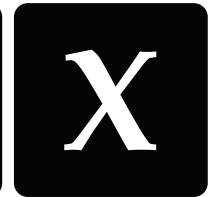


EVENT-DRIVEN ENTERPRISE
MANAGEMENT SYSTEM



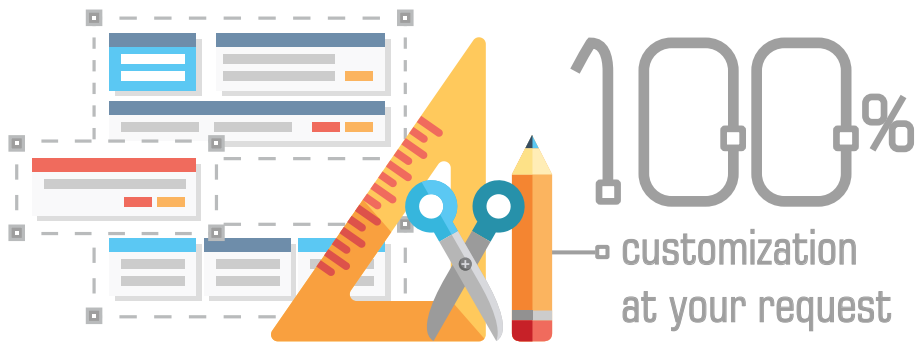
■ Leasing Main Functionalities in iMX

■ 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 – within its unique technology – 100% of the standard functions of several business industries as well as the specific requirements of each Client.

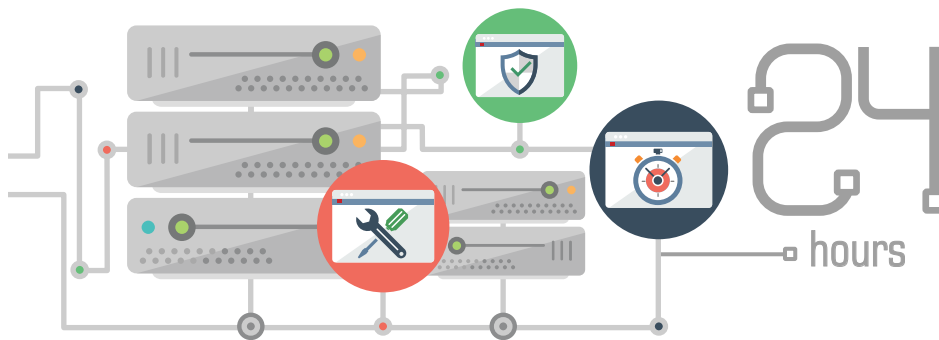
- **iMX** is the most effective system for managing a variety of financing and collection activities: Contracts, Accounts Receivable, Financing, Factoring, Credit Insurance, Credit, Operational and Financial Leasing, Commercial Loans, Amicable Collection (preventive, early, late), Legal Collection, Claims, Litigation, etc.
- **iMX** offers all users in those industries an unrivalled openness and versatility.
- **iMX** standard feature set offers the most extensive – both in width and depth – coverage of all operations from customers 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 are easily activated in iMX with minimal efforts.
- **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 stand point.
- **From** its inception, CODIX has had the strategy of continuous improvement of the iMX feature set. Year after year, a significant part of CODIX 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



- 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



- 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 the maximum level of flexibility in the operations support and in the customization of the system as well as a full integration with their 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.

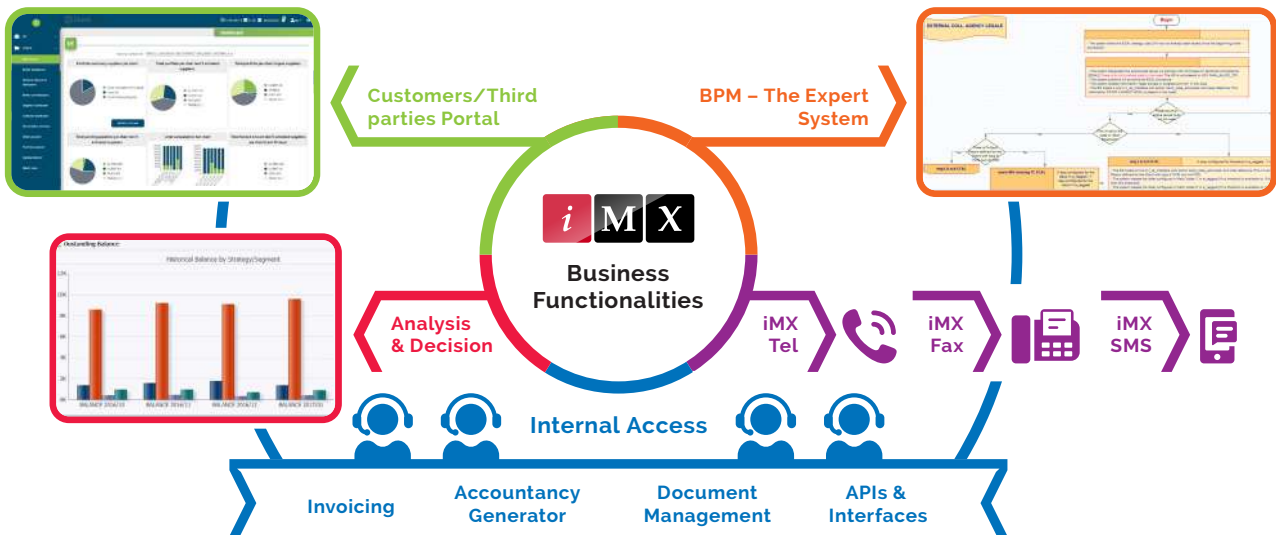
- **All data** and business objects stored in the database can be used in the rules of CODIX's Expert System (Business Process and Workflow Modelling tool). The Expert System is a smart-rule processing engine, which automates the allocation of tasks and cases/accounts to users, the execution of business 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.
- **Native** integration: all the tools the user needs are integrated in a unique user interface- text processing, fax, document management module, email and telephony, SMS messaging.
- **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 natively integrated and available in iMX: mail, fax, telephony, SMS, social media, avatar, etc.

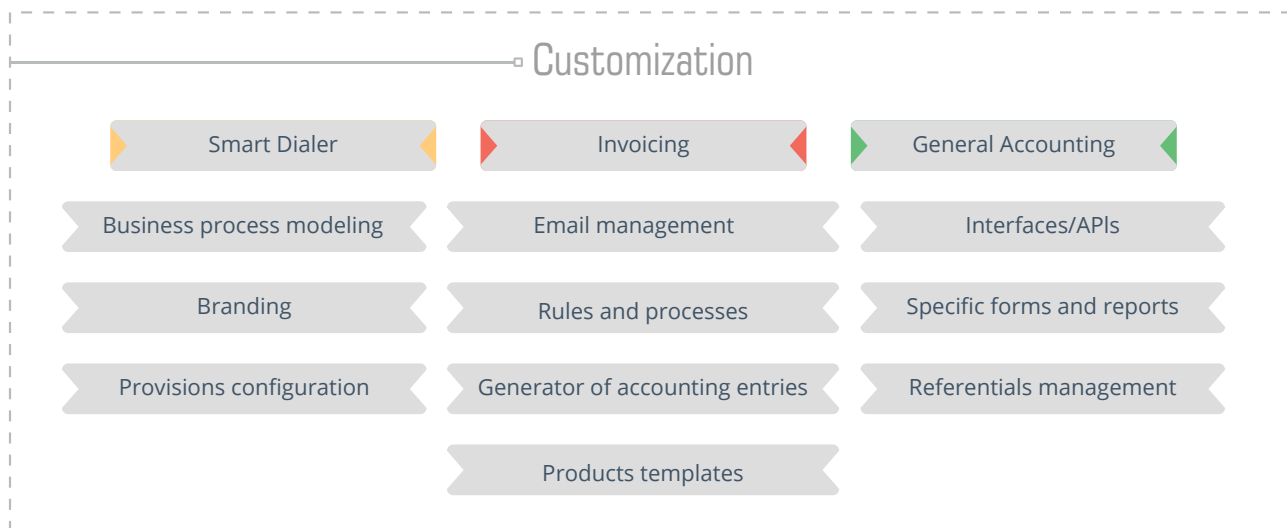


Customization

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 the 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 on involved parties and on case/account documents levels. The large library of available screens helps meet most needs and can also be tailored to meet potential Clients' specific requirements.
- **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.



■ 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

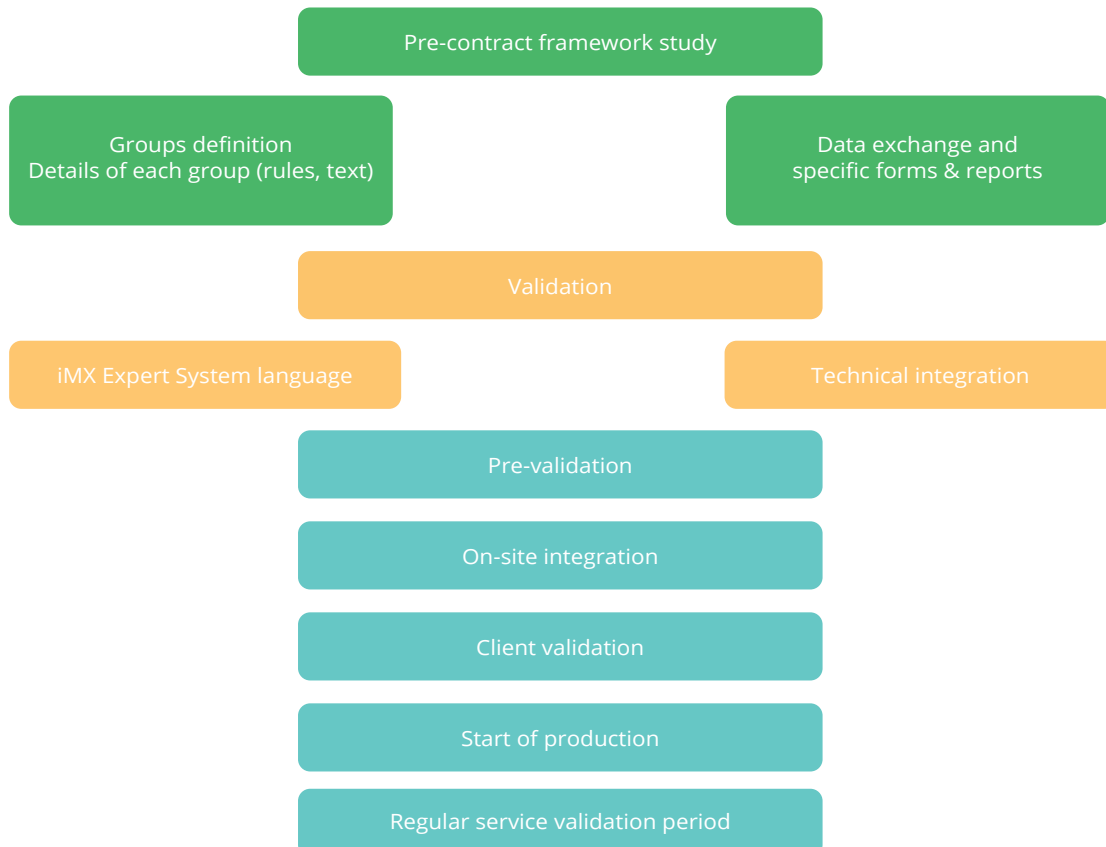
Thanks to a team of experts seasoned in business and IT and thanks to a well-proven set-up methodology, **CODIX guarantees successful implementation of each project.**

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.



More Than Just Clients

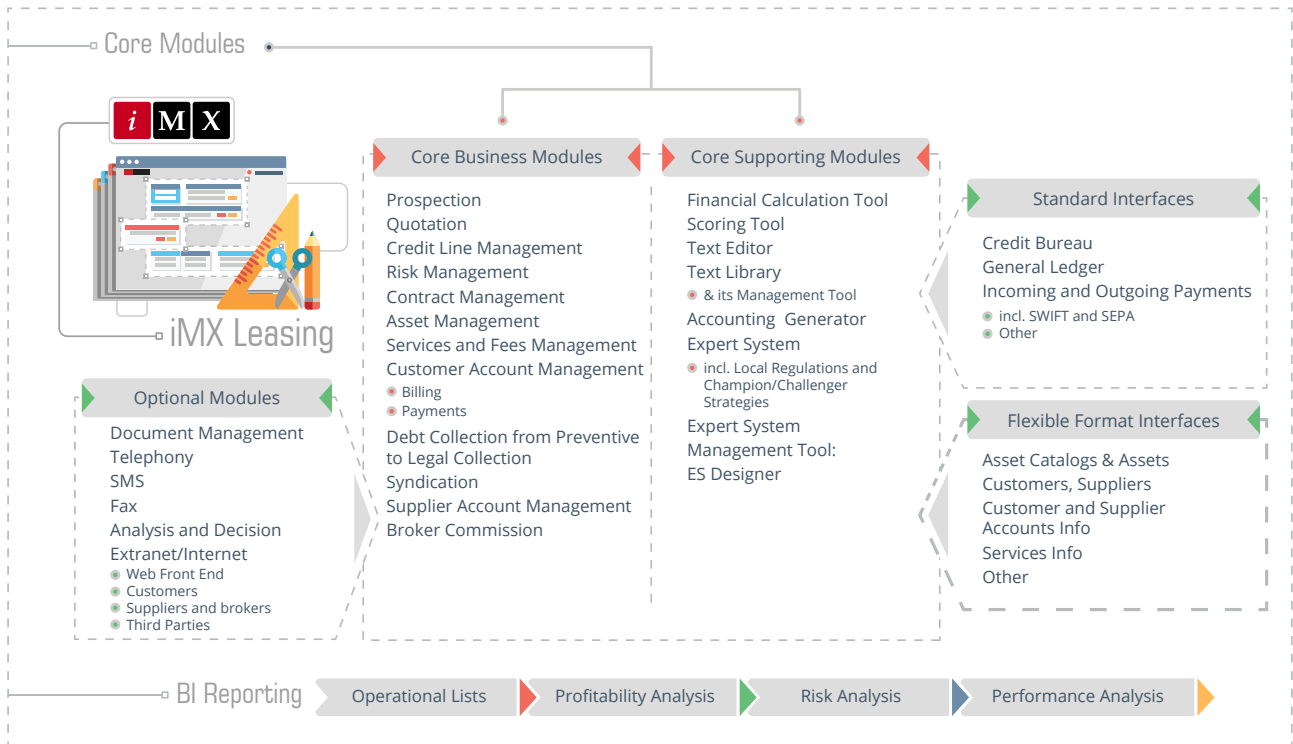
Ever since its foundation, CODIX has been attracting the interest and attention of the biggest companies in France and abroad due to the efficiency, scalability, robustness and openness of its iMX solution. These qualities have convinced large corporate groups, leaders in their respective lines of business, 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.



Leasing

- **iMX provides a complete functional coverage of the full lifecycle of the leasing products, assets and services related to Equipment Leasing, Car Leasing, Full Service Leasing and Real Estate Leasing.**
- **iMX Leasing can be implemented alone or in any combination with Consumer Finance and/or Commercial Finance products.**



- Automatic and manual loading of assets, services and insurance catalogues
- Extensive supply/procurement management, including purchase orders, pre-financing, deliveries follow-up and supplier payments
- Contract implementation including multi-asset features
- Changes to contracts and services
- Full asset management from supply to sale, including lease and off-lease periods
- Syndicated contracts with one or more funding partners
- And much more

Prospecting (scoring, contract templates...)

Risk management/Credit decision

Contractualization and Supply management

Invoicing

Client accounts management/after-sales operations

Pre-collection, early, late and legal collection

Claims: asset damage/death/unemployment &
disability

Early termination/normal expiry (with or without
purchase)

Re-lease/asset sales

■ In More Details: Auto Finance

Point of sale (broker/agency)/Internet:

- Multi-channel/multi-network
- Multiple simulations
- Pricing:
 - ✓ Application criteria Authorizations
 - ✓ Insurances
 - ✓ Services
 - ✓ Packages
 - ✓ Residual value calculation matrix
- Asset configuration/Possible integration with an external “car configurator”
- Installments calculations/Amortization table
- Real-time pre-scoring
- Follow-up and management of points of sale
- Proposals
- Upload of documents
- Ensure the individual’s uniqueness in the database (non-duplication)

Acceptance

- Flexible and configurable workflow managed by the Expert System
- Scoring
- Limit management/multilevel limits
- Management of group of clients
- Buy-back commitment (by the supplier or another third party)
- Case analysis
- Automatic or manual acceptance
- Follow-up on document receipt

Supply/supplier management

- Supplier agreements
- Purchase order creation and follow-up
- Asset delivery follow-up
- Record the supplier invoices
- Follow-up on supplier accounts
- Outgoing payments: grouped or ungrouped, management of payment periods

Management

- Contract activation
- Driver management (fleet)
- Implementation of the final amortization table
- Commissioning of brokers/salesmen
- Invoicing of installments/rents
- Invoice grouping especially for fleet management
- Configurable invoice edition
- Payment receipt/identification/matching
- Consumption follow-up/units of measure (millage, interventions, wheels, fuel, motor oil, etc.)
- Billing of participants
- Repayment of service and insurance suppliers
- Management of asset maintenance: incoming requests (e.g. from a garage), agreements, billing of non-contractual costs, payment to third parties, etc.
- Cards management such as fuel cards
- Collection: preventive/early/legal – missed payment detection, reminders, debt rescheduling
- Client account follow-up
- Follow-up on the fleet

- After-sales modifications:
 - ✓ Addition/removal of services/insurance
 - ✓ Renegotiation
 - ✓ Early partial reimbursement
- Mass actions: amendments, termination, assets return
- Management of incidents with assets (accidents, theft, etc.) and individuals (death, unemployment, etc.)
- Contract termination: normal, early and contract breach
- Automatic and manual extension
- Asset retrieval
- Asset resale (to a third party)
- Asset re-lease

Accounting

- Invoice and payment booking
- Stock flows and inventory generation
- Provisions
- Accounting and fiscal depreciation tables calculated according to the local legislation rules
- Regulatory declarations
- Profitability calculation

Client self-care

Using iMX Extranet, the client has the possibility to follow their cases, make or request some updates, run new simulations, download and upload documents, etc.

■ In More Details: Equipment Finance/Commercial Lending

Asset management from start to finish: from the specification (especially for complex assets) to the asset sale.

- Management of complex assets with accessories and specific equipment with the possibility to use a catalog (or not)
- Possibility to import asset catalogs through the interface
- Multiple suppliers for a single complex asset
- Management of a set of assets with the possibility to split the set afterwards
- Multi-currency: supplying currency, financing currency, billing currency, accounting currency, etc.
- Possibility to manage a (very) long supplying period
- Management of the differences between the purchase order and the delivery
- Pre-financing
- Management of complex financial conditions:
 - ✓ Multi-step processes
 - ✓ Seasonality
 - ✓ A single contract with different financial conditions (rate, duration, etc.)
 - ✓ Residual value (RV) calculation matrix
- Syndication/pool with the possibility to have many financial partners participating in the case
- Calculation of the asset profitability
- Management of participations and subventions

iMX also supports Consumer Finance:

iMX manages all types of allocated loans, cash loans, debt restructuring, credit consolidation, revolving credit with or without card, etc.

- Distribution channels: directly through the Internet/brokers/agencies
- White labelling
- Comparative simulations for a single project
- Risk analysis/limit definition
- Proposal
- Management of broker commission (up to the salesmen)
- The beneficiary of the outgoing payment could be the client or any other third party specified on the contract
- Multiple disbursements
- Management of a budget and a period of disbursement before the implementation of the final amortization table based on the amounts really paid
- Pre-financing interests
- Management of cards with or without deferred debit
- Management of "special operations" with promotional rates
- After-sales actions (with or without fees):
 - ✓ Add/delete/modify an insurance or a service
 - ✓ Early partial reimbursement

■ Contact

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