

# Investment Portfolio Accounting System

## *Software Option*

**T**ake control of your investment accounting process. FinSer's *Investment Portfolio Accounting Software* provides comprehensive accounting for your investment portfolio including pass through pools and collateralized mortgage obligations (CMOs). The software gives you in-house control and flexibility along with electronic data retrieval, cusip set-up services, and market valuations. This PC based application makes pledging securities, entering transactions, running reports and interfacing with your general ledger efficient and accurate.

### **Teamwork Makes It Easy**

From start to finish, you have control of the process, and we are here every step of the way to provide the kind of support that makes your job that much easier.

For example, when you purchase a new security, just send us the cusip number. We will send you all the cusip information needed to account for it accurately—such as maturity date, coupon, payment frequency, rate formula, call schedule, current factor, and projected cashflows.

You enter the purchase details from the confirmation and you are ready to run!



### **The Software Does the Hard Work**

When you are ready to run reports, just upload the list of cusips in your database to us. We will send you our most current information—factors, rates, CMO cash flow projections, ratings changes, and monthly market values—and automatically update the cusip database at your location. No need to search for information or input data manually.

Give the program a date range to process and it goes to work--calculating cashflows, accruals, amortization schedules, and principal and interest payments and generating report and data files.

Reports generated by the system are comprehensive and easy to read. Accounting reports:

- Show periodic accruals
- Track market values
- Detail FAS 115 unrealized gain/loss adjustments
- Replicate various regulatory reports

Management reports, including maturity distributions and cash flow graphs, assist you in managing and evaluating your investment portfolio.

### **Interfacing Simplifies the Process**

The software generates a file containing accounting entries to export to your General Ledger. Interest accruals, amortization, accretion, principal and interest payments, purchases, sales, maturities and calls can all be interfaced. You determine the extent of the interface and control default settings for accounts to debit and credit.

## A Wealth of Information

Investment Portfolio Accounting Software gives you the tools and information you need to make the best decisions and manage your investments efficiently:

- Interest accruals
- Amortization and accretion accruals
- Accounting breakouts for AFS, HTM, Trading and non-FASB investments
- Monthly Fair Market Values
- $\pm 100$ , 200, and 300 Basis Point Shock (quarterly)
- Current Moody's, S&P and Fitch ratings
- Tracking losses over time on individual securities
- 60-month cashflow projections
- Detailed current and historical prepayment information on MBS
- Verification of principal and interest payments
- Reconciliation worksheets to help balance to the General Ledger
- Pledge and safekeeping tracking
- Regulatory compliance reports for banks and credit unions
- Audit reports that include rollforward from previous year end and year to date transactions
- Data file that contains over 100 fields of information. Comma-delimited (.csv) format is compatible with spreadsheet and other applications
- Individual security book value and market value histories
- Bond-by-bond amortization schedules
- Retains history on Moody's, S&P and Fitch ratings, factors, rates and CMO prepayment speeds



## Proven Software and Support

FinSer originally developed portfolio accounting software to provide accounting and management reports to clients on a service bureau basis. Over ten years ago, we began licensing the software for client in-house use. We still run the software daily as part of our service bureau operation, providing monthly reports to hundreds of financial institutions. Consequently, we know the system and keep it current. From cusip information to software operation, you will receive unparalleled support from people that develop, maintain and continually use the software.

**Teamwork really does make it easy.**

***FinSer***

106 S. St. Mary's Street, Suite 600  
San Antonio, Texas 78205-3607  
(210) 224-5492 • [www.finser.com](http://www.finser.com)