



2025 Kuhlekt White Paper on:

**An Australian FMCG group: Driving Operational
Efficiency and Cash Flow Improvement**

White Paper

Driving Operational Efficiency and Cash Flow Improvement in an Australian FMCG Group Through Automation with Kuhlekt I2C SaaS

Executive Summary

An Australian FMCG group operating across multiple entities and store locations was constrained by an inadequate legacy solution that lacked the scale, flexibility, and automation required to support business growth. High volumes of inbound communications, manual account application processing, and fragmented payment and ERP workflows resulted in operational inefficiencies, increased costs, delayed deliveries, and sub-optimal cash flow.

The implementation of **Kuhlekt, an Invoice-to-Cash (I2C) SaaS solution**, delivered end-to-end automation across customer onboarding, approvals, ERP integration, payments, communications, and collections. The outcome was a material reduction in manual processing, controlled headcount growth, improved customer experience, and a significant improvement in Days Sales Outstanding (DSO).

Business Context and Challenges

The FMCG group managed a large and growing customer base with prolific inbound traffic across phone, email, and SMS channels. This was compounded by a high volume of new account applications and changes, all of which relied on manual and paper-based processes.

Key challenges included:

- **Manual application processing:** New account applications were not consistently processed or followed up in a timely manner, placing heavy pressure on administrative teams.
- **Paper trails and data fragmentation:** Documentation for multiple stores, sites, and payment details (including Direct Debit information) was managed manually, increasing the risk of errors and misplacement.
- **ERP delays and errors:** Following approval, accounts were manually created in the ERP, resulting in delays, data inconsistencies, and downstream impacts on order processing and delivery schedules.
- **Operational inefficiency:** Inbound traffic and ad-hoc processing stifled productivity, requiring increased staffing levels and driving up direct costs.
- **Customer dissatisfaction:** Delays in approvals, additional information requests, and lost paperwork negatively impacted the customer experience.

Without intervention, these issues were expected to escalate as the business continued to grow.

Combined Case Study: Client Onboarding, Account Management, and Receivables Automation with Kuhlekt I2C SaaS

Background

Prior to the implementation of Kuhlekt I2C, the FMCG group operated a semi-automated client onboarding and account management environment that was fragmented and heavily dependent on manual intervention. The absence of an integrated self-service capability placed extraordinary pressure on administrative and accounts receivable teams, limiting the organization's ability to scale efficiently and focus on cash flow performance.

Challenges

The existing model created compounding operational and financial constraints:

- **No client self-service portal**, resulting in excessive inbound phone calls, emails, and internal requests.
- High volumes of enquiries for **copy invoices, Direct Debit setup, scheduled payment changes, agreed payment plan management, and credit card expiry or rejection issues**.
- Manual handling of **Direct Debit finalization**, reliant on physical forms being signed and returned, creating delays and frequent follow-ups.
- Semi-automated **credit application processing** requiring significant administrative oversight and rework.
- **Manual ERP account creation**, delaying new account activation and order processing.
- Continuous processing of voicemails and emails, creating a reactive operating environment.

This constant operational "noise" left little opportunity for the Accounts Receivable team to focus on proactive activities such as collections strategy, DSO improvement, or cost reduction.

Kuhlekt I2C SaaS Solution

Kuhlekt I2C was implemented as a single, integrated **Invoice-to-Cash SaaS platform** to address onboarding, account management, communications, and receivables end-to-end:

- **Digital credit applications** with automated workflows and approvals.
- **Direct Debit and card management** fully integrated with the payment processor, removing reliance on physical forms.
- **Automated payment scheduling and management**, including proactive handling of card expiry and failed payments.
- **Client self-service portal**, enabling customers to:
 - Access invoices and statements
 - Manage payment details and schedules
 - View and manage agreed payment plans
 - Submit and track requests without administrative intervention
- **API-driven ERP integration**, ensuring approved accounts were created accurately and immediately.

Outcomes

The combined transformation delivered significant operational and financial benefits:

- **Inbound enquiry reduction of approximately 50–65%** across phone, email, and internal requests.
- **Manual processing reduction of approximately 60%**, freeing administrative and AR capacity.
- **DSO improvement of approximately 30%**, driven by faster onboarding, proactive communications, and automated collections.
- Faster, more reliable client onboarding and account activation.
- Improved payment reliability through proactive card expiry and Direct Debit management.
- Reduced operating costs through lower exception handling and controlled headcount growth.

Operating Model Comparison

Area	Before Kuhlekt I2C	After Kuhlekt I2C
Client onboarding	Semi-automated, paper-based approvals	Fully digital, automated workflows
Credit applications	Manual review and follow-up	Structured digital submission with automation
Direct Debit setup	Physical forms, manual processing	Integrated digital authorization
Payment scheduling	Manual requests and updates	Self-service scheduling and management
Card expiry & failures	Reactive, post-failure handling	Proactive notifications and management
Client enquiries	High call/email volumes	Self-service portal reduces inbound traffic
ERP account creation	Manual data entry with delays	Automated API-driven creation
Accounts Receivable focus	Reactive processing	Proactive DSO and cash optimization

Key Learnings

This case demonstrates that technology alone is not sufficient to deliver sustainable operational improvement. The success of the initiative was driven by the following factors:

- **A solution fit for purpose**, designed to scale with the complexity and transaction volumes of a multi-entity FMCG operation.
- **Ongoing support and innovation from a knowledgeable delivery team**, enabling continuous improvement rather than a one-time implementation.
- **A client organization that recognized automation as a strategic opportunity**, aimed at improving business conditions rather than simply replacing existing systems.
- **A strong commitment** to learning and fully utilizing the platform's capabilities, maximizing return on investment through high functional adoption.

Without this alignment between technology, people, and process, staffing delays, operational errors, and escalating costs would have continued to increase, ultimately diminishing profitability, customer experience, and staff morale.

Recommendations

Fully leverage Kuhlekt I2C automation and sustain operational improvement with the following actions:

1. **Implement a comprehensive client self-service portal:** Expand the self-service capability to allow customers to manage invoices, payments, and account updates, further reducing inbound enquiries and administrative workload.
2. **Maximize utilization of automated workflows:** Ensure all credit applications, Direct Debit setups, scheduled payments, card expiry management, and ERP account creation processes are fully automated and monitored to maintain data integrity and processing speed.
3. **Regularly review and optimize AR and onboarding processes:** Establish ongoing process reviews and KPI monitoring to identify bottlenecks, measure DSO improvements, and proactively adjust staffing and system parameters to sustain efficiency gains and cost reductions.

Conclusion

Guided and effective automation through **Kuhlekt I2C SaaS** has proven to be a critical enabler of a well-managed, profitable, and controlled FMCG operation. By replacing fragmented manual processes with an integrated I2C automation platform, the business achieved meaningful reductions in cost and complexity, improved cash flow, and delivered a better experience for both customers and staff.

Kuhlekt enables the business to scale with confidence, ensuring that growth no longer comes at the expense of efficiency or control.