

FASTrade v1.0**SYSTEM OF CREDIT
NEGOTIATION**

FASTrade is an information system that helps financial institutions and commercial companies in the accomplishment of negotiations of credit with its clients, allowing that the amortization table adjusts to the necessities of capital and the capacity and planning of payment of the clients; additionally it offers the facility so that the user incorporates, in dynamic and flexible form, new headings in the structure of the amortization table.

The basic amortization table that FASTrade generates has the following structure (columns):

- Number of the quota;
- Date of payment of the quota;
- Weight of the quota;
- Payments;
- Extraordinary Payments;
- Balance of Capital;
- Amortization of Capital;
- Value of the Interest;
- Value of the quota

BENEFITS**Improves the Quality of the Portfolio**

FASTrade, by allowing that the structure of the amortization table to adjust to the capacity and planning of payment of the client, remarkably increases the probability that the client fulfills the payment obligations, which means a portfolio of better quality.

Increased Productivity of the Advisors or Salesmen

Since FASTrade is executed in independent form, in the computer of the adviser, one can make customized visits in the work site or business of the client. Thanks to the flexibility in the structuring of the exchange flow and to the generation of multiple tables of amortization for a negotiation of credit, the adviser or salesman can offer to the client alternative models of the credit, make comparisons between the alternatives and therefore improve the options to make a

specific credit in a smaller period of negotiation.

Adaption to the Conditions and Necessities of the Financial Market

FASTrade allows the creation, in dynamic form, of new headings to the amortization table, such as commissions, taxes, insurances. Also, it allows for dynamic definition if the interest of the operation is anticipated or paid, if the period of payment are monthly, biweekly, weekly, semimonthly, quarterly, etc. This way the institutions have a tool that allows them to incorporate new legal dispositions in the negotiation of the credits or to be agile to adapt to the conditions of the market, obtaining therefore a competitive advantage in their respective segment.

Facilitation in the Communication of the Result of Negotiations

The system offers the option to store the result of the amortization table decided with the client in magnetic medium (floppy disk, hard disk, CD), which allows that the information can be transmitted by different mass media (electronic mail, Internet, Intranet) from the different levels of decision.

#	Fecha	Peso	Pago Extraor	Cuota	Amortización	Interés	C	Des
1	17/04/2000	0.00		0.00	0.00			
2	11/7/05/2000	1.00		13,645.15	11,582.65	2,062.50		
3	2/17/06/2000	1.00		13,645.15	11,741.91	1,903.24		
4	3/17/07/2000	1.00		13,645.15	11,903.36	1,741.79		
5	4/17/08/2000	1.00		13,645.15	12,067.03	1,578.12		
6	5/17/09/2000	1.00		13,645.15	12,232.96	1,412.19		
7	6/17/10/2000	1.00		13,645.15	12,401.16	1,243.99		
8	7/17/11/2000	1.00		13,645.15	12,571.67	1,073.48		
9	8/17/12/2000	1.00		13,645.15	12,744.54	900.61		
10	9/17/01/2001	1.00		13,645.15	12,919.77	725.38		
11	10/17/02/2001	1.00		13,645.15	13,097.42	547.73		
12	11/17/03/2001	1.00		13,645.15	13,277.51	367.64		
13	12/17/04/2001	1.00		13,645.10	13,460.02	185.08		

CHARACTERISTICS**Definition of the Structure of the Amortization Table**

- Permits adding new headings (columns) to the table, with help for the structuring of the calculation formula;

- Flexibility to define the position of the columns in the table;
- The new structure of the table can be stored as a group, the same one that can be used in future negotiations.

Generation of the Basic Amortization Table

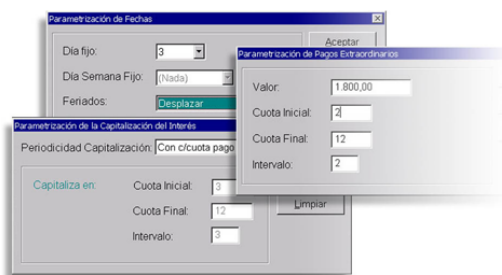
Allows generation of the amortization table with constant quotas, considering the initial data of the credit, which includes:

- initial payment;
- interest rate;
- term; and,
- payment regularity.

Parametrization of the Headings of the Amortization Table

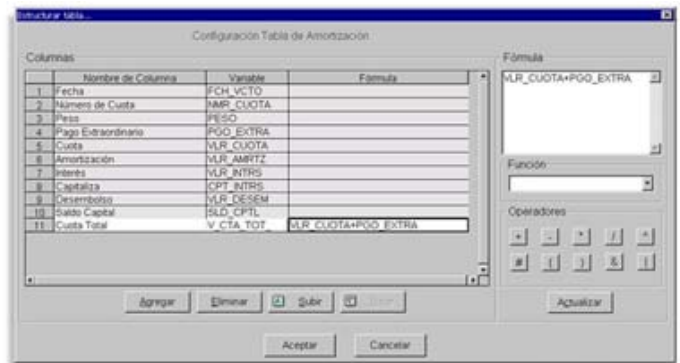
For several headings of the table, the option of parametrizing the values exists, which allows the reflection of the expectations of the client with respect to the credit. FASTrade offers the following parametrizations:

- date of payment (fixed day, day of the week, anticipation or movement in case of holiday);
- periods of payment (monthly, quarterly, annual, weekly, biweekly, etc.);
- weights of the quotas (double, triple, half, zero, etc.);
- extraordinary payments (according to the capacity of payment of the client);
- partial payments (according to the plan of financing of the client);
- interest rate (anticipated, to the payment);
- period of capitalization of the interest (with each quota, each quota of payment, selected by the adviser, in the last quota).



Calculation of the Real Internal Rate of Return

Considering the flow of payments wished by the client, FASTrade calculates the real TIR for this flow, considering the number of exact days between each payment.



Management of the Files that contain the Information of the amortization table

FASTrade, allows to store to the data of the negotiation in a file type .FAS; which contains the data of the client, the product and the content of the amortization table. Additionally, the different structures from the table (groups) can be stored in a file of type .FAT.

Friendly and Easy-to-Use Graphical Interface

Based on the standards of Microsoft Windows.

FUNDAMENTAL TECHNOLOGIES

FASTrade was developed using a model of direction to objects, considering the technique of 3 layers or services and the model of components proposed by Microsoft; for this reason the system has a modular structure of Interfaces of User, Rules of the Business, and of Management of Data.

FASTrade V1.0 is a product that is constructed to function as a stand alone product (that is to say, independent of the computer where it is installed).

The Programming is completed in Microsoft platforms and the following tools were used:

- Visual Basic 6.0
- Visual C++ 6.0
- Visual Source Safe 6.0
- Visual Modeler

**MINIMAL COMPUTATIONAL
CONFIGURATION REQUIREMENTS**

For the operation of FASTrade, it is necessary that the company or institution arranges, as a minimum, the following computational infrastructure:

Hardware

- Pentium Processor 100 or higher,
- 16 MB of RAM,
- 40 MB of disk space.

Software

The application functions in any of the following operating systems:

- Microsoft Windows 95,
- Windows 98,
- NT Server,
- NT Workstation.