

Release 6.4

# **User Manual**



INDUSFLOW SYSTEMS INC. SYNDi Group www.syndi.ca

#### INDUSFLOW SYSTMS INC. SOFTWARE LICENSE AND END USER AGREEMENT

THIS END USER LICENSE AGREEMENT APPLIES TO ALL SOFTWARE DEVELOPED BY INDUSFLOW SYSTMS INC. INCLUDING THE FOLLOWING PRODUCTS:

- \* SYNDi<sup>™</sup> Loan Manager \* SYNDi<sup>™</sup> Fund Manager
- \* SYNDi<sup>™</sup> Investment Ledger
- \* SYNDi<sup>™</sup> Electronic Funds Transfer
- \* SYNDi<sup>™</sup> Broker
- \* SYNDi<sup>™</sup> T5

#### IMPORTANT - READ CAREFULLY BEFORE YOU PROCEED FURTHER.

This End User License Agreement (hereafter referred to as "Agreement") is a legal agreement between You ("You" and "Your" includes a person and/or an individual entity) and INDUSFLOW SYSTMS INC. ("INDUS") concerning the specified software products(s) (hereinafter referred to as "Software"). The Software includes all component parts, the associated media, any printed materials, any updates, and any "online" or electronic documentation, as applicable. By accessing, installing, copying or otherwise using the Software, You agree to be bound by the terms of the Agreement. If You do not agree to these terms, INDUS is unwilling to license the Software to You. In such event, You may not access, use or copy the Software, and You should promptly contact INDUS for instructions on returning the Software.

WRITTEN ASSENT IS NOT A PREREQUISITE TO THE VALIDITY OR ENFORCEABILITY OF THIS AGREEMENT.

#### **General License**

By installing an authorized copy of the Software, You are granted a non-transferable License to use the Software, and agree to the following Terms and Conditions.

Accordingly You may:

- use the software and documentation for Your own internal purposes only, at Your normal place of business (i.e. one location, on a single server and local area network) for payment of the Initial License Fee as well as the Annual License and Support Fees if applicable until this Agreement is cancelled or defaulted;
- make copies of the programs for backup purposes only and make one copy of the documentation for each additional concurrent user You have licensed for the Software. You will receive one electronic copy of the Documentation with the Initial License Fee.

Your continued use of the Software is granted annually with Your payment of the Annual License and Support Fee if applicable.

You acknowledge that the Software and Documentation as well as other Materials contain confidential information that is proprietary to INDUS and/or other third parties. You will take the same care to safeguard these materials as You take to safeguard Your own confidential information. You will not receive source code for the Software.

You may not:

- modify the programs, other than those modules which allow modification such as reporting tools, lookup tables etc;
- sell or otherwise transfer the programs to any other party:
- provide copies of the software or documentation to anyone outside Your establishment for any reason.

We warrant that the Software will perform substantially in accordance with its written specifications and Documentation, however, it is licensed to You without specific warranty, except as provided through this agreement. INDUS takes no responsibility for any direct, indirect or consequential damages including, but not limited to, lost profits, lost revenues, failure to realize expected savings, or other commercial or economic losses of any kind; or any damages caused by Your failure to meet Your responsibilities. Our liability for damages for any cause whatsoever including negligence, is limited to the amounts You have paid to INDUS hereunder for the initial License Fees.

Your responsibilities include making the choice to use the Software and Services and obtaining results from their use. You agree to operate the Software in an environment and on equipment that meets our specifications. You agree to implement appropriate safeguards for Your data through the use of adequate backup and backup media storage procedures. INDUS is not responsible for Your data or its backup and recovery.

All Third Party Software is provided to You without direct warranty from INDUS, with INDUS acting as an agent. You agree to be bound by and sign all the applicable License Agreements and Support Agreements for Third Party Software, where necessary.

#### **Services Provided Under This Agreement**

Our responsibilities are, for the stipulated fees, to provide the services which are listed in this Agreement.

Where Conversion services are performed, they are done so on a time and expenses basis at current rates, unless otherwise indicated. In all cases Customer is responsible for providing data for conversion and INDUS takes no responsibility for the integrity and accuracy of this data. Customer is responsible for ensuring that it keeps proper archives and paper records of the data as it existed prior to conversion in the event that it may be needed at some date in the future.

Where Installation, Training, Implementation and Consulting Services are provided, they are done so on a time and expenses basis for the agreed upon rates herein. The Customer may request additional services at any time, and INDUS will provide these services at the prevailing rates, which are subject to change. All requests for additional services must be made in writing by the Customer.

Training services may be conducted at INDUS facilities or at the Customer's place of business, or at other facilities. All costs for equipment, such as computers, classroom projectors etc, and all other expenses will be the responsibility of the Customer. INDUS reserves the right to limit class size for each training course.

#### **Annual License and Support Fees:**

The Annual License and Support Fee, if applicable, covers:

- Your right to continue using the Software at Your site within the licensing constraints
- · Your continued service and maintenance of the product to ensure that it performs in accordance with our specifications
- Your unlimited access to INDUS Support Services Hotline for assistance during normal INDUS business hours. (Training is not included – this is for support services only)
- our supply of updates to the Software and documentation that in our opinion, have universal appeal, to be delivered through scheduled product updates

The following services are not covered by any Licensing and Support Fees:

- · data conversions, custom programming, report and special forms creation, unless specifically indicated
- user training (including excessive use of our Hotline because of a lack of training or comprehension)
- on-site visits to Your site by our support staff
- applicable costs related to installation of updates including, conversion, training, installation, shipping, media, etc
- · diagnosis and correction of third party software and/or hardware problems such as network and printing problems
- new modules which INDUS deems to be considered separate to the Software and outside of the update process
- services required as a result of any modifications to the Software performed by anyone other than INDUS personnel
- data recovery and other services required as a result of failure of Your computer or network environment

If You fail to pay the Annual Licensing and Support Fee if applicable within 90 days of an anniversary date, we have the right to cancel Your Licence, at which time You will forfeit Your right to continue using the Software.

#### **Additional Items**

- All applicable taxes and delivery charges are in addition to the listed prices.
- INDUS reserves the right to increase rates for Services at any time, without notice. INDUS reserves the right to increase Annual Fees if applicable with 30 days advance notice from any renewal date.
- Neither party shall be liable for delay or failure in performance resulting from acts beyond their control, including, but not limited to Acts of God, acts of war, riot, fire, flood, or other disaster, acts of government, strike, lockout, communication line or power failures, failure, inoperability or destruction of Your computer.
- This Agreement shall be governed by and in accordance with the laws of the Province of Ontario, Canada.
- The Customer shall have no right to assign this Agreement without the express written permission of INDUS.
- This Agreement and any Schedule attached hereto contains the complete and exclusive statement of the Agreement between the parties with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements, understandings, proposals, negotiations, representations or warranties of any kind, whether oral or written. No oral or written representation that is not expressly contained in this Agreement is binding on INDUS.
- The customer acknowledges that there are no warranties or conditions expressed or implied arising out of this Agreement, including but not limited to, implied warranties or conditions of merchantable quality or fitness for a particular purpose and those arising by statute or otherwise in law, or from a course of dealing or usage of trade.
- All expenses incurred are chargeable to the Customer including, travel, delivery and courier fees, long distance tolls, time and travel expense for customer site visits, media charges, administrative fees, telephone and modem communications charges, etc).
- Each party acknowledges that it has read and understands these Terms and Conditions and agrees to be bound by them and further agrees that it is the complete and exclusive statement of Terms and Conditions between the parties, which supersedes all prior proposals, understandings and all other agreements, oral and written, between the parties.
- INDUS agrees to keep all Customer data and information strictly confidential.
- In the event the Customer fails or neglects to make any payment for the Licensed Program when due, INDUS may, within 60 days after written notice, at its option, and in addition to any other right which it has under this Agreement or at law delay

delivery of any materials or the performance of any services under this or any other agreement with the Customer until such payment is made.

#### Limitation of Liability

Under no circumstances shall INDUS be liable to You or to any other person or entity for any indirect, special, incidental, or consequential damages of any character whatsoever (including, without limitation, damages for loss of profits, loss of goodwill, loss of confidential or other information, for business interruption, work stoppage, computer failure or malfunction, for personal injury, loss of privacy, for failure to meet any duty including a duty of good faith or of reasonable care, for negligence (whether active or passive), and for any other pecuniary or other loss whatsoever) arising out of or in any way related to the use or inability to use the software, or otherwise under or in connection with any provision of this agreement, even in the event of fault, tort (including negligence, and gross negligence), strict liability, breach of contract, or breach of warranty by INDUS, and even if INDUS has been advised of the possibility of such damages. In no event will INDUS be liable for any damages in excess of the list price INDUS charges for a license to the software. This limitation of liability shall not apply to liability for death or personal injury to the extent that applicable law prohibits such limitation.

#### **Table of Contents**

Chapter 1: Introduction

- 1.1. What is SYNDi Investment Ledger?
- 1.2. General Features
- 1.3. Basic Concepts
- 1.4. Sage 300 ERP Interface

Chapter 2: Installation

- 2.1. Installing the Application
- 2.2. Activating the Application

Chapter 3: Running the Application

- 3.1. Running the Trial Version
- 3.2. Login Screen
- 3.3. Managing Companies Creating New Company Changing Database Location Deleting a Company Running a New Company
- 3.4. Main Menu
- 3.5. Screen Management
- 3.6. Finder Button

Chapter 4: Accounting Considerations

- 4.1. Stocks Purchasing Stock Selling Stock Recording Dividend
- 4.2. Bonds

Accounting for Bonds Purchasing a Bond Recording Interest Income Amortization of Premium Coupon Receipts Bond Valuation Recording Bond Maturity Bond Types

4.3. Notes Accounting for Notes

#### Chapter 5: Setting up the Application

- 5.1. Setting up Initial Information
- 5.2. Defining Company Profile
  - Tab 1: Detail Tab 2: Integration
  - Tab 2: Integration
  - Tab 3: Options
- 5.3. Setting up G/L Accounts
- 5.4. Setting up Currencies
- 5.5. Setting up Templates Introductions Setting up a Stock Template Tab 1: Profile Tab 2: Exchange
  - Setting up a Bond Template
    - Tab 1: Profile
    - Tab 2: Accounts
    - Tab 3: Exchange
  - Setting up a Note Template Tab 1: Profile
    - Tab 2: Accounts
- 5.6. Setting up Partners
- 5.7. Setting up Contacts
- 5.8. Setting up Banks Tab 1: Profile Tab 2: Accounts
- 5.9. Setting up Brokers
- 5.10. Setting up Market Codes
- 5.11. Setting up Miscellanous Charge Codes
- 5.12. Setting up Optional Fields

Chapter 6: Working with Stocks

- 6.1. Introduction
- 6.2. Setting up Stocks
- 6.3. Entering Stock Transactions
- 6.4. Posting Stock Transactions
- 6.5. Updating Market Value

Chapter 7: Working with Bonds

- 7.1. Introduction
- 7.2. Setting up Bonds
- 7.3. Entering Bond Transactions
- 7.4. Recording Sale and Maturity
- 7.5. Bond Valuation
- 7.6. Posting Bond Transactions

#### Chapter 8: Working with Notes

- 8.1. Introduction
- 8.2. Setting up Notes
- 8.3. Entering Deposits
- 8.4. Entering Accruals
- 8.5. Entering withdrawals
- 8.6. Posting Transactions

Chapter 9: Maintaining Reminders

- 9.1. Introduction
- 9.2. Pop-up Reminders

Chspter 10: Entring Miscellaneous Charges

- 10.1. Instroduction
- 10.2. Exchange Rate

Chapter 11: Generating Reports

- 11.1. Introduction
- 11.2. Printing a Report

Chapter 12: Preparing Custom Letters

- 12.1. Introduction
- 12.2. Data Collection
- 12.3. Data Source Generation
- 12.4. Template Creation

Chapter 13: Dashboards

13.1. Introduction13.2. Opening Dashboard

Appendix 1: Day Count Convention

Appendix 2: Sage 300 (Accpac) Sample Financial Company

Appendix 3: SYNDiIL Audit Trail

## Chapter 1 Introduction

### 1.1. What is SYNDi Investment Ledger?

**SYNDi**<sup>™</sup> is suite of software packages designed for the financial market. It consists of the following programs:

- SYNDi Loan Manager (SYNDi)
- SYNDi Fund Manager (SYNDiFM)
- SYNDi Investment Ledger (SYNDiIL)
- SYNDi Electronic Funds Transfer (SYNDiEFT)

This manual deals exclusively with SYNDi Investment Ledger (SYNDiIL) which manages Stocks, Bonds, Notes (Certificates of Deposit) and other financial instruments.

Wherever SYNDiIL is mentioned henceforth in this manual, it stands for SYNDi Investment Ledger.

It is used primarily by individual companies with one or more partners, or by financial organizations that manage their clients' investment portfolios.

**SYNDIL** helps in situations where you attempt to maintain the investment history in General Ledger. Typically a G/L account is set up for each security and is often extended to the partner level through sub-accounts for tracking purpose. The result is that the chart of accounts soars to an unmanageable level. **SYNDIL** solves the problem by maintaining individual transactions while passing a simple journal entry to General Ledger. With **SYNDIL** you may set up just one or two asset accounts for investments and maintain all history within the sub-ledger, thus keeping your General Ledger clean and streamlined.

**SYNDIL** can be used to maintain the history of all transactions related to the purchase and sale of investments. If you are using the software to manage your own portfolio, you may set yourself up as a single investor and operate with the same ease.

## **1.2. General Features**

Stocks	SYNDiIL processes the purchase and sale of stock, the entry of dividend, split and adjustment and can download current market value from Yahoo Finance.
Bonds	SYNDiIL processes the purchase of bonds, performs monthly accruals, processes coupon receipts, performs bond valuation, amd processes maturity and sale of bonds.
Notes	SYNDiIL processes CDs, T-Bills, Fixed Deposits and other notes including purchasing, monthly recording of interest income, interest receipt and maturity.
Multicurrency Support	SYNDiIL maintains transactions in the currency of general ledger (functional currency) as well as in source currency. It maintains exchange rates to convert source currency into functional currency.
Sage 300 ERP Interface	SYNDiIL can be used as a standalone package or interfaced with Sage 300 ERP (formerly Accpac) General Ledger. In case of interface it uses the chart of accounts, currencies and exchange rates from Sage 300 ERP and seamlessly updates the General Ledger in Sage 300 ERP.
User-Friendly Interface	The main features of SYNDiIL are its simplicity, ease of use and minimal training requirements. Typing is minimized by selecting key values from lists and entering dates by clicking on calendar control. Each field in edited extensively to minimize data-entry errors.

## **1.3. Basic Concepts**

Company	With <b>SYNDIIL</b> you may set up multiple companies such that each company will have its own database.
Partner	A partner refers to an investor within the company. A company may consist of one or more partners.
Investment	An Investment is the entity being tracked, e.g., stocks, bonds, securities, term-deposits, mutual funds, real-estate etc. You could use <b>SYNDIIL</b> to track virtually any investment.
Bank	The system requires that one or more Banks be defined. If you handle multiple currencies a currency is associated with a bank.
Source Currency	All currencies to be used within the system must be defined. A currency is identified by a three-character currency code, e.g., USD for U.S. dollars, CAD for Canadian dollars etc. Source Currency is the currency is which the transaction is performed. You must also define Functional Currency in which you operate. If you are operating in U.S., the Functional Currency will be USD while in Canada the Functional Currency will be CAD.
Exchange Rate	If the Source Currency is different from Functional Currency the system requires the Exchange Rate as the factor with which the Source Amount must be multiplied to convert it into Functional Currency. For instance if the Functional Currency is Canadian Dollar (CAD) and an Investment is transacted in U.S. Dollars (USD) the Exchange Rate would be 1.57 if \$1 U.S.=\$1.57 Canadian.
	The Exchange Rate table should be updated as frequently as necessary (daily, weekly or monthly). The system uses the latest Exchange Rate no later than the transaction date as the default rate. The user may change it if necessary while entering the transaction.
Categories	The category of an investment is a user-defined field that could characterize the investment in the desired manner. For instance categories could be set up to identify

different types of equities.

Origin	The origin code indicates the country of origin for the security, e.g., U.S., Canada, Europe etc.
Classification	A user-defined field that could be used for special purposes. For instance you may want to indicate common shares, preferred shares, mutual funds etc.
Market	Set up a Market code for each stock exchange, e.g., NYSE for New York and TSX for Toronto.
Template	A Template specifies the G/L accounts to which the transactions will be posted. It also determines if a Money Manager will be used to buy and sell investments. You may need to set up several templates. When an Investment is set up you will be required to specify the Template that the Investment will use.

## 1.4. Sage 300 ERP Interface

**SYNDIL** can be interfaced seamlessly with Sage 300 ERP General Ledger module such that it uses the chart of accounts, currencies and exchange rates from Sage 300 ERP and creates G/L transactions in Sage 300 ERP.

Please note that **SYNDIL** imports Banks and Accounts from Sage which it uses. Thus if you use a Bank in a transaction which does not already exist in **SYNDIL**, it checks if the Bank is there in Sage. If it finds it there, it creates a Bank record in **SYNDIL** otherwise it displays an error. The same is true for GL account numbers.

Please see Appendix 2 to create a sample database in Sage 300 and interface it with **SYNDILL**.

## Chapter 2 Installation

### **2.1. Installing the Application**

- 1. The minimum operating system environment to install and run **SYNDIIL** successfully is Windows 2000 with Service Pack 3. If your system does not meet or surpass the minimum requirement you may encounter problems.
- 2. In order to install SYNDiIL you must have Administrator rights. If in doubt, please check with your IT administrator or log in as Administrator.
- 3. If you have downloaded **SYNDIIL** from the Internet, unzip SYNDIIL.zip in a temporary folder to extract Setup.exe, Setup.ini, InstMsiA.exe, InstMsiW.exe and SYNDIIL.msi.
- 4. Run Setup.exe to install the system. The following screen is displayed:



5. If any other applications are running, stop them and then click **Next**. The system displays the following License Agreement screen:

🖉 SYNDi Investment Ledger			×
License Agreement		SYNDi	
Please take a moment to read the lice Agree", then "Next". Otherwise click "(	ense agreement no Cancel".	w. If you accept the terms belo	w, click "l
I SOFTWARE LICE	NDUS SYSTEMS NSE AND END USE	ER AGREEMENT	
THIS END USER LICENSE AGREEMENT APPLIE INCLUDING THE FOLLOWING PRODUCTS:	ES TO ALL SOFTWARE	DEVELOPED BY INDUS SYSTEMS	
<sup>a</sup> SYNDi™ Mortgage Manager <sup>*</sup> SYNDi™ Investment Ledger <sup>*</sup> SYNDi™ Fund Manager <sup>*</sup> INDUS Backorder System			
IMPORTANT - READ CAREFULLY BEFORE YO	OU PROCEED FURTHER		
This End User License Agreement (hereafter ("You" and "Your" includes a person and/or a	referred to as "Agreen in individual entity) and	nent") is a legal agreement between Y INDUS SYSTEMS ("INDUS") concerni	rou ng 💌
CIDo Not Agree	• Agree		
	<u>C</u> ancel	Previous	<u>N</u> ext

6. Read the License Agreement carefully as you scroll through the text. If you do not agree with the agreement, click **Cancel** to exit the setup otherwise click "I Agree" and then click **Next** to proceed to the following screen:

🕷 SYNDi Inv	estment Ledger			×
Select Inst	allation Folder	$\mathbf{X}$	SYN	Di™
The installer w To install in thi or click "Brows	ill install SYNDi Investm s folder, click "Next". To se".	ent Ledger in the follo	wing folder. ew or existing fold	ler, enter one below
<u>F</u> older: You can instal	C:\Program Files\SYNE	DilL\ wing dri⊻es:		Browse
Volume ■ C: ■ G: ■ I: •				Disk ▲ 7 23 6 ▼
		<u>C</u> ancel	<u>P</u> revious	Disk Cost

7. Notice that the default folder in which the software will be installed (called Application Folder) is C:\Program Files\SYNDiIL\. If you wish to install it on a network drive or another local drive or in another directory, click **Browse** button and browse through the directory structure to choose the desired drive and directory, (e.g., L:\SYNDiIL\) and click **Next** to display the following screen:

SYNDi Investment Ledger	×
Confirm Installation	
The installer is ready to install SYNDi Investment Ledger on your computer.	
Click "Next" to start the installation.	
<u>C</u> ancel <u>Previous</u>	

8. Click **Next** to copy necessary files into the specified folder. When the copying is finished the following screen is displayed:



9. Click **Next** to complete the setup.



10. Click **Close** to exit setup.

11. Browse through the Application Folder (e.g., c:\Program Files\SYNDi). It must contain the following files:

SYNDiIL.exe	SYNDIIL Program.
SYNDiILSample.mdb	Database for a sample company to understand the functionality of the program.
SYNDiIL User Manual.pdf	User manual for <b>SYNDIIL</b> . Print it for handy reference.
SYNDiILRegistration.dll	Program to enter activation codes.
SAMLTD Accounts.xls	The Excel file to import accounts into Sample Financial Company Ltd in Sage 300 ERP if you wish to interface with Sage 300 ERP.

## 2.2. Activating the application

- 1. In order to activate SYNDi Investment Ledger you must have Administrator rights. If in doubt, please check with your IT administrator or log in as Administrator.
- 2. Click Start > Programs > SYNDi Investment Ledger > SYNDi Investment Ledger or click on SYNDi Investment Ledger shortcut on the desktop. The following message is displayed:

Activation Status Unclear		
It appears that the Activation Status of this program is unclear. Please click OK to correct the problem, or Cancel to Exit.		
	<u>O</u> K <u>C</u> ancel	

- 3. This message is displayed when the program is run for the first time. Click **OK** to continue.
- 4. The following screen is displayed:

Software Acti	vation
C Trial Version	
Full Version - I	have the Installation Code
Customer ID:	000000
Company Name:	INDUS SYSTEMS
Product ID:	2375-5010
Installation Code:	0000-0000-0000000
Activation Key:	
Course 1 C	
<u>Save</u>	t Key Cancel

You must obtain an Installation Code and an Activation Key from INDUS when you purchase the software. In the meantime you may run the software as a Trial version, which may have certain features turned off and which can run only for 30 days.

#### If you are running Trial Version

- 1. Make sure that Trial Version is clicked.
- 2. Enter the name of your company exactly as it will be when you decide to purchase the software and run full version.
- 3. Click Save.

#### If you are running Full Version

- 1. Make sure that Full Version is clicked.
- 2. Enter the 6-digit customer ID assigned to you by INDUS.
- 3. Enter the company name exactly as it was provided to INDUS at the time of purchasing the software.
- 4. Click Get Key to download the Installation Code and Activation key from the website of INDUS.
- 5. If you cannot connect to the website or your fire-wall will not allow the data to be loaded, send an e-mail to <u>sales@syndi.ca</u> to receive the Installation Code and the Activation Key provided by INDUS. Enter the values manually..
- 6. Click Save.

## 2.3. Creating SQL Server Database

#### A. Creating SQL Server Database

- a. SYNDilLuses SQL Native Client 12 to connect to the database. If you have SQLExpress installed, you will have to download the SQL Native Client 12 from Microsoft otherwise it gets installed automatically in full-blown version of SQL Server. However, it is not recommended to use SQLExpress with SYNDi.
- b. Using SQL Server Management Studio, create the database., In this section we are using the user interface for Microsoft SQL Server 2008. If you have a different version the interface may be slightly different.
- c. Suppose you are creating a SYNDilLdatabase for Acme Financial Services and want to call the database "Acme". Run SQL Server Management Studio, right-click on Databases folder and choose New Database. Enter Acme for the database name and click OK.
- d. Once the database Acme has been created it is blank and you have to create necessary tables in it. It can be done as follows:
  - (a). Run SQL Server Management Studio.
  - (b). Expand Databases folder and double-click on Acme.
  - (c). Click File->Open -> File and point to **CreateSYNDilLMDF.sql** in the Application Folder (where SYNDilLis installed.) This file contains the script to create necessary tables.
  - (d). Once the script is loaded, click Execute to create tables.
- e. Next you must create a User Group called SYNDiGroup. It is preferable to create it as a Domain User Group. However, you may decide to create it as a Local User Group.

#### **B.** Creating Domain User Group

- f. You may skip this section if you do not have extensive security policies and are working with a single user. If your system configuration has to have proper permissions and user rights, you may have to implement User Groups.
- g. Get your system extensive sec administrator to create a domain user group called SYNDiGroup and add all users who will be accessing SYNDiILdatabase to that group.

h. Skip the steps given below and proceed directly to the steps under Section E.

#### **C. Creating Local User Group**

- i. Login as Administrator on the computer on which SQL Server is installed. The following screens assume that you are using Windows. The actual display may vary with the operating system.
- j. Go to Control Panel -> Administrative Tools -> Computer Management -> Local Users and Groups to display the following screen:

🔚 Computer Management			
<u>File Action View H</u> elp			
🗢 🔿 🔁 🖬 🗖 📑 🛛 🖬			
Ecomputer Management (Local)	Name	Description	
System Tools	Administrators	Administrators have compl	
•	A Backup Operators	Backup Operators can over	
Event Viewer	A Cryptographic O	Members are authorized t	
Shared Folders	Main Stributed COM	Members are allowed to la	
A Second Users and Groups	Event Log Readers	Members of this group can	
Users	A Guests	Guests have the same acce	
Berformance	Main Instruction	Built-in group used by Inte	
Device Manager	Metwork Configur	Members in this group can	
▲ Storage	A Performance Log	Members of this group ma	
Pisk Management	Performance Mo	Members of this group can	
Services and Applications	Power Users	Power Users are included f	
	Remote Desktop	Members in this group are	
	& Replicator	Supports file replication in	1
	Alleon	Licens are provented from	

k. Right-click on Group and select "New Group" to display the following screen. Enter SYNDiGroup and a description. Click create to create the group.

New Group	3	×
<u>G</u> roup name:	SYNDiGroup	
Description:	SYNDi User Group	
Members:		
<u>A</u> dd	Remove	
Help	<u>Create</u> Cl <u>o</u> se	

#### **D.** Adding Users to Local User Group

- 1. While on Computer Management screen in Control Panel doubleclick SYNDiGroup from the list of groups in the right panel. The Group Properties screen is displayed showing a list of users in Members box. It should be blank at this point.
- m. Click the Add button to display the following screen.

Select Users, Computers, Service Accounts, or Groups		? 💌
Select this object type:		
Users, Service Accounts, or Groups		Object Types
<u>F</u> rom this location:		
indussys.com		Locations
Enter the object names to select (examples):		
Christian		Check Names
Advanced	ОК	Cancel

n. Type the login IDs or names of users in the object name box. Hit carriage-return after each name. You may click Check Name to allow the system to check if all users in the list are valid. Click OK. If the user is valid it is added as a member of SYNDiGroup and the group Properties window is displayed again as shown below.

SYNDiGroup Prope	rties	? 🗙
General		
SYND	iGroup	
D <u>e</u> scription:	SYNDi User Group	
Members:		
Com_NTAD	MIN\Christian (Christian@indussys.com)	
A <u>d</u> d	Remove         Changes to a user's group memare not effective until the next time logs on.	bership ie the user
	OK Cancel <u>Apply</u>	Help

o. You can click Add to add another user or click OK on the group properties screen.

#### E. Linking User Group to SYNDiILDatabase

- p. You must link SYNDiGroup to Acme database.
- q. Open SQL Server Management Studio if not already in it.
- r. Expand the Security folder to expose a list of all folders and rightclick on the Login folder.



s. Select New Login option to display the following screen:

🖥 Login - New				
Select a page	🔄 Script 🝷 💽 Help			
Server Roles Server Mapping Securables Status	Login <u>n</u> ame: <u>Windows</u> authentication SGL Server authentication	SYNDiGroup		Sgarch
	Password: Confirm password:			
	☐ Specify did password ☐Id password: ✓ Enforce password policy	lion		
	Line password egolia     Line password egolia     Mapped to certificate	vord at next login	~	-
Connection	Mapped to asymmetric key     Map to Credential     Mapped Credentials		Normal Antonio	
Server: RAFI-D820 Connection: DOM_NTADMIN\sultan III View connection properties	happed credo kas	Credential	Provider	_
Progress				Remove
	Default <u>d</u> atabase: Default language:	master <default></default>	~	
			ОК	Cancel

- t. Enter SYNDiGroup in Login Name field or choose Search.
- u. Click the User Mapping in the left Panel of the screen and select Acme from the list of databases in right panel by putting a checkmark in the empty checkbox. This will enable SYNDiGroup full access to Acme.
- v. Check db\_owner and Public in Database role membership section of the screen.

🛙 Login - New					
Select a page General Server Roles	<u> S</u> Script	🕶 🌇 Help			
Iser Mapping           Securables           Image: Status	Users ma Map	pped to this login: Database ACCYS Acme DYNAMICS GBahama GBPA-AR INDUS master MIC_CORP MIC_CORP MIC_FMS model	SYNDiGroup	Default Schema	
Connection Server: RAFI-D820\SQLEXPRESS Connection: DOM_NTADMIN\vafi View connection properties Progress Ready	Database db_a( db_b, db_d, db_d( db_d, db_d( db_d( db_d( db_d( db_d( db_s( db_s( v) public	e gole membership for: A coessadmin ackupoperator atareader atawriter Jidomin enydatareader enydatareader enydatareader enydatareader ecurityadmin	Acme		
				OK	Cancel

- w. Click OK to save the login configuration for the newly created link.
- x. You are ready to enter database information in the **Manage Companies** screen. (See section 3.10.)

## **2.4.** Common Problems with SQL Server Databases

- 1. There could be a few issues with the workstation install, e.g.:
  - (a). You may have forgotten to disable UAC on the workstation running a Windows version prior to Windows 10.
  - (b). The Windows firewall may be running on the server, but the necessary ports may have not been opened for sql server.
- 2. Here is a common problem for people who are not familiar with Sql server setup. The sql server installation program does not automatically open the appropriate ports during installation nor does it warn you that you need to open any ports. If you are using any software firewalls on the sql server, you should not forget to open the appropriate ports.

## **Chapter 3 Running the Application**

## **3.1. Running the Trial Version**

 Click Start > Programs > SYNDi Investment Ledger > SYNDi Investment Ledger. Alternatively click the shortcut on the desktop. If you are running the Trial version, the following screen is displayed. If you have purchased the software and received the Installation Code and the Activation Key, click Activate to indicate that you are ready to register, otherwise click Continue to keep using the Trial version.



If you have chosen to activate the software, the activation screen is displayed to enter the Installation Code and the Activation Key (see Section 2.2), otherwise the login screen is displayed.

2. You may review the user manual by clicking **Start > Programs > SYNDi Investment Ledger** and choosing SYNDiIL User Manual. The manual is in pdf format and you may have to download Adobe Acrobat Reader if you do not have it installed on your system.

### 3.2. Login Screen

 Click Start > Programs > SYNDi Investment Ledger > SYNDi Investment Ledger, or click the shortcut on the desktop. The following splash screen is displayed:



2. The screen shows the Release Number and the Client ID. After a few moments it is replaced by the following Login screen.

SYNDi Investment Ledger: Logi File	in		×
			Release 5.6B
	Company: Session Date:	Sample Financial Company	
		Login <u>C</u> ancel	

3. When the software is installed the only database it can run is Sample Financial Company which is distributed with the software. You may use it to explore the software before creating your database.

4.	As you create additional	Company:	Sample Financial Company	20
	companies, you may choose one	Session Date:	Sample Financial Company Test Company	
	of other			
	companies by			
	clicking the			
	Finder button			•
	next to the			
	Company Name.			

Double-click on the company that you want to open. **SYNDIL** remembers the company opened in the last session and opens it in the current session unless you select another company.

- 5. The button next to **Finder** is the **New** button which is clicked to manage companies (see next session.)
- 6. The Session Date field indicates the current date. It is displayed on all reports generated during the session and is used as the default date while entering transactions. If you require this date to be different from the current date, enter it in the format set in Windows or click the Calendar button next to the date field to choose the desired date.
- 7. All dates in this manual have been displayed in mm/dd/yyyy format. The actual display will depend on the date format set on your machine.
- 8. Following are acceptable date formats:

dd/mm/yy mm/dd/yy dd/mm/yyyy mm/dd/yyyy yyyy/mm/dd dd-mm-yy mm-dd-yy dd-mm-yyyy mm-dd-yyyy yyyy-mm-dd

If you are using any other format, please change it to one of those shown above for SYNDIIL to work properly. You may do that by going to Regional and Language Options in Control Panel.

9. Click **Login** to display Main Menu.

## **3.3. Managing Companies**

#### **Creating a New Company**

1. Click the **New** button to create a new company, delete an existing company or change the Database Location of a company. The following screen is displayed:

Company Name	ABC Investments Co	rporation	<u> </u>	
Database Type	O Microsoft Access	Microsoft SQL Se	rver	
Database Location	C-\D at ab as e\ABC		Province	
	C. Watabase white		<u>D</u> IOWSC	
SQL Server Name	localhost			
Database Name	TEST			
		Password		
		i doonoid j		
Company List				
Company List		DBName	DBLocation	
Company List Company ABC Investm	ents Corporation	DBName TEST	DBLocation C:\Database\ABC	DBType 1
Company List Company ABC Investm Sample Finar	ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0
Company List Company ABC Investm Sample Finar	ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0
Company List Company ABC Investm Sample Finar	ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0
Company List	ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0
Company List	ents Corporation icial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0
Company List Company ABC Investm Sample Finar	ents Corporation icial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0
Company List Company ABC Investm Sample Finar	ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBType 1 0

- 2. To create a new company click the **New** button and enter a Company ID (maximum 6 alphanumeric characters without spaces) and hit <Tab>.
- 3. Enter Company Name and hit <Tab>.
- 4. Enter the Database Location or click Browse to select a location (e.g., C:\Program Files\SYNDiIL\Database). If the database is to be located on a network drive you may type the location (e.g., \\Server2\SYNDiIL\Database). Hit <Tab>.
- 5. If the Database Location does not exist, **SYNDiIL** displays the following message:

C	Confirm
	Folder does not exist Do you want to create it?
	Yes No

Click **Yes** to create the folder.

6. Apart from creating a folder for the database, **SYNDIIL** also creates a sub-folder for templates and another sub-folder for documents, e.g.,

Database Location	\\Server2\SYNDiIL\Database
Templates Location	\\Server2\SYNDiIL\Database\Templates
Documents Location	\\Server2\SYNDiIL\Database\Documents

The Templates Location is used to save Microsoft Word .dot files to prepare form letters while the Documents Location is used to save the letters generated through Mail Merge (See Chapter 11).

- 7. It is assumed that you have already created the SQL Server database and have run CreateSYNDiILMDF.sql from the Application folder to generate tsbles.
- 8. Enter SQL Server Name and the datbae name.
- 9. If the database has been created using SQL Server uthenticatin, provide Userr ID and Password to open it.
- 10. Click Add to add the new company to the Company List.
- 11. Click Close to close the screen.

#### **Changing Database Location**

12. Double-click the desired company in the Company List. The following screen is displayed:

Company Name Database Type	ABC Investments C	Corporation S 💿 Microsoft SQL Sc	El ver	
Database Location	C:\Database\ABC		Browse	
SQL Server Name	localhost			
Database Name	TEST			
Jalabase Maine				
	User ID	Password		
	User ID	Password		
	User ID	Password		
Company List	User ID	Password		
Company List	User ID	Password DBName	DBLocation	DBTyp
Company List Company ABC Investm	User ID	DBName TEST	DBLocation C:\Database\ABC	DBTyp 1
Company List Company ABC Investm Sample Finar	User ID ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBTyp 1 0
Company List Company ABC Investm Sample Finar	User ID ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBTyp 1 0
Company List Company ABC Investm Sample Finar	User ID ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBTyp 1 0
Company List Company ABC Investm Sample Finar	User ID ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBTyr 1 0
Company List Company ABC Investm Sample Finar	User ID ents Corporation ncial Company	DBName TEST SYNDilLSample	DBLocation C:\Database\ABC C:\SYNDilL	DBTyr 1 0

- 13. Change Company Name if necessary and hit <Tab>.
- 14. Change Database Location if necessary and hit <Tab>. Please note that the database location is used just to store templates and documents.

#### **Deleting a Company**

15. Double-click the desired company in the Company List and click **Delete**. The following message is displayed:



16. Click Yes to delete the entry from the Company List and then manually delete the database CompanyID.mdb manually if it is never going to be used in future.

#### **Running a New Company**

17. Log in to **SYNDIIL** selecting the new company and using ADMIN as the user with blank password.

DilL: Login		
SYNDi Investi	nent Ledger	
Release 6.4D	(Build: 20201009)	
Customer ID:	100200	86
Company:	ABC Investments Corporation	
User ID:	ADMIN	
Password:		
Date:	10/29/2020	
	Change Password	
K	Login <u>C</u> ancel	
		R

18. Since the company profile has not been created yet, it displays the screen to set up company profile. (See section 5.2.)

## 3.4. Main Menu

1. Main Menu is displayed when the user clicks the **Login** button on the Login screen.



2. The items included on the Main Menu are as follows:

Set up initial information	Set up the Company Profile as well as various entities used in the system.
Investments	Work with stocks, bonds and notes.
Reminders	Reminders are used to enter various pieces of information and could be turned on to pop up at regular intervals provided <b>SYNDi</b> <b>Reminder System</b> has been turned on in Company Profile.
Miscellaneous Charges	Record journal entries which do not affect the value of an investment. It could be used for any journal entries, particularly to enter company expenses.
Reports	Display various reports on the screen and send reports to the printer.

Letters	The user may prepare templates for custom letters using Microsoft Word Mail Merge utility.
Periodic Processing	All functions which are performed periodically will be grouped under this menu. For instance, if the database is interfaced with Sagee 300 ERP, you may download the latest chart of accounts, banks, currencies and exchane rates when required.

### 3.5. Screen Management

- 1. All icons and buttons in the application are activated by single mouse click.
- 2. Hit <Tab> key to move from one field to the next field in a dataentry screen. You may also position the cursor inside a field and click the mouse to place the cursor in that field.
- 3. If the background color of a field is same as the screen color or if the entry inside the field is dimmed, it is read-only and you cannot change the content. On the other hand, if the background is white and the entry is not dimmed, it can be changed.
- 4. The following table shows various buttons found on data-entry and inquiry screens:
  - **Finder** is used to display a list of all records in a table.

**Scroll** is used display previous or next record by hitting up or down arrow.

**New** is used to clear the screen while setting up a new record.

**Fly** is used to open another screen and add or modify a record on the fly.

**Calendar** appears next to some date fields and can be clicked to select the date instead of being entered through the keyboard.



C,

÷

雦

Click **Add** button to add a new record.



Click **Save** button to save an existing record.



Click **Delete** button to delete an existing record. The system prompts the user to confirm if the record

<u>C</u>lose

Click **Close** button to close the screen.

should be deleted.

5. If you are adding a new record the **Delete** button is normally disabled. When you click **Add** button the system checks the validity of data. If every field has been filled properly, the record is added but still stays on the screen in case you want to change a field or
delete the entire record. The **Add** button is replaced by the **Save** button and the **Delete** button becomes enabled.

- 6. If you access an existing record, the **Save** button remains disabled until you change any field. The **Delete** button is enabled in case you want to delete the record.
- 7. If you delete a record, the **Add** button becomes enabled and the record remains on the screen in case you want to add it back.
- 8. If you hit **New**, **Scroll** or **Close** while adding a new record or just after deleting a record, the system displays the following message:

C	Check Save					
	⚠	Do you want to add this record?				
		Yes <u>N</u> o				

If you have deleted a record inadvertently or have forgotten to click the **Add** button, click **Yes** to save the record before proceeding.

9. If you hit **New**, **Scroll** or **Close** while changing an existing record, the system displays the following message:

Confirm	Update		×
Changes to the current reco saved. Do you want to save			re not been les?
	Yes	<u>N</u> o	

If you have forgotten to save changes, click **Yes** to save the record before proceeding.

- 10. Before adding or saving a record, the system checks each field for errors. If an error is encountered, it displays and error message and returns to the edit mode.
- 11. All dates are displayed by the system in the format set in Windows. Thus if the format has been set as m/dd/yyyy, the system will display August 3, 2003 as 8/03/2003. On data-entry screens, however, the format for date fields will be mm/dd/yyyy, reserving two digits for month and two digits for day so that you will enter the date as 08/03/2003.

- 12. Amount fields should be type in dollars and cents, e.,g., 2365.29 for positive values or -2365.29 for negative values. However these numbers are displayed as 2,365.29 or (2,365.29). Make sure that you do not type dollar sign, comma or parentheses. It is not necessary to type zero cents. For instance -2365 is displayed as (2,365.00).
- 13. Percentage fields can be typed and are displayed up to four decimal places. For instance 10.5% is displayed as 10.5000%.

## 3.6. Finder Button

1. **Finder** button (see Section 3.6) is normally located on the right side of a field. You may either enter a value in the field or use **Finder** button to display a search screen listing all records in a table and then select a record from there.

S	Search G/L Accounts						
	Fin	d:					
		Account	Description	AccountType	Multicurrency		
	•	1020	Bank Operating Account	Bal Sheet	Yes	-	
		1030	Bank, Canadian Dollar Account	Bal Sheet			
		1130	Premium - Capitalized	Bal Sheet	Yes		
		1160	Interest Receivable	Bal Sheet	Yes		
		1200	Securities, Canadian	Bal Sheet			
		1260	Securities, U.S.	Bal Sheet	Yes		
		1450	Prepaid Interest	Bal Sheet	Yes		
		1590	Accrued Interest	Bal Sheet	Yes		
		2017	Discount - Capitalized	Bal Sheet	Yes		
		2065	Unearned Premium/Discount	Bal Sheet	Yes		
		4220	Interest Income	Inc Statement			
		4300	Gain on Sale of Securities	Inc Statement			
		4400	Dividend Income	Inc Statement		•	
		Select			Close		

- 2. If the field on which you have clicked **Finder** is blank, the search screen displays all records in the table and the Find field is shown as blank. If the number of records is larger than the screen can accommodate, you could use the scroll area on the right side of the screen to browse through the table.
- 3. If the field on which you have clicked **Finder** is not blank, the entry is shown in the Find field on search screen and the table displays records starting with the value in the field.
- 4. To start search from the middle of the table, enter the value in the Find field and the display in the table gets modified. For instance if you type 2 in the Find field the table will show all account numbers starting with 2.

S	Search G/L Accounts						
Find: 2							
Description Assessment Multisummer							
ł	•	2017	Discount on Bonds	Bal Sheet	Yes		
ľ		4220	Interest Income	Inc Statement			
ſ		4240	Amortization of Bond Discounts	Inc Statement			
ſ		4300	Gain on Sale of Securities	Inc Statement			
ſ		4400	Dividend Income	Inc Statement			
ſ		4500	Unrealized Exchange Gain	Inc Statement			

5. When the desired record has been found, click in the record selector area and then click **Select** to exit.

# Chapter 4 Accounting Considerations

### 4.1. Stocks

If an Investment is transacted in a currency other than Functional Currency, the General Ledger is always maintained in Functional Currency. **SYNDIL**, however, maintains both currencies and the associated exchange rate in the transaction record.

#### **Purchasing Stock**

Suppose the Functional Currency is Canadian dollar (CAD) and we purchase 1,000 shares of Acme Engineering at US\$10 per share. Also suppose that the exchange rate is US\$1=CA\$1.02. The cost of this purchase is 1,000 X \$10 X 1.02 = CA\$10,200. The G/L entry for the transaction will be

09/30/2007	Purchase Stock	DR	CR
1260	Securities, U.S.	10,200.00	
1020	Bank Operating Account		10,200.00

Let us buy another 1,000 shares at US\$11 per share. Suppose that the exchange rate is now US\$1=CA\$1.04. The cost of this purchase is 1,000 X \$11 X 1.04 = CA\$11,440. The G/L entry is

10/21/2007	Purchase Stock	DR	CR
1260	Securities, U.S.	11,440.00	
1020	Bank Operating Account		11,440.00

If you are journalizing foreign exchange the following journal entry is generated:

10/21/2007	Purchase Stock	DR	CR
1260	Securities, U.S.	11,440.00	
1020	Bank Operating Account		11,000.00
7100	Realized Exchange Gain		440.00

The total holding is 2,000 shares at CA\$21,640. The average cost per share is, therefore CA\$10.82.

#### **Selling Stock**

Next we sell 1,500 shares at US\$11.50 per share. The current exchange rate is US\$1=CA\$1.03. The proceed from this sale is 1,500 X \$11.50 X 1.03 = CA\$17,767.50. The average cost of these shares was 1,500 X 10.82 = CA\$16,230, so that the Gain on this sale is CA\$17,767.50 - CA\$16,230 = CA\$1,537.50 The G/L entry is

04/17/2008	Sell Stock	DR	CR
1020	Bank Operating Account	17,767.50	
1260	Securities, U.S.		16.230.00
4300	Gain on Sale of Stock		1,537.50

If you are journalizing foreign exchange the journal entry takes the following form:

04/17/2008	Sell Stock	DR	CR
1020	Bank Operating Account	17,250.00	
7110	Realized Exchange Loss	517.50	
1260	Securities, U.S.		16.230.00
4300	Gain on Sale of Stock		1,537.50

The holding after the sale is 500 shares at CA21,640 - CA16,230= CA5,410. The average cost per share is still CA5,410 / 500 = CA10.82.

#### **Recording Dividend**

The entry for receipt of US\$7,500 at the exchange rate of 1.145 is journalized as follows:

01/05/2008	Dividend	DR	CR
1020	Bank Operating Account	8,587.50	
4400	Dividend Income		8,587.50

If you are journalizing foreign exchange the journal entry takes the following form:

01/05/2008	Dividend	DR	CR
1020	Bank Operating Account	7,500.00	
7110	Realized Exchange Loss	1,087.50	
4400	Dividend Income		8,587.50

## 4.2. Bonds

#### **Accounting for Bonds**

Let us consider the example of a bond with face value of US\$100,000 with coupon rate of 5.05% and current yield of 4.832% maturing on October 22, 2008. The bond was purchased on September 15, 2007 at a premium of 4.5% (Base price 104.5). The coupon is paid on semi-annual basis which means that the last coupon was received on April 22, 2007. The exchange rate on the date of purchase was US\$1 = CA\$1.01

The face value of the bond in Canadian dollars is  $1.01 \times 100,000 = CA\$101,000$  and the premium is 4.5% of 100,000 = US\$4,500 (or  $1.01 \times 4,500=CA\$4,545$ ). We have also to pay to the seller the interest from the prior coupon date of April 22, 2007 to the purchase data of September 15, 2007.

**SYNDIL** uses various algorithms to count the number of days between two dates for the purpose of calculation interest. Appendix 1 lists all such methods. Bonds normally use 30/360 algorithm in which each month has 30 days and a calendar year has 360 days. For instance, the number of days from prior coupon date to purchase date in 30/360 method comes out to 143. Thus we have to pay interest for 143 days to the seller. This amount will be recovered when we receive the next coupon. This prepaid interest comes to CA\$101,000 X 5.05% X 143 / 360 = CA\$2,026.03.

#### **Purchasing a Bond**

The total amount (in Canadian dollars) required to purchase the bond is therefore

....

	US\$	CA\$	
	100,000.00	101,000.00	
	4,500.00	4,545.00	
rest	2,005.97	2,026.03	
	106,505.97	107,571.03	
entry is as follows:			
Purchase Bond		DR	CR
Securities, U.S.		101,000.00	
Bond Premium		4,545.00	
Prepaid Interest		2,026.03	
Bank Operating A	ccount		107,571.03
	rest entry is as follows: Purchase Bond Securities, U.S. Bond Premium Prepaid Interest Bank Operating A	US\$ 100,000.00 4,500.00 2,005.97 106,505.97 entry is as follows: Purchase Bond Securities, U.S. Bond Premium Prepaid Interest Bank Operating Account	US\$ CA\$ 100,000.00 101,000.00 4,500.00 4,545.00 2,005.97 2,026.03 106,505.97 107,571.03 entry is as follows: Purchase Bond DR Securities, U.S. 101,000.00 Bond Premium 4,545.00 Prepaid Interest 2,026.03 Bank Operating Account

#### **Recording Interest Income**

The total amount of interest expected from the bond from the purchase date of September 15, 2007 to the maturity date of October 22, 2008 (397 days according to 30/360 method) is  $100,000 \times 5.05\% \times 397 / 360 =$  US\$5,569.03 or (5,569.03 X 1.01 = CA\$5,624.72.

An entry will be generated on the 22nd day of every month to record interest receivable. The exchange rate at the time of purchasing the bond was 1.01. To generate the first entry on September 22, 2007, interest is calculated from September 15 to September 22 (7 days) as 100,000 X 5.05% X 7 / 360 = US\$98.19, or 98.19 X 1.01 = CA\$99.17. If the exchange rate on September 22, 2007 was 1.155, the amount comes to 98.19 X 1.155 = CA\$113.41.

Date	Days	Interest	Interest	Exchange	Interest	F/X
		Receivable,	Receivable,	Rate	Income	Gain/Loss
		US\$	CA\$			
09/22/2007	7	98.19	99.17	1.1550	113.41	14.24
10/22/2007	30	420.83	425.04	1.0200	429.25	4.21
11/22/2007	30	420.83	425.04	1.0300	433.45	8.41
12/22/2007	30	420.83	425.04	1.1500	483.95	58.91
01/22/2008	30	420.83	425.04	1.1450	481.85	56.81
02/22/2008	30	420.83	425.04	1.2000	505.00	79.96
03/22/2008	30	420.83	425.04	0.9850	414.52	(10.52)
04/22/2008	30	420.83	425.04	0.9700	408.21	(16.83)
05/22/2008	30	420.83	425.04	1.0100	425.04	0.00
06/22/2008	30	420.83	425.04	1.1510	484.38	59.34
07/22/2008	30	420.83	425.04	1.1800	496.58	71.54
08/22/2008	30	420.83	425.04	1.2000	505.00	79.96
09/22/2008	30	420.83	425.04	1.2000	505.00	79.96
10/22/2008	30	420.88	425.07	1.2200	513.47	88.40
Total		5,569.03	5,624.72		6,199.11	574.39

Monthly calculations for interest income are tabulated below:

Please note that the last line is calculated by subtracting the sum of interest receivable until the previous month from the total interest calculated up front.

Thus the first entry generated on September 22, 2007 is as follows:

09/22/2007	First-Month interest	DR	CR
1160	Interest Receivable	99.17	
7110	Realized Exchange Loss	14.24	
4220	Interest Income		113.41

#### **Amortization of Premium**

The bond in the current example was purchased at the base price of 104.5 so that the premium is  $100,000 \times 4.5\% = US\$4,500.00$  or  $4500 \times 1.01 = CA\$4,545.00$ . This amount is accrued at the end of each month over the life of the bond until the premium amount is zeroed out on maturity date, i.e., over 397 days from September 15, 2007 to October 22, 2008

The exchange rate at the time of purchasing the bond was 1.01. To generate the first entry on September 30, 2007, the amortized amount is calculated from September 15 to September 30 (15 days) as 100,000 X 4.5% X 15 / 360 = US\$170.03, or 170.03 X 1.01 = CA\$171.73. If the exchange rate on September 30, 2007 was 1.155, the amount comes to 170.73 X 1.155 = CA\$196.38.

Date	Days	Capital,	Capital,	Exchange	Accrued	F/X
		US\$	CA\$	Rate	Amount	Gain/Loss
09/30/2007	15	170.03	171.73	1.1550	196.38	24.65
10/31/2007	30	340.05	343.45	1.0200	346.85	3.40
11/30/2007	30	340.05	343.45	1.0300	350.25	6.80
12/31/2007	30	340.05	343.45	1.1500	391.06	47.61
01/31/2008	30	340.05	343.45	1.1450	389.36	45.91
02/29/2008	29	328.72	332.01	1.2000	394.46	62.45
03/31/2008	31	351.39	354.90	0.9850	346.12	(8.78)
04/30/2008	30	340.05	343.45	0.9700	329.85	(13.60)
05/31/2008	30	340.05	343.45	1.0100	343.45	-
06/30/2008	30	340.05	343.45	1.1510	391.40	47.95
07/31/2008	30	340.05	343.45	1.1800	401.26	57.81
08/31/2008	30	340.05	343.45	1.2000	408.06	64.61
09/30/2008	30	340.05	343.45	1.2000	408.06	64.61
10/22/2008	22	249.36	251.86	1.2200	304.22	52.36
Total		4,500.00	4,545.00		5,000.78	455.78

Monthly calculations for premium accrual are tabulated below:

Thus the first entry generated on September 30, 2007 is as follows:

09/30/2007	First-month Amortization		
6030	Amortization Bond Premium	196.38	
1130	Bond Premium		171.73
7100	Realized Exchange Gain		24.65

#### **Coupon Receipts**

The interest in this example is paid on semi-annual basis (180 days). We know that the coupon was paid last time on April 22, 2007 which is referred to as Prior Coupon Date since it was prior to the purchase date on September 16, 2007. Subsequent coupon receipt dates are October 22.

2007, April 22, 2008 and October 22, 2008. Each coupon receipt should be 100,000 X 5.05 \* 180/360 = US\$2,525. Out of the first coupon receipt on October 22, 2007 we had already paid US\$2,005.97 (or CA\$2,026.03 at the exchange rate of 1.01) to the seller as prepaid interest. The remaining amount \$2,525.00 - 2,005.97 = US\$519.03 (or CA\$524.22 at the exchange rate of 1.01) which will be credited to Interest Receivable.

Thus the breakdown of the first coupon receipts is as follows:

	US\$	CA\$
Interest Receivable	519.03	524.22
Prepaid Interest	2,005.97	2,026.03
Total	2,525.00	2,550.25

If the exchange rate on October 22, 2007 was 1.02, it should result in the deposit of CA\$2,575.50. The exchange difference due to the increase of exchange rate from 1.01 to 1.02 is 2,575.50 = 2,550.25 = \$25.25 which should be credited to exchange gain.

The first coupon receipt on October 22, 2007, therefore, results in the following entry:

10/22/2007	First coupon Receipt		
1020	Bank Operating Account	2,575.50	
1160	Interest Receivable		524.22
1450	Prepaid Interest		2,026.03
7100	Realized Exchange Gain		25.25

The second coupon receipt on April 22, 2008 with effective exchange rate of 0.98, results in the following entry:

04/22/2008	Coupon Receipt		
1020	Bank Operating Account	2,588.12	
1160	Interest Receivable		2,550.25
7100	Realized Exchange Gain		37.87

Finally, the third coupon receipt on October 22, 2008 with effective exchange rate of 1.22, results in the following entry:

10/22/2008	Coupon Receipt		
1020	Bank Operating Account	3,080.50	
1160	Interest Receivable		2,550.25
7100	Realized Exchange Gain		530.25

#### **Bond Valuation**

If the current interest rate in the market is lower than the coupon rate the value of the bond will go up and it be sold at premium. On the other if the current rate is higher than the coupon rate the value pf the bond will go down and it will sell at discount. If you sell your bonds before maturity date it is sometimes required to be aware of the fair market value of the bond. The formula that SYNDiIL uses to calculate the Fair Value is as follows:

F = Par Value (or Balance in case of partial presales) r = Coupon Rate / 100 C = F X r (Annual Interest) k = Number of coupon payments per year n = Days360(PurchaseDate, MaturityDate) / 360 (Life of the bond) i = Current Interest Rate / 100  $Fac = (1 + i / k)^{(n X k)}$ P = (C / k) X (1 - 1 / Fac) / (i / k) + F / Fac

where P is the Fair Value.

For example, consider a bond with the Face Value of \$100,000 purchased on November 7, 2020. It comes with the coupon rate of 5% and pays interest semiannually. The maturity date of the bond is December 31, 2025 and the interest is calculated on 30/360 basis. Suppose the current interest rate in the market is 3%. Then

$$\begin{split} F &= 100,000 \\ r &= 5 \ / \ 100 = 0.05 \\ C &= 100,000 \ X \ 0.05 = 5,000 \\ k &= 2 \ (\text{since the interest is paid twice a year)} \\ n &= Days360(11/7/2020, 12/31/2025)/360 = 1,856 \ / \ 360 = 5.15 \\ i &= 3 \ / \ 100 = 0.03 \\ Fac &= \ (1 + 0.03 \ / \ 2) \ ^{(5.15 \ X \ 2)} = 1.16573607167812 \\ P &= \ (5,000 \ / \ 2) \ X \ (1 - 1 \ / \ 1.16573607167812) \ / \ (0.03 \ / \ 2) + 100,000 \ / \\ 1.16573607167812 = 109,478.19 \end{split}$$

Thus the Fair Value of the bond will be 109,478.19. The increase in value over Par Value is 9,478.19 so that the journal entry is:

1260	Securities, U.S.	9,478.19	
4260	Unrealized Gain		9,478.19

Bond Valuation should be done on the last day of every month and reversed on the first day of next month.

#### **Recording Bond Maturity**

The final entry comes when the bond matures on October 33, 2008 and the following entry is generated:

Bond Maturity		
Bank Operating Account	122,000.00	
Securities, U.S.		101,000.00
Realized Exchange Gain		21,000.00
	Bond Maturity Bank Operating Account Securities, U.S. Realized Exchange Gain	Bond MaturityBank Operating Account122,000.00Securities, U.S.Realized Exchange Gain

#### **Bond Types**

**SYNDIL** handles different types of bonds. Most bonds provide accrued interest at fixed rate at fixed interval (e.g., monthly, quarterly, semiannual, annual etc.). Then there are Floating Rate Notes (FRN) in which the rate of interest may vary for each coupon period. The rate may be linked to LIBOR or FEDERAL at the start of the coupon period plus some perventage points and will remain effective until the next coupon date. Following are some of the types of bonds that you may process.

#### 1. Sinking Funds

Sinking Funds are normally fixed rate bonds in which the issuer pays back the face value of the bond in equal instalments on every coupon date over the life of the bond.

Consider a bond purchased on July 7, 2015 with Nominal Value \$467,000 and Maturity Date of July 28, 2020. It pays coupon semiannually aat 3.925%. Since there are 11 coupons between the Purchase Date and the Maturity Date, the issuer will redeem 467,000 / 11 = 42,500 with every coupon.

Outstanding	Coupon	Coupon	Redemption
	Dates		
467,500	07/02/2015		
425,000	07/28/2015	1,325.23	42,500
382,500	01/28/2016	8,340.63	42,500
340,000	07/28/2016	7,506.56	42,500
297,500	01/28/2017	6,672.50	42,500
255,000	07/28/2017	5,838.44	42,500
212,500	01/28/2018	5,004.38	42,500
170,000	07/28/2018	4,170.31	42,500
127,500	01/28/2019	3,336.25	42,500
85,000	07/28/2019	2,502.19	42,500
42,500	01/28/2020	1,668.13	42,500
0	07/28/2020	834.06	42,500

#### 2. Commercial Paper

A Commercial Paper is a short-term debt instrument issued by a corporation, typically for the financing of inventories or accounts receivable or for meeting short-term liabilities. It comes with zero coupon rate and matures within a year. It is rare that the maturity of a Commercial Paper is longer than 270 days. Normally, a Commercial Paper is is issued at discount and redemmed at face value on maturity.

#### 3. Floating Rate Notes

A Floating Rate Note (FRN) is a bond that is issued with a spread rate which is the minimum interest rate, plus a base rate which varies from coupon to coupon. The base rate depends on a standard rate such as LIBOR. For instance, when a bond with semi-annual coupon is purchased, the rate for the next coupon is established as the spread rate plus the 6-month LIBOR rate at the time of purchase. After a coupon is processed the rate is updated for the next coupon and for monthly interest accrual.

Some FRNs have a floor such that if the spread rate plus the base rate at any point falls below the floor, the interest will be calculated on the basis of floor rate. Such bonds are known as *Floored Bonds*. Some FRNs have a cap such that if the spread rate plus the base rate at any point goes above the cap, the interest will be calculated on the basis of cap rate. Such bonds are known as *Capped Bonds*. We also have FRNs with floor and cap so tha the interest rate never goes below the floor or above the cap. Such bonds are called *Collared Bonds*.

### **4.3.** Notes

#### **Accounting for Notes**

A short-term Note or a CD (Certificate of Deposit) is issued by a bank for the deposit of a specified amount at a fixed rate of interest for a specified period. The principal and the total interest is returned by the bank on maturity date at which time the investor may decide to reinvest all or a portion of proceeds.

Let us consider the example of a CD for US\$100,000 with interest rate of 2.5% for the period of 60 days purchased on June 12, 2009 for 60 days. The Maturity Date will therefore be August 11, 2009. The exchange rate on the date of purchase was US\$1 = CA\$1.01. The amount of deposit in Canadian dollars is therefore 1.01 X 100,000 = CA\$101,000. The total interest amount is 100000 X 2.5% X 60 / 365 = US\$410.96.

#### **Purchasing the Note**

The entry takes the following form:

09/15/2007	Purchase Bond	DR	CR
1260	Securities, U.S.	101,000.00	
1020	Bank Operating Account		101,000.00

#### **Monthly Interest Accrual**

From	То	Days	Interest,	Interest	Exchange	Interest
			US\$	Receivable,	Rate	Income,
				CA\$		CA\$
06/12/2009	06/30/2009	18	123.29	124.52	1.0250	126.37
06/30/2009	07/31/2009	31	212.33	214.45	1.0200	216.58
07/31/2009	08/11/2009	11	75.34	76.10	1.0300	77.60

Please note that Interest Receivable is calculated at the exchange Rate used at the time of purchasing the note (i.e., 1.01) while interest income is calculated at the exchange rate on accrual date. The difference is posted to Exchange Gain or Loss account.

Thus the first entry generated on June 30, 2009 is as follows:

06/30/2009	Interest Accrual	DR	CR
1160	Interest Receivable	124.52	
7110	Realized Exchange Loss	1.85	
4220	Interest Income		126.37

The next entry generated on July 31, 2009 is as follows:

07/31/2009	Interest Accrual	DR	CR
1160	Interest Receivable	214.45	
7110	Realized Exchange Loss	2.13	
4220	Interest Income		216.58

#### **Recording Withdrawals**

The final entry comes when the note matures on August 11, 2009 and the following entry is generated:

08/11/2009	Note Maturity		
1020	Bank Operating Account	103,423.29	
1160	Interest Receivable		338.98
1260	Securities, U.S.		101,000.00
4220	Interest Income		77.60
7100	Realized Exchange Gain		2,006.71

# **Chapter 5 Setting up the Application**

# **5.1. Setting up Initial Information**

1. Setup Menu is displayed when the user clicks the **Setup initial information** on the Main Menu.

Ę	SYNDIL: ADMIN - Setup Menu - Sample Financial Company				-		×
		Company Profile	Ø	Contacts			
	Ø	G/L Accounts	9	Banks			
	Ø	Currencies	Ø	Brokers			
	Ø	Templates	S	Markets			
	Ø	Partners	Ø	Misc Charge Codes			
	Ø	Users	<b>O</b>	Optional Fields			
						(Clo	
						<u></u>	<b>S.M</b>

- 2. The functions on this screen enable the user to set up various master records.
- 3. The items included on the Setup Menu are as follows:

Company Profile	This function is used to enter the name and address of your company and necessary configuration parameters.
G/L Accounts	Enter the General Ledger account numbers and descriptions. It is important that account numbers correspond to the actual chart of accounts so that you will be able to apply the journal entry properly in your General Ledger.

	If you have linked your database to Sage Sage 300 ERP General Ledger, <b>SYNDIIL</b> uses that chart of accounts from Sage 300 ERP instead of maintaining them in the package.
Currencies	If you maintain multiple currencies, you may set up various currencies, rate types and exchange rates.
	If the database is linked to Sage 300 ERP, the tables defined in Sage 300 ERP are used instead and can be modified only within Sage 300 ERP.
Templates	You can define templates for stock, bonds and notes. The templates establish the currency in which transactions related to these instruments take place as well as the General Ledger accounts to which various transactions are posted.
Partners	Set up partners within the company. You must set up at least one partner.
Contacts	Contacts are used in various applications, e.g., preparing letters for partners and banks.
Banks	Banks are used to purchase and sell various instruments and to enter stock dividends, coupon receipts for bonds and interest receipts for notes.
Brokers	If transactions are made through brokers and you want to record the commission or Brokerage Fee separately, set up a record for each Broker.
Markets	The system allows a user-defined field that can be associated with Stocks and Bonds.
Miscellaneous Charge Codes	Miscellaneous Charge Codes are used to set up journal entries which cannot be accommodated otherwise. For instance, you may set up a Miscellaneous Chrage associated with a security-related transaction,

e.g., Transaction Fee, Tax etc. You may also use Miscellanous Charges to enter various expenses.

Optional Fields You can define unlimited numbers of optional fields for each instrument to classify them as necessary.

# **5.2. Defining Company Profile**

1. The screen is displayed as follows when the user clicks Company Profile on Setup screen:

#### Tab 1: Detail

Company Name	Sample Financial Company		
Address	7481 Aligarian Drive		
City/Prov/PostCode	Toronto  ON	M2J 1G1	
Country	Canada		
Telephone	(905) 940-0751 Fax (905) 940-0341		
Database	SAMIL		
Functional Currency	CAN		
Multicurrency			
Default Rate Type	SP 🖳 Daily spot rate		
Pop-up Reminders	every 0 minutes		
Audit Trail			

Company Name	An alphanumeric code of up to 60 characters.
Address	3 Address lines each up to 60 characters
City/Prov/PostCode	City (30 characters) State/Province (20 characters) Postal Code (10 characters)
Country	Country Name (20 characters)
Telephone Number	Up to 20 characters
Fax Number	Up to 20 characters
Database	Displays the location and the name of database as set up in Section 3.3.
Functional	Enter a three-character code to indicate the

Currency	currency in which General Ledger is maintained.
	If the database will be interfaced with Sage 300 ERP ERP, make sure that the currency code is same as set up in Sage 300 ERP.
	Once the company profile is saved, the Functional Currency cannot be changed.
Multicurrency	Check if you will handle multiple currency. Once you save the profile you cannot uncheck multicurrency. However if you have left it unchecked, you may check it any time in future.
	If you have set up a company with Multicurrency you cannot interface it with a Sage 300 ERP company database that does not have multicurrency.
Default Rate Type	Required if Multicurrency has been checked. If the database is interfaced with Sage 300 ERP the specified rate type should exist in Sage 300 ERP company database.
Display pop-up Reminders	Check if you want to display pop-up reminders (see Chapter 9). If you decide to display reminders, enter the interval in minutes after which reminders will pop up. The interval starts when you enter Main Menu and <b>SYNDi Reminder System</b> keeps track of elapsed time. It is turned off if you choose not to display reminders. The interval depends on the volume of activity. If you decide to maintain your calendar of appointments in <b>SYNDiIL</b> you may want to check every 15 minutes otherwise every hour (60 minutes) or longer.
Audit Trail	Check if you want to record the login, logout, add, edit and delete actions done in the application. This feature records the user logged in, the date and time and the actions took. The audit report is in Periodic Processing (see Chapter 10)

<u>S</u> ave	
<u>C</u> lose	

Click to save the record.

Click to close the screen.

### **Tab 2: Integration**

SYNDilL: Company Profile - Sample Financial Company						
Detail Integration	Detail Integration					
G/L Interface	<ul> <li>Standalone</li> <li>Accpac EF</li> </ul>	ie RP				
Database ID	SAMLTD	(as defined in Accpac ERP Database Setup)				
Source Code	GL- IL					
Bank Clearing Account	1080	💁 🖶 Bank Clearing				
Save		Clos	se			

G/L Interface	Indicate whether the database will be standalone or interfaced with Sage 300 ERP.	
Database ID	If the database is being interfaced with Sage 300 ERP, enter the Database ID for the Company Database. When the user hits <tab> after entering Database ID, the system displays Sage 300 ERP Signon screen. Choose the corresponding company and log into Sage 300 ERP. (See Note 3 below)</tab>	
Source Code	Source Code is required if the database is interfaced with Sage 300 ERP. It is normally GL-JE to indicate General Ledger Journal Entry. If you enter a Source Code that is not present in Sage 300 ERP, it gets created.	

Bank Clearing	If the database is interfaced with Sage 300
Account	ERP, all debits and credits to the Bank
	account are posted to Bank Clearing account.
	The system generates a file BankEntries.csv in
	database folder. It should be exported into
	Bank Services module of Sage 300 ERP. The
	entries reverse the posting to Bank Clearing
	account and post them to bank account to
	facilitate bank reconciliation.

#### 4. Sage 300 ERP Interface

While setting up the company profile for a new company if the database is interfaced with Sage 300 ERP and the Sage 300 ERP Database ID is entered the system performs the following functions:

(a). If Sage 300 ERP is not installed the following message is displayed:

Messa	age
	ACCPAC Session could not be started.
	<u>0</u> K

(b). If Sage 300 ERP is found the Signon screen is displayed as follows:

Sage Accpac Signon ×				
Server	<local machine=""></local>		OK	
User ID	ADMIN	Windows Authentication	Cancel	
Password		Change Password		
Company	Sample Company Ltd.		•	
Session Date	11/12/2008 💌			

Change the company if necessary and start Sage 300 ERP session.

(b). If multiple sessions of Sage 300 ERP are running, the system displays the following message:

S	age Accp	ac Signon Manager	×
	The list below sh Manager. Selec application:	ows the Signon information currently stored in Sage Accpac Signon t a set of Signon information you want to use to open the current	
	User ID	Company	]
	ADMIN	Sample Company Inc.	-
	ADMIN	Sample Company Ltd.	
		New Signon OK	

Choose proper company and click OK.

#### 5. Interfacing Sample Financial Company with Sage 300 ERP

You can interface Sample Financial Company in **SYNDIIL** with Sample Company Ltd (SAMLTD) in Sage 300 ERP. However, it is important that all accounts defined in Sample Financial Company must be present on the Sage 300 ERP side. In order to do that, please import the file SAMLTD Accounts.xls from the application folder into Sample Company Ltd before interfacing it in Company Profile.

#### Tab 3: Options

SYNDill: ADMIN - Set up Company Profile - ATI SQL Server Test - C ×				
Detail Integration				
Password Security User password expires every Minmimum password Length Prevent reuse of the last Maxmimum invalid login attempts Complex Passwords	O     Days       O     Characters       O     Passwords       O			
Save			<u>C</u> I	ose

**6.** The Password Security settings are configured in the Options tab. The settings do not apply to the user ADMIN.

User password expires every	This setting enforces the user password to expire the configured number of days from the last password reset. Setting the number to 0 disables the setting.
Minimum password Length	This setting enforces the minimum password length. If the password is less than the configured length a password change is forced. Setting the number to 0 disables the setting.
Prevent reuse of the last	This setting prevents users from reusing the last configured number of passwords. Setting the number to 0 disables the setting.
Maximum invalid login attempts	This setting is the number of consecutive failed login attempts the user is allowed before the account gets locked out. Once the user account gets locked out, it needs to be re- activated by ADMIN. Setting the number to 0 disables the setting.

Complex Passwords If this setting is checked it enforces the password requirements of at least 1 capital letter, 1 small letter and 1 number. Unchecking disables the feature.

# 5.3. Setting up G/L Accounts

SYNDilL: G/L	Accounts Setup	o - Sample Finai	ncial Company	
Account No	1020			
Description	Bank Operating Accor	unt		
Account Type	Balance Sheet	C Income Statement		
Multicurrency	$\overline{\mathbf{v}}$			
<u>S</u> ave <u>E</u>	elete <u>P</u> rint			<u>C</u> lose

1. Click G/L Accounts on Setup screen to display the following screen:

Account No	An alphanumeric code of up to 45 characters.
Description	Account Description, maximum 60 characters.
Account Type	Check Balance Sheet for assets, liabilities and equity, or Income Statement for Revenue and Expenses.
Multicurrency	Check if the account will hold currencies other thank Functional Currency.
<u>A</u> dd	Click to add a new record. This button is disabled if the database is interfaced with Sage 300 ERP.
<u>S</u> ave	Click to save changes to a record. This button is disabled if the database is interfaced with Sage 300 ERP.
<u>D</u> elete	Click to delete a record. This button is disabled

if the database is interfaced with Sage 300



2. G/L Accounts are required to generate journal entries as transactions are posted.

When a security is purchased, it is normally debited to an investment account and credited to Bank account. You may define several investment accounts based on the type of investment or currency (e.g., stocks, bonds, T-Bills). You may also set up multiple Bank accounts depending on your requirements. If transactions are being handled through brokers or money managers, they could be defined as banks.

When the stock is sold, the proceed from sale is credited to the appropriate investment account and debited to a Bank account. The gain (or loss) is posted to a gain or loss account. You may set up separate accounts for gain and loss. You may also further separate them based on currencies or type of investment.

The system allows up to 45 characters in the account number that ensures flexibility needed to handle any type of General Ledger.

#### 3. Interfacing Sample Financial Company with Sage 300 ERP

Following is the list of accounts defined in Sample Financial Company distributed with **SYNDIIL**:

Acct No	Description	AccountType	MultiCurr
1020	Bank Operating Account	Balance Sheet	Yes
1030	Bank, Canadian Dollar Account	Balance Sheet	
1130	Bond Premium	Balance Sheet	Yes
1160	Interest Receivable	Balance Sheet	Yes
1200	Securities, Canadian	Balance Sheet	
1260	Securities, U.S.	Balance Sheet	Yes
1450	Prepaid Interest	Balance Sheet	Yes
1590	Accrued Interest	Balance Sheet	Yes
2017	Bond Discount	Balance Sheet	Yes

Interest Income	Income Statement
Amortization: Bond Discount	Income Statement
Gain / Loss on Fair Value	Income Statement
Gain on Sale of Securities	Income Statement
Dividend Income	Income Statement
Unrealized Exchange Gain	Income Statement
Unrealized Exchange Loss	Income Statement
Loss on Sale of Securities	Income Statement
Amortization: Bond Premium	Income Statement
Realized Exchange Gain	Income Statement
Realized Exchange Loss	Income Statement
Exchange Rounding	Income Statement
	Interest Income Amortization: Bond Discount Gain / Loss on Fair Value Gain on Sale of Securities Dividend Income Unrealized Exchange Gain Unrealized Exchange Loss Loss on Sale of Securities Amortization: Bond Premium Realized Exchange Gain Realized Exchange Loss Exchange Rounding

You can interface Sample Financial Company in **SYNDIL** with Sample Company Ltd (SAMLTD) in Sage 300 ERP. However, it is important that all these accounts must be present on the Sage 300 ERP side. In order to do that, please import the file SAMLTD Accounts.xls from the application folder into Sample Company Ltd before interfacing it in Company Profile.

# **5.4. Setting up Currencies**

- 1. If you are using **SYNDiIL** as a standalone application the functional currency is set up automatically in Currencies table while setting up company profile. If you deal with foreign currencies, you will have to set up other currencies. If the application is interfaced with Sage 300 ERP, it uses the Currencies table from there and you do not have to set up any currency.
- 2. Click Currencies on Setup screen to display the following screen:

SYNDilL: Cur	rencies Setup - Sample Financial Company	
Currency Code Description	USD Q L U.S. Dollars	
<u>S</u> ave [	<u>Delete</u> <u>Rate Table</u>	<u>C</u> lose

Currency Code	An alphanumeric code of up to 3 characters.		
Description	Description of the currency, maximum 60 characters.		
Add	Click to add a new record. This button is disabled if the database is interfaced with Sage 300 ERP.		
<u>S</u> ave	Click to save changes to a record. This button is disabled if the database is interfaced with Sage 300 ERP.		

<u>D</u> elete	Click to delete a record. This button is disabled if the database is interfaced with Sage 300 ERP.
<u>R</u> ate Type	Click to set up Rate Types. You may use different rate tables for each currency and must define at least one Rate Type.
Rate Table	Click set up exchange rates for each Rate Type.
<u>C</u> lose	Click to close the screen.

#### 4. Setting up Rate Types

If **SYNDIL** is interfaced with Sage 300 ERP it uses Rate Types defined in Sage 300 ERP, otherwise click Rate Type on Currencies screen to define rate types. The following screen is displayed:

SYNDilL: Rat	e Type Setup - Sample Financial Company	
Rate Type Description	SP I Timper manerat company Daily spot rate	
<u>S</u> ave <u>D</u>	elete	<u>C</u> lose

Rate Type	An alphanumeric code of 2 characters.
Description	Description of the rate type, maximum 60 characters.



#### 6. Setting up Rate Tables

If **SYNDIIL** is interfaced with Sage 300 ERP it uses exchange rates defined in Sage 300 ERP, otherwise click Rate Table on Currencies screen to define exchange rates. The following screen is displayed:

SYNDilL: R	ate Table Setup - Sample Financial Company - 🛛 -
To Currency	CAD
Rate Type	SP QL Daily spot rate
From Currency	USD Q U.S. Dollars
Date Match	Earlier 💌
Conversion Method	Multiply 👻
Rate Date	12/01/2008
Exchange Rate	1.25100000
	Date Rate
	09/01/2008 1.20000000
	08/01/2008 1.20000000
	07/01/2008 1.18000000
	06/01/2008 1.15100000
	05/01/2008 1.01000000
	04/22/2008 0.97000000
<u>S</u> ave <u>D</u> e	elete <u>C</u> lose

To Currency	Displays the Functional Currency of the company.
Rate Type	Specify the Rate Type for which the Rate

	Table is be New butto Rate Type	eing set up. You may also click the on next to Rate Type to define a new on the fly.		
From Currency	Specify the Currency Code for which the Rate Table is being set up.			
Date Match	Choose one of the following options:			
	Earlier	The transaction uses a rate for which the Rate Date is earlier than the transaction date.		
	Later	The transaction uses a rate for which the Rate Date is later than the transaction date.		
	Exact	The transaction uses a rate for which the Rate Date is equal to the transaction date.		
Conversion Mothod	Choose one of the following options:			
Method	Multiply	Multiply the amount in the specified currency by the exchange rate to convert it into Functional Currency. This if the exchange rate for USD is 1.25, then US\$1=CA\$1 X 1.25.		
	Divide	Divide the amount in the specified currency by the exchange rate to convert it into Functional Currency. This if the exchange rate for USD is 1.25, then US\$1=CA\$1 / 1.25.		
Rate Date	Effective	Date for the exchange rate.		
Exchange Rate	Factor to convert an amount in the specified currency to the amount in Functional Currency.			
Rate Grid	The grid displays the exchange table with dates and corresponding exchange rate. To delete a line in the grid, select the line and hit the Delete key on the keyboard. To change a rate, select the line in the grid and the values are			

copied into Rate Date and Exchange Rate fields. Change the rate and click the Save button. Any transactions entered before changing the rate will use the old value.

Click to add the new rate. This button is disabled if the database is interfaced with Sage 300 ERP.

Click to save changes to a rate. This button is disabled if the database is interfaced with Sage 300 ERP.

Click to delete the entire Rate Table. If you wish to delete just one line in the rate grid, select that line and hit the Delete key on the keyboard. This button is disabled if the database is interfaced with Sage 300 ERP.

<u>Close</u> Click to close the screen.

Add

Save

Delete

### 5.5. Setting up Templates

#### Introduction

1. Before you set up any investment it is necessary that you set up a template containing various G/L accounts to which the transactions related to an investment will be posted.

SYND	ilL: Setup Templates - Sample Financial Company 🛛 🛛 💌
	Stock Templates Bond Templates Note Templates
)	

- 2. Click Templates on Setup screen to display the following screen:
- 3. Templates must be set up for stocks, bonds and notes.
- 4. If your database is interfaced with Sage 300 ERP, please note that when you set up your templates, you may not find the GL Account numbers for the first time. So Finder button will not work. Instead, type the account number. If the system does not find it in SYNDiIL, it checks in Saage. If it does not find in Sage then it gives an error otherwise it copies the account record from Sage to SYNDiIL and Finder button becomes aware of it. So the golden rule is not to use Finder for a GL Account Number which has not been used in SYNDiIL before.

#### Setting up a Stock Template

5. Click Stock Templates on Template Setup Menu to display the following screen:

#### Tab 1: Profile

🖏 SYNDill: ADMIN - Sto	ock Templates -	Sample Financ	ial Comp	bany	_	×
Exchange						
Template ID	US	Q 🛓 🗅				
Description	U.S. Stocks					
Currency	USD 🔍	US Dollars				
Costing Method	Average	C FIFO				
Source Code	GL-					
G/L Account Numb	ers:					
Investment	1160		Q 4	Stock		-
Gain on Sale	4300		Q. 4	Gain on Sale		-
Loss on Sale	5300		Q. 4	Gain / Loss on Sale of	Stock	-
Dividend Income	4400		Q. 4	Dividend Income		-
Gain on Faiir Value	4225		Q. 4	Fair Value Gain		-
Bank Clearing			Q. 4-			
Save Delete Close						

6. The fields shown on this tab are described below:

Template ID	An alphanumeric code, maximum 8 characters, to identify the template.
Description	Description of the template, maximum 60 characters.
Currency	Specify the Currency Code for the template.
Costing Method	Choose FIFO, LIFO or Average to establish the cost of stock at the time of sale. (At present only the average method is available.)
Investment	G/L asset account to be debited when stock is purchased or credited when stock is sold.
Gain on Sale	G/L revenue account to be credited when stock is sold at a profit.
Loss on Sale	G/L expense account to be debited when stock is sold at a loss.
--------------------	---
Gain on Fair Value	G/L revenue account to which the gain in fair market value is cedited. You may valuate your stocks at the end of every month. If the value of the stock is lower than the Face Value, you realze gain otherwise loss.
Dividend Income	G/L revenue account to which Dividend income will be credited.
Add	Click to add the new record.
Save	Click to save changes to a record.
<u>D</u> elete	Click to delete a record. If the template is being used by one or more stocks it cannot be deleted.
<u>C</u> lose	Click to close the screen.

Profile Exchange		
Unrealized Exch Gain	4500	🖾 👲 Unrealized Exchange Gain
Unrealized Exch Loss	5200	🔄 🕈 Unrealized Exchange Loss
Purchase		
Realized Exch Gain	7100	🔍 👲 Realized Exchange Gain
Realized Exch Loss	7110	🛯 🕈 Realized Exchange Loss
Sale		
Realized Exch Gain	7100	🔍 👳 Realized Exchange Gain
Realized Exch Loss	7110	Realized Exchange Loss
Dividend		
Realized Exch Gain	7100	💁 🕂 Realized Exchange Gain
Realized Exch Loss	7110	💁 🕈 Realized Exchange Loss
Other Transactions		
Realized Exch Gain	7100	🔍 👳 Realized Exchange Gain
Realized Exch Loss	7110	Realized Exchange Loss

### Tab 2: Exchange

7. This tab can be accessed only if the template currency is other than Functional Currency. It contains revenue accounts to post exchange gains and expense accounts to post exchange losses. The fields shown on this tab are described below:

Unrealized Exchange Gain	G/L account to which unrealized exchange gain is credited at the time of revaluation. (Not implemented in the current release.)
Unrealized Exchange Loss	G/L account to which unrealized exchange loss is debited at the time of revaluation. (Not implemented in the current release.)
Purchase Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of purchasing the stock provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile)
Sale Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of selling the stock provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile).
Dividend Income	G/L account to which exchange differences are

Realized Exchange Gain and Loss	posted at the time of recording dividend income.
Other Transactions	G/L account to which exchange differences are
Realized Exchange	posted at the time of recording other
Gain and Loss	transactions (e.g., stock adjustment).

### Setting up a Bond Template

8. Click Bond Templates on Template Setup Menu to display the following screen:

## Tab 1: Profile

🖏 syndill: Admin - I	Bond Templates - Sample Financial Company	_		×
Endle Accounts	Exchange ]			1
Template ID	FIXED			
Description	Fixed Rate Bonds			
Currency	USD Q US Dollars	-		
Source Code	GL-			
<u>S</u> ave <u>D</u> e	lete		<u>C</u> le	ose

9. The fields shown on this tab are described below:

Template ID	An alphanumeric code, maximum 8 characters, to identify the template.
Description	Description of the template, maximum 60 characters.
Currency	Specify the Currency Code for the template.
Source Code	If SYNDi is interfaced with Sage 300 ERP, Source Code is used by Sage to identify where the entry came from. You may use GL-SY to show that it is a GL entry that came from SYNDi. If you have not interfaced it with Sage 300, you may leave it blank.
<u>A</u> dd	Click to add the new record.

<u>S</u> ave	Click to save changes to a record.
<u>D</u> elete	Click to delete a record. If the template is being used by one or more bonds it cannot be deleted.
<u>C</u> lose	Click to close the screen.

Investment (Bonds)	1170	Q +	Investment
Prepaid Interest	1180	Q 4	Prepaid Interest
Premium	1185	Q +	Premium on Bonds
Discount	2450	Q +	Bond Discount
Premium Amortized	7500	Q +	Premium / Discount Amortized
Discount Amortized	7500	Q 4	Premium / Discount Amortized
Interest Receivable	1260	Q 4	Interest Receivable
Interest Income	4220	Q +	Interest Income
Gain on Bonds	4300	Q 4	Gain on Sale
Loss on Bonds	5300	Q 4	Gain / Loss on Sale of Stock
Gain on Fair Value	4225	Q +	Fair Value Gain

#### Tab 2: Accounts

10. The fields shown on this tab are described below:

Investment	G/L asset account to be debited when a bond is purchased or credited when the bond matures or is sold.
Prepaid Interest	If a bond is purchased on a date that falls between two consecutive coupon receipts, the previous owner must be paid interest from prior coupon date up to the purchase date. This amount is debited to the Prepaid Interest asset account and will be cleared at the time of the next coupon receipt.
Premium	If a bond is purchased at premium, the premium amount is debited to this balance sheet account.
Discount	If a bond is purchased at discount, the discount amount is credited to this balance sheet account.
Premium Amortized	On monthly basis the proportional premium amount is credited to Premium account and

	debited to this Income Statement account.
Discount Amortized	On monthly basis the proportional discount amount is debited to Discount account and credited to this Income Statement account.
Interest Receivable	On monthly basis the portion of interest expected from the bond is debited to this Balance Sheet account.
Interest Income	On monthly basis the portion of interest expected from the bond is credited to this Income Statement account.
Gain on Bonds	If a bond is presold, the gain from sale is credited to this Income Statement account.
Loss on Bonds	If a bond is presold, the loss from sale is debited to this Income Statement account.
Gain on Fair Value	You may valuate your investments at the end of every month. If the interest prevailing in the market is lower than the coupon rate, the value of the bond goes up while if it is higher, then value goes down.

Tab	3:	Exchange
-----	----	----------

Profile Accounts	emplates - Sa	mple Financial Company	
Unrealized Exch Gain	4500	💁 🕈 Unrealized Exchange Gain	
Unrealized Exch Loss	5200	🔍 🕂 Unrealized Exchange Loss	-
Purchase			
Realized Exch Gain	7100	🔍 🕈 🛛 Realized Exchange Gain	
Realized Exch Loss	7110	Realized Exchange Loss	_
Sale/Maturity			
Realized Exch Gain	7100	🚇 🕈 Realized Exchange Gain	-
Realized Exch Loss	7110	🛯 🕘 Realized Exchange Loss	_
Interest			
Realized Exch Gain	7100	🔍 🕈 🛛 Realized Exchange Gain	
Realized Exch Loss	7110	🔍 🔄 Realized Exchange Loss	-
Other Transactions			
Realized Exch Gain	7100	🔍 🕈 🛛 Realized Exchange Gain	_
Realized Exch Loss	7110	🚳 👲 Realized Exchange Loss	_
Save Dele	te		lose

11. This tab can be accessed only if the template currency is other than Functional Currency. The fields shown on this tab are described below:

Unrealized Exchange Gain	G/L account to which unrealized exchange gain is credited at the time of revaluation. (Not implemented in the current release.)
Unrealized Exchange Loss	G/L account to which unrealized exchange loss is debited at the time of revaluation. (Not implemented in the current release.)
Purchase Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of purchasing a bond provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile)
Sale/Maturity Realized Exchange Gain and Loss	G/L account to which exchange differences are posted at the time of selling the bond provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile).
Interest Realized Exchange	G/L account to which exchange differences are posted at the time of recording interest.

Gain and Loss

Other Transactions For future use. Realized Exchange Gain and Loss

## Setting up a Note Template

12. Click Note Templates on Template Setup Menu to display the following screen:

### Tab 1: Profile

🖏 SYNDill: ADMIN - Note Templates - Sample Financial Company – 🗆 🗙				
Profile Accounts				
Template ID	AMERICAN Q			
Description	American Notes			
Currency	USD U.S. Dollars	_		
Source Code	GL- IL			
Use Discount Factor				
Save Dela	te			
			<u> </u>	ose

13. The fields shown on this tab are described below:

Template ID	An alphanumeric code, maximum 8 characters, to identify the template.
Description	Description of the template, maximum 60 characters.
Currency	Specify the Currency Code for the template.
Use Discount Factor	Suppose the Face Value is A and the rate is r% and the Calculation Method is Actual/365 then the interest I for n days is normally calculated as follows: I=A*(r/100)*n/365 If you use Discount Factor (D), then D=1-(r/100)*n/365 I=A(1/D-1)

Once you set up a note under a template you

cannot change Use Discount Factor parameter.

Add	Click to add the new record.
<u>S</u> ave	Click to save changes to a record.
<u>D</u> elete	Click to delete a record. If the template is being used by one or more bonds it cannot be deleted.
<u>C</u> lose	Click to close the screen.

Investment (Notes)	1260	Q +	Securities, U.S.
Interest Receivable	1160	Q +	Interest Receivable
Interest Income	4220	Q +	Interest Income
Unrealized Exch Gain	4500	Q +	Unrealized Exchange Gain
Unrealized Exch Loss	5200	Q 4	Unrealized Exchange Loss
nvestment			
Realized Exch Gain	7100	Q +	Realized Exchange Gain
Realized Exch Loss	7110	Q 4	Realized Exchange Loss
nterest			
Realized Exch Gain	7100	Q +	Realized Exchange Gain
Realized Exch Loss	7110	Q +	Realized Exchange Loss

14. The fields shown on this tab are described below:

Investment	G/L Balance Sheet account to be debited when a note is purchased or credited when the note matures.
Interest Receivable	On monthly basis the portion of interest expected from the note is debited to this Balance Sheet account.
Interest Income	On monthly basis the portion of interest expected from the note is credited to this Income Statement account.
Unrealized Exchange Gain	G/L account to which unrealized exchange gain is credited at the time of revaluation. (Not implemented in the current release.)
Unrealized Exchange Loss	G/L account to which unrealized exchange loss is debited at the time of revaluation. (Not implemented in the current release.)
Investment Realized Exchange	G/L account to which exchange differences are posted at the time of purchasing a note or

Gain and Loss	recording its maturity provided you are journalizing Foreign Exchange. (See Note 5 in Section 5.2. Company Profile)
Interest	G/L account to which exchange differences are
Realized Exchange	posted at the time of recording interest.
Gain and Loss	

# 5.6. Setting up Partners

- 1. If you are maintaining investments of your clients or partners, you must set up each of them. **SYNDIIL** requires at least one partner to be set up.
- 2. The Partners screen is displayed when the user clicks Partners on Setup screen.

Partner ID	JACUBSUN ST	
Name	Jacobson Estate	
Address	7481 Woodbine Ave., Suite 203	
City	Markham	
State/Prov	ON	
PostalCode	L3R 2W1	
Contact	Harry Jacobson	
Tel	(905) 940-0751	
Fax	(905) 940-0341	
E-Mail	jacobsonestate@indussys.com	
Remarks	A	
	<b>v</b>	

Partner ID	A code set up to identify a partner, maximum 8 alphanumeric characters; user-defined.			
Q	<b>Finder</b> is used to display a list of all records in the Partners table.			
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.			
	<b>New</b> is used to clear the screen while setting up a new record.			
Name	Enter partner's name, maximum 60 alphanumeric characters.			
Address	Two address lines, maximum 60 alphanumeric			

City	Name of the city, maximum 30 alphanumeric characters.			
State / Prov	State of province, maximum 20 alphanumeric characters.			
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.			
Tel	Telephone number, maximum 20 alphanumeric characters.			
Fax	Fax number, maximum 20 alphanumeric characters.			
E-Mail	E-mail address of the borrower, maximum 200 alphanumeric characters.			
Remarks	A user-defined memo field.			
Add	Click to add a new record.			
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.			
Delete	Click to delete an existing record.			
<u>C</u> lose	Click to close the screen.			

characters each.

## 5.7. Setting up Contacts

- 1. The Contacts screen is displayed when the user clicks Contacts on Setup screen.
- 2. The fields shown on the screen are described below:

SYNDilL: Contacts Setup - Sample Financial Company					
Profile Remarks	1				
Contact ID	KENBOB				
Salutation	Mr. 💌				
First Name	Bob	Last Name	Kennedy		
Title	Manager				
Department	Customer Relation				
Company	Seattle Bank				
Address	7481 Woodbine Avenue				
City	Seattle	State/Pro∨	WA		
PostalCode	27801	Country	USA		
Tel	(905) 940-0751	Fax	(905) 840-0341		
Mobile	(905) 555-1212				
EMail	bobk@SB.com				
Save	Delete			<u>C</u> lose	

Contact ID

Q

Salutation

First Name

Last Name

A code set up to identify a contact, maximum 16 alphanumeric characters; user-defined.

**Finder** is used to display a list of all records in the Contacts table.

**Scroll** is used display previous or next record by hitting up or down arrow.

**New** is used to clear the screen while setting up a new record.

Enter appropriate salutation of choose one from the drop-down list.

Enter contact's first name, maximum 29 alphanumeric characters.

Enter contact's last name, maximum 29 alphanumeric characters.

Address	Three address lines, maximum 60 alphanumeric characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Country	Name of the country, maximum 20 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
Mobile	Mobile number, maximum 20 alphanumeric characters.
E-Mail	E-mail address of the borrower, maximum 200 alphanumeric characters.
Remarks	A user-defined memo field.
<u>A</u> dd	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

## 5.8. Setting up Banks

- If SYNDiIL is interfaced with Sage 300 ERP, it uses banks defined 1. in Sage 300 ERP and you need not set them up here. If you trade through brokers or money managers they should be set up as banks.
- 2. The Banks screen is displayed when the user clicks Banks on Setup screen.

6	SYNDilL:	Banks Setup - Sample Financial Company - 🗖 🗙
	Profile Accounts	
	Bank ID	PRBANK
	Bank Name	Piority Bank
	Address	1160 Birchmount Road
	City	Scarborough
	State/Pro∨	ON
	PostalCode	M1P 2B8
	Tel	(416) 751-0751
	Fax	(416) 751-9289
	Contact	SMIJOH John Smith
	Remarks	<b>A</b>
		<b>_</b>
	<u>S</u> ave	Delete Print Close

**Tab 1: Profile** 

3. The fields shown on the screen are described below:

Bank ID	A code set up to identify a bank, maximum 8 alphanumeric characters; user-defined.
Q	<b>Finder</b> is used to display a list of all records in the Banks table.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
	<b>New</b> is used to clear the screen while setting up a new record.
Bank Name	Enter bank's name, maximum 60 alphanumeric

	characters.
Address	Two address lines, maximum 60 alphanumeric characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
Contact ID	Contact ID for the contact person, maximum 16 alphanumeric characters. The Contact ID must have been set up as a Contact.
Remarks	A user-defined memo field.
<u>A</u> dd	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
<u>D</u> elete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

characters

## Tab 2: Accounts

SYNDilL: Ba	anks Setup - Sample	Financial Company	×
Profile Accounts			1
Bank Currency	USD QUS. Dollars		
G/L Account No:	1020	💁 🚭 🛛 Bank Operating Account	-   .
Bank Account No:	123-1203-12		
Deposit Rate Type	SP 🖳 Daily spot rate		
Withdrawal Rate Type	SP 🔍 Daily spot rate		
Realized Exch Gain	7100	🔍 🖶 Realized Exchange Gain	
Realized Exch Loss	7110	💁 🖶 Realized Exchange Loss	
Exchange Rounding	7200	🔍 🖶 Exchange Rounding	
<u>S</u> ave <u>D</u> e	lete <u>P</u> rint	<u> </u>	se

Bank Currency	Currency in which the bank account is maintained. Each account can be maintained in only one currency.
G/L Account No:	Enter the account number to which all deposits will be debited and all withdrawals will be credited.
Bank Account No:	Account Number at the bank.
Deposit Rate Type	Establishes the rate table to be used for deposits.
Withdrawal Rate Type	Establishes the rate table to be used for withdrawals.
Realized Exch Gain	G/L account to which exchange gain will be credited while converting Foreign Currency to Functional Currency.
Realized Exch Loss	G/L account to which exchange loss will be debited while converting Foreign Currency to Functional Currency.

Exchange Rounding Not used.

## 5.9. Setting up Brokers

- 1. If transactions are made through brokers and you want to record the commission or Brokerage Fee separately, set up a record for each Broker.
- 2. The Brokers screen is displayed when the user clicks Brokers on Setup screen.

SYNDilL: Bro	okers Setup - Sample Financial Company
Broker ID	MAPLE
Name	Maple Leaf Brokerage
Address	5516 Corvette Crescent
City	Toronto
State/Prov	ON
PostalCode	M1L 9Z1
Contact	John Smith
Tel	(905) 940-0751
Fax	(905) 940-0341
E-Mail	
Brokerage Fee	25.0000 Fee Type C Percentage 📀 Flat Amount
G/L Account	5400 Grokerage Fee
Remarks	
<u>Save</u> <u>D</u> elete	

Broker ID	A code set up to identify a broker, maximum 8 alphanumeric characters; user-defined.
Q	<b>Finder</b> is used to display a list of all records in the Brokers table.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
	<b>New</b> is used to clear the screen while setting up a new record.
Name	Enter broker's name, maximum 60 alphanumeric characters.

Address	Two address lines, maximum 60 alphanumeric characters each.
City	Name of the city, maximum 30 alphanumeric characters.
State / Prov	State of province, maximum 20 alphanumeric characters.
PostalCode	Zip code or postal code, maximum 10 alphanumeric characters.
Tel	Telephone number, maximum 20 alphanumeric characters.
Fax	Fax number, maximum 20 alphanumeric characters.
E-Mail	E-mail address of the borrower, maximum 200 alphanumeric characters.
Brokerage Fee	Enter the commission amount (or percentage) that the broker charges for a transaction. It is just default value and can be overridden for each transaction. You may leave this value as zero.
Fee Type	Indicate whether the commission is a percentage of the transaction amount or a flat amount.
G/L Account	Enter the G/L expense account to which the commission will be debited.
Remarks	A user-defined memo field.
Add	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
<u>D</u> elete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

# 5.10. Setting up Market Codes

SYNDilL: Ma	rkets Setup - Sample Financial Company	
Market Code	TSXV	
Description	TSX Venture Exchange	
Market Suffix	V	
<u>S</u> ave <u>D</u>	elete	<u>C</u> lose

Market Code	A code set up to identify a market, maximum 8 alphanumeric characters; user-defined.
Q	<b>Finder</b> is used to display a list of all records in the table.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
D	<b>New</b> is used to clear the screen while setting up a new record.
Description	Enter the description for the code, maximum 60 alphanumeric characters.
Market Suffix	Max 6 characters; used by Yahoo to indicate non-US stock exchanges. For instance the suffix for Toronto Stock Exchange is ".TO". Do not enter the dot while defining the suffix. Check <u>http://finance.yahoo.com/exchanges</u> for a valid list of suffixes.

<u>A</u> dd	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
<u>D</u> elete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

# **5.11. Setting up Miscellaneous Charge Codes**

1. Click Miscellaneous Charge Codes on Setup screen to display the following screen:

	×
_	
Ch	se

Misc Charge Code	Set up a unique alphanumeric code up to 16 characters, e.g., FEE, TAX, RENT etc.
Description	Maximum 60 characters.
GL Account	General Ledger Account to which the Miscellaneous Charge will be debnited.
Amount	If a Miscellaneous Charge Code has a fixed amount, enter it here otherwise leave it as zero.
Vendor ID	For future use.
	<b>New</b> is used to clear the screen while setting up a new Miscellaneous Charge Code.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.

<u>A</u> dd	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

# 5.12. Setting up Optional Fields

1. Click Optional Fields on Setup screen to display the following screen:

٩.	SYNDilL:	Optional	Fiel	d Se	tup	- Sam	ple F	inanci	ial Co…		
	Table	Stocks	•								
	Field Name	Category						<u> </u>			
	Field Type	Text	-		alua		Descript	ion			
	Validation Type	List	<b>•</b>		DMMO V	N	Common Stock of	) Shares ifering Divic	lends		
	Size	10 ÷		PF	REF	FST	Preferred Notes Tr	d Shares est by Shat	hab		
	Active				51251	201	HOLES I	cat by Shide	100	1	
	Existing Fields										
	Name					DataType	Size	Active	ValidType		
	Category Classification	n				Text	10	Yes	List		
	Origin	·				Text	10	Yes	List		
										-	
Ľ	Save	<u>D</u> elete								<u><u> </u></u>	lose

Table	From the Stocks, B which the	drop-down list you may choose onds or Notes to indicate the table to e optional Field will be associated.
Field Name	Enter the Classifica character	name of the field, e.g., Category, ation etc., maximum 20 alphanumeric s.
	<b>New</b> is us a new field	sed to clear the screen while setting up ld.
Field Type	You may down list	choose the Field Type from the drop- . Following are the valid field types:
	Text	Use this type to define descriptive fields.
	Number	Use this type to define numeric data.
	Yes/No	Use this type to define fields that

		requ Zoni	ire a yes or no answer, e.g., ng appropriate?
	Date	Use	this field to define dates.
Validation Type	You may drop-dow validatior	choo yn list n type	se the Validation Type from the Following are the valid
	No Valid	ation	The system will accept any value including blanks.
	List		You may define a set of values. If you choose List as the validation type a list of values opens and you may enter allowable values. You may also enter a description to explain the significance of each value. The system stores the description but does not use it anywhere.
	Range		Use this validation type if the value has to be between a certain minimum and maximum.
	Non-Blar	ık	You may enter any value as long as you do not leave the field blank.
Existing Fields	Displays defined. I field, just entry area	a tabl f you click a on tl	e containing all fields already want to make changes to a on it to copy it into the data he top of the screen.
	Optional in the ord Existing l order by c	Field ler in Fields clicki	s appear on records and listings which they appear in the s area. You may change this ng Up or Down arrows.
<u>A</u> dd	Click to a	ndd a	new record.
<u>S</u> ave	Click to s highlighte	ave a ed on	n existing record. It is ly when the user changes a field.

<u>D</u> elete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

- 3. To set up a new Optional Field, click **New** to clear the screen. Enter the name of the field. If the record is already present in the table, the data is displayed and the fields could be modified. Since field names are textual you may end up setting up multiple fields with slight differences in the spellings. If you have made a spelling error, delete the field and set it up again before assigning it to a table.
- 4. You may hit <Tab> key to move from one field to the next. Alternatively, you may click inside a field and modify it.
- 5. To modify an existing record, select field from the Existing Fields area. **Save** to save changes.
- 6. To delete a record, click **Delete**.

# **Chapter 6 Working with Stocks**

## **6.1. Introduction**

1. Investments Menu is displayed as shown below by clicking **Investments** on the Main Menu.

Stocks	Bonds	Notes
🕑 Setup	📴 Setup	🚱 Setup
📴 Transactions	🚱 Accrual / Coupon	📴 Deposits
🕑 Posting	📴 Presell / Maturity	🚱 Accrual
	🚱 Valuation	📴 Withdrawals
	📴 Posting	📴 Rollovers
		🥵 Posting

2. All functions related to stocks are collected under **Stocks**.

# 6.2. Setting up Stocks

1. Stocks Maintenance screen is displayed when the user clicks **Setup** under **Stocks** on the **Investments** Menu. The screen consists of two Tabs: Profile to enter the stock detail and OptFields to enter Optional fields if any.

### Tab 1: Profile

SYNDilL: S	Set up Stocks - Sample Financial Company
Profile Opt Fie	alds
Stock ID	ABT
Template ID	US Q U.S. Stocks
Description	Abbott Labs
Currency	USD U.S. Dollars
Market	NYSE Q New York Stock Exchange
Remarks	
Save	Delete Print Close

Stock ID	A code set up to identify the stock, maximum 12 alphanumeric characters. Use the stock's Ticker Symbol for Stock ID.
Q	<b>Finder</b> is used to display a list of all records in the table.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
D	<b>New</b> is used to clear the screen while setting up a new record.
Template ID	Enter Template ID for the stock template to be used for the stock.

Description	Enter the description for the stock, maximum 60 alphanumeric characters.
Currency	Currency Code for the stock as defined in the template.
Market	Enter the Market Code for publicly-traded stock.
Remarks	A user-defined memo field.
Add	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
Delete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

	Category	COMMON	-
	Classification	ALL	
•	Origin	USA	

## **Tab 2: Optional Fields**

3. The optional fields defined for Stocks are listed. Just enter appropriate values for each field.

# 6.3. Entering Stock Transactions

1. Stock Transactions screen is displayed when the user clicks **Transactions** under **Stocks** on the **Investments** Menu.

#### **Tab 1: Transactions**

l ransaction No: Fransaction Date Partner ID	640     04/22/2009  #   LRM     Larry, Robert and M	lalcolm Group		
Stock ID Transaction Code	ABT Abbott Labs		Proceed	
Reference	216545	Units On Hand	1,000	
Description	Purchase Stock LRM ABT	Balance On Hand	12,510.00	AD
No. of Units	1,000	Status	Unposted	
Split Factor	1 for 1			
Source Amount	10,000.00 USD	Transaction Amount	12,510.00	AD
Bank ID	SEATAC Seattle Bank			
Broker ID	MAPLE Maple Leaf Brokerage			
Brokerage Fee	25.00 USD	Transaction Fee	31.28	AD

Transaction No	A transaction number is assigned to each existing stock transaction. To view a transaction, just enter the transaction number and hit <tab>. If the transaction has not been posted yet, you may edit it or delete it.</tab>
	<b>Finder</b> is used to display a list of all records in the table. See "Searching Stock Transactions" later in this section.
	<b>New</b> is used to clear the screen while entering a new record.
Transaction Date	Enter the date of transaction or click the Calendar button to choose a date.
Partner ID	Enter Partner ID for whom the transaction is

	being entered.
Stock ID	Enter Stock ID for which the transaction is being entered.
Transaction Code	Choose one of the following transaction codes from the drop-down list: - Purchase - Sale - Dividend - Adjustment - Split
Proceed	While entering a new transaction, click Proceed to enter the transaction detail for specified Transaction Date, Partner ID, Stock ID and Transaction Code.
Reference	Enter Reference Number if any.
Description	The system displays a default description. Change it if necessary, maximum 60 alphanumeric characters.
No. of Units	Enter the number of shares being purchased or sold. If the transaction code is Split or Dividend, the field is disabled.
	In case of Adjustments you may enter a positive or a negative number depending on whether you want to increase or decrease the number of shares.
Split Factor	Enabled only when the Transaction Code is Split.
Source Amount	Enter the total amount of transaction in source currency. In case of Adjustments enter the amount as positive or negative depending on whether you want to increase or decrease the share value.
Source Currency	Displays the source currency as determined by the template.
Bank ID	Enabled when the source amount is not zero. It is imperative that the Bank Currency must be
	same as Source Currency. In case of Purchase or Adjustment with positive amount, the bank G/L account is credited while in case of Sale, Dividend or Adjustment with negative amount it is debited,
----------------	---
Broker ID	Enter BrokerID for the Broker handling the transaction.
Brokerage Fee	Enter the amount of commission to be paid to the broker.
Add	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
<u>D</u> elete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

3. The Transaction Entry screen is divided into two areas. The upper area (also called Key Area) shown below contains Transaction Number, Partner ID, Stock ID and Transaction Code.

Transaction No: Transaction Date		
Partner ID		
Stock ID		
Transaction Code	<u>Proc</u>	eed

4. To enter a new transaction, click the New icon, enter Transaction Date, Partner ID, Stock ID and Transaction Code. Then click **Proceed** button to enable the lower area (also called Data-Entry Area) and disable the Key Area.

Reference		Units On Hand	5,000
Description	Purchase Stock LRM ABT	Balance On Hand	28,625.00
No. of Units	5,000	Transaction Amount	28,625.00
Split Factor	1 for 1	Status	Unposted
Source Amount	25,000.00 Source Currency USD		
Bank ID	SEATAC Seattle Bank		

- 5. If the Transaction Code is Split, the Split Factor is enabled. A 2 for 1 split will double the number of shares and halve the cost per share.
- 6. To display an existing transaction, enter Transaction Number and hit <Tab>. If the transaction has not been posted yet, you will be able to change or delete it.

### **Searching Stock Transactions**

You may search existing transactions by clicking Find icon next to Transaction Number. The following screen is displayed:

Р	artner ID		Q						
s	toek ID								
Ī				1					
Т	ransaction Co	de	-						
								<u>F</u> ind	
	Partner	Investment	TrxDate	TransCode	Currency	Shares	Amount	Posteo	
•	JACOBSON	ABT	09/30/2007	Adjustment	USD	0	(1,500.00	))Yes	
	JACOBSON	ABT	09/30/2007	Purchase	USD	1,000	30,000.0	0 Yes	
	JACOBSON	AGL	09/30/2007	Purchase	USD	1,000	10,000.0	0 Yes	1
	JACOBSON	HAS	03/02/2007	Purchase	USD	14,500	149,495.0	0 Yes	1
	JACOBSON	HAS	02/25/2007	Sale	USD	-4,500	(44,042.25	i)Yes	1
	JACOBSON	HAS	01/07/2007	Purchase	USD	5,000	63,202.0	0 Yes	1
	JACOBSON	HAS	08/24/2006	Purchase	USD	17,500	279,968.5	0 Yes	1
	JACOBSON	HAS	05/31/2006	Purchase	USD	3,000	46,305.0	0 Yes	1
_	JACOBSON	HAS	05/01/2006	Purchase	USD	4,500	111,112.0	0 Yes	1
	JACOBSON	MCY	09/21/2007	Purchase	USD	5,000	179,600.0	0 Yes	1
	JACOBSON	MCY	09/03/2007	Purchase	USD	5,000	178,284.5	0 Yes	1
	JACOBSON	PWI	09/30/2007	Sale	CAD	-85,000	(845,750.00	))Yes	1
	JACOBSON	PWI	08/06/2007	Purchase	CAD	245,874	2,173,526.1	6 Yes	1
	JACOBSON	PWI	08/05/2007	Purchase	CAD	774,901	6,850,124.8	4 Yes	1
	JACOBSON	SMG	09/25/2007	Sale	USD	-5,000	(213,975.00	))Yes	
	IACODCON.	CMC	00/04/2007	Dunchase	LICD	E 000	212.050.0	dv	

The fields shown on the screen are described below:

Partner ID	Enter Partner ID for whom you want to display transactions or leave it blank if you are searching transactions for all partners.
Stock ID	Enter Stock ID for which you want to display transactions or leave it blank if you are searching transactions for all stocks.
Transaction Code	Choose the Transaction Code for which you want to display transactions or leave it blank if you are searching transactions for all Transaction Codes.

<u>F</u> ind	Click to display existing transactions for specified keys.
<u>S</u> elect	Click on the desired transaction then click <b>Select</b> to display the record.
<u>C</u> lose	Click to close the screen without selecting any transaction.

Source Currency	USD		
Rate Type	SP		
Conversion Method	Multiply     Divide		
Date Match	Earlier		
Exchange Date	01/01/2008		
Exchange Rate	1.1450000		
		I	

7. This screen is used when the source currency is different from Functional Currency. The fields shown on the screen are described below:

Source Currency	Displays the currency in which the transaction is being done.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.

## **6.4.** Posting Stock Transactions

- 1. Transactions are not finalized until they are posted. They can, in general, be changed or deleted before posting. When a transaction is posted, a journal entry is generated for General Ledger and the transaction cannot be changed or deleted.
- 2. **Stock Posting Menu** is displayed when the user clicks **Posting** under **Stocks** on the **Investments** Menu.

SYND	ilL: Stock Posting Menu - Sample Financial Company	
<u> </u>		
	Print Unposted Transactions	
	Post Transactions	
<b>2</b>	Print Posting Errors	
5	Print Posted Transactions	
	Transfer GL Entries	
	Print G/L Transfer Errors	
		lose

### **3. Print Unposted Transactions**

This option is used to print unposted transactions with Transaction Date in the specified range.

### 4. **Post Transactions**

This option is used to posted transactions. The following screen is displayed:

ΥN	DiIL	: Stock	Posti	ng - Sa	ample Financial	Company	
						Select <u>A</u> ll	Select <u>N</u> one
	Apply	Date	PartnerID	BondID	Description	Currenc	Amount
	No	11/10/2010	JACOBSON	ABT	Sale Stock JACOBSON ABT	USD	(6,000.00
	No	11/16/2010	LRM	AGL	Purchase Stock LRM AGL	USD	12,000.00
D	nat	1					Class

- 0. Transactions to be posted are displayed in a table. To mark a transaction to be posted, double-click in the Apply column to change No to Yes. If you do not wish a transaction to be posted, double-click again in the Apply column to change Yes to No.
- 1. You may click the **Select All** button to mark all transactions for posting or click **Select None** button to unmark all transactions for posting.
- 2. Once you have decided which transactions have to be posted, click **Post** to post marked transactions.

Each posting session assigns a Posting Sequence to the transactions so that they can be listed according to the session. When posting is completed, a Posting Journal is generated which should be printed and filed for audit trail. A summary is displayed on the screen showing the number of transactions processed and the number of posting errors. If a transaction encounters error it is not posted.

### 5. **Print Posting Errors**

If errors are encountered during posting, the Posting Errors report should be printed and investigated. A transaction may encounter one or more of the following errors:

- 1 Account not found
- 2 Account is inactive

- 3 Account does not allow multicurrency
- 4 Account does not allow specified currency
- 5 Unbalanced entry
- 6 Exchange Rate not found
- 7 Bank not found
- 8 Bank does not handle this currency

#### 6. Print Posted Transactions

This option is used to print posted transactions with Transaction Date in the specified range.

#### 7. Transfer GL Entries

If **SYNDIIL** is interfaced with Sage 300 ERP General Ledger, this function creates a journal entry batch in Sage 300 ERP and writes entries to it. All debits and credits to bank account (in receipts and disbursements) are posted to Bank Clearing Account defined in Company Profile. If you are running Sage 300 ERP Version 5.6 or higher, the interface also creates Bank Entries in Bank Services module posting to the Bank account and clearing the Bank Clearing Account, otherwise you should make a manual entry in Bank Services.

It also flags the transactions as Transferred. If you are running **SYNDIL** as a standalone package and decide to interface it with Sage 300 ERP later, you must run this function before creating the interface so that existing transactions are flagged as Transferred otherwise all old transactions will be transferred.

### 8. **Print Transfer Errors**

Since **SYNDIIL** does not see any changes being made in Sage 300 ERP, there is a possibility that a G/L account in Sage 300 ERP may be modified or deleted between the time a transaction is posted and transferred. For this reason you may get error-free posting but may encounter errors during transfer process. If it happens, print Transfer Errors report and investigate.

# **Chapter 7 Working with Bonds**

## 7.1. Introduction

**3.** Investments Menu is displayed as shown below by clicking **Investments** on the Main Menu.

Stocks	Bonds	Notes
📴 Setup	🚱 Setup	📴 Setup
📴 Transactions	🔂 Accrual / Coupon	📴 Deposits
📴 Posting	📴 Presell / Maturity	📴 Accrual
	🚱 Valuation	🦻 Withdrawals
	🦻 Posting	📴 Rollovers
		📴 Posting

4. All functions related to stocks are collected under **Bonds**.

## 7.2. Setting up Bonds

1. Bonds Maintenance screen is displayed when the user clicks **Setup** under **Bonds** on the **Investments** Menu. The screen consists of five Tabs as follows:

Profile	to enter the particulars of the bond
Туре	Configure the Rate type
Remarks	The user may enter additional information in this area.
Interest	Displays various calculated values.
OptFields	Optional fields if any are entered in a tabular form.

### Tab 1: Profile

Bond ID	US45950VHC37-2 Q. CUSIP / ISIN US45950VHC37
Template ID	FIXED Sixed Rate Bonds
Partner ID	SFC Sample Financial Company
Issue Date	01/09/2015 #
Purchase Date	01/18/2017 III O Monthly
Maturity Date	01/09/2019 I Coupon Based on Issue Day 🗌 📀 Quarterly
Prior Coupon Date	01/09/2017
Nominal Value	500.000.00 Balance 500.000 O
Price (Base 100)	100.088
Calculation Method	Actual/360
Issuer	ABC
Description	ABC

2. The fields shown on the screen are described below:

Bond ID	A code set up to identify a bond, maximum 12 alphanumeric characters. Use the bond's Ticker Symbol for Bond ID.
Q	<b>Finder</b> is used to display a list of all records in the table.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
D	<b>New</b> is used to clear the screen while setting up a new record.

CUSIP / ISIN	CUSIP or ISIN Number
Template ID	Enter Template ID for the bond template to be used for the bond.
Partner ID	Enter the code for the partner for whom the bond is being purchased.
Issue Date	Date Issued
Purchase Date	Date of Purchase
Maturity Date	Date on which the bond will mature.
Interest Frequency	Select whether coupon interest will be calculated on monthly, quarterly, semi-annual or annual basis.
Prior Coupon Date	<b>SYNDIIL</b> calculates the date on which coupon was received by the seller prior to purchasing the bond. The interest amount from Prior Coupon Date up to Purchase Date is paid to the seller and is accumulated as Prepaid Interest. If the Prior Coupon Date falls on Purchase Date the Prepaid Interest is zero. Normally you should not have to change calculated date.
Nominal Value	Face value of the bond.
Price (Base 100)	If the bond is purchased at par, the price should be 100 otherwise it is greater than 100 if the bond is purchased at premium, or less than 100 if the bond is purchased at discount.
Calculation Method	Choose a method by which the number of days for interest calculation will be determined. SYNDi supports eight methods of calculation. Normally bonds use 30/360 method. Please see Appendix 1 at the end of this manual for further explanation.
Issuer	Name of the agency or corporation issuing the bond,
Description	Enter the description for the bond, maximum 60 alphanumeric characters.

Market Code	Enter the code for the Market in which the bond is traded.		
Yield to Maturity, %	Current yield as a percentage.		
Status	Following is	the list of status codes:	
	In Process	When a bond is entered the status is In Process.	
	Active	One or more transactions for the bond have been entered.	
	Matured	The bond has matured.	
	Called	The bond has been called.	
	written-off	The bond has been written off.	
	The details of the status is	of the bond can be changed only if In Process.	
Add	Click to add a new record.		
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.		
<u>D</u> elete	Click to delete an existing record.		
List Trx	Click to list transactions		
Acc <u>r</u> uals	Accruals		
EIR	EIR		
<u>C</u> lose	Click to close the screen.		

### Tab 2: Type

SYNDilL: Set up Bonds - Sample Financial Company

ofile Type Interest Remarks Opt Fig	elds
Bond ID US45950VHC37-2	
Rate Type C Fixed © Floating	Spread % 0.06
Floating Rate Notes	Effective Date 01/09/2017
Vanilla	Base Rate % 1.15539
C Floored	Current Rate % 1.21539
C Capped	RateDate BaseRate
	Current Rate % 1.21539
ve <u>D</u> elete <u>P</u> rint <u>L</u>	ist Trx Acc <u>r</u> uals <u>E</u> IR <u>C</u> lo:

3. The fields shown on the screen are described below:

Bond ID	The code that identifies the Bond.	
Rate Type	The type of rate of the coupon either fixed or floating.	
Floating Rate Notes	Type of Floating Rate Notes Vanilla, Floored, Capped or Collared.	
Spread %	The rate that remains constant.	
Effective Date	The date the rate takes effect.	
Base Rate %	Base Rate as percentage	
Current Rate %	Current Interest rate as percentage	

### Tab 3: Interest

SYNDilL: Set up Bonds - Sample Financial Company

Interest, Total	12,170.78	First Month Ends	01/31/2017
Interest, First Month	219.45	Last Coupon Date	01/09/2017
Interest, Monthly	506.41	Next Coupon Date	04/09/2017
Our Cost	500,440.00	Last Premium Accrual Date	01/18/2017
Amount Charged	500,591.92	Next Premium Accrual Date	01/31/2017
Prepaid Interest	151.92	Last Interest Accrual Date	01/18/2017
Premium/(Discount)	440.00	Next Interest Accrual Date	01/31/2017
First Coupon Interest	1,367.32	Days, Prepaid Interest	9
Second Coupon Interest	1,519.24	Days, First Month	13
Amortization, First Month	7.93	Days, Total	721
Amortization, Monthly	18.31	Full interest payments	8.1111
Months, Total	24.0		

4. The screen shows various amounts and dates based on the data entered on Tab 1. If any of the relevant fields on Tab 1 are change, the Calculate button on this screen becomes enable and you can click it to calculate the amounts.

### Tab 4: Remarks

SYNDilL: Set up Bonds - Sample Financial Company	
Profile   Type   Interest   Remarks   Opt Fields	[
Remarks	_
processing the accrual.	
	~
Sava Delete Print List Try Assurate	FIR Close
Take Delete Liller Fist Lix Accingis	

5. The Remarks box may contain virtually unlimited volume of text as required.

Rates	Value AA+	

## **Tab 5: Optional Fields**

6. The optional fields defined for Bonds are listed. Just enter appropriate values for each field.

SYN	SYNDilL: Set up Bonds - Sample Financial Company					
Prof	Profile Remarks Interest Opt Fields					
	• • •					
	Name	Value				
	Category	CORP				
	Classification	RISKY				
	Origin	USA				
<u>S</u>	ave <u>D</u> elete <u>Print</u>		<u>C</u> lose			

## **Tab 4: Optional Fields**

7. The optional fields defined for Stocks are listed. Just enter appropriate values for each field.

## 7.3. Entering Bond Transactions

1. Bond Transactions screen is displayed when the user clicks **Transactions** under **Bonds** on the **Investments** Menu. This screen is used to enter bond purchases, premium amortization, interest accrual and coupon receipts.

### Tab 1: List

SY	SYNDiIL: Bond Transactions - Sample Financial Company					
Te	Template ID CAN Canadian Bonds					
E	Effective Date 06/23/2014					
	Apply	Date	BondID	HdrDescription	Currend	
	No No	5/15/2011	PROCTOR	Amortization	CAD	
	No	5/15/2011	PROCTOR	Interest Receivable	CAD	
	Save	Dele	te <u>P</u> e	ost	<u>C</u> lose	

- 2. The Effective Date field displays the Current Date. Change it if necessary or choose a date from Calendar control and then hit <Tab>.
- 3. Enter the Template ID for which you want to select the transactions.
- 4. A list of transactions pending until Effective Date and belonging to the specified template are displayed in the grid.
- 5. You may click **Select All** to process all accrual and amortization records for which the Source Currency is same as Functional Currency.
- 6. Double-click on No under Apply column to process a transaction. The transaction is displayed on the following screen:

Tab	2:	Transaction
-----	----	-------------

NDilL: ADMIN - Bon	d Transactions - Sample Fin	ancial Company
<b>ist</b> Transaction		
Transaction No:	Cou	pon Receipt
Bond ID	USG1986TAA37-2	GOVERNMENT OF CAYMAN ISLANDS 5.95% 2009-2
Transaction Date	05/24/2016	
Entry Description	Coupon SFC USG1986T	AA37-2
Source Amount	2,975.00 USD	Transaction Amount 3,273.99 CAD
Paydown Src Amt	0.00	Paydown Trans Amt 0.00 CAD
Bank ID	RBC Solution	al Bank of Canada
Broker ID		
Rate Type	SP	Brokerage Fee 0.00 USD
Conversion Method	Multiply C Divide	
Date Match	Earlier	
Exchange Date	01/01/2015	Posting Sequence
Exchange Rate	1.10050	Status
Save Dele	ete Post	Close

7. The fields shown on the screen are described below:

Transaction No	A transaction number is assigned to each existing bond transaction. To view a transaction, just enter the transaction number and hit <tab>. If the transaction has not been posted yet, you may edit it or delete it.</tab>
Q	<b>Finder</b> is used to display a list of all records in the table. See "Searching Bond Transactions" later in this section.
Bond ID	Displays Bond ID for which the transaction is being entered.
Description	Displays Bond Description.
Transaction Date	Displays the date of transaction.
Entry Description	Displays default description of the entry. The user may change it if necessary.
Source Amount	Displays the transaction amount in source currency as follows: Purchase – Face Value

	Amortization – Monthly interest amount. Income – Interest Receivable for the month Interest – Coupon Receipt Maturity – Par Value
Source Currency	Displays Currency Code for the transaction.
Source Currency	Displays the source currency as determined by the template.
Paydown Amount	While processing a coupon receipt you may also enter any amount paid down as redemption, e.g., in case of a sinking bond.
Bank ID	Enabled for Purchase, Coupon Receipt and Maturity.
Broker ID	Enter BrokerID for the Broker handling the transaction.
Brokerage Fee	Enter the amount of commission to be paid to the broker.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.
Status	Displays whether or not the transaction has been posted.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.



8. To display an existing transaction, enter Transaction Number and hit <Tab>. If the transaction has not been posted yet, you will be able to change or delete it.

### **Searching Bond Transactions**

You may search existing transactions by clicking Find icon next to Transaction Number. The following screen is displayed:

9. The fields shown on the screen are described below:

Partner ID	Not used
Bond ID	Enter Bond ID for which you want to display transactions or leave it blank if you are searching transactions for all bonds.
Transaction Code	Choose the Transaction Code for which you want to display transactions or leave it blank if you are searching transactions for all Transaction Codes.

<u>F</u> ind	Click to display existing transactions for specified keys.
<u>S</u> elect	Click on the desired transaction then click <b>Select</b> to display the record.
<u>C</u> lose	Click to close the screen without selecting any transaction.

## 7.4. Recording Sale and Maturity

1.	Bond Sale screen is displayed when the user clicks Presale /
	Maturity under Bonds on the Investments Menu.

SYNDIL: ADMIN - Bor	nd Sale - Sample Financial Company
Sale Journal Entry	
Transaction No: Bond ID Transaction Date Entry Description Source Amount	• NEW •           US515110BC74          05/20/2016          Presold SFC US515110BC74         1,000,000.00       USD         Transaction Amount       1.000.000
Price (Base 100) Bank ID Broker ID	102       RBC     Q         Royal Bank of Canada
Brokerage Fee	0.00 USD 0.00 CAD Status
Rate Type Conversion Method Date Match Exchange Date Exchange Rate	SP       Purchase Date       10/03/2013            • Multiply         • Divide        Purchase Date       10/03/2013            • Multiply         • Divide        Last accrual Date       05/13/2016            • Earlier        Next Accrual Date       06/13/2016            • 01/01/2015        Next Interest Date       05/13/2016            • 1.10050        Next Interest Date       09/13/2017
<u>A</u> dd <u>D</u> el	ete <u>P</u> ost <u>R</u> everse <u>C</u> lose

2. Enter Bond ID, Transaction Date, Amount sold and Price Percentage. Click Add to add the transactions.Once you add the record you may review the journal entry by clicking the tab.

Premium         7500         Premium / Discount Amortized         223.36           Investment         1170         Investment         1,000,00           Exchange Ga         7100         Exchange Gain/Loss         102,42           Premium         1185         Premium on Bonds         15,44           Gain /Loss         4300         Gain on Sale         5,30           Interest Rece         1260         Interest Receivable         3,95           Interest Incor         4220         Interest Income         56           Total         1,127,597.74         1,127,55         1,127,55           Difference         0.00         56         57
Investment     170     Investment     1,000,00       Exchange Ga     7100     Exchange Gain/Loss     102,42       Premium     1185     Premium on Bonds     15,40       Gain/Loss     4300     Gain on Sale     5,30       Interest Rece     1220     Interest Receivable     3,95       Interest Incor     4220     Interest Income     50       Difference     0.00     50
Exchange Ga     7100     Exchange Gain/Loss     102,42       Prenium     1185     Premium on Bonds     15,44       Gain/Loss     4300     Gain on Sale     5,30       Interest Rece     1260     Interest Receivable     3,95       Interest Incor     4220     Interest Income     500       Interest Incor     Total     1,127,597.74     1,127,55       Difference     0.00     100
Premium     1185     Premium on Bonds     15,40       Gain/Loss     4300     Gain on Sale     5,33       Interest Rece     1260     Interest Receivable     3,95       Interest Incor     4220     Interest Income     50       Total     1,127,597.74     1,127,55       Difference     0.00
Gain/Loss     1105     110100     13,44       Gain/Loss     4300     Gain on Sale     5,33       Interest Rece     1260     Interest Receivable     3,95       Interest Incom     4220     Interest Income     50       Total     1,127,597.74     1,127,55       Difference     0.00
Interest Recei     1260     Interest Receivable     3,95       Interest Incom     4220     Interest Income     50       Interest Incom     Total     1,127,597.74     1,127,55       Incom     Difference     0.00
Interest Incor 4220 Interest Income 50 Total 1,127,597.74 1,127,55 Difference 0.00
Total         1,127,597.74         1,127,59           Difference         0.00
Total         1,127,597.74         1,127,55           Difference         0.00
Difference 0.00

## 7.5. Bond Valuation

- 1. The Fair Market Value of Bonds can can be calculated at the end of every month. Please refer to Section 4.2 for theoretical nackground.
- 2. **Bond Valuation** screen is displayed when the user clicks **Valuation** under **Bonds** on the **Investments** Menu. You may click on Menu tab to print unposted or posted transactions or to post them.

🔄 SYNDilL: ADMIN - Bond Valuati	on - Sample Financial Co	ompany	_		×
Menu MarketValue					
Date 1177 Current Interest Rate 0	30/2020∎∰ <u>G</u> er	Reord Co erate Status	unt	0	
BondlD	CouponRate Balance	MarketValue	Gain	Errors	

The screen displays the month-end date of lsst month. Enter the Current Market Rate and click Generate. The system calculates the Fair Market Value of all active Bonds as shown below:

D	ate	117	30/2020 #	#	Reord Cou	nt	20
C	urrent Interest Rate	1.9	3	General	te Status		
	BondID		CouponRate	Balance	MarketValue	Gain	Errors
۲	US515110BC74		2.375	1,000,000	1,014,917	14,917	
	US68323AAC80B		3.15	1,070,000	1,141,847	71,847	
	US68323AAC80C		3.15	200,000	213,429	13,429	
	US89153VAC37		1.55	1,100,000	1,080,703	-19,297	
	US904764AP26		0.85	1,800,000	1,712,378	-87,622	
	USG2353WAA92		4.25	215,000	252,151	37,151	
	US36962G6W94		1.625	1,000,000	988,438	-11,562	
	US68389XAX30		2.25	1,000,000	1,012,183	12,183	
	US4581X0BL14		3.875	500,000	536,145	36,145	
	US298785GM25-2		1.75	775,000	767,597	-7,403	
	US45950KBX72		0.875	1,800,000	1,739,705	-60,295	
	USG1986TAA37-2		5.95	100,000	117,032	17,032	
	US459058DW08		1.875	900,000	896,070	-3,930	
4	11545950KCD00		1 75	1 000 000	989 929	-10 071	<b>F</b>

Click Save to save the records. Once the records have been saved, the **Post** buttom is enabled and you may click it to post the records. Once the records have been posted, you can **Reverse** them and post reversed transactions. Valuation records should be reversed on the irst day of next month.

## 7.6. Posting Bond Transactions

- 1. Transactions are not finalized until they are posted. They can, in general, be changed or deleted before posting. When a transaction is posted, a journal entry is generated for General Ledger and the transaction cannot be changed or deleted.
- 2. **Bond Posting Menu** is displayed when the user clicks **Posting** under **Bonds** on the **Investments** Menu.

SYNDilL: Bond Posting Menu - Sample Financial Company	×
	_
Print Unposted Transactions	
Post Transactions	
Print Posting Errors	
Print Posted Transactions	
Transfer GL Entries	
Print G/L Transfer Errors	
Close	

### **3.** Print **Unposted Transactions**

This option is used to print unposted transactions with Transaction Date in the specified range.

### 4. **Post Transactions**

This option is used to posted transactions. The following screen is displayed:

				Sele	ct <u>A</u> ll	Select <u>N</u> one
Apply	Date	PartnerID	BondID	Description	Currenc	Amount
No	1/31/2011	LRM	AQUILA	Monthly Amortization LRM AQUILA	USD	(1,488.19
No	1/31/2011	PFDL	STLAWREN	Monthly interest PFDL STLAWRENCE	USD	500.0
No	2/28/2011	JACOBSON	IBM	Monthly interest JACOBSON IBM	USD	420.8
No	6/30/2011	LRM	DELL	Monthly Amortization LRM DELL	USD	(166.67
No	1/31/2011	PFDL	STLAWREN	Coupon Receipt PFDL STLAWRENCE	USD	500.0
No	1/31/2011	LRM	AQUILA	Monthly interest LRM AQUILA	USD	2,473.9
No	2/28/2011	JACOBSON	IBM	Monthly Amortization JACOBSON IBM	USD	(340.05
No	6/30/2011	LRM	DELL	Monthly interest LRM DELL	USD	395.8
No	7/1/2011	LRM	AQUILA	Coupon Receipt LRM AQUILA	USD	14,843.7

- 1. Transactions to be posted are displayed in a table. To mark a transaction to be posted, double-click in the Apply column to change No to Yes. If you do not wish a transaction to be posted, double-click again in the Apply column to change Yes to No.
- 2. You may click the **Select All** button to mark all transactions for posting or click **Select None** button to unmark all transactions for posting.
- 3. Once you have decided which transactions have to be posted, click **Post** to post marked transactions.

Each posting session assigns a Posting Sequence to the transactions so that they can be listed according to the session. When posting is completed, a Posting Journal is generated which should be printed and filed for audit trail. A summary is displayed on the screen showing the number of transactions processed and the number of posting errors. If a transaction encounters error it is not posted.

### 5. Print Posting Errors

If errors are encountered during posting, the Posting Errors report should be printed and investigated. A transaction may encounter one or more of the following errors:

- 1 Account not found
- 2 Account is inactive

- 3 Account does not allow multicurrency
- 4 Account does not allow specified currency
- 5 Unbalanced entry
- 6 Exchange Rate not found
- 7 Bank not found
- 8 Bank does not handle this currency

### 6. Print Posted Transactions

This option is used to print posted transactions with Transaction Date in the specified range.

### 7. Transfer GL Entries

If **SYNDIL** is interfaced with Sage 300 ERP General Ledger, this function creates a journal entry batch in Sage 300 ERP and writes entries to it. All debits and credits to bank account (in receipts and disbursements) are posted to Bank Clearing Account defined in Company Profile. If you are running Sage 300 ERP Version 5.6, the interface also creates Bank Entries in Bank Services module posting to the Bank account and clearing the Bank Clearing Account, otherwise you should make a manual entry in Bank Services.

It also flags the transactions as Transferred. If you are running **SYNDiIL** as a standalone package and decide to interface it with Sage 300 ERP later, you must run this function before creating the interface so that existing transactions are flagged as Transferred otherwise all old transactions will be transferred.

### 8. Print Transfer Errors

Since **SYNDILL** does not see any changes being made in Sage 300 ERP, there is a possibility that a G/L account in Sage 300 ERP may be modified or deleted between the time a transaction is posted and transferred. For this reason you may get error-free posting but may encounter errors during transfer process. If it happens, print Transfer Errors report and investigate.

# **Chapter 8 Working with Notes**

## 8.1. Introduction

1. Investments Menu is displayed as shown below by clicking **Investments** on the Main Menu.

Stocks	Bonds	Notes
📴 Setup	🥵 Setup	🚱 Setup
📴 Transactions	🔂 Accrual / Coupon	📴 Deposits
📴 Posting	📴 Presell / Maturity	📴 Accrual
	🥵 Valuation	📴 Withdrawals
	🦻 Posting	📴 Rollovers
		🚱 Posting

2. All functions related to notes are collected under **Notes**.

## 8.2. Setting up Notes

1. Notes Maintenance screen is displayed when the user clicks **Setup** under **Notes** on the **Investments** Menu. The screen consists of four Tabs as follows:

Profileto enter the particulars of the bondRemarksThe user may enter additional information in this area.InterestDisplays various calculated values.OptFieldsOptional fields if any are entered in a tabular form.

### Tab 1: Profile

Note ID	CHASE	Q 🛓 🗋	
Partner ID	SFC 🔍	Sample Financial Company	_
Template ID		American Notes	_
Bank ID	RBC	Royal Bank of Canada	_
Purchase Date	03/15/2015	Interest Frequnecy Monthly	
Maturity Date	03/15/2018	Next Payment Date 10/15/2017	
Initial Investment	17,257,000.0	D Source Currency USD	
Interest Rate, %	3.1400	Calculation Method 30/360	]
Description	Chase Manhatta	n	
Remarks		^	<u>,</u>
			,

2. The fields shown on the screen are described below:

Note ID	A code set up to identify a note, maximum 20 alphanumeric characters.
Q	<b>Finder</b> is used to display a list of all records in the table.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
	<b>New</b> is used to clear the screen while setting up

a new record.

Template ID	Enter Template ID for the Note Template to be used for the Note.		
Partner ID	Enter the code for the partner for whom the Note is being purchased.		
Bank ID	Enter Bank ID for the bank from which the note is being purchased. If the note is in foreign currency, it is mandatory that the bank must be able to handle that currency.		
Purchase Date	Date of Purchase		
Number of Days	Enter the number of days for which the note is purchased.		
Maturity Date	Date on which the note will mature.		
Investment Amount	Amount of deposit		
Interest Rate, %	Interest Rate as a percentage.		
Total Interest	Total interest amount for the number of days the note is purchased for. The user may change the calculated interest if necessary.		
Interest Frequency	Choose Monthly, Quarterly, Semi-annual or Annual. The Next Interest Date calculated on the basis of Interest Frequency is displayed under it. This entry is for information only and is not used in any calculation.		
Source Currency	If you are maintaining Multicurrency, the source currency is determined by the Note Template.		
Description	Enter the description for the note, maximum 60 alphanumeric characters.		
Remarks	User-defined Memo field.		
Status	Following is the list of status codes:		
	In Process When a note is entered the status is In Process.		

	Active	One or more transactions for the note have been entered.
	Matured	The note has matured.
	The details the status i	s of the note can be changed only if s In Process.
Add	Click to ad	ld a new record.
Save	Click to sa highlighted	ve an existing record. It is d only when the user changes a field.
<u>D</u> elete	Click to de	elete an existing record.
<u>C</u> lose	Click to cl	ose the screen.

### Tab 2: Detail

р.:	Accumu	ulated	Pa		Balance	
-rincipai   	17,297,00	0.00	0.0	U	17,257,000.00	
nterest	270,93	4.92	270,934.9	2	0.00	
Fransactions-	Data	Turne	Tau	C	Driveria	listered [
	03/15/201	5 Purchase	1238	i Seq	17,257,000,00	
	04/15/201	5 Accrual	1306	2	0.00	45,155,82
F	04/16/201	5 Withdrawa	al 1307	3	0.00	(45,155,82)
F	05/15/201	5 Accrual	1308	4	0.00	45,155,82
F	05/16/201	5 Withdrawa	al 1309	1 5	0.00	(45,155,82)
F	06/15/201	5 Accrual	1310	6	0.00	45,155.82
F	07/15/201	5 Accrual	1311	7	0.00	45,155.82
	07/16/201	5 Withdrawa	al 1312	8	0.00	(90,311.64)
	08/15/201	5 Accrual	1313	9	0.00	45,155.82
	08/17/201	5 Withdrawa	al 1314	10	0.00	(45,155.82)
	09/15/201	5 Accrual	1315	11	0.00	45,155.82
	09/18/201	5 Withdrawa	al 1316	12	0.00	(45,155.82)

3. This screen displays accumulated and paid principal and interest as well as a list of historical transactions for the Note.

Nerra	······································	N-h-s	
Categor	y	CD	

## **Tab 4: Optional Fields**

8. The optional fields defined for Stocks are listed. Just enter appropriate values for each field.

## **8.3. Entering Deposits**

1. Once a Note has been set up, you must enter the initial purchase through **Deposits**. This function can also be run if you enter additional deposits at future dates. The Deposits screen is displayed as shown below by clicking **Deposits** under Notes on the **Investments** Menu.

SYNDilL: Note	Deposits - Sample Financial Company
Note ID	NOTE2 QL
Description	Note 2
Purchase Date	01/01/2010 Bank ID PRBANK
Investment Amount	100,000.00 Source Currency CAD
Seq Number	1
Entry Description	Purchase
Transaction Date	01/01/2010
Amount	100,000.00
Rate Type	
Conversion Method	Multiply C Divide
Date Match	Exact Status Posted
Exchange Date	01/01/2010
Exchange Rate	1.0000000
<u>S</u> ave <u>D</u> el	<u>C</u> lose

2. The fields shown on the screen are described below:

Note ID	Enter Note ID.
C.	<b>Finder</b> is used to display a list of all records in the table.
B	<b>New</b> is used to clear the screen while setting up a new record.
Description	Displays the Description of the Note.
Purchase Date	Displays the date of purchase entered at the time of setting up the Note.
Bank ID	Displays the Bank ID entered at the time of setting up the Note.

Investment Amount	Displays the Principal entered at the time of setting up the Note.
Source Currency	Displays the Source Currency based on Note Template.
Sequence Number	Each transaction (purchase, deposit, accrual or withdrawal) gets a sequence number assigned to it. Sequence Number 1 is assigned to the initial purchase.
	Click <b>New</b> to enter a new transaction. The Sequence Number field displays * NEW *. Just hit <tab> to proceed.</tab>
	To display, modify or delete existing transaction, enter the Sequence Number and hit <tab>.</tab>
Entry Description	If the Note has not been purchased yet, the field displays "Purchase" otherwise it displays "Deposit". You may change it if necessary.
Transaction Date	If you are entering the initial purchase, this field shows the Date of Purchase and is disabled.
	If you are entering a subsequent deposit, enter the date of deposit in this field. The date must lie within the current accrual period.
Amount	If you are entering the initial purchase, this field shows the Principal and is disabled.
	If you are entering a subsequent deposit, enter the amount of deposit in this field.
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.
	Rate Type, Conversion Method, Date Match, Exchange Date and Exchange Rate are used when entering Multicurrency transactions.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.

Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.				
Exchange Date	The date of exchange rate chosen from the Rate Table.				
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.				
Status	Following is the list of status codes:				
	Unposted	The transaction has not been posted yet and can be modified or deleted.			
	Posted	The transaction has been posted and cannot be modified or deleted.			
Add	Click to add a new record.				
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.				
<u>D</u> elete	Click to delete an existing record.				
<u>C</u> lose	Click to close the screen.				

## **8.4. Entering Accruals**

- 1. The Accrual screen is displayed as shown below by clicking **Accruals** under Notes on the **Investments** Menu.
- 2. You can perform an accrual only if the purchase transaction has been processed and previous accrual has been posted.
- 3. When a Note is purchased initially, the *Last Calculation Date* is set as one day prior to Purchase Date while *Next Calculation Date* is set as the last day of the month in which the Note was purchased provided the calculated date is prior to Maturity Date otherwise it is set as Maturity Date. For instance if a Note is purchased on June 12, 2010 for a period of one year it will be due on August 12, 2010. Thus

Purchase Date	6/12/2010
Maturity Date	6/12/2011
Last Calculation Date	6/11/2010
Next Calculation Date	6/30/2010

When Accrual is run on or after 6/30/2010, it accrues interest from 6/12/2010 to 6/30/2010. When the accrual is posted the dates are set as follows:

Last Calculation Date	6/30/2010
Next Calculation Date	7/31/2010

When Accrual is run on or after 7/31/2009, it accrues interest for July 2010. When the accrual is posted the dates are set as follows:

Last Calculation Date7/31/2010Next Calculation Date8/31/2010

- 4. Accruals must be run on the last day of every month and posted to generate proper journal entries.
- 5. Accrual screen is displayed as follows:

### Tab 1: List

SYNDiIL: Note Accrual - Sample Financial Company							
List Transac	tion						
Template ID	US Q	U.S. Notes					
Effective Date	12/31/2010						
Date 12/31/201	NotelD 0 NOTE1	Description Accrued Interest	SourceAmount 1,528.77	SourceInterest 1,528.77			
	·						
<u>S</u> ave	Delete				<u>C</u> lose		

- 6. Enter the TemplateID for which you want to calculated accruals.
- 7. The Effective Date field displays the earliest date on which an accrual has to be run. Change it if necessary or choose a date from Calendar control and then hit <Tab>. A list of Notes, for which accruals have to be calculated on or before Effective Date, is displayed in the grid.
- 8. Double-click on the note to be processed. If the Source Currency of the Note is same as the Functional Currency, the accrual is recorded automatically. However if the source currency is different from the Functional Currency, the Transaction Tab is displayed to give you the opportunity of changing the Exchange Rate.
### **Tab 2: Transaction**

SYNDilL: Note	Accrual - Sample Financial Company
List Transaction	
Transaction No:	Q
Note ID	
Description	Note 1
Transaction Date	09/30/2010
Entry Description	Accrued Interest LRM NOTE1
Amount	1,479.45 Source Currency USD
Rate Type	SP
Conversion Method	Multiply C Divide
Date Match	Earlier
Exchange Date	09/20/2010
Exchange Rate	1.1550000 Status Unposted
]	
<u>S</u> ave <u>D</u> el	ete <u>Close</u>

- 9. A transaction can be displayed on the above screen.
- 10. The fields shown on the screen are described below:

Transaction No	A transaction number is assigned to each existing note transaction. To view a transaction, just enter the transaction number and hit <tab>. If the transaction has not been posted yet, you may edit it or delete it.</tab>
Q	<b>Finder</b> is used to display a list of all records in the table. See "Searching Note Transactions" later in this section.
Note ID	Displays Note ID for which the transaction is being entered.
Description	Displays Note Description.
Transaction Date	Displays the accrual date.
Entry Description	Displays default description of the entry. The user may change it if necessary.
Amount	Displays the transaction amount.

Source Currency	Displays Currency Code for the transaction.		
Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.		
	Rate Type, Exchange D when enteri	Conversion Method, Date Match, Date and Exchange Rate are used ng Multicurrency transactions.	
Conversion Method	Displays wh multiplied c calculate the	nether the source amount will be or divided by the exchange rate to e transaction amount.	
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.		
Exchange Date	The date of Rate Table.	exchange rate chosen from the	
Exchange Rate	Exchange R If no match and can be e	ate extracted from the Rate Table. is found the rate is shown as zero entered manually.	
Status	Following is	s the list of status codes:	
	Unposted	The transaction has not been posted yet and can be modified or deleted.	
	Posted	The transaction has been posted and cannot be modified or deleted.	
<u>S</u> ave	Click to sav highlighted	e an existing record. It is only when the user changes a field.	
<u>D</u> elete	Click to del	ete an existing unposted record.	
<u>C</u> lose	Click to clo	se the screen.	

11. To display an existing transaction, enter Transaction Number and hit <Tab>. If the transaction has not been posted yet, you will be able to change or delete it.

12. You may search existing transactions by clicking Find icon next to Transaction Number. Please see Section 7.4.5 for details.

## **8.5. Entering Withdrawals**

1. If a Note returns interest (and a portion of principal) on periodic basis you may use the Withdrawal screen to record it. The Deposits screen is displayed as shown below by clicking **Withdrawals** under Notes on the **Investments** Menu.

SYNDilL: Note	Withdrawals -	Sample	Financial (	Company	
Note ID	NOTE1	อเฟ		Source Curr	
Deservation					Inches 1050
Description	Note I			-	
Purchase Date	01/01/2010	Maturity Date	12/31/2010	)	
Seq Number	* NEW * 📙	Bank ID	SEATAC		
Entry Description	Withdrawal				
Transaction Date	09/12/2010 🏢	Date F	Range: From 08/	31/2010 to 09	9/30/2010
Available Amount:	Principal	150,000.00	Interest	10,85	2.06
Withdrawal Amount	Principal	10,000.00	Interest	5,00	0.00
Interest Adjustment		39.45	Penalty		0.00
Rate Type	SP		Re-invest 🗖		
Conversion Method	Multiply C Divide				
Date Match	Earlier			Status	
Exchange Date	09/01/2010				
Exchange Rate	1.0100000				
<u>S</u> ave <u>D</u> e	lete				<u>C</u> lose

2. The fields shown on the screen are described below:

Note ID	Enter Note ID.
Q	<b>Finder</b> is used to display a list of all records in the table.
D	<b>New</b> is used to clear the screen while setting up a new record.
Source Currency	Displays the Source Currency based on Note Template.
Description	Displays the Description of the Note.
Purchase Date	Displays the date of purchase entered at the time of setting up the Note.
Maturity Date	Displays the date on which the Note will

	mature.
Sequence Number	Each transaction (purchase, deposit, accrual or withdrawal) gets a sequence number assigned to it. Sequence Number 1 is assigned to the initial purchase.
Investment Amount	Displays the Principal entered at the time of setting up the Note.
	Click <b>New</b> to enter a new transaction. The Sequence Number field displays * NEW *. Just hit <tab> to proceed.</tab>
	To display, modify or delete existing transaction, enter the Sequence Number and hit <tab>.</tab>
Bank ID	Displays the Bank ID entered at the time of setting up the Note.
Entry Description	The field displays "Withdrawal". You may change it if necessary.
Transaction Date	Enter the date of withdrawal in this field. The date must lie within the current accrual period.
Available Principal Amount	Displays the total accumulated principal minus any past principal withdrawals.
Available Interest Amount	Displays the total accrued interest minus any past interest withdrawals.
Withdrawal Principal Amount	Enter the principal amount to be withdrawn. If the Note has matured you may enter the full amount. The Withdrawal amount cannot exceed the Available amount.
Withdrawal Interest Amount	Enter the interest amount to be withdrawn. The Withdrawal amount cannot exceed the Available amount.
Interest Adjustment	Displays the amount of interest from the <i>Last Calculation Date</i> to the Withdrawal Date.
Penalty	If the terms of the Note require a penalty for early withdrawal of principal in part or in full,

	enter the pe	enalty amout in this field.	
Re-invest	For future use.		
Rate Type	Displays th Rate Type i	e Rate Type specified as the Default in Company Profile.	
	Rate Type, Exchange I when enter	Conversion Method, Date Match, Date and Exchange Rate are used ing Multicurrency transactions.	
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.		
Date Match	Displays whether the date of exchange will be earlier, later or exactly same as the transaction date.		
Exchange Date	The date of exchange rate chosen from the Rate Table.		
Exchange Rate	Exchange F If no match and can be	Rate extracted from the Rate Table. is found the rate is shown as zero entered manually.	
Status	Following i	s the list of status codes:	
	Unposted	The transaction has not been posted yet and can be modified or deleted.	
	Posted	The transaction has been posted and cannot be modified or deleted.	
<u>A</u> dd	Click to add	d a new record.	
Save	Click to say highlighted	ve an existing record. It is only when the user changes a field.	
<u>D</u> elete	Click to delete an existing record.		
<u>C</u> lose	Click to close the screen.		

## **8.6.** Posting Note Transactions

- 1. Transactions are not finalized until they are posted. They can, in general, be changed or deleted before posting. When a transaction is posted, a journal entry is generated for General Ledger and the transaction cannot be changed or deleted.
- 2. **Note Posting Menu** is displayed when the user clicks **Posting** under **Notes** on the **Investments** Menu.

🖷 SYNDilL: Note Posting Menu - Sample Financial Company 💦 🔰
Print Unposted Transactions
Post Transactions
Print Posting Errors
Print Posted Transactions
Transfer GL Entries
Print G/L Transfer Errors

#### **3. Print Unposted Transactions**

This option is used to print unposted transactions with Transaction Date in the specified range.

#### 4. **Post Transactions**

This option is used to posted transactions. The following screen is displayed:

ΎΝ	DiIL	: Note	Postir	ng - Sai	mple Financial C	ompa	any	
						Selec	t <u>A</u> ll	Select <u>N</u> one
	Apply No	Date 12/31/2010	PartnerID LRM	NoteID NOTE1	Description Accrued Interest LRM NOTE1		Currenc USD	Principal 0.00
•	No	17217201	LHM	LEODAYNOT	Purchase		USD	10,000.00
	1							
•	1							

- 1. Transactions to be posted are displayed in a table. To mark a transaction to be posted, double-click in the Apply column to change No to Yes. If you do not wish a transaction to be posted, double-click again in the Apply column to change Yes to No.
- 2. You may click the **Select All** button to mark all transactions for posting or click **Select None** button to unmark all transactions for posting.
- 3. Once you have decided which transactions have to be posted, click **Post** to post marked transactions.

Each posting session assigns a Posting Sequence to the transactions so that they can be listed according to the session. When posting is completed, a Posting Journal is generated which should be printed and filed for audit trail. A summary is displayed on the screen showing the number of transactions processed and the number of posting errors. If a transaction encounters error it is not posted.

#### 5. **Print Posting Errors**

If errors are encountered during posting, the Posting Errors report should be printed and investigated. A transaction may encounter one or more of the following errors:

- 1 Account not found
- 2 Account is inactive

- 3 Account does not allow multicurrency
- 4 Account does not allow specified currency
- 5 Unbalanced entry
- 6 Exchange Rate not found
- 7 Bank not found
- 8 Bank does not handle this currency

#### 6. Print Posted Transactions

This option is used to print posted transactions with Transaction Date in the specified range.

#### 7. Transfer GL Entries

If **SYNDIIL** is interfaced with Sage 300 ERP General Ledger, this function creates a journal entry batch in Sage 300 ERP and writes entries to it. All debits and credits to bank account (in receipts and disbursements) are posted to Bank Clearing Account defined in Company Profile. If you are running Sage 300 ERP Version 5.6 or higher, the interface also creates Bank Entries in Bank Services module posting to the Bank account and clearing the Bank Clearing Account, otherwise you should make a manual entry in Bank Services.

It also flags the transactions as Transferred. If you are running **SYNDIL** as a standalone package and decide to interface it with Sage 300 ERP later, you must run this function before creating the interface so that existing transactions are flagged as Transferred otherwise all old transactions will be transferred.

#### 8. Print Transfer Errors

Since **SYNDILL** does not see any changes being made in Sage 300 ERP, there is a possibility that a G/L account in Sage 300 ERP may be modified or deleted between the time a transaction is posted and transferred. For this reason you may get error-free posting but may encounter errors during transfer process. If it happens, print Transfer Errors report and investigate.

# **Chapter 9 Maintaining Reminders**

## 9.1. Introduction

1. The following screen is displayed when the user clicks **Reminders** on Main Menu.

SYNDill	: Maintain Reminders - Sample Financial Company	- 🗆 X
Reminder ID Effective Date	5 0 11/10/2008 mt 10 v 22 v C AM @ PM	
Remind Me Reminder Date	11/11/2008 at 10 V 22 V C AM @ PM	
Note	Remind Jim to run Bond Transactions	4
Save	Delete	<u>C</u> lose

1. The fields shown on the screen are described below:

Reminder ID	Sequential number assigned to the note by the program.
Q	<b>Finder</b> is used to display a list of all Reminders in the database.
	<b>Scroll</b> is used display previous or next record by hitting up or down arrow.
	<b>New</b> is used to clear the screen while setting up a new note.
Effective Date	Enter the date and time on which the note will

	take effect. For new reminders the current date and time is displayed as the default. Change it if necessary.
Remind Me	Check the box if you want to see a pop-up reminder. If Reminder checkbox in Options1 tab of Company Profile Setup is not checked, The screen displays the message "SYNDi Reminder System turned off". In this case no Reminders will pop-up.
Reminder Date	Enter the date and time after which you would want to see the pop-up reminder. As a default, the date and time 24 hours from the Effective Date is set. Change it if necessary.
Note	Description of the note, unlimited number of alphanumeric characters.
Add	Click to add a new record.
<u>S</u> ave	Click to save an existing record. It is highlighted only when the user changes a field.
<u>D</u> elete	Click to delete an existing record.
<u>C</u> lose	Click to close the screen.

- 2. To set up a new Reminder, click New to clear the screen.
- 3. You may hit <Tab> key to move from one field to the next. Alternatively, you may click inside a field and modify it.
- 4. To modify an existing record, enter the Reminder ID or use **Finder** to select a note.
- 5. To delete a note, click Delete. You cannot delete a record if the status code has been assigned to a loan.

## 9.2. Pop-up Reminders

- 1. If a Reminder has Remind Me box checked it pops up if the current date and time have exceed Reminder Date and Time. The frequency with which these reminders pop-up depends on the frequency in minutes set in the Company Profile. (See Section 5.2.)
- 2. If you want a Reminder to stop popping up, delete it, or uncheck Remind Me checkbox and save the Reminder.
- 3. If you want to postpone the pop-up, change the Reminder Date and time and save the Reminder.
- 4. When you start SYNDiIL and enter Main Menu for the first time all reminders on which reminder date is due are displayed. Once they are closed they will subsequently be displayed after the interval set in Company Profile.

# **Chapter 10 Entering Miscellaneous Charges**

## **10.1. Introduction**

1. The following screen is displayed when the user clicks **Miscellaneous Charges** on Main Menu.

SYNDilL: ADMIN - Misc Charges - Sample Financial Company					
Transaction Exch	Transaction Exch Rate				
Transaction No:	3 @ L				
Transaction Date	09/05/2020				
Partner ID	SFC Sample Financial Company				
Investment Type	Bond				
Investment ID	US515110BC74 Q 2 3/8 LANDW RENTEBK 10-13.9.17				
Currency Code	USD Q				
Misc Chg ID	FEE Iransaction Fee				
Source Amount	250.00 Transaction Amount 308.50				
DR GL Account	7200 Transaction Fee Paid				
CR Bank ID	RBC Q Royal Bank of Canada				
CR GL Account	1100 Bank (RBC)				
Reference	Check Number 12753				
Description	Transaction Fee paid to the broker				
	Status Unposted				
<u>S</u> ave <u>D</u> el	ete Post Reverse GLEntry Close				

2. The fields shown on the screen are described below:

Trsnsaction No	Sequential number assigned to the trnactin by the program.
Q	<b>Finder</b> is used to display a list of all Reminders in the database.
D	<b>New</b> is used to clear the screen while setting up a new note.
Transaction Date	Enter the date of the trnsactin. For new records, the current date is displayed as the default. Change it if necessary.

Partner ID	Enter the code for the partner for whom the Miscellaneous Charge is being entered
Invenstment Type	Choose Stock, Bond or Note. You can leave it blank if the transaction is not related to any investment.
Investment ID	Enter the Investment ID if the charge is related to an investment otherwise leave it blank.
Source Currency	The Source Currency is obtained from the template of the Investment. If the Miscellaneous Charge is not related to an investment, the currency has to be entered manually.
MiscChgID	Enter Miscellaneous Charge Code. See Section 5.11 to set up a Miscellaneous Charge Code.
Source Amount	Enter the amount to be charged. Enter the amount as positive if it is an expense and negative if it is income.
Transacton Amount	Transaction Amount is the amount in Home Currency. It is same as source amount if the source currency is Home Currency.
DR GL Account	GL Account to which the Miscellaneous Charge has to to be debited (or credited if the amount is negative). Normally it is the Account Number which is specified while define the Miscellaneous Charge Code, but you can change it if necessary.
CR Bank ID	Enter Bank ID for the bank from which the the Charge is being paid. If the transaction is in foreign currency, it is mandatory that the bank must be able to handle that currency. If the transaction is not credited to cash, you should leave the Bank ID blank.
CR GL Account	GL Account to which the Miscellaneous Charge has to to be debited (or credited if the amount is negative). Normally it is the Account Number which is specified while define the Miscellaneous Charge Code, but you

Reference User-defined, Maximum 60 characters. User-defined, Maximum 60 characters. Description Click to add a new record. <u>A</u>dd Click to save an existing record. It is <u>S</u>ave highlighted only when the user changes a field. Click to delete an existing record. Delete Post unposted Miscellaneous Charges if any. Post Reverse a posted Miscellaneous Charges if <u>R</u>everse any. Display the journal entry for specified GL Entry transaction. Click to close the screen. Close

can change it if necessary.

## **10.2. Exchange Rate**

1. If the Source Currency is not same as Home Currency, the exchange rate for the currency is displayed on the following screen.

Source Currency Rate Type	SP	Date Match Exchange Date	01/25/2018	
Conversion Method	<ul> <li>Multiply</li> <li>Divide</li> </ul>	Exchange Rate	1.234	

2. The fields shown on the screen sre described below:

Rate Type	Displays the Rate Type specified as the Default Rate Type in Company Profile.
Conversion Method	Displays whether the source amount will be multiplied or divided by the exchange rate to calculate the transaction amount.
Date Match	Displays whether the date of exchange will be earlier, later or same as the transaction date.
Exchange Date	The date of exchange rate chosen from the Rate Table.
Exchange Rate	Exchange Rate extracted from the Rate Table. If no match is found the rate is shown as zero and can be entered manually.

# **Chapter 11 Generating Reports**

## **11.1. Introduction**

1. The following screen is displayed when the user clicks **Reports** on Main Menu.

SYNDill	: Reports Menu - Sample Financial Company 🛛 🛛 🗙
Stocks	▼
Bonds	
Notes Common	Investment Report Outstanding Notes Report New Notes Report Dealt Advance Decad
	Daily Maturing Notes Report Interest on Maturing Notes Report
	Close

2. You may print reports related to stocks, bonds, notes or common reports by selecting a report from the appropriate drop-down list.

### **11.2. Printing a Report**

G/L Transaction Repo	rt	
Destination	🔽 Screen 🔲 Printer	
Account Number	From O	
Transaction Date	From 01/01/1980 To 11/11/2008	
<u>C</u> ontinue	C	<u>a</u> ncel

1. When a report is selected, the following screen is displayed:

- 2. Under Destination, check Screen and/or Printer. You must choose at least one destination. If you select Screen, the report is displayed on the screen whereas if you select Printer, it is sent to the printer. If you select both, the report is displayed on the screen first and it is sent to the printer after you close the screen display.
- 3. In the first range, enter the From and To range of Account Number. The From field is normally blank while the To field shows a row of Z's. If you want to print a report displaying all values in the range, do not change these fields otherwise enter the proper range. Note that the value in the To field cannot be less than the value in the From field.
- 4. In the second range, enter the From and To range of transaction dates. If you want to print a report displaying records for all dates between beginning and ending date, do not change these fields otherwise enter the proper range. Note that the value in the To field cannot be less than the value in the From field.
- 5. For certain reports the ranges may be disabled if they are irrelevant.

- 6. Click Continue to generate the report or Cancel to exit the screen without generating the report.
- 7. If you have chosen Screen as the Destination, the report is displayed as follows:

• G/	L Transa	ction Report							
3 e	Zoo	om 100% 💌							
Sai Acc Dat	mple Financial count Numbers: e Range:: 01/01/	Company to <u>77777777777</u> '1980 to 01/06/2009	G/L Transaction Rep	ort				01/06/2009	Page 1
Acc	ount	Account Description		Source	Amount			Function	al Amount
	Trans Date	Entry Description	Reference	Debit	Credit	Currency an	d ExchRate	Debit	Credit
102	0	Bank Operating Account							
102	05/01/2006	256-Buy Stock PFDL IBM	1-256-214		61.519.05 USI	O Multiply	1.0100000		61.519.05
	05/01/2006	204-Buy Stock PFDL DEO	1-204-164		56,926.00 USI	D Multiply	1.0100000		56,926.00
	05/01/2006	213-Buy Stock PFDL ECP	1-213-173		125,843.00 USI	D Multiply	1.0100000		125,843.00
	05/01/2006	237-Buy Stock PFDL FUJIT	1-237-196		32,810.00 USI	D Multiply	1.0100000		32,810.00
	05/01/2006	226-Buy Stock PFDL ERICY	1-226-186		24,750.00 USI	D Multiply	1.0100000		24,750.00
	05/01/2006	318-Buy Stock PFDL RAL	1-318-295		47,662.00 USI	D Multiply	1.0100000		47,662.00
	05/01/2006	88-Buy Stock PFDL ABT	1-88-70		34,588.00 USI	D Multiply	1.0100000		34,588.00
	05/01/2006	195-Buy Stock PFDL COCB	1-195-152		23,869.00 USI	D Multiply	1.0100000		23,869.00
	05/01/2006	352-Buy Stock PFDL WAC	1-352-375		50,770.00 USI	D Multiply	1.0100000		50,770.00
	05/01/2006	357-Buy Stock LRM WCOM	1-357-63		8,947.35 USI	D Multiply	1.0100000		8,947.35
	05/01/2006	262-Buy Stock PFDL LMT	1-262-220		75,950.00 USI	D Multiply	1.0100000		75,950.00
	05/01/2006	344-Buy Stock PFDL UTX	1-344-367		42,549.00 USI	D Multiply	1.0100000		42,549.00
	05/01/2006	270-Buy Stock PFDL LU	1-270-228		11,407.00 US	D Multiply	1.0100000		11,407.00
	05/01/2006	334-Buy Stock PFDL TXT	1-334-357		32,668.00 USI	D Multiply	1.0100000		32,668.00
	05/01/2006	278-Buy Stock PFDL MLM	1-278-243		104,006.00 USI	D Multiply	1.0100000		104,006.00
	05/01/2006	285-Buy Stock PFDL MOT	1-285-265		22,897.00 USI	D Multiply	1.0100000		22,897.00
	05/01/2006	244-Buy Stock JACOBSON HAS	1-244-8		111,112.00 US	D Multiply	1.0100000		111,112.00
	05/01/2006	142-Buy Stock LRM AGC	1-142-37		101,775.00 US	D Multiply	1.0100000		101,775.00
	05/01/2006	154-Buy Stock LRM AGL	1-154-48		25,517.00 USI	D Multiply	1.0100000		25,517.00
	05/01/2006	178-Buy Stock PFDL BFO	1-178-120		24,123.00 US	D Multiply	1.0100000		24,123.00
	05/01/2006	369-Buy Stock PFDL XRX	1-369-380		62,973.00 USI	D Multiply	1.0100000		62,973.00
	05/01/2006	175-Buy Stock PFDL BFA	1-175-117		77,549.00 USI	D Multiply	1.0100000		77,549.00
	05/01/2006	160-Buy Stock PFDL AHP	1-160-79		75,087.38 USI	D Multiply	1.0100000		75,087.38
	05/01/2006	182-Buy Stock LRM CDLB	1-182-54		86,251.00 US	D Multiply	1.0100000		86,251.00
	05/10/2006	353-Sell Stock PFDL WAC	1-353-376	24,192.03	USI	D Multiply	1.0200000	24,192.03	
	05/10/2006	279-Buy Stock PFDL MOT	1-279-259		20,386.56 USI	D Multiply	1.0200000		20,386.56
	05/14/2006	219-Buy Stock PFDL ERICY	1-219-179		6,142.86 USI	D Multiply	0.9900000		6,142.86
Danas	4 4 1								

8. The fields controls shown on the screen are described below:

	<b>Print:</b> If you hat as the destination the report by cli- on the top left h screen. Before to printer, the Print displayed. Set to to Portrait or Lat the report unless chosen printer a
	<b>Export:</b> Click HTML or Text
Zoom 100% 💌	<b>Zoom:</b> Select the view the report
Pages: <b>K</b> 4 1	<b>Pages:</b> Click let

**Print:** If you have not chosen printer as the destination, you may still print the report by clicking the **Print** icon on the top left hand corner of the screen. Before the report is sent to the printer, the Printer Setup screen is displayed. Set the printer orientation to Portrait or Landscape depending on the report unless you have already chosen printer as a destination.

**Export:** Click to save the report as HTML or Text file.

**Zoom:** Select the magnification to view the report properly.

**Pages:** Click left and right arrow buttons to browse through the report.

# Chapter 12 Preparing Custom Letters

## **12.1. Introduction**

1. You may design custom Form letters using Microsoft Word and perform Mail Merge. A sample letter called *Transfer Note Principal and Interest* shown below is provided as a tutorial. The letter advises the bank to reinvest a Note maturing shortly.

Sample Financial Company 7481 Aligarian Drive Toronto ON M2J 1G1 Canada					
August 5, 2009					
Ms. Angie Dickinson Vice-President, Finance Corporate Accounts Seattle Bank 2637 Maple Leaf Dr Seattle W A 27801 USA					
Dear Ms, Dickinson					
Re: Certificate of Deposits No: CD09109-2121 Amount: 276,103.01					
As per your telephone conversation with Mr. Bob Kennedy on 08/03/2009, this is your written authorization to transfer the principal plus interest totaling \$276,103.01 on the above mentioned certificate of deposit, to the Sample Financial Company, U.S. Notes Account, Number 228-2211.					
Please mail the advice to the attention of Mr. Bob Kennedy, Executive Director.					
Thanking you for your cooperation in this matter,					
Sincerely,					
Adrienne Johnson Executive Assistant					
John Smith Manager					

## 12.2. Data Collection

1. The following screen is displayed when the user clicks **Letters** on Main Menu.

SYNDilL: Prepare Letter - Sample Financial Company						
General Note						
Letter Template	Transfer Note Princip	al and Interest				
Contact 1	DICANG	Ms. Angie Dickinson				
Contact 2	KENBOB	Mr. Bob Kennedy				
Contact 3	JOHADR	Ms.Adrienne Johnson				
Contact 4	SMIJOH	Mr. John Smith				
Contact 5						
Date 1	08/05/2009					
Date 2	08/03/2009					
Date 3	08/06/2009					
Amount 1	0.00					
Amount 2	0.00					
Amount 3	0.00					
<u>C</u> ontinue		Cancel				

2. The fields shown on the screen are described below:

Letter Template	All templates should be designed as .dot files in Microsoft Word and placed in Templates Location (see Section 3.3). When a new template is placed in the Templates Location it appears in the drop-down list.
Contact	<ul> <li>The following fields become available for each of five contacts in Mail Merge:</li> <li>Salutation, First Name, Last Name</li> <li>Title, Department, Company</li> <li>Address</li> </ul>
Date	Three Date fields used as required.
Amount	Three Amount fields used as required.
<u>C</u> ontinue	Click to create a file called Letters1.txt in Database Location. This file is used as the data source in Mail Merge.

C<u>a</u>ncel

Click to close the screen.

- 3. The screen contains five contacts, three dates and three amount fields that can be used in the letter. The letter shown in the example uses Contact 1 as the addresses, the name and title of Contact 2 is used in the body of the letter while Contact 3 and Contact 4 are the signatories of the letter. Similarly, Date 1 is used on the top as the date on which the letter was written while Date 2 is used in the body of the letter. The amount fields are not used in the example.
- 4. A second screen, shown below, is provided to use fields from Notes in case a letter is related to a Note.

SYNDilL: Prepare Letter - Sample Financial Company				
General Note				
Note ID	CD09109-2121			
Note Template	U.S. Notes			
Reference 1	228-2211			
Reference 2				
Action	⊂ Matured     ● Re-invested           Principal          Interest           60    for Days			
Investment Amount	276,103.01			
Interest Rate, %	2.4000			
Interest	1,089.28			
Total Due	276,103.01			
Purchase Date	04/22/2009			
Due Date	06/21/2009			
Continue	Cancel			

5. The fields shown on the screen are described below:

Note ID	Enter Note ID about which the letter is being prepared.
Note Template	Displays the description of the template. You may change it if necessary.
Reference	Two user-defined fields, each 60 characters long.
Action	Indicate if the letter is about the maturity or reinvestment of a Note. In case of

	reinvestment, check if you are reinvesting principal only or principal and interest, and for how many days.
Investment Amount	Displays the investment amount of original or reinvested Note. You may change it if necessary.
Interest Rate	Displays the interest rate of original or reinvested Note. You may change it if necessary.
Interest	In case of Note maturity it displays the total interest of the original Note. In case of reinvestment the calculated value of interest for reinvested Note is displayed.
Total Due	If reinvesting principal only, the value of Total Due is equal to the principal of the original Note. If reinvesting principal and interest, the value of Total Due is equal to the principal plus interest of the original Note.
Purchase Date	In case of Note maturity it displays the Purchase Date of the original Note. In case of reinvestment the Purchase Date of the reinvested Note is displayed.
Maturity Date	In case of Note maturity it displays the Maturity Date of the original Note. In case of reinvestment the Maturity Date of the reinvested Note is displayed.
<u>C</u> ontinue	Click to create a file called Letters1.txt in Database Location. This file is used as the data source in Mail Merge.
C <u>a</u> ncel	Click to close the screen.

6. You may fill all fields (except Note ID) on this screen and use them in any way. None of the fields have to be related to a Note.

## **12.3. Data Source Generation**

1. When you click Continue in Data Collection step (Section 12.2), the system creates a text file named Letters1.txt in Database Location see Section 3.3). Following is the list of fields in Letters1.txt:

Field Name	Remarks
Company Profile	
CompanyName	Name
CompanyAddress1	Address 1
CompanyAddress2	Address 2
CompanyAddress3	Address 3
CompanyCity	City
CompanyProv	Province / State
CompanyPostCode	Postal Code / Zip Code
CompanyCountry	Country
CompanyTel	Telephone Number
CompanyFax	Fax Number
Contact 1	
Contact1Salutation	Salutation
Contact1FirstName	First Name
Contact1LastName	Last Name
Contact1Title	Title
Contact1Department	Department
Contact1Company	Company Name
Contact1Address1	Address 1
Contact1Address2	Address 2
Contact1Address3	Address 3
Contact1City	City
Contact1Prov	Province / State
Contact1PostCode	Postal Code / Zip Code
Contact1Country	Country
Contact 2	
Contact?Salutation	Salutation
Contact2FirstName	First Name
Contact21 Institualle	Last Name
Contact2Lastivalle	Last Malle Title
Contact2Department	Department
Contact2Department	Company Name
Contact2Address1	Address 1
Contact2Address1	Addross 2
Contact2Address2	Address 2
Contact2City	Address 5
Contact2City	City

Contact2Prov	Province / State			
Contact2PostCode	Postal Code / Zip Code			
Contact2Country	Country			
	-			
Contact 3				
Contact3Salutation	Salutation			
Contact3FirstName	First Name			
Contact3LastName	Last Name			
Contact3Title	Title			
Contact3Department	Department			
Contact3Company	Company Name			
Contact3Address1	Address 1			
Contact3Address2	Address 2			
Contact3Address3	Address 3			
Contact3City	City			
Contact3Prov	Province / State			
Contact3PostCode	Postal Code / Zip Code			
Contact3Country	Country			
Contact 4				
Contact4Salutation	Salutation			
Contact4FirstName	First Name			
Contact4LastName	Last Name			
Contact4Title	Title			
Contact4Department	Department			
Contact4Company	Company Name			
Contact4Address1	Address 1			
Contact4Address2	Address 2			
Contact4Address3	Address 3			
Contact4City	City			
Contact4Prov	Province / State			
Contact4PostCode	Postal Code / Zip Code			
Contact4Country	Country			
Contact 5				
Contact5Salutation	Salutation			
Contact5FirstName	First Name			
Contact5LastName	Last Name			
Contact5 little	1 itle			
Contact5Department	Department			
Contact5Company	Company Name			
Contact5Address1	Address I			
Contact5Address2	Address 2			
Contact5Address3	Address 3			
Contact5City	City			
Contact5Prov	Province / State			
Contact5PostCode	Postal Code / Zip Code			

Contact5Country	Country				
Dates					
Date1	Date 1				
Date2	Date 2				
Date3	Date 3				
Amounts					
Amount1	Amount 1				
Amount2	Amount 2				
Amount3	Amount 3				
Nata					
Note					
NoteID	Note ID				
TemplateName	Template Name				
Reference1	Reference 1				
Reference2	Reference 2				
Action	1 = Note Matured				
	2 = Reinvest Principal only				
	3 = Reinvest Principal and interest				
	4 = Reinvest Interest only				
Days	Number of days				
FaceValue	Investment Amount				
Rate	Rate of Interest				
TotalInterest	Interest				
TotalAmount	Amount Due				
PurchaseDate	Purchase Date				
MaturityDate	Maturity Date				

## **12.4. Template Creation**

1. Following is the template used to create the letter in the current example.

```
«CompanyName»
                                «CompanyAddress1»
                                «CompanyAddress2»
                                «CompanyAddress3»
           «CompanyCity» «CompanyProv» «CompanyPostCode» «CompanyCountry»
«Date1»
«Contact1Salutation»«Contact1FirstName» «Contact1LastName»
«Contact1Title»
«Contact1Department»
«Contact1Company»
«Contact1Address1»
«Contact1Address2»
«Contact1Address3»
«Contact1City» «Contact1Prov» «Contact1PostCode»
«Contact1Country»
Dear «Contact1Salutation»«Contact1LastName»
Re: Certificate of Deposits
      No: «NoteID»
      Amount: «TotalAmount»
 As per your telephone conversation with «Contact2Salutation»«Contact2FirstName»
 «Contact2LastName» on «Date2», this is your written authorization to transfer the
 principal plus interest totaling $«TotalAmount» on the above mentioned certificate of
 deposit, to the «CompanyName», «TemplateName» Account, Number «Reference1».
 Please mail the advice to the attention of «Contact2Salutation»«Contact2FirstName»
 «Contact2LastName», «Contact2Title».
 Thanking you for your cooperation in this matter.
 Sincerely,
 «Contact3FirstName» «Contact3LastName»
 «Contact3Title»
 «Contact4FirstName» «Contact4LastName»
 «Contact4Title»
```

- 2. In order to create form letters, you must be familiar with the Mail Merge function of Microsoft Word. Please consult relevant documentation for Microsoft Office to learn the process.
- 3. Write the letter using Letters1.txt in Database Location as the recipient list and embed Mail Merge fields from the file. Save the letter as Microsoft Word template (.dot file) in the Templates

Location.

- 4. The template shown above has been saved in the Templates Location as Transfer Note Principal and Interest.dot.
- 5. When the user clicks Continue as described in Section 12.2, the following operations occur:
  - (a). File Letters1.txt is created using the data on the screen. Any previous version is overwritten.
  - (b). The template file chosen from the drop-down list on the screen is read.
  - (c). Mail Merge is performed.
  - (d). The merged document is saved as a Microsoft Word document in Documents Location (see Section 3.3).
  - (e). The merged document is displayed on the screen from where you can print it or e-mail it.

# Chapter 13 Dashboards

## **13.1. Introduction**

SYNDIL dashboards are meticulously crafted by our software specialist team to suit your needs. They are powered by Microsoft PowerBI, a business analytics software by Microsoft that takes the raw data provided by SYNDIL to enhance your datadriven decisions through interactive visualizations and business intelligence capabilities.

## 13.2. Opening Dashboard

- 1. Once implemented by our software specialist team, the SYNDi Dashboard option will become available on the main menu.
- 2. Click SYNDi Dashboards on main menu to display the dashboard.

# **Appendix 1 Day Count Convention**

### Introduction

In order to calculate interest accrued over time for bonds, notes, loans, mortgages and other investments we need to count the number of days between two dates. In financial mathematics, there are various methods of determining the number of days between two coupon payments and also the accrued interest for dates between payments. The day count is also used to quantify periods of time when discounting a cash-flow to its present value. When a security such as a bond is sold between interest payment dates, the seller is eligible to some fraction of the coupon amount.

### Definitions

#### **CouponFactor**

The Factor to be used when determining the amount of interest paid by the issuer on coupon payment dates. The periods may be regular or irregular.

#### CouponRate

The interest rate on the security or loan-type agreement, e.g., 5.25%. In the formulas this would be expressed as 0.0525.

#### Date1 (YEAR1.MONTH1.DAY1)

Starting date for the accrual. It is usually the coupon payment date preceding Date2.

#### Date2 (YEAR2.MONTH2.DAY2)

Date through which interest is being accrued. You could word this as the "to" date, with Date1 as the "from" date. For a bond trade, it is the settlement date of the trade.

#### Date<sub>3</sub> (YEAR<sub>3</sub>.MONTH<sub>3</sub>.DAY<sub>3</sub>)

The coupon payment date following Date2. This would be the maturity date if there are no more interim payments to be made.

#### **Days(StartDate, EndDate)**

Function returning the number of days between StartDate and EndDate on a Julian basis (i.e., all days are counted). For instance, Days(15 October 2007, 15 November 2007) returns 31.

#### EOM

Indicates that the investment always pays interest on the last day of the month. If the investment is not EOM, it will always pay on the same day of the month (e.g., the 10th).

#### Factor

Figure representing the amount of the CouponRate to apply in calculating Interest. It is often expressed as "days in the accrual period / days in the year". If Date2 is a coupon payment date, Factor is zero.

#### Freq

The coupon payment frequency. 1 = annual, 2 = semi-annual, 4 = quarterly, 12 = monthly, etc.

#### Principal

Par value of the investment.

### 30/360 Methods

All conventions of this class calculate the Factor as:

Factor = 
$$\frac{360X(YEAR_2 - YEAR_1) + 30X(MONTH_2 - MONTH_1) + (D_2 - D_1)}{360}$$

They calculate the CouponFactor as:

CouponFactor = 
$$\frac{360X(YEAR_3 - YEAR_1) + 30X(MONTH_3 - MONTH_1) + (D_3 - D_1)}{360}$$

This is the same as the Factor calculation, with Date2 replaced by Date3. In the case that it is a regular coupon period, this is equivalent to:

 $CouponFactor = \frac{1}{Freq}$ 

The conventions are distinguished by the manner in which they adjust Date1 and/or Date2 for the end of the month. Each convention has a set of rules directing the adjustments.

In the above equations  $D_1$ ,  $D_2$  and  $D_3$  are the values of  $DAY_1$ ,  $DAY_2$  and  $DAY_3$ , modified according to the rules depending on the algorithm as described below. Start with setting  $D_1$ =Day<sub>1</sub> and  $D_2$  = Day<sub>2</sub>. Date adjustment rules (more than one may take effect; *apply them in order, and if a date is changed in one rule the changed value is used in the following rules*):

#### 30/360

- (1). If the investment is EOM and  $(Day_1 is the last day of February)$  and  $(Day_2 is the last day of February)$ , then change D2 to 30.
- (2). If the investment is EOM and (Day1 is the last day of February), then change D1 to 30.
- (3). If D2 is 31 and D1 is 30 or 31, then change D2 to 30.
- (4). If D1 is 31, then change D1 to 30.

#### 30E/360 ICMA

- (1). If D1 is 31, then change D1 to 30.
- (2). If D2 is 31, then change D2 to 30.

#### 30E/360 ISDA

- (1). If D1 is the last day of the month, then change D1 to 30.
- (2). If D2 is the last day of the month (unless Date2 is the maturity date and M2 is February), then change D2 to 30.

### **Actual Methods**

The conventions of this class calculate the number of days between two dates (e.g., between Date1 and Date2) as the Julian difference. This is the function Days(StartDate, EndDate).

### Actual/Actual ICMA

This convention calculates the Factor as:

$$Factor = \frac{Days(Date1, Date2)}{FreqXDays(Date1, Date2)}$$

The CouponFactor for regular periods is calculated as:

CouponFactor = 
$$\frac{1}{Freq}$$

### Actual/Actual ISDA

This convention calculates the Factor as:

$$Factor = \frac{Days not in leap year}{365} + \frac{Days in leap year}{366}$$

This convention accounts for days in the period based on the portion in a leap year and the portion in a non-leap year.

The days in the numerators are calculated on a Julian day difference basis. In this convention the first day of the period is included and the last day is excluded. The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

#### Actual/365 Fixed

This convention calculates the Factor as:

$$Factor = \frac{Days(Date1, Date2)}{365}$$

Each month is treated normally and the year is assumed to be 365 days. For example, in a period from February 1, 2014 to April 1, 2014, the Factor is considered to be 59 days divided by 365.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

#### Actual/360

This convention calculates the Factor as:

$$Factor = \frac{Days(Date1, Date2)}{360}$$

Each month is treated normally and the year is assumed to be 360 days. For example, in a period from February 1, 2014 to April 1, 2014, the Factor is 59 days divided by 360 days.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

#### Actual/364

This convention calculates the Factor as:

$$Factor = \frac{Days(Date1, Date2)}{364}$$

Each month is treated normally and the year is assumed to be 364 days. For example, in a period from February 1, 2014 to April 1, 2014, the Factor is considered to be 59 days divided by 364.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

#### Actual/365L

This convention calculates the Factor as:

Factor = 
$$\frac{Days(Date1, Date2)}{DiY}$$

where DiY is the number of days in a year calculated according to the following rules:

If Freq = 1 (annual coupons), then

If February 29 is in the range from Date1 (exclusive) to Date3 (inclusive), then DiY = 366, else DiY = 365.

#### If Freq <> 1, then

If Date3 is in a leap year, then DiY = 366, else DiY = 365.

The CouponFactor uses the same formula, replacing Date2 by Date3. In general, coupon payments will vary from period to period, due to the differing number of days in the periods. The formula applies to both regular and irregular coupon periods.

# **Appendix 2 Sage 300 (Accpac) Sample Financial Company**

### Introduction

When you install **SYNDIIL**, a folder called Sage 300 is created within the application folder. This folder contains all files necessary to set up a database in SYNDIIL interfaced with Sage 300.

- 1. Copy SYNDiILSample.mdb from Sage 300 sub-folder to the main application folder, overwiring or renaming the existing database.
- 2. Create databases SILSYS and SILDAT in SQL Server.
- 3. Using Database Setup utility in Sage, create SILSYS (System Database) and SILDAT (Company database) for SYNDiILSample Financial Company.
- 4. Restore SILDAT.bak and SILSYS.bak in SQL Server

You are now ready to play with sample data. When you run Sample Financial Company in SYNDi, it opens Sage Signon Manager. Please make sure thst you open SYNDiIL Sample Financial Company in Sage.

# Appendix 3 SYNDiIL Audit Trail

### Introduction

SYNDiIL Audit Trail keeps track of who created, modified or deleted a transaction. It also records the date and time for each add, change or deletion. The Audit Trail Report can be generated by an authorized user for a specific user or all users for a specified range of dates. It is also possible to purge the audit trail when too much data is accumulated. However, the purge function can be performed only by an authorized user and it is suggested that only ADMIN should be authorized to do so.

When a record is added, the audit trail reports the Record Number only. The details can be found on the record itself. When a record is changed the old and new values for each field in the record are ported. Finally when a record is deleted, the values in all fields in the record are reported.

Consider the following examples:

#### 1. Login and Logout

SYNDiIL Audit Trail maintains completed record of who logged in and logged out on which date and at what time.

#### Audit Trail from 01/01/2018 to 12/18/2018

Audit Date	User	Process	Record ID	Action	Old Value	New Value
12/18/18 3:08:17 PM	JANE	LogIn		LogIn		
12/18/18 3:10:44 PM	JANE	LogOut		LogOut		
12/18/18 3:11:07 PM	вов	LogIn		LogIn		
12/18/18 3:31:14 PM	вов	LogOut		LogOut		
12/18/18 3:31:38 PM	ADMIN	LogIn		LogIn		

#### 2. Adding a bond

User BOB has set up a bond with Bond ID TEST as shown below:
	est  Remarks  Opt	Fields		
Bond ID	TEST	<u>a</u>	CUSIP / ISIN	ISIN
Template ID	FIXED 🔍	Fixed Rate Bonds		USD
Partner ID	SFC 🔍	Sample Financial Comp	any	
Issue Date	12/18/2018			Interest Frequency
Purchase Date	12/18/2018			O Monthly
Maturity Date	12/18/2020 ##	Coupon Based	on Issue Day 🔲	O Quarterly
Prior Coupon Date	12/18/2018			O Annual
Nominal Value	500,000.00	Balance	500,000.00	
Price (Base 100)	101.25			
Calculation Method	30/360	•		
Issuer	TEST Bond Issue	r		
Description	Test; 2.15%			
Market Code	AMB	American Ma	rkets	
Yield to Maturity, %	1.51313		S	tatus In Process
ave <u>D</u> elete	Print	List Trx Accruals	<u>E</u> IR	<u>C</u> lose
Bond ID Rate Type (© Fixed Rate Bond (© Simple Bond	TEST Fixed C Floatin	g Coupon Rate %	2.15	
C Commercial F C Treasury Bill C Sinking Fund	арен			

This transaction is recorded in the Audit Trail as follows:

#### Audit Trail from 01/01/2018 to 12/18/2018

Audit Date	User	Process	Record ID	Action	Old Value	New Value
12/18/18 2:44:02 PM	BOB	Bond	TEST	Add		

The user can always go to the Bond Setup screen to see the details.

# 3. Changing a bond record

User BOB changes some fields in the bond TEST. The audit Trail Listing is as follows, listing old and new values of each field changed.

### Audit Trail from 01/01/2018 to 12/18/2018

Audit Date	User	Process	Record ID	Action	Old Value	New Value
12/18/18 2:44:02 PM	BOB	Bond	TEST	Add		
12/18/18 3:00:23 PM	BOB	Bond	TEST	Change		
				Description	Test; 2.15%	Test; 2.2%
				TemplateID	FIXED	RBC
				PurchaseDate	12/18/2018	12/15/2018
				PriorCouponDate	12/18/2018	06/18/2018
				LastCouponDate	12/18/2018	06/18/2018
				NextCouponDate	06/18/2019	12/18/2018
				LastAccrualDate	12/18/2018	12/15/2018
				LastInterestDate	12/18/2018	12/15/2018
				PricePercent	101.25	101.275
				CouponRate	2.15	2.2
				Yield	1.51313	1.5527
				IssueDate	12/18/2018	12/01/2015

### 4. Deleting a bond record

User JANE deletes the bond TEST. In this case the audit Trail Listing shows all fields so that the record can be recreated if necessary.

#### Audit Trail from 01/01/2018 to 12/18/2018

Au	dit Date	User	Process	Record ID	Action	Old Value	New Value
	12/18/18 3:08:27 PM	JANE	Bond	TEST	Delete		
					InvestmentID	TEST	
					Description	Test; 2.2%	
					InvName	TEST Bond Issuer	
					InvestorID	SFC	
					TemplateID	RBC	
					PurchaseDate	12/15/2018	
					MaturityDate	12/18/2020	
					PriorCouponDate	06/18/2018	
					LastCouponDate	06/18/2018	
					NextCouponDate	12/18/2018	

LastAccrualDate	12/15/2018
NextAccrualDate	12/31/2018
LastInterestDate	12/15/2018
NextInterestDate	12/31/2018
FaceValue	500000
PricePercent	101.275
CouponRate	2.2
Yield	1.5527
InterestFrequency	3
Market	AMR
Remarks	
Posted	0
ISIN	ISIN
CalcMethod	1
IssueDate	12/01/2015
Balance	500000
CouponOnIssueDay	0
BondType	1
Floor	0
Сар	100

# 5. Processing Transactions

Every bond purchase, sale, maturity, coupon, monthly interest acccrual and monthly premium amortization record gets a RecordID or Transaction Numbers assigned. The Audit Trail reports only the RecordID and you can go to SYNDiIL if you want to take a look at an individual record. Consider the following scenario:

SY	ND	ilL: Bon	d Transactions	s - Sample Financial	Company		
Lis	e	Trans	action				
С	ume	ency [	CAD 🔻	From Template ID	<u>@</u>	To Template ID Z	
E	ffe	ctive Da	ite 12/19/20	018 🏢			Select <u>A</u> ll
	_	Applu	Data	PondD	HdrDescription	SourceAmount	RankID
	•	No	02/28/2018	XYZ	Interest Accrual	4,166.63	7
13	*						

SYNDilL: Bond Trans	actions - Sample Financial Company
List Transaction	1
Transaction No:	11821 @
Bond ID	XYZ xxxx
Transaction Date	02/28/2018
Entry Description	Interest SFC XYZ
Source Amount	4,166.67 CAD Transaction Amount 4,166.67 CAD
Bank ID	Q
Broker ID	Q
Brokerage Fee	0.00 CAD Transaction Fee 0.00 CAD
	Destine Community of the
	Fosting Sequence
	Junpostea
Save	<u>Post</u>

Select this transaction and go to Transaction tab to take a look at it.

Note that it has assigned Transaction Number 11821 to this interest accrual. Let us delete it and rerun the accrual. It will generate Transaction Number 11822. Let us post it this time and follow the history I audit trail.

#### Audit Trail from 12/19/2018 to 12/19/2018

Audit Date	User	Process	Record ID	Action	Old Value	New Value
12/19/18 2:19:48 PM	JANE	Bond Transaction	11821	Interest Accrual		
12/19/18 2:24:48 PM	JANE	Bond Transaction	11821	Delete		
				TransactionNumber	11821	
				InvestorID	SFC	
				InvestmentID	XYZ	
				InvestmentType	2	
				BankID		
				BankID2		
				TransactionDate	02/28/2018	
				TransactionCode	3	
				Reference		
				Description	Interest SFC XYZ	
				Shares	0	
				SourceAmount	4166.67	
				SourceCurrency	CAD	

				RateType	
				ConversionMethod	1
				ExchangeDate	02/28/2018
				ExchangeRate	1
				BankCurrency	CAD
				RateType2	
				ConversionMethod2	1
				ExchangeDate2	02/28/2018
				ExchangeRate2	1
				Transaction Amount	4166.67
				BondAmount1	-4166.67
				BondAmount2	0
				BondAmount3	0
				BondAmount4	0
				BondAmount5	0
				BondAmount6	0
				BondAmount7	0
				GainLossAmount	0
				BrokerID	
				Commission	0
				SourceCPS	0
				TransCPS	0
				SourceCost	0
				TransCost	0
				TodaysDate	12/19/2018
				SplitFactor1	0
				SplitFactor2	0
				PostingFlag	0
				ErrorCodes	
				Selected	0
				SourceGainLossAmount	
12/19/18 2:24:57 PM	JANE	Bond Transaction	11822	Interest Accrual	
12/19/18 2:25:10 PM	JANE	Bond Transaction	11822	Post	

The audit trail history shows that Transaction Number 11821 was created and then deleted. The value in each field of the deleted record is displayed in case it has to be recerated. It also shows that Transaction Number 11822 was created and posted. If you want to take a look at the details of the transaction you go to appropriate screen:

SYNDilL: Bond Transac	tions - Sample Financial Company
List Transaction	
Transaction No:	11822 Q
Bond ID	XYZ xxxx
Transaction Date	02/28/2018
Entry Description	Interest SFC XYZ
Source Amount	4,166.67 CAD Transaction Amount 4,166.67 CAD
Bank ID	
Broker ID	<u>a</u>
Brokerage Fee	0.00 CAD Transaction Fee 0.00 CAD
	Posting Sequence 16 1
	Status Posted
<u>Save</u>	lete Post Close

### 6. Stocks and Notes

SYNDiIL Audit Trail tracks the transactions for Stocks and Notes in the similar manner.

## 7. Printing and Purging Audit Trail

This function is available through Reports menu when the following screen is displayed.

You may select to print a report either for the activity of a specific user or all users in the specified date range. Double click in Selected cell to exclude any functions not required to be reported.

Jser )ate: F	<all> ▼ rom 01/01/2018 # To 12/19/2018 #</all>	Report Purge
• All	C None	
Selec	te RecordType	
Yes	Bond	
Yes	Bond Sale	
Yes	Bond Transaction	
Yes	Login	
Yes	LogOut	
Yes	Note	
Yes	Note Deposit	
Yes	Stock	
Yes	Stock Trx	

The Purge option is provided to delete the audit trail records after some years if necessary.