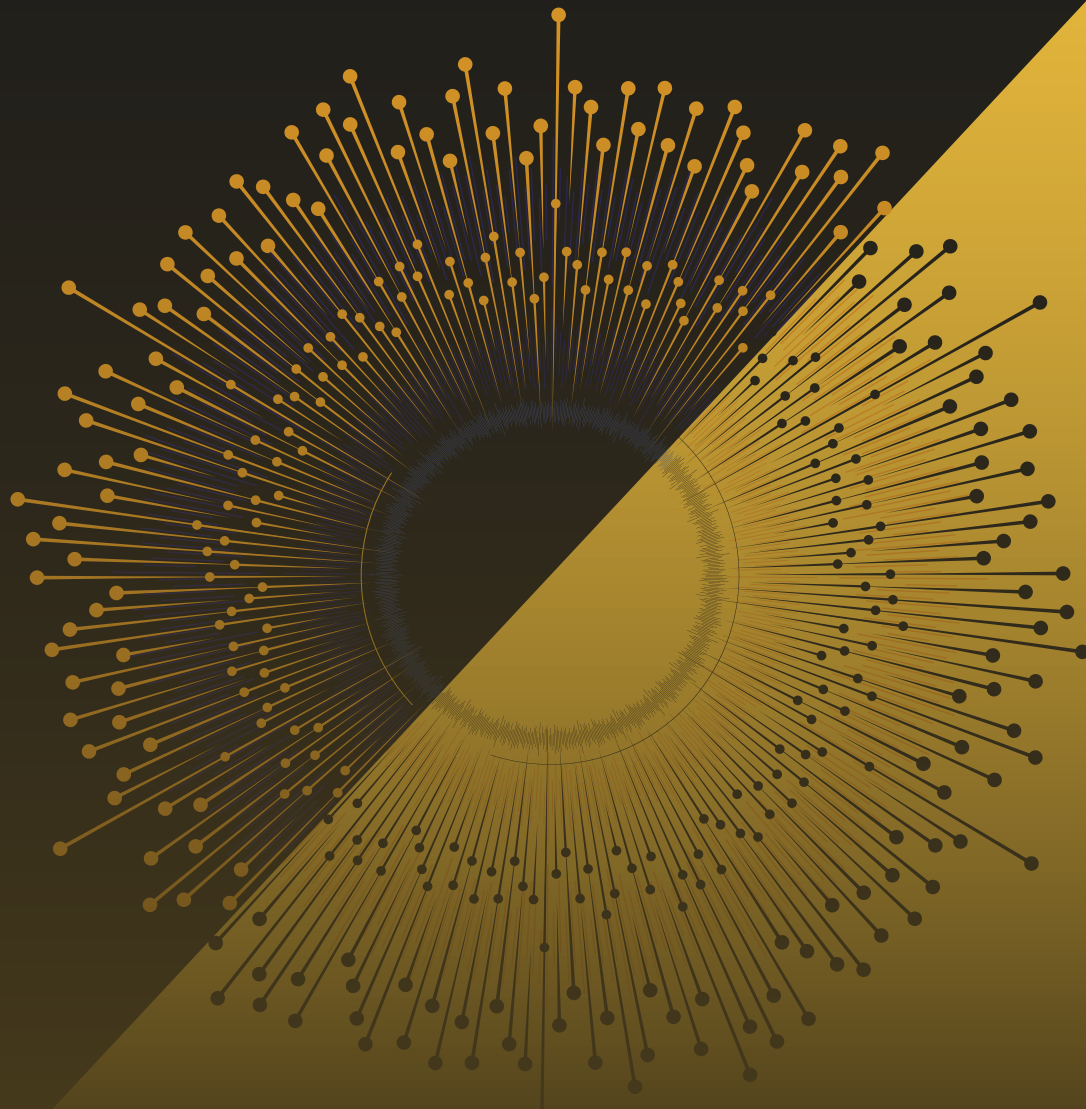


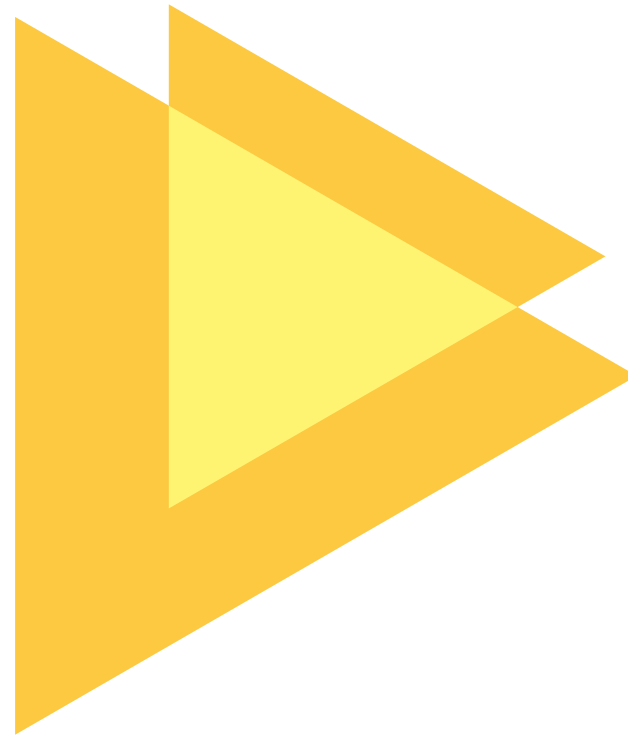
HCL

HCL's debtor risk profiling using SAP Analytics Cloud

Identify bad debts quickly | Improve cash flow
| Enhance financial performance



Need an early warning system for bad debt? Do you want to quickly improve cash flow and financial performance?



Our rapidly-deployed analytics solution, powered by SAP Analytics Cloud (SAC), will help your business identify potential bad debt more quickly by monitoring changes in customer payment behavior and external credit scores.

The current global pandemic has led to a widespread economic downturn, leaving many companies with significant cash flow problems. Now, more than ever, it is vital that companies keep abreast of their customers' situations in order to minimize the risk of outstanding debts turning bad.

HCL's rapidly-deployed Debtor Risk Profiling solution, powered by SAP Analytics Cloud, automatically highlights risk profiles, allowing users to quickly review which of their customers is becoming an increasing credit risk, so you can take appropriate action earlier, and thus, save money, improve cash flows, and reduce bad debt write-offs.

What is in the box?

- Extended data models to enhance trend analysis
- Analytics dashboards in SAC that provide:
 - Detailed aged debt analysis
 - Ability to identify high-risk debtors
 - Trend analysis on credit score/risk profile
 - In-depth customer profiling
- Data Sources: Excel template (CSV) or a load from an external table (SAP BW or another database)

The benefits

- **Improved financial results** including increased cash flow and reduced bad debt write-offs
- **Easy-to-navigate** self-service tool requiring little training
- **Multi-layered** analytics targeting different users
- **Rapid implementation** giving immediate results

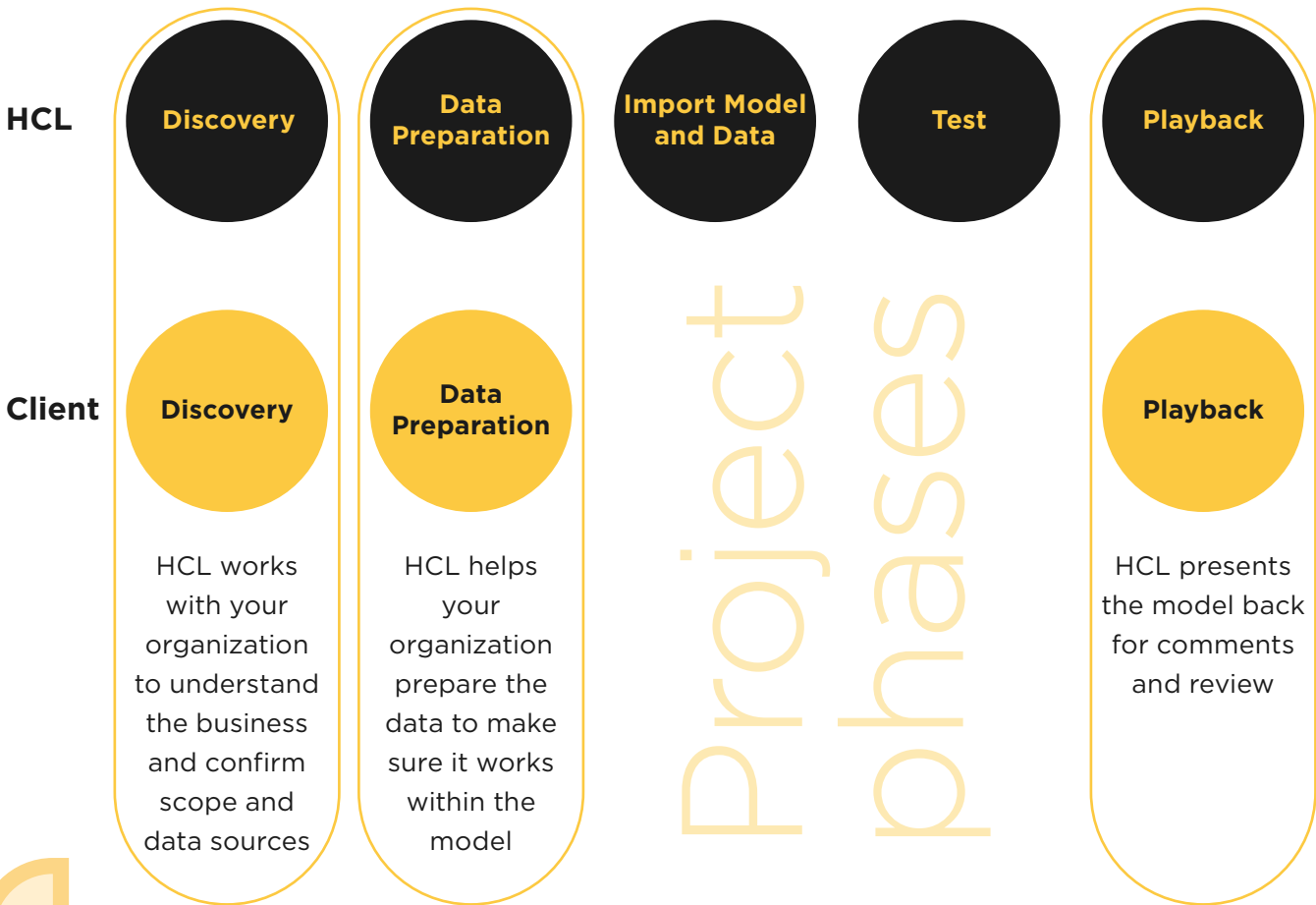
How HCL makes it possible

Analytical thought leadership and data modelling	Ready for presentation using HCL's demonstration environment	Model can be adapted for client-specific environments	Training to enable client enhancement/self-service	HCL can help with a quick SAC setup using our SAC start-up kit
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Rapid implementation timeline

HCL has extensive experience in devising rapid, integrated, and scalable business analytics and planning solutions for our enterprise clients. Using our hybrid Agile delivery model, we can deliver our Debtor Risk Analysis solution, backed by SAP Analytics Cloud, in three weeks on average.

Project phases



From the profiling analysis, we have shown that we can spot when customers are having issues earlier than we could do with our existing tools and processes. **This means we can implement payment plans sooner and recoup outstanding debts more quickly, thus improving cash flow. We will be able to use this as part of the business case for implementation.**

[Manager, postal and courier service company]

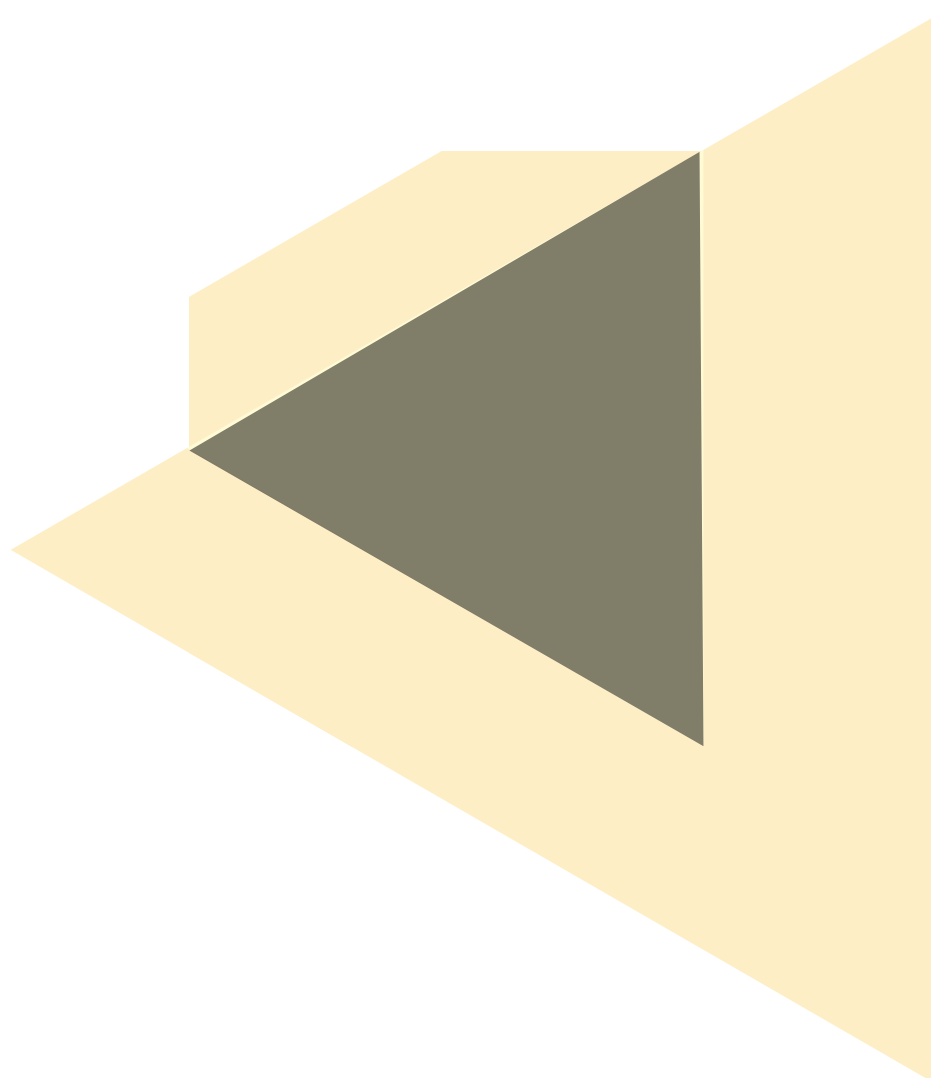


About HCL's SAP Practice

HCL's global SAP practice has been leading benefits-driven business transformation globally for the last 25+ years. Building on our strong legacy of SAP innovation, our 9,000+ SAP consulting strength - combined with HCL's leading in-house Engineering Services, IoT Works and Digital and Analytics practices - mean that HCL is positioned to lead digital transformation across the complete portfolio of new SAP Digital technologies.

If you want to find out more, please contact us at the following email address:

sapconsulting@hcl.com



HCL Technologies (HCL) empowers global enterprises with technology for the next decade today. HCL's Mode 1-2-3 strategy through its deep-domain industry expertise, customer-centricity and entrepreneurial culture of ideapreneurship™ enables businesses transform into next-gen enterprises.

HCL offers its services and products through three business units - IT and Business Services (ITBS), Engineering and R&D Services (ERS) and Products & Platforms (P&P). ITBS enables global enterprises to transform their businesses through offerings in areas of Applications, Infrastructure, Digital Process Operations and next generational digital transformation solutions. ERS offers engineering services and solutions in all aspects of product development and platform engineering while under P&P, HCL provides modernized software products to global clients for their technology and industry specific requirements. Through its cutting-edge co-innovation labs, global delivery capabilities and broad global network, HCL delivers holistic services in various industry verticals, categorized under Financial Services, Manufacturing, Technology & Services, Telecom & Media, Retail & CPG, Life Sciences & Healthcare and Public Services.

As a leading global technology company, HCL takes pride in its diversity, social responsibility, sustainability and education initiatives. As of 12 months ended June 30, 2020, HCL has a consolidated revenue of US \$ 9.93 billion and its 150,287 ideapreneurs operate out of 49 countries. For more information, visit <https://www.hcltech.com>



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