TITAN Core Banking

Introduction

The Titan core banking solution is a client-server-based system. The client applications are written in Visual Basic.Net and run on the workstation. The back-end server is a Microsoft SQL server. The Data access technology is ADO.NET from the Microsoft .Net framework.

TITAN is highly configurable core banking solution and can be easily parameterised to offer bespoke functionality for multi-currency deposit, loans, and treasury products. It has an inbuilt letter creation and document management system as well as an integrated report writing system.

Login

Titan can be configured to use its own login usernames and passwords (with its own bespoke and configurable password policies for complexity and expiry dates etc) or by using Windows authentication. Regardless of the type of authentication used, it uses group-based security based on TITAN user groups.

Launch the TITAN demo by clicking the following shortcut



As this demo system has been configured for TITAN authentication login as follows – the password is **Demo2021** (Till Number should be left as the default and will be discussed later)

TITAN Core Banki	ng Login	×
0	Name:	User1
	Password:	
	Till Number:	1
		Login
csi-di	emo-vm\titan_d	emo_live

When you log into TITAN you will be presented with the main menu as follows, this menu consists of Tabs on the left-hand side, and programs on the right-hand side. This is completely soft coded and

can be configured to your personal requirements, the choice of tabs and programs visible is based on the TITAN user group. The following menu is configured for User1 based on their TITAN user group), but a lower level user would be presented with fewer options to avoid confusion and potential business risk.

File Options View Help Banking Description Administration Contains: Image: Contains: Reporting System Contains: Image: Contains: System Configuration Transaction Processing Image: Contains: Image: Contains:	📢 Ti	tan Demo				_	×
Administration Contains: Reporting Contains: System Account Maintenance Configuration Transaction Processing Treasury Transaction History SC Enter / Amend Maturity Details for Bond Accounts Overnight Print Statements Address maintenance Client Maintenance	File	Options	View	Help			
ReportingContains:Image: Contains:SystemAccount MaintenanceConfigurationTransaction ProcessingTreasuryTransaction Processing3CTransaction HistoryInterestEnter / Amend Maturity Details for Bond AccountsOvernightPrint StatementsAddress maintenanceClient Maintenance					Description		
	Bankin Admini Report System Configu Treasu 3C Interes	stration ing uration y			Contains: Account Maintenance Transaction Processing Transaction History Enter / Amend Maturity Details for Bond Accounts Print Statements Address maintenance Client Maintenance		2
Menu Version: 15.0.0.15867 User1 18/12/2020 CSI-DEMO-VM TITAN_DEMO_LIVE:							

Account Maintenance

The main hub for customer related activity is the **Account Maintenance** program, which is on the **Banking** tab as shown above. Launch the account maintenance program by double clicking it. In the A/C Number field you can enter a known account number or search on a name partial name (you can also load previous accounts you have looked at by choosing File > Recent Accounts from the main menu. I have chosen to load the account explicitly by number so enter **90000963** and tab off to load the details as shown.

💖 90000963 Mrs Linda Kelly		×
		^
File Alter Options ScanFile View Help		
Search	Customer Account	
A/C Number 50000953 Client	Status Dormant	•
	Effective	
First Holder Mrs Linda Kelly	Product 1. Deposit (A)	
	Product 1 - Deposit (A)	· 0
	Currency Sterling	*
	Base Rate Deposit (A)	· ·
Agent Search	Product 1 Tier 3 Rate 1,600	
	Product I lier 3 Rate 1.600	
A/C Opened 01/04/2016 -		Proof
▶ Balance 3,578.00 ▲	Interest Instructions A/C	Withdrawal Notice
Accrued Interest 270.00	Interest This a/c.	
Un-cleared 0.00	Payee	History
Available 3,578.00		Settings
Interest Balance 3.578.00	Bank	Passwords
A/C Dormant - A/S		Memos
One Signature - A/S		Consolidated
Password Present - A/S		Client Note
		Nominated Bank
		View Maturity
<< < > >> View Correspondence	New - Save	Exit
Account 90000963 loaded	N 510 C	511 titan_demo_live.;;

From this screen we can view and or amend the following:

Account Holders this account is configured as a single holder account. We support multiple holders such as husband and wife and can also add relationships such as Power of Attorney, Beneficiaries, Trustees etc.

Balances we can see the various account balances such as Current/Uncleared/Interest Balance/A Accrued etc.

General Account details these include the Status, Product, Interest rates again all of which can be parameterised to your bespoke requirements.

Interest Instructions Depending on how the product is configured you have the choice of reinvesting capitalised interest into the same account, another internal TITAN account or paying it away electronically by BACS.

Account & Client Flags these are usually highly parameterised and different for each customer, so for the demo I just show a few sample indicators.

Note:

As the account maintenance program is a centralised hub, a lot of the options available link to other programs / areas on the system. This guide will now briefly consider each of the customer service functions individually:

Account Holders

Titan allocates accounts to clients. A client is defined as one or more individual account holders coming together in particular roles (e.g. primary holder, second holder, agent, power of attorney). This has the advantage of complete flexibility whilst only holding the individual holder details in one

place, regardless of how many accounts or client groupings they are party to. This makes changes (e.g., change of address) easy to enter for all applicable clients grouping and accounts. To alter the client details, click on the [client] button and to edit the individual holder details double click on the holder name in question.

阙 Working with a	Holder Address		×
File View O	otions Help		
Search By		Personal >>	Correspondence >>
Search by		25/03/1980	All Mail
Sur <u>n</u> ame	Kelly	Potential >>	Identification >>
<u>F</u> orenames	Linda	* not set *	Passport
Title	Mrs User Sort KELLYLB	Geographical >>	Passwords >>
Fullname	Linda Kelly	United Kingdom	* set *
Address Name	Mrs Linda Kelly	Telephone >>	Fax >>
Address Ref.		07700 748176	* not set *
Address Line 1	262 Crestview Drive	Tax Details >>	Brand >>
Address Line 2	Banbury	Disclosure	* not set *
Address Line 3	Oxfordshire		
Address Line 4			
Address Line 5			
Address Line 6			
Post Code	BB1 5XV Salutation Mrs Kelly		
Country	United Kingdom Yours sincerely Priv. & Confidential		
Letter Ending Confirmation of	Yours sincerely Priv. & Confidential No Trace No	Potential Customers	
Address	No frace	Reports Send Letter	
		<< < 510 > >>	Correspondence Log
Linked Addresses			
Correspondence	e Address Manage Relationsh	nips New	Save Exit
Ready		510 c	si-demo-vm_titan_demo_live.d

The holder details screen allows entry of all personal details:

- Contact Details Residential, correspondence and email addresses and well as multiple phone numbers
- Know your customer Proof of address and identity documents and keeps track of country of issue and expiry dates
- Geographical details birth and residence details
- Employment occupation, employer details and bank reference details

Account History

From the main account maintenance form a user can quickly access the history of an account by pressing the [History] button. This shows transactions in date order. It is possible to narrow down a search for a particular transaction by specifying a date range.

File Option	ns Help											
01/04/2016 -	01/01/2099	•	90000963 GBP	Mrs Linda Kelly		Deposit (A)						
Transaction	Date	Code	Rema	rk	Debit	Credit	Balance	Contra Number	Backdated	Cleared Flag	ExBonu	
3086	01/04/2016	BGC	Payroll Deposit			5,000.00	5,000.00	0		Y		
3088	02/04/2016	TT	Awesome Computers		446.00		4,554.00	0		Y		
3090	02/04/2016	TT	Southbridge Video		405.00		4,149.00	0		Y		
3092	02/04/2016	TT	FusionTomo		186.00		3,963.00	0		Y		
		TT	Humongous Insurance		66.00		3,897.00			Y		
2022	02/04/2016	TT	Contoso Ltd.	ntoso Ltd.			3,578.00	0		Y		
3096	02/04/2010				319.00		5,576,00	U				
3096	0,00,00				519.00		5,576,00					

If is also possible to see more details, such as clearance dates, comments, cheque details, if applicable. Note that transaction clearance dates are driven by parameterised transaction type properties and are calculated automatically.

Viewing Transa	ction - 30	096						×				
File Optio												
Number		3	Name	Mrs Linda Kell	1							
Status	Dormant	t	Produc	t Deposit (A)								
Opened	01/04/20	16	Closed									
Transaction Details												
Payment	Туре	44		Telegraphic Tran	fer Payment							
Currency			1	Dates User Info	A/C Balances	Cheque						
Currency	Name	Sterling										
Amount		-319.	00	Paid Date	02/04/2016	1	Status Flags					
Penalty/I	nterest	0.	00	Value Date	02/04/2016		Y N					
Trans. Nu	umber	30	96	Interest Date	02/04/2016		Y N					
Group N	umber	30	96	Cleared Date	02/04/2016		Y N					
Batch Nu	mber		0	Processed Date	01/04/2016							
				Server Date	2016-07-04T14:30:	:09.643						
			L									
Remark	Contoso	Ltd.										
Comment												
< >								Exit				

A separate tab shows the details of the user who originally entered the transaction and the till they were logged onto at the time. Note that Titan uses the concept of tills to be able to individually account for cash and cheques processed by a particular bank cashier. By knowing what has been processed at a particular till, it is possible to balance that till cash draw at the end of a shift.

You will also see that on Titan, transactions are created in balanced groups, making it possible to reconcile the system to external bank accounts and produce a balanced accounting feed.

Interest Proof

On Titan, interest is accrued on a daily basis by the overnight batch run. The accrued interest on an account can be recalculated at any time to prove the daily calculation or to make adjustments following a backdated transaction or rate change. This recalculation is automatic following the creation of a backdated transaction. To see the interest proof, use the [Proof] button on the account maintenance form and accept the default options.

-	tion Details										×
File View	Calculator H	lelp									
Account Num	ber Currency	Client					Accoun	it Type			
9000096	3 GBP	Mrs Linda	Kelly				Depos	it (A)			
Interest Date	Transaction/Ev Type	vent	Transaction Value	Balance	No. of Days	Int. Rate	Interest Earned	Penalty o Adjustmer		Base Rate	verag Rate
01/04/2016	Balance brought f	orward	5,000.00			0.000	0.0000		0.0000		Ν
01/04/2016	Bank Giro Credit		5,000.00	5,000.00	1	4.000	0.5479		0.5479	1	Ν
02/04/2016	Telegraphic Trans	fer Paym	-446.00	4,554.00					0.5479	1	Ν
02/04/2016	Telegraphic Trans	fer Paym	-405.00	4,149.00					0.5479	1	Ν
02/04/2016	Telegraphic Trans	fer Paym	-186.00	3,963.00					0.5479	1	Ν
02/04/2016	Telegraphic Trans	fer Paym	-66.00	3,897.00					0.5479	1	Ν
02/04/2016	Telegraphic Trans	fer Paym	-319.00	3,578.00	17	1.600	269.4577		270.0057	1	Ν
15/12/2020	*** End Of Report	•••	0.00	3,578.00		1.600	0.0000		270.0057	1	N
	o to 15/12/2020		Ac	crued intere	st at 15			Difference			
Interest	27	0.0057	Ac	Interest	st at 15	27	0.0059	Difference Interest	-0.0002	Correct	
	27	0.0057 578.00	Ac	E	st at 15	27			-0.0002	Correct	:
Interest Balance Print Proof R	27	578.00	Ac	Interest Balance	st at 19	27	0.0059	Interest		Correct	t

This calculation also projects interest to a future date (e.g., next scheduled capitalisation date). Where an event requires it, Interest can be recalculated in bulk for all accounts that meet specified conditions (e.g., in a particular product).

Account Settings

Less frequently accessed account settings and parameters are maintained on the [Settings] screen.

🛞 Account Settings		×
Account Name Mrs Linda Kelly		
0 <u>p</u> tions	Various	<u>k</u> yc
Capitalisation A/C Opened 01/04/2016 Frequency Annually Seed Last of Mar First Cap Date 31/03/2017 Next Cap Date 31/03/2021 Next Cap Value 286.63 Recalculate Withdrawals / Additions No Additions Phone Withdrawals Phone Charges Waived Fax Withdrawals Fax Charges Waived Bad Debt Provision % 0	Signatures One Signature Mandated Signatures Add Remove Passbooks Number Full Interest for Positive Balances Additional interest to Base % Positive balances 0 Min Tier Level 0	Various Year End Other A/C Migrated A/C Statements Frequency Quarterly Base Date 01/04/2016 Next Date Alternate Statement Name Alternate Statement Name Atternate Statement Name
		OK Cancel

Titan products can be set up with a range of capitalisation dates and capitalisation frequencies. The settings screen enables the operator to view (or amend) the settings for a particular account (within the rules of the product in question). Similarly, the dates and frequencies for statement production can be maintained on this screen. It is also possible to set up bonus interest rates or negotiated overdraft limits for a particular account on this screen.

Finally, this screen can be used to log expected transactional activity (e.g., expected transaction value, transaction count). This information can be used to drive algorithms the detect exceptional activity such as money laundering.

Passwords

When the customer is contacting the bank by phone it is necessary to maintain a password system to confirm identity. Titan can hold multiple parameterizable key words (e.g., Mother's maiden name) and PINs for each individual. This means that it is not necessary for joint account holders to share passwords. Having identified the customer, the system can be set to display only a set number of randomly selected characters from the password (in this case 3). Passwords can be automatically generated or selected by the customer.

File	Help																	
	Password Type	1	2	3	4 5	6	7	8	9	0	11	2 3	4	5	6	7 :	3 9	0
F	Place Name	Р								-						. , .		
										Но						Exi	t	

Maturity Details

Titan offers a wide range of options for fixed deposits and loans. We now move to a different sample account (10005084 is a 1 Year fixed rate bond)

👏 Maturities fo	or account 10005084 f	rom 02/01	/1900; up to 0	2/09/2021; all pr	oducts; all statuses;	all transaction typ	pes; all rates;		- 🗆	×	
File Edit \	/iew Goto Help										
a 🗞 🗸 🕻	⊕ & ▼ S ≡										
Maturity Date	Account Number	Ссу	Name	Product	Current Balance	Maturity Type	Letter 1 Date	Letter 2 Date	Tran Group	Ccy N	
02/09/2020	10005084	GBP	Mr Barry Jones	Fixed Rate (1Yr)	26,200.38	Processed			4168	1	
02/09/2021	10005084	GBP	Mr Barry Jones	Fixed Rate (1Yr)	26,200.38	Nomal				1	

By selecting [View Maturity] the user can see the current and historical rollovers for this account, and by double clicking on the current term (with a future maturity date) you can drill down to set maturity instructions (e.g., pay away, rollover for another year, transfer to a new account) ahead of the actual maturity date.

Nominated Banks

To add security to telephone banking and to save re-entry of bank details, it is possible to save nominated banks for a client. These payment details can be used for regular payments, such as standing orders, maturity and interest payment destinations. These details can be used for any of a client's accounts.

Transactions

Transactions are at the core of Titan. Account balances and accrued interest are both calculated from and reconciled to stored transactions. To add a new transaction to an account, select [New] from the account screen and then select [Transaction] and then select whatever sort of transaction you require.

阙 Transaction Pro	-	- 🗆 X
File Calculato	r Options Printing View Help	
Account	90000963 Mrs Linda Kelly Custome	er Account
Payment	Bank Giro Credit V 1 Deposit (A)	i
Amount GBP	5,723.00 Penalty 0.00	Opposite A/c
Paid Date	04/01/2021	
Remarks	Car sale	
	Resp	Votice Required 0 Days
Account Code		View Signature Nominated Banks
Financial Instit.		Current Details
Transfer Reason	Sort Code	Status: Active
Source Bank		Balance GBP 9,301.00
Cheque No.	Chq A/C no	Accrued GBP 273.142800
Payee Name		Previous 4.000% Interest Rate
Drawer Name		Interest Rate
Comments		
Country	×	
	¥	Group Trans. 4198
A/C Active One Signature		Transaction No. 4198
Password Present		Transaction No. 4138
		Un-Cl <u>e</u> ar Cl <u>e</u> ar <u>S</u> ave Ca <u>n</u> cel
	Contra Multiple Cheque Rcpts New Credit Ir	ansfer New <u>D</u> ebit <u>A</u> /C Closure <u>Exit</u>
<< _ 41	98 >>	
		titan_demo_live 🦽

You will be prompted to enter the transaction type, and the amount. Each payment type has a wide range of parameterizable validation and authorisation rules which can be set up to control who does what and who is required to authorise what (as a second user check). Transactions can be back or forward dated and the effect of the new transaction on accrued interest is automatically calculated and adjusted as necessary. Transaction charges can be levied automatically and system wide exchange rates applied in cross currency transactions.

If a transaction has been incorrectly entered and needs to be removed a [Contra] is created with an equal and opposite effect, thus preserving the historical record whilst not necessarily showing the incorrect transaction (or the contra) on customer facing statements.

External electronic transactions and destination payment details are entered in this program, but the actual payment instructions are queued for export as a batch to the external payment service for BACS, CHAPS, SWIFT etc.

Treasury

Titan contains a powerful treasury function capable of creating entirely bespoke deposits or loans in any currency for high net-worth clients, or indeed the banks own deposits. The system contains maturity ladder reports to assist in balancing loans and deposits.

				_
💱 Treasury Fixed Depos			>	×
File Switch To Deal Print View Calculator Help				
FIXED TERM DEPOSITS			VIEW ONL	Y
- Client details	-Other detai	ls		
Client 242 Mr Ben Samways	1st User	JM	27/10/2016 11:18:21	
Depo type details	2nd User	N/A	N/A	-
Depo type Umoney Market Deposit 1 [137]	Processe	JM	27/10/2016 11:18:21	
Currency GBP Days in 365	Maturity	N/A	N/A	- 1
Product Level Allowed Offset	Contra'd	N/A	N/A	-
		,	5	
□ Deal details				
Start date 21/10/2016 v Payment Type Source of Funds	1.1	NetChg 0	ross Amount	
TT Receipt		0.00	100,000.00	
Net amount 100,000.00 >>				
C Period (days) 7				
C Maturity date 28/10/2016				
Calculated Rate Gross Charge 0.00 Waived Charges 0.00 Net Charges	0.00 Gr	oss Amount	100,000.00	
0.22000 Dearremarks				
C Margin 0.025500 C Zero Rate Total at maturity 0.00				
Interest illustration Account number 10004897				
Gross Amount NetChg Sign Instr'th Typ Payment and	/or Rollo	ver details		
Days accrued 7 100,004.32 0.00 r/o CR Interest For 7 day	ys (mat.	on 04/11/16) Agreed rate	
Days to maturity 0				
Accrued to date 946.85				
Maturity interest 4.32				
Predicted Tax 0.00 Maturity remarks				
Deal number Payment instructions su	ıpplied —	Deal status	Open	-
	User1		Dormant	-
Parent deal N/A < Contra tran group N/A	11.22.48	A/c status Browse Fix	ed Deposits	
Child deal N/A > Maturity tran group N/A		1 . 1 1	35 > >	.11
User1 27/10/2016 11:22 Payment instruction	s supplied !	< <	35 > >	<u> </u>
View Grid New Deal 2nd User Confirm Contra Processing Contra Maturity Modify Mature/Rollover	E	Inter Deal	Cancel Exit	
[The system date is 2021-01-04T00:00:00 2021-01-04T00:00:00 2021-01-04T00:00:00 2021-01-04T00:00:00 [Today is Tuesday 0:	5 January 20	21] csi-demo	-vm titan_demo_live	е .:

Customer Correspondence

Titan contains a sophisticated letter witing function for generating automated correspondence to clients (e.g., welcome letters, transaction confirmations). Letters are set up as templates with automatically filled data inserts, but it is also possible for the operator to tailor the text or add a personal message before the letter is saved and sent. It is possible at any time to see the correspondence history for an individual.

Note that it is also possible to combine incoming emails and scanned incoming correspondence with outgoing correspondence (both automatic and manual) to see a complete picture of the relationship between the bank and the customer.

A preview pane enables the operator to quickly drill down to view a particular letter in response to a customer query.

😻 D	ocument Li	st - Contact: CORKI	HILLRC(Mr Robert C	orkhill)			– 🗆 X						
File	File Edit View Tools Help												
DC	þ 🗟 🏌	😂 💁 🕰 😫	😫 🗊 🖉 🕵	📁 🖻 🞽 🗍	incoming and Outgoing	- 🖻 🖄 🖊							
		<all roles=""></all>	<all categories=""> 💌</all>		No start date	 <all sources=""></all> 	v						
		<all users=""></all>	<all cabinets=""> 💌</all>		No end date	CORKHILLRC(Mr Robert	t Corkt 🔻 <all groups=""> 💌</all>						
		Author	Cabinet	Description	Document Creation Da		Document Contact Group						
			csi-demo-vm\demo	Bank Giro Credit		12 CORKHILLRC(Mr Robert							
		csi-demo-vm\demo csi-demo-vm\demo		Welcome Letter Bank Giro Credit		06 CORKHILLRC(Mr Robert 15 CORKHILLRC(Mr Robert							
<u> </u>				Welcome Letter		43 CORKHILLRC(Mr Robert							
		csi-demo-vm\demo	csi-demo-vm\demo	Bank Giro Credit		38 CORKHILLRC(Mr Robert							
•							Þ						
407 Old Bath Avon BA1 1P 7th Dea Dear M Re: Dea We are We car													
csi-dem	Yours sincerely csi-demo-vm\demo New User												
Ready					:	5 csi-demo-vm\demo	titan_demo_live 14:49						

Administration

As already mentioned, Titan is highly parameterized with the bank in control of almost every aspect of the system. Fixed data lists (e.g., counties, occupations, KYC document types, accounting ledger codes, client flags, account status) can all be maintained in the general purpose [Codes] program or by using their own bespoke maintenance program.

System parameters are used to enable or disable particular business functions (e.g., the number of characters of a password that appear on screen, the number of days before a user password expires)

Certain exceptional or high value tasks (e.g., entering high value transactions, backdating transactions, adjusting interest rates) can be set up to be either performed only by a user in a higher-level admin user group, or approved by such a user (by entering their username and password). This access can be controlled at menu level or in certain cases within a program where the instruction to save is issued. Either way the system administrator has complete control as to which user groups can perform with tasks.

Products

All banking products (e.g., Current account, 1 Year fixed deposit) can be set up using the [Product Maintenance] program. A Titan system will usually be set up on delivery to meet the customer's initial requirements (often as part of an initial data migration project).

阙 Product Set	tup	×
File Optio	ns View Calculator Help	
Product - Dep	posit (A)	
Available	✓ 1 - Deposit (A) ✓	New
Full Name	Deposit (A)	Undo
Short Name	Deposit (A)	Save
Prod Ref	Currency Region User Groups	Select Printer
1	Bonus Payment Types Statements	Preview
Prod Id	Reductions Reinvestment Maturity	Print
	Base Rates Properties Ledger Codes	Exit
Call/Fixed	Type of Account Type of Deposit Treasury Product	Cancel
Call	✓ Customer ✓ Deposit ✓ NO ✓	
Status	Launched Withdrawn	
Available	✓ 01/09/2002	
Securi	ty Capitalisation Withdrawals Memos	Acc No First Digit
Intere	st Parameters Restrictions	9
Ready.	Product ID 1	titan_demo_live 🦽

Once live, new products can be created from scratch or if a new product is a variation on an existing product, the operator can clone an existing product and then make the specific required changes.

The bank has control over: currency, geographical availability, capitalisation and statement options, maturity periods, interest rates including bonus and penalty rates, withdrawal limitations and availability to different teams within the bank in additional to a large number of other options and reporting flags.

Interest Rates

Interest rate and tier structures are created independently to products. A rate structure consists of one or more tiered rates specifying a rate per balance band. These can be updated at any time and will be picked up and used from the next overnight interest accrual run. A rate structure can stand on its own or be an offset to an underlying base rate (e.g., Bank of England) or market rate (e.g. 1 week USD LIBOR). Titan contains an import function to upload Market rates on a daily basis if required.

A complete history of interest rate and tier structures is held indefinitely for reference and to enable accrued interest on accounts to be validated.

💀 Base Rates	;				-	п х
File Option Base Rate Det					- Effectiv	e Date
Sterling	▼ 1-1	Deposit (A)		*	01/12/2	020 🝷
Underlying Ra	ate				Status:	Active
Market	▼ Ste	rling zero base rate	*			Add
Tier	Offset	Min Balance	Max Balance	Effe	ctive Rate	
1	7.00000	-1,000,000,000.00	-0.03			7.00000
2	1.00000	-0.02	499.99			1.00000
3	1.60000	500.00	4,999.99			1.60000
4	4.00000	5,000.00	9,999.99			4.00000
5	4.60000	10,000.00	24,999.99			4.60000
6	5.15000	25,000.00	49,999.99			5.15000
7	5.30000	50,000.00	99,999.99			5.30000
8	5.40000	100,000.00	99,999,999.99			5.40000
9	5.50000	100,000,000.00	999,999,999.97			5.50000
10	5.40000	999,999,999.98	999,999,999.99			5.40000
Print		Preview		Tier Options		Exit
				csi-dem	o-vm tita	n_demo_live ";

Payment types

💸 Transaction Type Set Up		– 🗆 X
File View Calculator Help		
Payment Area All 🗸 Credit (🖲 Debit 🔾	
	Opposites	Properties
		Balances
Cheque Receipt CHQ	1	Memo
1 - Cheque Receipt 2 - Building Society Cheque	^	
5 - Cash Receipt		Validate
6 - Postal Order 9 - Bank Draft		New
10 - Bank Giro Credit 18 - Positive Adjustment Credit 19 - Gross Interest Credit		Save
20 - Closing Interest Credit 24 - Interest (BACS) Credit		Undo
30 - Account Type Change		Exit
31 - Interest (Transfers) Credit 82 - Cash from Bank		
84 - Cross Currency Transfer CR-Retail Forex		
125 - Cheque Stop 127 - Account Confirmed Active		
135 - Transfer from Till 150 - Bonus Interest Credit		
151 - Bonus		
152 - Bank Transfer - Receipt 153 - Bank Transfer Receipt		
160 - Electronic Funds Transfer - receipt		
162 - Bonus Capital Payment 172 - Telegraphic Transfer Receipt		
200 - Test Payment Type 201 - VOID		
201 - VOID 202 - Test	~	
Print		
Select Transaction Category		
Select mansaction Category	Preview	
All Transaction Categories	Print	
Ready		titan_demo_live

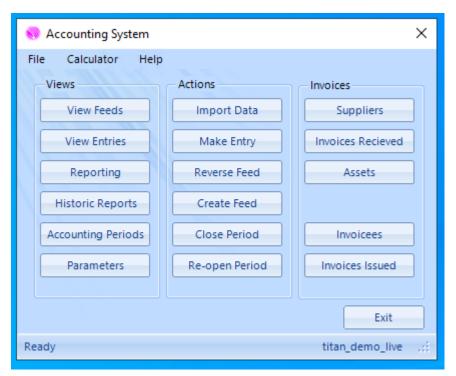
As with products, all payment types are parameterized and new payment types can be set up as required at any time. The operator has control over: days to clear, availability, whether the payment

type affects interest, is available as a for closure, whether it triggers balancing transactions, how it is reported to the accounting system and many more including properties set up by the customer.

General Ledger

In most installations, Titan exports accounting information to the banks own accounting package (e.g., Sun Accounts) This can be raw (every transaction) of pre-processed (like transactions combined together to give a single total post). The user has complete control over which records are totalled (by payment type, product, credits or debits)

Alternatively, Titan contains its own basic general ledger system. This uses the same parameters as the export function to summarise the daily transactional activity and maps the activity to its own chart of accounts. Other (non-Titan) transactions (e.g., invoices, assets) can be added manually and Balance Sheet and Profit and Loss reports created.



Overnight processing

The overnight process is run one a day to perform a large number of automated tasks. Its primary task is to clear transactions and accrue a day's interest on every account on the system. It activates any forward dated interest rate changes and marks dormant and inactive accounts that have not been used for a specified period.

It capitalises interest and creates statements for accounts as per the product and account settings. Note that in both of these cases, the overnight run creates the database records, but the sending of interest by BACS and actually printing the new statements are usually done the following day as both of these tasks require manual intervention.

Fixed accounts which have reached their maturity date and have maturity instructions on file are processed. Automated correspondence relating to the new fixed term can also be created at this stage.

Daily reconciliation, exception and management information reports are produced. These enable the business to get a quick summary of the customer balances and daily movements. The reports also highlight exceptional events of items that require further investigation.

Note that the Day end process is entirely configurable with the user in control of what tasks are included. New tasks (either programs or housekeeping tasks) can also be easily added to the run.

Overnight Run				
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Capitalisation	Update the next capitalisation dates where necessary, taking into conside	~		
Accrue Interes	Generate summaries of the Balances on the system by product type and I	~		
Generate Tota	s Take the interest balance on each applicable account and apply interest f	~		
Clear Transact	Check all transactions on the system that are not yet cleared. if their cleari	~		
Housekeeping	Run Housekeeping Tasks to maintain a healthy database	~		
Fix Maturity A	Freeze interest rate on maturity accounts	~		=
Automatic Sta	Submit automatic statement requests	~		
Automatic Cap	Capitalise accounts in enabled products	~		
Maturity Acco	Process any maturity rollover account type change transactions. To chang	~		
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Reporting

Titan produces several different classes of reports:

Fixed Reports

Formatted reports to assist in regular business tasks, such as day end reports, capitalisation and statement production reports, bank reconciliation reports and interest proof reports.

Statutory Reports

Formatted reports to meet statutory needs such as FATCA and CRM reporting. These are increasingly produced as files for electronic submission.

Flexible Report Generator

Titan is supplied with a series of view holding data relating to accounts, clients, individual holders etc. The operator can create their own one-off report from this data (e.g., all customer account with balances over 100,000). The report generator is also an excellent way to make quick bespoke SQL reporting procedures accessible to the users.

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