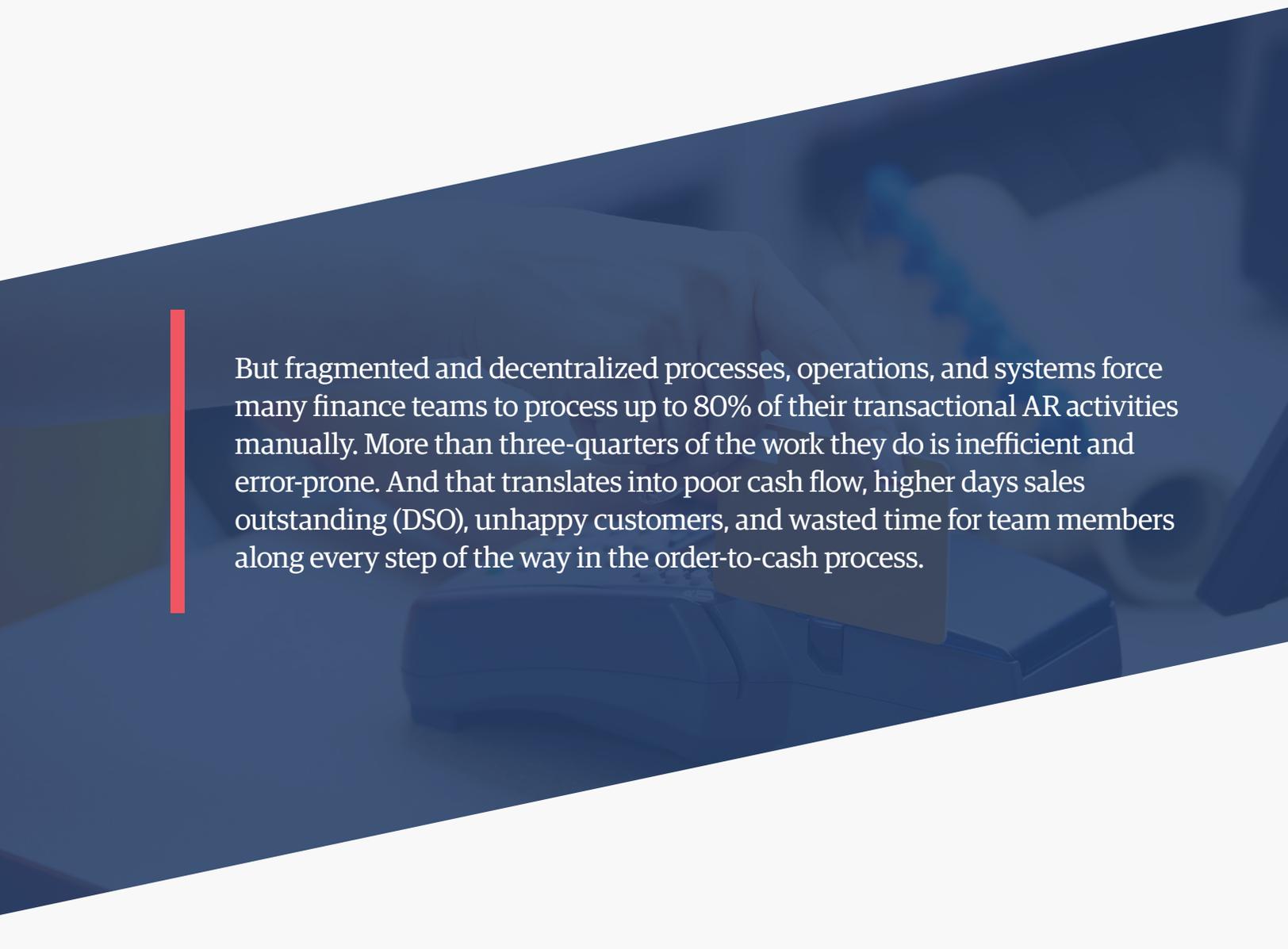


Genpact's Cora platform: a revolution in accounts receivable

Genpact's Innovation Center sparks fresh business ideas

Top-performing accounts receivables (AR) processes and practices pay off in dividends. They lead to faster debt collections, reduced credit risk, better forecasts and decisions, more satisfied customers, and improved use of available cash.

A large, dark blue, semi-transparent graphic overlay covers the bottom half of the page. It features a faint, stylized image of a hand holding a pen over a document, with a red vertical bar on the left side. The background image is slightly blurred and serves as a decorative element for the text below.

But fragmented and decentralized processes, operations, and systems force many finance teams to process up to 80% of their transactional AR activities manually. More than three-quarters of the work they do is inefficient and error-prone. And that translates into poor cash flow, higher days sales outstanding (DSO), unhappy customers, and wasted time for team members along every step of the way in the order-to-cash process.

Cora ARFlow addresses these issues effectively. It's a digital, modular, mobile-enabled platform that automates AR processes. It does so from the moment a customer places an order until a firm receives payment and applies the cash. It's underpinned by Genpact Cora, our AI-based platform, and our Lean DigitalSM approach to process transformation.

This powerful combination of digital technologies, Lean principles, design thinking, domain expertise, and advanced analytics brings together everything finance teams need to reduce the time they spend on transactional activities and become top AR performers.

Here's what Cora ARFlow can do for clients:

- **Increase cash flow** by reducing past-due receivables by up to 50%, bad-debt reserves by up to 25%, DSO by up to 20%, and operational costs by up to 45%
- **Optimize resources** by compressing dispute cycles up to 50%, improving automated process documentation and workflow by up to 50%, and delivering up to 5x greater collector coverage
- **Enhance compliance** through tighter controls, combined with daily task lists that automatically alert managers to changing credit exposure, portfolio performance, business threshold breaches, and customer payment behavior

Key Cora ARFlow modules and features let AR teams automatically:

Manage credit risk

This Cora ARFlow module pulls data from credit bureaus, flags changes, and directs those changes to the appropriate party. This enables initial line of credit assessments, periodic reviews, and continual credit threshold management to process orders. It helps clear disputes faster, and uses custom algorithms to control inventory release schedules.

Streamline collections and dispute management

This workbench module intelligently prioritizes collections work lists and manages all related tasks in compliance with internal AR policies. It also automates customer communications and delivers greater visibility into disputes for faster resolution. To make sure everything stays on track, clean and straightforward user and management dashboards track activity at every level, measuring and displaying performance and compliance against KPIs.

Improve cash application and forecasting

Through digital technologies, AI, and analytics, this module automates the application of cash to invoices, resolves exceptions, enables predictive matching, and enhances the accuracy of revenue forecasts. It uses algorithms to deliver high auto-match rates, and provides smart suggestions for manual applications that make it very simple to process unmatched remittances.

Accept any-format invoices, any-channel payments

By automating the billing, collections, and cash management processes, this Cora ARFlow module standardizes invoice information received in multiple formats, and allows end customers to instantly pay open invoices through their channel of choice.

Bring the power of self-service to their agents and customers

The customer portal is a web-based, self-service module that allows agents and customers to view, process, and discuss the status of any transaction at any time.

Here's how Genpact used Cora ARFlow to help one firm

Oldcastle Precast, a leading U.S. manufacturer of precast concrete, was struggling with long collections cycles, higher-than-acceptable levels of credit risk, and a limited view of its overall AR effectiveness. All this was the result of fragmented systems and processes.

The solution? Genpact's Cora ARFlow platform created a virtual shared services operation to standardize and automate credit and collection processes. The platform uses the client's existing ERP as a data backbone, and utilizes intelligent analytics to increase collections productivity without additional team members.

With Cora ARFlow, Oldcastle Precast:

- Reduced DSO by 8%
- Shortened dispute resolution cycle time by 90%
- Attained 100% account coverage and increase capacity without adding staff
- Standardized and streamlined its credit and collections operations in all regions

Cora ARFlow's digital dashboards not only allow management to create on-demand reports to track activity and performance, but also make the right decisions and take the right actions when they spot issues.

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About Genpact

Genpact (NYSE: G) is a global professional services firm that makes business transformation real, driving digital-led innovation and digitally-enabled intelligent operations for our clients.

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