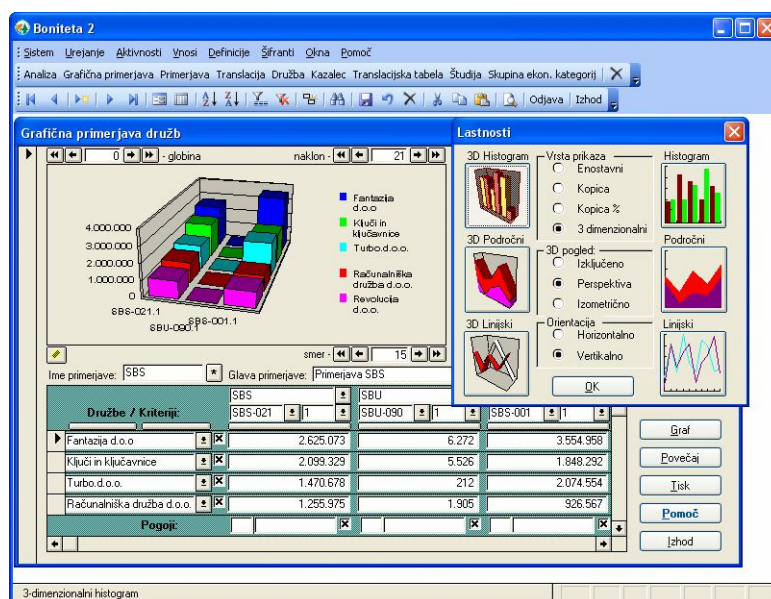


Abraxas Rating

Corporate credit rating and effectiveness monitoring tool

With Abraxas Rating you can easily, accurately and in no time determine the economic position of your clients, those who want to raise a credit in your bank, other customers and business partners.

You can gather information regarding their assets, financial and effectiveness position.



Who may benefit from Abraxas Rating?

Abraxas Rating is suitable for all that regularly do business with parties of which credit rating has to be checked. It is suitable for banks, authorized companies for finance management, insurance companies, leasing companies and other similar institutes.

Abraxas Rating can also be used for companies that need to analyze their own business or check the paying ability of customers and for insuring their unsettled debts.

What Abraxas Rating is offering?

Interoperability. We made sure that Abraxas Rating will interoperate with your core system. We added support for most of today's commonly used databases, such as Microsoft SQL Server, Oracle, DB/2 and others.

Those who do not have large number of users at the same time and have lower needs for bigger data base capacity can use

More Information

For more information about Abraxas IP telephone system, please contact us on phone number 00386 1 426 60 03, or visit our web side www.abraxas.si/boniteta. Please see more information about Abraxas IT solutions on our web page www.abraxas.si.

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database MSDE (Microsoft Database Engine) or MS SQL Express Edition, which are available for free.

Credit rating reports made with Abraxas Rating can be inserted in documents, which are made with MS Word and Excel, with help of OLE protocol. The protocol makes it possible to transfer data between applications.

Reports can also be used in various collaborative software products such as Lotus Notes, Microsoft Exchange, Microsoft SharePoint or Abraxas Adrema.

Index calculating module. With Index calculating module one can define and calculate any number of business indexes, which are based on different economic categories – accountancy items, other index or booking entries. The system calculates index based on changes of input data.

Catalogue of definitions covers a number of different definitions such as: balance sheet and

financial flows, balance calculations, indexes, adopted interpretation (database of interpretations of numerical results, indexes, movements and correlations in Slovenian or English language), credit rating report and general definitions.

The reports. Abraxas Rating has a large number of build-in samples of reports, which are based on analysis of practicability, clarity and needs of users. With these reports credit rating data can be shown in any desired form. The content of reports can be set based on your needs.

You can use the data translation when calculations based on several different underlying financial statements need to be performed, for example: financial flows and balance sheet reports. Such data translations are often used when definitions of the economic categories had been changed along with the accounting standards change.

Charts. Corporate effectiveness of one or more companies can be shown in charts. With Abraxas Rating you are able to compare credit rating data and business operation of different companies and branches. The properties and view of chart can be changed with just one click. In this way you may customize the preview of the credit rating data to get the best insight into the economic operation of the companies you're monitoring.

Protection. Abraxas Rating offers high level of protection against the unauthorized usage. The high leveled protection is defined by authorized person with help of

Expert system of interpretations. Part of credit rating data reports is the interpretation of the results in natural, Slovenian or English language. It proves usable when a software application is able to generate such interpretations by itself. Abraxas Rating can do just that. It contains defined rules, which may be modified and optimized by user. Abraxas Rating is able to interpret the final results of data reports in natural language with the help of these rules.

Data import. We need several data reports for quality analysis of business effectiveness: information from AJPES (Agency of the Republic of Slovenia for Public Legal Records and Related Services), Court of Audit of the Republic of Slovenia, information from bank etc. Abraxas Rating tool has a module with ability to connect to this kind of sources and import their data.

Localization. Abraxas Rating tool along with the reports, forms and menus can be translated in other languages for companies with office branches in other countries.

User interfaces in Abraxas Rating are adjusted to make work easier. User can use same commands for equal work because they are formed united.

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large group of users (administrator, analyst, referee, ...).

User documentation is composed in accordance with standard ISO9127 and contains illustrations, practical cases and manuals: How to get to results; Review of all options of the product from A to Ž; How to accommodate Abraxas Rating 2.0. to your work; Manual for administrator of program, which assures technical impeachability of program and is not meant for the final user.

Credit rating report

Credit rating report gives you insight into:

1. general company information
2. analysis of the company's branch
3. company's market position information
4. analysis of previous corporate effectiveness and its comparison with related companies in the same branch, national economy or abroad
5. corporate effectiveness charts, time index and company comparisons
6. product and sales program information, references and technical equipment
7. rating of the management board and employees
8. rating of the future company growth capabilities
9. connectivity with the institute (bank) – credit rating report clientele

About Abraxas

Company Abraxas d.o.o. was established in 1990 with the intention of making high quality IT solutions for companies.

Our IT solutions are used in 25 European states. Our long-term competitive position is being held with quality solutions, competitive prices and with our customer's confidence.

In addition to IT solutions like Turizem, CRM, Boniteta, IP telephone system and other (please see more details on our web page www.abraxas.si) we also make information turn –key solutions.

