

A photograph of two women in a modern office setting. One woman, with long brown hair and wearing a dark blazer over a white top, is standing and pointing at a tablet held by another woman. The second woman, with curly hair and wearing a light blue button-down shirt, is sitting at a desk and looking at the tablet. The desk has some papers and a water bottle on it. In the background, there are wooden shelves and a large window.

# AUDAXYS ASSET FINANCE SUITE NORMA™

## PRODUCT PRESENTATION

30<sup>th</sup> June 2025

AUDAXYS®

 Linedata

# ABOUT NORMA™

## The company's core product is NORMA™ Solutions

**NORMA™** is the latest generation of audaxys' core back-office system, merging prior generation product functionalities into an integrated and updated technological solution...

... with a focus on market expansion and internationalization.



**NORMA™** is a Specialized Financing Information System aggregating leasing (operational, financial), long term renting, consumer lending and wholesale.

**NORMA™** consolidates disparate lines of business into a global and unified back-office management system.

**NORMA™** provides:

- Multiple fiscal regimes
- Multilingual
- Multiple financial plans
- Multi-currency
- Multiple company support and
- Multiplan real-time accounting

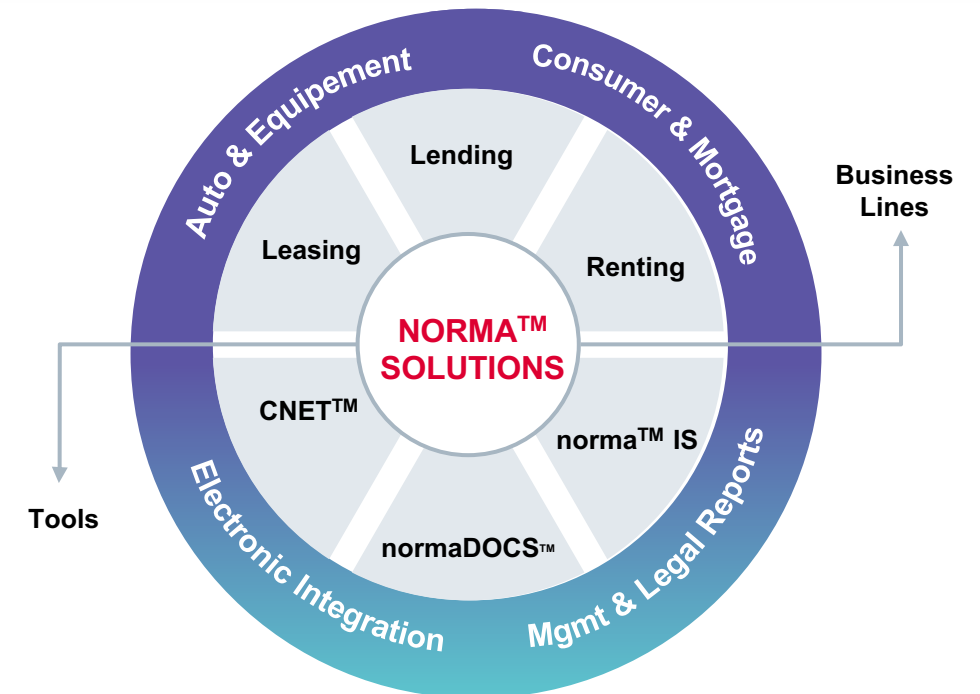
**Key factors to expand internationally to other regions and markets**

# PRODUCT OVERVIEW - MAIN CHARACTERISTICS

- Definition of products on offer to customer
- Single entity management with multiple profiles
- Workflow issued from automation
- Total follow up through of the contract during its life cycle, including incidents
- Multiple fiscal regimes with programmable parameters

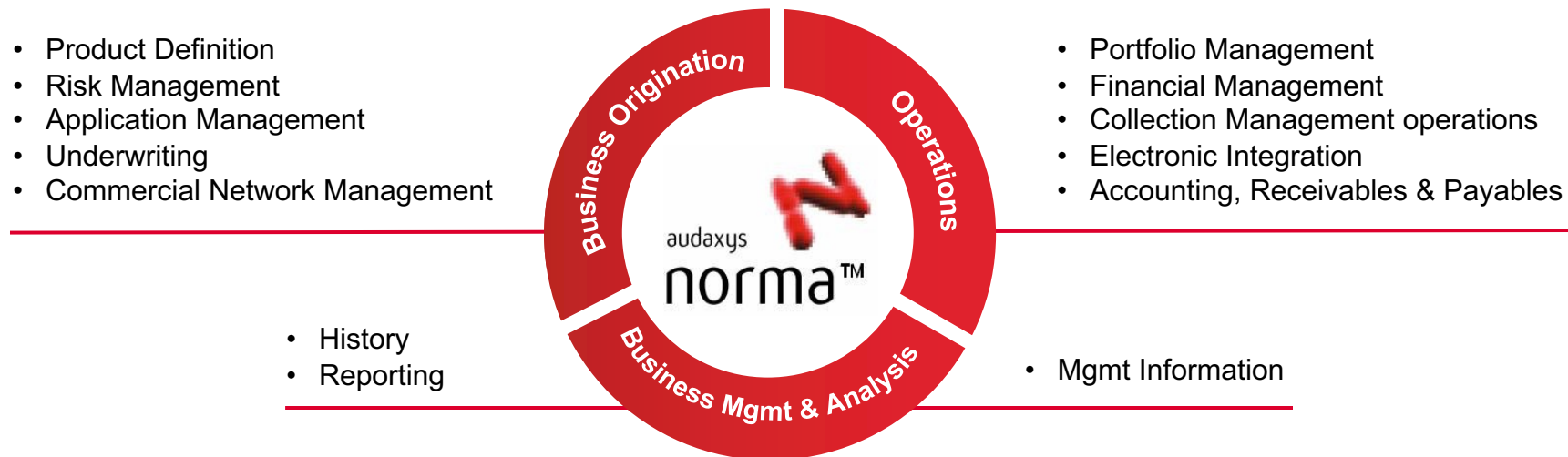
- Automatic multiplan accounting
- Regulating entity reporting
- Different financial conditions with programmable parameters
- Granted credit management
- Document management

- 1<sup>st</sup> ever Software Solution to manage the complete business life cycle (from business origination to contract mgmt., securitization, risk & financial mgmt., debt collection, accounting & reporting) of Specialized Financing Entities: leasing (operating, financial and real estate), long term renting, consumer lending and factoring(\*)



# BUSINESS CYCLE

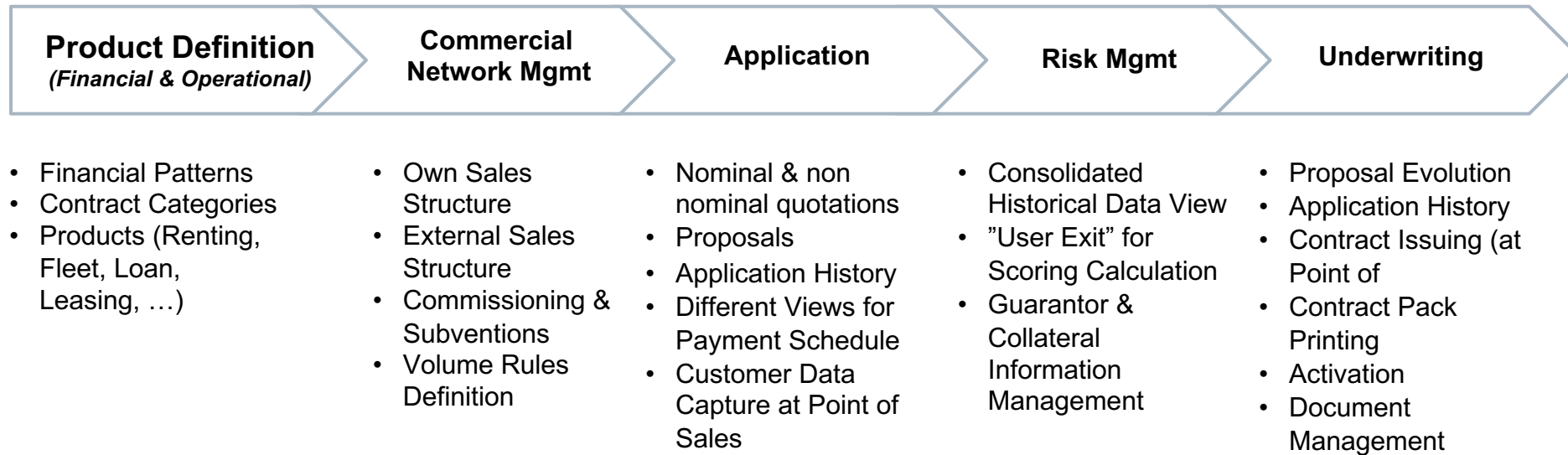
- **NORMA™** is a highly parameterized software with a complete business cycle and business management support.
- Part of **NORMA™ Solutions**, the core product, offers a multi-company, multi-business, multi-currency and multi-language environment.



# BUSINESS CYCLE – ORIGINATION



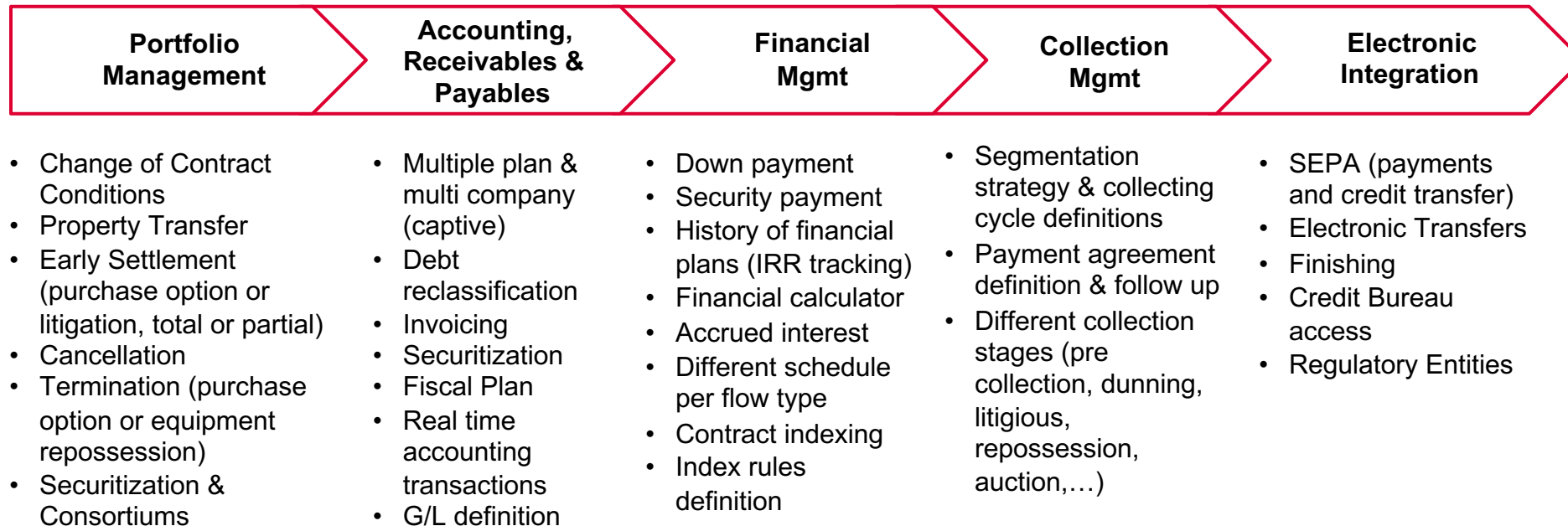
## Business Origination



# BUSINESS CYCLE – OPERATIONS



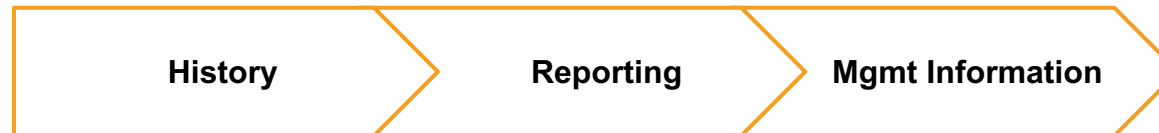
## Operations



# BUSINESS CYCLE – BUSINESS MANAGEMENT & ANALYSIS



## Business Mgmt & Analysis



- Operations with Clients & Prospects
- Payment schedules
- Contract Changes
- Auditing e Logging of information access

- Reporting to regulatory entities (*Central Bank*)
- Operational statistics
- *G/L Reporting* accordingly to new International Accounting Standards

- Information for Basel II models
- Datawarehouse integration



# MAIN BUSINESS FUNCTIONALITIES

## Entities

The entities involved in the financial deal, whether they are customers, suppliers, commissioning agents or guarantors, are very important. Given that an entity can have various roles, it's essential that there are distinct profiles and actions to reflect the role being played at any moment, such as numbering plans and documents supplied.

## Workflow / Commercial

The definition of processes and rules is an aspect that cannot be ignored, especially when the number of operations increases. To ensure that these processes and rules are followed, but also revised with growth, NORMA™ includes some native workflow functionalities that can be used both at the sales level, for the workflow of analysing proposals including credit scoring, and in connection with third party accounts and accounting attribution.

## Tax Regimes

**NORMA™** permits the definition of tax regimes to meet the requirements of different types of credit – for example, VAT is payable at the time of invoicing, whereas stamp duty is only due when payment is received – but also to encompass different tax systems in different countries.



# MAIN BUSINESS FUNCTIONALITIES

## Invoicing

Invoices can include various items besides the loan repayment, such as insurance, maintenance charges, delivery and other costs. The documents generated can be standard or individualized, as required. Additionally, an invoice can include several customer payments, as long as they refer to operations under the same tax regime.

## Accounting

All contract or entity operations are automatically accounted for in NORMA™. The accounting can have parameters set both for transactions made and for account movements. This setting of parameters is based on a business rules engine in which it is possible to make entries in different accounting plans (e.g. to meet the need for a set of accounts for tax purposes and another set for group accounting). Pure accounting procedures can be done in NORMA™, which has interfaces for this purpose, or they can be effected in other systems using an integrated accounts export system.

## Financial Conditions

The interest rates supported by NORMA™ can be nominal or effective, and payments can be constant or occasional, with a different first payment, or with grace periods. Initial deposits and guarantees are also allowed for and can have parameters set for them in different ways, for example in conjunction with residual values. The financial details of contracts, such as indexing, can be modified, permitting the new interest rate to be calculated absolutely (i.e. in line with index values) or relatively (i.e. change over the previous rate).

# MAIN BUSINESS FUNCTIONALITIES

---

## Monthly Procedures and Reports

Monthly and reporting procedures are crucial in any company, since they not only allow results to be determined, but also allow tax obligations to be met. The most important procedures include:

- Provisions and reclassification
- Unified procedure with facility to group different types of doubtful debt operations;
- Securitization
- Block sale of portfolios and combined processing of securitized contracts;

## Operations and Contracts

During the contract's life cycle, all of the operations are included, such as transfers of rights, cancellation, early termination (sale or breach), financial changes including automatic indexing, and end of contract (sale or return of the equipment). These incidents are processed automatically and in an integrated way, and can be affected separately or as a block. For mass processing, NORMA™ offers a batch mechanism, so as not to interrupt the company's normal operations. Consortiums can also be managed, making it possible to accept high value or high-risk contracts. The securitization of assets is also possible where the company opts for this means of finance.

# MAIN BUSINESS FUNCTIONALITIES

---

## Document Management

Documentation plays a key role in specialized finance management, in two directions: documents received from and documents issued to the customer, or another entity. Lack of mandatory document can stall the process, delaying the acceptance of a proposal and issuing the activation of a contract. Complete document flow is recorded in the system to ensure that all the business rules engine function to their full extent. In particular, documents generated by the company are automatically recorded. These generated documents are produced using a tool, normaDOCS, whose main features includes:

- Document design – by means of predefined or custom designed XML tags which can be dragged into the document
- Merging – data merging from various sources in run time
- Control –ad hoc or block with automatic recording in the process or entity
- File – document file, or data and template, for future issue

## Credit Management

Billing, a fundamental element in achieving positive cash flow, mainly relies mainly on two things: the defined billing strategy and the efficiency of credit controllers. The billing strategy permits processes to be standardized and/or customized and behaviour anticipated. The efficiency of credit controllers is related to the availability of consolidated information, the automating of routine tasks, the billing strategy rules and negotiation tools to establish and monitor agreements.

# MAIN BUSINESS FUNCTIONALITIES

---

## Information Middleware

The Information Middleware is a Data structure where relevant business information or KPIs are kept for further analysis and control. This level of data abstraction enables feeding of other MIS and data warehouses without creating a burden on business production system.

- The Information Middleware provides information on contracts, clients and production for management purposes.
- The Information Middleware is structured to allow a temporal dimension of information that allows performing comparative analyses of temporal evolution of information. Apart from data extracted directly from the databases may also contain information generated in the extraction processes, including management KPIs.
- The information resides in a separate data structure and can be accessed by queries. A user interface is not provided.

## Collections

One of the most important characteristics, which lead to the success of such a tool, is its integration with the company's back office or ERP systems. Only a deep integration, allowing the access in real time to relevant data, for instance, payments made by the client in the meantime, will assure the efficiency of the collecting process.

Among outsourcing companies this deep integration is generally impossible, nevertheless it is important to collect the debts and clients' data in a proper way and to forward the results gathered.

# STRUCTURAL CHARACTERISTICS

## Validations

Most transactions in NORMA™ include data validation before execution. Those validations can prevent the transaction from being executed or simply provide warnings that certain situations require control.

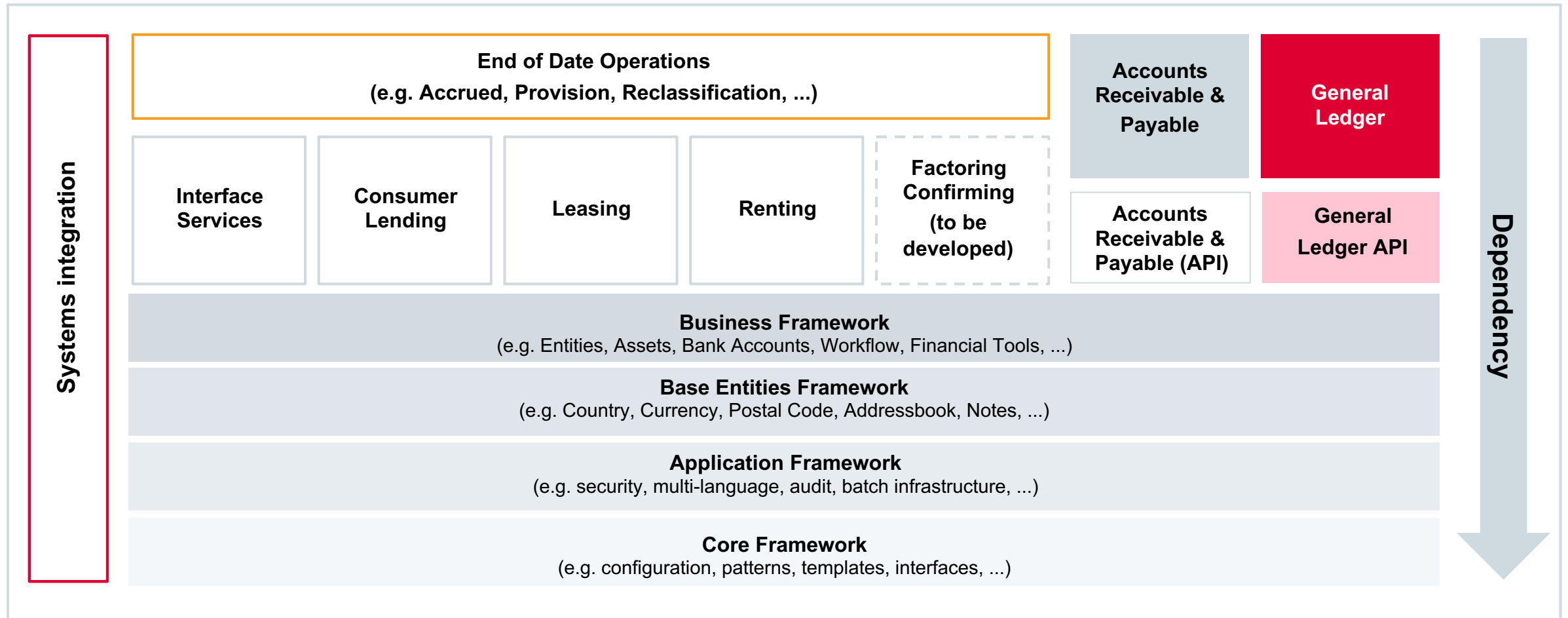
## Permissions

NORMA™ allows the control of user actions through the association of a mechanism of permissions to the functional groups of the company, or even to a specific user. It is possible to restrict actions to the user, at action level (register, modify, query, delete or execution). To facilitate the management of this permission mechanism, an application is provided to register all certified norma users.

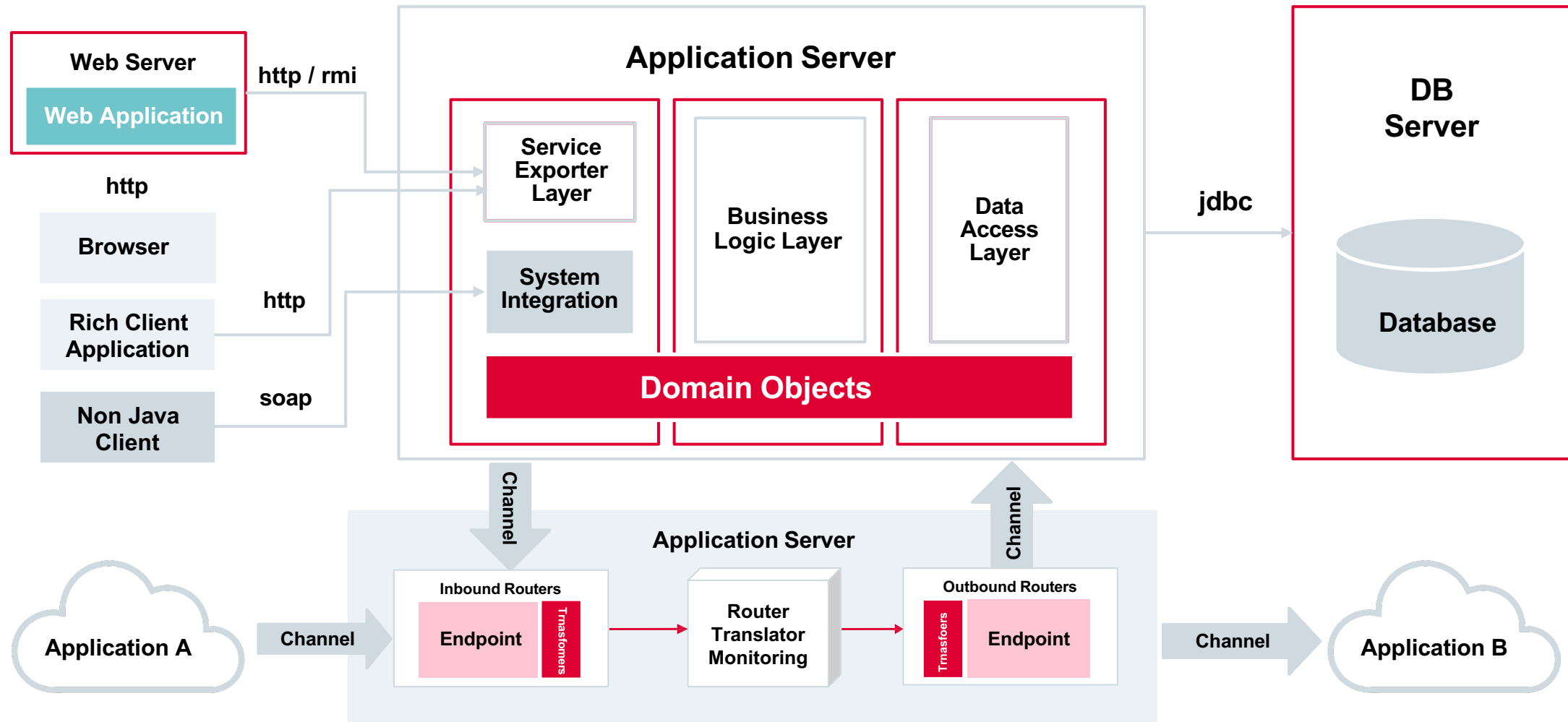
## Notes

The notes mechanism allows developing the spread-out information on a register (contract, entity, vehicle, etc.). Its main function is to exchange information (messages) between users in an immediate and effective manner.

# INFRASTRUCTURE – APPLICATION ARCHITECTURE

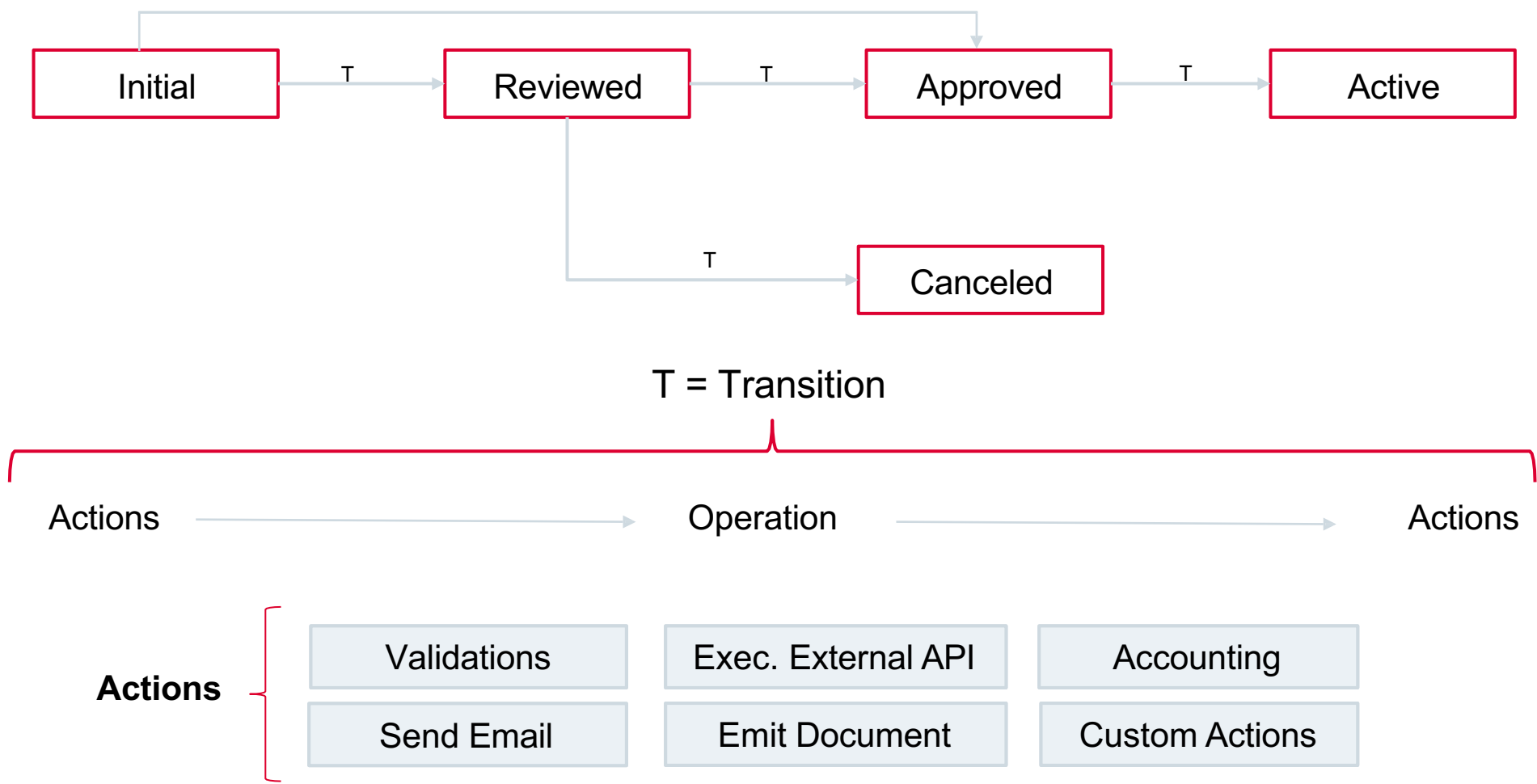


# INFRASTRUCTURE – LAYERED ARCHITECTURE

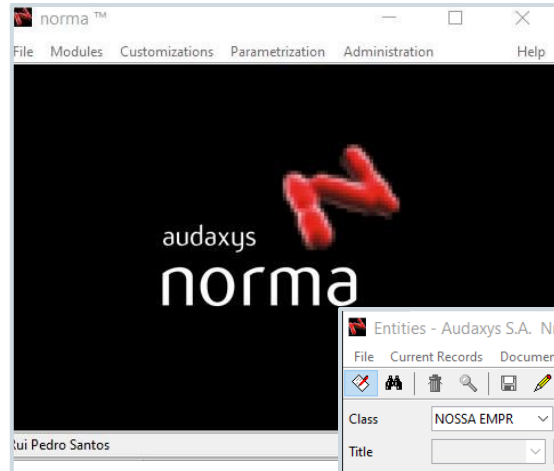




# AUTOMATO / WORKFLOW



# NORMA™ - SNAPSHOTS



Entities - Audaxys S.A. Nr.1293

File Current Records Documents Other Items

Class NOSSA EMPR Type NOSSAEMP Number 1293 Internal Code 1293 ☒ Client ☒ Dealer ☐ Originator

Title Audaxys S.A.

Nick Name Audaxys S.A. Juridic Type

Local Responsible Contentious State

Addresses Contact Means Documents Relations Contacts Accounts Third Part Company Our Company Client Dealer Tax Scope

Main ☐

Type SEDE

Address Adro Rua XPTO XPTO...

Number Floor / Door

Address Complement

Country PRT Postal Code 2645-007 ALCABIDECHÉ

Place BICESSE

District 11 Lisboa

Council 5 Cascais

1 / 2

Analysis - Audaxys S.A. Nr.1293

File Current Records

Company Audaxys S.A. Business CONSUM. LEND. Intervention CLI Date 03/03/2020

Number 1293 Name Audaxys S.A.

Address Parque Sintra Business Park, Edificio 1 Postal Code 2714-562

Locality Sintra Contact 132564879 Doc.Type CONTRIBUINTE Number 502048042

Group Number 1293 Name Audaxys S.A. Group Plafond 12,345.6

Proposals Approved 1 Refused 0 Given Up 0

Contracts Total Amount 11,111.00 Actual Resp. 0.00 Due Debit 12,345.88 Last End Date

Contract Amount 11,111.00 Rate 3.0000 Rule Spread

Type	Number	State	Begin Date	End Date	Rule	Spread	Rate	Amount	Due Capital	Due
CONTRATO CRÉD. S...	69546	Activado	10/08/2010	10/08/2011			3.0000	11,111.00	0.00	

# NORMA™ - SNAPSHOTS

norma™

File Modules Customizations Parametrization Administration Help

Entities > Commercial > Operations > Consumer Lending > Leasing > Renting > Documents > Listing Issues > Generic >

Contracts - CONTRATO CRED. SFS / 92602

File Current Records Documents Other Items Operations Historical Operations

1 / 99

General Data

Company Audaxys S.A. Business CONSUM. LEND. Type CONTRATO CRÉD. SFS Number 92602 Proposal

Start 26/03/2013 End 26/03/2013 Situation CRT 26/03/2013 Status INCUMP 26/04/2019 Process

Site Resp. Cost Cnt Amount EUR 2,500.00 Postage Free of

Bank BBCEP Agency A segunda Account 258951

Area Date User forte Date/Time 26/03/2013 18:34:08

Client Guarantors Originator Dealer Financial Data O.Interventions Insurances Expenses

General Information Complementary Info - Privates

Number 120523 Interv.Type CLI Classe PARTICULAR Document C.CIDADAO 11152358

Name DON Luis Filipe Almeida Santos

Address AGENCIA Adro 123

Place LISBOA Country PRT Zip Code 1700-098 LISBOA

Contact Cont.Entity asdasdas

Bank 112 Branch Y Account 4545455777

Account ... IBAN PT50011275560454545577717 Portfolio Carteira de Clientes Manager JOAQUIM RELVAS

Avg.Bala... Paymt.Ty... TRANSFERÊNCIA DD B. T. Ref. B. T. Hist.

Reference CTO 92602 CLI 120523 State EAR 26/03/2013

Cash Flow

1 / 2

Suboperation

Type CLIENTE 1 Index Rate Rule + Index Date

Entity 120523 Luis Filipe Almeida Santos

Financial Plan

Oper. Version 1 Plan Version 1 Is Simulation

1st Seq Index 1 Currency EUR Sub Plan Type INICIO

Valid Thru 26/03/2013 26/03/2015 Period Type Month A/P Unanticipated

Account Dt. 26/03/2013 Capital 2,500.00 Flow Type VF

Rate 2.1200 26/03/2013 Index Rate Rule + Interest 0.00

Flows

Value date	Due Capital	Flow	Nº	Value	Capital	Interest	Tax	GL	Seq	Int. Bef.	Int. Af...
26/04/2013	2,500.00	PRESTAÇÃO	1	106.58	101.99	4.41	0.18	0.00	1	4.41	0.00
26/05/2013	2,398.01	PRESTAÇÃO	2	106.58	102.17	4.24	0.17	0.00	2	4.24	0.00
26/06/2013	2,295.84	PRESTAÇÃO	3	106.58	102.36	4.06	0.16	0.00	3	4.06	0.00
26/07/2013	2,193.48	PRESTAÇÃO	4	106.58	102.55	3.88	0.15	0.00	4	3.88	0.00
26/08/2013	2,090.93	PRESTAÇÃO	5	106.58	102.74	3.69	0.15	0.00	5	3.69	0.00
26/09/2013	1,988.19	PRESTAÇÃO	6	106.58	102.93	3.51	0.14	0.00	6	3.51	0.00
26/10/2013	1,885.26	PRESTAÇÃO	7	106.58	103.12	3.33	0.13	0.00	7	3.33	0.00
26/11/2013	1,782.14	PRESTAÇÃO	8	106.58	103.31	3.14	0.13	0.00	8	3.14	0.00
26/12/2013	1,678.83	PRESTAÇÃO	9	106.58	103.50	2.96	0.12	0.00	9	2.96	0.00
26/01/2014	1,575.33	PRESTAÇÃO	10	106.58	103.69	2.78	0.11	0.00	10	2.78	0.00

Totals

Amount 2,557.92 Capital 2,500.00 Interest 55.70 Int. Tax 2.22 GL 0.00

1 / 2

# INTERFACE 360 (IN DEVELOPMENT)

Portefeuille

Acquisition

Gestion Administrative

Trésorerie

Traitements

Documents et garanties

Biens

Avant-vente

Comptabilité IFRS

Interfaces

Divers

Gestion de flotte

Info : 5.2.2-SNAPSHOT

fwk.environment:Info : INTR52RC

Utilisateur connecté : EKIP-1

Se déconnecter

Accueil

Recherche des contrats d'un tiers

259-CB-0

DTK

TAF

Linedata

Actions sur contrats de prêts d'équipement

Actions GA

Autres actions

259-CB-0

Devise du contrat: EUR - EURO

SA KIROULE

Devise de facturation: EUR - EURO

A030 - Contrat mis enoyer MEL

Statut: A048 - Ct transféré

DTXA - Statut douteux automatique

Réseau: 1 - Réseau interne

T000000028 - SA KIROULE

Secteur:

CB01 - Crédit Bail

Région:

01 - SCPA SOCIETE REFERENCE

Date:

Date:

Date:

Prof:

Type:

Réf:

Prot:

CLAS000262

Statut

A048 DTXA

Impayés

1 / 317418,70

Durée impayés

8231 Jours

Age dernier impayé

270 Mois

259-CB-0

Données du contrat

MATE000240-FOCEA I-Bien

Accueil

Recherche des contrats d'un tiers

259-CB-0

DTK

TAF

Linedata

Contrat financement d'équipement

Accès au détail du contrat

Actions sur contrats de prêts d'équipement

Actions GA

Autres actions

Données du contrat

Contrat: 259-CB-0

Description: SA KIROULE

Statut cristallisable: A030 - Contrat mis enoyer MEL

Statut risque: DTXA - Statut douteux automatique

Client: T000000028 - SA KIROULE

Catégorie: CB01 - Crédit Bail

Société: 01 - SCPA SOCIETE REFERENCE

Numéro de classement : CLAS000262

Devise du contrat: EUR - EURO

Devise de facturation: EUR - EURO

Statut: A048 - Ct transféré

Réseau: 1 - Réseau interne

Secteur:

Région interne:

Date de mise en loyer: 15/03/2002

Date de signature: 13/03/2002

Date de création: 13/03/2002

Profession:

Type de personne: STE - SOCIETE SOUMISE A LIS : STE

Référence externe:

Protocole:

Statut

A048 DTXA

Impayés

1 / 317418,70

Durée impayés

8231 Jours

Age dernier impayé

270 Mois

259-CB-0

Données du contrat

MATE000240-FOCEA I-Bien loué

Client SA KIROULE

Adresse du contrat 1:125

PLACE DE LA NATION 75011 PARIS 11 FRANCE

Données de facturation

Fournisseur JOHN SMITH

Suivi de compte contrat

Suivi des opérations du contrat client

Suivi des impayés

# NORMA™ - SOME COMPETITIVE ADVANTAGES

## Benefits

## Characteristics

### Back-Office Efficiency

- Contract & Client centric providing high business function integration and rational
- High level of integration with accounting rules and off-sets

### Accurate Asset & Liabilities Management

- Positions of funding & securitized portfolios are managed through the system (*nostro* & *vostro* in and off the balance)

### Pro-Active Sales & Commercial Activities

- All quotations, simulations and proposals are kept under record allowing further analysis
- Pre-collections allows for delinquency reduction and fine-tuning product offering
- Products are easily created through patterns & using clones

### Reduction of Days Sales Outstanding

- Through the debt collection strategy, the contact with the client become more efficient and results on effective approaches
- Negotiation tools allows to calculate interest of deferred and/or *adhoc* payments, addition of interest and other commissions or expenses

### Error Reduction

- Real-time accounting processing & posting

# NORMA™ - SOME COMPETITIVE ADVANTAGES

Benefits	Characteristics
<b>Flexibility</b>	<ul style="list-style-type: none"><li>• Being multi-business &amp; multi-product facilitates operational activities and risk assessment</li><li>• Highly parametrical allowing for quick adaptations and changes ( business and/or procedures rules)</li><li>• Fiscal rules are easily adopted by the system (incorporation of local and international fiscal rules)</li></ul>
<b>Administrative Efficiency &amp; Integration</b>	<ul style="list-style-type: none"><li>• Document management is supported by a centralized archive with versioning capabilities and highly integrated with the business database</li><li>• Non-core admin activities are also managed through the system without the necessity of using any other ERP to</li><li>• accommodate it (i.e. consumables, supplies &amp; other costs are also managed in NORMA™)</li></ul>
<b>Better Position to Negotiate</b>	<ul style="list-style-type: none"><li>• Total management of fleet service's providers, with historic data for both services and prices, supporting a better position for discount agreements</li></ul>