This user’s manual provides instructions for accessing services found within the Loan Group. Those services are:

- Loan Report
- Loan Approval
- Loan Draws
- Loan Payments
- Transaction Report

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I. Granting Loans Service Permissions

A. Granting the User Loan Service Permissions

When setting up a user with Loans you need to grant them the Service Permission(s) for LOANS. There are up to 5 permissions for this service depending on what functionality you have been set up for.

- Loan Approvals – Enables the Admin to set whether or not approvals are needed for payments
- Loan Customer Report Service – Access the Loans report service to display balances and activity and links to make payments or draws
- Loan Draw Service – Enables users to make on-line draw requests
- Loan Payment Service – Enables users to make on-line loan payments
- Loan Transaction Service – Enables users to generate a report that displays a history of loan and draw transactions requested on-line

1. Go to the User Administration group
2. Select the User Admin tab
3. Select a User from the User list and click on the Services link.

4. In the Service Info column select Loans to assign all permissions or select which permissions the user should have.
5. Click submit.
B. Loan Accounts

The Corporate Administrator will now assign the accounts to the Loan service. If the user is still on the User Admin page, click Permissions tab otherwise:

1. Select the User Administration in the drop down list. Select a user from the list
2. Select the User Admin tab
3. Select a User from the User list and click on the Permissions link.
4. Click the box for the account that is to be assigned to Loans.
5. Click the submit button

C. Loan Limits

The Corporate Administrator will assign the per transaction, the daily and the maximum per day limit to the user. The Approval Type this can be set to None, Same user allowed, Same user required and Different user required. If still on the User Admin page, click Limits link otherwise:

1. Select the User Administration in the drop down list. Select a user from the list
2. Select the User Admin tab
3. Select a User from the User list and click on the Limits link. Note: limits only apply to the from account.
II. Loan Report

The Loan Report service is used to generate a report that displays loan account, note and commitment information and detail loan transaction history. You can also use this service to link to payment and/or draw transactions if you are set up for one or both of these services.

A. View of loan report

The initial view of the Loans Report shows loan activity as of the current business day. Each report displays header information at the account and the note/commitment level. Additional information can be viewed by expanding the search information.
B. Displaying a Loan Report

1. To display the loan report click loan report. You can choose the from date and to date or click the calendar icon to select the dates.

2. You can also click Export to save the data to your computer.

3. In the Loan Accounts field, select one or all accounts to display loan activity.

4. Press Submit to display the loan report.
C. Displaying Summary and Loan Activity

To display summary and transaction information, click on Expand All on the left hand side of the screen or click on the individual note number.

The Summary Activity section contains the following information:

- Issue Date
- Next Payment Due Date
- Last Payment Date
- Interest Rate
- Last Payment Amount
- Available Credit
- Initial Amount Funded
- Estimated Payoff Amount (just an estimate, loan officer should be contacted)
- YTD Interest
- Last Year Interest

The Account Activity section displays all transactions posted to the account that have a financial impact. Your monthly loan statement should still be used as your statement of record.

III. Loan Approvals

The loan approval if utilized will allow you to view and approve loan payments requests before being processed.

A. Approve or Delete a loan payment.

1. Click on the Loan Approvals tab.
2. Check the box for the payment you are approving.
3. Click the Approve button or Delete if you do not want the payment made.
**Note:** At this time there is no message to indicate that the payment is pending approval. Please check the Transaction Report to view the transaction.

### III. Loan Draws

The loan draws service allows you to make loan advance requests and send the requests to be posted to the loan account. The DDA activity will not post until end of day processing.

The loan draw process goes through the following steps:

- Enter the loan draw
- Review the loan draw
- Confirm the loan draw
- Edit the loan draw

#### A. Processing a Loan Draw

1. Click on the **Loan Draw** tab
2. Select a Loan account from the **From Account** field
3. Select an account from the **To Account** field
4. Click the **continue** button to display the notes-commitment(s) associated with the account. The account fields will no longer be selectable.

5. Click the down arrow on the **Note-Commitment** field and select a note-commitment number.
6. The date will always default to the current business day since this is a real-time transaction
7. Enter the dollar amount of the draw
8. Click to **Submit** button to send the request and display the loan draws review page.

9. Once on the loan review page you can **Change** or **Cancel** the request or click **Submit** to process the transaction.

10. You will then be presented with the confirmation page indicating the transaction was processed. Click **OK** to return to the Loan draw entry screen.

V. **Loan Payments**

The loan payment service allows you to make loan payment requests and send them to the bank. The account will not be updated with the debit until the end of day processing at the bank is completed.

The loan payment process goes through the following steps:

- Enter the loan payment
- Review the loan payment
- Confirm the loan payment
- Approve loan payment
- Edit the loan payment

**A. Processing a Loan Payment**

Follow the steps below to process a loan payment:

1. Click on the **Loan Payments** tab
2. Select account from the **From Account** field
3. Select a loan account from the **To Account** field.
4. Click the **continue** button to display the notes-commitment(s).

5. Click the down arrow on the **Note-Commitment** field and select a note-commitment number.
6. The date will always default to the current business day since this is a real-time transaction. Payment transactions cannot be backdated or future dated.
7. Enter the dollar amount of the payment.
8. Click the **Submit** button.

9. Once on the loan review page you can **Change** or **Cancel** the request or click **Submit** to process the transaction.

10. You will then be presented with the confirmation page indicating the transaction was processed. Click **OK** to return to the Loan Payments entry screen.
VI. Loan Transaction Report
The service allows the user to generate a report of all the payment and draw requests transactions generated through TreasuryConnect. The transaction history is retained for 90 days.

A. Generating a Loan Transaction Report

To generate the transaction report click on the Transaction Report tab within the loan module. The system will automatically default to the current business day.

1. Select the from and to dates or click on the calendar icon
2. Select the amount if you would like to limit your search by transaction amount
3. Select all accounts or specific loan accounts and the payment status
4. Click the Submit button to generate the report
5. The payment and draw transactions will be displayed in separate sections.
6. Click Customer trace # to view the transaction details