



Re-Engineer Your Cash Flow Cycle with Oracle Credit and Collections Suite

A Case Study



Presenters:

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Where it all comes together:

About Us



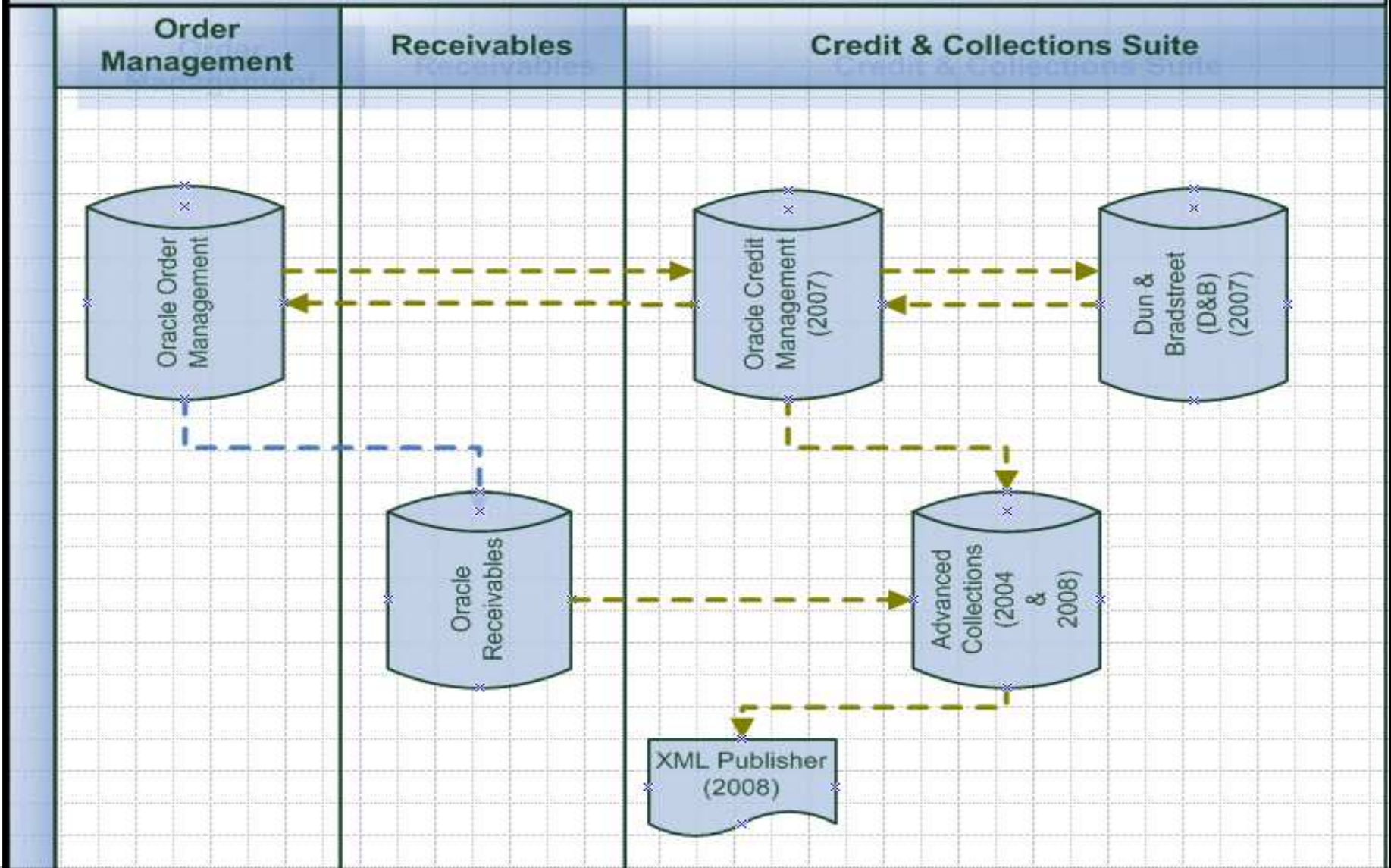
- + VeriSign, Inc. (Nasdaq: [VRSN](#)) is the trusted provider of Internet infrastructure services for the networked world. Billions of times each day, our [SSL](#), [identity and authentication](#), and [domain name services](#) allow companies and consumers all over the world to engage in trusted communications and commerce.
- + Anil Madhiredy is a Senior Business Analyst in the Enterprise IT Division of VeriSign Inc
- + Michael Puccinelli, CCE is the Senior Manager, Global Credit & Collections at VeriSign Inc

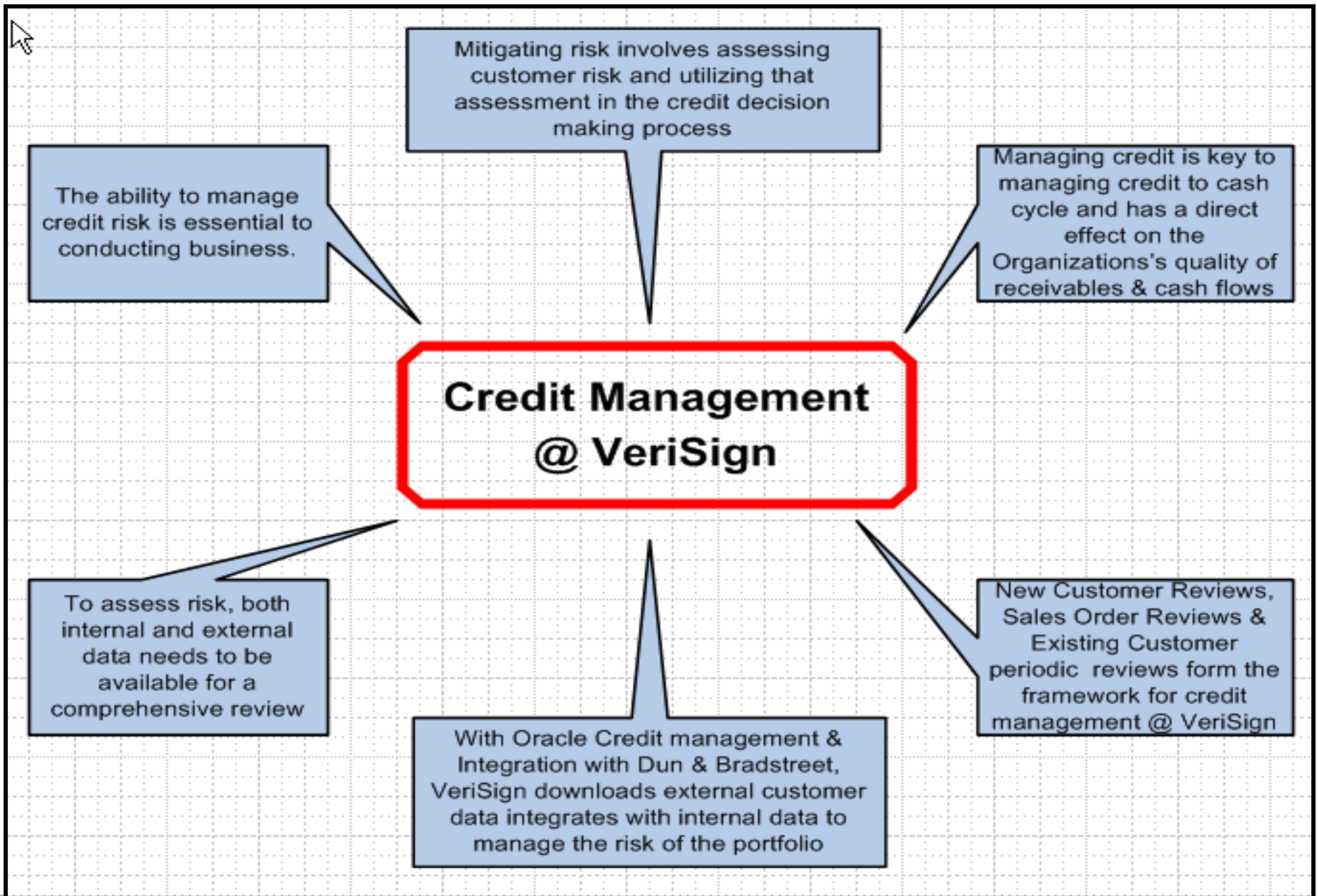
Agenda



1. VeriSign Credit & Collections Suite Overview
2. Credit Management @ VeriSign
 - Building Blocks for Effective Credit Management
 - Integration with Dun & Bradstreet
 - VeriSign Composite Scoring Model
 - New Customer Reviews
 - Order Reviews & Enhanced Credit Checking
 - Existing Customer Periodic Reviews
 - Integration with Credit Management
3. Advanced Collections @ VeriSign
 - VeriSign Collections Scoring Model
 - Customer Scoring & Collections Strategy Mapping
 - Pre-Delinquency Strategies – Key to improving DSO
 - Collections UWQ
 - Other Key Features
4. What VeriSign Gained?
5. Lessons Learned
6. Q&A

Oracle Credit & Collections Suite @ VeriSign



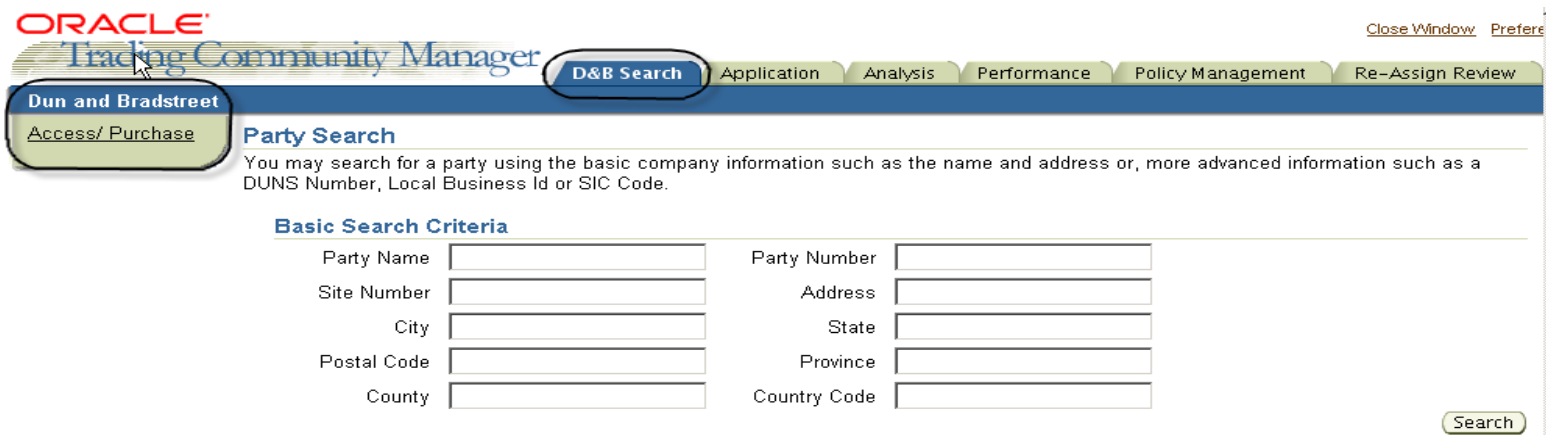


Building Blocks for Effective Credit Management

- *
 - + D&B Data
 - Paydex, Commercial Credit Score, D&B Rating & Financial Stress Score
 - + Internal Data
 - No of years customer did business with VeriSign & Weighted Average Days Delinquent (WADD)
 - + Credit Limits & Payment Terms
 - + Credit Review Cycle
 - Quarterly, Semi-Annually, Annually & On Demand
 - + Risk Profiles
 - High/Low/Moderate
 - + Sales Order Credit Checking
 - Customer Credit Exposure vs. Credit Limit

Dun & Bradstreet Integration

- + Oracle provides 'Out of the Box' Integration with Dun & Bradstreet Toolkit
- + VeriSign can download D&B data for customers using this integration from Credit Management



The screenshot shows the Oracle Tracking Community Manager interface. At the top, the Oracle logo is on the left, and 'Close Window' and 'Preferences' links are on the right. Below the logo is the text 'Tracking Community Manager'. A navigation bar contains several tabs: 'D&B Search' (highlighted with a red circle), 'Application', 'Analysis', 'Performance', 'Policy Management', and 'Re-Assign Review'. Below the navigation bar, there is a 'Dun and Bradstreet' section with a sub-tab 'Access/ Purchase'. The main content area is titled 'Party Search' and contains the following text: 'You may search for a party using the basic company information such as the name and address or, more advanced information such as a DUNS Number, Local Business Id or SIC Code.' Below this text is a 'Basic Search Criteria' section with two columns of input fields. The first column contains: Party Name, Site Number, City, Postal Code, and County. The second column contains: Party Number, Address, State, Province, and Country Code. A 'Search' button is located at the bottom right of the form.

Basic Search Criteria	
Party Name	Party Number
Site Number	Address
City	State
Postal Code	Province
County	Country Code

Types of Credit Assessments

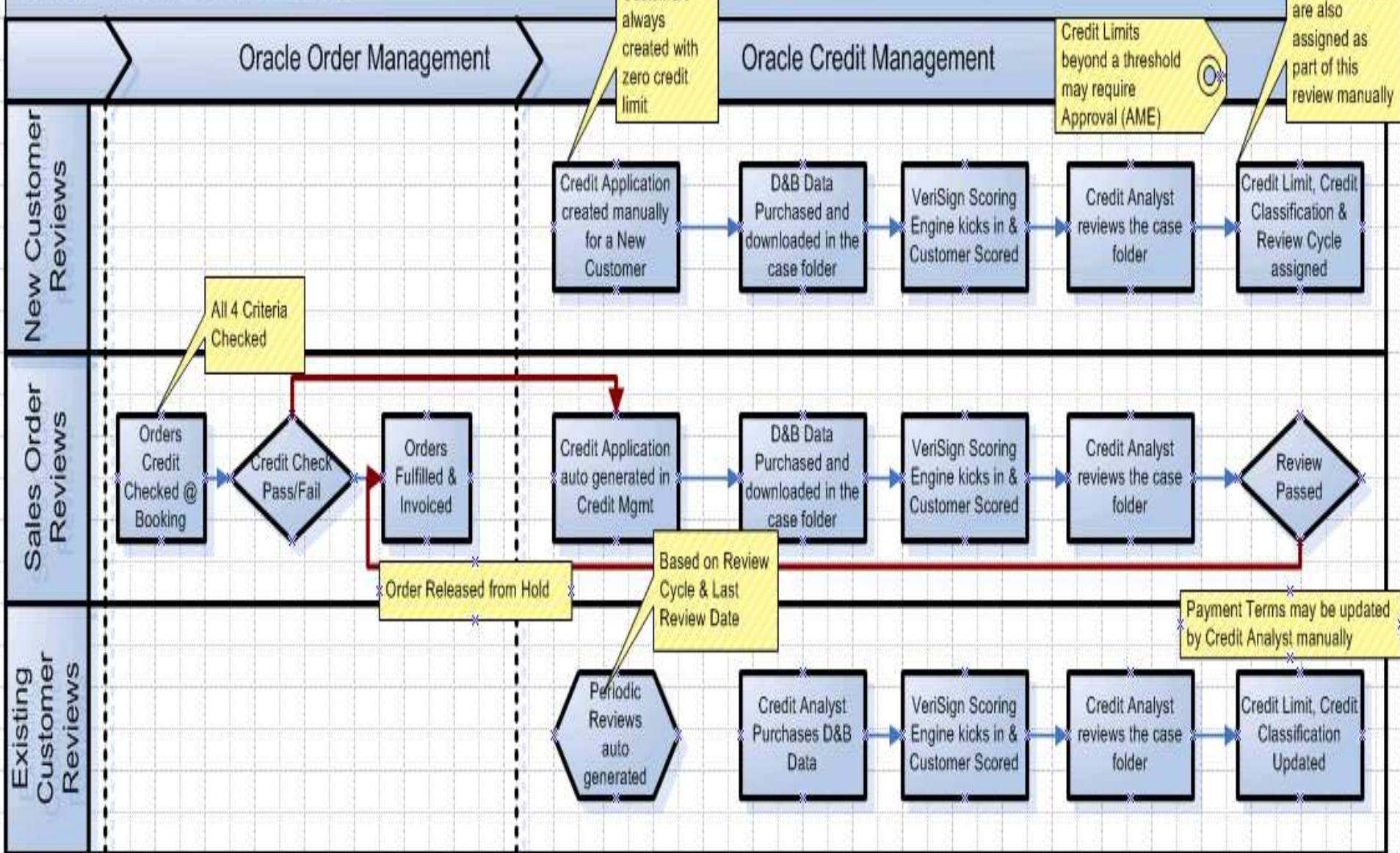


- + New Customer Reviews
 - Review customer based on D&B data
 - Credit Limit, Risk Profile & Review Cycle & Payment term assigned to the customer based on review

- + Sales Order Reviews (Credit Checking for Orders)
 - Orders credit checked comprehensively for the following 4 criteria
 - i. Standard Credit Check (customer exposure < credit limit)
 - ii. Payment Terms on the order = payment term assigned to the customer
 - iii. Amount 91 Days Past Due (if any) is not more than 10% of customer outstanding
 - iv. A credit review for the customer is not past due

- + Existing Customer Reviews
 - Customer Accounts are automatically selected for credit review based on the review cycle & last review dates

VeriSign Credit Review Process



Credit Checking on Sales Orders

Process Messages (Sales Order)

Processed **1** Success **1** Error **0**

Order Type **ENTAuthDom** Customer **TECHNOLOGY** Item

Order	Line	Message Text	Notified
1100085767		Credit check hold applied. Order limit, overall limit exceeded	<input type="checkbox"/>
1100085767		Credit Management Review application number is 35249	<input type="checkbox"/>
1100085767		Custom Credit Check for Aging failed.	<input type="checkbox"/>
1100085767		Custom Credit Check for Next Review Date failed.	<input type="checkbox"/>
1100085767		Custom Credit Check for Payment Terms failed.	<input type="checkbox"/>
1100085767		Order has been booked.	<input type="checkbox"/>

Credit check hold applied. Order limit, overall limit exceeded. Using CUSTOMER credit profile.

Continue Cancel Save Messages Notify

Actions Related Items Configurator Availability Book Order

Credit Exposure Calculation (OM + AR)



Credit Check Rules

Rule **VS Credit Check**

Effective Dates **01-JAN-2000** -

Options Exposure

Use Pre-Calculated Exposure

Include External Credit Exposure

Include Open Receivables Balance

Include Payments at Risk

Open Receivables Days

Include Uninvoiced Orders

Include Freight and Special Charges

Include Tax

Include Orders Currently On Hold

Include Returns

Scheduled Shipping Horizon Days **9999**

Maximum Days Past Due []

Case Folder Summary (Credit Management)

ORACLE

Credit Management

[Close Window](#)

D&B Search

Application

Analysis

Performance

Policy Management

Re-Assign Review

Case Folder

[Analysis Notes](#)

[Funding Source](#)

[Guarantor Case Folders](#)

[Financial Information](#)

[Credit Score](#)

Case Folder

Name		Status	Created
Organization Number	2118	Withdrawal Reason	
Account Number	2098	Last Updated	13-Jan-2009
Folder Number	27065		

[Return to Top](#)

General Information

Credit Classification	US Low	Credit Contact	
Review Type	Order Hold USD	Phone Number	
Requestor	Madhireddy, Siva Anil K. (Anil)	Amount Requested	50,000.00
Credit Analyst	Madhireddy, Siva Anil K. (Anil)	Currency	USD
Salesperson		Application Number	35251
Attachments	None		

Credit Request Information

Reason	Credit Review	Source	Order Management
Source Transaction Number	1100085773	Source Transaction Description	ORDER
Original	27065	Previous	
Current	27065	Next	

Checklist

Name **US Low - Order Hold USD**

[Credit Data](#)



Case Folder Data points (Credit Management)

Additional Data Points

Expand All | Collapse All

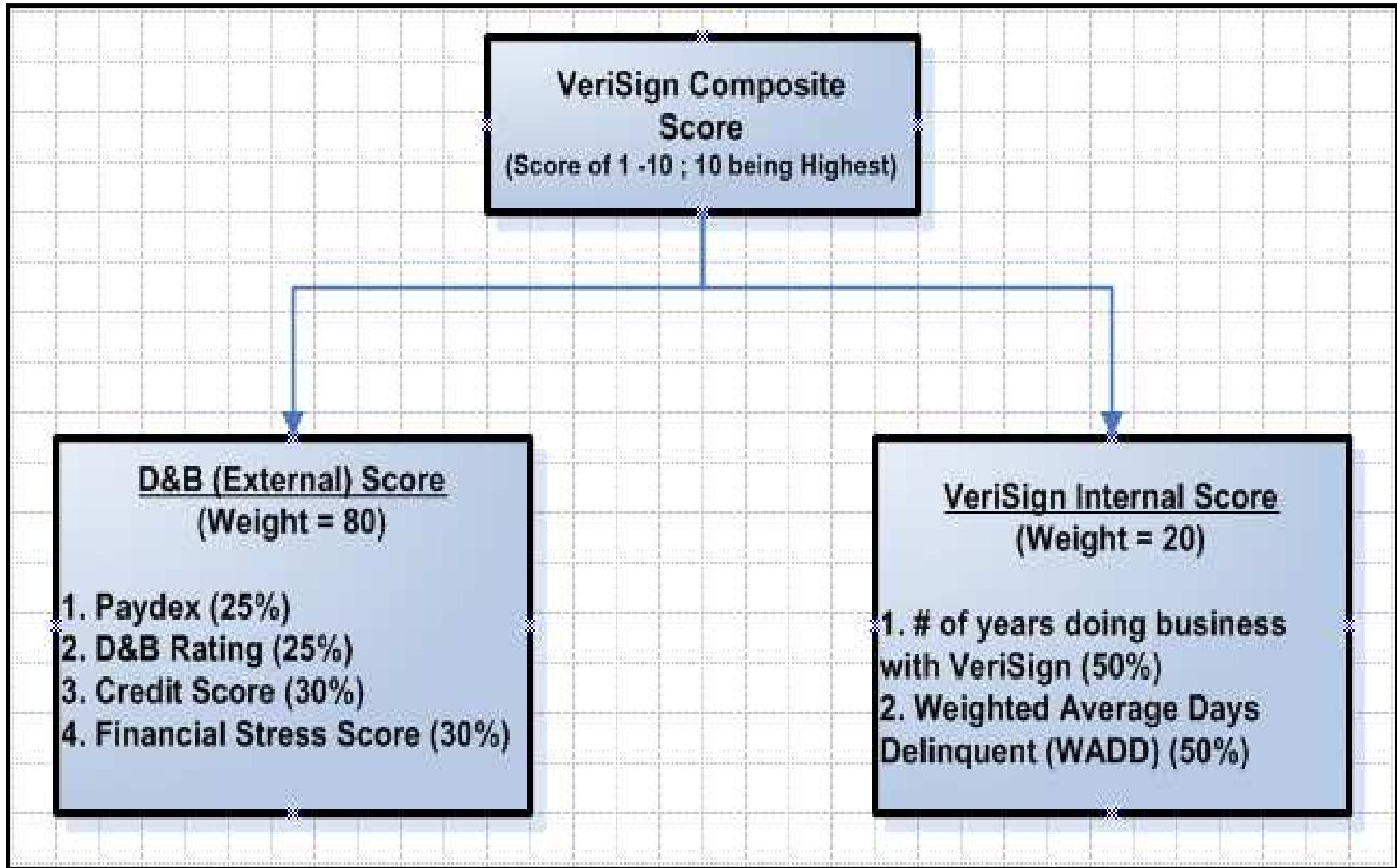
Focus Data Point Hierarchy	Value
Root Node	
Last D&B Update	12-JAN-09
Last Review Date	10-FEB-08
Exempt from Hold	N
Credit Score Percent	94
Financial Stress Percent	43
D & B Rating	5A3
Paydex Score	73
DNBi Score	9.2
Years with VeriSign	6.5
Weighted Average Days Late	168.5
VeriSign Modified Score	7.67
Matched Payment Terms	FAIL
10% Over 91 Days	FAIL
Next Review Date Past	FAIL
Credit Limit Check	FAIL
Percent of Credit Limit Used	763
Recommended Credit Limit (US=USD/AU=AUD/EU=EUR)	100,000

D&B External Data & DNB Score

VeriSign Internal Data & Composite Score

Credit Check Status (only for order reviews)

VeriSign Credit Scoring Model



Credit Analyst Recommendations



ORACLE
Credit Management

Close Window | Preferences

D&B Search | Application | **Analysis** | Performance | Policy Management | Re-Assign Review

Case Folder

Analysis: Case Folder Recommendations >

Create Credit Recommendation

Organization Name [Redacted] Organization Number 2118
Account Description [Redacted] Account Number 2090

Cancel Apply

Indicates required field

Add Recommendation

Recommendation [Redacted]

Add Recommendation

- Apply Credit Problem Hold
- Assign Credit Classification
- Assign Overall Credit Limit
- Change Periodic Review Cycle
- Create a new case folder
- No Change
- Place Customer on Credit Hold
- Remove Customer from Credit Hold
- Remove Order from Hold

D&B Search | Application | Re-Assign Review | Concurrent Requests | Close Window | Preferences | Help | Personalize Page

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Customer Credit Limits



Customers - Standard

Customer Type: **Organization** Active

Organization Number: **2118**

Name:

Customer Number: **2098**

Alternate Name:

Tax Registration Num:

Account Name:

Taxpayer ID:

[10]

Bank Accounts | Payment Methods | Profile : Transaction | Profile : Document Printing | Profile : Amounts

Currency Rates and Limits

Curr: **USD**

Finance Charges Interest Rate: %

Max Interest Per Invoice:

Min Customer Balance for Finance Charges:

Min Invoice Balance for Finance Charges:

Min Receipt Amount:

Min Statement Amount:

Min Dunning Amount: []

Min Dunning Invoice Amount: **1.00**

Credit Limit: **500,000.00**

Order Credit Limit: **500,000.00** []

Customer Profile



The screenshot displays a software interface for managing customer profiles. The main window is titled "Customers - Standard" and contains several input fields and sections:

- Customer Information:** Customer Type (Organization), Name (XXXXXXXXXX), Alternate Name, Account Name, Organization Number (2118), Customer Number (2098), Tax Registration Num, and Taxpayer ID.
- Profile Class:** FORTUNE 1000
- Credit & Collections:** Collector (OS_S), Credit Rating (KEY CUSTOMER), Credit Classification (US Low), Review Cycle (Annually), Account Status, Risk Code, Tolerance (0%), Collectable (%), Credit Check (checked), and Credit Hold (G) (unchecked).
- Terms:** Payment Terms (45 NET), Override Terms (checked), Allow Discount (unchecked), Discount Grace Days, and Receipt Grace Days (0).
- Receipts:** Clearing Days and Match Receipts By.

A dialog box titled "Credit Reviews - 2098" is open in the foreground, showing:

- Name: XXXXXXXXXXXX
- Last Review Date: 10-FEB-2008
- Next Scheduled Review Date: 25-DEC-2008
- Close button

Integration with Advanced Collections (Custom)

The screenshot displays a software interface for account management. At the top, there are input fields for personal and organizational information, including First/Last Name, Title, Organization, Address, Email, Phone Type (set to Telephone), and Phone Number (1 800). To the right, a summary table shows account status and financial metrics. Below this is a navigation bar with tabs for Profile, History, Accounts, Transactions, Lifecycle, Strategy, Aging, Notes, Tasks, and Credit Highlights (which is circled). The main content area is titled 'Credit Highlights' and contains two columns of data points, each with a corresponding input field.

Field	Value
Collections Status	Delinquent
View	Account 2098
Amount Overdue	128,950.00 USD
Net Balance	178,950.00 USD
DSO	125
Last Payment Paid On	30-SEP-2008
Last Payment Due On	30-NOV-2007
Last Payment Amount	11,504.00 USD

Field	Value
DNBi Score	9.2
VRSN Modified Score	7.67
D&B Rating	5A3
Paydex	73
Financial Stress Score	43
Credit Risk Score	94
Weighted Average Days Delinquent	168.5
Last Review Date	10-FEB-2008
Years in Business with VRSN	6.5
Date of Last Invoice	20-OCT-08
Current Credit Limit	30,000.00 USD
Payment Terms	45 NET

Buttons: Case Folders 91DPD, Credit Limit History, Manual DataPoints, Trends, DNBi

Credit Review Trends

Trends

Case Folder Number	Credit Folder Creation Date	Credit Folder Close Date	DNBi Score	VRSN Modified Score	Paydex	Financial Stress Score	Credit Risk Score	D&B Rating
27065	13-JAN-09		9.2	7.67	73	43	94	5A3
27064	12-JAN-09		9.2	7.67	73	43	94	5A3
19931	30-JUN-08	30-JUN-08	8.9	9.08	71	94	84	5A2
14098	08-FEB-08	10-FEB-08	8.9	9.08	71	94	84	5A2

Close

Credit Highlights

DNBi Score	9.2	Last Review Date	10-FEB-2008
VRSN Modified Score	7.67	Years in Business with VRSN	6.5
D&B Rating	5A3	Date of Last Invoice	20-OCT-08
Paydex	73	Current Credit Limit	30,000.00 USD
Financial Stress Score	43		Other Currency Limit
Credit Risk Score	94	Payment Terms	45 NET
Weighted Average Days Deliquent	168.5		

Case Folders 91DPD

Credit Limit History

[Manual DataPoints](#)

Trends

DNBi

Cash is the lifeline of any business venture.

An efficient collection process is the key to manage an organization's account receivables and cash flows.

The ability of a business to manage its credit to cash cycle determines its solvency and long term survival.

Advanced Collections @ VeriSign

Collection data on past due transactions need to be available to collectors in a timely manner to execute their tasks effectively.

Through implementation of Oracle Advanced Collections, VeriSign scores customers based on factors like overdue amount, days past due, number of delinquencies etc and apply appropriate collections strategies to improve its credit to cash cycle.

Customer Score helps drive strategies & work items to manage pre-delinquencies, delinquencies & severe delinquencies effectively

Building Blocks for Effective Collections Management



+ Customer Scoring

- Helps score customers to determine the nature & extent of the delinquency

+ Collections Strategies

- Determine the collections strategy to be used based on the severity of the delinquency

+ Work Items

- Work Items get assigned to the Collection Analyst for Review and Follow-up with the customer

+ Collector Assignment Model

- Help route strategy work items to collector based on assignment rules

VeriSign Collections Scoring Model

- + At VeriSign, Collections Customer Scoring forms the foundation for collections Activities. Collections Strategies & Work Items are assigned to collectors based on Scoring.
- + Customer Accounts are Scored on the following components:
 - 1. Delinquent Amount on Account**
 - Open Invoices, Debit Memos, Chargeback and Guarantee transactions is included in the calculation of Delinquency Amounts.
 - 2. Account Days Past Due**
 - Highest Days Past Due of transactions on Customer Account.
 - 3. Number of Delinquencies on Account**
 - Number of Delinquent Items on Account (Invoices, Debit Memos, Chargeback & Guarantee Transactions are included in this determination)

Snapshot of VeriSign Collections Scoring Model

Score Component	Value Low	Value High	Score	Weight	Weighted Score
DPD	0	0	100	0.4	40
	0	4	90	0.4	36
	5	9	75	0.4	30
	10	14	50	0.4	20
	15	50	30	0.4	12
	50		-100	0.4	-40
Delinquent Amout	0	0	100	0.5	50
	1	2000	90	0.5	45
	2000	4999	60	0.5	30
	5000	9999	40	0.5	20
	10000		20	0.5	10
Delinquent Item	0	0	100	0.1	10
	1	1	50	0.1	5
	2	100	40	0.1	4



Score – Strategy – Work Item Mapping

Score	Strategy
90	Pre - Delinquent
40 - 89	Early Stage Delinquent
26 - 40	Delinquent
20 - 25	Seriously Delinquent I
1 To 19	Seriously Delinquent II

- + Pre-Delinquent Accounts are managed by Pre-Delinquency process
- + No Work Item is generated for Early Stage Delinquencies (grace period for customer to pay)
- + Work items are generated for Delinquent, Seriously Delinquent I & Seriously Delinquent II strategies. Collection agent options include:
 - Call Customer / Send 'call me' letters/ 5 day demand/10 day demand/final notice/ assignment of cases to collection agency

VeriSign Collections Life Cycle

*

Days Past Due (DPD)	Delinquent Amount			
	< 2000	2000-14999	15000-24999	>25000
> 7 Days Since Transaction Date - Due Date	No Action	No Action	No Action	Pre-Delinquency Review
1 - 5 DPD	ESD - No Action	ESD - No Action	ESD - No Action	ESD - No Action
5 - 9 DPD	ESD - No Action	ESD - No Action	ESD - No Action	Delinquent Strategy
10 - 14 DPD	ESD - No Action	ESD - No Action	Delinquent Strategy	Delinquent Strategy
15 - 50 DPD	ESD - No Action	Delinquent Strategy	Delinquent Strategy	Delinquent Strategy
> 50 DPD	Seriously Del II	Seriously Del II	Seriously Del II	Seriously Del II
* ESD - Early Stage Delinquency				

Collectors Universal Work Queue

Universal Work Queue - 14-JAN-2009 23:02:25

Work Type	Count	Account	Score	Amount Overdue	Curr...	Strategy Name	Past Dues CNT	DPD
My Tasks	18	100320	38	3,310.00	USD	Delinquent(26-40)	0	40
Strategy Work Items: Account	1299	101062	23	399.00	USD	Seriously Delinquent - I (20-25)	1	62
Broken Promises: Account	17	1023	11	19,064.50	USD	Seriously Delinquent-II (1-19)	5	146
Active	17	10283	12	22,958.95	USD	Seriously Delinquent-II (1-19)	1	80
Complete	1	104808	16	9,082.00	USD	Seriously Delinquent-II (1-19)	24	1445
Pending	0	106412	22	522.00	USD	Seriously Delinquent - I (20-25)	1	84
Delinquent Accounts	2363	1072	7	49,572.37	USD	Seriously Delinquent-II (1-19)	4	472
Active	2292	10756	17	2,932.00	USD	Seriously Delinquent-II (1-19)	1	76
Complete	109	107933	22	1,990.00	USD	Seriously Delinquent - I (20-25)	1	95
Pending	3	108656	23	399.00	USD	Seriously Delinquent - I (20-25)	1	96
Pre-Delinquent Transactions	144	10903	18	895.00	USD	Seriously Delinquent-II (1-19)	1	201
Active	133	110128	17	4,000.00	USD	Seriously Delinquent-II (1-19)	1	294
Complete	9	111093	11	7,640.00	USD	Seriously Delinquent-II (1-19)	19	625
Pending	2	111110	16	9,093.00	USD	Seriously Delinquent-II (1-19)	51	259
		111117	28	53,038.50	USD	Delinquent(26-40)	1	45
		111121	22	606.00	USD	Seriously Delinquent - I (20-25)	2	106

Collections Workbench



Collections [Window Title]

First: [Redacted] MI [Redacted]
 Last: [Redacted]
 Title: [Redacted]
 Organization: [Redacted]
 Address: [Redacted] ...
 Email: [Redacted]
 Phone Type: **Telephone** ...
 Phone: **1** [Redacted]

Collections Status: **Delinquent**
 Identification Number: [Redacted]
 Customer Since: [Redacted]
 Collections Score: [Redacted]
 Collectible Transactions: **7**
 Delinquencies in Past Year: **16**
 Delinquent Invoices: **7**

View: **Account** **1023**
 Amount Overdue: **19,064.50 USD**
 Net Balance: **18,982.41 USD**
 DSO: **726**
 Last Payment Paid On: **06-OCT-2008**
 Last Payment Due On: **30-SEP-2008**
 Last Payment Amount: **1,387.25 USD**

Profile | History | Accounts | Transactions | Lifecycle | Strategy | Aging | Notes | Tasks | Credit Highlights

Credit Limit: **250,000.00 USD**
 Credit Hold: **No**
 Credit Rating: **KEY CUSTOMER**
 Collector Name: **0A_A**
 Include in Dunning: **No**

Past Year Installments:
 Due: **23**
 On Time: **7**
 Unpaid: **7**
 Late: **9**

Past Year Promises:
 Total: **0**
 Broken: **0**
 Open: **0**

Last Interaction:
 Type: [Redacted]
 Date: [Redacted]
 Contacted By: [Redacted]
 Result: [Redacted]

Metrics as of **14-JAN-2009** Filter by Selected View

Metric Name	Metric Value
Account DSO	140
Account Weighted Average Days Paid	0
Account Credit Limit	250,000.00

Metric Name	Metric Value
Average Days Late	103
Account Sales	37,674.25
Account Weighted Average Days Late	119

Pre-Delinquencies – Key to DSO

- * + Pre Delinquent transactions are not delinquent transactions but however needs early stage collector review and a customer call given the high dollar amounts.
- + At VeriSign, a Transaction is considered Pre-Delinquent if the Transaction Amount > 25000 USD and Days Since Creation is > 7 Days though within Due Date.
- + Pre-Delinquent Transactions are identified by Oracle Collections and a work item gets pushed to the collector prompting the collector to do one of the following and close the work item
 - Call Customer to check if they have received the Invoice & if they are all set to pay on the Due Date
 - Send Pre-Delinquency Dunning Letter
- + There has been a number of instances of prompt payments as a direct effect of Pre-Delinquency follow-up process
 - We recently identified an invoice for \$1.55M which had a problem and talking to customer early helped prompt payment. But for this process, we would have known this issue a month later

Pre-Delinquent Work Items Overview

Universal Work Queue - 14-JAN-2009 23:02:25

Work Type	Count	Account	Transaction	Original Amount	Currency	Due Date	Creation Date	Work Complet...
My Tasks	18	4078	1190022221	431,339.00	USD	08-FEB-2009	07-JAN-2009	
Strategy Work Items: Account	1299	4078	1170059393	431,339.00	USD	30-JAN-2009	08-JAN-2009	
Broken Promises: Account	17	424504	1170059225	250,000.00	USD	28-JAN-2009	07-JAN-2009	
Active	17	88709	1170059130	241,290.00	USD	23-JAN-2009	02-JAN-2009	
Complete	1	18733	4000042784	200,000.00	USD	28-JAN-2009	06-JAN-2009	
Pending	0	168455	1170058953	197,000.00	USD	21-JAN-2009	31-DEC-2008	
Delinquent Accounts	2363	401608	1120000038	164,418.00	USD	23-JAN-2009	01-JAN-2009	
Active	2292	4286	1170058444	162,840.00	USD	19-JAN-2009	12-DEC-2008	
Complete	109	383623	4000042477	140,904	JPY	17-JAN-2009	26-DEC-2008	
Pending	3	5803	1170058939	140,415.00	USD	05-FEB-2009	31-DEC-2008	
Pre-Delinquent Transactions	144	1593	1160144222	122,400.00	USD	30-JAN-2009	09-JAN-2009	
Active	133	1450	1170058879	120,000.00	USD	18-JAN-2009	28-DEC-2008	
Complete	9	1882	1190022217	120,000.00	USD	29-JAN-2009	07-JAN-2009	
Pending	2	26550	1170059327	119,180.00	USD	29-JAN-2009	08-JAN-2009	
		4433	1170058665	105,620.00	USD	19-JAN-2009	23-DEC-2008	
		3071	1170058868	99,440.00	USD	18-JAN-2009	27-DEC-2008	
		33839	4000042150	97,834.06	USD	01-FEB-2009	26-DEC-2008	
		424504	4000042774	93,750.00	USD	28-JAN-2009	06-JAN-2009	
		48239	4000042779	81,281.25	USD	28-JAN-2009	06-JAN-2009	
		328019	1527014	73,965.97	USD	21-JAN-2009	30-DEC-2008	
		1973	1170059159	68,479.00	USD	28-JAN-2009	07-JAN-2009	
		324735	1526858	62,736.41	USD	18-JAN-2009	27-DEC-2008	14-JAN-2009
		368769	1527029	59,537.35	USD	31-JAN-2009	30-DEC-2008	

Other Key Features

- + Ability to Assign Customer Accounts to Third Party Collection Agency
 - Identify Accounts, Review Assignment, Final Transfer & Adjustment of open balance
- + Automation of Collections Correspondence using XML Publisher
 - Call Me Letters, 5 Day Demand Notice, 10 Day Demand Notice & Final Notice
- + Customer Level key collections metrics:
 - True DSO, Annual Sales, Account Weighted Average Days Paid, Average Days Late, Weighted Average Days Late
- + Promise to Pay & Broken Promises
- + Reassignment of Work Items

What VeriSign Gained?

- + Implementation of Oracle Credit & Collections Suite led to better credit risk management, collections efficiency as well as Productivity gains
- + Productivity Gains helped reallocation of resources towards dialing for dollars to help collections & cash flows
- + Cash Flow Impact:
 - 91 Days Past Due Amounts reduced by 85% from the levels in 2004
 - Current & 1-30 Days Past Due Amounts as a % of Total Receivables increased from 62% in 2004 to 86% in 2004
 - Bad Debt Write off dropped from 5.9 million USD dollars in 2004 to 2.1million USD in 2008

Lessons Learned / Issues



+ Advanced Collections:

- VeriSign initially implemented collections scoring at transaction level which presented us with significant challenges (functional & system performance related). Now we have moved to customer level scoring and strategies
- Collector routing rules were complex - now simplified with upgrade to IEX.H patch

+ Credit Management:

- D&B Integration gave intermittent errors/failures – which was corrected by a one-off Oracle Patch
- Maintenance of multi currency credit limits will be challenge – the suggestion is to move towards single currency credit limits and use global exposure
- Credit Usage Rules, a required configuration for Oracle Credit Management, breaks in a multi currency environment prompting VeriSign to customize the workflow to prevent case folders from throwing errors

Q&A

