



# MODERNIZING CREDIT-TO-CASH

with Artificial Intelligence

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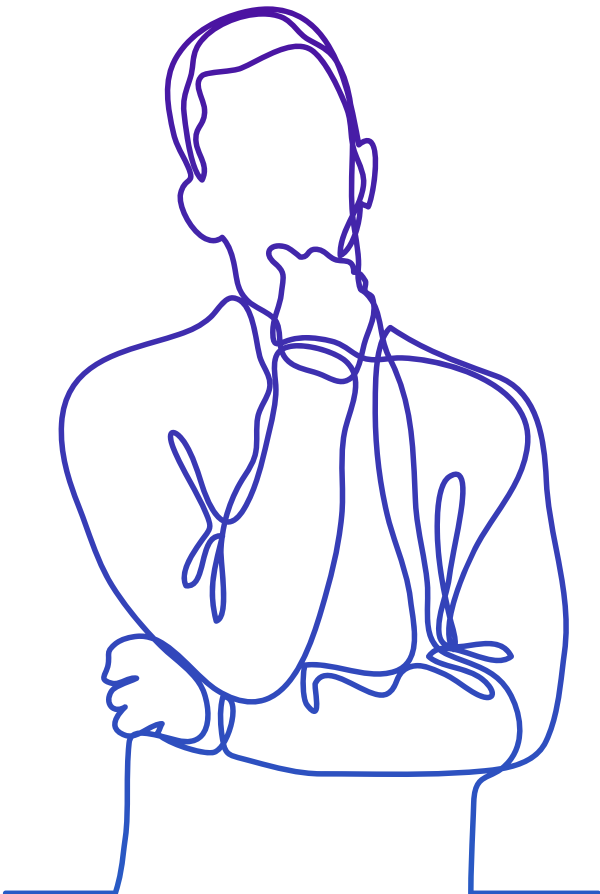


# ARE YOU READY TO MODERNIZE AND AUTOMATE YOUR RECEIVABLES PROCESSES? TALK WITH FIS TODAY.

## We've got you covered.

From the breadth of functionality and the embedded machine learning and artificial intelligence (AI), the GETPAID solution from FIS® can help you effectively and efficiently manage your credit-to-cash processes.

Let us show you how...



## WHY LEVERAGE GETPAID EMBEDDED WITH AI?

FIS' GETPAID solution provides a fully integrated, web-based credit and collections management solution that enables companies to achieve significant financial and operational benefits. The platform drives automation, workflow and collaboration across the credit-to-cash cycle, with detailed analysis and reporting capabilities for decision support. The solution also embeds AI to help drive improvements.

### 1. AI in Credit Risk Assessment

Risk assessment needs to be monitored frequently and consistently to be effective. GETPAID's AI engine monitors internal and external data sources to determine appropriate levels of risk and automatically set credit lines.

### 2. AI in Cash Application

GETPAID's AI engine learns customer remittance advice layouts through intelligent recognition. The machine learning engine also monitors user exception processing to learn how a payment was successfully applied. It then leverages that method to automatically apply the next payment from that customer.

### 3. AI in Deduction and Dispute Management

GETPAID can automatically identify deductions and disputes and appropriately route them for resolution. This speeds up the cycle time for resolution and sets a foundation for root cause analysis and future prevention.

### 4. AI in Collections Management

GETPAID's AI engine accurately predicts delinquency risk, 60 days in the future. This risk assessment is used to automatically assign appropriate collection strategies and prioritization of accounts. Leveraging this risk assessment, the AI engine helps your team to proactively address accounts before they become delinquent.

## PREDICTING THE LIKELIHOOD OF DELINQUENCY LEVERAGING KEY ALGORITHMS TO GUIDE THE AI ENGINE

The Algorithms are used with the models below that help predict the likelihood of delinquency.

### Adverse Reason Codes (ARC)

Up to three ARCs are provided for all customers that score in the higher risk categories. The ARCs provide commentary as to why the AI engine scored the customer the way it did.

### Risk Score

The scoring models create a series of outputs which include a core output labeled the "Score," which uses a scale of 0 to 100, where 0.01 is the customer with the greatest risk and 100 is the customer with the least amount of risk.

### Cash at Risk (CAR)

The model will then take these risk scores at the account level and use them to perform further value at risk analysis of the account. By taking into consideration the customer's outstanding balance and the probability of BAD, FIS can calculate the expected CAR. CAR helps determine the value of an account's outstanding balance that is actually at risk.

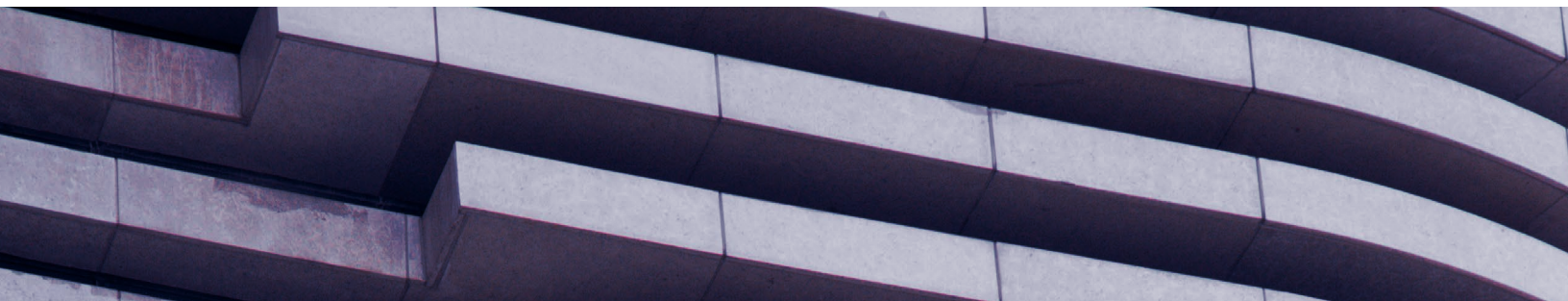
### Risk Grade

Based upon the customer's score, the model also assigns a risk class to the account which is used as the basis for applying credit and collection strategies.

### Probability of BAD\* (PBAD)

The model predicts and provides the specific probability (%) that an existing GOOD paying customer is going to become a delinquent or BAD paying customer at some point during the six to 24 months following the score date.

\* BAD = Beyond Acceptable Delinquency





## WE HEAR YOU.

### I already have workflow and automation in place. Why do I need AI?

AI is the engine that makes workflow and automation even more successful. There are simply too many data elements that should be considered when predicting future risk of delinquency for a person to do it manually. AI can ingest all these data elements and make accurate predictions in seconds. Automating the wrong tasks or continually routing items through unnecessary workflow steps still wastes time and resources. AI automatically adjusts to make sure the most efficient and effective method is being utilized.

### Is it easy to implement AI into my existing processes?

Yes, GETPAID's AI engine is a native part of the solution. During implementation, FIS professional services team will work with you to configure the AI engine and calibrate the results to ensure accuracy. Over time, the engine will continue to learn and improve. AI will help to simplify some of your existing processes to allow your team more time to focus on value-added activities.

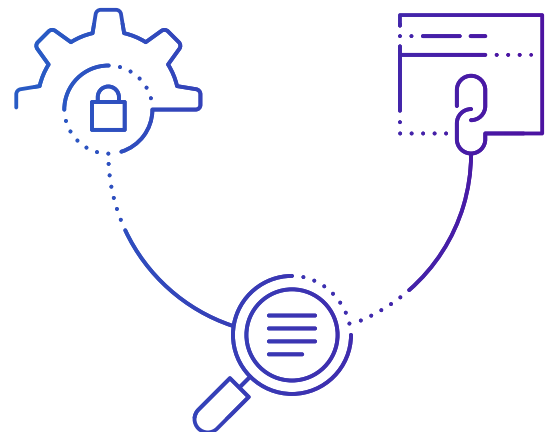
### I already have GETPAID, how do I add AI?

To take advantage of the latest AI functionality, ensure you stay up to date with the most current GETPAID releases. Contact your account manager for more details on what is available for you today.

## ARE YOU READY TO MODERNIZE AND AUTOMATE YOUR RECEIVABLES PROCESSES?

# LET'S HAVE A CONVERSATION.

## CONTACT US TODAY!



## About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index.

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