

# Reduce 20% Bad-Debt in Just **12 Weeks**

With HighRadius' Autonomous Credit Risk Management Software, your teams are able to reduce bad debt, on-board new customers faster, and perform credit reviews efficiently – **not in months, but weeks!**

## Monitor Credit Risk In Real-Time



### Reduce bad debt by 20%

Predict blocked orders based on past order volumes and payment patterns, and make better credit decisions through AI-based order release recommendations.



### 67% faster customer on-boarding

Capture complete and accurate credit data with a customizable, multi-language online credit applications.



### 50% faster credit reviews

Automated periodic reviews & ad-hoc reviews triggered by factors including next review dates, bankruptcy alerts, credit limit utilization thresholds.



### No disruption to existing IT landscape

Easily plug and play into ERPs with real-time API and/or Hex (SFTP) integrations, and get started with AI-powered credit risk management.



### Auto-aggregation of credit data

Auto-aggregation of credit reports, financials, and credit insurance information from 40+ global and local agencies.



### Minimal IT dependency

Pre-packaged modules, industry-specific best practices, and remote deployment allow customers to minimize the need for internal IT involvement.

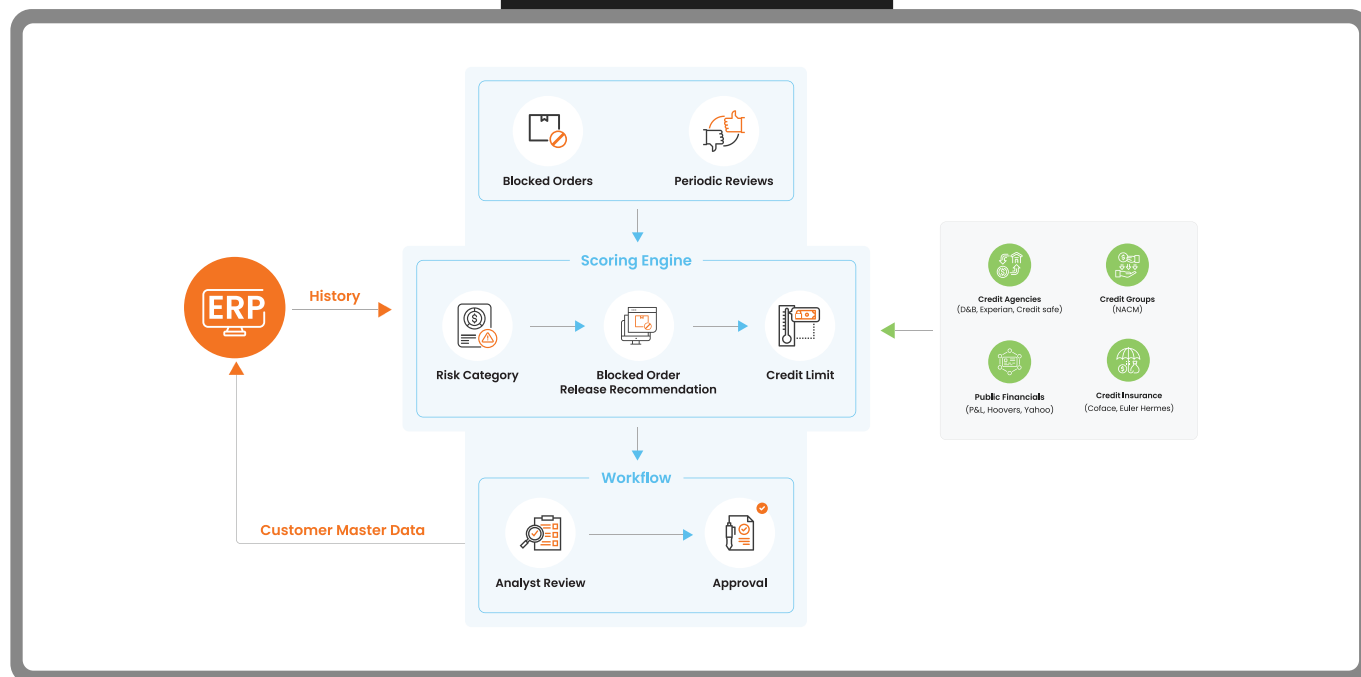
## Trusted by Leading Global Businesses



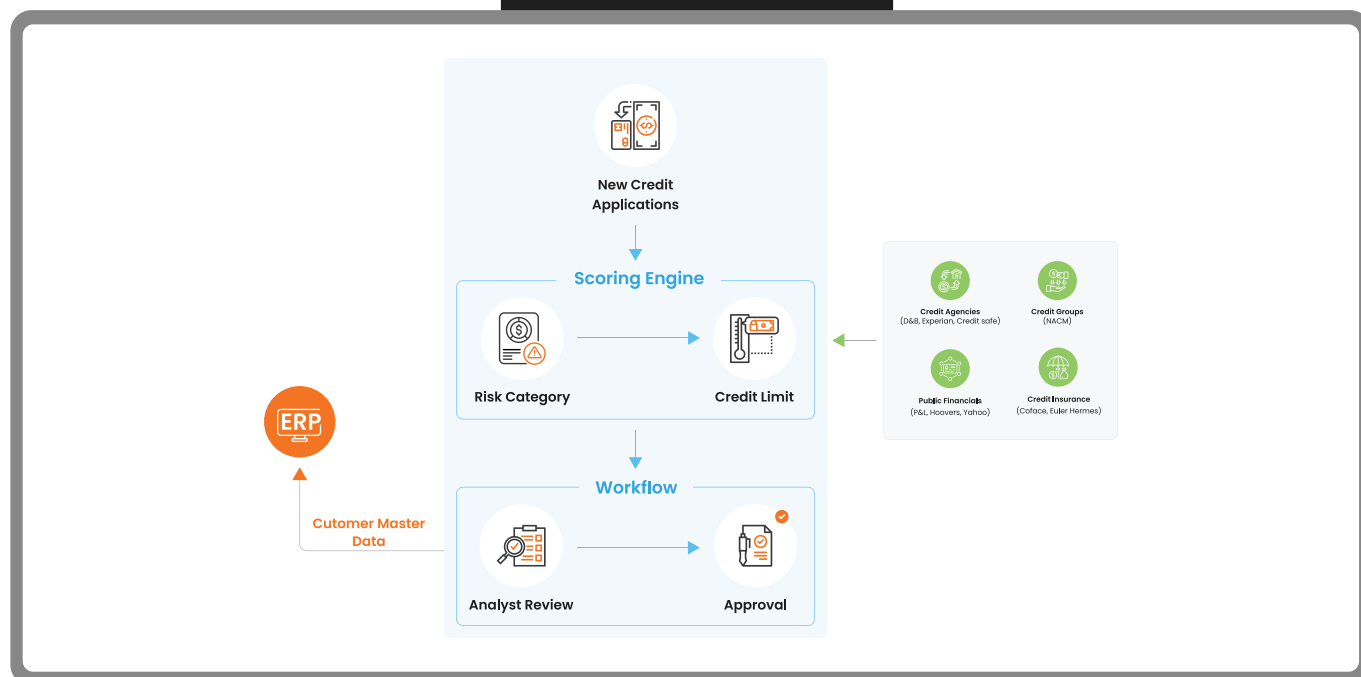
## Solution Architecture That's Autonomous

With the **HighRadius' Credit Risk Management software**, you can ensure faster customer onboarding and periodic credit reviews. Its scoring engine auto-aggregates data and suggests credit limits. After these limits are approved, we send an updated file to the ERP which would update the customer master data file with the credit limit and payment terms.

### Existing Customers



### New Customers





## Key Product Features

### AI-Based Blocked Order Management

Auto-predict blocked orders based on the customers' credit limit utilization and payment history. Leverage AI-based release or partial payment recommendations for faster credit decisions.

### Configurable Scoring Models & Approval Workflows

Customize credit scoring based on geography, customer segments, business units etc and fast-track credit approvals through complex corporate hierarchies.

### Automatically Extract Credit Data

Auto-capture credit ratings, financials, and credit insurance information from 40+ global and local agencies. Configure the auto-extracted data in your preferred currency.

### Highly Configurable Online Credit Application

Onboard customers across the globe with multi-language, customized credit applications embedded on your website. Automatically capture financials, personal guarantees and check bank references.

### Real-time Credit Risk Monitoring

Get real-time alerts for any changes in your customers' credit profile and make data-driven decisions from unlimited credit reports.

See how **AI-based Credit Risk Management**  
can help you mitigate credit risk in real-time

Don't settle for the ordinary. Discover the extraordinary with HighRadius.

[Learn More](#)

# Seamless Connectivity with ERPs, Banks & 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.

**Low-Volume ERP Data Import:** Supports Excel, and CSV formats to pull accounts receivables (AR), accounts payable (AP), investment, and borrowing datasets for modeling.

## Integration With 40+ Agencies

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

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

## Other Financial System Integration

**Excel and CSV Support:** Accounts receivables (AR), accounts payable (AP), investment, and borrowing datasets can be downloaded and uploaded in our credit software 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



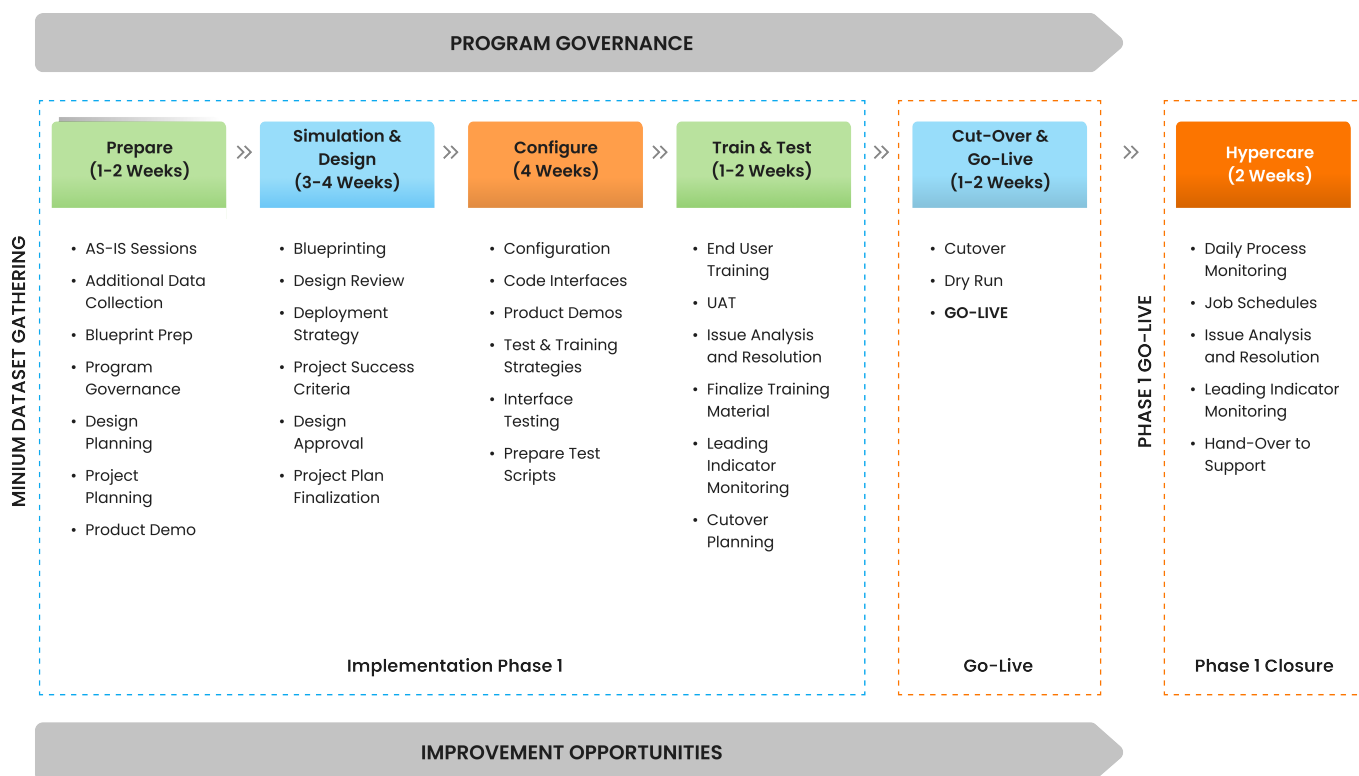
# An Onboarding Program Designed For a Quick ROI

Our onboarding program is divided into two phases. The 'Fast-Track' phase ensures you achieve a **quick ROI in 12 weeks**. The 'Optimization' phase ensures you achieve the highest accuracy by monitoring the performance daily.

## Phase 1

In Phase 1, we set up everything needed for automating the Credit process in 12 weeks with minimal customer IT involvement. Modules covered include:

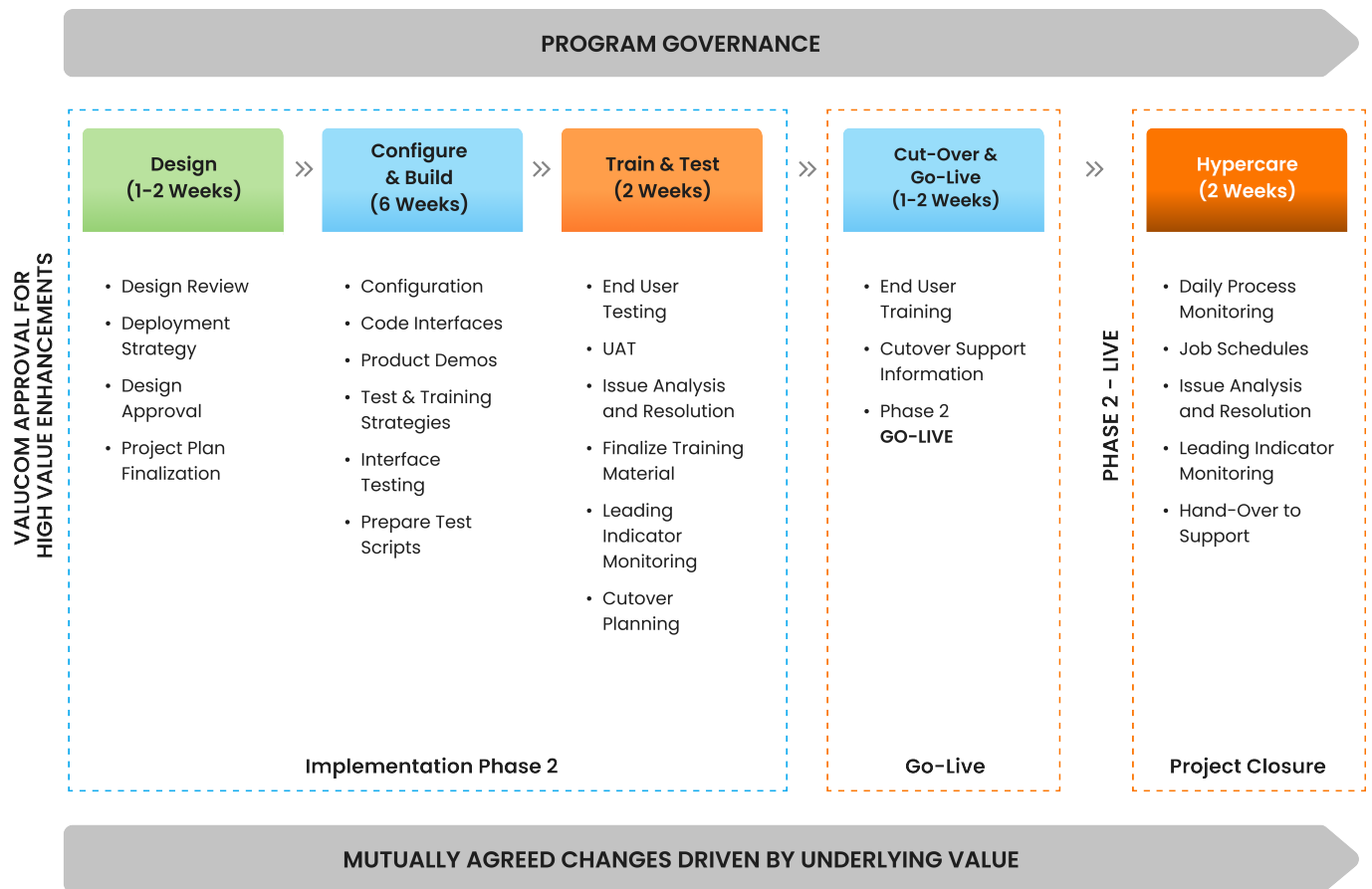
- Credit Risk Evaluation Workflows
- Customer Correspondence Management
- Automated Credit Reviews
- Integration with Third Party Credit Agencies
- Online Credit Application enabled via Self-Service Portal



## Phase 2

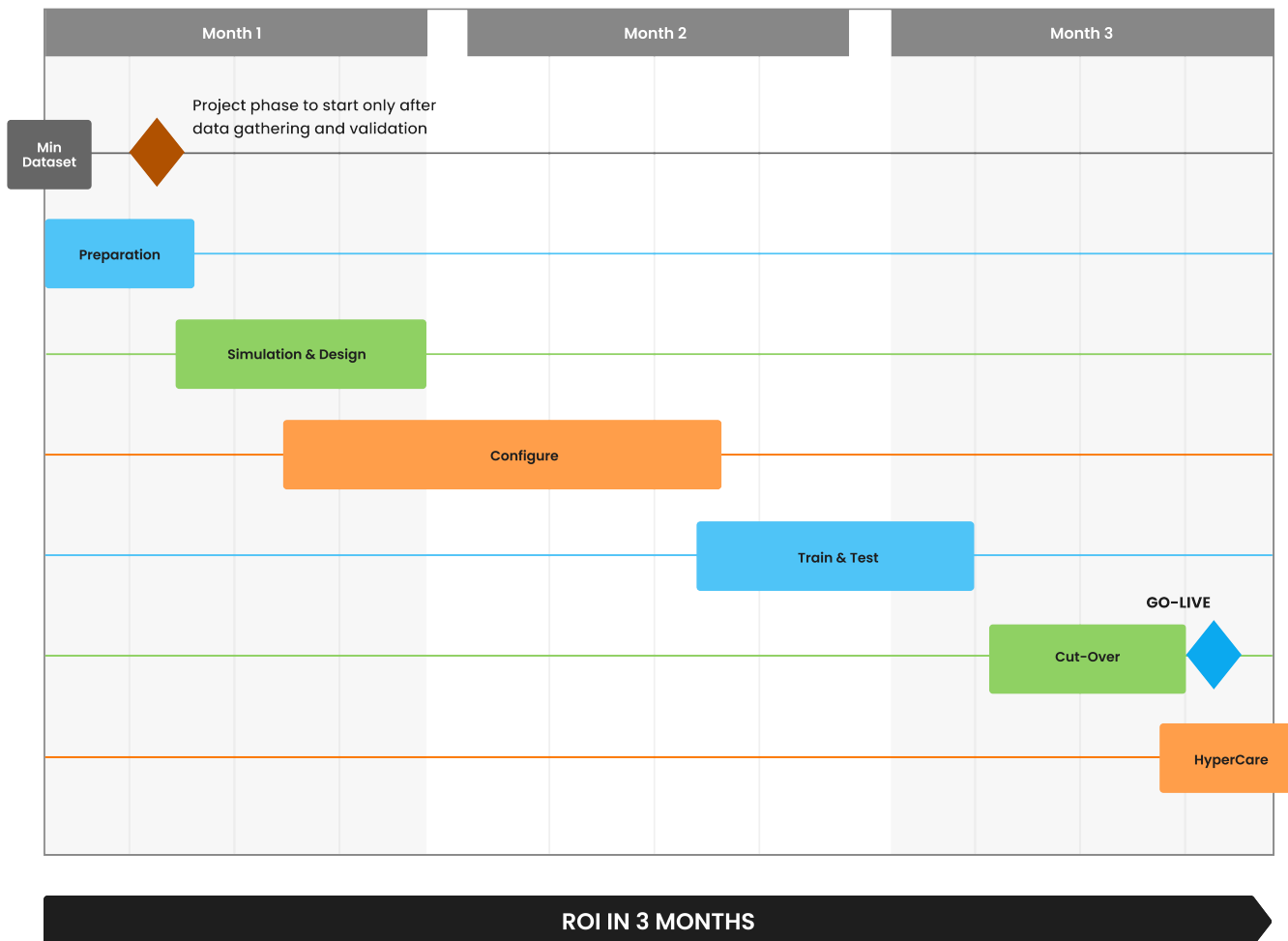
In Phase 2, we further improve the automation percentage. Modules covered include:

- Blocked Order Prediction
- Credit Limit Allocation
- Credit Limit Approval Workflow
- Multiple Languages Support
- Customizable Credit Application Forms



# Lightning-Fast Implementation with ROI in 3 Months

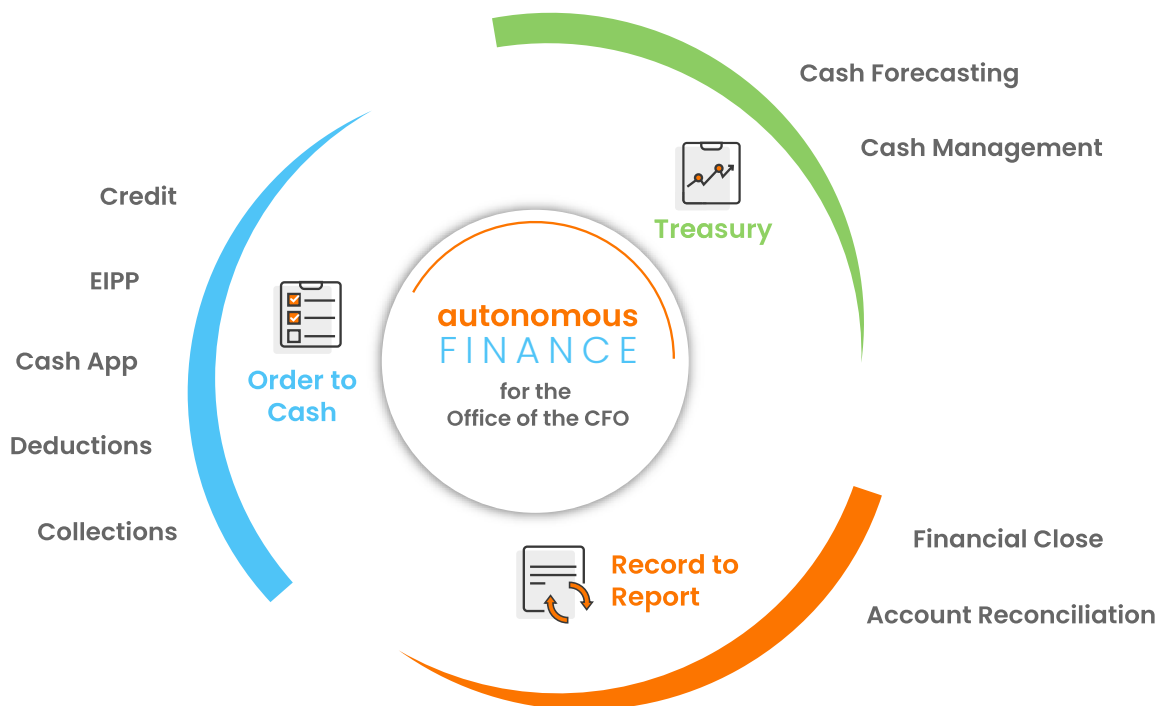
With HighRadius, you can begin managing your credit risk efficiently in 6 months.



## Reduce 20% Bad-Debt in Just 12 Weeks

Don't settle for the ordinary. Discover the extraordinary with HighRadius.

[Request a Demo](#)



## About HighRadius

HighRadius is the leading provider of **Autonomous Finance Software**. Our AI-powered solutions automate routine processes and surface potential issues for further review, allowing finance professionals to focus on what matters, making better decisions more quickly than is possible with traditional ERP systems. More than 700 of the world's leading brands leverage HighRadius to power their Order to Cash, Treasury, and Record to Report functions, including 3M, Unilever, Anheuser-Busch InBev, Sanofi, Kellogg Company, Danone, Hershey's, etc.

[Click here](#) to know more about Autonomous Finance.

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