



Strategic Information Technology — Our Story

#### STRATEGIC INFORMATION TECHNOLOGY

Headquarters  
Stouffville, Ontario  
www.stratinfotech.com

#### FOUNDED

1988

#### FOUNDING SHAREHOLDERS

G. Robert Leeming, President  
Sam Ilaqua, Director & Senior Advisor  
Stephen Leeming, Chief Technology Officer

#### BANKING PLATFORM

Core Banking  
Plug-in Banking™  
Treasury  
Cash Management  
Investments  
Registered Products  
Loans  
Mortgages  
Term Deposits  
Integrated Accounting

#### SOLUTIONS

Trust Companies  
Retail & Virtual Banks  
Credit Unions  
Building Societies  
Government Programs

“5 of the 6 largest financial institutions in Canada use Portfolio Plus.”

## Introduction

Strategic Information Technology (SIT) is a privately held, Canadian owned software company headquartered in Stouffville, Ontario, Canada.

## History

SIT opened its doors in 1988 shortly after the three co-founders met to solve a tough financial industry problem. G. Robert Leeming, Stephen Leeming, and Sam Ilaqua combined their talents to create a solution that could be used by financial institutions to offer both loan and term deposit products. This initial modular product design formed a foundation upon which a complete core banking solution could be built.

## Today

Today, SIT's flagship product, Portfolio Plus, has grown to include loans, mortgages, term deposits, investments, retail banking, web banking, segregated lines of credit, agent and broker access, industry interfaces, and more.

SIT has grown significantly over the past two decades and has expanded internationally to include representation in Canada, the UK, Europe, and the Caribbean.

## Looking Ahead

There's never been a better time to leverage technology for financial organizations. Whether you're a non-profit government institution, a credit union, a trust company, a building society, a manufacturer, or a market-leading bank — today's technology allows you to expand your reach to prospective agents and clients like never before. Despite rapid technology platform changes in the past twenty years, SIT customers have succeeded. We're not surprised. SIT made the necessary product investment to ensure technology platform changes could take place with ease. The same goes for regulatory change and product enhancements. We're uniquely disciplined in our approach. Our mandate at SIT is to deliver a new version of Portfolio Plus annually, along with service packs three times a year.



### Services and Support

**Services** | Over the years SIT has adopted a policy of hiring application support personnel from the financial industry. As a result, our application support specialists speak *your* language. In addition, we demand a minimum of five years of industry experience before a Customer Support Business Consultant can join our team.

**Support** | Support is available on a 24x7 basis. During business hours, (9:00AM—5:00PM EST), telephone support is available from the Customer Support Business Consultant group at SIT. Our Customer Support Business Consultants pursue issue resolutions using a variety of methods.

“We have a strong strategic partnership with SIT. Their after sales support is excellent. So is their product. Today we are able to offer our Ministry of Agriculture same-day demographic reporting which would have been impossible with our previous system.

*Jacqueline Rawlins, Chief Executive Officer, The Agricultural Development Bank of Trinidad and Tobago*

“If we didn’t have the SIT platform... we would have been another year to market.”

*Roman Fedchyshyn, Chief Executive Officer, Manulife Bank*

“Compared to other banking software vendors, SIT’s Portfolio Plus provides us with a superior ability to scale our business by allowing us to purchase only the modules we require and then plug in new functionality as our business grows.”

*Donald A. Wheaton, President and CEO, General Bank of Canada*

## What We Do

**Retail Banking** | Available stand alone or fully integrated to all Portfolio Plus components, the Retail Delivery Module provides the capability to develop, deliver, process and manage products and services that may be as simple or sophisticated as your customers and your competition demand. With this module, you can create chequing and saving accounts, lines of credit, and fee schedules, just to name a few features.



**Loans/Mortgages** | The Loans & Mortgages module is a comprehensive, online, real time system addressing a wide variety of lending requirements for small and large institutions alike. Virtually all types of loans can be administered. In addition, this module includes loan processes such as origination, applications, credit bureau queries and third party servicing.

**Investment Management** | Give yourself the ability to administer all types of investments, including (but not limited to) mutual funds, stocks, bonds, and savings accounts. This module allows you to support registered products, (such as RESP, RRIF, RRSP, LRSP, FESP, LIF, LRIF), and all non-registered accounts — in real time. Interfaces are available for both FundSERV and CESG.

**Term Deposits & GICs** | This module enables you to provide term deposit products such as short term, long term, index-linked, and stepped-rate term deposits. All valuations are available in real-time. Both the CANNEX interface and Agent/web interface are available to facilitate broker access.

**Portcullis Web Banking & Agent/web** | SIT's Portcullis Web Banking product is tightly integrated with Portfolio Plus and leverages the business logic within Portfolio Plus. Portcullis supports advanced web banking features including account access, bill payments, stop payments, history, and more.

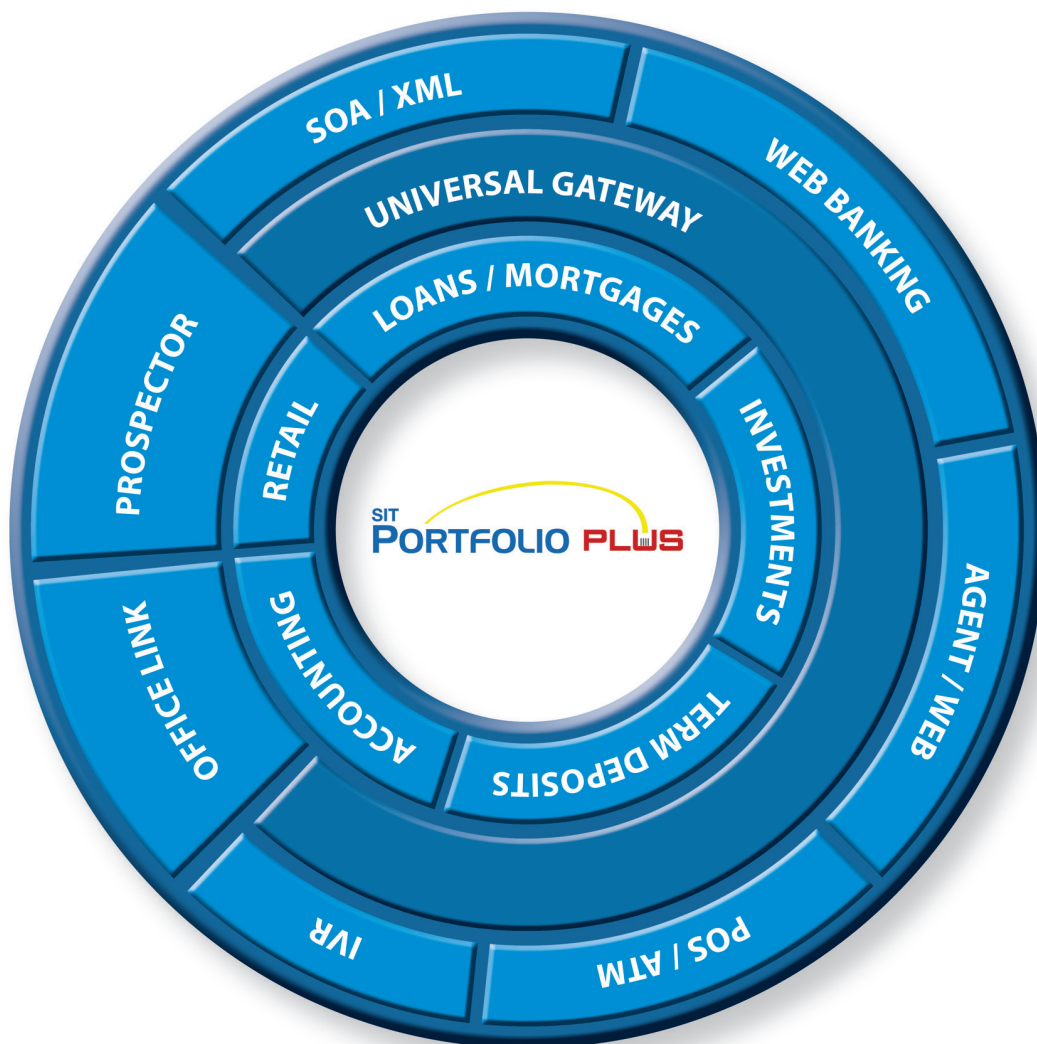
**Universal Gateway** | Our Universal Gateway provides secure access for devices and computer interfaces such as ATM interfaces, Java Messaging, IVR, Office Link, web banking, Service Oriented Architecture (SOA), and more.

**Office Link** | Office Link functionality allows you to customize your banking correspondence. Using advanced MS-Word skills you can create customized correspondence and include logos, graphics, fonts and colours in support of your branding efforts.

**Prospector** | Prospector provides you with easy access to your data and the creation of user defined reports. Prospector has been used for both data mining and business intelligence analysis.

## The Plug-In Banking™ Architecture Advantage


The Plug-In Banking™ architecture of Portfolio Plus is designed to support dramatic increases in performance and functionality as required. Our customers have proven it. The modular design of Portfolio Plus, combined with a portable server platform and self-configured banking product setup ensures you can respond to rapid changes in demand for your products.



Plug-In Banking™ Architecture

## Client Focus

SIT's most successful clients work with us to foster a long term relationship based on trust and mutual understanding. SIT's role, for the most part, is to listen and become intimate with our customers' business needs. This process ensures that we add the right features to Portfolio Plus as our customers demand them, ensuring mutual success.



"I would argue that our banking products are some of the best in the world – definitely in Canada..."

*Rick Annaert, President & CEO, Manulife Securities*

### SIT Advantages

- ▶ Privately held with no third party investors
- ▶ No commissioned salespeople
- ▶ Support personnel are hired from the financial industry
- ▶ 24x7 support
- ▶ SIT Advantage Support Website (online knowledgebase, FAQs, work request status queries, downloads)
- ▶ Market leading customization experience

### Portfolio Plus Advantages

- ▶ Plug-In Banking Architecture
- ▶ Multi-Platform Server (MS-Windows, HP-UX, AIX, Solaris, and Linux)
- ▶ Robust, multi-threaded, multi-CPU performance
- ▶ Integrated accounting and web banking. No third party systems required
- ▶ Complete Banking. Accounting, Web Banking, Loans, Mortgages, Investments, Retail, and more
- ▶ Supports Service Oriented Architecture (SOA)

### Our Promise

**Partnership** | SIT's approach to the banking software business is all about partnership. We don't want to be just another software vendor. We want to be your business partner. This approach works. We've proven it. So share your vision with us. Tell us how you want to make a difference in your market. Then, let's take action.

**Flexibility** | Our software is not "hard-coded" which means that you can assign attributes to your products to accommodate market or regulatory requirements.

**Plug-in Banking™** | Get the modules you need today, knowing you can expand your functionality at a later time.

**Cost Effectiveness** | SIT offers a flexible payment plan for your purchase. The flexible payment plan combined with our Plug-In Banking architecture allows you to start with very little capital outlay.

**Preferred Services** | SIT's Preferred Services Group offers your company an opportunity to utilize a team of banking software experts who focus on your success. This team becomes intimate with your business practices, your approach to quality, and your corporate culture. In effect, members of the Preferred Services Group become an extension of your organization.

**24x7 Support** | SIT's Portfolio Plus product is used by our customers to manage billions of dollars in assets on a 24x7 basis, yet SIT does not charge extra for after-hours production support. We're committed to our customers' continued success.



"Portfolio Plus allows us to grow our membership and product line with virtually no limits. This supports our strategy of providing a high level of service to our community members while also offering the same products large financial companies offer, but at competitive rates."

*Kerry Hadad, CEO of Your Neighbourhood Credit Union*



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