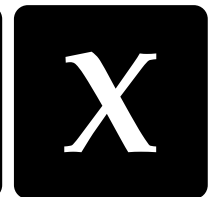


c o d i x

*Be part of the solution*

EVENT-DRIVEN ENTERPRISE  
MANAGEMENT SYSTEM



## ■ Commercial Finance Extranet

[WWW.CODIX.EU](http://WWW.CODIX.EU)

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

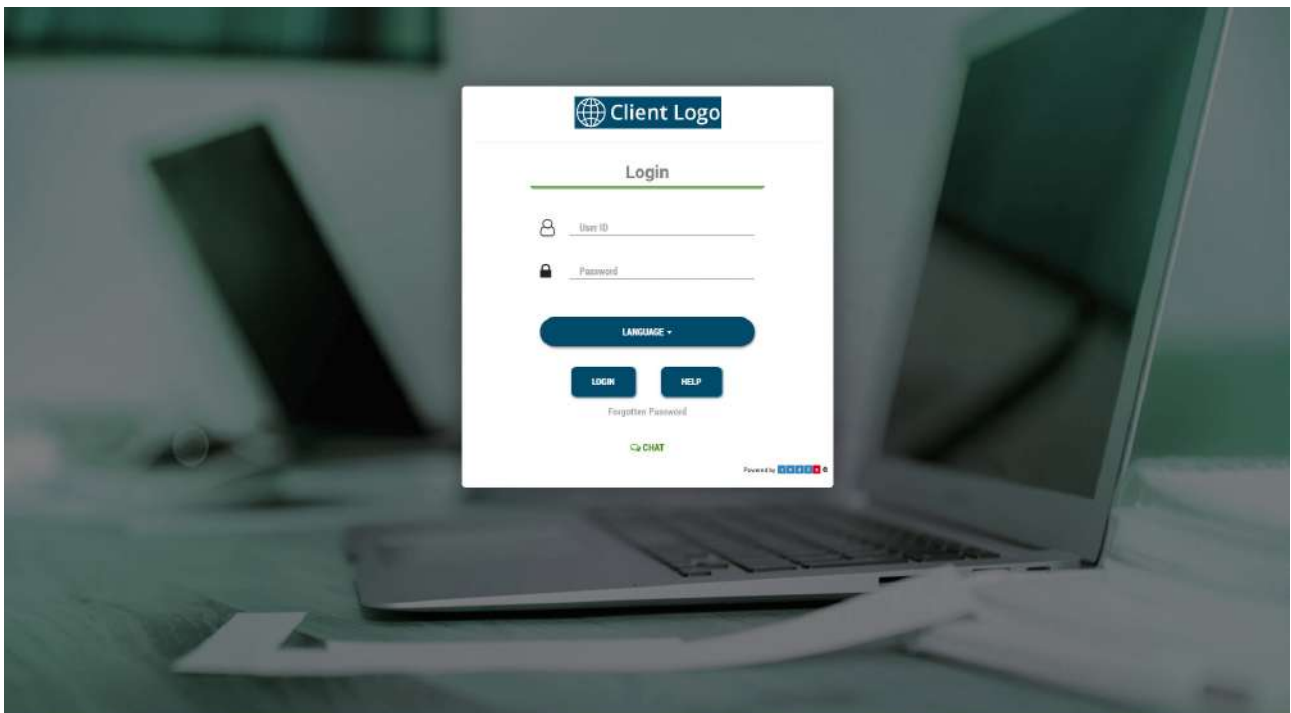


## ■ iMX Extranet

---

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

## Prospects On-boarding

### Guides your customers via smart wizards

Client Logo Contact User name

Registration Pricing Activation Get paid

In order to get paid on your invoices we need you to activate your account. This must be done by a director of your Company. If you are not a director, you will be asked to nominate and invite a director to complete the following steps:

- Provide us details about the director(s) of your business
- Answer question about your credit record in order to authenticate who you are. If for any reason you are unable to answer these questions, you will need to scan and upload certified identity documentation.
- Provide us your company's bank details for payment and Direct Debit.
- Delegate authority to any non-director already registered with Virtaus.

Next

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- Sums up a process
- Breaks complex processes in stages

Client Logo Contact User name

Registration Pricing Activation Get paid

We require Directors to complete the account activation

Are you a director of the Company? Yes  No

Please select your name from the list of directors: James Edwards

James Edwards Mary Thomas Kevin Jones

Date of birth: 16-Sept-1978

Please provide your residential address history for at least the past

Post code: NW1 1AA

1 Eversholt Street, London

House name: Number 3

Street: Eversholt Street

City: London

From: 16-Sept-1978

[+ Add previous address](#)

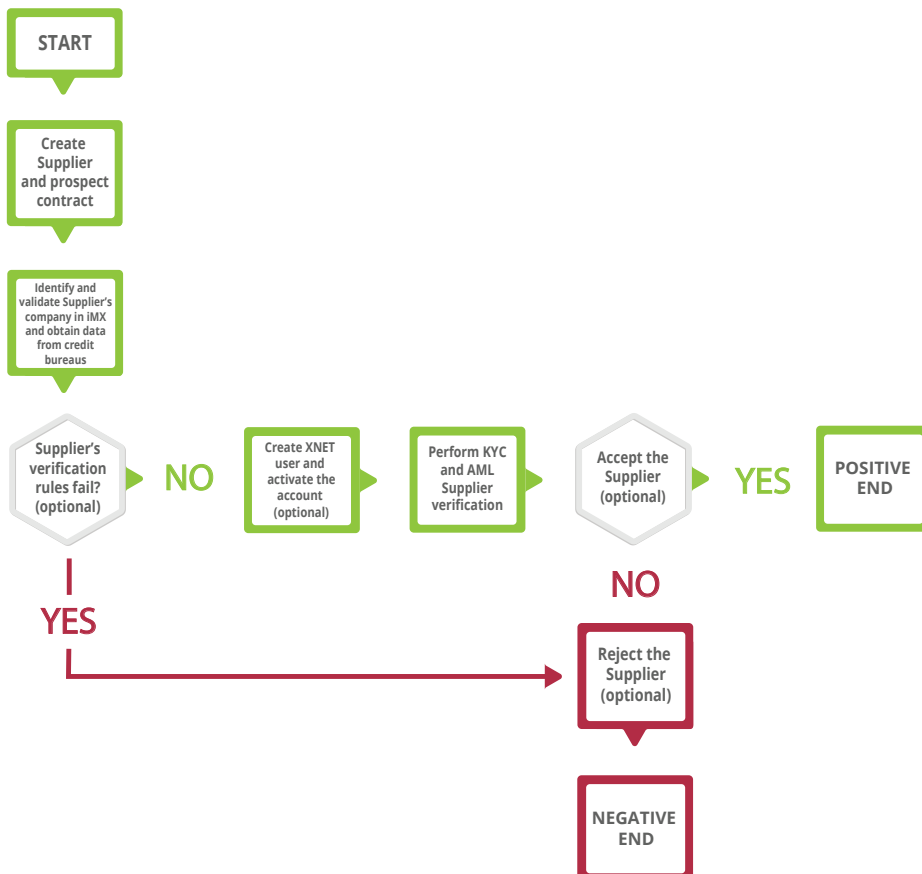
Save draft Submit

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- Provides detailed information about every stage
- Performs smart auto-complete & inline validation

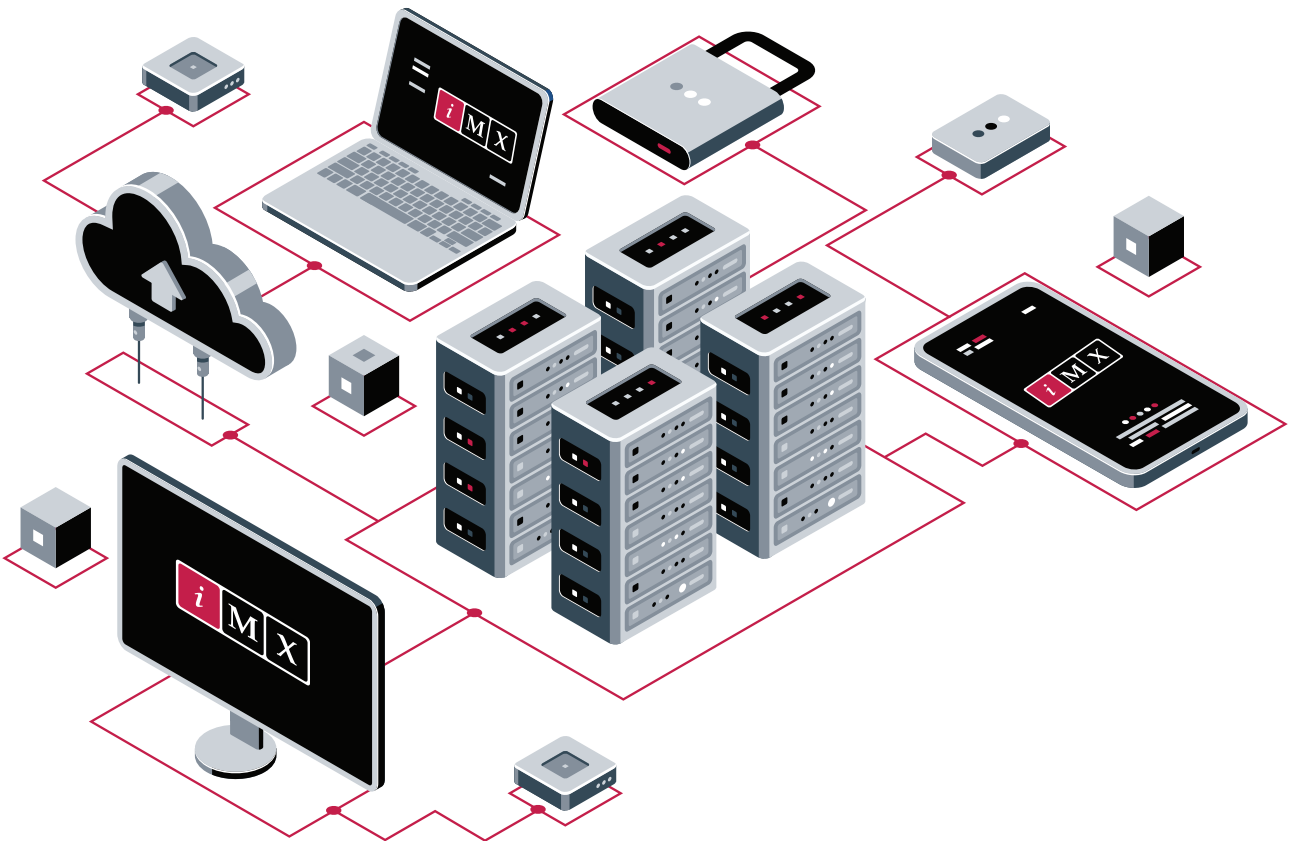
## Uses external service providers in real time

- Live data-exchange
- Web services implementation
- Complex lows implementation
- Exceptions handling



## Brings needed documents together

- Immediate platform integration
- File extension verification
- Convenient and secure
- Files stored on your server



# Powerful Data File Exchange Tool

## Incoming and outgoing data exchange

Upload date	Integration date	File Name	Uploaded by	Contract/Party	Status	Error(s)
10/31/2017 17:35		1234-20171031173507-pf1.txt	1234		Rejected	
10/31/2017 10:50	10/31/2017 10:50	1234-20171031105023-DB2HEADER.txt	1234		Integrated	N/A
10/31/2017 10:49		1234-20171031104952-DB2HEADER.txt	1234		Rejected	
10/31/2017 10:48		1234-20171031104830-DB2HEADER.txt	1234		Rejected	
10/31/2017 10:47		1234-20171031104752-DB2HEADER.txt	1234		Rejected	
11/01/2017 08:31	11/01/2017 08:31	Automation_User-20171101083102-X2_4_DEBTOR2IMX-201...	Automation_User		Integrated	N/A
10/31/2017 02:08	10/31/2017 02:08	Automation_User-20171031020816-X2_4_DEBTOR2IMX-201...	Automation_User		Integrated	N/A
11/01/2017 02:06	11/01/2017 02:07	Automation_User-20171101020650-X2_4_DEBTOR2IMX-201...	Automation_User		Integrated	N/A
10/30/2017 18:00	10/30/2017 18:00	1234-20171030175959-dbheader.txt	1234		Integrated	N/A

- Mass data upload
- Available for Suppliers and Buyers
- Maker-checker (4-Eyes)

- Immediate processing
- 2-layers validation: technical and functional
- Immediate user notifications

## Configuration

**FILE FORMATS - FILE UPLOAD**  
Show the list of file formats for upload.

Reference	Status	Comment	Company	Flow-type	Creator	Date
DEBTORS	✓	Debtor data upload	TEST COMPANY	PP_DEB_NEW_CLIENT		25/04/2016
DEBTORS20MX-Zurich	✓	Debtor upload_Zurich	TEST COMPANY	PP_DEB_NEW_CLIENT		20/04/2016
COLING20MX	✓	Limit requests and Client insurance limits	TEST COMPANY	PP_LIMITS		05/11/2015
INVOICE20MX	✓	Invoices and Credit notes data upload	TEST COMPANY	PP_CLASSICAL_NEW_CLIENT		05/11/2015
Standard ABS Format-Int-evo	✓	ABS Upload	TEST COMPANY	ABS20MX		05/11/2015
Standard ABS Format-with header	✓	ABS Upload (ver. 4.0.2)	TEST COMPANY	ABS20MX		05/11/2015
Supplier upload	✓	Supplier Upload (ver.3.7.2)	TEST COMPANY	PP_SUPPLIER_UPLOAD		05/11/2015
SAF20MX (with header)	✓	Portfolio upload SAF20MX with Header (ver.3.4.4)	TEST COMPANY	PP_SAF_NEW_CLIENT		27/04/2016
REV0W20MX	✓	Invoice Upload Reverse (ver.2.3.0)	TEST COMPANY	PP_REVERSE		24/03/2017
DEBTORS-test angle	✓	Debtor data upload	TEST COMPANY	PP_DEB_NEW_CLIENT		14/05/2017
Debtor Upload	✓	Debtor individual data upload	TEST COMPANY	PP_DEB_NEW_CLIENT		18/06/2017

Import File Format: Company: TEST COMPANY [Browse] [Import]

- Support of multiple flows, unlimited number of user defined formats
- Flat files (incl. CSV) and XML support
- Available via web services with the same flexibility

**FILE FORMATS - FILE UPLOAD - PROPERTIES**  
Illustration of the format settings. If there is no combination of the type of lines, you can select block delimiter.

File format	Order	Comment	Company	Flow-type	Base Revision	Revision	Created by	Date
SAF20MX (with Header)		Portfolio upload SAF20MX with Header (ver.3.4.4)	TEST COMPANY	PP_SAF_NEW_CLIENT	Revision Date	0		27/04/2016

**Decimal separator:** Comma(,) | Point(.)

**Field separator:** [ ]

**Field length:** [ ]

**Ignore 1st line:**

**Ignore last line:**

**Block delimiter:** [ ]

**Character encoding:** [ ]

**Thousands separator:** None | Comma(,) | Space( )

**File footer:**  Code for footer: [ ]

**File header:**  Code for header: [ ]

**Separator after line code:**  Invoicing Integration:

**Check line length strictly:**

**Check number of lines:**  Item name: [ ]

**File sequence:**  Sequence number field: [ ]

**Date of last line:**  Creation date field: [ ]

**Do not check file name:**  Contract/party not mandatory:

**Separate Block:**

**Translate controls:**

**Line begins at first value:**

**The definition requires 4 - eyes validation:**

**Header value recurrence:**

**Extra properties (one ; for separator):** [ ]

- Many encoding formats and controls available
- Fine-tune and customize as much as needed

# Suppliers' Funding

Selective invoice financing = EASY and TRANSPARENT

The screenshot shows the 'Available Finance' section for Athletic Sports Ltd. It displays three key metrics: £35,000 Available today, 15 Invoices in the last 30 days, and 3d, 20m 30s (£2,300 of this offer expires tomorrow). Below these are filters for 'Eligible invoices' and a search bar. A table lists invoices with columns for Invoice, Issued, Due, Repayment term, and Amount. Two invoices are selected, and a 'Get Finance' button is visible at the bottom with a total of £4,006.00.

Invoice	Issued	Due	Repayment term	Amount
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input checked="" type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input checked="" type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00

- Select invoices
- Check the data
- Request the amount

The screenshot shows the 'Currently Financed Invoices' section for Athletic Sports Ltd. It displays the same three key metrics as the previous screenshot. The table below shows a list of invoices with columns for Invoice, Issued, Due, Repayment term, and Amount. The two previously selected invoices are now highlighted in blue, indicating they are financed.

Invoice	Issued	Due	Repayment term	Amount
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00
<input type="radio"/> Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (in 33 days)	50 Days (£300 finance charge)	£2,103.00

- Double-check the selection
- Print the funding agreement
- Confirm the transaction



## Funding based on account availability = PORTFOLIO based approach, SECURITY

**iMX: Request for payment**

Account details  
Acc. code CA12710 - 1509230023 - CLASSICAL - CLIENTAUTOMATION12 - BANQUE DU CANADA - USD

Funding request

Curr	Total Outstanding	Retentions	Funds in Use	Available	Funds in Use in USD	Fundable amount in USD	Available in USD	
USD	88,085.80	0.00	4,216.52	66,213.23	4,216.52	70,469.64	66,213.23	
<b>Totals</b>								66,213.23
							<b>Max FIU</b>	100,000.00
							<b>Real Available</b>	66,213.23

Approximate amount available\* 0.00  
Requested amount\* 0.00  
Expected Payment Date\* 11/01/2017  
Bank account\* WIRE - \*\*\*\*0165

Requested amount Expected Payment Date Bank account Delete

Requested amount	Expected Payment Date	Bank account	Delete
0.00	11/01/2017	WIRE - ****0165	

FUNDING REQUEST

- Get an aggregated view across multiple accounts
- Select an amount and bank account
- Request the funds
- Dilution automatically compensated

**Current client account**

Search criteria  
Acc. code DE12656 - 1508300002 - SAF - FBD LBBW S - WORLD FACTORING - EUR  
From 01/04/2015 11/28/2017  
MM/dd/yyyy MM/dd/yyyy  
Switch TRANSACTION DATE  
Group by Assignment  
Group by Date  
All amounts below are in EUR

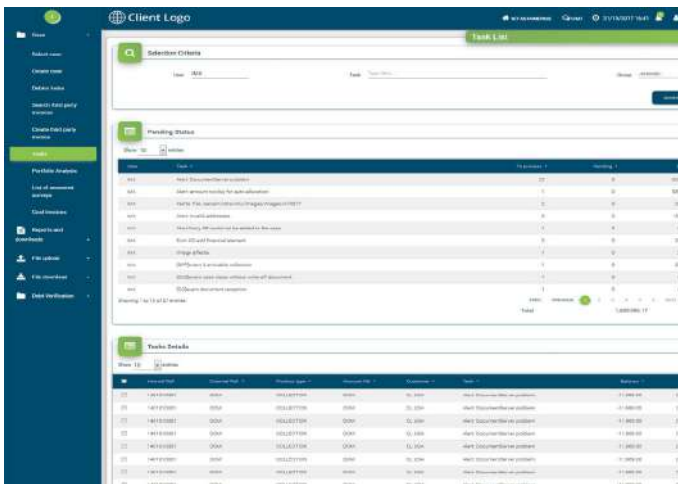
SEARCH

Search results  
Show 10 entries

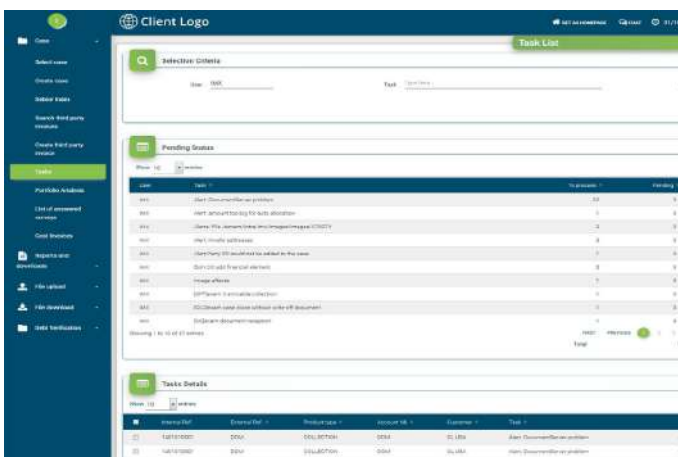
Transaction date	Value date	Nb	Description transaction	Debit	Credit	CCA balance
01/20/2016	01/20/2016	8	DECREASE OF RETENTIONS		212,463.27	-30,129,681.06
01/20/2016	01/20/2016	9758	INCREASE OF RETENTIONS	16,582,659.27		-13,547,021.79
01/22/2016	01/22/2016	1	INCREASE OF RETENTIONS	3,767.78		-13,543,254.01
01/24/2016	01/24/2016	1	INCREASE OF RETENTIONS	14.28		-13,543,239.73
01/28/2016	01/28/2016	1	INCREASE OF RETENTIONS	1,531.53		-13,541,708.20
01/29/2016	01/29/2016	1	INCREASE OF RETENTIONS	12,232.44		-13,529,475.76
08/30/2015	08/30/2015	19652	INVOICES AND CN		29,917,217.79	-29,917,217.79
<b>Balance</b>						-13,529,475.76

- Open the Client Current Account
- Review/Process the new transactions
- Check the payments

## Bundling = the best of both worlds



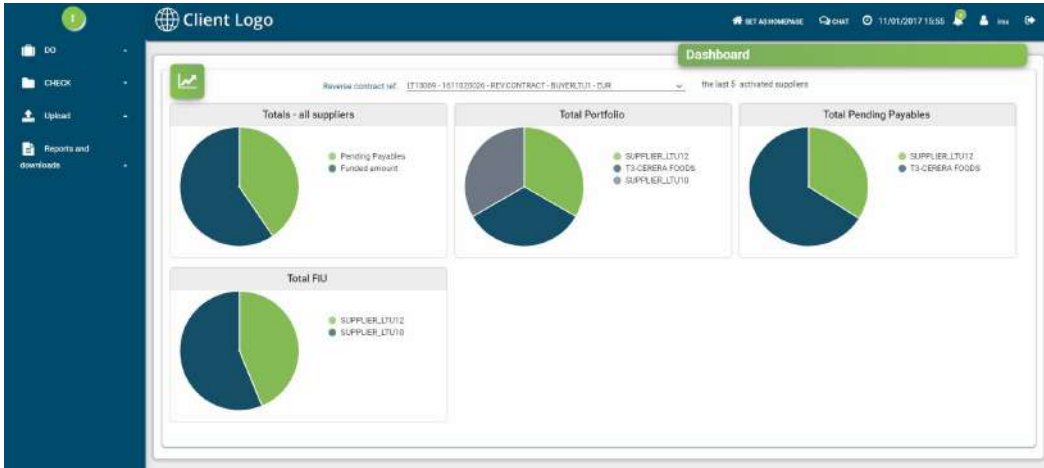
- Explore the offer
- Select receivables for funding
- Select funding date



- Check the bundles
- Credit notes automatically compensated
- Select a bank account
- Confirm the transaction

# Data Review

All the supplier/buyer data available in real time



- Smart charts

The 'CLIENT ACCOUNT STATEMENT' shows a summary of account information. The 'Total Portfolio' section includes:

- Total Portfolio: 88,085.80
- Draft (delta): 0.00
- Receivables: 88,085.80
- Unallocated payments: 0.00
- Assets: 0.00
- Retention: 0.00
- For Disputes: 0.00
- For Fin. Limits: 0.00
- Others: 0.00

The 'Availability' section includes:

- Contractual retentions: 17,617.16
- Specific retentions: 0.00
- Fundable Amount: 70,468.64
- Total Fundable Amount: 70,468.64
- Current Funds in Use: 4,216.52
- Debt: 4,216.52
- Loans: 0.00
- Retained interest fees: 70.47
- Availability: 0.00
- Pending Payments: 66,221.95
- Pending Costs: 0.00

The 'Financing Base' table is as follows:

Reason	Fin. Rate	Financing base	Amount	Fundable amount after CAF
BY DEFAULT	00.00	88,085.80	70,468.64	70,468.64

- Summarized data

The 'PORTFOLIO EXPLORER' displays a table of invoice results:

Debtor name	Doc type	AF number	Document number	Doc amount	Balance	Invoicing Date	Due date	Fundable Amount	Disputed	Retention Reason	Retention Comment	Status
FAECL	INVOICE	2	INVO0001	6,259.00	6,259.00 CAD	09/23/2015	10/16/2015	5,007.20	0.00			FIN-COV
FAECL	INVOICE	2	INVO0002	10,452.00	10,452.00 CAD	09/23/2015	10/16/2015	8,361.60	0.00			FIN-COV
FAECL	INVOICE	2	INVO0004	9,763.90	9,763.90 CAD	09/23/2015	10/16/2015	7,811.12	0.00			FIN-COV
FAECL	INVOICE	3	INVA00005	17,568.00	17,568.00 CAD	09/23/2015	10/16/2015	14,054.40	0.00			FIN-COV
FAECL	INVOICE	3	INVA00001	6,259.00	6,259.00 CAD	09/23/2015	10/16/2015	5,007.20	0.00			FIN-COV
FAECL	INVOICE	3	INVA00002	10,452.00	10,452.00 CAD	09/23/2015	10/16/2015	8,361.60	0.00			FIN-COV
FAECL	INVOICE	3	INVA00004	9,763.90	9,763.90 CAD	09/23/2015	10/16/2015	7,811.12	0.00			FIN-COV
FAECL	INVOICE	2	INVO00005	17,568.00	17,568.00 CAD	09/23/2015	10/16/2015	14,054.40	0.00			FIN-COV

- Access to detailed views

## Explore the status of your customers' accounts

**Case selection**

**Search criteria**

Internal case reference\* 1610% Debtor name\* Type here... R# Number Type here...  
 External reference\* Type here... Debtor reference\* Type here... SIREN/SIRE\* Type here...  
 Your reference\* Type here... Debtor ID\* Type here... Client name\* Type here...  
 Acc. code\* -CH00SE- Debtor VAT\* Type here... Client ID\* Type here...  
 Client reference\* Type here...  
 Third party\* Type here...  
 Policy holder\* Type here...

Fill in at least 4 symbols (2 for Post Code) per search criteria. At least one of the marked with \* fields must be filled in.  
 Fuzzy search is available by using the % symbol.

**Search results**

Show 10 entries

iMX reference	Your Number	Debtor	Debtor address	Case balance
1610030001		ASSURIX	18 BOULEVARD HAUSSMANN, FRANCE	0.00 EUR
1610030002		ASSURIX	18 BOULEVARD HAUSSMANN, FRANCE	0.00 EUR
1610030003		CLEJABLI	TEST, BELGIUM	1,500,000.00 EUR
1610070002		CL.SILVIA	FRANCE	0.00 EUR
1610100001		DB_DINH_L2704	PARIS, XYZ ABC, FRANCE	0.00 EUR
1610100021		AT DB 0701	FRANCE	0.00 EUR
1610100022		AT DB1010	FRANCE	0.00 EUR

- Use smart search engine
- "One click away" details

**CASE**

New message Messages Case History Info

Buyer ASSURIX Case ID 1610030001 - EUR

All amounts below are in EUR

**Case overview**

Total portfolio		PORTFOLIO EXPLORER
Not overdue invoices	0.00	
Overdue invoices	0.00	AGING BALANCE
Credit notes	0.00	
Certified payments		
Not certified payments		
Open disputes	0.00	RESTRICTIONS

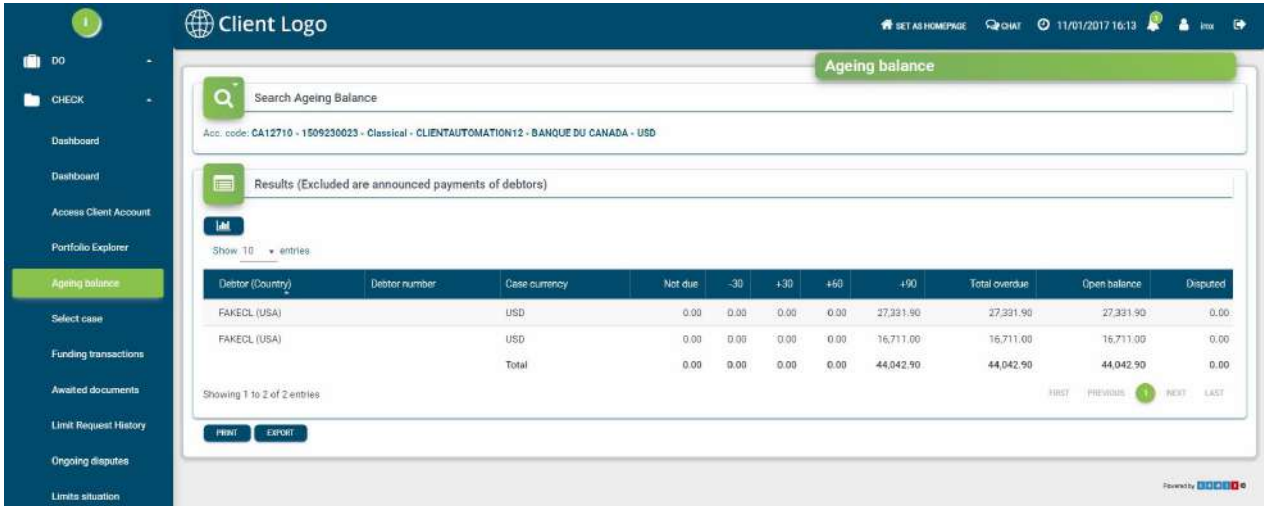
**Buyer's details**

Buyer name ASSURIX  
 Buyer number  
 Buyer VAT number E97272547  
 Buyer address 18 BOULEVARD HAUSSMANN  
 FRANCE  
 Current limit 0.00 EUR

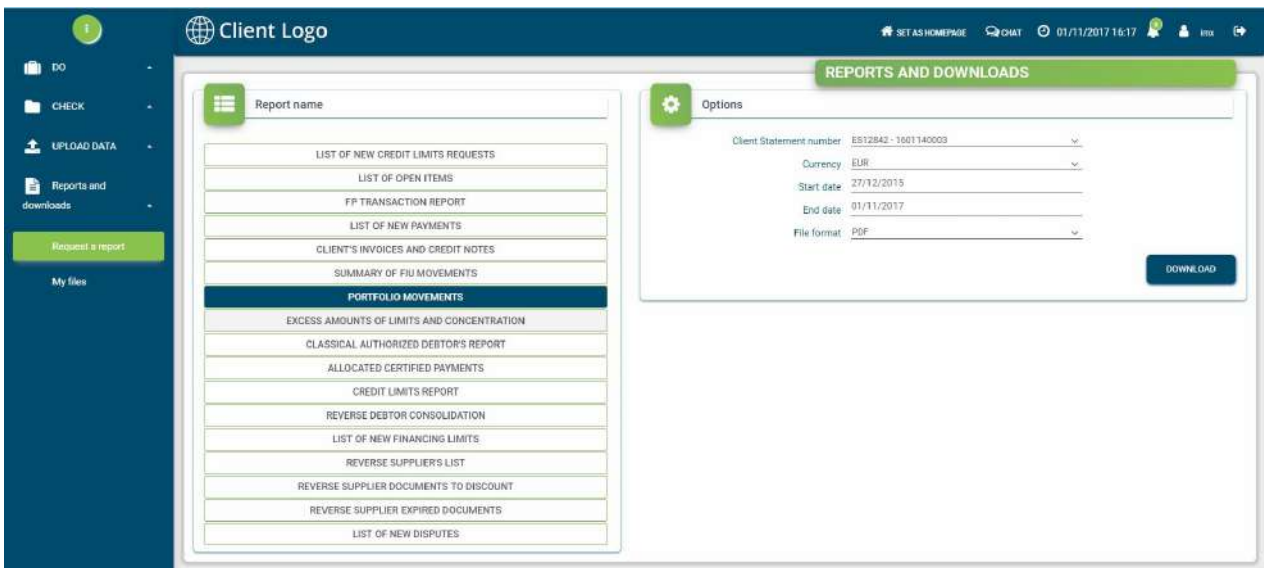
- Summary view
- All the data visible even on a smart phone (responsive design)

# Powerful Reporting

Extensive data selection and display capabilities



- Get an instant snapshot over the web



- Request a report-file to be generated

Client Name	CLEJ/CIC1
Client Account nb	1601140003
Start Date	27/12/2015
End date	01/11/2017

**TOTALS by movement type**

Opening PORTFOLIO balance	0,00
Closing PORTFOLIO balance	900,00

Type	Nb of transactions	Amount
DEBTOR'S PAYMENT	2	-5 550,00
INVOICE	1	5 000,00
INVOICE (P) NO:INV30052016	1	1 300,00
INVOICE (P) NO:INV31052016	1	1 450,00
RETROCESSION	1	-1 300,00

- Download and explore the file

**DETAILS by movement type**

Type	Entry date	Nb	Amount
DEBTOR'S PAYMENT	30/05/2016	2	-5 550,00
INVOICE	14/01/2016	1	5 000,00
INVOICE (P) NO:INV30052016	30/05/2016	1	1 300,00
INVOICE (P) NO:INV31052016	30/05/2016	1	1 450,00
RETROCESSION	07/09/2017	1	-1 300,00

# Online Repayments

Secure and convenient

The screenshot shows a user interface for 'Athletic Sports Ltd'. At the top, there's a 'Client Logo' and navigation links for 'Contact' and 'User name'. Below this, a progress bar indicates '£5,000 Used' out of a '£100,000 Limit'. Two tabs are visible: 'Available Finance' and 'Currently Financed Invoices'. Under 'My Financed Invoices', there are three circular summary cards: '£5,000 Used Finance', '36 Invoices Financed in the last 30 days', and '16 Nov 2016 Next Repayment £3,000'. Below these cards is a search bar and a table of invoices. The table has columns for 'Invoice', 'Due', and 'Repayment Amount Today'. Each row includes a 'Repay now' button.

Invoice	Due	Repayment Amount Today
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00
Company name #12345-123   Value: £2,003.00	1st Nov, 2015 Repay early to save £300	£2,003.00

- Bank transfer
- Direct debit
- Real-time online payments

This screenshot shows the same interface as the previous one, but with a 'Pay Now' modal window open over one of the 'Repay now' buttons. The modal contains the following information: 'Please confirm early repayment of the invoice:', 'Invoice: Company name #12345-123', 'Due date: 1st Nov 2015', 'Repayment: £2,103.00', and 'Savings: £100.00'. At the bottom of the modal are 'Cancel' and 'Submit' buttons.

- Select an invoice to repay
- Get a summary
- Confirm

## Buyer Risk Coverage

### Online coverage request

**Client Logo** | SET AS HOMEPAGE | CHAT | 01/11/2017 16:23 | ima

### LIMIT REQUEST

**Debtor**

Your number:  Type here... | Country: --CHOOSE-- | State:

Name:  | City:

VAT:  | Zip:

National number:  | Address:

Address 2:

\*Advanced search (with % sign) is possible only on fields: Name, City, Address.

SEARCH | RESET

**Limit details**

Acc. code: 160128021-160128041-... | Payment method: ALL TYPES | Comment 1:

Currency: BGN | Start date: 01/11/2017 | Comment 2:

Limit type: CREDIT LIMIT | External reference:

Payment terms:  | Amount: 0.00

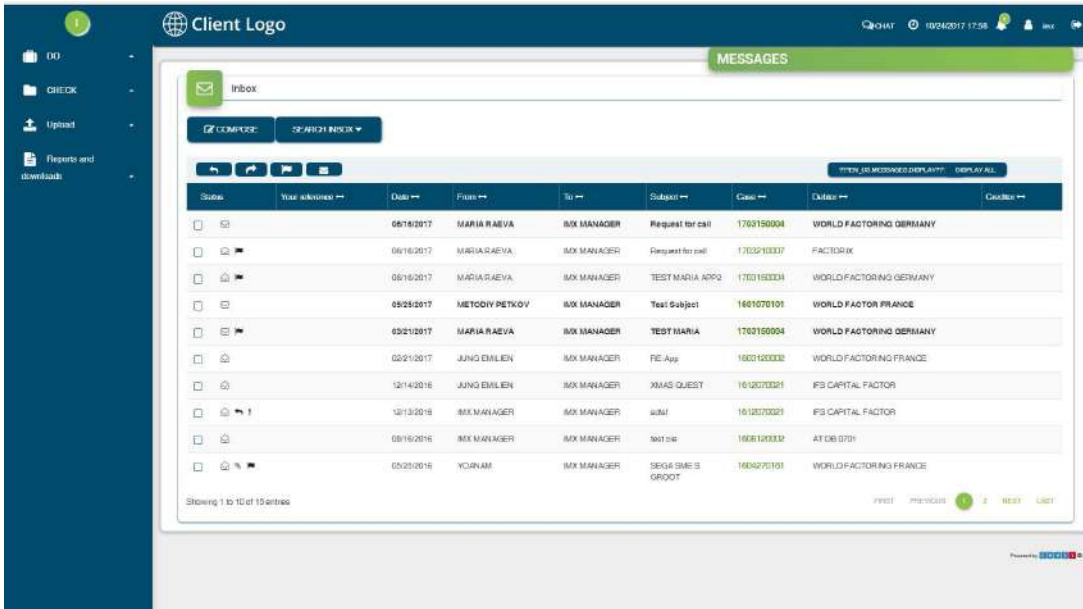
NEXT | SAVE | CANCEL

Powered by i M X

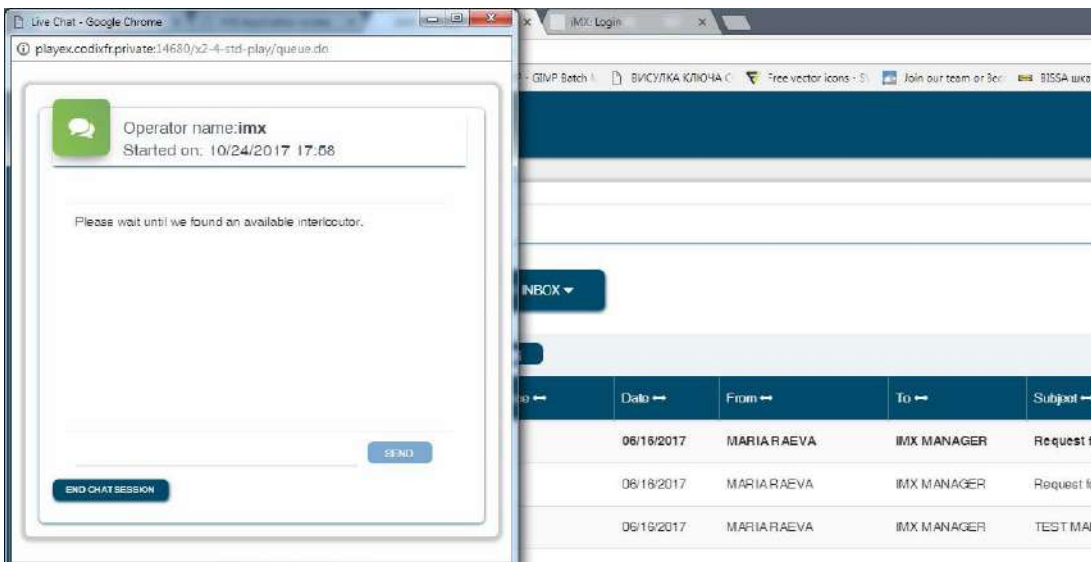
- Real-time limit requests

## iMX Messaging

### Messages and live chat



- Dedicated messages module
- File attachment support
- All messages enter the account history

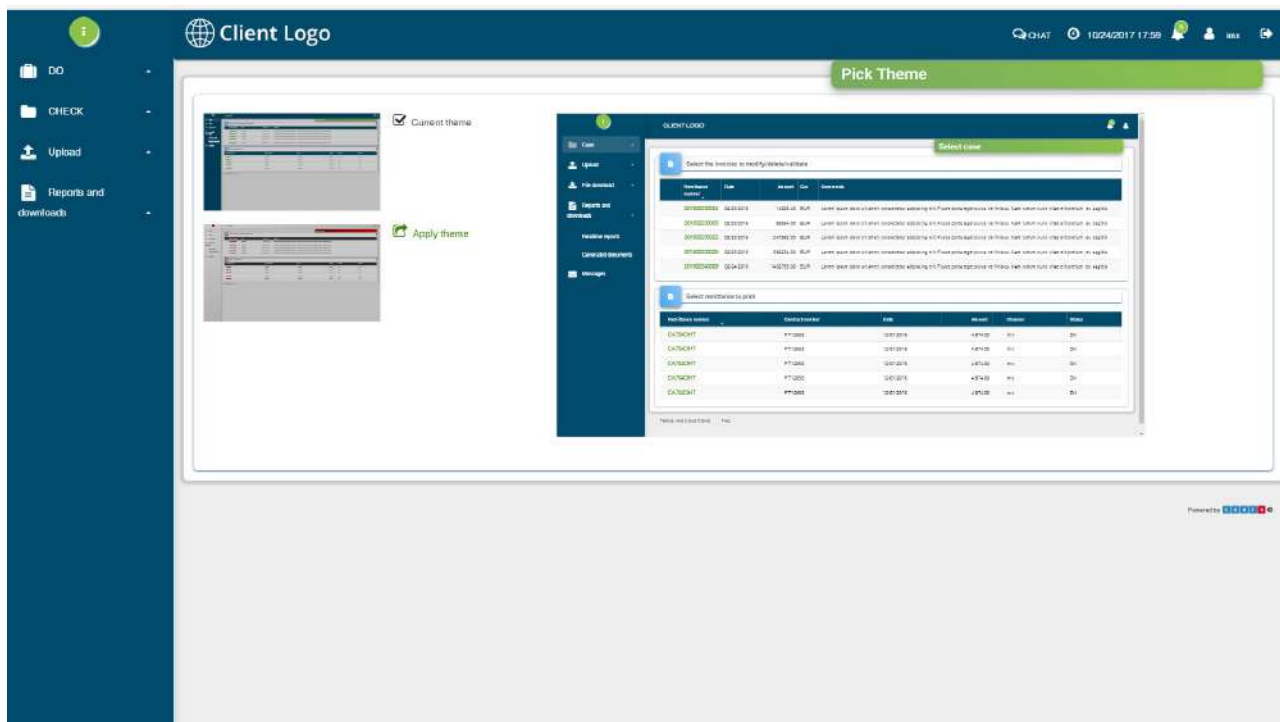


- Built-in chat module
- Auto-connect to available manager
- Chat session content store in the account history



## UX/UI Capabilities

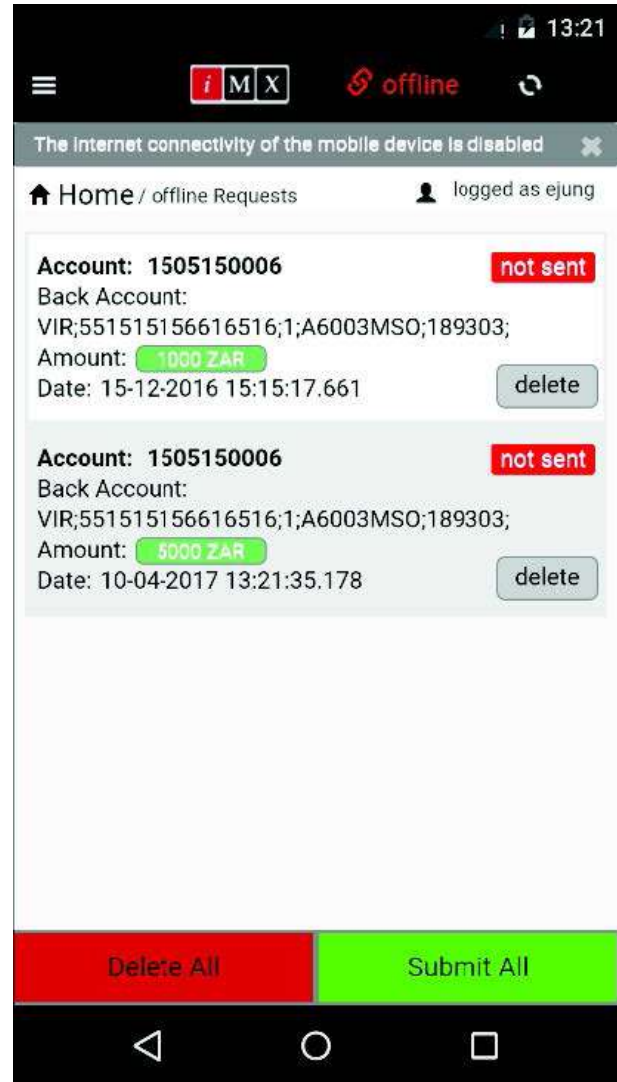
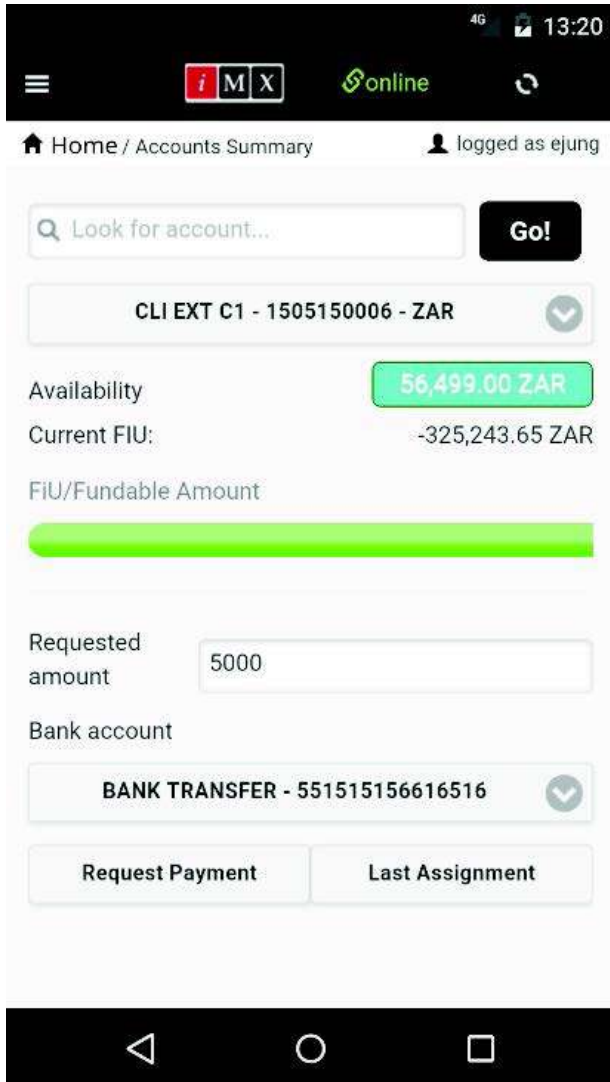
You choose the appearance



- Multi-branding/white-labelling options at system level
- Themes picker at user level

## Mobile App

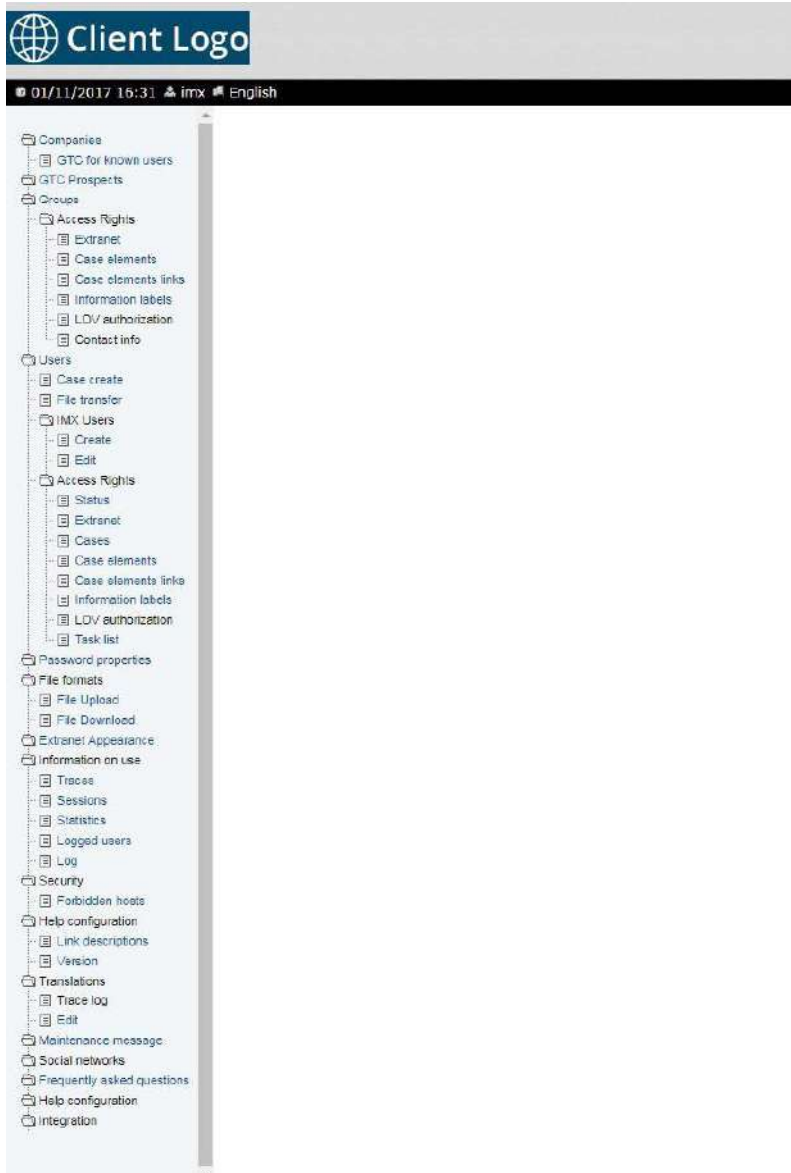
Get the service on any mobile device



- Check your statement
- Request funds
- Messages module
- Transactions history

## Administration and Security

### Manage and monitor your customers' access



- Admin platform access
- Groups/profiles management
- User management
- Management of file uploads
- Appearance customization
- Users activity logs
- Users' sessions follow-up
- Installed in DMZ
- HTTPS protocol
- SSO integration

## ■ And Much More

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- Dispute and direct payment declaration and follow up
- Full access to portfolio details including ageing balance
- Full support for Supply Chain Finance
- Funding requests follow up
- Payment announcements
- Matching details
- Full history of business events

## ■ Contact

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