Automate credit management

& accelerate your business

dun & bradstreet

Automate to accelerate: unlocking scalable financial growth

> **Credit managers face greater consequences for their decision-making.**

In an increasingly complex world, success comes down to focusing on what matters most.

That's nowhere truer than in finance. Credit managers face growing complexity and greater consequences for their decision-making. They increasingly need to play 4D chess to manage risks while maximising growth – and do it fast enough to not impact business momentum or customer experience.

That's why automation in credit management is such a hot topic.

Automating credit checks and onboarding essentially manages the black-and-white cases, freeing credit managers to focus on the grey areas. These are the cases where the line between profitable growth and hidden risk can make or break a business. Automation also unlocks transparency into changing risk dynamics across existing customers and enables greater agility to adapt to a rapidly changing world.

In this paper, we explore the key success factors in credit automation. Whether you are part-way through your automation journey, or yet to begin, these are the things that can ensure a smooth transition and steady progress.

Automation as a driver of business growth

In times of economic uncertainty, automation becomes a strategic imperative.

For finance teams, automating credit management processes helps reduce costs, improve decision accuracy, and scale operations efficiently. These three pillars; cost savings, precision, and scalability, are essential for driving sustainable growth.

Yet, many automation projects fall short of expectations. This gap between ambition and outcome, known as the "automation gap", often stems from unclear goals, poor planning, or lack of alignment. According to the FSN Modern Finance Forum, only 50% of automation initiatives deliver the expected results.

This white paper outlines how automation works, its benefits and must-haves for finance professionals looking to close the automation gap.

The benefits of automation

High level benefits

1

Smarter decisions, faster outcomes
Make credit decisions with greater accuracy, consistency, and confidence powered by real-time, relevant data and transparent processes. Accelerate onboarding and deliver a better customer experience.

2

Agility in uncertain times
Respond swiftly to market shifts, crises, or partner risks. Automation enables proactive decision-making that keeps internal stakeholders aligned and external partners satisfied.

3

Scalable efficiency without compromise
Automated workflows reduce manual effort while maintaining compliance, governance, and auditability.

Read how one global security provider **boosted its auto-approval rate by over 70% and saved $400,000** by automating its credit reviews on page 8.

> “Make credit decisions with greater accuracy, consistency and confidence.

Role-specific benefits

For finance heads and directors

1. Automation makes it possible to first establish and then scale up effective processes. This helps companies achieve more with the same resources. It therefore becomes a growth driver that enables companies to process more orders.
2. It reduces overhead costs by streamlining credit operations and reducing reliance on manual labour. This means leaner operating models, improved cost-to-income ratios, and the ability to reinvest savings into growth initiatives.
3. It improves the quality of decisions made. Applying data-driven criteria at scale ensures consistency and objectivity. This enhances governance, reduces exposure to risk and enables directors to demonstrate that credit policies are being executed with discipline and precision across the organisation.
4. Automation gives managers control over their systems and workflows. Work is performed in a controlled environment that prevents errors and mistakes. It introduces a high degree of control into procedures. Managers can demonstrate to their stakeholders that they always meet their obligations in terms of compliance and governance.
5. Since all procedures are transparent, any notion of fraud is quickly and reliably detected, regardless of whether internal or external.

For credit managers

1. Automation supports credit managers with their daily and repetitive duties, which frees up resources for strategic activities.
2. Automation means a massive reduction or even complete elimination of manual work. Credit managers then receive all the information they need in the form they need to process applications.
3. They can put their skills to the best possible use. They no longer get caught up in activities which are not part of their defined duties and provide them with little or no fulfilment, such as the laborious process of locating and compiling information.
4. Credit managers' work becomes more data driven and less prone to human error. Collecting and evaluating data is far more difficult when processing tasks manually. With a decision engine, all data and evaluations are readily available for use.
5. The role of credit managers therefore changes with automation. They are granted the opportunity to have their say when defining decision-making processes. They can analyse their own decisions and provide feedback on how to improve the decision engine. In other words, they have greater insight into the data and are therefore better integrated into process optimisation.

> **Automation makes it possible to first establish and then scale up effective processes.**

How automation works

The various types of automation

When automating financial processes, the complexity of implementation and process optimisation can vary significantly. However, the rule of thumb here is that the greater the process improvement, the more complex and time-consuming its introduction.

1 Data-only integration

Companies cleanse their master data and enhance it with additional information. This is often done offline, so the systems remain unaffected.

2 Externally hosted web portals

These portals offer credit and financial information on companies across the globe in a standardised user environment. The data can be downloaded and made available for import into CRM or ERP systems.

3 Full integration into tech stack

Data is integrated directly into the CRM or ERP systems (for example SAP, Oracle, Microsoft Dynamics or Salesforce). Full-scope interaction with internal processes is therefore possible. Data integration projects of this kind take longer than the others, although they also offer a far higher degree of process improvement.

Which finance tasks should you automate?

Not all tasks are created equal. Here's how to identify the right candidates for automation:

1 Repetitive but critical tasks

Automate data monitoring and alerts to ensure your team stays informed and responsive. For example, onboarding new business partners can be fully automated using external data.

2 Low-value decisions

Automate decisions involving small or medium credit volumes. Reserve human judgment for high-stakes cases.

3 Rule-based processes

Use automation to optimize credit limits, monitor portfolios, and reduce bad debt freeing up your team to focus on strategic analysis.

How to close the automation gap

7 key factors for successful automation of credit management processes

1 Make data your foundation

Automation is only as good as the data behind it. Combine internal data (e.g. master and transaction records) with trusted external sources to fill gaps and improve decision accuracy.

Ensure data is:

- Relevant
- Verified
- Continuously updated

Integrate it directly into your systems to support real-time decisioning.

2 Start small, scale smart

Many automation projects fail because companies try to do too much too soon. A phased approach reduces risk and builds internal confidence.

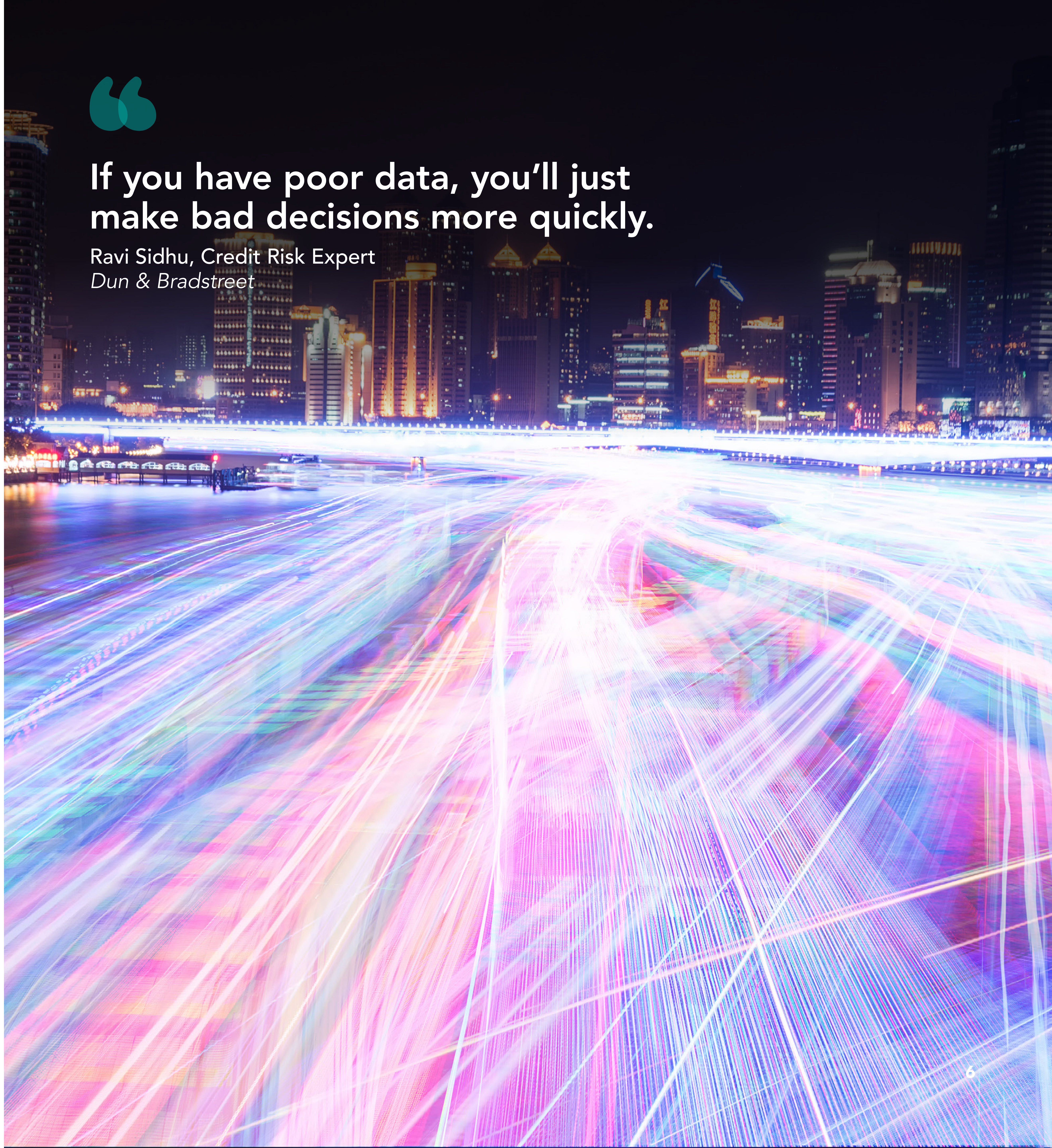
Three proven strategies:

- **Incremental:** Begin with low-risk tasks. Measure impact, then expand.
- **Parallel testing:** Run manual and automated processes side by side. Compare outcomes before scaling.
- **Champion-challenger:** Test new rules on a small subset. Use data to refine before a full rollout.

3 Choose the right processes

Not every process is worth automating. Focus on those that align with business KPIs and offer measurable returns.

Ask yourself: Are we aiming to reduce costs, improve decision accuracy, or minimise risk? Can this process scale and support future growth?



> **If you have poor data, you'll just make bad decisions more quickly.**
>
> Ravi Sidhu, Credit Risk Expert
> *Dun & Bradstreet*

> **63% of managers cite culture as the biggest barrier to automation.**
>
> Harvard Business Review

4 Define your destination

Set a clear goal for automation. Whether you take a phased or full-scope approach, start with a defined outcome.

For example: Digitise paper applications first. Then automate decisioning in stages, ensuring each step adds value and reduces manual effort.

5 Fix before you automate

Automation won't fix broken processes. Review workflows, align with credit policies, and eliminate inefficiencies before implementation.

Use this phase to:

- Identify deviations from policy
- Remove redundant steps
- Document processes clearly

6 Equip your team for success

Technology alone isn't enough. Success depends on having the right expertise and leadership.

- Assign a digital transformation lead, either internal or external.
- Choose systems that integrate with your existing tech stack.
- Stay current with innovations like AI and machine learning.

7 Align technology with culture

Automation changes how people work. Success depends on cultural readiness as much as technical capability.

- Involve stakeholders early
- Communicate openly and often
- Replace top-down control with coaching and collaboration

The right partners can accelerate your journey

With the ever-growing need to focus on what matters, it's important not to try and 'boil the ocean'. If you try to do everything yourself, your progress will be slow at best. That's where partners play an important role.

At Dun & Bradstreet, we support businesses all over the world who are in different stages of their automation journey. For some, we provide the comprehensive credit data and ratings needed to make accurate assessments. For others, we also provide ready-to-deploy risk engines that enable them to configure their risk policy and automate onboarding.

Wherever you are, we can provide the data, expertise, and digital tools to help you smoothly transition towards your automation goals.

Case study

How a security provider accelerated auto-approval rates by over 70% with automation

The challenge

As their credit team struggled to keep up with labour-intensive manual reviews, a global security provider found its resources pulled away from driving valuable, revenue-generating opportunities.

The solution

The security experts partnered with Dun & Bradstreet to create a custom scorecard within D&B Finance Analytics Credit Intelligence. Generated from key elements of our Data Cloud and the client's customer portfolio data, the solution leveraged advanced machine learning to make faster, more consistent credit decisions while reducing risk and supporting scalable growth.

The journey from reactive to proactive

All new business went automatically through the credit scoring process, increasing governance and compliance. Auto approval rates soon jumped from 38% to 65%, allowing the company to reallocate two thirds of its credit team resources to assist with collection efforts, dispute resolution, and improving overall client satisfaction.

Effective portfolio management driving profitable growth

75% increase in efficiency

71% increase in auto-approval rate

6,500 hours back to sales

$400,000 cost savings

D&B Finance Analytics Decision Maker

From application to approval: automated and accurate credit decisioning.

Say goodbye to delays and manual reviews. D&B Finance Analytics Decision Maker empowers your team to automate credit decisions and onboard customers quickly, efficiently, and with confidence.

Are you ready to automate credit checks, accelerate onboarding and drive profitable growth on a global scale?

Contact us today to start your automation journey with a no-obligation consultation.

How Dun & Bradstreet supports you

At Dun & Bradstreet, we combine global data and local expertise to help clients make smarter decisions. Are you looking to automate your credit management processes? Dun & Bradstreet is your professional partner for automation projects. We can help you integrate master data, risk data and compliance data directly into your CRM or ERP system and solve your individual use case.

Benefit from our many years of experience in numerous successful projects. Arrange your free-of-charge meeting with our experts now to discuss your specific case.

How Dun & Bradstreet can support you →

About Dun & Bradstreet

Dun & Bradstreet, a leading global provider of business decisioning data and analytics, enables companies around the world to improve their business performance. Dun & Bradstreet's Data Cloud fuels solutions and delivers insights that empower customers to accelerate revenue, lower cost, mitigate risk, and transform their businesses. Since 1841, companies of every size have relied on Dun & Bradstreet to help them manage risk and reveal opportunity.

For more information on Dun & Bradstreet, please visit www.dnb.com