

*“Sailfin credit management solution provided an intelligent global workflow for credit decision making and helped to achieve significant efficiency improvement on credit reviews. The efficiencies gained include integrated reporting, automated credit risk management and credit monitoring. We have come a long way with Sailfin. They have helped us replace the manual process with an automated system that will definitely help us to move forward with the growing business.”*

Credit Specialist



Digital transformation of credit management for improved efficiency

Challenge

- High turn-around time (TAT) on processing credit applications due to a manual paper-based approach
- Credit scoring was excel-based involving provider data and systems data aggregated manually
- There were no standard workflows for credit decisioning and escalation.
- Manual collaboration with sales and internal teams with phone calls, emails and updating notes

Solution

- Sailfin solution ensured that all the information is consolidated in one place, so that credit risk is reduced, and the credit risk assessment process is standardized
- Smart, customizable workflows for delegation of credit approval and smooth credit monitoring operations
- Integrated internal and external alerts to provide transparency and real-time status of credit application and account risk status

Benefits

90%  
improvement  
in credit dept.  
productivity.

60%  
reduction in  
errors due to  
automated  
processing.

Savings and ROI

4-5-day  
reduction in new customer  
on-boarding time.

\$160K  
Recurring Savings

>3:1  
ROI