

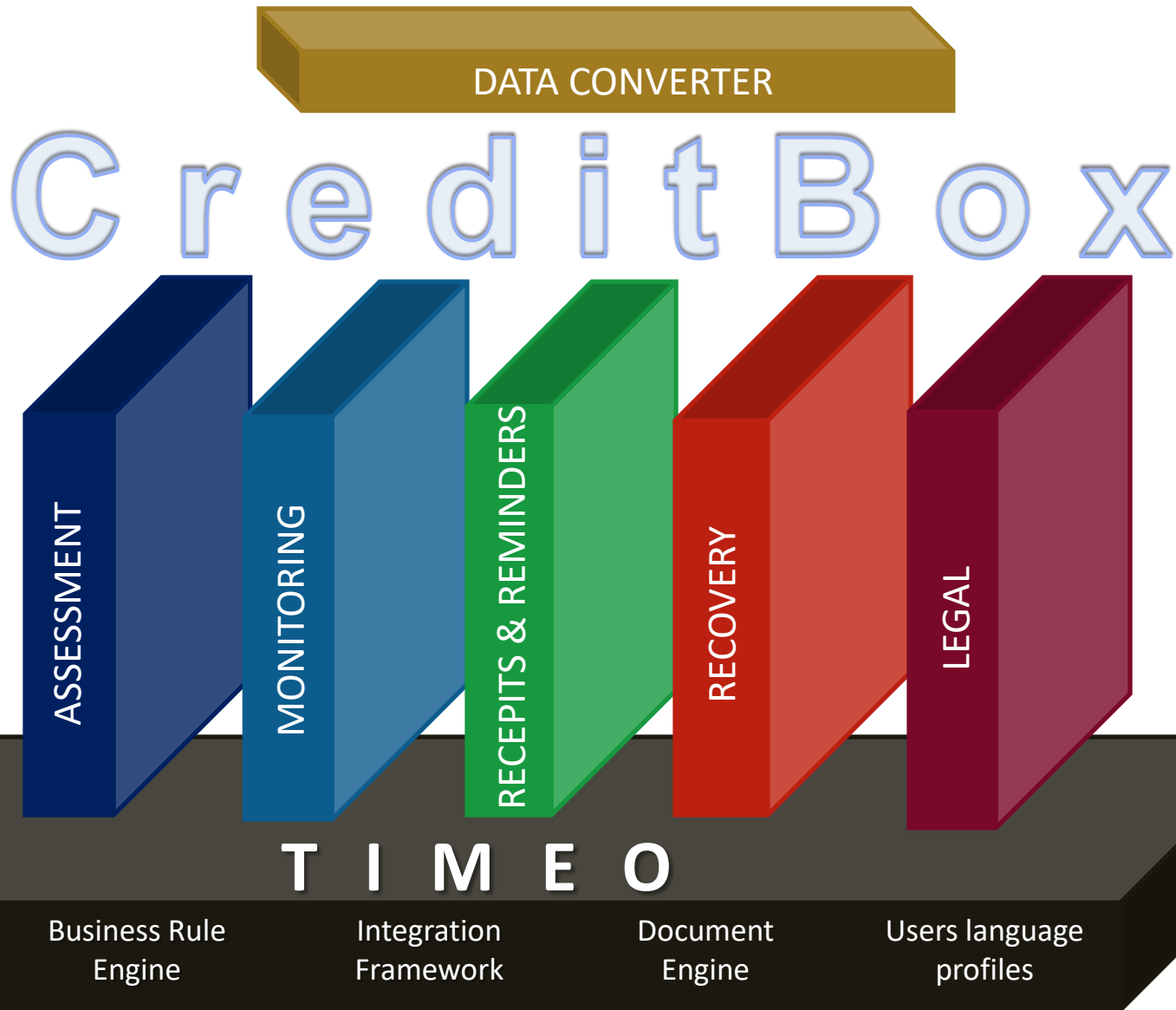


## The following slides

**The first one:** all companies are equipped with the simplified cloud version for data collection only

**The second one:** some companies are equipped with the simplified cloud version and some other ones with the cloud and enterprise version to manage credit

**The third one:** CreditBox modules by which each company can handle credit



The diagram illustrates the CreditBox architecture. At the top is a gold-colored box labeled 'DATA CONVERTER'. Below it, the word 'CreditBox' is written in large, light blue, outlined letters. The main body of the architecture consists of five 3D rectangular blocks of different colors, each representing a functional area: 'ASSESSMENT' (dark blue), 'MONITORING' (medium blue), 'RECEPTS & REMINDERS' (green), 'RECOVERY' (red), and 'LEGAL' (maroon). These blocks are arranged in a row on a dark gray base. Below the base, the word 'TIMEO' is written in large, white, outlined letters. Underneath 'TIMEO', five specific components are listed: 'Workflow Engine', 'Business Rule Engine', 'Integration Framework', 'Document Engine', and 'Users language profiles'.

## CreditBox

**Timeo**, a platform that offers work flow services, decision engine, document management, user profiling tools, primary services to manage multi-language, multi-currency and multi-company.

## TIMEO

Workflow  
Engine

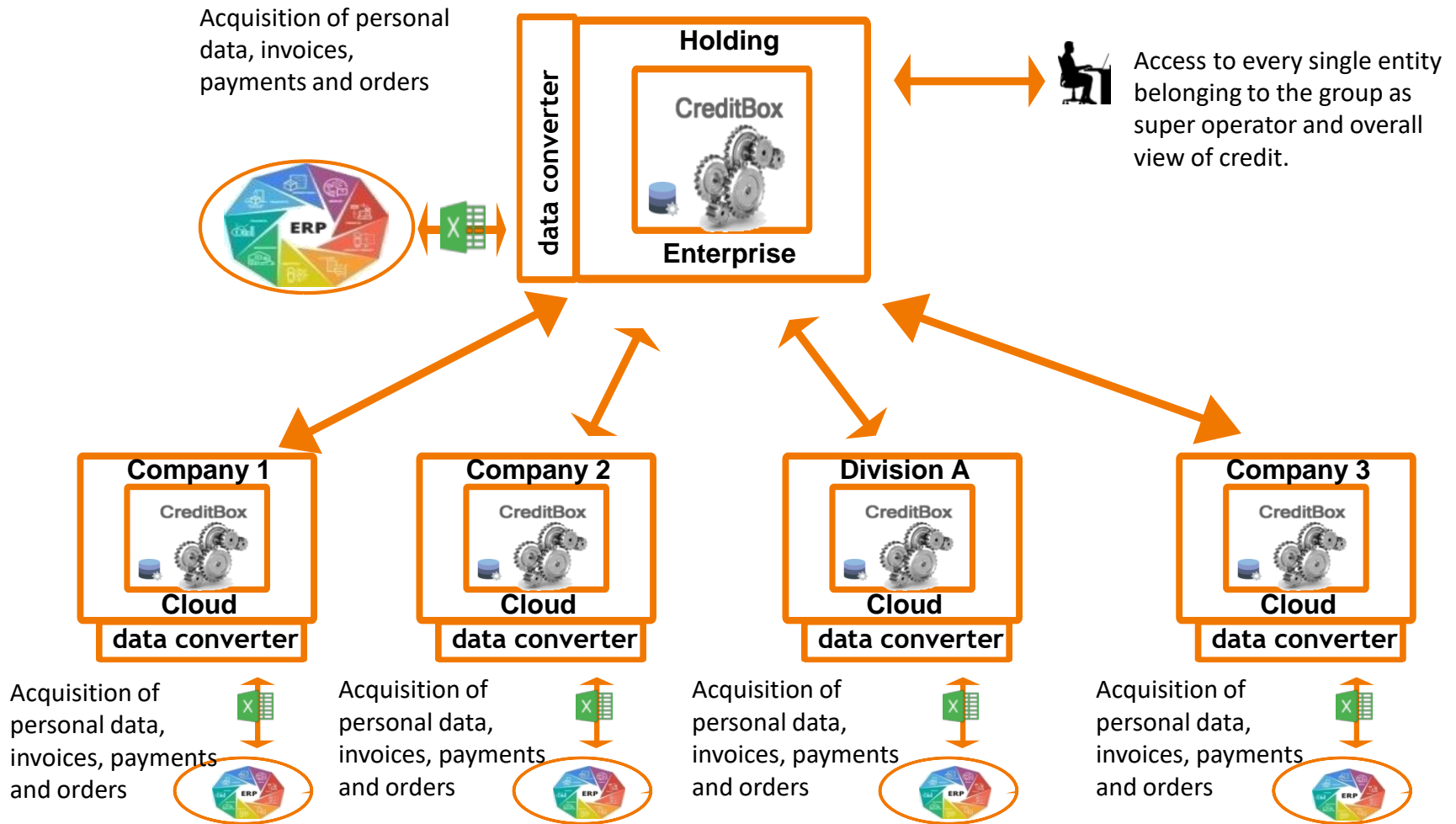
Business Rule  
Engine

Integration  
Framework

Document  
Engine

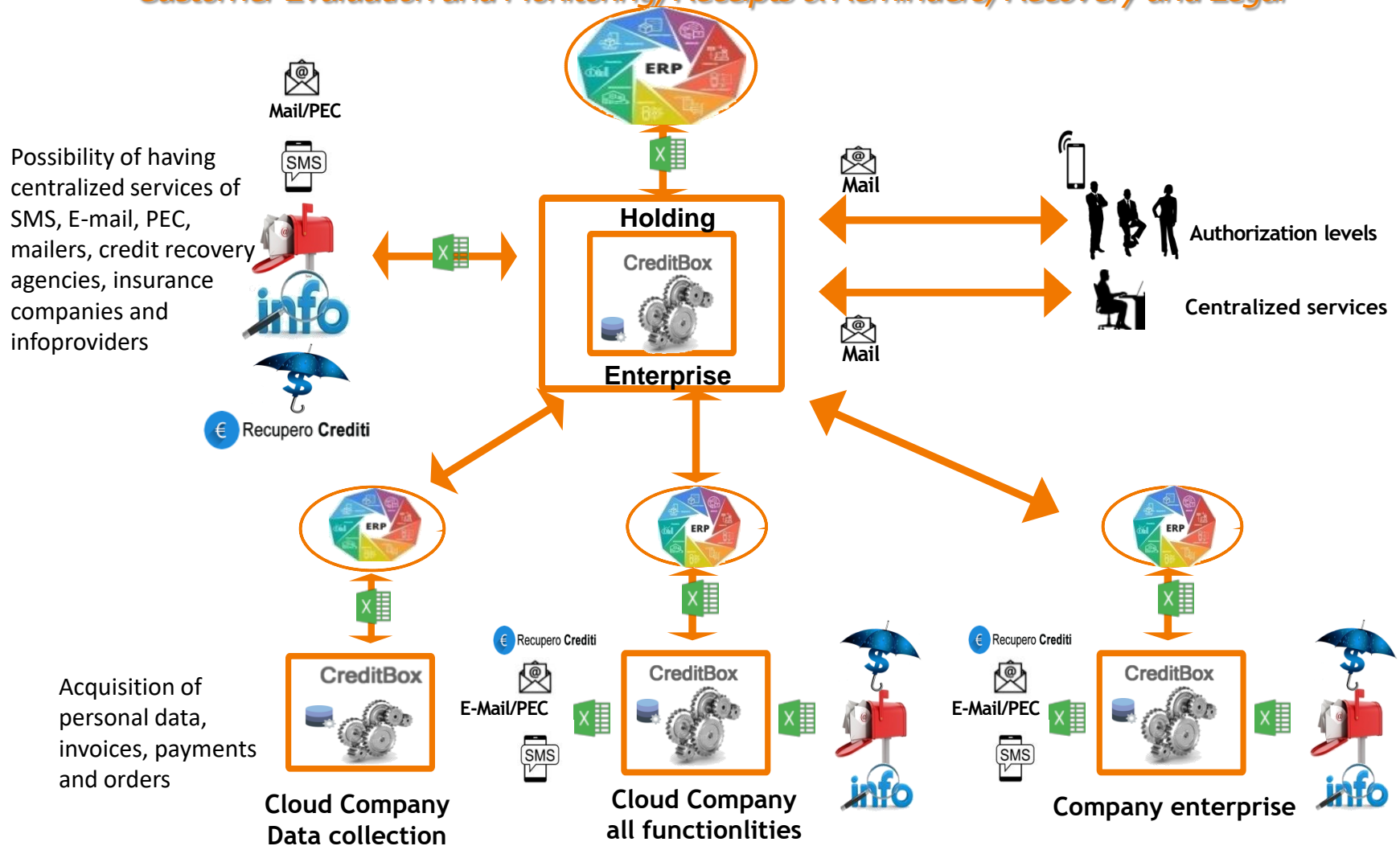
Users language  
profiles

*Group scheme for the centralized view of credit only*



## Group General Scheme

### Customer Evaluation and Monitoring, Receipts & Reminders, Recovery and Legal



The configurability, modularity, scalability, multilingual and multi-company characteristics of CreditBox allow you to manage groups of companies and / or multi-divisional companies, obtaining an overall view of credit.

## CreditBox

### Functionalities



Modular software product that covers the entire life cycle of trade credit.

- ☐ customer reliability assessment
- ☐ customer monitoring over time
- ☐ management of maturity operations & reminders
- ☐ generation and control of recovery plans
- ☐ tracking of legal recovery activities
- ☐ management of administrative duties of insurance policies

Microsoft Excel sheets combined with a converter allow you to continuously acquire the data from the accounting systems as they are natively supplied.

### Modularity and scalability



The product consists of 5 modules: **Evaluation, Monitoring, Receipts & Reminders, Recovery** and **Legal**.

The modules can be purchased individually to facilitate a possible graduated method of entering the company.



The **Cloud** version for small and medium-sized companies, **Enterprise** for medium and large companies and **Licensed** to build tailor-made clothes.