

TARIFAS

❖ Characteristics:

> Application type:

Personalization Applications,
Multientity

> 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:

> Users:

Deferent Entity department

Aplicación de TARIFAS

Basic characteristics of the Application:

"**Centralization & Global Management**" of the rates in an only file of accessible database, forms different Entity's applications.

This database should contemplate all the applicable rates and the different field of codification and information of each rate depending on the "Expenses, Commissions, interest rates..."

This application gives a unified solution for the treatment of the rates of the operations inside a financial entity.

Set against a management of rates established in each application or group of applications, gives a common environment of processing that permits:

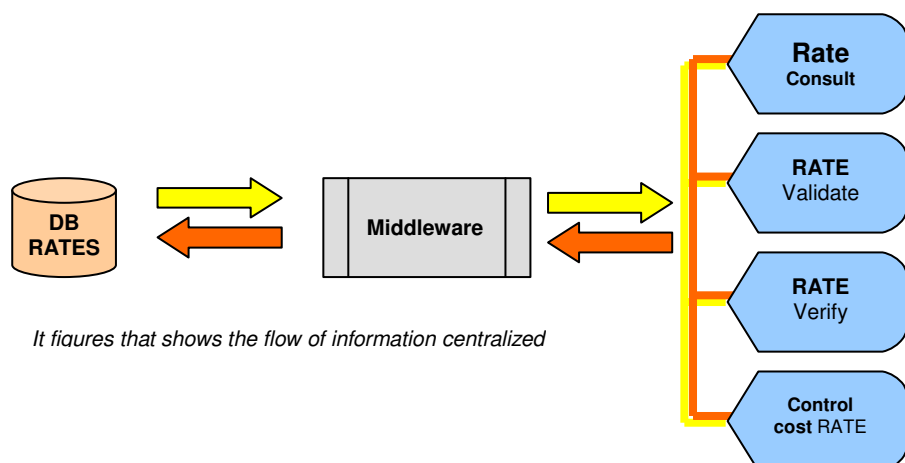
- > A better ordering and alignment of the policies of rates in all the departments
- > A control of the exceptions and discounts in the application
- > Rate policies by geographical areas, or quality of clients or channels
- > A base of departure to value adequate costs by the particularization, discounts or variation of these rates
- > A rate system characterized to the clients that be consider
- > A rate system for collectives

This Application is thought for its integration in a real environment of operations in use, with the design of the data structure and updating transactions and consultation of these rates, the application is complemented with an assembly of subroutines or programs of interfaces to facilitate the migration of the applications with private treatments of rates this unique application.

The Application is Multi-entity, to work in installation with more than one user Entity, and to carry in that Multi-entity, information o other Entities for analysis of the poisoning from our Entity in the market.

The application **RATE** Developed by **INORME** contains the following modules or blocks of application

- > Module of general Rates
- > Module of special Rates of Clients
- > Module of Rates of collectives
- > Module of routines and interfaces of this application with the usual applications
- > Other complementary modules



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

To resolve the problematic rates that normally are not focused the solution of **INORME** passes to establish the Application of Rates that will focus, in the database file managed through the programs and modules developed by **INORME**, the management of all the Rates that are detailed subsequently:

- **General Rates**
 - Published
 - Applied
 - Minimum

Any application from the Entity will be able to consult through the Application the rate to apply and the conditions that governs in that moment, according to the application condition policies and commissions

Its operating base contemplates the following task:

- Creation database table to centralize the Rates information
- Programs and subroutines that permit:
 - Perform the rates consultations transactions of the Entity, administration software.
 - Transactions to create new rate of clients, offices and managers.
 - Subroutines that receive data of the information petition, they access the database and they return an answer to the programs that carries out the petition.

The application of the Administration takes charge of carrying out the new account and to control the following casuistic:

- That the new Rate applied be less than or equal to the Rate Published
- If it is entered or modified a Rate Published, it will be controlled that the Rate applied exists, if it does not exist, should create it always with a smaller or equal value to the one Published. If the Rate applied exists, should control that that is not greater than the Published and if it is, should modify the Applied to the correct value.
- For the Special Rate case the rate is considered by:
 - Zone
 - Canal
 - Office
 - Manager
 - Client Category
 - ...

And the application of these rates will be governed of equal form that the ones applied with regard to them published.

The application has screens that have been designed to show the information of the Rates Published, Rates Applied and Special Rates.

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.