

DEPOSITS SHOULD BE THIS EASY

key features

- Complete Workflow
- Tax Processing
- Real Time Accounting
- CANNEX Interface
- Direct or Batch Entry
- Agent / Sub-Agent Management
- Correspondence Interface
- CIF-Centric Design

regulatory reports

- T5, NR4
- Relevé Supplementary
- OSFI Owner, CDIC
- 100 Day Maturities
- Geographical Breakdown
- Agent: Exposure/Business

sample reports

- Daily Entry Summaries
- Issues Registers
- Maturity Forecasts
- Renewal / Redemption Registers
- Detailed Audit
- Trial Balance
- Day/Month Transactions
- Liquidity Reporting
- Accrued Interest Reports

Strategic Information Technology
 37 Sandiford Drive, Suite 300
 Stouffville, ON, Canada
 L4A 7X5
 Tel: 905-640-0808
 Fax: 905-640-0809
www.stratinfotech.com

Raising capital at the lowest possible cost to fund lending products is what drives the term deposit business. The concept is simple, but there are a number of challenges. You need tactical and strategic intelligence to maximize your return, and there is little room for error.

Key Success Strategies: Term Deposits and GICs

Real Time Knowledge

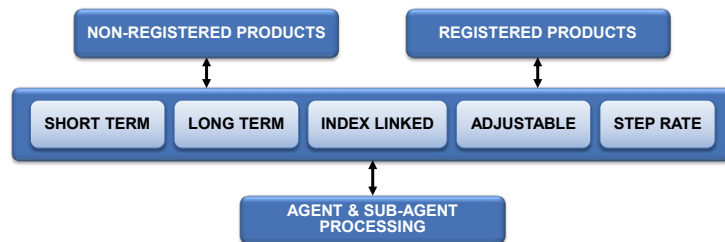
You must be able to tell where you stand financially at any given moment. The Portfolio Plus Term Deposit module feeds data to the accounting subsystem in real time, giving you immediate access.

Size of Sales Network

You must be able to reach out and extend your product capability to the maximum number of agents and companies possible. Using the CANNEX interface for Portfolio Plus, you can extend your term deposit offerings to thousands of agents.

Capital Leverage

Being able to quickly move your capital into money making assets is critical. Portfolio Plus lets you move your capital in real time into loans or investments within the Portfolio Plus system or another third party system connected to the Portfolio Plus Universal Gateway, using XML, JMS or ESB technologies.

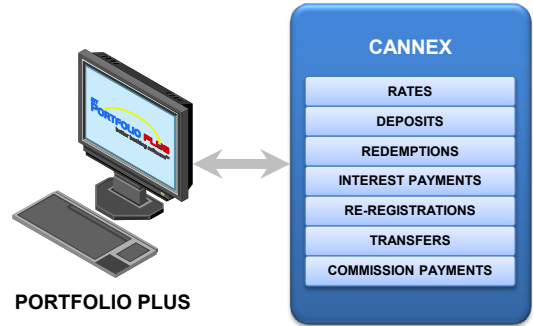


Term Deposits: A Complete Workflow

Portfolio Plus provides a complete workflow for selling and processing term deposits. This includes receipts, certificates, interest cheques, commission processing, principal cheques, electronic payment processing and general correspondence.

The CANNEX Service: A Term Deposit Sales Network

In Canada, connectivity with the CANNEX service is helpful for those who want to sell or advertise term deposits and rates through third party agents. Portfolio Plus integrates with the CANNEX service for rates, deposits, redemptions, interest payments, re-registrations, transfers, and commission payments.



Term Deposits: Working With Agents & Sub-Agents

Portfolio Plus allows you to create and maintain agent profiles to make it easier to perform repeat business with agents and groups of agents who sell your term deposits. You have the power to customize commission percentages to account for unique relationships you may have with agents or groups of agents. The Term Deposits module allows you to process all interest and principal through the agent or directly with the client. You have the same option with tax statements. Tax statements can be sent directly to the buyer of the term deposit or to the agent that sold the term deposit.

To help manage your agent-centric business, you can run regular reports on activities for your agents, including commission reports, overall sales reports, geography reports, and more.

Rapid Product Creation with Parameter Powered Products

Portfolio Plus delivers the power of speed to market with a parameter powered product concept that banking analysts have been championing for years. Your system won't have to be enhanced every time you want to bring a new product to market. There is no waiting for a software vendor to provide an update. You are in control. You are able to define rates, commissions, and all variables associated with a term deposit without software changes to your system.

Term Deposit Administration

Throughout the life of a term deposit, there are occasions when an existing deposit requires a fundamental modification, due to an input error or a communication error with the customer. Term deposit administration allows for the updating of deposit information relating to any financial information, such as principal amount, term, or rate. The primary function in this section is to allow a knowledgeable administrator or supervisor to override and adjust a term deposit setup error.

In addition, the administrator of any term deposit system must manage renewals, redemptions, cancellations, assignments, and transfers of deposits. These functions are available in real time using the Term Deposit administration function. The administrator is also free to print certificates and receipts on an individual basis.

Insurance Products & GIOs

Offer insurance products like Guaranteed Income Options (GIOs) and annuities by combing SIT's Term Deposit and Investment software. SIT's software has been used in one of Canada's top insurance companies for over 10 years, managing billions of dollars in assets.

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.