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Summary: Smyyth LLC announces the new CARIXA Credit Policy System. Combining Smyyth's powerful RationalScore customizable credit scoring model, with Carixa workflow and escalation rules, so companies are assured that credit lines are set, reviewed, approved, and followed up according to corporate policies

CARIXA Credit Policy System Simplifies Management of Corporate Credit Decisions

South Plainfield, NJ—December 18, 2009—Smyyth Credit Services, an affiliate of Smyyth LLC, has introduced a cutting-edge solution that integrates Smyyth's powerful, customizable RationalScore multi- variable credit scoring system with Carixa, Smyyth's best-in-class Customer Financial Management system. Carixa has powerful workflow, escalation, control, communication and audit features, so companies are assured that credit lines are set, reviewed, approved, and followed up according to corporate policies

Carixa Credit Policy System is a seamless online solution that manages and assures compliance with corporate policy with respect to credit line decisions, approvals, and follow ups and associated documentation. As combined with the RationalScore, a company has the ability to manage credit extension within its established rules and parameters.

Corporate executives recognize the importance of customer and supplier risk management but, before the Carixa Credit Policy System, the methods of tracking and mitigating this risk were limited to offline processes, including paper credit files, spreadsheets, emails etc. Carixa Credit Policy System is the solution.

 "The Carixa Credit Policy System takes a big step forward with this product, which has been designed in response to client requirements, and delivers on-demand, online decisioning, integrated with the client's own data." said John Broderick, President of

Smyyth Credit Services. Powerful features include:

- Online account management with custom rules and workflow
- RationalScore multi-variable scoring with an extensive list of components chosen and weighted to client specifications
- Instant system-generated credit guidelines within client's policy guidelines
- Credit approval workflow and management escalation with electronic signatures
- Alerts if customers exceed management parameters
- System generated reviews, with refreshed credit information and scores
- Integrated credit file document management
- Easy access, full audit trail of all actions for corporate and SOX compliance
- High security internet platform; fully hosted; no software investment
- Two-week, low cost implementation.

CARIXA

Built on 25 years of experience and 4 years of development, Smyyth's keystone CARIXA technology is an exceptional, comprehensive solution for Customer Financial Management, including corporate credit, accounts receivable, collections, deductions, reconciliation and cash application. Built on decades of credit and accounts receivable knowledge and industry best practices, this powerful turnkey system is offered as SaaS and is hosted to top corporate standards and security. Moreover, it requires no software or hardware investment, as CARIXA is entirely web-based. SAS-70 certified.

For more product information or a demonstration, please contact Karen McCann at kmccann@smyyth.com