AI-based Evaluation of Payment Experiences

ALEVA Payment Experiences enables a precise evaluation of internal customer payment records. The analyses are complemented by intelligent forecasts such as insolvency or liquidity prognoses.

AI-based Evaluation of Payment Records with ALEVA

Every company is facing the challenge of reducing risk in customer relationships and designing its credit risk management in a way that is secure for the future. With the current uncertainties in markets it is essential to evaluate risks correctly and to monitor the progress of business. With our product ALEVA Payment Experiences we now offer companies the possibility to evaluate their customer transaction data and to secure their business with various prognoses.

ALEVA PAYMENT EXPERIENCES

ALEVA Payment Experiences enables a precise evaluation of internal customer payment records. The analyses are complemented by intelligent forecasts such as insolvency or liquidity prognoses. For a comprehensive overview of your complete customer base, evaluations and prognoses can be created for the entire portfolio or for each individual customer.

Our standard REST-API enables the simple integration of ALEVA into your decision-making processes. Data communication with ALEVA takes place easily via the interface. ALEVA evaluates the data and passes it on for further consideration to our credit risk management software CAM, to our ALEVA portal or directly to your own system landscape.

ALEVA Payment Experiences Report

About ALEVA

ALEVA is an AI platform developed by SCHUMANN that enables the fast and efficient evaluation of your data.

ALEVA allows various products to be accessed and through its intelligent design it also enables the adaptation and further development of tailor-made projects for individual customers.

All the evaluations and prognoses can be integrated into your system in three different ways - either directly into your system landscape, into our portal and/or into our CAM software system.

AN OVERVIEW OF THE FUNCTIONS

In credit risk management AI can be used to support processes and increase the precision of evaluations. In addition to the improved analyses, prognoses enable an even more efficient assessment of risk. This allows us to significantly improve on the rule-based evaluation of internal payment records with the help of AI and to complement it, for example with prognoses. We have developed three AI models to enable a holistic evaluation of internal payment records.

PAYMENT PROGNOSIS
Forecast of the deviation of the actual payment date from the payment date given on new invoices

- ✓ Individual analysis of business transactions
- ✓ Information on possible future turnover
- ✓ Comparative analyses

PAYMENT BEHAVIOUR
Classification of the current payment behaviour

- ✓ Analysis of the payment behaviour of individual customers
- ✓ Trend analysis of the behaviour of the customer
- ✓ Portfolio analysis

PAYMENT DEFAULT
Prognosis of payment default

- ✓ Analysis of individual customer risk
- ✓ Portfolio analysis
- ✓ Insolvency prognosis

YOUR BENEFITS

In a reference study conducted by SCHUMANN the use of ALEVA led to significant improvements and better results in comparison with fixed rule-based systems. In the area of payment prognosis an exactness of ~75 % was achieved in the prediction of the receipt of generated turnover. In addition, AI is able to improve the evaluation of payment date deviations and thus to make more precise estimates. In the calculation of payment default a significantly better risk estimation is enabled. Insolvencies can be recognized more reliably. So with the help of AI **50 % more insolvencies can be recognized**. At the same time, within the spectrum of A and B ratings, 25 % fewer false positives occurred, meaning customers who were incorrectly evaluated as having good creditworthiness but later defaulted

Monitoring
We monitor all of your debitors and provide you with early-warning signals based on your internal payment records.

Optimization
We optimize your overall evaluations through improved analysis of internal payment records.

Future-secure
We provide you with a dynamic evaluation of your internal payment records that adapts itself to changes.

Integration
We integrate the AI models directly into your workflows and the system of your choice.

INTEGRATION METHODS

The customer data is fed in via an API provided by us and processed using an AI-based system. The processed data can then be integrated into your system landscape in various ways.

CAM

The data processed in the CAM system is provided in a PDF file and additionally as structured content with an explanation in a special module, for further integration into CAM processes..

YOUR SYSTEM LANDSCAPE

Our ALEVA can be integrated into your system landscape. The processed data can then be utilized in your decision-making processes as structured data.
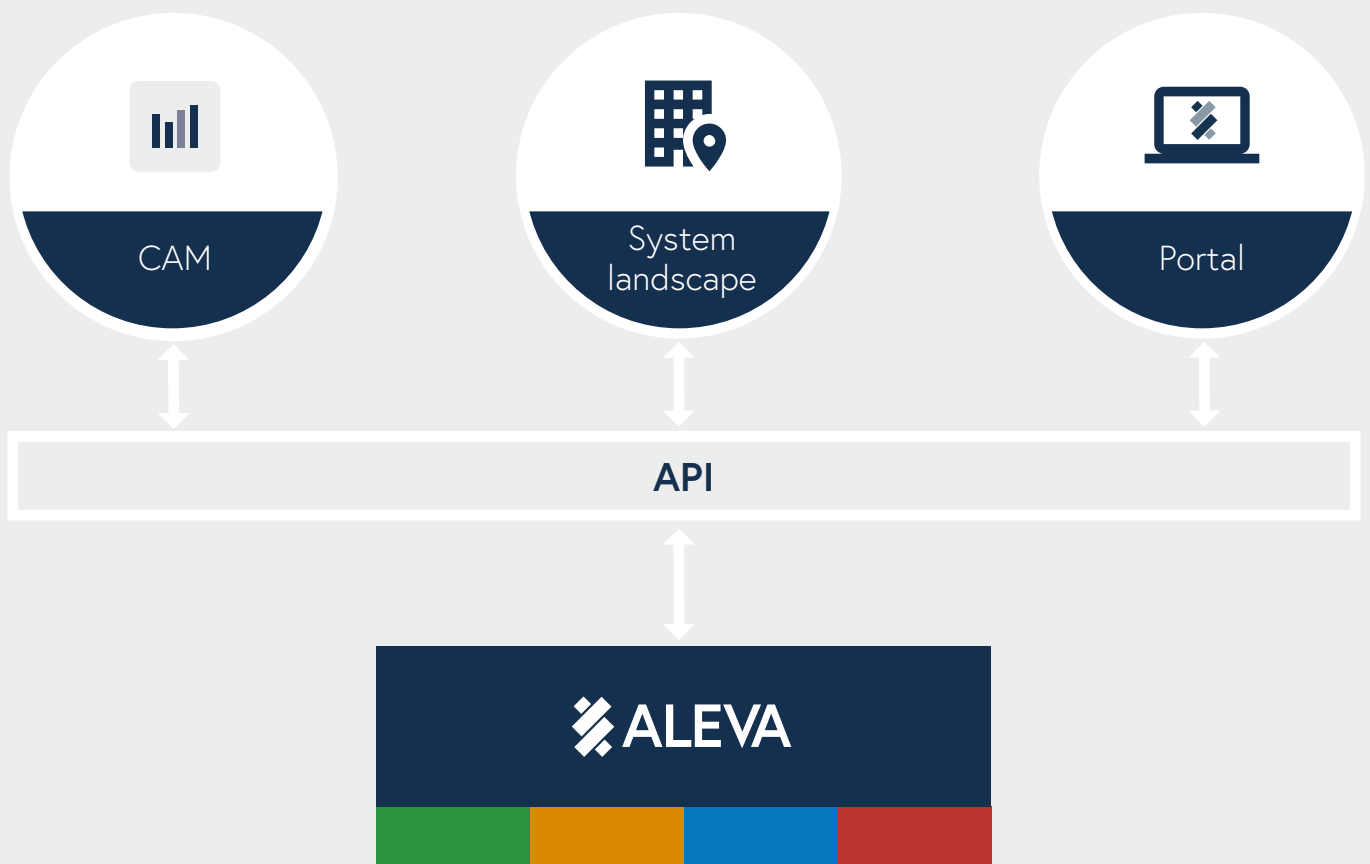
PORTAL

For users who do not work with the CAM system, the data is provided in a newly developed AI portal. The portal provides you with the possibility to view evaluations and prognoses and to manage monitoring processes. The system communicates with your systems in order to enable integration into your decision-making processes

Get in touch with me!

Julius Pfahl
Business Development

j.pfahl@prof-schumann.de
+49 (0) 551 383 15 706

CAM

System landscape

Portal

API

ALEVA