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Safe Credit Control

Executive summary

In many businesses, its ability to manage its cash flow is crucial to its success and the control and management of the debtors is often a 'painful' task as a result of manual and repetitive processes. The recently reported 'credit crunch' only adds to the headaches of a credit control team and the introduction of effective tools to improve the collections process is arguably more important today than at any time in recent history.

Designed to manage your customer credit accounts effectively, Safe Credit Control enables your credit management team to;

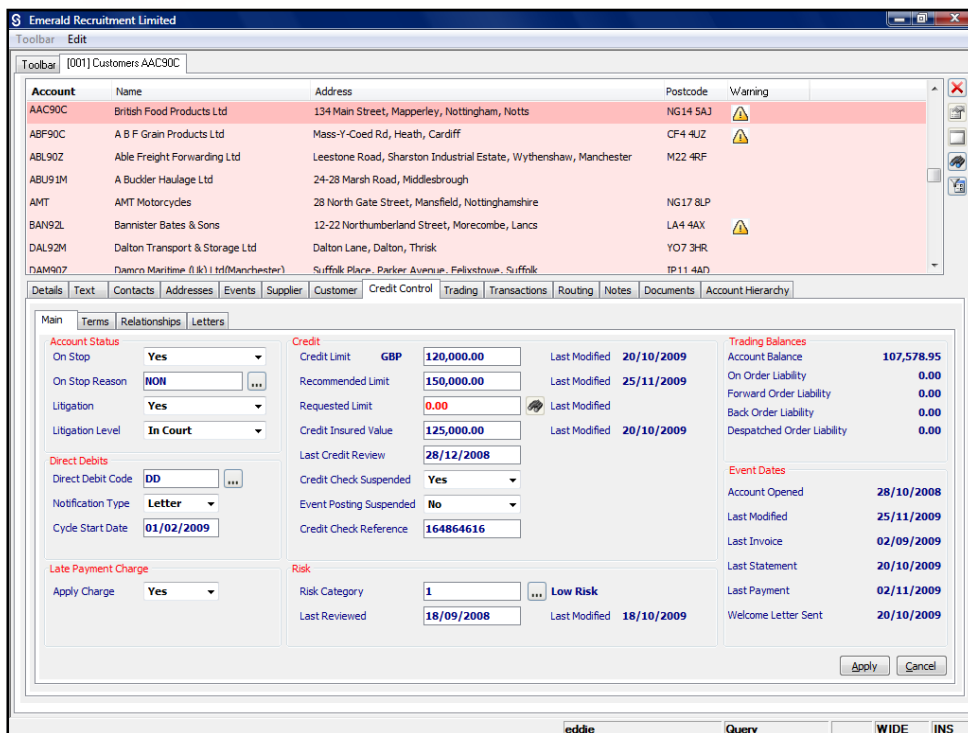
- Improve cash flow
- Reduce debtor days
- Increase customer service
- Cut the cost of cash collection
- Eliminate manual processes
- Speed up the query resolution process

Our unique approach is centred on changing the perception of the credit control function from a series of reactive processes to proactive ones. Credit controllers are traditionally regarded as an essential element in business to chase late payments and respond to customer queries. Safe credit control has taken the concepts of customer relationship management (CRM) and applied it to the credit control function, providing a softer, service orientated team of customer service representatives.



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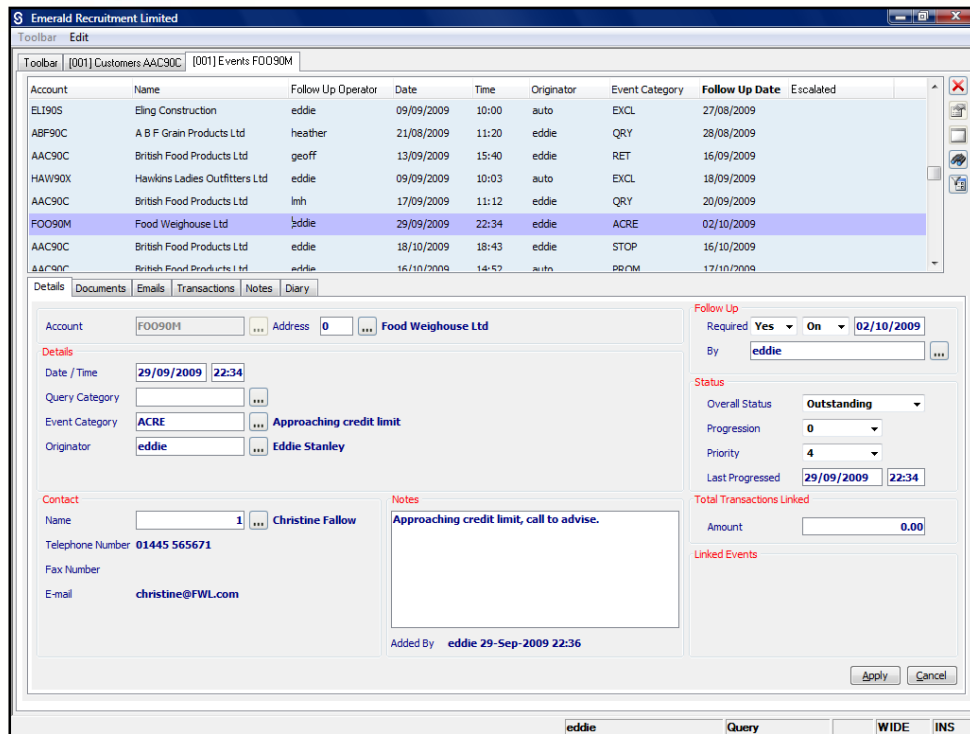
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The entire credit lifecycle is supported from credit checking, credit insurance and risk analysis through to promised payments, chase letters and copy invoices.

Throughout all phases, every event or process is tracked through credit controller's workflow with in-built escalation procedures and excellent supporting management reporting.

A benefit of this pro-active approach is that the relationship between Credit Control and the customer becomes a positive one. Most credit controllers ring up only to complain – the account is overdue for payment. But by actively managing the account, it becomes possible to see any difficulties in advance and work them out with the customer before they turn into a problem. Automated workflow based events drive the daily tasks for each credit controller based on a series of definable rules at company, risk category or customer levels. Optionally each event may also raise an email that will alert a designated contact at each customer that it has take place and that corrective action is required. This customer level alert process significantly reduces the efforts required by each credit controller, allowing them to focus on other aspects of credit management.



Events that remain outstanding after a defined period of time may optionally be escalated to line managers to ensure timely resolution. Events include (but are not limited to) new customer, first invoice, query, promised payment, overdue invoice, aged debt buckets exceeded, on stop, credit limit change, credit alert (CCJ etc), credit review, credit limit exceeded and chase letter sent.

The principle areas addressed by the solution are as follows –

- Credit checking
- Risk analysis
- Credit insurance
- Welcome letters
- Proactive events
- Promised payments
- On stop and litigation levels
- Query management
- Client communications
- Credit controllers diary
- Workflow and escalation
- Direct debits



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- Chase letters (Dunning)
- DSO reporting
- Aged debtors
- Late payment analysis and charges
- Performance analysis

Projects to date have seen businesses with large credit control teams and out of control debtors see major, fast benefits, reducing headcount with more efficient processes but also reducing debtor days by providing proactive events via the controllers workflow. Contrastingly we have also implemented solutions within growing businesses whose criteria was to take on much greater workloads but without the need to supplement the existing team – again, Safe has proven to deliver.

Document archiving and distribution forms a strong element of the solution with any document type (scanned images, word, excel, pdf etc) being able to be linked or stored within the database, attached to a customer, contact, event or transaction. As well as manually printing documents (invoices, credit notes, statements, dunning letters, welcome letters etc), we also enable direct faxing or emailing to any number of recipients per customer, via our routing mechanism. These documents may also be uploaded to our web portal for clients to view and download.

Account	Account Name	Credit Limit	Balance	60 Days	90 Days	120 Days	150 days	200 days	Unallocated Cash	Queried	Promised
AAC90C	British Food Products Ltd	173,000	349,494.94	74,724.77	28,836.99	11,089.86	48,236.69	239,393.49	-52,786.86	127,353.11	321,752.87
AAC90C	British Food Products Ltd	120,000	107,578.95	18,924.02	11,830.61	10,604.38	10,049.19	108,957.61	-52,786.86	68,302.17	314,541.31
ABF90C	A B F Grain Products Ltd	50,000	134,022.22	34,254.19	7,400.17	4,349.71	15,275.00	72,743.15	0.00	43,848.79	2,056.25
ABL90Z	Able Freight Forwarding Ltd	3,000	107,893.77	21,546.56	9,606.21	-3,864.23	22,912.50	57,692.73	0.00	15,202.15	5,155.31
ABU91M	A Buckler Haulage Ltd	260,000	252,394.39	63,199.71	19,093.75	-755.46	11,321.13	159,535.26	0.00	9,119.77	32,920.10
AMT	AMT Motorcycles	40,000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BAN92L	Bannister Bates & Sons	150,000	127,942.58	34,839.16	24,395.94	5,997.05	7,213.38	55,497.05	0.00	0.00	0.00
DAL92M	Dalton Transport & Storage Ltd	10,000	97,190.44	25,323.62	17,351.82	-354.55	5,060.43	49,812.12	-3.00	8,321.36	0.00
DAM90Z	Damco Maritime (UK) Ltd(Manch	15,000	231,842.47	48,168.66	21,249.88	13,013.12	22,338.94	127,071.87	0.00	9,682.00	0.00
EL190S	Eling Construction	200,000	175,661.59	38,871.22	4,861.56	13,062.08	54,666.88	64,199.85	0.00	3,290.00	76,375.06
ELL91M	The Ellen Group Plc	10,000	185,508.19	11,735.84	3,339.05	20,283.91	12,190.63	137,958.76	0.00	0.00	0.00
FOO90M	Food Weighouse Ltd	5,000	101,401.40	12,017.33	2,478.36	5,178.91	3,701.25	95,959.00	-17,933.45	0.00	0.00
HAW90X	Hawkins Ladies Outfitters Ltd	300,000	154,698.59	36,077.03	20,459.69	3,630.18	4,893.25	89,638.44	0.00	0.00	13,571.25
JES90Z	Jesse Oldfield Ltd	900,000	751,902.33	139,169.37	66,569.63	28,619.48	48,642.71	468,901.14	0.00	0.00	0.00
JES90Z	Jesse Oldfield Ltd	200,000	267,961.64	61,595.98	18,365.25	6,756.25	9,808.90	171,435.26	0.00	0.00	0.00
KMS90R	Kms Research Laboratories (UK)	300,000	127,013.94	42,639.72	4,852.75	-745.09	8,027.01	72,239.55	0.00	0.00	0.00
LAN01L	Llanberry Quarry Industries Ltd	400,000	141,960.96	24,102.19	0.00	5,252.25	12,578.61	100,027.91	0.00	0.00	0.00
NGG90H	Nightspeed Services Ltd	0	86,397.47	3,175.44	13,412.63	289.19	7,124.44	62,395.77	0.00	0.00	0.00
ONY91P	Onyx UK Ltd	0	128,568.32	7,656.04	29,939.00	17,066.88	11,103.75	62,802.65	0.00	0.00	0.00
JOH91G	Menzies Distribution Limited	100,000	177,215.52	45,677.61	13,732.68	3,608.67	20,081.92	96,464.64	-2,350.00	0.00	11,156.63
REA91L	Reality Group Limited	20,000	72,764.11	16,525.67	4,342.80	5,068.36	2,397.00	44,430.28	0.00	0.00	0.00
REN90C	Rentokil Initial Services Ltd	105,000	198,353.37	11,970.32	18,506.25	27,495.00	19,387.50	120,994.30	0.00	7,273.25	28,362.82
SCO90M	Scotplus	300,000	182,613.58	29,800.95	0.00	1,410.00	14,114.03	137,288.60	0.00	0.00	0.00
SEA91L	Seaforth Maritime Ltd	250,000	157,594.11	53,653.59	18,153.75	538.80	40,631.50	44,619.47	0.00	0.00	0.00



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Integration capabilities are extensive in Safe credit control with fully audited import and export capabilities from a variety of accounting systems, credit rating, insurance and indeed any third party application. Our highly experienced implementation team may configure the interface to accommodate virtually any third party data source.

Safe provides the means to extend the reach of the credit control and query management processes to a wider audience via the web portal. This browser based interface provides enquiry, reporting and query management functionality to any number of users throughout the business and beyond to their customers. Via a secure user name and password based access, your customer may access e-statements, transactional details, copy invoices and other supporting documents in addition to raising queries and providing promises to pay. This extension of access and processing capabilities is seen as a key tool in improving the effectiveness of credit control functions.

Fundamental to credit management is the ability to measure the performance of all member of the team in a timely and effective manner. Safe Credit Control comes with a great series of standard reports. But to augment this and offer management the ability to expand the measurement of performance, the management reporting module offers cost effective but extremely powerful 'slice and dice' reporting using OLAP data cubes. By presenting comprehensive analysis of cash collections against targets, DSO days at all levels of the business, activity tracking across all credit controllers and easy to interpret 'dashboard' style analysis, the business can focus on its core functions. The ability to react and manage the collections process is reliant on quick and easy access to the facts and that is exactly what Safe provides.

Finally, Safe treats each and every client individually and ensures a long and mutually beneficial business partnership. Constant development of new, exciting clearly indicate that we intend to continue looking for new and innovative ways of improving the performance of our solution and in turn providing tangible improvements to our clients profitability.



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About Safe

Safe Computing is a leading supplier of software solutions to businesses internationally. Although our solutions are widely deployed in many different business sectors we specialise in some key vertical markets including the recruitment sector. The technology we offer is completely modular and can be integrated to any number of third party solutions. However our complete suite covers the entire staffing agency process from front office, through to pay and bill and then into financial accounts and credit control.

Safe have a long established pedigree of providing high quality financial accounting software and outsourcing services solutions. Our market leading solution, Safe financials addresses all elements of accounting with particular focus on credit control and management information. Our service and support services ensure complete customer satisfaction from installation to live on-going operation.

The advancement of our stand alone credit and query management solution has provided an exciting specialism for Safe in recent years and through strong integration with other enterprise resource planning (ERP) and accounting solutions has provided a superior solution to other dedicated solutions in this sphere.

With over 200 installations around the UK and enviable customer retention, Safe Computing with a collective team of 150 professionals in our Nottingham, Leicester and London offices. An almost nonexistent staff turnover ensures continuity that has led to a stable, profitable business, every year since inception. As a privately owned and self funded business, we have a commitment to growth whilst maintaining a healthy working environment and providing genuine value for money for our expanding and loyal client base.



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Functionality overview

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The solution is a complete end to end credit control and query management application which integrates with a wide range of 3rd party applications.

- Integrated credit control and query management solution
- CRM (customer relationship management) approach to credit management
- Unlimited contact records against each client
- Document archiving and distribution by email/fax/post, including welcome letters, chase letters, invoices, timesheets and statements
- Configurable workflow and event diary technology
- Proactive workflow events for designated credit controllers including credit alerts, overdue invoices, exceeded credit limits, promised payments, aged debt bucket exceeded, new customer, first invoice, queries and chase letters sent.
- Extensive query management and analysis with reason codes and escalation/workflow rules.
- Direct integration through to Tempest via drill through capabilities for customers and their transactions.
- Extensive cash management functionality including spreadsheet imports, auto allocation on promised payments, allocations across company hierarchies and auto allocation from OCR of remittances (additional module). Advanced de-allocation functions are also available
- Direct debit management
- Customer, company and group based trading figures including balances, cash receipts and



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	<p>allocations, aged debt, debtor days (DSO), turnover, queried transactions and overdue balances</p> <ul style="list-style-type: none">• Additional user definable analysis for reporting of all data, e.g. branch, business sector, credit controller, region, team etc• Definable aged debtor buckets and alerts• Definable risk categories to control customer alerts and reporting• Actual and recommended credit limits, insured values and credit scores. Integration with leading data providers is available including alert services• Late payment analysis and interest charges• Extensive management reporting capabilities with advanced integration with Microsoft tools and services.• Integration with credit rating solutions with definable alerts.• Visibility and interaction with customers via our web portal enabling queries and promises to be generated, invoices/timesheets/statements (e-statements) to be downloaded and access to current debtor levels including all current and historic transaction details.
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