excel, using our Excel Add-In.

HISTORY AND TRENDS

Credica will help you reduce risk among your portfolio by measuring customer behaviour and sourcing external information, giving you a full picture in one place.

With comprehensive historical chasing notes and information against all of your clients, as well as recording trends on DSO, Chasing Effort, Credit Score (from an external provider such as Creditsafe) and other useful analysis, Credica is designed to provide Finance and Credit teams with all the tools and details needed to make informed decisions to reduce risk.

The screenshot shows the Credica software interface. At the top, there are navigation tabs: Customer, Transactions, Note Summary, Quotes, Customer Details, Contacts, Chase Path History, Payment Plans, Library, and Scoring & Risk. The main area is divided into two sections. The top section displays key financial metrics: DSO (42), Effort (15.0), Company Reg No (04029418), and Vat Reg Number (2145-9876). On the right, it shows Credit Limit (48,000.00), Available Credit (-19,075.00), Credit Limit Usage % (100.69), Total Balance (12,176.67), and Overdue Balance (12,176.67). Below this is the 'external' section, which includes a 'CURRENT - 133 day(s) ago' filter set to '3 Month'. It lists various identifiers: Requested Date (09/11/2018), Primary Identifier (GB003004029418), Number (UK03681341), ISO Country (United Kingdom), Credit Score (89), and Credit Rating (A). It also provides Company ID (GB003004029418), Business Name (CANELLIA NETWORKS LLP), Company Reg. No. (04029418), Registration Date (29-11-2011), and Starting Date (15-08-2002). A line chart at the bottom shows data points over time from 01/04/2016 to 01/01/2019, with values fluctuating around a 90-100 range.

This screenshot shows the 'Credit Score' section of the Credica interface. It includes a 'Customer Model' dropdown set to 'Normal' with 'Details' and 'Change' buttons. Below it are 'DAYS' and 'CREDIT' buttons, and a 'CREDITAGE' section with a 'CHANGE' button. A dropdown menu is open, listing options: 'Total Balance', 'Overdue Balance', 'In Query', 'Promised (Transactions)', 'Promised (Customer Lev)', and 'Date (Customer Level)'. Below the menu, there are several data points for 'DAYS (REQUESTED)' and 'CREDITAGE'.

The screenshot shows the CashDash software interface. The title bar reads 'CashDash DSO Trend Analysis'. The main content area is titled 'LEDGER SUMMARY >> SECTOR >> MANUFACTURING'. It features a line chart showing 'DSO DAYS' over time from April 2018 to March 2019. The y-axis ranges from 0 to 60. The data points are approximately: Apr-18 (55), May-18 (52), Jun-18 (50), Jul-18 (48), Aug-18 (45), Sep-18 (45), Oct-18 (45), Nov-18 (50), Dec-18 (50), Jan-19 (55), Feb-19 (50), Mar-19 (55). A legend indicates that the red line represents 'DSO DAYS'.

This screenshot shows another view of the CashDash software interface, displaying a ledger summary and a line chart. The chart shows data points over time from 01/01/2018 to 01/01/2019, with values fluctuating between 40 and 60.

KEY FEATURES

Credica is designed to work alongside any, and all, of your current systems, as well as consolidating any other sources of information you need at the point of cash collection. Our aim is to give you all of the information you need, and all of the functionality you need, all in one place.

A small selection of the key functionality is listed below:

- *Compatible with any ERP / AR system*
- *Cloud or On-Premise installation*
- *Compatible with multiple data sources (e.g. ERP system feed and CSV files)*
- *Unlimited users*
- *Unlimited configurable Dunning cycles and letters*
- *Unlimited ledger size without affecting costs*
- *Highly configurable chasing strategies*
- *Integration with Creditsafe, Dun & Bradstreet, Experian and many other providers*
- *Full Credit Management focussed reporting suite*
- *Multi-currency*
- *Multi-lingual application and automated letters/statements/documents*
- *Built-in automated diary for all collections activity*
- *Configurable workflows*
- *Fully customisable 'one click' fast actions:*
 - *Copy invoice(s) e-mailed within seconds*
 - *Confirming promise to pay*
 - *Sending statements on demand*
 - *Diarising any follow up activities*
 - *Raising disputes/queries*
 - *Transferring workloads*
 - *Escalate account to Supervisor*
 - ***...and much more***
- *Integrated export to Excel from every screen, in 1 click*
- *Automated correspondence scheduler (e.g. Statements, welcome letters, change in T&Cs)*
- *Integrated E-mail facility, with signatures and configurable pre-defined subject/body texts*
- *Integrated communication of queries within your organisation*
- *Targeted reporting and analysis*
- *Forecast of Credit Controller workloads*
- *Cash forecasting*

PROVEN TO INCREASE EFFICIENCIES

PROVEN TO DECREASE DSO

If you would like to find out more about the benefits that Credica has delivered to our customers, please contact us on info@credica.co.uk

Stannah

Revenue has increased 87% in the 18 years they have been using Credica, yet their Credit Control headcount has been reduced within this period.

MITIE Property Management

Within the first year of using Credica, their DSO reduced from 82 to 49.

Pelican Rouge Coffee Solutions (Selecta)

Saving approximately £4000 per month on postage costs, due to extensive use of the inbuilt Credica automated e-mailer.

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