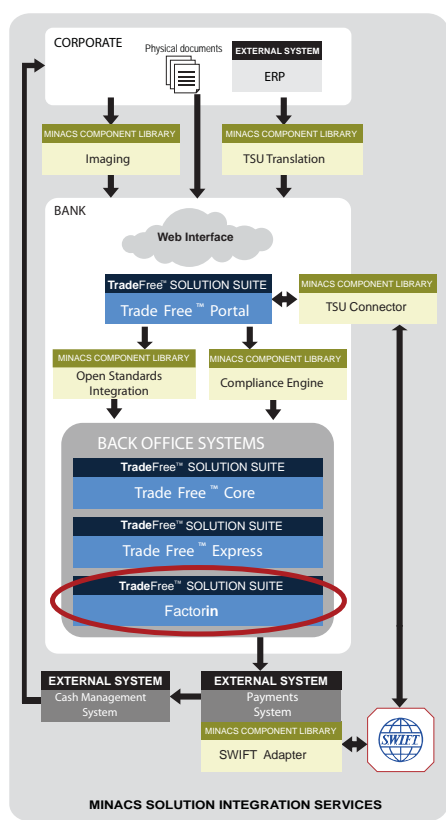- National IT Excellence Award 2012 (innovation category)
- NASSCOM Top 100 Innovators Award 2007 (market-facing innovation category)

Factor **in** SaaS

Your Factored Contracts on the Go with a Cloud Solution

TradeFree™ is a comprehensive Trade-focused suite of solutions which bundles business functionality, a growing library of versatile components, frameworks and tools, and professional solution integration services, to provide significant value add to our Corporate Banking clients.

TradeFree™
global Trade at your desk

Minacs Trade Finance Universe

Factor**in** is a full function solution that fulfills all the business needs of a factor and its clientele. It supports domestic, reverse, import and export factoring, and order financing and bill discounting. As a factor your end customers can have complete access to the application 24/7 enabling them to book invoices, request payments, generate/view reports, and more.

Factor**in** also provides a fully configurable Interest, Charges, Commissions and Fees module that draws and applies currencies, benchmarks, tenures and amounts as required.

A Limits Insurance module supports extensive risk monitoring, helping the factor to monitor the exposure levels of sellers/buyers via various reports to manage risk more effectively.

Factor**in** SaaS

As compared to the traditional factoring applications, Factor**in** SaaS (Software-as-a-Service) is designed as a complete solution that can be

Features	Services Levels			
	Platinum	**Gold**	**Silver**	**Bronze**
Free product demo	√	√	√	√
Installation needed	✕	✕	✕	✕
User guide	√	√	√	√
Modules for export factoring, domestic factoring, reverse factoring, bill discounting, limit maintenance, master maintenance	√	√	√	√
Client Access (online data entry)	√	✕	✕	✕
Online reports	√	✕	✕	✕
Additional charge for product upgrades	✕	✕	✕	✕
Annual subscription	√	√	√	√
Electronic invoice presentment and payment	√	✕	✕	✕
Configurable alerts	√	√	√	✕
Risk management	√	✕	✕	✕
Interest, commission, charges and fees	√	✕	✕	✕
# Transactions (Total no of invoices across clients/month)	*Unlimited*	10,000	5000	2500
# Clients	*Unlimited*	100	50	25
# Users	*Unlimited*	12	8	5
External interfaces (tally, wings accounting, integration with Payment gateway, Sun accounting system through biztalk server)	√	✕	✕	✕

*Factor**in** SaaS Packages*

used on a pay-as-you-go basis. There is no need for users to pay a license fee or make a capital investment on servers and infrastructure. There is nothing to install on your computer. We set up your database; you just log in and go! With a high-speed Internet connection, you can access your data from any device, (iPad or any Web-enabled cell phone/tablet) via the browser. You work from anywhere and anytime—with real-time communication and accuracy. Let us manage all related infrastructure (e.g., daily backups on the host) and ensure undisrupted, secure service for you.

WHY MINACS

- One of South Asia's leading factors uses Factor**in** to process and deliver factoring services to its clients, driving 70% of the factoring business in India.

- Minacs is the only business solution provider in India to offer Web access to factor customer accounts. The Client Access module is custom-made to suit business profiles and caters to client requirements.

- Minacs is a pioneer with more than eight years of experience in Factoring solutions, supporting institutions with their need for complete business solutions.

- TradeFree™ solutions bundle business functionality with professional solution integration services and a library of versatile components. The TradeFree™ suite of solutions manage trade finance, open account trade and factoring for several global, regional and national banks and financial corporations.

- Minacs has the expertise to migrate data from other factoring solutions to Factor**in**. Recently we successfully replaced two well known factoring solutions with Factor**in**.

Factor **in**

FEATURES

- Account-specific fees, configurable rules for interest, charges, commission and fees. One step realization.
- Automatic recourse buybacks.
- EDIFACT message interface.
- Rules-based dunning. Automated reminders via email alerts to clients/debtors on invoice booking and client payment advice generation. End-to end audit trail.
- Straight-through processing (STP) interfaces to external general ledger systems help create paperless office.
- Statutory, advance and MIS reports: income statement, insurance turnover, receivable ledger, daily FIU, statements for client, debtor, counter party (CP), portfolio analysis, client concentration, audit reports, potential recourse reports, client geographical analysis, client age analysis, client exposure.
- Tracking invoice wise payments. Bulk invoice upload and allocation. Powerful search engine and invoice tracking.
- NPA management.

Write to **info@minacs.adityabirla.com** for more information or to meet with a Minacs representative.

ABOUT ADITYA BIRLA MINACS

Aditya Birla Minacs is a leading business solutions company that partners with global corporations in the manufacturing, retail, telecom, technology, media and entertainment, banking, insurance, healthcare and public sectors. We leverage years of process, domain and technology expertise to deliver superior business value to clients with our seamless Customer Lifecycle, Marketing, Finance and Accounting, Procurement and IT solutions and services. 20,300 Minacs experts across 3 continents and 36 centers spanning Canada, Germany, Hungary, India, Jamaica, Philippines, the UK and USA power our solutions through a global delivery model that helps our clients enhance revenues, profitability and customer service. Minacs is certified for SEI's (Software Engineering Institute) Capability Maturity Model Integration (CMMi) DEV V1.3 Level 3.

Please visit **www.minacs.adityabirla.com** for more information.