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Faster Decisions. More Business.

Case Study: Building Materials Industry

Cali Bamboo Boosts Digital Credit Decisions With Emagia

Accelerate B2B Customer Onboarding to the Speed of eCommerce

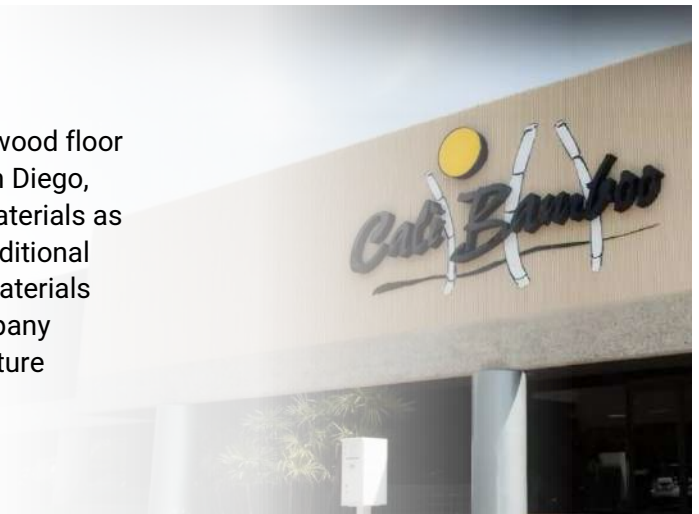


CALI

EMAGIA

Company Overview

Cali Bamboo LLC is a top provider of hardwood floor in the U.S with headquarters located in San Diego, California. They promote green building materials as beautiful, durable, viable alternatives to traditional products. By manufacturing high-quality materials made from renewable resources, the company helps to maintain old growth forests for future generations – reducing CO2 emissions, deforestation and loss of natural habitat.



The Need

Cali Bamboo presents financing to its U.S. customers and their manual credit management process was affecting their working capital management and customer service efficiency. Cali Bamboo was mainly using paper credit applications and faced serious issues because of the high number of applications and the documentation needed for each application. Therefore, Cali Bamboo wished to deploy a digital platform to eliminate paper and automate the tedious task of manual credit management. They looked to manage their fast-growing number of customers by digitizing their credit process with Emagia's Credit Management Solution.



Key Issues

- **PDF credit application:** Cali Bamboo's team had trouble reading information filled out by customers in the credit application as it was sometimes not legible.
- **Storage of PDF credit applications:** The team faced much difficulty in storing and managing the PDF credit applications submitted by customers.
- **Manually accessing credit bureau reports:** For each customer case, Cali bamboo's credit analysts had to pull the credit report manually from the bureau website and review it.
- **Manually updating NetSuite financials:** The team had to do the time-consuming task of manually updating NetSuite financials.
- **Contacting bank and trade references:** Credit analysts had to personally contact trade and bank officials to obtain details of customer transactions. It was difficult to maintain the reference information.
- **Resale verification:** There was no mechanism to validate the resale information given by customers.

Emagia's solution at a glance

Emagia deployed a highly secure, reliable and fast digital credit cloud, thecreditapplication.com, to eliminate the manual time-consuming, labor intensive credit application process. This solution modernized their credit application process and digitally transformed the way applying, processing and granting trade credit is done. The agility of this solution improved the customer onboarding efficiency by enabling consistent, high-quality instant credit decisions while also minimizing receivables risk.

Key Success Features of Emagia's Credit Application Solution

- **Digital online credit application:** Emagia created a secure and highly customized digital credit application form with automated field validations and digital signature to replace the old-fashioned paper application forms.
- **Emagia credit workbench inbox:** Emagia enabled Cali Bamboo's team to easily organize and manage all customer credit requests by providing them a credit workbench inbox.
- **Integration with Experian premier profile report APIs:** Emagia integrated the credit workbench with Experian premier profile APIs to help Cali Bamboo's team automatically receive the reports in their inbox. 
- **Integration with NetSuite platform:** Emagia automated the process of updating NetSuite financials by integrating with the NetSuite software. 
- **Resale verification:** Emagia successfully facilitated online resale bot verification for 14 states.
- **Digital bank and trade reference check:** Lastly, Emagia enabled Cali Bamboo's credit analysts to automatically send bank and trade reference verification forms to the concerned contacts via email. Analysts use the received responses to decide the credit limit.



"Our credit approval process was extremely antiquated. With our company rapidly growing, we needed a way to make this more efficient. Emagia has streamlined and digitized the process, which has made applying for credit for both our customers and staff extremely simple. In addition to this, their customer service and support has been top notch. The transition was smooth and Emagia was able to customize to our specific needs. We are very pleased with Emagia and our decision to use their software",

Dana Forrest, Controller, Cali Bamboo



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Emagia's digital credit solution, thecreditapplication.com, transforms the way trade credit applications are handled in the digital age. thecreditapplication.com provides you with the ability to automate and accelerate your credit management process. Our online credit applications allow you to [create a customized credit application](#) form complete with your company's logo. All you do is send a link to your customer or prospect and they can fill out the form straight from the web. Once the form is completed it gets passed back to a designee at your company via email. Each application comes with its own unique identifying number. There is no longer any paperwork to manage and sales can spend their time selling. thecreditapplication.com will eliminate the manual time-consuming, labor intensive credit application processes by adapting a paperless, AI/ML driven automated, highly efficient touchless process for instant approvals.

About Emagia

[Emagia](#) is a leading provider of [digital order-to-cash](#) solutions. Emagia offers an integrated cloud-based AI-powered fintech platform for receivables and treasury aimed to modernize global finance operations for the digital age. Emagia brings together the trifecta of automation, analytics and AI to drive hyper-efficiency in the [accounts receivables processes](#) including [credit](#), [collections](#), [cash applications](#), [deductions](#), [electronic invoice presentment and payments](#).

[Emagia's](#) digital credit cloud, thecreditapplication.com transforms the enterprise business credit decisions to instant, real-time and in digital speeds. Many global businesses and shared service centers have achieved significant and sustainable improvements to their cash flow, credit risk, operational cost, compliance and profitability with Emagia solutions.

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