DATAMATICS

FINATO CREDIT MANAGEMENT

Smarter Credit. Lower Risk. Faster Decisions.

STREAMLINED CREDIT MANAGEMENT

Constantly evolving customer and business dynamics require credit teams to make a multitude of critical decisions, from updating credit limits and managing blocked orders to onboarding new customers, all with the objective of securing **revenue while minimizing risk.**

Traditional, manual credit processes often slow down decision-making, causing delayed approvals, blocked orders, and missed opportunities.

FINATO Credit Management transforms credit control into an **intelligent, data-driven function** powered by **AI, automation, and predictive analytics.** It enables faster, more accurate, and risk-aware decisions — improving agility, compliance, and cash flow.

THE CREDIT MANAGEMENT CHALLENGE

Organizations often face multiple obstacles that hinder efficient credit control:

Manual assessments leading to delayed approvals

Static credit limits and frequent order blocks

Fragmented data across ERP, CRM, and bureau systems

Limited visibility into exposure, utilization, and risk trends

HOW FINATO TRANSFORMS CREDIT OPERATIONS

FINATO unifies credit evaluation, monitoring, and control into a single AI-enabled platform, delivering **real-time insights, automation, and governance.**

AI-Based Credit Scoring & Dynamic Limit Management

Continuously assesses creditworthiness using financial, behavioral, and bureau data.

Real-Time Portfolio Monitoring

Tracks exposure, utilization, and risk breaches proactively.

Audit-Ready Governance

Maintains complete traceability with role-based approvals and workflow control.

Automated Onboarding & Exception Handling

Streamlines validation and approval workflows to accelerate decision-making.

Seamless ERP & Bureau Integration

Ensures synchronized credit decisions across systems.

FINATO Credit Management empowers finance teams with **visibility, foresight, and control** — enabling smarter decisions and faster revenue realization.

STAY SECURE, SAFE AND COMPLIANT WITH INTELLIGENT CREDIT MANAGEMENT

By integrating customer financials, transaction history, and external credit data, FINATO provides a **360° view of credit exposure.**

It continuously monitors accounts, adjusts limits dynamically, and flags potential risk before it impacts business — supporting proactive and strategic credit management.

AI Credit Risk Evaluator

Predicts default and delinquency risk using a comprehensive dataset that includes financials, payment behavior, and external bureau insights.

Real-Time Monitoring Dashboard

Provides instant visibility into blocked orders, limit breaches, and policy deviations for proactive decision-making.

CORE CAPABILITIES

Autonomous Onboarding Agent

Automates credit application intake, validation, and approval according to pre-configured rules — eliminating manual bottlenecks.

Credit Risk Segmentation

Categorizes customers into High, Medium, or Low Risk, enabling tailored credit strategies and interventions.

Dynamic Limit Adjustment

Real-time utilization and payment behavior drive automated revisions to credit limits, maintaining accuracy and flexibility.

KEY FEATURES & MEASURABLE IMPACT

Features	Description
AI-Based Credit Scoring	Evaluates creditworthiness using internal and external data for precise, risk-aware decisions.
Dynamic Credit Limits	Automatically adjusts exposure based on real-time usage and payment patterns.
Automated Onboarding	AI-driven validation and approval workflows reduce manual effort.
Risk Alerts & Monitoring	Live tracking of credit utilization, order blocks, and exposure deviations.
Governance & Compliance	Full audit trail with role-based approvals for accountability and compliance.

BUSINESS IMPACT

Metric	Result
50%	Faster credit approvals
30%	Lower credit risk exposure
25%	Increased operational efficiency
100%	Policy compliance and audit readiness
Real-Time	Visibility into exposure and utilization

FINATO empowers finance teams with control, speed, and foresight — reducing credit risk while unlocking business growth.

SUCCESS STORIES

Global Manufacturing Leader

Challenge

The client faced frequent order blocks and revenue leakage due to manual credit reviews and static limit policies. Approvals were slow, often taking several days, leading to customer dissatisfaction and delayed shipments.

Solution

↑ Datamatics deployed FINATO Credit Management with AI-based credit scoring, automated onboarding, and real-time limit adjustments.

↑ The system integrated directly with the client's ERP and bureau data, continuously evaluating payment history, exposure, and utilization to trigger dynamic credit decisions.

Impact

↑ 50% faster credit approvals, improving order fulfilment timelines

↑ 45% fewer blocked orders, enhancing customer experience

↑ Dynamic limit management, enabling faster revenue realization

↑ Centralized, audit-ready credit governance across business units

Consumer Goods Enterprise

Challenge

The organization struggled with fragmented credit processes across regions, inconsistent limit management, and dependency on manual validations. This led to delayed onboarding, missed sales opportunities, and limited visibility into credit exposure.

Solution

↑ FINATO introduced an Autonomous Credit Onboarding Agent with integrated AI risk scoring and bureau connectivity.

↑ The solution standardized credit policies, automated validations, and established real-time visibility across all customers and distributors.

Impact

↑ 40% faster credit application turnaround time

↑ Improved credit accuracy and consistency across regions

↑ Proactive monitoring of risk categories (High / Medium / Low)

↑ Streamlined communication between finance, sales, and compliance teams

DATAMATICS
Deep in
Digital

ABOUT DATAMATICS

Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics' portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

Datamatics caters to a diverse global clientele across Banking, Financial Services, Insurance, Healthcare, Manufacturing, International Organizations, and Media & Publishing. The Company has a presence across four continents with significant delivery centers in the USA, India, and the Philippines. To learn more about Datamatics, visit www.datamatics.com

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