

it.credit

ACCESS A FULLY INTEGRATED CREDIT INSURANCE SOLUTION IN THE CLOUD

NTT DATA Business Solutions



NO MORE DECENTRALIZED, COMPLEX OR TIME CONSUMING CREDIT INSURANCE PROCESSES

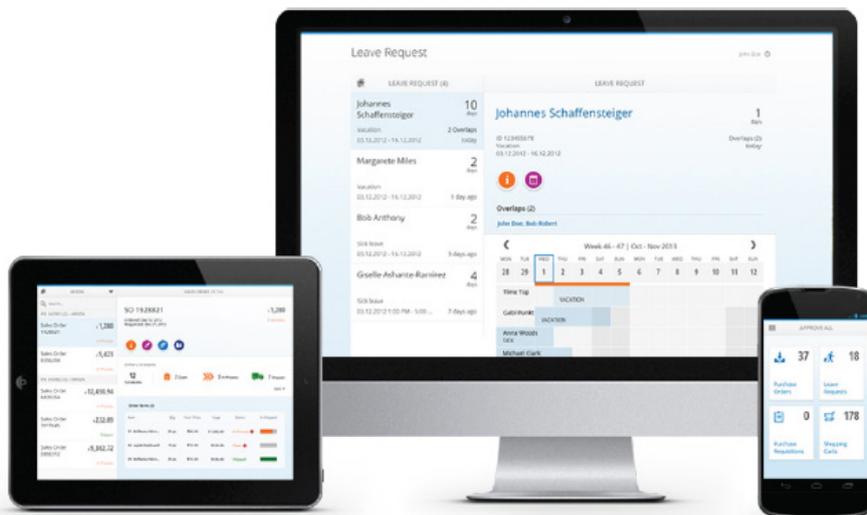
Your Current Situation

Until now, the processes around credit insurance have been decentralized, complex and time consuming. Many companies have either no SAP integration or a solution they have developed themselves. It is cumbersome and time consuming to align credit information provided from the credit insurance company with SAP ECC without any integration. At the same time, a solution developed in-house often limits the possibility to switch provider due to the high cost of re-development and integration.

A Fully Integrated Credit Insurance Solution

With NTT DATA Business Solutions' solution it.credit, businesses can now access a fully integrated solution in the cloud. Based on the latest technology from SAP, it.credit integrates to relevant items and master data objects in your ERP back-end. it.credit enables management of multiple insurance companies within the same solution, and thus makes it easy to compare and shop amongst different providers.

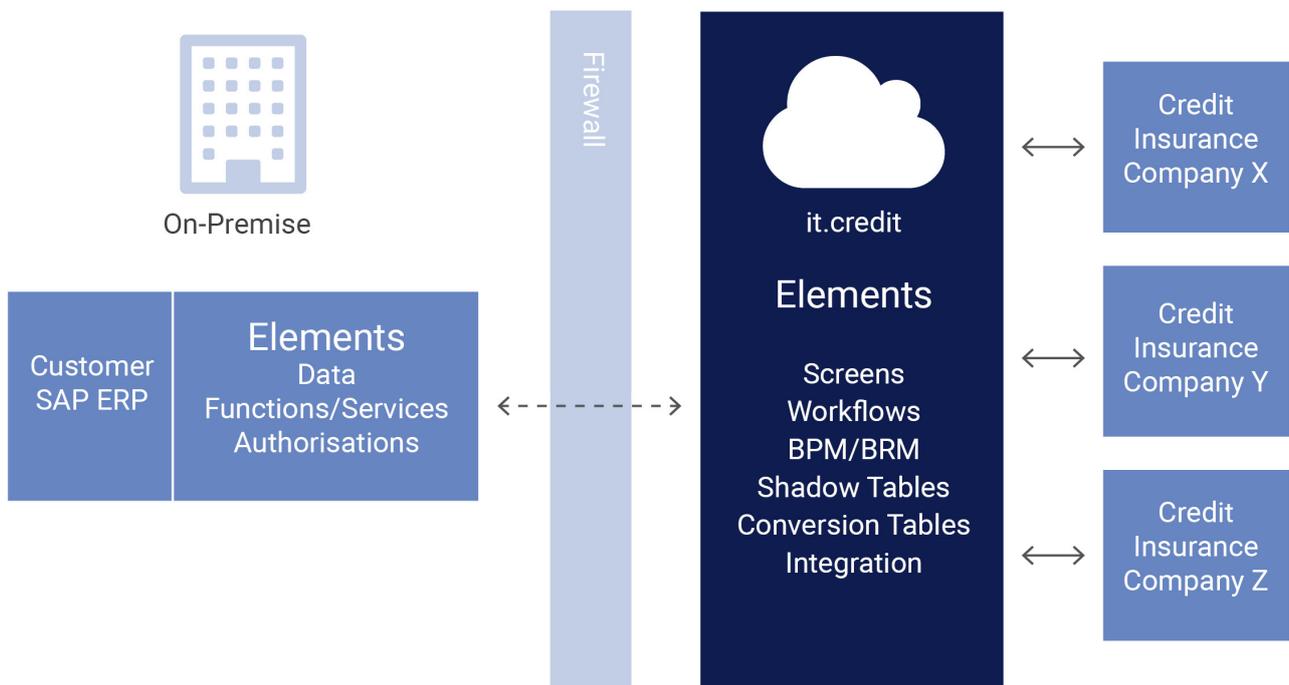
Moreover, it.credit can manage multiple policies from insurance companies and customers. In addition, it is possible to create multiple own risks for each customer. Multiple rules for the update of credit limits are available. All policies and credit limits are date controlled, and all actions are taken from a worklist. The fact that information concerning expiration is pushed instead of pulled reduces the possibility of customers being granted credit without valid insurance. The total of insured credit amount combined with a potential own risk is updated as customer credit limit in the credit control area.



A Secure Cloud Solution

it.credit runs in the cloud, which implies there will be no further need for transport once installed. Scheduled upgrades (releases) are applied automatically without a need for your involvement. Data are kept partly in ECC, at the credit insurance company and a small portion (own risks) in the cloud. No extra data tables are defined in ECC, meaning all maintenance is managed in the cloud.

In regard to security, all communication run over https and no clear data is transmitted. The authentication uses X.509 client certificates and all communication is isolated in a multiple tenant setup. In regard to security, all communication run over https and no clear data is transmitted. The authentication uses X.509 client certificates and all communication is isolated in a multiple tenant setup.



it.credit Functions

- **Search and Maintain Customer.** Maintain the relevant customer numbers in the cloud, which automatically will be updated at the insurance company
- **Apply for Insurances.** For each customer, apply for a new or extra insurance for all agreed types of insurance
- **Receive Answers from a Credit Insurance Company.** Yes/No answer is received in one work-list, and pending answer in a separate work-list. You are also notified when an insurance expires.
- **Maintain Own Risk.** Define your own types of risk and maintain the amount for each customer, as well as own risk type. Just like for insurances, own risk is controlled by a start and end date
- **Update Decisions to SAP Credit Limits.** Credit limit = sum of insurance policies + sum of own risks

Business Challenges

Is your credit insurance process challenged by the following?

- Time consuming and manual process
- Decentralized and complex process
- Lacking overview of credit insurances
- Quality - due to manual entry of data into SAP
- Development costs and maintenance of an interface developed in-house for integration between SAP and credit insurer.

Why Credit Insurance?

- Comprehensive protection against the risk of insolvency
- To secure financial stability by improving banking relationships and access to finance and reduce exposure to customer bankruptcy
- Enhances customer relationships and organizational alignment (between Sales and Credit department)

Solution Benefits

- Fully integrated with SAP back-end
- Automated process reducing manual steps
- Not locked in to one vendor
- No wasted investment in own solution development and integration
- Mobile ready with SAP Fiori
- No change to SAP environment - fully scalable cloud solution
- Can be connected to multiple on-premise systems
- No implementation nor investment needed! it.credit has use-based pricing with a monthly subscription



We Transform. SAP® Solutions into Value

Digital transformation helps companies reach their full potential – if the underlying technologies work for the people using them! At NTT DATA Business Solutions, we design, implement, manage and continuously enhance SAP solutions to make them work for companies – and for their people.

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