

## Table of Contents

Table of Contents .....	1
Tips and advice.....	3
Main Menu .....	4
Buttons on the Menu .....	7
A Button .....	8
M Button .....	8
AS Button.....	8
Print Button .....	8
New Button.....	8
Save Button .....	8
View Button .....	8
Find Button.....	9
First Button.....	9
Prev Button.....	9
Next Button .....	9
Last Button .....	10
Edit Button .....	10
Undo Button .....	10
Delete Button.....	10
The Menu File .....	11
The Menu File – Open.....	12
The Menu file – Open – Account .....	13
The Menu File – Open – Manual Payment.....	30
The Menu File – Open – Account Short.....	35
The Menu File – Open – Auto Payment.....	37
The Menu File – Open – Accounts Receivable.....	47
The Menu File – Open – Interest Change.....	53
The Menu File – Open – Rate Band .....	57
The Menu File – Open – Activity.....	58
The Menu File – Open – Criteria.....	59
The Menu File – Close .....	68
The Menu File – Close All .....	68
The Menu File – Import from file .....	68
The Menu File – Export to file .....	70
The Menu File – Print Setup.....	72
The Menu File – Print.....	73
The Menu File – Repair/Update Database.....	73
The Menu File – Exit Tazett Money.....	73
The Menu Edit.....	74
The Menu Maintenance .....	75
The Menu Analysis .....	76
The Menu Analysis – Tools – Future Value.....	77
The Menu Analysis – Tools – Depreciation Of An Asset .....	78
The Menu Analysis – Tools – How Much Of A Payment.....	79
The Menu Analysis – Tools – Internal Rate Of Return.....	80
The Menu Analysis – Tools – Number Of Periods .....	81
The Menu Analysis – Tools – Straight Line Deprecation .....	82
The Menu Analysis – Tools – The Interest Rate .....	83
The Menu Reports.....	84
The Menu Reports .....	84
The Menu Reports – Favorites .....	85
The Menu Reports – Cash Management .....	85
The Menu Reports – Balance .....	86

The Menu Reports – Account Preview.....	87
The Menu Reports – Info Sheet.....	88
The Menu Reports – Transactions.....	91
The Menu Reports – Net Transactions.....	92
The Menu Reports – Payment List.....	93
The Menu Reports – DEPO List.....	95
The Menu Reports – Change records.....	96
The Menu Reports – Accounts Receivable.....	97
The Menu Reports – Receivable Interest.....	98
The Menu Reports – Unpaid Interest.....	99
The Menu Reports – Internal Loan.....	100
The Menu Reports – Graphic Hierarchy.....	101
The Menu Reports – Agio/DisAgio.....	102
The Menu Reports – Due List.....	104
The Menu Reports – Restamt.....	105
The Menu Reports – Account Maturity.....	106
The Menu Reports – Net Position.....	107
The Menu Reports – Interest Changes.....	108
The Menu Reports – Paid Amount.....	109
The Menu Reports – Historic Balance.....	110
The Menu Reports – Risk Table.....	111
The Menu Reports – Annual Report.....	112
The Menu Reports – Info Letter.....	115
The Menu Reports – Loan Account.....	116
The Menu Reports – Loan Agreement.....	117
The Menu Reports – Security Report.....	119
The Menu Reports – Receivables and Balance.....	120
The Menu Reports – Invoice.....	121
The Menu Reports – Swap Information.....	122
The Menu Reports – General Ledger.....	123
The Menu Reports – Multi Report.....	<b>Error! Bookmark not defined.</b>
The Menu Options – General Setup.....	124
The Menu Window.....	130
The Menu Help – About Tazett Financial Tools.....	131
Error Messages.....	132

## Tips and advice

- This system is an open system and it is simple to integrate the system with spreadsheets and word processing for example.

You can run other programs at the same time as the address system. In order to do this you can press ALT+TAB so that the 'Program Manager' appears in a window. If you press Ctrl+Esc a list will appear of all the programs that are running at the present time. You double click here on the program that you want to enter.

- Backup :

It's important to make a Backup of the database after making changes. The procedure for this is shown below:

Exit Windows and go to DOS.

Insert a floppy disc onto which you wish to copy the database. Change disk drive to the disk drive for the system. If you have placed it in the default folder

(C:\Tazett\Money) when installing, you do this by entering

CD\Tazett\Money (Enter)

If for example the system is located in the \Finance\Loan folder you enter this instead of \Tazett\Money.

Copy the database file onto floppy disk A: or B: in the following way:

COPY MONEY.MDB A: (enter). (B: instead of A: in the case of B disk drive).

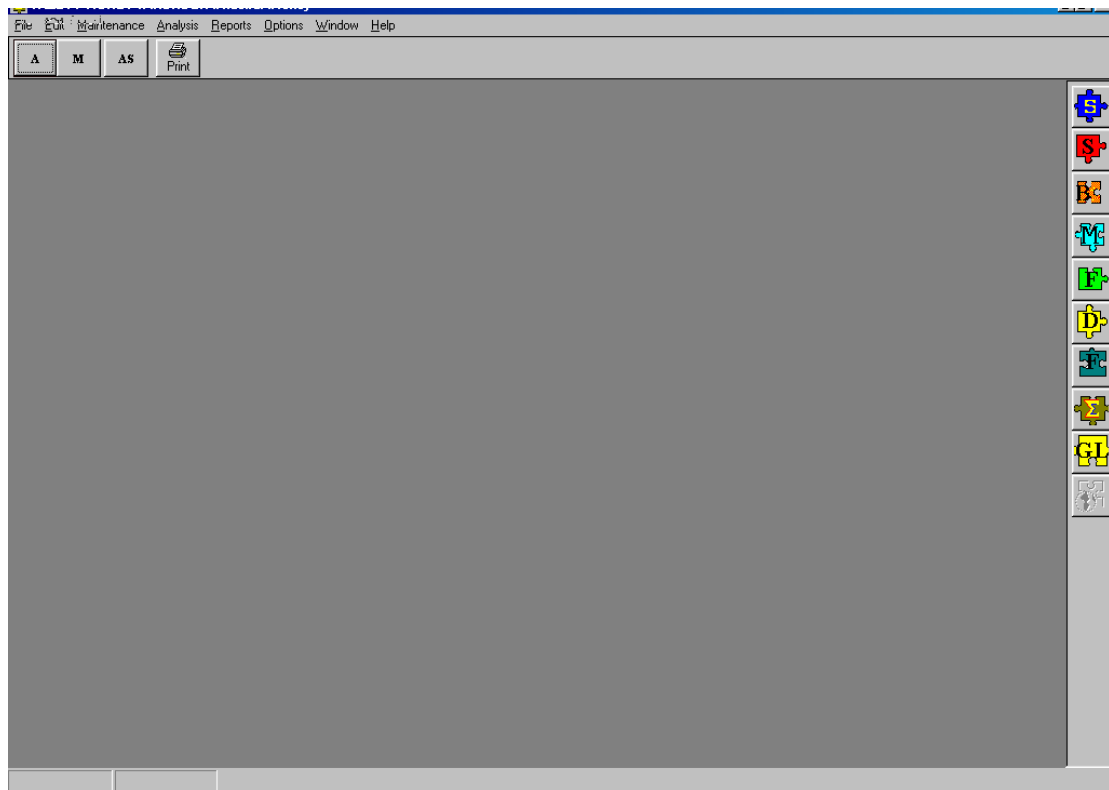
NB! If you have gone into the service module and altered some values, then you must also make a backup of the SERVICE.MDB file in the folder for the address module.

Mark the backup diskette with the version number of the address module and loan module, as well as the date of the backup, and keep the diskette in a safe place (preferably away from the office).

- If you have any suggestions or feedback, let us know at Tazett AS.

## Main Menu

At startup you will be presented with a window containing menus. By clicking on these menus you can carry out the various functions that are available in the system. In addition to the mouse you can use the arrow keys to make selections in the menus. In this case the 'Alt' button must first be pressed. In this way the menu file will be 'highlighted' and you can use the arrow keys to move to the right, left and down to the submenus. You can also go directly to a desired menu by pressing down the Alt key while you press down the letter that is underlined in the menu you want to bring up. To leave the menu(s) use the 'Esc' button.



In the Tazett Money module you create the account for the investors. These accounts can later be linked to the other modules in Tazett to register business transactions.

The other modules in Tazett are:

- SERVICE
- STOCKS
- BONDS
- FOREX
- DERIVAT
- TOTAL
- LEDGER

The icons for each of the other existing modules are to be found on the right in the Main Menu. If you want to go into another module you should click on the desired module's icon with the mouse button. Below is a description of these icons:



This is the icon for Tazett-Service, which is the common system in Tazett. Here all investors, brokers, currency units, portfolio concepts, categories as well as anything else that is common for all the Tazett systems, are situated.



This is the icon for Tazett-Stocks, which is the stocks system in Tazett. Here one registers all trading in stocks, and one is presented with reports regarding stocks.



This is the icon for Tazett Bonds, which is the bond system for Tazett. Here one registers all trading in bonds, and one is presented with reports regarding bonds. You can also see analyses of bonds here.



This is the icon for Tazett Money, which is the account system in Tazett. Here one registers all bank transactions, whether it concerns internal or external banking. All other trades in the system will be automatically added here as bank transactions, and balanced on the investor's account.



This is the icon for Tazett Forex, which is the currency system in Tazett. Here one registers all currency transactions, and one is presented with reports regarding currency.



This is the icon for Tazett Derivatives, which is the options system in Tazett. Here one registers all options deals, and one is presented with reports about this.



This is the icon for Tazett Fund, which is the complete system in fund management.



This is the icon for Tazett Total, which is the total reporting system in Tazett. Here you generate reports from all the systems in Tazett.



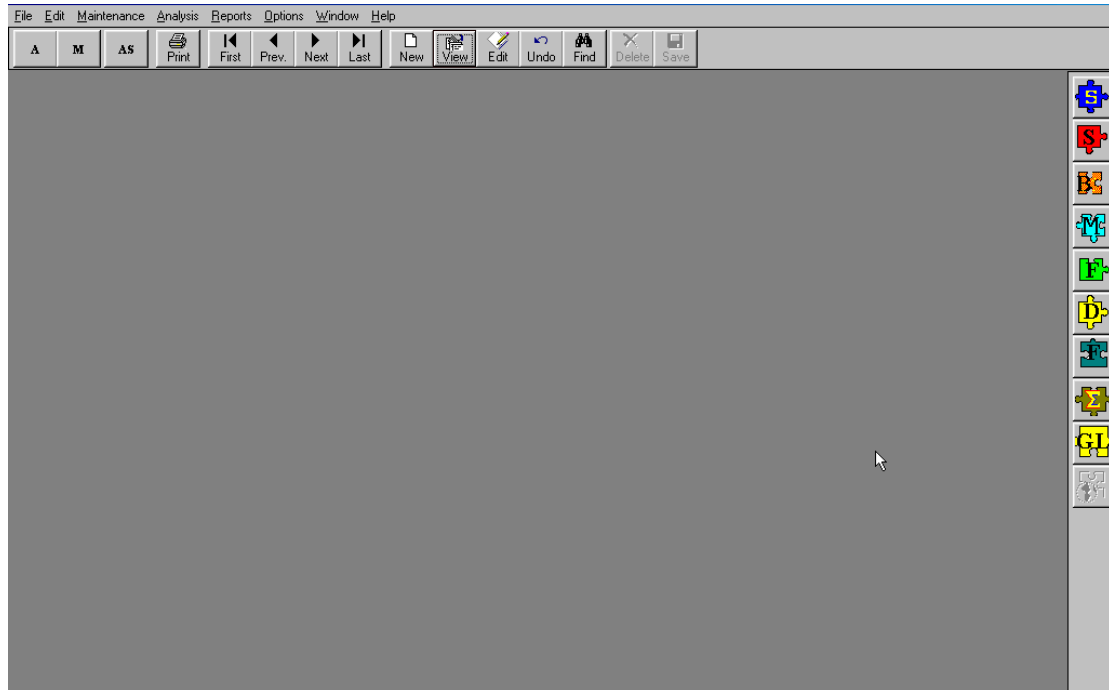
This is the icon for Tazett Ledger, which is the bookkeeping system in Tazett. Here you record all the transactions from all the systems.



This is the icon for Country Specific. Country Specific is the common description for country specific procedures, such as taxation, reports to the authorities etc. for each individual country.  
This icon gives the main menu for several programs.

## Buttons on the Menu

The registration windows in the Tazett systems are built up in the same manner. When you open a registration window for a transaction, a row of buttons appears for this registration window. This row of buttons comes in addition to the A button, the M button, the AS button and the Print button which are there from before. The buttons are arranged thus in the window:



Below follows a description of the buttons:

## A Button



This button brings up the Account Maintain window. This window will be explained in the chapter: 'The Menu File – Open – Account'.

## M Button



This button brings up the Manual Payment window. This window will be explained in the chapter: 'The Menu File – Open – Manual Payment'.

## AS Button



This button brings up the Account Maintain Short window. This window will be explained in the chapter: 'The Menu File – Open – Account Short'.

## Print Button



This button prints.

## New Button



If you are on an item that is already registered, and want to register a new item, you click on the 'New button'.

## Save Button



When you have clicked on the 'New button' and have entered data for the new item you want to register, you click on the 'Save button' to save this registration.

## View Button

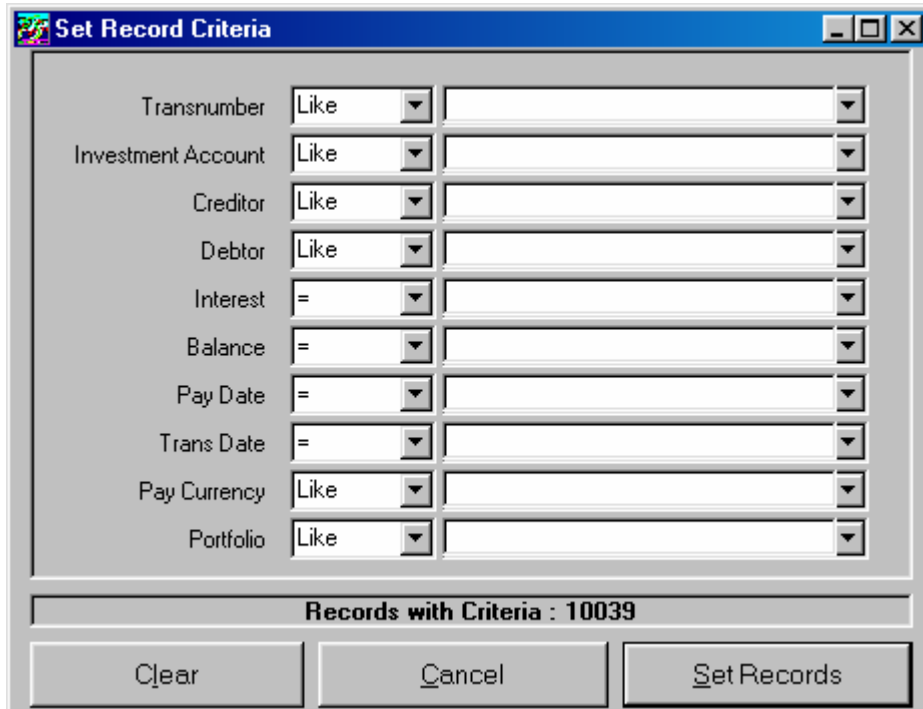


If you want to look at items that have already been registered you click on the 'View button'. Then you will see the first item that has been registered.

## Find Button



Another way of viewing items that have already been registered is to click on the 'Find button'. The following window appears :



Field	Operator	Value
Transnumber	Like	
Investment Account	Like	
Creditor	Like	
Debtor	Like	
Interest	=	
Balance	=	
Pay Date	=	
Trans Date	=	
Pay Currency	Like	
Portfolio	Like	

Records with Criteria : 10039

Clear Cancel Set Records

You can then select what you want to search for : 'Transnumber', 'Investment Account', 'Debtor', 'Creditor', 'Interest', 'Balance', 'Pay Date', 'Trans Date', 'Pay Currency' or 'Portfolio'. When you click 'Set Records' the account(s) with the criteria appears.

## First Button



When you have clicked on the 'View button' you will view items that have already been registered. The 'First button' scrolls to the first item that is stored.

## Prev Button



When you have clicked on the 'View button' you will view items that have already been registered. The 'Prev. button' scrolls to the previous item you were on.

## Next Button



When you have clicked on the 'View button' you will view items that have already been registered. The 'Next button' scrolls to the next button that is stored.

## Last Button



When you have clicked on the 'View button' you will view items that have already been registered. The 'Last button' scrolls to the last item that is stored.

## Edit Button



When you have fetched up an item with the 'View button' and have scrolled forward to an item you want to alter, you can click the 'Edit button'. Then you have the possibility of altering that item.

## Undo Button



If you have altered anything and want to return to the starting point, you click the 'Undo button'. The item will then be displayed as it was before. If you have altered several fields, all the fields will return to their original values such as they were when you opened the item.

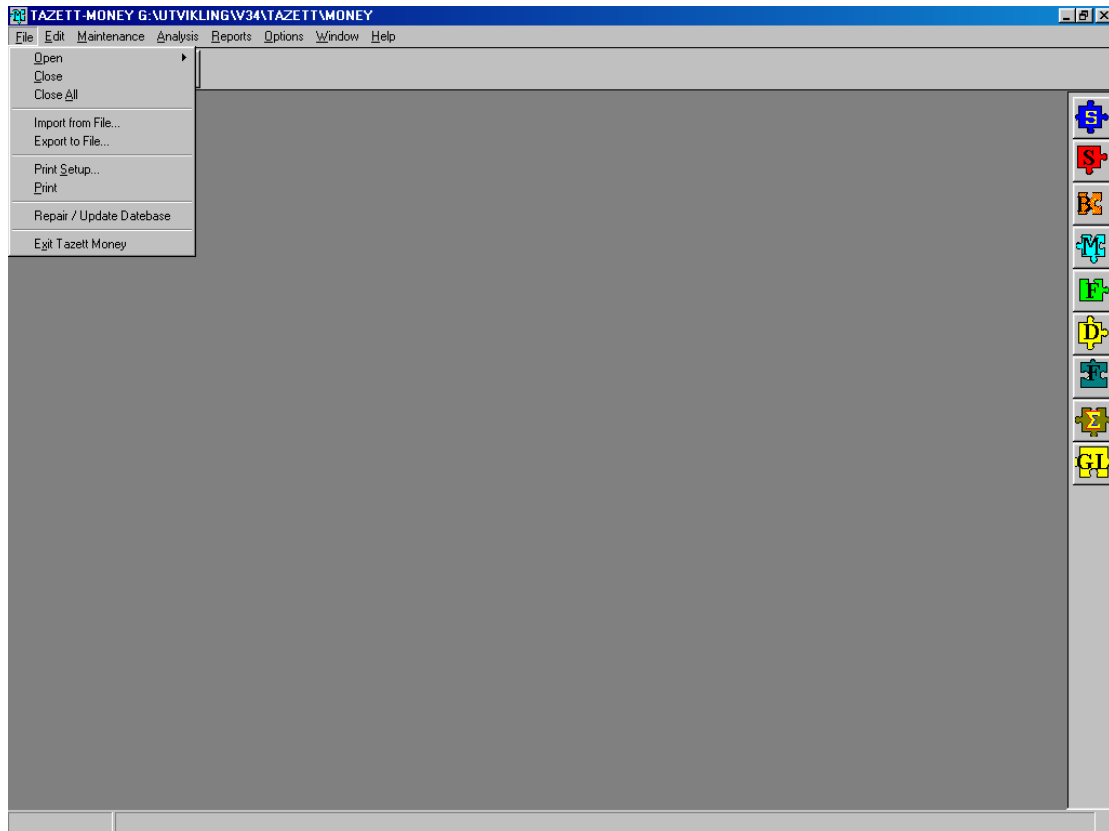
## Delete Button



If you want to delete an item, the item is first fetched up using the 'View button'. Then you click the 'Edit button' and the item can then be deleted using the 'Delete button'.

## The Menu File

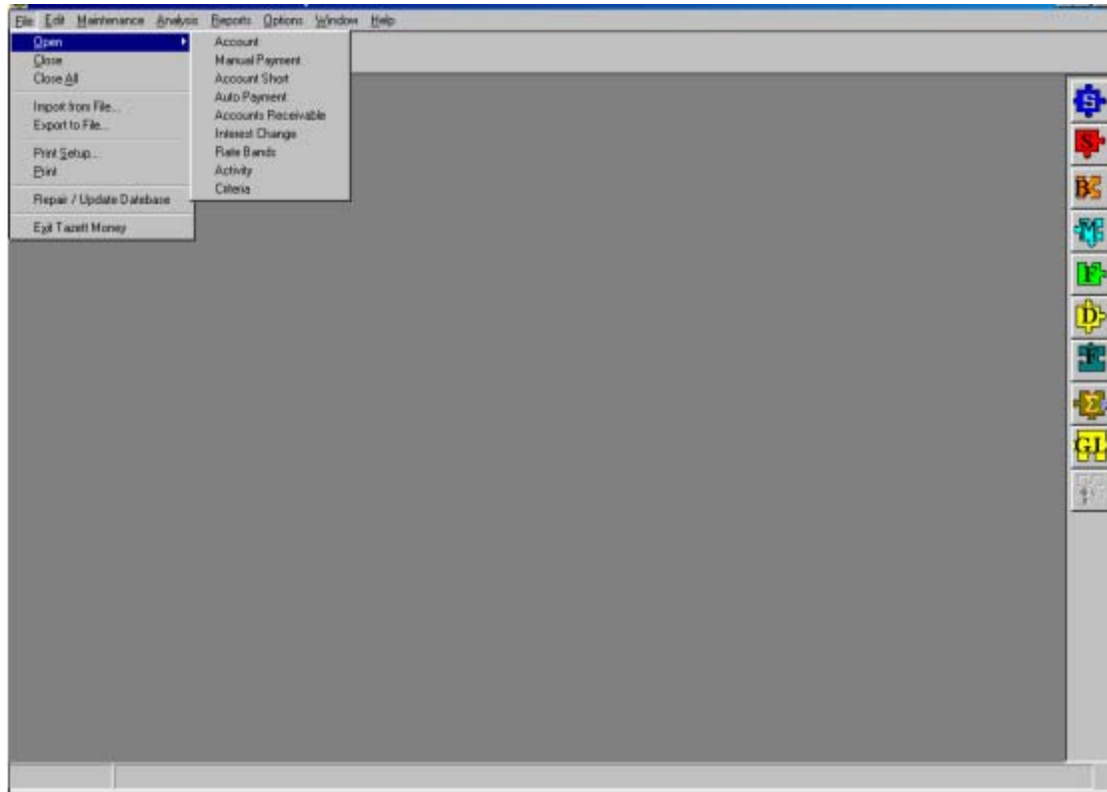
This menu contains nine options:



Below is given a description of these options.

## The Menu File – Open

This menu also contains a submenu. This is a menu for the various registration windows in the system.



Below follows a description of these registration windows.

### The Menu file – Open – Account

This is the window for maintaining accounts. It is here that you register all information about the accounts that are in use.

When using several modules in the Tazett 'jigsaw puzzle', these modules will be able to make use of the accounts that are registered in the Money module.

The fields that MUST be filled out are highlighted.

#### The account concept:

The system is based on a solution similar to that with which the banks operate. Whether we put money in the bank and get interest from it (deposit/placement) or we borrow money (loan), we have to open an account first. These accounts contain a vast amount of information, which is entered into this window. When interest and installments are paid then these are registered in another place and the transaction is linked to an account. This also applies for alterations to interest rates.

The Account Maintain window contains two 'tabs': **Maintain Values (Required)** and **Optional Values**. These are shown and explained below.

#### Maintain Values (Required) – Tab

The screenshot shows the 'Account Maintain' window with the 'Maintain Values (Required)' tab selected. The window is divided into several sections:

- Investment Account:** A dropdown menu.
- Ownership:**
  - Debtor Code (dropdown), Name (cyan highlight)
  - Creditor Code (dropdown), Name (cyan highlight)
  - Guaranty Code (dropdown), Name (cyan highlight)
  - Type Account (dropdown)
  - Portfolio (dropdown),  Account Is Loan
  - Original Amount (text),  Commodity
  - Balance (cyan highlight), Interest Paid (cyan highlight)
- Amortization:**
  - Open Date (text)
  - Close Date (text)
  - Install Date (text)
  - Interest Pay Date (text)
  - Fixed Interest Date (text)
  - Balloon Date (text)
  - Term of Balance (dropdown)
  - Term of Interest (dropdown)
- Interest:**
  - Interest Calculate (dropdown)
  - Interest Rate (Open) (text) %
  - Type Interest (text), Margin (text) %
  - (dropdown)
- Currency:**
  - Currency Account (dropdown), (cyan highlight)
  - Currency Rate (text), Get (button)

At the bottom, there are fields for 'Rec.' and 'of:', and buttons for 'Transfer to Account', 'Renewal Account', and 'Cancel'.

Below follows a description of all the fields:

**Investment Account**

The account number of the loan or deposit. The number can have up to 15 characters and you can use both numbers and letters. It is not possible to register two accounts with the same number. If you want to go to a particular account item, where you know the account number, you enter the account number in this field and move away from the field using the tab key. If the account exists you will then be asked if you want to jump to this item. If the account number does not exist from before, you will be asked whether you want to alter the account number for the relevant account. If you choose to alter the account number, the system will automatically alter the account number for items in the payment register (Manual Payment), the interest alteration register (Interest Rate), the arrears register (Account Receivable) and the flexible installment plan register (Flexible Payment Plan) that have the account number from which they were changed.

If you want to jump directly to an account, you can do this by clicking on the downward arrow in the Combo Box in the Investment Account field, and then click on the account in the list that appears. When you set up a new account this will be added as a new item in the payment register manual payment, where the balance will be set to the loan amount and the charge will be set to setup fee.

***Debtor Code***

Debtor is the borrower. That is the part that pays interest into the account. You specify the short code here for the borrower from the address module. You can select the short code from the combo box in the field.

***Accompanying Name of Debtor Code***

If the borrower can be found as Short Code in the address register, then this field will be filled out with the name from the address register when you move away from the Debtor Code field. If it does not exist from before you will be asked what you want to save it as.

***Creditor Code***

The creditor is the lender. This is the part that receives interest into the account. Here you specify the short code for the lender from the address module. You can select the short code from the combo box in the field.

***Accompanying Name of Creditor Code***

If the lender can be found as Short Code in the address register, then this field will be filled out with the name from the address register when you move away from the Creditor Code field. If it does not exist from before you will be asked what you want to save it as.

***Guarantee Code***

The guarantor for the loan. This is the one who has guaranteed the loan/deposit. You specify here the short code for the guarantor from the address module. You can select the short code from the combo box in the field.

***Accompanying Name to Guarantee Code***

If the guarantor can be found as Short Code in the address register, then this field will be filled out with the name from the address register when you move away from the Guarantee Code field. If this is not found from before you will be asked what you want to save it as.

***Type Account***

Here you enter the type of loan it is. The alternatives are described below:

**1. Serial loan**

Fixed installment each month. Interest is calculated based on the balance in the account.

**2. Annuity loan**

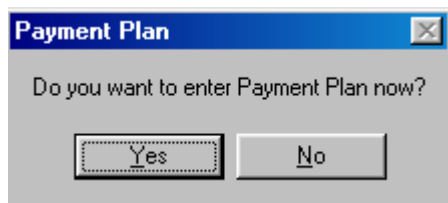
The sum of interest and installment constant each month.

**3. Installment free**

No installment is paid. The interest payment is constant. The entire loan is paid back at due date.

**4. Flexible Payment plan**

Here you yourself enter when the installment is to be paid. After this type of loan has been selected, you will be given a question if you want to enter the Payment Plan now:



If you answer 'no' to this question you can later enter the Payment Plan by choosing the 'Optional Values' tab and press the 'Payment Plan' button. (Look at page 24 for an explanation). If you answer 'yes' you have the same situation that you have when you press the 'Payment Plan' button in the 'Optional Values' tab (Look at page 24 for an explanation). You have the possibility of adding, deleting or copying changes in balances in the list :

***Deleting planned balance change:***

Click the Delete button to delete the highlighted balance changes.

***Adding planned balance change:***

Click on the Add button to add a balance change in the flexible installment plan. First you enter the date when the balance change is to take place, then how much the balance change is to be. If an installment is to be paid this value will be negative. If the loan balance is going to increase the value will be positive.

*Copying planned balance change:*

Click the Copy button to copy installments downward in the list. This is useful if installments are to be paid at equal intervals over a period. In order to copy an installment, you must highlight two installments on the list. The period of the installments that is copied is equal to the difference between the dates for the two highlighted items. If the dates for the two highlighted items start on the same day the period will be monthly, otherwise the period will be equal to the number of days between the items. The balance change for each of the copied items will be equal to the balance change of the last highlighted item.

Click the OK button to return to the account item.

If you have scrolled to an item that is of this loan type and you want to change the installment plan, you select Flexible Installment plan from the combo box in the Type Account field, or enter four in the Type Account field.

**5. DEPO Time deposit.**

Installment free deposit loan.

**6. Leasing**

Leasing loan.

Having selected this loan type you must enter the final amount for the leasing loan in the End Value field (which otherwise is the Payment field). This is the value that the loan is to be paid down to, and you pay the difference between the Original Amount and the End Value. The payment follows the annuity principle, where one pays a fixed amount each period, where the balance goes from Original Amount to End Value.

***Portfolio***

The portfolio code. This code must be found as a portfolio concept in the address module. It is possible to gather several loans to a portfolio. The portfolio code will be repeated in all the Tazett modules. You can choose from among the inserted portfolio codes from the combo box in the field.

***Account Is Loan***

There is a difference between a Loan and a deposit account. If the account is a loan account this check box should be crossed off. If it is a deposit account this is not to be crossed off.

***Original Amount***

Original loan amount. The basis for calculation of the installment plan.

If it is a deposit account, then this is the balance on the account at the Open Date. If some payment items for the account are found in the payment register (Manual Payment), the field cannot be altered.

**Commodity**

This checkbox is to be crossed if the loan is for a commodity.

If you cross off this check box the Currency frame title changes to Commodity:

The first screenshot shows a form with the following elements:

- Original Amount**: A text input field.
- Commodity**: An unchecked checkbox.
- Balance**: A light blue text input field.
- Interest Paid**: A light blue text input field.
- Currency**: A section header.
- Currency Account**: A dropdown menu showing 'NOK'.
- Norske Kroner**: A light blue text input field.
- Currency Rate**: A text input field containing '1'.
- Get**: A button.

The second screenshot shows the same form after the 'Commodity' checkbox is checked:

- Original Amount**: A text input field.
- Commodity**: A checked checkbox.
- Balance**: A light blue text input field.
- Interest Paid**: A light blue text input field.
- Commodity**: A section header.
- Commodity Account**: A dropdown menu (empty).
- [Light blue text input field]
- Commodity Rate**: A text input field (empty).
- Currency Rate NOK**: A text input field containing '1'.

The fields within the Commodity frame title will then be:

**Commodity Account**

The currency unit for the commodity.

You can select currency code from the combo box in the field.

**Accompanying blue field to Commodity Account**

This field will be filled out with the name of the currency code.

**Commodity Rate**

The currency rate for the commodity.

**Currency Rate NOK**

The currency rate in NOK

**Balance**

This is the balance on the account.

This is not a regular input field in the registration window. When the account is totally new, and it is shown for the first time in the registration window, the Balance will be set to the original loan amount (Original Amount). When you leave the new item it will be added to a new item in the payment register which you have access to from the main menu under Manual Payment (See the table of contents under File – Open – Manual Payment). When the account has been setup the Balance will be adjusted with manual and automatic payment.

***Interest Paid***

Paid interest on the account.

This is not an input field but purely information. Manual and Automatic Payment will update this field. (For Manual and Auto Payment see the table of contents under File – Open – Manual Payment and File – Open – Auto Payment).

***Currency Account***

The currency unit for the loan currency.

If the loan is taken up in Norwegian kroner, this field will be in NOK.

You can select currency code from the combo box in the field.

***Accompanying blue field to Currency Account***

This field will be filled out with the name of the currency code.

***Currency Rate***

The currency rate when the loan was taken up.

If the loan is taken in the local currency, this field will be 1. (See Get button below)

***Get Button***

If you want to fetch up the rate from the currency register you can click on the Get Button. In this case it is important that you have first gone into the address module and updated the currency rates.

***Open Date***

The date when the account was opened/the loan started to run from

***Close Date***

The date when the account is to close.

For serial loans this will be the date when the last installment is to be paid, provided the balance on the account is not altered such that the loan time is lengthened or shortened.

***Install Date***

The date from when the installment begins its calculation.

For serial loans the system calculates the time between the Install Date and Close Date as the running time for the installment part of the loan. The time between the Open Date and Install Date is how long the loan is installment free.

Note that this does not coincide with the date for the first installment payment. Rather the date sets the basis for the installment dates.

*Example of the use of "Install Date":*

*The loan is taken up 1<sup>st</sup> Jan.01 with two years free from installments, followed by 10 years with installments.*

*Open Date is 1<sup>st</sup> Jan.01, Install Date is 1<sup>st</sup> Jan.03 and Close Date is 1<sup>st</sup> Jan.13.*

*Payments are monthly (I.e. Term Of Balance is 12).*

*Since it started to calculate installments 1<sup>st</sup> Jan.01, the first payment will be 1<sup>st</sup> Feb.01, after that each month up until 1<sup>st</sup> Jan. 13, in all 120 installments.*

***Interest Pay Date***

On this date the interest calculation begins.

If the first year of a loan is to be interest free, this date will be one year after the Open Date. All further interest payments use this date as a basis for calculation.

*Example of the use of "Interest Pay Date":*

*The date is set to 15<sup>th</sup> Jan.01 payments are monthly, the system will calculate interest using the date 15<sup>th</sup> of each month, and the first interest payment is on 15<sup>th</sup> Feb.01.*

***Fixed Interest Date***

Fixed interest date for the account.

This indicates the date up to which the interest on the loan is "frozen". In the Interest Change window it is not possible to add interest changes on a date, which is before Interest Change. (If the change is set for a fixed interest account in Interest Change, this alteration will be ignored.)

***Balloon Date***

This is the date for balloon payment.

Balloon loans are a special way of financing projects and are much used in shipping. If this field is filled out, it will be shown on future payment reports that the remainder will be paid back on this date (If the balance on the balloon date is not already 0).

***Term Of Balance***

This is where the number of times in the year installments are to be paid is set.

The alternatives available can be brought up from the combo box for the field.

The alternatives are:

- 1 - Yearly installments
- 2 - Every half year
- 3 - Every 4<sup>th</sup> month
- 4 - Every quarter
- 6 - Every other month
- 12 - Monthly installments

***Term Of Interest***

Here you set how many times in the year interest is to be paid.

The alternatives that are available can be brought up from the combo box for the field.

These are the same as the "Term Of Balance"(see above).

For the Annuity and Leasing type loans the "Term Of Interest" will be like "Term Of Balance"

***Interest Calculate***

Ways in which the interest is to be calculated.

There are four variants to choose from. By entering the number code between 1 and 4 in the field you will be given the option code for the number code:

1 – 365/365 – This takes into account number of days per month, and 365 days per year.

2 – 360/365 – This calculates 30 days per month, but 365 days per year.

3 – 365/360 – This takes into account number of days per month, but 360 days per year.

4 – 360/360 – This calculates 30 days per month, and 360 days per year.

***Interest Rate (Open)***

When setting up a new account, this will be the interest rate from the Interest Pay Date. Calculating interest from the Interest Pay Date will be based on the sum of the Interest Rate and the Margin. If you want to alter the interest rate for the loan after the Interest Pay Date, you must do this under Interest Change. (See Table of Contents under : File – Open – Interest Change)

***Margin***

The interest margin.

Here you enter the margin that is to be added to the interest rate. The margin is the interest margin that the creditor has between deposits and loans. This will be added to the Interest Rate when calculating interest from the Interest Pay Date, and adding to the New Interest from the interest change register with later interest changes. If the margin is set the Interest Rate will be the interest rate that the creditor has on his loan of currency.

***Type Interest***

When the interest is to be paid in the period, first or last.

The interest can only be paid first on Annuity loans and Leasing without interest changes and preset future payments.

## Optional Values – The tab

This is used by those who use Money as a Loan system.

Below there is a description of the fields.

### **Investment Account**

The same as the Investment Account described above in the Maintain Values (Required) tab.

### **Strategy**

You can combine several loans into a strategy. Here you enter the name of the strategy. (Reports can later be sorted on this field).

### **Activity**

Here you can select the status or position that the loan has from the combo box. Examples of this can be Loan suggestions, Running loans, To be dealt with, Etc. These activity elements can be defined, as you yourself want in the Activity window. (See the Table of Contents under File – Open - Activity). (Reports can later be sorted on this field)

### **Text Field**

Here you can add text as an explanation for the loan.

***Rate Band***

Here you can choose between:

- Default
- Facility
- General
- Inter company

***Risk***

Here you specify the loan's certainty as a percentage. If it is completely certain that the loan will be paid back the value is set at 100%. The opposite gives 0%.

A separate RISK report shows the risk for the various loans.

***Last Interest Date***

The last date that interest was paid on.

***Balance Last***

The balance on the account on the day's date.

***Payment Method***

Here you decide whether the transaction is to be paid automatically using automatic account withdrawal, or by the sending of an invoice.


This can be used in Auto Payment to select the calculation only of those accounts that are to be paid by invoice, and are then shown as invoices. (See the Table of Contents under File – Open – Auto Payment).

***Add Interest To Balance***

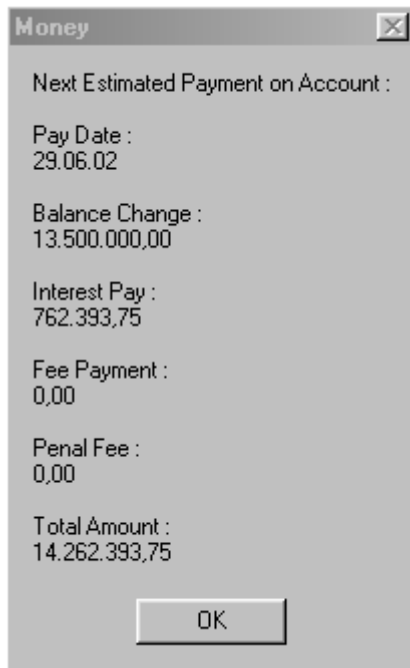
If you cross off this check box you specify that you are going to add to the interest on the balance when a transaction is carried out.

***Overdue Interest***

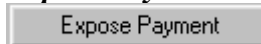
Here you register the interest on arrears percentage that is to be calculated on reminders for unpaid invoices.

***Estimate Next Payment Button***A rectangular button with a thin border and the text "Estimate Next Payment" centered inside.

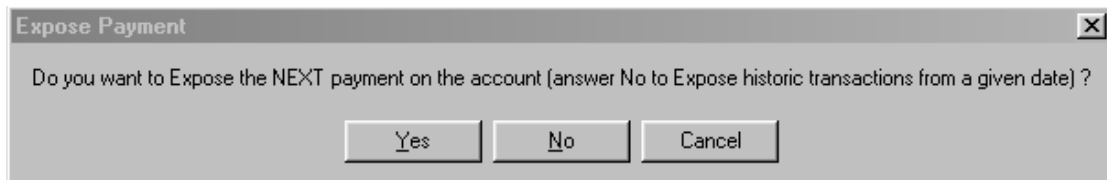
This is for estimating the next payment. When you click this button a window appears that shows the next payment on the account. It gives information about the date of payment, the balance after payment, how much of the payment is interest, how big a charge is to be paid, how much the penal fee is to be, and finally what the total sum is. See example:



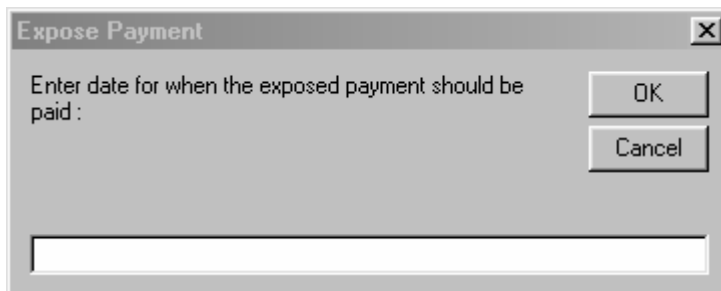
**Expose Payment Button**



This is to defer a payment. The following screen window will appear asking you if you want to delay the next payment on the account:



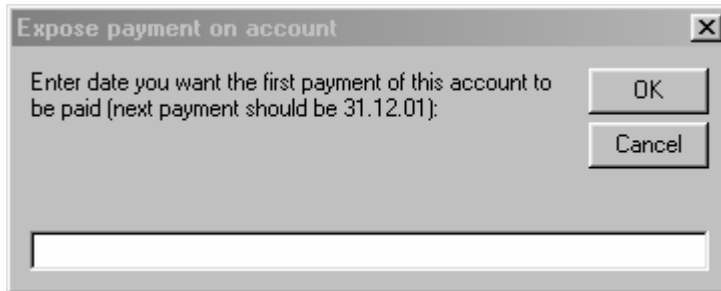
Answer no to set a date for when the payment should have been paid:



Enter the date for when the delayed payment should have been paid. Click the OK button and you must then enter the date for when the delayed payment was paid. This then alters the transaction.

Answer Cancel if you don't want to do anything.

If you answer yes to this you will then be asked what date you want the payment to be delayed to:



Then you enter the date on which you want the payment to be made. When you click on the OK button a message will appear telling you that the end date for the loan has changed.

#### ***Trans number Class***

Here you enter the transaction number class to which it is to belong.

#### ***Reduced Payment***

Here you set the default result of the Manual Payment. You can choose between Reduced Payment or as below Reduced Amortization Time.

#### ***Reduced Amortization Time***

Here you set the default result of Manual Payment. You can choose between Reduced Amortization Time or as the above Reduced Payment.

#### ***Term Of Interest Booking***

Here you set how many times per year the interest can be altered.

#### ***Initial Fee***

Here you enter the setup fee or start costs. The amount must be in the same currency as the loan currency. If the field is between 0 and 1, the currency value will be calculated as a percentage of the original loan amount, otherwise it will be a currency amount.

E.g.: 200 = 200 NOK, 0.05 = 5% of Original Amount.

#### ***Transaction Fee***

Transactions costs in the amount. The amount must be in the same currency as the interest and installment payment. The transaction cost is linked to each and every payment. If the interest and installments fall for payment at different points in time the transaction costs will follow both.

If the field is between 0 and 1, a currency value of a percentage of the original loan amount is calculated; otherwise it will be a currency amount.

E.g.: 200 = 200 NOK, 0.05 = 5% of Original Amount.

***Penal Fee***

This is the penal fee, which will be set on each interest payment, installment and fee reminder for debtor to the account. The Penal Fee field for each payment for the loan in the Manual Payment (See the Table of Contents under File – Open – Manual Payment) will be added together with the value in this field for each reminder for the payments.

***Valuation Price***

Here you put in the valuation price.

***Security Percent***

Here you put in the risk percentage.

***Payment***

If you know how much you are to pay in installments for each payment then you put it in here. When you move away from this field the system will ask you if you want to update the account based on the calculations that are carried out using the amount you put in.

***Day Rate***

Cross off here if you want you use the day's rate.

***Accompanying blue field to Day Rate***

This is where the day's interest rate comes for the account. This value is the sum of the interest rate from the Interest Rate table and the Margin from the account. If there hasn't been any interest rate changes for the account the value will be the sum of the Interest Rate (Open) and Margin from the account.

***Info Button***



By clicking on this button you will bring up a list of information about the account that isn't shown on the screen window. Here you can read when interest was last paid and what the balance was after the last interest payment.

When you click on the info button the values in the list for the account will be updated. To remove the list click on the OK button below.

***Internal Rate (blue field)***

The Internal rate of interest (Effective Interest)

This is automatically calculated by the system. The payment flow for the first year of the loan is discounted, the fee is included and the internal rate is found. This field will be calculated when you run the Account Preview report or you click on the Calc button beside the field (Described below).

**Calc Button**



This button calculates the effective interest on the account. The effective interest depends on the Day rate. If the Day Rate is crossed off the effective rate will be calculated according to the day's rate. If it isn't crossed off the Effective Rate will be calculated according to the Interest Rate (open) that will be put in the Account Maintain window in the Maintain Values (Required) tab.

**Set In Criteria Button**



This button sets the criteria for the loan. When you push this button, the loan will be on the report.

**Payment Plan Button**



Here you put in a payment plan. This applies when you have an account of the Flexible Installment Plan type. When you click on this button five new buttons appear at the side:

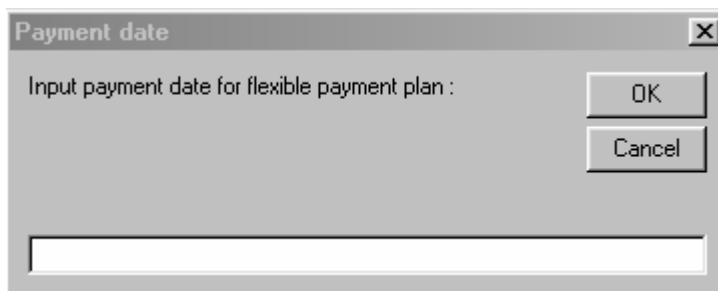


**Delete Button**

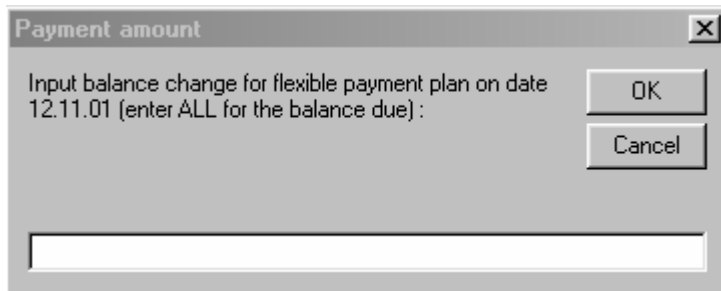
With this you can highlight a payment on the payment plan and delete the payment.

**Add Button**

This is used to add a new payment where you put in the date for the flexible installment plan:

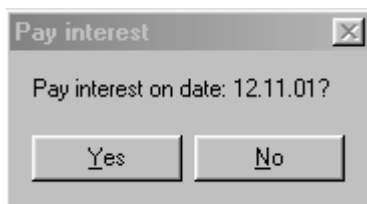


Then you will be asked to enter the balance change on that payment date:



A dialog box titled "Payment amount" with a close button (X) in the top right corner. The text inside reads: "Input balance change for flexible payment plan on date 12.11.01 (enter ALL for the balance due):". To the right of the text are two buttons: "OK" and "Cancel". Below the text is a large empty text input field.

Then you will be asked if you want to pay interest on that date:

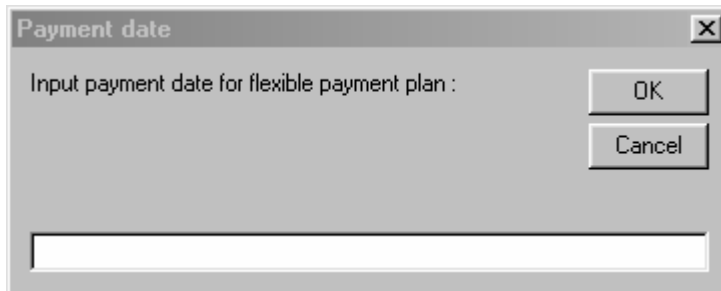


A dialog box titled "Pay interest" with a close button (X) in the top right corner. The text inside reads: "Pay interest on date: 12.11.01?". Below the text are two buttons: "Yes" and "No".

If you answer yes to this it will be added to the plan that interest will be paid on this date.

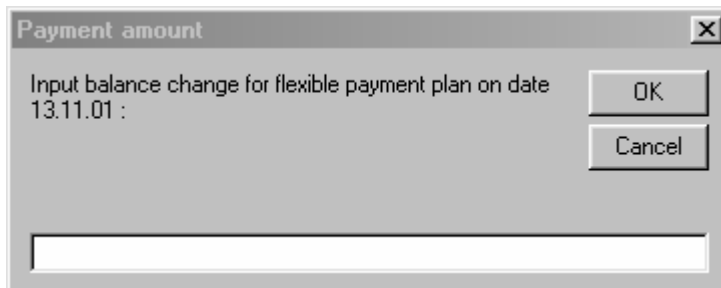
*Change button*

Using this button you can change a payment. You highlight the payment you want to change by clicking on the payment with the mouse button. The following window will then appear:



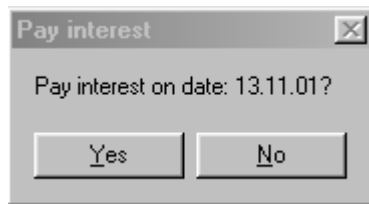
A dialog box titled "Payment date" with a close button (X) in the top right corner. The text inside reads: "Input payment date for flexible payment plan :". To the right of the text are two buttons: "OK" and "Cancel". Below the text is a large empty text input field.

Here you enter the payment date for the payment you want to alter. When you click OK here the following window will appear:



A dialog box titled "Payment amount" with a close button (X) in the top right corner. The text inside reads: "Input balance change for flexible payment plan on date 13.11.01 :". To the right of the text are two buttons: "OK" and "Cancel". Below the text is a large empty text input field.

Here you put in the installment for the payment you want to change. When you click OK the following window will appear:



This is asking you if you want to pay interest on the date to which you have altered the payment.

#### *Copy Button*

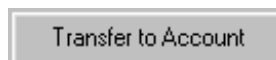
Here you can highlight and copy a payment. You must highlight two payments to copy downwards.

#### *OK Button*

Here you close the payment plan.

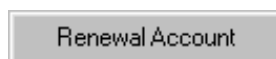
#### **The buttons at the bottom of the window:**

#### ***Transfer To Account Button***



Transfers the dates to the account.

#### ***Renewal Account Button***



This is used to renew the loan for the relevant item.

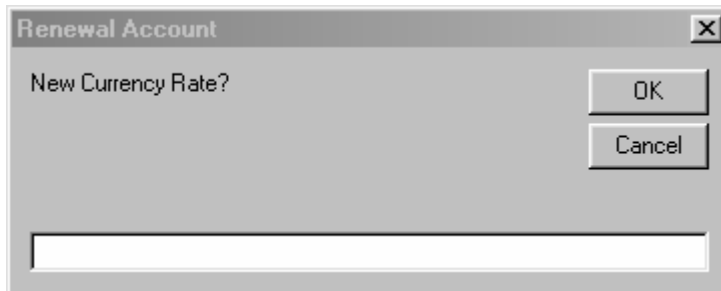
You will be asked about the loan's new conditions:

1. Renewal date



Here you enter the date from when the loan is to be renewed. (Cancel to close)

## 2. New Currency Rate

A screenshot of a software dialog box titled "Renewal Account". The dialog box has a close button (X) in the top right corner. The main text inside the dialog is "New Currency Rate?". Below this text is a large, empty rectangular input field. To the right of the input field are two buttons: "OK" and "Cancel".

Here you specify the new currency rate for the loan.

## 3. New Interest Rate

A screenshot of a software dialog box titled "Renewal Account". The dialog box has a close button (X) in the top right corner. The main text inside the dialog is "New Interest Rate?". Below this text is a large, empty rectangular input field. To the right of the input field are two buttons: "OK" and "Cancel".

Here you enter the new rate of interest for the loan. This will be added to the interest change table with the renewal date.

## 4. Transfer Agio/Disagio to General Ledger

You can choose whether you want the currency profit/Loss, which is now realized, to be transferred to the general ledger now. You will only be asked this if Update Ledger has been selected under Options.

(See the Table of Contents under: Menu – Options – General Setup)

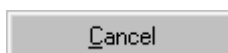
## 5. Sort By

Here you choose whether the Debtor, Creditor and Guarantee combo boxes are to be sorted according to the short code from the address register, or the name from the Address register.

## 6. Update to Ledger

As soon as an account is registered, and you have chosen to transfer to General Ledger in options (See the Table of Contents under: Menu – Options – General Setup), you will be asked whether the transactions for the new loan are to be transferred to the General Ledger. The loan amount and the initial payment will then be added as general ledger items for debtors and creditors.

### ***Cancel Button***



This returns to the main menu.

### The Menu File – Open – Manual Payment

This window enables you to manually add the payment of interest, installments, and administration costs. There is no calculation of interest in this function. In this window you can scroll between all transactions that have occurred in the various accounts.

All the items that are found here are transactions that have taken place or are about to take place. (Future payments).

When you have entered all information and move on to a new transaction, this registered information will be updated in the account.

The screenshot shows a 'Manual Payment' dialog box with the following fields and controls:

- Transnumber: [Text Field]
- Investment Account: [Dropdown Menu]
- Debtor: [Text Field]
- Creditor: [Text Field]
- Portfolio: [Text Field]
- Pay Date: [Today] [Text Field]
- Fee: [Text Field]
- Interest: [Text Field]
- Pay Currency: [Dropdown Menu]
- Balance Change: [Text Field]
- Currency Rate: [Text Field]
- Penal Fee: [Text Field]
- Text Field: [Text Field]
- Amount: [Text Field]
- Paid Amount: [Text Field]
- [All] [Update] (Buttons)
- Status: [Text Field]
- Trans Date: [Text Field]
- Pre Paid Amount: [Text Field]
- Balance Account: [Text Field]
- New Balance: [Text Field]
- Result of Manual Payment:
  - Reduced Amortization Time
  - Reduced Payment
- General Ledger Voucher: [Text Field]
- Include In Profit
- Rec. [Text Field] of: [Text Field] (Label)
- [Save Record] [Cancel] (Buttons)

Below you will find a description of the fields.

***Trans number***

The transaction number for payment.

***Investment Account***

The account for the loan/deposit that is to be paid.

If you want to jump to the transactions for a particular account, you can enter the account number and press the TAB button, or select from the combo box. Then all the transactions for the desired account will be displayed.

If you want to register a new transaction on an account number you must first click the 'New button' and then enter the account number and press the TAB key, or select from the combo box.

The Investment Account field cannot be changed to another account. If you want to delete the account you must click on the Delete Button.

NB! When you delete a transaction that has actually been invoiced and paid, then the balance on the account will not be correct in accordance with that which has been paid on the account.

***Debtor***

Information about who is the debtor for the transaction.

You can search for a particular debtor by clicking on the binoculars. (See the Table of Contents under Buttons on the Menu – Find Button)

***Creditor***

Information about who is the creditor for the transaction.

You can search for a particular creditor by clicking on the binoculars. (See the Table of Contents under Buttons on the Menu – Find Button)

***Portfolio***

Information about the portfolio to which the transaction is linked.

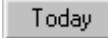
***Pay Date***

Payment date.

This is the date when the transaction took place.

If you change the date of a transaction so that it is after the last interest payment date for the account, then the last interest payment date for the account will update itself.

***Today Button***

 Sets the day's date in the Pay Date field.

***Fee***

The transaction fee for the payment. This value is positive if the fee is an expense for the debtor.

***Penal Fee***

Accumulated or collected penal fee for the transaction. Every time a reminder is sent out where this transaction figures, the field will bring up a penal fee and add it to this. This penal fee will be added into the Account. (See the Table of Contents under Menu - File - Open - Account).

***Interest***

The interest amount in currency in the Pay Currency field (See below).

The interest amount will be accumulated in Paid Interest on account.

If there was no interest amount in the field when bringing up the item, and an interest amount has been entered and the date of the transaction is after the last interest payment date, then the last interest payment date will update itself on the account.

***Pay Currency***

The code for paying currency.

If the transaction amount, interest, balance change and fee are in NOK then this field will be in NOK.

If you want to choose another currency then this can be done in the combo box. The payment fields will automatically be updated when selecting a new currency. The system will use the day's rate for the new currency for the item by converting the value in the fields.

If the item is to be included in the calculation of the Agio/Disagio report (See the Table of Contents under Menu Reports – Agio/Disagio), then the Pay Currency must be the same as the Currency Account from the account.

***Balance Change***

Positive amounts increase the balance on the account while negative amounts reduce the balance on the account. If normal installments are paid, then this value will be negative.

The balance change is specified in the currency defined in Pay Currency.

If the item is to be included in the calculation of the Agio/Disagio report (See the Table of Contents under the Menu Reports – Agio/Disagio), then Pay Currency must be equal to Currency Account from the account.

NB! If you alter Balance Change on a transaction that has been invoiced and paid, then the balance will not be correct in accordance with that which has been paid on the account.

All items that appear here are items that actually have been paid. You can also insert payment items forward in time.

***Currency Rate***

The currency rate for the Pay Currency on the transaction date.

This value is the basis for calculating the Agio/Disagio report. (See the Table of Contents list under the Menu Reports – Agio/Disagio). If the rate is lower than the Currency Rate on the account (Rate at Loan start), the item will perform an Agio, otherwise the item will perform a Disagio. The Rate to Base Currency (Local Currency) is 1.

***Amount (blue field)***


The balance change is displayed here.

If this amount is positive the balance on the account is reduced (Balance change explained above is then negative). If this amount is negative the balance on the account increases (Balance change explained above is then positive). If normal installments are paid on the loan, then this value will be positive.


***Paid Amount***

This field shows how much of the relevant transaction has been paid. This field should preferably not be updated in this window, if you do not want to overrule the remainder system.

***All Button***

 Click on the All Button if you want to specify the whole amount of the transaction as paid.

***Update Button***



This button is only used if the balance in the account window does not agree with the balance based on the sum of all the transactions. This could happen if there has been transactions from external systems that has not updated the balance field.

***Text Field***

Here you enter a text explanation/remarks for the transaction.

***Trans Date***

Date for the transaction.

***Status***

In this field text will appear that describes where the payment item comes from. Examples of what values the field can have:

TAZETT MONEY LOAN AMOUNT =Loan sum from Account  
TAZETT MONEY AUTO PAYMENT =Automatic payment item from Auto Payment  
TAZETT MONEY MANUAL =Item created in the Manual Payment window  
TAZETT STOCKS BUY 12345 =Item from Stock buy in FS  
TAZETT STOCKS SALE 12345 =Item from Stock sale in FS

All that have currency transactions, will be able to transfer the currency amount to Manual in Tazett Money

***Balance Account***

This field displays the balance on the account in the Investment Account. This value is with the Balance Change from the item in the window as it was when the item was brought up.

***Pre Paid Amount***

This field shows the pre paid amount on the account.

***New Balance***

This field shows the balance on the account in the Investment Account. This value is with the Balance Change from the item in the window after any changes in the Balance Change. The field then indicates the balance on the account with future payments.

***Reduced Amortization Time***

Shows if the result in Manual Payment is Reduced Amortization Time or if it is Reduced Payment.

***Reduced Payment***

Shows if the result in Manual Payment is Reduced Payment or if it is Reduced Amortization Time.

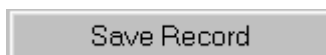
***General Ledger Voucher***

The bookkeeping number.

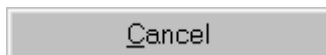
***Include In Profit***

This is for calculation of proceeds.

This checkbox is checked on posts that are put in manual (Manual Payment) if the post should affect the proceeds.

**The buttons at the bottom of the window:*****Save Record Button***

Here the payment is saved.

***Cancel Button***

Return to the main menu.

## The Menu File – Open – Account Short

This window is used for registering an account in a simple way. This applies for example if you want to register an account for a fund. These fields are the least you can register for an account so here all the fields must be filled out. In addition some default values will be set for the account that are necessary for the system. These are described below.

The screenshot shows a window titled "Account Maintain Short" with the following fields and sections:

- Investment Account**: A dropdown menu.
- Ownership**: A section containing:
  - Debtor Code**: A dropdown menu.
  - Creditor Code**: A dropdown menu.
- Currency**: A section containing:
  - Currency Account**: A dropdown menu.
  - Currency Rate**: A text input field.
- Open Date**: A text input field with a "Today" button next to it.
- Interest**: A section containing:
  - Interest Rate (Open)**: A text input field followed by a percentage sign (%).
- Rec.**: A text input field followed by "of:" and another text input field.

Below follows a description of all the fields:

### **Investment Account**

The account number for the loan or the deposit. The number may have a maximum of 15 characters and you can use both numbers and letters. It is impossible to register two accounts with identical numbers.

### **Debtor Code**

The debtor is the borrower. This is the part that pays interest into the account. Here you specify the short code for the borrower from the address module. You can select the short code from the combo box in the field.

### **Creditor Code**

The creditor is the lender. This is the part that receives interest into the account. Here you specify the short code for the lender from the address module. You can select short code from the combo box in the field.

***Currency Account***

The currency unit for the loan currency.

If the loan is taken in Norwegian kroner, then this field will be in NOK.

You can select currency code from the combo box in the field.

***Currency Rate***

The currency rate when taking up the loan.

If the loan is taken up in the local currency, this field will be 1.

***Open Date***

The date when the account was opened /the loan began to run.

***Interest Rate (Open)***

When creating a new account, this will be the interest rate from the Interest Pay Date.

Calculation of the interest from the Interest Pay Date will be based on the sum of the Interest Rate and Margin. If you want to alter the interest rate for the loan after the Interest Pay Date, you must do this under Interest Change. (See The Table of Contents under: File – Open – Interest Change)

**In order to create an account there are certain values in addition to those mentioned above that also need to be registered for the system. The following 'default values' will therefore be set when you click 'Save' account:**

*Type Account – That describes the type of loan, is put at 'Installment free'/'Bullet' loan. (No installment is paid. The interest rate is constant. The entire loan is paid back at the end date).*

*Portfolio – That must be found as a portfolio concept in the address module. It is possible to put together several loans to a portfolio. The portfolio code will be repeated in all the Tazett modules. This code is set as 'Money'.*

*Original Amount – That is the Original loan amount, which is put at '0'.*

*Close Date – That is the Date when the account is to be closed. This will be set at 20 years after you have registered it as 'Open Date'.*

*Term Of Balance – That specifies how many times per year installments are to be paid. This is put at '0'.*

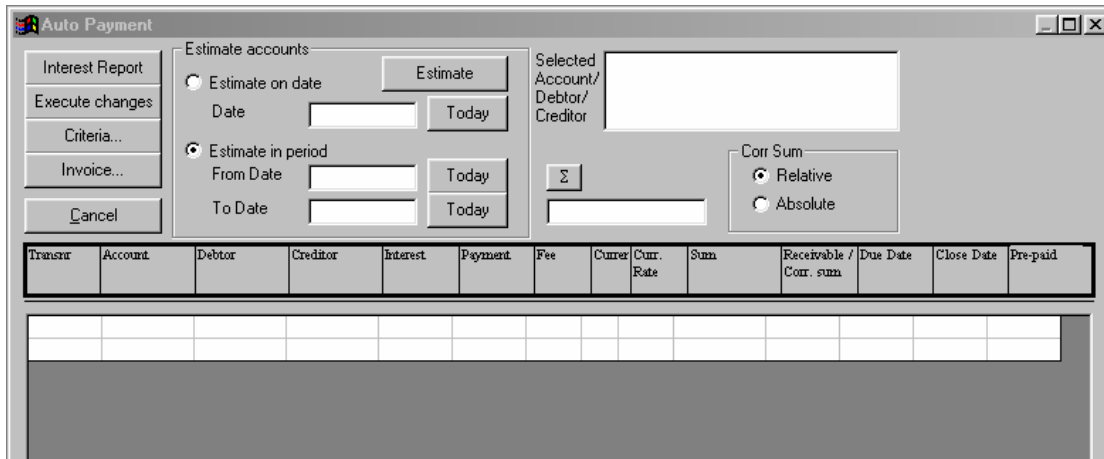
*Term Of Interest – That specifies how many times per year interest is to be paid. This is put at '1'.*

*Interest Calculate – That shows the method used to calculate the interest. This will be put at '365/365'.*

*Type Interest – When in the period the interest is to be paid. This is put at 'Payment Last in Period'.*

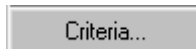
### The Menu File – Open – Auto Payment

In this window all calculations of accrued interest with due date take place for the selected accounts from the criteria window. This is the most usual way of paying interest and installments.



Below follows a description of the fields in the window.

#### Criteria... Button



Here a window appears for selecting particular accounts for which you want to calculate interest, installments and fees. If you want all registered accounts to be calculated you do not need to fill out anything here. For an explanation of the window see the Table of Contents under: the Menu File – Open – Criteria.

#### Sigma Button



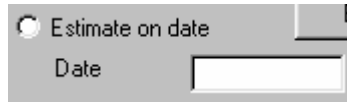
You can highlight fields that you want to add together via the table that appears when you have clicked on Estimate. When you click on the Sigma button while these are highlighted, the sum of these fields will appear in the box beside the Sigma button.

#### Having selected which accounts are to be calculated:

When you have selected which accounts are to be calculated you can select between two methods to calculate interest, installments and fees for the selected accounts:

1. Calculates interest and installments that are owing on a particular date, irrespective of when the next due date for the account is.
2. Calculates the first payment that is to take place within a particular period, whether it is interest and /or installment on the selected accounts. This is the most usual method since it transfers the correct due date when creating payment transactions.

These two methods are now explained:

***Estimate On Date***

Estimate on date  
Date

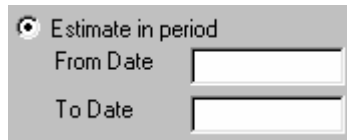
This is set if you want to calculate interest and installments that are owed on a specific date, irrespective of when the next due date for the account is. That is to say method 1. After that you click Estimate to calculate interest and installments that are due on the particular date you entered in the accompanying Date to Estimate On Date (See below).

***Accompanying Date to Estimate On Date***

Here you set the date on which interest and installments are to be paid. It is this date that the interest is calculated up to.

***Today Button***

Puts in the day's date.

***Estimate In Period***

Estimate in period  
From Date   
To Date

This is set if you want to calculate the first payment to take place within a specific period, whether it is interest and/or installment for the selected accounts. In other words method 2. Afterwards you click Estimate to calculate the first payment that is to take place within the specific period you have entered into the accompanying From Date to Estimate In Period and Accompanying To Date to Estimate In Period (both explained below).

***Accompanying From Date to Estimate In Period***

Here you enter from which date interest due is to be calculated. This should be set to one day later than the 'To Date' field from the previous time the list was estimated, invoiced and carried out. This is so that one is always certain that the period has covered all due dates for the selected accounts.

NB! You must be certain that there are no changes in interest or installments on the accounts that are to be invoiced in the period from the day's date to the due date on the invoices. If this takes place then the amount to pay on the invoice will not agree with what the system would have calculated with the new changes.

***Accompanying To Date to Estimate In Period***

Here you insert the date to which interest due is to be calculated. You set this as far forward as you want for invoice payment due dates.

***Today Button***

Inserts the day's date in the date field.

***Estimate button***A rectangular button with a light gray background and a thin border, containing the word "Estimate" in a dark gray font.

This button calculates the payment of the selected accounts that will appear in the table below. Prior to your clicking this button you must have selected 'Estimate on Date' or 'Estimate in Period' (as explained above). Estimate MUST have been run before you can run the Interest Report.

***Selected Account/Debtor/Creditor***

When you have brought up items in the table below by clicking on the Estimate Button, as explained above, you can click in the Account column on the items that have appeared. Information about the account you clicked on (Type Account, Rest Amount, Open Date, Term of Interest / Term of Balance) will then be found in the 'Selected Account/Debtor/Creditor' square.

***'Corr Sum'***

You can correct the sum that has been calculated for the account or the rate on the currency in which it is to be paid. You do this by clicking in the column 'Interest in arrears /Corr Sum' or 'Rate'. The corrected sum ONLY comes on the invoice, but it will be registered as a transaction completely and utterly. When the client then pays the corrected amount, and it is registered as a 'Paid Amount' in the 'Receivable' window, there will be an outstanding item that is equal to the difference between the paid-in amount and the calculated amount. This can later be chased up so that the original calculated amount is demanded, and the system will balance. The correction of the sum can be the result of an agreement between creditor and debtor not to pay interest or such like.

When you want to correct currency rates this is done by clicking in the Rate column. If the payment is made in anything else than local currency, you enter the new currency rate that the payment is to be made in. You will then be asked if you want to change all the rates in the list to the same currency.

Before you click in a square to enter a corrected sum, you must decide if the sum you are going to specify is to be Relative or Absolute:

***Relative***A radio button with a dark gray background and a white circle containing a dark gray dot, followed by the word "Relative" in a dark gray font.

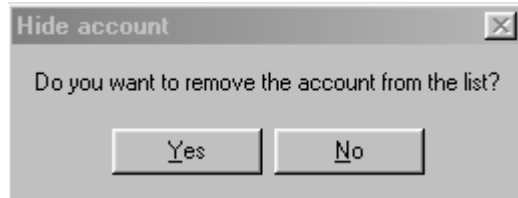
You choose that the corrected sum is to be relative in relation to the calculated sum for the account.

***Absolute***A radio button with a light gray background and a white circle containing a dark gray dot, followed by the word "Absolute" in a dark gray font.

You choose that the corrected sum is to be absolute in relation to the calculated sum for the account.

**How to remove unwanted accounts/information about accounts:**

If you double click on an account in a column in the first column you will be asked if you want to remove a column.



If you answer yes the account will be deleted from the list so that no payment transaction will be created for the item after you click on 'Execute Changes'.

***Interest Report***

Interest Report

Prints an interest report. Before this is run you **MUST** have run Estimate (explained above). The report shows the balance changes, interest changes and monthly total for interest accrued since the last interest calculation. This report is sent out together with the invoice to the client.

The Interest Report **MUST** be run before you press on the 'Execute Changes' button. This is because the Interest Report starts at the last interest payment date and this interest payment date will be altered when you click on Execute Changes (see explanation under Execute Changes). This is an example of what such a report looks like:

Rente Rapport

Printed : 06.02.02

Deposit and loan Tasett Development a.s

Kontonummer  
ANNUITET

Debitor  
Ola Normann  
Normannsgaten 36  
0123 Norgesbyen

Creditor  
Banken A/S  
Bankgaten 9  
4567 Bankbyen

Interest from 01.01.02 to 06.02.02 : 3.702,33

Open balance	Calced last	Current	Currency	SUM
525.000,00	31.12.00	7.1500	NOK	0,00

Date	Interest Rate	Balance Change	Description	Balance	Interest	Period Total	Days
31.12.00			Year total		0,00		0
31.01.01			Payment, Interest		0,00	0,00	0
31.01.01			Period total		0,00		0
28.02.01			Payment, Interest		0,00	0,00	0
28.02.01			Period total		0,00		0
31.03.01			Payment, Interest		0,00	0,00	0
31.03.01			Period total		0,00		0
30.04.01			Payment, Interest		0,00	0,00	0
30.04.01			Period total		0,00		0
31.05.01			Payment, Interest		0,00	0,00	0
31.05.01			Period total		0,00		0
30.06.01			Payment, Interest		0,00	0,00	0
30.06.01			Period total		0,00		0

Below follows a description of the fields in the report:

### ***Debtor***

The debtor for the loan. If you have chosen that the left address is to be debtor, under the options window from the main menu, then debtor will appear on the left of the window and as a result fit into the letter window of an envelope.

### ***Creditor***

The creditor for the loan. If you have chosen that the left address is to be creditor under the options window from the main menu, the creditor will appear on the left of the window and therefore fit into the letter window of an envelope.

### ***Opening Balance***

The balance after the last interest payment. Based on this balance interest will be calculated onwards.

### ***Last calculated***

The date when interest was last calculated and paid.

### ***Current interest***

The present interest rate for the loan.

### ***Currency***

The currency unit for the loan

***Sum***

The sum of the interest for the whole period.

***The interest table itself contains the following fields:******Date***

The date when a periodic interest payment, balance change or interest change takes place. What is happening can be read from the column description.

***Interest rate***

In this column all interest changes appear that have taken place on the current account.

***Deposit/Withdrawal***

This is where all the balance changes from the transaction register appear, as well as the installment payments if the loan type is a flexible Installment plan. This value is converted to the currency for the account, based on the present rate for the account's currency. If the value is negative, this means that an installment has been paid, otherwise the balance has increased.

***Description***

If the event on the date is an interest change, the text from the field description from the Interest Change window will appear here. If the text was not changed in the interest change table when the interest change item was created, then 'Interest change' will appear here.

If the event on the date is a balance change from the transaction register (manual payment), then the text from the field Text Field from the Manual Payment window will appear here. If the text has not been changed on the item, and the item comes from the creation of a new account, then 'Payment of loan amount' will appear here. If the text has not been changed on the item, and the item comes from Auto Payment, then 'Calculated Amount' will come up here.

If the event for the date is a flexible installment payment from the flexible installment payment register (Flexible Payment Plan), the text 'installment from installment plan' appears in the field.

***Balance***

This is where the balance on the account appears after Deposit/Withdrawal.

***Interest***

This is where the interest amount that has accrued in the period since the last event on the account. This amount will be accumulated for periodic interest payment and shown in the Period total column.

***Period Total***

This is where the sum of accrued interest since the previous interest payment appears.

### ***Days***

Here is shown how many days have elapsed since the last event on the account (interest payment, interest or balance change).

In this field it will be taken into account whether one calculates 30 days in the month or the actual number of days in the month.

### ***Execute Changes***

Execute changes

This is the most important button.

When the Execute Changes is run new interest payment dates will be set on the items on which you run Execute Changes. This new interest payment date will, on every item, be the date in the Date field or the first due date on the account. This is the reason that you MUST run the Interest Report first in order to include items before the interest payment date is changed. This is because the Interest Report doesn't show the calculations from and including the previous interest payment date, and therefore this must be run before the new interest payment date is set.

When you are quite certain that you want to create a new transaction for the accounts for which interest, installments and fees are calculated, then you click on the 'Execute Changes' button. The following then takes place:

1. For all accounts where installments, interest or fees are calculated a new item will be created in the payment register (Manual Payment), where installments, interest, fees, currency unit and currency rate will be transferred. The text field for the item will be set at "Calculated Amount".

The Penal Fee counter on the item will be set to 0.

2. Balance and interest amount (Interest Paid) will be updated for each account

3. Last interest payment date and balance at the last interest payment date for each account will be updated.

### ***Invoice***

Invoice...

This button creates an invoice for each account from the Auto Payment. This is started after interest, installment and fees are calculated for the selected account. An invoice appears that is from the first line from the table that came up when you clicked on the Estimate button, as explained earlier on. The invoice is sent out together with the interest report to the client. To scroll to another you select another account number from the combo box in the account number field.

You can alter the position to the fields in this report. In order to do this you click on the desired field. By holding the mouse button down and moving the mouse with the mouse pointer, you drag the field away. Release the mouse button where you want to place the field. You will then be asked if you want to save the position when you release the mouse button. If you answer yes to this then the field that you moved will appear in the same place the next time you fetch the report. If you answer no the field will return to its original position.

It should be possible to move the report elements because not all gyros are the same.

Ola Normann		<b>Invoice</b>	
Normannsgaten 36			
0123 Norgesbyen			
Ola Normann	Transaction		
Jens Nilzen	Our reference number		
Normannsgaten 36	Calculation Date	<b>01.01.02</b>	
0123 Norgesbyen	Due Date	<b>01.01.02</b>	
	Account	ANNUITET	
Interest to Pay		<b>NOK 37.126,13</b>	
Down Payment		<b>NOK 5.618,97</b>	
Transaction costs		<b>NOK 0,00</b>	
Total amount to pay		<b>NOK 42.745,10</b>	
Saldo på konto etter betaling		<b>NOK 519.381,03</b>	
<b>Payment instruction:</b>			
Please pay the above mentioned amount to			
<input type="button" value="Close"/> <input type="button" value="Print"/> <input type="button" value="Print All"/>			
<small>Pass på å betale dette, ellers er du i dyp trøbbel! Undervurder ikke vår kapitaldrivningsevne!</small>			

Below is given a description of the fields in the invoice:

### ***Address field***

The address on the invoice. If you have chosen that the left side address is to be for debtors in the options window from the main menu, then this will be the debtor address for the loan. If you have chosen the left side address for creditors then this will be a credit invoice, and the creditor address will appear as the address.

### ***Invoice/Credit invoice***

What will appear here depends on whether you have selected Left Address in the reports field in the options from the main menu to be a debtor or a creditor.

### ***Transaction***

The transaction number appears here.

### ***Our reference number***

The reference number appears here.

### ***To Bank account number***

The account number for the loan. If it is a normal invoice, then the account number into which the amount is to be paid appears here. If it is a credit invoice, then this is the account from which the amount is to be withdrawn that appears here.

### ***Calculation date***

The date for when interest is calculated.

***Due date***

The date when the invoice falls due.

***Interest to pay***

Interest to pay/receive.

***Installment to pay***

Installment to pay/receive

***Transaction costs***

Fees and costs when paying.

***Corrected amount***

In this field the corrected amount from the correction column in the Auto Payment window appears if there are any corrections. Creditor and debtor have then agreed that another amount than calculated shall be paid, and this will be shown in this field.

***Total Amount to Pay***

The sum of interest, installments and fees, + relative corrected amount from Auto Payment.

***Text field***

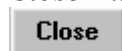
Below the total sum there is a field that can be edited. The text in the field will be the same as the Text In Invoice Report field in Text In Reports from Options under the main menu when showing the invoice. The field can be altered before printing out the individual invoice, or it will be the same as all the invoices if you click on the print all button.

***Print Button***

Select the Print button to print an invoice for an account. Click on the Close button to return to Auto Payment.

***Print All Button***

Select the Print all button to print invoices for all the accounts.

***Close Button***

Click on the Close button to return to Auto Payment.

***Cancel***

This button returns you the Main Menu.

***Summary of Auto Payment***

Point 1 Criteria Button

Point 2 Estimate on Date or Estimate in Period

Point 3 Estimate button

Point 4 Deleting unwanted accounts/information about accounts.

Point 7 Correction of sum/New currency rate

Point 5 Interest Report

Point 6 Invoice

Point 8 Execute Changes

Point 9 Finished with automatic payment (Close button)

## The Menu File – Open – Accounts Receivable

In this window you are shown all the arrears items from the base.

An arrears item is a transaction that has been transferred to Manual Payment from Auto Payment, but that has not been paid. It will remain there as unpaid in Accounts Receivable, right until it is given the paid status.

This window has three aims:

1. Update all payments of accounts receivables in the system.
2. Print reminders on all accounts receivables that should have been paid.
3. Scrolls in all previous receivables in order to give you a summary of the situation.

Receivable Window

Transnumber

Investment Account

Debtor

Creditor

Portfolio

Start Date

End Date

Amount   Paid

Interest Rate

Interest Receivable

Interest Receivable Amount Paid   Interest Receivable Paid

Last Reminder Date

Description

General Ledger Voucher

Pay Currency

Currency Rate

Rec.  of:

Below follows a description of all the fields.

### ***Trans number***

The transaction to the arrears item.

### ***Investment Account***

The account number for the account where the arrears item comes from.

If you want to jump to the first arrears item of a known account, you can enter the account number in this field and press TAB, or choose the account number from the combo box behind the field.

### ***Debtor***

Information about the debtor to the arrears item. (Who is to pay).

***Creditor***

Information about the creditor of the arrears item.

***Portfolio***

Information about to whom the portfolio with the arrears item is linked.

***Start Date***

This is the date when the item is to be paid/should have been paid. This is the date from the Data Field in Auto Payment, or the due date on the account from Auto payment if Estimate In Period was chosen when the items were created.

***End Date***

This is the date when the arrears item actually will be/was paid. If the item is still not paid the field is to remain open. If you have filled out a date, the paid box will be crossed off.

***Amount***

This is where the unpaid amount from Auto Payment appears. The amount is the sum of the unpaid amount for interest, installment and fees.

***Paid***

Paid

By clicking on the Paid box you indicate that the whole amount has been paid, which means that it will not be included in the interest arrears report. The day's date will then automatically appear in the End Date field if the end date field is blank. If there is a date for payment in End Date, then it will continue to remain there.

***Interest Rate***

This is where you enter the rate of interest, which applies to the arrears item. Usually this is the interest on arrears rate, since the item is usually the result of late payment. The interest on the arrears item will be calculated based on this interest rate.

***Interest Receivable***

This is where the receivable interest appears.

***Interest Receivable Amount Paid***

This is where the paid amount of the receivable interest appears.

***Interest Receivable Paid***

Interest Receivable Paid

This is where you can mark that the whole amount of the receivable interest is paid.

***Last Remainder Date***

The last time a reminder was sent to the client for the arrears item will appear in this field. If the field is blank, then the item has not had a reminder. The field will first be updated when the reminder is printed out.

**Reset Button**



Makes the Last Reminder Date field blank.

**Description**

Description of the arrears item.

**Pay Currency**

This is where the code for the currency unit of the arrears item appears. If this is Norwegian kroner this will be NOK. The arrears item is paid in the same currency as the payment transaction in the system.

**Currency Rate**

Here you enter the currency rate for the selected currency unit for the arrears item.

**The buttons in the window:**

**Reminder Button**



Prints reminders for the transactions that should have been paid. An example of a reminder:

Below follows a description of some of the fields.



To scroll to the next reminder click on the Next button.



To scroll to the previous reminder click on the prev. button.

A reminder accumulates all the unpaid items for each account. If there are more than 3 unpaid items, the arrears will be totaled in the third line in the table in the reminder. All accumulated reminder charges will also be included.

**Print All**



Prints all reminders on a gyro or blank page. At the same time as this takes place the following will be updated by the system:

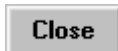
- \* The Last Reminder Date field will be updated to the date it was printed.
- \* The Penal Fee counter on the transaction that the arrears item comes from will be updated with the amount from the account. (The Penal Fee field).

**Print**



Prints out the reminder that appears in the window.

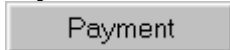
**Close**



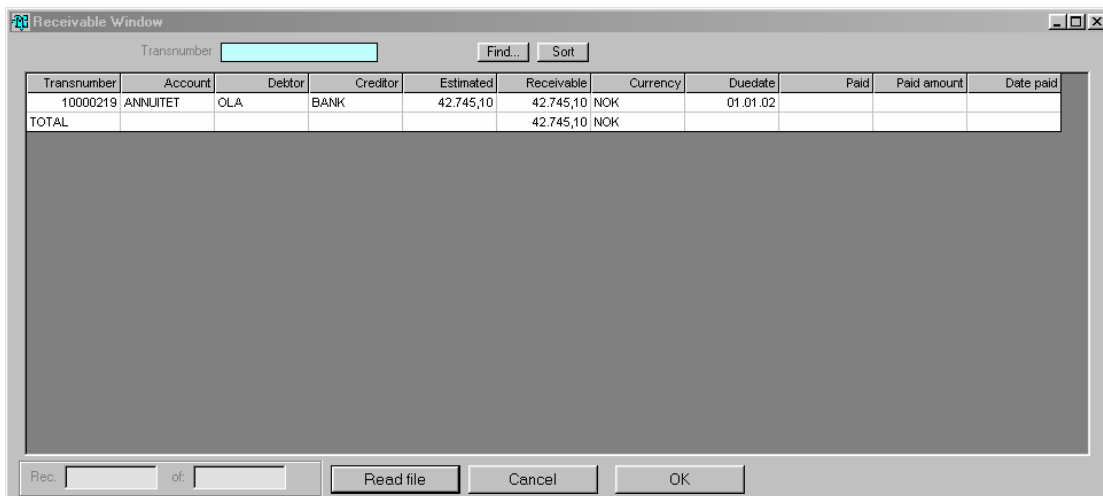
Closes the window.

As soon as all the reminders have been printed the system will automatically close the window and return to the arrears register.

**Payment Button**



This is to register the payments that have come in to Accounts Receivable. The following window appears:



In the table that appears all register accounts that have one or other arrears item will be shown with one line per account receivable.

**Registering payments:**

If you want to add a payment to the system you click on the paid column on the arrears item. You specify the date when the arrears was paid in the window that appears:

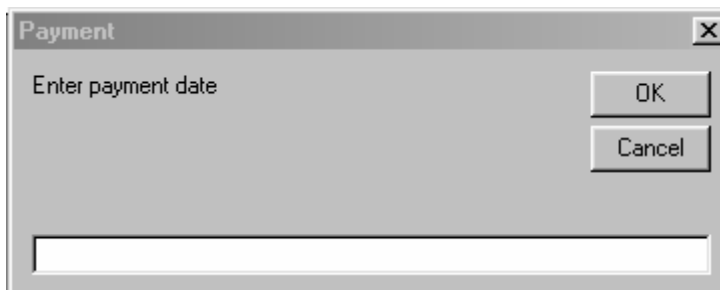


When you have inserted the date here and clicked on OK then you have set the whole amount as Paid. Then this will be registered when you click on the OK button in the Receivable window itself (see the explanation below under 'OK Button').

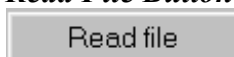
If you are not going to pay the whole amount you click in the Paid Amount column for the arrears item. You then enter the amount you want to pay:



You then specify the date for payment of the arrears:

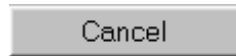


When you have entered the amount and clicked on OK here then this will be registered when you click on the OK button in the Receivable window itself. (See the explanation below for the 'OK Button').

**Read File Button**

Used to bring up a file.

***Cancel Button***



Is used to cancel the payments you have registered in the table and return to the arrears window.

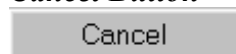
***OK Button***



Registers all the payments that you have specified in the table. The following takes place:

- \* In the arrears item where the whole arrears amount has been paid the arrears amount will add itself to the Paid Amount on the payment transaction. If the whole amount has not been paid, only the amount that was paid will become the Paid Amount on the payment transaction.
- \* The End Date field on the arrears item will be set to the date when the payment was received.
- \* Paid will be set on the arrears items where the amount was paid.
- \* On the arrears items where the whole amount was NOT paid then a new arrears item is created with the remaining amount on the arrears item with the same conditions as the arrears item that it originates from. Paid and End Date will not be set for the new item.
- \* In the General Ledger, if Update Ledger has been chosen in Options, items will be added with amounts that have been paid both to debtor and creditor.

***Cancel Button***



Is used to close the arrears window.

## The Menu File – Open – Interest Change

In this window you can add interest changes on the accounts. The interest on the accounts can be changed at any point in time. The system will immediately fetch up all accounts that agree with the criteria that have been set in the Criteria window, and show these in a table. If you only want some selected accounts along in the list then you must set these criteria in the Criteria window before you alter the interest. (See the Table of Contents under the Menu File – Open - Criteria).

Rate Band	Amount
Default	1.000.000.000.000.000
	1.000.000.000.000.000

Below follows a description of the fields.

### ***Rate Band***

Here you can choose on what 'Rate Band' you want to change the interest. (To set a Rate Band look in Table of contents under The Menu File – Open – Rate Bands).

### ***Rate Band Amounts (Click To Select)***


These are the values of the Rate Band. When you have marked the Rate Band Amounts this means that you will change the interest for the amounts between lower and upper limit for the Rate Band.

***Date***

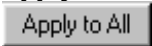
The date for the interest change on the account in the table below.

This field **MUST** be filled out before you choose Execute Interest Changes to carry out the interest changes.

***Today Button***

 The button gives the current date.

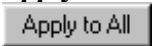
***Apply To All Button***

 The button enters the same change date that you have entered for all the items in the table below.

***Description***

Description of the change you have made. (E.g. 'Interest Change')

***Apply To All Button***

 Enters the same description that you have entered for all the items in the table below.

***New rate***

If you click on the 'New rate' you select that all the displayed accounts are to have a new common interest rate that you specify in the field to the right.

After you have entered the desired interest rate on the account in the field to the right of the New Rate you click on the Set Rate button to set a new rate in the table below in accordance to the rate you entered.

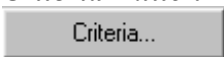
***Change***

If you click on the 'Change' in the frame you choose to make all the displayed accounts change their interest rate in accordance with what you have specified in the field to the right. After you have entered the interest rate changes on the accounts in the field to the right of the Change, you click on the Set Rate button to add the New Rate in the table below. The value of Day Rate will then be : Day Rate + the interest rate change you entered.

***Set Rate Button***

Sets the New Rate in the table below to the interest you entered in 'New Rate' or adds what you entered in 'Change'.

**The buttons at the bottom of the window:*****Criteria Button***

 To set the criteria for which items are to be included in the table below, or which items are to be displayed when you click on the Records button. For an explanation of the criteria window that appears see the Table of Contents under the Menu File - Open – Criteria.

***Execute Interest Changes Button***

**Execute Interest Changes**

To carry out the interest changes. When you are finished with all the changes in the table you click on this. The system will then save an interest changes item in the Interest Rate table for each line where the New Rate varies from the Day Rate, and New Fix is less than the date for the interest change (the Date Field) or To Amount is new for the day it was registered on. For the accounts where New Fix is something else than Old Fix, the system will discover the Interest Fix Date on the account. After the button has been clicked and the interest change has been implemented, you will be returned to the main menu.

**Records Button**

**Records**

Shows the interest changes that have taken place on the various accounts:

Account	Date	Rate	To Amount	Text
BRAZIL_10.09.01	01.01.02	4,0000	1.500.000	Fornyelse av lån
EFINCBK 050700G	14.03.00	1,0000	Infinity	Renteendring
EKSP-FIN/CBK C	14.03.00	1,0000	Infinity	Renteendring
EKSP-FIN/CBK L	05.07.00	6,9700	Infinity	Renteendring
EKSP-FIN/DMB L	05.07.00	6,9500	Infinity	Renteendring
FACIL-10 071200	25.07.00	8,5000	Infinity	Renteendring
FACIL-10 280400	14.03.00	7,1875	Infinity	Renteendring
FACIL-10 280700	14.03.00	7,2500	Infinity	Renteendring
FACIL-10 280700	25.07.00	7,7500	Infinity	Renteendring

If you want to set criteria for the interest change items that are to be shown in the list, you must do this using the Criteria Button, where you set the Select Table to Interest Rate. As soon as you have clicked on the Records button all the selected interest change items will appear in a list. You now have two alternatives:

**Delete Button**

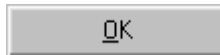
**Delete**

Deletes the interest changes from the list that you have highlighted by clicking on them.

Highlighting the interest changes takes place in the following way:

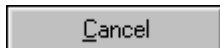
Hold the Ctrl key down while at the same time clicking on the items that you want to highlight. To highlight several one after another you first click on the first item, hold the shift key down while at the same time clicking on the last item you want to highlight. You can also hold the Shift and Ctrl keys down to highlight several continuous areas containing items.

#### ***OK Button***

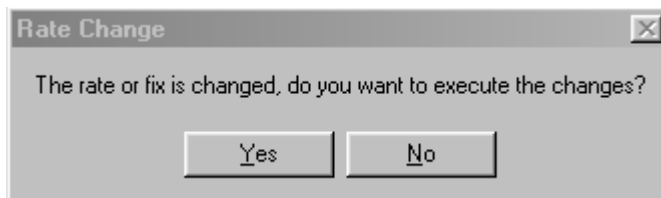


Is used when you want to return to the interest change window.

#### ***Cancel Button***



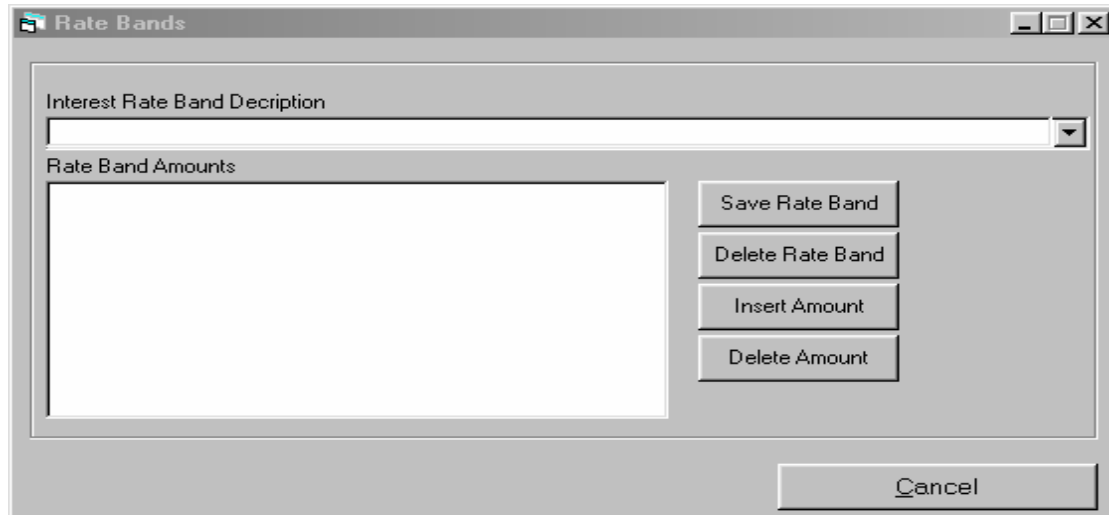
Returns to the main menu. If any of the accounts in the interest change table have been changed, you will be asked if you want to execute the interest change:



If you answer yes to this, the changes will be saved and the window will be closed.

## The Menu File – Open – Rate Band

In this window you can enter the Rate Band. If there will be interest changes on an account, the account must be attached to a Rate Band.



Below follows a description of the fields.

### ***Interest Rate Band Description***


Description of the Rate Band you wish to make.

### ***Rate Band Amounts***

Here is the amount(s) of the Rate Band.

### **The buttons in the window:**

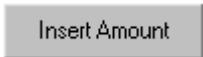
#### ***Save Rate Band Button***

 This button saves the Rate Band you have entered.

#### ***Delete Rate Band Button***

 This button deletes the chosen Rate band.

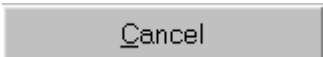
#### ***Insert Amount Button***

 This button inserts a Rate Band amount.

#### ***Delete Amount Button***

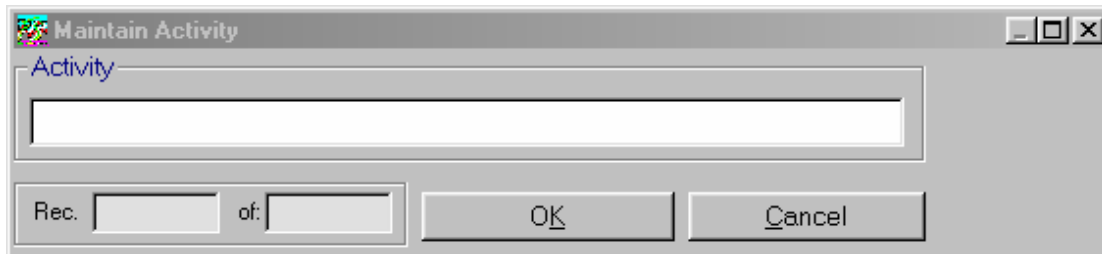
 This button deletes the chosen Rate Band amount.

#### ***Cancel Button***

 This button returns to the main menu.

## The Menu File – Open – Activity

In this window you enter the various maintenance codes or status for accounts. You register the alternatives that can be used here, and link them to the loan in the Activity field in the account.



Below follows a description of the fields.

### **Activity**

In this field you enter the activity, the maintenance description, status or other explanation about the loan. Examples of this can be: 'Completed', 'Running loan', 'To maintenance', 'Loan suggestion', etc.

If you have entered 'Loan suggestion', you can link this to the account in the accounts that are 'Loan suggestions' and select the criteria Activity = 'Loan suggestion' before the 'Loan agreement' report is produced, in order to include the clients who are going to have a 'Loan agreement'.

### **The buttons at the bottom of the window:**

#### ***Ok Button***

Saves the Activity.

#### ***Cancel Button***

Returns to the main menu.

## The Menu File – Open – Criteria

In this window you enter criteria for the items that are to be included in the various reports, the items that are to be exported to file and the items that are to be deleted. This window is also available as a button on some reports in the system.

Below is a description of the fields.

### ***Select Table***

This decides which table you are to choose from. This is set at Account in order to be able to choose from the various accounts. Criteria can only be set for the data from one table at the same time. When you have selected the right table you can bring up the table's data fields in the window's combo boxes as described below.

### ***List Record With The Categories***

Here you select the category that the report is to belong to. The ones that you highlight will appear in the report.

### ***Currency Of Report***

The currency that the report appears in. This can appear in the Base Currency (local currency, NOK for Norway), or Original Currency (the currency that the loan was taken up in, currency Account from Account). All subtotals will be in the Base Currency, where the value in the Original Currency is converted using the present currency rate from the currency register in the address module.

### ***Sort Order For Report***

Here you select the data field that the report is to be sorted according to.

Line 1 is the first sorting order.

Line 2 is the second sorting order. This will be used if the value in the field for the 1<sup>st</sup> sorting order is the same for several items.

Line 3 is the third sorting order. This is used if the value in the field for the 2<sup>nd</sup> sorting order is the same for several items.

The accompanying Descending check boxes decide whether the sorting order is to be ascending or descending. If you click in this box to set a cross, the items will be sorted in descending order.

### ***Select - Not Select***



Here you choose whether the criteria settings you have selected are for items that are to be selected or if they are for items that are not to be selected. You click on Select if they are to be selected, and Not Select if they are not to be selected.

### ***Field***

A criteria choice consists of a Data field, an Operator and a Value.

These three lowest lines in the window are the actual criteria selection area. You can set three different criteria choices for which items are to be included.

The two lowest criteria lines will be considered as a unit before the first criteria line is considered.

To select Data field you click on the downward arrow in the combo box and select the desired Data field. The data field's name is the same as the field's name in the windows they have been registered in.

### ***Operator***

When you have selected data field you must choose an operator. Clicking on the downward arrow in the Operator field can bring up the various operators. The Operator field shows whether the data field is to be greater, less or the same as a particular value.

### ***Value***

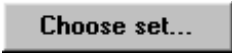
Having selected the operator you enter the Value that the data field is to be greater than, less than, the same as or similar to. If you use the 'LIKE' operator to decide that a value is to begin with A, you enter A\* in the value field. If you click on the combo box in the field, all the values for the field appear that are to be found in the database.

### ***And***

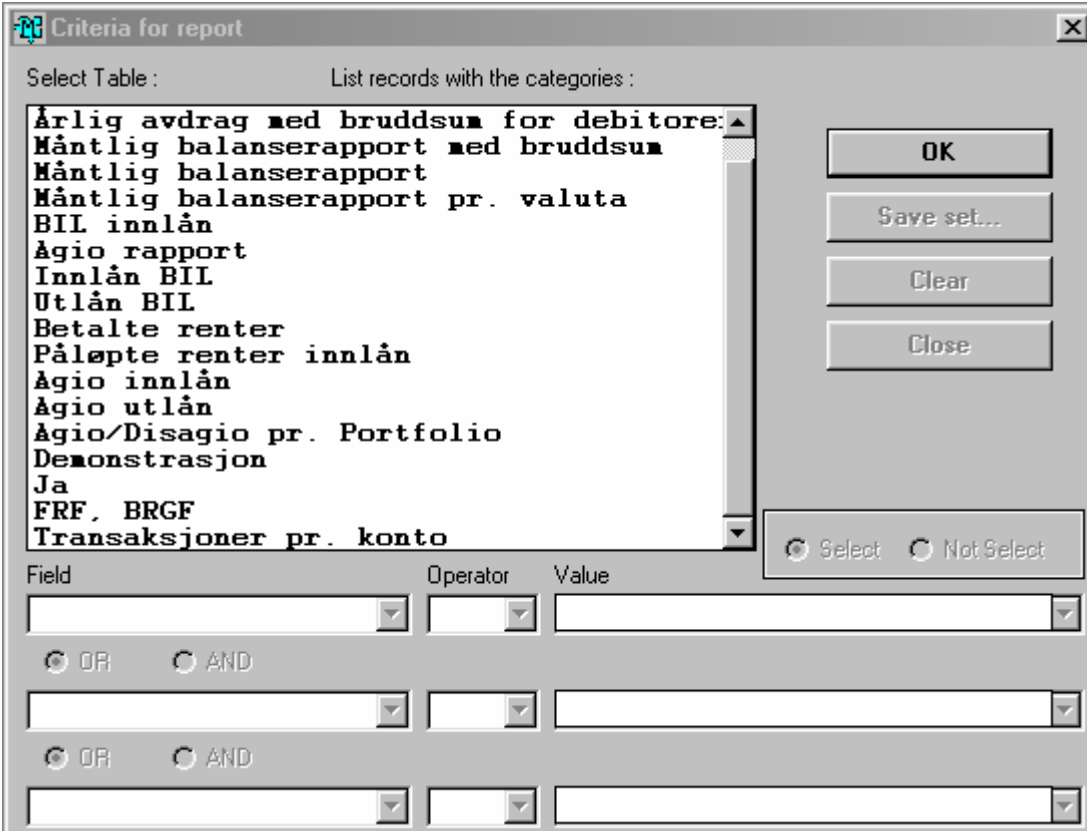
If several lines are required to describe the selection criteria then you should use line 2 and line 3 and choose whether the lines are to be put together with OR or AND.

**Or**

If several lines are required to describe the selection criteria you can use line 2 and line 3 and choose whether the lines are to be put together with OR or AND.

**The buttons in the window:****Choose Set...**

This button brings up a set-up that you have previously saved using the Save Set button. A list will appear showing all the set-ups that are stored:



The dialog box titled "Criteria for report" contains a list of report categories and a configuration area for selection criteria. The list includes:

- Årlig avdrag med bruddsum for debitore
- Måntlig balanserapport med bruddsum
- Måntlig balanserapport
- Måntlig balanserapport pr. valuta
- BIL innlån
- Ågio rapport
- Innlån BIL
- Utlån BIL
- Betalte renter
- Påløpte renter innlån
- Ågio innlån
- Ågio utlån
- Ågio/Disagio pr. Portfolio
- Demonstrasjon
- Ja
- FRF, BRGF
- Transaksjoner pr. konto

Below the list, there are three rows for defining criteria. Each row has a "Field" dropdown, an "Operator" dropdown, and a "Value" dropdown. Between the first and second rows, and between the second and third rows, there are radio buttons for "OR" and "AND". To the right of the list, there are buttons for "OK", "Save set...", "Clear", and "Close". At the bottom right, there are radio buttons for "Select" and "Not Select".

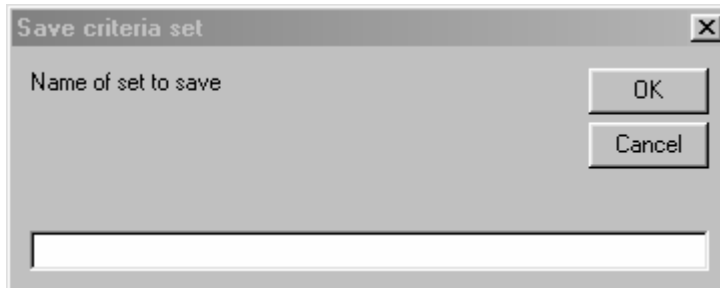
You bring up a set-up by highlighting the set-up by clicking on it with the mouse button and then clicking on the OK button. If you nonetheless don't want to bring up any set-up, press OK without highlighting any set-up in the list.

If you want to delete a set-up from the list, double click on the set-up you want to delete, and you will be asked if you want to delete this set-up.

You cannot delete the Default set-up. This can only be altered and saved. The Default set-up will be automatically brought up at program start-up.

**Save Set...****Save set...**

This button saves the criteria settings in the system so that they can later be brought up and used. You will be asked what name to give the set-up:



Enter the name you want to save it under, using up to 60 characters. An example of such a name could be 'Account summary with debtor sum total'. Click on the OK button to save.

**Clear****Clear**

Clears all the fields in the window. When no criteria are set then all the items will appear in the reports.

**Close****Close**

This button closes the window. (The report will later be created based on these criteria).

***Below are given five examples of Criteria settings:***

1. You want a list of all the transactions (payments) on account number 1234.56.78910 :

Select Table must be set to Account. We see that the only criterion is that Investment Account = '1234.56.78910', and we require only one criterion choice. Field is therefore set to Investment Account, Operator is set to = and the value field is set to '1234.56.78910'. This will be as shown below:

The screenshot shows a dialog box titled "Criteria for report" with a close button (X) in the top right corner. The dialog is divided into several sections:

- Select Table :** A dropdown menu is set to "Account".
- List records with the categories :** A text box contains the text "VIP".
- Buttons:** On the right side, there are four buttons: "Choose set...", "Save set...", "Clear", and "Close".
- Sort order for report :** Three rows of dropdown menus for sorting, each with a "Decending" checkbox to its right. All checkboxes are unchecked.
- Currency of Report :** A dropdown menu is set to "NOK".
- Field, Operator, Value:** A table-like structure for defining search criteria.

Field	Operator	Value
Account.InvestmentAccount	=	1234.56.78910
- Logic:** Below the criteria table, there are radio buttons for "OR" (selected) and "AND".
- Selection:** A group box contains two radio buttons: "Select" (selected) and "Not Select".

2. You want an account summary of all accounts with account number beginning with 1234, where the debtor code is AAA or BBB. The list is to be sorted according to debtor, then effective interest on the account and finally account number. The effective interest is to be sorted showing the highest effective interest first and lower effective interests downwards in the list.

The first step is to set Select Table to Account. As we see here there are three criteria for which items are to be included. We must therefore use all three criteria choices. We select 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> sorting order to be respectively Debtor, Internal Rate and Investment Account. We click on Descending behind Internal Rate because the effective interest is to be descending in the sorting order. In the currency field we choose respectively Investment account, Debtor and Debtor from the combo box. In the first criteria line we choose the operator Like from the combo box and enter 1234\* in the value field. The asterisk must be at the end of the value to indicate that the value is to begin with 1234, irrespective of what the rest of the account number is. We click on AND between the first and second criteria line and OR between the second and third criteria lines because the account number is to begin with 1234 and Debtor is to be AAA or BBB. This will be as shown below:

Criteria for report

Select Table : **Account**

List records with the categories : **VIP**

Sort order for report :

1. **Account.Debtor**  Descending

2. **Account.InternalRate**  Descending

3. **Account.InvestmentAccount**  Descending

Currency of Report : **NOK**

Select  Not Select

Field	Operator	Value
<b>Account.InvestmentAccount</b>	<b>Like</b>	<b>1234*</b>
<input type="radio"/> OR <input checked="" type="radio"/> AND		
<b>Account.Debtor</b>	<b>=</b>	<b>AAA</b>
<input checked="" type="radio"/> OR <input type="radio"/> AND		
<b>Account.Debtor</b>	<b>=</b>	<b>BBB</b>

Buttons: Choose set..., Save set..., Clear, Close

3. You want a list of all arrears items (Accounts Receivable) that have not been paid, and the date when the arrears items were created was before 16<sup>th</sup> march 2001. We only want a list of accounts that have 10 as the 6<sup>th</sup> and 7<sup>th</sup> character in the account number.

We set the Select Table to Arrears, and select Paid in the first data field. The operator is set to = and the value is set to 0. If we want a list with all items that are paid, we enter 1 in the value field for Paid.

Since the End Date field in Account Receivable is to be filled out with a date when the item is paid, then the first line could also be as follows:

EndDate <> 0

The value <> in the operator field means "different from". Since the value in the field is empty, then this line will be read as: End Date Different from nothing.

In the second criteria line we select the Start Date field, the operator is <, and the value 16.03.01, so as to make the creation date lower (i.e. before 16.03.01).

In order to choose all items with 10 as the 6th and 7th character we must enter the following in the value field in the third criteria line:

?????10\*: This reads as follows. All items irrespective of what the first 5 character are (?????), that have 10 as the 5th and 6th characters (10), irrespective of what comes after 10(\*).

This will be as shown below:

The screenshot shows a dialog box titled "Criteria for report" with the following fields and controls:

- Select Table :** Restanse
- List records with the categories :** VIP
- Currency of Report :** NOK
- Sort order for report :** Three empty dropdown menus, each with a "Descending" checkbox.
- Field / Operator / Value:**
  - Field: Paid, Operator: =, Value: 0
  - Field: StartDate, Operator: <, Value: 16/03/01
  - Field: InvestmentAccount, Operator: Like, Value: ??????10\*
- Logic:** Radio buttons for "OR" and "AND" are present between the criteria lines.
- Buttons:** Choose set..., Save set..., Clear, Close.
- Radio Buttons:** Select (checked), Not Select.

4. We want a balance list (*?Restamt?*) of all the accounts where Debtor has the category 'VIP'. The category of the Debtor will be set under the address of the Debtor in the address module. Categories are registered in the category window in the address module.

We set Select Table to Account, and click on 'VIP' in the List Records With Categories table. (When we now select the *?Restamt?* report then only the items with the VIP category will come up). This will be as shown below:

The screenshot shows a dialog box titled "Criteria for report" with the following elements:

- Select Table :** A dropdown menu showing "Account".
- List records with the categories :** A list box containing "VIP".
- Currency of Report :** A dropdown menu showing "NOK".
- Sort order for report :** Three rows, each with a dropdown menu and a "Descending" checkbox.
- Filter section:** Three rows of "Field", "Operator", and "Value" dropdown menus. Below each row are radio buttons for "OR" (selected) and "AND".
- Buttons:** "Choose set...", "Save set...", "Clear", "Close", and a "Select/Not Select" radio button group.

5. You want a list of all interest changes that have taken place on account 1234.56.78911 EXCEPT in the period from 13.04.01 up to and including 19.05.01. The report is to be sorted according to date, where the last interest change appears first.

We set the Select Table to Interest Rate. In order to select criteria you have set that are criteria for items that are NOT to be included, you click on NOT Select. You must select 1<sup>st</sup> sorting order as Date, and cross off under Descending. 2nd sorting order is not necessary here because only one account has been selected. This will be as shown below:

Criteria for report

Select Table : InterestRate

List records with the categories : VIP

Sort order for report :

1. Date  Descending

2.  Descending

3.  Descending

Currency of Report : NOK

Select  Not Select

Field	Operator	Value
InvestmentAccount	=	1234.56.78911
Date	>=	13/04/01
Date	<=	19/05/01

## The Menu File – Close

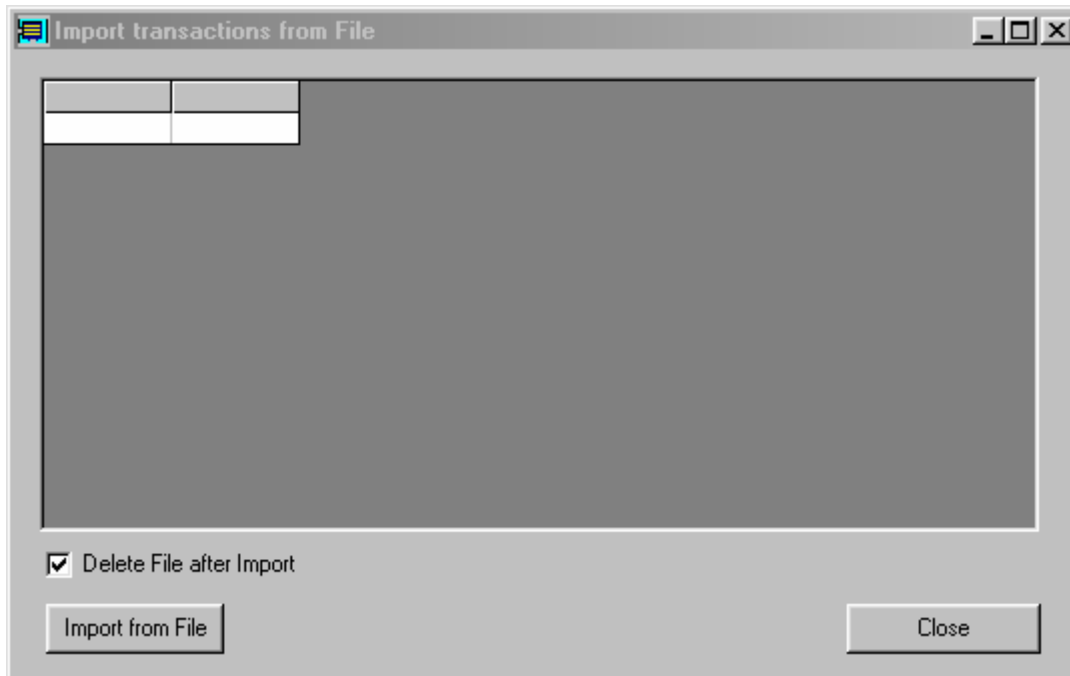
This selection closes the last window you opened in Money. These windows can also be closed using the cross up in the right hand corner of the screen window itself.

## The Menu File – Close All

This selection closes all open windows in the program. These can also be closed one by one by clicking on the cross in the top right hand corner of the screen window.

## The Menu File – Import from file

In this window you can import transactions from file.



Below follows a description of the fields:

### ***Delete File After Import***

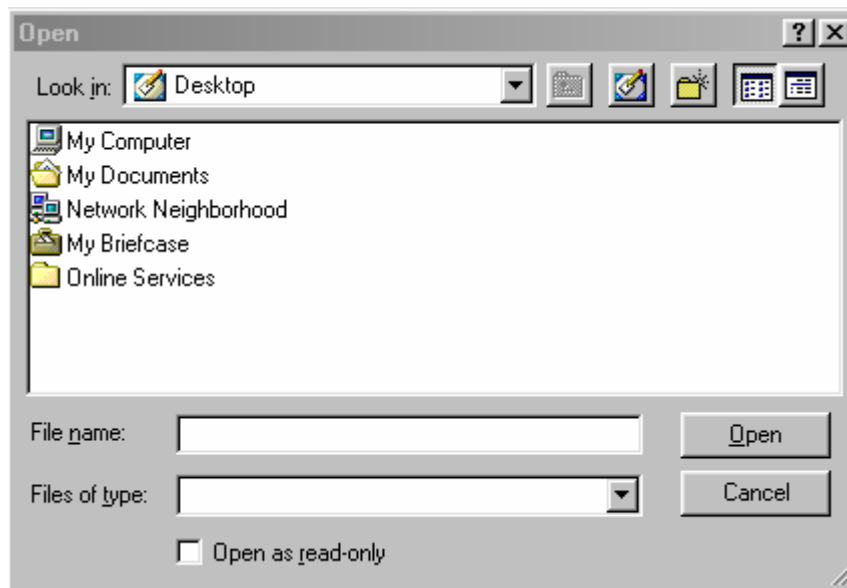
Delete File after Import

When this is crossed off, the field that you are importing will automatically be deleted after it has been imported.

### ***Import From File Button***

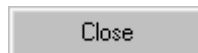
Import from File

When you click on this the following window appears:



Here you enter the file name for the file you want to import in 'File name' and click on Open. Then the transactions will be imported into Money.

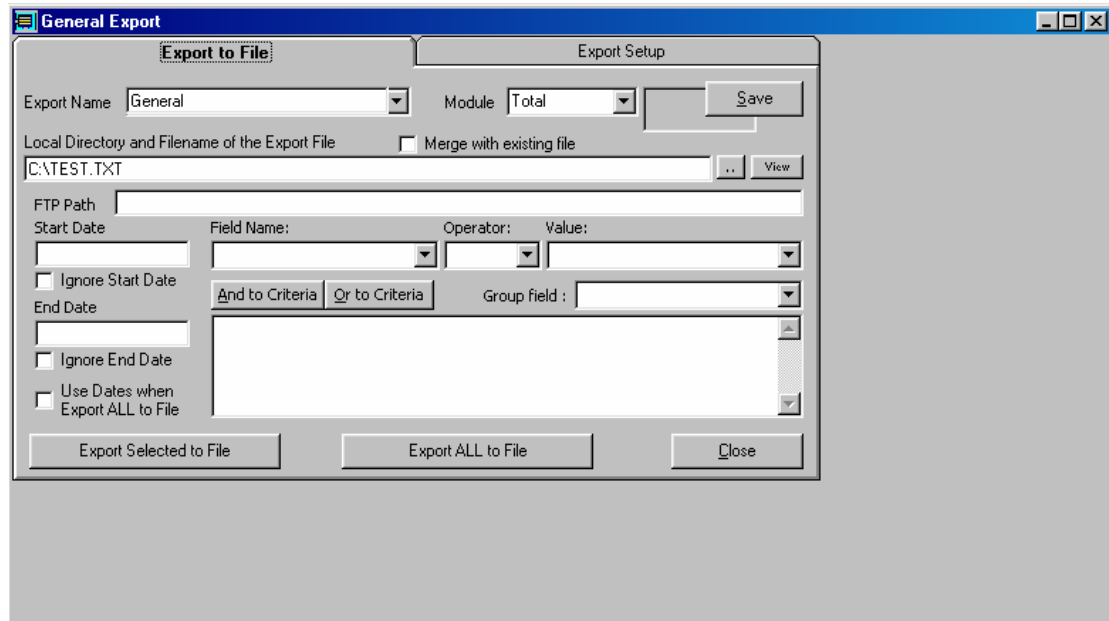
***Close Button***



Here you close the window.

## The Menu File – Export to file

Here you have the possibility of creating an external text file of values from the database.



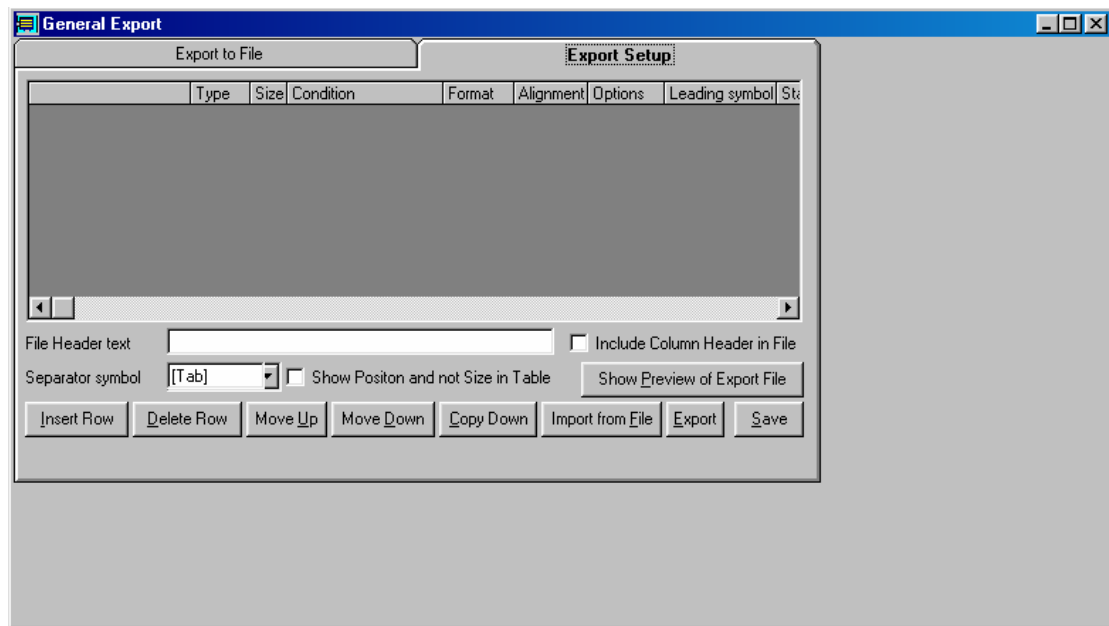
In the window that appears you are able to export all data that is accessible in Tazett FM. This data can then be brought up by another program that can read ASCII files. An ASCII file is a data file that only consists of text, and which you can view by using the Windows program Notepad from the Windows menu.

To export data from the system you must carry out the following points:

1. Select from which register (table) you want to export data by clicking on the downward arrow in the Select Table field, and then clicking on the table you want. A summary of which tables contain the various data can be seen in the chapter about the Criteria window.
2. In the Fields to Export list, you select the data files that you want to export. This is done by clicking on the fields that are to be exported while holding down the Ctrl key. If you want to highlight several continuous fields, you click on the first field, hold the Shift key down and click on the last field.
3. In the selection of data separator you click on the separator you want between the data fields. This depends on which program you want to export data to. If you want to transfer data to a spreadsheet, you select TAB as Excel. If you want to transfer to Lotus Organizer you select as Organizer. If it is to a DOS program, this usually fetches data as Organizer or as Excel. If the program you want to export to can fetch in the CSV format, such as most of Lotus applications, then you choose as Excel.
4. If you want the file to include the names of the data fields, you click on as first record in Field name.

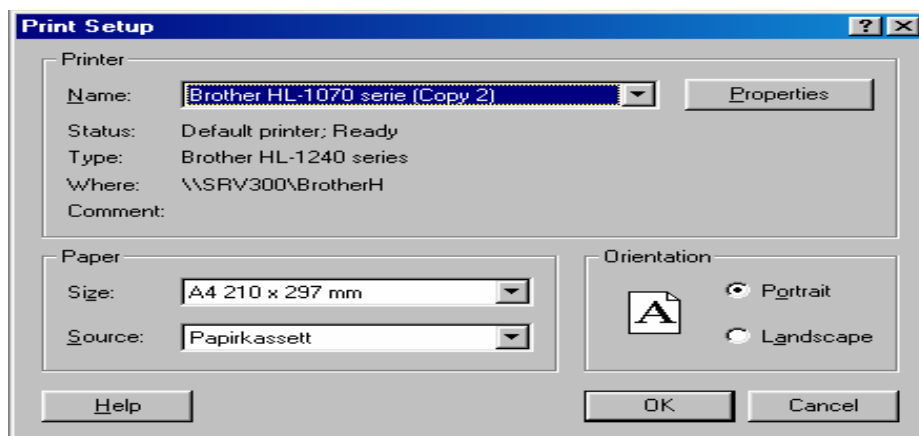
5. Click on Criteria to select the items that are to be exported. It is important that there is agreement between Select Table in Export to file and Select table in the Criteria window.

6. Click on the Write to file button to export data to an ASCII file. In the dialogue window that appears, you enter the name of the file you want to export to. You can well use the standard name ADDRESS.CSV as file name. Usual extension names in ASCII files are TXT and CSV. NB! Make sure that you have selected the correct folder to save to before you click on OK.



## The Menu File – Print Setup

This option controls the print set-up. Here you set the format you want on the printout. The following window appears:



Below follows an explanation of the fields in the window:

### **Name**

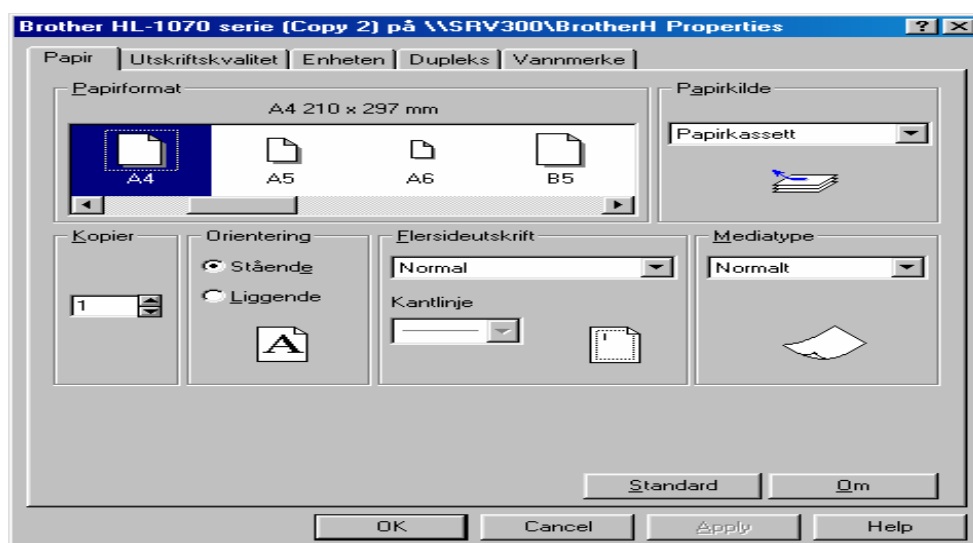
Here you choose the printer you want to print out from. This is where the available printers can be found.

### **Status, Type, Where and Comment**

These give information about the selected printer.

### **Properties Button**

When you click on this a new window appears where you can set up how the printout is to look. On all these tabs there is a 'Standard Button'. We recommend that you use these settings. If this is not the case you alter the settings to those you want and click on the OK button :

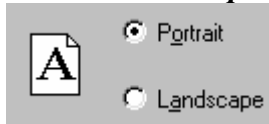


**Size**

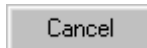
This is the size of the paper in the printer.

**Source**

This is the source of the paper from which the printer takes its paper.

**Portrait/Landscape**

If some of the reports are too large to be printed as Portrait you can select Landscape instead.

**Cancel**

This button closes the printer setup window.

## The Menu File – Print

This option prints the relevant report without any prior warning.

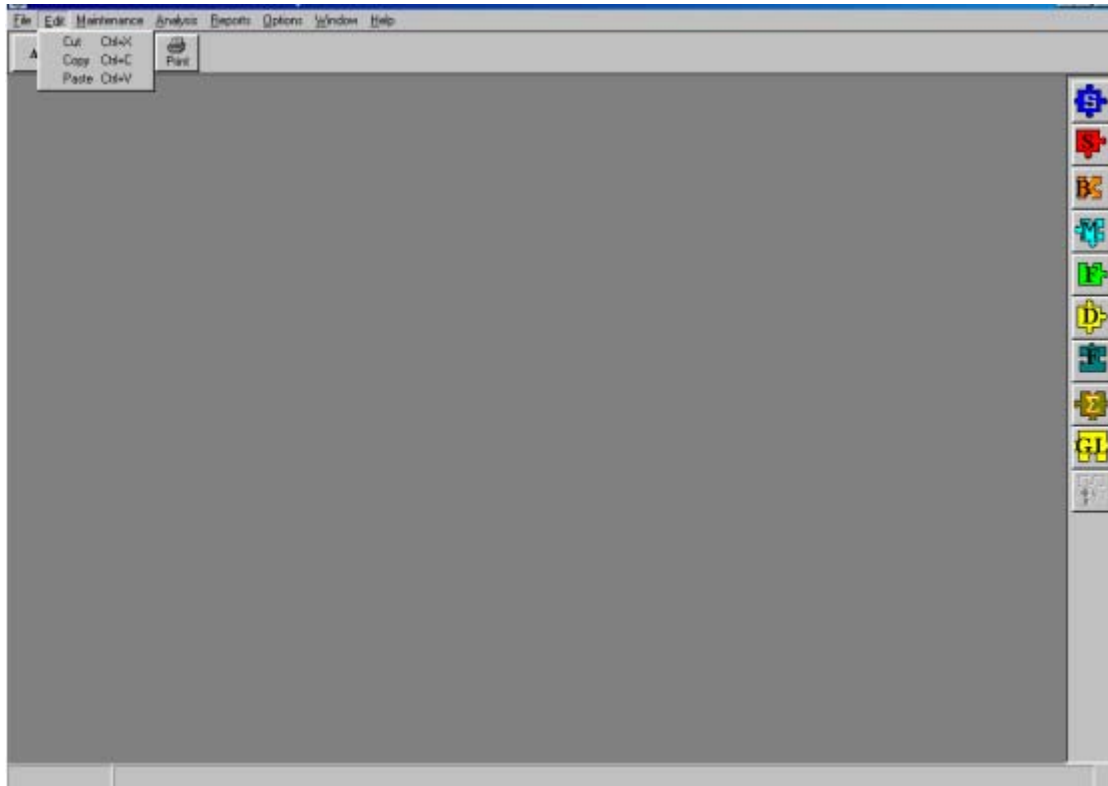
## The Menu File – Repair/Update Database

This option is chosen when the database is to be updated or an error occurs in the database in the system. An example of such an error can be when the error message ‘Object Variable Not Set’ appears. This error message occurs because the system cannot find the address data file SERVICE.MDB or the general ledger database file LEDGER.MDB. By running the Repair/Update Database this will be corrected.

## The Menu File – Exit Tazett Money

This option closes Tazett Money.

## The Menu Edit



This menu has the following options:

***Cut***

Cuts out what has been highlighted.

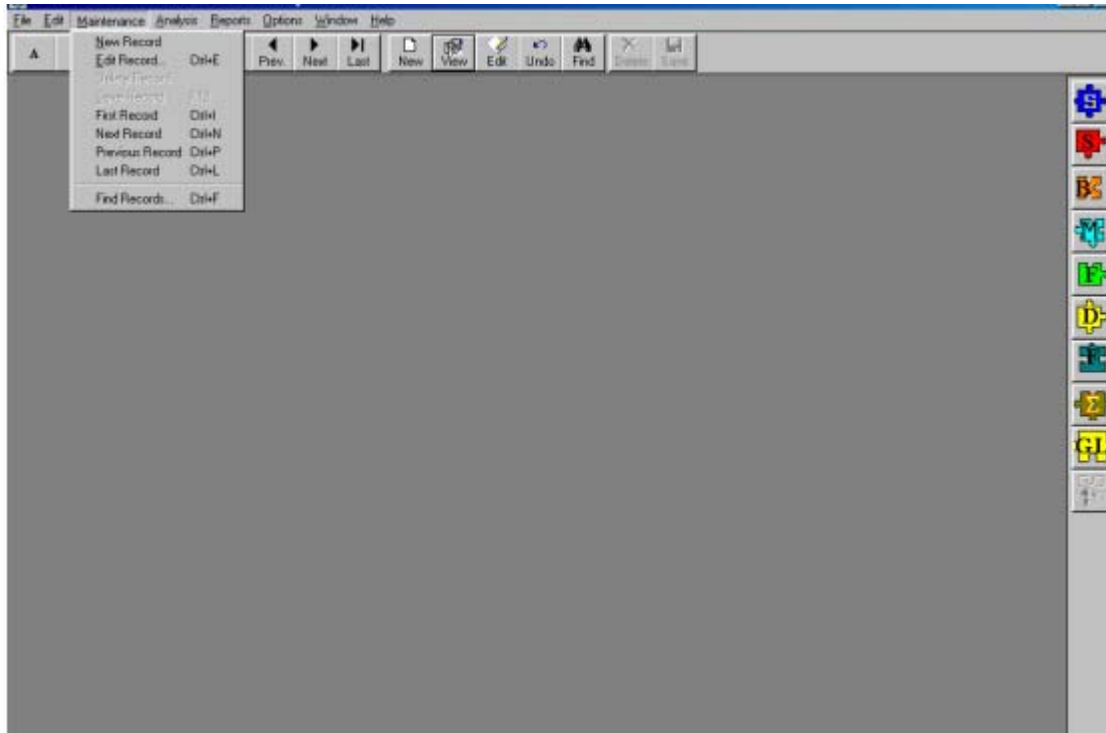
***Copy***

Copies what has been highlighted.

***Paste***

Pastes what has been cut or highlighted.

## The Menu Maintenance



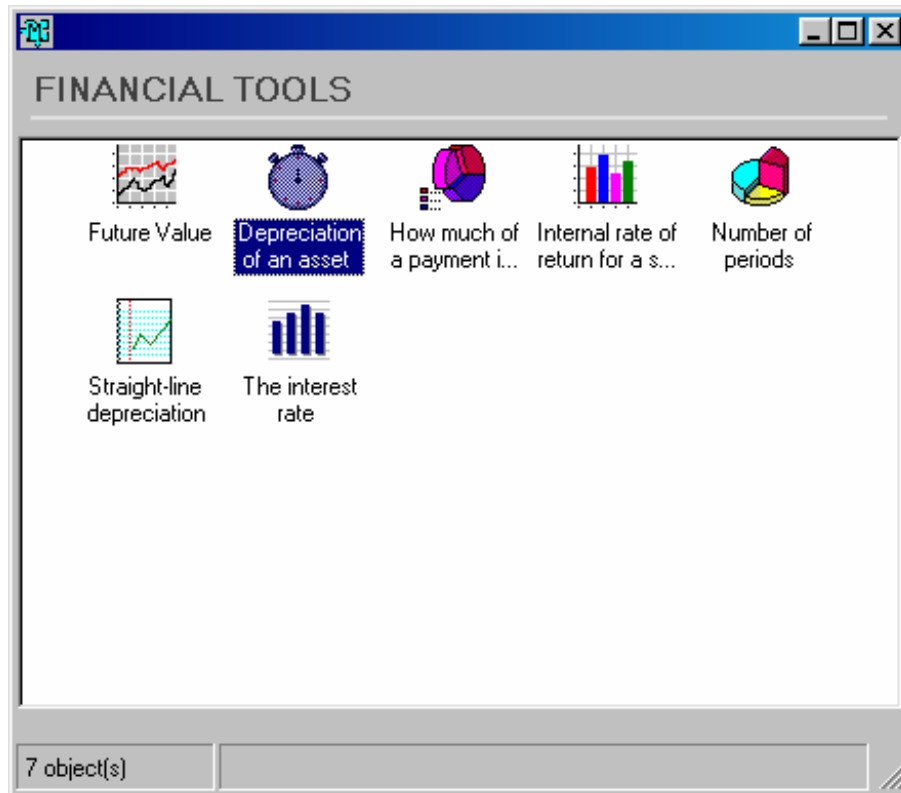
This menu has the following options:

- New Record***
- Edit Record***
- Delete Record***
- Save Record***
- First Record***
- Next Record***
- Previous Record***
- Last Record***
- Find Records...***

These options operate the same as the buttons that appear on the menu when you select the registration windows Account, Manual Payment, Accounts Receivable and Activity. These are explained in the 'Buttons on the Menu'. (See the Table of Contents). These options are only 'Enabled' (black) when you have opened one of the registration windows that are mentioned above.

## The Menu Analysis

This menu has a submenu called 'Tools'. The following window appears when you select this:



## The Menu Analysis – Tools – Future Value

Returns the Future Value of an investment given the percentage rate that accrues per period, the total number of payments, the installment, the current value of the investment, and a number that indicates whether the payment is made at the beginning or end of the payment period. Note that because Payment represents cash paid out, it's a negative number.

Return the future value of an investment given the percentage rate that accrues per period, the total number of payments, the payment, the current value of the investment, and a number that indicates whether the payment is made at the beginning or end of the payment period. Note that because Payment represents cash paid out, it's a negative number.

How much do you plan to save each month?

Enter the expected interest annual percentage rate.

For how many months do you expect to save?

How much is in this savings account now?

Do you make payments at the end of month?  Yes  No

Calculate Cancel

Below comes the explanation of the fields:

***How much do you plan to save each month?***

Here you enter the monthly sum to be saved.

***Enter the expected interest annual percentage rate.***

Here you enter the interest.

***For how many months do you expect to save?***

Here you enter how many months you want to save for.

***How much is in this savings account now?***

Here you enter how much is on the savings account now.

***Do you make payments at the end of month?***

Cross off if you are making payments at the end of the month or not.

**The buttons in the window:**

***Calculate***

Here you calculate the future value.

***Cancel***

Here you close the window.

## The Menu Analysis – Tools – Depreciation Of An Asset

Returns the Depreciation of an Asset for a specified period given the initial cost, the salvage value at the end of the asset's useful life, the total life of the asset in years, and the period in years for which the depreciation is calculated.

Depreciation of an asset

Returns the depreciation of an asset for a specified period given the initial cost , the salvage value at the end of the asset's useful life , the total life of the asset in years , and the period in years for which the depreciation is calculated .

What's the initial cost of the asset?

Enter the asset's value at end of its life.

What's the asset's useful life in months?

Enter year for depreciation calculation.  
(1 to 5 years)

Below follows an explanation of the fields:

***What's the initial cost of the asset?***

Here you enter the initial cost of the asset.

***Enter the asset's value at end of its life.***

Here you enter the value of the asset at the end of its life.

***What's the asset's useful life in months?***

Here you enter how many months useful life the asset has.

***Enter year for depreciation calculation.***

Here you enter the number of years to be calculated.

**The buttons in the window:**

***Calculate***

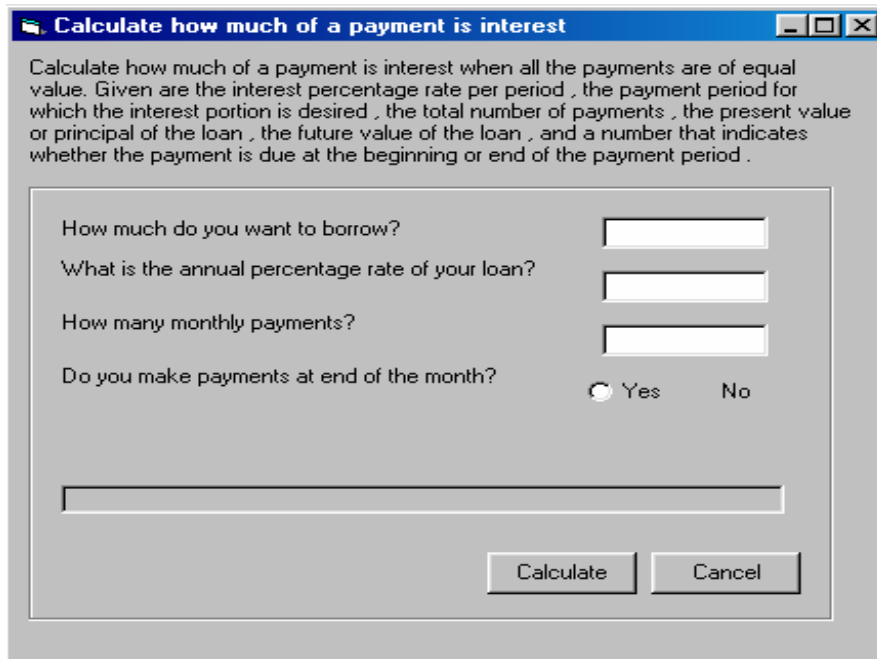
Here you calculate the depreciation.

***Cancel***

Here you close the window.

## The Menu Analysis – Tools – How Much Of A Payment.

Calculate how much of a payment is interest when all the payments are of equal value. Given is the interest percentage rate per period, the payment period for which the interest portion is desired, the total number of payments, the present value or principal of the loan, the future value of the loan, and a number that indicates whether the payment is due at the beginning or end of the payment period.



Calculate how much of a payment is interest when all the payments are of equal value. Given are the interest percentage rate per period, the payment period for which the interest portion is desired, the total number of payments, the present value or principal of the loan, the future value of the loan, and a number that indicates whether the payment is due at the beginning or end of the payment period.

How much do you want to borrow?

What is the annual percentage rate of your loan?

How many monthly payments?

Do you make payments at end of the month?  Yes  No

Calculate Cancel

Below follows an explanation of the fields:

***How much do you want to borrow?***

Here you enter how much the loan is to be.

***What is the annual percentage rate of your loan?***

Here you enter the rate of interest.

***How many monthly payments?***

Here you enter how many payments there are to be.

***Do you make payments at the end of the month?***

Here you answer Yes if the installment is to be paid at the end of the month.

**The buttons in the window:**

***Calculate***

Here the interests are calculated.

***Cancel***

Here you close the window.

## The Menu Analysis – Tools – Internal Rate Of Return...

Function returns the internal rate of return for a series of cash flows. The first element is a negative cash flow representing business start-up costs. The remaining cash flows represent positive cash flows for the subsequent X years.

Internal rate of return for a series

Function returns the internal rate of return for a series of cash flows . The first element is a negative cash flow representing business start-up costs. The remaining cash flows represent positive cash flows for the subsequent X years. Guess is the estimated internal rate of return.

Number of CashFlows:

Business Start-Up Costs:

Positive cash flows reflecting income for successive years

Calculate

Cancel

Below follows an explanation of the fields:

***Number of Cash Flows :***

Here you enter the number of cash flows.

***Business Start-Up Costs :***

Here you enter the start-up costs.

***Positive cash flows reflecting income for successive years***

Here you enter the positive cash flows that reflect the income for successive years.

**The buttons in the window:**

***Calculate***

Here you calculate the effective interest.

***Cancel***

Here you close the window.

## The Menu Analysis – Tools – Number Of Periods

Returns the number of periods that are necessary in order to pay off a loan.

**Calculate number of periods**

Return the number of periods during which payments must be made to pay off a loan whose value is contained in PVal. Also provided are the interest percentage rate per period, the payment, the future value of the loan, and a number that indicates whether the payment is due at the beginning or end of the payment period.

How much do you want to borrow?

What is the annual percentage rate of your loan?

How much do you want to pay each month?

Do you make payments at the end of month?  Yes  No

Calculate Cancel

Below follows an explanation of the fields:

***How much do you want to borrow?***

Here you enter the loan sum.

***What is the annual percentage of your loan?***

Here you enter the interest percentage per period.

***How much do you want to pay each month?***

Here you enter the installment you want to pay per month.

***Do you make payments at the end of the month?***

Here you answer Yes if the installment is paid at the end of the month.

**The buttons in the window:**

***Calculate***

Here you calculate the periods.

***Cancel***

Here you close the window.

## The Menu Analysis – Tools – Straight Line Depreciation

Returns the depreciation of an asset for a single period.

**Straight-line depreciation**

Returns the straight-line depreciation of an asset for a single period given the asset's initial cost, the salvage value at the end of the asset's useful life, and the total life of the asset in years

What's the initial cost of the asset?

What's the asset's value at the end of its useful life?

What's the asset's useful life in months?

Calculate Cancel

Below follows an explanation of the fields:

***What's the initial cost of the asset?***

Here you enter the initial cost of the asset.

***What's the asset's value at the end of its useful life?***

Here you enter the value of the asset at the end of its 'life-time'.

***What's the asset's useful life in months?***

Here you enter the useful life of the asset expressed in number of months.

**The buttons in the window:**

***Calculate***

Here you calculate the depreciation for the asset.

***Cancel***

Here you close the window.

## The Menu Analysis – Tools – The Interest Rate

Returns the interest rate of a loan.

**Calculate the interest rate**

Calculate the interest rate of a loan given the total number of payments, the amount of the loan payment, the present value or principal of the loan, the future value of the loan, a number that indicates whether the payment is due at the beginning or end of the payment period, and an approximation of the expected interest rate.

How much did you borrow?

What's your monthly payment?

How many monthly payments do you have to make?

Do you make payments at the end of the month?  Yes  No

Calculate Cancel

Below follows an explanation of the fields:

***How much did you borrow?***

Here you enter the loan amount.

***What's your monthly payment?***

Here you enter the monthly installment.

***How many monthly payments do you have to make?***

Here you enter how many monthly installments you have.

**The buttons in the window:**

***Calculate***

Here you calculate the interest rate.

***Cancel***

Here you close the window.

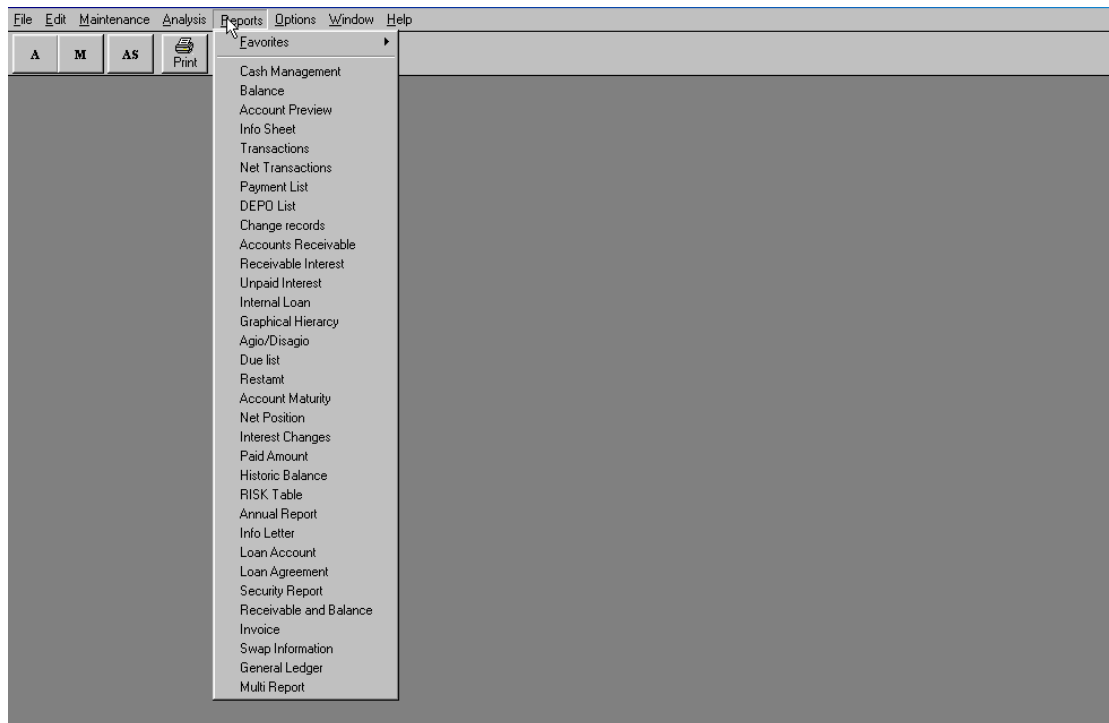
## The Menu Reports

We have developed a very advanced report generator in all the Tazett systems. This has been developed to help you make your own reports according to your own wishes. If you choose to run the default reports that are set up from before you can just click on the OK button in the Set-up window for the report you have selected.

The explanation to make your own reports is in the 'General Manual'.


## The Menu Reports

Here you can choose between the reports that can be run in Money.



All the reports will now be described below. You will be shown examples of the reports with the columns that are on the default reports. These reports show no values. The standard columns that are included in the report will be described under each report.

The other columns that could be chosen from the setup for reports is described in the manual attachment.

One thing in common for most of the reports is the  **Button:**

You can highlight areas in the table on the report and by clicking on this button; the total for the area that is highlighted in the table below will appear in the field behind the button.

## The Menu Reports – Favorites

This is where you find the most used reports.

You yourself can add the reports you want here. The procedure is found under: the Menu Reports – Setup window For Criteria – the Simple Criteria tab. See 'Add Set To Favorites'.

## The Menu Reports – Cash Management

This report shows a summary of the payments that are to take place into the future from today's date. The default report has the following columns:

Debtor	Creditor	Currency	Original Amount	Investment Account	01-01-02	01-02-02	01-03-02	01-04-02	01-05-02	01-06-02	01-07-02	01-08-02	01-09-02	01-10-02	01-11-02	01-12-02
					31-01-02	28-02-02	31-03-02	30-04-02	31-05-02	30-06-02	31-07-02	31-08-02	30-09-02	31-10-02	30-11-02	31-12-02

*Below follows an explanation of the columns in the report:*

**Debtor**

The debtor code for the debtor's account.

**Creditor**

The creditor code for the creditor's account.

**Currency**

The currency code for the account.

**Original amount**

The original amount for the account.

**Account number**

The account number for the account.

**Period Columns**

Inserts periodic columns in the report with totals in each column.

## The Menu Reports – Balance

This report shows a summary of the balance on the selected accounts into the future from the day's date. The default report has the following columns:

Debtor	Creditor	Currency	Original Amount	Investment Account	01-01-02 31-01-02	01-02-02 28-02-02	01-03-02 31-03-02	01-04-02 30-04-02	01-05-02 31-05-02	01-06-02 30-06-02	01-07-02 31-07-02	01-08-02 31-08-02	01-09-02 30-09-02	01-10-02 31-10-02	01-11-02 30-11-02	01-12-02 31-12-02
--------	----------	----------	-----------------	--------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

*Below follows an explanation of the columns in the report:*

***Debtor***

The debtor code for the debtor's account.

***Creditor***

The creditor code for the creditor's account.

***Currency***

The currency code for the account.

***Original amount***

The original amount for the account.

***Account number***

The account number for the account.

***Period Columns***

Inserts periodic columns in the report with a total in each column.

## The Menu Reports – Account Preview

This report shows a summary of all the selected accounts in the account register. The summary includes key figures from the account, and is the only report, which includes effective interest for the account. The default report has the following columns:

Debtor	Creditor	Currency	Currency Rate	Investment Account	Original Amount	Balance	Maturity Years	Next Payment	Interest Rate	Internal Rate	Balance Change	Paid Interest This Year	Fixed Interest Date
--------	----------	----------	---------------	--------------------	-----------------	---------	----------------	--------------	---------------	---------------	----------------	-------------------------	---------------------

*Below follows an explanation of the columns in the report:*

### ***Debtor***

The debtor code for the debtor's account.

### ***Creditor***

The creditor code for the creditor's account.

### ***Currency***

The currency code for the account.

### ***Currency rate***

The currency rate for the account.

### ***Account number***

The account number for the account.

### ***Original amount***

The original amount for the account.

### ***Balance***

The balance for the account. This is not dynamic

### ***Term to maturity***

The term to maturity in years for the account.

### ***Next payment***

The next payment on the account

### ***Rate of interest***

The rate of interest for the report at the end date for the account.

### ***Effective interest***

This is the effective interest for the account.

### ***Balance change***

The balance on the account. This is not dynamic

### ***Paid interest for the present year***

Paid interest on the account this year.

### ***Fixed interest date***

The fixed interest date for the account.

## The Menu Reports – Info Sheet

This report shows all the information about the account, the payments to be made from today's date and one year into the future from this date, as well as the last interest changes on the account. The list takes one account at a time, and the account number is shown in the account field at the top right.

The report looks like this:

The screenshot shows a window titled "Account Info Sheet" with a sub-header "Account Preview". The form is divided into several sections:

- Account Information:** Includes fields for "Konto" (with sub-fields for Debitor, Kreditor, and Garantist) and "Kontonummer" (a pull-down menu).
- Interest and Payment Details:** Fields for "Start dato", "Slutt dato", "Avdrag start", "Rente start", "Rente fix", "Ballong dato", "Valuta", "Valutakurs", "Rente", "Rentedager/år", "Renteterminer/år", and "Avdragsterminer/år".
- Security and Fees:** Fields for "Verditakst", "Sikkerhets Prosent", "Startgebyr", "Transaksjonsgebyr", "Portefølje", and "Type".
- Loan Summary:** Fields for "Originalt lånebeløp", "Rest saldo", "Betalte renter", and "Dato siste rentebet."
- Future Payments and Interest Changes:** Two tables: "Fremtidige betalinger" and "Renteendringer".

The "Fremtidige betalinger" table has columns: Date, Payment, Interest, Fee, Sum, Balance. The "Renteendringer" table has columns: Date, Interest Rate. Below these tables is a large greyed-out area, likely for a detailed list of payments or interest changes.

*Below follows an explanation of the fields in the report:*

### **Account number**

Here you can select the account that you want a summary for from the pull-down list.

### **Account**

This is the relevant account

### **Debtor**

The debtor code for the account's debtor

### **Creditor**

The creditor code for the account's creditor.

### **Guarantor**

The guarantor code for the account's guarantor.

### **Start Date**

The date when the account was created.

***End Date***

The date when the account is to be closed.

***Installment Start***

The start date for payment of the installment.

***Interest start***

The start date for paying interest.

***Interest fix***

The date for the interest change.

***Balloon date***

The date for the balloon payment. (A balloon loan is a special way of financing projects and is used much within shipping).

***Currency***

The currency code for the account. The description of the code appears in the field to the right.

***Currency rate***

The currency rate for the account.

***Interest***

The interest percent for the account.

***Interest days/year***

How the interest is calculated on the account.

***Interest term /year***

The number of interest terms per year.

***Installment terms/year***

The number of installment terms per year.

***Assessed value***

The assessed value of the account.

***Collateral percent***

The collateral percent for paying back the loan.

***Original loan amount***

The first loan amount on the account.

***Outstanding balance***

Loan that remains.

***Paid interest***

The interest paid for the account.

***Date last interest payment.***

The date when the last interest payment was carried out.

***Start fee***

The start fee for the loan.

***Transaction fee***

The transaction fee for transactions on the account.

***Portfolio***

The portfolio code for the account.

***Type***

The account's loan type.

*Below follows an explanation of the columns in the report:*

***Date***

The date for future payments.

***Installment***

The installments for future payment.

***Interest***

Interest for future payments.

***Fee***

Fee for future payment.

***Sum***

The sum of installments, interest and fees for the future payments.

***Balance***

The balance for future payments.

***Date***

The date for interest rate change on future payments.

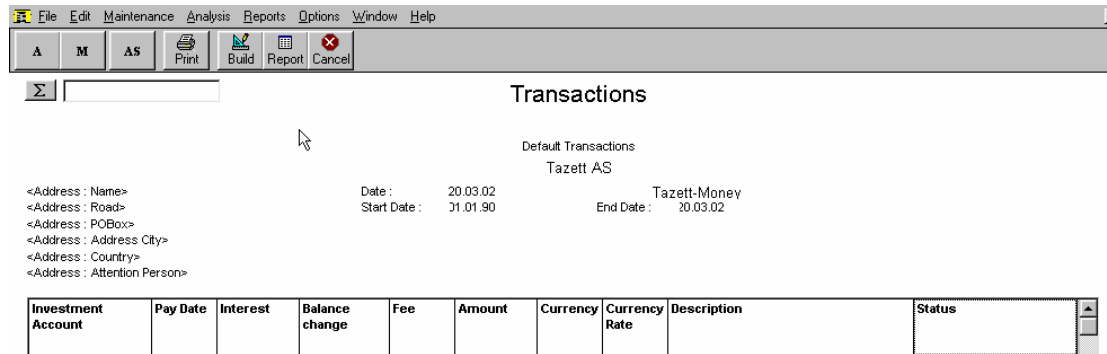
***Interest***

Interest change on future payments.

## The Menu Reports – Transactions

This report shows all transactions on the selected accounts. The report fetches the transactions from the transaction register (Manual Payment).

The default report has the following columns:



*Below follows an explanation of the columns in the report:*

***Investment Account***

The account number for the account.

***Pay date***

The payment date for the transaction.

***Interest***

Interest paid for the transaction.

***Balance change***

The balance change for the transaction.

***Fee***

The fee paid for the transaction.

***Amount***

The amount paid for the transaction.

***Currency***

The currency change for the transaction.

***Currency rate***

The currency rate for the transaction.

***Description***

The description for the transaction.

***Status***

The status for the transaction.

## The Menu Reports – Net Transactions

The default report includes the following columns:

Net Transactions

Default Net Transactions  
Tazett AS

<Address : Name> Date : 20.03.02 Tazett-Money  
<Address : Road> Start Date : 31.01.90 End Date : 20.03.02  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Investment Account	Pay Date	Interest	Balance Ending	Fee	Net Amount	Currency	Currency Rate	Description	Status
--------------------	----------	----------	----------------	-----	------------	----------	---------------	-------------	--------

*Below follows an explanation of the columns in the report:*

***Investment Account***

The account number for the account.

***Pay date***

The payment date for the transaction.

***Interest***

Interest paid for the transaction.

***Balance change***

The balance change for the transaction.

***Fee***

The fee paid for the transaction.

***Net amount***

The net amount paid for the transaction.

***Currency***

The currency change for the transaction.

***Currency Rate***

The currency rate for the transaction.

***Description***

The description for the transaction.

***Status***

The status for the transaction.

## The Menu Reports – Payment List

This report shows the payments that will occur from the last interest payment date to the End Date. The list deals with one account at a time, which is selected from the account field at the top right. The default report has the following columns:

Open balance	Calced last	Current	Currency	SUM
519.381,03	01.01.02	7,1500	NOK	-101,74

Date	Payment	Interest	Fee	Sum	Balance
31.12.01	0,00	-101,74	0,00	-101,74	519.381,03

*Below follows an explanation of the fields in the report:*

**Account number**

Here you select the account number for which you want to see the payment plan.

**Debtor**

The name and address of the debtor for the account.

**Creditor**

The name and address of the creditor for the account.

**Opening balance**

The opening balance on the account.

**Last calculated**

The date for the last calculation.

**Current interest**

The current interest for the account.

**Currency**

The currency for the account.

**Sum**

The sum for the payments on the payment plan.

*Below follows an explanation of the columns in the report:*

***Date***

The date when the payment is to take place.

***Installment***

The installment part of the payment.

***Interest***

The interest part of the payment.

***Fee***

The fee for the payment.

***Sum***

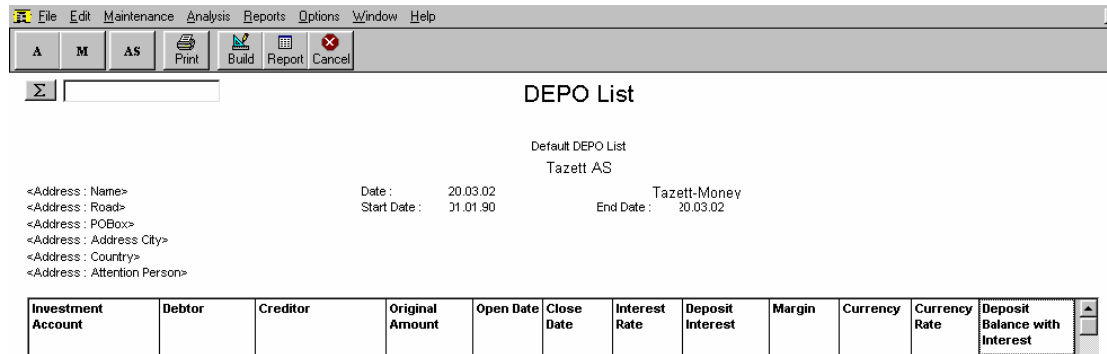
The total of installment, interest and fees for the payment.

***Balance***

The balance after payment.

## The Menu Reports – DEPO List

DEPO is an abbreviation for deposit, and is used for short-term loans. This report shows all accounts where the loan type is DEPO time deposit or installment free for the selected accounts. What these loan types have in common is that no installments have been paid and the whole loan amount is paid back at the end of the loan period. The report fetches the items from the account register (Account Maintain). The default report has the following columns:



*Below follows a description of the columns in the report:*

***Investment Account***

The account number for the account.

***Debtor***

The debtor code for the account’s debtor.

***Creditor***

The creditor Code for the account’s Creditor.

***Original amount***

The original Amount for the account.

***Open date***

The start Date for the account.

***Close date***

The end date for the account.

***Interest Rate***

The rate of interest on Report End date for the account.

***Deposit interest***

The deposit Interest for the account.

***Margin***

The interest Margin for the account.

***Currency***

The currency Code for the account.

***Currency rate***

The currency Rate for Currency at the Start Date for the account.

***Deposit balance with interest***

The deposit amount including interest for the account for deposit accounts. This is not dynamic, and it is the day’s balance.

## The Menu Reports – Change records

This report shows amendment items for the selected accounts. The default report includes the following columns:

Investment Account	Date	Real Interest	Real Payment	Real Fee	Real Interest Rate	Real Balance	Estimated Interest	Estimated Payment	Estimated Fee	Estimated Interest Rate	Estimated Balance	Change	Change Description	Payment Description	Days
--------------------	------	---------------	--------------	----------	--------------------	--------------	--------------------	-------------------	---------------	-------------------------	-------------------	--------	--------------------	---------------------	------

**Investment Account**

The account number for the amendment.

**Date**

The date for the amendment.

**Real interest**

The actual interest for the amendment.

**Real Payment**

The actual installment for the amendment.

**Real fee**

The Actual fee for amendment.

**Real interest rate**

The Actual rate of interest for amendment.

**Real balance**

The Actual balance for amendment.

**Estimated interest**

The Calculated interest for amendment.

**Estimated payment**

The Calculated installment for amendment.

**Estimated fee**

The Calculated fee for amendment.

**Estimated interest rate**

The Calculated rate of interest for amendment.

**Estimated balance**

The Calculated balance for amendment.

**Change**

The Amendments type for the amendment.

**Change description**

The Description for the amendment.

**Payment description**

The Description for the amendment of the payment.

**Days**

The Days for the amendment.

## The Menu Reports – Accounts Receivable

This report shows all the arrears items for the selected accounts. The arrears items contain an amount that is expected to be paid in, and must be deleted when the amount is paid in. The arrears items are the corrected amounts from the Auto Payment. This is an amount that is transferred to Manual Payment, but is also transferred as an arrears item. The reason for this is that there can be an agreement between creditor and debtor that payment of an amount is to be omitted. The invoice that is sent will contain the correct estimated amount. If the payment amount from the invoice is the same as the invoiced amount even though a correction was carried out in Auto Payment and an arrears was created, you must delete the arrears item from Accounts Receivable. If on the other hand the agreed corrected amount is paid and not the amount on the invoice, then you must cross off Paid in Accounts Receivable first when the rest of the corrected amount has been paid in. The report fetches the items from the Arrears Register.

The default report has the following columns:

Investment Account	Creditor	Debtor	Start Date	Amount	Interest Rate	Currency	Currency Rate
--------------------	----------	--------	------------	--------	---------------	----------	---------------

*Below follows a description of the columns in the report:*

**Investment Account**

The Account number for the account.

**Creditor**

The Creditor Code for the account’s Creditor.

**Debtor**

The Debtor Code for the account’s Debtor.

**Start date**

The Start Date (Due date) for the Outstanding claim.

**Amount**

The Amount for the Outstanding claim.

**Interest Rate**

The Start rate of interest for the account.

**Currency**

The Currency for the Outstanding claim.

**Currency rate**

The Currency Rate for the Outstanding claim.

## The Menu Reports – Receivable Interest

This report shows the interest on the arrears items that are on the arrears register. For a description of the arrears items look at: The Menu File – Open – Accounts

Receivable

The default report looks like this:

Investment Account	Creditor	Debtor	Start Date	End Date	Amount	Currency	Currency Rate	Interest Rate	Interest Amount
--------------------	----------	--------	------------	----------	--------	----------	---------------	---------------	-----------------

*Below follows a description of the columns in the report:*

***Investment Account***

The Account number for the account.

***Creditor***

The Creditor code for the account’s creditor.

***Debtor***

The Debtor code for the account’s debtor.

***Start date***

The Start date (due date) for the outstanding claim.

***End date***

The End date (date paid) for the outstanding claim.

***Amount***

The Amount for the outstanding claim.

***Currency***

The Payments currency for the outstanding claim.

***Currency rate***

The Currency rate for the outstanding claim.

***Interest Rate***

The Rate of interest on the outstanding claim.

***Interest amount***

The Calculated interest on arrears for the outstanding claim.

## The Menu Reports – Unpaid Interest

This report shows how much is owing in interest on the selected accounts.

Unpaid Interest

Default Unpaid Interest  
Tazett AS

Date : 20.03.02 Tazett-Money  
Start Date : 31.01.90 End Date : 20.03.02

<Address : Name>  
<Address : Road>  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Investment Account	Debtor	Creditor	Open Date	Balance	Currency	Last Interest Date	Interest Rate	Interest Days	Accrued Interest	Currency Rate	Accrued Interest in NOK
--------------------	--------	----------	-----------	---------	----------	--------------------	---------------	---------------	------------------	---------------	-------------------------

*Below follows an explanation of the columns in the report:*

### ***Investment Account***

The Account number for the account.

### ***Debtor***

The Debtor code for the account's debtor.

### ***Creditor***

The Creditor code for the account's creditor.

### ***Open date***

The Start date for the account.

### ***Balance***

The Balance for the account. This is not dynamic

### ***Currency***

The Currency code for the account.

### ***Last interest date***

The last interest payments' date for the account.

### ***Interest Rate***

The Rate of interest on the report end date for the account.

### ***Interest days***

The Days on the account before the next interest payment.

### ***Accrued interest***

The accrued interest unpaid on the account at the report end date.

### ***Currency rate***

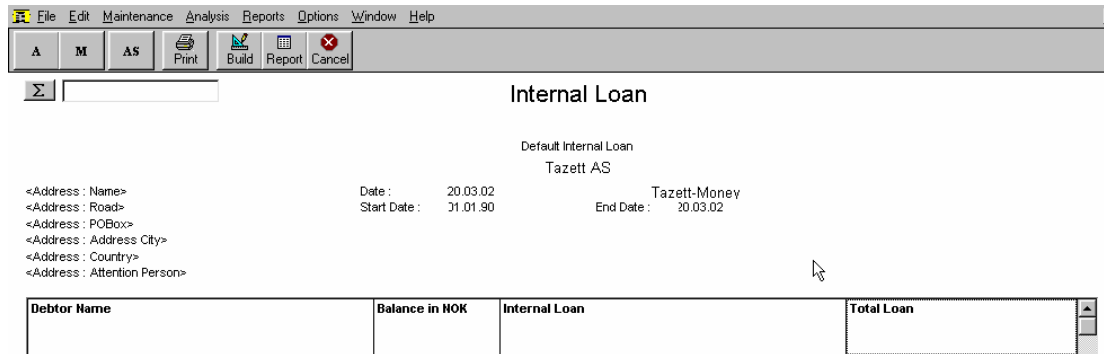
The Currency rate for the account.

### ***Accrued interest in NOK***

The accrued interest not paid on the account at the report end date in NOK.

## The Menu Reports – Internal Loan

This report deals with all debtors in the loan register, and finds out how much they have in loans. The report is based on each creditor owning the loan to the debtor, irrespective of whether the loan is a deposit.



*Below is an explanation of the columns in the report:*

### **Debtor Name**

The name of the Debtor from the account.

### **Balance in «Base Currency»**

The Balance for the account. This is not dynamic

### **Internal loan**

The internal loan amount for the account. Finds the sum of the total loan for subsidiaries to the Debtor for a loan (based on the ownership structure from the debtor's address).

### **Total Loan**

The internal loan amount for the account plus own loans for the debtor. Finds the sum of the total loan for subsidiaries to the Debtor for a loan (based on the ownership structure from the debtor's address).

## The Menu Reports – Graphic Hierarchy

This report shows in graphic form the complete ownership structure around the company, including owner's share, own loans and subsidiary loans.



### *Explanation of the screen shot:*

#### **Debtor**

Here you select the company (debtor) for which you want to view the ownership structure.

#### **Show**

**Show** Shows the loan hierarchy for the selected debtor.

#### **Print**

**Print** Prints the loan hierarchy.

#### **Close**

**Close** Closes the window.

#### **Blue field**

Shows the selected debtor.

## The Menu Reports – Agio/DisAgio

This report shows Agio/Disagio that has taken place on the selected reports. An amount is calculated for each of the transactions for a loan that is based on the difference between the currency rate at the loan start and the currency rate at the transaction multiplied by the transaction amount. If this amount is positive for a transaction, it is called Agio. If it is negative is called DisAgio. The aim with this amount is to find out how much has been earned/lost by taking up a loan in another currency than the Base Currency (Local Currency). If the rate at a transaction is lower than the rate at the loan start, then this means that the transaction sum is of lower value in relation to the local currency than it was at the loan start. This means that you pay a lesser amount converted to local currency, even though the balance on the account is reduced by the installment payment. If the balance on the account increases, and the rate of the transaction is lower than at the start, then you will of course lose on this. NB! It is only transactions that have the same currency unit as the account that Agio will be calculated for. If a transaction has been paid in another currency than the currency in the Currency Account from the account, the Agio for this item will be set at 0, even though the rate for the currency has changed since the loan start. The reason for this is that it is only the rate for the loan currency that is known by the system at the loan start (Pay Currency). Before this report is run, it is important that all rates for the various accounts are updated in the currency register in order to obtain correct values on the report.

Agio/Disagio

Default Agio/Disagio  
Tazett AS

<Address : Name> Date : 20.03.02 Tazett-Money  
<Address : Road> Start Date : 31.01.90 End Date : 20.03.02  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Investment Account	Debtor	Creditor	Currency	Currency Rate	Balance change	Balance Change in NOK	Realized Agio
--------------------	--------	----------	----------	---------------	----------------	-----------------------	---------------

*Below is an explanation of the columns in the report:*

### **Investment Account**

The Account number for the account.

### **Debtor**

The Debtor code for the account's debtor.

### **Creditor**

The Creditor code for the account's creditor.

### **Currency**

The Currency amendment for the transaction.

***Currency rate***

The Currency rate for the transaction.

***Balance change***

The Balance amendment for the transaction.

***Balance amendment in NOK***

The Balance amendment for the transaction in NOK.

***Actual agio***

The penalty fee for the balance amendment for the transaction.

## The Menu Reports – Due List

This report shows the payments that are to take place in the period from the Start Date up to and including the End Date that is set in the Menu Reports – Setup Window For Criteria in the Simple Criteria tab. The report shows the first payments that are to take place for all accounts in sequence according to account number, and then sorts this list according to payment date.

Date	Investment Account	Debtor	Creditor	Estimated Interest	Estimated Payment	Estimated Fee	Estimated Amount	Estimated Balance	Currency
------	--------------------	--------	----------	--------------------	-------------------	---------------	------------------	-------------------	----------

***Date***

The Date for the payment.

***Investment Account***

The Account number for the account.

***Debtor***

The Debtor Code for the account’s Debtor.

***Creditor***

The Creditor Code for the account’s Creditor.

***Estimated Interest***

The Calculated Interest for the payment.

***Estimated payment***

The Calculated installment for the payment.

***Estimated fee***

The Calculated fee for the payment.

***Estimated amount***

The Calculated amount for the payment.

***Estimated balance***

The Calculated balance after the payment.

***Currency***

The Currency for the payment.

## The Menu Reports – Restamt

This report shows the arrears balance for the selected accounts in the accounts currency, and converts them to local currency.

Investment Account	Debtor	Creditor	Guaranty	Currency	Currency Rate	Original Amount	Balance	Balance in NOK
--------------------	--------	----------	----------	----------	---------------	-----------------	---------	----------------

*Below follows a description of the columns in the report:*

### ***Investment Account***

The Account number for the account.

### ***Debtor***

The Debtor Code for the account's debtor.

### ***Creditor***

The Creditor Code for the account's creditor.

### ***Guaranty***

The Guarantor Code for the account's guarantor.

### ***Currency***

The Currency code for the account.

### ***Currency rate***

The Currency rate for the currency at the start date for the account.

### ***Original amount***

The Original amount for the account.

### ***Balance***

The Balance for the account. This is not dynamic

### ***Balance in NOK***

The Balance for account in the local currency. This is not dynamic

## The Menu Reports – Account Maturity

This report shows the term to maturity for the selected accounts expressed in years.

Account Maturity

Default Account Maturity  
Tazett AS

<Address : Name> Date : 20.03.02 Tazett-Money  
<Address : Road> Start Date : 31.01.90 End Date : 20.03.02  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Investment Account	Debtor	Creditor	Open Date	Close Date	Interest Rate	Balance	Type Interest	Maturity Years
--------------------	--------	----------	-----------	------------	---------------	---------	---------------	----------------

*Below follows a description of the columns in the report:*

### ***Investment Account***

The Account number for the account.

### ***Debtor***

The Debtor Code for the account's Debtor.

### ***Creditor***

The Creditor Code for the account's Creditor.

### ***Open date***

The Start Date for the account.

### ***Close date***

The End Date for the account.

### ***Interest Rate***

The Rate of interest on the account.

### ***Balance***

The Balance for the account. This is not dynamic

### ***Type interest***

The Type of Interest payment for the account (payment first or last in period).

### ***Maturity years***

The Term to Maturity in years for the account.

## The Menu Reports – Net Position

This report shows loan (deposits) and placings (loans) that each of the creditors and debtors for the loans in the loan register has. The report goes through all the debtors in the loan register, and shows the loans that they have as debtors, as well as all loans that they have as creditors.

Investor Name	Investment Account	Balance in NOK	Currency	Interest Rate	Maturity Years	Loan Balance in NOK	Deposits Balance in NOK	Net Balance in NOK	Net Interest Rate
---------------	--------------------	----------------	----------	---------------	----------------	---------------------	-------------------------	--------------------	-------------------

*Below is an explanation of the columns in the report:*

### ***Investor name***

The Investor Name for the account.

### ***Investment Account***

The Account number for the account.

### ***Balance in NOK***

The Balance for Account. This is not dynamic

### ***Currency***

The Currency Code for the account.

### ***Interest Rate***

The Rate of interest for the Report End date for the account.

### ***Maturity years***

Term to Maturity in years for the account.

### ***Loan balance in NOK***

Balance for Account for loan accounts. This is not dynamic, and it is the day's balance.

### ***Net Balance in NOK***

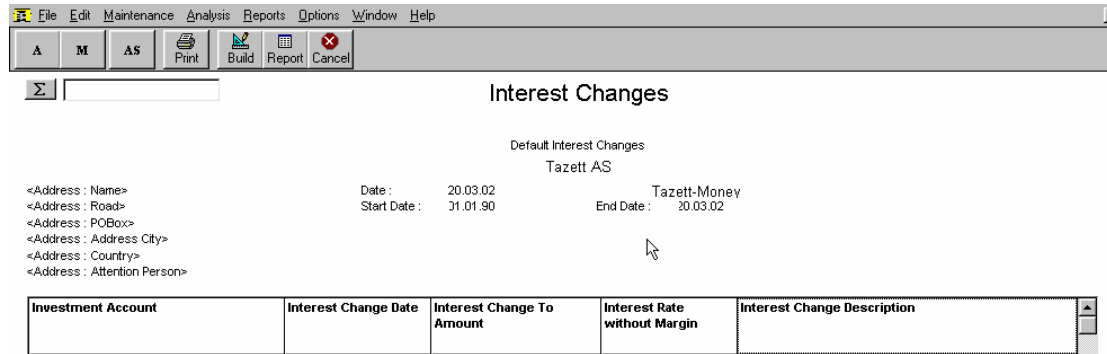
The Balance for Account for the loan accounts. This is not dynamic, and it is the day's balance.

### ***Net Interest Rate***

The Rate of interest on the Report End date for the account.

## The Menu Reports – Interest Changes

This report shows interest amendments for the selected accounts.



*Below follows a description of the columns in the report:*

***Investment Account***

The Account number for the account.

***Interest change date***

The Rate of interest Amendments Date for the account.

***Interest change to amount***

The Rate of interest Amendment up to this amount for the account.

***Interest rate without margin***

The Rate of interest for the account without Margin from the Account.

***Interest change description***

The Rate of interest Amendment description.

## The Menu Reports – Paid Amount

This report shows a summary of the payments that have taken place up to the day's date.

Debtor	Creditor	Currency	Balance	Investment Account	01-01-02 31-01-02	01-02-02 28-02-02	01-03-02 31-03-02	01-04-02 30-04-02	01-05-02 31-05-02	01-06-02 30-06-02	01-07-02 31-07-02	01-08-02 31-08-02	01-09-02 30-09-02	01-10-02 31-10-02	01-11-02 30-11-02	01-12-02 31-12-02

*Below follows a description of the columns in the report:*

**Debtor**

The Debtor Code for the account's Debtor.

**Creditor**

The Creditor Code for the account's Creditor.

**Currency**

The Currency Code for the account.

**Balance**

The Balance for the Account. This is not dynamic

**Investment Account**

The Account number for the account.

**Period columns**

Inserts periodic columns on the report with sums in each column.

## The Menu Reports – Historic Balance

This report shows a summary of the balance on the selected accounts up to today's date.

Debtor	Creditor	Currency	Balance	Investment Account	01-01-02	01-02-02	01-03-02	01-04-02	01-05-02	01-06-02	01-07-02	01-08-02	01-09-02	01-10-02	01-11-02	01-12-02
					31-01-02	28-02-02	31-03-02	30-04-02	31-05-02	30-06-02	31-07-02	31-08-02	30-09-02	31-10-02	30-11-02	31-12-02

*Below follows a description of the columns in the report :*

**Debtor**

The Debtor Code for the account's Debtor.

**Creditor**

The Creditor Code for the account's Creditor.

**Currency**

The Currency Code for the account.

**Balance**

The Balance for the Account. This is not dynamic

**Investment Account**

The Account number for the account.

**Period columns**

Inserts periodic columns on the report with sums in each column.

## The Menu Reports – Risk Table

This report shows the risk analysis of the loans that are entered. The report will be sorted according to the RISK field which is entered for each creditor in the system. You will then be given a summary of how great a risk each creditor has on the loans they have. This is to get an idea of the situation with regard to collection of the loan. The higher the distribution on the RISK value, the better the placement portfolio that the creditor has. The optimum situation is where all the loans have a RISK value of 100.

Investment Account	Debtor	Creditor	Currency	Risk	Balance	Gearing
--------------------	--------	----------	----------	------	---------	---------

*Below follows a description of the columns in the report:*

### **Investment Account**

The Account number for the account.

### **Debtor**

The Debtor Code for the account's Debtor.

### **Creditor**

The Creditor Code for the account's Creditor.

### **Currency**

The Currency Code for the account.

### **Risk**

The probability that the whole amount will be paid back to the Creditor for the account.

### **Balance**

The Balance for the Account. This is not dynamic

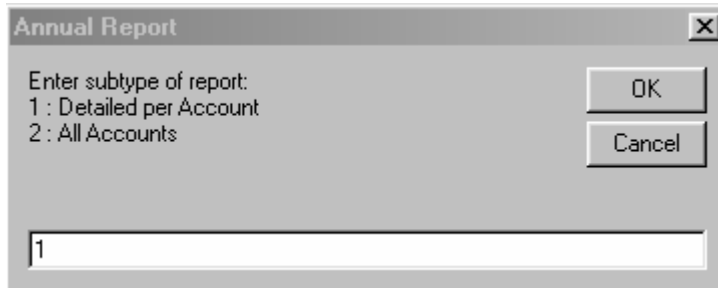
### **Gearing**

The gearing amount for the Account based on the RISK percent. This is not dynamic.

## The Menu Reports – Annual Report

This report is an annual report that shows the key figures that are to be sent out to the client in connection with the annual report for the various accounts.

When you choose this report you are given options about the type of report you want to bring up:



***1 : Detailed per account***

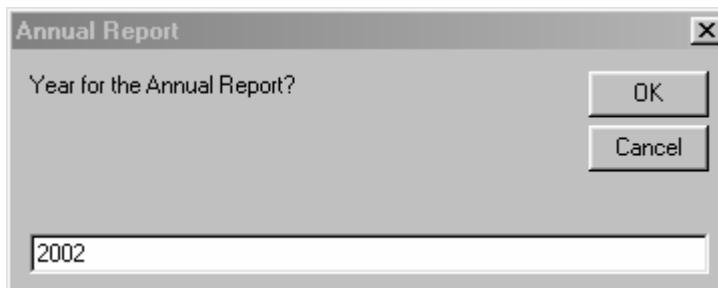
Gives an annual report per account.

***2 : All accounts***

Gives a report for all the selected reports.

***Explanation of option 1 :***

Insert 1 and click OK. You will then be asked for the year of the report you want:



When you have selected the year you want and clicked on OK the report will come up:

Report Edit

A M AS Print

Annual Report

Annual Report Printed : 20.03.02

Deposit and loan Tasett Development a.s

Kontonummer ANNUITET Σ

Debitor OLA

Creditor BANK

The values is estimated with TAZETT-MONEY accountsystem

*Below follows a description of the fields in the report:*

***Account number***

Here you select the annual report for the account you want to see.

***Debtor***

The Debtor Code for the account's Debtor.

***Creditor***

The Creditor Code for the account's Creditor.

***Year for annual report***

The year for the report you have brought up.

***Balance as at.....***

The balance at the start of the year on the report.

***Paid interest***

The Actual paid interest for the year on the report.

***Paid installment***

The Actual paid installment for the year on the report.

***Paid fee***

The Actual paid fee for the year on the report.

***Paid penalty fee***

The Actual paid penalty fee for the year on the report.

***Accrued interest .....***

The Interest that has not been paid for the year on the report

***Sum tax-deductible costs***

This is the sum of the actual paid interest, fees and penalty fees for the year on the report.

***The balance as at.....***

The balance on the account at the end of year on the report

**Explanation of option 2 :**

Enter 2 and click OK. The following report then appears:

Investment Account	Debtor	Creditor	Guaranty	Balance pr 12/31/2001	Accrued Interest pr 12/31/2001	Paid interest this year	Accrued interest this year	Total Interest pr 12/31/2002	Balance Change
--------------------	--------	----------	----------	-----------------------	--------------------------------	-------------------------	----------------------------	------------------------------	----------------

*Below follows an explanation of the columns on the report:*

**Investment Account**

Investment Account for the account.

**Debtor**

The Debtor Code for the account's Debtor.

**Creditor**

The Creditor Code for the account's Creditor.

**Guaranty**

Guaranty Code for the accounts Guaranty.

**Balance pr «LastYearLastDate»**

The Balance on the account on last year last date.

**Accrued Interest pr «LastYearLastDate»**

The Accrued interest not paid on the account on last year last date.

**Paid interest this year**

The paid interest on the account this year.

**Accrued interest this year**

The accrued interest not paid on the account for the report year.

**Total Interest pr «LastYearLastDate»**

Paid Interest on account on last year last date.

**Balance Change**

Balance of the Account. This is not dynamic, and its the balance of today.

## The Menu Reports – Info Letter

This report is an information letter to clients, where you are given a summary of everything that has taken place on the account in the period that you have selected. It is important that the user keeps a check on the intervals when information letters have been sent to the clients themselves. The system does not save the last data interval for when information letters were written. It may therefore be a good idea to print out for a period of a month at a time.

Date	Happening
------	-----------

*Below follows an explanation of the fields in the report:*

***Account number***

Here you select the account number for the account for which you want to see the information.

***Debtor***

The Debtor Code for the account's Debtor.

***Creditor***

The Creditor Code for the account's Creditor.

***Date***

The Date for the occurrence on the account.

***Occurrence***

The Description of the occurrence on the account.

## The Menu Reports – Loan Account

This report shows the working capital facility for the selected accounts.

Period	Payment Description	Date	Currency Rate	Estimated Payment	Estimated Balance	Days	Estimated Interest Rate	Estimated Interest	Real Interest

*Below follows a description of the columns in the report:*

***Period***

Payment Period for the Amendment (Only for calculated payments).

***Payment description***

Description for the Amendment.

***Date***

Date for the Amendment.

***Currency rate***

Currency Rate for the Amendment.

***Estimated Payment***

Calculated Installment for the Amendment.

***Estimated Balance***

Calculated Balance for the Amendment.

***Days***

Days for the Amendment.

***Estimated interest rate***

Calculated Rate of interest for the Amendment.

***Estimated interest***

Calculated Interest for the Amendment.

***Real interest***

Actual Interest for the Amendment.

## The Menu Reports – Loan Agreement

This report is a loan agreement for clients where you are given a summary of all conditions that are on a loan.

The screenshot shows a software window titled "Loan Agreement". At the top, it displays "Printed : 21.03.02" and "Tasett Development a.s.". There are two input fields for "Kontonummer" (Account Number), with "ANNUITET" selected in a dropdown menu. Below these are two large text boxes: "Debitor" containing "OLA" and "Creditor" containing "BANK". A mouse cursor is visible over the Debitor box.

*Below follows an explanation of the fields in the report:*

***Account number***

Here you select the account number for which you want to see the loan agreement.

***Debtor***

The Debtor Code for the account's Debtor.

***Creditor***

The Creditor Code for the account's Creditor.

Here comes the information on the report that is not shown in the example :

***Account number***

The Account number that the loan agreement is shown for.

***Loan amount***

The loan amount that was taken up at the start date for the account.

***Payment date***

The Date when the account was created

***Rate of interest***

The Rate of interest on the account at the start date for the account.

***Effective interest***

The effective interest for the account.

***Loan's term to maturity***

How many years the loan stretches over.

***Pay off date***

The End date for the account.

***Start fee***

The start fee for the account at the loan start.

***Transaction fee***

The Fee for transactions on the account

***Type loan***

What type of loan the account belongs to.

***Currency***

The Currency that the account was created in.

***Interest periods per year***

The number of interest payments per year.

***Installment periods per year***

The number of installments per year.

***First interest payment***

When the first interest payments were paid / are to be paid on the account.

***First installment payment***

When the first installment was paid / is to be paid on the account.

***Guarantor for the loan***

The Guarantor who is put on the loan.

***Payment form***

How the payment is to take place (e.g. payment last in the period)

## The Menu Reports – Security Report

This report shows the safety amount and the safety difference for the selected accounts.

Security Report

Default Security Report  
Tazett AS

Date : 21.03.02  
Start Date : 31.01.90  
End Date : 21.03.02

Tazett-Money

<Address : Name>  
<Address : Road>  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Investment Account	Creditor	Debtor	Guaranty	Currency	Description	Original Amount	Balance	Valuation Price	Security %	Security Amount	Security Difference
--------------------	----------	--------	----------	----------	-------------	-----------------	---------	-----------------	------------	-----------------	---------------------

*Below follows a description of the columns in the report:*

### ***Investment Account***

The Account number for the account.

### ***Creditor***

The Creditor Code for the account's Creditor.

### ***Debtor***

The Debtor Code for the account's Debtor.

### ***Guaranty***

Guaranty Code for the account's Guarantor.

### ***Currency***

The Currency Code for the account.

### ***Description***

Text field (description) for account.

### ***Original amount***

Original Amount for the account.

### ***Balance***

Balance for the Account. This is not dynamic.

### ***Valuation price***

Assessment value for account.

### ***Security %***

Safety percentage for the loan. This is the percentage of the value that is calculated as safety.

### ***Security amount***

The safety amount for the loan. This is how great the safety amount is of the value.

### ***Security difference***

The safety difference in the Amount for the loan. This is how great the safety amount is of the value.

## The Menu Reports – Receivables and Balance

This report shows receivables and balance for the selected accounts at the report's end date.

**Receivable and Balance**

**Default Receivable and Balance**  
Tazett a.s.

<Address : Name> Dato : 21.03.02 Tazett-Money  
<Address : Address Road> Start Dato : 01.01.90 Slutt Dato : 21.03.02  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Debtor	Creditor	Investment Account	Currency	Original Amount	Balance	Balance pr #3/21/2002#	Amount	Actual Paid Amount	Open Date	Close Date
--------	----------	--------------------	----------	-----------------	---------	------------------------	--------	--------------------	-----------	------------

*Below follows a description of the columns in the report:*

***Debtor***

Debtor Code for the account's Debtor.

***Creditor***

Creditor Code for the account's Creditor.

***Investment Account***

Account number for the account.

***Currency***

Currency rate for the account.

***Original amount***

Original Amount for the account.

***Balance***

Balance on the account today.

***Balance pr .....***

Balance on the account as at the report end date.

***Amount***

Amount to pay on the account

***Actual paid amount***

Actual paid amount on the account.

***Open date***

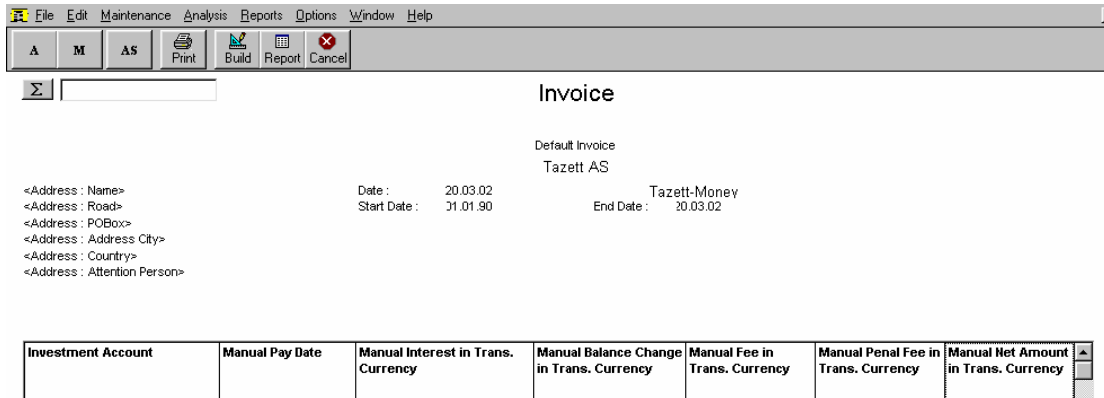
Start date for the account.

***Close date***

End date for the account.

## The Menu Reports – Invoice

This report shows invoices for the selected accounts.



*Below follows a description of the columns in the report:*

***Investment Account***

Investment Account for the account.

***Manual Pay Date***

Pay Date for the transaction.

***Manual Interest in Trans. Currency***

Interest Paid for the transaction.

***Manual Balance Change in Trans. Currency***

Balance Change for the transaction.

***Manual Fee in Trans. Currency***

Fee Paid for the transaction.

***Manual Penal Fee in Trans. Currency***

Penal Fee for the transaction.

***Manual Net Amount in Trans. Currency***

Net Amount Paid for the transaction.

## The Menu Reports – Swap Information

This report shows swap information on accounts.

Swap Information

Default Swap Information  
Tazett a.s.

<Address : Name> Date : 20.03.02 Tazett-Money  
<Address : Road> Start Date : 31.01.90 End Date : 20.03.02  
<Address : POBox>  
<Address : Address City>  
<Address : Country>  
<Address : Attention Person>

Account Investor Name	Account Investment Account	Account Balance in NOK	Account Currency	Account Last Interest Rate	Account Maturity Years

*Below follows a description of the columns in the report:*

***Account Investor Name***

Investor Name for the account.

***Account Investment Account***

Investment Account for the account.

***Account Balance in Local Currency***

Balance of the Account. This is not dynamic, and its the balance of today.

***Account Currency***

Currency Code for the account.

***Account Last Interest Rate***

The Interest Rate at the Report End Date for the account.

***Account Maturity Years***

Maturity Years for the account.

## The Menu Reports – General Ledger

This report shows general ledger information on accounts.

Module	Investor	Portfolio	Broker	Voucher Number	Ledger Account	Investment Account	Transaction Type	Transnumber	Transaction Date	Ledger Amount	Description	Booked Date	Ledger Adviser	Transferred
--------	----------	-----------	--------	----------------	----------------	--------------------	------------------	-------------	------------------	---------------	-------------	-------------	----------------	-------------

*Below follows a description of the columns in the report:*

**Module**

From who Module in Tazett the Transaction is proceeded

**Investor**

Investor for the account.

**Portfolio**

Portfolio from the Transaction where the Voucher is based on

**Broker**

Broker from the Transaction where the Voucher is based on

**Voucher Number**

Voucher Number from the vouchertransaction

**Ledger Account**

Ledger Account from the Voucher Record

**Investment Account**

Investment Account from the Transaction where the Voucher is based on

**Transaction Type**

Type of Voucher Transaction. 1=Asset, 2=Stock Profit, 3=Stock Loss, 4=Brokerage, 5=Agio, 6=Disagio, 7=Dividende, 9=Bank

**Transnumber**

Transnumber from the Transaction where the Voucher is based on

**Transaction Date**

Buy/Trade Date from the Transaction where the Voucher is based on

**Ledger Amount**

Amount in Local Currency for the Voucher Record

**Description**

Description of the Voucher Record

**Booked Date**

The Date where the Voucher Record were Created

**Ledger Adviser**

Adviser from the Transaction where the Voucher is based on

**Transferred**

Indicates if the Voucher Record is Transferred (Exported) to an External Accountancy System

## The Menu Options – General Setup

Here you set fixed data for the system.

Below follows a description of the fields:

### ***Date Start***

Some of the reports require that you enter the start date for the report. Here you enter the date for the report start.

### ***Date End***

Some of the reports require that you enter the end date for the report. Here you enter the date for the report end.

### ***Precision of Rate Values*** ***Decimals***

Here you specify how many decimals you want interest rate values to have in the reports.

### ***Precision of Amount Values*** ***Decimals***

Here you enter how many decimals you want the amount values to have in the reports.

**Estimate Before Last Interest**  Yes  No

Here you decide whether you want a correction item on the reports for the interest difference on the payment items from the payment register that have Interest Uncalced. Items that have Interest Uncalced have been stored in the payment register after Execute Changes from Auto Payment has been run, with a date which is before the last interest calculation date. This means that the transaction has not been included in the calculation of interest before. Click on Yes to create such an item on the reports, or NO to let uncalculated balance amendments remain.

**General header 'Update of General Ledger' has following fields:****No/Yes**  No  Yes

Here you decide how the updating of the general ledger system is to take place. If you want to transfer all transactions, amendments and deletions in the system to the General Ledger you click on Yes otherwise you click on No.

**Assets**

This is the balance account for the creditor.

**Liabilities**

This is the balance account for the debtor

**Fee**

This is the fees account.

**Currency Profit**

This is the currency profit account. Also a currency loss account if you have selected Split Profit/Loss in the window.

**Currency Loss**

This is currency loss on the account.

**Interest**

This is the interest account.

**Bank**

This is the bank account. The total of all the accounts will be recorded here when transferring directly to the bank. (Skip Receivable in Auto is selected). All totals that are not recorded to arrears will be transferred here.

**Receivable**

This is the arrears account. The total of all accounts that are not transferred to the bank account are recorded here. The sum of all accounts if Skip Receivable in Auto has not been selected.

***Penal Fee***

This is a reminder fee on the account.

***Voucher Number***

In this field you enter the voucher number you are going to start with when transferring to the General Ledger. Every time a transaction is added to the general ledger, the last number in the general ledger will be found and 1 is added to it. I.e. this will be used to set the first voucher number. The field can consist of both numbers and letters, but the last character must be a number, which is the counter.

**General header 'Booking Type' (in 'Update of General Ledger' general header) has the following fields:** Here you choose the method to be used to fetch up the general ledger account when a transaction is to be transferred to the general ledger.

***Account from Database***

Here you opt for the general ledger to be fetched from the general ledger account register in the General Ledger database.

To get help about how you register an account in the Ledger module, we refer you to the Tazett Ledger manual.

***Account from Options***

Here you opt for the general ledger account to be fetched from this window irrespective of who the investor is, or what portfolio it is.

***Account like Last***

Here you choose that the general ledger accounts are to be like the general ledger account that was entered at the previous transfer of a transaction to the general ledger.

***Account from File***

Here you specify that the general ledger account is to be fetched from an ASCII file with a specific format. Each account on the file must have its own line, irrespective of the order. An account must be set out in the following way.:

Transaction type: Meaning = Account number

E.g.:

Assets : Assets = 1234.56.78910

Interest = Interest for debtor = 1234.56.78911

**General header 'Transaction And Payment Setup' has the following fields:**

***Reminder Days***

Due days.

Here you enter how many days are to elapse from the reminder being sent out until a new reminder if not paid.

***Skip Receivable in Auto***

Here you choose whether the items that are created in the Auto Payment window are to be placed as arrears items, or whether they are only to be registered in the manual payments register. If you have crossed off here, the Paid Amount on the payments-

transaction will be put to the sum of the installment, interest and fees for the item, and the item will then be registered as paid at once (The payment is guaranteed to come in on the due date). If you don't place a cross here, the Paid Amount on the payment transaction will be made equal to 0, and an arrears item with the sum of interest, installment and fee will be created. This arrears item must then be marked in the Paid in Accounts Receivable window in order to be registered as paid, and to put the Paid Amount field on the payments transaction.

#### *Always show giro part in Reports*

Here you choose whether the printout of the invoice and reminder is to include the fields that are printed on the giro form (Amount, Account number and Addresses at the bottom of the page)

Skip interest for payment until  days before pay date

Skip interest for payment until  days after pay date

#### *Default Overdue interest*

Here you enter the standard interest on arrears percentage that is to be calculated when reminding. Then the Use default Overdue Interest In Reminder field must be crossed off.

#### *Use default Overdue Interest In Reminder*

This field should be crossed off if interest on arrears is to be calculated with the same interest on arrears on all reminders in the system. In that case the Overdue Interest from the Account Maintain window will not be used. What you enter here will then not be taken into account.

#### **The buttons at the bottom of the window:**

#### *Text in Reports*

Click here to enter a special window where you enter text that is to appear on the various printouts such as reminders, invoices and other reports. The window that appears looks like this:

Reminder Header				

Reminder Text 1				



Reminder Text 2				

Text in Invoice Report (use <OI> for insert of Overdue Interest in text)				

Invoice Footer (loans with account deduction)				

Info Letter Header				



Loan Agreement Header				

Info Letter / Loan Agreement Footer lines				

Left address in reports:

OK Cancel

Below follows a description of the fields in the window:

***Reminder Header***

Here you enter the text that is to be the header on the reminder.

***Reminder Text 1***

Here you enter the text that is to appear under the reminder header on the reminder, and over the list of unpaid transactions.

***Reminder Text 2***

Here you enter the text that is to appear under the list of unpaid transactions.

***Text in Invoice Report***

Here you enter the text that is to appear at the bottom of the invoice. (E.g. payment deadlines etc.)

***Invoice Footer***

Here you enter the text that is to appear at the footer of the invoice.

***Info Letter Header***

Here you enter the text that is to appear at the top of the information letter to the client.

***Loan Agreement Header***

Here you enter the text that is to appear at the top of the loan agreement for the client.

***Info Letter / Loan Agreement Footer lines***

In these five lines you enter the text that is to appear at the bottom of the information letter and the loan agreement. This is usually for signature lines and possible remarks.

***Left Address in Reports***

Using this combo box you choose whether reports, reminders and invoices are to go to the debtor or creditor. If you select Debtor from the list the debtor will be on the left of the letter page on printouts, and if you choose creditor the creditor will be on the left. If you choose creditor then credit invoice will also appear on the invoice.

***OK Button***

Click here when you have carried out the required amendments and want to finish off.

***Cancel Button***

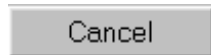
Press here if you don't want to save the amendment and want to exit.

***OK***



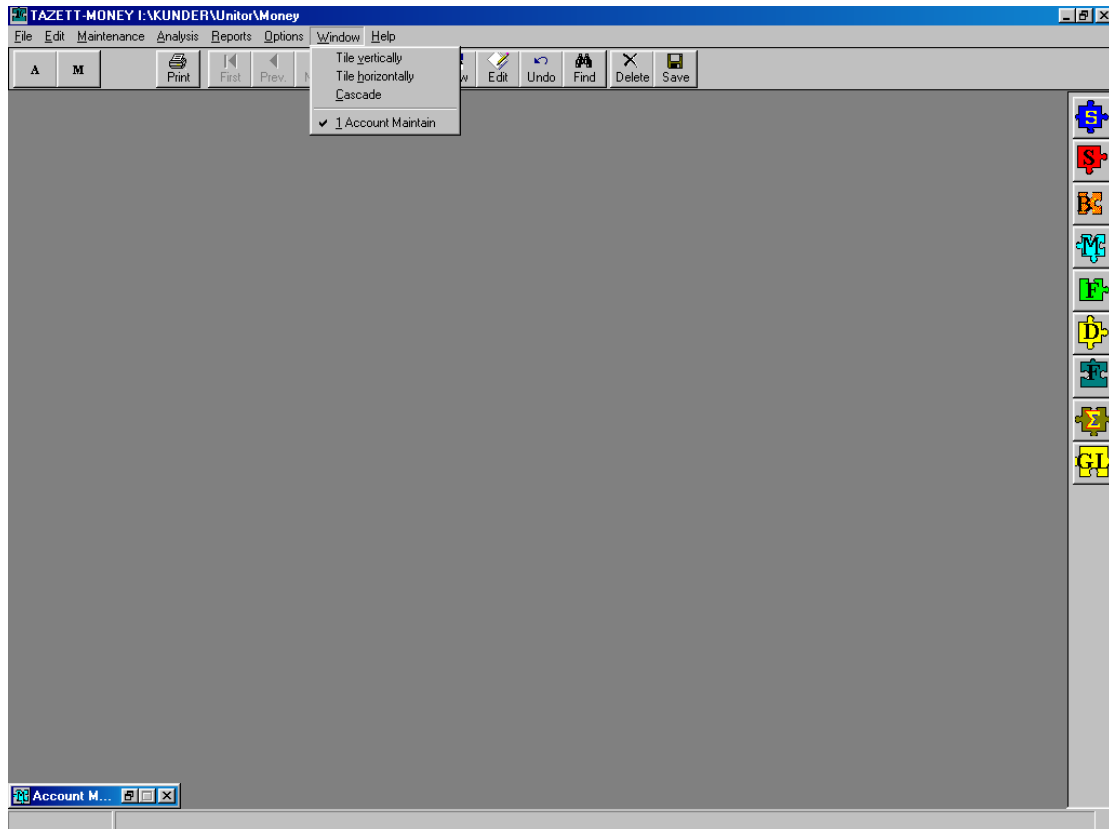
Click here when you have set the General Setup as you want it to be and want to return to the main menu.

***Cancel***



Click here if you don't want to save the amendments that have been made in the General Setup and want to return to the main menu.

## The Menu Window



This menu has the following options:

### ***Tile Vertically***

Here you make the window you are in vertical in relation to another window you have open (To the left). This option allows you to quickly arrange the windows so that they don't lie on top of one another.

### ***Tile Horizontally***

Here you make the window you are in horizontal in relation to another window you have open (Above). This option allows you to quickly arrange the windows so that they don't lie on top of one another.

### ***Cascade***

This option minimizes the window when it is in full size (i.e. the window takes up the whole screen). This option does the same as when you click the 'restore' button in the right hand corner of the screen (the two small rectangles).

***A list of the windows that are open in Money appears below the three options. If no windows are open then this list will be empty. This menu can then be used to alternate between the open windows without using the mouse button.***

## The Menu Help – About Tazett Financial Tools...

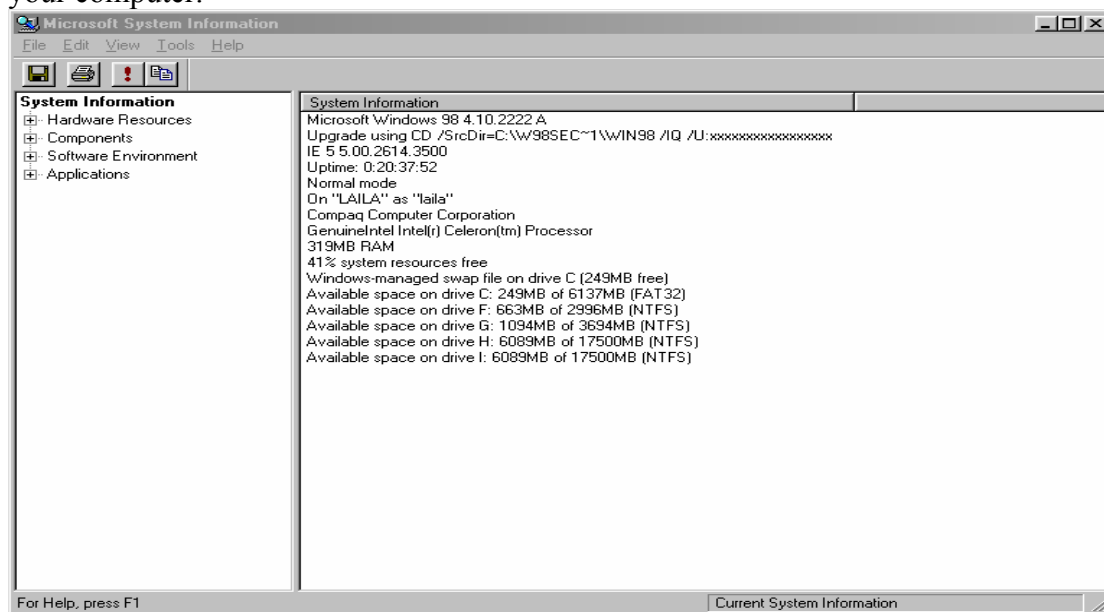
This is a window containing information about Money. It tells you which version of the system you have and when it was last updated. In addition it displays the address of the supplier.



### *System Info... Button*

System Info...

Opens the Microsoft System Information. This window contains information about your computer.



### *OK Button*

OK

Closes the window.

## Error Messages

### **Invalid Use Of Null**

This error message appears because you have forgotten to enter a value in one of the fields that the report fetches data from.

Go to the registration window where the data is fetched from and enter all the necessary fields for the item. If there are some number fields in which you don't want any values to appear, you must set the value at 0, because empty fields will not be interpreted as any figure at all.

### **Type Mismatch**

This error message appears because you have attempted to enter text in a field or text/numbers in a data field. Go to the registration window and check the fields for the item where the error occurred, check if you have entered some wrong data types.

### **No current record**

This message appears because no item in the register from which data is to be fetched exists. If you have set criteria for a report, and this message appears, it is a sign that no items agree with the criteria you have set.

### **'MONEY.MDB is corrupted'**

This is a serious message, which tells you that the database file is destroyed. This can happen if you turn off the computer while the program is using the database file. It is therefore important to go out of Windows completely before you turn off your computer. You should also make a backup of the database after you have entered new data. The procedure for this is found under tips and advice.

### **Object variable not set**

This message occurs because the system is unable to find the address of the SERVICE.MDB database file or the general ledger file LEDGER.MDB. Choose File, Repair/Update Database to correct this.