



GLOBAL LIMITS MANAGER

Global Limits Manager uses a company's own customer trading experiences, with the optional inclusion of D&B risk information, to automate global credit limit management.



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Global Limits Manager automates the management of global customer credit risk, using live customer payment experiences, optionally supplemented with D&B credit risk data and insurer credit limit recommendations to set insurance compliant credit limits.

Designed specifically for those companies wanting to take more account of their own customer trading experiences when making credit risk decisions, Global Limits Manager focuses on monitoring payment performance and alerting when customer circumstances change.

Global Limits Manager is compatible with SAP Enable for ease of implementation and links seamlessly to Global Finance Manager for the operation of a trade finance program.

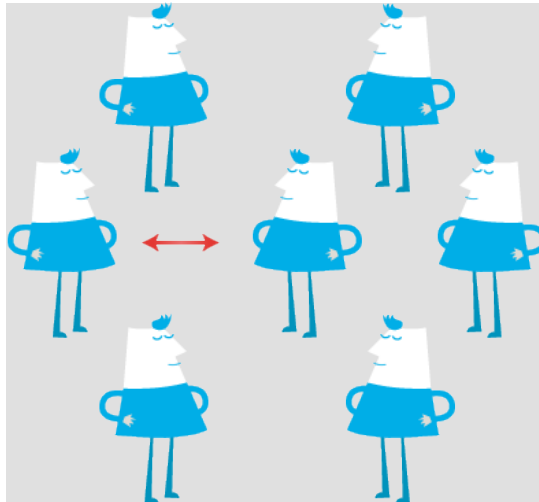


DAILY RECEIVABLES PROCESSING

Global Limits Manager automates the daily collation and centralised processing of accounts receivable data from multiple locations and different company entities or accounting systems.

The provision of detailed accounts receivable data can be a major issue for companies to fulfill, with many struggling to find IT budgets or the appropriate finance and software development resources required to complete what could be a challenging IT project.

Global Limits Manager links seamlessly with SAP Enable, which helps companies automate the extraction and interpretation of accounts receivable data from a SAP ERP system. With minimal IT dependency and no SAP development requirement, SAP Enable usually reduces implementation times from months to a matter of days.

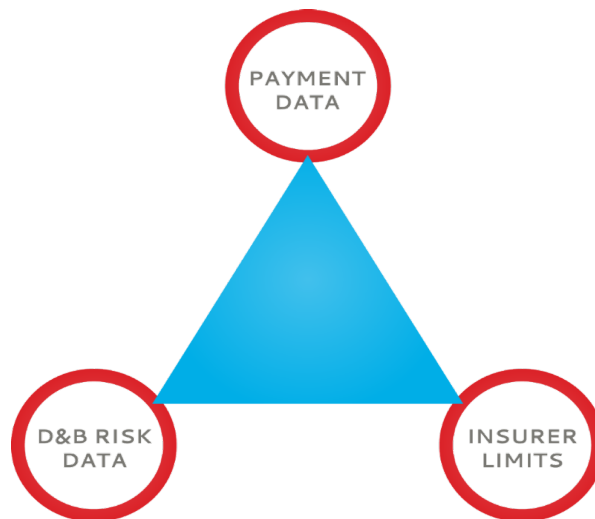


OBLIGOR IDENTIFICATION & VALIDATION

Obligor validation is an essential part of modern credit management practice, not only to ensure the correct obligor legal entity record has been positive identified, but also as a means of linking obligor records to third party databases for external credit risk intelligence.

Global Limits Manager validates obligor records by linking them to DUNS numbers, profiling them with D&B data and situating them within global corporate family trees.

Proprietary address cleansing technology helps improve auto-match rates, whilst screen based facilities help sellers manually match those obligor records that could not be auto-matched.

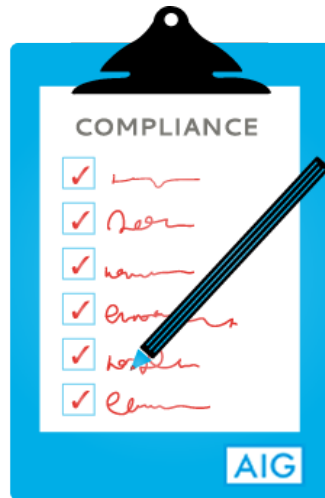


FLEXIBLE CREDIT LIMIT MANAGEMENT

Many companies want to use their own customer trading experiences to influence the setting of customer credit limits and to monitor for changes in customer payment behaviour.

Global Limits Manager helps companies dynamically set and maintain customer credit limits using live customer payment experiences, optionally supplemented with Dun & Bradstreet credit risk data or insurer credit limit recommendations.

A weekly updated trading experience score helps identify changes in customer payment patterns. In parallel, a background credit policy determines when Dun & Bradstreet data should be used and how the trading experience score should affect credit limit values.



CREDIT INSURANCE CERTAINTY

Compliance with the operational requirements of a credit insurance policy is not straightforward and the discretionary nature of some customer credit limits understandably raises questions about the reliability of credit insurance cover.

Global Limits Manager is endorsed as an approved discretionary credit limit source by many trade credit insurers, complying operationally with policy requirements and delivering global customer credit limits that can be relied upon in the event of a claim.

Linked directly with AIG's internal underwriting systems and interfacing seamlessly with an AIG credit insurance policy, Global Limits Manager provides companies with credit limit certainty and the confidence to trade globally with customers on credit terms.



TREASURY & BAD DEBT RESERVING

The consistent analysis of customer trading experiences provides powerful insights into changing delinquency risk patterns and is invaluable for cash collection and credit control departments.

Global Limits Manager equally supports the information needs of other departments such as Treasury and Financial Planning, helping companies more accurately predict future cash flow by applying actual customer payment experiences to expected future invoice closures.

Similarly, standard aged debt analyses have been modified in Global Limits Manager to include customer risk weightings, producing real-time bad debt reserve calculations that more accurately reflect future invoice collectability.



Global Limits Manager is part of an integrated suite of Aronova trade finance products, providing end-to-end solutions that redefine how modern-day trade finance programs are implemented, structured and operated.

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