

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 centers

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

As the UK's largest pharmaceutical and healthcare product distributor, AAH Pharmaceuticals delivers over 10 million items weekly to 27,000+ customers, which range from pharmacies to hospitals. The nationwide network of 11 distribution centers and 23 warehouses handles over 140 credit applications and 3,000 pharmacy verifications monthly.

Until recently, reliance on spreadsheets as well as repetitive, manual processes such as data entry across multiple ERPs, slowed down operations considerably. With each application, an additional mandatory process is required to check the customer's registration with the General Pharmaceutical Council, General Medical Council or the Care Quality Commission before any items can be ordered. One team member was dedicated to data entry each day, which included updating and maintaining a spreadsheet tracking every incoming application.

This resulted in frustrated Sales teams and unhappy customers due to delayed onboarding. "Credit application errors were our biggest bottleneck," said George Kerr, Senior Credit Manager at AAH Pharmaceuticals. "It's the start of the customer journey — getting it wrong set the tone for everything that followed."

Driven by the vision to become a leader in pharmacy supply chain solutions for the UK, AAH set out to find a solution that would automate the repetitive manual processes and provide visibility over the new customer onboarding or reverification process.



Solution

Turning complexity into clarity

Esker Credit Management was chosen after a highly competitive and lengthy pitch process. Esker got the nod due to its uniqueness in offering a full invoice-to-cash solution suite and its ability to run automatic license 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 onboarding 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 by 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 through actionable data.

■ ■ ■ **"Having one solution provider across the entire 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 application status," 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 centralized place. As a result, onboarding has become more streamlined, as Esker gives us full visibility into the required actions and whether they are sitting 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 displays clear workflows and checks the data provided by the customer against the internal system 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

According to George, the Sales team are thrilled – customer complaints about onboarding have vanished and 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 that 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 nobody else has been able to achieve," noted George.

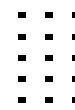
The Credit team at AAH has gone from avoiding new application processing to starting the process within 15 minutes of a new application coming into the system.

Roddy McEwan, Head of Sales – Independents, AAH, said, "The Esker process has made significant improvements to the experience of opening a new account. 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 daily to opening accounts. 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 under 10 months. George explained 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. 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?

Our team is at your service.

About Esker

Esker's AI Automation Suite for the Office of the CFO leverages the latest in Agentic AI and automation technologies to optimize working capital and cashflow, enhance strategic decision-making, and improve human-to-human relationships with customers, suppliers and employees. Esker's Source-to-Pay and Order-to-Cash solutions automate any business process while supporting long-term growth strategies. Offering 40+ years of industry knowledge, 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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