

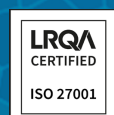


*Be part of the solution*

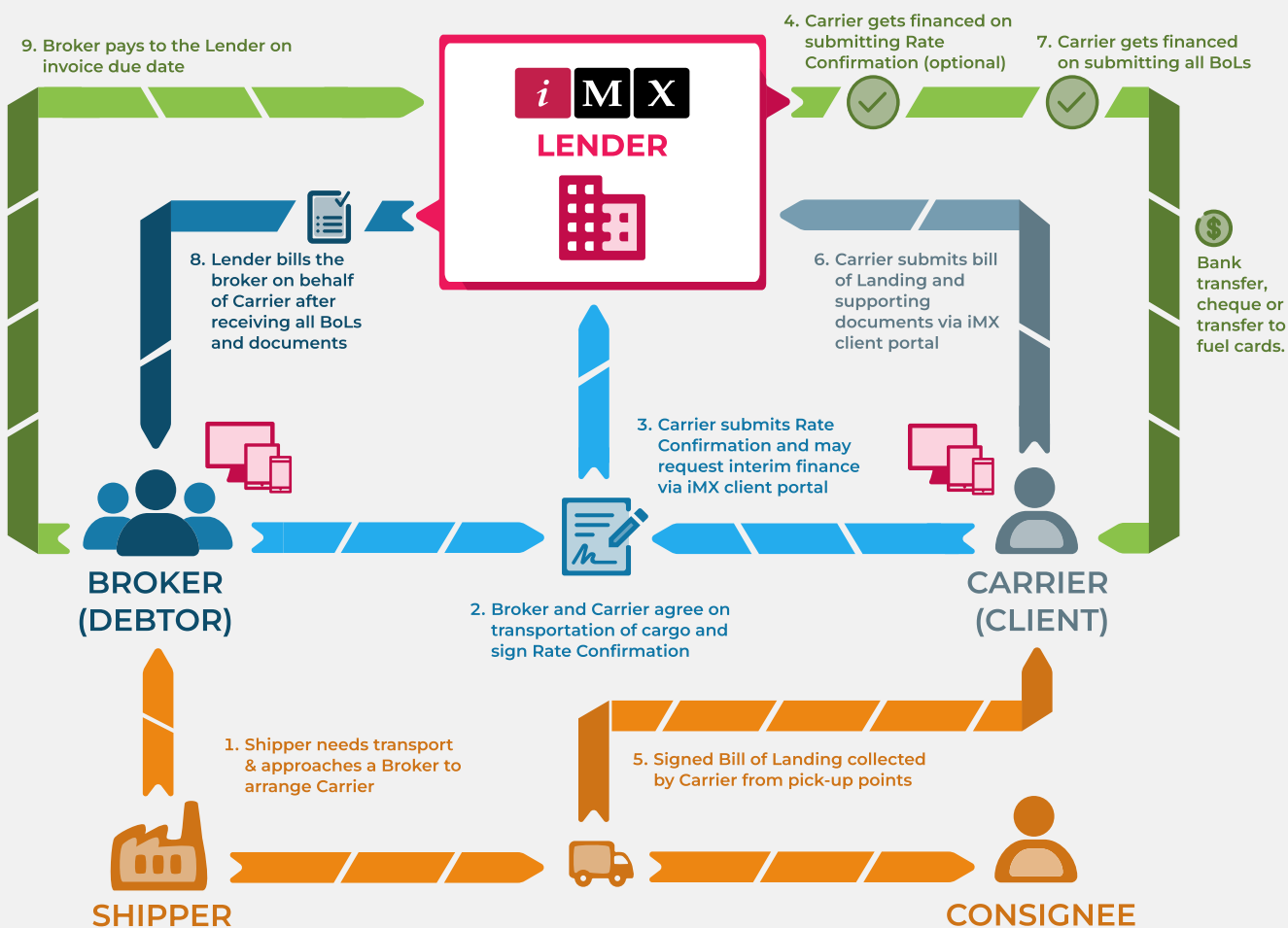
# Discover the Advantages of Transportation Factoring with

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

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# How it works



**iMX - a complete Front-to-Back software solution**

# Effortless Onboarding

## Self-Onboarding

Carriers can easily onboard themselves via the iMX portal or automatically through API integration. All essential business and registration details, legal representatives, contacts, addresses, financials, and other documents are securely stored in iMX.

## Broker Submission

Carriers can submit brokers through the iMX web portal or have debtor accounts created automatically upon receiving assignment forms. All relevant broker details, including business ID, CRM ID or other external references, are stored in iMX.

## Integrated BPM

Flexible workflow configuration and seamless integration with other systems. Watchlists, country exclusions and other restrictions are automatically verified. Direct connections with external agencies for credit rating and identity verification ensure compliance and security.

Example of a custom onboarding flow with external connection with Equifax and Identity Verification

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 questions 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

Next

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### Summary of required steps

Registration Pricing Activation Get paid

Please complete the following sequence of questions to confirm your identity

Your Equifax credit file indicates that you may have a Gas or Electricity account.

Who will bill you for your Gas or Electricity?

- Scottish Power
- EDF
- British Gas
- Marks and Spencer Financial Services
- None of the above

When did you start to use this provider?

- November 2009 to October 2010
- November 2010 to October 2011
- November 2011 to October 2012
- November 2012 to October 2013
- None of the above

Next

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### Verification of identity

Registration Pricing Activation Get paid

In order for you to finalise this part of your Activation, you will need to submit some documents.

Please upload **certified** copies of accepted documents as proof of identity and address for you and your other company directors.

[Click here to understand more about document certification and what documents are accepted.](#)

WILMA BENNETT

Proof of identity   Proof of address

Tick here to confirm that you have understood and uploaded valid certified copies.

Submit

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### Submission of documents online

## Comprehensive Contract Management

### Full Lifecycle Management

Manage contracts from creation to termination with flexible workflows and 4-eyes validation. Customize contract templates and product strategies for quick time-to-market and competitive advantage.

## Flexible Pricing and Billing

### Dynamic Pricing Matrix

Over 200 types of fees and service costs can be applied automatically or manually, with options for scaling, cost sharing, applicable tax, and automatic billing and settlement. Examples include contract initiation fee, factoring commission, pre-calculated interest, payment fees, and collection fees.

## Efficient Receivables Management

### Automatic Entry

Receivables, such as delivery orders, rate confirmation, BoL, invoices can be entered automatically via API or manually, uploaded through the web portal, with real-time verification and eligibility controls.

## Flexible Financing Options

### Automatic or Selective Financing

Via the iMX portal, the Carriers can request finance for specific delivery order/rate confirmation or invoices with 4-eyes approvals. iMX supports automatic funding, partial financing and bundle financing for easier management.

### Rate Confirmation Management

Tailored data input and processing for transportation details, including load ID, commodity, origin, destination, loading date, weight and payment method.

### Progressive Finance

Secure interim financing based on multiple collaterals transferred throughout the supply chain, including order/rate confirmations, transport documents, and invoices. iMX ensures seamless links between all these documents and supporting scanned copies, eliminating the risk of duplicate financing.

### Integrated DMS

Enjoy end-to-end paperless processing with an online document repository.

## Automated Billing and Payments

### Automatic Billing

Receivables, such as delivery orders, rate confirmation, BoL, invoices can be entered automatically via API or manually, uploaded through the web portal, with real-time verification and eligibility controls.

### Automatic Payments

Disburse or receive payments via API/interface with automatic allocation and reconciliation. Options include bank transfers, cheques, online payments or fuel card transfers.

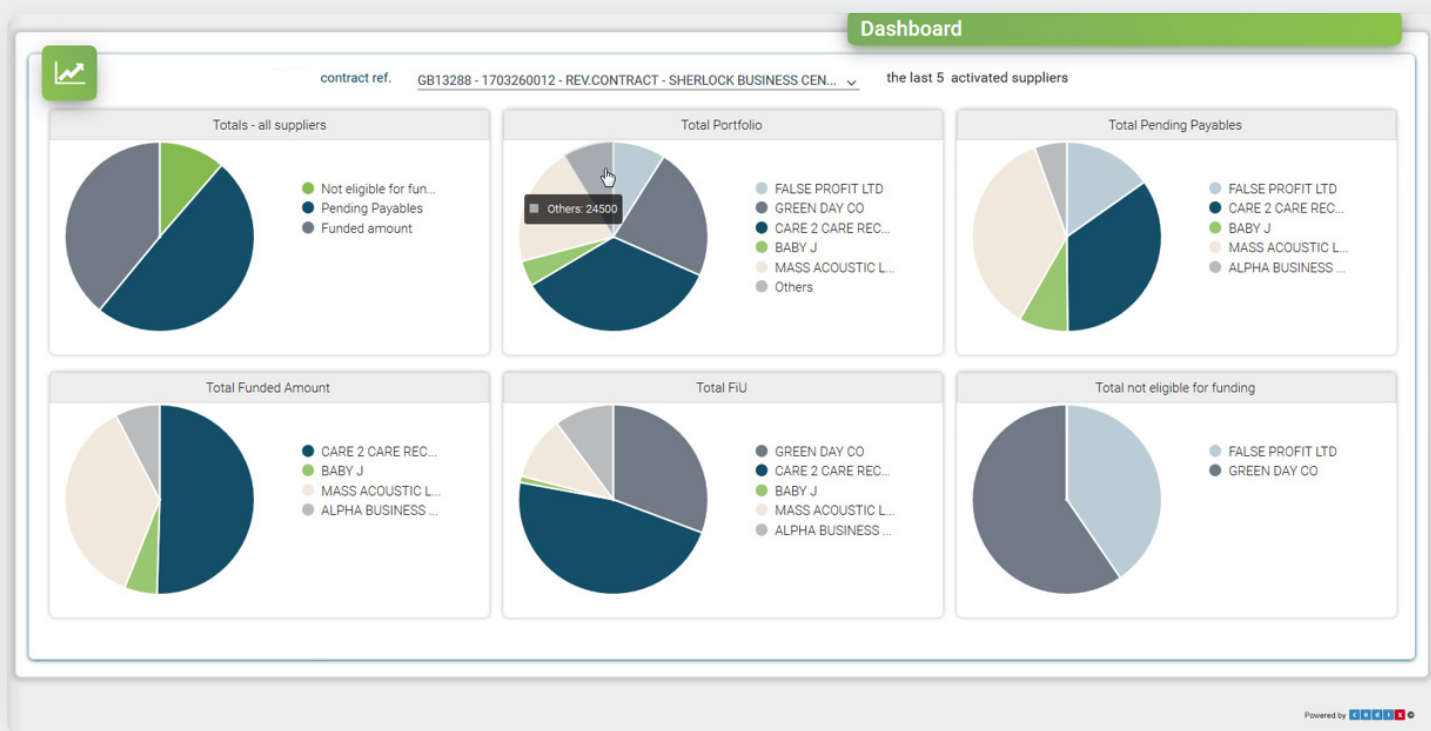
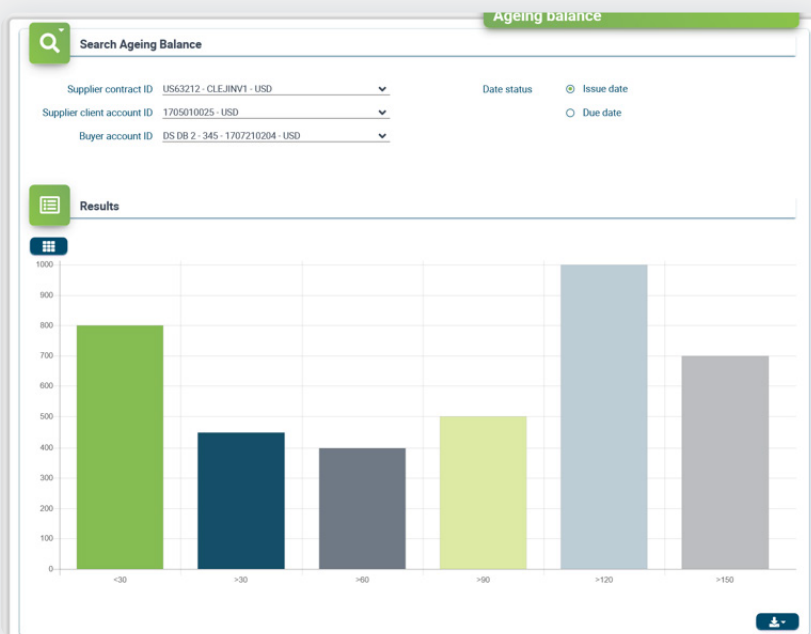
# Advanced Collection Strategies

## Flexible Dunning

Implement pre-legal, legal, and bankruptcy collection strategies. Offer payment by credit card and installment plans via the debtor portal.

## Comprehensive Reporting

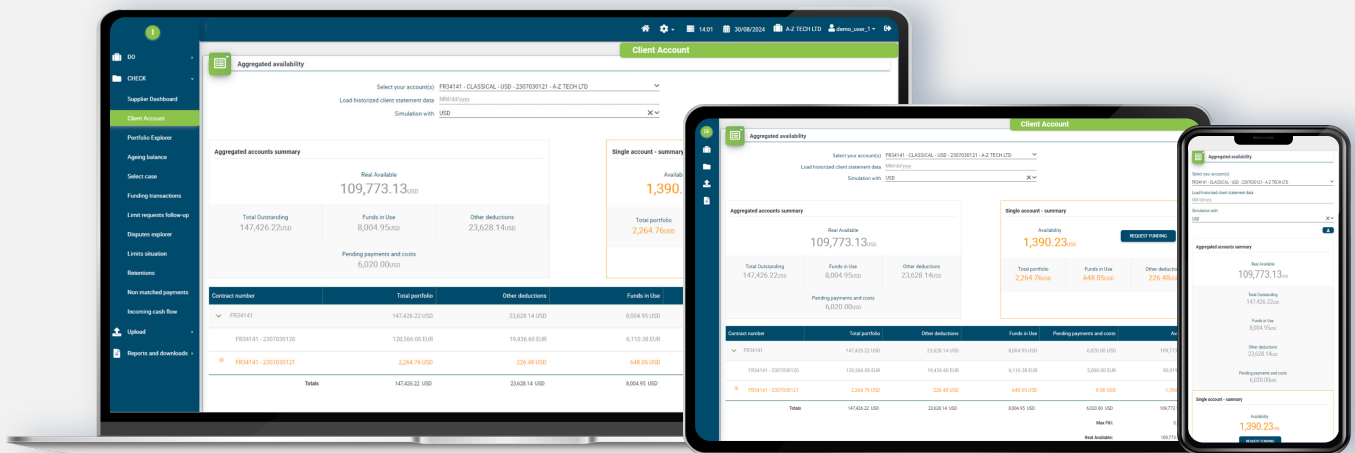
- Real-time widgets, reports and dynamic searches with export options.
- The integrated BDW module provides enhanced analysis and decision-making support with illustrative graphics and dashboards.



## Superior Client Experience

### Real-Time Portal

Access the iMX branded portal from any device for fast finance requests, reports, and self-services. SSO integration ensures seamless access.



## Integrated Accounting

### Configurable Accounting Matrix

Multi-ledger support and multi-currency conversions tailored to local regulations. Automatic generation of accounting operations and transfer to GL systems.

## Enhanced Risk and Fraud Management

### Automatic interfaces and follow-up to Credit Bureaus to verify entities

### Automatic Controls

Flexible rules, checklists, automatic verifications governing all business processes including onboarding, collateral assignment, financing, portfolio management and dispute resolution, with automatic notifications.

### Streamlined Credit Insurance

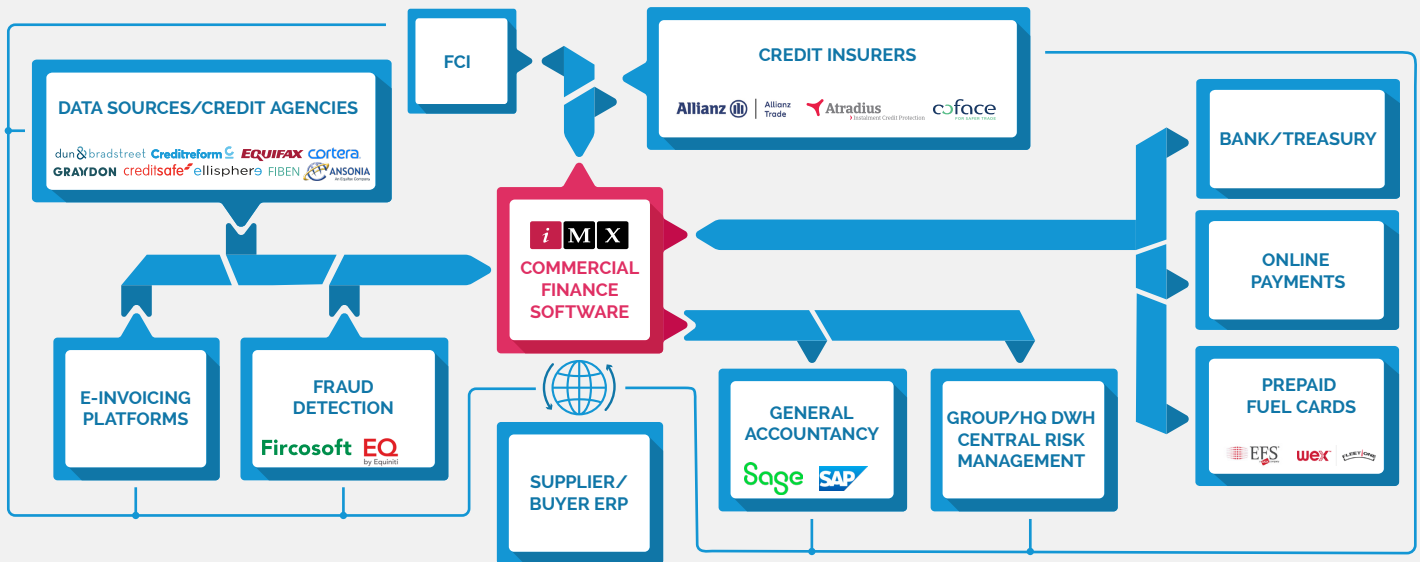
Manage credit insurance policies with real-time limit requests and approvals via integrated APIs.

### Risk Management

Monitor limits and exposure, concentration and other risk metrics, business volume commitments, non-performing contracts with automatic alerts and options for blocking finance and calculating provisions.

## Enhanced interoperability through APIs and flexible interfaces

- **Unlock unparalleled efficiency and connectivity** with iMX, featuring **over 200 APIs** designed to **seamlessly integrate** with your existing systems.
- **Experience the power of a fully integrated solution** that **streamlines operations, enhances data flow,** and **supports your business growth.**



“ Experience the **future**  
**of transportation factoring** with **iMX**  
 where **efficiency** meets **innovation** ”



# iMX – A Future-Proof Solution for Growth

Unlock the full potential of your business with iMX, the all-in-one system designed to drive growth and efficiency across multiple lines of business.

DEBT COLLECTION	COMMERCIAL FINANCE	LEASING	TRADE CREDIT INSURANCE
<ul style="list-style-type: none"> <li>• Amicable Collection</li> <li>• Accounts receivable management</li> <li>• Preventive actions</li> <li>• Late/Legal Collection &amp; Recovery</li> </ul>	<ul style="list-style-type: none"> <li>• Reverse / SCF / Dynamic Discounting</li> <li>• Asset-Based Lending / Inventory</li> <li>• PO / SO / Distributor Finance</li> <li>• Floor planning / Stock financing / Wholesale</li> <li>• Invoice Level / Selective Finance / In-house</li> <li>• Factoring / Receivables Finance</li> <li>• Shadow ledger / Invoice Discounting</li> <li>• Amortizable / Non-amortizable Loans</li> <li>• Credit Lines &amp; Co-financed Loans</li> <li>• Multi-funders / Syndications</li> <li>• Transportation / Procurement finance</li> <li>• Other Specialist Finance</li> </ul>	<ul style="list-style-type: none"> <li>• Auto Finance</li> <li>• Equipment Finance</li> <li>• Real Estate Finance</li> <li>• Mortgage &amp; Term Loans</li> <li>• Revolving Loans</li> <li>• Consumer Finance</li> <li>• Vendor Programs</li> </ul>	<ul style="list-style-type: none"> <li>• Leasing</li> <li>• Loans</li> <li>• Receivables finance</li> <li>• Credit lines</li> </ul>

## With iMX, you can



### Maximize Upsell Opportunities

Leverage comprehensive insights to identify and capitalize on upsell potential.



### Monitor Real-Time Global Exposure

Enhance risk management with real-time monitoring of global exposure.



### Simplify Onboarding & Integration

Enjoy seamless onboarding, integration, and global reporting.



### Enhance User & Client Experience

Provide a unified, combined online access across multiple products via a single web portal, accessible from any device and customizable to your brand.



### Reduce Costs

Streamline operations and cut costs with integrated solutions.

“ Experience the **power** of **iMX** where **innovation** meets **growth** ”

