

EVENT-DRIVEN ENTERPRISE
MANAGEMENT SYSTEM



■ CODIX iMX

General Presentation

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BULGARIA UAE VIETNAM COLOMBIA



■ Event-driven Business Management System

iMX is the result of many years of research and development at the heart of the first European technopolis: Sophia Antipolis, on the French Riviera near Nice. iMX is an innovative software solution that handles – within its unique technology – 100% of the standard functions of several business industries as well as the specific requirements of each Client.

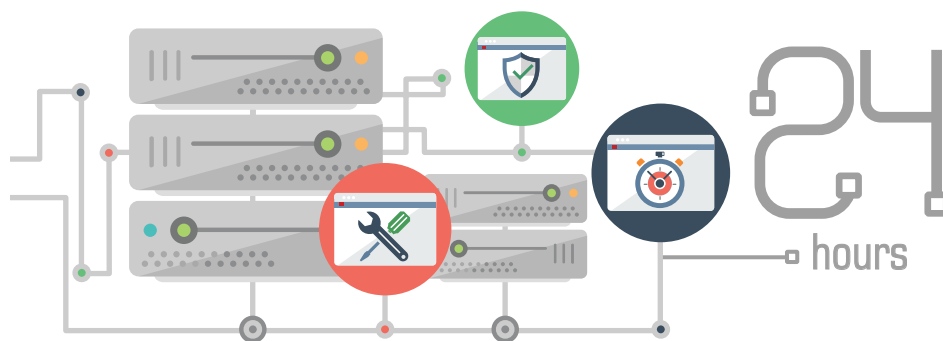
- **iMX** is the most effective system for managing a variety of financing and collection activities: Contracts, Accounts Receivable, Financing, Factoring, Credit Insurance, Credit, Operational and Financial Leasing, Commercial Loans, Amicable Collection (preventive, early, late), Legal Collection, Claims, Litigation, etc.
- **iMX** offers all users in those industries an unrivalled openness and versatility.
- **iMX** standard feature set offers the most extensive – both in width and depth – coverage of all operations from customers onboarding to contract termination.
- **iMX** integrates a Business Process Modelling and Workflow tool (iMX Expert System), a complete web portal for external access (customer self-care, funding partner access, online payments from debtors, instant messaging, etc.) as well as a fully featured dialer with interactive voice recognition, email communication and much more. Since these modules are integrated by default, they are easily activated in iMX with minimal efforts.
- **iMX** offers full multi-currency and multilingual support (the application is used in 50 countries and in 28 languages).
- **iMX** is supported by a dedicated CODIX team of top-notch technical specialists as well as on-staff business experts from your industry, always making the best implementation recommendations from a business stand point.
- **From** its inception, CODIX has had the strategy of continuous improvement of the iMX feature set. Year after year, a significant part of CODIX budget goes to R&D and standard enrichment of the functional capabilities of the iMX suite. iMX can be hosted by our Clients, or hosted externally in any data center, including in the Cloud.
- CODIX operations are ISO 9001:2015 certified.

TAILOR-MADE



- iMX offers customizable pieces for your puzzle that help you meet your organizational needs. Manage all business processes within a single technical structure specifically tailored to you.

SUPPORT



- iMX comes with hands-on support provided on a 24/7 basis with contractual SLAs. Trust iMX and trust us.

Technology

CODIX's technology is geared towards offering our customers a powerful and scalable business software package, with the maximum level of flexibility in the operations support and in the customization of the system as well as a full integration with their IT landscape:

- **Dynamic** redefinition of data structures by activity (debt collection, commercial finance, credit insurance) and/or customer. Irrespective of the nature of the data to be processed or its evolution, CODIX's technology allows for the systematic follow-up of the customers' needs and ensure theirs smooth evolution.

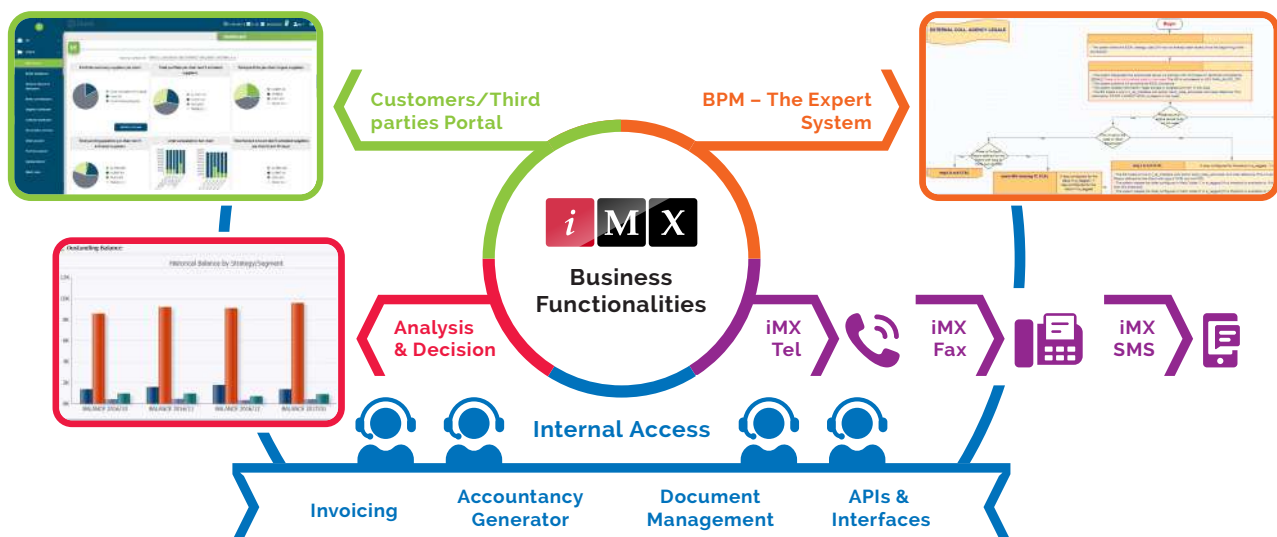
- **All data** and business objects stored in the database can be used in the rules of CODIX's Expert System (Business Process and Workflow Modelling tool). The Expert System is a smart-rule processing engine, which automates the allocation of tasks and cases/accounts to users, the execution of business processes and workflows, complex calculation formulas and the text generation process.
- **Every** event entering the system (after keyboard input or data interfacing with another system) is handled in real time by the Expert System. The Expert System meets users' expectations by automating repetitive tasks while enabling users to focus their efforts on value-added tasks requiring strong professional skills. Operations Managers will notice the increase in productivity and service quality resulting from the implementation of CODIX technologies.
- **Reliable** and stable technologies: UNIX (AIX, HP/UX, SUN SOLARIS) or Linux (RedHat, Suse, Oracle Linux) operating systems and the Oracle Database ensure scalability from thousands to several millions of cases within a fully secure management environment.
- **Native** integration: all the tools the user needs are integrated in a unique user interface - text processing, fax, document management module, email and telephony, SMS messaging.
- **A pure web** architecture: iMX runs on a «Thin Client» model requiring only a web browser on the users' workstations. The front-end piece is based on:
 - ✓ Web Technology Components (Spring MVC, Angular)
 - ✓ Java applets: Java text editor (CODIX) and display tool for case integrated images (CODIX) that communicate with iMX back-end components via REST services and a proprietary service BUS
- **The inter-connection** with other systems (such as general accountancy systems, credit insurers EDIs, SWIFT/SEPA, etc.) is made via all possible protocols and methods (SOAP and REST services, queues, flat or XML files over FTP, DB Connect, etc.).
- **CODIX's** unparalleled level of support is provided via secured remote maintenance.

Software Modules

The iMX software consists of 3 core modules:

- **iMX** Internal Access for back office operations (internal operations users)
- **iMX** External Access: self-care web portal for your customers, debtors and business partners
- **iMX** Analysis and Decision (Business Intelligence/reporting tool)

All the tools a company uses for communication with its customers and partners are natively integrated and available in iMX: mail, fax, telephony, SMS, social media, avatar, etc.

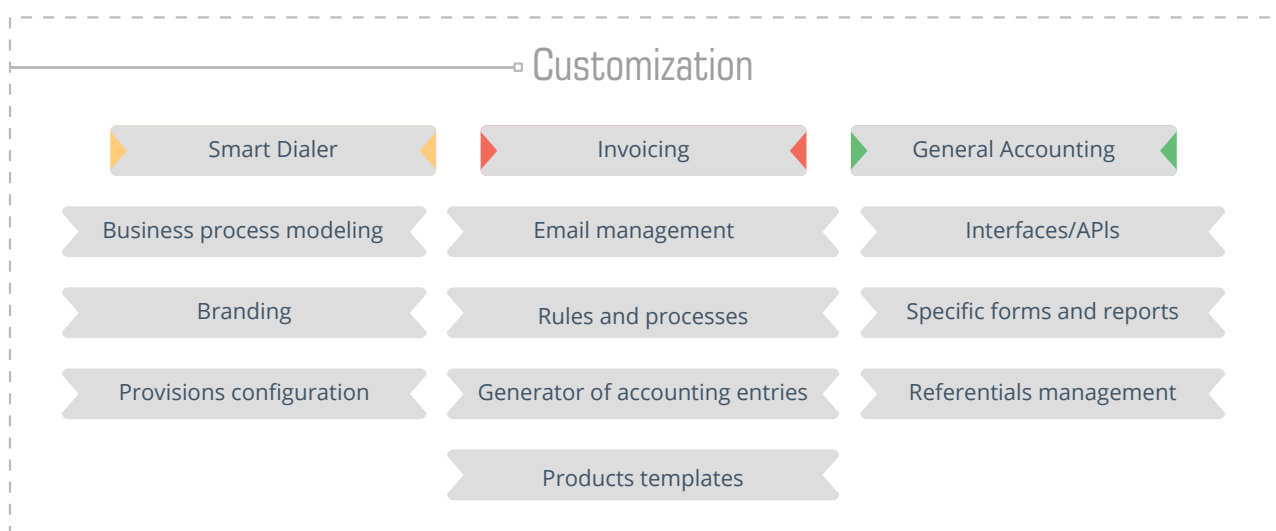


Customization

Each iMX implementation is customized to our Client's specific needs. There are 5 levels of customization:

- **Setting up** an Expert System unconstrained by the nature or the number of its management rules – for case/account management, calculation or case allocation as well as for the “texts” issued by the system (letters, emails, faxes). CODIX always offers a comprehensive standard pre-parameterized set of business processes covering the whole spectrum of the operations. During the customization phase, this default set is reviewed and amended to tailor the procedures to the Client governance, the local market practices, etc.
- **CODIX's** technology enable the handling of any information both on involved parties and on case/account documents levels. The large library of available screens helps meet most needs and can also be tailored to meet potential Clients' specific requirements.
- **The standard** data formats supplied by CODIX meet the requirements for data exchange between iMX and the rest of the information systems, such as the accounting system. However, a tailor-made “data injector” may be needed as part of the iMX integration.
- **The iMX Plug&Play** solution comes with a set of standard activity reports. These may be adjusted and additional ones may be added as part of the customization.
- **The look** and feel of the external web-based front-end (iMX Extranet) is aligned with the client's graphical scheme.

A well-proven setup procedure ensures the success of every CODIX project.



■ Lines of Business

The iMX solution caters to the needs of a wide range of businesses, activities and products:

Debt Collection	Commercial Finance	Leasing	Personal Finance
Amicable Collection	Factoring/Receivables Finance	Auto Finance	Non-allocated Loans
Accounts Receivable Management	Asset-Based Lending	Equipment Finance	Allocated Loans
Preventive Actions	Invoice Level Financing	Loans	Point of Sale
Late Collection	Reverse Factoring/Supply Chain Finance		Revolving
	Purchase Order Financing		Real Estate Loans
	Amortizable Loans		Mortgage Loans
	Non-amortizable Loans and Credit Lines		Debt Consolidation
	Co-financed Loans and Multi-funders		Credit Insurance
	Commitments by Signature		
	Procurement Finance		
	Credit Insurance		

■ Continuous Investment in our iMX Solution

The iMX functional coverage is constantly enhanced by our Business Experts in order to anticipate the market needs and the features our Clients will need tomorrow.

Launching a new offer/product in a timely manner is one of the competitive advantages iMX provides to our Clients. This is made possible through the highly adaptive parameterization capabilities of iMX as well as the unique ad-hoc (per Client) release strategy offered by CODIX.

iMX is used today in more than 50 countries and that number keeps increasing thanks to our global Clients. An important aspect of CODIX's product strategy is to integrate as a standard iMX feature any change necessary in order to comply with:

- **any local regulation in any country where iMX is used**
- **any practices best adapted to a local market**

■ Delivery of Complete and Integrated Systems

All the advanced business features come with the standard version of iMX. The full technical integration with all the systems of our Clients' IT landscape is a systematic component of all our implementation projects.

■ Projects Under Tight Control and Controlled Budgets

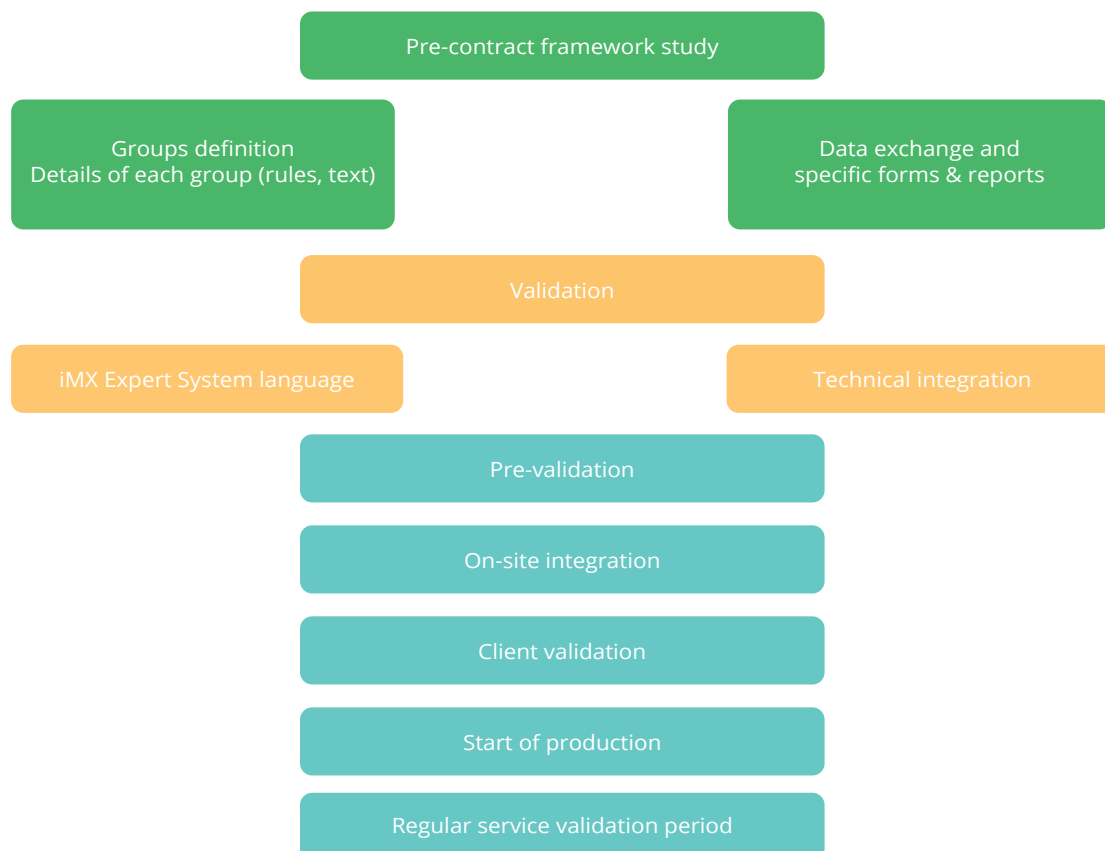
Thanks to a team of experts seasoned in business and IT and thanks to a well-proven set-up methodology, **CODIX guarantees successful implementation of each project.**

All projects are implemented within set time frames/on a fixed basis, and CODIX commits to the global budget for the agreed scope from the very beginning of any project.

The level of customization of the iMX system is adapted to the Client's context and needs, from pure Plug-and-Play implementations to much more customized implementations. In any scenario, it is always the same iMX system that is delivered. Only the level of the changes to the default Plug-and-Play configuration and parameterization as well as the quantity of interfacing differ. This means that the system will be able to evolve as our Client evolves, extending the level of customization as the needs of our Client evolve. The whole iMX "toolbox" and power are available to each and every Client of CODIX.

■ Our Implementation Methodology

All the advanced business features come with the standard version of iMX. The full technical integration with all the systems of our Clients' IT landscape is a systematic component of all our implementation projects.



More than Just Clients

Ever since its foundation, CODIX has been attracting the interest and attention of the biggest companies in France and abroad due to the efficiency, scalability, robustness and openness of its iMX solution. These qualities have convinced large corporate groups, leaders in their respective lines of business, to adopt our technology.

Thanks to its self-owned and self-funded structure, CODIX can be very adaptive and reactive, and always does everything possible to foster a fully collaborative long-term relationship and partnership with everyone of its Clients, from start-up businesses to very large international groups.



■ Contact

CODIX

200, rue du Vallon
Sophia Antipolis
06560 VALBONNE
FRANCE
Phone: +33 4 89 87 77 77
Fax: +33 4 89 87 77 00
Email: info@codix.eu
sales@codix.eu