Retail Banking Software

### Software to manage checking, savings, line-of-credit accounts + core banking integration.

### Interfaces & SOA

With the Plug-In Banking architecture of Portfolio Plus, you can interface using the following technology:

* TCP/IP (Transport Control Protocol/Internet Protocol)
* SSL (Secure Socket Layer)
* Java Messaging Services (JMS)
* Enterprise Services Bus (ESB)
* Financial Services Bus (FSB)
* IBM Web Sphere
* TIBCO Rendezvous
* Modern service oriented architectures (SOAs)

### Transactions & Processing

Real Time Processing

* Teller
* IVR
* Online banking

Overnight Batch Processing

* Pre-authorized cheques (PACs)
* Pre-authorized debits
* Clearing
* Post interest
* Post fees
* Cheque reconciliation
* Statement production

### Cheque Printing

Cheque Link allows you to print blank cheques for your customers on demand, using custom paper stock.

### Audit & Security

The Portfolio Plus Retail Banking Software module includes full audit and security controls, including the following features:

* Limits on transactional amounts, by employee or by class.
* Security class employee grouping
* Audit trails for each transaction by system, user, date, time, and description
* Password controls
* Record access level controls
* Screen access controls

### Comprehensive Reporting

Management Reports

* Trial Balance
* Dormant Accounts
* Overdraft Report
* Fee Summary Reports
* Stop/Hold Reports
* Open/Closed Accounts
* Line of Credit Delinquency
* Line of Credit Review
* Account Transactions by Transaction Code
* Teller Transactions by Entry Date
* Teller Transactions by Type

Tax & Regulatory Reports

* T-5 Tax Processing
* T-5 Supplementary
* NR4 Tax Processing
* Quebec Tax Processing
* Daily Balance Report
* C.D.I.C. Report

### Basic Account Types

* Checking accounts with variable fees, tiered interest rates, and overdraft.
* Savings accounts with variable fees and tiered interest rates.
* Lines of credit with varying interest rates.

### Delivery Options

* Online banking interface
* Bank teller
* ATM banking interface
* POS banking interface
* Telephone banking and IVR banking interface
* Retail and custom XML interfaces

### Deposit Processing Options

* Full account analysis capability
* Flexible service-charge and fee options
* Centralized table of rates that can be shared by all products and accounts
* Maintenance options to update accrual settings for all accounts automatically
* Overdraft management
* Fees and interest rates based on consolidated account groups
* Variable interest accrual and payment methods
* Storage and tracking of personal and marketing-oriented information
* Stop and hold tracking
* Tiered balance fees
* Combined statements that may include an unlimited amount of accounts
* Flexible customer-to-account relationships

### Teller Functionality

* Receipt printing
* Passbook printing
* Customer account search:
  + Social Security Number or Social Insurance Number
  + Last name, first name
  + Telephone number
  + CIF number
* Multi-Currency Blotter
* Stops and holds lookup

Loan & Mortgage Software

### Software to manage loans & mortgages.

### Loan & Mortgage Types

* Automotive and Car Loans
* Residential Mortgages
* Commercial Mortgages
* Construction Mortgages
* Variable Rate Mortgages
* Introductory Rate Mortgages
* Second and Third Mortgages
* Lines of Credit
* Government Loans
* Letters of Credit
* Loans with Balloon Payments
* Debt Consolidation
* Bridge Loans
* Convertible Mortgages
* Consumer Loans
* Business Development Loans
* RRSP Loans
* Manufacturer Loans

### Admin Processing

Portfolio Plus provides the following administrative processing options:

* Payments
* Property Taxes
* Life Insurance
* Disability Insurance
* Renewals
* Payment Changes
* Collections
* Statements
* Correspondence
* Discharge

### Origination Workflow

**Application.** You can accept an application from the web, XML feed, an agent, or enter the information directly.

**Credit Approval Form.** You have the option of using a credit bureau, creating your own scoring system, or a combination of both. Portfolio Plus has internal calculators to help calculate Total Debt Service and Gross Debt Service.

**Credit Bureau.** You can perform a credit bureau query at any step during the approval process using the credit bureau interfaces to Trans Union or Equifax.

**Commitment Documentation.** Once the financing is approved, you can produce a letter of commitment or other documents that specify what is required before funding can occur.

**Lawyer Instructions.** Once the customer has provided all necessary documentation to satisfy your requirements, you can issue lawyer instructions in association with any funding.

**Funding.** Portfolio Plus will generate the cheque along with any documentation you require for funding. The appropriate system entries are made for accounting journals and administration.

### Customized Security

Portfolio Plus allows you to customize security for each of your employees and/or groups of employees. The system administrator establishes the users and groups and then chooses the restrictions to be applied to those users and groups.

### Help for Employees

**Subsidized Lending.** Employers and other groups can offer their employees or members special rates by subsidizing these rates with a lending partner. Portfolio Plus supports subsidization.

**The Lender's Scratch Pad.** The scratch pad utility provides a set of services and reports that help you sell more product. With a customer or agent on the phone, you're able to quickly calculate hypothetical amortization schedules, bi-weekly versus monthly payments, lump sum payment effects on a loan, lease, or mortgage schedule, and more.

### Plug-In Banking Architecture

Portfolio Plus was designed to evolve with your business. The Loan & Mortgage software integrates seamlessly into SIT's Accounting software, and any other modules that are required to perform your business. As an example, if you added Retail and Web Banking, the loans, leases, and mortgages can appear on your customers' web banking interface.

### Reports

**General & Management Reports**

* Maturity
* PPSA Expiry Dates
* Renewal
* Loans by Pay Mode
* Floating Rate
* Life Insured
* Discharges Requested
* Provincial Breakdown
* Loans by Tax Authority
* Regulatory Reports
* Aggregate Exposure
* Bulk Consolidation
* Insurance Expiries
* Arrears
* Loans by Pay Plan
* Loans Paid Out
* Portfolio Reports

**Key Status Reports**

* Awaiting Approval
* Commitments Outstanding
* Applications to Fund
* Outstanding Funding
* Funded
* Commitment Summary
* Funding Volume (by underwriter or broker)
* Funding Summary (by underwriter or broker)
* General Query
* Cancelled Application
* Outstanding Broker Requirements
* Outstanding Lawyer's Requirements

Integrated Accounting Software

### An integrated accounting system for financial products.

### Flexible & User-Definable

Virtually every aspect of the Portfolio Plus Accounting module is user-definable including:

* Fiscal periods
* GL accounts
* Report roll-ups
* Security settings

### General Ledger

**Automatic Journal Transactions**

* Journal entries for a specific event are user-definable
* You can set and change the GL Account numbers associated with a transaction created by a subsystem
* An identification name is associated with the transaction and a transaction can be turned off so as not to post
* The account number, default cost centre, and sign (+,-) can be assigned
* If an automatic transaction is created but no accounts are associated with it, the system will default to the suspense debit and credit accounts that are set in the company file for posting

**Manual Journal Transactions**

* Provides the ability for authorized personnel to adjust previous periods
* Data is validated to ensure that accounts, cost centres, and companies are valid and that entries are balanced
* Journal numbers are automatically assigned
* Journal entries may be posted to the General Ledger accounts immediately or left for bulk posting at a later time
* **Fiscal Period**
* Year end dates and fiscal periods are user-defined.

**GL Accounts**

GL Accounts are user-definable and can be:

* Named as desired
* Numbered as required
* Posting or non-posting (summary only)

### Journal Entries

All entries from the subsystems (and any manual journals) are kept unposted until the posting program is running. The posting process can be run manually at any time or run as a scheduled job within the nightly queue. This is completely at the discretion of your accounting department. These entries may be printed or viewed on screen.

### Accounts Payable & Receivable

**Features**

* Ability to enter a payable for immediate payment or at a later date (in batch or by vendor)
* Payables can be settled by computer cheque, manual cheque, or direct deposit into a retail account (Portfolio Plus Retail Banking module required)
* When cheques are created, one cheque is produced for each vendor showing the invoices for which the payment is being made
* Ability to do bank reconciliation, query cheque information, cheque registers, vendor payable information, and reports, depending on user selection and criteria
* A receivable may be entered as a receipt being collected immediately, creating journal entries for distribution and a bank deposit slip record, or as a receivable to be collected at a later date
* Full and partial payments may be received

### Fixed Assets

The Integrated Accounting module enables you to track and control fixed assets such as computers, printers, and other office essentials within its fixed asset subsystem. You can calculate and book the depreciation for these fixed assets using either the declining balance or straight-line depreciation method. You can also record the financial entries related to:

* the acquisition of fixed assets
* the periodic depreciation of fixed assets
* transfers of fixed assets between cost centres
* the eventual disposal of each fixed asset

### Reporting

**Management Reports**

* Diagnostic
* Customized Roll-Up
* Income Statements
* Trial Balances
* Balance Sheets
* Audit Trails
* Account Roll-ups
* Cost Centre Roll-ups

**Recurring / Frequency**

* Monthly
* Weekly
* Daily

**Display & Export Options**

* On screen
* Save as file
* Print

**Comparative Reporting**

* This Period vs. Last Period
* This Year vs. Last Year
* This Month vs. Last Month

Term Deposit Software

### Software to administer term deposits and GICs.

### Module Integration

**Retail Banking**

With the Portfolio Plus Retail Banking module, transfers can be made to and from retail accounts for term deposit purchases, interest payments, and redemptions. The Term Deposit module also supports PAC and PAD interfaces for Pre-Authorized Credit and Pre-Authorized Debit transactions with other financial institutions.

**Investment Management**

Using the Portfolio Plus Investment Management module you have the ability to manage term deposits as part of a registered plan (RRIF, RRSP, RIF), or non-registered investment plan. The appropriate transactions for initial investment, payments of interest, and principal are maintained within this investment plan.

**Real Time Accounting**

The Term Deposit module of Portfolio Plus creates journal entries, in real time, to the accounts you have specified in the term deposit product set up information. You can choose exactly when these entries are posted to the general ledger and run trial balances as required. All activity associated with the Term Deposit module is audited.

**Legacy and XMLs**

In some cases, you don't have the luxury of installing a 100% Portfolio Plus solution. In this case you can choose to integrate with your legacy systems using the Universal Gateway, another important component in the Plug-In Bankingarchitecture. Using technologies like XML and advanced messaging JMS middleware, Portfolio Plus can be integrated with legacy systems on a high performance messaging backbone.

### Powerful Reports

**Revenue Canada**

* T5 supplementary and summaries
* NR4 supplementary and summaries
* Relevé supplementary and summaries

**Regulatory**

* Canada Deposit Insurance Corporation
* 100 Day Maturities
* Geographical Breakdown of Investments
* Agent Exposure Breakdown
* Agent Business Report
* OSFI Owner Type Report
* DICO Deposit Profile
* DICO Deposit Premium

**Business**

* Exception reporting
* Transaction listings
* Daily entry Summaries
* Issues registers
* Maturity Forecasts
* Renewal & Redemption Registers
* Client Audit Trail

**Managements**

* Trial Balance
* Daily and Monthly Transaction Activity
* Liquidity Reporting
* Accrued Interest Reports

### Strict Auditing and Security

**Administrator Control Levels**

* user-based
* group-based

**Restrict Access Controls**

* Query capabilities
* Entering information
* Printing reports
* User dollar limits
* Custom combination of company requirements

### Payment Processing

The Term Deposit module contains a complete set of functions for processing payments for interest and principal. You have the option of processing payments as pre-authorized payments to an account of the customer's choice or by cheque. Cheques can be issued one at a time, or in a batch format.

Before you actually process payments, you can review them in the form of proposals. This is an opportunity for you to catch any irregularities before a payment is created.

### Customer Relationship Management

**CIF Query Options**

* Certificate number
* Cheque number
* Payment due date

**CIF Cross-Reference**

* Mortgages
* Lines of credit
* Checking accounts
* Savings accounts
* RRSPs
* RESPs
* RDSPs
* RRIFs
* LRIFs
* LIFs
* LRSPs

### Term Deposit Types

* Index-Linked
* Stepped Rate
* Fixed Rate
* Adjustable
* Variable
* Cashable

Investment Management Software

### Software to create and manage a multitude of investment products.

### RRIFs

**Options**

* Scheduled and unscheduled payments
* Various payment frequencies
* Supports multiple companies
* Supports multiple jurisdictions
* Automatically produced T4RRIFs
* Annual valuation & automatic calculation of plan value
* Valuation & processing

**Features**

* Adjustable term deposits can be set up to pay interest and principal into the RRIF Cash Account automatically. The principal and interest amounts will be adjusted for each pay period based on the outstanding balance.
* Supports legislative requirements for qualified versus non-qualified plans.
* Legislative minimums and maximums are built into the setup.
* January 1st payments can be run on time, in advance of valuation, with the system taking into account the Annual Minimum Payment.
* The modelling of various scenarios can be run on demand using the built-in modelling function of the Portfolio Plus Investment module.

### Payment Processing

**Options**

* Pre-authorized debit (PAD)
* Pre-authorized credit (PAC)
* Payment by cheque
* Payment to or from an internal retail account
* Debits & credits to an internal or external account

**Withholding Taxes**

The Investments module automatically calculates withholding taxes for you, while giving you the ability to override these during payment processing.

### Third Party Integration

The Portfolio Plus Investment module accommodates feeds from numerous industry feeds, including these:

* FundSERV — pricing, settlement, and reconciliation.
* Canadian Education Savings Grant (CESG) — RESP/FESP's
* Financial Post Pricing Service — pricing securities

### XML Integration

If you have sophisticated infrastructure with legacy systems that cannot be supplanted, you can meet your need with a combination of the Investment XML feature of the Investments module and enterprise middleware from these vendors:

* Sonic Software
* TIBCO
* BEA
* IBM

### Plug-In Banking

All of the Portfolio Plus modules work seamlessly together, independently, and with third parties. This means you don't have to purchase the entire system at once. Purchase what you need, when you need it. Integrating a complete core banking system would require the following Portfolio Plus modules:

* Term Deposits
* Retail Banking
* Loans, Leases & Mortgages

Leasing Software

Software for leasing cars, trucks, and other assets.

## Leasing origination.

Beginning a lease is easy because we've worked with you to set up various interfaces and suitable system defaults. This means that you don't have to re-enter data repeatedly.

Typically you begin a lease by entering the following:

* Applicant details
* Lease details
* Vehicle or asset details
* Type of lease (closed-ended, open-ended)
* Additional fees

## Capitalization Choices

Our leasing software allows you to input the costs that will be capitalized for the lease.

Examples of costs that can be capitalized include the following:

* Asset Cost
* Administration Fee
* PPSA/Registration Cost
* Warranties
* Insurance
* Other

Portfolio Plus leasing software adds up the capitalized costs (gross capitalized costs), then subtracts the down payment, any rebates, and any trade-in value. The software then calculates your net capitalized cost, subtracts the residual value, and determines the amount to be amortized.

## Remarketing leased asset (closed-end lease)

In a closed-end lease, a predetermined number of lease payments are made for a specified period of time and the vehicle is returned at the end of the term. Barring any physical damage to the vehicle, excess wear and tear, or additional mileage beyond the mileage allocated in the lease agreement, the lessee has no contingent responsibility at the end of the lease. With a closed-end lease, any loss of value through depreciation of the vehicle is the responsibility of the lessor. Most OEM's and prime lenders' leases are closed-end leases.

## Remarketing leased asset (open-end lease)

In an open-end lease, the vehicle has a market value at the end of the lease term equal to the residual value. If the asset is returned and the vehicle is sold for an amount equal to the residual value, then nothing more is owed (other than any remarketing or administration fees that may apply).

Otherwise, if there is a gap or difference in the value, the lessee would typically be responsible and a final billing invoice would be issued to the borrower through Portfolio Plus.

Online Banking Software

**Software to manage your online banking portal.**

### Available Consumer Features

* Account Balances
* Account Transfers
* Ad Hoc Loan Payments
* Add/Modify Fund Transfers
* Add/Modify Recurring Bill Payments
* Add/Remove Bill Vendors and Pay Bills
* Bill Payments
* Change Password
* Contribute to an RRSP
* e-Statements
* Loan Applications
* Loan Balances
* Lost Card Notifications
* Online Cheque Ordering
* Query Investments and Term Deposits
* Query Loans and Mortgages
* Renew Maturing Term Deposits
* Stop Payments
* Targeted Client Announcements
* Transaction History
* Update Address

### Available Security Features

* Three Step Authentication with Anti-Phishing Design
* Password Control
  + Minimum Length
  + Upper/Lower-Case Standards
  + Special Character Standards
* Role Based Security
  + Super Admin
  + Content Only
  + Agent Login Admin
  + User Defined
* Auditing
* Email or Text Notification on Deposits or Withdrawals

### Available Marketing Features

* Messages to all Users (or by selection)
* Greeting Message
* Role Based Security
* Auditing

, agent, and broker sales channel.