

**Deloitte.**



**Credit management**

Because a sale is a gift  
until it is paid

Financial resources



# Introduction

The current global economic climate creates a drive for change requiring well thought adaptive processes and digitised bridges between stakeholders.

Finding the ideal balance between risk appetite and potential earnings, to enhance working capital, and measure performance in a fast-moving digitised environment is where Deloitte's credit management solutions make an impact that matters.

Through the integration of best practices, in-depth industry knowledge and technological innovation, our professionals will in close collaboration with the customer empower daily business.

Risk can be reduced by  
improving resilience.

**In order to provide real tangible impact we take time to understand your business strategy so we can identify major risks and opportunities beyond the traditional approach of credit management.**

**Our consultants with an extended focus on the current trends and technologies deliver strategic and tactical credit management services to the highest standards of independence tailored to your unique situation.**



## Advice & consulting

To respond appropriately to the uncertain market environment Deloitte professionals will scan your current credit processes, credit tools and order-to-cash process in-depth within a 5 day project.

Through the integration of sector and industry best practices potential pitfalls are highlighted and recommendations are added to obtain an optimal order-to-cash process and contribute to an optimal working capital.



## Innovation & tools

At Deloitte we believe that digital transformation within credit management brings greater transparency to more target-risk based indicators, measuring of KPI's and more effective operational and strategic planning.

Combining a structured consulting approach with subject and industry knowledge we support you in the selection and implementation process of the credit management tool that meets your volume of needs.



## Enhanced ad-interim support

Deloitte provides proven experienced professionals as temporary assistance to assure business continuity tailored to your specific needs.

Our employees are available for mid-long and long-term assignments and bring added value on operational as on strategic domains. Our portfolio offers credit collectors, credit analysts, credit controllers, credit managers and project managers.



## Training & seminars

Expertise is being shared through standard and business customized in-depth trainings. Different modules through the whole order-to-cash cycle will optimise your current credit management knowledge center. In-depth software tools trainings are included through the implementation process.

**Our service line offers comprehensive designed end-to-end industry solutions that help clients optimise order-to-cash processes, determine acceptable levels of exposure and risk, implement controls and provide ongoing measurement of process maturity.**

**Combined with the right ingredient mix of financial, control, technology and risk management we deliver strong optimisations that lay in the heart of the credit management strategy.**

### STRATEGIC CREDIT MANAGEMENT

- Dynamic reporting / aging overview
- Focus on DSO decrease
- Credit limits review (bi-annual)
- Focus on growth
- Sales support on different levels

### TOOLS & IT

- CM additional software
- Business objects reporting tools
- Credit rating tools
- Dispute management tools
- Isabel/banking tools
- Onegate (CSSR) / NBB

### PEOPLE & ORGANIZATION

- Business partner
- Sales/finance/marketing
- Cash committees

### OPERATIONAL CREDIT MANAGEMENT

- Cash allocation / reimbursement plans
- Cash collection / dunning
- Credit analysis / order release
- Monthly closing report & reconciliations

### SPECIALIZED CREDIT MANAGEMENT

- Bad debt collections
- Insolvency declarations
- Credit insurance / sinister declaration
- Central corporate credit register
- Risk evaluations

### PROCESS & COMPLIANCE

- Credit policy (Local/WW)
- Legal policy
- SOX compliance
- Internal audit



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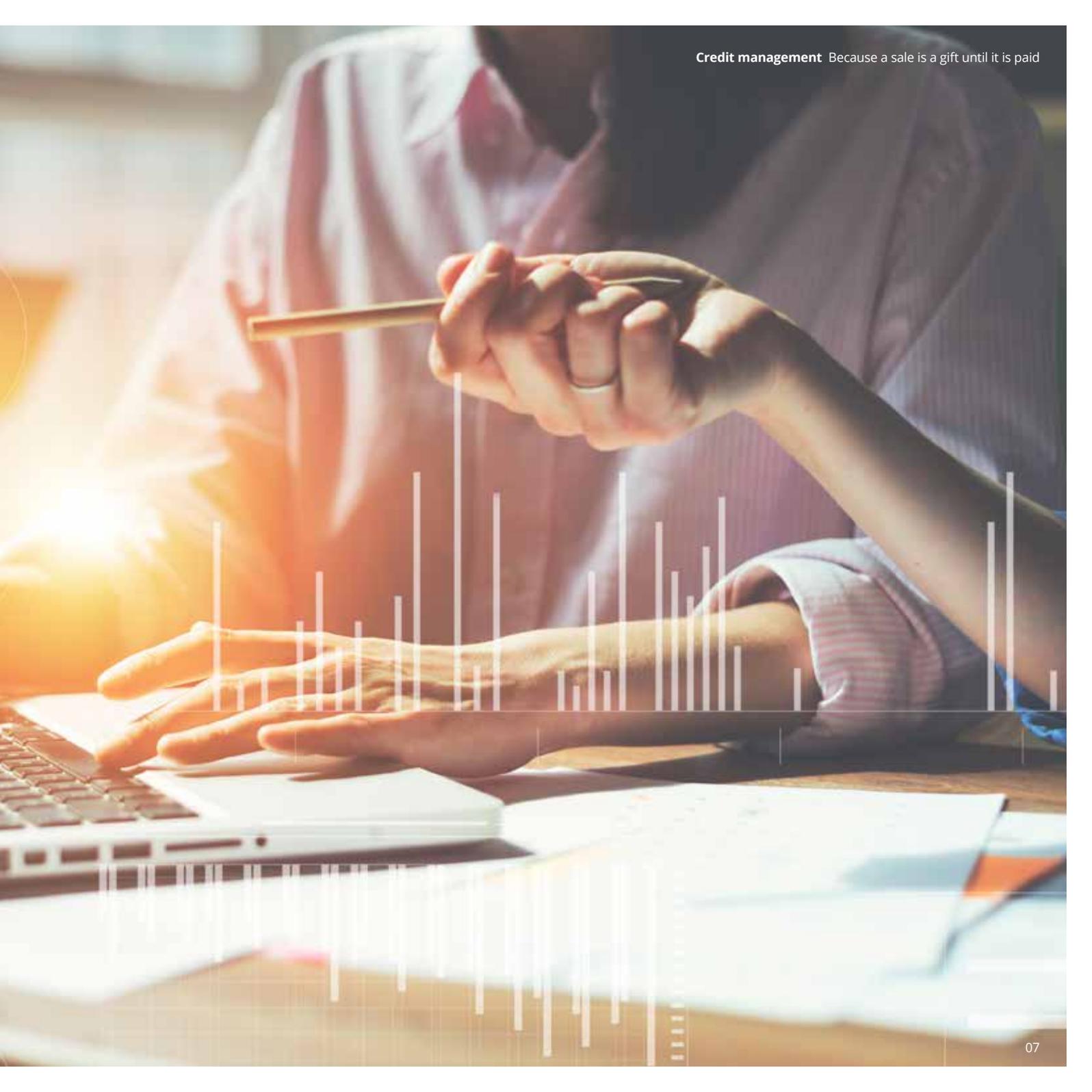
# Conclusion

Whether you are seeking to optimise your internal processes, objectively select and implement credit management software or enhanced ad-interim support, our emphasis is on delivering effective solutions tailored towards your specific need.

Integrated within Deloitte's international network our professionals are defined by their drive to care about the well-being of your business and to make real tangible optimisations with respect to personal communication and commercial instinct.

## Make it happen!





# Contact

To learn more about how our credit management approach can empower your daily business, please contact:

**Steven Doms**

Partner Financial Resources & Outsourcing  
Tel. + 32 2 800 25 32  
Mobile + 32 496 57 84 00  
sdoms@deloitte.com

**Deloitte Business Process Solutions**

Gateway building  
Luchthaven Nationaal 1 J  
1930 Zaventem  
[www.deloitte.com/be/accountancy-bps](http://www.deloitte.com/be/accountancy-bps)

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