Crelogic
Business Scoring

CONTROL TOMORROW'S RISK TODAY
predict risk changes with your data

What to do when a customer doesn't pay on-time?

Assuming one of the key outcomes of Credit Control is getting paid on-time; enabling the ability to predict bad accounts at an early stage and deal with potential slow payments is ways to minimize bad debts and improve DSO... If so, one must learn how to distinguish 'Good from Bad'. Unleash the predictive power of your data to identify bad accounts and you are almost guaranteed to gain quality revenue, save cost and improve collection results immediately.

what our customers say about us...

[Crelogic assist us to create a seamless platform strengthening our internal communication of any potential problem accounts and greatly improved collection results.]
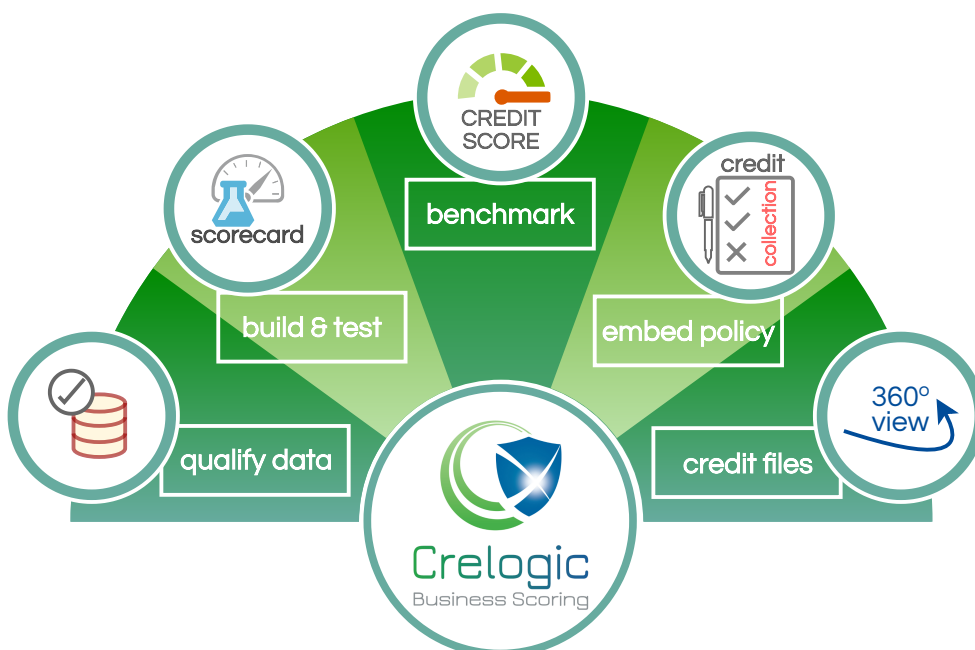
... Cyrus Wong,
Finance Director,
Hakuto Enterprise Ltd.

[Crelogic Scoring System has enabling us the ease of selecting scoring elements when determining precise result on each credit customers.]

... Raymond Lam,
Financial Controller,
Global Health-care & Tech Ind.

[They provide great customer service that met our requirements and their financial information are comprehensive]

... Masahiro Satou,
General Manager, Fin. & Admin.
Inabata Sangyo (HK) Ltd.

CREDIT SCORE

benchmark

scorecard

credit collection

build & test

embed policy

qualify data

credit files

360° view

Crelogic
Business Scoring

Fulfill every aspect of your credit management needs with easy customize-able platform with Crelogic Business Scoring System

Credit Scoring & Management System

Custom the credit evaluation methods using scorecard-builder to best fits your business and industry. Embed the defined credit policy and collection procedures that your staffs can execute them with confidence. Combine the use of external data or just your internal data to determine a precise credit score for a single customer or a portfolio of business accounts; automate a predefined procedures for each and every customers according to their risk change.

Customization at your fingertips

Scorecard   **Credit Decision**   **Collection Action**   **CRM data field**

Category	Weighted%	Score
Payment	20%	10
External Agency Rating	5%	3
Financial Strength	25%	19.5
History & Background	30%	26.5
Litigation & Legal Liability	20%	20
More Details	Total Final Score	79

Rating			
C3			
D			
E	-3	Reminder Notice	Invoice due in 3 days, please remind customer
E	15	Overdue Notice	Over 15 days, please follow up.
E	270	Legal Letter	Prepare document pack for legal actions

Sample Optical Technology (Shenzhen) Ltd — Select an action

Action Schedule

MARCH 2017 — This Month Events

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

System | Activities

08 March 2017
IN201701-00004 — Reminder Notice — Contact customer to ensure receive of invoice and no disputes occurred (resend invoice or resolve disputes immediately, if any)

15 March 2017

Demographic

CN1300039R2-059

Business Analysitic

Previous Score : 0.00   Current Score : 43.25   Customized Rating : D
Year Low : 0.00   Year High : 43.25   Portfolio Average : 37.22

Risk Profile — HAK OMHK OMCN CHINA HK TAIW

Aging Profile — HK NT RMB USD

Outstandings by Ratings — HK NT RMB USD

Court Indicator — No Court Case 47%

Associate Data : 133/133

Dispute Status (Last 30 Days) — Invoice Error Dispute, Product Quality Dispute — 33.33% / 66.67%

Capital Distribution — CHINA

Internal Data

Owing Details			Credit Approval Details	
Within Terms	USD 1,500,000.00	HKD 11,625,750.00	Next Credit Review Date :	12 May 2017
1-15 days	USD 1,800,000.00	HKD 13,950,900.00	Credit Service Rep. :	Elizabeth Li
16-30 days	USD 300,000.00	HKD 2,325,150.00	Customer Type :	Existing Customer
31-60 days	USD 1,500,000.00	HKD 11,625,750.00	Total Owing :	USD 5,100,000.00
61-90 days	USD 0.00	HKD 0.00	Credit Limits :	USD 7,000,000.00
91-120 days	USD 0.00	HKD 0.00	Credit Remaining :	USD 1,900,000.00
120+ days	USD 0.00	HKD 0.00	New Credit Application :	250000
Total Owing	USD 5,100,000.00	HKD 39,527,550.00	Application vs Remaining :	13.16%
			Accpet/Decline :	- Accept Credit Applications and allow COD credit terms or approval will be needed