Informatica

Informatica, a leader in enterprise cloud data management, helps other businesses accelerate data-driven digital transformation. The company, which serves more than 9,000 customers in more than 80 countries around the world, is mainly focused on big data analytics, data warehousing, and data cleansing. Informatica enables companies to fuel innovation, become more agile, and realize new growth opportunities, resulting in intelligent market disruptions.

Informatica Streamlines Credit-to-Collections with Dun & Bradstreet Finance Solutions

Global software provider relies on D&B Finance Analytics

CHALLENGE

Informatica needed to scale its credit and collections operations to meet global demand.

SOLUTION

Automated solutions improve end-to-end credit risk management and help prioritize collections.

Informatica is a longtime Dun & Bradstreet customer (and partner) that has been able to scale its credit and collections operations by relying on D&B Finance Analytics, Dun & Bradstreet's complete credit-to-cash platform. The team of seven credit and collection professionals, led by Credit and Collections Director Maha Khoury, to more easily manage an increasing volume of credit customers while retaining the same headcount. The team manages invoice to cash, credit and collection for its operations around the globe.

> " It's helped us really streamline our process …
> **That's how we were able to manage with the same amount of staffing for the last five years.**
> I didn't have to increase my team because of the automation that [Credit Intelligence] provides."
>
> — *Maha Khoury, Credit and Collections Director, Informatica*

PRODUCTS USED:

D&B Finance Analytics
CREDIT INTELLIGENCE

D&B Finance Analytics
RECEIVABLES INTELLIGENCE

CREDIT INTELLIGENCE IMPROVES CREDIT RISK MANAGEMENT

Thje end-to-end risk credit risk management that Credit Intelligence provides allows Khoury's team to make instant decisions on new applicants, standardize their review processes, conduct advanced portfolio and account analysis, and more effectively manage and monitor their accounts. Receivables Intelligence, which is integrated into Credit Intelligence, has greatly improved their collections process.

In addition, they use the D&B Credit Check for Salesforce app, which allows Informatica's sales teams to run instant credit checks in Salesforce using custom scorecards that meet its decisioning requirements. Without having to rely on the credit team for routine decisions, Informatica has been able to shorten its sales cycle.

> **This app really saved us a lot of time.** We built [decisioning] rules in the background that assign credit limits based on our threshold of risk. And so, when sales clicks on the app in SFDC, it goes into [Credit Intelligence], it reads all the rules, then it comes back into SFDC with the credit limit approval and with the reasons why we approved it.
>
> — *Maha Khoury, Credit and Collections Director, Informatica*

This level of automation has allowed Khoury and her team to focus their resources on "managing the exceptions," which happens when the credit request was declined and requires further review. Using the D&B Credit Check for Salesforce app, Informatica has been able to automate between 90% - 95% of decisions on customers in the US and between 80% and 85% of new credit decisions for most other countries. (Khoury makes clear that such a high level of automation using custom scorecards is achievable at Informatica because of the nature of the high-tech industry. Many of its customers are in the Fortune 1000 and so are not considered "risky" and requiring a manual review.)

Khoury trusts Dun & Bradstreet's business decisioning data and analytical insights to power Informatica's scorecards. Its proprietary risk scores – the D&B PAYDEX, D&B Failure Score, D&B Delinquency Score, and the D&B Rating – are calculated alongside other data points such as net worth, number of employees, and years in business.
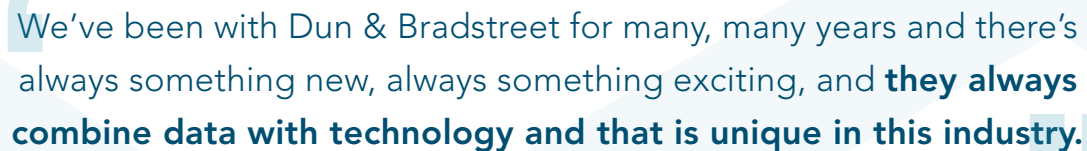
"[Credit Intelligence] provides the scoring so we can just take their scores and use them in our own scorecards. We have them broken down by percentages depending on the importance. Based on those we determine how much we want to assign the credit limit," Khoury said.

RECEIVABLES INTELLIGENCE IMPROVES WORKFLOW EFFICIENCY

Informatica also depends on Receivables Intelligence to help prioritize collections, and it's improved their Collections Effectiveness Index. As a workflow management tool, it's standardized processes and helped to increase the team's productivity. In-house collectors all have assigned tasks and use the pre-built email templates to send the correct dunning letter, for example, when an account is 30 days past due or when it's disputed. Each customer communication task is linked to a particular email template, which makes the team able to work much more quickly and efficiently. In addition, the productivity metrics allows for Khoury to see if her team is meeting milestones in the collections process.

"It made the work very systematic, streamlined the work and that, by itself, saves the company time and money. It's very helpful. I cannot see that I could ever go back to the way we did business before. It would be impossible without all the automation, without [D&B Finance Analytics] and without the automated credit decisioning on all these rules, there is no way I can go back five, six years ago. It would be impossible for us to complete the job," Khoury said.

In summary, Khoury is happy with D&B Finance Analytics for the way it has helped Informatica streamline its credit-to-collections process, and with Dun & Bradstreet for continuing to offer innovative solutions.

> " We've been with Dun & Bradstreet for many, many years and there's always something new, always something exciting, and **they always combine data with technology and that is unique in this industry.**"
>
> — *Maha Khoury, Credit and Collections Director, Informatica*

ABOUT DUN & BRADSTREET

Dun & Bradstreet, a leading global provider of B2B data, insights and AI-driven platforms, helps organizations around the world grow and thrive. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to grow revenue, increase margins, manage risk, and help stay compliant – even in changing times. Since 1841, companies of every size have relied on Dun & Bradstreet. Dun & Bradstreet is publicly traded on the New York Stock Exchange (NYSE: DNB). Twitter: @DunBradstreet

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