

## Reduce Bad Debt By 20% With 13 AI Agents

HighRadius Credit Management Software reduces credit risk & bad debt by leveraging AI agents for faster customer onboarding, credit limit suggestions, monitoring at-risk accounts, & predicting blocked orders.



Bad Debt  
Reduced



Credit Analyst  
Productivity  
Improved

**70%\***  
Faster Customer  
Onboarding

**3X\***  
Credit  
Reviews/day

**30%**  
Blocked Orders  
Reduced



### Credit Application Processing

Collects company details and financials through an online form, validates with third-party sources, and routes to the right analyst.



### Credit Review

Prioritizes reviews triggered by events like onboarding or blocked orders and sends automated approval emails with limits and terms.



### Blocked Order Prediction

Forecasts upcoming blocked orders and recommends actions based on payment history and credit utilization.

## The Challenges

10% of B2B invoices are written off as bad debt because credit risks aren't flagged on time. Manual onboarding, fragmented data, and slow approval cycles make it harder for enterprises to prevent losses and protect working capital.

### Lengthy Onboarding Process

Onboarding new customers typically takes around 20 days due to back-and-forth correspondence for required information.

### Complex Credit Approval Hierarchy

Companies face challenges with varied hierarchy headcounts as managing credit for customers with hierarchy can be challenging when it comes to distributing credit limits, reviewing credit risk and approvals across business units, leading to delays in approvals and prolonged review processes.

### Manual Data Entry Errors

Inputting data manually from various sources like emails, paper, and fax increases the likelihood of errors.

### Manual Credit Data Collection

Gathering credit data involves manual retrieval from multiple sources such as credit agencies and financials, resulting in time-consuming aggregation and research efforts.

### Disconnected ERP Systems

Siloed Accounts Receivable processes arise from the use of disparate ERPs across different business units, complicating the retrieval and updating of customer data.

### Blocked Order Management

Analysts spend hours reviewing blocked orders manually, delaying shipments and often releasing low-risk holds while high-risk ones slip through.

## The Solution

### Credit Application Processing

AI agents collect all customer data via online credit applications & validate it with third-party data.

### Financial Statement Analysis

AI agents calculate financial ratios after extracting data from 15+ sources.

### Credit Review

AI agents prioritize credit reviews & auto-send decision correspondence.

### Credit Agency Integration

AI agents extract 100+ data points from 35+ agencies to suggest credit limits.

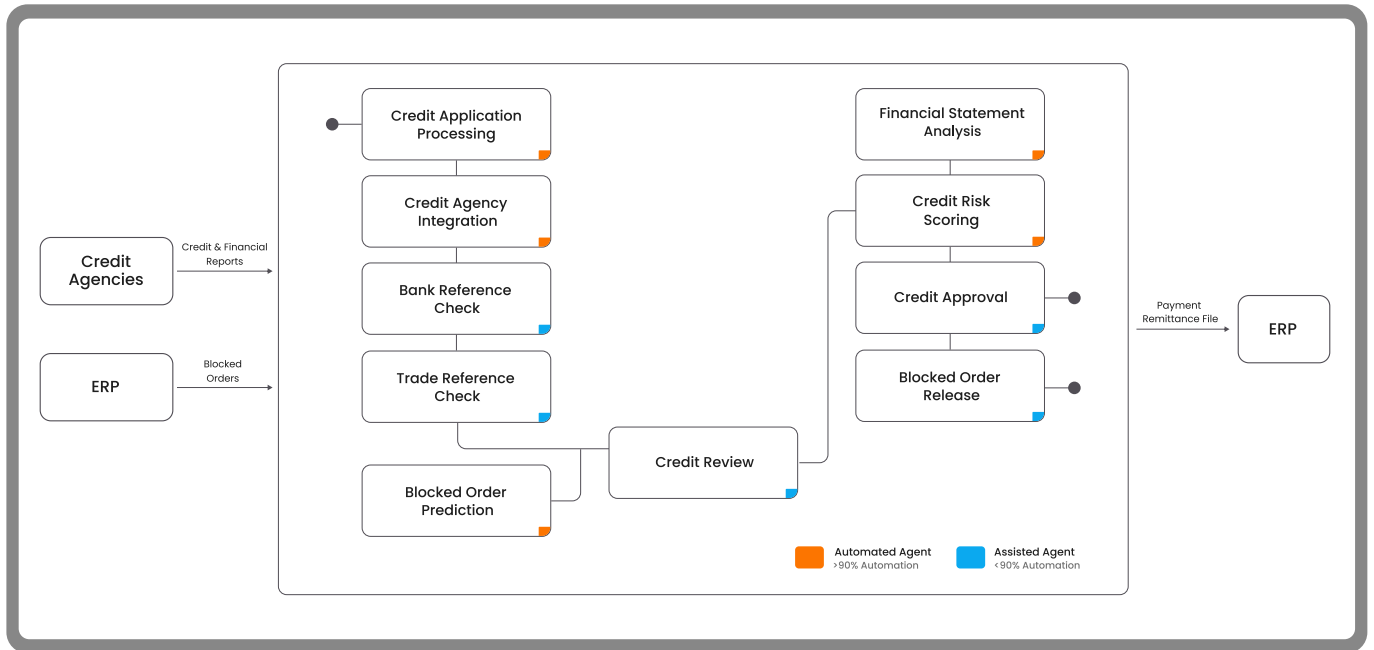
### Blocked Order Prediction

AI Agents predict upcoming blocked orders and recommend releases, helping analysts focus on the ones that impact revenue.

### Credit Risk Scoring

AI agents evaluate credit risk using AI-based credit scoring models.

# Credit Agent AI Orchestration



## AI-Powered Value Creation At 1100+ Enterprises

**Chevron Phillips CHEMICAL** AI-Powered Value Creation For The Office Of The CFO highradius

**Zero Bad Debt – Four Years In a Row**

**AI Agents**

- Credit Risk Scoring – 96% Increase in Reviews
- Financial Statement Data Capture – 50% Faster

Don Giallanza  
Credit Manager

**BLUELINX** AI-Powered Value Creation For The Office Of The CFO highradius

**70% Faster Customer Onboarding**

**AI Agents**

- Credit Reviews – 3X Reviews/Day
- Credit Approval – 99% Automated

Roxane Gray  
VP

**L'ORÉAL** AI-Powered Value Creation For The Office Of The CFO highradius

**\$57 Million Reduction in Credit Risk**

**AI Agents**

- Deduction Coding – Reasons Into ERP Codes
- Auto-Dunning Emails – Reduced DSO by 2 Days

Debbie Kliment  
VP

**FBM** AI-Powered Value Creation For The Office Of The CFO highradius

**46% Improvement In Credit Analyst Productivity**

**AI Agents**

- Credit Risk Scoring – 6X Increase
- Credit Review – ~17,000+ Reviews Completed

Onur Demirkaya  
CFO

# Seamless Connectivity with ERPs & Other Financial Systems

## ERP Integration

**Out-of-the-Box Integration with All Major ERPs:** Supports all major ERPs such as SAP, Oracle NetSuite, Microsoft Dynamics, Sage Intacct, and others.

**API integration:** Supports API integration for Quickbooks, Sage Intacct, and Microsoft Business Central.

## Integration With 40+ Agencies

**Out-of-the-Box API Integration Supporting:**

- CreditSafe, Experian, S&P, Moody's, Equifax, D&B, Serasa for credit reports
- Edgar for public financial information
- Coface, Allianz Trade, Atradius for credit insurance information

## Other Financial System Integration

**Excel and CSV Support:** Our credit software can download and upload account receivables (AR), accounts payable (AP), investment, and borrowing datasets through simple CSV and Excel uploads.

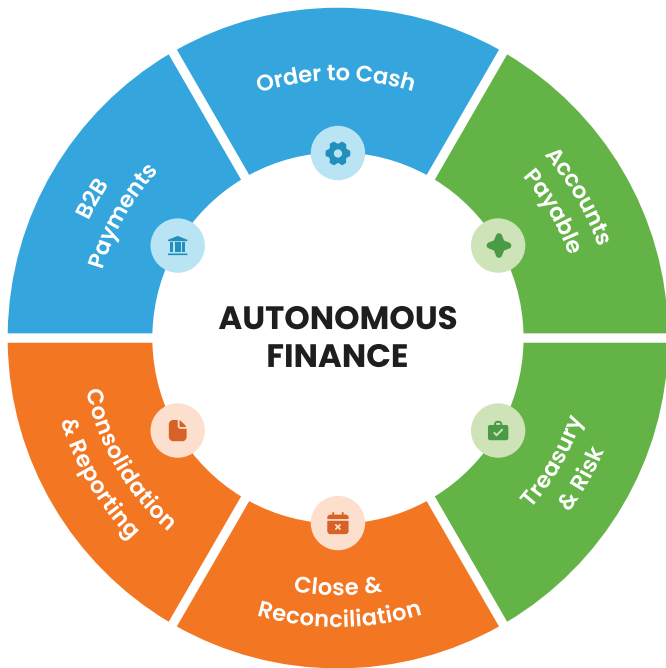
## Keep Your Data Confidential and Safe

HighRadius' Credit Risk Management Software has all the necessary compliances and accreditations required to keep your data confidential and safe.

- Compliance with industry standards and regulations, including GDPR, HIPAA, SOC 1 Type 2, SOC 2 Type 2, and PCI DSS
- Comprehensive InfoSec reviews from multiple banks and over 500+ corporate customers
- Encryption of data at rest and in transit, ensuring data privacy and security
- Role-based access controls to ensure authorized access to data

See How Chevron Philips Achieved Zero Bad Debt For Four Years In A Row

[REQUEST A DEMO](#)



## AI-Powered Value Creation For The Office Of The CFO

- ✓ 10% Reduction In DSO
- ✓ 50% Reduction In Idle Cash
- ✓ 30% Faster Financial Close
- ✓ 40% Increase In Productivity

### About HighRadius

HighRadius provides a single Agentic AI platform for the Office of the CFO. It integrates 200+ agents that orchestrate end-to-end processes across **Order-to-Cash**, **Close & Reconciliation**, **Consolidation & Reporting**, **Accounts Payable**, **B2B Payments**, and **Treasury & Risk**. HighRadius guarantees operational KPI improvements by mapping them to specific agents on the platform. With a 3-6 month go-live period, HighRadius drives value creation at 1100+ enterprises such as 3M, Unilever, Bristol-Myers Squibb Company, Red Bull, Lufthansa, and more. HighRadius has been consistently recognized as a market leader by Gartner, IDC, and Forrester.

For more information, visit [HighRadius' Website](#)

#### Corporate Headquarters

HighRadius Corporation  
2107 CityWest Blvd,  
Suite 1100,  
Houston, TX 77042

(281) 968-4473  
(281) 404-9002

#### India

HighRadius Technologies  
Pvt. Ltd., 1st Floor,  
Building No: 12C,  
MindSpace, Hitech City,  
Madhapur, Hyderabad,  
Telangana, PIN-500081

#### Amsterdam

EDGE Workspaces Olympic  
Fred. Roeskestraat 100,  
1076 EE Amsterdam,  
Netherlands

+31 (20) 8885054

#### London

HighRadius UK Limited  
15 Alfred Place,  
London,  
WC1E 7EB

+44 (0) 203 997 9400

#### France

HighRadius France  
32 rue de Trevis  
75009, Paris  
France

