

Receivables Intelligence - Cash Management

Automate and reconcile payments through multiple channels to reduce unapplied cash and manual processing, and to increase hit rates

Cash Management uses machine learning to capture, match, process, and apply customer payments to help reduce payment processing costs, improve quality of cash numbers, reduce DSO, and enable no-touch processing.

Cash Management is one of three applications of Receivables Intelligence — Dun & Bradstreet's advanced AI-driven platform that allows you to dramatically improve your credit-to-cash processes by combining invoicing, collections, payments, and cash management into a powerful automation engine integrated within your ERP.



Cash Management enables automated payment capture and processing to reduce manual work while improving cash application efficiency.

INTELLIGENT MATCHING

Payments are applied via a probability matching engine, and unmatched payments are provided a weighted match probability to assist users in rapidly and accurately applying payments, which in turn enables machine learning. Advanced features include tolerance-based rules, multi-pass matching, and multiple methods of automatically applying partial payments (such as even spread, oldest first, and or largest first). Cash Management also leverages workflow automation to help ensure timely review and application of unapplied payments, as well as guide the exception management processes to quickly resolve mismatched balances.

BANK RECONCILIATION

Cash Management provides multiple avenues of reconciliation to ERP and bank systems. Account balance, statement, and invoice reconciliations are available for reconciling with back-end systems. The platform supports full and partial matches of payments to invoices in one-to-one, one-to-many, and many-to-many scenarios with rules-based matching algorithms. It can also import and export records in a variety of bank formats as well as bank/LBX import reports to provide reconciliation with various partner financial institutions.

LOCKBOX INTEGRATION

Cash Management integrates with multiple banks to perform secure payment processing actions to help enable straight-through processing, thereby eliminating errors and duplication of work. If your company uses a lockbox, Cash Management automates linking to your lockbox and pulls payments for application, including the associated check and remittance images. Cash Management supports

multiple standard banking formats, including ACH, EDI, SWIFT, EFT, XML, and other custom formats. All communication and storage of sensitive information is completely secure and PCI-DSS compliant.

ADVANCED PAYMENT MANAGEMENT

Cash Management supports a range of payment methods, including credit cards, lockbox files, check scanning/ optical character recognition (OCR), electronic file transfers, EDI, and online payments made through the Receivables Intelligence Payment Portal. Users can also set up payment plans and schedule recurring payments to help streamline both the collections and cash application processes. The platform integrates with banks to automate incoming ACH/EFT transactions. Cash Management includes the ability to create manual payments to offset accounts with refunds, payments, deductions, etc. Payments are reconciled against the account, and balances are updated appropriately. Live payments can be issued from the platform or through integration with back-end payment systems. Users can also split a single check across multiple accounts, apply a check to a parent account, or apply a group of invoices across a group of accounts to achieve seamless payment processing. Finally, users can apply

discounts, overrides, and write-off balances based on permissions including credit/debit note functions.

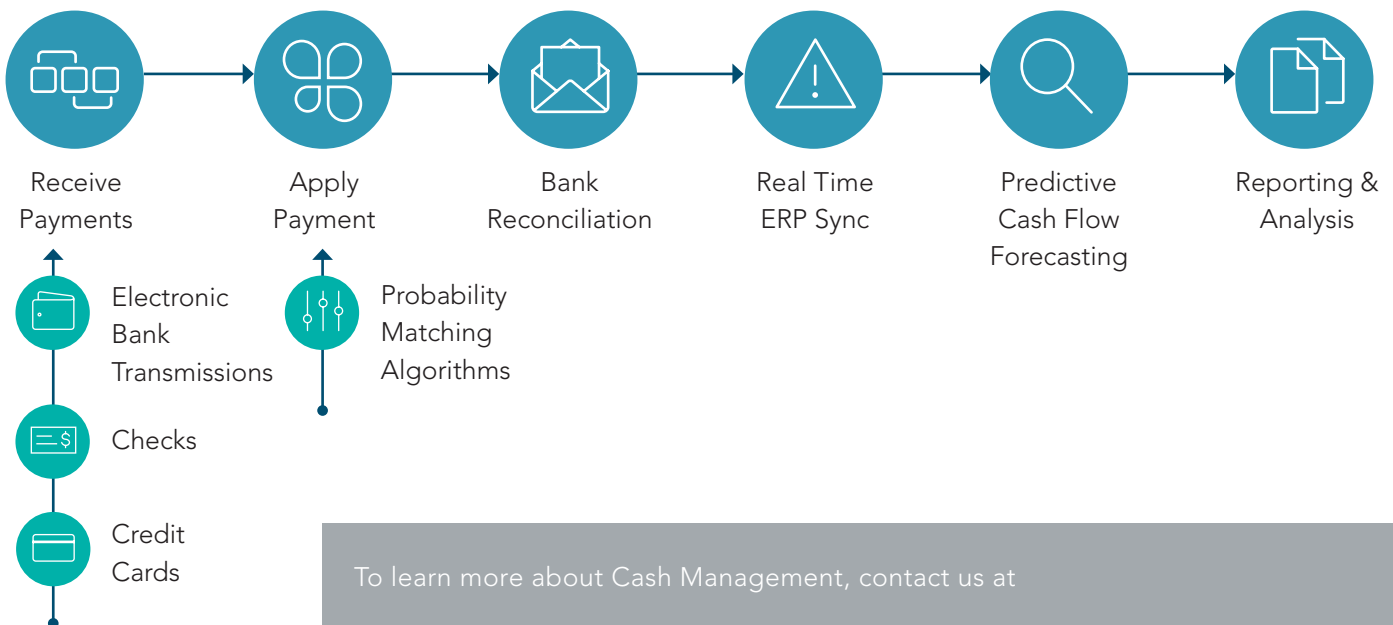
REAL-TIME ERP SYNC

Cash Management supports all major ERPs and generates the appropriate transactional or batched messages for payments to be sent and accounted for in the ERP system by a vendor or legacy system. The system also reconciles all transactions sent to the ERP to ensure there are no discrepancies between the ERP and Cash Management.

COLLABORATION WITH A/R TEAMS

All collaboration for payment matching, remittance resolution, payment application, and reporting needed between A/R and cash teams occurs within Cash Management, to help eliminate redundant communications, emails, and spreadsheets. Security can be configured to allow both cash and collections teams access to the same payment, balance, and customer interaction information. Integrated payment email boxes consolidate all payment communications in a single space, and collections teams can take payments and apply cash from within Receivables Intelligence Collections Management, triggering approval processes from the cash application team.

CASH MANAGEMENT



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