D&B Finance Analytics

RECEIVABLES INTELLIGENCE

Manage Complexity and Improve Efficiency with Automated A/R Tailored to Wholesalers and Distributors
AI-Driven A/R Management for Wholesalers and Distributors

Receivables Intelligence from D&B Finance Analytics is an advanced AI-driven platform that helps wholesalers and distributors dramatically improve credit-to-cash processes by integrating e-invoicing, collections, online payments, and cash matching into your ERP.

Receivables Intelligence has powerful automation, that when combined with Dun & Bradstreet’s industry-leading data and analytics, helps to reduce the complexity and diversity that comes with managing the receivables of such a large and varied customer base. A/R teams can easily increase efficiencies with automated financial processes such as disputes and deductions management, cash matching, and A/P portal integration. Receivables Intelligence also helps you improve digital interactions with your customers and deliver insights when and where you need them in your credit-to-cash process.

Unlike other platforms that require customization and long implementation schedules, Receivables Intelligence is flexible and easy to implement. Many companies can get up and running quickly in as little as 5 weeks with dedicated implementation support.

As a trusted industry leader for almost two centuries, Dun & Bradstreet is a market leader in commercial credit decisioning, with many of the top businesses in the world using our risk management solutions. This credit-to-cash platform unlocks the power of our data and insights throughout your finance ecosystem.
Disputes and Deductions Management

Disputes and deductions can be a major cause for lost revenue, lost productivity, delayed cash flow, and dissatisfied customers. With Receivables Intelligence, automation streamlines your workflows - from issue identification to resolution - using machine learning tools. Automating the disputes and deductions process increases operational efficiency and results in reduced days deduction/dispute outstanding (DDO) and improved recovery rates. These accelerated processes lead to more timely resolutions, which can improve customer satisfaction.

**DISPUTES & DEDUCTIONS: KEY PROCESS AUTOMATION**

**Discovery**
Receivables Intelligence is an AI-powered platform that automatically identifies the cause of disputes and deductions using rule-based logic and comprehensive datasets. Data is collated from disparate sources such as EDI, emails, payments, remittances, and A/P portals to categorize the cause of deduction to allow for further processing. Embedded workflows also preempt certain deductions through early discovery steps.

**Validation**
Once identified, disputes and deductions are automatically validated. API calls to carriers are made to verify POD’s; check contract terms and PO limits; and check other claims for damages, tax deductions, discounts, and freights; then validated against internal or external data sources.

**Approvals & Escalations**
Disputes and deductions, including escalation notifications, are automatically routed to those roles with necessary approval limits based on your company’s hierarchy. An approver portal allows for instant decisioning. Machine learning is used to auto-approve the most frequent scenarios, saving time on common valid disputes and deductions.

**Adjudication**
Adjudication workflows auto-create the appropriate debit or credit memos and adjustments to customer balances. These adjustments are auto-posted to your accounting system, and adjustments can be made to any invoice headers or line-items.

**Communication**
Customers and internal partners, such as sales representatives, are automatically notified upon resolution. This includes copies of debit memo to customers when the dispute is denied for the deduction.
Disputes and Deductions Management Features

**Intelligence & Predictive Actions**
The intelligence engine collects KPI’s for deductions with root causes and user behaviors using machine intelligence. By blending your A/R data with Dun & Bradstreet’s industry-leading data and analytics, Receivables Intelligence can better predict actions to automate and assist users with decisioning.

**Trending and Forecasts**
Dashboards and reports help detect trends for deductions and disputes based on customer, product, business unit, location, and other attributes.

**Contracts, Pricing & Promotions, PO Management**
Disputes and the resulting adjudications are often caused by discrepancies in contracts, pricing and discount discrepancies, and mismatched PO’s with customer systems. Receivables Intelligence checks for these parameters to determine the validity of deductions automatically - saving time and recouping lost revenue.

**Carrier Integration**
APOD’s and other delivery issues are another major cause for deductions. Receivables Intelligence integrates with many carrier portals to gather POD information to automate the deduction adjudications process.

**Root Cause Analysis**
Receivables Intelligence categorizes deductions with reason codes to codify root causes, so that issues can be rectified at the source and adjusted to prevent future deductions.

**External and Internal Portals**
Customers and internal stakeholders leverage two-way messaging and document sharing to help speed up resolutions in an expeditious and seamless manner.
Intelligent Matching

Receivables Intelligence leverages a probability matching engine to apply your customers’ payments, 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). Automated workflows help to ensure timely review and application of unapplied payments, as well as guide the exception management processes to quickly resolve mismatched balances.

“Overall, Receivables Intelligence has enabled us to radically improve our DSO while dramatically reducing both our severely aged receivables and bad debts.”

Ken Young, CCE, Director of Credit
Sonepar Canada (B2B electrical products distributor)
Secure Electronic Invoicing and Payments

Receivables Intelligence also helps wholesalers and distributors on their path to paperless. The sheer volume and complexity of your invoicing processes for such a diverse customer base can be costly, and it’s no longer enough to convert from paper to pdf. Nor is it sustainable to receive bank payments with disconnected remittances. Wholesalers and distributors need a secure, digital end-to-end connection accessible for both small and large customers that provides straight-through processing between customer and supplier systems.

Receivables Intelligence provides your customers with more visibility, options, and control with a unified, AI-driven end-to-end e-invoicing and payments platform.
A/P portals are an increasing part of how large enterprises choose to receive invoices. A/R departments can no longer just email a PDF to these customers, and staff can waste too much time posting invoices to these various portals, some of which are specialized by industry. Even though there are EDI standards that most portals support, each vendor portal and implementation is unique and needs a configurable solution.

Receivables Intelligence provides a configuration-driven, rules-based solution to post invoices and shipping notices as well as retrieve PO information from these portals. This helps to provide a complete and accurate invoice in a timely manner and reduce deductions in the process. Transmission and formats can be customized for each customer using its mapping engine and customizable APIs.

When customers make a payment, they update their A/P portals, which generates a remittance. Receivables Intelligence inputs this remittance advice and other electronic messages, such as deductions, into the advanced matching engine for auto cash application and deduction identification and processing.

Payment Portal is a powerful customer self-service portal that provides your customers with their up-to-date A/R data to pay online, track orders, and manage their profile. Customers can pay through banking channels or credit cards, and you can define when and how various payment channels are offered. Payments are automatically applied to invoices with a real-time sync to your ERP. Credit card payments receive the lowest Level 3 charge processing rates.

As a high-volume biller, your customers demand to be invoiced in specific ways. Receivables Intelligence provides ways to generate consolidated invoices and statements to customers. Consolidation can be based on PO, parent accounts, location, and a variety of rules. Output formats can be generated based on customer-specific needs. Payments can be applied on these consolidated invoices and source systems can be updated appropriately.

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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