

# VISION BANKING SYSTEM

*The Vision Banking System from Vega has been designed to meet the needs of the non-retail banking sector.*

*Using Microsoft technologies it provides a highly flexible, efficient and scalable solution to meet the demands of an ever changing marketplace.*

## **Powerful functionality and unrivalled ease of use**

We know that our clients need security, reliability, scalability, flexibility and client focus - Vision delivers all of this combined with intelligent automation to ensure high levels of productivity and customer satisfaction. Our customers are our best advocates. Vision uses a standard Windows interface, with a clear and intuitive layout, enabling ease of use. This helps our customers control training costs and increase productivity.

## **Tailored requirements at a reasonable cost**

We understand that our customers like their software overheads and cost of ownership low. Implemented as a browser based solution utilizing commodity hardware and standard Microsoft software, Vision Banking easily scales and adapts as your business volumes grow and change.

## **Industry leading technology**

We continually evaluate and improve our software to keep up with the changing regulatory environment. Vision Banking is a future-proof banking system to help you meet the challenges of the fast moving modern banking sector.

## **Using our knowledge to help you hit the ground running**

We deliver a real-time online operation that lets you hit the ground running. From single owner clients to multiple member group accounts with percentage ownership, Vision Banking supports complex client relationships, product holdings and transaction types. The system functionality includes multi-currency product support for each client account and transactions can be simply integrated into BACS and SWIFT. Vision supports a fully integrated General Ledger with the functionality for management information and reporting.

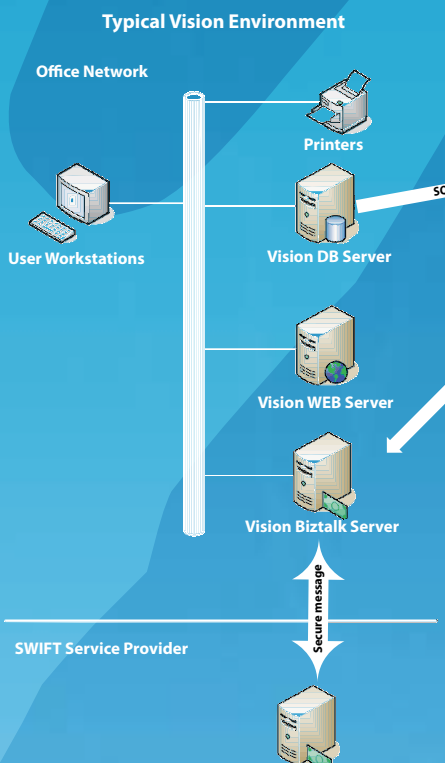
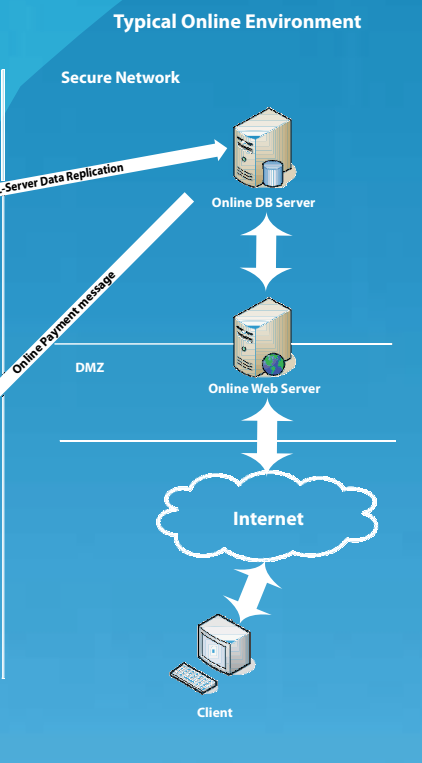


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# System Overview and Module Features

Module Features		
<b>Client Maintenance</b> <ul style="list-style-type: none"> <li>Flexible linking of client / account relationships</li> <li>User configurable attributes for reporting</li> <li>Integrated diary</li> <li>Document management</li> </ul>	<b>Account Maintenance</b> <ul style="list-style-type: none"> <li>User configurable attributes</li> <li>Flexible capitalisation</li> <li>Charge exemption options</li> </ul>	<b>FX Deals</b> <ul style="list-style-type: none"> <li>Spot / Forward and Back Valued deals</li> <li>Auto settlement</li> <li>Real time position reporting</li> </ul>
<b>Transactions</b> <ul style="list-style-type: none"> <li>Real time processing</li> <li>Sophisticated user configurable data entry screens</li> <li>Forward / back valuing support</li> <li>Four eyes authorisation</li> <li>External interface support for BACS / SWIFT etc.</li> <li>Standing Orders</li> <li>Integrated FX handling</li> </ul>	<b>Document Management</b> <ul style="list-style-type: none"> <li>Client / Transaction / Event linking</li> <li>Integrated Document production of:               <ul style="list-style-type: none"> <li>Advices</li> <li>Confirmations</li> <li>Statements</li> <li>Contract notes</li> </ul> </li> <li>Integrated document imaging</li> </ul>	<b>Accounting</b> <ul style="list-style-type: none"> <li>Integrated general ledger</li> <li>User defined accounts</li> <li>Direct Balance Sheet / P&amp;L reporting</li> <li>Supplier payments</li> <li>Fixed Assets</li> <li>Automatic month end currency clear down</li> <li>Automatic year end closure</li> </ul>
<b>Securities</b> <ul style="list-style-type: none"> <li>Multi depot</li> <li>Contract notes</li> <li>Valuation statements</li> <li>Corporate actions</li> </ul>	<b>Fixed Deals</b> <ul style="list-style-type: none"> <li>Deposit / Loan support</li> <li>Back valuing support</li> <li>Auto mature / break</li> <li>Workflow queue management</li> </ul>	<b>Product Types</b> <ul style="list-style-type: none"> <li>User configurable product types</li> <li>Default Interest Rate and Capitalisation rules</li> <li>Parameterised Charging</li> <li>Product level accrual / capitalisation / charge GL posting</li> </ul>
<b>Online Portal</b> <ul style="list-style-type: none"> <li>Private Client Access</li> <li>Intermediary Access</li> <li>Online Payments</li> <li>Real time data link to back office</li> </ul>	<div style="display: flex; justify-content: space-around;"> <div style="width: 45%;"> <p><b>Typical Vision Environment</b></p>  </div> <div style="width: 45%;"> <p><b>Typical Online Environment</b></p>  </div> </div>	
<b>Interest Calculation</b> <ul style="list-style-type: none"> <li>Flexible parameterised interest rates</li> <li>Multi method (360/365) support</li> <li>Daily Accrual</li> <li>Auto-calculation of back valuing</li> <li>Ad-hoc adjustment support</li> <li>Tandem Profitability (Transfer price) calculation</li> <li>Flexible capitalisation options</li> </ul>		
<b>System</b> <ul style="list-style-type: none"> <li>Browser based</li> <li>Microsoft platform</li> <li>Multi currency</li> <li>Real time</li> <li>Accessible Data</li> <li>Flexible reporting</li> </ul>		
<b>Security</b> <ul style="list-style-type: none"> <li>Control led access at module / feature level</li> <li>User permission defined by group</li> <li>System wide Four eyes authorisation</li> <li>Facility to filter data by user level</li> <li>Fully logged table history</li> </ul>		
<b>Loans</b> <ul style="list-style-type: none"> <li>Integrated loans module</li> </ul>		