



# EMK3 Credit Module

Assure credit policy compliance by managing credit exposure real-time

Available for:  Crude Oil  Natural Gas  NGL  Hedges

In today's volatile corporate environment and unstable oil and gas prices, many E&P companies are putting more focus on credit management. Balancing exposure across multiple counterparties and monitoring credit limits is critical to an oil and gas producer's business.

The Credit Module is designed for oil and gas producers to effectively and efficiently monitor vital credit activities. This module allows you to capture all credit terms, maintain accurate account balances, and value all physical and financial (hedge) transactions to give you real-time credit exposure. Exposure can be evaluated 30, 60, 90 or more days into the future and reported by counterparty.

## Key Features

- **Graphical Analysis:** With dashboard technology, visually and interactivity monitor all credit exposures at both the summary and detail levels.
- **Forward Forecasting:** Forecast credit exposure out 30, 60, 90 or more days. Support for multiple volume and price forecasting methodologies.
- **Physical and Financial Transactions:** Get a complete credit assessment by combining both physical sales and financial hedges.
- **Accurate Account Balances:** Integrate with your accounting system to include accurate unpaid balances into your credit assessment.
- **Multiple Exposure Profiles:** Create multiple credit exposure profiles for each counterparty to assess credit exposure from different parameters.
- **Multiple Credit Lines:** Enter multiple credit lines for each counterparty and assess credit exposure by credit line.
- **Supports Crystal Reports:** Supports Crystal Reports as the reporting engine, offering a powerful and flexible reporting solution.
- **Generate Reports:** Credit Detail, Credit Summary, and more.

Fig. 1 – Credit Analysis



Fig. 2 – Unpaid Balances

The screenshot shows the 'Account Balances' table. It includes a search bar for the month and year (October 2005). The table lists 4 found account balances with columns for Associate Name, Profile Name, Last Bal. Sent, Oct Avg., and Daily Balance.

Associate Name	Profile Name	Last Bal. Sent	Oct Avg.	Daily Balance
ConocoPhillips	L0M	10/1/2005	\$78,680	\$78,680.00
ConocoPhillips	L2M LC	10/1/2005	\$720,000	\$720,000.00
El Paso	Default LC	10/1/2005	\$12,000	\$12,000.00
Gulfmark	7M LC	10/1/2005	\$0	\$0.00

Fig. 3 – Calculated Credit Exposure

The screenshot shows the 'Credit Exposure' table. It includes filters for Business Associate and Exposure Date. The table lists 3 found exposure results with columns for Exposure Date, Business Associate, Profile, and Def. Profile Credit Avail.

Exposure Date	Business Associate	Profile	Def. Profile Credit Avail.
10/20/2005	ConocoPhillips	3Mth Credit Exposure	(\$233,180.00)
10/20/2005	El Paso	3Mth Credit Exposure	\$36,910.00
10/20/2005	Gulfmark	3Mth Credit Exposure	\$943,613.79