



CREDIT RISK MANAGEMENT

SunGard's AvantGard Receivables offers companies an integrated suite of Order-to-Cash Management software with the unique ability to combine credit risk management, collections, dispute resolution, cash application and electronic invoicing.

The AvantGard GETPAID solution helps companies score accounts, automate daily credit processes, monitor fluctuations in risk, assign accounts for review, and facilitate compliance with Sarbanes-Oxley by applying repetitive, consistent and auditable policies to all accounts.

Make Faster and More Accurate Credit Decisions

Routinely evaluating and scoring all accounts in the portfolio helps organizations reduce bad debt expense and adhere to Sarbanes-Oxley regulations. AvantGard GETPAID allows companies to access and evaluate internal and external data such as payment history and disputes in their evaluations and scoring models delivering a comprehensive corporate credit risk assessment.

Customer-specific data provided for credit decisioning & scoring includes:

- Analysis of Payment History
- Weighted Average Days to Pay / Past Due Days
- Disputes Open & Closed
- High Credit and Average Balances
- Balance Aging
- Disputes Closed with Cash vs. Credits

External data can be combined with internal data:

- Third Party Bureau data
- Financial Statements / SEC Filings
- Trade Group Data
- Bank / Trade References

Create Custom Credit ScoreCards

AvantGard GETPAID's automated scoring capability lets you generate a custom score for every account in your portfolio. It supports multiple score cards, provides options for handling data availability, and lets you use any combination of internal and external data.

Key Challenges:

- Unable to Proactively Monitor Risk
- Lack Resources to Process Volume
- Require Sarbanes-Oxley Compliance
- Need to Link Credit with Collections
- Poor Organization of Credit Data

AvantGard GETPAID Solution:

Integrate management of credit risk with collections and dispute resolution for improved decisioning.

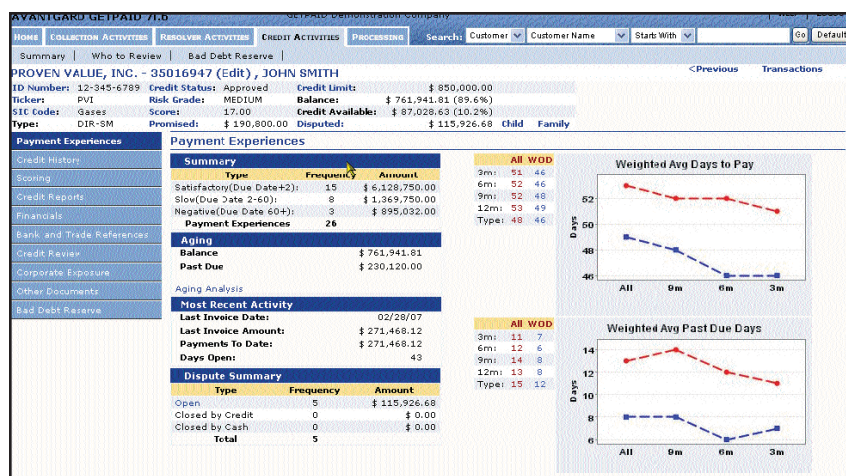
Use a rules engine to automate manual processes and drive workflow.

Benefits:

- Improve Collections Effectiveness
- Increase Staff Productivity
- Manage Credit Risk by Exception
- Establish Audit Trails for Compliance
- Faster Credit Decisioning
- Decrease Bad Debt Expense
- Lower DSO / Increase Cash Flow

Proactively Review Credit for All Accounts

Using a rules engine, AvantGard GETPAID establishes credit review work queues and automatically reviews accounts. AvantGard GETPAID presents credit analysts with a queue of accounts to review based on a schedule and changes in variables that trigger reviews. Using this approach, companies can manage by exception and maximize resources.



Improve Collections Effectiveness with Integrated Risk Grades

Within AvantGard GETPAID, Risk Grades can be used to determine the appropriate collection strategy to apply to each account. Each collection strategy consists of a series of configurable steps (calls, emails, faxes and letters) that are executed as an invoice ages. By incorporating risk grade, companies can move accounts to more aggressive call strategies for higher risk accounts, and to automated strategies for lower risk accounts - allowing companies to maximize resources.

Improve Efficiency, Eliminate Redundancy and Reduce Error with Centralized Access

By using a centralized repository of data, automated processes and pre-built correspondence templates, AvantGard GETPAID helps companies reduce manual processing, leading to a more productive and proactive credit department.

- Centralized Repository to store Information such as Bureau Data, Financials, SEC Filings and Trade / Bank References
- Custom Online Credit Applications for customers to complete and automatically transmit to AvantGard GETPAID system for reduced error and quicker decisioning
- Correspondence templates for requesting and sending references, obtaining sales projections or getting credit limit changes

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