

J-Factor : The Winning Solution for Factoring Institutions

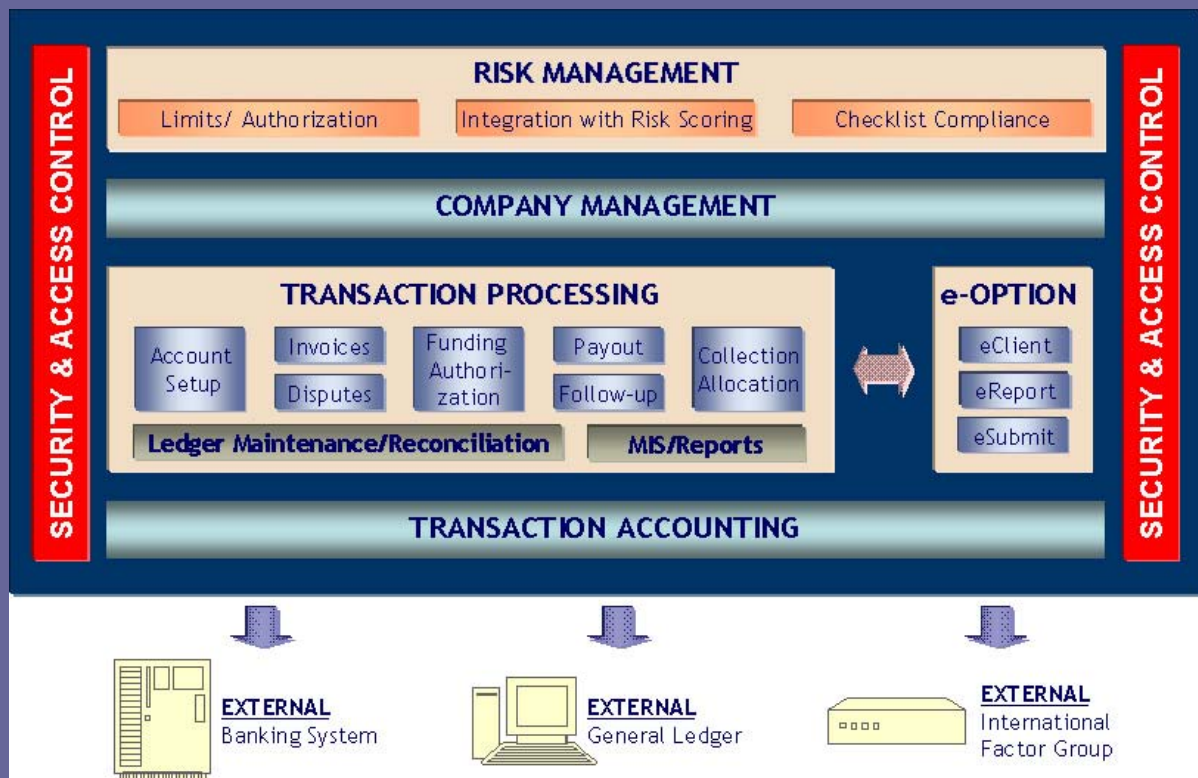
J-Factor is an end-to-end factoring solution that assists factoring institutions in their client tracking, administration and accounting. J-Factor easily accommodates the operational complexities of multiple factoring business models and is designed to meet the needs of varied size factoring institutions while providing the flexibility to satisfy individual client needs. It supports multiple branches, multiple companies and multiple currencies and fully integrates both client accounting and customer accounting functions into a single integrated database which is accessible via the web browser.



Modular and Flexible

J-Factor is modularised to meet your business requirements needs better. Guided by the market demands, J-Factor focuses on better deal structure, multi-locational transactions, and managing legal and operational complexities.

The Diagram below summarises the various system functions and the transaction throughputs that increase your efficiency while keeping your risks within acceptable levels.



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Why J-Factor ?



Timely and reliable information on factoring business for critical analysis and decision making is supported by a comprehensive list of enquiries, management reports and graphs.

Supports a comprehensive list of factoring transactions and eliminates the need for file maintenance or patch programs that require detailed knowledge of the program updates. All you need to do is simply to reverse the error transactions. This will then automatically update the database in a controlled and consistent manner, maintaining data consistency and integrity.

Total accountability of all balances ensuring full integrity of the accounts with reconciliation of transactions at the client/customer level and transaction level.

Supports international factoring with full international data exchange interface. The system provides interface for factors within the factoring groups to exchange information electronically and conveniently through the international data exchange interface.

Maximizing benefits of modern technology. With the strong technical architecture, J-Factor can be fully integrated with technology such as document imaging, eLearning and other connectivity tools to provide strategic options for business growth.

The eClient

The e-Client is a client self-service and support solution providing value-added services to factoring clients by leveraging on the web technology. With a web browser, clients can now obtain on-line up-to-date information on payment to-date, statement of account, status of fund availability, credit line and request for funding. They rely less on their marketing officers to inform them of the latest status of fund availability and other credit information.

On-line applications. This function enables clients to submit credit limit application and request for funds on-line increasing the ease of application and reducing the time taken for application processes.

On-line submission of transactions. This function offers clients with high transaction volumes, the option to submit the schedules of invoices and credit notes on-line, increasing data integrity and reducing the turn-around time from submission of schedules to funding.

eReports have been designed for speed of information transfer. Instead of waiting for reports to arrive by snail-mail, clients receive their reports via electronic mails.



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