

## B M D

### ❖ **Characteristics:**

#### ➤ **Application type:**

Application Customizable in Host

#### ➤ **Environments:**

IBM zOS, CICS, DBII, Cobol  
UNIX, Tuxedo, Oracle/SQL  
Server/Informix, Cobol (SF)  
Cobol, Fujitsu, teleprocess AIM,  
RDB2.

#### ➤ **Services:**

Product Closed Development.  
Platform Customizable Services.  
Reengineer of Applications.

#### ➤ **Installations:**

25

#### ➤ **Users:**

Foreign Department

## Market Application & Currency

### **Basic characteristics of the Application:**

**Complete Solution:** Resolved all the operating on a unique organizing and functional base. A straightforward and faster operating integration is assured to be assumed by the users.

**Capacity of Organizing and Functional Adaptation** to each Entity's platform, particularly its integration to: Base of people, Contracts with clients, Client Accounts, Charges, guarantee, special and general Rates, Accounting.

It contributes an experienced operating administrative and accountant, developed to arrive at the office network, and also to be integrated in Applications of an electronic Banking and an operating Internet- Intranet.

**Multi-Entity, Multi-language, Multi-Currency**

### **Applications Description**

Application that works to mechanize the operating Stock Market and Currency Market:

- Assignment of changes and orders of buying and selling, in the cash market and in the future
- Monitoring and contracting of assets and liabilities to term
- Control and monitoring of the position
- Correspondents treatment centralization
- Distribution of benefits by change differences
- Accounting Management

The Application centralizes the information of all the operations in which:

- Reminder to the currency market of cash bought or sell a currency against another, or against Euro in the market of 0, 1 or, 2 days, even if the operation is with banks or clients.
- Reminder to currency market on credit, when bought and sell a currency against another, or against Euro, in the market more than two days, even if the operation is with banks or clients
- Reminder to operations market to term, deposits taken or lent with clients or banks, to an interest rate and to an expiration given
- Additionally this application of the market can be utilized to collect the information movements on the correspondents accounts in order to permit to obtain information of the balance, for funds situation considerations, covers or transfers among the different correspondent accounts

### Other INORMES Products and Services

- Foreign Area
- Foreign Trade
- General Accounting
- SWIFT Applications
- Renting
- Risks
- General Services
- Stocks
- Leasing
- Loans
- Multicurrency Liabilities
- Default Management
- ◆ Accounting Management international area financial entities
- Payment Types
- Rates
- EMV
- Family Credit Account
- Multichannel Printed Management
- Factoring
- Confirming
- Client Fidelity
- Outsourcing
- Professional Services

### Market of Currencies Functions

- Collecting the currencies buying and selling needs against euro or other currencies in the cash market
- Collecting the currencies buying and selling needs against euro or other currencies in the futures market or time limit
- Collecting the needs of deposits to take or to lend
- Assignment and control of change of the operations
- Position Control (time limit, cash, treasurer, bills, and deposits)
- Calculation of the differences of change by operations
- Management and control of the correspondents movements
- Control of an operation situation (Currency bought, Swift emitted)
- Justification generation from Bank of Spain
- Being the connection module or dialogue between a foreign department and a treasury department, in the information flow to exchange for the resources utilization in currencies
- Being the connection module between a foreign department and the network of offices in the assignment of changes, the use and the control of correspondents and distribution of the change differences

### Application Main Processes

#### ON-LINE Process:

- Entrance of orders to the market in a manual form
- Entrance of orders to the market from other application
- Consultation, modify and drop of these orders
- Processes of summary and consultation of needs for the market
- Close of sessions

#### BATCH Process:

- Accounting from daily operations
- Report transfers among correspondents
- Management reports on operations and banks
- Operations reports by offices
- Accounting on change differences

### **INORME, S.L. (Informática, Organización y Métodos)**

It was founded in 1993 by a group of expert professionals in data processing and Consultancy of the financial services sector. With a present staff of more than **100 professionals** and headquarters in Barcelona and Madrid, we operate for all the national geography with a level of products and services recognized in the Market. From the beginning in foreign trade specialization our base of products has increased year to year arriving to an extensive **fan of specializations**.

**Objective:** Assuring the success and the benefits to our clients, reaching in our products and services the highest levels of specialization, quality and experience with a technological level vanguard.

**Market:** They focus in the Spanish financial Market with some executions in the French and Portuguese markets.

**Philosophy:** Reaching the **fidelity** in our Clients and Staff: + 80% of the business generated by a base of stable Clients, with a low rotation among ours staff members.

**Adaptation and Innovation:** The fidelity of our clients is owed, to a large extent, to the adaptation of our products and services to the changes in the market and the technology, and in our capacity to improve solutions.

**INORME S.L.** offers and will continue offering solutions and innovative ideas, as well as an extensive fan of products adapted always to the Market. We have an extensive base of Clients, more than 40 Banks and Spanish savings Banks.