REQUIREMENTS FOR THE AUTOMATED ACCOUNTING SYSTEM OF THE HKDF

1. Requirements for the purchased automated system

The system must be delivered and implemented taking into account the following requirements:

1.1. Registration of borrowers' requests

1.1.1. The system must provide the following technological processes:

a. creation and management of a database of customers receiving loans;

b. providing management and analytical reporting for real-time decision-making;

c. Ease of setting up credit products

1.1.2. Registration of received applications for loans and the formation of a full volume of information about applications. At the same time, when registering, the possibilities of accounting for information regarding the organizational structure of the fund should be taken into account

1.1.3. When registering applications, information is entered by an expert/ head of the service and supplemented by employees of responsible departments (fields and an employee with access to filling and editing are indicated below)

1.1.4. The system should also provide the possibility of securing the attachment of documents to the credit module (loan application, loan decision, credit report).

1.1.5. The system must keep track of users who make changes to the information on the loan application, accounting is carried out in the form of the user's full name, date of change, information about the changes made. Responsible employees have the right to change data fields related only to the competence of this service. The staff of the service and the head of the service have access to editing

1.1.6. Reports should be uploaded and generated in XLS format

1.1.7. Reports are generated for a free period; information is stored on an ongoing basis with the possibility of uploading reports

1.1.8. Integration with government and other information resources for checking counterparties, for example, with portals:

o “Ishenim” Credit Bureau;

1.2. General Ledger

a. Automatic generation of transactions on inter-branch accounts

b. Simple transactions (Dt-Cr), reverse transactions (Cr-Dt),

c. Accounting on balance sheet, off-balance sheet accounts

d. Setting up the chart of accounts

e. Availability of the warehouse function

f. Automatic download of exchange rates from the official website of the NBKR

g. Closing of the day, including automatic execution of transactions on revaluation of foreign currency account balances

h. Closing of the day, month and year

1.3. Reporting

a. Formation of necessary operational reports, including trial balance, currency trial balance, consolidated balance sheet, working balance sheet, account statements, etc.

b. Automatic generation of financial statements (Statement of financial position, Profit and Loss Statement, Statement of changes in equity, Statement of cash flows), also separately in foreign currency (USD)

c. Automatic generation of reports to the National Statistical Committee

d. Automatic generation of reports to the Tax Inspection, Social Fund

e. Automatic filling of bank accounts statements

f. The function of automatic data download from the e-invoice IS and e-waybill IS

1.4. Accounting of fixed assets, intangible assets, low-value and wearable items and inventory

a. Automatic execution of all necessary accounting transactions related to the recognition, disposal, transfer of balance sheet/off-balance sheet fixed assets and depreciation of fixed assets, intangible assets, low-value and wearable items and inventory

b. Flexible configuration of the directory of fixed assets, intangible assets, low-value and wearable items and inventory

c. Setting up the inventory of OS, IA, low-value and wearable items, inventory.

d. Reporting on OS, IA, low-value and wearable items, inventory (Journals, statements, inventory inventories)

1.5. Salaries and personnel

a. Maintaining personnel records in the organization.

b. Support of the organizational structure of the organization, including movement between structural divisions

c. Accounting of working hours (report card)

d. Maintaining an employee card

e. Flexible adjustment of monthly additional payments to employees (telephone, fuel, etc.) using various types of taxation

f. Calculation of vacation and sick leave for employees

g. Payroll with automatic accounting transactions, including accruals of income tax and deductions to the social fund

h. Maintaining various categories of employees - full-time, freelance, under contract

i. Accounting for unused vacation days

j. Module reports (PO certificate, pay slips, statements, travel certificate, vacation pay calculation, etc.)

1.6. Credit accounting

1.6.1. Creation and management of a database of clients receiving loans, registration and assignment of an identification number to the client

1.6.2. Setting up Financing products:

1.6.3. Creation of borrowers' credit history

1.6.4. The formation of a credit file and the issuance of a loan

1.6.5. Obtaining information about the loan in the course of work

1.6.6. Notification of the upcoming repayment of loans issued, as well as overdue payments

1.6.7. Repayment of the loan (partial), interest, penalties:

1.6.8. Setting the number of days in a year, the number of days in a month.

1.6.9. Methods of accrual of % on the balance of the principal amount on loans:

a. According to the payment schedule (overpayments are left on the advance account until the next payment date);

b. According to the payments actually made (recalculation is made on the date of actual payment):

c. According to the payments actually made (recalculation is made on the payment date according to the schedule):

1.6.10. Commission;

a. % for partial early repayment;

b. % for early termination of the contract;

c. % for late payment in the credit cycle;

d. % for late payment after the end of the credit cycle.

1.6.11. Repayment schedules:

a. Annuity;

b. Payment of the principal amount in equal installments;

c. Flexible repayment schedule;

d. Bullet payment (all at the end of the term).

1.6.12. Schedule changes, restructuring and revision of other loan terms.

1.6.13. Priority of payment allocation. – customizable system option.

1.6.14. Frequency of payments:

1.6.15. Additional income items when working with clients:

1.6.16. The amount of reserve for potential losses rates. Independent setting of deadlines and % for the formation of the reserve for potential losses.

1.6.17. Restructuring, changing conditions, repayment schedule; prolongation, reissue of a loan to another person, etc. for loans already issued

1.6.18. Adjustment transactions, reversals on previously made transactions

1.6.19. Monitoring and reporting on loans issued, attaching monitoring results to the system (in the form of files and photos).

1.6.20. Setting up notifications about the need for monitoring by e-mail.

1.6.21. Full repayment of all loan debts and closing of the account

1.6.22. Calendar. Be able to set fixed and floating holiday non-working days. If the payment falls on a holiday or a day off, then transfer it automatically to the 1st business day, without accrual %

1.6.23. Customer Information

1.7. The Collateral module

1.7.1. The Collateral module includes the following blocks:

a. Collateral portfolio

b. Collateral monitoring

c. Other property

d. Reporting

1.8. The Budget module

A. Budgeting

B. Reporting (budget execution)

1.9. Technical requirements

1.9.1. Reliability requirements

a. The system must be capable of daily round-the-clock operation. It is allowed to temporarily suspend the operation of the system to carry out preventive maintenance of the hardware and software of the server on which the system is located.

b. A necessary condition for the functioning of the automated control system is the condition for the functioning of the hardware and the server on which the application is hosted.

c. The system as a whole must remain operational in case of incorrect actions by end users.

d. The system must ensure the restoration of operability in the event of failures, crashes and failures occurring on the server and network hardware.

1.9.2. Requirements for the safety of information in case of accidents

a. At the development stage, funds should be provided for the organization of backup of automated control system components and ensuring the restoration of system operability in the event of software and hardware failures, including an emergency power outage. It should be possible to automatically create "database rollback points" and maintain several different "versions" of the database within the area of responsibility of the system administrator of the automated control system database.

b. The automated control system must ensure the correct handling of emergencies caused by incorrect user actions, incorrect format or invalid input data values. In these cases, the automated control system must issue appropriate emergency messages to the user, or prevent incorrect data changes inside the database, after which it returns to the working state that preceded the incorrect (invalid) command or incorrect data entry.

c. The automated control system software must restore its functioning when the hardware is restarted correctly. It should be possible to organize automatic and (or) manual backup of system data by means of system and basic software (OS, database management system), which is part of the software and hardware complex.

d. The automated control system should provide the opportunity to carry out:

• Daily backup of data files;

• Weekly full backup of data files;

• monthly backup of program files;

• Backup when updating the version of the automated control system software.

e. The software and hardware of the backup system are selected at the discretion of the Customer.

1.9.3. Security and user management

a. Flexible role configuration in accordance with the company's business processes. At the same time, the security setting also applies to System reports

b. Configuring access patterns both at the level of individual roles and at the level of individual users

c. The ability to block individual operations for the user

d. The ability to set password resistance requirements, password expiration dates, as well as the number of different passwords for a certain period

e. Blocking a user account for a certain period of time (for example, in the case of a work vacation)

1.9.4. Requirements for the linguistic support of the system: The application software of the System must use the Russian language to organize interaction with the user. All documentation for the automated control system should be developed in Russian.

2. Requirements for the supply, maintenance and refinement of the purchased automated control system

2.1. The purchased automated control system must have constant technical support and support.

2.2. The Supplier must supply the basic version of the automated control system within 1 month from the date of signing the agreement and providing the Fund with server equipment or access to the Data Processing Center with which the Fund has concluded an agreement.

2.3. The supplier of the automated control system must also provide technical requirements for server equipment, additional software for the operation of the automated control system or the minimum capacities in the Data Processing Center required to ensure the operation of the automated control system.