

Sage FRP Treasury Universe Edition

version 3.3 SP2

New Features





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Introduction

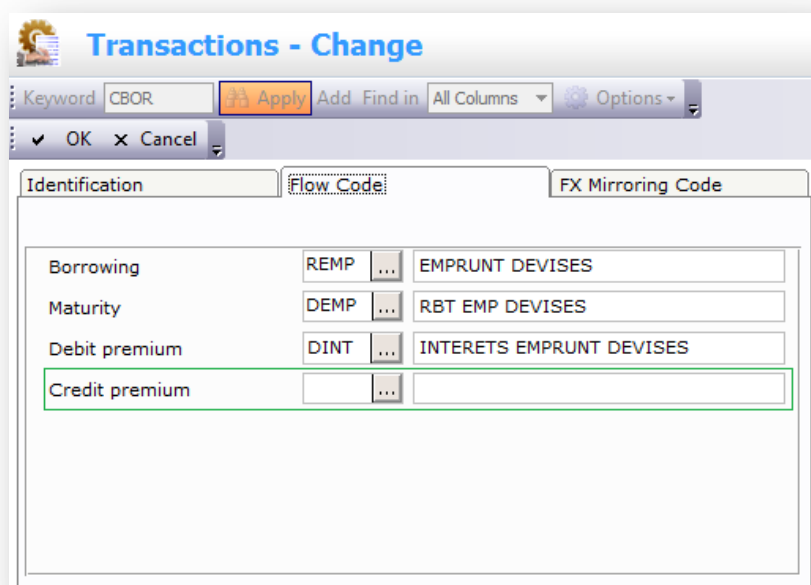
Version 3.3 SP2 of **Sage FRP Treasury Universe Edition** meets one main expectation:

Integration of negative rate values in **Cash** and **Financial Transactions** modules.

Common Elements

To profit fully from this new feature, specific setups are required.

Setting up Transaction Codes



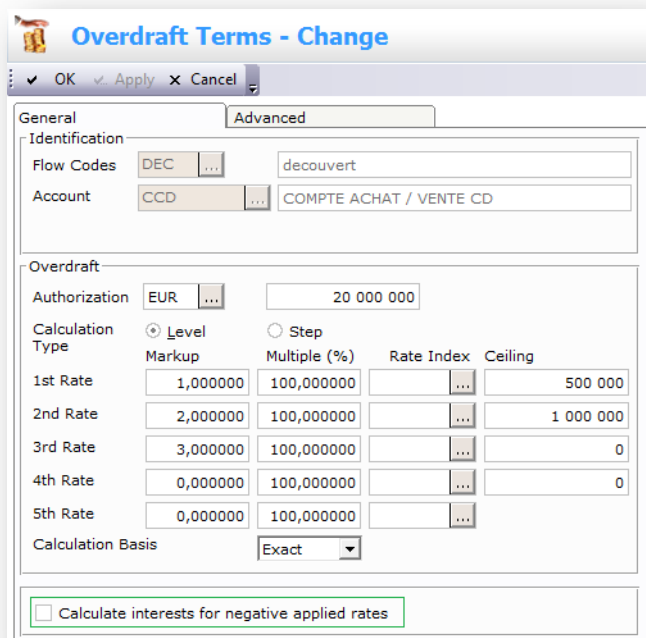
The screenshot shows a software window titled "Transactions - Change". It has a toolbar with "Keyword" (CBOR), "Apply", "Add", "Find in", "All Columns", and "Options". Below the toolbar are "OK" and "Cancel" buttons. The window contains three tabs: "Identification", "Flow Code", and "FX Mirroring Code". The "Flow Code" tab is active and displays a table with the following data:

	Flow Code	
Borrowing	REMP ...	EMPRUNT DEVICES
Maturity	DEMP ...	RBT EMP DEVICES
Debit premium	DINT ...	INTERETS EMPRUNT DEVICES
Credit premium	...	

The "Credit premium" row is highlighted with a green border.

Complete this field to use negative rate values and hence to generate the corresponding interests and premiums.

Setting up Overdrafts and Credit Balances



Overdraft Terms - Change

OK Apply Cancel

General Advanced

Identification

Flow Codes DEC ... decouvert

Account CCD ... COMPTE ACHAT / VENTE CD

Overdraft

Authorization EUR ... 20 000 000

Calculation Type ☒ Level ☐ Step

	Markup	Multiple (%)	Rate Index	Ceiling
1st Rate	1,000000	100,000000	...	500 000
2nd Rate	2,000000	100,000000	...	1 000 000
3rd Rate	3,000000	100,000000	...	0
4th Rate	0,000000	100,000000	...	0
5th Rate	0,000000	100,000000	...	

Calculation Basis Exact

☐ Calculate interests for negative applied rates

Select this option to calculate interests with regard to the negative rate value.

Cash

Regular Interest Ladder

Cash

The integration of negative rate values has an impact on the interest ladder, as it is based on the setup and the filter for Discount to be Advanced calculations.

Regular Interest Ladder

17/12/2014 16:04

EUR Units

01/11/2014...30/11/2014

Discount method: Single

BANK ACCOUNT ANALYSIS

ERECNREG1

Format type: Single

Level grouping: Account

Transaction type: All

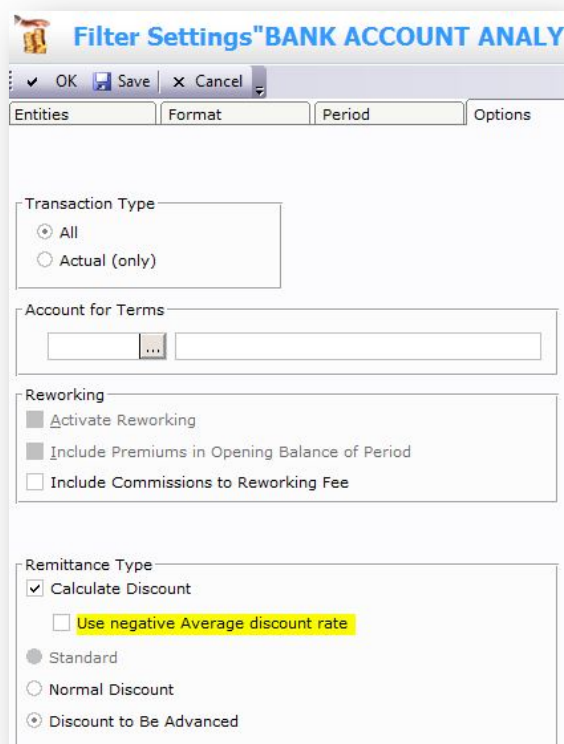
Available balances: Standard

Account for Terms:

Date	Balances	Amounts	Applied Rate	Debit Interest	Credit Interest
01/11	-132 804,67	-132 804,67	1,000000	-3,64	
02/11	-132 804,67	-132 804,67	1,000000	-3,64	
03/11	-132 804,67	-132 804,67	1,000000	-3,64	
04/11	-132 804,67	-132 804,67	1,000000	-3,64	
05/11	-132 804,67	-132 804,67	-2,000000		7,28
06/11	-132 804,67	-132 804,67	-2,000000		7,28
07/11	-132 804,67	-132 804,67	1,000000	-3,64	
08/11	-132 804,67	-132 804,67	1,000000	-3,64	
09/11	-132 804,67	-132 804,67	1,000000	-3,64	
10/11	-132 804,67	-132 804,67	1,000000	-3,64	
11/11	84 252,67	84 252,67	2,000000		4,62
12/11	84 252,67	84 252,67	2,000000		4,62
13/11	84 252,67	84 252,67	2,000000		4,62
14/11	84 252,67	84 252,67	-3,000000	-6,92	
15/11	84 252,67	84 252,67	-3,000000	-6,92	
16/11	84 252,67	84 252,67	2,000000		4,62
17/11	84 252,67	84 252,67	2,000000		4,62
18/11	84 252,67	84 252,67	2,000000		4,62
19/11	84 252,67	84 252,67	2,000000		4,62
20/11	84 252,67	84 252,67	2,000000		4,62
21/11	-132 804,67	-132 804,67	3,000000	-10,92	
22/11	-132 804,67	-132 804,67	3,000000	-10,92	
23/11	-132 804,67	-132 804,67	-4,000000		14,55
24/11	-132 804,67	-132 804,67	3,000000	-10,92	
25/11	-132 804,67	-132 804,67	3,000000	-10,92	
26/11	84 252,67	84 252,67	3,000000		6,92
27/11	84 252,67	84 252,67	3,000000		6,92
28/11	84 252,67	84 252,67	-4,000000	-9,23	
29/11	84 252,67	84 252,67	3,000000		6,92
30/11	84 252,67	84 252,67	3,000000		6,92
TOTAL		-728 280,00		95,85	93,74
Highest Overdraft	-198 414,00	STATISTICS			
Highest Overdraft Charge	-99,21				
Debit Interest	-95,85	Average Overdraft Rate	0,800000		
Credit Interest	93,74	Average Credit Rate	1,200000		
Transaction Fee Basis	409 000,00	Average Balance	-24 276,00		
Transaction Fee	-102,25				
Fee Basis	0,00	Total Debit Amounts	1 992 070,00		
Other Fees	0,00	Total Credit Amounts	1 263 790,00		
Total Bank Account Analysis	-203,57				

The calculations are listed in the matching columns: debits with debits, credits with credits.

Interest Ladder for Discount to be Advanced



The screenshot shows a 'Filter Settings' dialog box for 'BANK ACCOUNT ANALY'. The dialog has tabs for 'Entities', 'Format', 'Period', and 'Options'. The 'Options' tab is selected. It contains several sections: 'Transaction Type' with radio buttons for 'All' (selected) and 'Actual (only)'; 'Account for Terms' with a text field and a dropdown arrow; 'Reworking' with checkboxes for 'Activate Reworking', 'Include Premiums in Opening Balance of Period', and 'Include Commissions to Reworking Fee'; and 'Remittance Type' with a checked 'Calculate Discount' checkbox, an unchecked 'Use negative Average discount rate' checkbox (highlighted in yellow), and radio buttons for 'Standard', 'Normal Discount', and 'Discount to Be Advanced'.

Select this option to calculate interests with regard to the negative rate value.

Financial Transactions

The integration of negative rate values has an impact on financing and investment instruments of this module.

Entering Transactions

For Short-Term Transactions, a setting has been added and is available as soon as a rate value appears as negative.

Short-Term Financing - Change

Active Filter: F1 | Apply | Modify | Actions | Keyword | Apply | Add. Fin.

OK | Cancel

Transaction: T12 | STRAIGHT LOAN | No.: SOCT12 000009 | Link No.: | Version: 001

Characteristics | Premiums | **Settle** | Settle Prem. | Back-Office | User Field

Premiums Type: Postpaid | Calculation Basis: Exact/360 | Bank Days: 0 | Capitalized Interests: ☐ | Global Interests: ☐

Rate: Fixed: 0,000000 | Predetermined Rate: ☐ | Variable: CODIND | 100,000000 % | -4,000000 %

Results: Number of Days: 32 | Rate: -4,000000 % | ☒ Don't calculate interests

Initiation: EUR | 1 000 000,00 | Premiums: EUR | -3 555,56 | Maturity: EUR | 1 000 000,00

Select this option to calculate interests with regard to the negative rate value.

For Middle and Long-Term Transactions, in case of negative rate value, the last calculated positive rate is used to build up the payment schedule.

Reports

For this version, here are the reports including the new feature:

- Financing Ledger
- Investment Ledger
- Outstanding
- Outstanding Evolution
- Accrued Interests