

EVENT-DRIVEN ENTERPRISE
MANAGEMENT SYSTEM



■ Debt Collection & Legal Main Functionalities in iMX

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■ Collection & Legal

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■ Tailor-made Solution with the Qualities and Price of a Standard Software Package

- **iMX** is the result of many years of research and development and constant innovations. The development is shared between CODIX's headquarters in Sophia Antipolis – the first European Technology Park located near Nice, France, and Sofia, Bulgaria, with high-level specialists. Business Consultants and Project Managers are also located in Paris, Bordeaux, Tunis, Mexico City, Atlanta, Toronto, Prague, Bucharest, Dusseldorf, Berlin, Ho Chi Minh City, Madrid and Medellin.
- **iMX** is an innovative software solution that allows the implementation of business functionalities and company-specific requirements in a single, easily customizable technical structure.
- **iMX** incorporates natively the most advanced concepts and tools (Total Events Management, Dynamic Redefinition of Databases, Workflow, Electronic Document Management, Extranet, Email, Telephony, Fax and SMS) into a single comprehensive approach.
- **iMX** uses a «Thin Client» model: Intranet/Extranet/Internet.
- **iMX** has been developed by a team of experts in various fields who are able to propose appropriate business solutions.
- **iMX** handles multi-currency and multilingual support for production and management (dynamically on the same server).
- **iMX** is supported by a top-notch team offering efficient and tailor-made service via remote maintenance. This service has been top rated by our Clients.
- **iMX** is the contractual commitment of CODIX to customize every system installed to meet any need of the Client on a fixed-price basis.
- **iMX** features an unprecedented level of openness and flexibility in the management of cases of various types: Collection, Legal Departments, Claims, Litigation, etc. of all sorts of companies in any field of business and especially to service enterprises: collection agencies and companies that manage client accounts.

■ An Original and Innovative Concept

Until recently, businesses whose Management or IT Department sought to renew completely or partially the company's IT system had to choose between specific developments and standard software solutions.

The advantages and drawbacks of both formulas are well known:

- Adaptation of specific developments to the client's needs comes with frequent cost and time overruns.
- Standard software comes at a lower cost but users are forced to work with a tool that is difficult to customize.
- Changes dictated by the environment (e.g. mergers, new organization, laws, etc.) are difficult, costly and time-consuming.
- Integrating tools coming from several software publishers (e.g. Electronic Document Management or CTI add-ins for specific software or a standard solution, etc.) increases the technical complexity.

CODIX has developed an event-driven enterprise management tool able to integrate in a single technical framework not only all the data of your Company but also all the management, calculation and workflow rules as well as the rules for allocating cases to users, business activities, etc.

In addition to this extraordinarily open and powerful solution, which is based on the latest technologies, CODIX has developed a unique and fully integrated additional set of tools to meet all the needs a user might have:

- Document management
- Fax management
- Email management
- An integrated fully featured dialer
- SMS management
- Text Editor management

iMX is a totally unique software solution for professionals in the field of Collection and Legal Departments with no equivalent in terms of return on investment.

CODIX Clients can confirm it.

Famous References

iMX has been chosen by the largest companies in various business sectors:

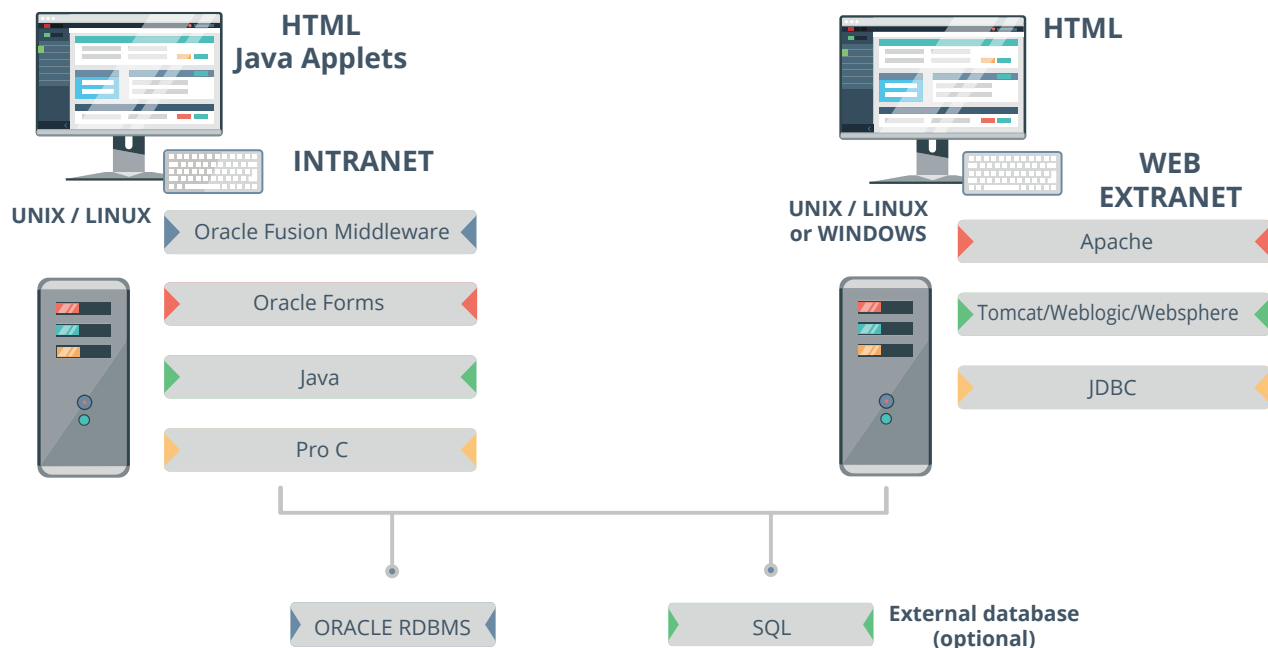


- ABSA Working Capital (Barclays group)
- ATRADIUS
- BKCP (CRÉDIT MUTUEL Group)
- CA Leasing (Crédit Agricole Group)
- CETELEM (BNP PARIBAS Group) and BPCE (NATIXIS Group)
- CGI (Société Générale Group)
- CRÉDIT SOCIAL DES FONCTIONNAIRES
- DEXIA CF

- EULER HERMÈS BELGIUM
- FIDUCRE (ING Group)
- France TELECOM, MOBISTAR, SONATEL
- EUROFACTOR
- KBC Commercial Finance Group
- KBC Consumer Finance
- MAROC FACTORING
- SCP BOCCHIO, SCP LEYDET
- SOCIÉTÉ TUNISIENNE DE BANQUE
- SOFINCO, FINAREF (Crédit Agricole Group)
- TUNISIANA
- TUNISIE FACTORING
- UNEDIC (Assurances Garantie des Salaires)
- VW Group Services
- WWW.IDEALWINE.COM
- And many more

An active iMX Users Club regularly welcomes CODIX clients.

■ The Most Advanced Technologies



Since their very first developments, iMX designers have remained faithful to several fundamental principles:

- UNIX Server (AIX, HP-UX, SUN SOLARIS)
- Thin client workstation
- Oracle Technologies (databases, application server)

An open-ended model providing stability and long-term reliability has been the main criterion when choosing our partners.

Today iMX uses the latest available technologies:

- The iMX workstation is a PC with a browser that launches a Java applet (within which the application is executed) or opens an HTML page.
- CODIX Java applets are used to display images or emails, to notify of incoming phone calls, etc.
- User interfaces have been developed using Oracle IAS (Internet Application Server) tools or J2EE technologies.
- The inference engine of the Expert System is in Pro*C.

This technology offers undeniable advantages:

- Ease of deployment
- Integration with all types of networks
- Immediate access to the latest software releases from all workstations (remote maintenance)

■ Event-driven Management of Cases

What does “absolute event-driven management of cases” mean?

For CODIX all data (regardless of its nature) entered in the system using keyboard input or an interface with another system must be available for processing at all times.

The system must be able to apply any management rule and, if need be, initiate an action (sending an email, sending a fax, relocation of a case in a diary for immediate or subsequent action, assigning a case to a manager, etc.).

Furthermore, the system must be able to handle any data in a case as well as third-party involvement in a case, the data in a document (invoice, contract, damage claim, details of a judgment, etc.) and all related financial elements.

iMX is the effective answer to all these needs.

Dynamic database redefinition

iMX, within the framework of the logical case structure, which is unique for every processed job and for every Customer, allows a dynamic redefinition of a large part of the Oracle database on each customer site: any specific customer data, regardless of the business, can in this way and without any limit be brought into the system.

Management of specific data for each iMX customer

Once specific data is stored in the database, iMX uses the concept of a “document”, i.e. a logical set of data entered in a case (e.g. the “contract” document, the “invoice” document, the “damage claim” document, etc.). If a customer cannot find a suitable model in the large library of existing documents in the system, it is always possible to create a new specific document. Likewise, it is possible to handle data specific to every type of third party in the case (client, policy holder, debtor, insurance company, expert, lawyer, etc.).

Variables

All data (standard or specific) can be defined as “variables” that represent:

- Data contained in the Oracle database (e.g. the post/zip code of a third party, the name of a Client, the balance of the debt, etc.)
- Or objects defined using simple data (e.g. the average balance amount of cases of the same category, the number of cases per type of damage claim, etc.)
- Or even the result of the execution of a group of rules by the Expert System (e.g. the “Client Quality” scoring)

The variables can be used by the Expert System rules and integrated into texts (printed letter, fax, email, SMS, etc.) issued by the system.

Expert System

It includes two subsets:

- A system that stores all the system rules (management and legal procedure rules, calculation rules, assignment of document cases to users, etc.)
- A library of texts issued by the system (letter, fax, email, SMS)

Every Customer can further develop the Expert System thanks to the top-level tools provided with the Base Module:

- ES Designer: full graphic management of the Expert System rules
- System Text Editor: management of the library of all texts issued by the system

iMX allows the MANAGEMENT of ALL DATA and ALL MANAGEMENT RULES in ANY COMPANY.

■ The Set-up Methodology

The set-up of such an open and powerful solution cannot be carried out in the same way as that of a conventional software package. A rigorous set-up methodology has proved to be necessary. It is based on our knowledge of your business and the technical skills of our consultancy and development teams.

It is carried out within the framework of CODIX's "System Quality", which is ISO 9001:2015 certified.

Business expertise

The detailed specifications of each tailor-made customer system are made according to a specifications project carried out by CODIX's business experts.

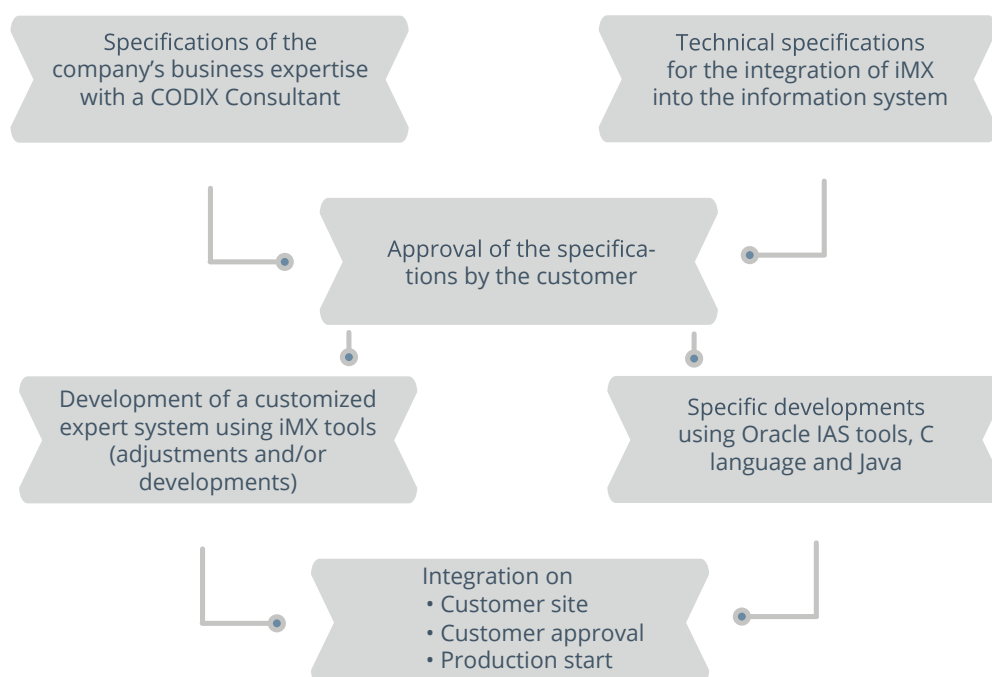
Integration of the iMX system with any customer information system:

Depending on the constraints and requirements, standard interfaces, "document" forms and reports supplied as standard are used. Also at this stage, thanks to the open-ended structure of the solution, it remains simple to add any specific developments that may be necessary to meet the customer's needs.

Integration services on-site

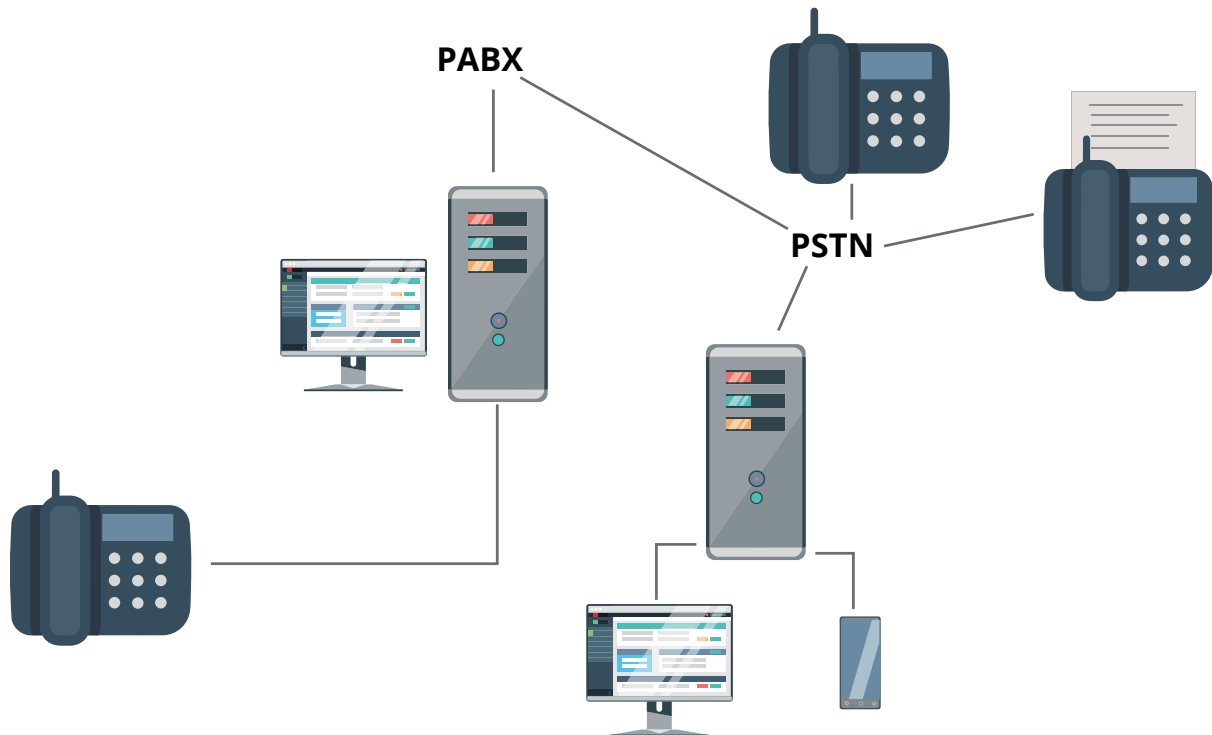
CODIX takes care of all integration services on-site.

These services are performed by CODIX under a contract based on the contract scope study or the customer requirements document.



■ Even More Capabilities

To provide further services and meet all general or specific requirements of its clients, CODIX is devoted to the development of additional tools, which get integrated seamlessly with the application. The integration and set-up costs of these modules are therefore reduced to nil.



- **iMX TEL:** This module automatically handles outgoing and incoming telephone calls and manages a vocal server.

The interface is carried out either through connection with PABX using Dialogic cards or VOIP technology.

iMX TEL is at the top level of market systems with technical telephony functionalities.

The base module includes management of assistance scripts, user groups and numerous statistics and reports, some of which are carried out in real time.

Additionally, the integration with the Production database and the real-time management by the Expert System make iMX TEL the most competitive tool on the market.

- **iMX FAX:** This module allows the Expert System and users to both print and fax documents to any recipient. The status of issued faxes is stored at case level and in a logbook. Cost and time savings (for printing, handling, sending) are obvious. If the system has the document management option, this module is also able to receive faxes from your correspondents and store them. The user can then either print them or assign them directly to a case. When this happens, the case manager is alerted.

- **iMX DOCUMENT MANAGEMENT:** This feature boosts efficiency and provides direct access via case chronology to images of scanned documents or received faxes. Images could also come in from information systems outside iMX. Images stored in an iMX case can be processed by the Expert System (e.g. printing a letter with a contract copy attachment, faxing to a lawyer the scanned image of a client letter, etc.).
- **iMX SMS:** This module ensures SMS sending by simply connecting a mobile phone to the server or, in case of high volumes, by using the special service of a cell phone operator.
- **iMX AD:** With the AD module (Analysis and Decision), CODIX delivers for each business an info center designed by CODIX and operated using Oracle Discoverer software. Thus every Client takes immediate advantage of objects and reports for its business. Later, the tool can easily be parameterized in order to meet the Client's specific needs.

The iMX main module is delivered with an integrated email management tool.

■ Services

Continuous support via remote maintenance

iMX systems are equipped for remote maintenance, either with a modem connected to the telephone network or with a router on an ISDN line.

These connections are entirely secure. In this way the user can safely, rapidly and automatically transmit any modification, specific development or new version of the software to all their clients.

With this tool, your business can benefit from the high-level expertise, availability and experience of our remote maintenance team.

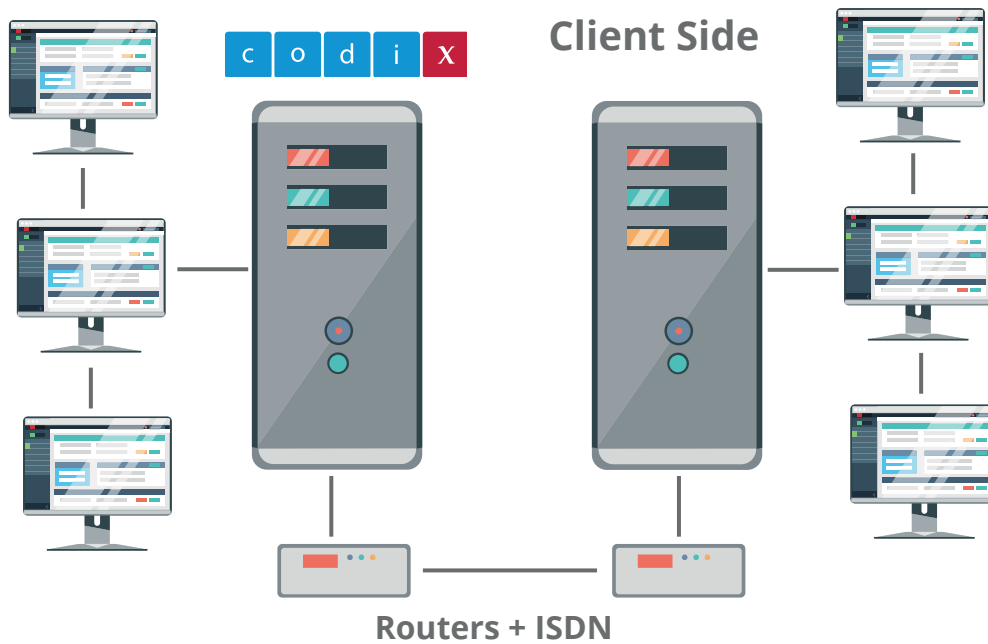
The assistance by remote maintenance is one of the services provided as part of the **GLOBAL SERVICE CONTRACT**, which also includes telephone support and new release delivery.

Training

The installation of new software always requires appropriate and efficient training.

CODIX has therefore developed a set of training modules suitable for each function and profile involved in the system (operations and support):

- Case User
- System Administrator
- System Operation
- Conceptual Data Model



For companies that are ready to use and maintain their Expert System, the module "Expert System Practice" is provided.

The flexible structure of this training plan enables it to be adapted to any company's organization.

When production starts, CODIX can provide assistance with the training.

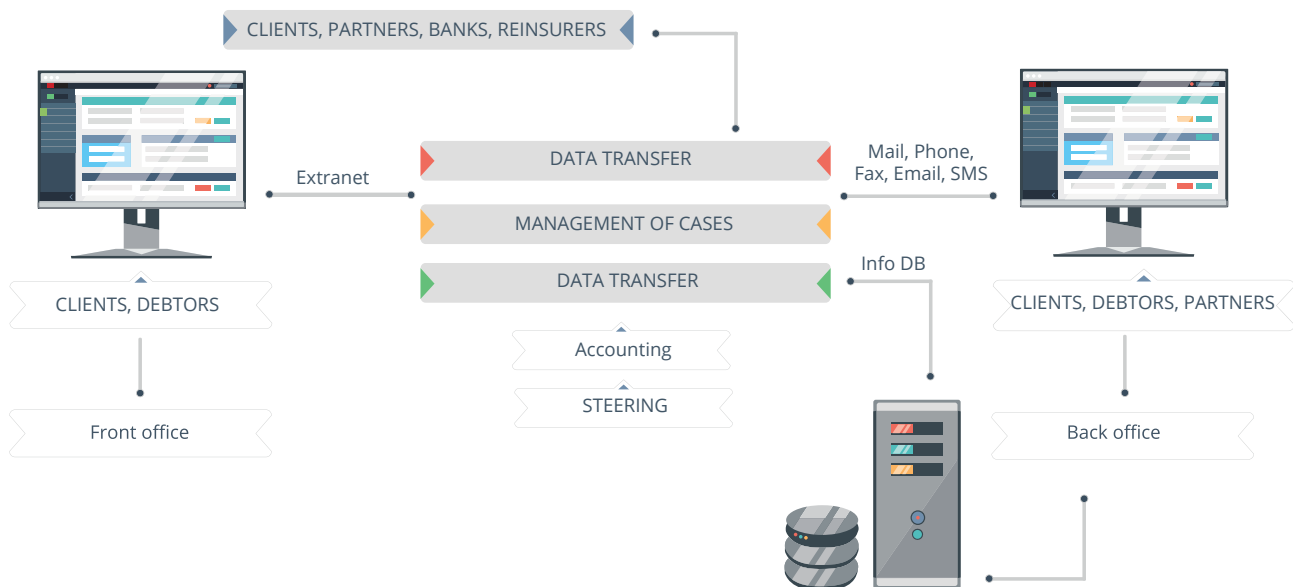
■ iMX Collection & Legal: Main Functionalities

Multi-language and multi-currency event-driven software, iMX Debt Collection offers a complete solution for the management of amicable and legal debt collection and overindebtedness.

iMX takes care of the relationships with clients, debtors, partners (bailiffs, lawyers, collection agencies, etc.).

iMX generates the accounting book entries during the entire case lifecycle with a detailed audit for every accounting movement that can be traced to the management event that led to this movement.

Finally, iMX offers the steering tools the Company needs.



■ iMX Collection & Legal: Cases

- Case and task allocation to managers depending on their competences, authorizations and profile based on Expert System rules
- An unlimited number of parties involved (participants) with a single base of individuals
- When introduced into the Expert System, the case is automatically processed without the participation of the manager and according to events. At any moment, the manager could step in and process it “in manual mode” in order to deal with specific cases not described in the Expert System rules.
- Every case manager has a schedule, i.e. a list of cases in which he must intervene because no actions have been taken by the Expert System. Messages come either from the Expert System or as a result of a manual action of the case manager or another manager. Some actions have deadlines for handling. If the deadlines are not met, the system sends a message to the mailbox of the case manager’s supervisor. Thus, pending cases are accurately followed up.

At any moment, the manager could view the “chrono” — a history list of all events that have occurred in the case, sorted in inverse chronological order to make it easier to search for recent events with the option to:

- Access the contents of all the issued texts (letters, fax, email) and immediate reprint of a letter
- Phone the involved party
- View all received documents with the possibility to print them (document management option)
- View details of all accountancy and management elements present in the case

A scroll menu gives direct access to all business processes as well as to all iMX functionalities:

- Texts: a set of texts allowing the printing or customization of any letter in the case using CODIX Text Editor
- Express: it enables the user to send free-text messages fast to any party involved in the case or included in the database
- Access to other cases of the same involved party (debtor, bailiff, court, etc.)
- Data entry (or receipt via interfaces) of any transfers of funds: incoming payments with controlled allocation to the debtor’s cases and automatic matching with instalments, transfers from one case to another
- Modification of matching
- Other data entry (for example, notes on a phone conversation)

- Case form: display and update of all the data in the case:
 - ✓ Involved parties
 - ✓ Add involved parties (guarantors, lawyers, etc.)
 - ✓ Data entry based on additional documents in the case
 - ✓ View the Expert System: current and past case stages
 - ✓ View the case account
 - ✓ De-archiving of cases
- The system administrator can customize each user's menus and assign the user authorizations.

The user has a permanent online help and pop-up function buttons.

Data exchange (standard or specific interface)

- Automatic creation of data (cases, individuals) with incoming information from other information systems of the company or of clients who have assigned their cases for management, i.e. for migration purposes
- Information retrieval and sending of data to other systems

Extranet

- Clients can create cases, check them, enter direct payments or information, communicate with their respective case managers, etc.
- Debtors can check their accounts, leave messages and possibly make online payments.
- The company user can connect remotely to access the application and all of its functions.
- Partners can view their cases, enter payments, litigations or information, communicate with users, etc.

iMX allows collection and legal departments to handle all data and functional/business rules.

■ iMX Collection & Legal: Administration

The company and staff

Management of each company's basic set-up and staff organizational structure:

- Passwords
- Allocation of printers to workstations
- Task priorities by user
- Customized menus
- Application authorizations by user
- Management of authorizations
- Management of absences and leaves and transfers of schedules to available users for a set period of time

The run mode of the system

Print management

iMX has an extremely powerful queued task manager, which makes it easy to perform any operation with texts in the print queue:

- Change of printer, type of paper, priority
- View texts queued for printing
- Retrieval of printed texts for re-printing

The same tool also handles fax management.

Listings & reports

Standard or specific statements or reports, in real time or scheduled.

■ iMX Collection & Legal: Accountancy and Invoicing

Accountancy

- **iMX** has a powerful parameterization tool that allows the generation of any accountancy transaction from any event occurring in the case during its lifecycle: movements are recorded in the general Production accountancy of iMX and/or sent as a flow of book entries or reports on accounting events to other applications, which ensures the management of general and budget accountancy, cash, etc. The case accountancy is handled in real time.
- **iMX** is delivered with a full module for general accountancy processing, which — among other features — allows a full accountancy audit (direct access to the event behind the entry and to the case concerned) and all kinds of printing (ledger, books, balances).

Invoicing

Besides its flexible management of Client/Debtor accounts, which can be customized, the invoicing module allows the easy definition and customization of invoicing principles, automation and control over calculations, management of commission payments to producers, providers, etc.

This module offers full customization (invoicing items, periodicity, type of compensation, statements, etc.). It is even possible to prepare listings for specific invoicing.

It is an integral part of the accountancy module.

■ iMX Collection & Legal: Groups of Management Rules Provided with the Database Module

Client account management

Case scoring and segmentation

Friendly: search for out-of-court settlements, follow-up on out-of-court settlements

Event of default

- Send a formal notice in the event of default

Search for out-of-court settlements, follow-up on out-of-court settlements

- Search for an out-of-court settlement between the parties
- Follow-up on the out-of-court settlement between the parties
- Search for an out-of-court settlement through a bailiff
- Follow-up on the out-of-court settlement through the bailiff
- Search for an out-of-court settlement through a collection company
- Follow-up on the out-of-court settlement through the collection company
- Last actions before applying for a payment order

Applying for a payment order

- Injunction for payment
- Opposition to the injunction for payment
- Summons
- Appeal
- Submission to a judge with or without a lawyer
- Appeal after a submission to the judge
- Search for an out-of-court settlement during payment order applications
- Follow-up on the out-of-court settlement during payment order applications

Execution

- Handling foreclosure matters
- Designating individuals who can proceed with the enforcement
- Attachment of earnings
- Seizure of real estate
- Seizure of movable assets
- Seizure of funds held in escrow
- Transactions to reach an amicable agreement with the debtor
- Debt recovery and private sale of the financed assets
- Etc.

Services follow-up

- Sending the case to suppliers and monitoring fact-finding and appraisal missions regarding debtors or their assets

Guarantees and securities

- Managing the registration of mortgages (conservatory or contractual)
- Monitoring deadlines for renewing the registration of guarantees
- Claim filing procedures pertaining to pledged assets, leased assets or assets, for which there is a retention of title clause
- Attachment order management
- Etc.

Incidents

- MLNFA (Moved, Left No Forwarding Address)
- Fraud
- Litigation
- Management of bankruptcy proceedings and legal redress

Overindebtedness

- Parallel management of procedures for CELL, DEBT and OVERINDEBTEDNESS cases
- EDI exchanges with the BDF

Closing

- Balanced cases
- Irrecoverable cases
- Write-off reactivation management procedure

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