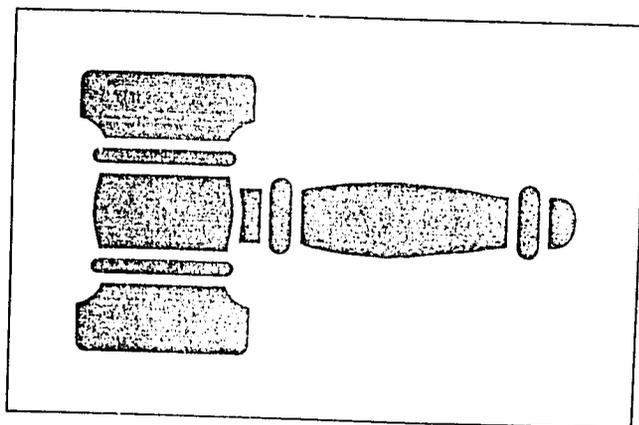


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Asset Management & Recovery Corporation

# DEBTMASTER



## *Users' Guide*

Prepared by:

Jeffrey S. Klenk

With Funding Provided by:

The United States Agency for International Development

## AMRC DEBTMASTER Users Guide

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## CHAPTER 01

### ALL USERS

- 01. All Users
  - 01. Introduction to DEBTMASTER
  - 02. Accessing the DEBTMASTER
  - 03. The Main Menu: Users and Uses
  - 04. Moving Around in the DEBTMASTER
  - 05. Function keys
  - 06. Quitting the DEBTMASTER

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## 01.01. Introduction to DEBTMASTER

AMRC DEBTMASTER is a powerful database management software package which combines debt portfolio management capabilities with a General Ledger Accounting Module.

The debt portfolio management features are designed to:

- Calculate and update on a continual basis the current balances due AMRC on the account (or multiple accounts) held by each debtor;
- Calculate and update on a continual basis the interest accruing on those accounts;
- Accept debtor payment records and maintain a history of those payments made against the debtor's accounts;
- Print Account Statements for all accounts;
- Enable the customization and printing of debtor account reports for AMRC managers.
- Automatically print customized debtor notification (notice) letters.

The General Ledger Module is designed to:

- Enable AMRC to develop its own customized Chart of Accounts;
- Maintain Cash Receipts, Cash Disbursements and General Journal Ledgers;
- Track AMRC's Accounts Receivable and Accounts Payable;
- Enable budget development and comparisons; and
- Produce monthly Trial Balance and end-period Balance Sheet reports.

## 01.02. Accessing the DEBTMASTER

Obtain a "User ID" (identification) number and a password from the DEBTMASTER System Manager (MIS Manager or Supervisor).

- Type a "2" at the F:\UTIL prompt (when viewing the AMRC Main Menu.)
- Press [Enter] to accept.

The DEBTMASTER Screen will appear as in Fig.01.02.A.

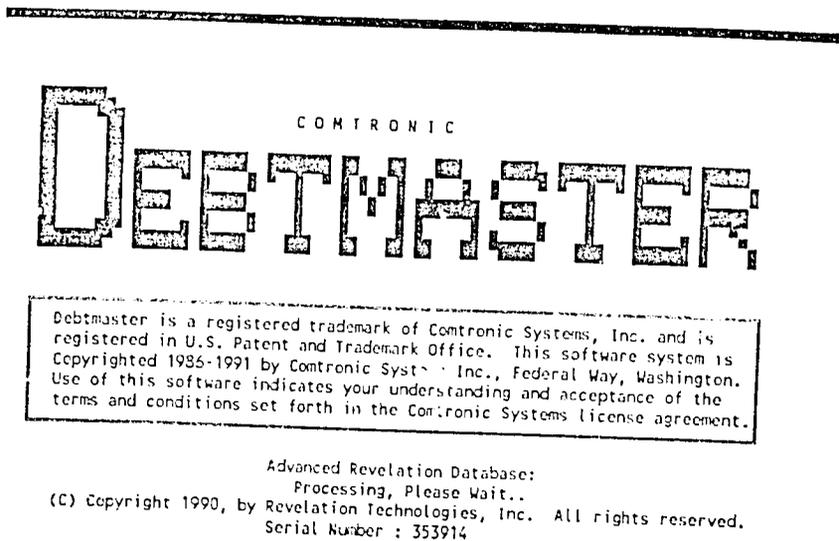


Fig. 01.02.A.

- Enter your User ID when prompted. Press [Enter].
- Enter your password when prompted. (Note that the password does not display when typed.) Press [Enter].

01.03. The Main Menu: Users and Uses

It is from the Main Menu (See Fig. 01.03.A.) where all DEBTMASTER functions are accessed.

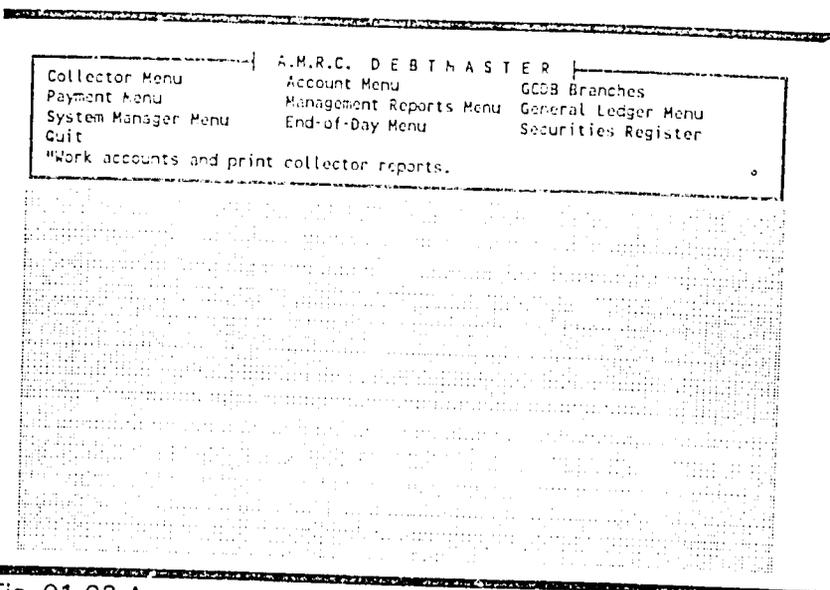


Fig. 01.03.A.

NOTE: The options appearing on the Main Menu are dependent upon the level of authorization of a particular AMRC staff member. Some users will not see all of the options listed in Fig. 01.03.A.

Major users and uses of the Main Menu include:

Main Menu Option	Main User	Major Uses
Collector Menu	Operations	Review the Summary of a Debtor's Account Balances (List Date Balance, Accrued Interest, Adjustments and Total Current Balance)  Review a Debtor's individual Accounts

		Review a Debtor's Payment History
		Review a Debtor's record of Promised Payments
		Print the Account History statement
		Print the Debtor History statement (all accounts for a particular Debtor)
		View the Securities pledged against a particular debtor's accounts
		View the Shareholders for a particular debtor account
Account Menu	MIS Mgmt and Data Entry	Enter, edit Debtor information
		Enter, edit all loan accounts
		Print Payment History Report
		Print "Broken Promises" Report
		Consolidate multiple accounts under one Debtor ID number
GCDB Branches	MIS Mgmt	Set up GCDB Branches
		Review gross recoveries by GCDB Branch
Payment Menu	Accounting	Enter all Debtor payments
		Post Debtor payments (this posting procedure (1) reduces the Debtor's current balance and (2) updates the Cash Receipts ledger. NOTE: It does NOT close the G/L period.

		"Back out" (reverse) inaccurate payment entries.
Management Reports Menu	Mgmt	Produce Account Inventory Report
		Produce all customized AMRC "EasyReports"
General Ledger Menu	Accounting	Set up codes for ARMC's vendors
		Enter cash disbursements
		Enter cash receipts
		Make journal entries
		Post G/L entries (this posting procedure closes all periods PREVIOUS to that being posted)
		Produce trial balance, P&L, and Balance Sheet reports.
System Manager Menu	MIS Mgmt	Set up DEBTMASTER
		Set up DEBTMASTER System (default values, status and debt codes, users)
		Assign user priorities and passwords
		Set up reporting periods (by fiscal year)
		Design, generate customized EasyReports
		Maintain system indexes

End-of_Day Menu	MIS Mgmt	Backup system data
Securities Register	MIS Data Entry	Enter, edit Securities listed with AMRC
	Operations	Produce report of Securities listed with AMRC
Shareholders Register	MIS Data Entry	Enter, edit records of Shareholders listed with AMRC
	Operations	Produce Shareholder Listing

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#### 01.04. Moving around in the DEBTMASTER

To select a Menu Option:

- Use the [Right] and [Left] arrow keys on your keyboard to move the cursor through the various menu options; or
- Type the first letter of the name of a menu option. This moves the cursor to those menu option you are authorized to use. If there are two or more options that begin with the same letter, type the letter again until you get to the option you want to use.

To return from a lower level Menu to the Main Menu.

- Press the [Escape] key repeatedly until it has no further effect.

To move from field to field in a DEBTMASTER window:

- Use the arrow keys or the [Enter] key; or
- You can use the tab ahead several fields at a time by pressing the [Alt] + T keys simultaneously.

## 01.05. The Function Keys

The Function keys (which are found at the top of the keyboard) are used by DEBTMASTER in the following ways:

- [F1] To get explanatory help on a particular "field" (category of information) or on a popup.
- [F2] To view the valid data options for a particular field.  
To activate the "search" feature to find a Debtor's name.
- [F3] To "zoom" (make the data entry space longer) when a long name or other piece of information must be entered into a short data entry field.
- [F4] To edit a field already entered into a window. (Place cursor in the field and press [F4].)
- [F5] Reserved for the System Manager (except as a "softkey", that is, in combination with the "Shift" or "Alt" key.)
- [F6] On selected windows, [F6] displays the directory of available "softkeys" (ie, function keys that, when combined with the "Shift" or "Alt" keys activate various data entry or display options.)
- [F7] Not used by DEBTMASTER (except as a "softkey", that is, in combination with the "Shift" or "Alt" key.)
- [F8] Press twice to delete any changes made to a window. Press once to blank a window that has not yet been edited. (This is similar to pressing [Esc] in that changes made to the window are not saved, however, instead of closing the window as [Esc] does, [F8] leaves the blanked window open and returns the cursor to the first field.)
- [F9] To save any changes made to DEBTMASTER. If you want to save your entries, always press [F9] before pressing [Esc] to leave the current window.
- [F10] Reserved for the System Manager (except as a "softkey", that is, in combination with the "Shift" or "Alt" key.)
- [F11] Not used by DEBTMASTER

[F12] Not used by DEBTMASTER

[Esc] To exit from any place in the system back to the previous location (eg, to exit from the current window to the previous window, to return from a sub-menu to a previous menu, to exit a "popup" window and return to the main window.)

NOTE: If you make changes without saving (without pressing the [F9] key), then pressing the [Esc] key twice will delete those changes and return you to the previous location.

## 01.06. Quitting the DEBTMASTER

- Press the [Esc] key repeatedly until you return to the Main Menu (the Menu at the very top of your monitor. See Fig. 01.03.A.)

NOTE: If you want to save any changes made to a window, remember to press [F9] before quitting (pressing the [Esc] key) or the changes will be lost.

- Press "Q" for Quit and then press the [Enter] key.

## CHAPTER 02

### OPERATIONS

#### 02. Operations

01. Searching for a Debtor's Account Records
02. Reviewing the Debtor's Accounts
03. Producing the Account History Statement
04. Producing the Debtor History Statement
05. Changing the Account Status
06. Editing a Debtor's Activity (Senior Oper Only)
07. Making Account Balance Adjustments
08. Setting Up a Promised Payment Schedule
09. Reviewing a Debtor's Securities
10. Reviewing the Shareholders Listing
11. Generating Debtor Notice Letters

NOTE: MIS has a "Collector Tutorial" book provided as part of the original Comtronic DEBTMASTER documentation. This chapter is intended to serve as a supplement to that tutorial.

OPERATIONS

02.01. Searching for a Debtor's Account Records

To search for a debtor's account records:

From the AMRC DEBTMASTER MAIN MENU:

- Cursor to "Collector Menu". Press [Enter] to accept..
- From the Collector Sub-Menu, choose "Collector Window". Press [Enter] to accept.

The Collector Window appears as in Fig. 02.01.A. with the blinking cursor in the Debtor ID Field.

- Enter the Debtor's four digit ID Number and press [Enter].

DebtorID Name		Collector Window		Resp
Type	Status	Priority		
Phone Location				
Phone Number				
Latest Address		Miscellaneous		
		Sts Change	SSN	
		NSF Checks	D O B	
		Brken Prom	DL	
Latest Accounts				
Due at List:	Principal	Interest	Balance	
Since List:	Adjustments	Accrued Int	Payments	Current Balance
Latest Activity				
Next Contact Date		Next Contact Time		Collector

Figure 02.01.A.

02.01.01. Searching By Debtor Name

Generally account records are accessed by Operations by typing the DEBTMASTER ID Number for the debtor whose account is sought. If, however, you do not know the correct Debtor's ID:

- Enter the Press [F2] to access the search window (Fig. 02.01.01.A.)

Figure 02.01.01.A.

- Type the Debtor's whole name, the last name or the first name (or any part of the name). For a business or other institution, you can type any part of the name: For MUSA A. JALLOW & SONS, LTD., you can type the whole name or any part: "MUSA", "A.", "JALLOW", "&", "SONS,", or "LTD." DEBTMASTER will search for any records containing the part(s) of the name that you have entered.

NOTE: If you do not know how the name is spelled or how it has been entered into the DEBTMASTER, press [F2] again to view the list of entered names. Cursor to the correct name, press [Enter] (which highlights the name in red), press [F9] to place the name on the search

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window, and then continue with these instructions.

NOTE: If you type more than one name on the same line, the DEBTMASTER will select only those records which contain the all of the names you have type (this is a more selective search). If you type names on different lines (ie, pressing [Enter] after each one), the DEBTMASTER will select any record that contains any of the names you have type (this is a more general search.)

- Press [F9] to execute the search.

A message will display, noting the number of records that the DEBTMASTER has found that match the search criteria you have entered. If the DEBTMASTER finds several matching records:

- Cursor to the desired debtor name and press [Enter].

The Debtor's ID Number appears in the window. Press [Enter] to accept it.

The Debtor's record now appears in the Collector Window as in Fig. 02.01.01.B.

DebtorID		Name		Collector Window		Resp Authorized user	
1000		MUSA A. JALLOW					
Type C		Status New Account				Priority High	
Phone Location		WORK					
Phone Number		222-222					
Latest Address				Miscellaneous			
LEMAN STREET		BANJUL, THE GAMBIA 00000		Sts Change		SSN	
				NSF Checks 0		D O B	
				Brken Prom		DL	
Summary of Accounts							
Due at List:		Principal		Interest		Balance	
		4,500,000.00		.00		4,500,000.00	
Since List:		Adjustments		Accrued Int		Payments	
		27,000.00		1,316,937.94		.00	
						Current Balance	
						5,843,937.94	
Latest Activity							
01-28-94		04:15PM		New account :000-2 added.			
01-28-94		04:15PM		increase			
02-03-94		09:51PM		Adjustment made to reverse data entry error.			
Next Contact Date 02-11-94				Next Contact Time Collector 001			

Figure 02.01.01.B.

02.01.02. Searching by GCDB Account Number

It is also possible to search for a Debtor's records if you know the GCDB Account Number of one of his/her accounts:

From the Collector Window:

- Press [F6] to access the Softkey Directory.
- Type "13" or Cursor to "Client Reference Number Cross-Reference". Press [Enter] to accept.

The GCDB Account Number Search Window appears as in Fig. 02.01.02.A.

The screenshot shows a terminal window titled "Collector Window". Inside, there is a search form with a "Resp" field. The form has three main input areas: "Client ID", "Client Reference", and "List Date". Below the search form, there are several sections: "Due List:", "Since List:", "Adjustments", "Accrued Int", "Payments", "Current Balance", "Latest Activity", "Next Contact Date", "Next Contact Time", and "Collector". At the bottom of the window, there is a status bar with the following text: "Window|Enter|Hv|Options|Collector|Ed Ins|Row: 1/1|Dm|Jsk|Level 4".

Fig. 02.01.02.A.

- Enter the GCDB Branch Office Code (Optional) at the "Client ID" prompt.

- 100 = Head Office
- 101 = Leman Street
- 102 = Bakau
- 103 = Farafenni
- 104 = Basse Branch)

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- Press [Enter] to accept. Press [Enter] again to move to the "Client Reference" prompt.
- Type the full GCDB Account Number and press [F9] to execute the search.

When the DEBTMASTERS finds an account with the entered GCDB Numbers, it will place the ID number for the Debtor holding the account on the window.

- Press [Enter] to accept.

The record appears on the Collector Window (see Fig. 02.01.01.B.)

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02.02. Reviewing the Debtor's Accounts

Notice that in the bottom half of the Collector Window (Fig. 02.01.01.B), the "Summary of Accounts" for the selected debtor appears. The Summary displays balances due at list date as well as changes (adjustments, accrued interest, payments) that have occurred since list date.

NOTE: This Summary of Accounts displays the summed total for all accounts for this debtor.

To review one of this debtor's accounts, you must bring up the Account Window:

- Press [F6].

The Softkey directory appears as in Fig. 02.02.A.

SoftKeys		Authorized user
Key	Function	High
1>SF1	Work Schedule	
2 SF2	Autodialer	
3 SF3	Activity Window	
4 SF4	Activity History	
5 SF5	Account Window	
6 SF6	Address Window	
7 SF7	Employment Window	Balance 4,500,000.00
8 SF8	Bank Window	
9 SF9	Promised Payment Window	Current Balance 5,843,937.94
10 SF10	Payment History	
11 AF1	Contact Schedule Window	
12 AF2	Status Change	
13 AF5	Cross Reference by Clt ID, Clt Ref No, List Date	
14 AF7	Shareholder Window	ctor 001

Figure 02.02.A.

- Cursor down to "Account Window" option or simply type a "5" (the line number for Account Window) and press [Enter].

The individual accounts held by this debtor appear as in Fig. 02.02.B.

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DebtorID Name MUSA A. JALLOW 1000		Collector Window		Resp Authorized user			
All Accounts For Debtor: MUSA A. JALLOW							
	Client Name	ServDate	Sts	Princ Bal	Int Bal	FeeSal	Cur Bal
1	HEAD OFFICE - GCDB						
2	Ref: 123000456	10-10-81	PPA	500,000.00	7,767.12	000.00	519,767.12
3	HEAD OFFICE - GCDB						
4	Ref: 131000999	01-01-81	NFU	15,000.00	9,170.82	.00	324,170.82
5							
6	2 Accounts Totaling:			515,000.00	6,937.94	000.00	843,937.94
Latest Activity 01-28-94 04:15PM New account 1000-2 added. 01-28-94 04:15PM increase 02-03-94 09:51PM Adjustment made to reverse data entry error Next Contact Date 02-11-94 Next Contact Time Collector 001							

Figure 02.02.B.

Notice that each account has two lines of data: one line displays the GCDB Branch that originated the loan account and one line displays the original GCDB Account Number of the account.

**WARNING: THIS POPUP TRUNCATES (SHORTENS) THE DATA DISPLAYING IF A BALANCE IS GREATER THAN D 999,999.99. DO NOT RELY ON THE BALANCES DISPLAYING IN THIS POPUP. GO ON TO THE ACCOUNT WINDOW BY PRESSING [ENTER] ON ONE OF THE ACCOUNTS!!!**

This popup should be referred to only as a guide for choosing a particular account to review.

- Cursor to either of the two lines for a particular account and press [Enter].

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The Account Window appears as in Fig. 02.02.C.

Account Window	
Account ID 1000-1	MUSA A. JALLOW
List Date 06-25-92	Acct Age 4,499
Acct Status Partial Payment Arrangement	Int Rate 27.00
Status Date 02-03-94	Int Calc Date 01-27-94
GCDB Branch 100 HEAD OFFICE - GCDB	Coll Rate AAA
GCDB Acct # 123000-55	Service Date 10-10-81
Orig Lender HEAD OFFICE - GCDB	Skip
DEBT TYPE COMMERCIAL LOAN	Dorm/Act? N
Description HOTEL BASSE LOAN	
Comments NONE	

	Due at List	Accrued	Adjustments	Payments	Balances
P	1,500,000.00		.00		1,500,000.00
I	.00	7,767.12	.00		7,767.12
LEG	.00		3,000.00		3,000.00
REC	.00		4,000.00		4,000.00
RLT	.00		5,000.00		5,000.00
					=====
				Current Balance	1,519,767.12

Figure 02.02.C.

Here Operations staff can be sure that they are viewing the current balances for ONE PARTICULAR ACCOUNT and that the figures are NOT truncated.

In the Account Window, Operations staff should pay particular attention to the following:

**The Account Status:** This code, maintained by Senior Operations while the account is open, indicates how far along in the collection process is this particular account.

**Principal Due at List Date:** This figure includes any principal and interest due on the account on June 26, 1992.

**Accrued Interest:** DEBTMASTER automatically calculates this figure which is the interest accrued since List Date on this account.

**The Current Balance:** The total currently due on this account.

02.03. Printing the Account History

To print the balance information for ONE PARTICULAR ACCOUNT, select "Account History" from the Collector Sub-Menu (Figure 02.03.A.)

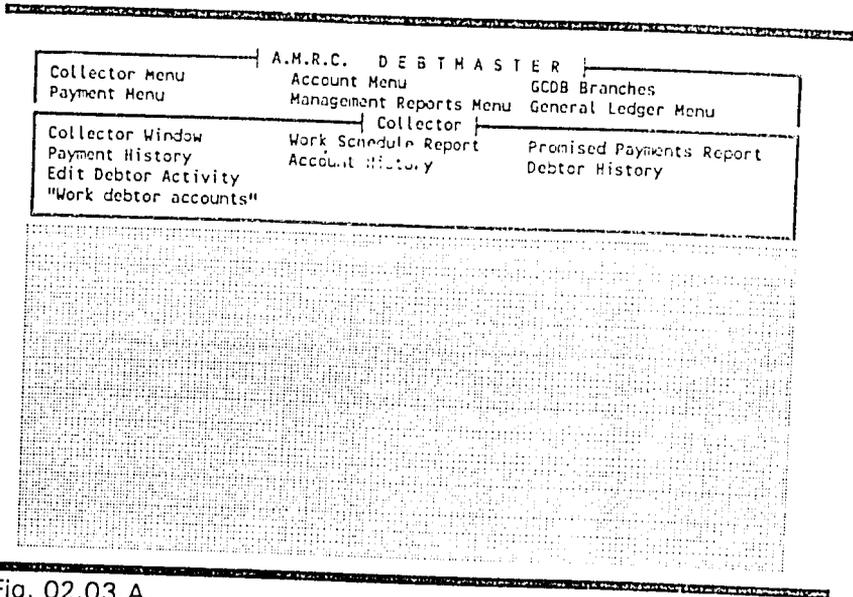


Fig. 02.03.A.

- Cursor to "Account History." Press [Enter] to accept.
- [Enter] the Account ID number at the prompt. (You may enter several Account ID numbers in the window by pressing [Enter] after each number and typing a new number.) NOTE: REMEMBER! The Account ID is composed of FIVE digits:

Examples: 1002-1  
 1202-2  
 3486-1

- Select the "LINE PRINTER" to send the statements to the printer in the computer room by pressing [Enter] when prompted.

The Account History provides Principal, Interest, and Current Balance data. It does NOT include the payment history for the account. For a payment history, print a Debtor History statement (see section 02.04. of this Guide.)

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02.04. Printing the Debtor History Statement

To print balance information, the activity history and the payment history for ALL ACCOUNTS held by a particular debtor, select "Debtor History" from the Collector Sub-Menu (Fig. 02.03.A.)

- Cursor to "Debtor History." Press [Enter] to accept.
- [Enter] the Debtor ID number at the prompt. (You may enter several Debtor ID numbers at a time by pressing [Enter] after each number and typing a new number.)

REMEMBER!!!: The Debtor ID is composed of FOUR digits:

Examples: 1002  
          1202  
          3486

- Select the "LINE PRINTER" to send the statement(s) to the printer in the computer room by pressing [Enter] when prompted.

Notice that on the Debtor History Statements, payments are listed in the "Activity History" section as "\$" payments. This is due to an internal software processing feature of the DEBTMASTER which was written for a U.S. market.

REMEMBER!!! As noted on the statement: "All figures are in Dalasis. Disregard all \$ signs."

02.05. Changing the Account Status

Operations Staff will be responsible for updating the Account Status Codes (see Glossary) as needed.

**WARNING: ENTERING A 400 (4XX) OR 500 (5XX) ACCOUNT STATUS CODE WILL TRIGGER DEBTMASTER TO CLOSE THE ACCOUNT. ADJUSTMENTS WILL BE MADE AUTOMATICALLY TO SET THE CURRENT BALANCE FOR THE ACCOUNT TO ZERO. SENIOR OPERATIONS MANAGERS WILL BE RESPONSIBLE FOR ENTERING 4XX OR 5XX CODES.**

Senior Operations users can always "reopen" an account if necessary by setting the Status Code back to a code with a value less than 400.

To change an Account's Status Code:

- Press [F6] to access the Softkey Directory.
- Cursor to "Status Change." Press [Enter] to accept.

The Status Codes popup appears as in Fig. 02.05.A.

DebtorID Name		Collector Window				user
1000	Type	Status Codes				
Phone Location	Code	Abbrev	Description	Bureau		
Latest	1>100	NEW	New Account	93		
LEMAN STREET	2 110	ACT	Active Account	93		
BANJUL, THE GA	3 120	PPA	Partial Payment Arrangement	93		
	4 200	FWD	Forwarded To Other Agency	93		
Latest	5 210	DIS	Disputed Account	00		
Due at	6 220	BAF	Bankruptcy Filed	67	nce	
List:	7 230	SKP	Skipped Town - Tracing	93	000.00	
	8 310	LEG	Legal Action Pending	93		
Since	9 320	JDG	Judgment Issued	93	alance	
List:	10 330	JPA	Judgment Payment Arrangement	93	829.74	
	11 400	DEC	Deceased	93		
Latest	12 410	IND	Indigent	04		
02-10-94 03:5	13 411	CCR	Closed at Client Request	04		
02-10-94 03:5	14 412	CAR	Closed at Agency Request	04		
02-17-94 10:5	15 420	BAN	Bankruptcy - No Assets	69		
Next Contact D	16 500	REP	Repossession	96		
	17 510	SIF	Settled In Full	62		
	18 520	PIF	Paid In Full	62		

ps 1/1?

Fig.02.05.A.

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NOTE: The Status Codes indicate how far along the collection process has moved: that is, the lower the code's value, the more work Operations has to do before the account is settled; the higher the code, the less work remains to be carried out.

Status Codes are grouped as follows:

- 100 - 199: Active Accounts: Accounts which Operations must spend much time on to close.
- 200 - 299: Suspended Accounts: Accounts which Operations has decided NOT to work on at the moment, although it is expected that they will be worked on later.
- 300 - 399: Legal Accounts: Accounts which are currently in court or going to court.
- 400 - 499: Accounts Closed Unsuccessfully: "Unsuccessful" in that AMRC was not able to collect the minimally acceptable amount.
- 500 - 599: Accounts Closed Successfully: "Successful" in that AMRC was able to collect the entire balance due OR the amount that was agreed withh the debtor.

- Cursor to the desired Status Code. Press [Enter] to accept.

The Status Change popup appears as in Fig. 02.05.B.

- Place the cursor on the Account whose status is to be changed and press [Enter] to change the code.
- Press [F9] to save your changes.

DebtorID 1000	Name MUSA A. JALLOW	Collector Window	Resp Authorized user		
Status Change Status being changed to LEG					
Client Name		Client Reference	Cur Bal	Old	New
1>HEAD OFFICE - GCDB		123000456	732,696.33	NEW	<---
2 HEAD OFFICE - GCDB		123000456	348,133.41	DIS	<---
List:	9,000,000.00	.00	0,000,000.00		
Since	Adjustments	Accrued Int	Payments	Current Balance	
List:	-1,000.00	4,085,829.74	4,000.00	13,080,829.74	
Latest Activity					
02-10-94	03:56PM	Automatic Debtor status change from DIS to NEW.			
02-10-94	03:56PM	error two			
02-17-94	10:58AM	ADJ DUE TO LATE POSTING OF PREV UNID PH			
Next Contact Date 03-04-94		Next Contact Time	Collector 001		

Fig. 02.05.B.

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## 02.06 Editing the Debtor Activity Log

Senior Operations managers are authorized in DEBTMASTER to edit a debtor's activity log. If managers wish to include notes about meetings or other comments regarding a debtor and/or his/her accounts, they can select "Edit Debtor Activity" from the Senior Operations staff's Collector Sub-Menu (see Fig. 02.06.A.)

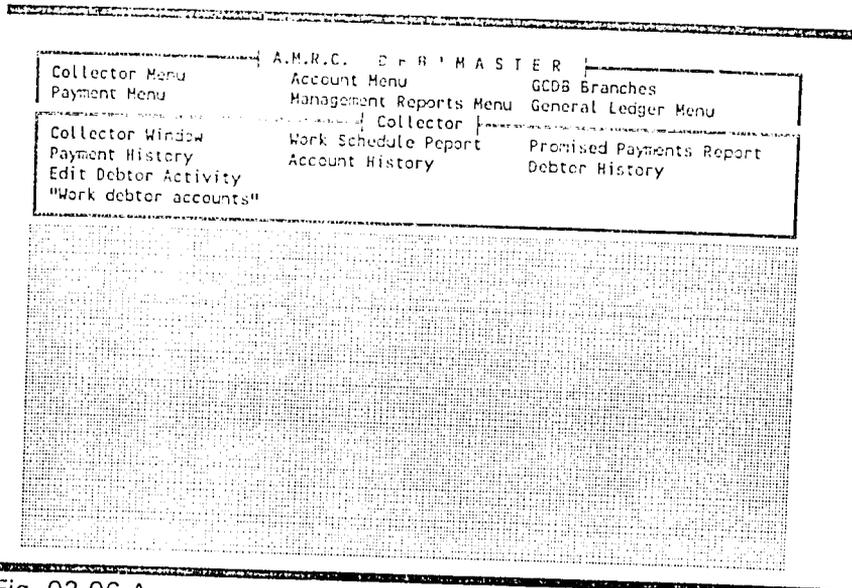


Fig. 02.06.A.

- Cursor to "Edit Debtor Activity." Press [Enter] to accept.
- [Enter] the Debtor ID number at the prompt.

REMEMBER!!! The Debtor ID is composed of FOUR digits:

Examples: 1002 or 1202 or 3496

The list of Activities already entered for the Debtor appears.

- Cursor to the line to be edited and type.

NOTE: Dates should be entered as follows: 062692 for 26 June 1992 or 120193 for 01 December 1993. DEBTMASTER will insert the dashes.

To insert an extra line to enter another activity or memo:

- Press [Ctrl+N].

To delete an existing activity line:

- Press [Ctrl+D].
- Press [F9] to save your changes.
- Press [Esc] to leave this window.

## 02.07. Making Account Balance Adjustments

Senior Operations managers are authorized in the DEBTMASTER to make adjustments to account balances. Reasons for doing so might include the need to reduce accrued interest as the result of an agreement with the debtor or to enter the amount of the current balance that will be paid in fees to attorneys (LEG), receivers (REC), or realtors (RLT).

NOTE: When an agreement is made with a debtor to consider the account "Settled in Full" due to an acceptable partial payment, Senior Operations will change the Account Status Code to SIF (Settled in Full.) This will trigger DEBTMASTER to automatically enter the adjustments needed to reduce the Current Balance to zero for this account. (The adjustments do not need to be made manually if the Status Code SIF is entered.)

To make an adjustment to an account balance, go to the Collector Window (follow instructions as in Section 02.01.)

To bring up the appropriate Account Window:

- Press [Shift + F5].

The Account POPUP appears.

- Place the cursor on the desired Account and press [Enter] to accept.

The Account Window appears.

- Cursor down to the Adjustment Column and select the desired row (Principal, Interest, LEGal fees, RECEiver fees, or RealTY fees.
- Type the new value (type a dash before the number if the adjustment is a reduction) and press [Enter] to accept.

The Activity Window then appears as in Fig. 02.07.A.

- Type your reason for this Adjustment in the Activity Window.
- Press [F9] to save your reason.

Account ID 1000-1		MUSA A. JALLOW		Account Window	
List Date 06-26-92		Acct Age 4,517			
Acct Status New Account				Int Rate 27.00	
Status Date 02-10-94				Int Calc Date 06-26-92	
GCDB Branch 100 HEAD OFFICE - GCDB				Coll Rate AAA	
GCDB Acct # 123000456				Service Date 10-10-81	
Orig Lender HEAD OFFICE - GCDB				Skip	
				Dorm/Act ? N	

Date	Time	Activity Description		
02-21-94	11:21AM	Account 1000-1		
I	.00	2,736,696.33	.00	2,736,696.33
LEG	.00		.00	
REC	.00		.00	.00
RLT	.00		.00	.00
				=====
Current Balance				8,732,696.33

Fig. 02.07.

NOTE: If you make another Adjustment on this record before leaving this window, you will be prompted again to enter your reason for the Adjustment in the Activity Window. You CANNOT merely save ([F9]) your previously entered reason for this new Adjustment. You MUSY enter something that is different than wht you typed previously.

- Press [F9] again to save these changes.
- Press [Esc] to return to the main Collector Window.

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02.08. Setting up a Promised Payments Schedule

From the Collector Window Softkeys ([F6]) menu:

- Choose "Promised Payment Window." Press [Enter] to select.

The Promised Payment Window appears as in Fig. 02.08.A.

DebtorID		Name		MUSA A. JA		1000		Collector Window		Promised Payment Window		Resp Authorized user	
Type	C	Status		Past-Promises	Kept	0	Broken	Priority	High				
Phone Location	WORK												
Phone Number	222-222												
Latest Address		Date		Amount									
LEMAN STREET		01-28-94		1,000.00									
BANJUL, THE GAMBIA 00000		02-28-94		1,000.00									
		03-28-94		1,000.00									
Latest Accounts		04-28-94		1,000.00									
Due at		05-28-94		1,000.00									
List:		06-28-94		1,000.00									
Since		Adjustment											
List:		-1,000											
Latest Activity		Date		Time		Action							
02-10-94		03:56PM				Auto							
02-10-94		03:56PM				erro							
02-17-94		10:58AM				ADJ							
Next Contact Date		03-04-		Default value is		07-28-94							
Balance		9,000,000.00											
nts		Current Balance		000.00		13,080,829.74							
om DIS to NEW.													
NID PMT													
Collector 001													

Fig. 02.08.A.

- [Enter] the dates and promised amounts in this window.
- Press [F9] to save.
- Press [F9] again before leaving the Collector Window to save your changes to the Promised Payment Window.

02.09. Reviewing a Debtor's Securities

NOTE: "Securities" are the assets pledged against the outstanding balance due AMRC by the Debtor. One Debtor can have one or more securities pledged. One security can "cover" one or more of that debtor's accounts (depending, of course, on the value of the security.

Securities are entered or edited in the Securities Register by MIS Management or by Senior Operations staff from the the "Securities Register" option on their Main Menu, as in Fig. 02.09.A.

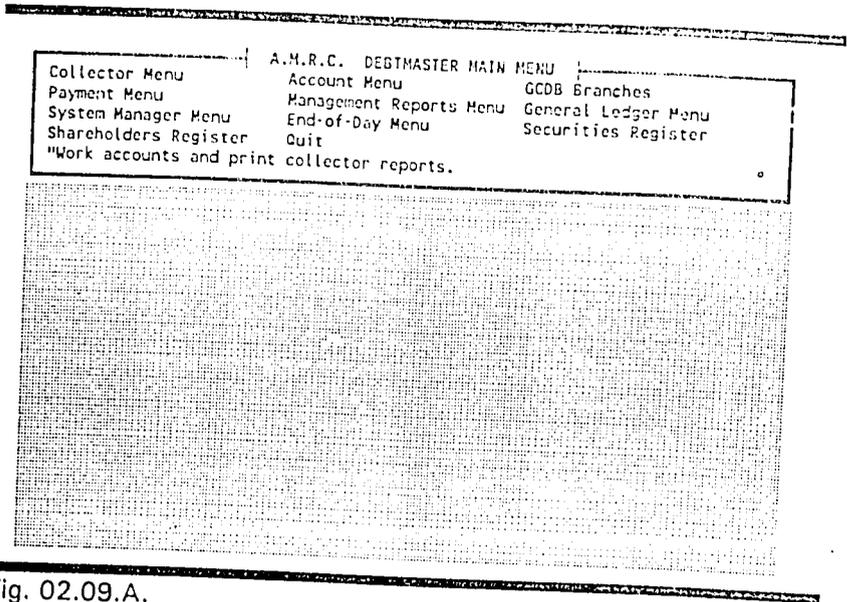


Fig. 02.09.A.

All users can view the securities for a particular debtor when in the Collector Window. Once you have brought a debtor's record on-screen:

- Choose Collector Softkeys (F6), and then type "14". Press [Enter].

The Securities Window appears as in Fig. 02.09.B.

- Type the Debtor ID as it appears at the top of the Collector Window. Press [Enter].

DebtorID 1000		Name AFRICAN PHOTO		Collector Window		Resp Authorized user	
AMRC Securities Register							
[F1] Help	[F2] Search Options	[F8] Blank Screen	[Esc] Quit				
Debtor ID		=					
Security ID							
Type		/		Vol.			
Serial No							
Description							
Address							
Location							
Appraised Value				Appraisal Date			
Status				Holder			
Actual Owner:	First Name			Last Name			
	Address						
	City			Country			
	Home Tel #			Work Tel #			

Fig. 02.09.B.

- Type the letter (A, B, C,...etc.) which identifies the particular security for which you are searching. (If you don't know the correct letter, press [F2] to view the "Securities Pop-up", and cursor to the desired Security). Press [Enter].

The Security data identified by this particular Debtor ID and the letter you entered appear on screen. When you are finished viewing the security data, press [Esc]ape to return to the Collector Window.

02.10. Reviewing the Shareholders Listing

NOTE: AMRC has an interest in maintaining a record of the individuals who own shares in companies listed as debtors with AMRC. The "Shareholders Register" is used for this purpose. One "Company/Debtor" can have one or more shareholders who are responsible for the company/debtor's debts listed with AMRC.

Shareholders are entered or edited in the Shareholders Register by MIS Management or by Senior Operations staff from the the "Shareholders Register" option on their Main Menu. (See Fig. 02.09.A. in the preceding section.)

All users can view the shareholders for a particular debtor when in the Collector Window. Once you have brought a debtor's record on-screen:

- Choose Collector Softkeys (F6), and then type "15". Press [Enter].

The Shareholders Window appears as in Fig. 02.10.A.

DebtorID Name AFRICAN PHOTO		Collector Window		Resp Authorized user	
1000	Type B	Status New Account	Priority Medium		
Phone Location		Miscellaneous			
Phone Number		Sts Change		SSN	
Latest Address		NSF Checks 0		D O B	
		Brken Prom		DL	
AMRC Shareholder Register					
[F2] Options	Debtor ID	=			
[F8] Blank Window	Shareholder ID				
[F9] Save	First Name	Last Name			
[Esc] Quit	Address	Country			
	City	Business Tel #			
	Home Tel #	Purch Price			
	Number of Shares				

Fig. 02.10.A.

- Type the Debtor ID as it appears at the top of the Collector Window. Press [Enter].

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- Type the three-digit number (001, 002, 003,...etc.) which identifies the particular shareholder's record for which you are searching. (If you don't know the correct number, press [F2] to view the "Shareholders Pop-up", and cursor to the desired Shareholder). Press [Enter].

The Shareholder data identified by this Debtor ID and the three-digit number you entered appear on screen. Press [Esc]ape to return to the Collector Window.

02.11. Generating Debtor Notice Letters

The DEBTMASTER includes a sophisticated "direct mail" feature which enables generation of customized notice letters to debtors (eg, first notification letters, 30-day warning notice letters, notice letters of pending legal action, etc.)

Should Operations decide to use the "Print Notices" feature, Operations staff will have to undertake the following steps:

- a. Review the existing inventory of debtor notice letters in the DEBTMASTER and edit as needed (MIS will perform any actual software changes to the letters in the DEBTMASTER.)
- b. Decide which debtor accounts are to receive letters: for example, accounts with list date balances greater than D 100,000? Greater than D 50,000? All accounts?
- c. Decide which letters to send to each particular debtor: for example, a letter threatening legal action? A letter urging the debtor to "come in and settle."
- d. Establish a "contact plan" for each particular debtor account: for example, send letter 1.1 on 30 July 1994; letter 2 on 30 August 1994, etc. (The "contact plan" refers to a systematic schedule of debtor contacts. DEBTMASTER does allow ad-hoc (occasional) letter generation for particular debtors on an as needed basis.
- d. Request MIS to set up the contact plans for debtors.

NOTE: Envelopes will have to be typed or hand-written.

CHAPTER 03  
ACCOUNTING

03. Accounting

01. Debtor Payments Menu

- 01. Entering a Cash Payment (Payment by a Debtor to AMRC)
- 02. Closing a Settled Account
- 03. Editing/Deleting an Unposted Payment Entry
- 04. Posting Payments (to Cash Receipts)
- 05. Backing out an Inaccurately-Entered Posted Payment
- 06. Trying to Enter a Payment Amount Greater than the Balance Due

02. General Ledger

- 01. The AMRC Chart of Accounts
- 02. AMRC DEBTMASTER Accounting Periods
- 03. Posting to General Ledger

## ACCOUNTING

### 03.01. Debtor Payments Menu

Debtor Payments are entered, posted and, if necessary, "backed-out" from the the Payments Menu. To access the Payments Menu, from the AMRC DEBTMASTER MAIN MENU:

- Cursor to "Payments" and press [Enter] to accept.

The Payments Menu appears as in Fig. 03.01.A.

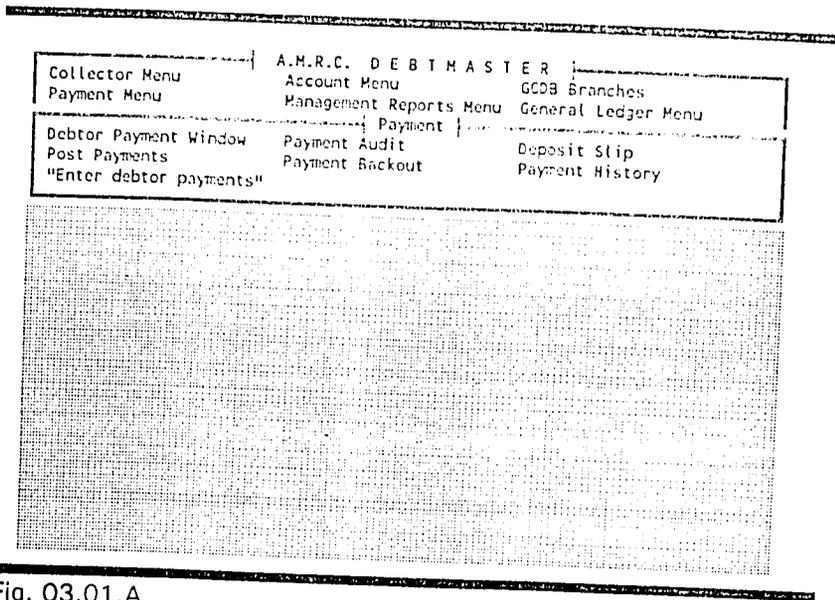


Fig. 03.01.A.

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03.01.01. Entering a Cash Payment (Payment by a Debtor to AMRC)

Accounting will be responsible for recording debtor repayments in the DEBTMASTER. These repayments are recorded in the Payments Window which is accessed from the Payments Menu. To access the Payments Window from the Payments Menu:

- Place the cursor on "Payments Window" and press [Enter] to accept.

The Payments Window then appears as in Fig. 03.01.01.A.

Debtor Payment Window									
Debtor ID				Payment Date					
Pmt Code				Check #					
Total Payment				Collector					
Less Other Agency				Beginning Balance					
Total Applied									
Old		Principal		Interest		New			
Acct	Sta	Balance	Applied	Balance	Applied	Fee*	Sta	BA	tus
ID	tus								
-----									
* NOTE: Alt+F6 to apply part or all of payment against any fees due this Acct.				Ending Balance		=====			
				Over Payment		=====			

Fig. 03.01.01.A.

First, you must enter the Debtor ID Number of the debtor making the payment. If you do not know the ID Number, you must do a "search" for the ID. To begin a search for a Debtor's ID Number:

By Debtor name:

- Press [F2] to access the search window which appears as in Fig. 03.01.01.B.
- Type the Debtor's whole name, the last name or the first name (or any part of the name). For a business or other institution, you can type any

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part of the name: For MUSA A. JALLOW & SONS, LTD., you can type the whole name or any part: "MUSA", "A.", "JALLOW", "&", "SONS,", or "LTD." DEBTMASTER will search for any records containing the part(s) of the name that you have entered.

Figure 03.01.01.B.

NOTE: If you do not know how the name is spelled or how it has been entered into the DEBTMASTER, press [F2] again to view the list of entered names. Cursor to the correct name, press [Enter] (which highlights the name in red), press [F9] to place the name on the search window, and then continue with these instructions.

NOTE: If you type more than one name on the same line, the DEBTMASTER will select only those records which contain all of the names you have typed (this is a more selective search). If you type names on different lines (ie, pressing [Enter] after each one), the DEBTMASTER will select any record that contains any of the names you have type (this is a more general search.)

- Press [F9] to execute the search.

A message will display, noting the number of records that the DEBTMASTER has found that match the search criteria you have entered. If the DEBTMASTER

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- 102 = Bakau
- 103 = Farafenni
- 104 = Basse Branch)

Fig. 03.01.01.D.

- Press [Enter] to accept. Press [Enter] again to move to the "Client Reference" prompt.
- Type the full GCDB Account Number and press [F9] to execute the search.

When the DEBTMASTER finds a debtor record with the entered GCDB Numbers, it will place the ID number for the Debtor holding the account on the window.

- Press [Enter] to accept.

The Debtor's Name appears.

- Type the date the payment was made (ie, deposited in the AMRC bank account.) Use the format: 022894 for February 28, 1994 or 050694 for May 6, 1994. Press [Enter] to accept.

NOTE: THE DEBTMASTER WILL NOT PERMIT ENTRY OF A PAYMENT

**WITH A PAYMENT DATE CORRESPONDING TO AN ACCOUNTING PERIOD THAT HAS ALREADY BEEN CLOSED ON THE GENERAL LEDGER!!!**

If you try to enter a payment date that corresponds to a closed accounting period, the DEBTMASTER will give you the following message (Fig. 03.01.01.E.)

Debtor ID 1000		MUSA A. JALLOW		Debtor Payment Window		Payment Date 06-30-92	
Pmt Code						Check #	
Total Payment						Collector	
Less Other Agency							
Total Applied				Beginning Balance			
Old							
Acct	Sta	Principal		Interest		Fee*	New Sta
							S
Period 92-04 is CLOSED - No entry or change to that period is allowed ..Press any key to continue..							
-----							
* NOTE: Alt+F6 to apply part or all of payment against any fees due this Acct.				Ending Balance	=====		
				Over Payment	=====		
Window	Enter	Key	Options	SoftKeys	PMT6	1000	
Ed	Ins			Dm	Jsk		Level 3

Fig. 03.01.01.E.

Assuming, the payment date is acceptable, the DEBTMASTER will then calculate the debt balances currently due from this Debtor.

- Type the Payment Code (or press [F2] for Options.)

"1" for a check payment  
 "2" for a cash payment

- Press [Enter] to accept.

NOTE: If "1" (check) was entered, you must now enter the check number.

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- Type the amount of the payment. Press [Enter] to accept.
- Press [Enter] again to indicate that "Other Agency" deductions are zero (0.00).

The "Current Debts" popup appears as in Fig. 03.01.01.F.

Current Debts							
	Acct ID	Client Names	Rate	Serv Dat	Balance	STS	Order
1		Distribute Funds To All					
2>		Distribute Funds Manually					
3	1000-1	HEAD OFFICE - GCDB	AAA	10-10-81	6152003.73	PPA	
ID	tus	Balance	Applied	Balance	Applied	BA	tus
1000-1	PPA	5,998,000.00		142,003.73			0
		-----					
		5,998,000.00	.00	142,003.73		.00	00
				Ending Balance	6,152,003.73		
				Over Payment	1,000.00		

\* NOTE: Alt+F6 to apply part or all of payment against any fees due this Acct.

Fig. 03.01.01.F.

- Cursor to Row 2 to select "Distribute Funds Manually". Press [Enter] to highlight. (Row 2 turns red.)
- Press [F9] to accept this choice.

The cursor jumps to the first account in the Account ID column.

- Place the cursor on the Account ID of the account you wish to reduce by this payment.
- Press [Enter] to move to the "Principal: Applied" column.
- Enter the amount of the Total Payment you wish to apply against the principal for this particular account.

If the status is to be changed for this account:

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- Move horizontally to the "New Status" column by pressing the [Enter] key
- Press [F2] to view the Account Status Options. The "Status Codes" popup appears as in Fig. 03.01.01.G.

Debtor ID 1000		Debtor Payment Window				Status Codes		B-94
Pmt Code 1								123
Total Paym								001
Less Other Age		Code	Abbrev	Description	Bureau			
Total Appl								
Old	Acct Sta	1>100	NEW	New Account	93			
	ID tus	2 110	ACT	Active Account	93			
	1000-1 PPA	3 120	PPA	Partial Payment Arrangement	93			
	5,	4 200	FWD	Forwarded To Other Agency	93			New
		5 210	DIS	Disputed Account	00			e* Sta
		6 220	BAF	Bankruptcy Filed	67			BA tus
		7 230	SKP	Skipped Town - Tracing	93			00
		8 310	LEG	Legal Action Pending	93			
		9 320	JDG	Judgment Issued	93			
	----	10 330	JPA	Judgment Payment Arrangement	93			
	5,	11 400	DEC	Deceased	93			--
		12 410	IND	Indigent	04			00
		13 411	CCR	Closed at Client Request	04			
		14 412	CAR	Closed at Agency Request	04			
		15 420	BAN	Bankruptcy - No Assets	69			

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Fig. 03.01.01.G.

- Cursor to the desired Status Code and press [Enter].

NOTE: See Section 03.01.02. below for notes on entering an Status Code to indicate that the account has been closed.

When you have finished applying the total payment against the debtor's accounts and revising the account status codes as needed, you are finished entering this payment.

- Press [F9] to save your entry.

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03.01.02. Closing a Settled Account

Closing an account in the DEBTMASTER is accomplished by entering a 400 (4XX) or 500 (5XX) level code in the Account Status field. When this is done, the DEBTMASTER automatically adjusts the account balance ue AMRC to zero (to indicate that nothing more is due AMRC.)

Accounting is generally responsible for closing a debtor account in the DEBTMASTER once a settlement with the debtor has been reached by Operations and the agreed amount deposited in the AMRC bank account.

An account is closed by entering any of the 400 (4XX) or 500 (5XX) Status Codes in the account's "Account Status" field. When Operations agrees to accept a certain amount as the final payment on an account, a memorandum should alert Accounting that such a settlement has been reached. Once the agreed amount is deposited by the debtor and Accounting is entering the cash payment (as in Section 03.01.01. of this Chapter), then Accounting should, with the cursor in the "New Status" field in the Payments Window:

- Press [F2] to view the Status Options popup (as in Fig. 03.01.01.F.)
- Press [PgDn] to view the end of the popup (as in Fig. 03.01.02.A.)

Debtor ID 1000		Debtor Payment Window				8-94
Pmt Code 1		Status Codes				123
Total Payr	Less Other Age	Code	Abbrev	Description	Bureau	001
		16>5C0	REP	Repossession	96	
		17 510	SIF	Settled In Full	62	
		18 520	PIF	Paid In Full	62	
Old						New
Acct Sta						e* Sta
ID tus						BA tus
1000-1 PPA	5,					00
	---					
	5,					--
						00
* NOTE: Alt+F6 all of any fee						
						pg 2/2

Fig. 03.01.02.A.

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- Cursor to "Settled In Full" and press [Enter] to accept.

The "SIF" code appears in the Payments Window.

- Press [Enter] to accept.

If there are no other accounts against which this particular payment is to be applied, then:

- Press [F9] to save your entry.

### 03.01.03. Editing or Deleting an Unposted Payment Entry

Inaccurately-entered payment entries THAT HAVE NOT YET BEEN POSTED can be edited or deleted from the DEBTMASTER.

Go to the Payments Window.

- [Enter] the Debtor ID and the date as entered for the inaccurately-entered payment.
- [Enter] a "Y" when prompted whether or not you wish to change the existing payment record.

The payment will appear (if it has not yet been posted).

To edit:

- Cursor to the inaccurate field(s), press [F4] (the Edit key) and type the correct information.

To delete:

- Press [Alt + D] twice to delete the payment record.

### 03.01.04. Posting Payments (to Cash Receipts)

Debtor payments, once entered into the Payments Window (Section 03.01.01.) are posted using the "Post Payments" procedure.

This posting routine accomplishes two tasks:

1. It reduces the debtor's current account balance by the amount of the payment; and
2. It updates the Cash Receipts Register in the General Ledger Module.

NOTE: The Payments Menu "Post Payments" routine DOES NOT close any prior periods (as does the "Post G/Ls" routine in the General Ledger Reports Menu.)

To post a payment:

From the Payments Menu (Fig. 03.01.A.):

- Cursor to "Post Payments." Press [Enter] to accept.

The Post Payments Window appears as in Fig. 03.01.04.A.

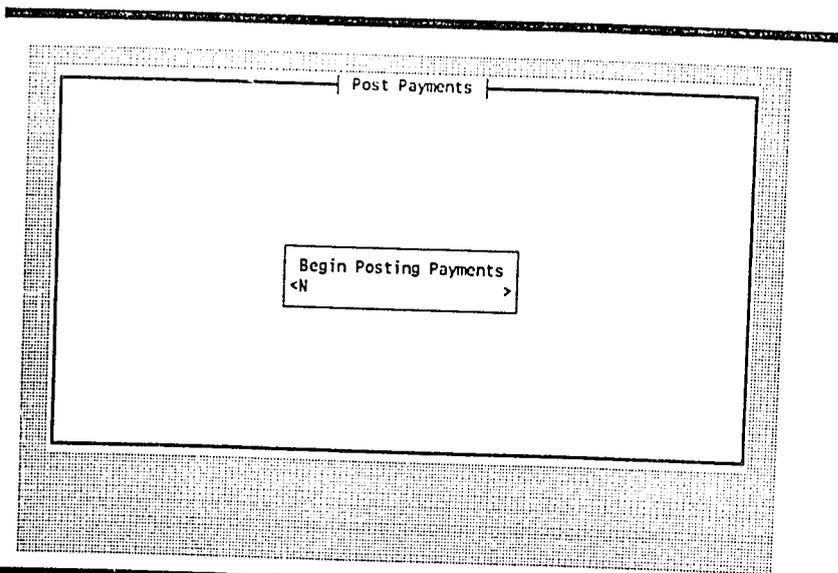


Fig. 03.01.04.A.

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- Type "Y" (Yes) to begin posting payments. ("N" if you decide not to continue.) Press [Enter] to accept.

When the DEBTMASTER is finished posting, it will display the number of payments that have been successfully posted and the number that have not. (See Fig. 03.01.04.B.)

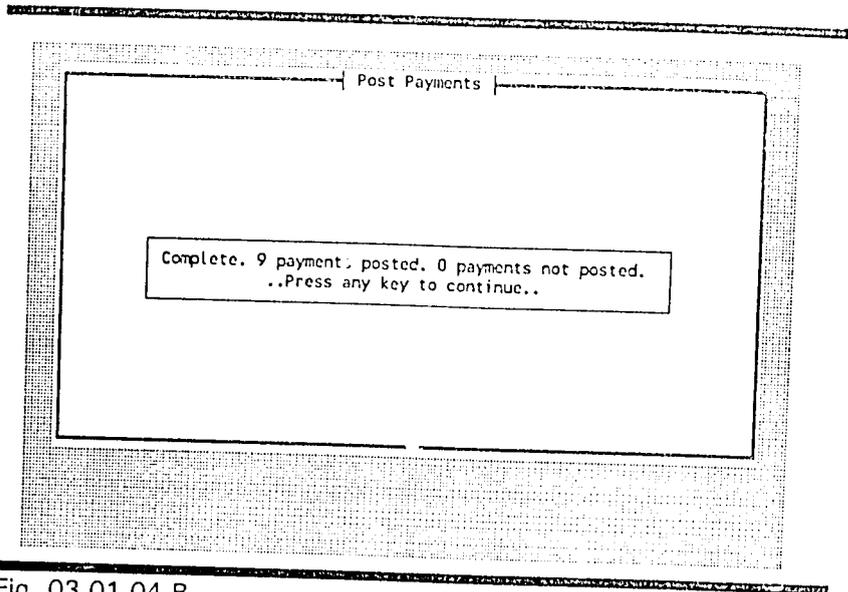


Fig. 03.01.04.B.

NOTE: If the DEBTMASTER reports that some payments have NOT posted, MIS should run the PMTS REVIEW report set up in the EasyReport Library to review these unposted payments.



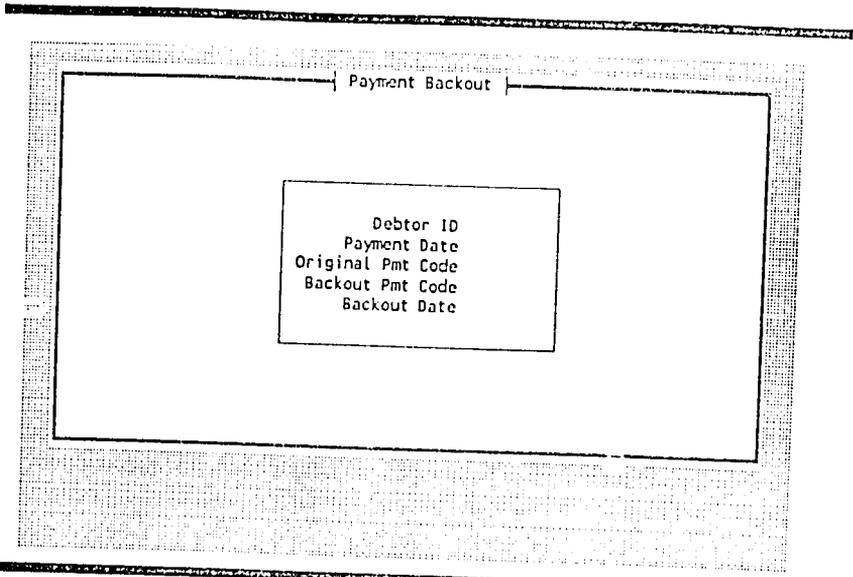


Fig. 03.01.05.B.

The payment will be backed out the next time the "Post Payments" routine is run from the Payments Menu.

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03.01.06. Trying to Enter a Payment Amount Greater than the Balance Due

If you try to enter a payment amount that is greater than the sum of the List Date Balance and the Accrued Interest, the DEBTMASTER will ask you if a "refund check" should be printed for to compensate the debtor for the overpayment.

- Type a "Y" and press [Enter].

The DEBTMASTER will then accept the payment entry and record the excess payment as an AMRC liability (Account Code: 1-200 or "OVERPAYMENTS TO REFUND").

The Accountant should then obtain instructions from management on whether to issue a refund check for the debtor or to reclassify the overpayment as AMRC income (as 1-490: OTHER INCOME.)

03.02.01. The AMRC Chart of Accounts

The DEBTMASTER Chart of Accounts (COA) has been revised to fit AMRC's operating environment. The AMRC Chart of Accounts Structure is as follows:

The first digit identifies the bank account:

AMRC Global Bank Account:	1-XXX	(Meridien/Banjul)
Bakau Bank Account:	2-XXX	
Farafenni Bank Account:	3-XXX	
Basse Bank Account	4-XXX	

The second digit identifies the type of account:

Assets:	X-1XX
Liabilities	X-2XX
Equities	X-3XX
Revenues	X-4XX
Expenses	X-5XX

The last two digits identify the particular asset, liability, equity, revenue, or expense account.

AMRC Global Bank Account:

---

1-110	AMRC Global Bank Account
1-115	Imprest Cash Balance
1-120	Salary Advances
1-121	Building Loans
1-122	Transport Loans
1-129	Miscellaneous Loans
1-130	Accounts/Receivable - Total List Date Balances Due AMRC
1-131	Accounts/Receivable - Fees Owed by Acct at List Date
1-140	Suspense Account
1-190	Other Assets
1-200	Overpayments to Refund
1-210	Accounts Payable - Balance Due the Gambian Government
1-290	Other Accounts Payable
1-420	Income - Interest
1-440	Income - Sale of Property
1-450	Income - Rental Property

---

1-490	Other Income
1-500	Paid to Client
1-505	Correspondent Bank Payment
1-510	Waiver of Debt
1-520	Salaries & Wages
1-521	Income Tax
1-522	Social Security
1-523	Staff Bonus
1-531	Telephone
1-532	Utilities
1-533	Postage
1-534	Stationery & Printing
1-535	Advertisement
1-536	Office Security
1-540	Fuel (Vehicles)
1-541	Repairs & Maintenance - Building
1-542	Repairs & Maintenance - Equipment
1-543	Repairs & Maintenance - Vehicles
1-550	Travel & Transport
1-560	Bank Charges
1-571	Legal Fees
1-572	Directors' Fees
1-573	Honoraria
1-580	Entertainment
1-591	Kayor Galleries
1-592	Sundry Creditor
1-599	Miscellaneous Expenses
2-110	Bakau Bank Account
3-110	Farafenni Bank Account
4-110	Basse Bank Account

NOTE: Because all AMRC expenses are being paid out of the Global (Meridien/Banjul) Account, expense codes have been set up with a "1-5XX" coding format.

## 03.02.02. AMRC DEBTMASTER Accounting Periods

AMRC DEBTMASTER Accounting Periods have been set up as follows:

Month / Year -----	Period -----
March 1992	92-01
April 1992	92-02
May 1992	92-03
Junc 1992	92-04
July 1992	92-05
August 1992	92-06
September 1992	92-07
October 1992	92-08
November 1992	92-09
December 1992	92-10
January 1993	92-11
February 1993	92-12
March 1993	93-01
April 1993	93-02
May 1993	93-03
June 1993	93-04
July 1993	93-05
August 1993	93-06
September 1993	93-07
October 1993	93-08
November 1993	93-09
December 1993	93-10
January 1994	93-11
February 1994	93-12
March 1994	94-01
April 1994	94-02
May 1994	94-03
June 1994	94-04
July 1994	94-05
August 1994	94-06
September 1994	94-07
October 1994	94-08
November 1994	94-09
December 1994	94-10
January 1995	94-11
February 1995	94-12

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03.02.03. Posting to General Ledger

**WARNING !!! WARNING !!! WARNING !!! WARNING !!! WARNING !!! WARNING**

**REMEMBER: POSTING TO THE GENERAL LEDGER WILL CLOSE ALL PERIODS PREVIOUS TO THE PERIOD TO WHICH YOU ARE CURRENTLY POSTING. MAKE SURE THAT PREVIOUS PERIOD RECEIPTS, DISBURSEMENTS, AND JOURNALS ARE ENTERED AND POSTED PRIOR TO POSTING TO THE CURRENT PERIOD. OTHERWISE THEY CANNOT BE ENTERED IN THEIR PROPER PERIOD(S).**

Transactions entered and posted to the Cash Receipts Journal (equivalent to the AMRC Cash Book), Cash Disbursements Journal or General Journals Ledger will only update the General Ledger once they are posted using the "Post G/L" menu option. If a transaction has not yet been posted using the "Post G/L" option it will NOT appear in the Detail Trial Balance report.

You may post as frequently as you wish to the current period. As long as a later period has not been posted (thereby closing off earlier periods), you may make repeated postings to the current period.

After posting to the General Ledger, the Accounting Office should run the "Detail Trial Balance" report to review entries for the period. The "Summary Trial Balance" report, as coded by Comtronics, unfortunately will truncate amounts greater than 999,999.99. Accounting will have to prepare a summary trial balance off the DEBTMASTER system, using the Detail Trial Balance report as a guide.

CHAPTER 04  
SYSTEM MANAGER

04. System Manager

- 01. Notes on Installation / Restoring
- 02. System Setup
- 03. Special Keys
- 04. Creating EasyReports with EasyWriter
- 05. System Indexing
- 06. Security: System Backup and Off-Site Storage
- 07. Consolidating Debtor Accounts
- 08. Debtor Notice Letters
  - 01. Editing Debtor Notice Letters
  - 02. Setting up Contact Schedules for Debtor Notice Letters
  - 03. Generating Debtor Notice Letters

04.01. Notes on Installation / Restoring

The original Comtronics DEBTMASTER software package has been extensively customized to fit AMRC's operating environment.

**WARNING !!! WARNING !!! WARNING !!! WARNING !!! WARNING !!! WARNING**

**NEVER RELOAD AMRC'S DEBTMASTER FROM THE ORIGINAL COMTRONICS DEBTMASTER SOURCE DISKETTES OR YOU WILL OVERWRITE ALL OF THE CUSTOMIZED CHANGES. RELOAD ONLY FROM A TAPE BACKUP OF THE CUSTOMIZED AMRC VERSION!!!**

(The tape backup drive is in the Compaq Deskpro 50M personal computer in the MIS computer room. The tape backup software is in the sub-directory C:\TAPE>.)

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## 04.02. System Setup

The AMRC DEBTMASTER System has been set up in fileserver subdirectory F:\PROGS\DM. Major changes to the setup should first be tested in another directory (copy F:\PROGS\DM and its two sub-directories -- F:\PROGS\DM\INDEXING and F:\PROGS\DM\DATAVOL -- to the test directory) to determine the effects such changes might have on existing data.

For any possibly needed setup changes, refer to the following table:

Setup Topic:	What to select:	Notes/Comments:
Assignment Table	Account Menu Assignment Menu Assignment Table	Use this option to "assign" particular debtors to individual Operations staff members.  You can assign debtors according to surname (A-Z) and/or by dalasis amount.
Chart of Accounts (COA)	General Ledger Menu COA Menu COA Window	All G/L Accounts have been set up. If others are needed, do this ONLY in conjunction with Accounting.  An opening balance for each account is required.
Clients	GCDB Branches GCDB Branch Window	"Clients" are, for AMRC, the former GCDB Branch Offices. No further setup of Client IDs or Client Codes (ie, the "type" of client) is needed.
Collection Rate Plans		AMRC does not charge its "clients" (ie, GCDB Branches) for collecting a debt. Therefore, this field has been set to zero. Do NOT change this.

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Collector Codes

Collector Setup Window

A default Collector Code (001) has already been set up for all Operations staff. If Operations decides to assign debtors to individual Operations staff, you will need to assign Collector codes to each individual.

First you will have to set up each collector as a "User" in the User Window, then assign the collector code.

Then go to the Assignment Table (see above) to assign particular debtors to Operations staff.

Contact Plans

System Manager Menu  
Setup Menu  
Contact Plan

A default code (Z) has been set up to indicate that there is at present no set, planned system of contacting AMRC debtors.

If Operations is to use the "Print Notices" feature to generate letters to debtors, a Contact Plan will have to be set up and:

You will have to edit each debtor's record by pressing Alt+[F1] in either the Account or Collector Window and then entering the schedule of contacts AND edit the Contact Plan field in the second screen of the Account Window.

Court Codes

System Manager Menu  
Setup Menu  
Status Codes Window

These have been set up according to instructions from AMRC's legal

	Court Codes Window	department and should require no changes.
Dormant Accounts	Account Menu Account Window (Second Screen)	A field -- "Dorm/Act ?" has been added to the second screen of the Account Window to enable the System Manager to track whether an account was "D"ormant or "A"ctive at the time of listing with AMRC.  NOTE: An "N" in the Dorm/Act ? field means that the dormant or active status of the account at list date has "N"ot yet been reviewed by the System Manager.  The field that contains the "Dorm/Act ?" data is the "BUREAU.REPORT" field found in the DEBT file.
Fees	System Manager Menu Setup Menu Status Codes Window Fee Codes Window	No further fee codes should be set up. Use "MSC" (miscellaneous) to handle any occasional (ad hoc) fee expenses.
Holidays	System Manager Menu Setup Menu Holiday Window	Only needed for the DEBTMASTER to count accurately the number of business days until the "Next Contact Date". Not set up currently and not needed unless precision in setting "Next Contact Date" is needed.
Interest Rate: (System	System Manager Menu Setup Menu Company Window	The system default (currently set at 27%) can be overridden in the second

Default Rate)	Second Screen	screen of the Account Window.
Passwords	User Window	Should be changed for each user on a periodic basis.
Period	System Manager Menu Setup Menu Pcriod Window	The fiscal year runs from March 1 to February 28.  March 1994 is Period 94-01. April 1994 is Period 94-02. Jan 1995 is Period 94-11. March 1995 is Period 95-01.
Sales Rep Codes		Not used by AMRC.
User IDs	System Manager Menu Setup Menu User Window	Basic user levels have already been set up. If further user IDs are to be set up:  Passwords should be different than the User ID. The password should be changed on a periodic basis.  Security levels should be assigned on a "need to know" basis. To ensure integrity of the AMRC DEBTMASTER System:  <b>NO ONE OTHER THAN THE MIS MANAGER AND MIS SUPERVISOR SHOULD BE ASSIGNED A SYSTEM MANAGER LEVEL!!!</b>  Monitors are set to "C" for color.  Status line should be set to

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"N"o for low-security levels.

Don't forget to set up printer control strings for both the Line and Laser Printers.

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### 04.03. Special Keys - System Manager

To access particular System Manager-level functions, use the following keys:

Function	Key(s)	Comment
Delete an existing record	[Alt + D]	Press twice to delete. This permanently deletes the record (eg, account record or unposted payment record) from the DEBTMASTER database.)
Delete a field	[Ctrl + D]	This deletes the current field in the current record only.
Drag a Field in Paint Mode	[Shift + F3]	Press [F2] after [Shift + F3] to choose whether to drag prompts and fields together. [F9] to return to dragging.
Edit a Field in Paint Mode	[F4]	
Edit a Menu	[F5] [F10]	Choose "Design/Menu" [F2] to browse existing menus.  Use this to assign particular menu options to particular users
Edit a Window	[F5] [F10]	Called "Paint"ing in the DEBTMASTER.  Choose "Design/Window" [F2] to browse existing windows.
Paint Windows		See Edit a Window above.

View Key  
Function  
Directory

[Ctrl + F9]

Displays particular key uses  
for particular screens.

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04.04. Creating EasyReports with EasyWriter

The System Manager can use the following files to produce reports about the indicated report topics:

Report Topic	DM File	Comments
Account Inventory Reports	DEBT	<p>Each record in the DEBT file corresponds to one Debtor Account (for example: 1011-1, 1011-2, and 2030-1 would be three separate records in the DEBT file.)</p> <p>Key field(s): ACCT.ID</p> <p>Critical Fields in the DEBT file include:</p> <p>CLT.REF.NO: GCDB Account Number</p> <p>CUR.BAL: Total balance currently due on an account</p> <p>CUR.FEE.BAL: Fees currently due on an account</p> <p>CUR.INT.BAL: Interest currently due on the account (includes accrued interest)</p> <p>CUR.PRINC.BAL: Principal currently due on the account</p> <p>DEBTOR.NAME: Debtor's Name</p> <p>STS: Current status of the account</p>
Debtor Reports	DEBTOR	<p>The DEBTOR file contains one record per debtor. Each record contains summaries of that debtor's accounts as well as individual account amounts (held as multi-valued fields).</p> <p>The balance summary fields are single-value fields and named according to the convention: XXX.BAL.</p>

The individual account balance amounts are held in multi-value fields and are named according to the convention: XXX.BALS.

Key Field(s): DEBTOR.ID

Posted  
Payment  
Reports

PMT

Each record in the PMT file contains information on an entered and successfully posted payment made by a debtor on a particular date.

NOTE: If you entered and posted two separate payments by the same debtor on the same day, PMT would have two records for those payments.

Critical fields in the PMT file include:

FEES.AMT: Breakdown of that portion of the TOTAL.PMT applied against fees

INT.AMT: The portion of the TOTAL.PMT applied against interest

PRINC.AMT: The portion of the TOTAL.PMT applied against principal.

TOTAL.PMT: The total payment actually applied against due balances

Unposted  
Payment  
Reports

PMTB

The PMTB file contains any entered but UNPOSTED payments. Once a payment is successfully posted, it is deleted from the PMTB file and entered into the PMT file for permanent storage.

Securities  
Listing

SEC

The SEC file has been created especially for AMRC Operations. It contains one record per security item (if a debtor has three securities pledged against accounts, the SEC file would hold three records for that debtor.)

Key Field(s): DEBTOR\_ID plus the SEC\_ID field (the SEC\_ID field is a two character field starting over from "A" for each DEBTOR\_ID record.)

NOTE: Remember: the Serial Number is composed of the following three fields:

SRL\_NO: First part of the Serial Number

SRL\_YR: Second part of the Serial Number (Year).

SRL\_VOL: Third part of the Serial Number (filled for MORTGAGE Securities only.)

Shareholders  
Listing

SHARE

The SHARE file has been created especially for AMRC Operations. It contains one record per shareholder for a particular account (if an account has three shareholders, the SHARE file would hold three records for that particular account).

Key Field(s): ACCT\_ID field plus the SHARE\_ID (the SHARE\_ID is a three digit field starting over with 001 for each ACCT\_ID record.)

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04.05. System Indexing

Refer to the System Manager Menu section of the Comtronic DEBTMASTER documentation for an explanation of indexing procedures.

NOTE: The SEC and SHARE files have been created as "add-ons" to the AMRC DEBTMASTER software. Any time the System Manager selects:

- System Manager Menu
- Utilities Menu
- Index Maintenance
- Update all indexes

the SEC and SHARE files will be reindexed as well.

04.06. Security: System Backup and Off-Site Storage

Using the tape backup system, the System Manager should perform daily end-of-day backups.

A simple system is to maintain a "revolving" inventory of five tapes, with each labeled according to the day of the week it is to be used. Every Monday, at the end of the day, the "Monday" backup tape would be used to backup the DEBTMASTER system. Every Tuesday, the "Tuesday" tape would be used to back up the system, and so forth.

The MIS Manager should, for security purposes, take home the "Friday" tape after backing up every Friday afternoon, keeping it at home until the following Friday when he would bring it in for the afternoon backup. For extra security, the MIS Supervisor could keep, for example, the Wednesday tape at home, bringing it in each Wednesday for the afternoon backup. Using this system, AMRC DEBTMASTER data will be protected in case of fire, theft, or other mishap.

04.07. Consolidating Debtor Accounts

**NOTE:** Only the System Manager should perform a debtor consolidation!

If, in reviewing the Account Inventory Report, AMRC staff realize that different loan accounts held by the same debtor have been entered under different debtor ID numbers, then it is necessary to "consolidate" that debtor's accounts under ONE DEBTOR ID number.

The DEBTMASTER Debtor Consolidation procedure will (1) assign the correct (same) Debtor ID to the various accounts being consolidated; (2) number the accounts in order (ex: 1000-1, 1000-2, 1000-3, etc.); delete the duplicate debtor ID number from the system.

The System Manager should go to the Debtor Consolidation Window. To do so:

- Select Account Menu. Press [Enter] to accept.
- Select Debtor Consolidation. Press [Enter] to accept.

The Debtor Consolidation Window appears as in Fig. 04.07.A.

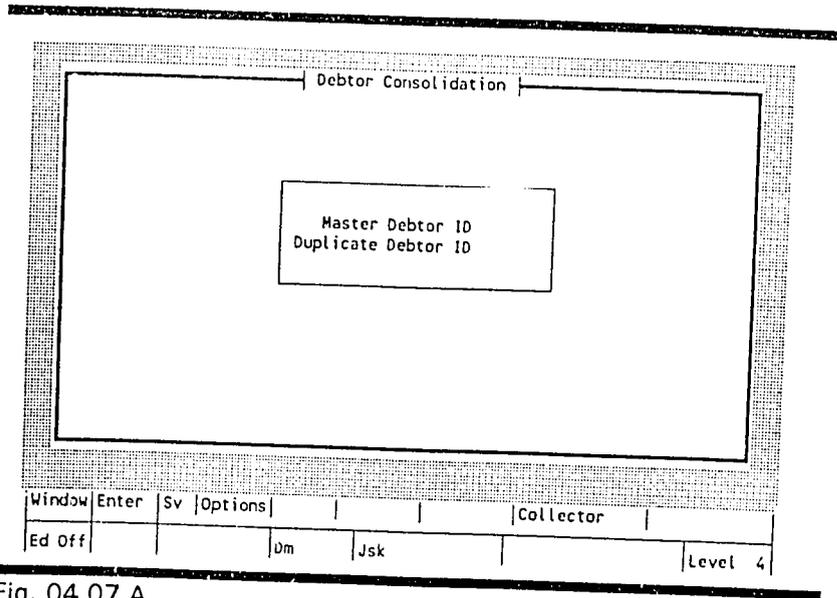


Fig. 04.07.A.

- Type the correct Debtor ID which you wish to assign to the consolidated accounts in the "Master Debtor" space. Press [Enter] to accept.
- Type the existing Debtor ID for the account(s) which are to be consolidated under the correct "Master Debtor ID" in the "Duplicate Debtor" space. Press [Enter] to accept.
- Press [F9] to execute.

The window offers you the opportunity to proceed or cease, as in Fig. 04.07.B.

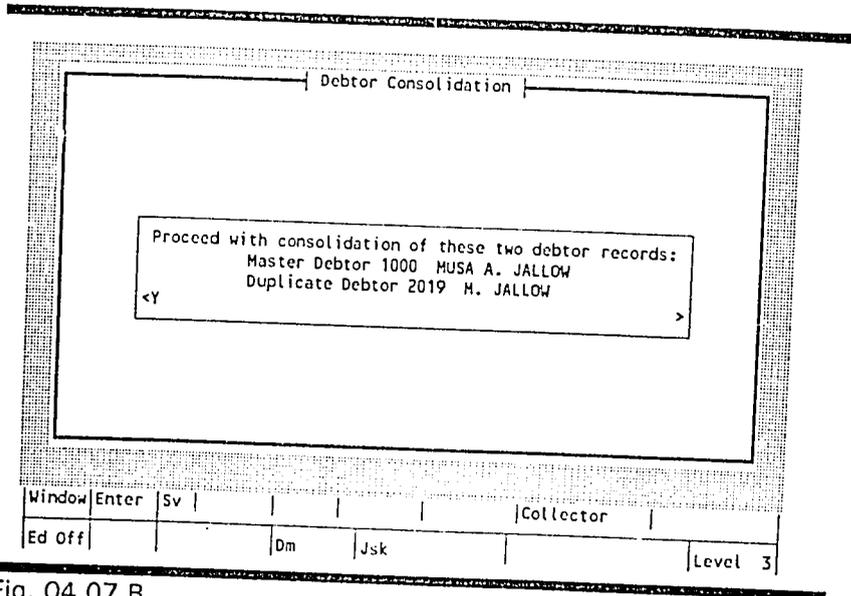


Fig. 04.07.B.

- [Enter] a "Y" to proceed with the consolidation.

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## 04.08.01. Editing Debtor Notice Letters

Debtor Notice Letters should first be reviewed by Operations and then edited by MIS. To perform edits to notice letters:

- Select System Manager Menu
- Select Documents Menu
- Select Merge Editor
- Select Script Window
- Press [F2] to review the listing of available letters. Cursor to the desired letter and press [Enter].

The Letter appears on-screen as in Fig. 04.08.01.A.

```

Document Name 1.1
Merge Type Notice
Merge Script
(PQ)«COMP.OFF»«GLPI.ON»«UNFORMAT»
(COMPANY.NAME)
(COMPANY.ADDR)
(COMPANY.CITY.ST.ZIP)

DATE: (MRG.DATE(OFV,D2,

DH A/C REF: (ACCT.ID)

(NAME.GUARANTOR)
«IF»(*NAME.SECONDARY)
(CUR.ADDR)
(CUR.CITY.ST.ZIP)
«ELSE»(CUR.ADDR)
(CUR.CITY.ST.ZIP)
«ENDIF»

```

Fig. 04.08.01.A.

Note that the Number of the letter and the File from which the data fields will be drawn for the merge appear at the top of the screen. To edit the letter:

- Cursor to the line below the "Merge Script" line. Press [F4].

The script "initializes" (prepares for editing) and appears as in Fig. 04.08.01.B.

```

|Merge Script - 1.1|
(PQ)«COMP.CFF»«6LPI.ON»«UNFORMAT»
(COMPANY.NAME)
(COMPANY.ADDR)
(COMPANY.CITY.ST.ZIP)

DATE: (MRG.DATE(OFV,D2,-))

DM A/C REF: (ACCT.ID)
(NAME.GUARANTOR)
«IF»>(*NAME.SECONDARY)
(CUR.ADDR)
(CUR.CITY.ST.ZIP)
«ELSE»(CUR.ADDR)
(CUR.CITY.ST.ZIP)
«ENDIF»

RE: LOAN ISSUED BY: (CLT.ORIG)          A/C NO: (CLT.REF.NO)
```

Fig. 04.08.01.B.

The user may now cursor to the desired line and edit the text or select more data fields for the merge (press [F3] to bring up the list of fields included in the DEBTMASTER data file.

04.08.02. Setting up Contact Schedules for Debtor Notice Letters

To generate notice letters, FIRST MAKE SURE THAT:

- a. The debtors' addresses for the desired debtor accounts have been entered (this can be done in either the Account Window (first screen) or in the Collector Window (by pressing softkey "Shift + [F6]"); and
- b. A new contact plan for each debtor has been established. (The debtor's contact plan must include the number of the notice letter to be sent as well as the date on which the letter is to be generated.)

NOTE: When the AMRC accounts were originally entered into the DEBTMASTER, there were, at that time, no contact plans established for debtors established; therefore, a contact plan code of "Z" -- "No Contact Plan" -- was entered into the Account Window for each account record.

A new contact plan for a debtor can be set up in the first screen of either the Account Window or the Collector Window:

- Press Softkey: Alt + [F1]. (Or access the Softkey Window by pressing [F6] and choosing the "Contact Schedule Window" feature.)

The "Contact Schedule Window" appears as in Fig. 04.08.02.A.

Debtor ID		Name		AFRICAN		Collector Window		Contact Schedule Window		Resp Authorized user	
1000		Type	B	Stat	Dates	Personal	Account			Priority Medium	
Phone Location		04-05-94		1.1		1000-1					
Phone Number		05-05-94		2		1000-1					
Latest Address		06-06-94		3						us	
LEMAN STREET		07-08-94		4						SSN	
BANJUL, THE GAMBIA 00		08-09-94		Personal						O B	
		09-10-94		Personal						DL	
Summary of Ac		Due at		Princ						Balance	
List:		5,213,								5,213,262.00	
Since		Adjustm								S Current Balance	
List:										.00 7,719,912.63	
Latest Activit		02-01-94		11:31AM		A				to NEW.	
02-01-94		11:31AM		N						Collector 001	
Next Contact Date		04-		Default value is		10-12-94					

Fig. 04.08.02.A.

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- [Enter] the date that the intended letter should be sent.
- Press [F2] to select the desired letter from the listing.

NOTE: If no letter is selected, the DEBTMASTER will supply "Personal" as the default, meaning that a personal meeting or telephone call should take place on that day for this debtor.

- Press [F9] to save your changes.

### 04.08.03. Generating Debtor Notice Letters

**NOTE: MAKE SURE AN ADDRESS IS ENTERED BEFORE TRYING TO PRINT A NOTICE LETTER!!!**

If you have NOT yet entered an address into a debtor's record, then the DEBTMASTER will not print a letter to that debtor. You can enter the latest debtor's address either in the Account Window (first screen) or in the Collector Window by pressing (Softkey) "Shift + [F6]".

To generate the debtor notice letters:

- Make sure to select the Laser Printer before signing on to the DEBTMASTER.

From the Main Menu of the DEBTMASTER:

- Select Account Menu.
- Select Notices Menu.
- Select Print Notices.
- [Enter] a "Y" to use the "same paper" for all notices.
- Select HP.LASERJET (assuming you want to print the letters on standard A4 paper).

The DEBTMASTER will then print letters for all debtor accounts which have had contact schedules including the desired day already set up.

CHAPTER 05  
DATA ENTRY

05. MIS Data-Entry

01. Entering Debtor Accounts

05.01. Entering Debtor Accounts

Accounts are entered (and balances edited) in the Account Window, which is accessed from the Account Menu (see Fig. 05.01.A.)

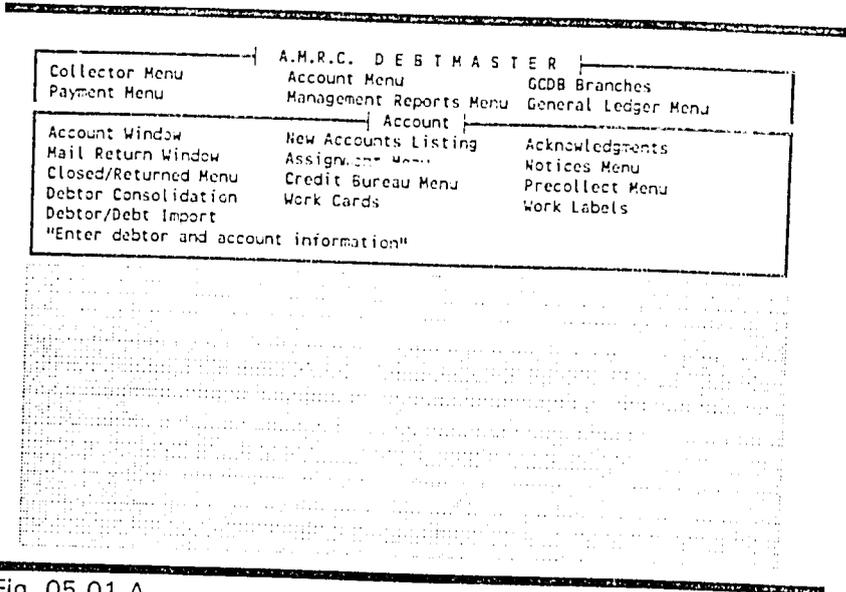


Fig. 05.01.A.

- Select "Account Window" from the Account Menu.

The Account Window appears as in Fig. 05.01.B.

Refer to the Comtronic DEBTMASTER documentation for a complete overview of entering a loan into the Account Window. This guide will note those changes made to the window for AMRC:

Field

Resp:

This is the DEBTMASTER "ECO" Code field which has been changed to "Resp"; this field explains the degree or type of responsibility a debtor maintains for his/her accounts. [Enter] an "A" for "Authorized User" unless Operations requests another entry.

Priority:

Priority is set according to the sum total of ALL the

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debtor's accounts:

- 1 = Total List Date Balance >= D100,000
- 2 = Total List Date Balance >= D50,000 and < D100,000
- 3 = Total List Date Balance < D50,000

**NOTE: IF THERE ARE NO FURTHER DATA TO BE ENTERED ON THIS FIRST ACCOUNT WINDOW SCREEN, PRESS [PgDn] AFTER ENTERING THE PRIORITY TO MOVE TO THE SECOND ACCOUNT WINDOW SCREEN (See Fig. 05.01.C.).**

Phone Number(s): Have been changed to fit Gambian conventions. [Enter] the six digits (the DEBTMASTER will provide the dash.)

Country: The DEBTMASTER field "State" (set up for the U.S.) has been changed to "Country" with THE GAMBIA as the default value. Press [Enter] to accept the default.

Skip: Wherever the word "Skip" appears, press [Enter] to "skip" through this field; it is unneeded for AMRC purposes.

Account Window

Debtor ID				
Debtor Type				
Name				Resp
Name Sort				
Collector				
Debtor Status				
Priority				
Phone Number		Phone Location		
Street		City	Country	Skip
Skip				
Skip				
Drivers Lic				
Next Contact Date				
Next Contact Time				

Default value is 1004

Fig. 05.01.B.

```

----- Account Window -----
Account ID      1000-1
List Date      06-26-92
Acct Status    New Account
Status Date    02-10-94
GCDB Branch    100 HEAD OFFICE - GCDB
GCDB Acct #    123000456
Orig Lender    HEAD OFFICE - GCDB
Debt Type      COMMERCIAL LOAN
Description    HOTEL BASSE LOAN
Comments       NONE

Int Rate       27.00%
Int Calc Date  06-26-92
Coll Rate      AAA
Service Date   10-10-81
Skip
Contact Plan   Z
Dorm/Act ?    N

Due at List    Accrued      Adjustments    Payments    Balances
P 6,000,000.00
I .00           2,714,963.18 .00           3,000.00    5,997,000.00
LEG .00          .00           .00           .00          2,714,963.18
REC .00          .00           .00           .00          .00
RLT .00          .00           .00           .00          .00
MSC .00          .00           .00           .00          .00
=====
Current Balance 8,711,963.18
    
```

Fig. 05.01.C.

**GCDB Branch**

The DEBTMASTER "Client" field has been changed to "GCDB Branch". This is the original GCDB Branch Office which extended the loan. Acceptable entries are:

- 100 = Head Office - GCDB
- 101 = Leman Street
- 102 = Bakau Branch
- 103 = Farafenni Branch
- 104 = Basse Branch

**GCDB Acct #**

The DEBTMASTER "Clf Ref #" field has been changed to "GCDB Acct #." This is the original GCDB Account number assigned to the loan.

**Orig Lender**

The DEBTMASTER "Orig Client" field has been changed to "Orig Lender". Press [Enter] to accept the default entry provided by the machine.

**Coll Rate**

A required DEBTMASTER entry. Press [Enter] to accept the default of AAA which means that AMRC will pay no "commissions" to its clients (ie, to the

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former GCDB Branches.)

- Service Date This is the date on which the loan was extended. If Operations does not have the actual date, a "default" value of 01/01/81 ([enter] without the slashes) is being entered. In the case of a Dormant loan, the date on which the account became dormant should be entered in this field.
- Skip Press [Enter] to "skip" these fields.
- Contact Plan [Enter] a "Z" to indicate that no set plan of debtor contacts has been arranged concerning this account.
- Dorm/Act ? This field (formerly the "Credit Rpt" field, unused by AMRC) has been modified to indicate whether the loan was dormant (D) or active (A) when AMRC took over the account. An "N" has been entered as a default, indicating that the System Manager has not yet edited the field for dormant/active status.
- P The DEBTMASTER "Principal" fields.
- I The DEBTMASTER "Interest" fields.
- LEG Legal Fees to be paid from this particular account.
- REC Receiver Fees to be paid from this particular account.
- RLT Realty Fees to be paid from this particular account.
- MSC Other (miscellaneous) Fees to be paid from this particular account.

NOTE: All DEBTMASTER amount fields have been customized for AMRC to permit entry and screen display of amounts greater than 999,999.99.

CHAPTER 06  
GLOSSARY OF AMRC DEBTMASTER TERMS

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## GLOSSARY OF AMRC DEBTMASTER TERMS

Account:	A former loan account of GCDB, identified by the GCDB Account Number.
Account ID:	In DEBTMASTER, a five digit number where the first four numbers identify the debtor responsible for the account and the last number identifies whether it is the first, second, third (etc.) of the debtor's accounts. Example: 1000-1 or 2345-2
Client:	A DEBTMASTER term for the original lender of the loan; for AMRC this is the GCDB Branch Office which originated the loan.
COA:	The General Ledger Chart of Accounts
Collection Rate Plan:	The fee schedule that a collection agency charges its clients for debt collection services. (This is always 0.00 % for AMRC: AMRC does not "charge" the GCDB Branch Offices for collecting GCDB debts.)
Collector:	An Operations staff member.
Company:	AMRC.
Consolidate:	To bring together all of a debtor's accounts under a single debtor ID number.
Contact Plan:	A planned schedule for regularly contacting debtors.
Debtor:	A former customer of GCDB (a Debtor can have more than one account.)
Dorm/Act?	A one-letter indicator showing whether an account was "dormant" at GCDB (D); "active" (A); or "not yet edited by the System Manager."
Debtor ID:	The four digit number used to identify a debtor.
List Date:	The date a loan was listed with AMRC (ie: 26 June 1992.)
Merge Editor:	The DEBTMASTER feature used to edit Debtor Notices.

- Notice:** A letter generated by the DEBTMASTER sent to notify a debtor about the status of his/her account.
- Payment Backout:** The DEBTMASTER feature used to reverse a posted payment that has been incorrectly entered
- Priority:** A code indicating the size of a debtor's total current balance due (ie, ALL the debtor's account balances summed together):
- 1 = High (D 100,000 or more;
  - 2 = Medium (D 50,000 to D 100,000)
  - 3 = Low (Below D 50,000)
- (Operations Staff should review the priority code in relation to the Current Balance displaying on the Collector Window and adjust it accordingly.)
- Post G/Ls:** Post entries to the General Ledger. (NOTE: Posting to the G/L closes off any periods previous to the one currently being posted.)
- Post Payments:** Post payments (cash receipts) to the Cash Receipts Ledger. (NOTE: "Post Payments" does NOT close off a G/L period.)
- Resp:** A code indicating the type of a debtor's responsibility for his/her loans.
- Service Date:** The date the loan was last serviced by the debtor (if no date is available, "01/01/81" has been entered as a default.) For dormant accounts, enter the date on which the account became dormant.
- Softkey:** A function key pressed simultaneously with the [Shift] or [Alt] key. Used to access various other data viewing or entry options. The directory of softkeys for the current window can be accessed by pressing [F6].
- Status Code:** A code showing the current status of a debtor's account.
- User:** Anyone who signs onto the DEBTMASTER with a valid User name and password.
- Window:** A screen or pop-up display in the DEBTMASTER.

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