

RETAIL BANKING SHOULD AIM FOR WOW

key features

- Tiered Interest Accounts
- Complete Fee Control
- Full Teller Interface
- Web Banking Option
- ATM/POS Interfaces
- Instant Product Creation
- Multi-Company Enabled
- XML Interfaces
- Tax Processing
- Multi-Platform Server

security

- Transaction Limits
- Record Access Level
- Screen Access
- Employee or Class Level
- Complete Audit Trail

related modules

- Loans and Mortgages
- Integrated Accounting
- Term Deposits
- Investment Management
- Universal Gateway
- Web Banking: Portcullis
- Reporting: Prospecter

What's in Your Product Lineup?

Innovation, convenience, agility, and fee management are the four critical success factors of any retail banking strategy. If you know your market well and combine these factors appropriately, you can attract and retain a growing mix of customers. Portfolio Plus gives you the ability to control these key factors and execute your strategy for success.

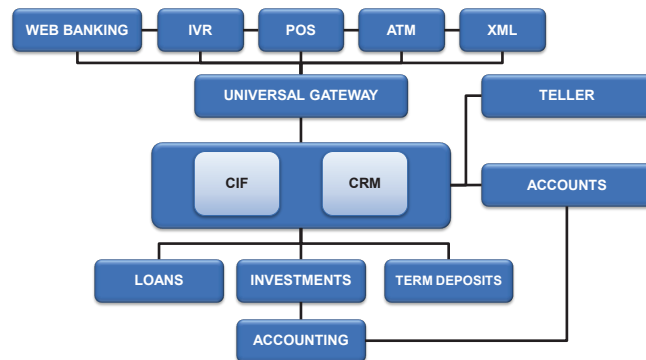
Retail Banking: Critical Success Factors

Innovation | Using Portfolio Plus you don't have to wait for anyone to enhance your system before you can offer a new financial product. You can do it yourself.

Convenience | With Portfolio Plus you can offer conveniences like web banking, telephone banking, increased teller power, automated payments, and family accounts when your market demands it.

Agility | You can create new retail banking products in minutes using the parameter powered capability of Portfolio Plus.

Fee Management | Using Portfolio Plus you have complete control of your fee structure and management.



Retail Banking: Countless Product Options

With Portfolio Plus and its parameter powered capability, you have countless product options. Basic account types include chequing, savings, and lines of credit with varying fee structures and multiple tiers of interest. You control the products. You choose the product classes, external interfaces, security options, interest rate tables, teller tables, currency tables, and country tables.

To make your teller's job easier, you can also set up intelligent defaults. If it's a virtual bank that you have in mind, you can set up defaults that apply to electronic only accounts.

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

Retail Banking: Delivery Options

The Portfolio Plus Retail Banking software module offers a complete list of retail delivery options with an architecture to accommodate external interfaces for future growth. This includes:

- Web Banking Interface
- Bank Teller Interface
- ATM Banking Interface
- POS Banking Interface
- Telephone Banking Interface
- Retail XML Interface

Web Banking: Just add Portcullis

To transform your Portfolio Plus Retail Banking system into a complete web banking platform, just add Portcullis, along with the requisite Internet hardware and security. Portcullis uses all the rules and setups that you've already provided for the Portfolio Plus Retail Banking system, providing you with additional online security features to keep your business safe.

Basic Retail Account Types

Savings | Variable fees, tiered interest.

Line of Credit | Varying interest and terms.

Chequing | Variable fees, tiered interest, and overdraft.

Plug-In Banking Architecture

The Plug-In Banking architecture of Portfolio Plus gives you freedom. You have ample flexibility to evolve your banking strategy organically. For starters, you don't have to purchase all the modules or interfaces at once. When you grow and need to add new lines of business or functionality, give us a call and we can provide it for you.

You can scale your business horizontally by adding more lines of business, or vertically by increasing your volume of business. In either case, you're covered. The Plug-In Banking architecture ensures your future is wide open and your costs are controlled.

Retail Teller Operations

Web banking is becoming increasingly popular among consumers, but statistics prove there is still plenty of face-to-face banking going on. The Retail Banking software module of Portfolio Plus delivers complete teller functionality, including:

- Passbook printing
- Cash dispensing
- Drawer interface
- Multi-currency blotter
- Stops and holds lookup
- Customer account search by:
 - Social Insurance Number
 - Last name, first name
 - Telephone number
 - CIF number

Retail Banking: Deposit Processing

Web banking is becoming increasingly popular among consumers, but statistics prove there is still plenty of face-to-face banking going on. The Retail Banking software module of Portfolio Plus delivers complete teller functionality, including:

- 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
- Charging 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 charging
- Combined statements that may include an unlimited amount of accounts
- Flexible customer-to-account relationships

Retail Teller Operations: Close-Out

When a teller has completed a day's work and is ready to log off the system, a bank cheque listing and a deposit slip can be created containing all non-cleared cheques. Once the deposit or list is produced, the cheques are removed from the teller's drawer. In a similar manner, cleared cheques and any vouchers are removed.

The remaining drawer contents are automatically totaled on the teller's blotter. This allows for easy balancing and close-out of the drawer. The teller is empowered to produce reports on the drawer's content at any time. The teller's drawer also manages multiple currencies.

Retail Banking: Overnight Processing

All teller, IVR, and web banking transactions update the accounting system in real time. Some processing, such as PAC and PAD postings from external sources, are not provided in real time. These processes are often run overnight, unattended, using the batch processing capability of Portfolio Plus.

Retail Banking: Security

In the age of Sarbanes-Oxley and highly publicized cases of fraud, controls are crucial. The Portfolio Plus Retail Banking software module includes full audit and security controls, including:

- Limits on transaction amounts by employee or class
- Audit trails for each transaction by system, user, date, time, and description
- Password controls
- Record access level controls
- Screen access controls
- Source of funds declaration

Overnight Processing

- Clearing
- PAD/PAC
- Post interest/fees
- Cheque reconciliation
- Statement production

Retail Banking: Management Reports

Senior management needs to know where the bank stands financially at any point in time so they can make effective decisions. Auditors need to be able to look at history and drill down, if necessary. To accommodate these requirements, Portfolio Plus offers a number of reports, including:

- Trial Balance
- Dormant Accounts
- Overdraft
- Line of Credit Delinquency
- Line of Credit Review
- Account Transactions by Transaction Code
- Fee Summary
- Stop/Hold
- Open/Closed Accounts
- Teller Transactions by Entry Date
- Teller Transactions by Type
- Cash Drawer Holdings

Cheque Link

Cheque Link for Portfolio Plus can produce cheques on demand or in bulk with virtually any laser printer equipped with cheque paper and an MICR toner cartridge. To ensure your security, Cheque Link applies encrypted signatures during automated printing, and requires an eToken (readerless smart card) during manual control printing.

Plug-In Banking: Interfaces and Service Oriented Architecture

The Plug-In Banking architecture of Portfolio Plus allows you to interface to external computer systems and services through TCP/IP (Transport Control Protocol/Internet Protocol), SSL (Secure Socket Layer), Java Messaging Services (JMS), Enterprise Services Bus (ESB), Financial Services Bus (FSB), IBM WebSphere, TIBCO Rendezvous, and other modern service oriented architectures (SOA). The ability to facilitate two-way real time communications is available with the Portfolio Plus Universal Gateway.

Tax and Regulatory Reporting (Canadian)

Canadian tax updates are included with the yearly maintenance fee. For foreign countries, SIT works with each customer to determine the most cost-effective way of keeping the regulatory requirements up to date. Canadian tax and regulatory features include:

- V T-5 Tax Processing
- T-5 Supplementary
- NR4 Tax Processing
- Quebec Tax Processing
- Daily Balance Reports
- C.D.I.C. Reports

Retail Bank Customer Analysis and Data Mining

The profits you can achieve with a retail customer relationship, directly or through a broker, can be enhanced considerably when you analyze who your customers are. Who are your more profitable customers? Which customers have important loan or mortgage anniversaries coming up? Using Prospector for Portfolio Plus, you can create intelligent marketing campaigns to target your customers.