



**Kunne du tenke deg at noen kunne automatisert bort de kjedelige arbeidsoppgavene dine?**

Per Nestor Warp, CEO

*Danske Bank: Cash Management-konferanse  
Oslo, 6 November 2019*



**Per Nestor Warp:**

CEO/CTO og co-founder

**Experience:**

Product Director Risk & Credit og

Customer Integration Manager - Bisnode

21st Annual Edition

# European Payment Report 2019

intrum

What do you do as protection against bad payment performance?  
**Use debt collection services  
(NO 57%, EU 21%)**

How do you mitigate credit risk?  
**NO: Perform credit check**  
**EU: Demand pre-payment**

What is the biggest impact to your company in terms of late payments?  
**NO: Liquidity**  
**EU: Cost of interests**



# The value in digitally transforming credit risk Management

## **Protect revenue**

5-10 % opportunity

## **Reduce cost of risk mitigation**

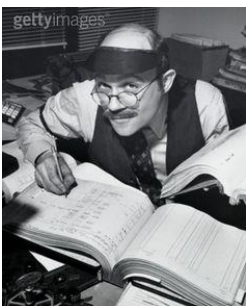
10-25% better predictions

## **Reduce operational costs**

20% of opportunity overall



DATA WAREHOUSE



Technology

Credit Mgmt

1970

1990

2000

2010

2020

Bruker:  [Glemt passord?](#)  
 Passord:

**USER LOGIN**  
 Brukernavn:   
 Passord:   
  
[Glemt passord?](#)



**BISNODE CREDIT AS**

Org.no: 975374039, AS (Hjelpekategori) Aktør

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Postboks	4047, 0104 Oslo	Region	Oslo	Distrikt	Oslo
Telefax	024 40100	Nettside	www.bisnode.no		

**Decision Score**

Decision Score: 5

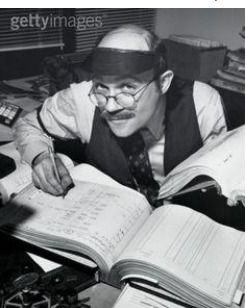
233 759 000

30 156 000

30 054 000

118

Brukernavn:   
 Passord:   
  
[Glemt passord?](#)



Technology

2000

2005

2010

2015

2017

Credit Mgmt

**PAINS EXPERIENCED**

High consultancy costs

Hard-coupled to information vendor

Information spread across different silos

Complex infrastructure

Challenging to do compliance

Creative use of existing software (ERP) to store new data dimensions

No one-stop decision view

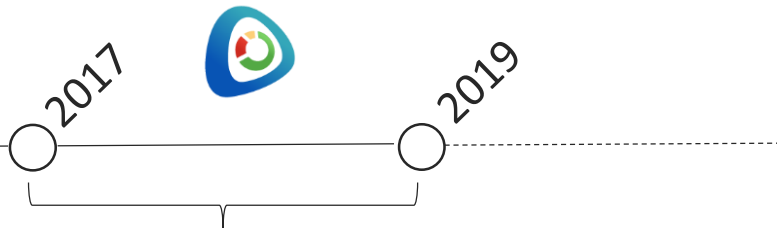
Reactive one-to-one action on customers

Inefficient co-op in credit management

Hard to manage changes in portfolio

Credit Mgmt

Technology



~~High consultancy costs~~

~~Information spread across different silos~~

~~No one-stop decision view~~

~~Reactive one-to-one action on customers~~

~~Inefficient co-op in credit management~~

~~Hard to manage changes in portfolio~~

-> **Monthly leasing model incl support and dataflow**

-> **Data extracted from relevant sources**

-> **Data combined for your benefit**

-> **Proactive actions on multiple customers enabled**

-> **Task manager with context**

-> **All changes automatically structured**

## PROBLEM



- Credit decisions and working capital management based on incomplete picture
- High admin./IT-project costs for integrating and combining needed datasources
- Information spread across different systems. Time-consuming to create sharp and updated reports

## SOLUTION



### Data



Own data (ERP)  
combined with external  
credit rating/scoring

### Innsikt



All relevant data  
updated in one  
intuitive interface

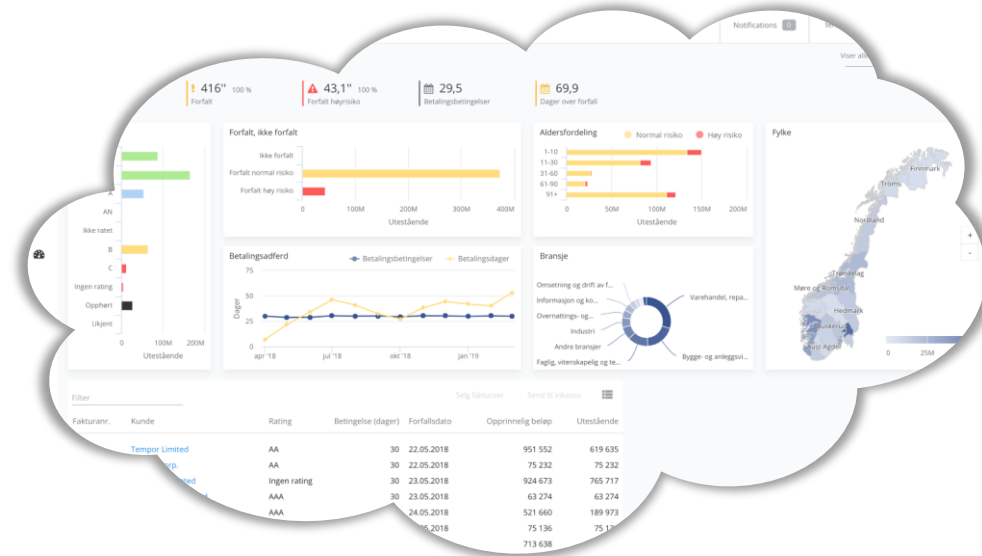
### Action



Fact-based actions  
-> optimized risk and  
Customer relations



# Optimized customer risk and improved liquidity



Reduce amount outstanding

Optimize risk by continuously monitoring changes on your customers

Send payment reminders and invoices to debt collection



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