



... putting IT in Perspective.



Generic Asset Based Lending & Evaluation

Product Appreciation Document

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GABLE

GABLE is a generic asset based lending system designed for US companies in this business. The system is used for lending against Bulk/Detailed Invoices, Stock, Real Estate, Moveable Assets etc. The funding can be as factoring with/without recourse as well as standard term loans.

ACCOUNTING EVENTS/FEATURES

- New Collateral
- Collateral Application
- Drawdown/Disbursement
- Regular Payment and Rebate Accounting
- Negative Rebate Handling
- Buybacks
- Interest Accruals
- Interest Chargebacks
- Service Charges Accruals
- Service Charges Chargebacks
- Adjustments
- Limit Resets
- Limit Expirations

LIMITS

- By Customer
- By Account
- By Collateral Type
- By Collateral Single Instance – Invoice Only

ELIGIBLE COLLATERAL VALUE

- Receivables Ageing with Accelerating Offsets
- Account Debtor Rating
- Account Dilution compared to Last Period
- Account Activity compared to Last Period
- Limit Utilization Pattern

INTERFACES

GABLE can be used by companies offering asset based lending services (such as Invoice Factoring) as a ready-to-use product. The system is based on Microsoft .Net technologies and exploits Web 2.0 features using AJAX. GABLE can be blended into the customer's website.

- Transunion
- Equifax
- Experian
- Judgment Databases – Federal/State
- Security Interest Check
- ACH – for Disbursements
- Wachovia - Lockbox Collections & Cash Management