

CASE STUDY: CREDIT APP

Facebook BizApps 2018

OPPORTUNITIES

Accurately assessing the credit risk of an advertiser can have business implications. Credit analysts need to be able to see all information about an advertiser in one place and to easily detect fraud.

- In their existing workflow, credit analysts spent the majority of their time on manual data entry.
- Analysts were unable to prioritize work, which lead to spikes in workload.
- The assessment process lacked compliance information.
- Information analysts collected wasn't shared with other revenue teams who could benefit from their research.

SCOPE

1

Designer

- I worked with the same product manager as I had for the collections app, so we were able to leverage our domain expertise and repurpose UI elements, like on the account page.

1

PM

- I attended working sessions with stakeholders to understand their pain points and ideal state.

3

Engineers

- I designed an approvals flow that had not been needed in the collections app. I improved on designs from collections, like moving detailed contact information from the main account page to a separate page to reduce the density of information.

25


Credit Analysts

- My total design time was about three weeks.

SOLUTION

Select Screens

1. Credit analyst's landing page with a triaged list of accounts and cases showing what needs action first. Performance metrics quickly show analysts how they are doing.
2. Credit request review page where all information about an applicant is available in one place.
3. Account page leverages the same UI elements as in the collections app.

 **Kate**
Credit Analyst

▼ **Insights**

AVERAGE MONTHLY CASE RESPONSE TIME

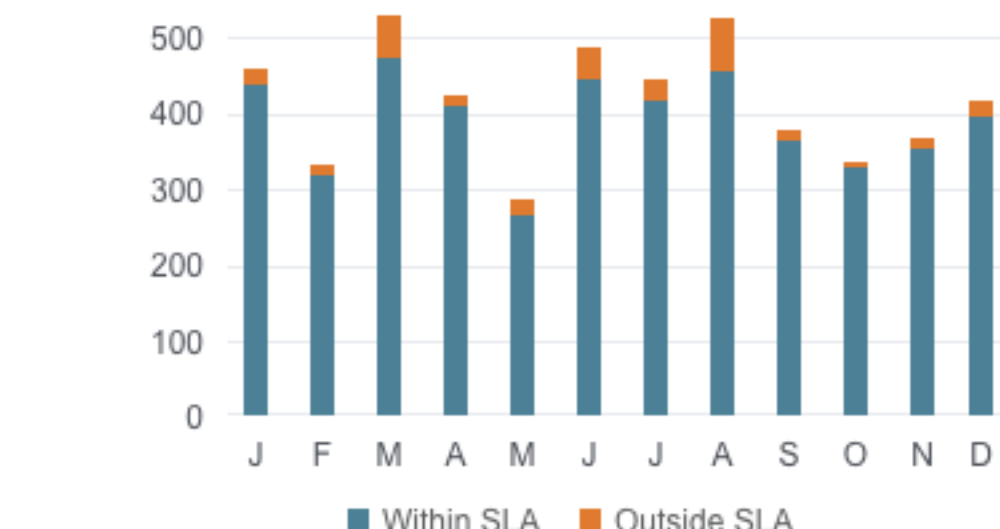
50

MINUTES

378


CASES

CASES WITHIN SLA



Month	Within SLA	Outside SLA
J	450	100
F	320	20
M	480	50
A	420	20
M	280	20
J	450	40
J	420	30
A	450	60
S	380	10
O	340	0
N	360	10
D	400	20

ACTIVITY



Month	New	Increase/Decrease	Cases
J	120	340	460
F	160	210	340
M	200	420	530
A	200	290	420
M	120	180	290
J	160	360	490
J	230	320	450
A	190	400	530
S	160	250	380
O	120	210	340
N	80	250	370
D	40	290	420

Reassign

Account or Case ▼	Type	Original Limit	Requested Limit	Credit Score	Utilization	Request Date	Notes
Alibaba.com Singapore E-Commerce Pvt Ltd Tier 1	Increase	1,000,000.00 USD	2,500,000,000.00 USD	789	81%	03/28/2018	We initially set the limit to the country minimum and they're...
Case #783295871	New request	--	--	--	--	--	I'm investigating their credit history.
Ctrip Computer Technology (Shanghai) Co... Tier 1	Increase	750,000.00 USD	1,500,000,000.00	756	20%	02/14/2018	Investigating request
Kodak Tier 1	Decrease	750,000.00 USD	1,500,000,000.00	656	76%	02/14/2018	Investigating request
Sara Lee Tier 1	Increase	1,000,000.00 USD	2,500,000,000.00 USD	789	90%	03/28/2018	We initially set the limit to the country minimum and they're re...
Kodak Tier 1	Increase	750,000.00 USD	150,000,000.00	656	92%	02/14/2018	Investigating request

Alibaba.com Singapore E-Commerce Pvt Ltd Tier 1 Average days past due: 12

26-30 Strutton Ground, Singapore, Westminster, SW1P 2HR
 Primary contact: Nandit Singh • 📞 (408) 555-1212 • ✉️ nandit@alibaba.com
 Omega #: 10143676 • Facebook CRM #: 837462320983 • BM ID: 923487987234879
 Vertical: E-commerce • website: www.alibabagroup.com

Total Credit Limit	236,450.73 USD
Online Credit Used	24,500.00 USD
Credit Utilization	29%
Pre-Payment	0.00 USD
Unpaid Online Delivery Total	43,286.00 USD

- Insights
- Inbox
- Invoices
- Details

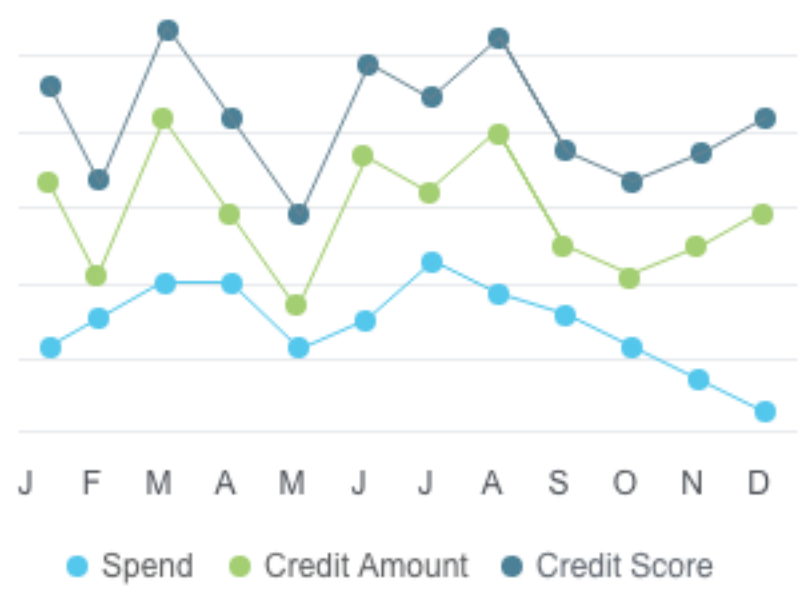
Insights

CREDIT SCORE



Based on: Payment history (35%), How much you owe (30%), Length of credit history (15%), Credit mix (10%), and New credit (10%)

CREDIT/SPEND HISTORY



AGING



Credit Request #2795831 ○ IN PROGRESS

Request for Increase \$1,500,000.00 USD	Requested Amount \$1,500,000 USD	Projected Spend \$800,000 USD
--	-------------------------------------	----------------------------------

They've explained the late payment that resulted in the previous increase request rejection. They've paid all past-due invoices now and requesting an increase due to an expected increase in business.



- Mar 2 3:45 PM ✓ Approved

Deepali Gandhi They've paid all past-due balances in full.
- Mar 2 3:45 PM ✓ Approved

Rahul Mandala They've paid all past-due balances in full.

Due: Mar 8 12:01 AM ● Needs Response

- [✕ Reject](#)
- [↶ Request More Info](#)
- [✓ Approve](#)

Income Statement ✎ More

Annual Quarterly

Revenue	12/30/2107
Cost of Revenue	88,293,000
Total Revenue	54,381,000
Gross Profit	33,912,000
Year-over-Year Change	+ 13,981,000
Operating Expenses	
Total Operating Expenses	3,407,000
Income from Operations	4,231,000
Operating Income	26,274,000
Net Income	15,920,000

Additional Info

Request History

- ✓

Deepali Gandhi
Mar 2 3:45 PM
[ACR #09752268](#) Approved increase
- ✓

Rahul Mandala
Mar 2 3:34 PM
[ACR #09752268](#) Approved increase
- ?

Nandit Singh
Mar 1 9:15 AM

Alibaba.com Singapore E-Commerce Pvt Ltd Tier 1 Average days past due: 12
 26-30 Strutton Ground, Singapore, Westminster, SW1P 2HR
 Primary contact: Nandit Singh • (408) 555-1212 • nandit@alibaba.com
 Omega #: 10143676 • Facebook CRM #: 837462320983 • BM ID: 923487987234879
 Vertical: E-commerce • website: www.alibabagroup.com

Total Credit Limit 236,450.73 USD
 Online Credit Used 24,500.00 USD
 Credit Utilization 29%
 Pre-Payment 0.00 USD
 Unpaid Online Delivery Total 43,286.00 USD

- Insights
- Inbox
- Invoices
- Details

Account Name Is All View by Advertiser

Invoice #	Ad Account Ad Account ID	Liability Type	Open Amt Original Amt	DPD Due Date	Status	Notes
0012345678	Nike 376592175	Sequential	100,000.00 USD 150,000.00 USD	132 08/15/2017	● Open	Lorem ipsum dolor sit amet, consectetur adipiscing elit...
0001908227	Nike 376592175	Sequential	80,000.00 USD 90,000.00 USD	122 08/25/2017	● Promised To Pay 02/15/2018	Sed do eiusmod tempor incididunt ut labore et dolo...
0000230480	Philz 447589322	Sequential	20,000.00 USD 60,000.00 USD	115 09/02/2017	● In Dispute	Ut enim ad minim veniam.
0000921384	Zara 007562145	Normal	10,000.00 USD 15,000.00 USD	94 09/25/2017	● In Dispute	Quis nostrud exercitation ullamco laboris nisi ut aliq...
0002398473	Banana Republic 003542178	Normal	2,000.00 USD 5,000.00 USD	64 10/22/2107	● Open	Duis aute irure dolor.
1101239402	Banana Republic 003542178	Sequential	3,000.00 USD 5,000.00 USD	55 10/31/2017	● Promised To Pay 02/15/2018	In reprehenderit in voluptate velit esse cillum dolore eu...
0000234324	Nike 376592175	Normal	100,000.00 USD 150,000.00 USD	40 11/15/2017	● Open	Lorem ipsum dolor sit amet, consectetur adipiscing elit...
0001232132	Nike 376592175	Sequential	80,000.00 USD 90,000.00 USD	36 11/19/2017	● Promised To Pay 02/15/2018	Sed do eiusmod tempor incididunt ut labore et dol...
0000230480	Adidas 97568934	Sequential	2,000.00 USD 5,000.00 USD	36 11/19/2017	● In Dispute	Ut enim ad minim veniam.

Payments

Unapplied All Payments

Receipt #	● 312908374342342
Amount	13,000.00 USD
Date Received	01/28/2018
Receipt #	● 312908374342341
Amount	1,000.00 USD
Date Received	01/01/2018
Receipt #	● 312908374342340
Amount	3,000.00 USD
Date Received	12/28/2017
Receipt #	312908374342339
Amount	3,000.00 USD
Date Received	12/01/2017
Date Applied	01/02/2018
Receipt #	3129083743423438
Amount	31,000.00 USD
Date Received	11/01/2017
Date Applied	01/02/218
Receipt #	312908374342338
Amount	11,000.00 USD
Date Received	10/11/2017
Date Applied	12/02/2017
Receipt #	312908374342337
Amount	13,000.00 USD
Date Received	10/01/2017

2 invoices selected
Total Due: 30,000.00 USD

Email Copy

IMPACT

"We have heard your [sales team] feedback that it's challenging and time consuming to manage credit for your clients and you need more information about the status of open requests. You no longer need to go to Salesforce to request or monitor Monthly Invoicing limit increases, this is now fully contained in the CRM Finance tab."

—Program Manager, Credit & Collection Team

"This is a prime example of collaboration that consolidates tools on a single platform while improving the process and experience for all!"

—Director, Enterprise Engineering

FUTURE VISION

Having all credit risk information in one place will allow:

- Analysts to develop rules to automatically assess credit risk, further reducing analysts' manual effort and increases accuracy.
- Information to be available to other teams across revenue, including customer service and billing.

www.sarahbeaver.com