

EXPAND YOUR CAPABILITIES TO FLY HIGH

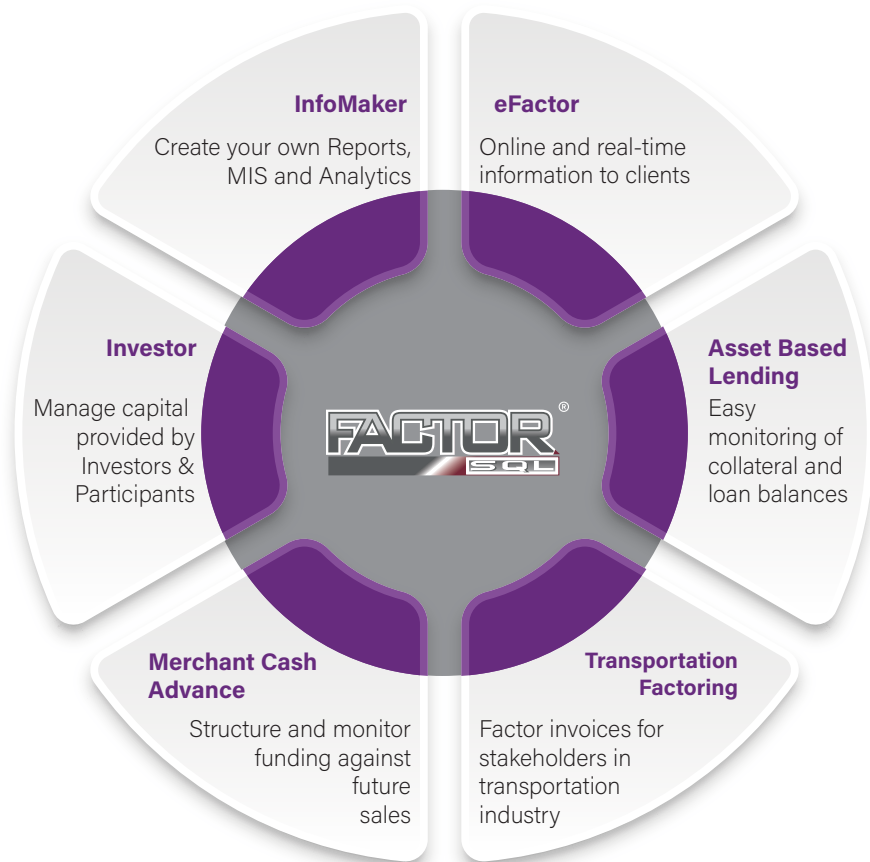


In an exceedingly competitive business environment, the speed at which a business delivers impacts its growth trajectory. The factoring industry is not unfamiliar with this situation. As traditional banks build up their commercial lending and factoring portfolios and non-bank factors grow, responsiveness, customized factoring plans, flexible covenants and back-office support distinguish a successful financing company. Moreover, the challenge of access to capital makes a strong case for funds management through improved planning, streamlined processes and cost management.

These challenges make continual process and productivity improvements a prerequisite today. Enhanced productivity is a direct consequence of intuitive technology. Smart applications can add to your financing capabilities with automated processes, cost control mechanisms, immediate exchange of information & reports, faster turnarounds for approvals and intelligent reporting.

Factor/SQL® is an integrated application that provides all the strategic tools you need to grow your commercial financing business. It is the world's premier factoring solution for companies offering commercial financing through purchase of accounts receivables. This highly scalable application is being successfully utilized by all sizes and types of factoring businesses to manage portfolios, analyze risk, track commissions, monitor investor activity and optimize income. Additionally, Factor/SQL® is SOX (Sarbanes Oxley) compliant.

Factor/SQL® allows businesses to customize factoring lines of credit so there is no untapped opportunity. Its integrated modules makes it easy to monitor credit and keep track of collaterals. A centralized view of the business means all the information is available at a single place to take easy, quick and meaningful decisions. Factor/SQL® provides comprehensive technology capabilities through modular extensions. It helps financing institutions manage different lines of businesses, namely, factoring, asset based lending and merchant cash advance in a single consolidated platform.



CAPABILITY SNAPSHOT



Leverage Technology



Automate Operations



Manage Multiple Portfolios



Obtain Deep Insights from Reports, MIS & Analytics



Integrate with third party systems

DEPLOYMENT MODELS

Factor/SQL® is available on-premise or as a hosted solution offering high availability, scalability and dependability.

Factor/SQL® is also delivered on a SaaS model on the Amazon Web Services cloud infrastructure which is architected to be one of the most flexible and secure cloud computing environments available today. It provides an extremely scalable and reliable platform that enables deploying applications and data quickly in a highly secure manner.

INTEGRATION CAPABILITIES

Factor/SQL®'s robust architecture supports interoperability with third party applications. It ensures a consistent and seamless experience for the user. Some of the pre-packaged integrations include:



HOW FACTOR/SQL® IMPROVES BUSINESS PRODUCTIVITY

- Quickly analyze customer needs and check credit scores to accelerate the process from pre-qualification to loan approval
- Set up credit limits, know debtor aging trends for quick collections follow ups
- Establish concentration & reserve limits to minimize risks and effortless portfolio administration
- Customize fees based on invoice amount, advanced amounts or loan balances and charges to stay competitive while providing the option to pay daily or on time increments
- Automate processes to eliminate routine, non-productive effort by easily importing schedules of invoices and payments, setting alerts for actionable items, reminders or limit spill overs
- Utilize comprehensive ready-to-use templates, or create your own unique reports and graphs to efficiently monitor customer performance and analytics for actionable business insights

CASE STUDY : Leading nationwide provider of working capital who also provides funding to businesses and government organizations enhances its operational productivity

The client needed a solution to consolidate their operations, reduce costs and improve efficiency. The client chose Factor/SQL® to meet these requirements and to manage their portfolio proficiently. The client has been using Factor/SQL® since 2003 along with ABL/SQL, eFactor® and Infomaker with over 20 users across the organization.

BENEFITS TO CLIENT

- Transparency: Maintain transparency with no hidden fees and penalties
- Speed: Pre-approvals are completed within 24 hours and funding is provided same day or the next
- Customization: Deals can reflect price based on funding date, as against competition practice of invoice date, thus offer savings to the end customer
- Flexibility: Client can fund as needed with the choice to not factor every invoice, with no minimum requirement
- Consolidation: Offer comprehensive accounts receivable management, including credit reviews for account debtors credit protection and collection assistance

CASE STUDY : A provider specialized in factor financing to small and mid-size companies meets its customers' needs efficiently

The client needed a solution to help speed up their lending lifecycle for evaluation, funds disbursements and collections. They chose Factor/SQL® including ABL/SQL, Investor module, eFactor® and InfoMaker add-ons in 2001 and have been successfully using the solution since.

BENEFITS TO CLIENT

- Flexibility: Factor when needed with no minimums and penalty fees
- Speed: Fund small businesses with faster turnaround times
- Consolidation: Offer a unique combination of financial flexibility and personalized relationship service with each of their customers
- Ease: Simple application processes and quick approvals
- Better control on investor funds with the ability to easily track investor commission

THE FACTOR/SQL® EDGE

- Proven solution for over 3 decades
- Trusted Customer Service
- Expertise in banking technology solutions globally
- Choice of deployment and commercial models



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