

Core Finance

Product Catalogue



27 November 2018

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1 Core Finance Introduction

1.1 Digital Banking & Finance Platform

Core Finance is a new digital platform that spans the entire customer lifecycle, complimenting core systems across finance and banking enterprise environments. It is an End-to-End (E2E) Finance solution that streamlines the customer journey, from application and onboarding, through to servicing. The unique nature of the Core Finance offering is that every application can be infinitely configured to meet specific business requirements without the traditional risks of bespoke platforms. Core Finance is comprised of more than ten enterprise applications including:

- Core Companion™
- Core Prospects™
- Core Digital™
- Core Decision™
- Core Customer™
- Core Servicing™
- Core Transact™
- Core Payments Exchange™
- Core General Ledger™
- Smart Doc Hub™
- Core Operations™
- Core Dashboard™

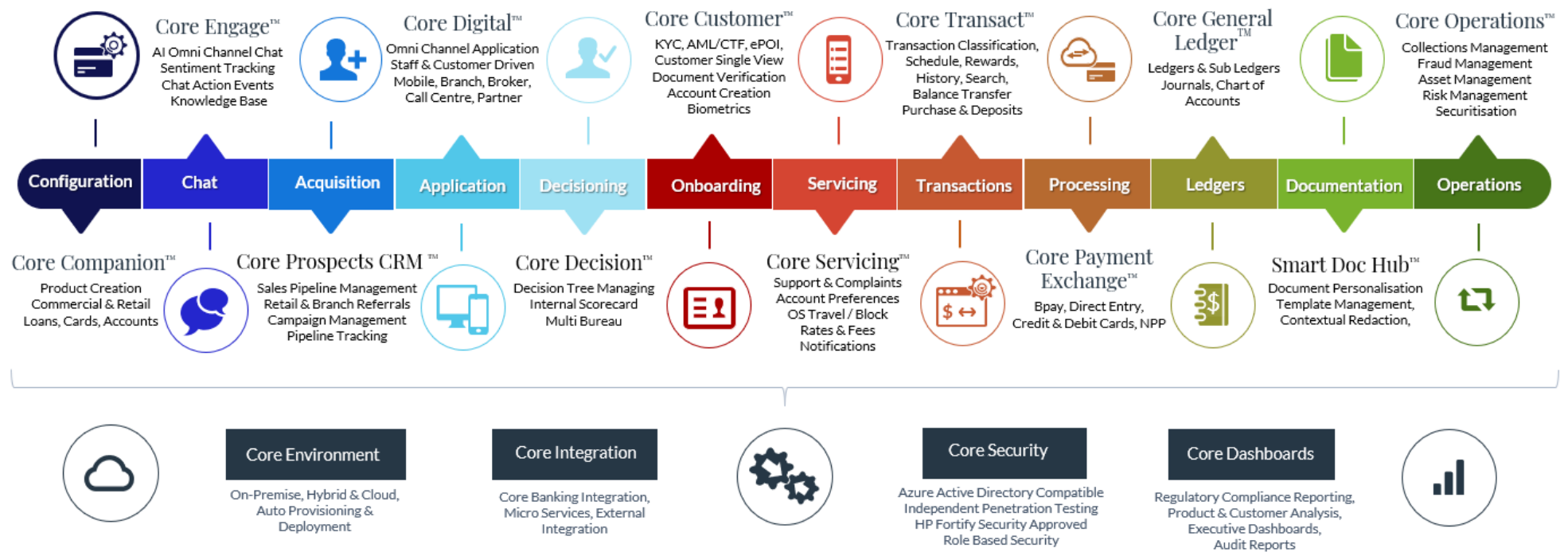
1.2 Clear Dynamics Platform

Core Finance is powered by the Clear Dynamics Platform which is a highly sophisticated digital framework designed to achieve genuine automation across the entire enterprise software lifecycle.

The Platform is an automated software “Factory” delivering highly functional cross-platform capabilities including:

- **Fast & Efficient Delivery** - Complete lifecycle automation across requirements, configuration, testing, deployment, documentation and upgrading.
- **Agnostic Architecture** - All applications facilitate Hybrid, Cloud and On-Premise deployment models. This supports incumbent architects and vendors with low touch impact on the enterprise landscape.
- **Unlimited Data** - Automated data management enabling seamless access to an unlimited volume, breadth and depth of complex and distributed data sets.
- **Any Device, Anywhere** - Omni-Channel solutions that automatically facilitates multi-device and audience, environment.
- **Continuous rapid improvement** - automated code, test generation, deployment and documentation allow for modification of requirements and re-delivery of these modifications with very low risk
- **Low risk** - changes can be made at any point in the lifecycle facilitating a ‘Linear Cost of Change’ and future-proofing solutions from falling behind industry trends.

1.3 Core Finance Modules



2 Application

2.1 Core Companion TM

Easily create, configure, deploy and manage products

- ✓ Offload complete Production Definition, Configuration and Process Execution
- ✓ Manage Product and Arrangement data in Core Companion (and sync to support other bank processes)
- ✓ Track activity by regular (or real-time) transaction feeds/triggers from the Legacy Core
- ✓ Constantly review and update the expected/scheduled future events - allowing rich and timely actions and events to be triggered
- ✓ Grow and evolve integration over time (progressive transition of responsibility for different types of information to Core Companion)

Configure multiple products

Easily configure new products with individual product rules.

All products are managed in the same Core Finance instance.

2.2 Core Prospects TM

Automate your sales pipeline while storing everything in one place.
Easily refer prospects between relevant staff, branches and brokers.

- ✓ Refer deals between branch/broker
- ✓ Track referrals (leads/opportunities/activities etc)
- ✓ List view
- ✓ Excel exports
- ✓ Team performance overview with drill down functionality

Manage leads for all your products

Create and track leads, for all products, in a centralised location.

Core Finance manages all CRM data in one instance; no need for multiple implementations or platforms

[SAVE](#) [CANCEL](#) [NEW ACTIVITY](#) [NEW COMMENT](#) [PROGRESS LEAD](#)

CUSTOMER NAME & DETAILS		ADDRESS	
Customer Type	<div>New</div>	Preferred Communication	<div>Mobile</div>
Customer Name	<div>fsdf</div>	Mobile Number	<div>(4324) 323-244</div>
Required Contact Timeframe	<div>27/04/2017</div>	Source	<div>Existing Customer</div>
Products Category	<div>Credit Cards</div>	Source Category	<div>Existing Customer</div>
Products of Interest	<div>Platinum Credit Card</div>	Assign Type	<div>Branch</div>
<div>ADD PRODUCT OF INTEREST</div>		Assign To Branch	<div>10 Spring Street - Sydney</div>
		Assign To User	<div>Dennis Teale</div>
		Status	<div>Open</div>
		Upload Document	<div>SELECT FILE</div>

PRODUCT OF INTEREST

2.3 Core Digital™

Manage product applications from every channel in one place with real-time statuses and full audit trails. Pre-populate customer details using 3rd party data sources.

- ✓ Omni-channel web-based applications – all channels and devices
- ✓ Broker/staff/call centre/branch capable
- ✓ Field validations – mandatory and character/length restrictions
- ✓ Automated document generation
- ✓ Full audit trail details

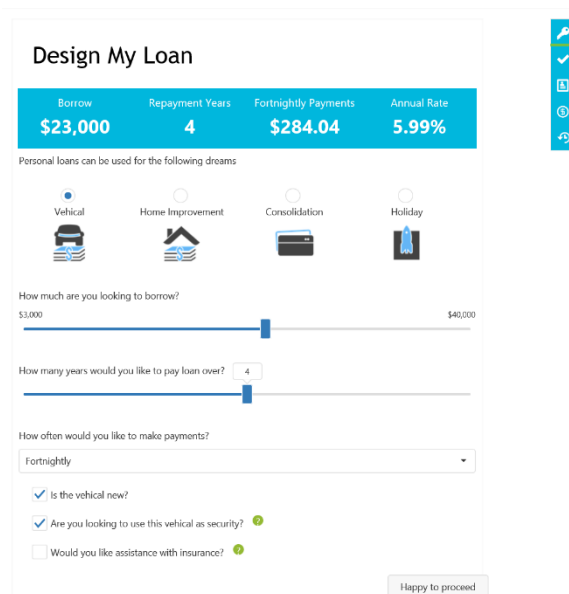
Apply for multiple products

Configure a unique application experience for each product.

Core Finance manages all product application experiences in one instance; no need for multiple implementations

2.3.1 Retail Applications

- ✓ Home loans, credit cards, personal loans, equipment finance
- ✓ Pre-populate data for existing customers
- ✓ Automated income verification
- ✓ Real time status updates
- ✓ Customer 2-factor authentication (SMS validation)
- ✓ Natively communicates with Smart Doc Hub document management system



Design My Loan

Borrow	Repayment Years	Fortnightly Payments	Annual Rate
\$23,000	4	\$284.04	5.99%

Personal loans can be used for the following dreams

☒ Vehical
 ☐ Home Improvement
 ☐ Consolidation
 ☐ Holiday

How much are you looking to borrow?

\$3,000 \$40,000

How many years would you like to pay loan over?

How often would you like to make payments?

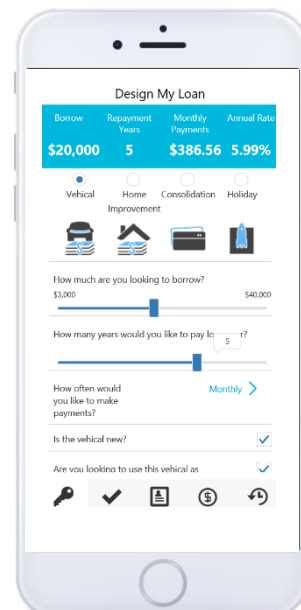
Fortnightly

☒ Is the vehical new?

☒ Are you looking to use this vehical as security?

☐ Would you like assistance with insurance?

Happy to proceed



Design My Loan

Borrow	Repayment Years	Monthly Payments	Annual Rate
\$20,000	5	\$386.56	5.99%

☒ Vehical
 ☐ Home Improvement
 ☐ Consolidation
 ☐ Holiday

How much are you looking to borrow?

\$3,000 \$40,000

How many years would you like to pay by?

How often would you like to make payments? Monthly

Is the vehical new? ☒

Are you looking to use this vehical as security? ☒

2.3.2 Commercial Applications

- ✓ Submission, pricing approval, credit approval and commercial documentation requests
- ✓ Create, edit, manage, and optimize credit submission forms
- ✓ Monitoring, tracking, reporting
- ✓ Covenant lifecycle management

SAVE & CLOSE
SAVE
CANCEL
PREVIEW SUBMISSION
COPY SUBMISSION

SUBMISSION DETAILS
COVENANTS
PRICING APPROVAL
SUPPORTING DOCS
APPROVAL

Please refer to [The Commercial Lending Hub](#) for assistance in completing this submission and using CD Finance.

SUBMISSION HEADER

Group Name	<input type="text"/>	Submission Type	<div>Short Form ▾</div>
Net Movement (Calculated)	<div>\$0</div>	Stage	<div>Preparing Application ▾</div>
Proposed TBRE	<div>\$0</div>	Assigned to	<div>Bendigo ▶</div>

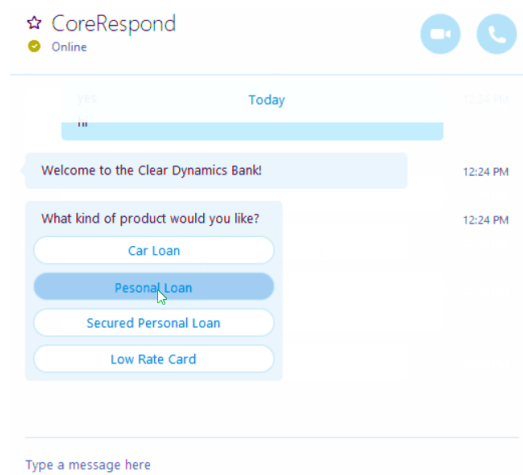
GROUP DETAILS

Branch/Portfolio	<div>Bendigo</div>	BSB	<div>21</div>
Relationship Mgr Name	<div>Craig</div>	Group Customer Number	<div></div>
ANZSIC Name	<div>Select... ▶</div>	Customer Since	<div>Year/New</div>
ANZSIC Code	<div></div>	Last Review Date	<div></div> 📅
Group CRR (LQR)	<div></div>	Next Review Date	<div></div> 📅

2.4 Core Engage™

Communicate with customers in real time, on any device, using Chatbots. Embed it at any customer touch point.

- ✓ Available on Smart Phone, Tablet or PC
- ✓ Guide conversations based on product or workflow
- ✓ Interactive actions within the chat interface
- ✓ Leverage institution-specific metadata terminology
- ✓ Leverage website FAQs



2.5 Core Decision TM

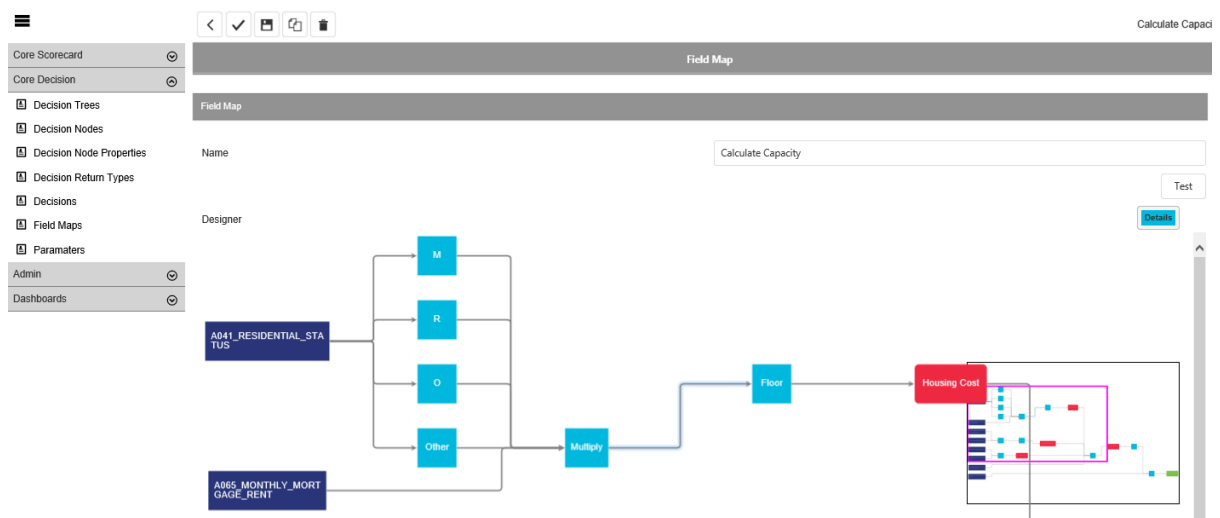
Choose the right customers using credit assessment tools. Modify lending policy or application processes without involving IT.

- ✓ Credit risk scoring – use risk-based ratings to create dynamic interest rates
- ✓ Automated decisioning process based on custom policies/rules
- ✓ Ability to modify decisioning policies/rules – no coding required
- ✓ Supports multi-bureau calls
- ✓ Integrates with historical and third-party data sets
- ✓ Ability to pre-evaluate customers (before bureau calls)
- ✓ Visualise the decisioning process using decision trees (eligibility)
- ✓ Visualise application outcomes using data modelling using field maps
- ✓ Visualise complex calculations using field maps (capacity and serviceability)

Decisioning for multiple products

Master multiple scorecards & decision trees for each product and customer type

Core Finance manages all product decisioning in one instance; no need for multiple implementations or platforms



3 Onboarding

3.1 Core Customer TM

With single view of customer, enable your staff to access and manage customer accounts, applications, servicing details, bureau calls and documents in one place.

3.1.1 Customer Journey

- ✓ Visualisation of customer events by time (onboarding events, application timelines)
- ✓ Batch reporting on overall trends
- ✓ Flag suspicious behaviour
- ✓ A/B tracking
 - Champion challenger application flow
 - Channel performance comparison

Onboard customers
once for multiple
products

Onboard customers once, regardless of the number of products or applications.

Core Finance manages all customer products and data in one instance.

Core Customer

Customers

Know Your Customers

Proof Of Incomes

Bureaus

Customer Types

Address

Residency Validations

Employments

Incomes

Expenses

Application Status

Core Scorecard

Core Securities

Journey

Customer Journey

Customer Created

Personal Details Captured

Financial Details Captured

1:17

11:18

11:19

11:20

11:21

11:22

11:23

11:24

11:25

11:26

11:27

Thu 9 March

Customer

Customer Type

Individual customer - Other th

Full Name

Miss. Andrew Ryan Koss

Title

Miss.

Date of Birth

25/08/1970

First Name

Andrew

Email Address

Mikayla_Ritchie@yahoo.com

Middle Names

Ryan

Home Telephone

96-0434-5848

Last Name

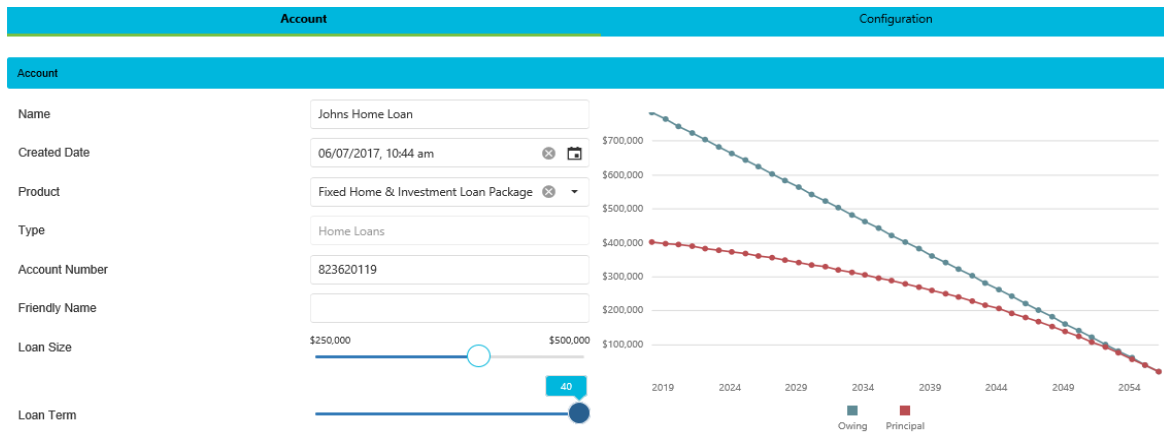
Koss

Mobile Telephone

4913-801-453

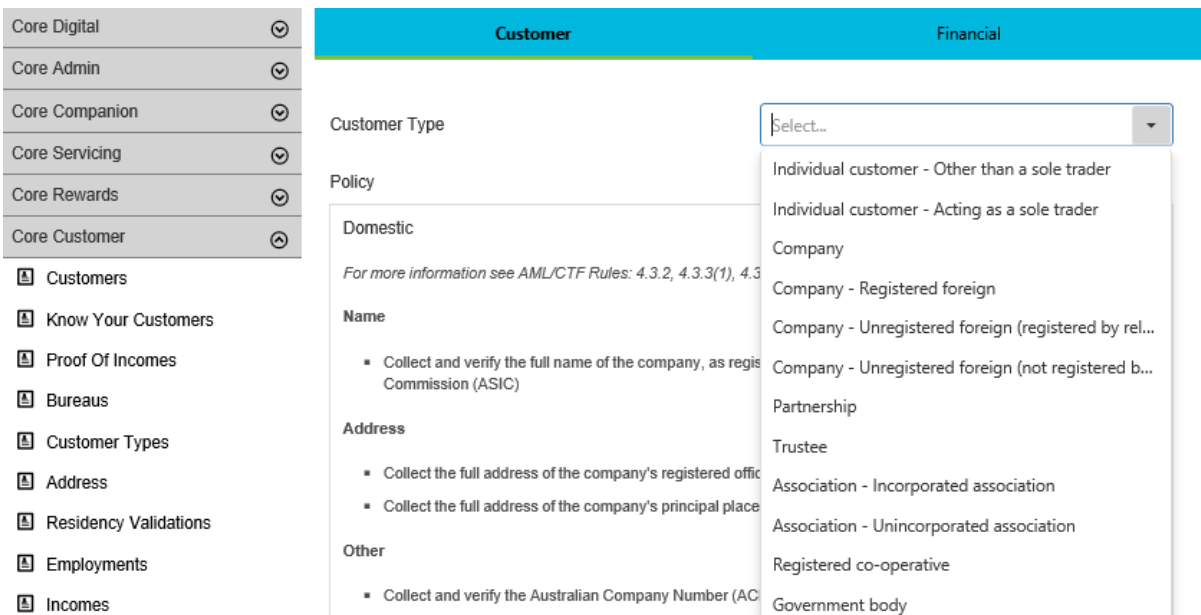
3.1.2 Account creation

- ✓ Master multiple account arrangements
- ✓ Real-time visualisation of repayment schedules (based on configurable loan variables)



3.1.3 AML/CTF policy

- ✓ Relevant customer AML/CTF AUSTRAC "Safe Harbor" policy automatically embedded into customer onboarding
- ✓ Supports compliance with AUSTRAC AML/CTF regulatory requirements

The screenshot displays the 'Customer' onboarding interface. On the left, a sidebar menu lists various modules:

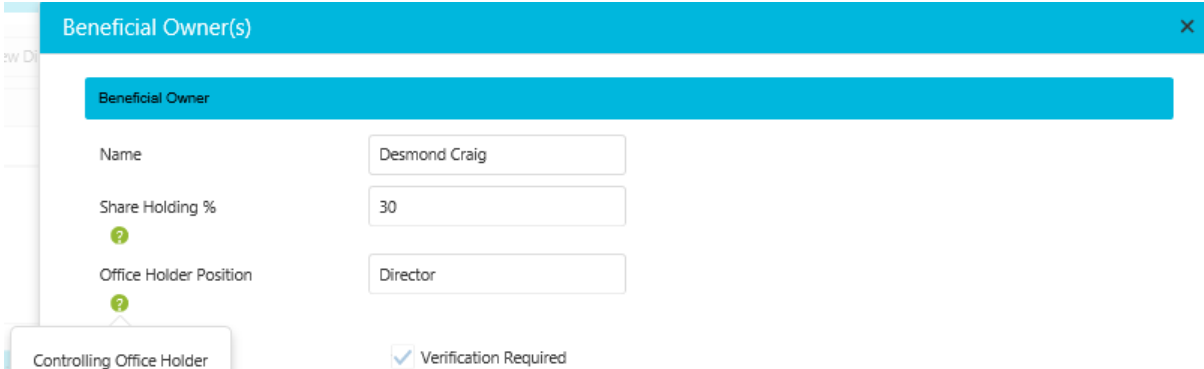
- Core Digital
- Core Admin
- Core Companion
- Core Servicing
- Core Rewards
- Core Customer
- Customers
- Know Your Customers
- Proof Of Incomes
- Bureaus
- Customer Types
- Address
- Residency Validations
- Employments
- Incomes

The main form area is titled 'Customer' and contains the following sections:

- Customer Type:** A dropdown menu with a 'Select...' button. The dropdown list includes:
 - Individual customer - Other than a sole trader
 - Individual customer - Acting as a sole trader
 - Company
 - Company - Registered foreign
 - Company - Unregistered foreign (registered by rel...
 - Company - Unregistered foreign (not registered b...
 - Partnership
 - Trustee
 - Association - Incorporated association
 - Association - Unincorporated association
 - Registered co-operative
 - Government body
- Policy:** A section titled 'Domestic' with a note: 'For more information see AML/CTF Rules: 4.3.2, 4.3.3(1), 4.3.3(2)'. It includes fields for:
 - Name:** Collect and verify the full name of the company, as registered with the Australian Securities and Investments Commission (ASIC).
 - Address:** Collect the full address of the company's registered office and Collect the full address of the company's principal place of business.
 - Other:** Collect and verify the Australian Company Number (ACN).

3.1.4 Beneficial Ownership

- ✓ Ensure AUSTRAC policy compliance when onboarding companies
 - Identifying 25% shareholding &/or named office holders
 - Automatically trigger Day 2 PEP workflow



Beneficial Owner(s)

Beneficial Owner

Name: Desmond Craig

Share Holding %: 30

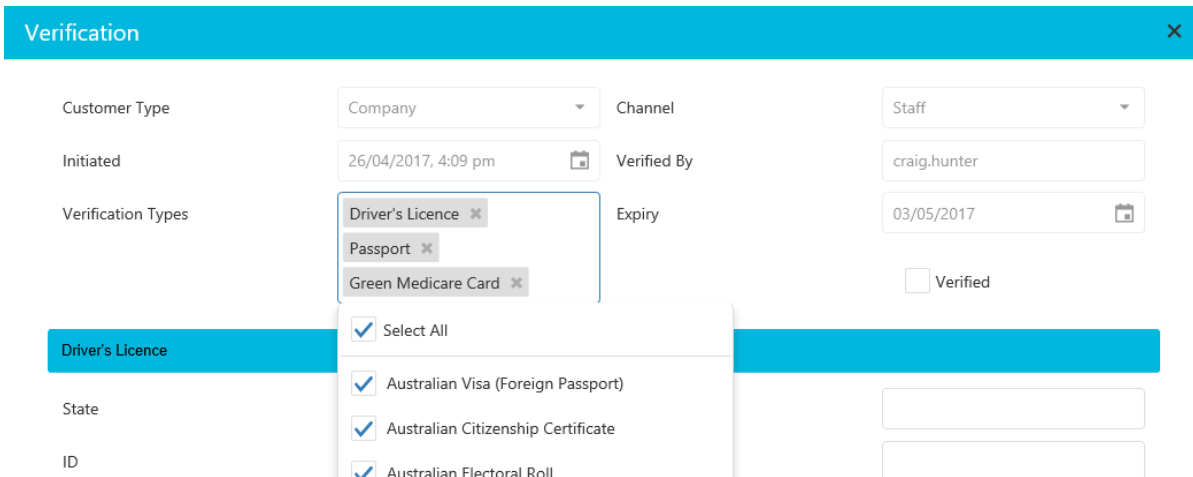
Office Holder Position: Director

☒ Verification Required

Controlling Office Holder

3.1.5 Document Verification Service

- ✓ Live verification of all document types provided by the Council of Australian Governments' National Identity Security Strategy DVS

Verification

Customer Type: Company Channel: Staff

Initiated: 26/04/2017, 4:09 pm Verified By: craig.hunter

Verification Types: Driver's Licence, Passport, Green Medicare Card

Expiry: 03/05/2017

☐ Verified

Driver's Licence

State: ID:

☒ Select All

☒ Australian Visa (Foreign Passport)

☒ Australian Citizenship Certificate

☒ Australian Electoral Roll

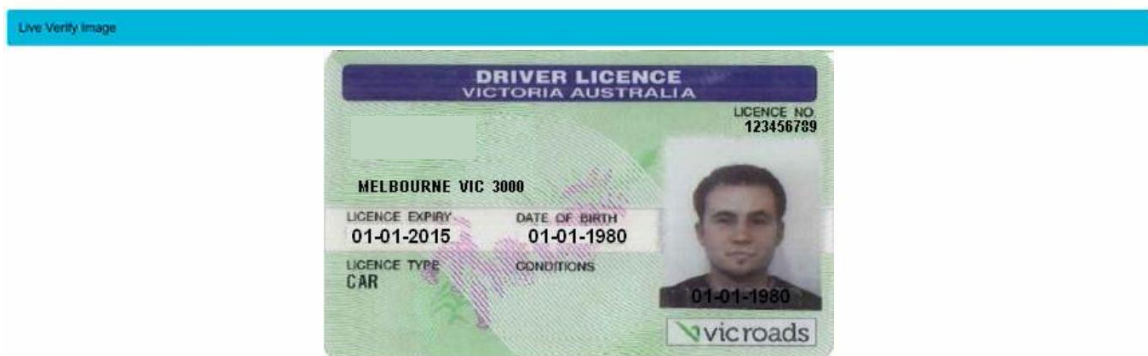
3.1.6 Live Verification

- Leverage machine learning to achieve live verification of a customer's image
- Enables back-of-house staff to detect, identify, analyse and distil faction information enhancing the KYC and AML/CTF process

Live Verify

Name	David Smith	Requested	25/08/2017, 1:43 pm
Status	Pending	Risk	Medium

Verify Compare



3.1.7 Serviceability

- Internal score
- Customer proof of income
- Expenses
- Employment
- Pre-configured multi-bureau call history (e.g. PPSR, Equifax)



Income

< ✓ 📷

Income

Income

Customer	Eli Ward	Other income (after tax)	
Your salary/wages (after tax)			
Monthly salary (after tax)	Per Month	Total monthly income (after tax)	
Captured			

Other income includes any income not already entered, such as:

- Investment income
- Rental income
- Government benefits (For example: Family Tax Benefit Part A and B, Carer Allowance, Pensions, Partner Allowance, Parenting payment).

We may ask you for proof of income.

3.1.8 Single View of Customer

- ✓ Powerful customer analytics
- ✓ Market segmentation
- ✓ Supports compliance with APRA
ADI Prudential Standard APS 10.



3.2 Smart Doc Hub TM

Create personalised documents for your customers using templates.

- ✓ Create document templates
- ✓ Automatically generate loan documents
- ✓ Automatically generate branded and standard contracts
- ✓ Store, search and collaborate on document templates
- ✓ Capture, store and manage documents
- ✓ Search any document type by document content
- ✓ Physical security of critical data
- ✓ Enable authorized team members to access documents from anywhere at any time
- ✓ Document redaction of sensitive information (tax file number, credit card number etc.)

Configure contract templates for multiple products

Create and modify multiple product specific templates.

Core Finance manages all products in one instance; no need for multiple implementations or platforms

Smart Doc Hub Template

Template

File Name	Letter_of_Offer_v6.doc	Tags	Select...
Name	Letter_of_Offer	Customers	Select...
Purge After (Days)	40	Comments	
Template Type	BLANK		
Created	17/05/2018	Last Modified	27/06/2018
Created User	adam.rapkins	Last Modified User	adam.rapkins

Versions

+
Q Search...

Id	↓ Version	Status	Uploaded Date	File Name
27	0	Published	27/06/2018, 2:09 pm	Letter_of_Offer_v6.doc

Testing

Test Payload

4 Servicing

4.1 Core Servicing TM

Give customers the ability to alter preferences across multiple accounts, provided feedback and/or secure their accounts online.
Enable customers to manage their account details in one place.

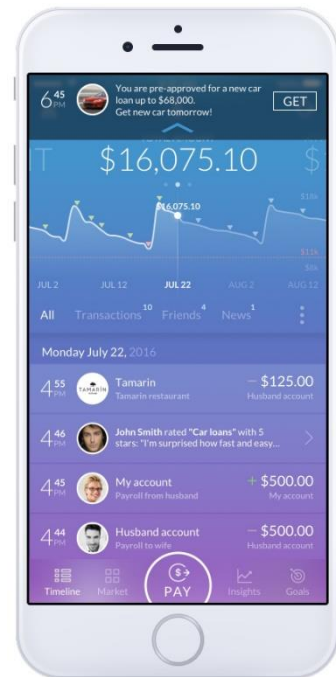
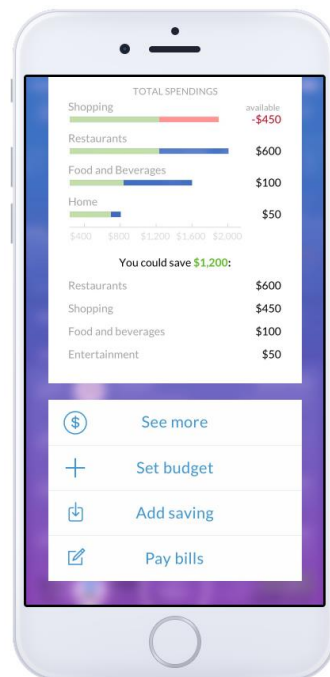
4.1.1 Customer View

- ✓ Ability for customers to update account preferences
- ✓ Automatic login for customers
- ✓ Multi-account view – all accounts in one place
- ✓ Block/unblock cards
- ✓ Lodge complaints

Service multiple products

Create one view for all accounts and products.

Core Finance manages all products in one instance; no need for multiple implementations or platforms



4.1.2 Staff View

Enable staff to service customer accounts over the phone or in branch.

- ✓ View of customer – details and all associated accounts
- ✓ Customer account audit trail
- ✓ Filtering/sorting options for search results
- ✓ Complaints management
- ✓ Report lost cards
- ✓ Block cards
- ✓ Request new PIN

Lodge Complaint / Service Request

Lodge Complaint

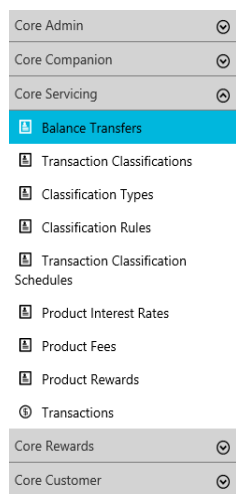
Customer Name	<input type="text"/>	Account Number	<input type="text"/>
Card Number	<input type="text"/>	Date of Complaint	<input type="text" value="07/07/2017"/>
Complaint Details	<input type="text"/>	Complaint Type	<input type="text" value="Select..."/>
Financial Loss	<input type="text" value="Select..."/>	Loss Amount	<input type="text"/>
Branch or Staff Details	<input type="text"/>		

4.2 Core Transact™

Manage, schedule, update, classify and search for all transactions in one place.



- ✓ Complete balance transfers – PCI complaint
- ✓ Support scheduled and recurring payments
- ✓ Manage payments from a centralized place
- ✓ Facilitate intuitive money transfers of varying types
- ✓ Orchestrate purchase creation
- ✓ Create and update purchase transactions
- ✓ Classify transactions
- ✓ Search for purchase transactions
- ✓ Report data extracts for downstream systems
- ✓ Provide data extracts to Excel
- ✓ Allocate points to rewards programs (internal and external)



Balance Transfer

Balance Transfer

Name

Westpac BT

Account

Home Loans 1

Balance

\$3,443.00

Destination Card

Card Number

2432

Institution

Westpac

Institution Address

123 Main St

Transfer Date

04/04/2017

4.3 Core Payment Exchange TM

Easily perform batch fund transfers between your customers and suppliers. Process payments either real-time, multi-day or overnight.

- ✓ Inbound & outbound payment processing
- ✓ Credit / debit processing for customer accounts
- ✓ Stop or return rules
- ✓ Returns processing
- ✓ Payments exception case management
- ✓ Payment schedules
- ✓ Extracts for reconciliation and general ledger
- ✓ Core banking integration

4.3.1 Current & Roadmap

- ✓ Interbank Transactions - pay anyone / direct debits
- ✓ APCA (Australian Payments Clearing Association)
- ✓ BECS (Bulk Electronic Clearing System)
- ✓ BPay
- ✓ Credit / Debit Card payment,
- ✓ EFTPOS / Visa / Mastercard
- ✓ NPP – real-time bank to bank payments*
- ✓ SWIFT – international supported payments messaging network*
- ✓ Crypto-currencies (and other future blockchain capable products e.g. energy) *
 - o *Roadmap



5 Operations

5.1 Core Collections TM

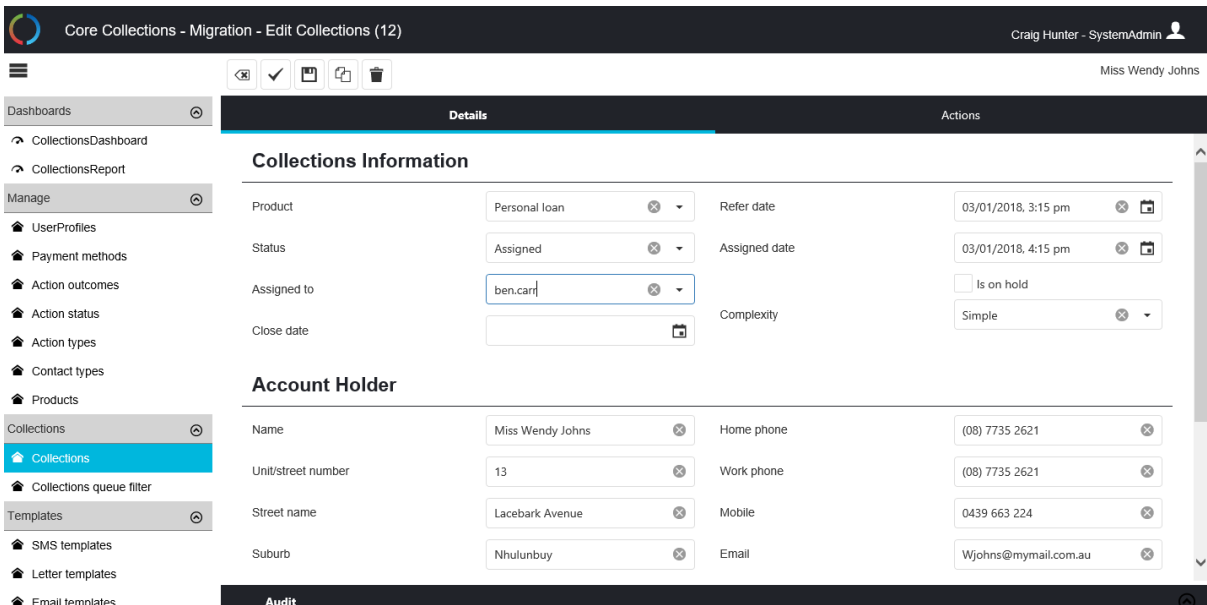
Streamline and automate collections with a centralised, efficient and consistent workflow.

- ✓ Automate all standard outbound collection letters, SMS and other customer reminders
- ✓ Prioritise actions based on urgency
- ✓ Compare historical agreements with real time transaction history
- ✓ Conduct risk-based collection strategy based on customer behaviour
- ✓ Utilise staff based on their experience
- ✓ Automate follow-ups, record notes for exception handling and referrals
- ✓ Automatically maintain up-to-date customer contact information
- ✓ Highly configurable reporting

More than one product?

Manage all collection workflows centrally, regardless of product.

Core Finance manages all products and data in one instance; no need for multiple implementations or platforms



Core Collections - Migration - Edit Collections (12)

Craig Hunter - SystemAdmin

Miss Wendy Johns

Collections Information

Product	Personal loan	Refer date	03/01/2018, 3:15 pm
Status	Assigned	Assigned date	03/01/2018, 4:15 pm
Assigned to	ben.carr	Is on hold	<input type="checkbox"/>
Close date		Complexity	Simple

Account Holder

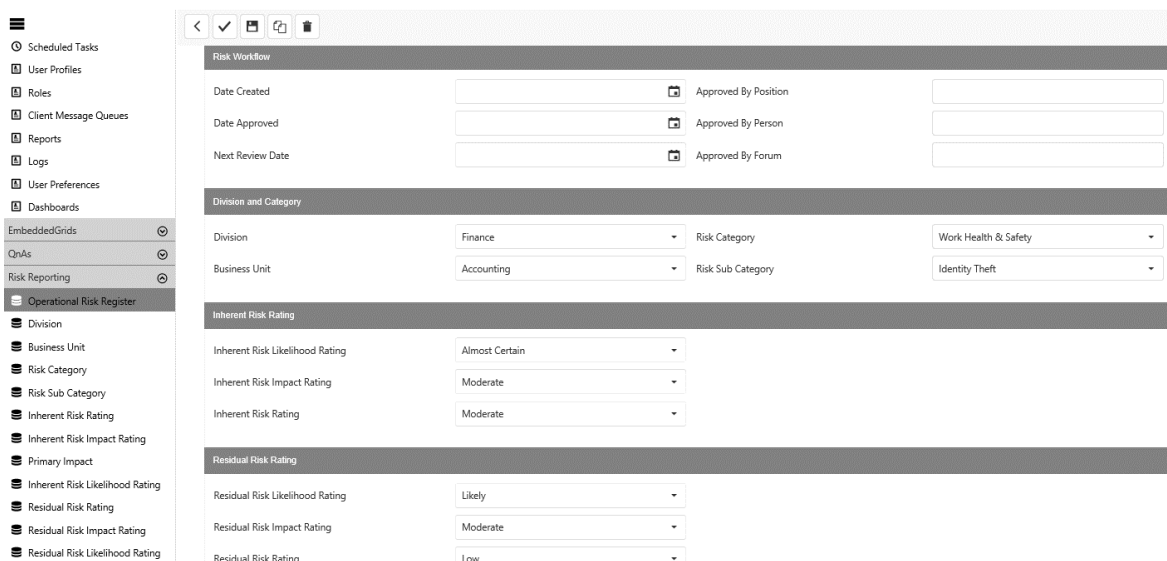
Name	Miss Wendy Johns	Home phone	(08) 7735 2621
Unit/street number	13	Work phone	(08) 7735 2621
Street name	Lacebark Avenue	Mobile	0439 663 224
Suburb	Nhulunbuy	Email	Wjohns@mymail.com.au

Audit

5.2 Core Risk Management TM

Instantly identify and capture risks to you and your customers with automated alerts and case management.

- ✓ Easy reporting of incidents or risks
- ✓ Automated alerts and escalation workflow
- ✓ Operational Risk Register
- ✓ Reporting
 - Risk Profile Reporting
 - Incident Register and Reporting
 - Loss Reporting
 - Risk Threshold Reporting
 - Action Reporting



The screenshot shows the 'Operational Risk Register' form. On the left is a sidebar menu with options like 'Scheduled Tasks', 'User Profiles', 'Roles', 'Client Message Queues', 'Reports', 'Logs', 'User Preferences', 'Dashboards', 'EmbeddedGrids', 'QnAs', 'Risk Reporting', and 'Operational Risk Register'. The main form area is titled 'Risk Workflow' and contains several sections:

- Risk Workflow:** Includes fields for 'Date Created', 'Date Approved', 'Next Review Date', 'Approved By Position', 'Approved By Person', and 'Approved By Forum'.
- Division and Category:** Includes dropdowns for 'Division' (Finance), 'Business Unit' (Accounting), 'Risk Category' (Work Health & Safety), and 'Risk Sub Category' (Identity Theft).
- Inherent Risk Rating:** Includes dropdowns for 'Inherent Risk Likelihood Rating' (Almost Certain), 'Inherent Risk Impact Rating' (Moderate), and 'Inherent Risk Rating' (Moderate).
- Residual Risk Rating:** Includes dropdowns for 'Residual Risk Likelihood Rating' (Likely), 'Residual Risk Impact Rating' (Moderate), and 'Residual Risk Rating' (Low).

5.3 Core Fraud Case Management TM

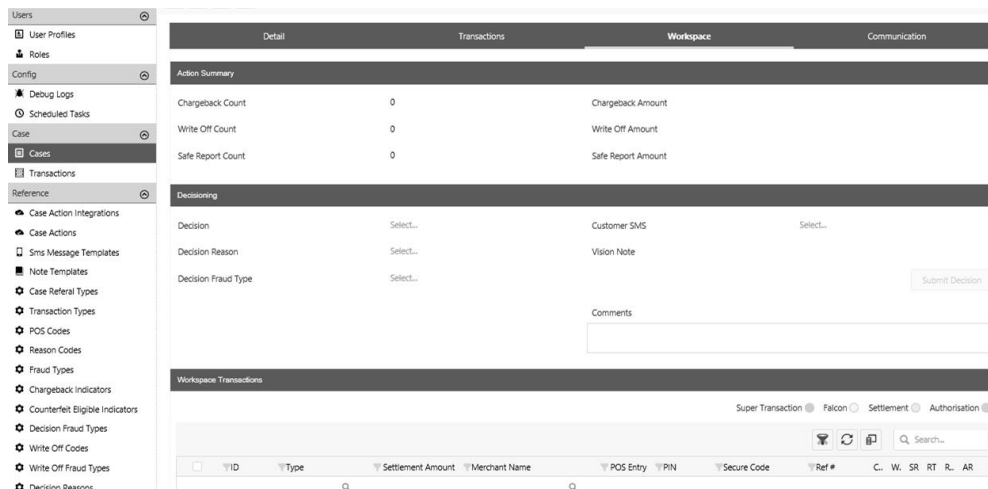
Act fast, with smart queue job allocation, case pre-population and highly configurable workflow processes.

- ✓ Case/workflow queue management
- ✓ Automated case allocation
- ✓ Form pre-population
- ✓ Automated integration with AI fraud detection
- ✓ Automated processing of specific cases
- ✓ Customer claim view
- ✓ Ability to hold/filter new cases
- ✓ Automated SMS notifications
- ✓ User Access management – delegated authority and access levels
- ✓ Reporting on cases, chargebacks, workflow stats

More than one product?

View and manage all cases simultaneously, regardless of product.

Core Finance manages all products and data in one instance; no need for multiple implementations or platforms



The screenshot displays the Core Fraud Case Management interface. On the left is a sidebar menu with categories: Users (User Profiles, Roles), Config (Debug Logs, Scheduled Tasks), Case (Cases), Transactions, and Reference (Case Action Integrations, Case Actions, SMS Message Templates, Note Templates, Case Referral Types, Transaction Types, POS Codes, Reason Codes, Fraud Types, Chargeback Indicators, Counterfeit Eligible Indicators, Decision Fraud Types, Write Off Codes, Write Off Fraud Types, Decision Reasons). The top navigation bar includes tabs for Detail, Transactions, Workspace (active), and Communication. The main workspace contains three sections:
1. **Action Summary**: A table with counts for Chargeback, Write Off, and Safe Report across different amounts.
2. **Decisioning**: A form with dropdowns for Decision, Decision Reason, and Decision Fraud Type, and input fields for Customer SMS, Vision Note, and Comments. A 'Submit Decision' button is present.
3. **Workspace Transactions**: A table with columns for ID, Type, Settlement Amount, Merchant Name, POS Entry, PIN, Secure Code, Ref #, and various status codes (C., W., SR, RT, R., AR). Above the table are filters for Super Transaction, Falcon, Settlement, and Authorisation, along with a search bar.

5.4 Core Shadow Ledger™

Capture and organise all your financial data. Automatically consolidate accounting information for analysis and reporting.

- ✓ Supports journals, balances and ledgers
- ✓ Management of: post strings, data types and journal types
- ✓ Generate highly configurable reports with real-time data
- ✓ Classify accounts
- ✓ Tailor chart of accounts
 - Type, category, subcategory
 - Business unit, department, division
 - Location (region, country, state)
 - Company/group

Ledger facts

Ledger facts

Journal Number	Core system journal - Jan
Posting date	22/03/2018, 11:08 am
Posting string	001-00-001-100-20510-0000
Transaction date	22/03/2018, 11:08 am
Datatype	ACT
Debit	
Credit	\$15,506.00
Description	Movement in Instalment Loans
Post status	Posted

Audit

Account category

Account category

Account type	50000 - Expense
Account category no.	51000
Account category name	51000 - Interest expense
Account category	Interest expense

Account sub-category

+	Account sub-category name	Account sub-category no.	Account sub-category	Account category
	Q	Q	Q	Q
9	51100 - Deposits	51100	Deposits	51000 - Interest expense
10	51200 - Other financial institutions	51200	Other financial institutions	51000 - Interest expense
11	51300 - Liabilities at fair value through Income Statement	51300	Liabilities at fair value through Income Statement	51000 - Interest expense
12	51400 - Debt issues	51400	Debt issues	51000 - Interest expense
13	51500 - Loan capital	51500	Loan capital	51000 - Interest expense
14	51600 - Controlled entities	51600	Controlled entities	51000 - Interest expense

Audit

5.5 Core Dashboard TM

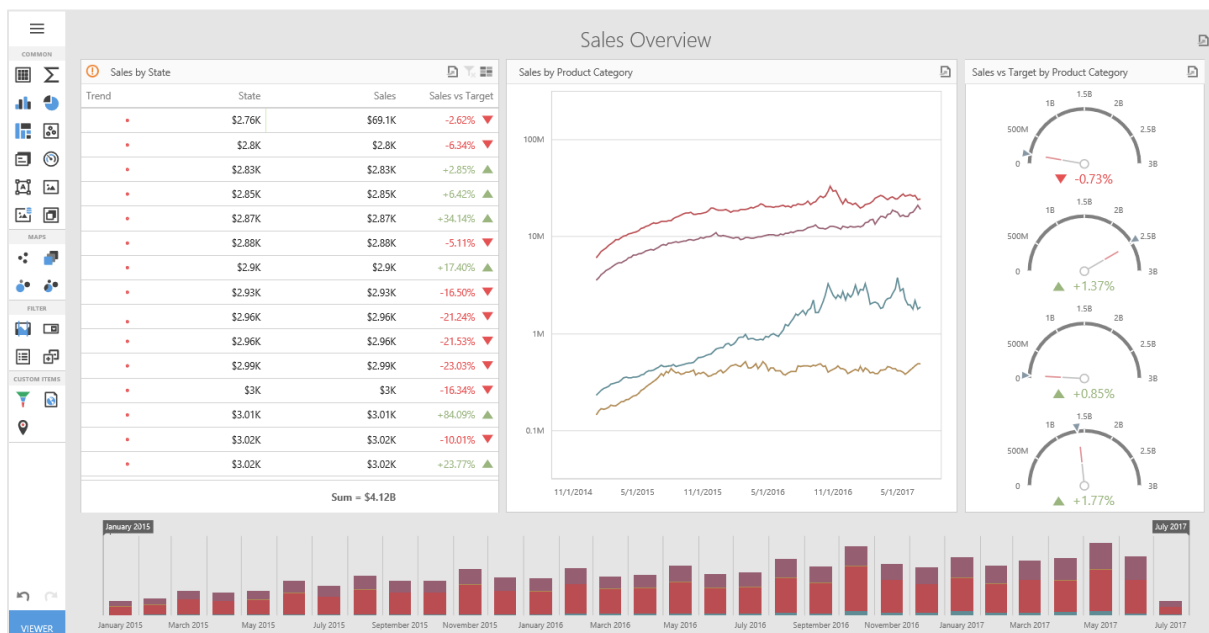
Build personalised dashboards with real-time data. Customise dashboards yourself using drag-and-drop elements. Export reports in any format

5.5.1 Reports/audits

- ✓ Customisable reports/audits – KPIs, applications etc
- ✓ Any data elements
- ✓ Export in excel or XML

5.5.2 Dashboards

- ✓ Customisable
- ✓ Drag and drop design
- ✓ Data wizards
- ✓ Integrated filtering
- ✓ Data transformation tools



5.6 Core Debt Securitisation TM

Reduce the cost of raising funds by rapidly creating and classify securities. Identify loans attractive to investors faster using automated categorisation.

- ✓ Provides for contractual debt residential mortgages, commercial mortgages, auto loans, credit card debt obligations, other non-debt assets
- ✓ Facilitate selling as securities, pass-through securities and collateralised debt obligations
- ✓ Generation of Daily GL files for all transactions and automatic transfer to specified server locations
- ✓ Ability for the Finance Team to maintain “real-time” within the Source Receivables System
- ✓ Automatic generation of a Daily Interest Pro-Rata report
- ✓ Population Tagging reports with clear identification of loans to “sell” to investors

6 Core Environment

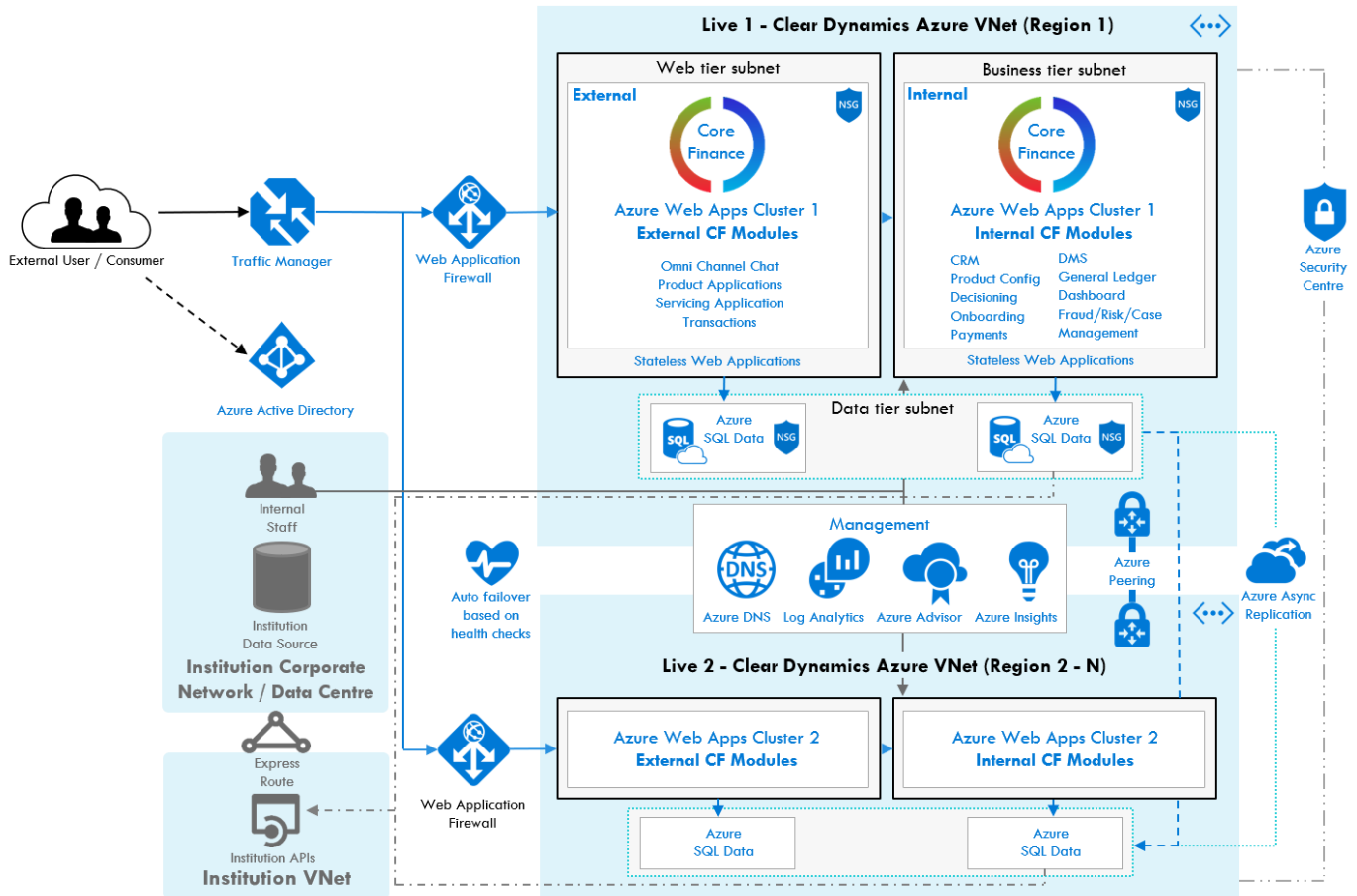
Choose your environment – Cloud, On-premise, Private Cloud or Hybrid with SaaS, PaaS or Managed Service options. Every deployment uses automated server provisioning enabling any deployment to be regenerated at any time for audit and rollback purposes.

6.1 Cloud strategy

- ✓ Core Finance Managed Service architecture is reviewed and validated by Microsoft Azure specialists
- ✓ Core Finance leverages Azure Resource Manager templates for automated deployment of Core Finance modules during every stage of the lifecycle, including automated updates of MS security templates.
- ✓ Leveraging Azure services includes automated:
 - Load balancing
 - Firewall security
 - Server provisioning
 - Application insights
 - Elastic SQL DB pools
 - 24x7 customer support
 - 100% fully redundant uptime across multiple geo-locations
 - Globally scalable architecture
 - Compliant with financial regulatory requirements e.g.
 - PCI compliance
 - APRA checklist
 - GDPR compliance
 - ASD Protected data certified.



6.2 Reference Architecture (Managed Service)



6.3 Security

We protect your data using agnostic Identity Providers and Authentication services including Hewlett Packard Fortify on Demand independent security reviews and penetration testing. Core Finance applications natively communicate with Active Directory and Azure Active Directory.

- ✓ Active Directory
- ✓ Azure Active Directory
- ✓ Integrate with OpenID compatible provider
- ✓ HP Fortify on Demand security reviews
- ✓ Separate deployments/instance for each client

