


Case Study:
**Digital Credit Transformation
Solution for
American Heart Association**

Introduction

American Heart Association (AHA), the nation's oldest and largest voluntary organization is dedicated to fighting heart disease and stroke with 90 years of life saving history, and improving heart health and reducing deaths from cardiovascular diseases and stroke. AHA has more than 33 million volunteers and supporters as well as more than 3,400 employees. To handle its rapidly growing customer base, AHA has now transformed its credit services to digital with Emagia.



The initiative is aimed at accelerating customer credit approvals and onboarding time, while reducing manual efforts in credit processing.



A H A Credit Application

Address:
SANDBOX - 7272 Greenville Ave
Dallas, Texas, 75231
United States
eccaccountsupport@heart.org

- 1 TERMS AND CONDITIONS
- 2 BUSINESS INFORMATION
- 3 PRINCIPAL OWNER OR OFFICERS
- 4 REFERENCES
- 5 FINANCIAL INFORMATION
- 6 SIGNATURE

APPLYING FOR TRADE CREDIT

You must submit a credit application through this website for the American Heart Association to determine if it will extend credit to your business for the purchase of our goods. As you complete the application, you will be asked to provide certain information about your business. Your application cannot be processed unless all of the requested information has been entered. Because your web browser will timeout if no information has been entered within a five minute period, you should gather all of the necessary information before beginning the application process. The required information includes:

1. Your name and title, the legal name of your business and any other names your business uses, the date your business was established, the address, telephone number, fax number, email address, and federal tax identification number of your business;
2. The names and addresses of the principal owners or officers of your business;
3. Trade reference information details;

Application processing may take 1-2 weeks.

A H A Credit Application - Terms and Conditions

Applicant understands that this credit application is not an agreement to do business with the A H A. Any sales transactions will be completed under a separate agreement.

Completing this credit application does not constitute a guarantee that credit will be granted or extended by A H A to applicant.

[Open Previously Saved Application](#) [Start New Application](#) [Print This Page](#)

Fig1: A snippet of AHA credit application dashboard



Objective

With the emergence of AHA's new web commerce site, AHA decided to offer its services to individuals or organizations. An additional convenience of requesting line of credit was offered to organizations. This was the first time AHA got into the credit portfolio and they chose to partner with Emagia, a leading digital credit solution company, to provide a seamless service to their valuable customers.

Emagia Solution:

AHA now uses Emagia's end-to-end digital credit processing solution that includes:

- Digital online credit application
- Digital trade and bank reference check mechanism
- Rules based automated credit decisioning process
- Manual intervention on system approved or rejected cases
- Mobile responsive credit application
- ADA compliant credit application forms
- Integration with Experian credit bureau reports for scoring
- Automated approval letters
- Configured time frame
- CSV export report

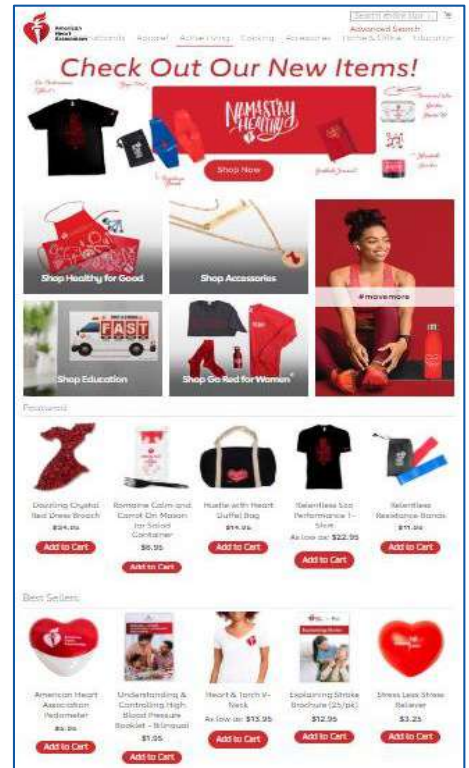


Fig 2: Screenshot 1 from AHA Webstore



Fig 3: Screenshot 2 from AHA Webstore

- **Digital online credit application:** A highly customized digital credit application form with automated field validations and digital signatures is created.
- **Digital trade and bank reference check mechanism:** All key data points were made available to the client with a single click that includes invoices, sales, shipping, contract details, contact information, payment trends and available credit. This, coupled with an easy-to-use task-oriented workspace, makes collectors hyper efficient.
- **Rules based automated credit decisioning process:** The system has been configured as per the rules provided by AHA team in order to get appropriate decisioning on credit cases.
- **Manual intervention on system approved or rejected cases:** Credit analysts have been given the capability to manually edit the decisions made on credit cases.
- **Mobile responsive credit application:** Most of the AHA customers use mobile devices to access the application. We have made the online credit application mobile responsive in order to cater to such customers to provide them an excellent user experience.
- **ADA compliant credit application forms:** It is important that the application is accessible to everyone in order to provide equal access and equal opportunity to people with disabilities. Keeping that as priority, AHA online credit application form has been made WCAG compliant.
- **Integration with Experian credit bureau reports for scoring:** We have integrated with Experian bureau successfully. All the required bureau parameters get auto populated in Emagia's Credit workbench environment. If there are multiple matches in bureau database, Emagia will allow credit analysts to appropriate business from list of similar.
- **Automated approval letters:** We sending automated customized approval and denial letters to the customers depending on the scores and other parameters.
- **Configured time frame:** Option to send approval letters to customers as per configured time frame. This gives enough time to the credit analyst to validate the credit information.
- **CSV export report:** CSV export feature has been provided for uploading the data in AHA's new ecommerce system.

ABOUT EMAGIA

Emagia delivers AI-powered fintech platform for receivables and treasury aimed to modernize finance operations for the digital age. Over a decade, [Emagia](#) has delivered highly innovative and award-winning order-to-cash automation platforms for global finance, F&A shared services, and BPO organizations.



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