

***IPASonline* Features and Enhancements**

IPASonline (Internet-based Participant Accounting System) is a web-based application that enables SD FIT participant's to electronically access their SD FIT account(s). Participants can access *IPASonline* through SDPFIT.org and have the ability to conduct transactions and monitor all aspects of their SD FIT investments 24 hours a day, 7 days a week.

Features

IPASonline allows participants to:

- Initiate transactions (investments, withdrawals, and transfers between SD FIT account(s) for the next available settlement date or future settlement date.
- View historical and pending transactions and modify previously entered transactions prior to their settlement date.
- Set up a "Automatic Transaction" to occur on a monthly basis. Call a SD FIT representative to find out about setting this up. Toll free 866-314-0060.
- View current and historical account balances.
- View Daily Interest Rate, 7-Day Yield and 30-Day Yield.
- View your account's current and historical daily dividend accrual and monthly posted dividend.
- View daily confirmations and monthly statements
- View any aspect of your account set-up, including authorized officials, existing money-movement instructions, etc.

Enhancements

The majority of these enhancements were requested from you, the participants. Thank you for your input! We welcome any suggestions on how the system can work for you. Send an email to atracy@img-dsm.com with your ideas!

- **Print This Page** - There is now a command offered on several screens throughout *IPASonline* that allows you to print the information on the screen. You will find this feature under New Transaction, Transaction Activity and Owner Information.
- **Balance and Dividend Screen navigation** - A "calendar" has been added to the Balance and Dividend screen to make it easier to navigate through previous months for balance and information
- **Inactive FTA Accounts** - You will no longer see inactive FTA accounts in your drop-down lists or on the Owner Information screen. Public fund administrators can see both active & inactive accounts.
- **Inactive Users** - Inactive users will not be listed on the Owner Information screen. Public fund administrators can see both active and inactive users.
- **Transaction Description field length** - The description field length has been limited to 50 characters. The text that is typed in the description field will print on your daily confirmation and month-end statement.

- **Monthly Average Balance** - The Monthly Average Balance is now included on your month-end statement.
- **Email Notification** - This feature allows you to receive an email notification as soon as your daily account confirmation and month-end statements are processed. You can then go to "View Reports" and immediately view your statement online. This eliminates the delay of the mail and saves paper too!
- **Read-only Rights** - These rights allow for a user to have View-only access. View-only access allows the user to view account information, balances, transactions, statements, etc. within *IPASonline*, but a user with Read-only rights can **not** initiate transactions.
- **Oracle to SQL** - This is not a visible change, but the conversion from the Oracle platform to a Microsoft SQL platform means faster response time within *IPASonline*. This means that screens are displayed quicker and transactions are processed faster.
- **Export Function** – Allows participants to export the detail of their transactions and will allow the information to be imported to various systems, including into participants financial software via text file.
- **Vendor Pay** - Allows participants to pay vendors directly from their IPAIT account.
- **Upload Vendor Pay File** – Allows participants to upload a text file or comma delimited file directly from their accounts payable software.
- **90 Day Password Change** – For enhanced security purposes, passwords expire every 90 days and participants are required to change their password.
- **Wire Notification** –An email with incoming IPAIT wire instructions is sent to an authorized official when they initiate a wire purchase on *IPASonline*. These instructions are to be provided to their local bank to initiate the wire.