



CREDIT RATING ANALYSIS

MAKE USE OF AVAILABLE INFORMATION WITH RELIABLE METHODS BY CONSOLUT

How well do you know your customers?

While goods are usually delivered to private customers against advance payment only, such a practice is not enforceable when it comes to your business partners. All the more reason to find a reliable way of evaluating your customers' credit rating in order to avoid unnecessary risk, starting with order acceptance. The required information is often provided by credit agencies, but the data in your own system can also be very valuable.

Your data pool contains a wealth of information on your customers' credit worthiness:

- ▶ Payment reminders
- ▶ Payment performance
- ▶ Check
- ▶ Line of credit
- ▶ Return debit notes and checks

Don't let this data go to waste!

OUR SOLUTION

The consolut Credit Rating Analysis offers an efficient way of evaluating this information. It comes with defined interfaces to:

- ▶ The consolut Commercial Credit Insurance module
- ▶ Accounts Receivable
- ▶ External applications
- ▶ Order Processing

YOUR BENEFITS

- ▶ Reliable data source
- ▶ Company-specific definition of how credit ratings are calculated
- ▶ Convenient handling with lists of all customers concerned and individual analysis of problem cases
- ▶ Business partners can be evaluated across all company codes
- ▶ Early detection of customers' payment difficulties



PRODUCT SHEET CONSOLUT CREDIT RATING ANALYSIS

FUNCTIONALITY OF THE CONSOLUT CREDIT RATING ANALYSIS

The consolut Credit Rating Analysis is an add-on for the SAP® Financial Accounting module. It allows you to analyze customers or business partners with regard to their credit worthiness.

A flexible system enables you to generate analyses for customers and assign credit ratings. You can also create different evaluation areas in the form of credit rating groups that let you include or exclude certain company codes, reconciliation accounts or customers.

The credit rating is calculated primarily based on the customer's sales and payment performance. In addition, events that are relevant to a customer's credit rating can be created manually or automatically (return debit notes, bankruptcy). External information from credit agencies can be integrated via interfaces and configured to trigger an event.

Events may change the credit rating and trigger a delivery block.

The credit rating and analysis results can be called up via an interface and used to make decisions about order acceptance.

RATING USING THE CREDIT RATING SCALE

The credit rating scale can be used to define customized ratings based on the calculated credit rating index.

Sicht "Bonitätsskala" ändern: Übersicht

| Bonitätsnote | Bezeichnung | B-Index > | B-Index <= | Start |
|--------------|-------------------|-----------|------------|-------------------------------------|
| 0 | nicht ermittelbar | | | <input type="checkbox"/> |
| 1 | sehr gut | 1,0 | 1,0 | <input checked="" type="checkbox"/> |
| 2 | gut | 1,0 | 2,5 | <input type="checkbox"/> |
| 3 | ausreichend | 2,5 | 3,0 | <input type="checkbox"/> |
| 4 | kritisch | 3,0 | 3,5 | <input type="checkbox"/> |
| 5 | grösste Vorsicht | 3,5 | 4,4 | <input type="checkbox"/> |
| 6 | keine Lieferung | 4,4 | 6,0 | <input type="checkbox"/> |

EVENT TYPES OF THE CREDIT RATING ANALYSIS

The event types table contains default types for possible events of the credit rating analysis. Some events are predefined by the system and have a fixed meaning. Other events can be defined by the user.

Sicht "Ereignistypen" ändern: Übersicht

| Er.- | E-SNR | Ereignistyp Text | % d. Note | Wert > | Wert <= | B-Art |
|------|-------|-------------------------------------|-----------|--------|---------|---|
| 16 | 01 | Überfällige OPs | | | | Berechnung mit Staffel |
| 16 | 02 | kurz überfällige OPs | | 7 | | Vergleich und Gewichtung mit kurzfr. Umsatzanteil |
| 16 | 03 | lange überfällige OPs | | 15 | 99999 | Vergleich und Gewichtung mit kurzfr. Umsatzanteil |
| 21 | | Bezahlwechsel | | | | Berechnung mit Staffel |
| 21 | 01 | normaler Anteil Bezahlwechsel | 10,00 | | 50 | Vergleich kurzfristiger Umsatzanteil mit Wertebereich |
| 21 | 02 | hoher Anteil Bezahlwechsel | 15,00 | 50 | 99999 | Vergleich kurzfristiger Umsatzanteil mit Wertebereich |
| 22 | | Gefälligkeitsakzpte | | | | Berechnung mit Staffel |
| 22 | 01 | normaler Anteil Gefälligkeitsakzpte | 15,00 | | 50 | Vergleich kurzfristiger Umsatzanteil mit Wertebereich |
| 22 | 02 | hoher Anteil Gefälligkeitsakzpte | 30,00 | 50 | 99999 | Vergleich kurzfristiger Umsatzanteil mit Wertebereich |
| 30 | | Staffel Zahlungsverhalten | | | | Berechnung mit Staffel |
| 30 | 01 | Zahlung vor Fälligkeit | 1,67 | 99999 | | 10-Fester Wert |
| 30 | 02 | Zahlung fristgerecht | 8,33 | 16 | | 5-Fester Wert |
| 30 | 03 | Zahlung leicht überfällig | 15,00 | 5 | | 15-Fester Wert |
| 30 | 04 | Zahlung überfällig | 25,00 | 15 | | 30-Fester Wert |
| 30 | 05 | Abw. über 30 Tage | 50,00 | 30 | | 60-Fester Wert |
| 30 | 06 | Abw. über 60 Tage | 66,67 | 60 | | 90-Fester Wert |
| 30 | 07 | Abw. über 90 Tage | 83,33 | 90 | 99999 | Fester Wert |
| 30 | | Staffel Kreditlinie - normal | | | | Berechnung mit Staffel |

MAINTAINING CREDIT RATING EVENTS

Events that are relevant to a business partner's credit rating may be entered manually. Manual entry is necessary if the event in question cannot be extracted from the posting data. You can also block existing events in order to ignore them.

Pflegen Bonitätsereignisse

Kundenummer: 7 Name: Testkunde
Buchungskreis: Ort: Berlin

| E-Typ | Vorgang abg. | Datum Ereignis | variabler Ereignistext | variabler Ereignistext |
|-------|--------------|----------------|------------------------|------------------------|
| 93 | | 02.07.2012 | beobachten | |

Ereignistyp (1) 18 Einträge gefunden

| E-T... | E-St... | E-Text |
|--------|---------|-----------------------|
| 01 | | Eintreibungsverfahren |
| 02 | | Wechselprotest |
| 03 | | Rückscheck |

18 Einträge gefunden

CUSTOMER CREDIT RATING LIST

The customer list offers an overview of all analyzed customers of a credit rating group. You can sort customers using a customer number, select them according to a certain event or view all customers within a specific range of credit rating indexes.

The option to select customers based on a certain event may be used to find all customers with a negative credit report or all customers with a bounced bill, for instance.

Anzeigen Kundenliste Bonität

Kunden mit Bonitätsindex >= 3,0

| Kundenummer | Name | PLZ | Ort | Index | Gesamtbilglo | vers. Kreditlimit | Verz.-Tage | Fällige Forderungen | offene Forderungen |
|-------------|--------|-------|------------|-------|--------------|-------------------|------------|---------------------|--------------------|
| 7 | Testk | | Berlin | 6,0 | 30.940,00 | 10.000,00 | 620 | 32.130,00 | 30.940,00 |
| 8 | Kaufh. | 40212 | Düsseldorf | 6,0 | 132.734,00 | 0,00 | 999 | 132.734,00 | 132.734,00 |
| 11 | Kaufh. | 60313 | Frankfurt | 6,0 | 1.293.053,01 | 0,00 | 999 | 1.293.053,01 | 1.293.053,01 |
| 12 | Kaufh. | 10707 | Berlin | 6,0 | 37.950,76 | 0,00 | 999 | 66.367,19 | 37.950,76 |
| 26 | Torst. | 22085 | Hamburg | 6,0 | 0,00 | 0,00 | 999 | 1.160,00 | 0,00 |
| 41 | Matzf. | 96052 | Bamberg | 6,0 | 119,00 | 0,00 | 999 | 235,00 | 119,00 |
| 63 | Four | SW1 8 | London | 6,0 | 2.320,00 | 0,00 | 999 | 2.320,00 | 2.320,00 |
| 67 | Eding. | n15 4 | Hampool | 6,0 | 3.357,14 | 0,00 | 999 | 3.357,14 | 3.357,14 |
| 120 | Kaufh. | 50667 | Köln | 6,0 | 2.027,43 | 0,00 | 999 | 32.903,23 | 2.027,43 |
| 174 | Batte | 63842 | Trossdorf | 6,0 | 0,00 | 0,00 | 999 | 223,00 | 0,00 |
| 175 | Silke | 69502 | Hemsbach | 6,0 | 2.599,90 | 0,00 | 999 | 2.599,90 | 2.599,90 |
| 218 | Arnd | 75001 | PARIS | 6,0 | 10.200,00 | 0,00 | 999 | 10.200,00 | 10.200,00 |
| 331 | Berna | 68165 | Mannheim | 6,0 | 152,89 | 0,00 | 999 | 152,89 | 152,89 |
| 359 | Bellm | 68219 | Mannheim | 6,0 | 2.024,20 | 0,00 | 999 | 2.024,20 | 2.024,20 |
| 379 | Metro | 68165 | Mannheim | 6,0 | 2.160,00 | 0,00 | 999 | 2.160,00 | 2.160,00 |
| 431 | Aacus | 68782 | Brühl | 6,0 | 1.160,00 | 0,00 | 999 | 1.160,00 | 1.160,00 |
| 444 | Clous | 10785 | Berlin | 6,0 | 19.293,38 | 0,00 | 999 | 138,62 | 19.293,38 |

PRODUCT SHEET

CONSOLUT CREDIT RATING ANALYSIS

OTHER VIEWS

In addition to customer views, you can call up other analyses at the level of customer groups.

You can select headquarters to see a list of branch offices, payers to see ordering customers and registered offices to see the co-insured.

SELECTION OF DETAILED VIEWS

You can open a detailed view for every customer in the lists to see reports, open items or credit-relevant events.

Anzeigen Bonitätsanalyse

Auswahl der Bonitätsgruppe
Bonitätsgruppe: DE
Bezeichnung: Deutschland

Auswahl Kunde
Kundennummer: []
 Aktualisierung J/N
 Berechnung anzeigen
 Nullwerte anzeigen

Auswahl Kundensicht
 Kunde gesamt
 Kunde als Zentrale
 Kunde als Regullierer
 Kunde als Hauptstz

Auswahl weitere Sichten - Teilanzeigen
 Versicherung
 Buchungskreis

Bonitätsereignisse Buchungskreis Kunde

Auswahl Doppelklick Aktion
 Anzeigen Report
 Anzeigen offene Posten

SAMPLE CUSTOMER REPORT

Anzeigen Bonitätsanalyse

Anzeigen Bonitätsanalyse

| | | | |
|-------------------------------|---------------------|----------------------------|--------|
| Kunde | 7 | Testkunde | Berlin |
| MKU-Nummer | 14 | | |
| Bonitätsanalyse vom | 30.03.2012 15:27:38 | | |
| Bonitätsgruppe | DE | | |
| Bonitätsnote | 6 | Index: 6,0 keine Lieferung | |
| | | Beträge in EUR | |
| Offene Forderungen | | 30.940,00 | |
| Offene Gutschriften | | 1.190,00- | |
| Gesamtobligo | | 30.940,00 | |
| Versicherungslimit | | 10.000,00 | |
| Überschritten um | | 20.940,00 | |
| Kreditlimit | | 0,00 | |
| Überschritten um | | 30.940,00 | |
| Fällige Forderungen gesamt | | 32.130,00 | |
| Durchschnittliche Verzugstage | | 520 | |
| Durchschnittlicher Verzug OPs | | 520 | |
| Durchschnittliche Zielstage | | 30 | |

OUR SERVICES

- ▶ Check and analysis of system requirements
- ▶ Customizing
 - ▶ Credit rating groups
 - ▶ Definition of selections
 - ▶ Credit ratings
 - ▶ Event evaluation
 - ▶ Link to the Commercial Credit Insurance module
- ▶ Programming of interfaces
 - ▶ Integration of external information
 - ▶ Integration of own credit-relevant events
 - ▶ Link to Order Processing
- ▶ Functional testing
- ▶ User training

OUR SKILLS

- ▶ Experience gained in a large number of previous projects
- ▶ Senior Consultants with specialized knowledge and skills

We will be pleased to draw up an offer for your tailor-made solution based on actual cost or a fixed price.

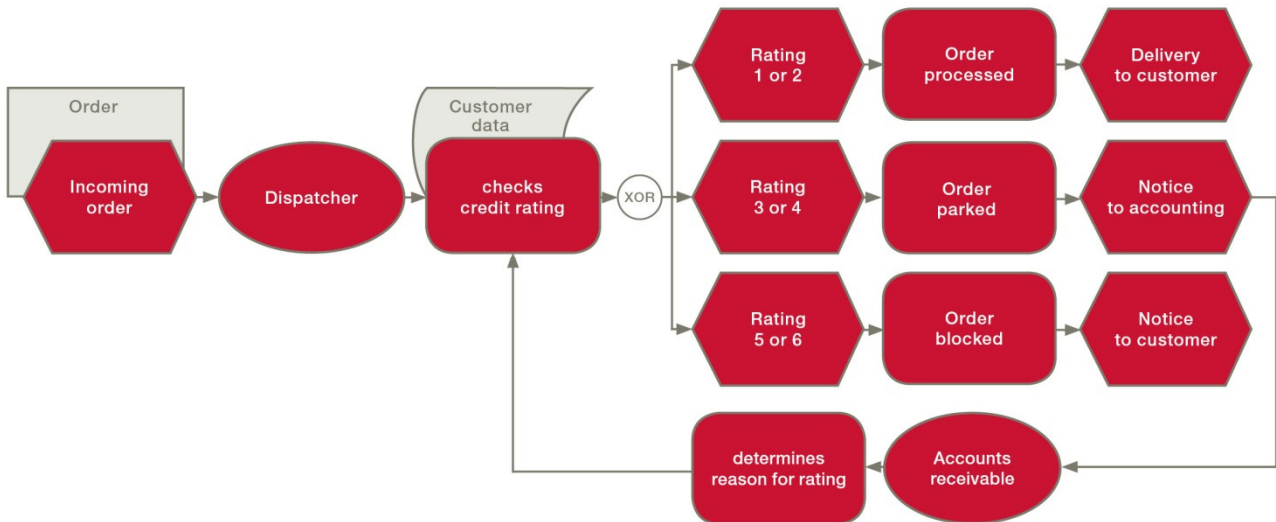
THE RIGHT PARTNER FOR YOU!

Besides our years of experience with SAP® systems, customers appreciate our targeted and efficient approach and our comprehensive range of services: consolut is your one-stop provider of analyses and consulting. Our consultants have expert knowledge of the individual modules and know exactly where users need support in their work with SAP®.

Our tools are developed and fine-tuned in direct communication with the specialist departments, so you can be sure to get real added value from your system.

PRODUCT SHEET CONSOLUT CREDIT RATING ANALYSIS

APPLICATIONS OF THE CREDIT RATING ANALYSIS



MORE INFORMATION? Visit our website: www.consolut.com or contact us: info@consolut.com

USA

Haverhill
Phone: +1 617 545 5860

Switzerland

Schaffhausen
Phone: +41 52 533 8331

Germany

Mannheim, Dusseldorf, Munich
Phone: +49 621 3383 30

consolut

solutions + value