

Credit Management



Onboarding New Customers in a Flash

How AAH Pharmaceuticals slashed processing time with Esker Credit Management



ESKER®

At a glance

AAH Pharmaceuticals



Pharmaceutical distributor & wholesaler



£3.1bn annual revenue



27,000 customers in the UK



3,000 employees nationwide



Ingres ERP



HQ in Warwick with 11 local distribution centres

Objectives



Speed up new pharmacy onboarding process



Accelerate reverification of pharmacies with the General Pharmaceutical Council



Gain visibility over onboarding/reverification process



Transition staff from manual data entry to improving customer satisfaction



Increase team morale



Reduce customer complaints



Have one solution provider across entire invoice-to-cash process

Challenges

Manual processes & regulatory hurdles disappoint customers

AAH Pharmaceuticals is the UK's leading distributor of pharmaceutical and healthcare products, serving pharmacies, hospitals and doctors nationwide. In the UK, AAH Pharmaceuticals Ltd is the largest community pharmacy network and pharmaceutical wholesaler, responsible for delivering over 10 million items per week to more than 27,000 customers, and operating from 11 local distribution centres and 23 strategically located warehouses to fulfil customer orders.

Supplying a full range of healthcare products, the company's vision is to be recognised as the best provider of pharmacy supply chain management solutions in the UK.

AAH carries out around 140 new credit applications and 3,000 verifications of pharmacies per month. Previously, these credit management processes were handled manually, including data entry into several different ERP systems. With each application, an additional mandatory process is required to check the customers' registration with the General Pharmaceutical Council, General Medical Council or the Care Quality Commission before any items can be ordered.

The company previously had one person solely devoted to data entry each day, updating and maintaining a spreadsheet which tracked every application being received. This was a tiresome, boring and repetitive job.

In addition, the Sales team were inundated with lots of problems and complaints from customers because the onboarding process for new pharmacies was taking too long.

George Kerr, Senior Credit Manager at AAH Pharmaceuticals, said that "credit application errors and delays were huge and probably the biggest pinch point our business had. It's the very beginning of a relationship with a customer, and getting it wrong meant it soured the whole journey."



Solution

Turning complexity into clarity

Esker Credit Management was chosen after a highly competitive and lengthy pitch process. It got the nod due to its uniqueness in offering a full invoice-to-cash solution suite and being the only company to find a solution to run automatic licence checks with regulatory councils.

George further explained: "When we first had the demo by Esker, my team were bowled over by the simplicity of Esker's user interface and just said 'when can we have it?' Esker provided a fast and workable technological solution to our on-boarding process, which was extremely slow and time consuming. In fact, it was a job each team member tried to get out of doing, because of the red tape involved. This has now disappeared overnight using Esker!"

An automated approval workflow now ensures that the right people can quickly make informed decisions. The workflow audit trail gives the Credit team a lot of granular data about who said what and when, and if and where delays are occurring. The Customer Experience team are grateful for this data, as it helps clear up customer queries much faster with actionable data.

 **"Having one solution provider across the whole invoice-to-cash process is very important to us."**

George Kerr,
Senior Credit Manager, AAH Pharmaceuticals

"Esker is simple and straightforward for the Customer Experience team to use, providing clear and concise visibility into the status of customer applications," said Suki Dhillon, Customer Experience Manager at AAH. "This enables us to focus on what is needed at each stage and clearly identify who owns each action — all in one centralised place. As a result, onboarding has become more streamlined, as Esker gives us full visibility into the required actions and whether they sit with the customer or our internal team."

George added, "Reporting and scheduling using Esker is incredibly easy. I have at least eight or nine different reports that I've set up and scheduled to go out automatically to our Finance, Customer Experience, Sales and Management teams. The feedback is tremendous, with all parts of the business seeing the positive results that Esker Credit Management has enabled."

The team have been delighted that Esker is so simple to use, and it is easy for them to teach each other and any new team members.

 **"Esker shows a clear workflow and checks the data provided by the customer against a register to highlight any differences, making reverification a lot smoother. This makes the process noticeably faster and having a clear audit trail is a huge advantage."**

Jakki-Lee Swift,
Regulatory Coordinator, AAH Pharmaceuticals

Results

Faster onboarding, happier teams and impressive savings

George added that the Sales team are thrilled – customer complaints about onboarding have vanished as pharmacies have also noticed the difference. George's team was able to announce to the whole company that the processing time for onboarding a new pharmacy has decreased substantially, and AAH is attracting more business as a result.

"Our competitors used to open applications faster than us. But now we've turned the tables completely and are able to complete an application in only 2.5 days, which is something nobody else has been able to achieve," exclaimed George.

The Credit team at AAH has gone from avoiding new application processing to starting the process within 15 minutes of a new application coming into the system.

Roddy McEwan, Head of Sales – Independents, AAH, said, "The Esker process has made significant improvements to our customers' account opening experience. This gives the user visibility of the process at each stage and the ability to quickly action any additional information required. Internally, the Customer Experience team can effectively support the journey, ultimately resulting in a simple and fast outcome for our customers."

A team of five used to be dedicated to opening accounts on a daily basis. Now only one person handles the onboarding process, with the others reassigned into proactive risk assessment roles. This helps target overdue debts, review credit limits, perform day-to-day credit control and assist with any legal cases.

AAH is already seeing an immense cost-benefit to the business in just 10 months. George explains that "accelerating account openings by just one day can generate an additional £50,000 in annual profit. Our initial objective was to get about four days of savings, equating to £200,000, but we have achieved up to 10 days of savings, which translates into £500,000, and is an incredible ROI!"

In addition to the cost and time savings, the feedback from competitive businesses, pharmacies and regulatory councils has been fantastic.



"Esker has removed delays we didn't even know existed."

George Kerr,
Senior Credit Manager, AAH Pharmaceuticals



Highlights

-  **Credit application processing time reduced by 83%**
-  **4 roles redeployed into proactive customer engagement**
-  **Average £500,000 of savings in 10 months**
-  **Increased visibility internally and for customers**
-  **Significantly reduced customer complaints**
-  **Credit team much happier with daily tasks**

Would you like to transform your credit management processes like AAH Pharmaceuticals?

Get in touch with Esker

About Esker

Esker is the global authority in AI-powered business solutions for the Office of the CFO. Leveraging the latest in automation technologies, Esker's Source-to-Pay and Order-to-Cash solutions optimise working capital and cashflow, enhance decision-making, and drive better collaboration and human-to-human relationships with customers, suppliers and employees. Esker operates in North America, Latin America, Europe and Asia Pacific with global headquarters in Lyon, France, and U.S. headquarters in Madison, Wisconsin.

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