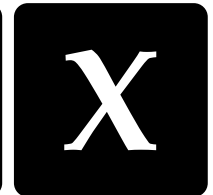


c o d i x

Be part of the solution

EVENT-DRIVEN ENTERPRISE
MANAGEMENT SYSTEM



■ Debt Collection Extranet

WWW.CODIX.EU

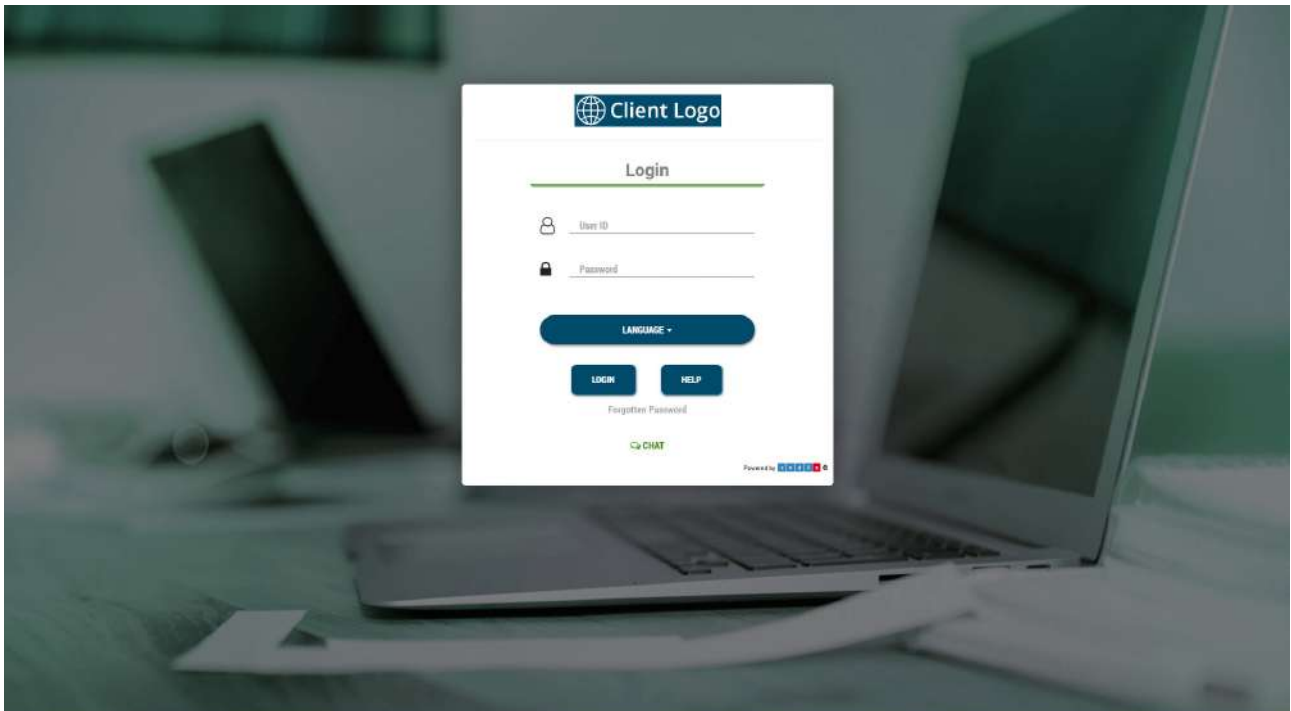
CANADA USA MEXICO UK MOROCCO SPAIN FRANCE GERMANY BELGIUM TUNISIA ROMANIA
BULGARIA UAE VIETNAM COLOMBIA



■ iMX Extranet

A web-based responsive front-end designed for your clients and business partners

- Multi-language
- Rich feature set
- Integration with external service providers



- Real time access to your services and data
- Attractive responsive design on any device
- Flexible mass data upload module
- Secure
- And more

Debt Submission Wizard

Submit new debt

1. CONTRACT DATA | **2. DEBTOR IDENTIFICATION** | 3. DEBT DETAILS | 4. REVIEW YOUR DETAILS

Main data

Country* GERMANY
 Entry type LEGAL ENTITY
 Legal form
 Name Company Debt collection
 Trade name
 Language
 IBAN

References

REF_DB
 Address (0)
 Assets (0)

Contact details

Phone
 Email
 Contact person

BACK TO SEARCH | NEXT

Submit new debt

1. CONTRACT DATA | 2. DEBTOR IDENTIFICATION | **3. DEBT DETAILS** | 4. REVIEW YOUR DETAILS

Financial elements

Type	Document number	Issue date	Due date	Gross amount	Attachment
ATTORNEY FEES ENFORCEMENT	5896422259454	25/06/2017	31/10/2017	175,283.00 EUR	N/A
DUE OPEN CAPITAL	969521455455546	01/10/2017	20/10/2017	89,635.00 EUR	N/A
INCREASE OF PRINCIPAL	78545326	02/10/2016	19/10/2017	2,500.00 EUR	N/A
Total in EUR				267,418.00	

ADD | SAVE

- Debt submission process available via 3 straightforward steps
- Pre-filled fields depending on business data and contract conditions
- Creditor based on company details
- Debtor can be searched in the database or created ad hoc
- Various debt elements available for submission

Debt Collection KPI Dashboard



- Real-time charts with collection process KPIs
- Allows the customers to check on submitted and recovered debt, pie charts of invoice ageing balance, debt distribution per collection phase
- Customizable widgets of various types (pie charts, bars, etc.) over a flexible period

Debt Case Overview & Issued Letters Review

Case review

Debtor: STOYAN DB | Internal case ref.: 1510280001 | Currency: EUR
 Case category: NON PERFORMING LOAN | Case status: ACTIVE | Received on: 28/10/2015

Principal	4,501.45
- due invoices	5,000.00
- not due invoices	
Interest	478.14
Total collected amount	671.00
- collected by start	0.00
- collected by company	671.00
To collect	4,979.59
Disputes	396.00

Title	
Name	STOYAN DB
Address	ADRES 2 COVARA 1000 BULGARIA
Phone	
E-mail	
SIREN Nb	
Contact person	
Position	

Debt collection path	
Current status	fin negative GPHZ
Current status date	17/01/2017
Nb of days since allocation SR	685
Category	NON PERFORMING LOAN
Product	CREANDE
Received on	28/10/2015
Management deadline	
Case age	724

Case manager	AFEHLJOBA USERS
Manager phone	
Manager mail	

Creation date	28/10/2015
Amount concerned	5,100.33
Status	PENDING

Date	17/01/2017
Action	fin negative GPHZ

- Clients and partners can do an overview of the case with submitted debt for recovery.

Case history

Debtor: STOYAN DB | Internal case ref.: 1510280001 | Currency: EUR
 Case category: NON PERFORMING LOAN | Case status: ACTIVE | Received on: 28/10/2015

Search history

Date	Type	Action	Amount	Attachment
22/08/2016	Information	LIS REQUEST CASE RETURN		
22/08/2016	Issued document	LE DB SITE COLLECTION STOYAN DB		
13/03/2016	Information	LIS REM 2 NO INFO		
02/03/2016	Information	LIS REM NO INFO		
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	5.00	
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	5.00	
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	26.00	

- Users can review the customizable letters sent by iMX to debtors and third parties at certain moments of the debt collection process.

Invoice Verification Requests

Last submitted invoices

Q
Search criteria

Request date:

Request number:

Buyer name:

Buyer number:

Buyer country:

Supplier name:

Supplier number:

Document number:

☰
Search results details

Request date	Supplier name	Buyer name	Nb docs	Docs OK	Docs NOK	Docs in process	Our S/B reference	Document number	
03/10/2017	gggg	jjj	1	0	0	1	1710030002	A700KC1A	<input type="button" value="TOTALS"/>
03/10/2017	A	DDDD	1	0	0	1	1710030001	A700KC1B	<input type="button" value="TOTALS"/>
10/02/2017	234234	rtetwer	1	0	0	1	1702100005	A700KEB	<input type="button" value="TOTALS"/>
30/01/2017	SDFSDF	adasdasd	1	0	0	1	1701300011	A700KE4T	<input type="button" value="TOTALS"/>
15/11/2016	asdasd	asdasdasda	1	0	0	1	1611150010	A700KAKS	<input type="button" value="TOTALS"/>
11/11/2016	stanislava_new1	stanislava_new1	1	0	0	1	1611110035	A700KAJ4	<input type="button" value="TOTALS"/>
10/11/2016	stanislava10	stanislava10	1	0	0	1	1611100010	A700KAHH	<input type="button" value="TOTALS"/>
10/11/2016	sdfsfd	seweqew	1	0	0	1	1611100008	A700KAHD	<input type="button" value="TOTALS"/>

The screen displays only the last 20 requests. Use search option to list the older requests.
[Create new invoice verification request](#)

Powered by

- Enables suppliers to review buyer invoices
- Suppliers send invoices for debt verification
- Dedicated users to review and set invoice status

Payment Agreement Validation & Dispute Creation

Enables your Clients to:

- Request payments in real time
- Declare commercial disputes
- Declare new debt elements
- Validate payment agreement proposals
- And much more

Allows your business partners (lawyers, bailiffs, collection agencies, etc.) to interact with your organization by submitting status updates.

Payments & Credit Note Registration

The screenshot shows the 'Direct payment' registration form. The header includes 'Client Logo' and a navigation bar with various icons. The main content area displays case details for 'STOVAN DB' with an internal case reference of '1510280001' and a status of 'ACTIVE'. Below this, there is a 'Log direct payment' form with the following fields:

- Date payment received*: 31/10/2017
- Payer*: STOVAN DB (DB)
- Amount*: 52000 EUR
- Payment type: CUSTOMER PAYMENT BY EXTRANET
- Payer payment reference: (empty)
- Proof of payment: (upload icon)

Buttons for 'SUBMIT' and 'CANCEL' are located at the bottom right of the form.

- Clients can enter message payments collected by them.
- Proof of payment attachments can be uploaded.

The screenshot shows the 'Add credit note' registration form. The header includes 'Client Logo' and a navigation bar. The main content area displays case details for 'STOVAN DB' with an internal case reference of '1510280001' and a status of 'ACTIVE'. Below this, there is a 'New credit note data' form with the following fields:

- Credit note reason*: COMMISSION REDUCTION
- Document number*: 12324988
- Issue date*: 04/10/2017
- Gross amount*: 25000
- Currency*: EUR
- Net amount: Type here...
- Comment: Type here...

Buttons for 'CANCEL' and 'SUBMIT' are located at the bottom right of the form.

- Credit notes can be added to the debt account.

Case Closure Request

The screenshot shows the 'Close case' interface. At the top, there's a 'Close case' button. Below it, a navigation bar contains various icons for actions like 'New message', 'Messages', 'Case', 'History', 'Notes', 'Received payments', 'Info', 'Document', 'Direct payment', 'Account', 'Payment agreement', 'Dispute creation', 'Litigations', 'Exp. payment', 'Credit note', 'Close Case', 'ES history', 'ES view', 'Procedure and manager', 'Add invoice', 'Letter creation', and 'Payment history'. The main form area displays the following details:

- Debtor: STOYAN OB
- Internal case ref.: 1510280001
- Currency: EUR
- Case category: NON PERFORMING LOAN
- Case status: ACTIVE
- Received on: 28/10/2015

The 'Details' section includes:

- Write-off reason: <CHOOSE>
- Date received: 31/10/2017
- Free information: (text area)

Buttons for 'SUBMIT' and 'RESET' are located at the bottom right of the form.

- Users can ask for case closure (reviewed by collectors)

Debt Addition & Upload of Debt Proof Attachments

The 'Add financial element' form includes the following fields:

- Type* (dropdown menu)
- Document number (text input)
- Issue date* (text input)
- Due date* (text input)
- Gross amount (text input)
- Currency* (dropdown menu, currently set to EUR)
- Attachment (file upload icon)

Buttons at the bottom:

- ADD AND CONTINUE ADDING
- ADD AND CLOSE POP UP

Note: Total size of the attachments should not exceed 50 MB

- Clients can add new debt elements at any time after submitting the initial debt request.

Review of Case History Events

The screenshot displays the 'Case history' section of a software interface. At the top, there's a navigation bar with 'Client Logo' and a date '31/10/2017 12:05'. Below the navigation bar, there are several tabs for different case-related actions: 'New message', 'Messages', 'Case', 'History', 'Notes', 'Received payments', 'Info', 'Document', 'Direct payment', 'Account', 'Payment agreement', 'Dispute creation', 'Litigations', 'Exp. payment', 'Credit note', 'ES history', 'ES view', 'Procedure and manage', 'Add invoice', 'Letter creation', and 'Payment history'. The main content area shows case details for 'STOYAN DB' with an internal case reference of '1510280001' and a status of 'ACTIVE'. Below this is a 'Search history' section and a 'History elements' table listing various actions and payments.

Date	Type	Action	Amount	Attachment
22/08/2016	Information	LIS REQUEST CASE RETURN		
22/08/2016	Issued document	LE DB SITE COLLECTION STOYAN DB		
13/03/2016	Information	LIS REM 2 NO INFO		
02/03/2016	Information	LIS REM NO INFO		
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	5.00	
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	5.00	
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	26.00	

- Clients and partners can review the chronology of actions and events happening in their debt account.

Case history

Debtor: STOYAN DB Internal case ref: 1510280001 Currency: EUR
 Case category: NON PERFORMING LOAN Case status: ACTIVE Received on: 28/10/2015

Search history

History elements

Date	Type	Action	Amount	Attachment
22/08/2016	Information	LIS REQUEST CASE RETURN		
22/08/2016	Issued document	LE DB SITE COLLECTION STOYAN DB		
19/03/2016	Information	LIS REM 2 NO INFO		
02/03/2016	Information	LIS REM NO INFO		
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	5.00	
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	5.00	
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Information	LIS NEW PAYMENT		
29/12/2015	Incoming payment	TRANSFER AUTOMATIC CHARGE	26.00	

- Letters to debtors or third parties as well as invoice and payment attachments can be reviewed.

Create information

Debtor: STOYAN DB Internal case ref: 1510280001 Currency: EUR
 Case category: NON PERFORMING LOAN Case status: ACTIVE Received on: 28/10/2015

Information

Date: 31/10/2017
 Message: <CHOOSE>

Free text* Type here...

CANCEL SUBMIT

- Users can add notes (with free text comments) to collectors. With some pre-defined notes one can trigger case business rules (e.g. new/changed addresses and contacts, etc.).

Task Agenda

The screenshot displays the 'Task List' interface for 'Client Logo'. It features a sidebar with navigation options like 'Case', 'Select case', 'Create case', 'Debtor Index', 'Search third party invoices', 'Create third party invoice', 'Tasks', 'Portfolio Analysis', 'List of answered surveys', 'Cost Invoices', 'Reports and downloads', 'File upload', 'File download', and 'Debt Verification'. The main content area is divided into three sections:

- Selection Criteria:** A search bar with 'User: IMX' and a 'SEARCH' button.
- Pending Status:** A table showing pending tasks with columns for User, Task, To process, Pending, and Balance. The total balance is 1,689,966.17.
- Tasks Details:** A detailed table for task entries with columns for Internal Ref., External Ref., Product type, Account Nb., Customer, Task, Balance, and Date.

- Your partners (bailiffs, lawyers, ECAs, etc.) or branch employees can view their pending tasks.
- Branch managers can reassign tasks to other collectors.

Account View

The screenshot displays the 'iMX: Account' interface. At the top, there is a navigation bar with 'Client Logo' and a date/time stamp '31/10/2017 16:50'. Below this is a toolbar with various action buttons like 'New message', 'Messages', 'Case', 'History', 'Notes', 'Received payments', 'Info', 'Document', 'Direct payment', 'Account', 'Payment agreement', 'Dispute creation', 'Litigations', 'Exp. payment', 'Credit note', 'Close Case', 'ES history', 'ES view', 'Procedure and manager', 'Add invoice', 'Letter creation', and 'Payment history'.

The main content area shows account details for 'Debtor: STOYAN DB' and 'Internal case ref.: 1510280001'. The 'Case category' is 'NON PERFORMING LOAN' and the 'Case status' is 'ACTIVE'. The currency is 'EUR' and the account was received on '28/10/2015'.

There are two main sections: 'Consolidated view' and 'History view'.

Consolidated view table:

	Principal	Interests	Total
Original debt	5,000.00	1,005.84	6,005.84
Payments	-498.55	-172.45	-671.00
Current balance	4,501.45	833.39	5,334.84

History view table:

Date	Transaction	Principal	Interests	NMP	Total	Running balance
31/10/2017	CALCULATED INTERESTS		1,005.84		1,005.84	5,334.84
29/12/2015	TRANSFER AUTOMATIC CHARGE	-5.00			-5.00	4,329.00
29/12/2015	TRANSFER AUTOMATIC CHARGE	-3.80	-1.20		-5.00	4,334.00
29/12/2015	TRANSFER AUTOMATIC CHARGE	-26.00			-26.00	4,339.00
28/12/2015	TRANSFER AUTOMATIC CHARGE	-26.00			-26.00	4,365.00
28/12/2015	TRANSFER AUTOMATIC CHARGE			-209.00	-209.00	4,391.00

- Clients can view the consolidated account information.
- Debt is displayed by type of element (principal, late interests, collection costs).
- A detailed display of the debt elements is also available.

Third Party & Client Invoice Management

The screenshot shows the 'SEARCH THIRD PARTY INVOICES' interface. The top navigation bar includes 'Client Logo', 'SET AS HOMEPAGE', 'CHAT', and the date '24/10/2017 15:55'. The left sidebar contains a menu with options: Case, Select case, Create case, Debit Index, Search third party invoices (highlighted), Create third party invoice, Tâches, Portfolio Analysis, Reports and downloads, File upload, and File download. The main content area features a search form with the following fields: 'Third party name' (value: 1016), 'Invoice date from' (value: 07/08/2017), 'Invoice date to' (value: 24/10/2017), 'Invoice number' (placeholder: Type here...), and 'Amount' (placeholder: Type here...). A 'SEARCH' button is located at the bottom right of the form. The footer of the page indicates 'Powered by i M X'.

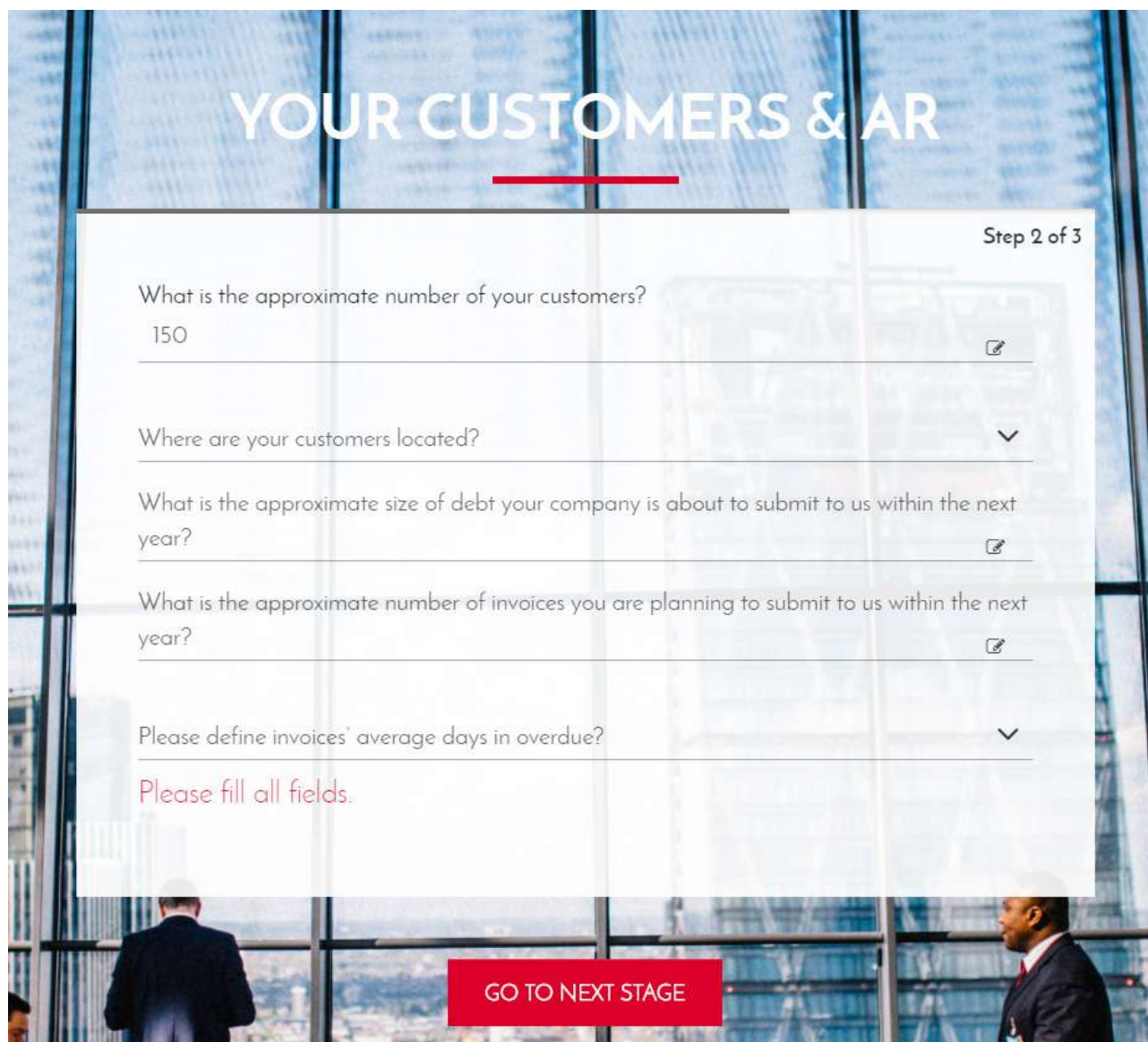
- Allows your business partners (lawyers, external collectors, bailiffs) to register their invoices online and view their real-time outstanding balance.

The screenshot shows the 'CREATE THIRD PARTY INVOICE' interface. The top navigation bar is identical to the previous screenshot. The left sidebar is also identical, with 'Create third party invoice' highlighted. The main content area features a form with two main sections: 'By' and 'Invoice date'. The 'By' section includes a dropdown for 'Name' (value: ECA_COMPANY), a text field for 'Address' (value: BULGARIA COFINA 1000), and a dropdown for 'BU' (value: ALDHIN). The 'Invoice date' section includes a dropdown for 'Invoice number' (placeholder: Type here...), a dropdown for 'Currency' (value: EUR), a dropdown for 'Payment method' (value: CREDIT CARD), a dropdown for 'Movement type' (value: TO THIRD PARTY), and two date fields: 'Invoice date' (From) and 'Due date' (To). An 'ADD LINE' button is located at the bottom of the form. The footer of the page indicates 'Powered by i M X'.

Enables your Clients to:

- View their cost invoices and detailed line items in real time
- Pay them using online payment methods

■ Prospects Onboarding Process



The screenshot shows a web form titled "YOUR CUSTOMERS & AR" with a red underline. The form is labeled "Step 2 of 3" in the top right corner. It contains five input fields:

- Text input: "What is the approximate number of your customers?" with the value "150" and a red pencil icon.
- Dropdown menu: "Where are your customers located?" with a downward arrow icon.
- Text input: "What is the approximate size of debt your company is about to submit to us within the next year?" with a red pencil icon.
- Text input: "What is the approximate number of invoices you are planning to submit to us within the next year?" with a red pencil icon.
- Dropdown menu: "Please define invoices' average days in overdue?" with a downward arrow icon.

Below the fields, there is a red error message: "Please fill all fields." At the bottom of the form, there is a red button labeled "GO TO NEXT STAGE". The background of the form is a blurred image of a modern office building with people in business attire.

Enables your Prospect Clients to:

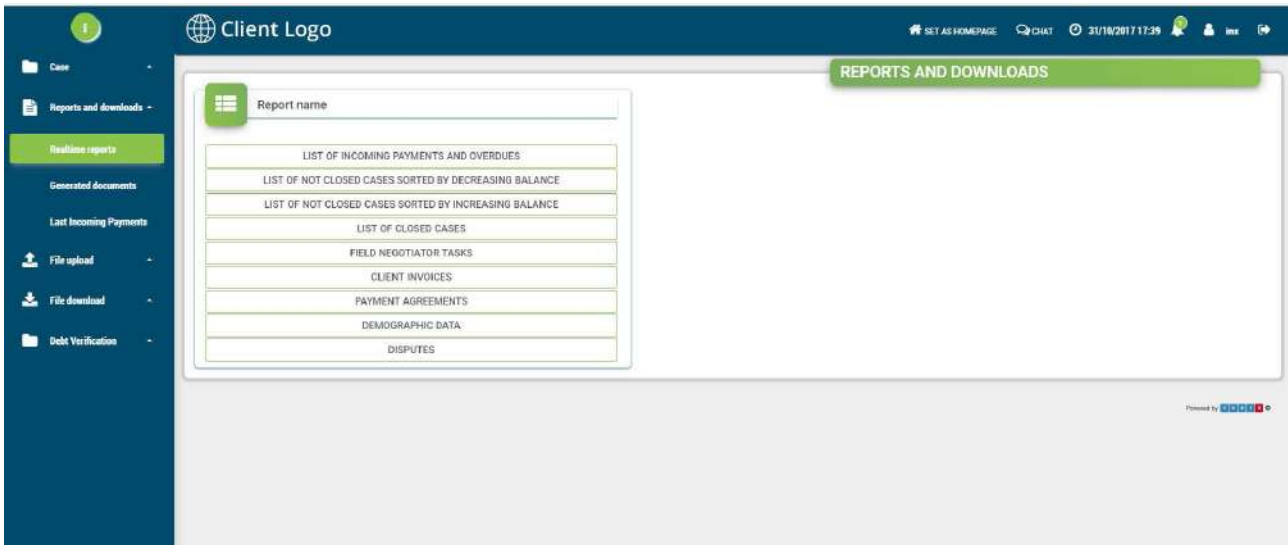
- Detail their business needs
- Describe their customers and AR
- Review the products recommended for them based on an adjustable algorithm
- And much more

The image displays three service cards for debt collection, each with a 'RECOMMENDED' badge in the top right corner. Each card features a checkmark icon in the top left, a title, a descriptive paragraph, a fee structure, a list of services, and a 'DETAILS' button at the bottom.

- FIRST PARTY COLLECTIONS**
This service enables you to outsource the reminder services just after due date so you can focus on your core business, while we optimize your account receivables.
Fees from **2,5%** on collected amount
Services:
 - > Collection activities
 - > Dispute registration
 - > Payment plan monitoring
 - > Unmatched posting resolution
 - > Invoice copy submission
 - > Block order list review
 - > Collect letter (our final demand letter)
- AMICABLE DEBT COLLECTIONS**
Cost-efficient invoice collection service in the late stages of invoice resolution.
Fees from **2,9%** on collected amount
Services:
 - > Collection activities
 - > Dispute registration
 - > Payment plan monitoring
 - > Accompanying you throughout the debt collection proceedings
 - > Fast international payment of collected monies to our clients' accounts
- LEGAL DEBT COLLECTIONS**
When Amicable Debt Collections is exhausted, Legal Collections is an option to pursue your unpaid debts, especially when the debtor is located in a foreign country.
Fees from **3,0%** on collected amount
Services:
 - > Advice on possible legal action and the expected outcome
 - > Access to our local network including: lawyers, knowledge and expertise
 - > Legal collection activities (bailiff, court action and enforcement measures)
 - > Accompanying you throughout the legal proceedings
 - > Cost effective action due to preferential rates pre-negotiated with legal practices

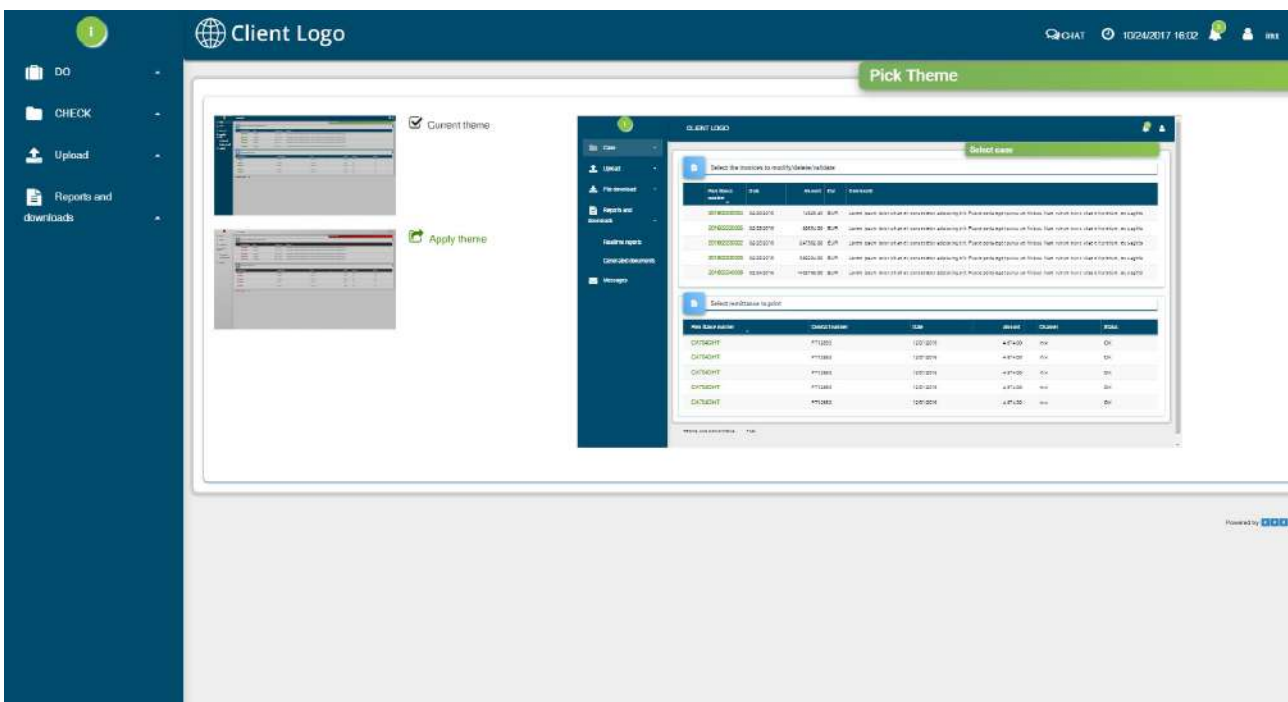
- Allows your prospects to sign up for the available products, view their pricing conditions and submit debt for collection in a streamlined process

Real-time Reporting



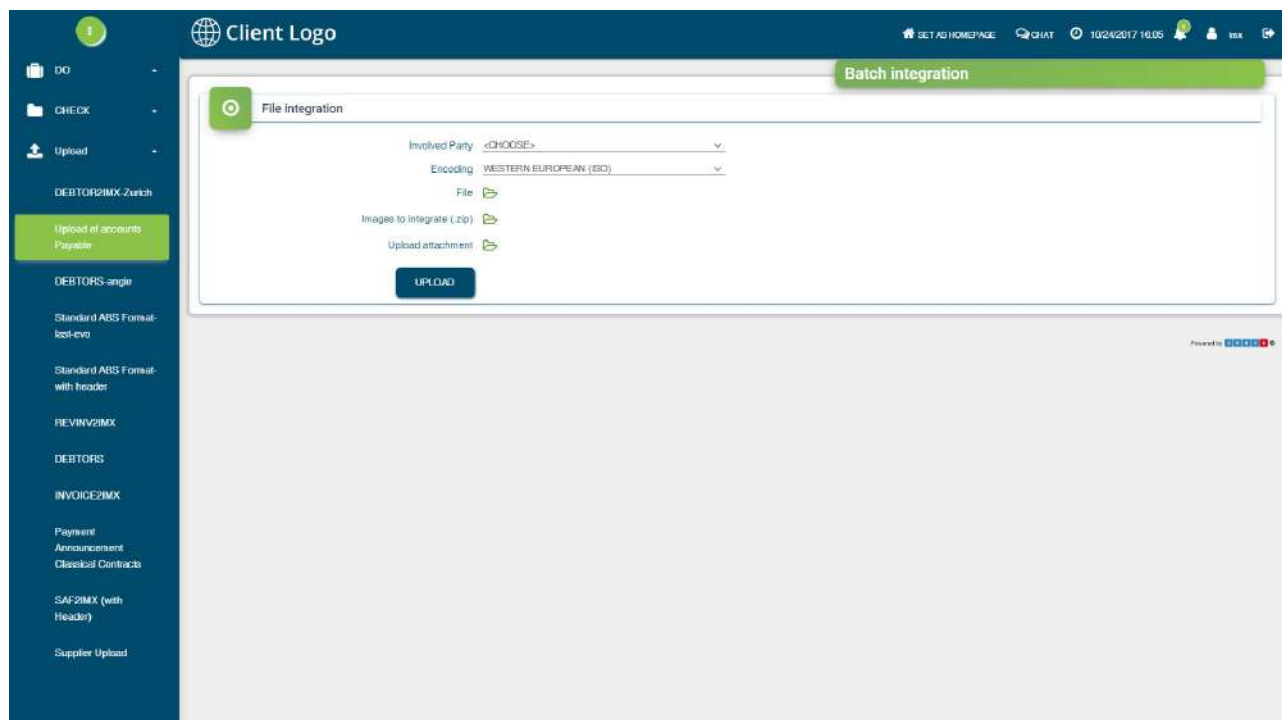
- Easy and immediate access to any report for your Clients and business partners (real-time reports, end-of-day reports, end-of-month reports).

Customizable Look and Feel



- Complete integration of your branding (logos, colors, look and feel)
- Multi-branding and white-labelling handled through parameterization and style sheets

Powerful Data File Exchange Tool



iMX Extranet upload/download feature offers:

- Incoming and outgoing data exchange
- Total independence of the actual file/message format
- Support of flat files and XML

You can maintain the formats for your customers and business partners and so can they.

Additional Features

Communication features

Native integration of:

- A messaging module
- Online chat
- Dedicated Smart Apps: creditor access module, field collector app, etc.

Technical notes

- Installed in the DMZ
- HTTPS protocol
- Integration with any SSO protocol/software
- Seamless integration in corporate/bank online portals

■ Contact

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