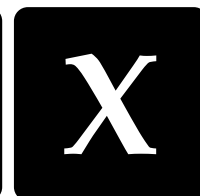


SISTEMA DE GESTIÓN  
EMPRESARIAL CONTROLADA  
POR EVENTOS

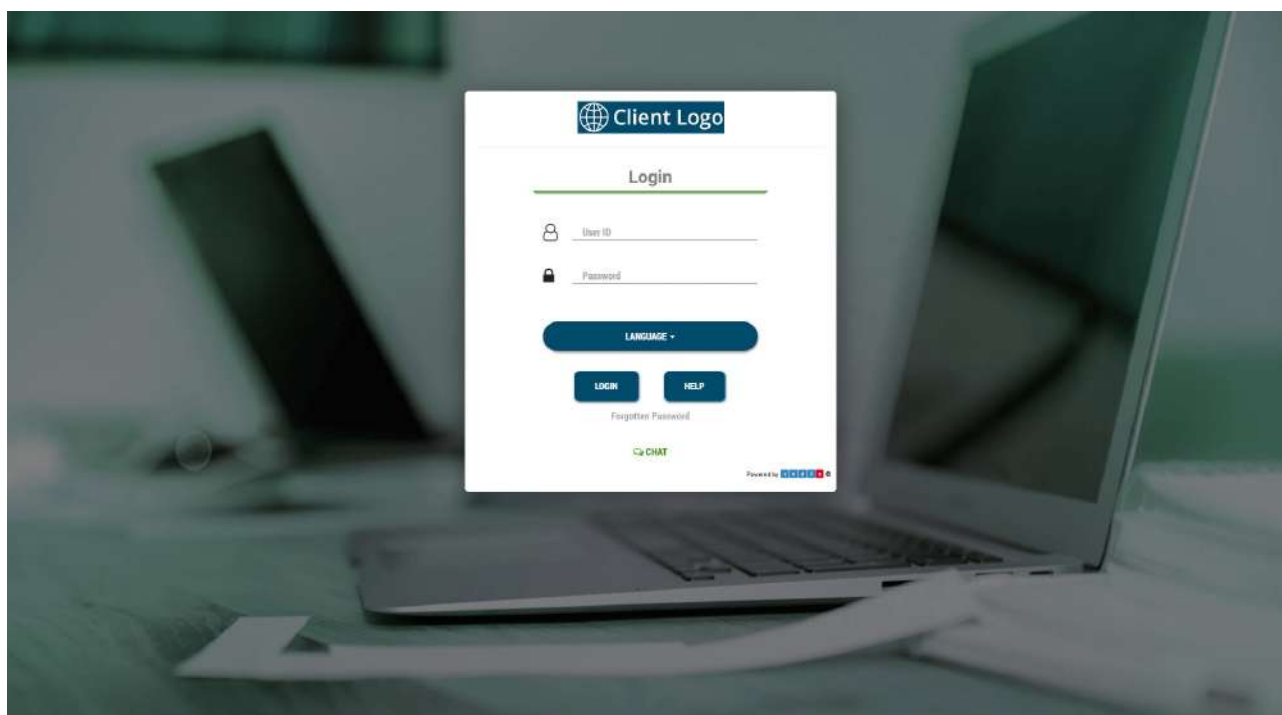


## ■ Extranet para la Financiación Comercial

## ■ Extranet de iMX

Una parte frontal de respuesta basada en la web para sus clientes y socios de negocios

- Multilingüe
- Amplio conjunto de características
- Integración con los proveedores de servicios externos



- Acceso en tiempo real a sus servicios y datos
- Diseño de respuesta atractivo en cualquier dispositivo
- Módulo flexible de carga masiva de datos
- Seguro
- Y más...

## ■ Incorporación de clientes potenciales

### Guía a sus clientes a través de asistentes inteligentes

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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- Resume un proceso
- Rompe con los procesos en etapas

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](#)

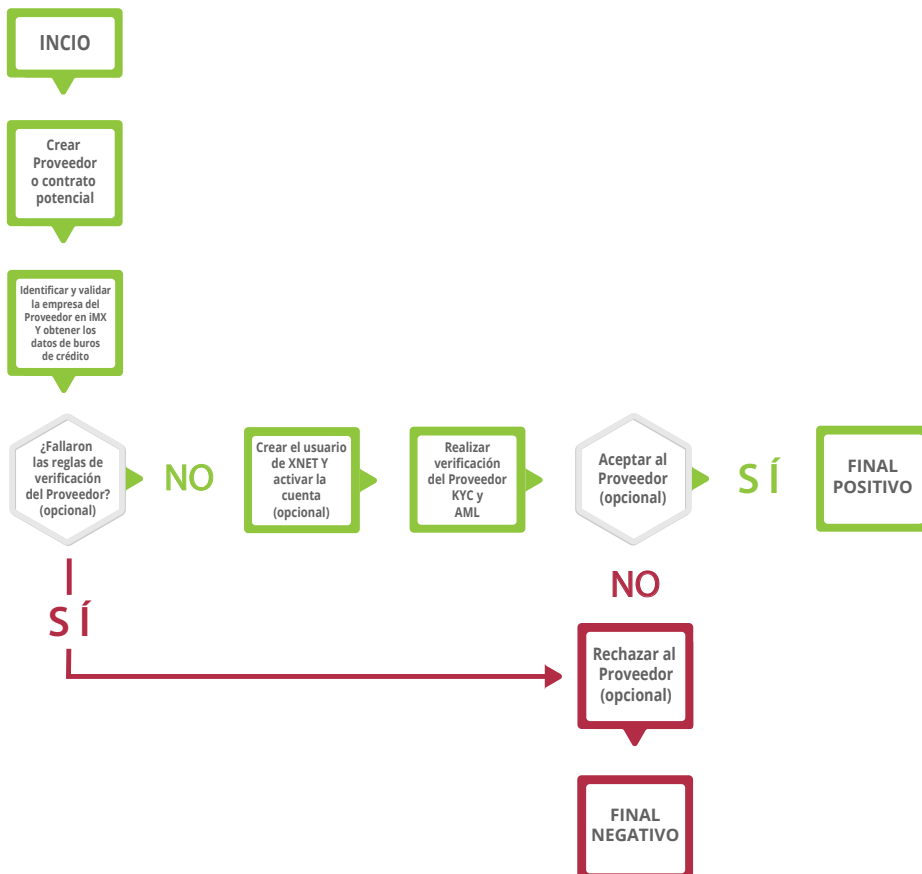
Save draft Submit

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- Facilita información detallada sobre cada etapa
- Realiza completado automático inteligente y validación en línea

## Utiliza proveedores de servicios externos en tiempo real

- Intercambio de datos en vivo
- Implementación de flujos complejos
- Implementación de servicios web
- Manejo de excepciones



## Reúne documentos necesarios

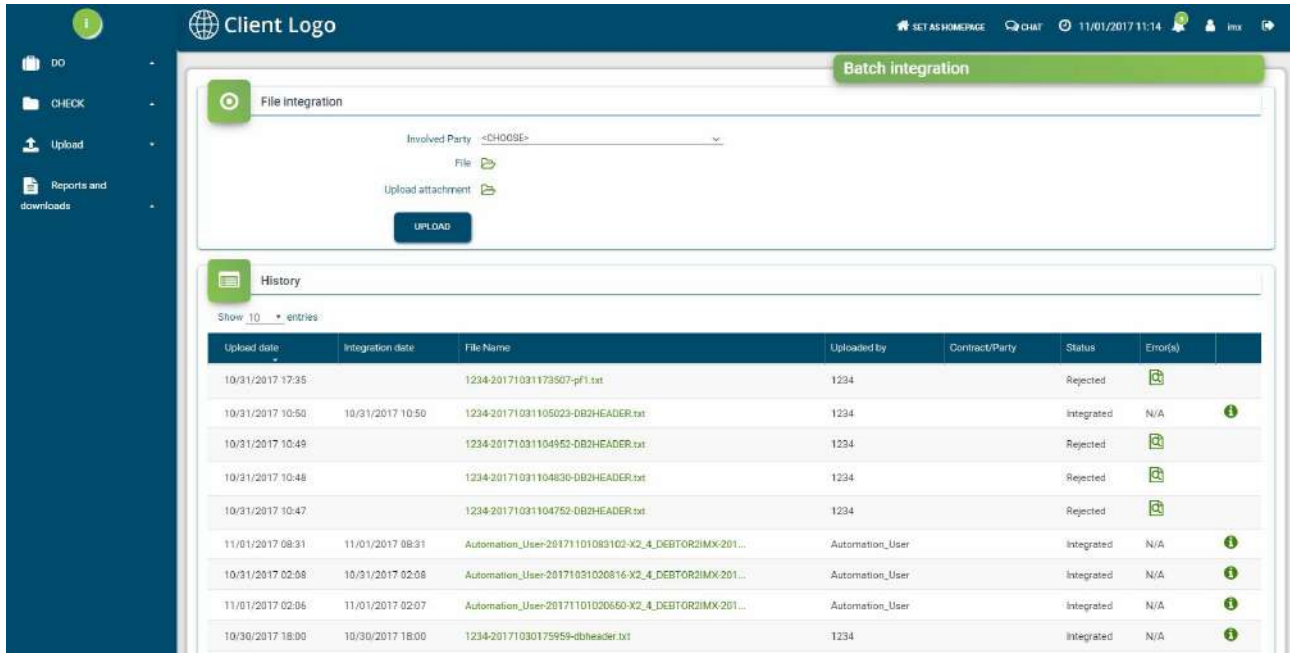
The screenshot shows a web interface for document upload during the 'Activation' step of a registration process. At the top, a progress bar indicates the stages: Registration, Pricing, Activation (current), and Get paid. Below the progress bar, a message states: 'In order for you to finalise this part of your Activation, you will need to submit some documents.' A sub-message reads: 'Please upload certified copies of accepted documents as proof of identity and address for you and your other company directors.' The interface lists two users: AMANDA RIDLINGTON and JONATHON MARK TAYLOR-HORNE. For each user, there are fields for 'Proof of identity' and 'Proof of address', each with a 'Browse' button. At the bottom, there is a checkbox labeled 'Tick here to confirm that you have understood and uploaded valid certified copies' and a 'Submit' button.

- Integración inmediata de la plataforma
- Verificación de la extensión del archivo
- Cómodo y seguro
- Los archivos se almacenan en su servidor

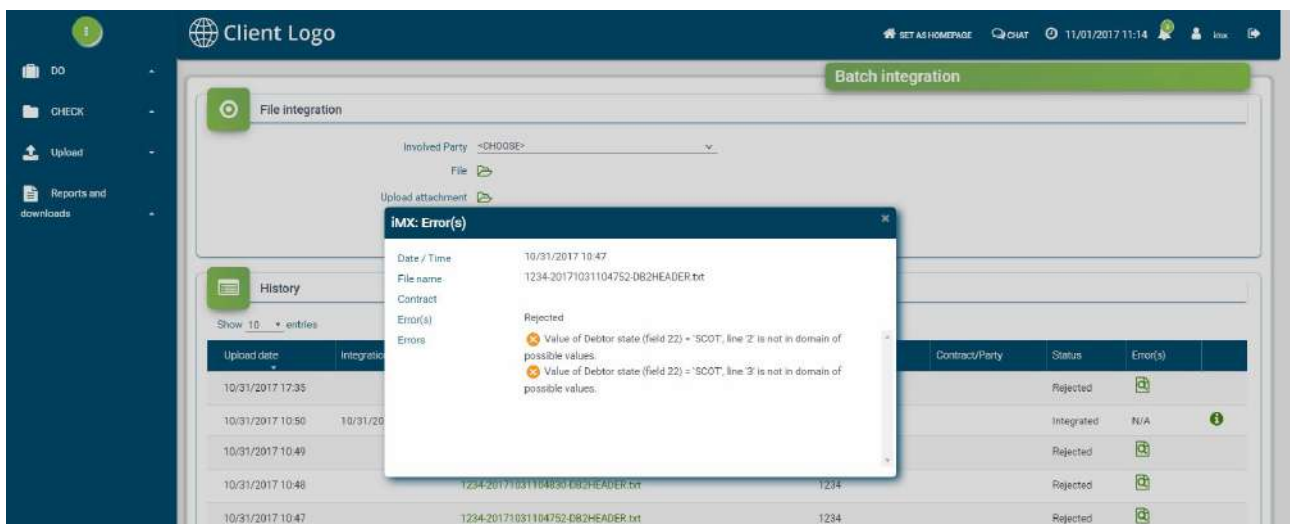


# ■ Poderosa herramienta de intercambio de archivos de datos

## Intercambio de datos entrantes y salientes



- Carga masiva de datos
- Disponible para Proveedores y Compradores
- Generador - Autorizador (Maker-Checker, doble validación)



- Procesamiento inmediato
- Validación de dos capas: técnica y funcional
- Notificaciones del usuario inmediatas



## Configuración

Reference	Status	Reference	Comment	Company	Flow-type	Creator	Date
	<input type="checkbox"/>	DEBTORS	Debtor data upload	TEST COMPANY	PP_DEB_NEW_CLIENT		25/04/2016
	<input type="checkbox"/>	DEBTORS20MX-Zurich	Debtor upload_Zurich	TEST COMPANY	PP_DEB_NEW_CLIENT		20/04/2016
	<input type="checkbox"/>	COLING20MX	Limit requests and Client insurance limits	TEST COMPANY	PP_LIMITS		05/11/2015
	<input type="checkbox"/>	INVOICE20MX	Invoices and Credit notes data upload	TEST COMPANY	PP_CLASSICAL_NEW_CLIENT		05/11/2015
	<input type="checkbox"/>	Standard ABS Format-Int-eve	ABS Upload	TEST COMPANY	ABS20MX		05/11/2015
	<input type="checkbox"/>	Standard ABS Format-with header	ABS Upload (ver. 4.0.2)	TEST COMPANY	ABS20MX		05/11/2015
	<input type="checkbox"/>	Supplier upload	Supplier Upload (ver.3.7.2)	TEST COMPANY	PP_SUPPLIER_UPLOAD		05/11/2015
	<input type="checkbox"/>	SAF20MX (with header)	Portfolio upload SAF20MX with Header (ver.3.4.4)	TEST COMPANY	PP_SAF_NEW_CLIENT		27/04/2016
	<input type="checkbox"/>	REVERSE20MX	Invoice Upload Reverse (ver.3.3.0)	TEST COMPANY	PP_REVERSE		24/03/2017
	<input type="checkbox"/>	DEBTORS-test angle	Debtor data upload	TEST COMPANY	PP_DEB_NEW_CLIENT		14/05/2017
	<input type="checkbox"/>	Debtor Upload	Debtor individual data upload	TEST COMPANY	PP_DEB_NEW_CLIENT		18/06/2017

- Soporte de flujos múltiples, número ilimitado de formatos definidos de usuarios
- Archivos fijos (incl. CSV) y soporte XML
- Disponible a través de los servicios web con la misma flexibilidad

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

- Muchos formatos de codificación y controles disponibles
- Se configura y personaliza todo lo necesario

## Financiación de proveedores

### Financiación selectiva de factura = FÁCIL y TRANSPARENTE

Client Logo Athletic Sports Ltd

Available Finance: £35,000 Available today

Currently Financed Invoices: £1,000 Used

My Invoices

15 Invoices in the last 30 days

3d, 20m 30s £2,300 of this offer expires tomorrow

Invoice	Issued	Due	Repayment Term	Amount
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00

2 invoices: £4,206.00. Combined finance charge: £200.00. **£4,006.00** Get Finance

- Selección de las facturas
- Revisión de los datos
- Solicitud del importe

Client Logo Athletic Sports Ltd

Available Finance: £35,000 Available today

Currently Financed Invoices: £1,000 Used

My Invoices

15 Invoices Available for financing in 30 days

3d, 20m 30s £2,300 of this offer expires tomorrow

Show me: Eligible Invoices

Invoice	Issued	Due	Repayment Term	Amount
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00
Company name #12345-123	1st Nov, 2015 (20 days ago)	1st Nov, 2015 (11 days)	50 Days £100 finance charge	£2,103.00

2 invoices: £4,206.00. Combined finance charge: £200.00. **£4,006.00** Get Finance

- Doble-revisión de la selección
- Impresión del acuerdo de financiación
- Confirmación de la transacción



## Financiación basada en la disponibilidad en línea = Enfoque de CARTERA, SEGURIDAD

**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
0.00	11/01/2017	WIRE - ****0165	

**FUNDING REQUEST**

- Obtener una visión general sobre varias cuentas
- Seleccionar un importe y una cuenta bancaria
- Solicitar fondos
- Disolución compensada automáticamente

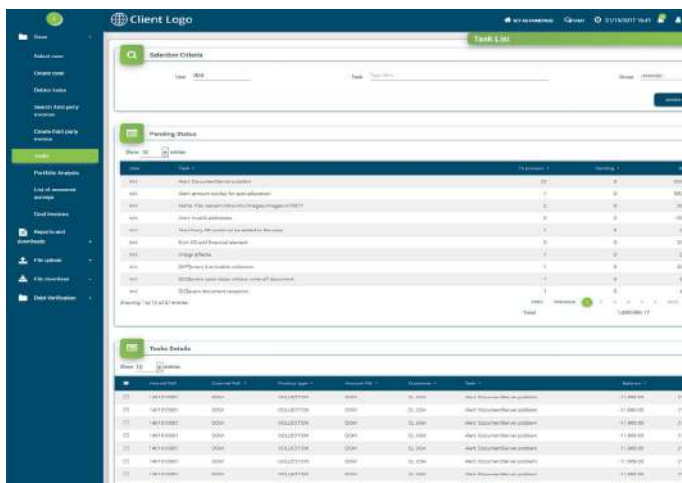
**Search criteria**  
Acc. code: DE12656 - 1508300002 - SAF - FBD LBBW S - WORLD FACTORING - EUR  
From: 01/04/2015 11/28/2017  
MM/dd/yyyy MM/dd/yyyy  
Switch: TRANSACTION DATE  
Group by Assignment:   
Group by Date:   
All amounts below are in EUR

**Search results**  
Show 10 entries

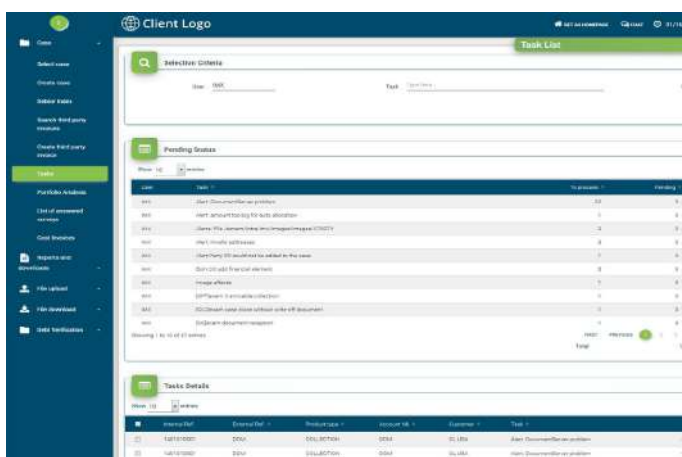
Transaction date	Value date	Nb	Description transaction	Debit	Credit	CCA balance
01/20/2016	01/20/2016	8	DECREASE OF RETENTIONS		212,463.27	-30,129,681.06
01/20/2016	01/20/2016	9758	INCREASE OF RETENTIONS	16,582,659.27		-13,547,021.79
01/22/2016	01/22/2016	1	INCREASE OF RETENTIONS	3,767.78		-13,543,254.01
01/26/2016	01/26/2016	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		25,917,217.79	-29,917,217.79
<b>Balance</b>						-13,529,475.76

- Abrir la Cuenta Corriente del Cliente
- Revisar/Procesar las nuevas transacciones
- Revisar los pagos

## Agrupaciones = lo mejor de ambos mundos



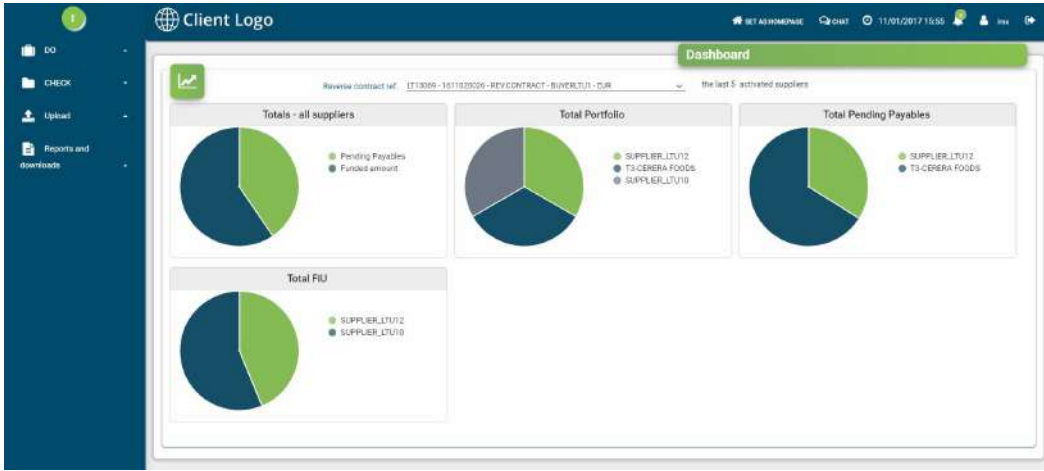
- Explorar la oferta
- Seleccionar cuentas por cobrar para financiación
- Seleccionar la fecha de financiación



- Revisar las agrupaciones
- Notas de crédito compensadas automáticamente
- Seleccionar una cuenta bancaria
- Confirmar la transacción

# Revisión de datos

Todos los datos de proveedor/comprador disponibles en tiempo real



- Gráficos inteligentes

The 'CLIENT ACCOUNT STATEMENT' shows account details for 'CA12710 - 1509230023 - Classical - CLIENTAUTOMATION12 - BANQUE DU CANADA - USD' calculated at 11/01/2017 15:57.

Client Account Info		Contractual retentions	
Total Portfolio	88,085.80		17,617.16
+ Draft (olla)	0.00	Specific retentions	0.00
+ Receivables	88,085.80	Fundable Amount	70,468.64
+ Unallocated payments	0.00	Total Fundable Amount	70,468.64
+ Assets	0.00	Current Funds In Use	4,216.52
Retention	0.00	+ Draft	4,216.52
+ For Disputes	0.00	+ Loans	0.00
+ For Fin. Limits	0.00	Retained interest fees	70.47
+ Others	0.00	<b>Availability</b>	0.00
		Pending Payments	66,221.95
		Pending Costs	0.00

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

- Datos resumidos

The 'PORTFOLIO EXPLORER' shows search results for account 'CA12710 - 1509230023 - Classical - CLIENTAUTOMATION12 - BANQUE DU CANADA - USD'. It displays a table of 8 entries:

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	INV00001	6,299.00	6,299.00 CAD	09/23/2015	10/16/2015	5,007.20	0.00			FIN-COV
FAECL	INVOICE	2	INV00002	10,452.00	10,452.00 CAD	09/23/2015	10/16/2015	8,361.60	0.00			FIN-COV
FAECL	INVOICE	2	INV00004	9,763.90	9,763.90 CAD	09/23/2015	10/16/2015	7,811.12	0.00			FIN-COV
FAECL	INVOICE	3	INV00005	17,568.00	17,568.00 CAD	09/23/2015	10/16/2015	14,054.40	0.00			FIN-COV
FAECL	INVOICE	3	INV00001	6,299.00	6,299.00 CAD	09/23/2015	10/16/2015	5,007.20	0.00			FIN-COV
FAECL	INVOICE	3	INV00002	10,452.00	10,452.00 CAD	09/23/2015	10/16/2015	8,361.60	0.00			FIN-COV
FAECL	INVOICE	3	INV00004	9,763.90	9,763.90 CAD	09/23/2015	10/16/2015	7,811.12	0.00			FIN-COV
FAECL	INVOICE	2	INV00005	17,568.00	17,568.00 CAD	09/23/2015	10/16/2015	14,054.40	0.00			FIN-COV

- Acceso a vistas detalladas

## Explorar el estado de las cuentas de sus clientes

**Case selection**

**Search criteria**

Internal case reference\* 1610%

External reference\* Type here...

Your reference\* Type here...

Acc. code\* -CHOOSE-

Debtor name\* Type here...

Debtor reference\* Type here...

Debtor ID\* Type here...

Debtor VAT\* Type here...

Rc Number Type here...

SIREN/SIRET\* Type here...

Client name\* 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** **ADVANCED SEARCH**

**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

- Utilizar un motor de búsqueda inteligente
- Detalles "a un clic"

**CASE**

New message Messages Case History Info

Buyer ASSURIX Case ID 1610030001 - EUR

All amounts below are in EUR

**Case overview**

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

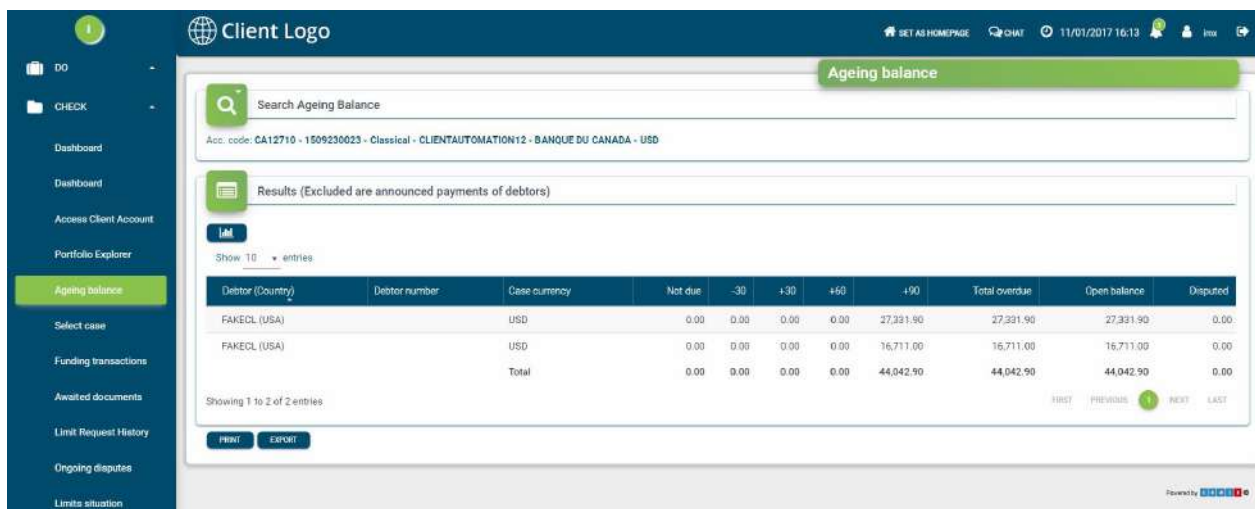
**Buyer's details**

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

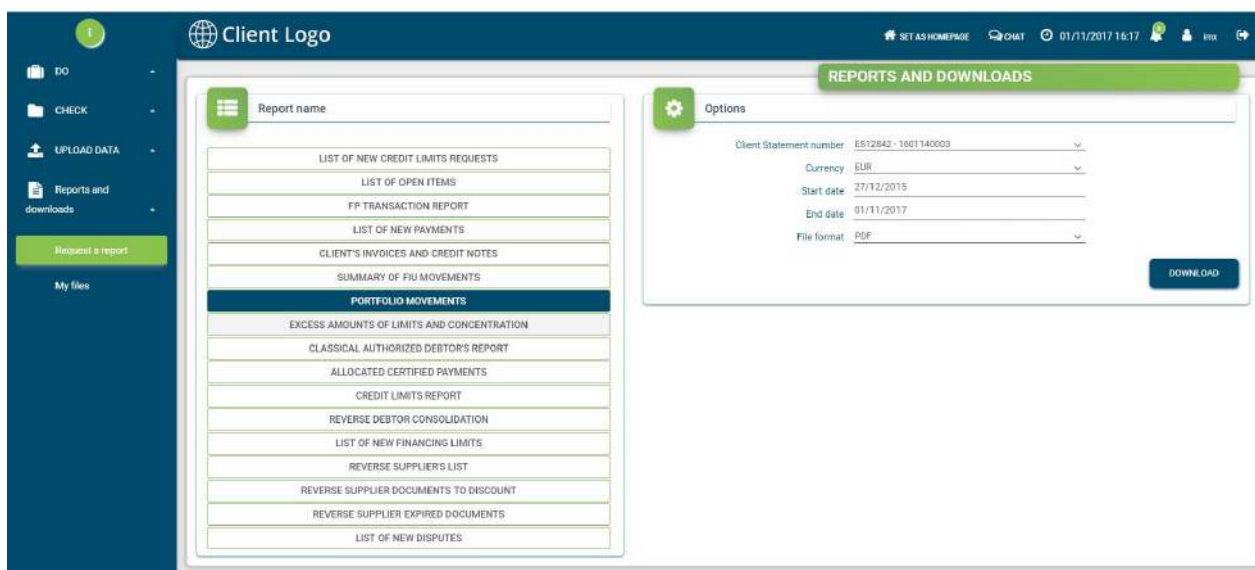
- Vista resumida
- Todos los datos son visibles, incluso en los teléfonos inteligentes (diseño innovador)

# Potente presentación de informes

Amplia selección de datos y visualización de posibilidades



- Obtener una visión general de la web al momento



- Solicitar un informe-archivo a generar

Nombre del cliente	CLEJ/CIC1
Nº de cuenta del cliente	1601140003
Fecha de inicio	27/12/2015
Fecha final	01/11/2017

**TOTALES por tipo de movimiento**

Saldo abierto de CARTERA	0,00
Saldo cerrado de CARTERA	900,00

Tipo	Número de transacción	Importe
PAGO DEL DEUDOR	2	-5 550,00
FACTURA	1	5 000,00
FACTURA (P) Nº: INV30052016	1	1 300,00
FACTURA (P) Nº: INV31052016	1	1 450,00
RETROCESIÓN	1	-1 300,00

- Descargar y explorar el archivo

**DETALLES por tipo de movimiento**

Tipo	Fecha de entrada	Nº	Importe
PAGO DEL DEUDOR	30/05/2016	2	-5 550,00
FACTURA	14/01/2016	1	5 000,00
FACTURA (P) Nº: INV30052016	30/05/2016	1	1 300,00
FACTURA (P) Nº: INV31052016	30/05/2016	1	1 450,00
RETROCESIÓN	07/09/2017	1	-1 300,00

# Reembolsos en línea

## Seguro y cómodo

Client Logo | Contact | User name

Athletic Sports Ltd | £5,000 Used | £100,000 Limit

Available Finance | **Currently Financed Invoices**

My Financed Invoices

- £5,000 Used Finances
- 36 Invoices Financed in the last 30 days
- 16 Nov 2016 Next Repayment £3,000

Show me: Unpaid Invoices | Search Invoices

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

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- Transferencia bancaria
- Débito directo
- Pagos en línea en tiempo real

Client Logo | Contact | User name

Athletic Sports Ltd | £5,000 Used | £100,000 Limit

Available Finance | **Currently Financed Invoices**

My Financed Invoices

- £5,000 Used Finances
- 36 Invoices Financed in the last 30 days
- 16 Nov 2016 Next Repayment £3,000

Show me: Unpaid Invoices | Search Invoices

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

**Pay Now**

Please confirm early repayment of the invoice:

Invoice: Company name #12345-123

Due date: 1st Nov 2015

Repayment: £2,103.00

Savings: £100.00

- Seleccionar una factura a reembolsar
- Obtener un resumen
- Confirmación



## Cobertura del riesgo del comprador

### Solicitud de cobertura en línea

**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

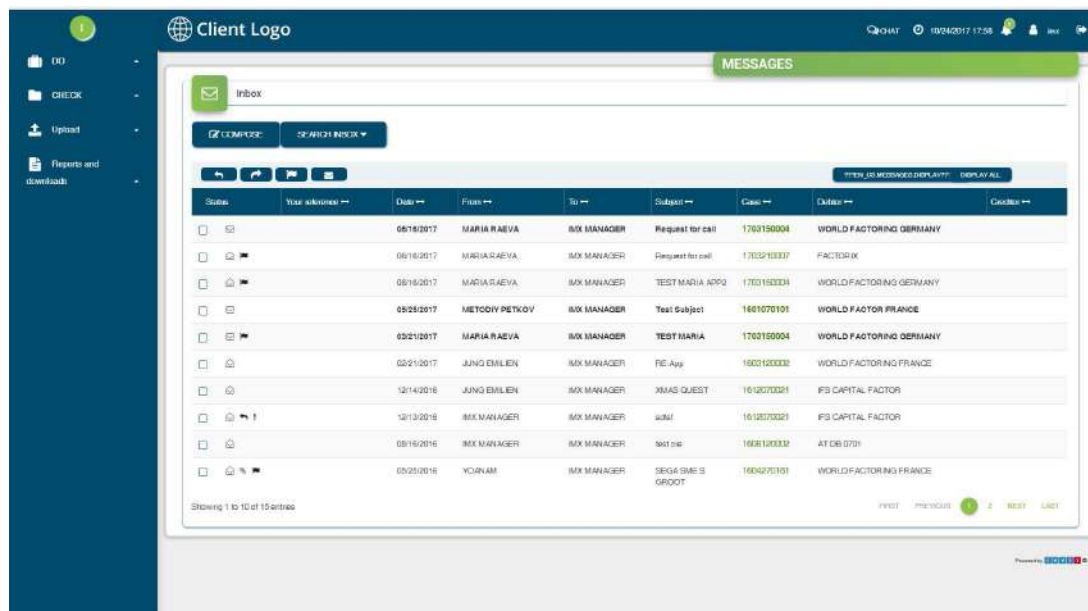
NEXT | SAVE | CANCEL

Powered by i M X

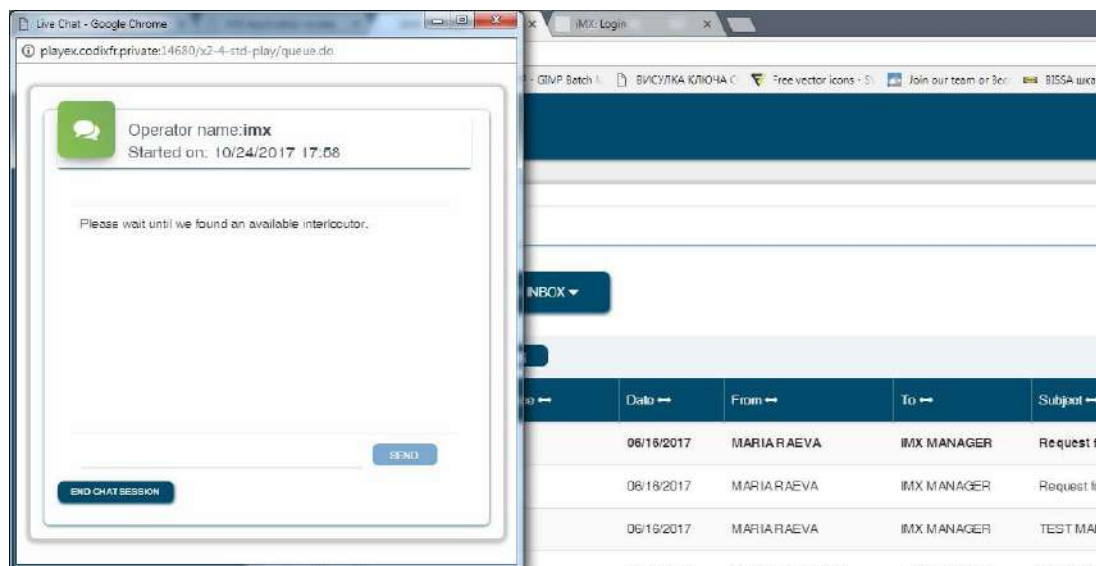
- Solicitudes de límite en tiempo real

## Mensajería de iMX

### Mensajes y chat en vivo



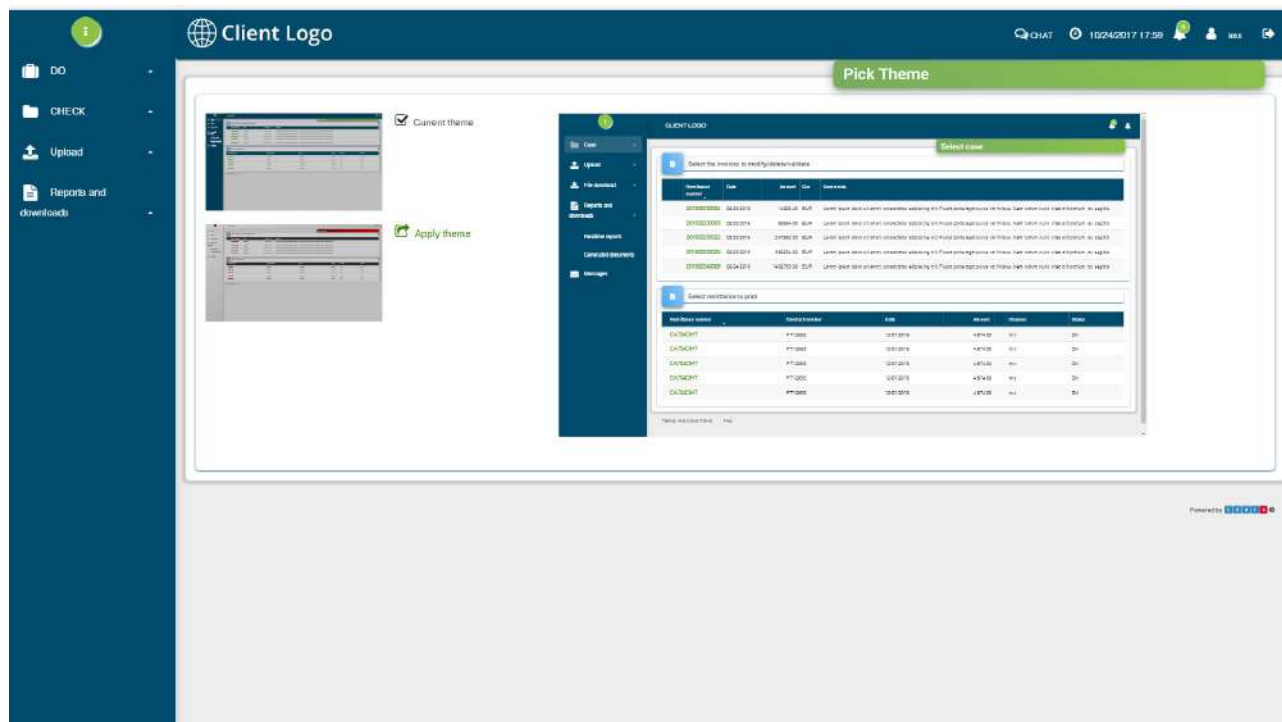
- Módulo de mensaje específicos
- Asistencia de archivos adjuntos
- Todos los mensajes se introducen en el historial de la cuenta



- Módulo de chat integrado
- Auto-conexión con el gestor disponible
- Contenido de la sesión de chat almacenado en el historial de la cuenta

## ■ Capacidades UX/UI

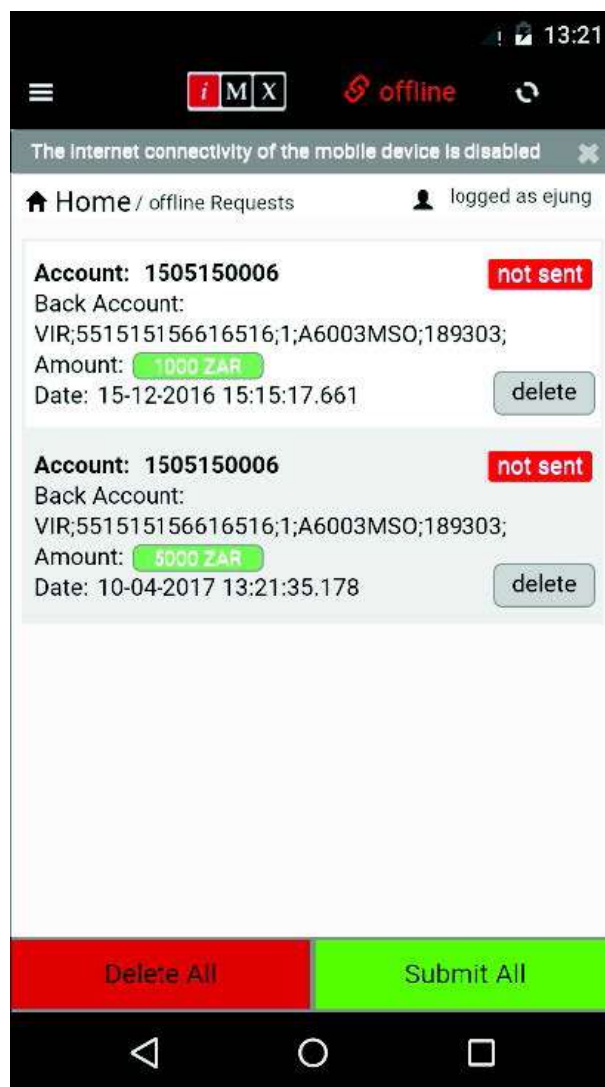
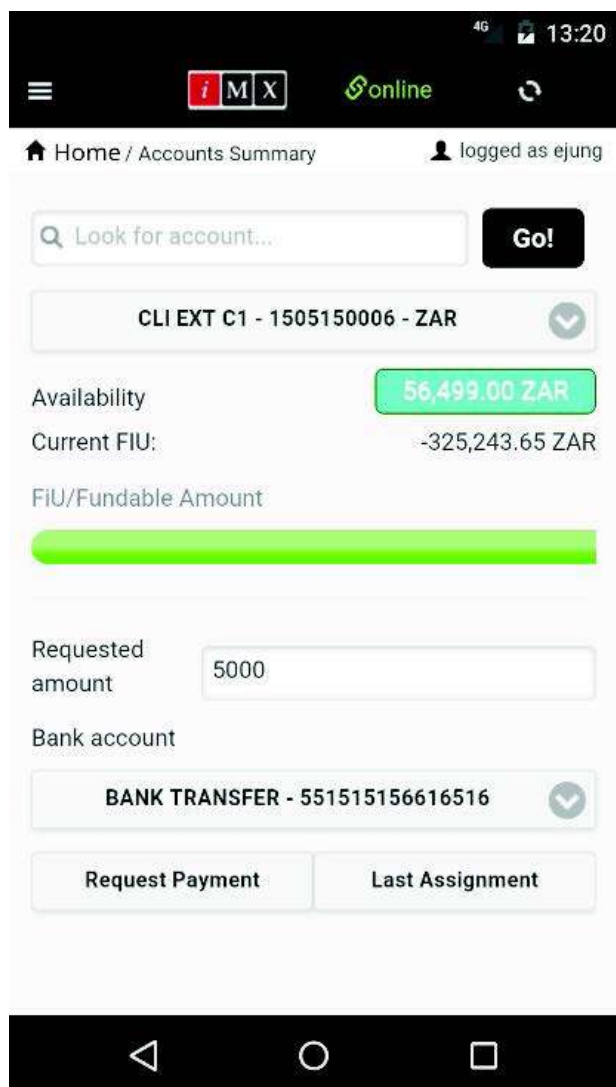
Usted elige la apariencia



- Opciones Multi-marca/Marca Blanca a nivel de sistema
- Selector de temas a nivel de usuario

## Aplicación móvil

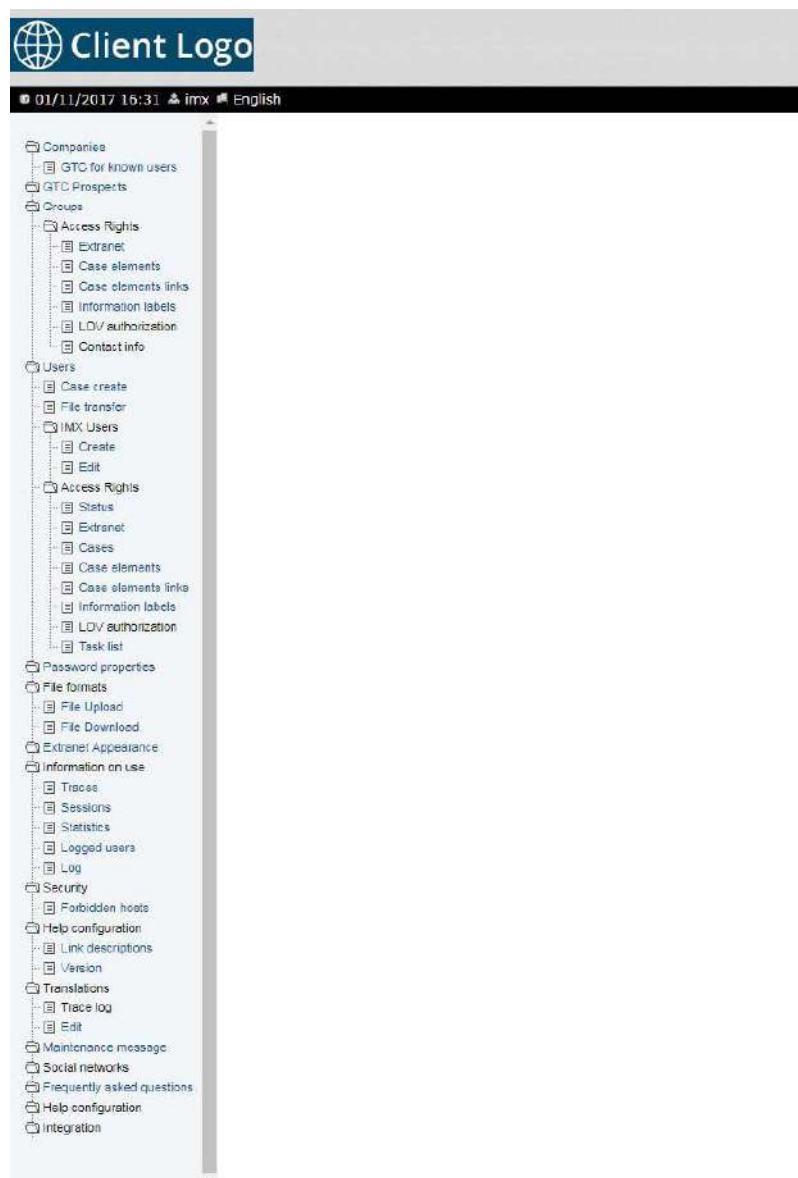
Disfrute del servicio en cualquier dispositivo móvil



- Revise sus extractos
- Solicite fondos
- Módulo de mensajes
- Historial de transacciones

## Administración y seguridad

### Gestione y controle su acceso a consumidores



- Acceso a la plataforma de administración
- Gestión de grupos/perfiles
- Gestión de usuarios
- Gestión de carga de archivos
- Personalización de apariencia
- Registro de actividad de los usuarios
- Seguimiento de las sesiones de los usuarios
- Instalado en DMZ
- Protocolo HTTPS
- Integración SSO

## ■ Y mucho más...

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- Declaración y seguimiento de disputa y pago directo
- Acceso total a los detalles de la cartera incluyendo el saldo de antigüedad
- Apoyo total para la Financiación de la Cadena de Suministro
- Seguimiento de las solicitudes de financiación
- Anuncios de pagos
- Detalles de conciliación
- Historial completo de los eventos de negocios

## ■ Contacto

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### CODIX

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