



Be part of the solution

PERSONALISATION
INTEGRATION
TRAINING

EVENT-DRIVEN ENTERPRISE MANAGEMENT SYSTEMS
FOR FINANCING



Financing

Credit Leasing Financial Loans

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Financing

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Tailor made solution with the qualities and price of a standard software package

- **iMX** is the result of several years of research and development and constant innovations. The development is shared between CODIX headquarters in Sophia Antipolis – the first European Technology Park located near Nice, France – and Sofia (Bulgaria) with high level specialists. Business Consultants and Project Managers are also located in Paris, Bordeaux, Tunis, Warsaw, Atlanta and Ho Chi Minh.
- **iMX** is an innovative software solution which allows the implementation of business functionalities and company specific needs in one technical structure that is easily customizable.
- **iMX** integrates natively the most advanced concepts and tools (Total Events Management, Dynamic Redefinition of Databases, Workflow, Electronic Document Management, Extranet, E-mail, Telephony, Fax, and SMS) into one global approach.
- **iMX** uses a «Thin Client» model: Intranet / Extranet/ Internet.
- **iMX** is developed by a team of experts in various fields able to propose appropriate business solutions.
- **iMX** handles multi currency and multilingual support for production and management (dynamically on the same server)
- **iMX** is supported by a top-level team offering efficient and tailor-made service through remote maintenance. This service is top-rated by our Clients.
- **iMX** is the contractual commitment of CODIX to customize every system installed for any needs of Client on a fixed-price basis.
- **iMX** features an unprecedented level of openness and flexibility in the management of **Credit, Leasing and Financial Loans** Companies.



An original and innovative concept

Until now, various business that desired full or partial renewal of their IT system required from the Management and the IT Department to choose between specific developments and standard software solutions.

The advantages and drawbacks of both formulas are well known:

- Adaptation of specific developments to the needs but frequent cost and delivery dates overruns,
- Lower cost of standard software but users forced to work with a tool difficult to customize,
- Changes dictated by the environment (ex.: merger, new organization or laws, etc.) are difficult, costly and time consuming,
- High technical complexity for integrating tools coming from several software editors (ex.: add in of Electronic Document Management or CTI on specific software or standard solution, etc.)
- Etc.

CODIX has developed an event-driven enterprise management tool able not only to integrate in a unique technical frame all the data of your Company but also all the rules of management, calculation, workflow, allocation of cases to users, business activities, etc.

In addition to this extraordinarily open and powerful solution, based on the latest technologies, CODIX has developed a unique and fully integrated additional set of tools to answer all the needs of users:

- Management of images,
- Management of fax,
- Management of e-mails,
- Management of telephony,
- Management of SMS,
- Management of text editor.

iMX is a totally unique software solution for professionals in the field of **Credit, Leasing and Financial Loans** with no equivalent in terms of return on investment.

CODIX Clients can confirm it.

Famous references

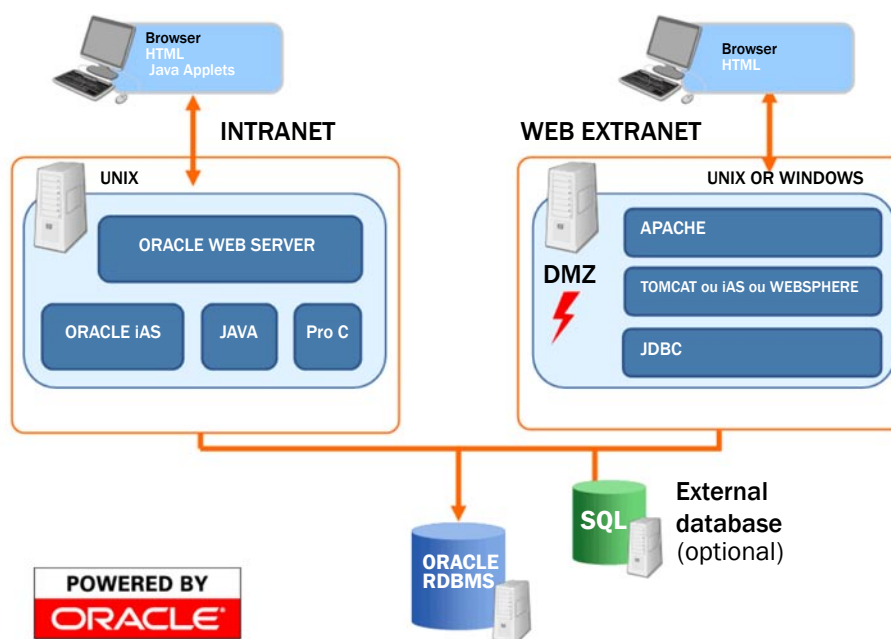
iMX has been chosen by the largest companies in various business sectors:



- ABSA Working Capital (Barclays group)
- ATRADIUS
- BKCP (CRÉDIT MUTUEL Group)
- CA Leasing (Crédit Agricole Group)
- CETELEM and COFINOGA (BNP PARIBAS Group)
- CGI (Société Générale Group)
- CRÉDIT SOCIAL DES FONCTIONNAIRES
- DEXIA CF
- EFFICO Iberia, EFFICO Portugal, SFRB, CONVERGENCE (EFFICO-CETELEM Group)
- EULER HERMÈS BELGIUM
- FIDUCRE (ING Group)
- France TELECOM, MOBISTAR, SONATEL
- GE Capital Mexico & Latin America
- EUROFACTOR
- KBC Commercial Finance Group
- KBC Consumer Finance
- MAROC FACTORING
- SCP BOCCHIO, SCP LEYDET
- SOCIÉTÉ TUNISIENNE DE BANQUE
- SOFINCO, FINAREF
- TUNISIANA
- TUNISIE FACTORING
- UNEDIC (Assurances Garantie des Salaires)
- Universum Inkasso Belgium and The Netherlands (Arcandor Group)
- UPS CAPITAL
- VW Group Services
- WWW.IDEALWINE.COM
- Etc.

An active User's Club regularly welcomes CODIX Clients.

The most advanced technologies



Since their very first developments **iMX** designers have remained faithful to some fundamental principles:

- UNIX Server (AIX, HP-UX, SUN SOLARIS),
- Thin client workstation,
- Oracle Technologies (databases, application server)

An open-ended model providing stability and long-term reliability have been the main criteria for choosing our partners.

Today **iMX** uses the latest available technologies:

- the **iMX** workstation is a PC with a browser that launches a Java applet - within which the application is executed - or opens an HTML page,
- Java applets of **CODIX** are used for the display of images or mail, for notification of incoming telephone call etc.
- user interfaces have been developed with Oracle IAS (Internet Application Server) tools or with the J2EE technologies,
- the inference engine of the Expert System is in Pro*C .

This technology offers undeniable advantages:

- ease of deployment,
- integration into all types of networks,
- immediate access to latest software release from all workstations (remote maintenance).



Event-driven management of cases

What does “absolute event-driven management of cases” mean?

For CODIX, all data - whatever their nature – entered into the system from a keyboard input or from an interface with another system, must be, at all times, available for processing.

The system must be able to apply any management rule and, if need be, initiate an action (issuing a mail, sending a fax, relocation of a case in a diary for immediate or subsequent action, assigning a case to a manager, etc.).

Furthermore, the system must be able to handle any data in a case, as well as the level of third-party involvement in a case, the data in a document (invoice, contract, damage claim, details of a judgment, etc.) and all related financial elements.

iMX is the effective answer to all these needs:

Dynamique database redefinition

iMX – within the frame of the logical case structure unique for every processed job and for every Customer - allows a dynamic redefinition of a large part of the Oracle database on each customer site: any specific customer data, regardless of business, can in this way and **without any limit** be brought into the system.

Management of specific data for each iMX customer

Once specific data is stored in the database, **iMX** handles the concept of a “document”, i.e. a logical set of data entered into a case (e.g. the “contract” document, the “invoice” document, the “guarantee” document, etc.). If a customer cannot find a suitable model in the large library of existing documents in the system, it is always possible to create a new specific document. Likewise, it is possible to handle data specific to every type of third-party in the case (leaseholder, renter, advocate, guarantor, etc.)

Variables

All data (standard or specific) can be defined as “variables”, which is:

- either **data** contained in the Oracle database (e.g. the post/zip code of a leaseholder, the name of an expert, the amount of instalment, etc.)
- or **objects** defined from simple data (e.g. the average balance amount of cases of the same category, the number of cases per type of agent, etc.),
- or even the **result** of the execution of a group of rules by the expert system (e.g. the scoring “Case Agreement”).

The variables can be used by the expert system rules and integrated into texts (printed letter, fax, e-mail, SMS etc.) issued by the system.

Expert System

Includes two subsets:

- a system that stores all the system **rules** (management and legal procedures rules, calculation rules, assignment of document cases to users, etc.),
- a library of **texts** issued by the system (letter, fax, e-mail, SMS)

The Expert System development can be ensured by every Customer due to the top-level tools provided with a Base Module:

- **ES Designer**: full graphic management of the Expert System rules
- **System Text Editor**: management of the library of all texts issued by the system

iMX allows the MANAGEMENT of ALL DATA and ALL MANAGEMENT RULES in ANY COMPANY



The set-up methodology

The set-up of such an open and powerful solution cannot be carried out in the same way as a conventional software package. A rigorous set-up methodology has proved to be necessary. It is based on our knowledge of your business and the technical skills of our consultancy and development teams.

It is carried out within the framework of CODIX "System Quality", which is **ISO 9001:2008 certified**.

Business Expertise:

The detailed specifications of each tailor-made customer system are made according to a specifications project proposed by CODIX business experts.

Integration of an iMX system in any customer Information System:

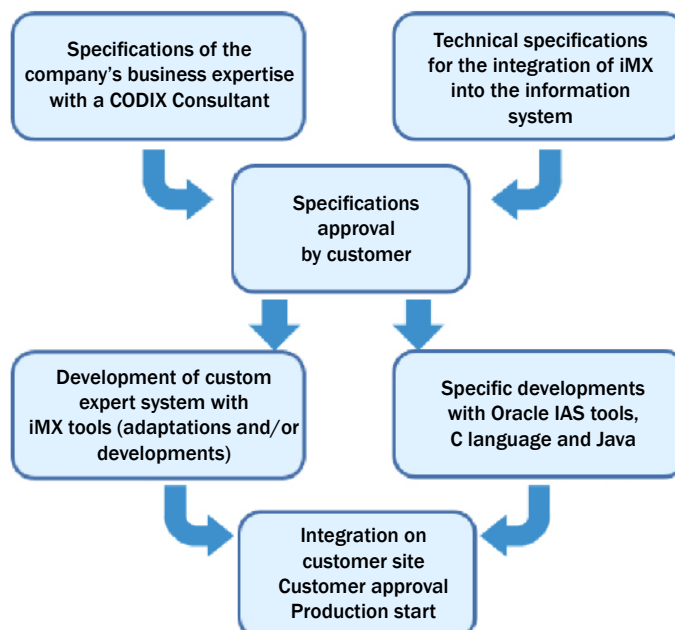
Depending on constraints and requirements, the standard interfaces, the "document" forms and the reports supplied as standard are used. Also at this stage, thanks to the open-ended structure of the solution, it remains simple to add any specific developments that may be necessary to meet the customer's needs.

Integration services on site:

CODIX commits to all services of integration on site.

These services are fulfilled by CODIX BY CONTRACT

Based on the contract framework study or on Customer specifications



Yet more capabilities

To provide further services and in order to meet all general or specific requirements of its clients, CODIX is devoted to the development of additional tools, integrated natively into the application. Integration and set-up costs for these modules are therefore reduced to nil.

1 **i**MX TEL

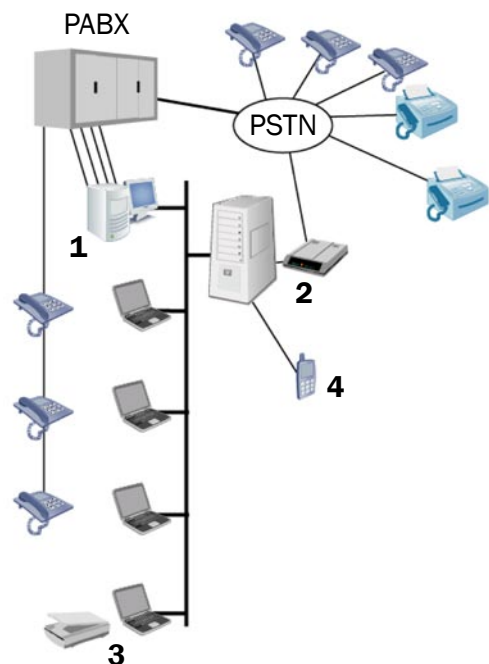
This module automatically handles the outgoing and incoming telephone calls and manages a vocal server.

The interface is carried out either through connection with PABX by Dialogic cards or through use of VOIP technology.

iMX TEL is at the top level of market systems with technical telephony functionalities.

The base module includes management of assistance scripts, user groups and numerous statistics and reporting – some of which are carried out in real time.

Additionally, the integration to the Production data base and the real-time management by the Expert System make **iMX TEL** the most competitive tool on the market.



2 **i**MX FAX

This module allows the Expert System and users to both print and fax documents to any addressee. The status of issued faxes is stored on case level and in a logbook. Cost and time savings (for printing, handling, sending) are obvious. If the system has the imagery option, this module is also able to receive faxes from your correspondents and store them. The user can then either print them or assign them directly to a case. When this happens, the case manager is notified.

3 **iMX** IMAGERY

This feature boosts efficiency and provides direct access – via case chronology – to images of scanned documents or received faxes. Images could also come in from information systems outside iMX. Images stored in an iMX case can be processed by the Expert System (ex.: printing of letter with attachment of contract copy, faxing a lawyer scanned image of client letter etc.)

4 **iMX** SMS

This module ensures SMS sending by simply connecting a mobile phone to the server or, in case of high volumes - through connecting to the special service of a cellular phone operator.

5 **iMX** AD

With the AD module (Analysis and Decision) CODIX delivers for each business an Info centre designed by CODIX and operated by Oracle Discoverer software. Thus every Client takes immediate advantage for its business of objects and reports. Later, the tool can be easily parameterized in order to meet specific Client's needs.

The iMX main module is delivered with integrated E-mails management tool.



Services

Continuous support by remote maintenance

iMX systems are equipped, for remote maintenance, either with a modem connected to the telephone network or with a router on an ISDN line.

These connections are made entirely secure. In this way we can safely, rapidly and automatically transmit any modification, specific development or new version of the software to all our clients.

With this tool, our remote maintenance team can reveal its high-level competence, availability and experience in your business.

The assistance by remote maintenance is one of the services provided as part of the **GLOBAL SERVICE CONTRACT**, which also includes telephone support and new release delivery.

Training

The installation of new software always necessitates appropriate and efficient training.

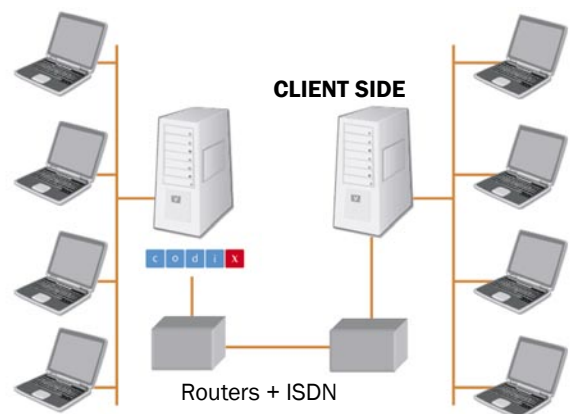
CODIX has therefore developed a set of training modules suitable for each function in the department service:

- Case User,
- System Administrator,
- System Operation ,
- Conceptual Data model.

For companies prepared to assume responsibility for the carrying out and the maintenance of their Expert System, the module “Expert System Practice” is provided.

The flexible structure of this training plan enables it to be adapted to the organization of any company.

The training can be completed by assistance during the production start.





Financing Main functionalities

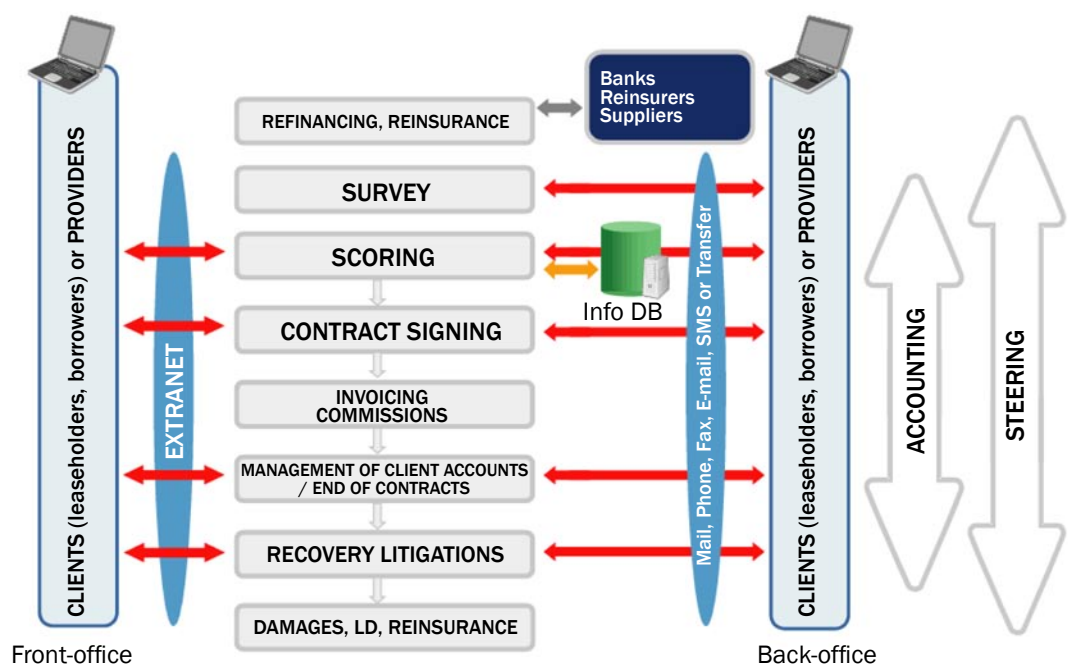
Multilingual and multi currency events based solution **iMX Financing** offers a complete solution for the management of all kinds of financial loans, leasing and credits (including revolving credit) over all kinds of assets and services: cars, equipment, real estate, etc.

iMX Financing handles the relationships with Clients, Business providers, Suppliers, Revolving credit actors and reinsurers, at all stages – canvassing, credit requests, simulation of amortization schedule, scoring (internal or external) and arbitration, contractualisation and start of the renting according to the contract whatever the nature of the assets and/or services to finance.

During the contract's validity, **iMX** handles the commissioning, the instalment dates and more generally invoicing, the contract and assets modifications, etc. until the case is closed.

Besides the management of the Client Accounts and the payments to Suppliers, in case of litigations or non-payments, the case is further processed by the «**Collection and Legal Department**» module of the same software solution, embracing the reinsurance and legal issues.

iMX provides users with full transparency in the accounting operations during the whole case processing and offers the company all steering tools needed.





Financing Business Processes

Credit request processing through Back-office

- Receipt: creation of case with all its actors, the request for assets and services
- Simulation and Generation of the amortization schedule

Assessment of the credit request - Scoring

- Follow up of statements and estimation of risks and guarantees: Scoring with data requests to external data bases facilitating the decision process on the credit request

Decision

- Decision for approval or denial, automatic or manual
- Creation of a Contract Draft in case of approval

Contract

- Request of the necessary documents and information on business provider and/or client
- Possibility for management of financing pool

Contract signing

- Registration of signed Contract
- Management of co-borrowers and guarantees
- Set up of instalments schedule
- Tables for financial and accounting amortization
- Start of renting
- Capital cost allowances

Processing of invoices and credit notes of suppliers

- Book-keeping of assets (VAT)
- Book-keeping of services (invoiced in advance and now to receive)
- Update of catalogues of assets and services
- Suppliers Payments

Commission

- Calculation of commissions for business providers and entry in the accounting books

Garanties

- Set up of guarantees (checks, buy-back commitments, bank guarantees...) and entry in the accounting books
- Management of guarantees and their release at the end of contract

Start of renting

- Invoicing of rents and issue of invoices
- Creation of automatic debit transfers files
- Processing of Recovered Bill of Exchange, Promissory notes
- Follow-up on instalments and management of overdues:
 - ▣ Payment of rents: matching – rejections – credit notes – reimbursements
 - ▣ Management of litigations and collection, event of default and Legal department – detailed description in «IMX Collection and Legal Department»

Modification of contract

- Modification of the instalments schedule
- Modifications /Addition of assets and services
- Partial cession
- «Top Up»
- Transfers of contract

End of contract

- End of contract or cancellation at term
- Cancellation
- Extension of contract
- Reimbursements before due date
- Cancellations before due date
- Transfers of contract
 - ▣ Estimation of the assets value
 - ▣ Book-keeping of assets cession
 - ▣ Invoices for the sell of the assets to client or business provider
 - ▣ Balance of amortizations and accountancy assets – End of financial amortizations

Archiving

- When closed, archiving of the case upon manager's request or according to Expert System rules. Nevertheless, an archived case keeps in the active database, all information pieces needed for statistical purposes



Financing Cases

The case is created upon receipt of a credit request via WEB, flows (standard or specific interfaces), fax, email with

- automatic assignment of the case number,
- management of the physical storage through the Expert System,
- assignment of the case manager through the Expert System rules, according to access authorizations and profile,
- unlimited number of actors with a unique individuals database,
- unlimited number of managed assets – vehicles and/or equipment – services and guarantees.

The case is automatically processed by the **Expert System**, requesting no action from the case manager, depending on the events.

At any moment, the case manager can take over a case and process it “in manual” in order to deal with situations not described in the base of rules of the **Expert System**.

Every case manager has a **schedule**, i.e. a list of cases on which he must intervene because no actions has been assumed by the expert system.

Messages come either from the expert system or from a manual action of the same case manager or from another case manager. Some actions have deadlines for handling. If not respected the deadlines, the system posts a message in the mailbox of case handler's supervisor. Thus, pending cases are accurately followed-up.

At any moment, the manager could view the «**history**» - a history list of all events that have occurred in case, sorted in inverse chronological order to facilitate the search on recent events, with the option to:

- access the contents of all the issued texts (letters) and immediate reprint of a letter,
- view all received documents and possibility for printing (option imagery).
- view details of all accountancy and management elements present in the case.

A scroll menu, allows direct access to all business processes as well as to **iMX** functionalities:

- Texts: a set of texts allowing the printing or the personalization of any letter of the case through the Text Editor of Codix
- Express: for fast sending of free-wording mail to any actor from the case or the database
- Access to other cases of the same actor (client, business provider, supplier...)
- Data entry (or receipt by interfaces) of any fund transfer : incoming payments, with controlled allocation over client's cases and automatic matching over settlements, refunding (transfers, cheques), transfer case to case

- Modification of matching
- Data entry of information (example: notes on a conversation by phone)
- Case form: display and update of all the data in case:
 - Actors, Contract, Assets...
- Add actors (third parties or other)
- Data entry of additional documents in the case
- View the Expert System: current and past case stages
- Set up of loan restructuring or agreement for payment
- View the case account
- View the amortization tables
- View unpaid not matched instalments with possible zoom on details
- Disarchiving of case

The system administrator can personalize the menus of each user and assign him authorizations.

The user has a permanent online help and pop up function buttons.

Data exchange (standard or specific interface)

- Automatic creation of data (cases, individuals) with incoming information from other information systems of the company – for ex. migration.
- Information retrieval and sending of data to other systems.

Extranet

- Possibility to grant access to some «external» users: traders, partners, etc. for the entry of the credit requests and the simulation of the instalments schedules, for obtaining decisions, for the printing of the contract drafts and for an instantaneous exhaustive overview of the case, etc...
- Possibility to grant access to Clients: for the follow up of the amortization schedules, for the modifications request, for the simulation of the schedules, for the printing of the contract drafts and for the instantaneous exhaustive overview of the case, for the online payments, for the data entry of various information pieces and for the communication with the case handlers in charge of their case.
- The company user could connect remotely to access the application and all of its functions.

The company and staff

Management of basic features of each Company and of system's users:

- Password,
- Allocation of printers to work stations,
- Task priorities by user
- Personalized menus,
- Application authorizations by user,
- Management of authorizations
- Management of absences and leaves and transfer of schedule to available user for a set period



Financing

The system running

Management of print works

iMX has an extremely powerful queued tasks manager which enables easily all operations with texts in print queue.

- Change of printer, type of paper, priority,
- View texts queued for printing,
- Retrieval of printed texts for re-printing.

The same tool also handles fax management.

Listings - statistics & reports

Standard or specific statements or reports, in real time or scheduled.

Some available reports/statements in **iMX Financing**:

- Inner reserve: Equipment not sold at closure date
- Turnover: Contracts with generated rents
- Statement of reversals: Contracts with generated rents with reversals
- Statement of integrations: Contracts with generated rents with integration
- Financial statement of cessions: sold equipment pieces
- Statement of extensions: Contracts with extended schedule
- List of signed contracts where renting not started
- Capital cost allowances and costs to spread over cessions

System administration

Launch and automatic sequencing of the following processings:

- Night processings:
 - Scheduled reports,
 - Expert system for scheduled tasks management,
 - Incoming and outgoing interfaces
 - Clearing of printed tasks,
 - Archiving of cases.
- Automatic back up (each central unit has a back up unit whose capacity is greater than the capacity of the database), System shut down.



Financing Accountancy and invoicing

Accountancy

iMX has a powerful parameterization tool which allows the generation of any accountancy transaction from any event occurring in case during its life.

The “Case” accountancy is handled in real time. Movements on cases, which provoke entries in general ledger books, generate a “daybook”.

This technique allows, if need be, modifying entries before their transfer into general ledger books (example: misallocated payment in case). Once checked and validated, the “daybook” can generate entries in the general ledger books of the company.

iMX is delivered with a full module for general accountancy processing, which among other features, allows a full accountancy audit (direct access to the event behind the entry and to the case concerned) and all kinds of print works (Ledger, books, balances).

iMX offers a number of financial statements/reports, depreciation and capital cost allowance tables, provisioning, etc... adapted to the follow-up of Financing activity.

iMX handles assets, depreciation and capital cost allowance, and taxes

iMX provides as well the possibility to send event reports when the general ledger accountancy of the Production is not managed within iMX or globalized or detailed entries can be sent to another accountancy system for consolidation.

Invoicing

The invoicing module allows the easy definition and customization of the invoicing rules, the automation and the control of the calculations, the handling of the payments of business providers commissions. This module offers full customization (invoicing items, periodicity, type of compensation, statements, etc.). It is even possible to prepare listings for specific invoicing.

It is an integral part of the accountancy module.



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The documentation of other optional modules
of **iMX** such as **iMX TEL, EXTRANET, FAX, EMAILS, SMS**
are available at the CODIX website

www.codix.eu