



Financial Accounting Systems

1-888-345-8726

TIME SAVING & COST EFFECTIVE BENEFITS, FEATURES, AND FUNCTIONS OF THE LOAN SERVICE SYSTEM PACKAGE THAT FINANCIAL ACCOUNTING SYSTEMS HAS TO OFFER!!

PAYMENT CALCULATIONS

4 different types of calculations: actual days with a base of 365 or 360, and standardized 30 day months with either a 365 or 360 base.

ODD PAYMENTS

Partial Payment tracking for any application of funds. You may select and configure payment distribution for: Interest to any date, Principal, Late Charges, Escrow, and Unapplied Funds (over-payment) for later application.

TRANSACTION REVERSALS

Automatically manages all balances and rollovers of: interest-paid-through, next payment, previous payment and all related dates.

PAYMENT FREQUENCIES

May select any of the following: Number per year 1, 2, 4, 12, 24, 26, or 52.

STATEMENTS OF AMOUNT DUE

With Historical listing of transactions from a requested beginning and ending date.

MULTIPLE LATE CHARGES



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The system allows different Late Charge percentages to be charged to different customers according to the loan class. May use up to 256 loan class and late charge parameters. Unlimited late charges can be assessed.

ACCRUAL REPORT

Includes detailed information pertaining to simple interest and pre-computed interest, earned and unearned.

FULL TRANSACTION INQUIRY

Both unposted and posted transactions may be viewed.

LOOKUP FUNCTION

Enables the user to inquire about Customer Number, Loan Number, Class, Type and Officer information while in the maintenance screens.

REPORT AVAILABILITY

Over 100 reports available. Reports can be sorted by class &/or types of all loans. Printer controls available to send reports to screen, file or multiple printers.

AMORTIZATION

Balloons & non-balloon, all loan types can be interfaced with the Loan System for easy uploading and downloading of loan information.

PAST DUE REPORTS & NOTICES

Calculates and breaks down the exact amount of past due principal & interest for the periods selected. Partial payment information (Unapplied funds, Payment, Short, etc., relating to partial payments are in the report detail.) Also, notices can be sent to



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customers notifying them of an upcoming payment & past due payment. These notices print the payment amounts.

OVERRIDE CAPABILITIES

To compensate for early and late payments in both the settlement screen and transaction entry.

POP-UP NOTE PAD

Memo & comment tracking with reporting capabilities. Can configure to fit custom needs.

SCREEN COLORS

The user may customize the color of the screens. Foreground, background, and border colors can be selected to meet individual tastes.

ESCROW

Complete accounting of 4 types of Escrow with analysis to recommend new rate if taxes or insurance have changed.

INSTALLED SECURITY SYSTEM

Multiple levels of password protection available.

CUSTOMER SUPPORT

Financial Accounting Systems give on-going customer support on a personal & professional level.