

DBAS+

# HELIOS

THE COMPLETE  
SECURITISATION SOLUTION

## SECURITISATION FEATURES

Visual indicators indicate instant Pool and System status

Support for Multiple Asset Classes

Automated alerts of Pool Lifecycle dates

Graphical representation of ASR information

Each pool has its own set of unique values that can be modelled on an existing Pool for efficient creation of new Pools

Supported by highly scalable SQL Server database engine

Ability to run EOM process via batch processing

Accounting General ledger functionality is IFRS compatible

Information stored is historical and can be used for future analysis

Internal users are allocated to access groups based on job functionality and required access

Cash flow information can be displayed at the pool and account level

General ledger information can be displayed down to the transaction level for all accounts

Foreign currency note compatibility



The HELIOS securitisation application package provides a complete end to end securitisation solution.

*HELIOS facilitates the following securitisation processes:*

**Pool Cutting & Forecasting** - allows selection of assets that match criteria including Pool Balance, LVR, Location, Investor/Owner occupied, Seasoning, Loan Balances, etc...

**Pool Creation** - allows defining of a Pool via a set of characteristics including Asset Class, Trustee, Global/Domestic, Topups/Substitutions, Repurchases/Carryovers, General Ledger mappings, Note Distributions, and much more...

**Daily Asset Processing** - Users are guided through the daily importing of transaction files via a friendly and intuitive wizard-driven user interface.

**Creation of Daily GL Interface File** - Transactions are allocated to GL accounts and Categories for cash flow purposes. The GL is reconciled and output as a report and via interface files ready for the GL System.

**Creation of Daily Application Interface File** - Repurchased accounts or new accounts are exported via the Application Interface file ready for the Application System.

**Creation of Monthly ASR (Asset Summary Report)** - At end of month or at any time during the month Pool ASRs can be run to show the allocation of the cashflows and Pool status.

**Monthly System/Asset Extracts** - Using a graphical interface the user can create Pool and account level extracts for one or many Pools, this information is saved in a comma delimited file for ease of use in products like Microsoft Excel.

**Monthly Distribution & Reporting** - Helios provides cashflow and accounting distribution wizards which handle all Pool distributions including interest on collections, note interest, note principal distribution, foreign currency swaps, fixed and basis swaps, fees charges and all monthly accounting (GL) records. Reports such as investor report, S&P report and the servicers certificate are also produced using a standard format across all Pools.

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## HELIOS APPLICATION FEATURES

Visual features for instant Pool status recognition

Internal security built-in

Integrated Calendar & Reminder functions

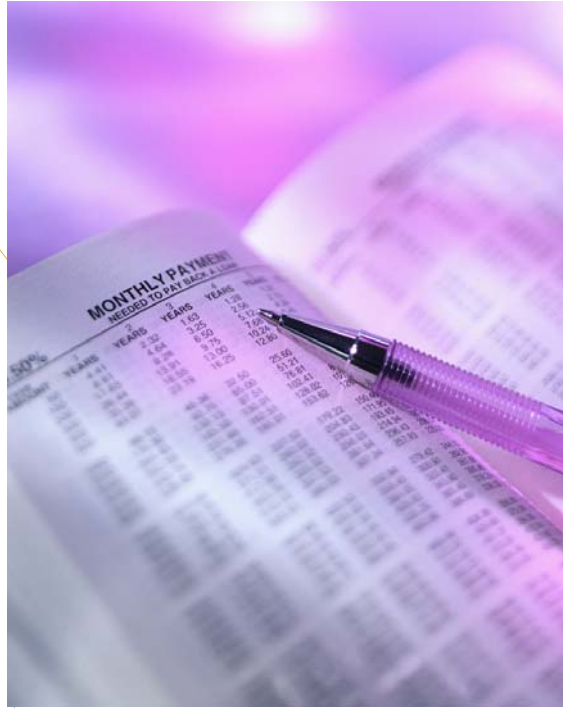
Uses the highly scalable SQL Server Database Engine

Customisable reporting capabilities

Extensive Auditing Procedures

Intuitive Backup and Recovery interface

Designed by Australians for Australians



## POOL FEATURES

Trustee, Country                      General Ledger Mappings

Topups, Substitutions,  
Repurchases, Carryovers              Global/Domestic Deals

Currencies                                  Trust Business Unit

Asset Brands                                Bucketing, Categories

Reconciliation &  
Delinquency information              Phase Management—Initialisation,  
Cutover, Finalisation, Step-up,  
Redemptions

Revolving and Fully Amortising  
Pools                                        Monthly & Quarterly Distributions  
available

## Transaction Processing

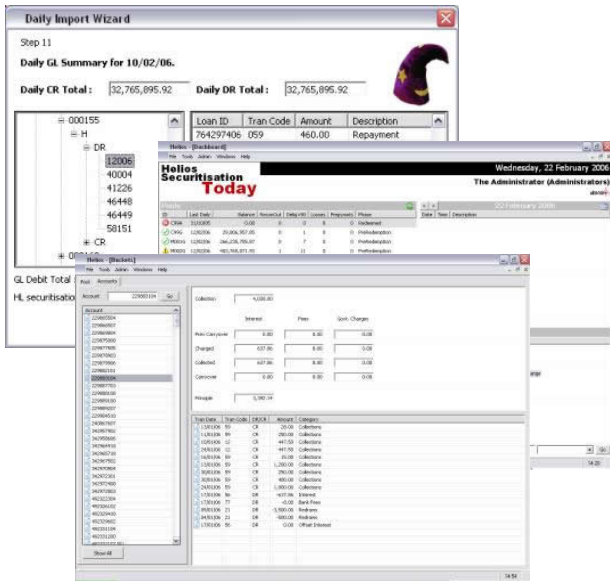
Users are guided through the importing of transaction files via the Helios Import Wizard. This process consists of:

- \* Importing Files
- \* Out of date Transactions
- \* Asset Accounts nearing maturity
- \* Mismatched Transactions
- \* Mismatched Asset Accounts
- \* Invalid Transactions
- \* Special Transactions
- \* Reconciliation Checks
- \* Repurchases
- \* Generation of Daily General Ledger file
- \* General Ledger Summary
- \* Can be done daily, weekly, etc...

## Month End & Distribution Processing

Users are guided through Month End & Distribution Processing via Helios wizards. The process consists of:

- \* Pool ASR Report
- \* Interest Accruals
- \* Interest Rate Set
- \* Interest on Collections
- \* Note Coupon Interest calculations
- \* Manual Inputs (FID, GST etc)
- \* Principal Allocation across Notes
- \* Note Step-up across classes
- \* Foreign Currency note swap calculations
- \* Fixed and variable swap calculations
- \* Definition and Calculation of Pool fees
- \* Use and Management of Pool Liquidity Facility
- \* Monthly Accrual & Distribution GL record generation



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