codix

Be part of the solution

EVENT-DRIVEN ENTERPRISE
MANAGEMENT SYSTEM

iMX

■ Consumer Finance
Main Functionalities in iMX

LRQA
CERTIFIED
ISO 27001

LRQA
CERTIFIED
ISO 9001

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 – thanks to its unique technology – 100% of the standard functions of several business industries as well as each Client's specific requirements.

- **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.

- The **iMX** standard feature set offers the most extensive – both in width and depth – coverage of all operations from customer 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 can easily be activated in iMX with minimum effort.

- **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 standpoint.

- **From** its inception, CODIX has followed a strategy aimed at the continuous improvement of the iMX feature set. Year after year, a significant part of CODIX's 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

100% customization at your request

- 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

24 hours

- 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 a maximum level of flexibility in operations support and in system customization as well as full integration with our customers' 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.

- **Seamless** integration: all the tools the user needs are integrated in a unique user interface.

- **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 seamlessly integrated and available in iMX: mail, fax, telephony, SMS, social media, avatar, etc.
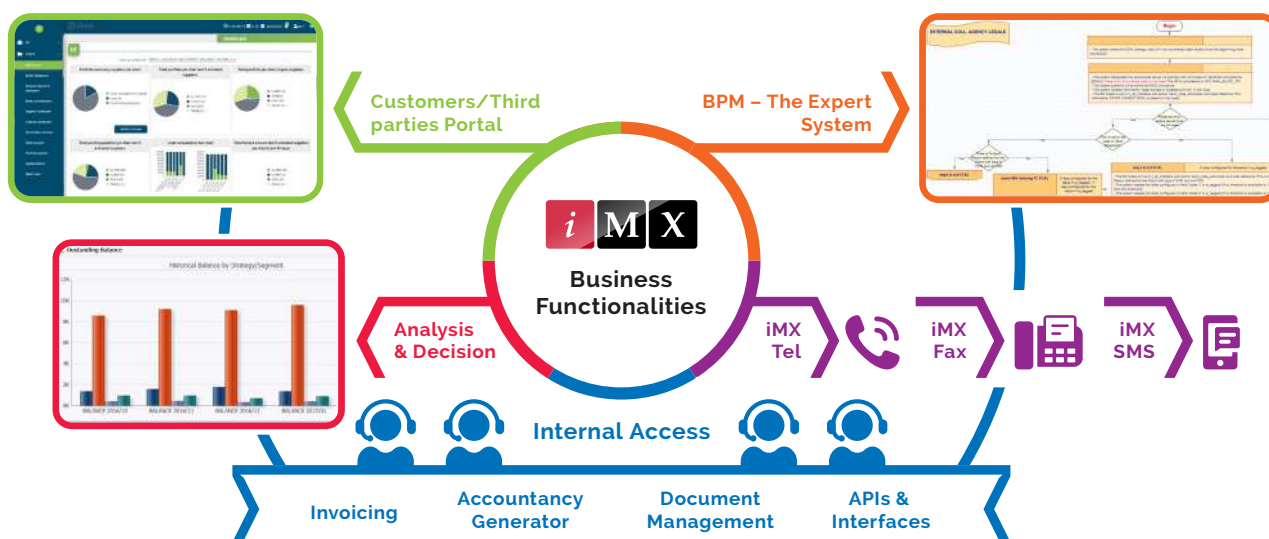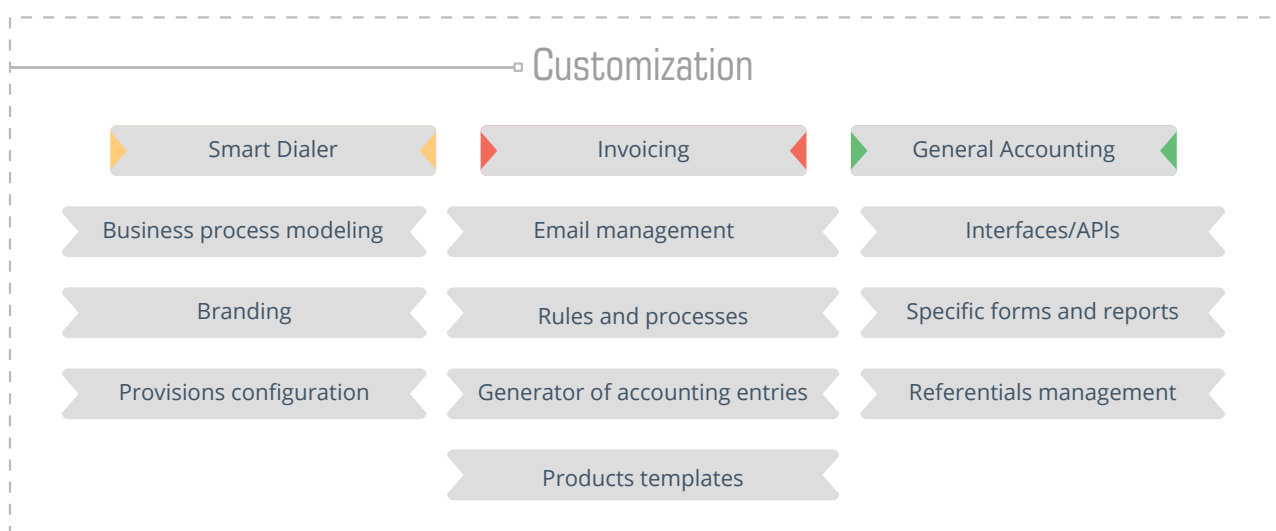
■ Customization

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 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 enables the handling of any information both at the level of involved parties and at the level of case/account documents. The large library of available screens helps meet most needs and can also be tailored to meet the specific requirements of potential clients.

- **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.

Customization

Smart Dialer	Invoicing	General Accounting
Business process modeling	Email management	Interfaces/APIs
Branding	Rules and processes	Specific forms and reports
Provisions configuration	Generator of accounting entries	Referentials management
	Products templates	

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.

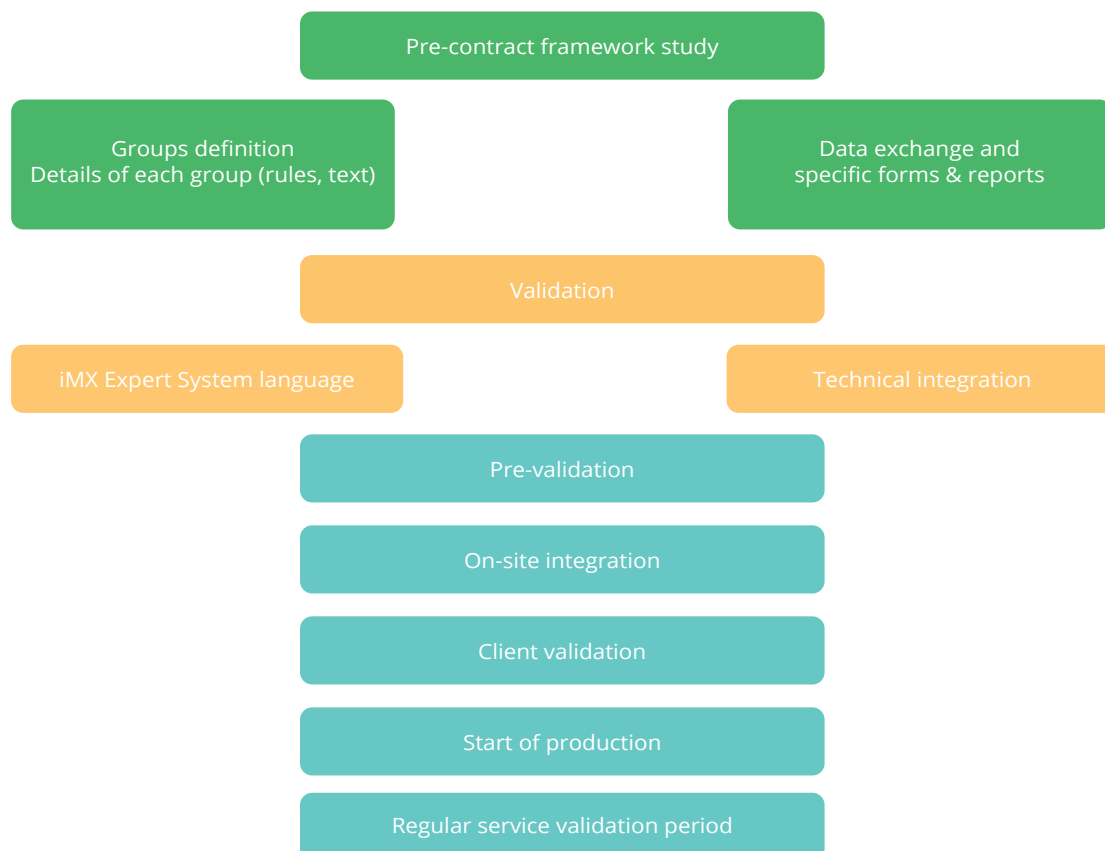# Projects under Tight Control and Controlled Budgets

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.

Pre-contract framework study

Groups definition
Details of each group (rules, text)

Data exchange and
specific forms & reports

Validation

iMX Expert System language

Technical integration

Pre-validation

On-site integration

Client validation

Start of production

Regular service validation period
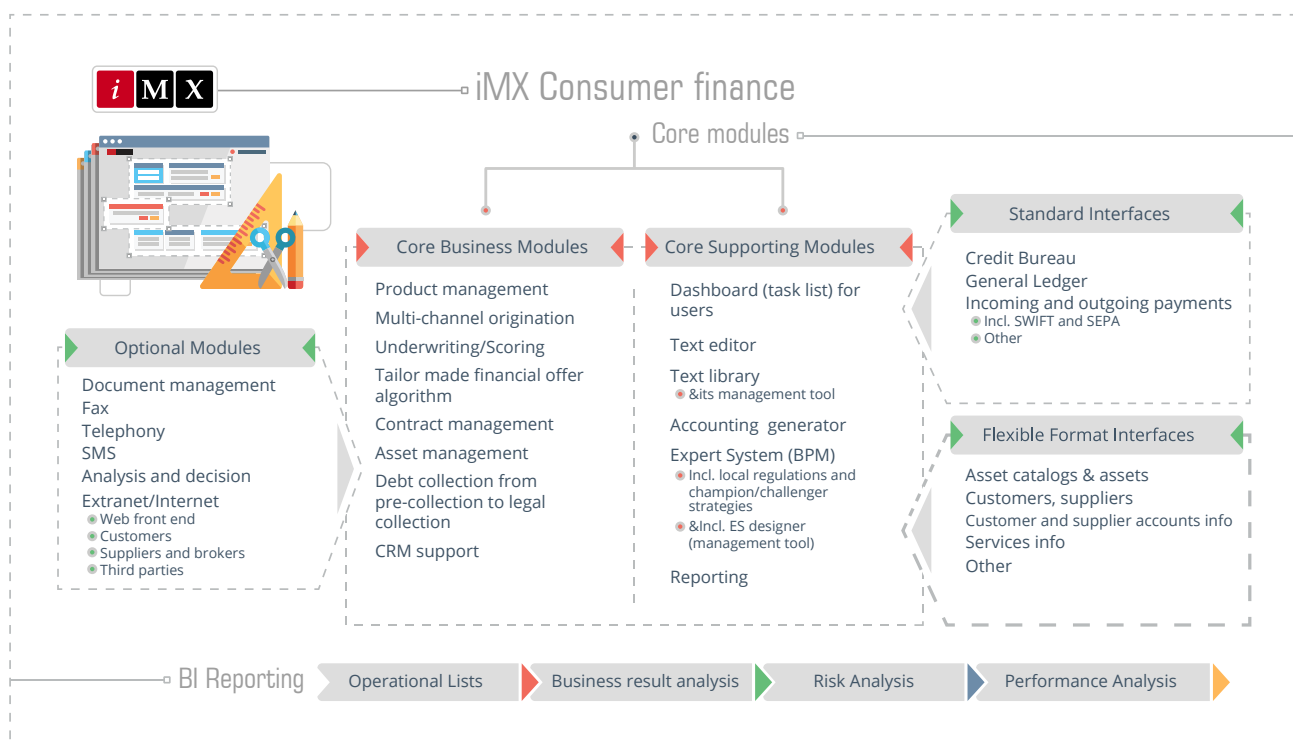
More Than Just Clients

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.

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Consumer Finance

- **iMX provides complete functional support for various consumer finance product types – cash loans, consumer durables loans, small business loans, car/real estate loans, traditional amortized credit or revolving loans, mortgage management, and the vendor program option.**

- **iMX provides a complete suite of modules covering the whole lifecycle of consumer finance products and processes. All modules are highly parametrizable and can be customized to almost any business process.**

- **iMX allows real-time integration and risk analysis and offers the client the best real-time financing product in line with the customer's risk profile.**

- **Multi-currency: currency of supplies, financing currency, billing currency, accounting currency, etc.**

iMX Consumer finance

Core modules

Optional Modules
Document management
Fax
Telephony
SMS
Analysis and decision
Extranet/Internet
- Web front end
- Customers
- Suppliers and brokers
- Third parties

Core Business Modules
Product management
Multi-channel origination
Underwriting/Scoring
Tailor made financial offer algorithm
Contract management
Asset management
Debt collection from pre-collection to legal collection
CRM support

Core Supporting Modules
Dashboard (task list) for users
Text editor
Text library
- &its management tool
Accounting generator
Expert System (BPM)
- Incl. local regulations and champion/challenger strategies
- &Incl. ES designer (management tool)
Reporting

Standard Interfaces
Credit Bureau
General Ledger
Incoming and outgoing payments
- Incl. SWIFT and SEPA
- Other

Flexible Format Interfaces
Asset catalogs & assets
Customers, suppliers
Customer and supplier accounts info
Services info
Other

BI Reporting | Operational Lists | Business result analysis | Risk Analysis | Performance Analysis

Product management

Origination

Underwriting

Contract completion/signature/management

Disbursement/activation

Guarantee Mangement and Loan Securities

Collection

Accounting

Customer portal/service

Continuous scoring/x-sell

Reporting

Further Details on Modules

Product management

- Multi-channel/multi-network

- Pricing:
  - ✓ Tenor Volume pricing matrix
  - ✓ Insurances
  - ✓ Services
  - ✓ Customer risk category/assessment dimension

- Product categorization
  - ✓ Cash
  - ✓ Consumer durables
  - ✓ Revolving
  - ✓ Special loan types for x-sell customers only

- Broker commission/grants management

- Tailor made products per Vendor/Broker

Underwriting

- Flexible and configurable workflow managed by the Expert System

- Fully manageable scoring

- Limit calculation and customer risk classification

- Inclusion of multiple credit bureaus/scoring services

- Automatic or manual acceptance – for manual action there are priority flows to minimize Time-To-Yes (tty)

- Follow-up to the receipt of documents

- Final scoring model can leverage application data, customer history data, internal scoring and external services/data

Automated offer generation

- Fully automated engine that puts together product set-up, channels, the customer scoring profile & limits and customer preferences in order to offer the customer a real-time set of options

- Negative and positive alternatives calculations

- Option for the customer to change the requested amounts with real-time recalculation of the installments

Management

- Contract signature and activation

- Implementation of the final amortization table

- Invoicing of installments

- Payment receipt/identification/matching

- Collection: preventive/early/legal – missed payment detection, reminders, debt rescheduling

- After-sales modifications:

  - ✓ Addition/removal of services/insurance

  - ✓ Renegotiation

  - ✓ Early partial reimbursement/ Early termination

- Full document follow-up

- Contract termination: normal, early and contract breach

- Mass actions: amendments, termination, assets return

- Large data volumes – iMX can handle thousands of applications per day

Client Self-care

Using iMX Extranet, the client has the possibility to follow their cases. They can also use it for further sales

- Finalization of open applications

- Documents upload

- Cases overview + management such as:
  - ✓ Renegotiations of the installment schedule
  - ✓ Early repayment/termination requests
  - ✓ Contacting customer servic
- Targeting the customer with x-sell offers

Origination

- Multiple sales channels
  - ✓ Online – both acquisition and customer portal x-sell (acquisitions can also be performed using the native iMX online application form or by 3rd parties via apis)
  - ✓ Shop – both by the lender and employees or by 3rd party sellers
  - ✓ Telco – sales over the phone (targeted campaigns, x-sell, prospects, etc.)
- The application form has the following features:
  - ✓ Flexible
  - ✓ With security elements (captcha/OTPs)
  - ✓ Supports the upload of documents
  - ✓ Online recalculations
  - ✓ Multiple application steps: it is possible for the customer to return to the previous step or suspend the application and resume later
- Individual deduplication process/identification
- White labelingIn

CRM campaign

- CRM manual or automated campaigns, where it is possible to define exact contact rules
  - ✓ Type of contact
  - ✓ Timing & combination of contacts
  - ✓ Grouping individuals together according to the probability to buy in order to select the most effective contact strategy

- Automatic rules can be used with a combination of various rules including the customer's x-sell potential (limit)

- Possibility of prospect campaigns (loading prospects by 3ʳᵈ parties) with e.g. telco continuation

- Possibility to limit product selection to strictly defined product list

Accounting

- Invoice and payment booking

- Provisions

- Write-offs

- Exports to GL

- IFRS9/internal risk management

◼ Contact

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