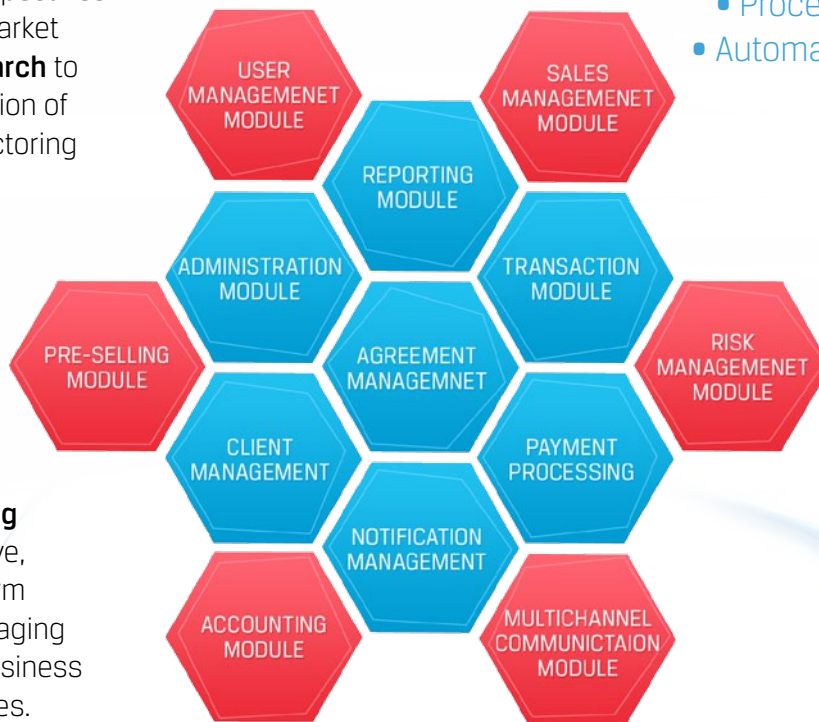


Comarch Factoring

High-quality invoice factoring software for experts.

Comarch is a global business solutions provider specializing in forging business relationships that maximize customer profitability while optimizing business and operational processes. Comarch's primary advantage lies in the vast domain knowledge accumulated in and applied to our software products

The observation of growth dynamics and development perspectives of the factoring market encouraged **Comarch** to invest in the creation of a novel invoice factoring software.



Comarch Factoring

- Fully web based platform
 - Process management
 - Automation of business processes
 - Monitoring
- Product wizard
- Multi-channel communication

Comarch Factoring is a comprehensive, web based platform dedicated to managing and optimizing business factoring processes.

Comarch Factoring allows factoring companies to focus on their business development instead of worrying about limitations of an operational nature.

It's incredibly easy to configure many different factoring products. Very broad set of parameters and system wizards ensure high flexibility and the support of the day-to-day work.

Key Modules:

TO KEEP UP WITH THE TIMES

The system uses the latest available web based technologies allowing our clients to access the platform any time from any place.

TO BE UNIVERSAL

Support for the maintenance of the most popular factoring products: regular factoring products, maturity factoring, reverse factoring, purchase order factoring, invoice discounting, A/R management without financing, factoring with insurance policies, guarantors, and collaterals.

TO BE EASY TO REACH

The web based platform is accessible in the (24h/7d) model allowing users to process factoring transactions from any place.

The platform composed of three elements:

- Web based back-office system for factor employees
- Web portal for clients
- Web portal for debtors

TO BE HIGHLY COMPETITIVE

Complete coverage of all areas related to invoice factoring business starting from request management and ending up with collections. Highly customizable wizards allow you to create the best factoring product and modify it in many ways. Product management is highly customizable.

TO SPARE COSTS & TIME

Quick and easy deployment of new functionalities and modules due to the modularity of the platform. Automation of most important and time-consuming business processes like: invoice purchase, repayment settling, A/R monitoring, making payments or recourse management. Mechanisms responsible for automation of all business processes are strongly configurable.

TO MAKE YOU GLOBAL

Support for multiple currencies and languages, to make your business global. Comarch Factoring can be easily used by international groups on many international markets.

TO HAVE YOUR BUSINESS UNDER FULL CONTROL

Flexible mechanisms responsible for generating different types of reports (regular, cross-section, custom, automatic e-mail reports) Wide e-mail notification management

TO MINIMIZE RISK

Comarch Factoring provides you with a set of tools that help you control risk. With Comarch Factoring, your factoring business can be constantly monitored and protected by automatic, configurable mechanisms.

TO BE IN TOUCH

Multi-channel communication provided to all entities engaged in the factoring process.

Channels of communication:

- Text message exchange through inbox in all web portals
- E-mail
- SMS
- FAX

TO ENSURE YOURSELF SAFETY

High-quality, state-of-the-art protection mechanisms based on world-class standards

- SSL3.0
- PKI management
- Tokens
- Site certificates
- Microprocessor cards with PKI for user authentication and authorization of transactions.



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ComArch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Śródmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567. The share capital amounts to 8,051,637.00 zł. The share capital was fully paid, NIP 677 - 00 - 65 - 406
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