

## FACTORING Application

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#### ❖ **Characteristics:**

##### ➤ **Application type:**

Personalize Application ,  
Package Application

##### ➤ **Environments:**

IBM zOS, CICS, DB2, Cobol  
UNIX, Tuxedo, Oracle/SQL  
Server/ Informix, Cobol  
Fujitsu, AIM, RDB, Cobol.

##### ➤ **Services:**

Application Establishment  
Consultancy specialized  
Maintenance  
Reengineer of Applications  
Migration of an old Application

##### ➤ **Installations:**

2

##### ➤ **Users:**

Factoring Department

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

**Complete Solution:** It resolves all the factoring operating, on a unique organizing and functional base. An easy and faster operating integration is assured thus to assume from the users.

**Capacity of Technical, Organizing and Functional Adaptation** to the platform from each Entity, its particularly integration to: Base of people, Contracts with clients, Accounts of Clients, charges, payments, special and general rates, Accounting.

It contributes an operating administrative and experienced accountant.

Developed to arrive at the offices network, and also to be integrated in applications of operating and electronic Banking Internet- Intranet

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

#### **It covers all the operating of the Factoring operations under a unique organizing and functional base:**

- Contracting of Factoring. Account factoring Administration of the assignor
- Maintenances
- Remittances and invoices. Covers without resource
- Factoring Assets: advancement, Financings and credit Accounts
- Collection Management
- Liquidations to Assignor. Re-liquidations and closing
- Payment of Invoices
- Management of Outstanding

#### **Upgraded again in 2006 incorporates the following operating figures:**

- Simple invoices collection management, with interest financing.
- Operations without resource
- Operations with resource
- Factoring with the official Administration
- Exterior Factoring

### 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

## Factoring Application Functionalities

Contracting	Lines maintenance	Remittances	Payment invoices	Outstanding
Request	Modification Conditions	Entrance Remittances	Payment Association	Outstanding management
Line Analysis	Blockade	Maintenance	Consults Conciliation	Re-classification
High Line Factoring	Cancellation	Validation	Not associate invoices	Outstanding listing
Contracts	<b>Maintenance Debtors</b>	<b>Invoices</b>	Payment Notes	Communication Fact. Pending Payment
Policies	High Debtors	Invoices Entrance	Printed Payments	Commercial disputes
Signature	Modification	Maintenance		Commercial disputes
	Blockade	Additional Anticipation		Debtor Insolvency liquidation
	Cancellation	Management Incidents		FIPA Regularization
	Accuse Receipt	Data Signs		Refund preview
		Operation Annulment		

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

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**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.

