# Sysfin

## Application Functionality Matrix

| | Release 1 4th QTR 2017 | Release 2 2nd QTR 2018 | Release 3 TBA |
|---|:---:|:---:|:---:|
| **KEY SYSTEM BUSINESS PRINCIPLES** | | | |
| Event driven real time updating | ● | | |
| Single client account number for life | ● | | |
| Capture once and prepopulating | ● | | |
| Client single view | ● | | |
| Client entity associations | ● | | |
| Multi-Language Support | ● | | |
| Multi-Currency | ● | | |
| Multi-Accounting Methods | ● | | |
| Multi-Base Rates | ● | | |
| Multi-VAT/GST Rates | ● | | |
| Customisable contract/product types | ● | | |
| Value added products | ● | | |
| Email integration | | ● | |
| Fax integration | | ● | |
| General Ledger interface | ● | | |
| Image archive | | ● | |
| **SERVER HOSTING** | | | |
| Central | ● | | |
| Distributed | ● | | |
| **CLOUD** | | | |
| Cloud friendly | ● | | |
| Customer own hosting | | ● | |
| 3rd Party hosting | | ● | |
| Bureau hosting | | ● | |
| **SUPPORTED DEVICES** | | | |
| PC Workstation | ● | | |
| Laptop | ● | | |
| Mobile devices | ● | | |
| **TECHNOLOGY** | | | |
| Web based | ● | | |
| Visual Studio 2015, MVC, Entity Framework, C#, Bootstrap, JScript, Infragistics | ● | | |
| SQL Database | ● | | |
| 3-tier layer separation | ● | | |
| Multiple Windows Operating Systems, MVC, Entity Framework | ● | | |
| Web Services | ● | | |
| Access via Portals | | ● | |
| Object-Orientated Design Principles | ● | | |

| ACCOUNT TYPES | | | |
|---|:---:|:---:|:---:|
| **Loan Accounts** | | | |
| • Vehicle and Asset Finance | ● | | |
| • Home Loans | ● | | |
| • Overdraft | | ● | |
| • Revolving Credit | | ● | |
| • Block Discounting | | | ● |
| **Transaction Accounts** | | | |
| • Current | | ● | |
| • Savings | | ● | |
| **Investment Accounts** | | | |
| • Fixed Deposits | | | ● |
| • Negotiable Certificate of Deposit | | | ● |
| • Money Market | | | ● |
| • Call | | | ● |

| ACCOUNTING METHODS | | | |
|---|:---:|:---:|:---:|
| **Pre-Debited Finance Charges** | | | |
| • APR (Annual Periodic Rate) | ● | | |
| • NACM (Nominal Annual Compounded Monthly) | ● | | |
| • Fully Detailed Amortisations | ● | | |
| • Revolving Credit | | ● | |
| • Block Discounting | | | ● |
| **Daily Interest Accrual on Capital** | | | |
| • Debit monthly on selected day | | ● | |
| • Fully Detailed Amortisations | | ● | |

| CALCULATIONS | | | |
|---|:---:|:---:|:---:|
| **APR (Annual Periodic Rate)** | | | |
| • Weekly, Fortnightly, Monthly, Quarterly, Annual payments | ● | | |
| • With and without Balloon/Residual Value | ● | | |
| • Structured complex payment plans | ● | | |
| **NACM (Nominal Annual Compounded Monthly)** | | | |
| • Weekly, Fortnightly, Monthly, Quarterly, Annual payments | ● | | |
| • With and without Balloon/Residual Value | ● | | |
| • Structured complex payment plans | ● | | |
| **1/12 Formula (HP Financial Calculator)** | | | |
| • Weekly, Fortnightly, Monthly, Quarterly, Annual payments | | ● | |
| • With and without Balloon/Residual Value | | ● | |

| EARNINGS | | | |
|---|:---:|:---:|:---:|
| **APR (Annual Periodic Rate)** | | | |
| • Per amortisation to income daily | ● | | |
| • Per amortisation to income monthly | ● | | |
| • Customer & Net Rate amortisations | ● | | |

| EARNINGS (Continued) | | | |
|---|:---:|---|---|
| **NACM (Nominal Annual Compounded Monthly)** | | | |
| • Per amortisation to income daily | ● | | |
| • Per amortisation to income monthly | ● | | |
| • Customer & Net Rate amortisations | ● | | |
| **1/12 Formula (per USA)** | | | |
| • Per amortisation to income monthly | ● | | |
| **Rule of 78** | | | |
| • Per amortisation to income monthly | ● | | |

| ARREAR INTEREST | | | |
|---|:---:|---|---|
| **Calculation** | | | |
| • On Arrears | ● | | |
| • On prepayments and arrears | ● | | |
| • Uses age date not process date | ● | | |
| • Positive and negative accruals | ● | | |
| • Arrear interest rate other than account rate | ● | | |
| **Entries** | | | |
| • Post manually (in terms of accrual) | ● | | |
| • Systematic per parameters | ● | | |

| AGE FRAMES & ARREARS | | | |
|---|:---:|---|---|
| **Age Frames** | | | |
| • Client customisable | ● | | |
| • Recalculate account age frame values on change | ● | | |
| **Arrears** | | | |
| • Daily calculation | ● | | |
| • Age date based | ● | | |

| CREATE & AMEND CLIENT DATA | | | |
|---|:---:|---|---|
| **Create Client (New)** | | | |
| • Capture unique client identifying data | ● | | |
| **Client Search** | | | |
| • By surname or business name | ● | | |
| • By client number | ● | | |
| • By identification or registration number | ● | | |
| **Supplier Search** | | | |
| • By business name | ● | | |
| • By client number | ● | | |
| • By registration number | ● | | |

| CREATE & AMEND CLIENT DATA (Continued) | | | |
|---|---|---|---|
| **Client Data (New/Amend)** | | | |
| • Standing data | ● | | |
| • Addresses | ● | | |
| • Telephone numbers | ● | | |
| • ID documents (natural persons) | ● | | |
| • Registration documents (juristic persons) | ● | | |
| • Email addresses | ● | | |
| • Employment details (natural persons) | ● | | |
| • Associations/Entity Linking | ● | | |
| • Bank accounts | ● | | |
| • Internal exposure summary and detailed | ● | | |
| • Approved supplier | ● | | |
| • Securities | | ● | |
| • Documents held (images) | | ● | |

| ACCOUNT FUNCTIONS | | | |
|---|---|---|---|
| **Summary and Detailed Listings** | | | |
| • By Currency | ● | | |
| • By Account Type | ● | | |
| **Accounting** | | | |
| • Statements | ● | | |
| • Amortisations - NET Rate | ● | | |
| • Amortisations - Customer Rate | ● | | |
| • Settlement calculations | ● | | |
| • Debit Orders | ● | | |
| • Value Added capitalised | ● | | |
| • Value Added Bolt-Ons | ● | | |
| • Termination procedures | ● | | |
| **Financial Transactions** | | | |
| • Journal entries | ● | | |
| • Payment RD | ● | | |
| • Payment Transfer | ● | | |
| • Payment Refund | ● | | |
| **Restructure: Due Date** | | | |
| • Include Arrears | ● | | |
| • Exclude Arrears | ● | | |
| • Include/Exclude Arrear Interest | ● | | |
| **Restructure: Arrear Respreads** | | | |
| • Increase Instalments by Fixed Amount | ● | | |
| • Increase a Number of Instalments | ● | | |
| • Increase Remaining Instalments | ● | | |
| • Increase Contract Period | ● | | |
| • Decrease Contract Period | ● | | |
| • Recalculate Contract | ● | | |
| • Include / Exclude Arrear Interest | ● | | |

| ACCOUNT FUNCTIONS (Continued) | | | |
|---|---|---|---|
| **Restructure: Prepayment** | | | |
| • Decrease Instalments by Fixed Amount | ● | | |
| • Decrease a Number of Instalments | ● | | |
| • Decrease Remaining Instalments | ● | | |
| • Decrease Contract Period | ● | | |
| • Recalculate Contract | ● | | |
| • Include/Exclude Arrear Interest | ● | | |
| **Restructure: Capital Adjustment** | | | |
| • Increase Instalments by Fixed Amount | ● | | |
| • Increase a Number of Instalments | ● | | |
| • Increase Remaining Instalments | ● | | |
| • Increase Contract Period | ● | | |
| • Decrease Contract Period | ● | | |
| • Recalculate Contract | ● | | |
| • Include/Exclude Arrear Interest | ● | | |
| **Restructure: DIC (Dealer Introductory Commission)** | | | |
| • Increase DIC | ● | | |
| • Decrease DIC | ● | | |
| • Reverse DIC | ● | | |
| • Tiered Commissions | ● | | |
| **Restructure: Account Reversal** | | | |
| • Generate all reversing entries | ● | | |
| **Restructure: Rate Change** | | | |
| • Automated all accounts | ● | | |
| • Catch-up for late loading | ● | | |
| • Correct capture errors to Rate and Margin | ● | | |
| **Goods** | | | |
| • Main | ● | | |
| • Others | ● | | |
| **Status Changes** | | | |
| • Closed | ● | | |
| • Converted | ● | | |
| • Arrear Interest | ● | | |
| • Suspended Earnings | ● | | |
| • Legal | ● | | |
| • Write-Off | ● | | |
| • Settled | ● | | |
| • Repossession | ● | | |
| • Insurance Claim | ● | | |
| • Debt Review | ● | | |

| DIARY | | | |
|---|---|---|---|
| Create and amend entries | | ● | |
| Follow-up alerts | | ● | |
| Performance monitoring | | | ● |

| ACCOUNT OPENING & APPLICATION PROCESSING | | | |
|---|:---:|:---:|:---:|
| **Create New Application** | | | |
| • Capture new client data | ● | | |
| • Pre-Populate existing client data | ● | | |
| **Retrieve Existing Application** | | | |
| • By surname or business name | ● | | |
| • By identification number | ● | | |
| • By client number | ● | | |
| • By application number | ● | | |
| **Capture or Prepopulate Standing Data** | | | |
| • Addresses | ● | | |
| • Contact Details | ● | | |
| • Telephone Numbers | ● | | |
| • Email Addresses | ● | | |
| • Identification Data | ● | | |
| • Goods, Agreement Type, Values, Terms, etc. | ● | | |
| **Credit Clearances** | | | |
| • Internal Exposure | ● | | |
| • External Exposure (Manual Capture) | ● | | |
| • Credit Reports (Manual Capture) | ● | | |
| • External Exposure (Electronic Links) | | ● | |
| • Credit Reports (Electronic Links) | | ● | |
| **Credit Approval** | | | |
| • Approval Terms | ● | | |
| • Verdict | ● | | |
| • Automated Scoring System | | | ● |
| **Invoices** | | | |
| • Multiple Suppliers | ● | | |
| • Manual Invoices and Capture | ● | | |
| • Electronic Invoices and population | | | ● |
| **Calculations: APR (Annual Periodic Rate)** | | | |
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| • Weekly, Fortnightly, Monthly, Quarterly, Annual payments | | ● | |
| • With and without Balloon/Residual Value | | ● | |
| **Documents** | | | |
| • Dynamic | | | ● |
| • Contract | | ● | |
| • Guarantees | | ● | |
| • Debit Order | | ● | |
| • Sundry Correspondence | | ● | |

| ACCOUNT OPENING & APPLICATION PROCESSING (Continued) | | | |
|---|:---:|:---:|:---:|
| **Pay Out** | | | |
| • Supplier Settlement Journals | ● | | |
| • Supplier EFT Payment | | ● | |
| **Account Load** | | | |
| • Automated | ● | | |

| BATCH TYPE FUNCTIONS | | | |
|---|:---:|:---:|:---:|
| **Transactions** | | | |
| • General Ledger Interface | ● | | |
| • Internal Entries | ● | | |
| • External Entries | ● | | |
| **Debit Orders** | | | |
| • Credit Client Account | ● | | |
| • Debit the Debit Order Suspense Account | ● | | |
| • On-Us/Off-Us Debits | ● | | |
| • Variable Lead Times by Bank | ● | | |
| • Single and Consolidated Debits by Client | ● | | |
| • Interface Files | ● | | |
| **Statements** | | | |
| • Client selected production dates | ● | | |
| • Print and Post | ● | | |
| • Email | ● | | |
| • Facsimile | ● | | |
| **Rate Changes** | | | |
| • Schedule and Run | ● | | |
| • Rate change advices print and post | ● | | |
| • Rate change advices Email | ● | | |
| • Rate change advices Facsimile | ● | | |
| • Reverse | ● | | |
| **Earnings** | | | |
| • Daily and monthly General Ledger postings | ● | | |
| **Arrear Interest** | | | |
| • Automated account debits | ● | | |
| **Customer Correspondence** | | | |
| • Print and Post | ● | | |
| • Email | ● | | |
| • Facsimile | | | ● |
| • SMS | | | ● |
| **Arrear Processing** | | | |
| • Daily Ageing | ● | | |
| • Workflow | | ● | |
| **Workflow** | | | |
| • Daily Integration | | ● | |
| • Application Processing | ● | | |
| • Account Processing | | ● | |
| • Arrear Processing | | ● | |
| • Performance Management | | ● | |

| BATCH TYPE FUNCTIONS (Continued) | | | |
|---|:---:|:---:|:---:|
| **Reporting** | | | |
| • Audit Trail | ● | | |
| • Statutory | ● | | |
| • Customer | | ● | |
| • Internal | | ● | |