

Solution summary

Credit Management Automation

Control credit risk & secure sales revenue

Esker Credit Management helps businesses secure revenue through optimised credit approval and risk monitoring processes. Powered by Esker Synergy AI, the solution automates routine credit decisions and provides real-time alerts for high-risk scenarios. By consolidating all internal and external credit-related data, it offers comprehensive visibility into customer risk, enabling credit teams to make data-driven decisions and mitigate risks connected to credit liabilities.

Why automate with Esker?



Secure credit approvals

by streamlining approval workflows and automating low-risk scenarios in full compliance with credit policies.



Smarter credit decisions

thanks to end-to-end visibility on all internal and external customer credit data.



Proactive risk management

with predictive insights into risks and blocked orders to minimise bad debt.



Improve collaboration

and alignment with sales and order-to-cash teams to position credit as a true business partner.

How it works

Esker offers a comprehensive solution that helps onboard customers and make consistent credit decisions according to business needs while maintaining customer relationships and lowering risks.

Onboard new customers

Create customised credit application templates according to business needs or customer profiles and easily send them through the solution via email or through an embedded link.

Assess risk

Use credit bureau data combined with internal risk and business information to evaluate credit applications or customer situations. Credit limits and terms are automatically approved or reviewed based on credit policies.

Monitor risk

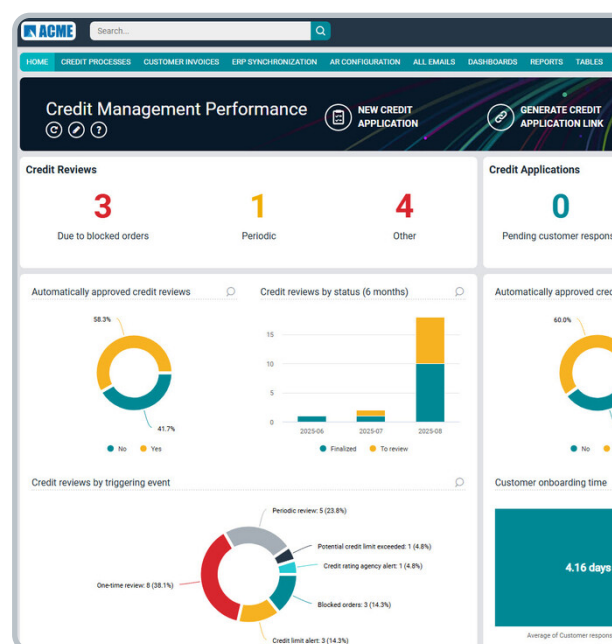
Receive live notifications when a credit event requires attention or when a periodic credit review is due.

Enhance visibility

Track global credit risk and performance across customer portfolio with centralised dashboards and reporting.

Archiving & audit trail

Archive credit applications and related documents for any duration and track credit decisions and history from the customer page or through reports.



Solution features & capabilities

Esker's 40+ years of field experience and dedication to product development is the key to our Credit Management solution's continued innovation. Below are some of the most prominent features behind the benefits:

Customisable credit applications

Esker Credit Management allows users to create and customise credit application templates, tailored to specific requirements and customer profiles (business type, industry, languages, etc.). Credit applications can be distributed to new customers within or outside the credit department via email or through an embedded link on the company website. To ensure legal validity and security, credit applications can be electronically signed through DocuSign.

Third-party credit data integration

Esker connects seamlessly with third-party credit data providers, including both credit bureaus and credit insurers, to consolidate all relevant information within a centralised platform. Whether reviewing a new credit application or monitoring an existing customer, key indicators are accessible within the same interface. This integration eliminates the need to switch between systems, enabling faster and more consistent credit decisions based on a complete and up-to-date view of customer risk.

Secure & automated credit decisions

Customisable workflow rules ensure that the right stakeholders are always involved in the approval process in alignment with internal policies. Routine decisions, such as credit limit approvals or order unblocking for low-risk customers, can be automated using predefined criteria. This reduces manual workload while ensuring consistent and secure application of credit policies across all cases.

Esker Synergy AI

Esker Synergy AI enhances credit management by intelligently supporting tasks where automation delivers the greatest value. It extracts and analyses

financial data from customer statements, predicts blocked orders and suggests credit limit adjustments to enable faster, more accurate decisions. Esker Synergy Assistant, a conversational AI agent, improves the user experience through smart task prioritisation and effortless access to information and view creation.

Customer management

Esker Credit Management features a customer-dedicated page aggregating all customer-related information and documents (customer details, invoices, credit and risk information, financial data, payments, etc.). This customer interface also offers an element of analytics, with KPIs, reports and graphs to provide users with a 360° view on their customer situation.

Dashboards & analytics

Esker's solution is equipped with intelligent dashboards that display alerts, real-time information and visual analytics to help monitor credit process performance, activity and global customer portfolio risk. Customisable reports can be easily created and automatically shared with stakeholders to expand the "cash culture" within the organisation.

Integrated & collaborative

As Esker Credit Management is part of Esker's Accounts Receivable solution suite, it benefits from seamless integration with other solutions, enabling end-to-end process efficiency. Credit teams can easily collaborate with other departments to block orders, trigger collections actions or gather insights into customer payment behaviour. Collaboration with sales teams is also strengthened thanks to internal conversations, credit check requests and a dedicated mobile app, positioning credit as a proactive and trusted business partner.

Want to automate your entire AR process?

Managing credit risk is just one aspect of the broader invoice-to-cash process. Esker provides a comprehensive and scalable Accounts Receivable solution suite designed to optimise the entire invoice-to-cash cycle. By automating key functions such as credit management, customer invoicing, payment, cash application, deductions management and collections management, Esker drives efficiency across every stage. This end-to-end approach helps the Office of the CFO to accelerate cash collection, reduce DSO, improve cash forecasting and optimise working capital.



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