

LEASING

❖ **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:**

Leasing Department

Leasing Application

Basic characteristics of the Application

Complete Solution: It resolves all the Leasing 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 of 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 to be integrated in applications of operating and electronic Banking Internet- Intranet.

Multi-Entity, Multi-language, Multi-Currency

Leasing is an Operation of renting with the option to purchase, whose object is the financing and transfer of the use of personal property or real estate, in exchange for the periodic payment of a quota. This type of contract includes an option of purchase to its term in favor of the user.

The three basic subjects of an operation of Leasing:

- The supplier or suppliers of good, that provides the object to finance
- The client that requests the financing, and enjoyed the good
- The Leasing Entity, that acquires the good by its purchase and payment to the supplier, and that yields its use to the client charging him the corresponding quotas

This Application covers all the operating of the operations of Lease under a unique organizing and functional base.

- Necessary maintenances
- Operations simulator
- Contract Management covering its life since the proposal to the signature
- Administrative management: Accounting opening, sub-govern, payment suppliers...
- Operation consults, repayments, quotas...
- Total close of the operating associated accountant
- Other Functions: CIRBE, Judicial, Slowness...

The value of the quota that the client will credit is determined by the value of good, as well as the interests and additional expenses, they could be those of study, opening, cancellation, etc.

The quotas will be able to have a regular character, or well to establish of frequency and irregular value and/or with complementary contributions. It fits to emphasize that during the life of the operation the ownership of the good is of the company, until the end of the operation be agreed or not, to the option of buyback on behalf of the client.

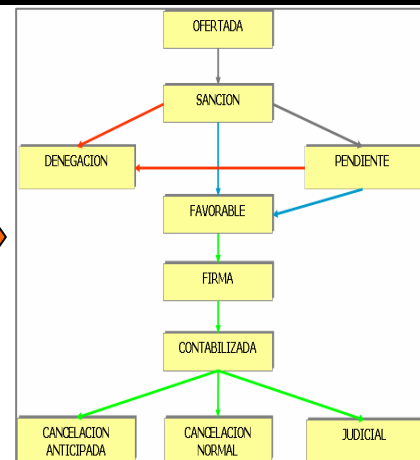
Other INORMES Products and Services

- ➔ 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

Leasing Application functionalities

Maintenance	Administration	Consults	Accounting	Other Functions
Operation / Simulation	Accounting opening	Operation data	Manual accounting entries	Auto management BBDD
Economic Data	Refund of Effects	Picture Repayment	Accounting Accounts	Commerce Management
Participants	Collection of overdrafts	Quotas	Monthly Notes	Administration
Invoices	Overdraft Conditions	Outstanding quotas	Accounts Cancellation	Judicial
Various	Payments to Suppliers		Divided Accounts	CIRBE
Repayment Plans	Anticipated Cancellation			Delinquency
Representatives / Represented	Annulment Cancellation			List Maintenance
Sanction				
Printed Doc.				
Data signatures				
Operation Annulment				

Flow plan of a Leasing operation



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 stuff 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.