dab Data Products

dab Data Products – Customer Master Data

Customer Brochure

dab
analytics simplified

dab Data Product Customer Master Data helps organizations optimize their order-to-cash processes through comprehensive customer visibility and actionable insights. Our solution **integrates customer data from across your entire business lifecycle — from onboarding and credit checks to sales, billing, and collections**.

According to recent industry research, poor customer data quality costs organizations millions annually[1] through delayed payments, duplicate accounts, and compliance risks.[2] In fact, studies show that inaccurate or incomplete master data can lead to higher Days Sales Outstanding (DSO), rejected payments, and audit findings.[3] Our solution addresses these critical challenges by providing **a single, trusted view of your customers and their financial relationships**.

Users can monitor credit exposure, validate bank details, align payment terms, and maintain accurate contact and tax information — all in one place.

A key benefit is the **translation of technical SAP codes into business-friendly terms**, making customer information accessible without specialized knowledge. Our solution transforms raw SAP tables into structured, analytics-ready formats that support daily operations and strategic decision-making.

Designed for finance teams, sales operations, and compliance officers, the dab Data Product for Customer Master Data delivers the transparency and analytical capabilities needed to actively manage customer relationships, reduce risk, and accelerate cash flow.

Organizations lose millions each year

due to poor customer data quality.

Getting started is straightforward: we'll assess your SAP system, demonstrate the solution with your data, and implement a tailored plan that matches your organization's needs.

[1] https://www.gartner.com/en/data-analytics/topics/data-quality
[2] https://www.iqvia.com/-/media/iqvia/pdfs/library/insight-brief/iqvia-hidden-cost-of-customer-data-issues-insight-brief-2024.pdf
[3] https://www.birlasoft.com/articles/master-data-management-direct-impact-on-enterprise-top-and-bottom-line

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Overview dab Data Product Customer Master Data

This Data Product is designed to unify and streamline your customer master data, **removing silos and ensuring transparency across all business units**.

What it delivers: Your organization gains a clear, consistent view of every customer relationship through standardized data structures that integrate seamlessly with your SAP environment. It reduces duplicates, enforces naming standards, and preserves data integrity across processes.

Multiple Data Views: The solution combines several connected components to create a complete customer profile:

- Core Data (KNA1) – Essential customer details such as name, address, and identifiers
- Bank Account (KNBK) – Banking and payment information for accurate transactions
- Finance (KNB1) – Company-code-level financial settings and credit management
- Sales (KNVV) – Sales area data including terms, Incoterms, and order blocks

This integrated approach **helps maintain consistency by reflecting updates across related systems**, reducing errors and manual effort.

Business Value: Instead of simply storing data, the Data Product transforms information into decision-ready intelligence, helping you strengthen credit control, reduce payment failures, support compliance, and enable strategic decision-making.

Core Customer Data (KNA1)

This section **covers the legal and contact details of your customers**, including the customer number, primary and secondary names, country or region, city, street and house number, central posting or delivery blocks, the one-time account indicator, and VAT registration number.

By consolidating this information, **the solution creates a single source of truth for customer identity**, which helps organizations detect duplicates, segment customers effectively, support tax compliance, and analyze customer hierarchies.

It also **enables proactive measures such as identifying duplicate or one-time accounts** by comparing names, addresses, and phone numbers, validating country and

VAT number consistency for cross-border trade, monitoring central posting and delivery blocks to prevent order or billing errors, and standardizing customer identifiers to support reliable cross-system consolidation.

Banking Account Data (KNBK)

This section **contains detailed bank account information**, including bank country, bank key, bank name, account numbers or IBAN, account holder name, control keys, and validity dates.

By consolidating and validating this data, the **solution improves payment success rates and reduces fraud exposure** by ensuring that account details are accurate before disbursement or direct debit.

It supports SEPA and IBAN requirements as well as partner bank type governance to **enable correct routing of payments**. The solution also provides visibility into account changes and validity periods to prevent payments to outdated accounts and offers summary metrics, such as the number of bank accounts per customer and the number of bank countries represented.

Finance Data (KNB1)

This section **includes company-code-level settings** such as reconciliation accounts, payment terms, payment method lists, dunning areas and procedures, and any associated blocks, as well as first and last document dates to help profile account activity.

By consolidating this information, the solution **directly influences cash performance** by aligning payment terms, enforcing dunning processes, and monitoring blocks that can delay billing or delivery.

It provides clear visibility into payment behavior by customer and company code, tracks payment term exceptions across the organization, and analyzes dunning behavior to identify risks and trends. Additionally, it captures first and last document dates to detect potential churn risks and understand account activity patterns.

Sales Data (KNVV)

This section **contains sales-area-level attributes** such as the sales organization, distribution channel, division, and currency, along with order and delivery blocks, Incoterms (Parts 1 and 2), payment terms, and payer-to-ship-to relationships. It also includes credit management details such as credit control area, risk category, and credit limits.

By consolidating this information, the solution **harmonizes commercial terms across different sales areas, supports compliance with Incoterms, enables margin and fulfillment performance analysis, and provides clear visibility into credit exposure management**.

It enables organizations to compare terms and blocks across sales organizations, monitor Incoterms coverage and exceptions, align payer and ship-to details to reduce billing errors, standardize sales currency and payment terms for greater consistency, and track credit limits and risk categories to manage customer credit exposure effectively.

Analytical Capabilities (dab AnalyticSuite)

The dab Data Product Customer Master Data works seamlessly with our comprehensive **dab AnalyticSuite**, turning standardized customer information into meaningful results that help drive better decisions and improve financial performance.

Five Key Analytical Areas:

1. **Customer Data Quality & Integrity:** Detect duplicates, validate key identifiers, and monitor completeness to support a reliable foundation for all downstream processes.

2. **Credit & Risk Management:** Analyze credit limits, risk categories, and exposure across company codes to reduce bad debt and improve cash flow predictability.

3. **Payment & Bank Validation:** Verify IBAN and bank details, track mandate validity, and prevent payment failures or fraud through proactive controls.

4. **Order-to-Cash Performance:** Monitor payment terms, delivery and posting blocks, and Incoterms compliance to accelerate billing and reduce disputes.

5. **Compliance & Audit Readiness:** Maintain VAT number accuracy, support compliant master data management, and provide transparent, traceable definitions for audits.

Customization & Integration Capabilities: dab AnalyticSuite adapts to your business needs, integrating with existing ERP and financial systems. Pre-built

dashboards deliver instant visibility, while custom analytics can be configured for unique organizational requirements.

By combining clean customer master data with advanced analytics, you transform static records into a strategic asset—driving efficiency, compliance, and profitability.

Use Cases

Cash Flow Optimization & Credit Control

Challenge: Many organizations struggle with delayed payments and high Days Sales Outstanding (DSO) because of inconsistent credit limits, misaligned payment terms, and incomplete customer data.

Questions the dab Data Product Customer Master Data answers:

- Which customers exceed their credit limits and pose the highest risk?
- Where do payment terms deviate from policy across sales organizations?
- How can we identify inactive or low-activity accounts to reduce exposure?
- Which customers should be prioritized for collections based on risk and outstanding amounts?

Use Case #1

A global manufacturer **reduced overdue receivables by 12% within six months** by harmonizing payment terms and enforcing credit checks across all company codes.

Compliance & Regulatory Assurance

Challenge: Maintaining tax compliance is difficult when customer records are fragmented or outdated. Missing VAT numbers or incorrect addresses can lead to audit findings and penalties.

Questions the dab Data Product Customer Master Data answers:

- Which customers lack valid VAT registration numbers or have mismatched country codes?
- How do we maintain accurate and current customer data to support compliance requirements?
- Where are central posting or delivery blocks incorrectly applied?
- Which accounts are flagged for compliance review?

Use Case #2

A European enterprise **avoided potential tax penalties** by identifying and correcting **18% of customer records with missing or invalid VAT IDs** before a regulatory audit.

Payment Success & Fraud Prevention

Challenge: Incorrect or outdated bank details lead to failed payments, manual rework, and fraud risk.

Questions the dab Data Product Customer Master Data answers:

- Which bank accounts lack IBAN or have mismatched country and bank keys?
- Where are expired mandates still linked to active customers?
- How can we prevent payments to outdated or unauthorized accounts?
- Which partner bank types are incorrectly configured for disbursement?

Use Case #3

A multinational **reduced payment rejections by 35%** and **eliminated €500,000 in duplicate payments** by validating IBAN structures and monitoring account changes.

Commercial Policy & Sales Alignment

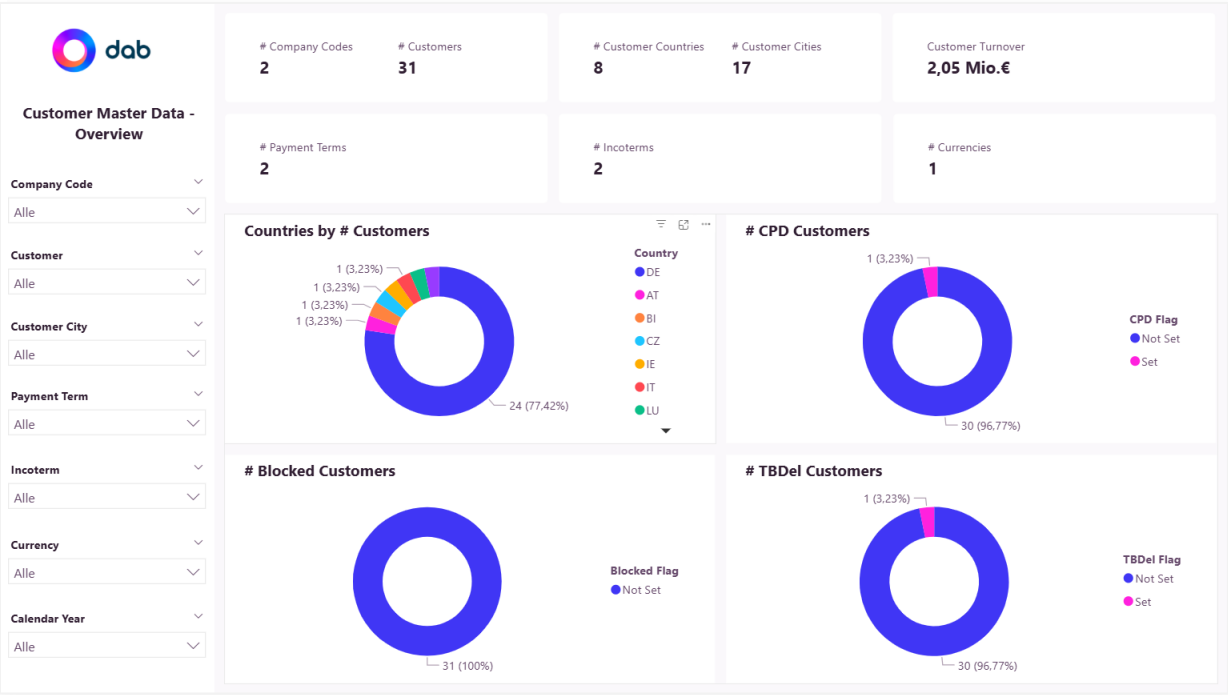
Challenge: Inconsistent Incoterms, payment terms, and sales blocks across regions create operational inefficiencies and margin leakage.

Questions the dab Data Product Customer Master Data answers:

- Where do Incoterms deviate from corporate policy?
- Which sales organizations apply inconsistent payment terms?
- How can we reduce order and delivery blocks caused by misaligned terms?
- Which payer and ship-to relationships create billing errors?

Use Case #4

A technology company standardized Incoterms and payment terms across its European sales units, **reducing order holds by 20% and accelerating billing cycles**.



Power BI Report "Data Product Customer Master Data" Page "Overview" displaying key metrics along with visual breakdowns of customer information.

Summary and next Steps

This Data Product transforms your Customer Master Data into a connected, business-ready resource. It delivers a unified view of customers by linking core details, banking information, financial settings, and sales attributes into one consistent structure.

The solution helps you improve credit control, reduce payment failures, and ensure compliance by making customer information clear and accessible to business users without technical expertise. It supports better decision-making across Finance, Sales, and Compliance teams by providing accurate, harmonized data for daily operations and strategic planning.

Key Benefits include:

- Complete visibility across the customer lifecycle, from onboarding to collections
- Consistent credit and payment term management across company codes and sales areas
- Reliable bank detail validation to reduce payment errors and fraud risk
- Improved compliance with tax and regulatory requirements
- Faster, more informed decisions based on accurate customer data

Ready to improve your order-to-cash process? Getting started is simple:

1. **Assessment:** We review your SAP environment and Customer Mater Data requirements

2. **Demonstration:** See the solution in action using your own data

3. **Implementation:** We configure a tailored solution in your system

4. **Activation:** Gain immediate access to 30+ predefined analyses and an interactive Power BI report

Contact us today to learn how dab Customer Master Data can help you achieve greater efficiency, compliance, and financial performance.

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