

Automation within a Credit Department

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DNB

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What Barriers block you from Automating manual processes??

- Fear of losing control?
- Fear of eliminating jobs?
- The unknown – how will this affect me?
- What if it fails? How will I be perceived?
- How much will it cost?
- How long will it take?
- Will this really help me and my company?



Manual vs Automated Processes

Manual Processes

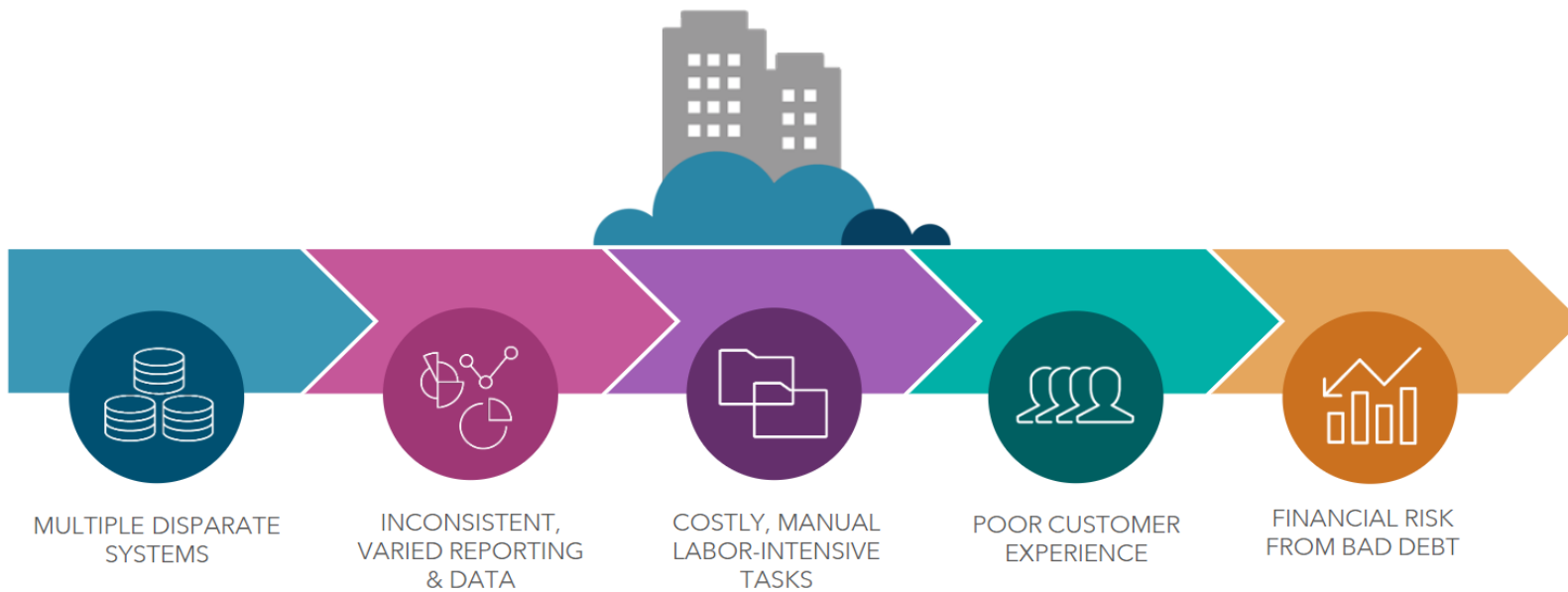
- Slow, repetitive, and error-prone
- Depend heavily on individuals
- Inconsistent outcomes

Automated Processes

- Fast, consistent, and scalable
- Reduce manual workload
- Improve visibility and reporting



Inefficiencies in Credit-to-Cash Processes Challenge Businesses' Abilities to Succeed



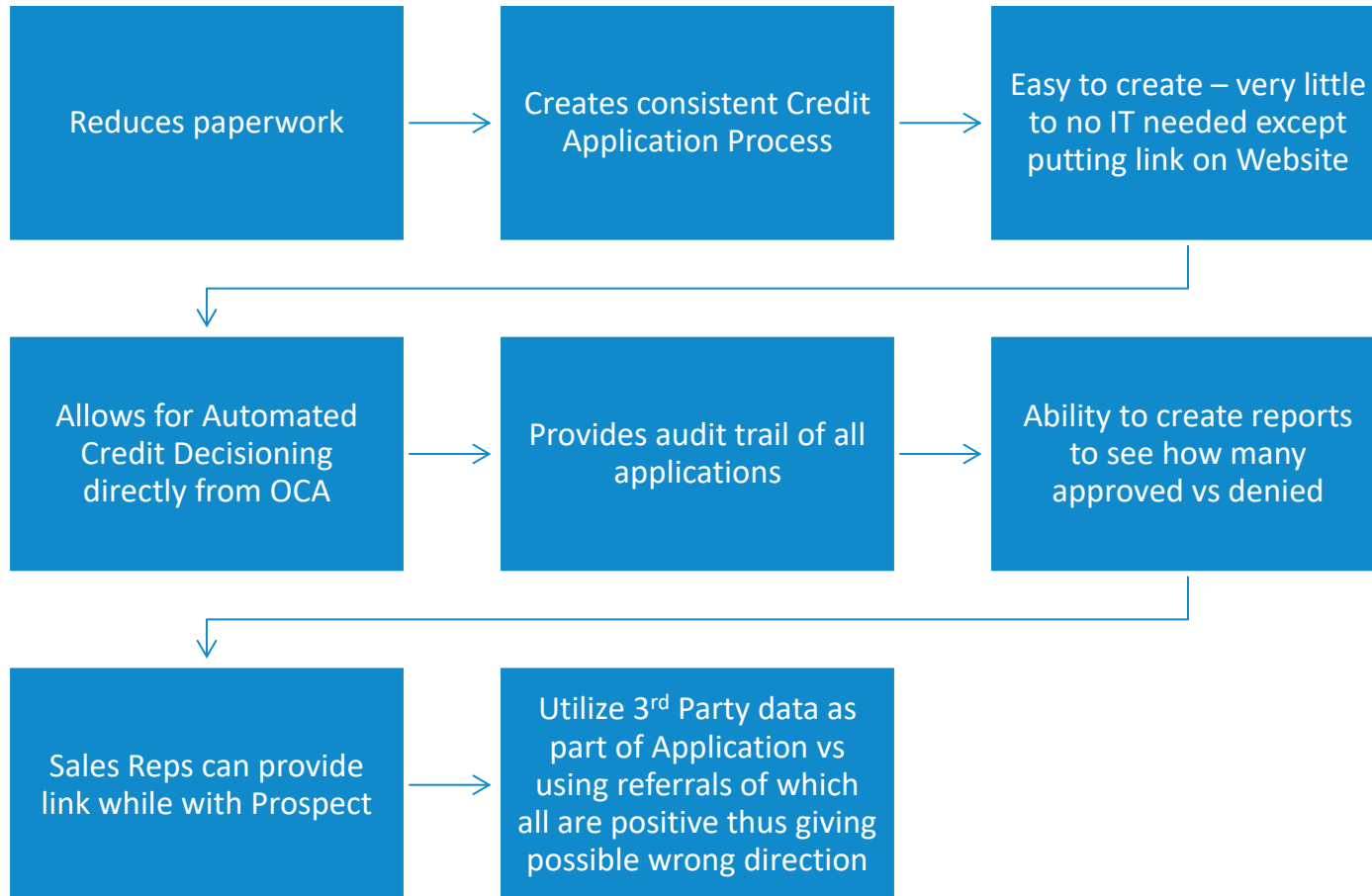
The consequence of managing financial operations in a multi-functional way creates **manual and disconnected experiences that impact working capital, customer experience & cash flow.**

Are you still manually doing Credit Apps?





Online Credit Applications



Are you Manually Making Credit Decisions?





Auto Decisioning - Front End



80 /20 Rule – Automate 80% and only work on 20% (Gray)



Days of Credit approving off a report are in the past



Most manual decisions can be automated



Utilizing software decisioning tools will create consistent decisions vs credit analyst approving deals different each time

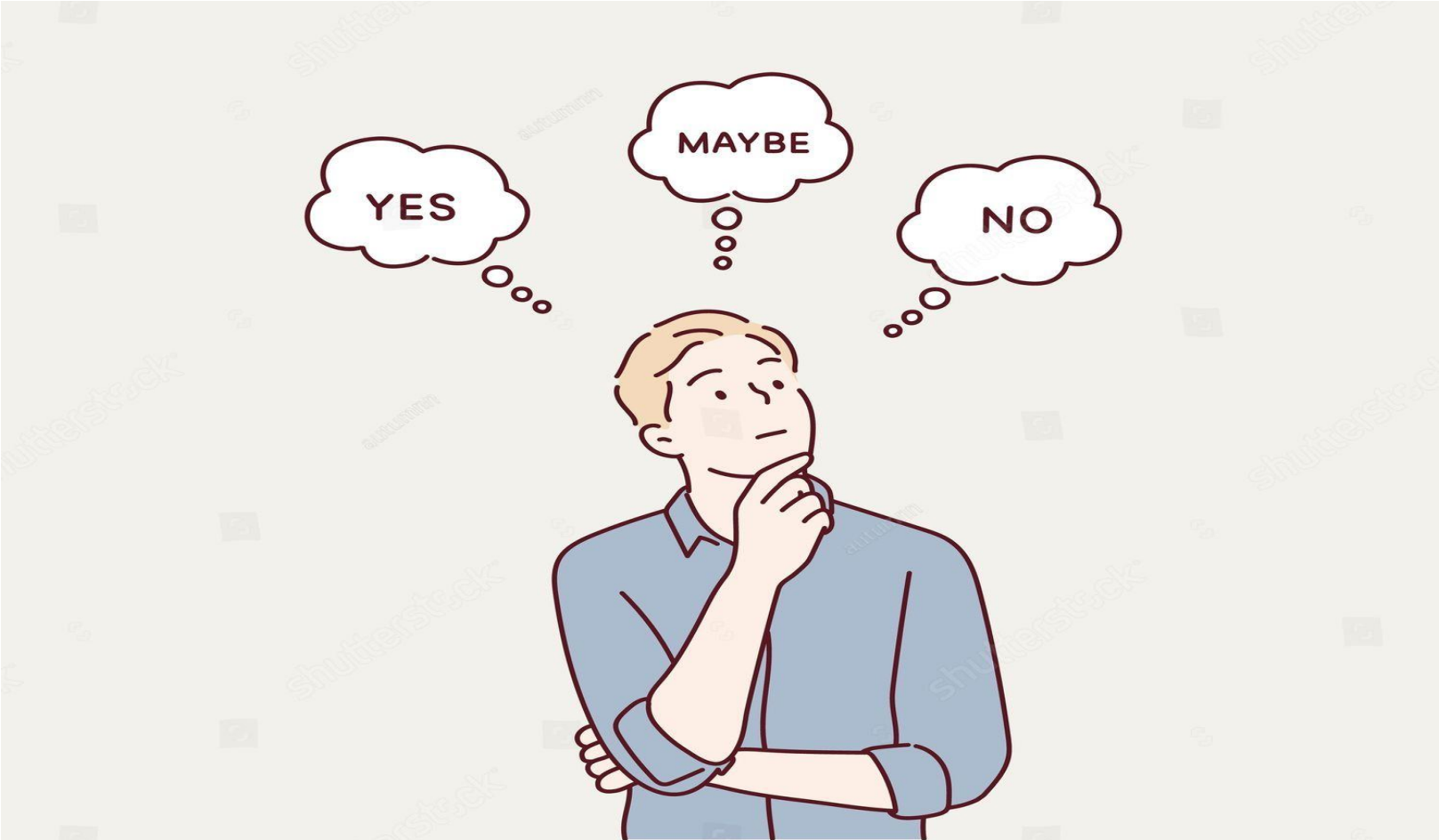


Approval of deals using automation vs manual will increase time product out the door and cash in hand



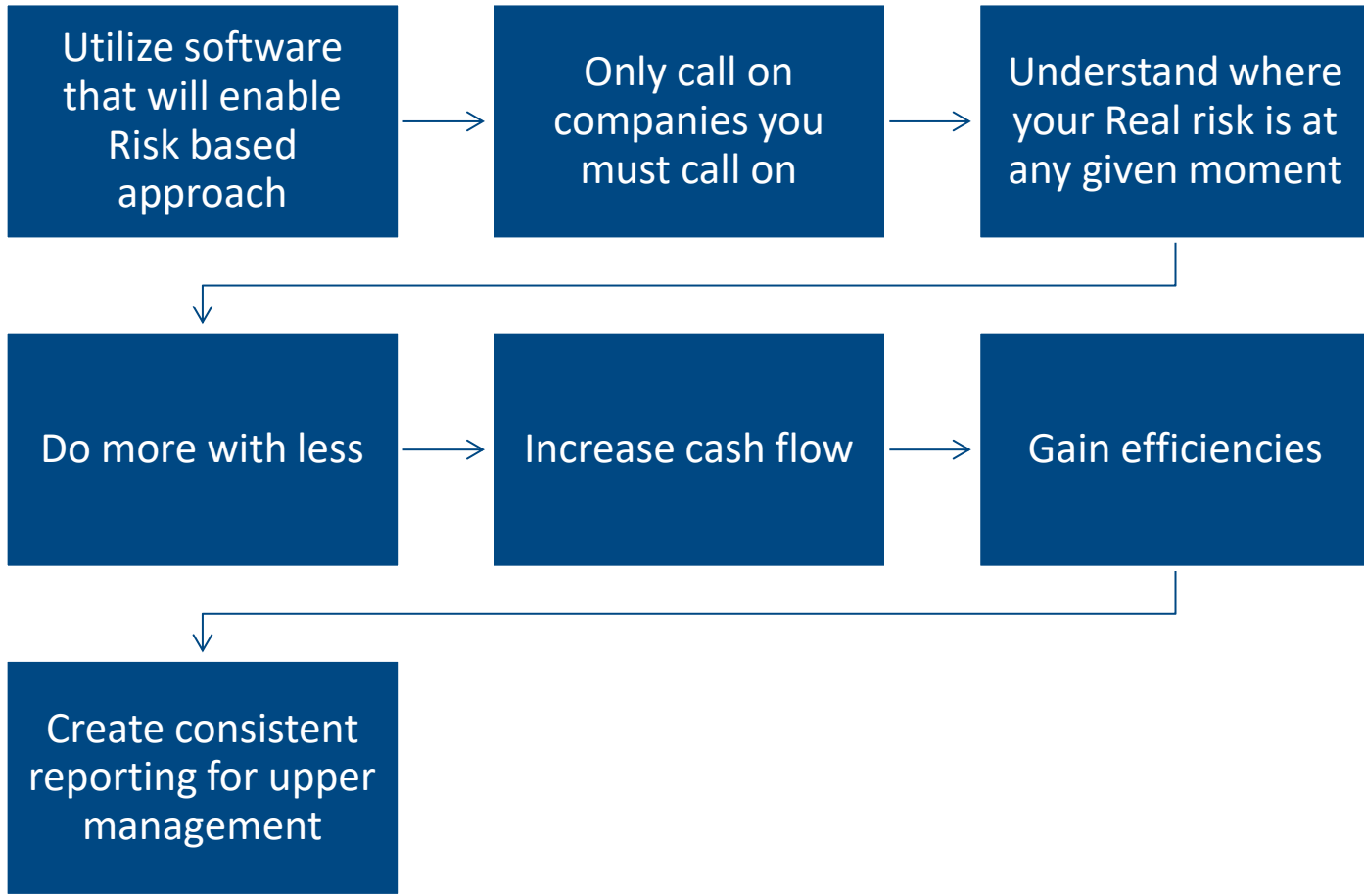
Increased Customer satisfaction – product in hand sooner

Are you Manually making Collections decisions? Do you look at Oldest / Largest?





Automate the Collection Process



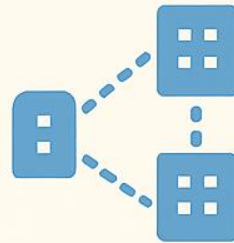
Understanding Overall Exposure Across Related Companies

Common Challenges



- Companies with same or similar names in A/R lists
- Manual research creates high error risk
- Some companies seem related but are actually unrelated
- Parent companies originates from issues on the front end

Risks Without Proper Linkage



- Underestimating total exposure
- Overexposure to higher-risk entities
- Missing global connections
- Inaccurate credit decisions

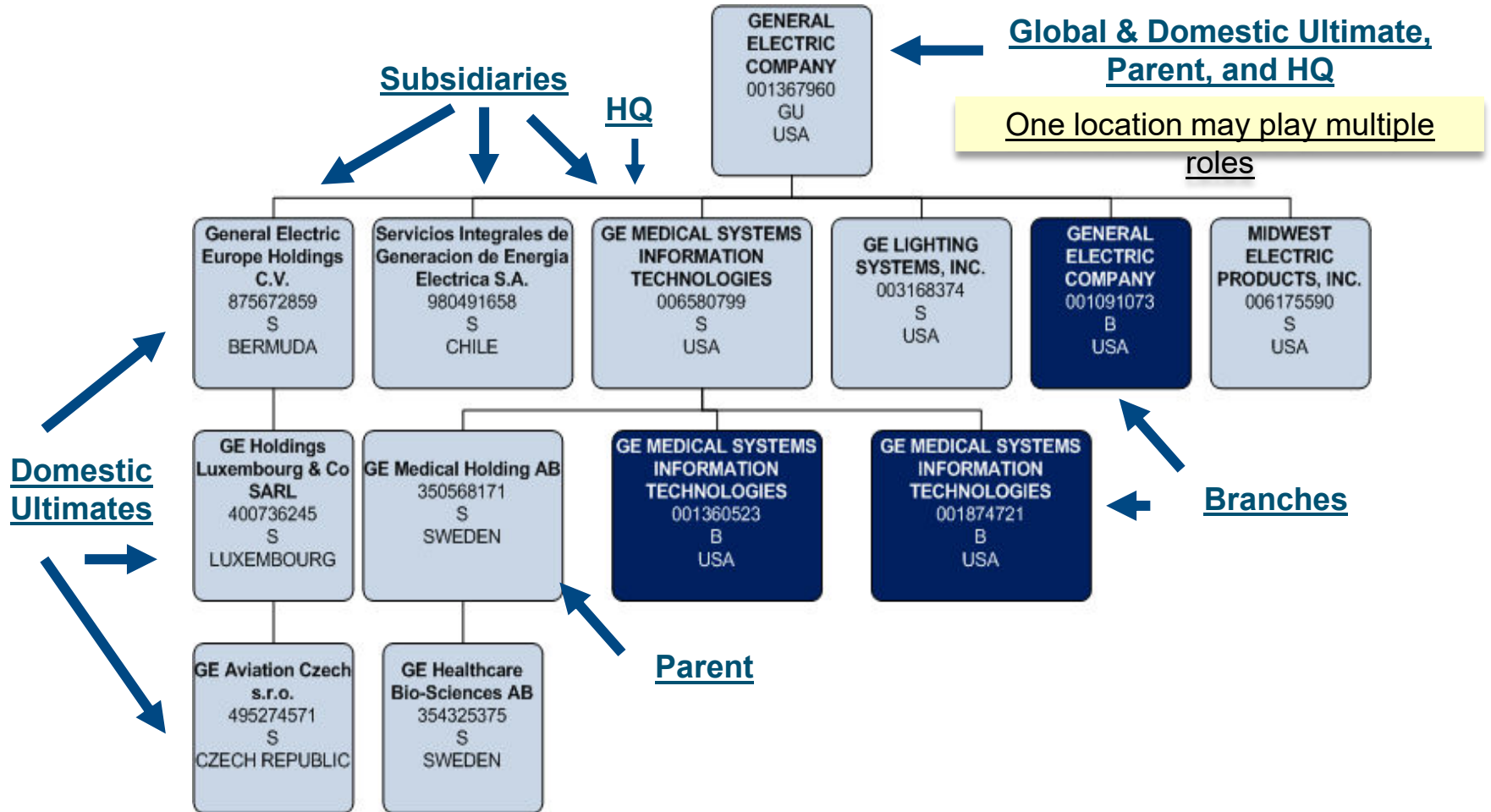
Use Data-Driven Linkage



- Identify parent, ultimate, subsidiaries, and branches
- Build a clear corporate family tree
- Improve risk scoring and exposure monitoring
- Reduce manual effort and inconsistencies

Use 3rd-party data providers to correctly link all related compa-

How do you handle understanding overall Risk Exposure?



Corporate Linkage -

How do you link companies together?

- Most companies rely on looking for companies with same name from A/R
- Manually doing this has much room for error
- Some companies look the same but are totally different companies
- What if the Parent company is located outside the US?
- Many issues from bad data is linked to front end process

Utilize 3rd Party Data companies to provide Linkage

Any questions?