



MISSION provides a comprehensive set of computerised functions to help with the day-to-day running of a mortgage investment company.

This system, which is fully compliant with the Consumer Credit Code, runs on both the IBM iSeries Server and Microsoft Windows computer environments. The software package offers an Electronic Funds Transfer component and provides an integrated security system to provide more secure user access and restricted user authorities.

MISSION records and maintains loans, deposits and investments, with other account records and transactions. It gives immediate access to any current deposit or loan account using account name or number. The system provides accurate and speedy on-line transaction entry of receipts and withdrawals with automatic adjusting of account balances. Thus obtaining current account status at all times, as well as automatic posting of all transactions to the General Ledger.

The software also performs interest calculations automatically for all deposit accounts, fixed deposits and loan accounts with immediate posting of the interest calculated to the appropriate accounts. It provides instant loan arrears figures, details of the loan in arrears and penalty charges. A periodical payments system is also incorporated into the software.

Mission maintains investment portfolios and provides extensive general management and audit reports as well as a cheque reconciliation procedure.

Software Development, Support, Training, Web Design & Data Conversions



157 Fenaughty Street KYABRAM VIC 3620
Phone: 03 5852 3122
Fax: 03 5852 1322
Email: info@advancec.com.au
www.advancec.com.au

Deposit and Loan Management

SET OF STANDARD DEPOSIT PRODUCTS

Different types of standard deposit products can be entered allowing term, maturity date, next interest, interest frequency, interest rate etc. to default to predetermined values based on the product type. This allows for easier Deposit creation.

DEBENTURE CERTIFICATES

Provides automatic generation of debenture certificates and includes deposit balance and control checking.

CLEARANCE OF FUNDS

The system manages the automatic release of personal cheques and other uncleared funds

BANK TRANSFERS

The system allows through EFT the payment of interest to be directed to alternate accounts at other institutions

QUARTERLY TFN AND AIIR REPORTING

Software provides for the generation of quarterly TFN reporting to the ATO through its integration with MS Access and complies with the latest 2001/2002 regulations for AIIR reporting in MS Excel format.

SET OF STANDARD LOAN PRODUCTS

Different types of standard loan products can be entered allowing rests, penalties, interest types, repayment frequencies etc. to default to predetermined values based on the product type. This allows for easier Loan creation.

INTEREST RATE CHANGE MANAGEMENT

Interest rate changes can be entered with future dates with the system automatically changing rates and repayment amounts on these selected dates.

SECURITIES

The storage of multiple securities with room for more details the system will allow for individual valuation details and insurance details to be stored with each security. Provides valuation ratio calculations.

PENALTIES

The system allows full management and Audit Trails behind arrears calculations.

General Ledger

- General Ledger Accounting
- Budgeting and Forecasting
- Multiple Accounts and Sub-Accounts
- Support for Multiple Bank Accounts
- BAI Upload/Download of bank statements and automatic update of presented cheques
- Entry of cheques, receipts and journals.
- Entry of Bank Statement details
- Branch options
- GST compliant
- Easy reconciliation of Accounts
- Extensive range of Financial Reports
- Allows Inquiries on all Transactions
- Additional module for Sundry Debtors and Creditors

Investment Management System

- Management of liquidities.
- Fully integrated with General Ledger and Client Accounts.
- Maintain Bank Accounts, Term Deposits, discounted Bank Bills and Mortgages.
- Automatic calculation of accrued interest and margins.
- Extensive range of reporting.

Other Features

MARKETING

The client database provides the facility for the use of marketing codes against the client. This then allows for letters, mailing labels etc to be produced as required to target specific clients in your database. There is a facility for notes to be kept against a client and clients can be grouped together for reporting and account summary information.

MANAGEMENT REPORTING

Extensive management reporting is provided including Account Analysis Comparison, 100-Day trend analysis for forecasting interest rate change impact on margin, Maturity Rollover projections and Reasons for Loan advances. A number of management reports are produced using MS Access allowing graphical presentation of information.

CONSISTENCY REPORTING

Consistency reporting on Deposits, Loans and Investments to ensure the validity of the database at all times

INTEGRATION WITH MICROSOFT ACCESS

System component using standard Microsoft products to generate, the Fixed Deposit cheques and advice letters, Loan arrears letters, Loan Insurance Renewal Letters, Periodical Payment Cheques, Periodical Interest Cheques and Letters.

COMPREHENSIVE END OF DAY REPORTING

Reporting includes Audit Trails and transaction Posting Summary's.

IN BUILT USER SECURITY ACCESS SYSTEM

Additional module provides user authority levels to be specified and provides for allocation of individual functions to users.

DEED REGISTRY

The software incorporates a deed registry for storing deed packet information.

ADDITIONAL MODULES AVAILABLE

WEB ACCESS MODULE

Advance Computing Pty Ltd has the expertise to assist you in developing an e-commerce strategy that fits with your Business requirements and directions. We have developed and implemented web applications that are currently being used over the Internet by several of our Client's.

Advance Computing Pty Ltd is offering two different types of Web Access modules for Mission. The first is suitable for a Branch Office and includes On-line Transactions, Remote Branch Operations, Deposit Account Maintenance and some Reporting functionality. The second option is for an Account Inquiry facility that would be suitable for either Agent's or Client's to access their Account information. We use a product called LANSAs for the Web to migrate the current Mission programs to a format that can be utilised over the Internet.

ELECTRONIC FUNDS TRANSFER MODULE

EFT is available for both the upload and download of transactions and bank statements directly to and from the Bank. Currently our software has been developed to the specifications of the NAB, Bank of Melbourne, ANZ on-line services. We are offering this service for any of the major Banks but the software changes required for Banks other than those listed above will only be carried out after the receipt of a written request and payment for this module.

This module includes:

- Bank Transfers
 - Deposit Interest Payments/Withdrawals
 - Loan Advances
- BAI Transfers
 - Statement Uploads
- DDR Transfers
 - Loan Repayments

DEBTORS & CREDITORS MODULE

The Creditors and Debtors System is designed to allow users to efficiently keep track of invoices and payments to and from Creditors and Debtors. Modules allow users to enter creditor and debtor invoices, payments, inquiries, cancellations and adjustments as well as audit trail reporting and trial balances.

AGENTS SYSTEM MODULE

Statistics are stored on the system for Agents by product. The information/statistics that are stored and can be viewed at any time include Accounts Opened Month-to-date and Year-to-date by product. For each product allocated to an Agent you can also view the Number and \$ value of:

- Accounts Opened – Today, Current Month, Year-to-date and Last Year
- Accounts Average – Today, Current Month, Year-to-date and Last Year
- Maximum Balance – Current Month, Year-to-date and Last Year
- Minimum Balance – Current Month, Year-to-date and Last Year

This module includes calculation of brokerage for a selected period.

REMOTE BRANCH OPERATIONS MODULE

This module has been designed to streamline the balancing, validation and correction of daily transactions prior to the daily banking and end of day for branches and the head office. The procedure will form part of the banking run, and will prompt the user to enter all vouchers/dockets for each type of transaction for the day and the amount they were for. If the original details match, the transaction is successfully proofed, otherwise the transaction may be corrected or left unmatched and reported to head office. Other features of balancing and proofing are the ability to store details of cancelled cheques, accounts opened and closed, as well as branch daily summaries. The Remote Branch Operations module is the same Branch module as used for Branch Web Access.