

# International Credit Management

Success Story DKV MOBILITY  
SERVICES Holding



# International Credit Management

Three subsidiaries of DKV MOBILITY SERVICES Holding already benefit from the support of CAM in their international credit management processes. From Portugal to Russia and from Norway to Morocco, the companies can evaluate their customers fully automatically and manage them efficiently.

Under the banner of "Leadership in Mobility", DKV MOBILITY SERVICES Holding unites subsidiaries that provide services in the field of business mobility. These include the European market leader for cashless payments when travelling, DKV Euro Service GmbH + Co. KG. With over 54,000 acceptance points in 42 European countries, DKV has the largest and most comprehensive network in the industry.

## INTERNATIONAL CREDIT MANAGEMENT

DKV has been successfully working with the credit risk management system CAM (Credit Application Manager) from Prof. Schumann GmbH for over five years. Today, two further subsidiaries of DKV MOBILITY SERVICES Holding use the software successfully: NOVOFLEET GmbH + Co. KG and CONSORZIO DKV Euro Service. These rapidly growing companies quickly recognized the advantages of the software and are putting it to good use. NOVOFLEET brings a completely new customer segment to DKV MOBILITY SERVICES Holding beyond the traditional transportation business, a segment that provides adapted solutions for company fleets and businesses of all kinds.

CAM allows continuous creditworthiness checking, enables setting and monitoring of credit limits, and provides early warning functions. Credit management processes are optimally supported through SAP integration, even in companies that already use SAP. "Together with DKV MOBILITY SERVICES Holding we selected and integrated the best local and global information providers, delivering a powerful tool to DKV Holding", explains Dirk Richtere, the project leader and a Senior Consultant at Prof. Schumann GmbH. Over a dozen data providers are integrated at DKV Holding, both international firms and local specialists. These

are individually tailored to each country and to the credit policy of the subsidiary so that differentiated information can be collected from the various providers.

## MULTI-STAGE APPROVAL PROCESS

At DKV Euro Service an internal multi-stage approval process has been implemented in CAM. Each step approves applications up to its fixed competence limit. The system recognizes these limits and, in the case of open applications, creates a task for the next competence level.

Once a day, the responsible manager receives an E-mail containing all the applications that require a personal decision. These applications and all the relevant data can be accessed with a click.

"The important thing for us was to have fast processes that are perfectly adapted to our company structure and culture", says Matthias Rauh, head of credit management at the DKV MOBILITY SERVICES Business Center.

**„For us CCI integration means a significantly smaller workload. New customers or those for whom the limit needs to be raised are automatically recognized.“**



**Matthias Rauh**

Head of Credit Management at DKV MOBILITY SERVICES Business Center.

## INTEGRATION OF COMMERCIAL CREDIT INSURANCE

In credit management, commercial credit insurance (CCI) is commonly used as an insurance instrument against debt defaults, and this is also the case at DKV MOBILITY SERVICES. With the seamless integration of commercial credit insurance in CAM, the current cover and other relevant information are clearly visible at any time. Applications can be drawn up, new limits requested or existing limits cancelled in a fully integrated manner. The decisions are archived in the system so that they can be reviewed later and the intelligent early warning system sends an automatic reminder, for example when a CCI limit is about to be reached. Matthias Rauh describes the advantages:

*"For us CCI integration means a significantly smaller workload. New customers or those for whom the limit needs to be raised are automatically recognized."*

## QUALITY, EFFICIENCY AND SATISFACTION THROUGH SALES DEPARTMENT INTEGRATION

Already in 2011, DKV Euro Service GmbH + Co. KG decisively expanded its SAP-CRM system with the integration of credit management functions. The expansion of the CRM allows the core functions that are important for sales, such as the correct identification of customers, the administration of credit applications and important key figures, to be directly available in the CRM system.

*"With this step, we obtained significant improvements for our client, DKV, in three aspects: quality of the data, efficiency of the credit verification process, and*

*last but not least, the satisfaction of the sales team",* says Dirk Richter.

The sales staff only need to use the CRM system because it has all the important functions and data from CAM that they need. Switching between the two systems (CRM and CAM) is no longer necessary. This also improves the coordination process between the sales and financial departments.

## CONCLUSION: INTERNATIONAL CREDIT MANAGEMENT PROCESSES

With CAM, the integration of all the requirements for international credit management were implemented in DKV MOBILITY SERVICES Holding companies seamlessly and without system breaks. Three subsidiaries of DKV Holding are already using CAM successfully.

***„With this step, we obtained significant improvements for our client, DKV, in three aspects: quality of the data, efficiency of the credit verification process, and last but not least, the satisfaction of the sales team."***



**Dirk Richter**

Senior Consultant at SCHUMANN

# Enabling Success.



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