

## Other features at a glance.....

1. SEAMLESS INTEGRATION WITH ALL ACCOUNTING SYSTEM BY EXPORTING INFORMATION IN CSV FILE FORMAT.
2. EASY TO USE, FEATURE RICH AND FULLY COMPATIBLE WITH WINDOWS® OPERATING SYSTEMS FROM WINDOWS® XP PRO AND ABOVE.
3. RUNS AS A STANDALONE, NETWORK VERSION AND MULTI - BRANCH SETUP.
4. SMS TEXT REMINDER FACILITY ON PLEDGES, CHEQUES AND LOANS.
5. ALL REPORTS CAN BE EXPORTED TO EXCEL, PDF, EMAIL AND MANY MORE FILE FORMATS.
6. USE OF BARCODE READERS TO FIND CLIENTS, PLEDGES AND STOCK, WEBCAMS, THERMAL PRINTERS, MICR CHEQUE AND CARD READERS FLATBED SCANNERS
7. \*NOW AVAILABLE AS A TERMINAL SERVICES® APPLICATION AND ACCESSIBLE VIA REMOTE DESKTOP® (SUBJECT TO SPECIFIC HARDWARE)

# Prism System

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**Jewellers, Pawnbrokers  
& Cheque Cashers  
Business Management Solution**

## PLEDGE MODULE

The Pledge module consists of the facility to produce pawns, buybacks and buy-ins (2nd hand 'over the counter' purchases).

In **FIGURE 1** below, you can see that different types of pledges are distinguishable in the main grid.

In the example you can see that a pledge type '7P' is a 7 month pawn / a 'B' is buy-in (over the counter purchase) and

Type	Pledge No.	Description	Pledge Amt	Issue Date	Days	Due Date	Renew	Buy	Redeem
B	1000015	2nd Hand Jewellery Bought Over The Counter	15.00	10/05/12	0	10/05/12	<input type="checkbox"/>	<input type="checkbox"/>	Buy
7P	41	Another 7 Month Pawn	299.00	10/05/12	213	09/12/12	<input type="checkbox"/>	<input type="checkbox"/>	22.29 321.29
BB	39	Buyback Item 1	30.00	10/05/12	28	07/06/12	<input type="checkbox"/>	<input type="checkbox"/>	9.00 39.00
7P	38	Another 7 Month Pawn Item 1	70.00	10/05/12	213	09/12/12	<input type="checkbox"/>	<input type="checkbox"/>	5.22 75.22
7P-w	37	7 Month Pawn Item	500.00	10/05/12	213	09/12/12	<input type="checkbox"/>	<input type="checkbox"/>	1.64 501.64

FIGURE 1

a 'BB' is a 28 day Buyback. Each pledge automatically calculates RENEW and REDEMPTION values. Based on the new CCD Regulations, the option for 'Right of Withdrawal' has been exercised and can be seen on the page as '7P-w', showing that this particular agreement has been marked as withdrawn and is waiting to be redeemed whilst calculating interest using the 'simple interest' formula.

There are a number of utilities in the system aimed at providing the user with as much information about the client they are serving. There is a PROFILE utility that can visually and quickly help to ascertain the type of transactional value the client is used to getting and to help ascertain what the user may be able to offer the client. This information is shown in a graphical format.

Pledge Forecasting

Enter Date: 19/07/2012

Type	Pledge No.	Description	Pledge	Issue Date	Days	Due Date	Renew	Redeem	Pay
7P	41	Another 7 Month Pawn	299.00	10/05/12	213	09/12/12	<input type="checkbox"/>	<input type="checkbox"/>	22.29 321.29 83.19

FIGURE 2

There is also a facility to FORECAST, a client may call and ask what the future value of their pledge will be to RENEW or REDEEM it, the screen shown is **FIGURE 2**. (to renew this pledge today (10/05/2012) it is £22.29, but to renew on (19/07/2012) it will be £83.19)

## PAYDAY LOANS & CHEQUE CASHING MODULE

This module enables you to cash 3rd Party cheques and create Payday loans, using personal cheques, cheque guarantee cards and debit cards. The system has the facility to SCAN electronically all ID and take client photographs for storage with

Amount: 150.00

Chq Category: OTHER

Auth Code: 97654321

Sort Code: 11-11-11

Cheque No: 005487

Issue Date: 01/05/2012

Payee: JOHN'S INSURANCE COMPANY

Address: 11 THIS STREET, THE TOWN, THE CITY

Bank: THE BANK, 23 BANK STREET, BANK TOWN, BANK CITY

Commission: 7.50

Commission: 11.25

Operating Fee: 1.00

Handling Fee: 2.50

Express Fee: 0.00

Credit Eq: 0.00

Other Fees: 0.00

Total Fees: 14.75

Cheque Amount: 150.00

Fees: 14.75

Total Pay Out: 135.25

Initial Payment: 135.25

Outstanding: 0.00

the system. There are on-screen prompts requesting the user to take more up to date ID when it has expired or if a client has cashed cheques amounting to £10,000 and above.

The module allows the user to be able to pay out on clearance of the funds or an amount agreed before clearance of funds. This can be achieved by entering the amount into the 'Initial Payment' box as shown. For short term payday loans, there is a facility to send reminders to clients via SMS.

( Authorisation is required from the Client if they require SMS notification when registering them on the system )

If a client defaults on a LOAN, a utility within the system allows the user to set-up an arrangement with the client to RECOVER the monies owed. There is also a full BANKING utility for remittance and reconciling of all types of loans and cheques: In the example **FIGURE 3** you can see that a 3rd Party cheque is due for banking,

the User enters a remittance reference and then clicks on the REMIT tick box and saves the information. The cheque will

automatically clear within a number of working days, set by the user. If the cheque defaults, the user can

Issue Date	Cheque No.	Account No.	Sort Code	Payee	Value	Remit Date	Remit
01/05/2012	005487	87654321	11-11-11	John Smith	150.00	18/05/2012	<input type="checkbox"/>

FIGURE 3

then mark the cheque or loan as BOUNCED and proceed with producing in-built letters to the client to RECOVER monies owed.

## STOCK MODULE

The Stock module has been designed to cater for all different transaction types, pawnbroking, buybacks, 2nd hand purchases, 2nd hand stock and new stock. There is an in-built stock code generator as shown in **FIGURE 4** which is based on a two digit CATEGORY and a two digit SUBCATEGORY selection to be made and then an additional unique four digit code is added to complete the stock code.

Main Details Picture & Notes

Stock Code: 07070046

Category: 07

Sub Cat: 07

Category: JEWELLERY

Stock Type: S

Supplier Ref:

Active:  A

Unlocked:

Appro:

Description: Act Gold Earrings

City Available:

City Adjust: 2

Cost Price: 20.00

Uplift %: 45

Wholesale Price: 0.00

Calculated Retail: 29.00

Retail Price: 29.00

Total Weight: 6.50 Grams

Total Carat: 9.000

FIGURE 4

There is also a utility to transfer stock to and from other branches when the system is setup on a wide area network. The system also produces barcoded labels for marking the stock, these can range from standard rectangle labels to dumbbells and jewellery ring wrap labels. The system also comprises of the facility to carry out stock adjustments IN and OUT and to carry out a stock take using your barcode reader.

## SALES & DEPOSITS MODULE

The Sales/Deposit module allows you to SELL or let a client put a DEPOSIT on an item and make additional payments to complete payment and collect goods over a period.

Barcode readers can be used to SCAN codes off the stock labels and enter them into the Sales / Deposit module as shown in **FIGURE 5**

All payment types are recorded and shown on receipts if required. You can create CREDIT NOTES and REFUNDS, all company logos and stationery designs can be added to the layouts.

Customer: John Smith, 123 High Street, Any Town, Any City, Any County, 1AA 1BB

Operator: MANAGER, Type: 2 SALES

Stock Code	Description	Quantity	Item Price	Discount	T Type	Value
07050172	Silver Bracelet (Gents) 12g	1	53.99	5.00 £		54.99

Total: 54.99

FIGURE 5

## CURRENCY MODULE

This is a simple currency module, the USER sets up the 'buy from customer' and the 'sell to customer' rates in the exchange rate table on a daily basis and the currency module calculates the amounts based on these rates.

There is also a LIVE FEED of currency rates directly via the Internet (for information only) from **Dukascopy (SUISSE) SA** The 'USER DEFINED' box can be ticked to apply a special rate if required. All client information is entered and ID shown can all be printed on a currency receipt. There is also a facility that

checks all stock holding of currencies when carrying out day end procedures.

Currency Conversion

Current Exchange Rate: Euro

Customer Buy Rate: 0.8900, Customer Sell Rate: 0.9000

Demo Company Options: Buying, Selling

Currency: Euro

Amount Euro: 100.00

User Defined:

Customer Details: Name: John Smith, Address: 123 High Street, Any Town, Any City, Any County, 1AA 1BB, ID: Driving Licence

Take: 100.00 Euro, From Customer, Pay: £111.11 Pounds, To Customer

Pay Pounds £: 111.11

Data is provided by Dukascopy (SUISSE) SA

GBP Live Quotes: GBPUSD 1.2405, GBPJPY 125.43, GBPUSD 1.5818, GBPCHF 1.4938, GBPSEK 8.5286, GBPDKK 1.1189

If no rates shown above, exchange rates will NOT be updated!

## MANAGEMENT FEATURES

The system has numerous management reports included. For example, there are VAT reports available on differing types of Sales and stock types. Here, you can see a VAT summary on 2nd hand sales and then a further drill-down to show what that figure is made up of ;

Drill Down for VAT Amounts

Type	Description	Sold	Cost	VAT
N	New	54.99	45.00	9.17
S	Second Hand	3939.43	2742.26	200.40
BB	Buy Back			0.00

VAT Detailed

Number	Description	Sold	Cost	VAT
181	Silver Bracelet (Gents) 12g	54.99	45.00	9.17

Produces letters for all clients defaulting on their loans and pledge agreements.

Produces a VAT liability report for Buybacks and Sales by automatically distinguishing the VAT scheme to be applied if stock sold is New and Second Hand.