



Be part of the solution

EVENT-DRIVEN ENTERPRISE
MANAGEMENT SYSTEM



■ Debt Collection Extranet

WWW.CODIX.EU

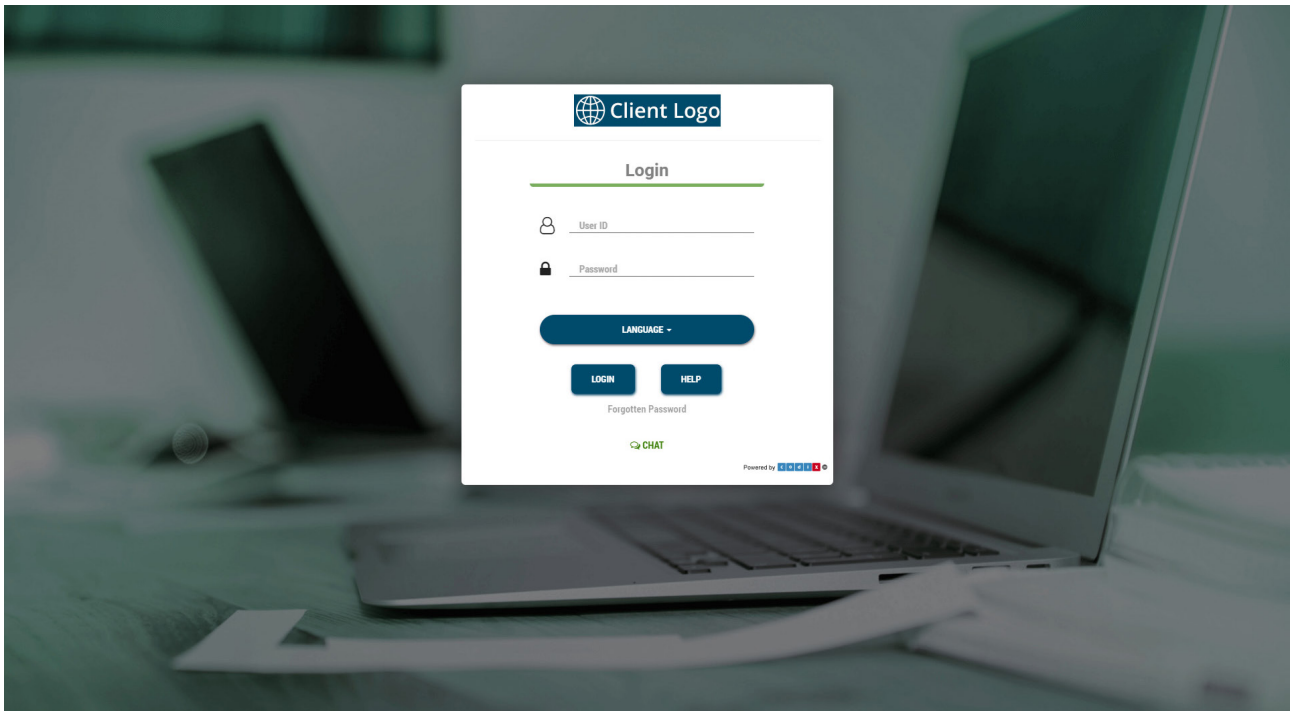
CANADA USA MEXICO UK MOROCCO SPAIN FRANCE GERMANY BELGIUM TUNISIA ROMANIA
BULGARIA UAE VIETNAM COLOMBIA



■ 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

Client Logo CHAT 31/10/2017 11:57 itm

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
 E-mail
 Contact person

BACK TO SEARCH NEXT

Powered by

Client Logo CHAT 31/10/2017 12:01 itm

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	5896422255454	25/06/2017	31/10/2017	175,283.00 EUR	N/A	
DUE OPEN CAPITAL	963521455456546	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

Powered by

- 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

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

Debtor data

Title: STOYAN DB
Address: ADRES 2, COŢARI 1000, BULGARIA
Phone: SIREN Nb
E-mail: Contact person
Position:

Case attributes

Debt collection path: fin negative GPH2
Current status: 17/01/2017
Nb of days since allocation SR: 685
Category: NON PERFORMING LOAN
Product: CREANCE
Received on: 28/10/2015
Management deadline: Case age: 734

Contact details

Case manager: AFEHLIJOBA USERS
Manager phone: Manager mail:

Last repayment plan

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

Next action

Date: 17/01/2017
Action: fin negative GPH2

- 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

Q

Search criteria

Request date

05/06/2016

Buyer name

Type here...

Supplier name

Type here...

to

Buyer number

Type here...

Supplier number

Type here...

Request number

Type here...

Buyer country

<CHOOSE>

Document number

Type here...

SEARCH

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	jjjj	1	0	0	1	1710030002	A700KC1A	TOTALS
03/10/2017	A	DDDD	1	0	0	1	1710030001	A700KC18	TOTALS
10/02/2017	234234	rterwer	1	0	0	1	1702100005	A700KBEB	TOTALS
30/01/2017	SDFSDF	adasdasd	1	0	0	1	1701300011	A700KB4T	TOTALS
15/11/2016	asdasd	sadsadasda	1	0	0	1	1611150010	A700KAKS	TOTALS
11/11/2016	stanislava_new1	stanislava_new1	1	0	0	1	1611110035	A700KAJ4	TOTALS
10/11/2016	stanislava10	stanislava10	1	0	0	1	1611100010	A700KAHH	TOTALS
10/11/2016	sdfsfsd	3eweqew	1	0	0	1	1611100008	A700KAHD	TOTALS

The screen displays only the last 20 requests. Use search option to list the older requests.

Create new invoice verification request

- 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

Payment agreement

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

Create a payment plan with periodic installments

	First installment	Last installment	Installment amount	Frequency	Number of inst.	Payment Method
1	31/10/2017	31/10/2017	4,500.00	MONTHLY	1	BANK CARD
2	30/11/2017	30/11/2017	104.00	MONTHLY	1	BANK CARD

Summary

Payment agreement for 4,604.00 EUR in 2 installments ending on 30/11/2017 of which interest is 0.00 EUR
First installment amount is 4,500.00 EUR on date 31/10/2017
Last installment amount is 104.00 EUR on date 30/11/2017

RESET PLAN SUBMIT PLAN

Disputes

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

Dispute

Reception date*: 26/01/2015, Disputed amount: 0.00
Source of info: [dropdown], Dispute reason*: [dropdown]
Comments: Type here...

Selection

Date From: 24/07/2017, Date To: 30/08/2017
Element nb From: Type here..., Element nb To: Type here...
Element amount From: Type here..., Element amount To: Type here...

SEARCH

Events

Disputed amount*	Dispute date	Reason*	Element type	Element nb	Element amount	Current balance	Invoice date	Due date	Already disputed amount
Type here...	Type here...	Type here...	PRINCIPAL		5,000.00		28/10/2015	01/01/2015	396.00

CANCEL SAVE

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 top navigation bar includes 'Client Logo', 'CHAT', and the date '31/10/2017 12:18'. The left sidebar lists 'Case', 'Reports and downloads', 'File upload', 'File download', and 'Debt Verification'. The main content area has a 'Direct payment' header and a list of tabs: '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 manager', 'Add invoice', 'Letter creation', and 'Payment history'. The form fields are: Debtor: STOYAN DB, Internal case ref.: 1510280001, Currency: EUR, Case category: NON PERFORMING LOAN, Case status: ACTIVE, Received on: 28/10/2015. The 'Log direct payment' section includes: Date payment received*: 31/10/2017, Payer*: STOYAN DB (DB), Amount*: 52000, EUR, Payment type: CUSTOMER PAYMENT BY EXTRANET, Payer payment reference, and Proof of payment (with a green circular icon). 'SUBMIT' and 'CANCEL' buttons are at the bottom right.

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

The screenshot shows the 'Add credit note' form. The top navigation bar includes 'Client Logo', 'CHAT', and the date '31/10/2017 12:20'. The left sidebar lists 'Case', 'Select case', 'Create case', 'Debtor Index', 'Search third party invoices', 'Create third party invoice', 'Tâches', 'Portfolio Analysis', 'List of answered surveys', 'Cost Invoices', 'Reports and downloads', and 'downloads'. The main content area has an 'Add credit note' header and the same list of tabs as the previous form. The form fields are: Debtor: STOYAN DB, Internal case ref.: 1510280001, Currency: EUR, Case category: NON PERFORMING LOAN, Case status: ACTIVE, Received on: 28/10/2015. The 'New credit note data' section includes: Credit note reason*: COMMISSION REDUCTION, Document number*: 12324988, Issue date*: 04/10/2017, Gross amount*: 25000, Currency*: EUR, Net amount: Type here..., and a Comment field with a placeholder 'Type here...'. 'CANCEL' and 'SUBMIT' buttons are at the bottom right.

- Credit notes can be added to the debt account.

Case Closure Request

The screenshot shows the 'Close case' interface. The sidebar on the left contains navigation links: Case, Select case, Create case, Debtor Index, Search third party invoices, Create third party invoice, Tâches, Portfolio Analysis, List of answered surveys, Cost Invoices, Reports and downloads, and File upload. The main content area has a 'Close case' button at the top right. Below it, a table displays case details: Debtor (STOYAN DB), Internal case ref. (1510280001), Currency (EUR), Case category (NON PERFORMING LOAN), Case status (ACTIVE), and Received on (28/10/2015). A 'Details' section follows, with a 'Write-off reason' dropdown set to '<CHOOSE>', a 'Date received' field with '31/10/2017', and a 'Free information' text area. At the bottom right of the details section are 'SUBMIT' and 'RESET' buttons.

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

Debt Addition & Upload of Debt Proof Attachments

The screenshot shows the 'Add financial element' form. It has a dark blue header with the title and a close button. The form contains several input fields: 'Type*' with a dropdown arrow, 'Document number' with a placeholder 'Type here...', 'Issue date*' with a 'From' label, 'Due date*' with a 'To' label, 'Gross amount' with a placeholder 'Type here...', 'Currency*' with a dropdown arrow and 'EUR' selected, and 'Attachment' with a green circular button containing a white paperclip icon. At the bottom are two buttons: 'ADD AND CONTINUE ADDING' and 'ADD AND CLOSE POP UP'. Below the buttons is a 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

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		
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		
13/03/2016	Information	LIS REM 2 NO INFO		
02/03/2016	Information	LIS REM NO INFO		
29/12/2015	Information	LIS NEW PAYMENT		
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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

Client Logo 31/10/2017 16:41 imx

Task List

Selection Criteria

User: Task: Group:

Pending Status

Show 10 entries

User	Task	To process	Pending	Balance
IMX	Alert: DocumentServer problem	22	0	-263,758.00
IMX	Alert: amount too big for auto allocation	1	0	580,800.00
IMX	Alert: File /senam/intra/imx/images/images/A7007Y	2	0	33,978.26
IMX	Alert: Invalid addresses	3	0	-35,967.00
IMX	Alert: Party SR could not be added to the case	1	0	3,128.65
IMX	Exm OO add financial element	3	0	20,297.11
IMX	Image affecte	1	0	2,263.30
IMX	[SP]exam 3 amicable collection	1	0	20,300.00
IMX	[CL]exam case close without write-off document	1	0	3,699.95
IMX	[C]exam document reception	1	0	4,212.02
Total				1,689,986.17

Showing 1 to 10 of 57 entries

Tasks Details

Show 10 entries

Internal Ref.	External Ref.	Product type	Account Nb	Customer	Task	Balance	Date
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014
1401010001	DOM	COLLECTION	DOM	CL USA	Alert: DocumentServer problem	-11,989.00	21/11/2014

Showing 1 to 10 of 22 entries

Powered by i M X

- 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' view for a client named 'STOYAN DB'. The interface includes a sidebar with navigation options like 'Case', 'Create case', 'Debtor Index', and 'Reports and downloads'. The main content area shows account details and two tables: 'Consolidated view' and 'History view'.

Account Details:

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

Consolidated view:

	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:

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

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

Enables your Clients to:

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

■ Prospects Onboarding Process

YOUR CUSTOMERS & AR

Step 2 of 3

What is the approximate number of your customers?
150

Where are your customers located?

What is the approximate size of debt your company is about to submit to us within the next year?

What is the approximate number of invoices you are planning to submit to us within the next year?

Please define invoices' average days in overdue?

Please fill all fields.

GO TO NEXT STAGE

Enables your Prospect Clients to:

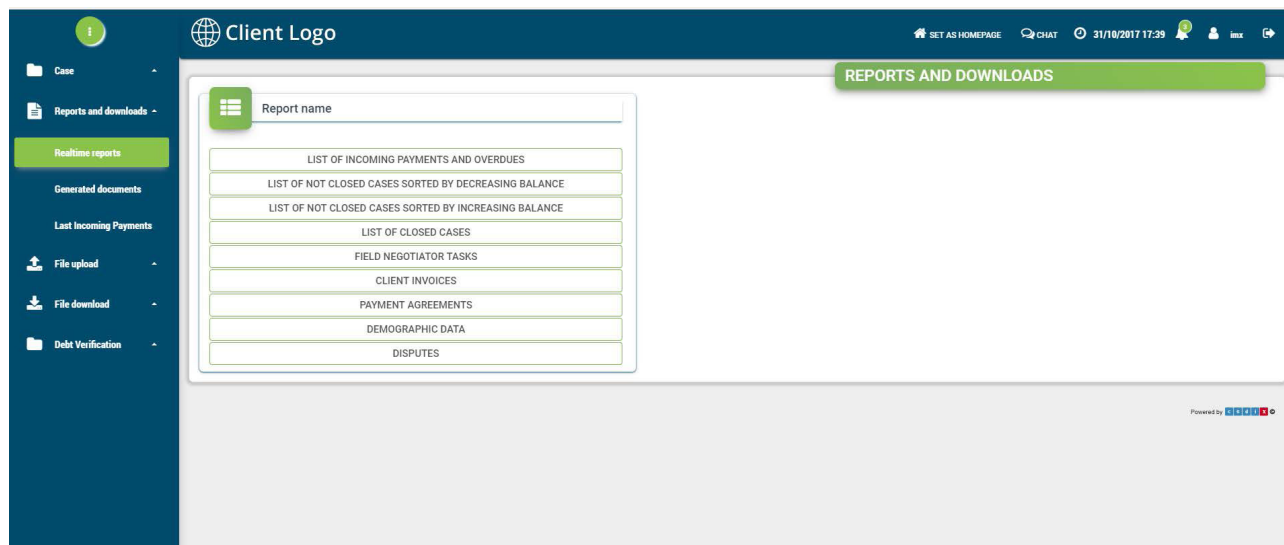
- Detail their business needs
- Describe their customers and AR
- Review the products recommended for them based on an adjustable algorithm
- And much more

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.

- 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
 - > Collection activities
 - > Dispute registration
 - > Payment plan monitoring
 - > Unmatched posting resolution
 - > Invoice copy submission
 - > Block order list review
 - > Collect letter (our final demand letter)
 - DETAILS**
- AMICABLE DEBT COLLECTIONS**
 - Cost-efficient invoice collection service in the late stages of invoice resolution.
 - Fees from **2,9%** on collected amount
 - > Collection activities
 - > Dispute registration
 - > Payment plan monitoring
 - > Accompanying you throughout the debt collection proceedings
 - > Fast international payment of collected monies to our clients' accounts
 - DETAILS**
- 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
 - > 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
 - DETAILS**

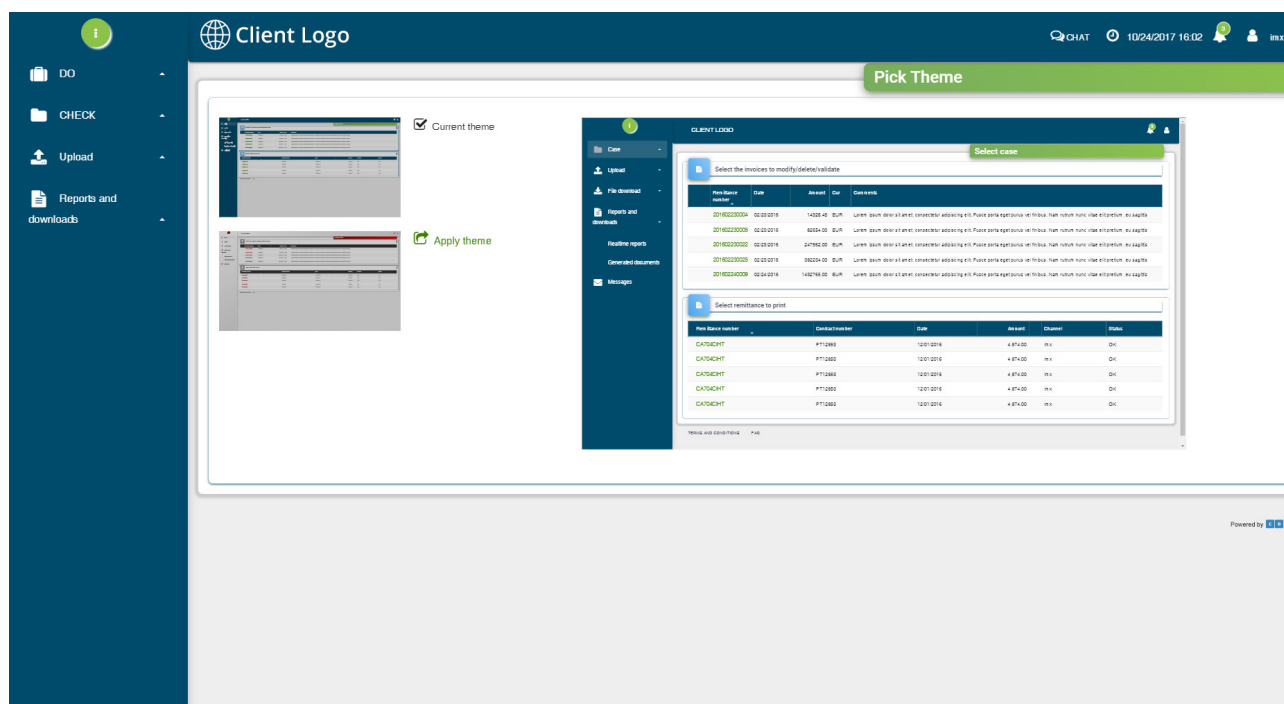
- Allows your prospects to sign up for the available products, view their pricing conditions and submit debt for collection in a streamlined process

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

The screenshot displays the iMX Client Logo interface. On the left is a dark blue sidebar with a navigation menu containing items like 'DO', 'CHECK', 'Upload', and various file format options such as 'DEBTOR2IMX-Zurich', 'Upload of accounts Payable', 'DEBTORS-angle', 'Standard ABS Format-last-evo', 'Standard ABS Format-with header', 'REVINV2IMX', 'DEBTORS', 'INVOICE2IMX', 'Payment Announcement', 'Classical Contracts', 'SAF2IMX (with Header)', and 'Supplier Upload'. The main content area has a dark blue header with 'Client Logo' and a 'Batch integration' tab. Below this is a 'File integration' form with the following fields: 'Involved Party' (dropdown menu showing '<CHOOSE>'), 'Encoding' (dropdown menu showing 'WESTERN EUROPEAN (ISO)'), and three buttons: 'File', 'Images to integrate (zip)', and 'Upload attachment'. At the bottom of the form is a large 'UPLOAD' button. The interface is powered by iMX, as indicated by the logo in the bottom right corner.

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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