

FAMILY CREDIT ACCOUNT Application

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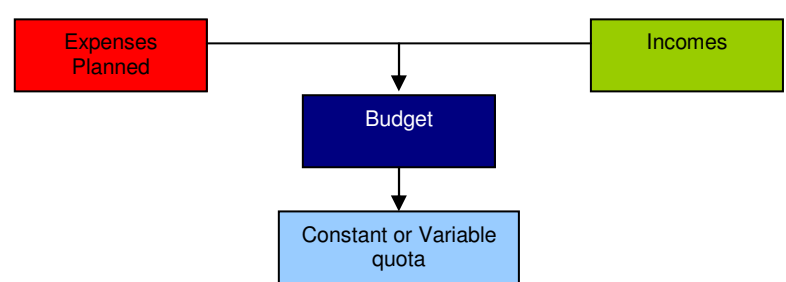
- ❖ **Characteristics:**
- **Application type:**
Application Customizable in Host
Package Application
- **Environments:**
IBM zOS, CICS, DB2, Cobol
UNIX, Tuxedo, Oracle/SQL
Server/ Informix, Cobol
Fujitsu, AIM, RDB, Cobol.
WEB
- **Services:**
Application Establishment
Consultancy specialized
Maintenance
- **Installations:**
- **Users:**
Commercial Department,
Clients, VIP.

Basic characteristics of the Application:

- Client's Fidelity**
- **Planning Treasurer from a family**
 - Financial product oriented to facilitate the Client the management of its expenses
 - Easy and pleasant use, permits to organize the client's payment of expenses
 - Powerful system of great amount information for the Client as an Entity
 - Suitable application for budget control
 - **Improves relation Entity - Client**
 - It increases the relation of the Client with the Company upon increasing happiness relation seeking the **Fidelity**
 - Improves the monitoring of the Client, upon having more information
 - It permits a personalization of the services to offer the client
 - **Taking advantage of existing Resources**
 - Account view and credit
 - Internet Banking
 - Liability Products
 - Asset Products

Product phases:

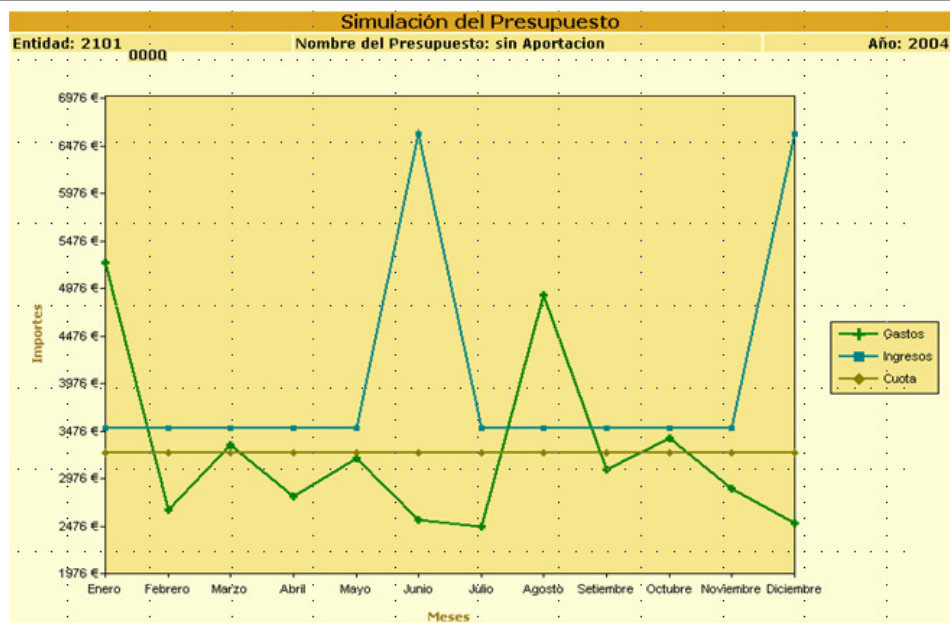
- Budget**
- Clients expense Budget from the information that the entity has of the client, Calculation of a quota to cover these expenses that permit a comfortable payment for the client.
 - Study and organization on the part of the client from the expenses and the payment
- Contracting**
- When the client has his budget organized and adequate he can hire the service
- Life of the service**
- Monitoring of its Expenses: seeing its real expenses and comparing it with the Budget
 - Informative
 - Reception of Notices and Alarms accrued
 - Unified extracts and of value added
 - Modification of Expenses, Re-organization of quotas
- Renovation**
- Based on the previous period expenses
- Budget:**
- Expenses Planned**
- Direct debits: fixed and periodic payments of light, water, gas community, schools, gymnasiums, IBI, Sure – car, home, life ...- mobile and fixed Telephone, DSL ...
 - Periodic payments Planned: Not direct debits payments with a constant frequency (employed payment home, children studies transfers, payment rent, contribution to savings plan)
 - Credit Cards: there is a standard stable action with the card, an expense that are able predefined based on a previous consumption.
 - Loans: credits, car, consume,
- Ingresos**
- Informative Data: it will permit to calculate a proportional quota to the Clients incomes.



Quota in base to the direct debit expenses and planned. Constant month to month or proportional Variable to the incomes reported by the client.
Credit: Rate of fluctuation, that accepts bypasses without bothering the client.
 Quota calculated in base to the Credit Maximum budget accepted for the client.
 With evaluation of discovered temporary and the acceptance of its price.

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



Expenses Monitored:

- Monitoring on-line of the expenses with the comparison between the reality and the budget.
- Expenses Information: monthly, by element of expense, by cost type, by origin of the expense.
- Graphic presentation of the information

Notices and Alarms:

Alarms are established for the Entities and for the client. Notices set by the Company or parametrizable by the client i.e.:

- That a receipt surpass a quantity
- That the receipt of the telephone be a % greater than budget
- That the credit limit be at 95% arranged
- That the total of monthly expenses surpass in a X% the budget
- That a new receipt arrive to the service

What is obtained for the Entity?

- *FIDELITY* from the client's side.
- *PROACTIVITY*, upon knowing the client better
- *TAKING ADVANTAGE OF THE RESOURCES*: direct debits, credits.

Opportunity to...

- *LOW INTEREST TYPES*: Planning from discoveries to low cost
- *PRESENT TENDENCY TO LEISURE SOCIETY*: Search of the take advantage of the incomes for the leisure

Competency

- *DEFENSE AGAINST FINANCIAL AND NOT FINANCIAL COMPANIES*: If the client is so linked in an annual planning, it does not change for punctual sales.

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.