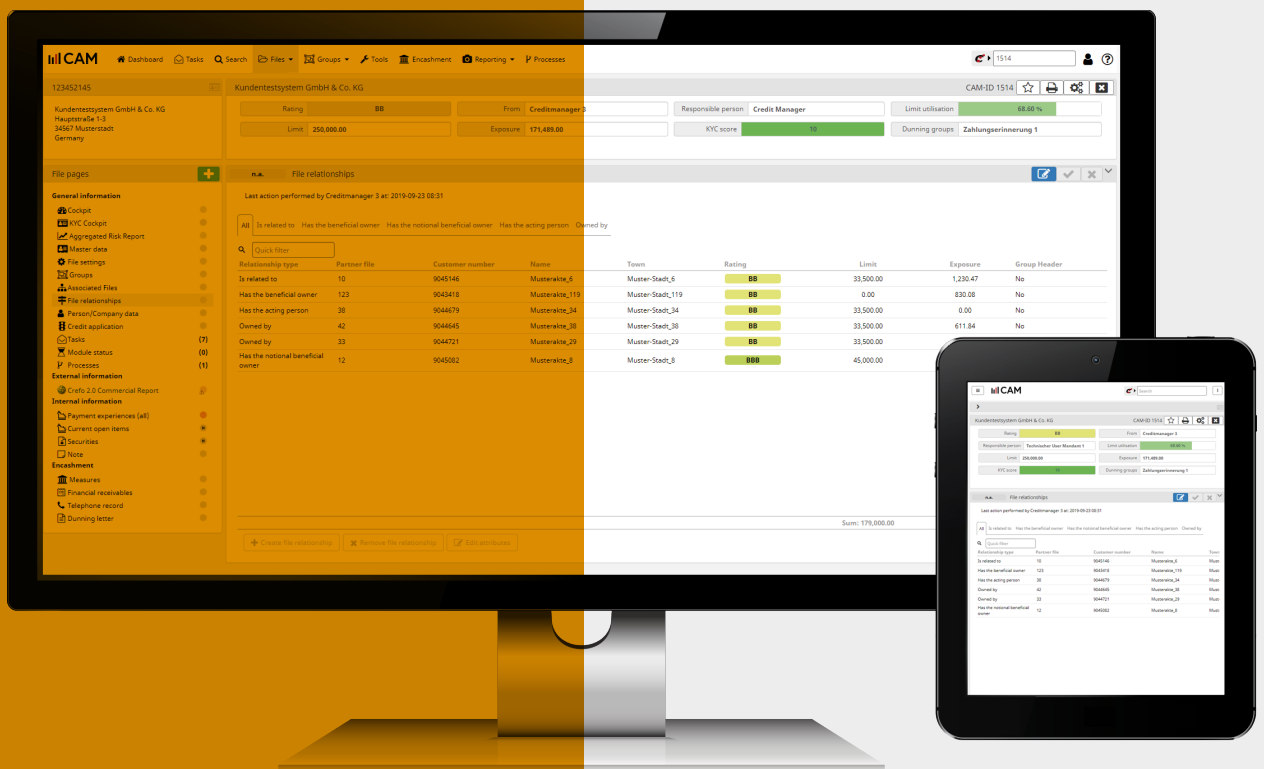


Corporate Structures

Clear and concise mapping of corporate structures of your customers and smart control of the overall risk.



Smart, Concise Mapping of Corporate Structures of your Customers

To have an overview over the overall risk situation of a customer is of essential importance. It happens too often that liabilities are hidden in subsidiaries or participating companies, or that the size of the calculated limit was not consistently verified across all group companies. With CAM Industry & Trade, we provide you with the possibility of easy display and management as well as automatic set-up of complex corporate structures.

YOUR CHALLENGES AND OUR SOLUTIONS

Your customers are often organised in complex corporate structures. There are business-units, branch offices, subsidiaries - all interlinked and related with other companies. This makes it difficult for you to obtain an overview over the overall risk situation of a company within short time.

For the purpose of an exact mapping of the corporate structure of your customers, we offer you various, flexibly combinable solution components. CAM Industry & Trade thus provides you with the possibility to map all your customer structures and, as a consequence, to control the total risk.

MAIN FILES AND SUPPLEMENTARY FILES

Map corporate structures like subsidiaries and branch offices and the allocation of the related accounts receivables in several business units. In CAM, you can mark main and supplementary files for this purpose and consolidate them in a meaningful manner. This allows you to organise historically developed customer bases in an optimal manner for credit management, without fundamental modifications in the upstream systems.

Supplementary files are always allocated to a main file and payment experiences gathered in the supplementary file are consolidated in the main file. It is not possible to obtain external information regarding a supplementary file. This avoids multiple information requests which are, as a rule, subject to a fee

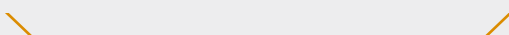
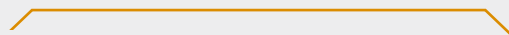
COMPONENTS FOR MADE-TO-MEASURE MAPPING AND ADMINISTRATION OF CORPORATE STRUCTURES

MAIN FILES AND SUPPLEMENTARY FILES

FILE RELATIONS

LIMIT AND LIABILITY MANAGEMENT

AUTOMATIC SETUP OF INTER-LINKAGES



FILE RELATIONS

The module File Relations enables you to map complex relationships between several files. A complex structure of relations between files develops when many (possibly also several) types of relationship interact between different files. For specific purposes, individual files may be set up as well, e. g. shareholders, parent group or sales unit. There is no limit for the depth of structures.

The following types of relationships are available as default:

- ✓ Shareholders
- ✓ Borrower unit
- ✓ Group of associated customers
- ✓ Limit pool
- ✓ Is a relative of
- ✓ Managing Director
- ✓ Economic beneficiary
- ✓ Notional economic beneficiary
- ✓ Acting person

You also have the possibility to share information as e.g. rating, limit or liability, here. This information can be automatically aggregated in the overall assessment.

AUTOMATIC SETUP OF INTER-LINKAGES WITHIN COMPANIES

Get the most out of external information! This function generates new files, extracting the required data from information provided by credit agencies, in a fully automated process. If for example, a credit agency disposes of information about the parent company, this information can be set up in CAM as an independent file and then automatically linked with existing files. Also indicated managing directors and/or proprietors can be extracted from the information provided and an independent file can be set up for them in

an automatic process. When more detailed data as e.g. the shares held by shareholders are provided, these will also be automatically stored in the file relation.

LIMIT AND LIABILITY MANAGEMENT

The limit and liability management function enables you to control and aggregate liabilities across any corporate group consisting of several files. Group limits and also sub-limits of a file will be integral parts of the overall assessment. These limits can be set manually or assigned in an automated process by means of defined rules. Apart from this, the overall assessment also offers the option to consign reference values to individual files.

This means that apart from mapping regulatory requirements, also requirements relating to risk management with several limits can be represented in a file in a clear and simple manner. You can define the relevant group limit and the overall limit for a file and you will have an overview over the utilisation of limits and the resulting sales potential of the customer concerned at all times

Map complex group structures in a simple and quick process in CAM. Group parent, shareholdings, inter-linkages as well as limits & liabilities at a glance!

➔ Smart control of the overall risk!



Enabling Success.



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