



# FS<sup>2</sup> Credit

Effective Credit Control – Determine  
and Prevent Credit Risk and Ensure  
a Secure Customer On-boarding



# FS<sup>2</sup> Credit Empowers you to Make Smarter, Faster and More Accurate Credit Decisions

**Fully integrated with SAP S/4HANA and ECC6, FS<sup>2</sup> Credit centralizes all credit-related processes in a central digitized credit file. Powered by intelligent robotics FS<sup>2</sup> Credit automates inefficient manual activities, monitors account and portfolio trends and provides real-time credit information in a user-friendly and efficient environment. The solution has extensive reporting functionalities, with an integrated customer dashboard including KPIs and a fully automated scorecard methodology.**

Protecting your company from losses and bad-debt and extending credit to the right customers can be difficult in the face of a constantly changing global risk landscape. Credit Managers are confronted with this challenge on a daily basis, as they:

- Determine the precise risk exposure to the company per customer
- Monitor risk trends and volatilities constantly, taking them into account when making credit decisions
- Assess real-time data from external sources, such as credit ratings and the customer's financial performance, as well as internal data, such as payment behaviour history, during the scoring process
- Align credit decisions with other departments that are directly affected: Sales, Collections, Dispute Management, Treasury, and the Working Capital Management



## Reliable Credit Management – Accurate and Flexible at the Same Time

At Serrala we understand that you can only meet these challenges if you have a credit management solution that:

- Reduces the manual effort during the determination of credit limits, credit scores and risk categories
- Simplifies and automates the integration of external and internal customer data into the scoring process
- Allows you to configure business rules to automatically process credit limit applications and approvals, while also enabling exception handling according to your specific business requirements
- Integrates highly automated credit management processes directly within your SAP landscape
- Documents credit decisions centrally for global access and transparency
- Provides insights from real-time analytics and reporting

# FS<sup>2</sup> Credit – the Next Generation Risk Intelligence Solution for a 360 Degree-View of your Customers

FS<sup>2</sup> Credit is a comprehensive SAP-integrated solution that increases transparency, accuracy and speed across the entire credit management process, so you can proactively manage your customer risk and make smart and sound credit decisions on a daily basis. Time-consuming manual activities, such as gathering data from multiple sources, are replaced by intelligently automated processes, so you are free to perform higher-value tasks, such as portfolio analysis, modelling and reporting.

## **FS<sup>2</sup> Credit Empowers you to:**

- Conduct automated risk analysis and calculation of credit limits
- Make credit decisions quickly through a modern SAP-integrated software solution
- Find the correct responses with easy-to-understand analytics and credit scores powered by fully customizable scorecards
- Configure alert profiles to effectively monitor customer financial health and protect your business
- Access various credit risk agencies online from your SAP-system
- Integrate credit insurance providers, credit securities and balance analyses into your risk assessment processes

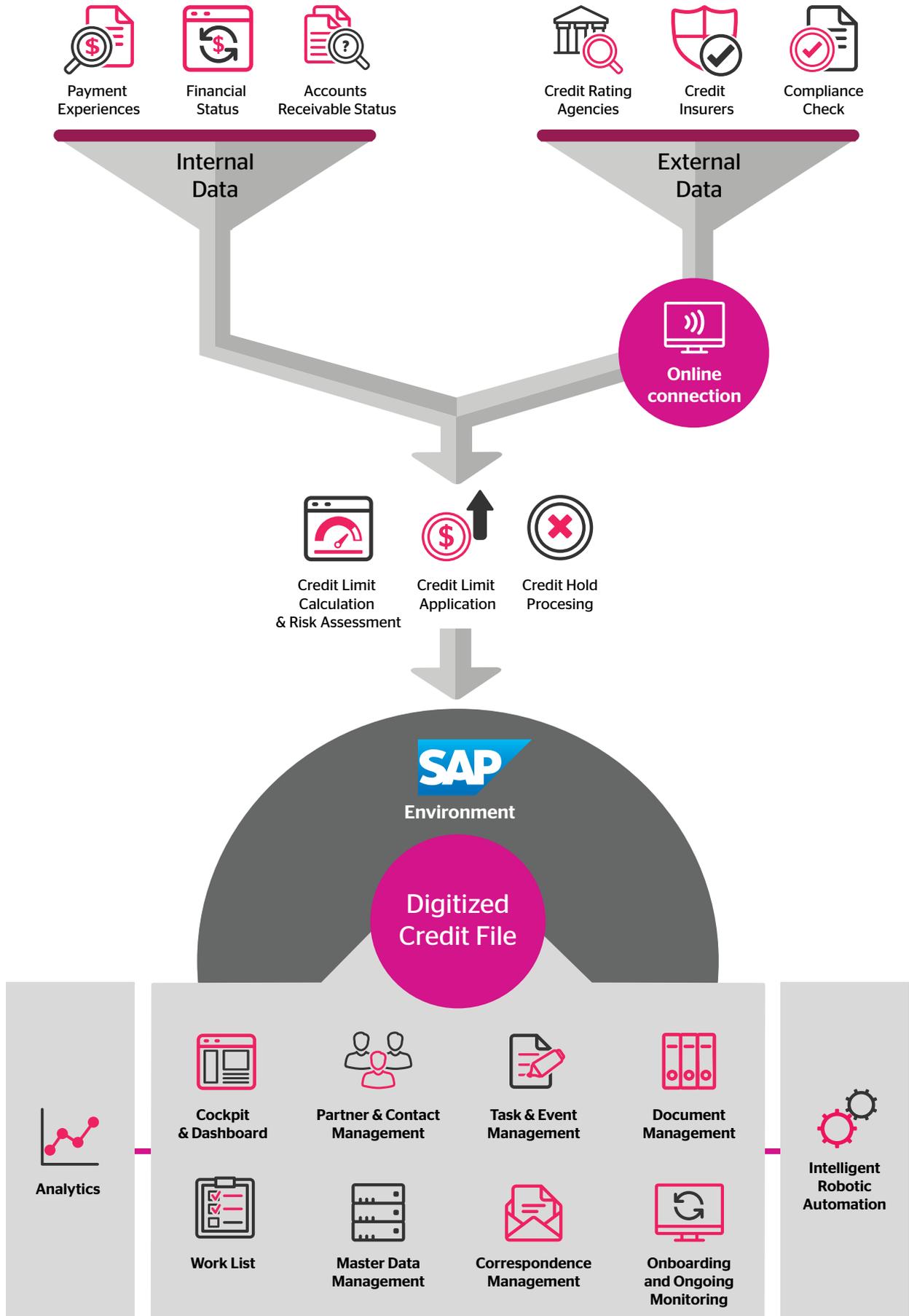
FS<sup>2</sup> Credit reduces customer on-boarding process time by up to 90% and boosts credit analyst productivity by 30%. The solution improves audit compliance with a complete record of all activities between the customer, credit management, and sales. It also helps reduce bad-debt by providing you with proactive, automated alerts based on its daily monitoring of customer status changes. You can easily organize, monitor and report on your customer base with flexible selection parameters that let you segment companies, and set up customized alerts so you can effectively monitor your customers' financial health and protect your business.

The FS<sup>2</sup> Credit solution can be extended with FS<sup>2</sup> Compliance, which automatically checks data against sanction, PEP and embargo lists, ensuring you are not conducting business with criminal third parties. By combining FS<sup>2</sup> Credit with other SAP-integrated solutions such as FS<sup>2</sup> AutoBank and FS<sup>2</sup> Collections, you can achieve an end-to-end order-to-cash solution, for greater efficiency and transparency throughout your entire inbound payment process.

# How FS<sup>2</sup> Credit Works



SAP® Certified  
Integration with SAP® S/4HANA



## Benefits and Features

- Credit management cockpit with a user-friendly and consistent overview of your customers, central display of all relevant information, engaging data visualization with graphs to enable early detection of potential risks
- Digitized credit file, enabling centralized management of partners and contacts, processes, tasks, events, documents, and links
- Integration of credit rating agency data from providers directly into FS<sup>2</sup> Credit
- Comprehensive process management, with completely digitized credit-related activities that provide greater efficiency and transparency and improved organization and structuring of credit processes to drive greater productivity
- Intelligent correspondence management with Microsoft Word integration and automated data collection
- Process-based templates, such as credit limit approval, for fast and standardized handling of individual requests
- FS<sup>2</sup> Analytics delivering a comprehensive credit reporting framework and visualization of credit KPIs
- Consistent display of lists, including typical list functions, such as sorting, filtering, and drill-down
- Intelligent robotic process automation for faster more accurate credit processing

## FS<sup>2</sup> Credit and SAP – a Fully Harmonized and Integrated Solution for Best Results

FS<sup>2</sup> Credit is fully embedded in your SAP environment and is programmed in ABAP, the SAP proprietary programming language, so you can leverage your existing investment in SAP. The tight integration between FS<sup>2</sup> Credit and your SAP system, reduces risk-prone and complex interfaces and significantly enhances your process efficiency. FS<sup>2</sup> Credit works with SAP ECC6 and SAP S/4HANA Finance and its state-of-the-art mobile Fiori apps, enabling in-house teams, such as Sales or service-staff, as well as external business-partners, to gain simple, secure access to credit data and processes it on mobile devices such as notebooks, tablets, and smartphones – anywhere, anytime.

# Serrala Brings Clarity to Complexity

Serrala is a global B2B fintech software company. We optimize the Universe of Payments for organizations that seek efficient cash visibility and secure financial processes. As an SAP Partner, Serrala supports over 3,500 companies worldwide with advanced technology, intelligent automation and personalized consulting. Our comprehensive end-to-end portfolio automates inbound and outbound payment processes as well as the management of related data and documents.

With offices in Europe, North America, Asia and the Middle East and over 600 employees, we are proud to be a trusted solution provider to customers of all sizes and in all industries.



**SERRALA**

[contact@serrala.com](mailto:contact@serrala.com)

[serrala.com](http://serrala.com)