



## **Azentio Factoring** **a.k.a. Factor/SQL®**



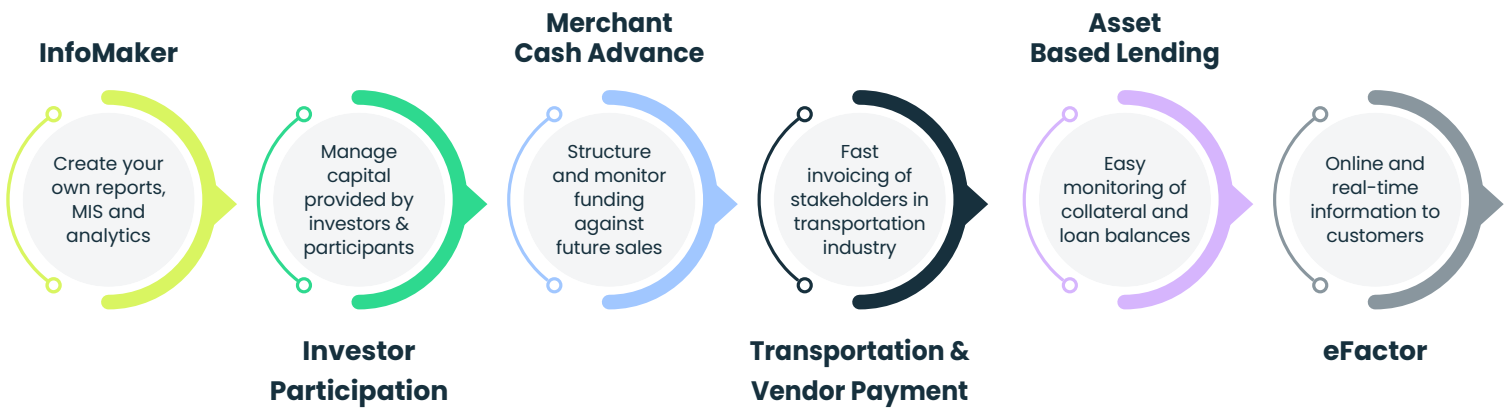
### **Expand your capabilities to fly high**

In an exceedingly competitive business environment, the speed at which a business delivers impacts its growth trajectory. The factoring industry is familiar with this situation. As traditional banks build up their commercial lending and factoring portfolios and non-bank factors grow, responsiveness, customized factoring plans, flexible covenants and back-office support distinguish a successful financing company. Moreover, the lack of access to capital makes a strong case for funds management through improved planning, streamlined processes and cost management.

These challenges make continual process and productivity improvements a prerequisite today. Enhanced productivity is a direct consequence of intuitive technology. Smart applications can add to an organization's financing capabilities along with automated processes, cost control mechanisms, immediate exchange of information and reports, faster turnaround time for approvals and intelligent reporting.

Azentio Factoring a.k.a. Factor/SQL® is an integrated application that provides all the strategic tools you need to grow your commercial financing business. It is the world’s premier factoring solution for companies offering commercial financing through purchase of accounts receivables. This highly scalable application is being successfully utilized by all sizes and types of factoring businesses to manage portfolios, analyze risk, track commissions, monitor investor activity and optimize income.

Azentio Factoring allows businesses to customize factoring lines of credit to maximize opportunity. Its integrated modules makes it easy to monitor credit and keep track of collaterals. A centralized view of the business means all the information is available at a single place to make easy, quick and meaningful decisions. Azentio Factoring provides comprehensive technology capabilities through modular extensions. It helps financing institutions manage different lines of businesses namely, factoring, asset-based lending and transportation factoring in a single consolidated platform.



## Capability snapshot



**Leverage technology**



**Automate operations**



**Manage multiple portfolios**



**Obtain deep insights from reports, MIS & analytics**



**Integrate with third party systems**

## Deployment models

Azentio Factoring is available on-premise or as a hosted solution offering high availability, scalability and dependability.

The hosted solution is delivered as a SaaS model on the Amazon Web Services cloud infrastructure which is architected to be one of the most flexible and secure cloud computing environments available today. It provides an extremely scalable and reliable platform that enables deploying applications and data quickly in a highly secure manner.

## Integration capabilities

Azentio Factoring’s robust architecture supports interoperability with third party applications. It ensures a consistent and seamless experience for the user. Some of the pre-packaged integrations include:

**Credit Bureau**

**GL Systems**

**Risk Factor**

**SMTP**

## How Azentio Factoring improves business productivity

- Quickly analyze customer needs and check credit scores to accelerate the process from pre-qualification to loan approval
- Set up credit limits, know debtor aging trends for quick collection follow-ups
- Establish concentration and reserve limits to minimize risks and effortless portfolio administration
- Customize fees based on invoice amount, advanced amounts or loan balances and charges to stay competitive while providing the option to pay daily or on time increments
- Automate processes to eliminate routine, non-productive effort by easily importing schedules of invoices and payments, setting alerts for actionable items, reminders or limit spill overs
- Utilize comprehensive ready-to-use templates, or create your own unique reports and graphs to efficiently monitor customer performance and analytics for actionable business insights

### Case study

## A Leading Nationwide Provider of working capital, who also provides funding to Businesses and Government Organizations, enhances its operational productivity

The client needed a solution to consolidate their operations, reduce costs and improve efficiency. The client chose Azentio Factoring a.k.a. Factor/SQL® to meet these requirements and to manage their portfolio proficiently. The client has been using Azentio Factoring since 2003 along with Asset Based Lending, eFactor and InfoMaker for over 20 years across the organization.

#### Benefits to client

- **Transparency:** Maintaining transparency with no hidden fees and penalties
- **Speed:** Pre-approvals are completed within 24 hours and funding is provided same day or the next
- **Customization:** Deals can reflect price based on funding date, as against competition practice of invoice date, thus offering savings to the end customer
- **Flexibility:** Client can fund as needed with the choice to not factor every invoice, with no minimum requirement
- **Consolidation:** Providing comprehensive accounts receivable management, including credit reviews for account debtors credit protection and collection assistance



## A provider specialized in Factor Financing to small and mid-size companies, meets its customers' needs efficiently

The client needed a solution to help speed up their lending lifecycle for evaluation, fund disbursement and collection. They chose Azentio Factoring a.k.a. Factor/SQL® including Asset Based Lending, Investor Participation, eFactor and InfoMaker add-ons in 2001 and have been successfully using the solution since.

### Benefits to client

- **Flexibility:** Factoring when needed with no minimum and penalty fees
- **Speed:** Funding small businesses with faster turnaround times
- **Consolidation:** Offering a unique combination of financial flexibility and personalized relationship service with each of their customers
- **Ease:** Simple application processes and quick approvals
- Better control over investor funds with the ability to easily track investor commission



## The Azentio Factoring edge

- Proven solution for over 3 decades
- Global expertise in banking technology solutions
- World-class customer service
- Choice of deployment and commercial models

## Azentio Software Global Credentials



**2500+**  
Employees Worldwide



**6+** Global  
Delivery Centers



**1000+** Clients in  
**65+** Countries



**20+** Offices in  
**9+** Countries

### About Azentio

Headquartered in Singapore, Azentio provides mission-critical software products across Asia Pacific, Middle East, Africa and India to banks, Islamic financial institutions, insurance companies and brokers. We also provide ERP solutions to mid-market enterprises. Our flagship platforms include Azentio ONEBanking, Azentio ONECapitalMarkets, Azentio ONEInsurance, and Azentio ONEERP. The flexibility that comes from our software platforms allows a host of applications to work with a single source of data and equips clients with workflow, analytics, document management and flexible integration mechanisms. Azentio has over 1000 clients in more than 48 countries. We have offices in 9 countries with a strong team of over 2000 employees. Azentio is committed to partnering with our clients globally to transform their business operations through continuous focus on innovation and best-in-class customer service. Azentio Software Private Limited is wholly owned by Funds advised by Apax.

### Connect with Azentio

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