

Storecard

Features List

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1. Introduction

Financier's Revolving Account Credit module (RAC) is one of the leading solutions on the market for the commercial and consumer lending sectors, providing a Windows-based, highly flexible, configurable and functionality-rich solution.

The solution has been designed in conjunction with leading financial services organisations and is continually enhanced to comply with ever-changing legislation and the demands of a highly competitive and diverse marketplace.

The RAC module is robust at all levels and has no upper limit to its scalability. This means it is suitable for smaller organisations through to large companies operating over multiple sites, handling hundreds of thousands of agreements.

The web-enabled solution is based on industry-leading technologies and supports a unified package of software modules including:

- Retail finance
- Revolving credit – credit card, revolving loan and storecard
- Secured loan
- Loyalty schemes

The core administration engine provides comprehensive functionality. Specific modules provide additional features tailored to the financial product type and marketplace expectations.

The Financier RAC module offers unmatched flexibility, provides a high level of customisation and can be configured to automate business processes leading to improved efficiency, effectiveness and profitability. The workflow engine allows business strategies to be defined, monitored and modified to meet the changing needs of your organisation and the marketplace. In addition it can be tailored to accommodate any currency or language.

Allowing multiple cardholders to be linked to a single account, RAC functionality includes automated statement production with multiple frequency levels, flexible credit limit amendment and check digit verification.

With in-built links, all Financier modules integrate to external 3rd party software including: AUDDIS/ADDACS, BACS, credit reference agencies, data sources, MI reporting, PDA and point of sale/till interface.

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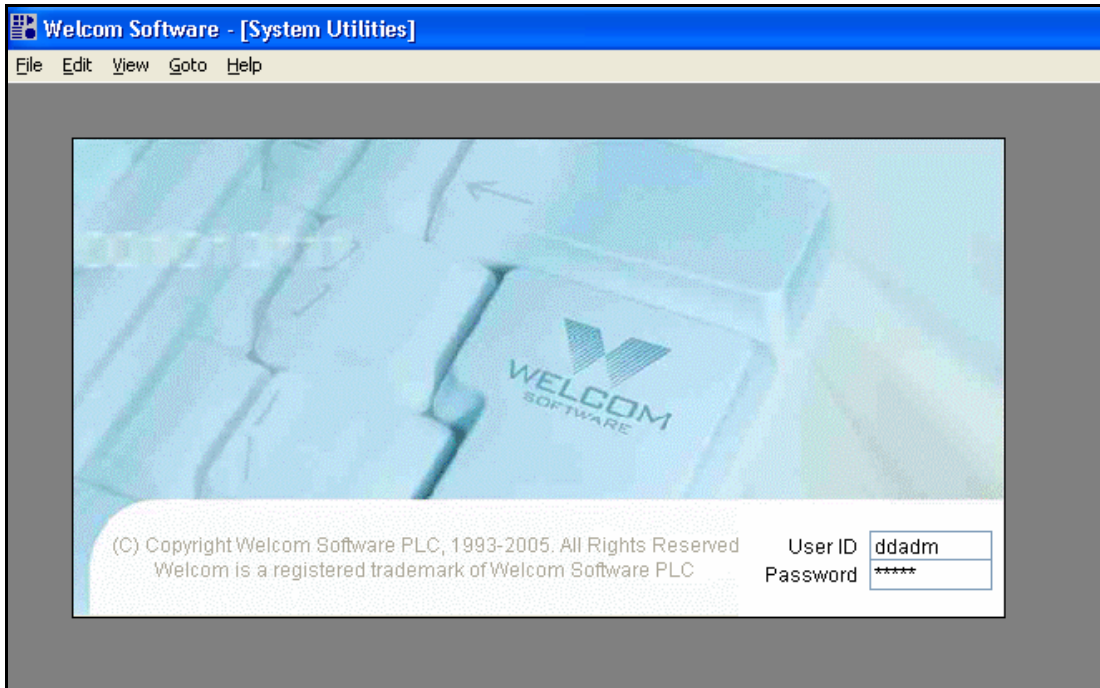
2. Overview of Key Features

- Card and cardholder maintenance.
- Multiple cardholders linked to an account.
- Credit limit amendment with tolerances and dormancy.
- Manual transaction adjustment and reversal facility.
- Flexible and dynamic payment methods.
- Individual agreement interest rate amendment facility with multiple calculation methods.
- Advanced enquiry criteria and 'wildcard' search facility.
- Arrears Management including full arrears history, letter production and ad-hoc arrears management fee posting.
- Configurable score-card facility.
- Configurable till interface and on-line validation.
- Integrated BACS and AUDDIS/ADDACS direct debit processing.
- Bank reconciliation and cash book processing with full audit trail.
- CAIS and Insurance payments extract files.
- Integrated XML link to credit/debit card payment processing.
- Automated statement production (multiple frequency levels).
- Configurable loyalty and discount schemes.
- Credit interest calculation and processing.
- Configurable payment allocation rules.
- Accommodates automated file imports of rejected direct debit, standing order and giro payments.
- Facility to transfer payments between agreements.
- Configurable agreement cancellation rules.
- Due date amendment and due date deferral.
- Integrated Workflow and diary facility.
- Waive/reduce future interest facility.
- Recoveries processing.

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3. Security

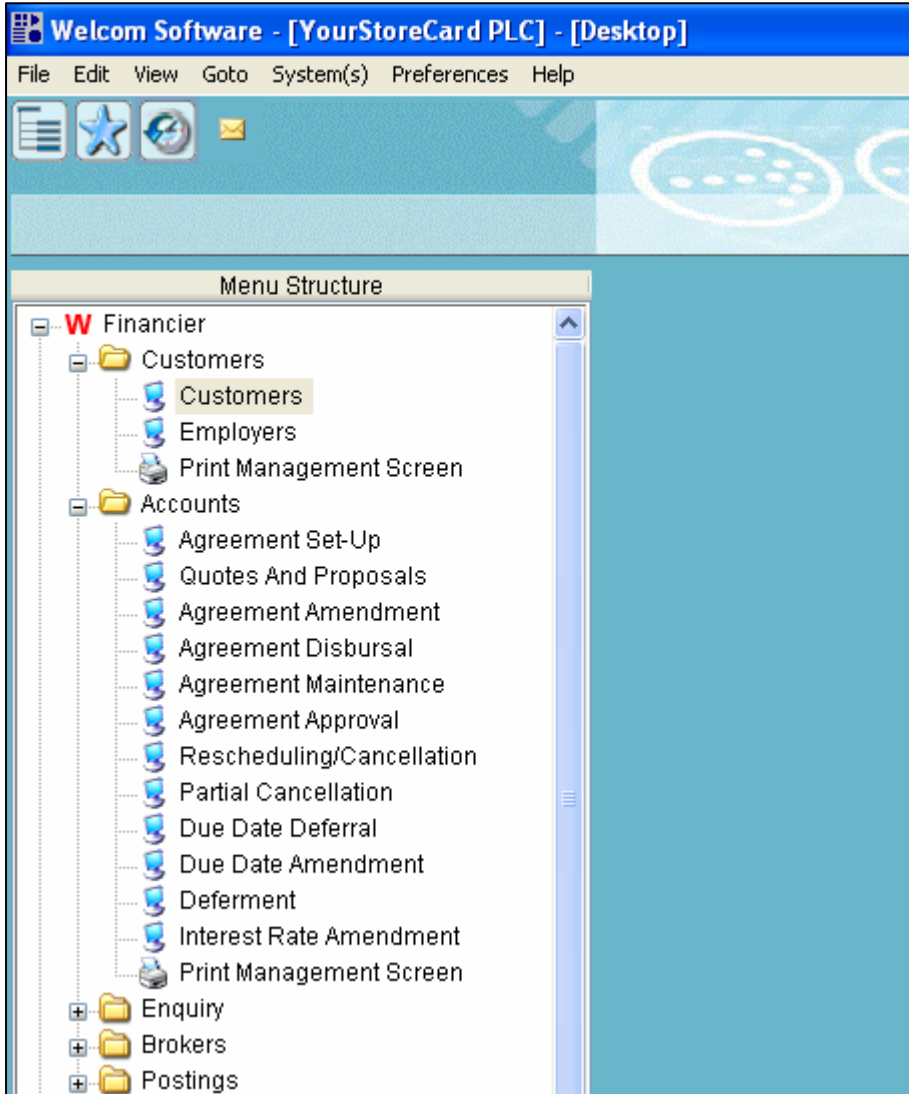


- Substantial system security levels.
- Unique authorised user ID and password.
- Configurable time-based prompt to change password.
- Configurable user groups by role/hierarchy.
- Restrictions to access menu options and functionality by user/user group.
- Full audit trail of all transactions and data input (user ID and date stamp).
- Individual user mandates and tolerances can be set.
- Audit log of authorised user system access.
- Audit log of unauthorised access attempts.

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4. Menu Structure



- Hierarchical windows based menu structure.
- Configurable to specific requirements.
- Ability to rename and use own terminology.
- User-friendly layout.
- Intuitive and simple to use.
- Allows individual user to pre-select 'favourite' menu options.
- On-line help facility.

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5. Customer Data

- Unique identifiable customer number.
- Holistic view of customer data including: name, address, employer, bank, capacity calculator, income and expenditure, financial, marketing preferences and security details (e.g. password and PIN).
- Configurable mandatory data capture (e.g. full name, address, date of birth and time at address).
- User definable fields to accommodate specific information required (e.g. marketing and security preferences).
- Third party data compliant.
- Data validation fields.
- Interface to post-code and sort-code look-up facilities.
- Audit trail of changes to key customer data.
- Customer notepad and diary facility.
- Automatic record of previous address details when a new address is input.
- Ability to 'drill down' to full individual agreement details.
- Configurable built-in score card functionality.
- Ability to interface to external credit reference agency (score card and full bureau).
- Ability to store customer credit reference data electronically.
- CAIS extract file of each individual customer agreement payment profile.
- Facility to produce ad-hoc customer letters.

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6. Customer Agreement Set-Up

Agreement Set-Up for Running Account Agreements

Session Database Goto Misc Edit Style Agreements Help

YourStoreCard PLC - Blackpool (14-feb-2007 13:02:16)

Product MSGLD M & S GoldCard

Agreement 100010 Proposal Name Xander K, Miss

Credit Limit 500.00 Advance Date 14-Feb-2007 1st Payment Date 14-Mar-2007

Term

Frequency Monthly

Interest Rate 26.4000% 2% Total 26.4000% Interest Rate Type

Rep 898 Julie Kinsella Business Source Internet

Card No 000100010 0010 Preference Card

Instalment 20.83

Additional Options

- Card Account
- Customer
- Decline
- Diary
- Insurance
- Notepad
- Payment Method

- Configurable screen flow rules.
- Configurable mandatory data capture (e.g. capacity calculator on a personal loan product).
- Accommodates joint hirer(s) and guarantor(s).
- Ability to re-model the financial particulars prior to payout.
- User configuration of additional agreement components such as fees.
- Enables payment due dates and frequency to be set in-line with customer preference.
- Accommodates a variety of payment methods including: cash, cheque, credit/debit card, direct debit, giro, postal order and standing order.
- Integrated AUDDIS/ADDACS direct debit processing.
- Facility to produce ad-hoc letters.
- Agreement notepad and diary facility.
- Ability to print full proposal details.
- Automated 'welcome' letter production linked to agreement activation.
- Ability to automate a diary task for user action (e.g. follow-up solicitation telephone call).

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7. Global View

Customer Status Enquiry [X] Help

Session Database Goto Misc Edit Style Customer YourStoreCard PLC - Blackpool (14-feb-2007 13:16:12)

Surname: Xander Customer Number: 4
 Forenames: Kim

Address: Flat 34, Watford Avenue
 Northampton
 Country: England
 Postcode: T2 3ED

Review Date: []
 Number of Accounts: 3
 Total Exposure: 1,329.31
 Credit Limit: 15,000.00
 Outstanding Balance: 1,329.31
 Arrears Balance: 37.49
 Capital Balance: 1,329.31
 Proposal Balance: 0.00
 Number of Declined: 0

Diary

Category	Type	Details
Home	Phone	01232675248
Work	Phone	07774046782
Work	Email	kimxander@easvsnac

Agreement Details

Agreement Code	Product	Start Date	Next Due	Advance	Rental	Term	Yield	Arrears	Balance	Capital O/S	Status
100004	SLC	02-Jan-2001	02-Apr-2001	1,000.00	37.49	36	19.57	37.49	1,029.31	1,029.31	OPEN
100010	MSGLD	14-Feb-2007	14-Mar-2007	0.00	0.00		0.00	0.00	300.00	300.00	OPEN
100011	MSGLD	10-Mar-2001	10-Apr-2001	0.00	0.00		0.00	0.00	0.00	0.00	PROP

Asset Details

Agreement Code	Chassis/Serial No.	Registration	Make	Model	Price	Status
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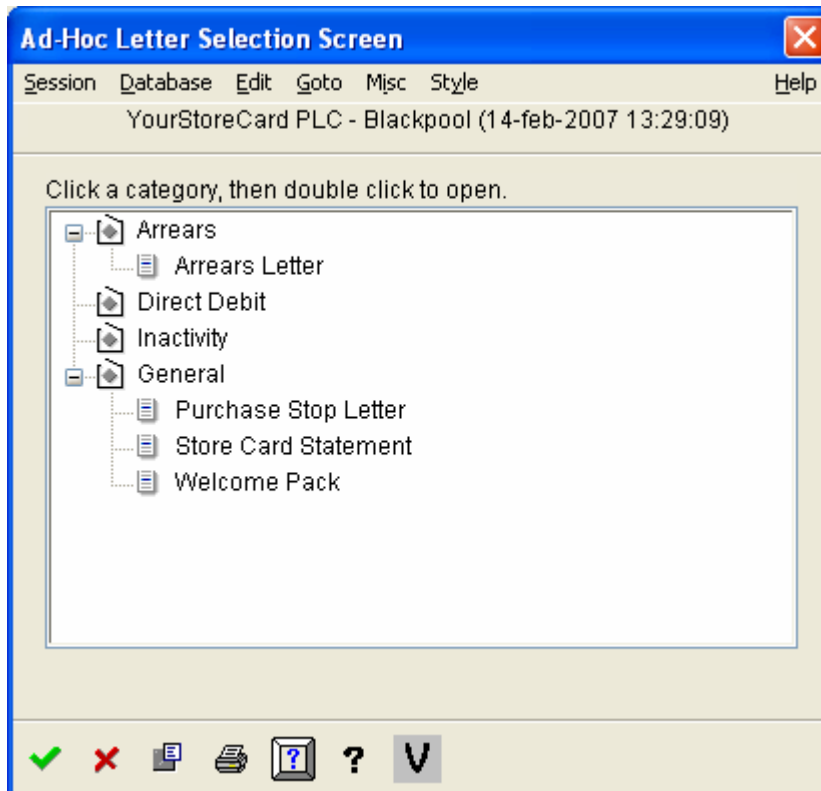
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- Single customer view.
- Enables a customer to hold multiple accounts under a single customer record.
- Provides a 'snapshot' of customer credit limit, combined total exposure and arrears.
- Allows for 'drilldown' into each individual account record.

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8. Letter Processing



- User configurable letter set-up and maintenance.
- Full mail merge to Microsoft Word.
- Any data held within Financier can be extracted into a letter/document.
- Automated and manual letter production.
- Letter production can include: arrears letters, pre-disclosure and credit agreement, direct debit, insurance summary of cover, notice of default and termination, solicitation and 'welcome' letters etc).
- Automated letter production linked to event triggers.
- Automated fee posting linked to letter production.
- Letter production linked to the diary facility.
- Full letter audit trail.
- Letter re-print facility.

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9. Diary / Workflow

Task Queue Screen

Queue: Refresh Show: Assignment: Include Completed:

Task Count: 4

Required By	Queue	Status	Priority	Object Type	Object Code	Description
20-Feb-2007 13:35	Sales	Open	None	AGREEMENT	100012	Send Welcome Pack to cu
20-Feb-2007 13:36	Miscellaneous	Open	None	AGREEMENT	100010	Check Credit History
27-Jan-2008 00:00	Arrears Level One	Entered	None	AGREEMENT	100006	Arrears Level One
29-Jan-2008 00:00	Arrears Level One	Entered	None	AGREEMENT	100007	Arrears Level One

Task ID: Status:

Task Description:

Queue: Task Priority:

Task Group: User:

Created by: Creation Date/Time: Modified by: Modified Date/Time:

Required By: Not Before: Repeat Interval:

Notes:

Toolbar:

- Highly flexible and customisable integrated workflow engine (tailored to fit specific business process requirements).
- User configurable queue types, events, triggers and tasks.
- Automatically schedules activities to be completed quickly, efficiently and consistently.
- Automated event triggers to prompt the user to take appropriate action (e.g. increase credit limit, solicit repeat business, pursue arrears telephone call and litigate).
- Intuitively guides the user through screen flow to perform particular tasks.
- Provides 'drilldown' to all relevant data (e.g. agreement, arrears, asset, broker/introducer, customer and proposal).
- Provides tight management and control of an individual users day to day workload.
- Flexible to automate manual business processes to improve efficiency and effectiveness.
- Provides the flexibility to respond effectively to changes in the business and regulation.

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About Welcom

At Welcom Software we are committed to helping our clients build better and more effective businesses through the delivery of off-the-shelf and customised solutions. The knowledge, experience and skills of our specialists has helped us to achieve our reputation as leader in our field.

For over 28 years Welcom Software has worked in partnership with companies to help them achieve their strategic goals. Our approach has given us a real, practical insight into the problems our clients face – and the most effective answers. Some of our clients have grown with us for over 20 years, secure in the knowledge that our technical expertise and commercial experience will continue to help them go from strength to strength. Our solutions can be customised to your specific requirements ensuring that you have the right technology to manage your business processes

Your company is unique, our solutions are flexible. The only workable approach is partnership coupled with strong communication; an approach we think you'll enjoy.

The knowledge, experience and skills of our people have enabled us to create solutions that provide a level of customer interaction we feel no other software vendor can offer and our adherence to standard codes of practice ensures that you're guaranteed a consistent level of quality, support and service.



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