

CONFIRMING Application

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❖ Characteristics:

- **Application type:**
Personalize Application
- **Entornos:**
IBM zOS, CICS, DB2, Cobol
UNIX, Oracle, Cobol
Fujitsu, AIM, RDB2, Cobol.
- **Servicios:**
Application Establishment
Consultancy specialized
Maintenance
Reengineer of Applications
Migration of an old Application
- **Installations:**
2
- **Users:**
Confirming Department

Basic characteristics of the Application:

- **Complete Solution:** It contributes an operating administrative and experienced accountant, developed to arrive at the network of offices, and to be integrated in applications of operating and electronic Banking Internet-Intranet.
- **Capacity of Organizing and Functional Adaptation** to the platform of each Entity, particularly its integration to: Base of people, Contracts with clients, Clients Accounts, Charges, guarantees, special and general Rates, Accounting.
- **Multi-Entity, Multi-language, Multi-Currency**

Applications Descriptions

It resolves all the Confirming Operating on a unique organizing and functional base:

- **Petition Management:** Management Contract Confirming, Risk Management, Commercial Management (commissions, bonuses), operating on contract
- **Treatment of Remittances and Payments:** reception, updating files, informative processes
- **Management of Suppliers:** Lines of financing Confirming and foretastes, operating on beneficiaries
- **Complementary modules**
- **Electronic banking**

The Confirming service offers to negotiate the payments to the business suppliers, offering the possibility of charging the invoices before the due date (to finance).

The respected subjects in the application are:

- The users (petitioner): large businesses.
- The beneficiaries (suppliers): extensive business fan of medium or small size.

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

Petitioners Management	Remittances and Payments	Suppliers Management
<p>Structure contracts Associate to Accounts structures that bear: The management and administration of the remittances, its charges and commissions, the management of the financial risk by Confirming, the own operating risk by limits operating authorized, open commercial Approaches in prices and in bonuses... Access of these clients (Large Businesses) to this information and operating from different departments (Purchases, Administration, Financial. ...)</p>	<p>Administrative central block: remittances reception, guarantee file generation, Control of limit of financial operating and risk, treatment of commissions and bonuses... Capable to give information for a direct commercial action on the suppliers or the seek beneficiaries: The own collecting of the beneficiary as the client, Foretastes in the payments to suppliers, the improvement in the modality of guarantee utilized.</p>	<p>Supplier Identification in front of the Petitioner. The information will be negotiated always understanding as base the couple (Petitioner-Beneficiary) Only the level of commercial agent of the beneficiary will have global information of the beneficiary that concur various Petitioners in a Supplier or Beneficiary.</p>
Complementary modules	Electronic banking	Module Interfaces, Connections, Integrations
<p>Connection to CIRBE, Risk Lines Regularization (Confirming, Discount), Processing multicurrency, Personification of results (financial and of mediation), Management of bonuses...</p>	<p>Need of the channel Web: Business Petitioner, Business beneficiary, Banking of Agents or Managing. Petitioner Functions: Consult of Remittances and Suppliers, Suppliers blockade. Suppliers Functions: consults of pending payments, monitoring anticipated payments, payments incidents</p>	<p>Integration, connection or support with the following applications: Foretastes and discount in EUR and DVS, Emission of foreign and national checks, Transfers, OMF, OMT, Target, etc., Truncate of check stubs, check stubs to our charge, promissory note and charges to the clients Routines of access ON LINE will be utilized and BATCH for: Charges and guarantees to clients accounts and credit accounts, Retentions and Blockades, accounting Application, Risks, CIRBE, Currencies, changes, calendars, Rates, People, Authorized and owners.</p>

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.