

Slide 1

In this tutorial we are going to look at Loan Templates.

We use Loan Templates of course to facilitate the Setting Up of New Loans.

When we have Loan templates, they populate and default most of the fields necessary to set up a New Loan and this makes it much easier to Set Up a New Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: _____ (any unique key)

Name: _____

Loan Type: 11 Hire Purchase

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Lodger Of For Pol Pmts: _____

Charge Type: 11 Main Loan

Selection:

Responsibility: _____

Selection Flag: _____

Interest Calculation:

Scan Deck: _____

Calculation Type: 11 Monthly Advance

	Num of Pmts	Start Period	Interval
1			

	Int On Dt Bal	Int Account
1		

	Acc Int Dt Bal	Int Account
1		

	Int On Cr Bal	Int Account
1		

	Acc Int On Cr Bal	Int Account
1		

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: (any unique key)

Name:

Loan Type: 1| Hire Purchase

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies: -
Lodger Or For Pol Parts:
Charge Type: 1| Main Loan

Selection: -
Responsibility:
Selection Flag:

Interest Calculation: -
Scan Deck:
Calculation Type: 1| Monthly Advance

Num of Pmts	Start Period	Interval	Int On Dt Balz	Int Account
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key (any unique key)

Name

Loan Type

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies: -

Ledger Or For Pol Parts

Charge Type

Selection: -

Responsibility

Selection Flag

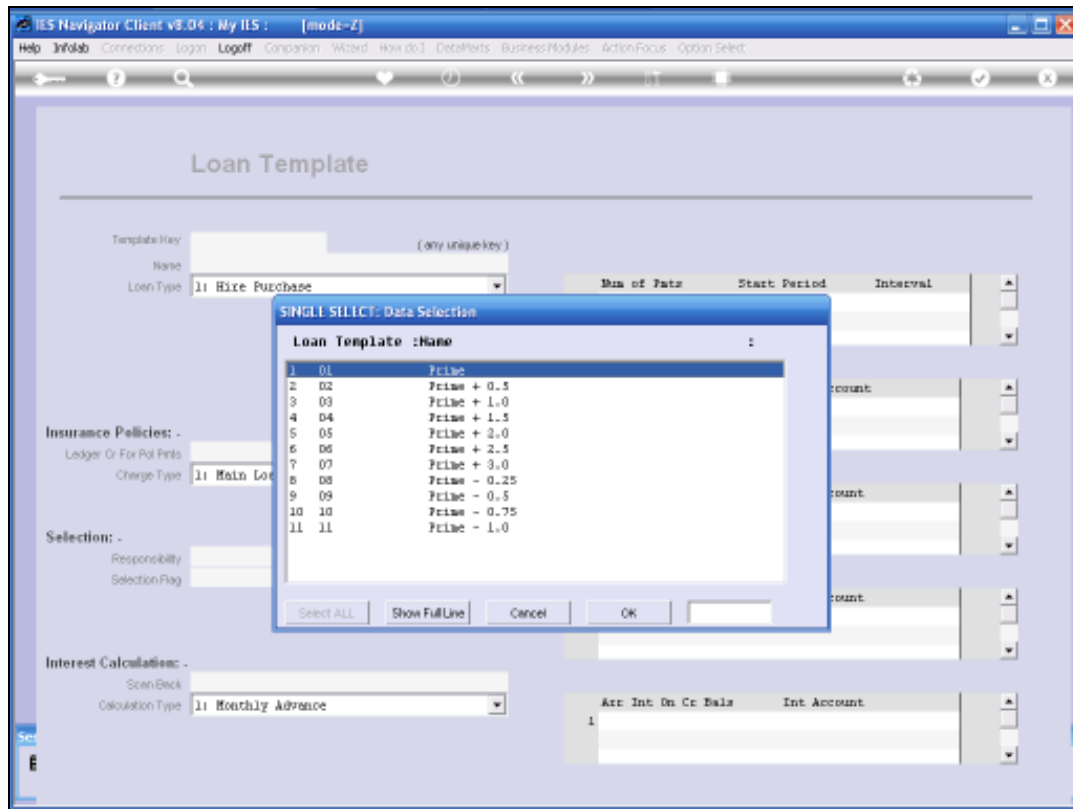
Interest Calculation: -

Scan Deck

Calculation Type

Num of Pmts	Start Period	Interval	Int. On Dt Balz	Int. Account
1				

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We can call our Loan Templates by any name of course, but it is quite useful to use the differentiation as the Interest Linking because these represent at least 4 different Indicators that have to be specified on the Template or on the New Loan.

When we have a Template for each Interest Type that we do, then any of the other fields that may possibly be different, can be changed when we set up the New Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: (any unique key)

Name:

Loan Type:

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies: -
 Lodge Or For Pol Pmts:
 Charge Type:

Selection: -
 Responsibility:
 Selection Flag:

Interest Calculation: -
 Calculation Type:

Num of Pmts	Start Period	Interval	Int On Dt Balz	Int Account
1	24	1	1	
1	10 10% p.a.		defr Interest Receiv	
1	10 10% p.a.		defr Interest Receiv	
1	00 Zero Interest		defr Interest Paid	
1	00 Zero Interest		defr Interest Paid	

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In this example we are going to look at Template 01.

A Template has a unique Key but we can use any Key of our own design. In this case we are simply using 2 digits to identify the Key for the Template.

Then of course the template always has a name that we can distinguish on the Lookup.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 11 Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Deck: 3

Calculation Type: 31 Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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On the Template we will always choose a Loan Type, but it is worth remembering that when we select a Template, when Setting Up a New Loan, we can change any of the fields that are populated by the Template.

So if we choose the most common one here, then we can always, when we Set Up a New Loan, and it is a different Type, just Re-Select the Type.

At the same time it is useful to have all these defaults already in place.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Cr For Pol Pmts: 100-5- Loan Policies

Charge Type: 11 Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Back: 3

Calculation Type: 31 Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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It is necessary to specify a Ledger Credit Account for Policy Payments even if we do not have Policies in the Loans. We do have to specify this. So then we can just use a designated Account.

If we do have Policy deductions on the Loans for the Insurance Policies, then this is the Income Account that will be Credited whenever we deduct a Loan Premium from the Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Prnt: 0005

Charge Type: 11 Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Calc Type: 3

Calculation Type: 31 Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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The charge Type for Charges, including Policy Premiums, will usually be to the Main Loan.

In other words, the Capital Portion of the Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 4: Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 1: Main Loan

1: Main Loan

2: Accrued Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Back: 3

Calculation Type: 3: Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 4: long term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- loan Policies

Charge Type: 1: Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Back: 3

Calculation Type: 3: Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 11 Main Loan

Selection:

Responsibility: *

Selection Flag:

Interest Calculation:

Scan Back: 3

Calculation Type: 31 Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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“Responsibility” is a field that we use to indicate who is responsible for Administering this Loan and this becomes applicable when we have multiple people who work with different sections of the Loans Portfolio.

If we do not particularly need to differentiate “Responsibility” we can simply use an asterisk.

The screenshot shows the 'Loan Template' configuration window in the IES Navigator Client. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The interface includes a menu bar (Help, Submit, Quit, Functions, Commands) and a toolbar with navigation icons. The main content area is titled 'Loan Template' and contains the following sections:

- Template Key:** 01 (any unique key)
- Name:** Prime
- Loan Type:** 41 Long Term
- Insurance Policies:**
 - Ledger Or For Pol Pmts: 100-5- Loan Policies
 - Charge Type: 11 Main Loan
- Selection:**
 - Responsibility: *
 - Selection Flag: *
- Interest Calculations:**
 - Scan Back: 3
 - Calculation Type: 31 Daily Balance

Below these sections, there are five tables with columns for 'Num of Pmts', 'Start Period', 'Interval', 'Int On Dt Balz', and 'Int Account':

Num of Pmts	Start Period	Interval	Int On Dt Balz	Int Account
1	24	1	10 10% p.a.	defr Interest Receiv
1	10	10% p.a.	defr Interest Receiv	
1	10	10% p.a.	defr Interest Receiv	
1	00	Zero Interest	defr Interest Paid	
1	00	Zero Interest	defr Interest Paid	

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The "Selection Flag" is used to select Loans.

So once again if we want to divide our Loans Portfolio into different groups of Loans, where we do the Installments or the Interest, or various other actions on the Loans, at different times, then the Selection Flag becomes rather important so that we can select all Loans with a Flag, 01, 02, 03 or any other method that we want to use for designating the Selection Flag.

If we work with our Loans together as a Group, in most cases, then we can simply state the Selection Flag as an asterisk.

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies: -
Lodge: 100-5- Loan Policies
Charge Type: 11 Main Loan

Selection: -
Responsibility: *
Selection Flag: *

Interest Calculation: -
Scan Back: 3
Calculation Type: 31 Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int. On Dt. Bal.	Int. Account
1	10 10% p.a.	defr Interest Receiv

	Acc. Int. Dt. Bal.	Int. Account
1	10 10% p.a.	defr Interest Receiv

	Int. On Cr. Bal.	Int. Account
1	00 Zero Interest	defr Interest Paid

	Acc. Int. On Cr. Bal.	Int. Account
1	00 Zero Interest	defr Interest Paid

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The "Scan Back" indicator is usually indicated as 3.

This means that the system will scan back for 3 Months or Financial Periods whenever it calculates Interest.

In other words if the System is busy calculating Interest for Dec 2007 and this indicator is 3, then it means the System will also look at November, and October, and September, i.e. 3 months prior to the month being calculated, to see if in this Open Period System, other Journals were posted, perhaps after the Interest were last calculated for those months.

If so, it will re-appraise those Balances and the Daily Balances for those Periods, and if necessary, generate New (supplementary) Interest Transactions.

So in other words this is an Automatic Adjustment Capability the System has if we post Journals on the Loan in Prior Periods, after we have already calculated the Interest on those Loans, for those Periods.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 11 Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Back: 3

Calculation Type: 31 Daily Balance

1: Monthly Advance

2: Monthly Arrears

3: Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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The "Calculation" options for "Interest" include Monthly arrears and Daily Balance. The most commonly used would be Daily Balance.

The screenshot shows the 'Loan Template' configuration window in the IES Navigator Client. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The interface includes a menu bar (Help, Submit, Quit, Functions, Commands) and a toolbar with navigation icons. The main content area is titled 'Loan Template' and contains several sections:

- Template Key:** 01 (any unique key)
- Name:** Prime
- Loan Type:** 4: long term
- Instructions:** Please fill any fields that should auto populate a new Loan on selection of this template ...
- Insurance Policies:**
 - Ledger Or For Pol Pmts: 100-5- loan Policies
 - Charge Type: 1: Main Loan
- Selection:**
 - Responsibility: *
 - Selection Flag: *
- Interest Calculations:**
 - Scan Check: 3
 - Calculation Type: 3: Daily Balance
- Payment Parameters Table:**

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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Here we specify the Loan Term in other words 24 Payments as in this example, would actually be a Loan Term of 2 Years. The Start Period is interesting because when we Set Up a Loan, we may say that the 1st Installment will be in Dec or Jan or whichever month.

On the template we would say Zero for the Current Period. So if we Open the Loan in Dec, because that is the Current Period and if we have a Zero here, then the Loan will be automatically set up for the 1st Installment to be in December because that is the Current Period.

If we have a "1" as in this case, then of course that would be the next Period or the 1st Period immediately after the current Period. So when we Set Up the Loan or Open the Loan in December, then this indicator is 1 and the 1st Installment is going to be due in January.

Then the interval determines how often Installments are due. Once again the most common indicator would be 1 for Payment every Month.

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Now we get to the Interest Indicators and these are important.

On Smart Loans we expand on the understanding as to how Smart Loans extend the functionality of Conventional Loans. For a Conventional Loan there would only be one Interest Indicator, but for the Smart Loan (these are all Smart Loans) there are 4 Interest Indicators because the Loan is also seen as the Capital portion of the Loan and Current/Arrears portion of the Loan.

So the 1st one that we look at here is Interest on Debit Balances. This one is for the Capital Portion of the Loan and usually has a Debit Balance, i.e. the Capital amount owing. So this is the Interest Indicator for a Debit Balance on the Capital portion.

The next one will be a Debit Balance on Current or Arrears. Arrears Interest. Debit Balances.

After that we have the Indicator for Credit Balances. First on Capital and then on Current/Arrears.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 41 Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:
 Ledger Or For Pol Pmts: 100-5- Loan Policies
 Charge Type: 11 Main Loan

Selection:
 Responsibility: *
 Selection Flag: *

Interest Calculation:
 Scan Back: 3
 Calculation Type: 31 Daily Balance

Num of Pmts	Start Period	Interval
1	24	1

Int. On Dt Balz	Int. Account
1 10 10% p.a.	defr Interest Receiv

Acc Int Dt Balz	Int. Account
1 10 10% p.a.	defr Interest Receiv

Int. On Cr Balz	Int. Account
1 00 Zero Interest	defr Interest Paid

Acc Int On Cr Balz	Int. Account
1 00 Zero Interest	defr Interest Paid

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In each case we also have, not only an Interest Rate Indicator, but also an Interest Account Indicator. We can learn more about these in the Tutorials on the Interest Rate Groups and also the Interest Account Groups.

We have these Indicators on the Templates and it goes onto the Loans and then when we adjust the Rates, then the Loans will automatically pick up the new or latest Interest Rates according to these parameters.

So this is just a link to an Interest Group where an Interest Rate is specified and can be changed and likewise with the Account.

So the Account Link here would indicate to the System, which Ledger Account will be Processed when we do Interest Received, and likewise with Interest Paid.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 4: Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 1: Main Loan

Selection:

Responsibility:

Selection Flag:

Interest Calculation:

Scan Back: 3

Calculation Type: 3: Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

Acc On Int Dt Balz

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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The screenshot shows the 'Loan Template' configuration window in IES Navigator Client. The window title is 'IES Navigator Client v8.04 : My IIS : [mode-Z]'. The main content area is titled 'Loan Template' and contains several sections:

- Template Key:** 01 (any unique key)
- Name:** Prime
- Loan Type:** 4: long term
- Insurance Policies:**
 - Ledger Or For Pol Pmts: 100-5- loan Policies
 - Charge Type: 1: Main Loan
- Selection:**
 - Responsibility: *
 - Selection Flag: *
- Interest Calculations:**
 - Scan Back: 3
 - Calculation Type: 3: Daily Balance

Below these sections, there are four tables defining interest rates for different balance types:

	Max of Pmts	Start Period	Interval
Int On Cr Balz	1 24	1	1
Int On Dt Balz	1 10 10% p.a.		defr Interest Receiv
Arx Int Dt Balz	1 10 10% p.a.		defr Interest Receiv
Int On Cr Balz	1 00 Zero Interest		defr Interest Paid
Arx Int On Cr Balz	1 00 Zero Interest		defr Interest Paid

Buttons for 'Sec', 'Pre', 'Add', 'Int', 'Pd', and 'Del' are visible below the tables.

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Note on this example that for this template we specify for Credit Balances on Capital OR on Current, we specify Zero Interest.

We can of course give Interest, Pay Interest on Credit Balances, but we do not have to.

Let us glance back quickly to the Debit Balances for Capital and for Current/Arrears.

If we want the Loan to function exactly like a conventional Loan, in terms of Interest, then those two Interest Rates will be the same, as indeed they are, in this case.

However if we want to have a Penalty Interest for Installments that are late, i.e. overdue Current/Arrears Balance, then that Interest Rate may be marginally higher than the one specified for the Capital, which in fact is the ruling Rate for the Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 4: Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 1: Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Deck: 3

Calculation Type: 3: Daily Balance

	Num of Pmts	Start Period	Interval	
1	24	1	1	

	Int. On Dt. Bal.	Int. Account	
1	10 10% p.a.	defr Interest Receiv	

	Acc Int Dt Bal.	Int. Account	
1	10 10% p.a.	defr Interest Receiv	

	Int. On Cr. Bal.	Int. Account	
1	00 Zero Interest	defr Interest Paid	

	Acc Int On Cr Bal.	Int. Account	
1	00 Zero Interest	defr Interest Paid	

Sec Pre Add Inv Ed Del

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: 01 (any unique key)

Name: Prime

Loan Type: 4: Long Term

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: 100-5- Loan Policies

Charge Type: 1: Main Loan

Selection:

Responsibility: *

Selection Flag: *

Interest Calculation:

Scan Back: 3

Calculation Type: 3: Daily Balance

	Num of Pmts	Start Period	Interval
1	24	1	1

	Int On Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Acc Int Dt Balz	Int Account
1	10 10% p.a.	defr Interest Receiv

	Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

	Acc Int On Cr Balz	Int Account
1	00 Zero Interest	defr Interest Paid

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: _____ (any unique key)

Name: _____

Loan Type: 1| Hire Purchase

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Lodge: 0| For Pol Pmts

Charge Type: 1| Main Loan

Selection:

Responsibility: _____

Selection Flag: _____

Interest Calculation:

Scan Deck: _____

Calculation Type: 1| Monthly Advance

Num of Pmts	Start Period	Interval
1		

Int On Dt Balz	Int Account
1	

Acc Int Dt Balz	Int Account
1	

Int On Cr Balz	Int Account
1	

Acc Int On Cr Balz	Int Account
1	

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: _____ (any unique key)

Name: _____

Loan Type: **11 Hire Purchase** Lookup? Recent Values

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Ledger Or For Pol Pmts: _____

Charge Type: **11 Main Loan**

Selection:

Responsibility: _____

Selection Flag: _____

Interest Calculation:

Scan Back: _____

Calculation Type: **11 Monthly Advance**

Num of Pmts	Start Period	Interval
1		

Int On Dt Balz	Int Account
1	

Acc Int Dt Balz	Int Account
1	

Int On Cr Balz	Int Account
1	

Acc Int On Cr Balz	Int Account
1	

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: _____ (any unique key)

Name: _____

Loan Type: 1| Hire Purchase Lookup ? Recent Values

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies: -
Lodge: 0| For Pol Pmts
Charge Type: 1| Main Loan

Selection: -
Responsibility: _____
Selection Flag: _____

Interest Calculation: -
Scan Back: _____
Calculation Type: 1| Monthly Advance

Num of Pmts	Start Period	Interval
1		

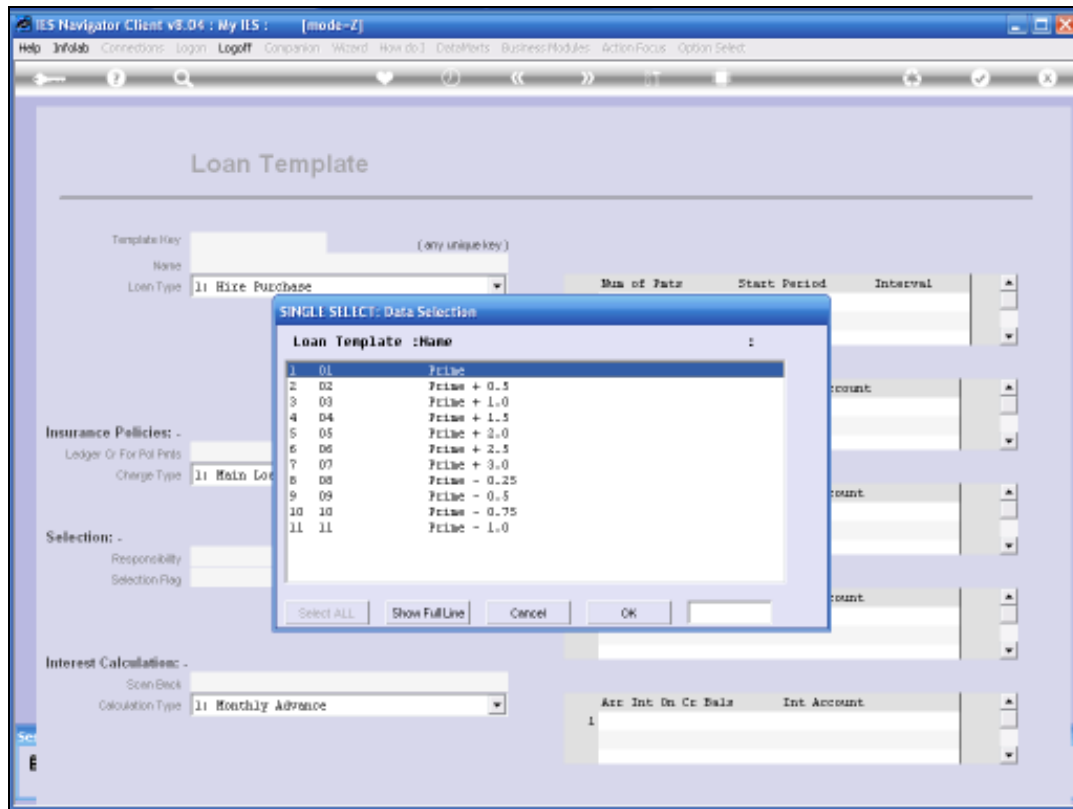
Int. On Dt Balz	Int. Account
1	

Acc. Int. Dt Balz	Int. Account
1	

Int. On Cr Balz	Int. Account
1	

Acc. Int. On Cr Balz	Int. Account
1	

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So as we look at the list of Templates defined here, in this particular example, we can see that here we have used names that differentiate the different Templates by the Interest Rate Link that will be connected to the Template, and that will be used for the Loan when it is selected.

So if we do a New Loan for Prime plus 2, then we simply select Template 05.

If it is Prime linked, then it is Template 01.

Any of the Fields populated by the Template automatically, on the New Loan, can still be changed.

The purpose of the Template is to make the work less, for setting up a New Loan.

IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: _____ (any unique key)

Name: _____

Loan Type: 1| Hire Purchase

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Lodge: 0| For Pol Pmts

Charge Type: 1| Main Loan

Selection:

Responsibility: _____

Selection Flag: _____

Interest Calculation:

Scan Deck: _____

Calculation Type: 1| Monthly Advance

	Num of Pmts	Start Period	Interval
1			

	Int On Dt Bal	Int Account
1		

	Acc Int Dt Bal	Int Account
1		

	Int On Cr Bal	Int Account
1		

	Acc Int On Cr Bal	Int Account
1		

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IES Navigator Client v8.04 : My IIS : [mode-Z]

Help Submit Quit Functions Commands

Loan Template

Template Key: _____ (any unique key)

Name: _____

Loan Type: 11 Hire Purchase

Please fill any fields that should auto populate a new Loan on selection of this template ...

Insurance Policies:

Lodge: 0 For Pol Pmts

Charge Type: 11 Main Loan

Selection:

Responsibility: _____

Selection Flag: _____

Interest Calculation:

Scan Deck: _____

Calculation Type: 11 Monthly Advance

Num of Pmts	Start Period	Interval
1		

Int On Dt Balz	Int Account
1	

Acc Int Dt Balz	Int Account
1	

Int On Cr Balz	Int Account
1	

Acc Int On Cr Balz	Int Account
1	

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