

## Remittances Application

### Remittance

#### ❖ Characteristics:

##### > Application type:

Personalizable Application  
Package Application

##### > Environments:

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

##### > Services:

Closed Product  
Services  
Platform Developed

##### > Installations:

25

##### > Users:

Foreign Department

### Basic characteristics of the Application:

**Complete Solution:** Unified risks management, files, operations of collections and payments, rates, currency market, Banks correspondents, SWIFT, accounting Organization, etc.

**Modulate Application:** Permitting to gird each project to the needs of real business of each Entity. Project differentiated by phases, assuring the fast utilization and easy operating assimilation.

#### Capacity of Technical, Organizing, and Functional integration

**Adaptable to each organization:** Operating total in control of changes or working through other (MINT), with their own or received SWIFT, with general accounting in currencies or only in national currency...

#### Multi-company, Multi-Language and Multi-currency.

**Accounting integration and management monitoring:** Possibility to incorporate Accounting modules, treatment of commissions by products, clients, with calculation of theoretical commissions and the applied to a concrete operation etc.

### Application Description

The **Export Remittances application** and Importing controls and solves all the problematic that drift from the documentary management and the liquidation of operations in the Entities of credit and saving, obtaining an express train and agile integration to the data processing environment.

#### Application Functions:

##### > Export Remittances

**Modalities:** Simple (view or time limit, with and without acceptance), Documentaries (against payment, acceptance, in collection management), with unique or multiple expiration and LCR.

**Opening:** A new account of a remittance; to complete a pre-file of the remittance, to complete or to expand vtos. of the calendar of actions, to Complete or to expand banking or not banking subjects.

**Management Situations:** Acknowledgement of an accused receipt communications reception, of acceptance and of notice upon freeing: Claims Generation, Generation of communications to clients or entities.

**Modification or Updating:** By subsequent shipment, by variation of conditions, by reception of the acknowledgement of receipt, by reception of the acceptance.  
Of the general Data of the remittance, calendar of actions, modification or replacement of no banking and banking subjects.

**Resolutions:** Manual by collection, automatic by collection (application of SWIFT received), by acceptance and not accepted, by refund, Unpaid or Protest, Finalization by closing, Closing of a LCR.

...Cont.

## 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

...Cont.

### ➤ Resolutions Retrocession

**Commissions Treatment:** Charging commissions to banking or no banking subjects.

**Consults:** File of Remittance, Calendar of actions, management Situations, Subjects form an operation, LCR.

### ➤ Importing Remittances

**Modalities:** Simple (view or time limit, with and without acceptance), Documentaries (against payment, acceptance, in management of collection), With unique or multiple expiration.

**Opening:** New account of a remittance; to complete a pre-file from a remittance. Completing or to expand vtos. of the calendar of actions. Completing or to expand banking or not banking subjects.

### ➤ Transfer with or without maintenance of management.

**Management Situations:** acknowledgement of an accused receipt communications reception, of acceptance and of notice upon freeing, generation of claims, generation of communications to clients or companies.

**Modification or Updating:** General data of the remittance, calendar of actions, Modification or replacement of no banking and banking subjects.

**Resolutions:** By payment with multiple partial collections for expiration, by refund, unpaid, Finalization by closing.

### ➤ Resolutions Retrocession.

**Commission Treatment:** Charging commissions to banking or no banking subjects.

**Consults:** From files of remittance, calendar of actions, from management situations, from subjects of an 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 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.