

3i Infotech®  
LIMITLESS EXCELLENCE

# Factor/SQL™

## Factoring Software

FACTORING - SIMPLIFIED!



## FACTOR/SQL - A Compelling Solution from 3i Infotech

FACTOR/SQL, our feature-rich, flexible factoring software solution, provides an ideal and cost-efficient platform to address contemporary business challenges. Factors worldwide are currently using FACTOR/SQL to manage complex operations and diverse portfolios.

FACTOR/SQL has earned the trust and respect of many of the world's leading Factors over the past two decades, by consistently adapting to accommodate new demands and technologies. It is the world's premier system for companies offering commercial financing through Accounts Receivable purchasing. This highly scalable software has been 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, providing

FACTOR/SQL is Windows based and fully network compatible. It uses a SQL file structure, giving you the fastest and most reliable system available with a built-in interface for uploading data from Microsoft Excel and creating merge documents with Microsoft Word.

## HARNESS TECHNOLOGY TO YOUR ADVANTAGE!

Technology is changing at a rapid pace. FACTOR/SQL continually integrates the latest technological advancements and stays ahead of the demands of an evolving Factoring market. Our goal is to give you the tools to update and facilitate daily processes.

### Leverage Windows to Facilitate Communication

Use Windows features to automatically dial phone numbers or send Emails to contacts stored in FACTOR/SQL. Interface your FACTOR/SQL database with MS Word Mail Merge documents to create customized letters, invoices or wire slips. Store your Reports as PDF files and eliminate the need for printing on paper and maintaining bulky file folders.



### Store Images

With FACTOR/SQL, you can store and reference images of checks or invoices, PDF files of contracts or other relevant documents, MS Word TM documents or Excel spreadsheets. With our eFactor component (which gives your clients real-time access to their information), you can make images available to your clients eliminating the need to fax or send copies of invoices or checks.

### Report Scheduler

Set a convenient time and frequency for printing Reports. Let FACTOR/SQL do the work after you've left the office!

### Automate Entries to Your General Ledger

Experience the power of 'straight through' processing! FACTOR/SQL can export journal entries into a format they can be imported into most General Ledger systems including QuickBooks, Peachtree, Solomon, Business Works, MAS90, MAS500, Miser and AccPac.

### Customize Your System

You can personalize your software by changing the backgrounds, colors, menus and labels. Just make it look like your own system!

## AUTOMATE YOUR OPERATIONS!

For 25 years we have worked closely with Factors to understand the software needs of a diverse industry. Every Factor has his or her own unique way of doing business and structuring fees, but everyone has the same goal – maximize income while minimizing risks. Our software is designed with this in mind. Our success is a reflection of your success.

### Entering Schedules and Transactions

Use Windows features to automatically dial phone numbers or send Emails to contacts stored in FACTOR/SQL. Interface your FACTOR/SQL database with MS Word Mail Merge documents to create customized letters, invoices or wire slips. Store your Reports as PDF files and eliminate the need for printing on paper and maintaining bulky file folders.

### Entering Payment Transactions

When applying payments, FACTOR/SQL performs a comprehensive search allowing you to match the payment to a client, debtor, invoice number, PO number or amount. Comprehensive features allow for discounts, chargebacks, credit memos and adjustments

### Comprehensive Fees and Charges

FACTOR/SQL provides a wide range of options for assessing fees and charges. After all, this is your source of revenue! Fees can be based on invoice amount, advanced amounts or loan balance. You can charge daily fees or base your fees on time increments. Interest rates can be an actual percentage or a percentage spread over a rate that you determine. You can add minimum fees, automatic charges (for wire fees, postage, etc), float fees, and use combinations of incremental fees linked to daily fees.

### Collection Module

FACTOR/SQL has a built-in module to assist your collectors in calling debtors and recording notes during collection calls.



### 'Ticklers' for Reminders

With FACTOR/SQL, you can set up an unlimited number of Reminders so that nothing is left to chance and you are reminded of all future actions at appropriate times.

Select	Status	Date	Invoice Number	Due	Invoice Amount
1	Not Paid	10/15	100000	10/15	10000
2	Not Paid	10/15	100000	10/15	10000
3	Not Paid	10/15	100000	10/15	10000
4	Not Paid	10/15	100000	10/15	10000
5	Not Paid	10/15	100000	10/15	10000
6	Not Paid	10/15	100000	10/15	10000
7	Not Paid	10/15	100000	10/15	10000
8	Not Paid	10/15	100000	10/15	10000
9	Not Paid	10/15	100000	10/15	10000
10	Not Paid	10/15	100000	10/15	10000

## PORTFOLIO MANAGEMENT FEATURES

We realize the most critical area for any Factor is to manage Portfolio and minimize risk. FACTOR/SQL helps you monitor and control your portfolio with powerful management tools.



### Multiple Portfolios

With FACTOR/SQL, you can subdivide your corporation into individual companies to separate your portfolio. This gives you the ability to view the performance of the corporation as a whole and to also analyze the performance of individual portfolios.

### Availability of Funds

The amount of funds available to your clients can be reduced by many factors determined by you. You can set a number of days 'past due' for invoices, after which the 'funds available' is reduced by the past due amount. You can implement a cross-aging rule by adding a percentage to the equation. Credit limits, concentration limits and contra accounts also affect availability.

### Concentration and Special Reserve

To minimize risk, you can establish concentration limits so that you do not invest too heavily in a single debtor. You can also stipulate a percent of the portfolio to be held in a 'special reserve' (reducing available funds) to decrease the risk of invoices being short-paid or uncollectible.

### Average Pay Days and Aging Trends

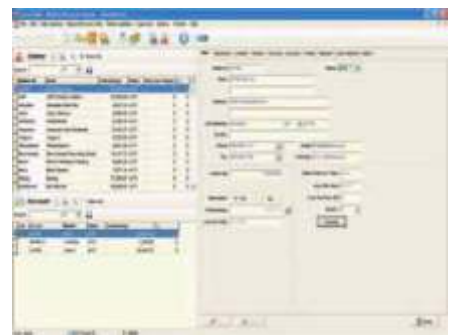
FACTOR/SQL computes the average pay days for each debtor. The average pay day calculation can be made 'on-demand' for any time period, allowing you to view recent as well as long-term history. FACTOR/SQL shows aging trends and debtor trends for each month including number of invoices, purchases, payments, average balance, pay days, etc.

### Credit Limits

With FACTOR/SQL, you can specify credit limits for your clients and your debtors. Pop-up warnings notify you whenever any credit limit is exceeded.

### Comprehensive Fees and Charges

You can set limits and restrictions for your operations staff to control purchasing in excess of credit limits and control who will be allowed to view, add, change, or delete important information.



### Reserve Account Management

FACTOR/SQL helps you manage your client's earned reserve balance as it is continuously updated and available to you. All transactions that affect the reserve balance are shown on the Reserve Account Report. With our eFactor component, your client can view or print this report at any time.

## EXTENSIVE REPORTS DELIVERED - REAL-TIME... ANY TIME

FACTOR/SQL provides flexible Reports for operations, account executives, top management, accountants, brokers, investors, collectors and clients. Over the past 25 years, the FACTOR/SQL team has worked closely with the Factoring industry to develop the most comprehensive and diverse set of Reports available from a single software system.



### Reporting Variety and Options

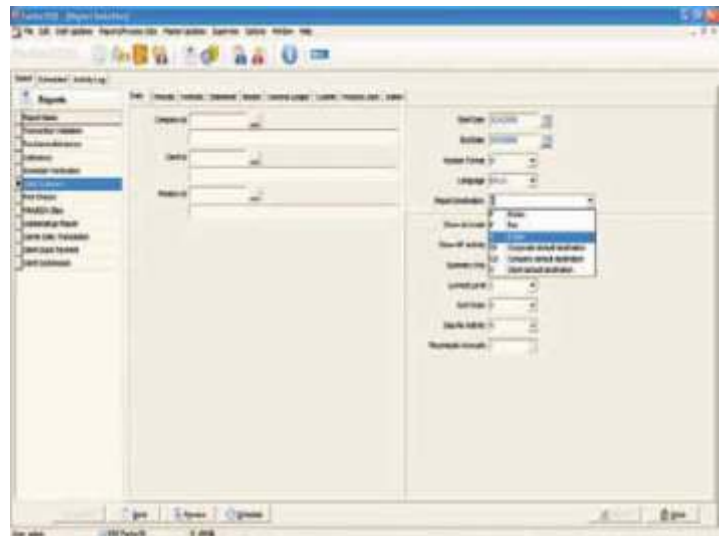
Reports can be run for current (real-time) or historical data at the Corporate, Client or Debtor level. You also have the ability to write your TM own unique Reports using our Report designer tool – **InfoMaker™**

### Factoring Made Easy!

FACTOR/SQL is the software application of choice for all sizes and types of Factoring companies and financial institutions for managing portfolios, analyze risk, track fees and commissions, and optimizing income.

### Report Destination Options

Reports can be viewed, sent to a printer, saved as a PDF file, or Emailed directly to your clients or to the management.



## Global Presence



## About 3i Infotech

3i Infotech is a global Information Technology company committed to Empowering Business **Transformation**.

A comprehensive set of IP based software solutions (20+), coupled with a wide range of IT services, uniquely positions the company to address the dynamic requirements of a variety of industry verticals, predominantly Banking, Insurance, Capital Markets, Asset & Wealth Management (BFSI). The company also provides solutions for other verticals such as Government, Manufacturing, Retail, Distribution, Telecom and Healthcare.

3i Infotech has over 1500 customers, including 71 in the Fortune 500 list, in more than 50 countries across 5 continents.



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