

SHOWING YOU THE MONEY

key features

- General Ledger
- Accounts Payable
- Accounts Receivable
- Fixed Assets

reports

- GL Trial Balances
- Budgeting
- Variance Analysis
- Cost Centre
- Journal Entries
- Accounts Receivable
- Accounts Payable
- Cheque Reconciliation
- Audit Trail

module interfaces

- Term Deposits Module
- Loans and Mortgages Module
- Investment Management Module
- Retail Banking Module

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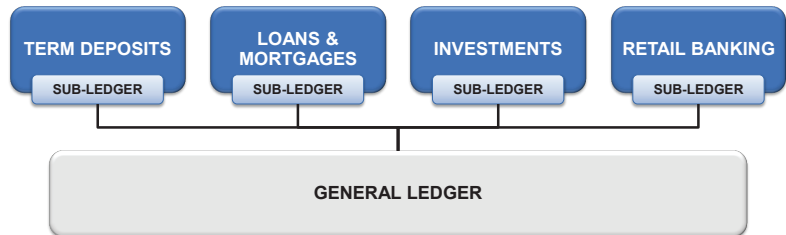
Multi-Company, Multi-Currency, and Multi-Rollup

The Integrated Accounting module is an online, real time general ledger and financial reporting system. There are also accounts payable and accounts receivable subsystems. With the system you can maintain several corporate structures within a multi-company, multi-currency environment, enabling you to act in accordance with General Accepted Accounting Principles (GAAP).

The Integrated Accounting module is table-driven with parameters that can be selected by the user. The user defines the chart of accounts, report structures, closing periods, year-ends, and more.

Module Interfaces

The Integrated Accounting module is specifically designed to interface seamlessly with the other components of the Portfolio Plus banking system. This is achieved through automatic journal entries produced in real time by each subsystem using a unique user-controlled interface.



Third Party System Integration

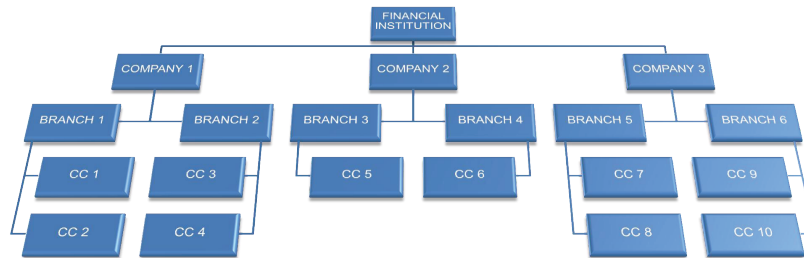
The Integrated Accounting module can be used as a stand-alone system or a custom interface can be developed to provide integration with your legacy accounting system.

Real Time

All financial entries are created in real time, ensuring your organization is working with the most up-to-date data available.

Integrated Accounting: Have it Your Way

The Integrated Accounting module can be tailored to mirror your organizational structure by associating cost and profit centres to appropriate areas of your business. As such, cost centres become a strategic tool to measure the performance of the various areas of your organization.



General ledger reports can be printed by branch, company, or for the organization as a whole. This flexibility addresses numerous scenarios and could allow one company to use the general ledger of another company.

System Security and the Sarbanes-Oxley Challenge

Increased regulatory governance is a trend you must accept in today's financial industry. Luckily, Portfolio Plus can help. With the security system that's built into Portfolio Plus, you can reflect the authority of each user on the system and monitor any attempts to breach this security.

Audit Trail and Compliance

Strict regulatory requirements make it imperative for financial institutions to maintain comprehensive records. As such, SIT has embedded technology into each Portfolio Plus module to closely track and monitor all activity within the system. The Portfolio Plus Integrated Accounting system enables your organization to act in accordance with GAAP reporting requirements.

Flexible and User-Definable

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

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

CIF-Centric Customer Relationship Management and Support

Portfolio Plus uses Customer Information Files (CIFs) to help you manage clients and provide rapid response to their queries. Within the Term Deposit module you can query for customer information using name, certificate number, cheque number, or payment due date. Once you've located the customer's information, you can drill down to specific payments or events that relate to any term deposits a customer may hold.

In addition to term deposit information, you can cross-reference other holdings the customer may have. This includes cross-references to mortgages, registered plans, lines of credit, and retail banking accounts. From a customer relationship standpoint, you can quickly gain a complete view of your customer's holdings, enabling you to serve them better while also providing an opportunity for your employees to sell more products.

Term Deposit & GIC Origination

Direct Entry

You can allow your customers to purchase term deposits face-to-face using a teller as the sales agent, or through a web banking interface. The Direct Entry method guides the user through the necessary steps to gather identification details, principal amounts, rate, payment frequency, and method of payment.

High Volume: Batch Entry

If you use an agent network to sell your term deposits, or acquire an existing term deposit portfolio, you can use the Batch Entry method to easily enter them into Portfolio Plus. This allows for an unlimited number of deposits to be entered in one or more batch loads. Once the batch is validated, the entries are then accepted and activated as term deposits within Portfolio Plus.

Term Deposits: 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.

Real Time Accounting Interface

Throughout the life cycle of a term deposit, events are recorded in real time within the Portfolio Plus Integrated Accounting module, and can be posted to the general ledger for Portfolio Plus or posted to an external general ledger. You have control of what journal entries are posted for each type of term deposit product you have created. This allows you to post entries to different companies and currencies, depending on the type of term deposit products you've created.

Management Reporting

Strict Auditing and Security

The combination of user based and group based security, in addition to strict auditing on all changes made to the system, helps you ensure the integrity of your business. All changes to term deposits and other financial data within Portfolio Plus are strictly audited with the user name, time, and date the changes were made.

The Term Deposit module allows you to customize security for each of your employees. The system administrator establishes the security parameters for each user or group of users and permits access to the system within these parameters. Access can be restricted to query capabilities, entering information, printing reports, user dollar limits, or any combination of functions, as determined by your company's requirements.

Regulatory Reports

- Canada Deposit Insurance Corporation
- 100 Day Maturities
- Geographical Breakdown of Investments
- Agent Exposure Breakdown
- Agent Business Report
- OSFI Owner Type Report

Operational Reports

- Daily Entry Summaries
- Issues Registers
- Maturity Forecasts
- Renewal and Redemption Registers
- Client Audit Trail Reports

Key Financial Reports

Management reporting provides reports for use in your portfolio analysis and product performance. Some examples of this type of reporting are:

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

Revenue Canada Tax Reports

- T5 supplementary and summaries
- NR4 supplementary and summaries
- Relevé supplementary and summaries

Customer Correspondence: Easy Document Automation

Managing a term deposit business requires correspondence that must be produced throughout the lifecycle of each term deposit. As such, you'll need to produce maturity notices, customer statements, system audit letters, and social insurance requests. Portfolio Plus allows these types of reports to be produced on demand, one at a time or in a batch. In addition, you can utilize Portfolio Plus Office Link to create these reports using Microsoft Word templates that you control. With Office Link you have control of the fonts, graphics, and the aesthetic appeal of each document that is produced.