

## Risk Lines

### ❖ Characteristics:

#### ➤ Application type:

Application Customizable in Host

#### ➤ Environments:

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

#### ➤ Services:

Closed Product, Development,  
Reengineer of Applications  
, Services

#### ➤ Installations:

25

#### ➤ Users:

Foreign Department

## Risk Line Application

### Basic characteristics of the Application:

This Application offers a solution to carry the foreign trade clients risk control in the Entity.

The analysis system proposed manages to take a better decision, to shorten the time of study and to simplify it. To be by client, and not by each operation, facilitates the rapidity in the operating commercial. It improves the monitoring and prevention of nonpayment and permits to obtain global information and specifics.

The system negotiates, not only the risks treatments with controls of granted and available, but contributes a **logical information structure** that allows:

- To have a **related client of foreign trade with the Entity database by foreign trade account.**
- **Holders** association (endorser, authorized.) to the foreign trade account.
- **Opening of global unique line for all the operations**, with possibility to introduce limits in the arranged by type of operation and/or private lines adapted to the classification in the Entity. The client's risk will be able to evaluate in the exterior currency
- **Special rater definition** (interests and commissions) if there was any applied to the client in its operations
- **Definition of the change to apply** in the operations
- **The obtaining of the contract or policy**
- **Automatic generation of accounting annotations** to accounts of granted and available, in the line opening and in the utilization.
- **Controlled and to update the risk** of a client from any application.
- Having a **base expediential** from which information can be extracted, statistical and of profit value of the operations carried out by the client, independently that a risk line has been granted.
- Obtaining of the **statement CIRBE**

### Application Functions

#### ➤ Tele-process / On-Line:

1. Risk Account opening
2. Open Risk Account Opening annulment in the day
3. Account Consult
4. Account Modification. Will be able to change from personal accounts associated, to the foreign trade account
5. Risk Line request
6. Risk Line approval
7. Risk Line denied
8. Risk Line formalization
9. Risk Line modification
10. Line consultation. All the risk line data will be visualized. If the global line of a client is consulted it will be given best information: maximum permitted and available.

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## 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)

11. Blockade Creation of Line/Accounts
12. Blockade Rough draft of Line/Accounts
13. Enlargement/renewal of Line. The renewal (date, value) will be able to carry out at any moment. There will be a liquidation (collection of commissions) by this operation of financial line
14. Cancellation of Line/Accounts
15. Detail of Risks by total Risk Line: granted, arranged and available. In the case that the commercial, financial risk or signatures depending on the global line would be reported of the available, arranged, respective limit for the limit and breakdown by operation of the available. Financial risk, commercial Risk, Signature Risk, Mortgage Risk.

To bind the Risk Account concept with the Bonuses that can apply to the account, we have the following operatives:

16. New account with Special Conditions by Account
17. Consults with Special Conditions by Account

### ➤ Differed / Batch

1. Liquidation to Client of Lines Approved
2. Liquidation to Client of Lines Renewed/Expanded
3. Selection of Lines that expires in the next 31 days.
4. Selection of Lines that expires in the next 31 days. New Accountant account of a Circumstantial. (Utilization upon owing circumstantial).
5. Treatment of Excesses Expired. Automatic expiration of Excesses Granted
6. Automatic expiration of Lines.
7. Automatic release of Lines by expiration of the blockade date
8. Extraction of Imbalances of the database of Risks
9. Listing of the possible Risks Imbalances
10. The system carries out automatic regularization of the risk utilized, updating the available. This regularization is carried out to two levels:
  - Regularization toward Currency of the line and toward Euro.
  - The system can carry out a complete personification of all the risks controlled operations.

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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.

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