



Infopoint[®] Financial Control System (FCS)

Product Overview

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DO BUSINESS BETTER

Successful banking results from striking a skillful balance between security and flexibility. Customers want responsive banks, but they need safety first. The principles of financial integrity that have always formed the foundation of sound banking also give customers long-term confidence and permanent value. Well-designed financial management systems help financial institutions deliver long-term security while also offering customers the widest range of choices and the agility to respond to changes in the economic environment. When managers of financial institutions have complete, current, and accurate financial information readily available, they can make better decisions on behalf of their institutions and their customers.

➔ Reduce risk and improve performance with Infor FMS Infopoint Financial Control System (FCS).



LEVERAGE EXPERIENCE

As part of the Infor family of brands, Infor FMS Infopoint FCS gives you the benefit of our advanced technology along with the reliability of proven products that have stood the test of time. Groundbreaking innovations such as the full Infor Financial Suite add agility while reducing risk and cutting costs, too. You will also enjoy the support of our global network of experts who know banking because they have been there. We know the importance of continuity, stability, and accountability, but we also know how to keep your current technology responsive and up-to-date without costly, disruptive rip and replace upgrades. The result of more than a quarter century of experience in developing enterprise-level banking applications, Infor FMS Infopoint FCS gives you confidence that you've trusted your critical financial management functions to a system that has what you need.

GET BUSINESS SPECIFIC

Through a cutting-edge combination of core mainframe applications, distributed applications, and custom solutions, the Infor FMS Infopoint FCS suite tackles the full range of accounting functions, including recording, classifying, summarizing, and interpreting financial transactions. It also provides the tools to assist the controller, chief financial officer, and executive management in assessing total financial performance across financial institutions of all sizes.

Infor FMS Infopoint Financial Control System provides:

- Real-time posting
- Multiple user-defined chart of accounts
- Automated budget capabilities
- GAAP analysis reporting
- Automatic daily accruals
- Liquidity reporting
- Multiple user-defined hierarchies
- Consolidation support
- High-volume maintenance techniques
- Multiple budgets
- User-defined financial statements
- Suspense accounting
- Recurring entry support
- Multiple subsidiary support
- Full cost allocation
- Standard journal entry support
- Responsibility center reporting
- Sarbanes-Oxley support
- Account reconciliation
- Transaction warehouse
- Data input conversion and validation
- Consolidation and generation of entries
- Spreadsheet transaction upload and download
- Hierarchy and chart of accounts drag and drop maintenance
- Online security
- Database flexibility

INFOR FINANCIAL SUITE

When your business is ready to grow, Infor Financial Suite gives you the platform you need to change incrementally—at your own pace. Tried and tested globally, it gives you the multi-currency, multi-language functionality you need to gain greater flexibility and easier access to information for authorized users globally. Get more efficient, more productive financial operations across your organization with comprehensive financial management capabilities, a Dynamic Enterprise Modeling (DEM) feature, and other functionality to automate processes.

The Infor Financial Suite builds out the complete financial applications including:

- Accounts Payable, Accounts Receivable, Purchase Management, Fixed Assets
- Cash Management, Financial Reporting/Consolidation/Planning, Forecasting
- Expense Management, Enterprise Asset Management, Human Resources, CRM

INFOR PERFORMANCE MANAGEMENT

You can enhance the power of FCS by taking advantage of Infor Performance Management software to streamline your business processes, improve financial performance, and achieve operational excellence. Infor PM includes modules for financial reporting, and forecasting, as well as planning and consolidation. You can learn more about Infor Performance Management at <http://www.infor.com/solutions/pm/pm10>.

Cash Flow Statement

Operations	Qtr 2 2009	US Dollar	Periodic
	Actual	Budget	Var % Var
Net Income	20,169,159	16,376,316	3,792,843 23.2%
Depreciation	8,437,260	7,197,713	(1,239,548) (17.2%)
Movement in Debtors	(1,321,613)	2,910,845	4,232,458 145.4%
Movement in Stocks	64,891	76,263	11,372 14.9%
Movement in Prepayments	(73,562)	163,733	237,295 144.9%
Movement in Creditors	1,851,801	1,669,241	(182,560) (10.9%)
Movement in Payroll Accruals	406,005	773,211	367,207 47.5%
Movement in Income Taxes Payable	(1,169,989)	534,777	1,704,765 318.8%
Movement in Deferred Revenue	(809,299)	(584,798)	224,501 38.4%
Net Cash from Operations	27,033,460	29,099,050	2,065,590 7.1%
Ino/Dec Property and Equipment	8,923,601	9,017,201	93,600 1.0%
Other	3,830,628	(1,589,657)	(5,420,285) (341.0%)
Net Cash from Investments	12,754,229	7,427,544	(5,326,685) (71.7%)
Ino/Dec in Shares	(10,126,547)	(10,126,345)	202 0.0%
Dividends Paid	(641,889)	(641,889)	0 0.0%
Net Borrowings	(27,624,078)	(21,666,652)	5,957,427 27.5%
Net Cash from Financing	(38,392,514)	(32,434,885)	5,957,629 18.4%
Opening Cash	(2,675,108,945)	(97,240,599)	(2,577,868,386) (2,651.0%)
Net Change in Cash	1,395,175	4,091,709	2,696,534 65.3%
Closing Cash	(2,673,713,770)	(93,148,850)	(2,580,564,920) (2,770.4%)

Infor FMS Infopoint helps you build a foundation for secure, financially stable banking into the indefinite future.

USER INTERFACE

Many bank executives are focusing on how to make their staff more productive and efficient to help control and manage costs. However, many individuals are working with unproductive user interfaces. Users need to easily learn systems and access information quickly for an institution to surpass their business objectives. In reality, inefficient user interfaces are destroying a financial institution's ability to grow organically or seamlessly handle acquisitions. This ultimately raises staffing levels and underlying costs. These challenges have led to a re-evaluation of user interfaces and processes in an effort to improve an institution's ability to achieve their business objectives.

Infopoint FCS offers a highly functional and powerful user interfaces to maximize operational efficiency across an organization. This enables institutions to provide users a modern, web-based user interface with role-based menus and features. This environment makes the applications easy to deploy and makes repetitive and high-value processes quick and easy to learn. Workflow and approvals are included within an integrated process to provide controls, automation, and accuracy to the business process.

The screenshot displays the Infor FCS web interface. The top navigation bar includes 'Home', 'Control File', 'Account Detail', 'Posted Transactions', 'Warehouse', and 'Reports'. The main content area shows account details for '0001 ABC Bank' with account number '4671' and cost center '10'. The account description is 'Travel & Entertainment-Local'. The interface includes fields for 'Open Date' (01-04-2006), 'Close Date', and 'Current Currency' (USD). A table of 'Posted Transactions' is visible at the bottom, with columns for 'IC', 'Amount', 'Eff Date', 'Post Date', 'Document', 'Source', 'Appl', 'Operator', and 'Description'.

IC	Amount	Eff Date	Post Date	Document	Source	Appl	Operator	Description
01	350.00	05-01-2006	05-01-2006	020241301	INPUT	100	FSCOPER	PAYMENT
01	225.00	05-01-2006	05-01-2006	020241302	INPUT	100	FSCOPER	PAYMENT
01	175.00	05-01-2006	05-01-2006	020241303	INPUT	100	FSCOPER	PAYMENT
01	50.00	05-01-2006	05-01-2006	020241304	INPUT	100	FSCOPER	PAYMENT

FCS uses Microsoft tools and technologies to provide a unified, intuitive graphical interface running on Microsoft SharePoint 2010 for an improved end-user experience.

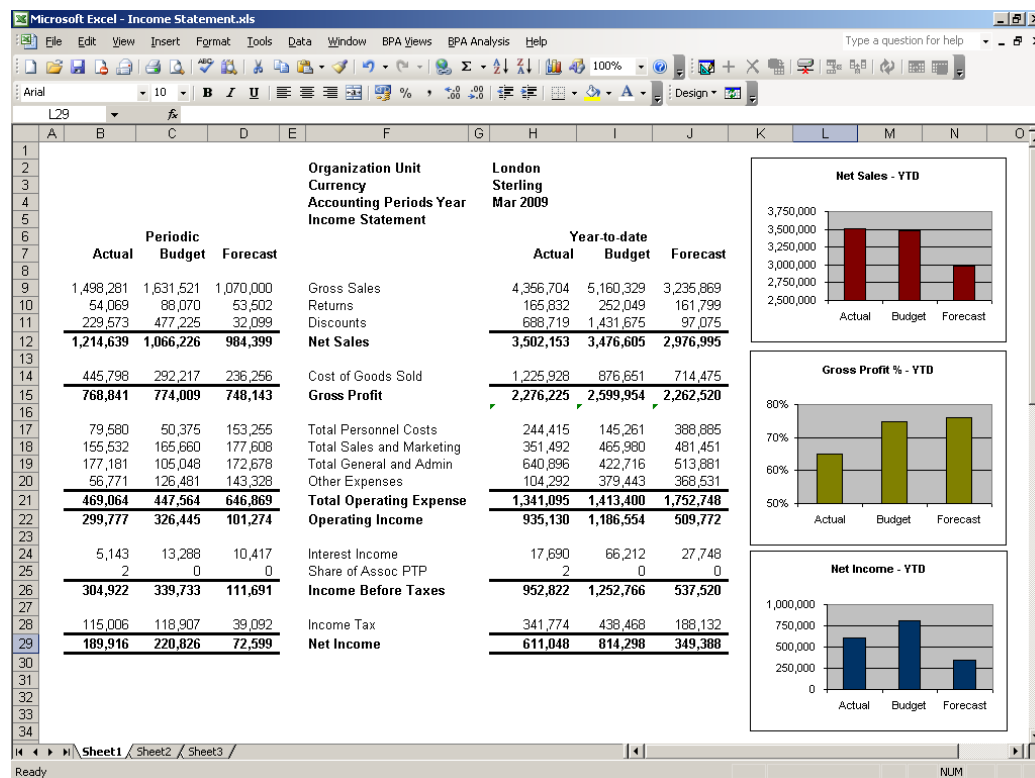


BUSINESS INTELLIGENCE AND REPORTING

You need access to information and statistics to achieve top performance. Whether you are tracking status against budgets, monitoring asset liability ratios, or determining division and product performance, accurate and timely information leads to excellent results. For instance:

- Executive management needs fast access to accurate corporate financial information in order to make the critical decisions related to the efficient deployment of their financial assets.
- Financial management needs the ability to quickly review month-end closing transactions to ensure the efficient preparation of end-of-month reports.
- Product management needs to monitor product profitability.

A standard extract from FCS and MICM, coupled with a data mart schema, can provide all summary-level financial and organizational information such as the hierarchies required for management reporting by applications such as Performance Management, third-party applications such as Hyperion, and detailed MICM security data. In addition, FCS can provide a real-time extract with immediate updates to downstream applications.



About Infor

Infor acquires and develops functionally rich software backed by thousands of domain experts and then makes it better through continuous innovation, faster implementation options, global enablement, and flexible buying options. In a few short years, Infor has become one of the largest providers of business software in the world. For additional information, visit www.infor.com.

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