

IDENTIFIES GOOD POTENTIAL CUSTOMERS ON THE BASIS OF THEIR PAYMENT BEHAVIOR

1 Analyses dynamically the factor “universe” in relation to payment behavior

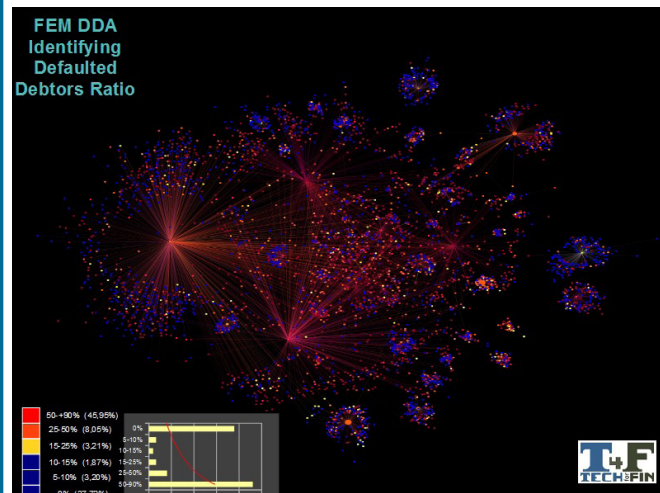
2 Visualization of the relations between clients and debtors

3 Classification of the debtors according to the best/worst fulfilment of the payment commitments

4 Categorisation of economy sectors , with good or bad fulfilment of the payment obligations

5 The program’s use of information, which is directly associated with the client’s solvency, enriches the decision-making process

6 Handling BigData in benefit of your company



In the factoring daily activity, the constant payment conciliation of the debtors and the clients is a source of valuable information

Identifies the debtors with good payment practices as well as the best areas of activity to be developed

### MAIN OBJECTIVES

Selection of the critical data with the direct conciliation with FEM – Factoring Expert Matching

- Dynamic evaluation of the risk calculation of the debtor, aggregated risk involving client and the sector classification profitability based on the activity code.
- Calculation of the payment profile of the client/debtor, “overdue amount”, non-payment ratio and the “overdue period”

Identification of the risk calculation of the debtor

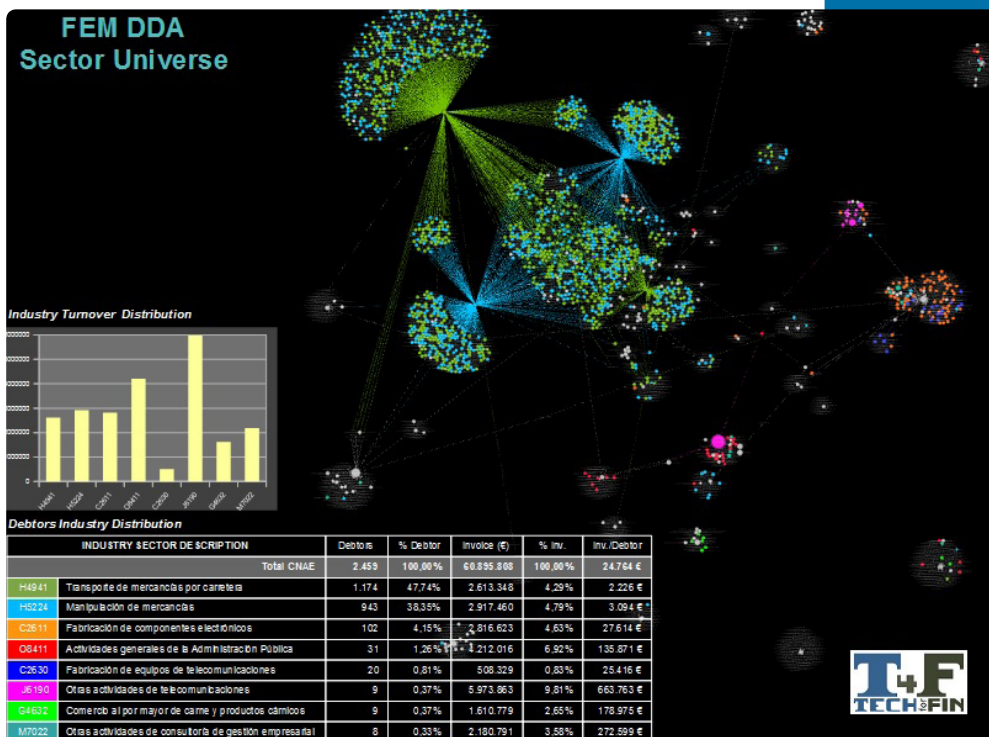
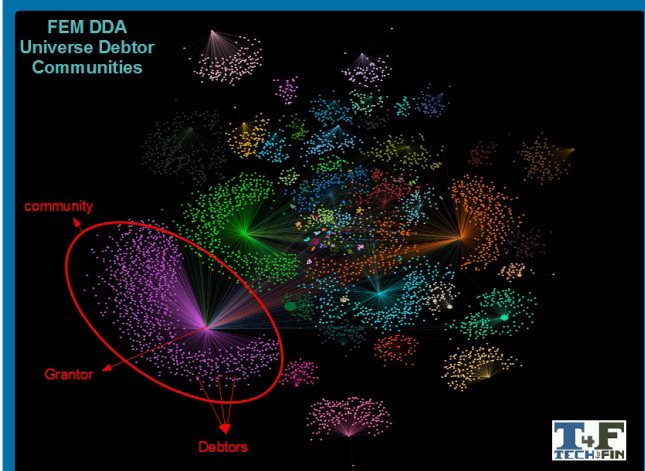
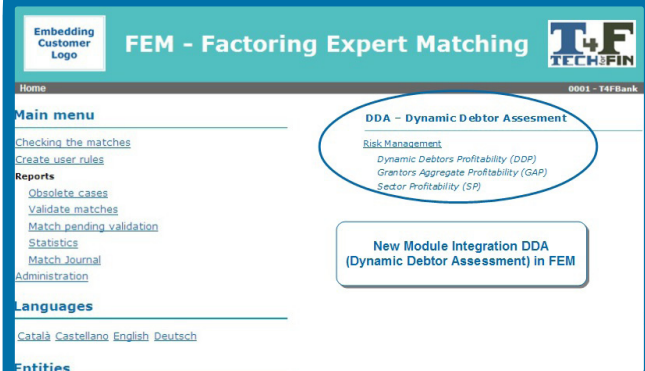
- Graphic visualisation of the factor “universe” divides clients and their relations with debtors into identified communities

It brings “business-value” about unknown areas of the factor “universe”, the debtors

- Identification of the economic activity areas with high profitability

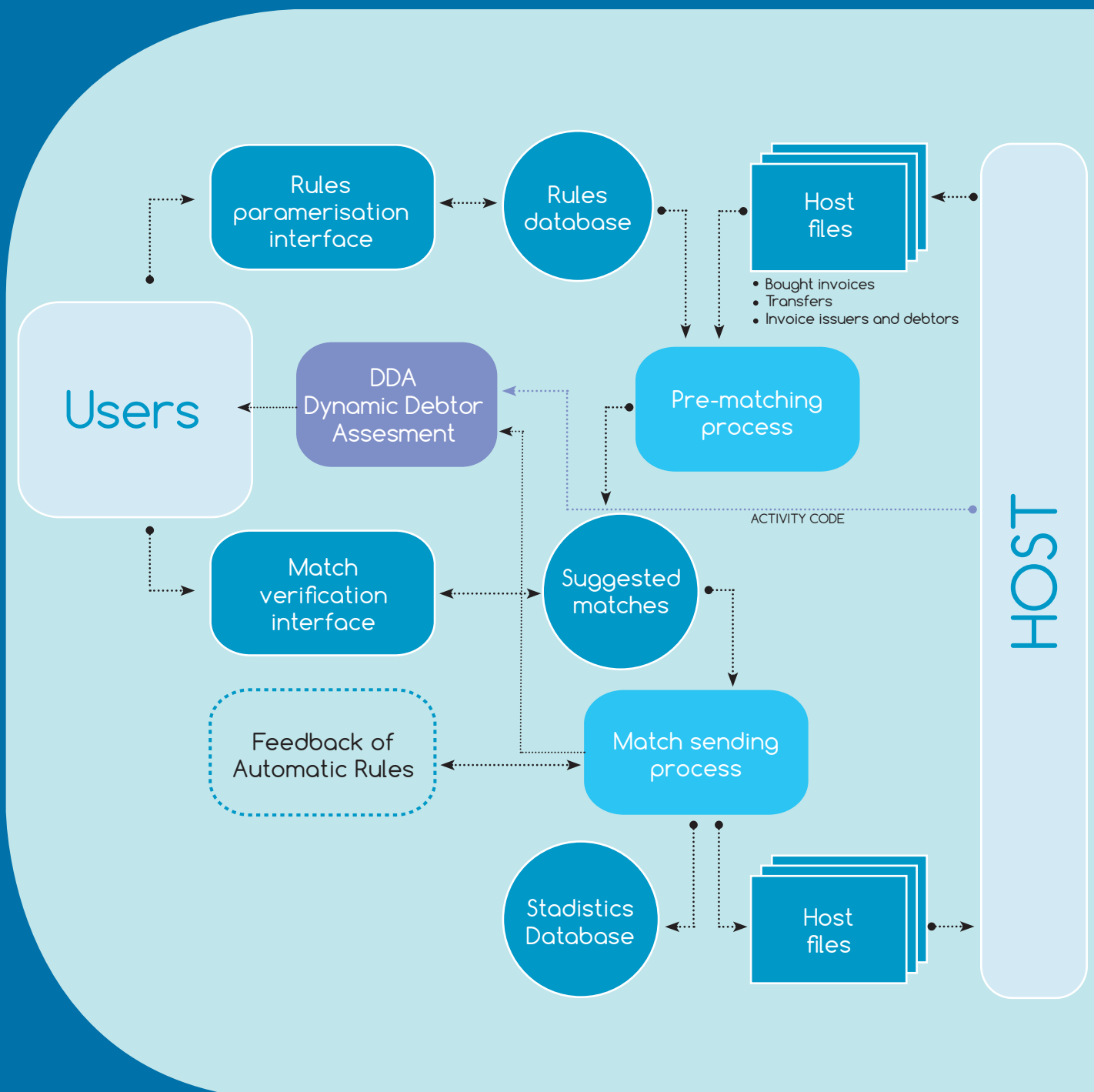
Regeneration of patterns of behavior

Option of forecasting patterns of future behavior



## Architecture and technological environment

- Multi-entity management
- Multi-user support
- Compatible with various operating systems: Windows, Linux, UNIX
- Based on J2EE standards
- Requires the Tomcat Application Server and support for Java 1.4
- Requires an Oracle database server
- Access via Web Internet Explorer, Mozilla Firefox or equivalent
- Supports the capture of transfer and invoice files in various formats (including Standard 43 of the AEB or other equivalent international standards)
- Requires FEM module and its data inputs plus Codes of Economic Activity of clients and debtors



A highly specialised company with a robust technological foundation it provides solutions based on the generation of patterns of behaviour, Artificial Intelligence and the application of physical and mathematical algorithms to aid decision making and the resolution of complex situations for the financial industry worldwide.

Currently provides standardized solutions, as well as consultancy in the areas of:

- Factoring – FEM, expert system for the matching of the payments with the invoices.
- DDA – Factoring, is an efficient motor to evaluate the payment data of the debtors and the clients to capture qualified new clients.
- FIU-AML Engine to Prevent Money Laundering, monitoring data flows from reporting entities to FIU at country level.

## Currently, more than 500,000 living bills are reconciled using the FEM tool

Among the clients who use FEM technology are leading banks from Spain, Germany and Chile

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