TEESSEN CONSULTING

Insure-IV Suite
Commission Processing
Web Application

THE BUSINESS TECHNOLOGY
SOLUTION YOU NEED

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Contents

Introduction

The Commission System keeps track of all recipients and their various contracts on which they earn commission or fees.

This application allows and maintains the use of complex splitting rules to multiple commission recipients on a single contract.

The purpose of this document is to give a high-level overview of the basic functionalities of the Commission system and how to perform certain actions and also provides details regarding data requirements on various system views.

Commission structure

Before any commission can be processed, your company's commission hierarchy needs to be setup by the Commission- or Systems Administrator. This is extremely important as it determines how commission will be divided and influences reporting.

Each commission recipient is linked to a Broker House and both are issued with specific Broker Codes from the various Product Providers/Insurers.

Each commission recipient also has a unique commission remuneration agreement, referred to as Templates, with the Company/Broker House.

You will also receive commission from various Product Providers for various transaction categories/types.

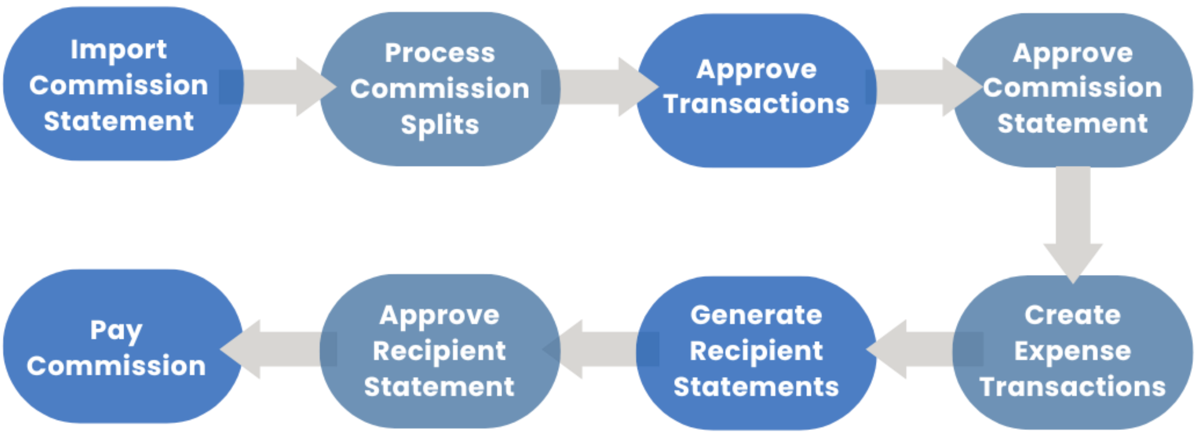
Each of these set-up functionalities are described in full in the TC Desktop Application Administrator Guide on the Help Resource page.

Commission Life-cycle

There are seven processes in the lifecycle of commission from being received from the product providers until paid out to the various commission recipients.

These processes are repeated for every commission statement file that you receive from the various product providers for each of the registered Broker Houses.

Commission files received as PDF files cannot be processed electronically and will thus start the process at a different stage in the overall lifecycle.

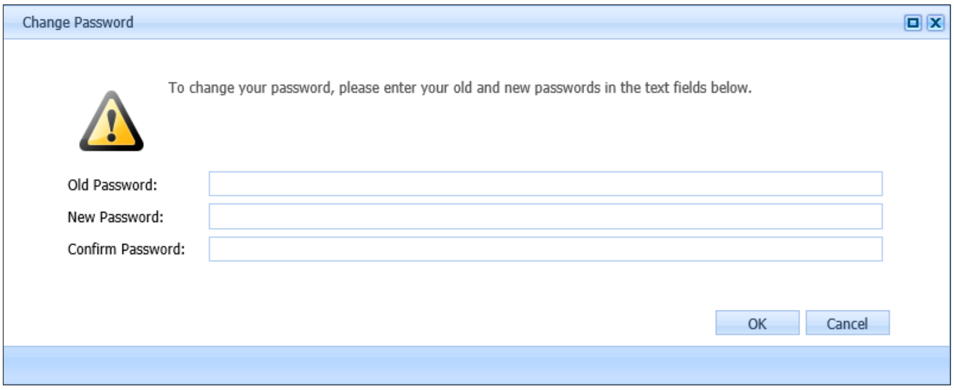


Security and Login

When you start the application, you will be presented by a log on screen. The application requires both a username and a password.

On first log on you only need to provide the username given to you by your System Administrator. No password is required on first log on:

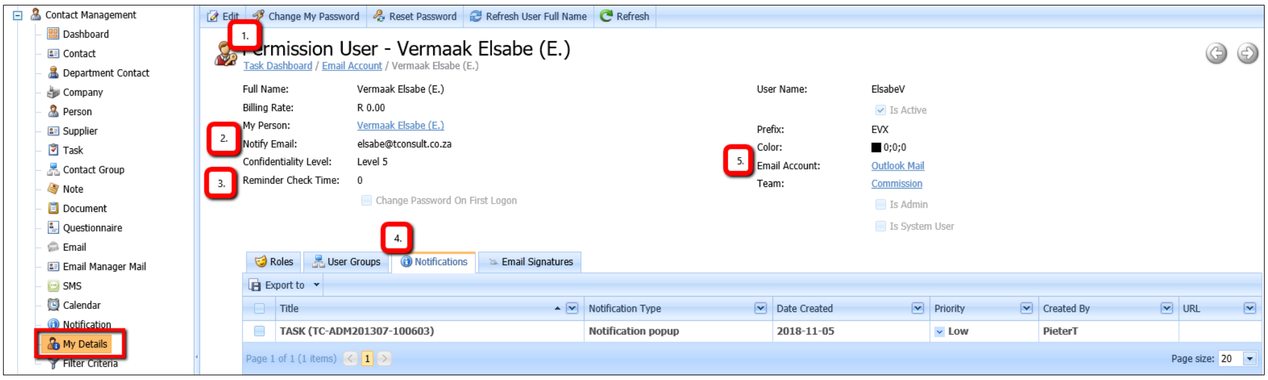
The application will prompt you to supply a new password. This password should only be known to yourself as most user actions are tracked throughout the application and your user identity is therefore important.



Manage your user details

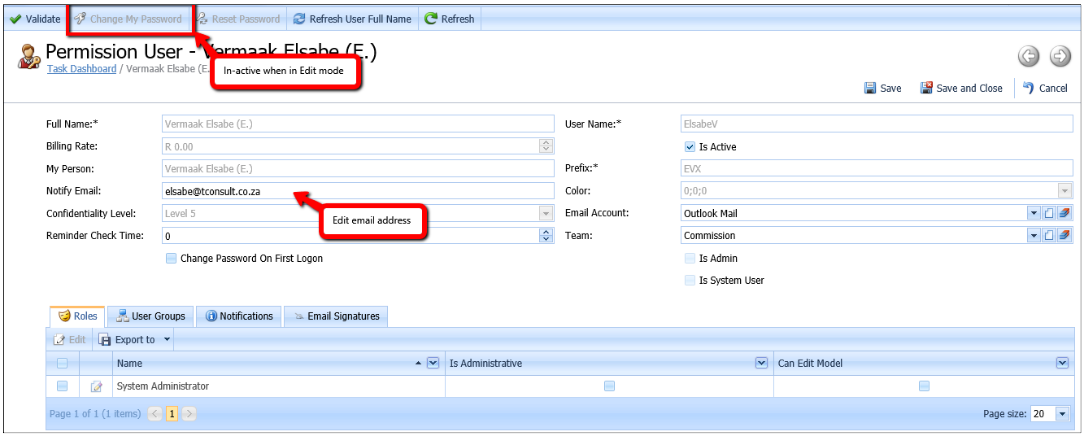
You can access your own user information and change some of the settings e.g. change password, email address or your Reminder check time if permitted by the Administrator.

On the Navigation Pane, click 'My Details' icon to access your user details or use the action button – top right corner of your screen:



1. Change my password

Click Change My Password tab to change your password.



The password must be at least 8 characters long and must contain uppercase- & lowercase characters, numeric values and special characters e.g. P@ssw0rd

2. Notify email

   System notifications will be send to this email address.

   Leave empty if you prefer to not receive system notifications via email

   Click Edit tab to change notification email address.

3. Reminder check time

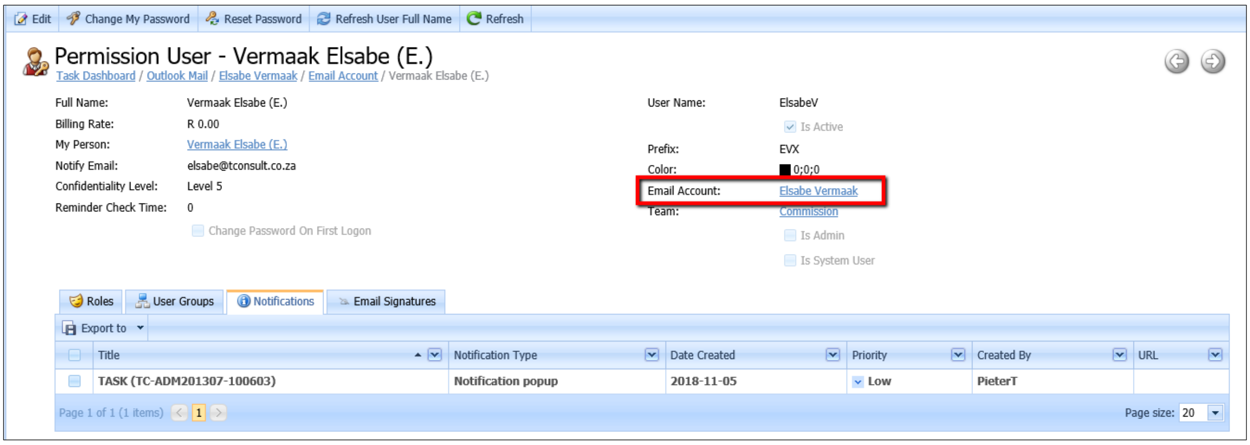
   Select how often you want to receive reminder pop-up messages

4. Notifications

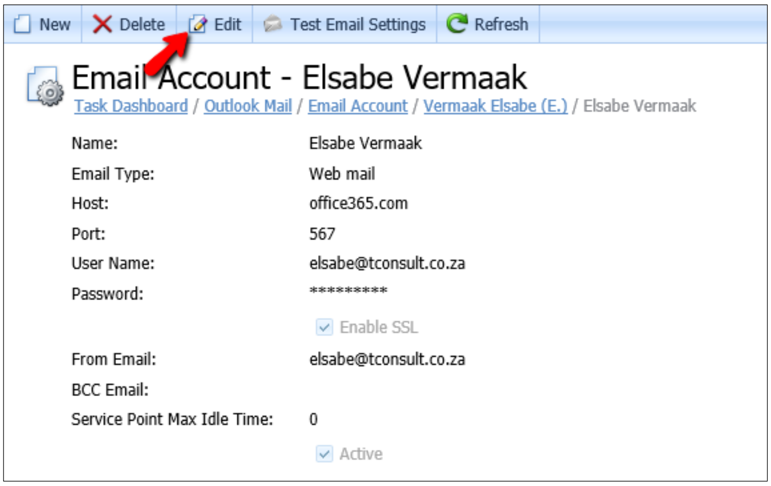
   All system notifications can be viewed from this tab

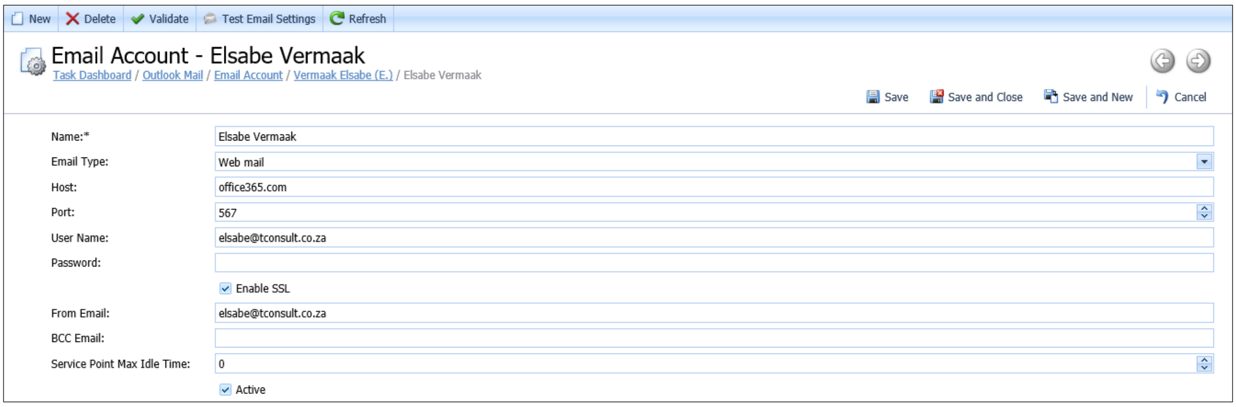
5. Email Account

   Select Email account on main screen and edit.



Select Edit to update email account details:





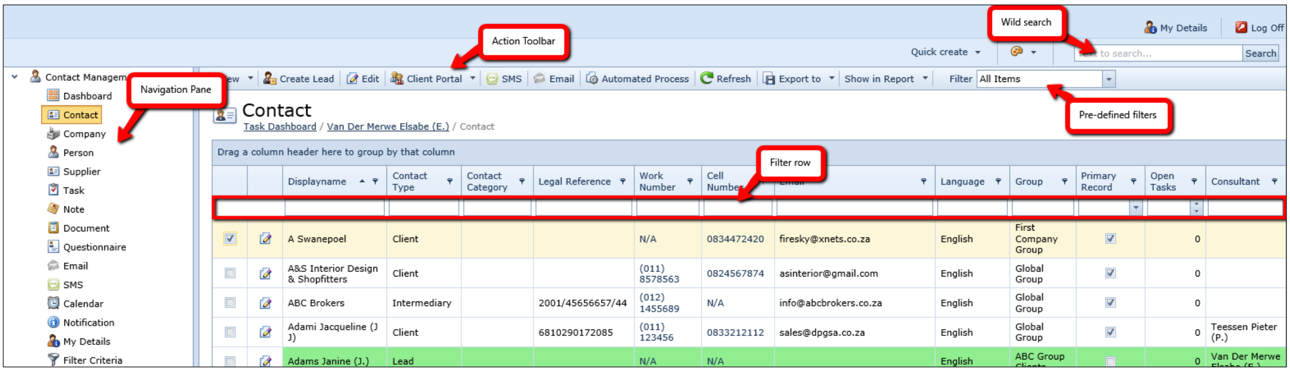
Home List view

The home list view consists of 3 different sections:

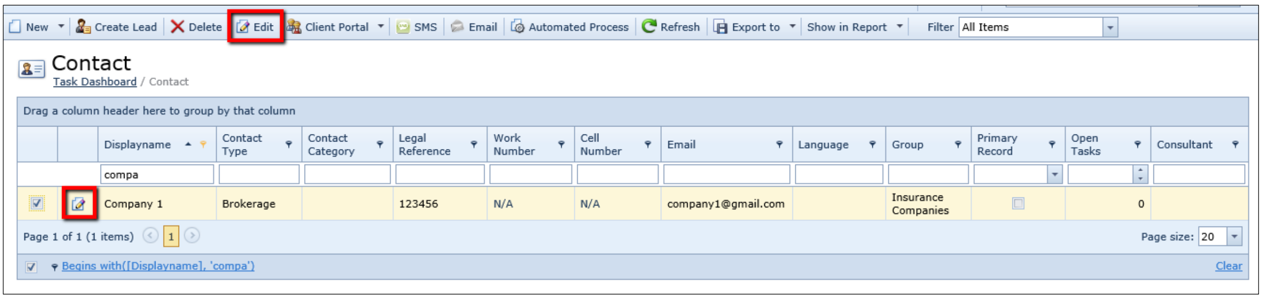
1. Action Toolbar
   To perform actions like save, save & close, new and many more.

2. Navigation Pane
   This specialised toolbar gives access to the various areas within the application. The Navigation Pane can also be pinned, or you can have it slide in from the left when required.

3. Client data
   A view of all client data captured in the application.
   Use the Filter row to quickly find a specific record.



Editing Records



You will notice the Edit button on every view within the application. To edit a record, you need to select the edit function.

Contact Management

All records captured in the application are referred to as a Contact, whether it is a person, company, supplier etc.

Create a new Record

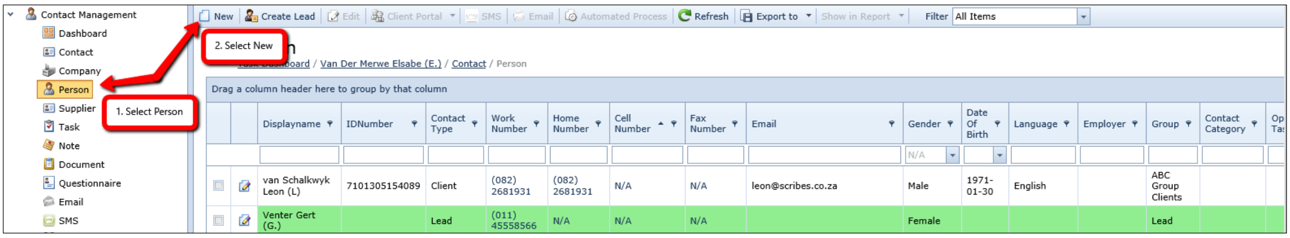
- Contacts – List of companies, suppliers and persons combined in a single list or view. This can include primary and non-primary records.
- Company – List of company records in the application including those marked as Suppliers.
- Person – List of person records in the application.
- Supplier – List of Suppliers

It is important to determine what type of record you want to create before clicking the 'New' button.

The selected button will be highlighted on the Navigation Pane.

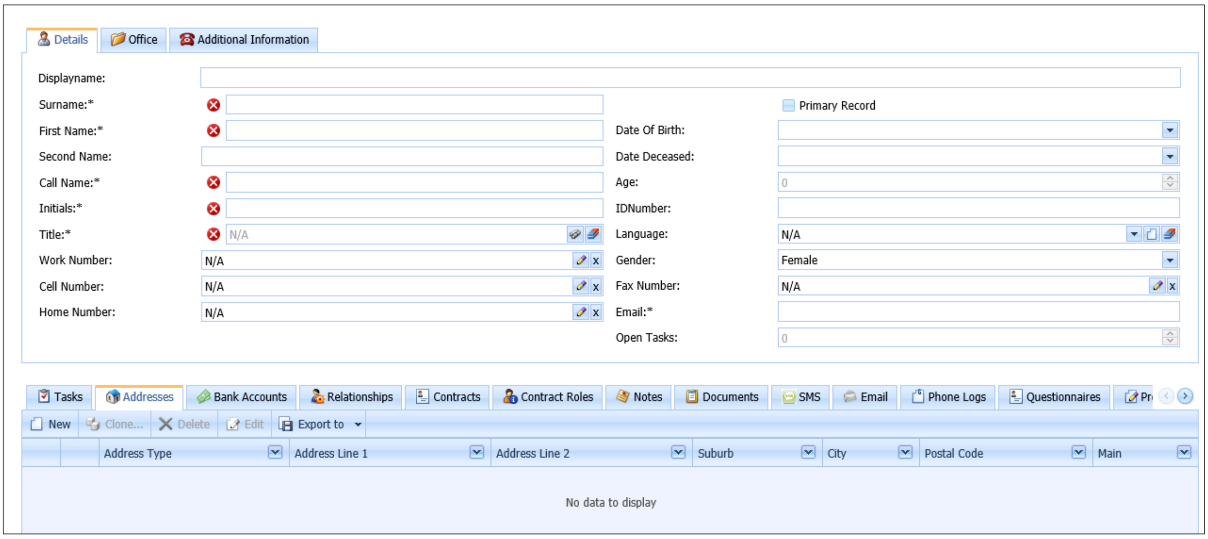
When you have selected Contact, you will need to select either Company or Person from the drop-down menu and then that type of record will automatically be created:

New Person record



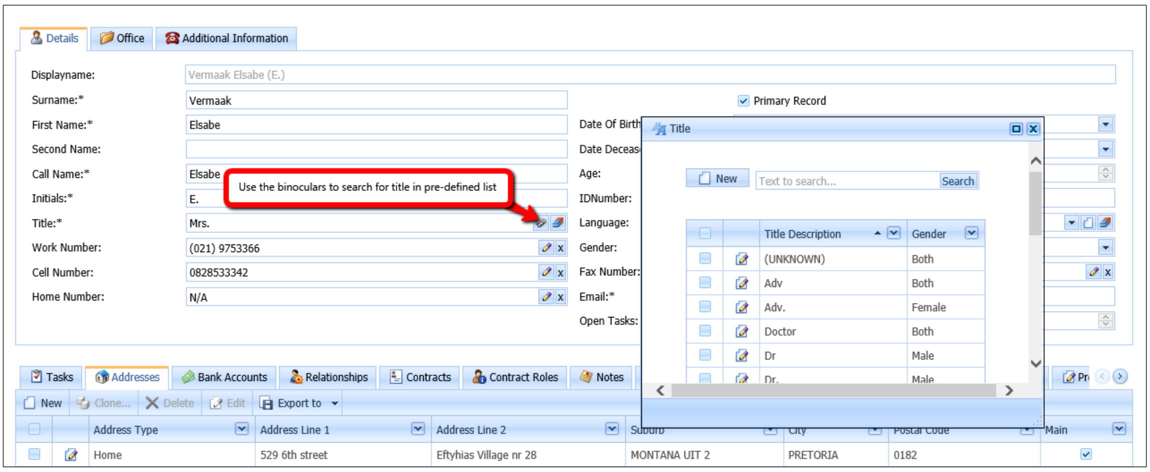
On the Navigation Pane, go to 'Person' and then click on the 'New' button to open the new person dialog box.

Client Details

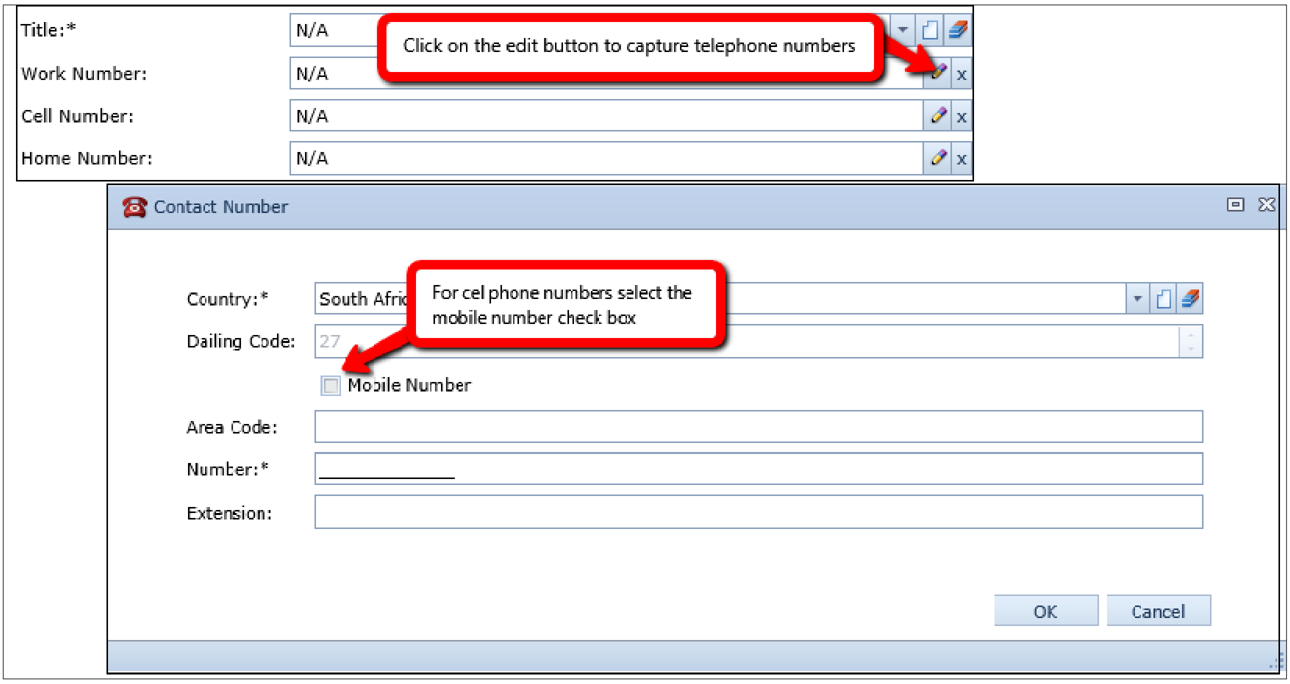


- All compulsory fields marked with
  - on fields indicates that a drop-down menu exists allowing you to select values from a pre-populated list.
  - will allow you to create a new record
  - clears the existing record

Fieldname	Description	Required
Displayname	Automatically created from the surname, first name and initials once they have been captured.	✓
Surname	Person surname will form part of the display name. The combination of first name, surname and date of birth must be unique	✓
First Name	First name. The first letter will be used in initials	✓
Second Name	Second name only used as part of the initials	
Call Name	Default from the first name, but can be overwritten	✓
Initials	Build from the first and second names and can be overwritten	✓
Title	Selected from a list. List can be maintained by a user with the appropriate rights. Selecting the title will default the gender if possible	✓
Primary Record	Select this if the record is a client or someone that you mostly deal with and not just a contact	
Date Deceased	Enter deceased date of the client. This date is directly linked to a Funeral Policy	
Date of Birth	If you want to use the default birthday filters, then populate this field. It is recommended that you capture this data whenever possible	
Age	Calculated from the date of birth	
ID Number	Identification number. This is not currently validated, but must be unique. Therefore, no duplicate ID numbers can exist within the application	
Language	Select from a list. This is important if you want to communicate to your client in their home language	
Gender	This will default from the title if possible. Can be Male, Female or Both	
Work Number	Telephone number at work	
Cell Number	Cell phone number is used for SMS services	
Home Number	Telephone number at home	
Fax Number	Fax number for the person	
Email	Primary email to be used when contacting the client via email. This field is hyper-linked and will launch your default email client application. This address is also used as default when sending an email directly from the application.	
Open Tasks	Read-only field displaying the total number of tasks linked to this record that has not been closed yet.	

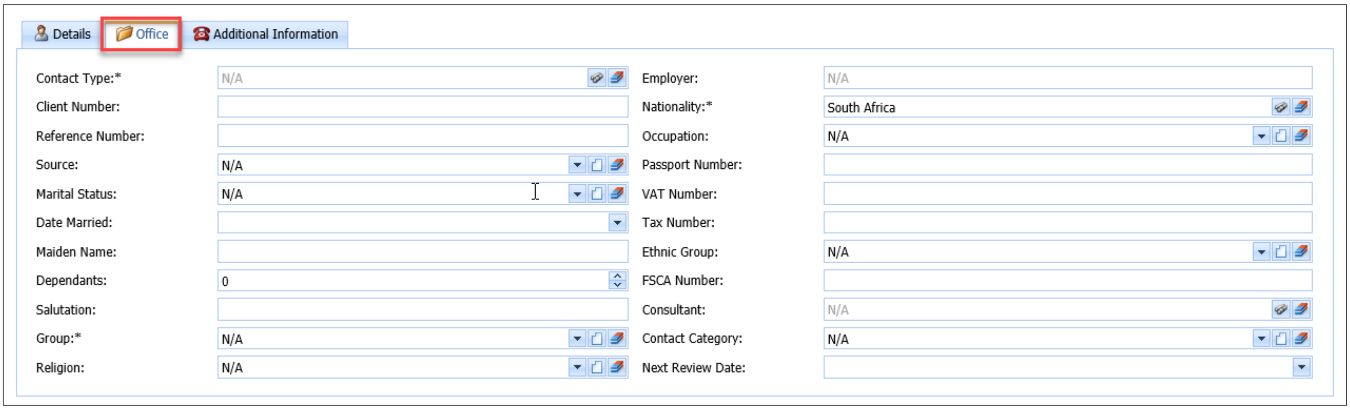


- Depending on user permissions, a user can append to an existing list of values. The ‘new’ button will be enabled if a user has the proper permissions to add values to a list.



- Contact numbers can be added or edited using the edit button and should be captured without spaces or punctuation.
- Use the  to clear or remove the contact number.
  Click on the ‘Office’ tab to complete relevant information.

Office Details



Fieldname	Description	Required
Contact Type	Select from the available list. This value will determine if a record form part of the supplier list or not. This field also determines the display colour of this record on list views. More detail on the colour later in this document.	✓
Client number	Can be used for internal purposes. If you use a client number or file number in your business, then utilise this field for that purpose.	
Reference Number	Similar to a client number, but usually refers to an external reference. Should you run a bookkeeping application with an account for each client, then this will be the account number for the client in your application.	
Source	How did this person hear from your business? Was it via a campaign, client referral or your website? The list of options can help you to determine the success of your marketing efforts.	
Marital Status	List of options to choose from. Can be maintained in the application.	
Date Married	Capture date married	
Maiden name	In the case of a married female you can record her maiden name in this field.	
Dependants	Enter the number of dependants for this person record.	
Salutation	This field can be used in your communication directly to this person.	
Group	One of the most important fields in the application. It will determine the group that the person is allocated to. This field is related to security and the groups that individual users are assigned to. The list of groups that you can choose from depends on your user access.	✓
Religion	Select from a pre-populated list	
Employer	Employer will populate once the Relationship between Employer and Employee has been selected	
Nationality	Select from the list of nationalities	
Occupation	Select from a list of occupations.	
Passport Number	Enter the Passport number. No validation checking performed.	
VAT Number	Enter VAT number if relevant	
Tax Number	Enter Tax number if relevant	
Ethnic Group	Select from a list.	

FSCA Number	Financial Sector Conduct Authority number allocated to this person if he or she is a broker.
Consultant	Select from a list of internal users. Allocating a client to a specific person/consultant within your business, helps to determine client responsibility.
Contact Category	Use this field to categorise clients
Next Review Date	Capture clients next review date

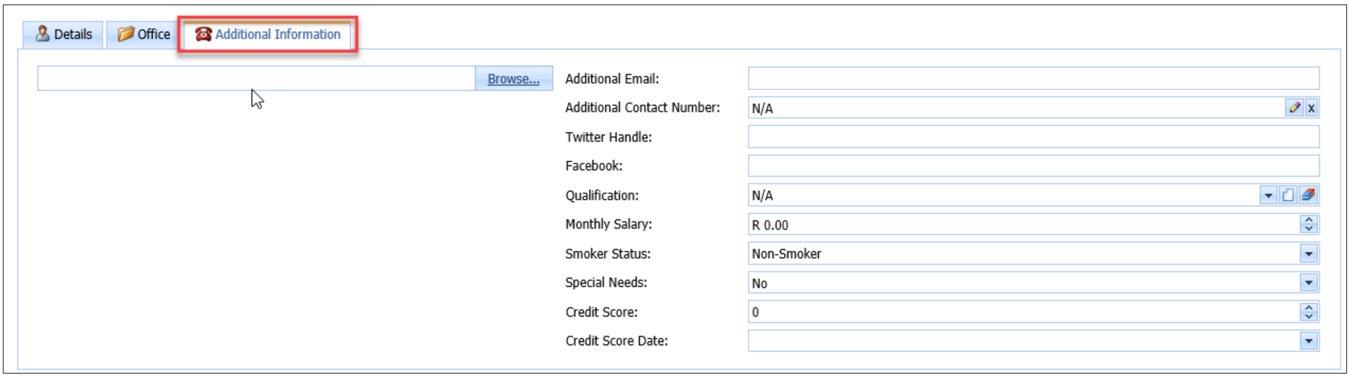
Group is the mechanism used within the application to segment data and is the method used to filter client records based on the current user.

Each client is defined individually and may belong to separate Groups within the application.

Groups will have a direct impact on who will be able to access specific records.

A list of Groups as defined by your Systems Administrator will be available for selection.

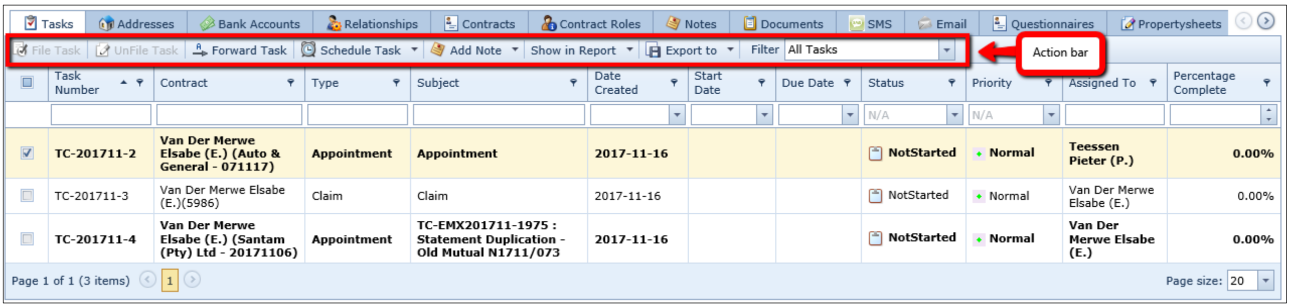
Additional Information



Fieldname	Description	Required
Image	Add a photo of the person	
Additional Email	Use this field to capture the second email address of your client. The field is hyper-linked to allow you to send an email directly from your default email application, but this field will not be used when you send emails using the email button in the application.	
Additional contact number	Use this field to capture an extra cell phone- or landline number.	
Twitter	If you capture the person’s twitter account details in the format @mytwittername, the application will launch twitter directly. Please note that the user also requires a twitter account.	
Facebook	The Facebook field will launch the Facebook website and you will be required to login to Facebook with your account details.	
Qualification	Select the appropriate qualification from pre-defined drop-down list	
Monthly Salary	Capture salary when applicable	
Smoker Status	Select status applicable	
Special Needs	Indicate if client has special needs for Will purposes	
Credit score	Enter client’s credit score manually or with Credit score questionnaire	
Credit score date	Date last score was calculated	

The lower group of tabs on the Client Details screen, will help you to expand on your client's personal details and to manage relationships, roles, policies, documents etc. and access all client related tasks.

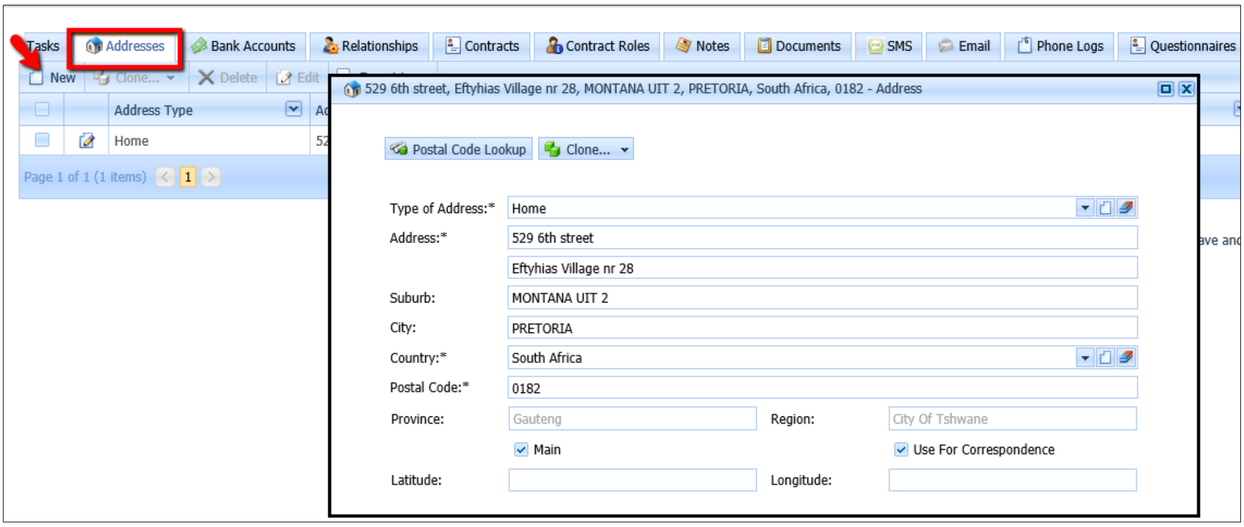
Please note that each one of these tabs has its own Action bar which is relevant to the specific area:



Task

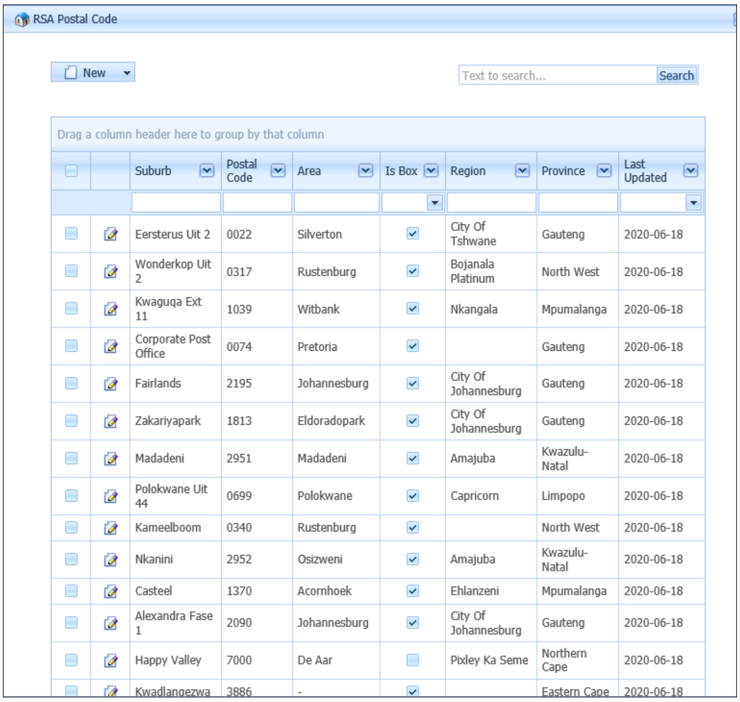
Please refer to the section on how to [create a task]

Address Details



- The system allows you to capture multiple addresses.
- Use the 'New' button to create a new address record or double-click to open the highlighted record.
- Postal code lookup will auto populate Postal code, Province and Region address fields.
- Use the Google maps button to search for the address on Google maps. Internet connection and access to Google maps are required.
- Select Main if this is the main address for the client record. Only one address can be selected as Main address.
- This address will be used as a postal address on labels and client correspondence if 'Use for Correspondence' is selected.

Postal Code Lookup



RSA Postal Code

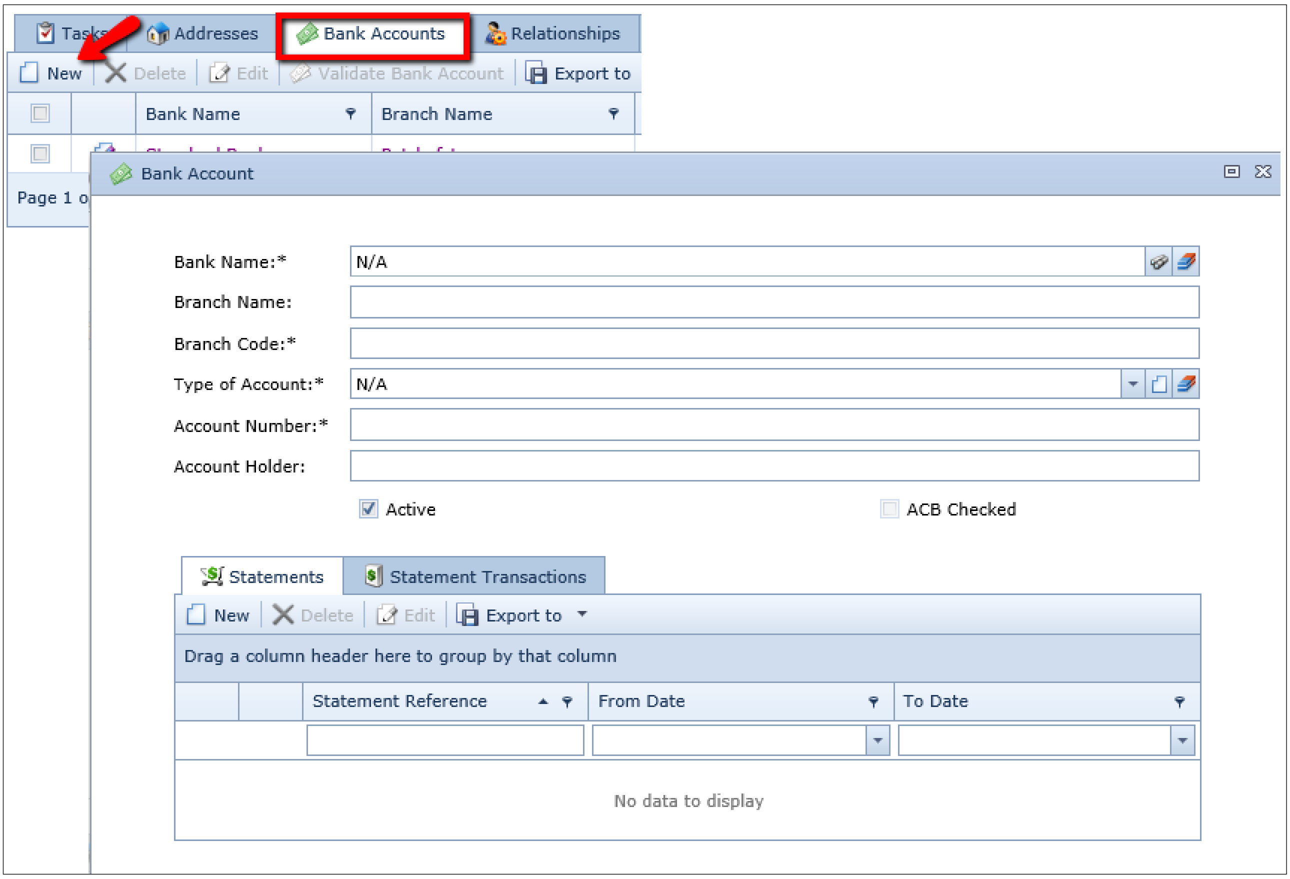
New | Text to search... | Search

Drag a column header here to group by that column

Suburb	Postal Code	Area	Is Box	Region	Province	Last Updated
Eersterus Uit 2	0022	Silverton	✓	City Of Tshwane	Gauteng	2020-06-18
Wonderkop Uit 2	0317	Rustenburg	✓	Bojanala Platinum	North West	2020-06-18
Kwaguqa Ext 11	1039	Witbank	✓	Nkangala	Mpumalanga	2020-06-18
Corporate Post Office	0074	Pretoria	✓		Gauteng	2020-06-18
Fairlands	2195	Johannesburg	✓	City Of Johannesburg	Gauteng	2020-06-18
Zakariyapark	1813	Eldoradopark	✓	City Of Johannesburg	Gauteng	2020-06-18
Madadeni	2951	Madadeni	✓	Amajuba	Kwazulu-Natal	2020-06-18
Polokwane Uit 44	0699	Polokwane	✓	Capricorn	Limpopo	2020-06-18
Kameelboom	0340	Rustenburg	✓		North West	2020-06-18
Nkanini	2952	Osizweni	✓	Amajuba	Kwazulu-Natal	2020-06-18
Casteel	1370	Acornhoek	✓	Ehlanzeni	Mpumalanga	2020-06-18
Alexandra Fase 1	2090	Johannesburg	✓	City Of Johannesburg	Gauteng	2020-06-18
Happy Valley	7000	De Aar		Pixley Ka Seme	Northern Cape	2020-06-18
Kwadlangezwa	3886	-	✓		Eastern Cape	2020-06-18

- The postal code lookup table is periodically updated.
- You can use this detail view like any other detail view within the system and filter on any column or combination of columns.
- Select the required record by double-clicking the row or by clicking the row and the 'OK' button.
- The filter of your last search will remain active, so always check the status bar for active filters before you start your search.

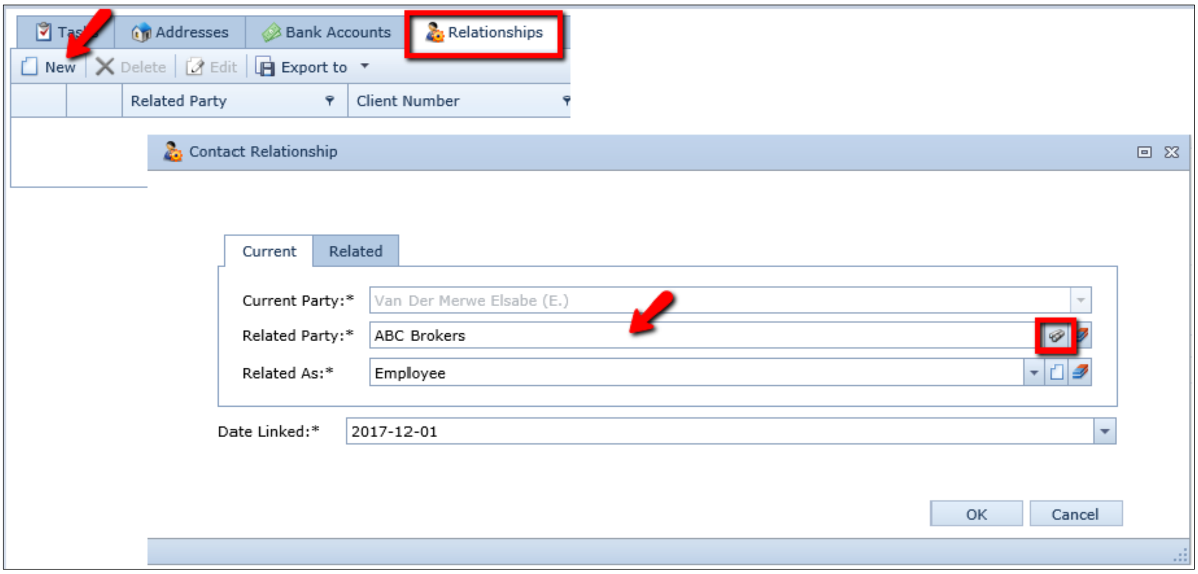
Bank Accounts



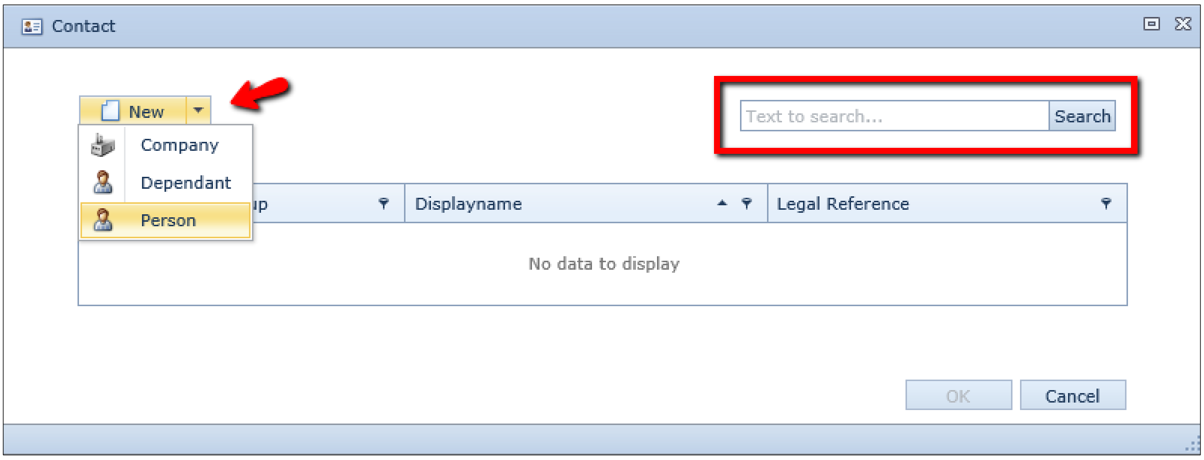
Fieldname	Description	Required
Bank Name	List of banks defined in the application. Select the appropriate bank for this account.	✓
Branch Name	This is optional and is only validated through the ACB validation process. This service is earmarked for future releases.	
Branch Code	Central Brach Code (CBC) will prepopulate if captured by your Administrator	✓
Type of Account	Select from a list: Cheque, Current, Savings, etc.	✓
Account Number	The account number must be correct when using for collections.	✓
Account Holder	The registered name for this account at the bank.	
Active	Select if the bank account is Active	
ACB Checked	If box selected, then it indicates that the account details captured were checked for correctness via the validation service. This service will be launched in a future release.	

Relationships

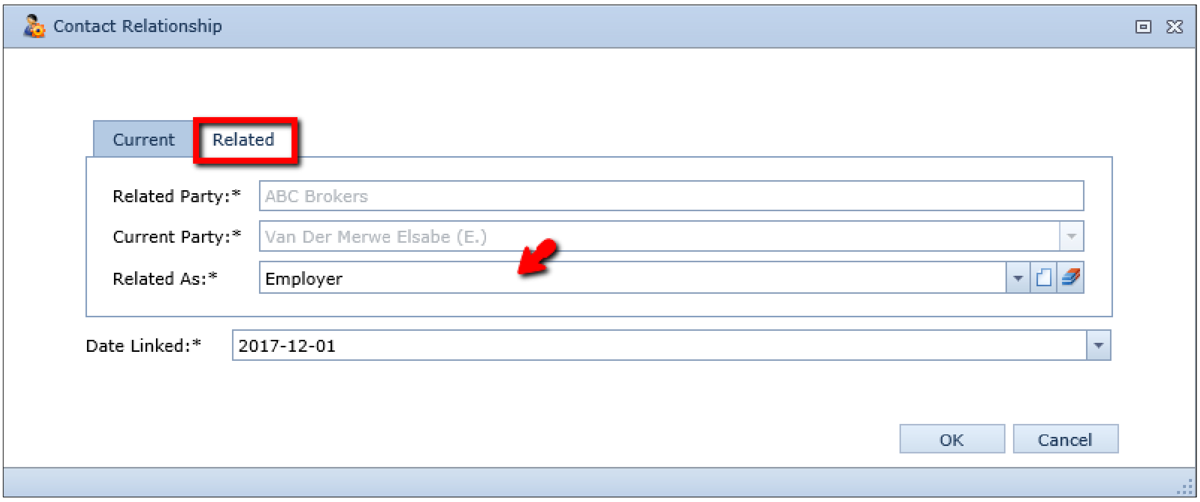
Relationships define the inner connections between the various parties within the database. This area allows you to build a network between your clients and to understand how they are inter- related. It allows you to specify Personal- and Business relationships.



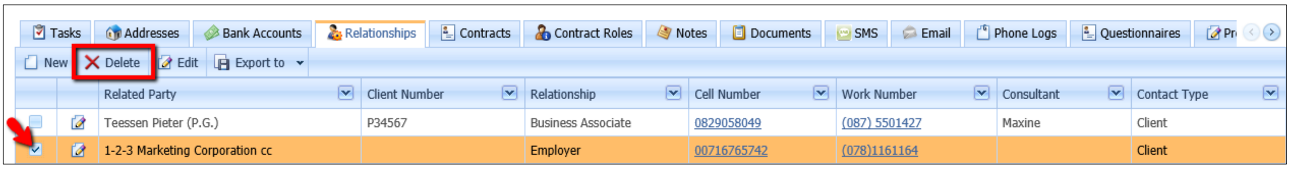
Click 'binocular icon' to search for an existing client in the database or to create a new record:



Click 'Related' tab to show the reverse relationship between the parties:

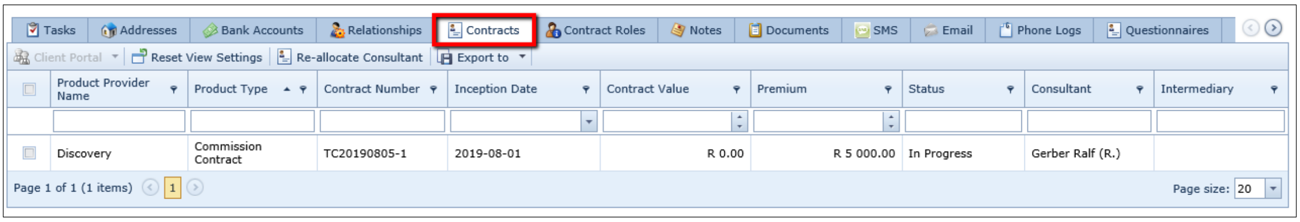


To remove/break the relationship, delete the relationship record. This action will not delete the actual client record.

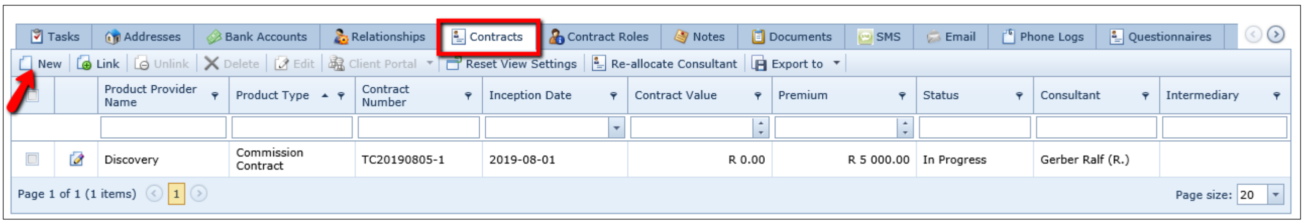


Contracts

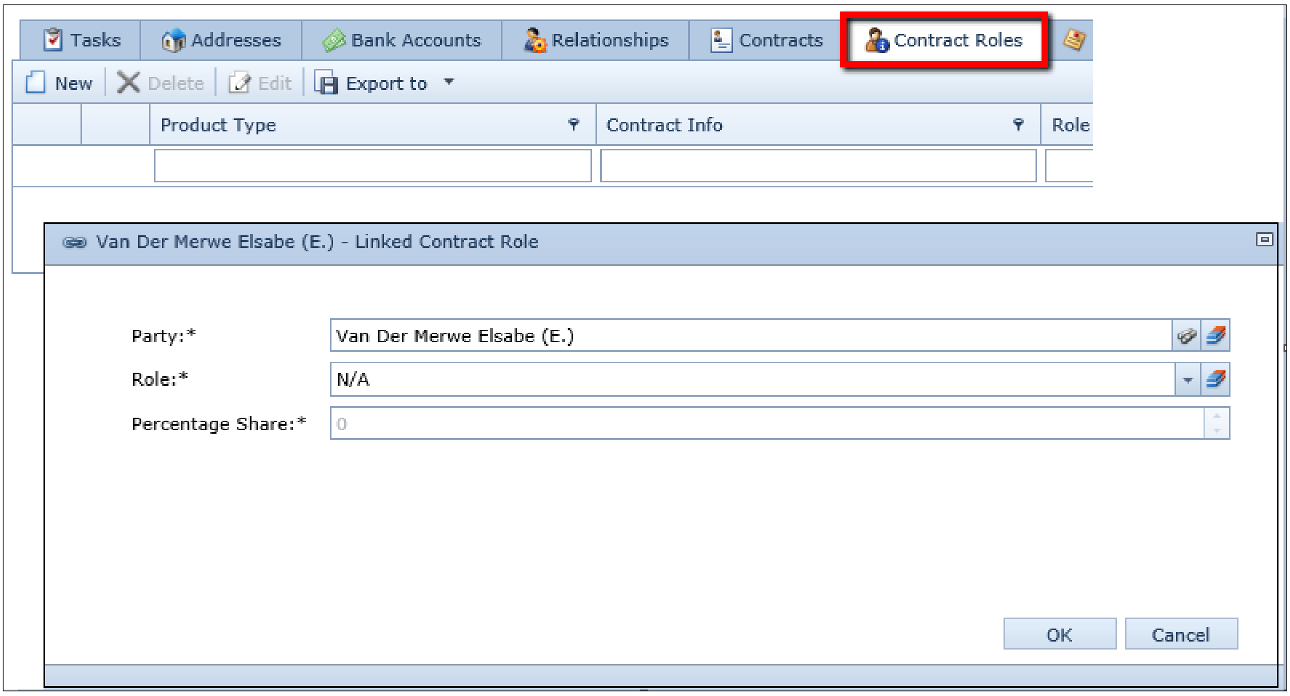
All policies/contracts of which the selected Contact is the Owner will be displayed in this area:



Select New to create a new [commission contract]:

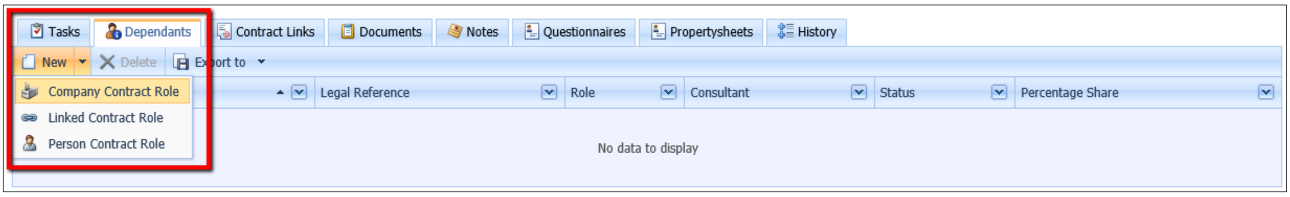


Contract Roles



Each contract has roles. Roles can include co-insured, beneficiary, project manager. When these roles are created on a contract and the parties are assigned to the roles, you will be able to track which role a specific individual or company is performing in the various business areas within your organisation.

Contract roles manage the relationship of a contact with his contracts.

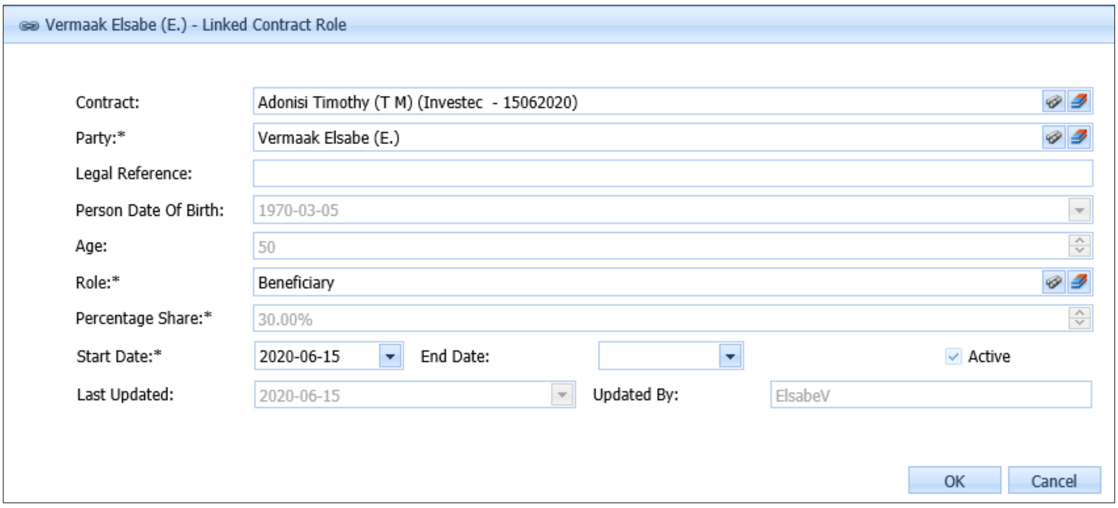


Creating a Contract Role

Creating a Contract Role from a Client record will be different than creating a Contract Role from a Policy.

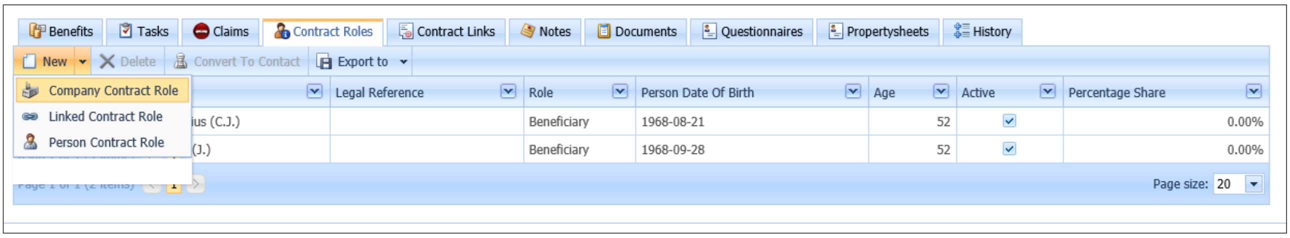
From Client Record

Link relevant Policy on which this client record plays a role



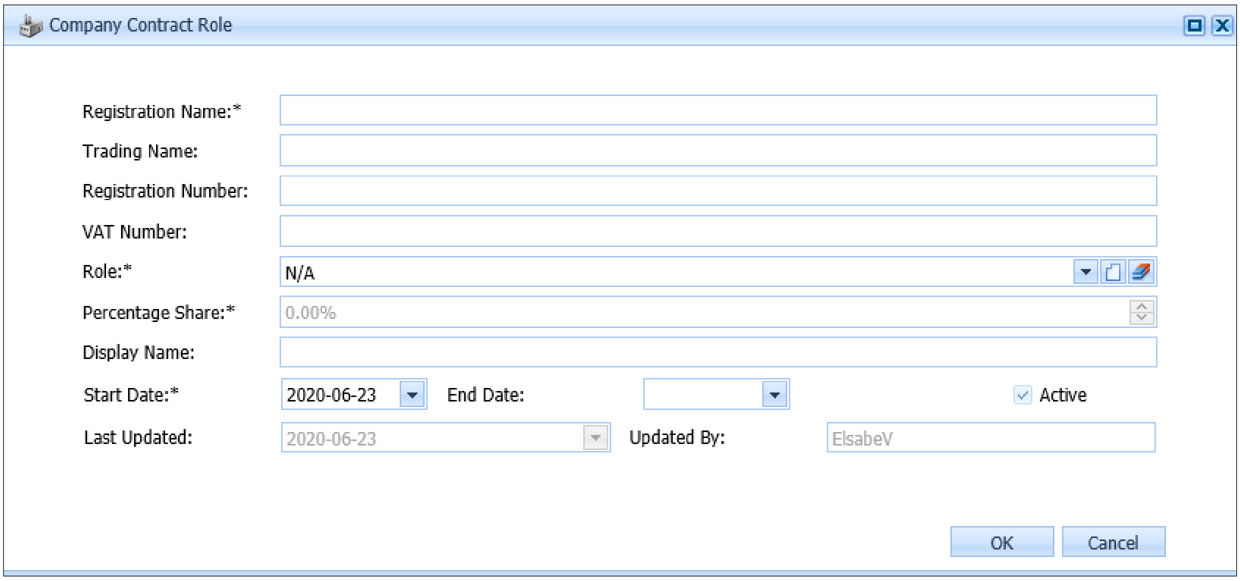
Fieldname	Description	Required
Contract	Link relevant policy to this client record	✓
Party	Pre-populated with current record	✓
Legal Reference	Selected party's legal reference will auto populate	
Person date of birth	Selected party's date of birth will auto populate	
Age	Selected party's age will auto populate	
Role	Select the Role, from pre-defined list, of this party on the linked policy.	✓
Percentage Share	Enter percentage share when applicable as specified on selected role	
Start date	Defaults to current date but can be altered to date when this relationship commenced	✓
End date	Enter date when this relationship ends	
Last Updated	System creates a timestamp of last record update	
Updated By	System auto populates user details who last updated this record	

From Policy



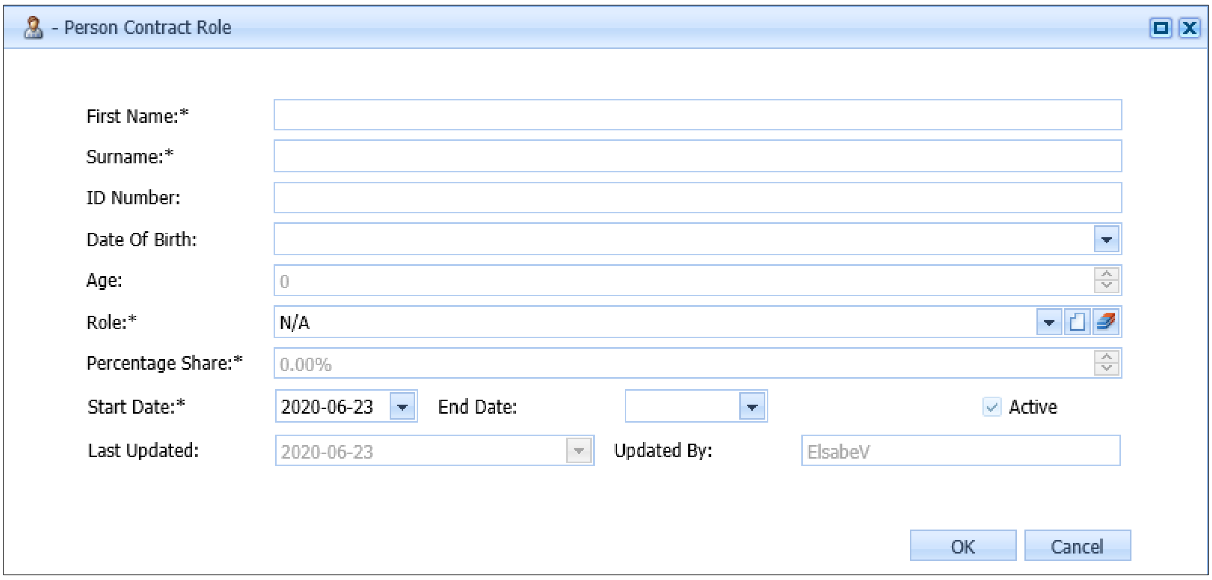
There are 3 types of contract roles to select from:

1. Company contract role for company details that is not an existing company record in the database:



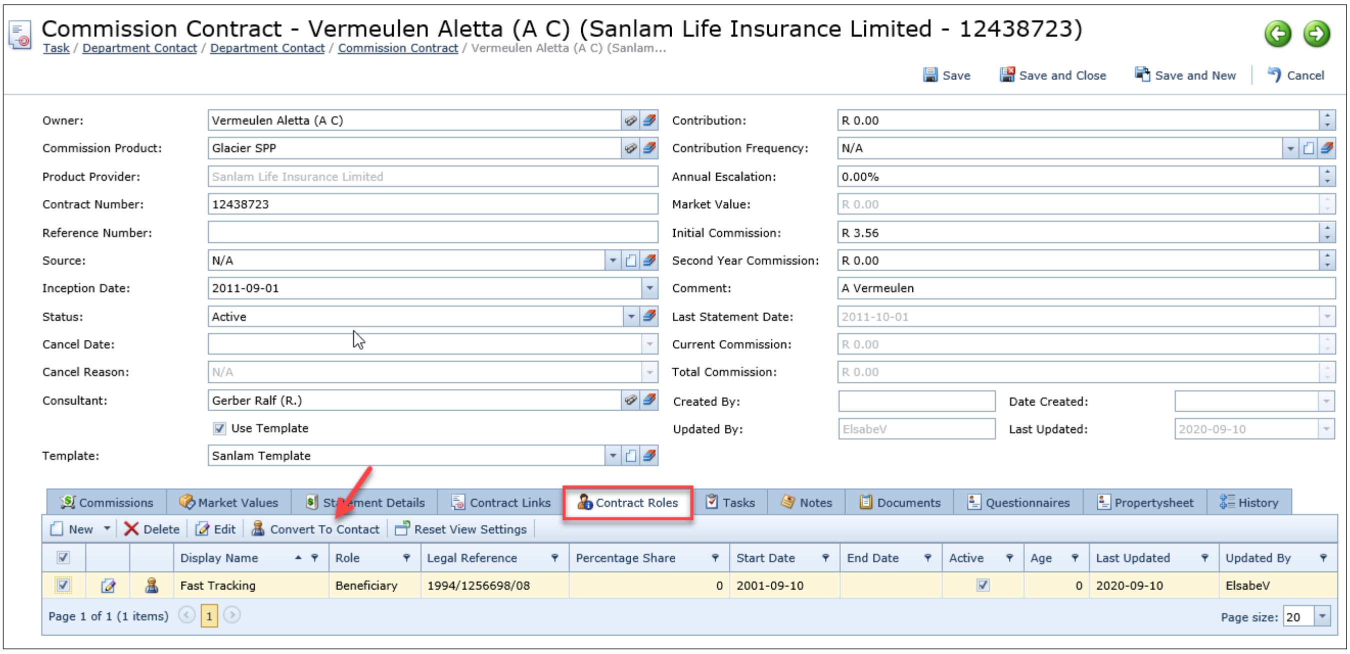
Fieldname	Description	Required
Display Name	Display name will auto populate as data is captured	✓
Registration name	Enter Company's registration name	✓
Trading name	Enter Company's trading name	
Registration number	Capture Company's registration number	
VAT number	Capture Company's VAT number	
Role	Select Role, from pre-defined list, this party plays on the linked policy.	✓
Percentage Share	Enter percentage share when applicable as specified on selected role	
Start date	Defaults to current date but can be altered to date when this relationship commenced	✓
End date	Enter date when this relationship ends	
Active	Record will automatically change to in-active when end date is captured	
Last Updated	System creates a timestamp of last record update	
Updated By	System auto populates user details who last updated this record	

2. Linked contract role, as above
3. Person contract role – Any other person related to this policy which is not an active client. This record is not linked to Contact Management:

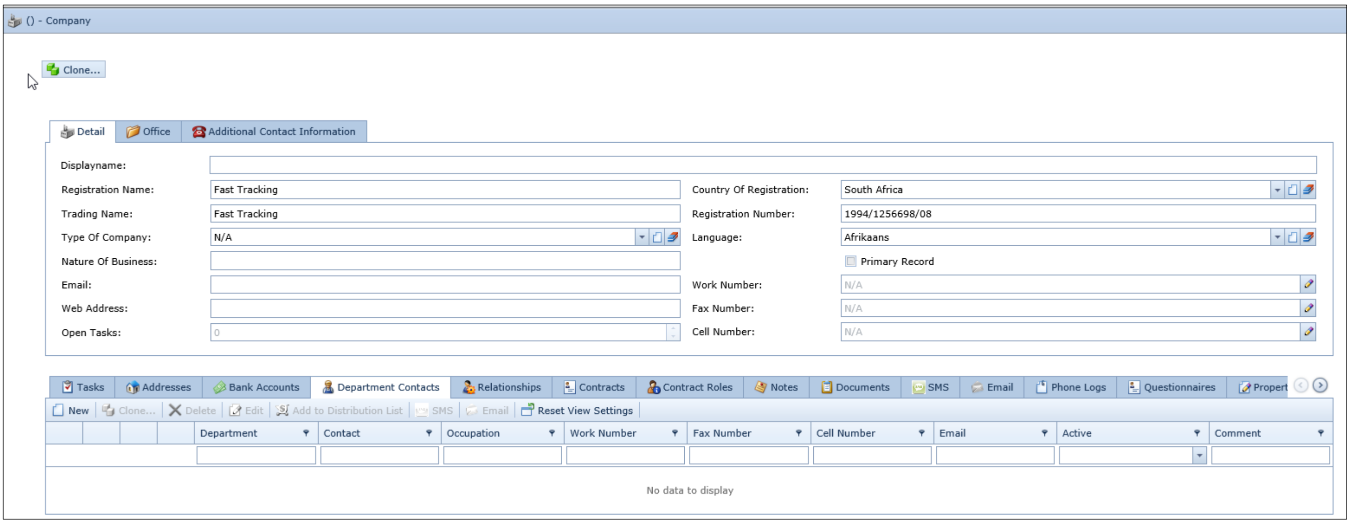


Convert Contract Role to Contact

Convert a Person or Company contract role to a Contact record by using the Convert to Contact action



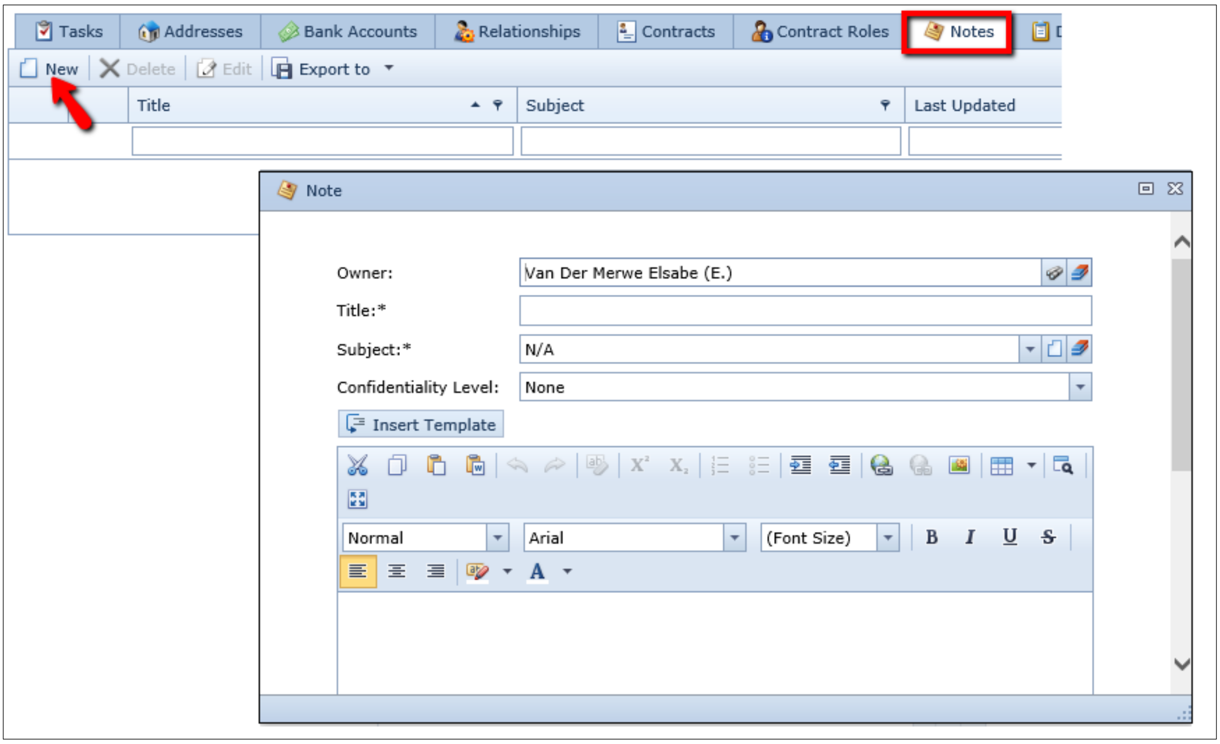
Complete all the compulsory fields on the converting Person or Company record.



Notes

Notes can be added in various areas in the application.

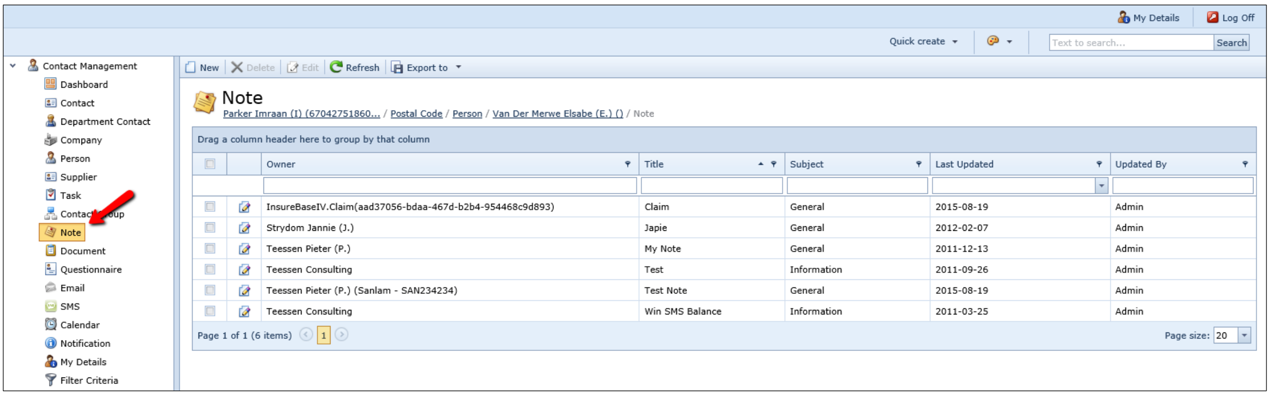
Add a note to a contact by selecting the 'Notes' tab and click on 'New'.



Fieldname	Description	Required
Owner	The owner of the note is either a contact (person/company) or other objects like contracts. When you create a new note from a person the owner will default to that record.	✓
Title	This is free text field and used to index the note for easy retrieval. The title is displayed in all list views.	✓
Subject	Select from a pre-defined list. This allows you to categorise notes into subject areas.	✓
Confidentiality Level	Set the confidentiality level required by a user to access this note.	✓

Note / Text	The detail of the note. This is a free text area where you can apply formatting using the controls at the top of the note area. You can also paste data into this area from other windows applications like Word, Email and many others.	✓

Navigate to ‘Notes’ from the Navigation Pane.



Add Note from the Insure Add-in

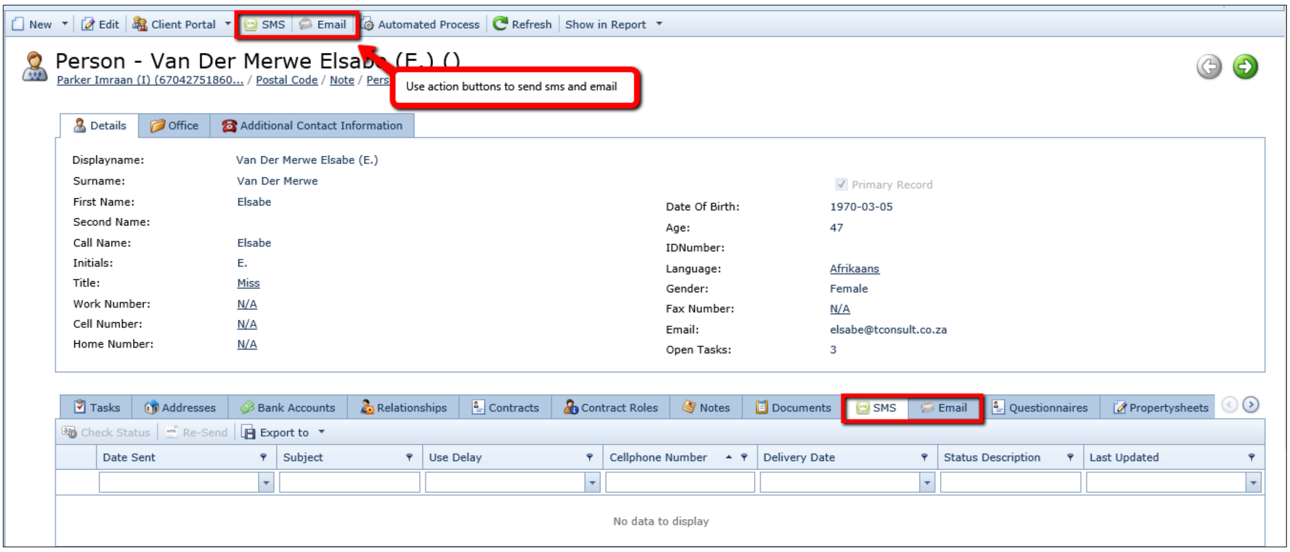
Refer to *TC Insure Add-in guide*

Documents

Refer to the Document Management section in this manual.

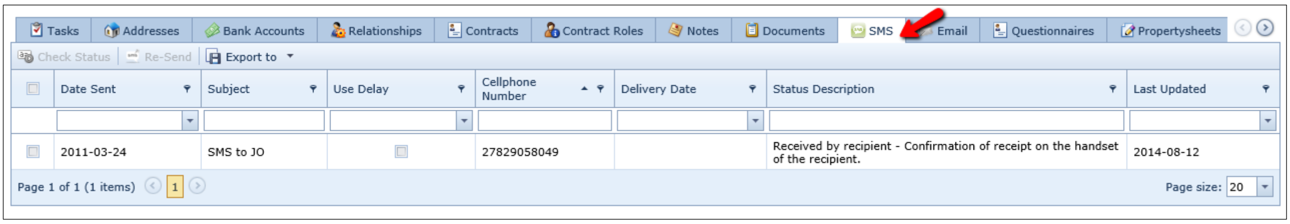
SMS and SMS Logs

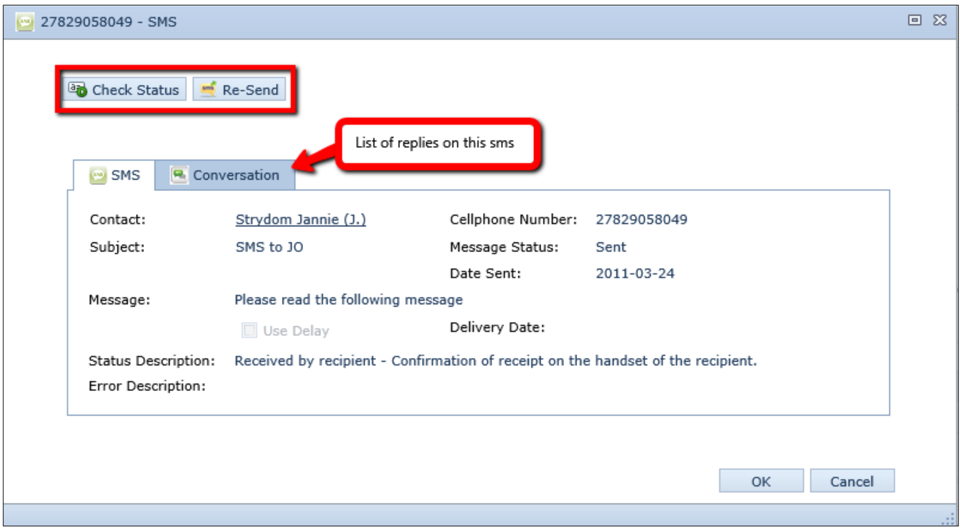
SMS and Email are the only tabs where you need to use the main Action bar to start a new conversation:



You can send a SMS to a contact directly from the contact detail view if a cell phone number has been captured for the contact.

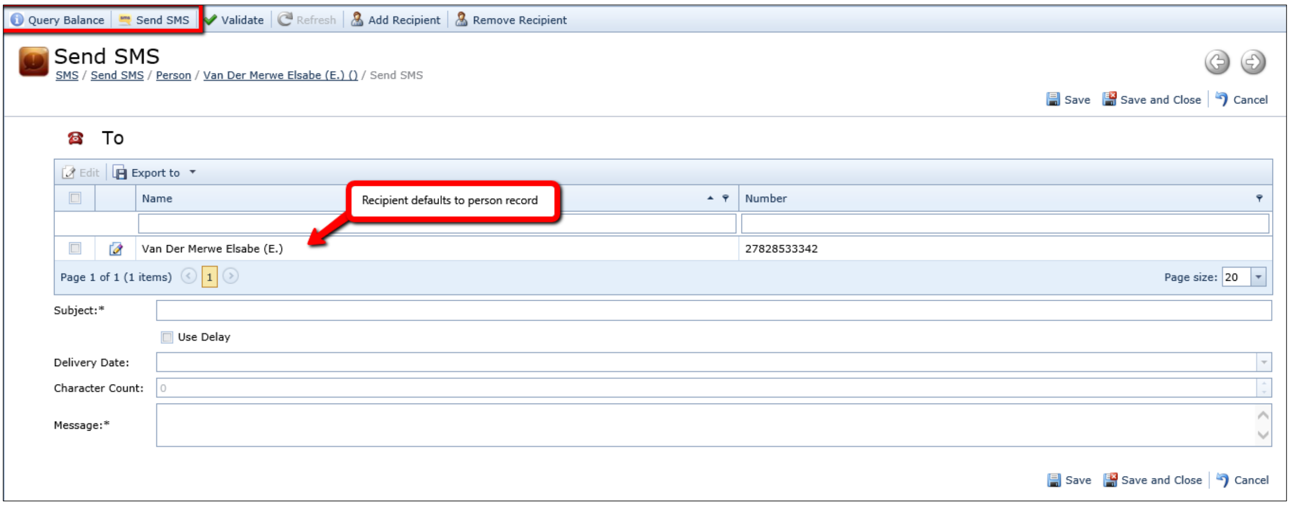
The SMSLog shows a list of all SMS sent to the client with options to check the status of the SMS:





- You can query the status of the message from the network.
- You can also resend the message directly from the log.

To create a new SMS, click the SMS button on the contact detail view. To send a SMS to multiple parties, click SMS on the contact list view:



Fieldname	Description	Required
To	List of contacts to receive this SMS. You can link them from the SMS form or by selecting multiple contacts from the contact list.	✓
Subject	Provide a title/subject to the message. Although not sent as part of the message, it can be used for improved referencing.	✓
Use Delay	When selected you will be allowed to specify a Delivery Date.	

Delivery Date	Select the date and time that this SMS should be delivered to the handset of the contact. When you send the message, the SMS will be delivered to the network, but will only be send to the handset on the specified date and time.
Character count	Counts the characters of the message as you type.
Message	The text that will be send to the product provider.

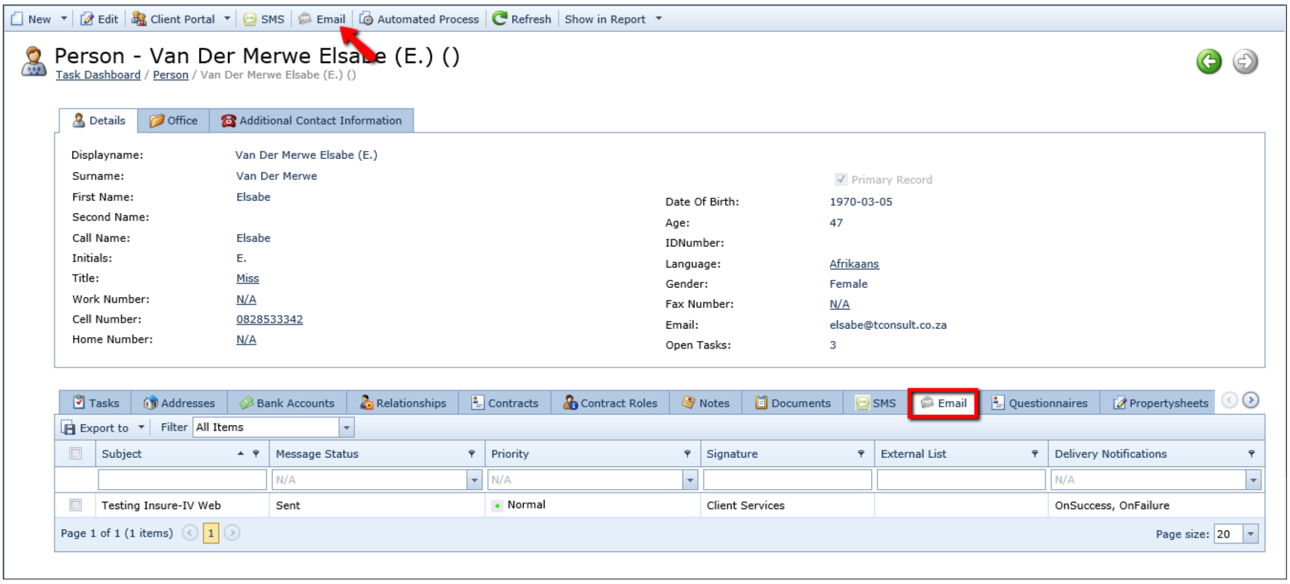
You will only be able to send an SMS if you are connected to the internet and the service provider has been configured for your implementation.

The SMS service work on a pre-paid principle and you will have to buy SMS credits online before sending SMS to contacts.

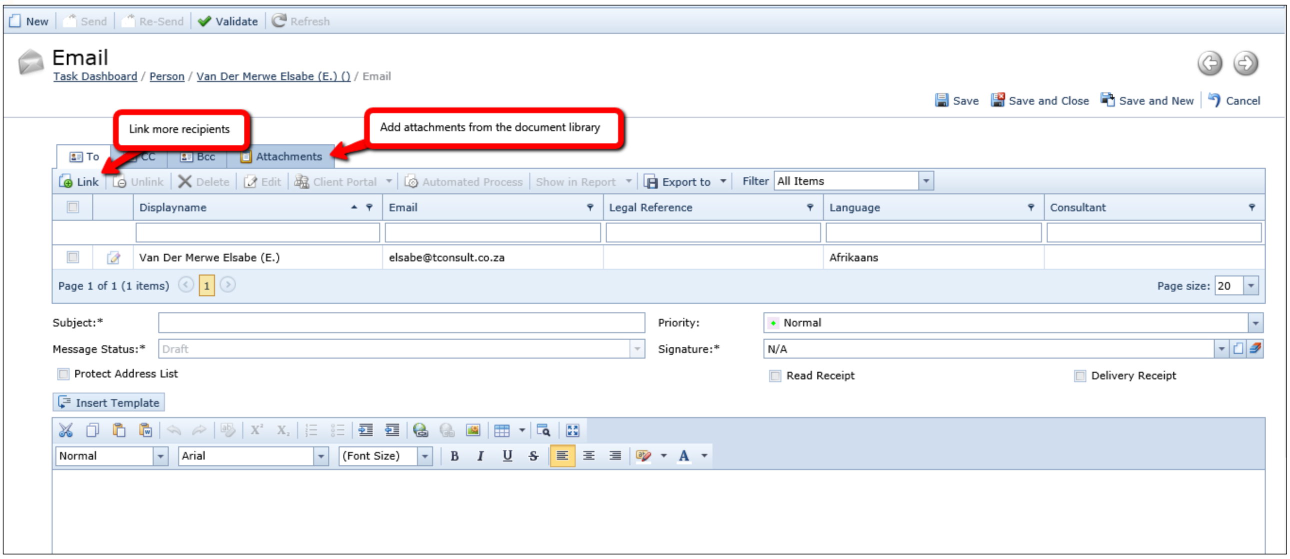
All replies from your client will reflect in the Conversations tab. You will receive an email informing you of any replies if this option was selected with setup.

Email

Sending an email from the application works on the same principle as the SMS service. You must have an email account configured for sending emails and the contact must have a valid email address captured:



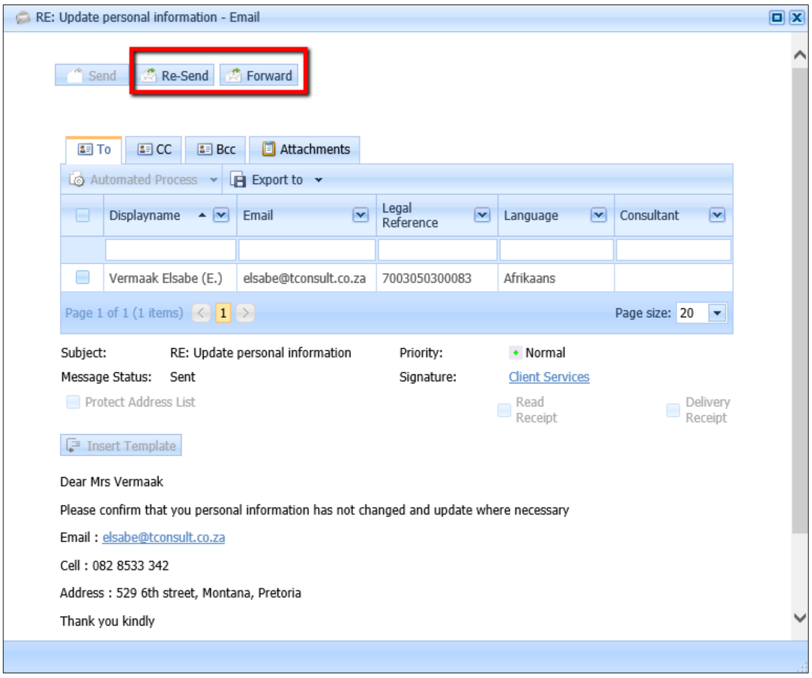
- A new email can be created directly from the contact detail view or form the list of contacts.
- To send the same email to multiple contacts, select them from the contact list and then click the email button.

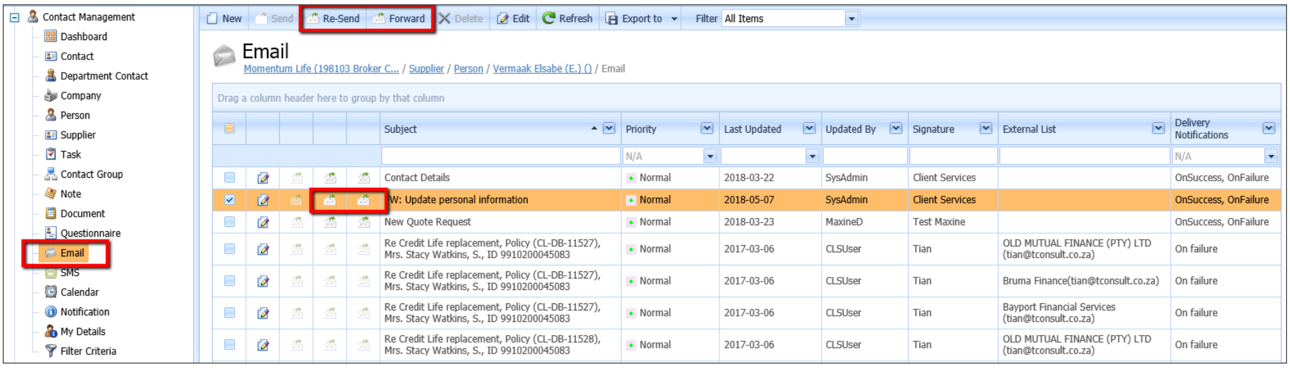


Fieldname	Description	Required
To, CC, Bcc	List of contacts to receive this email. You can link them from the email form or by selecting multiple contacts from the contact list. The CC and Bcc lists are optional, but work on the same principle as any email application.	✓
Attachments	You can add any number of documents from the document library as attachments to this email.	
Subject	Subject line on the email.	✓
Priority	Priority can be set for Normal, Low or High.	✓
Message Status	Default to draft, but will automatically be set when the message is sent. • Draft – not yet send • Outbox – Saved but not send • Send – delivered to email server The email application can only send emails. Use an email client like Outlook to receive emails.	✓
Signature	You must select an email signature from the list. It is recommended that you set up signatures that are more generic e.g. support or accounts department. The signature will be added to the bottom of the message when send.	✓
Protect Address List	If you are sending an email to multiple recipients and you do not want those recipients to see the email addresses of the other recipients, then select this option to protect the address list.	
Read Receipt	Receive a read receipt in outlook when selected	
Delivery Receipt	Receive a delivery report in outlook when selected	
Body	The body of the email is presented as html. You can use the formatting capabilities of the built-in editor to format the text.	✓

Re-send and/or Forward existing email

Re-send and/or forward any existing email from within the client record (Email list view) or click Email on the Navigation Pane to view the list.





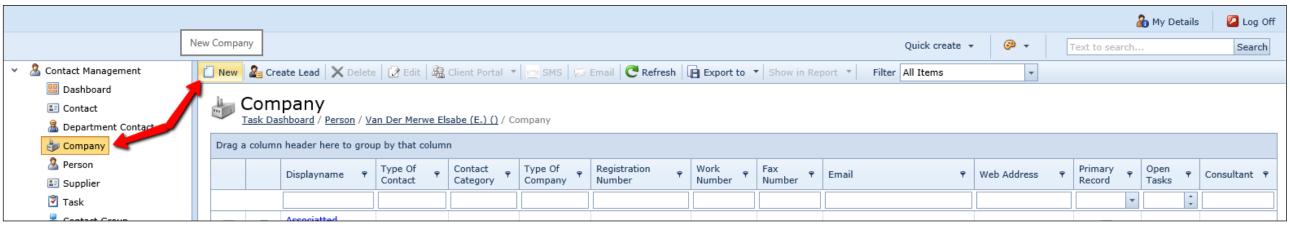
Questionnaires

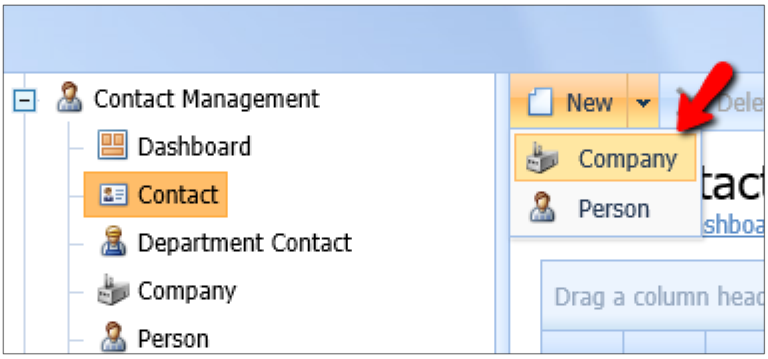
Questionnaires can be selected on all views provided it has been setup by the Administrator.

Please refer to the section on [Questionnaires](#).

New Company record

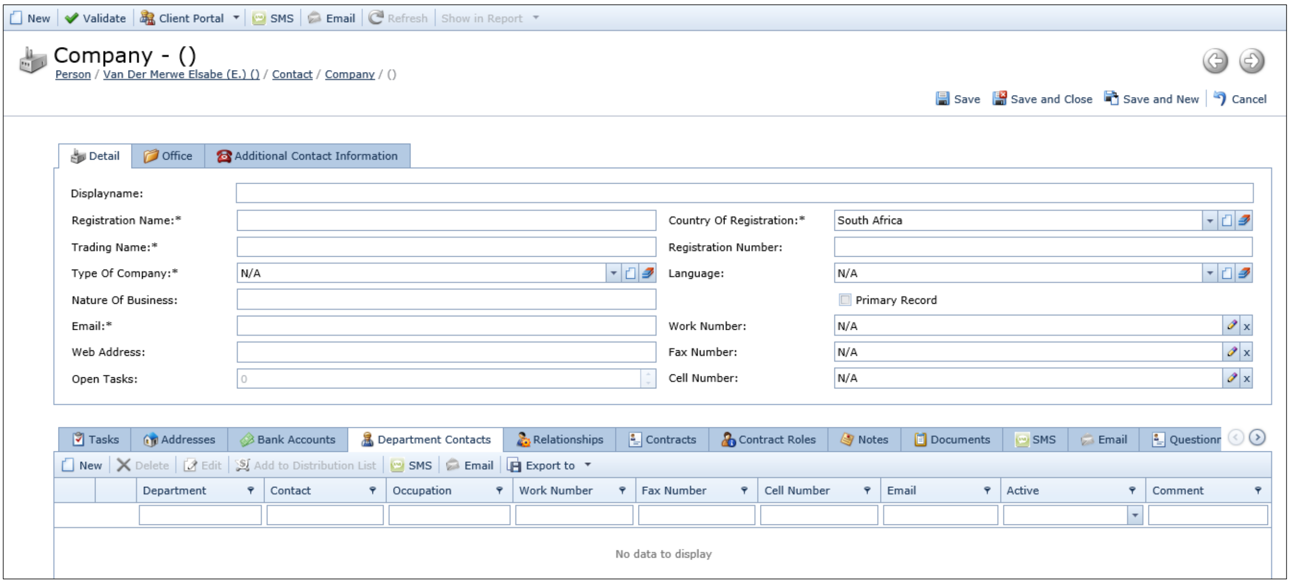
- On the 'Navigation' bar select Company and click the 'New' button, or
- From any list view, click the down arrow of the 'New' button and select 'Company'.





- This will open the new Company dialog.
- The Company detail view is very similar to the Person detail view. Ensure you have read and understood the sections relevant to Person.

Company Detail



Fieldname	Description	Required
Displayname	The same as the Trading name and will automatically be populated from the Trading name.	✔
Registration Name	Company registration name.	✔
Trading Name	Name used for trading. It will default to the Registration name.	✔
Type of Company	Select from a list of pre-defined company types.	✔
Nature of Business	Indicates the industry the company operates in.	
Email	Primary email to be used for contacting the client via email. This field is hyper-linked and will launch your default email client application. This address is also used as default when sending email directly from the application. Note that an email address can also be set up within Department Contacts.	
Web Address	The web address for the company. This field is also hyper-linked and will open the address in your default browser.	
Open Tasks	Read-only field displaying the total tasks linked to this record that has not yet been closed.	

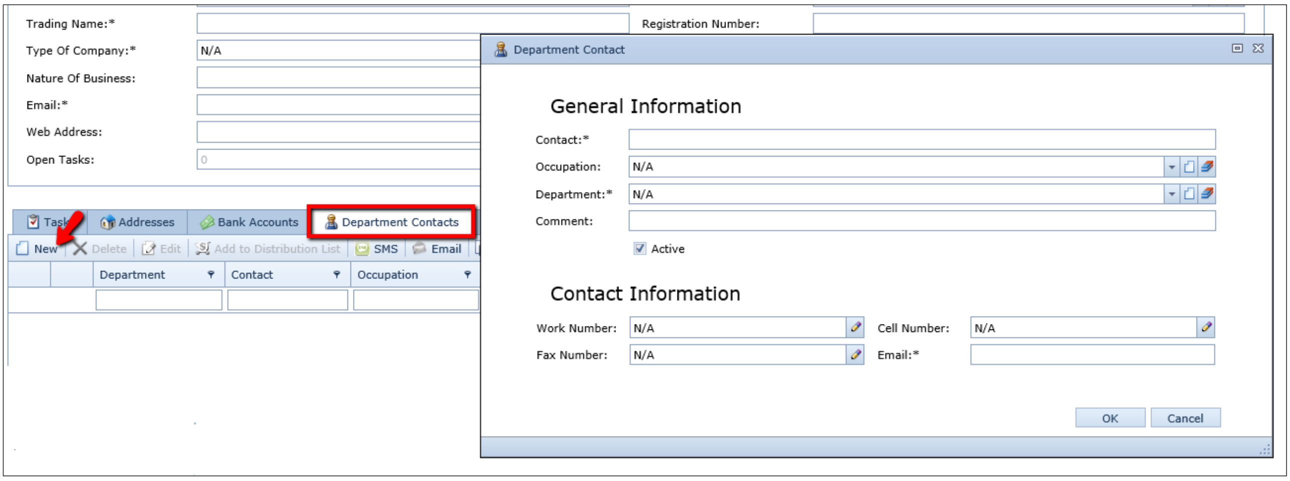
Country of Registration	Default to South Africa, but you can select from the list of countries.	✓
Registration Number	Company registration number. Once populated it must be unique throughout the database.	✓
Language	Select applicable language from a list. This allows you to communicate with the Company in their choice of language.	
Primary Record	Select if this Company is the primary contact you deal with.	
Work Number	Company telephone number.	
Fax Number	Fax number for the company.	
Cell Number	Cell phone number is used for SMS services.	

- The 'Office' tab on Company is the same as for Person, but with detail relevant to a Company.
- 'Additional Contact Information' is the same as for Person.

The same tabs as for a Person record apply to Company with the addition of Department Contacts.

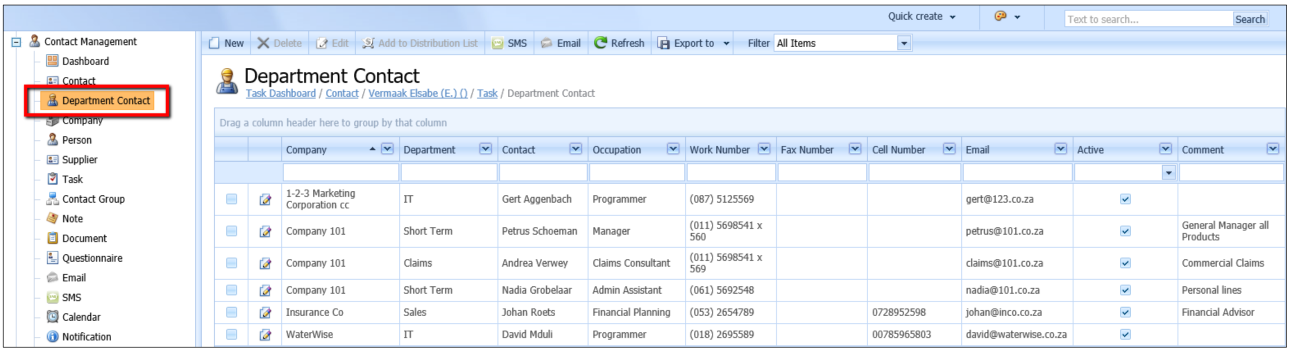
Department Contacts

Use this data to capture contact information for people working at a company without having to capture a person record and setting up a relationship of employer/employee between the company and the person:



Fieldname	Description	Required
Contact	This is a free text field to enter the name of the contact. It will not create a contact record in the database.	✓
Occupation	Select from a list of occupations. Occupations can be added if they do not exist in the list.	
Department	Select from a list of departments. Departments can be added if they do not exist in the list.	✓
Comment	This is a free text field to enter applicable comments.	
Active	Select if this record is Active or unselect when record becomes in-active	
Work Number	Telephone number of the person.	
Fax Number	Fax number of the person.	
Cell Number	Cell number of the person.	
Email	Email address of the person. This field is hyper-linked and will start the default email client application when selected.	

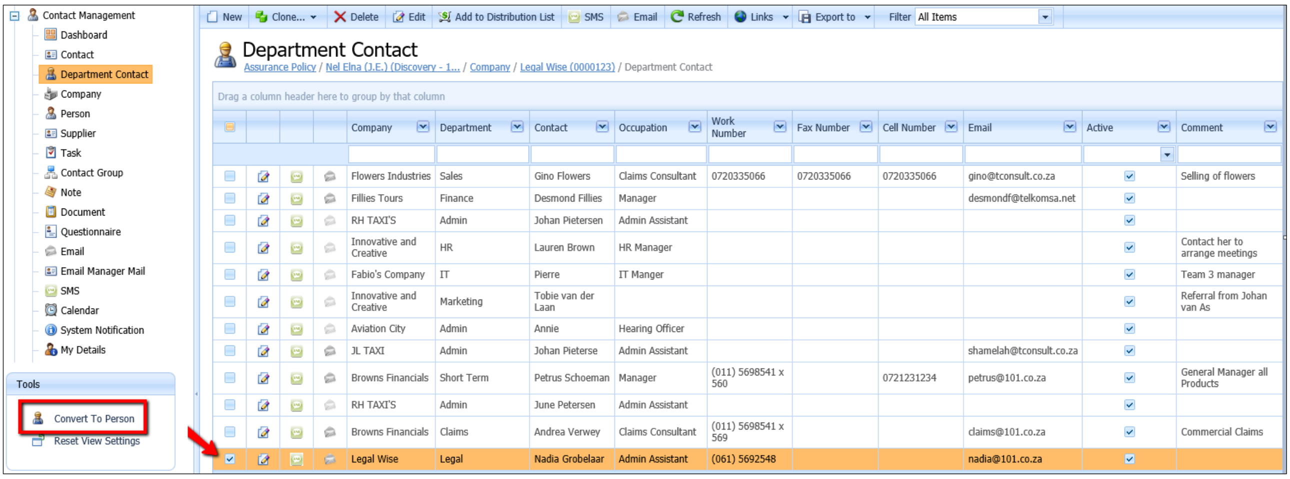
Easy access to all Department Contacts from the Navigation Pane:



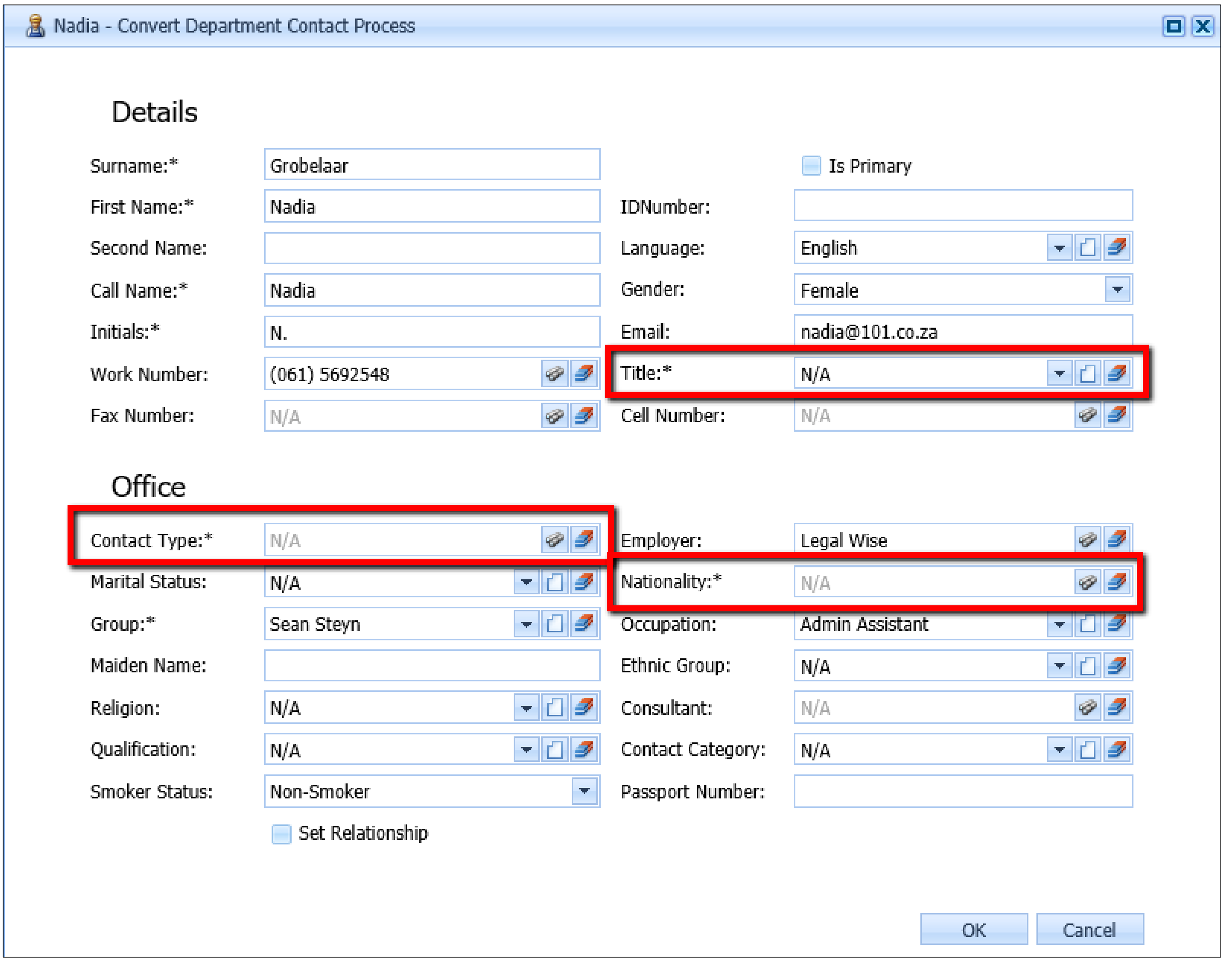
Convert Department Contact to Contact record

Use Convert to Person action should a Department Contact become a client, dependant, beneficiary, etc instead of recapturing your information.

Select the relevant Department Contact and navigate to Tools to access the Convert to Person action:



Make sure you complete the additional compulsory fields for this record to be created.



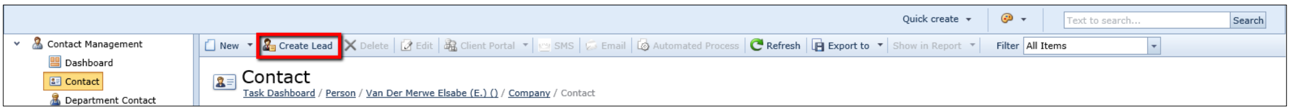
Use of colour and grouping

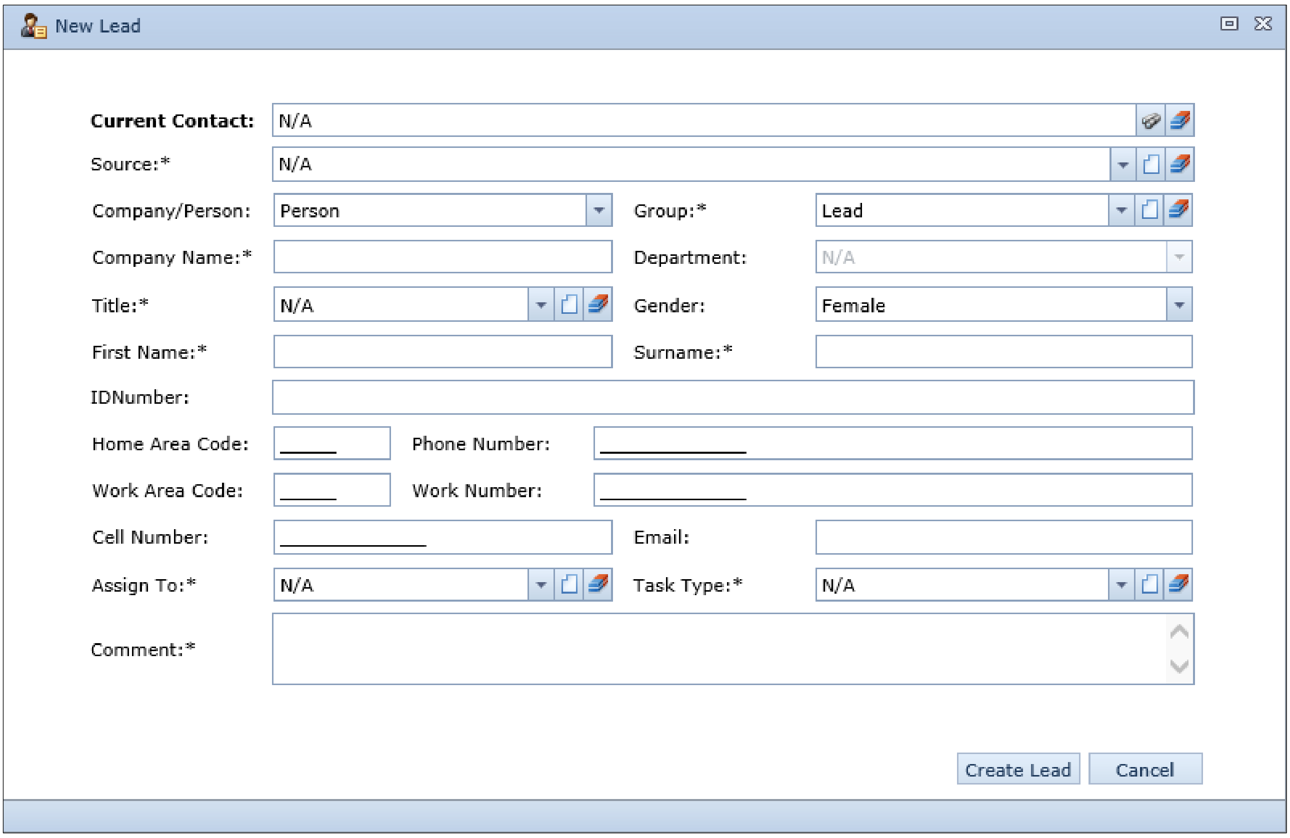
- In the application, certain elements are presented using distinct colours and contact type is one of them:
  - Purple – Orphan record
  - Green – Lead
  - Black – Active client
  - Blue – Supplier

Adami Jacqueline (J J)	Client		6810290172085	(011) 123456	0833212112	sales@dpgsa.co.za	English	Global Group	☑	0	Teessen Pieter (P.)
Adams Janine (J.)				N/A	N/A		English	ABC Group Clients	☐	0	Van Der Merwe Elsabe (E.)
Adamson Craig (C)	Orphan Record		7502265167088	N/A	0724736000	craig.realty@gmail.com	English	Orphan Clients	☑	0	
Afrirent (Pty) Ltd	Client		2003/023485/07	(011) 6793281	N/A	paulrich.1@gmail.com	English	First Company Group	☑	1	
Allcock Sabrina (S)	Client		097005	(011) 4674222	0828066846	s.allcock@holidayholdings.co.za	English	ABC Group Clients	☑	0	Van Der Merwe Elsabe (E.)
Almeida Jose (J E N)	Client		5201205200107	(011) 3921179	0833807030	zac@coronacafe.co.za	English	ABC Group Clients	☑	1	
Annandale Okdert (O P)	Client		4804065099088	N/A	0742391300	ockie.a@mtnloaded.co.za	English	First Company Group	☑	0	Teessen Pieter (P.)
Antic Mladen (M)	Client		5604175196181	(011) 4765415	0833076116	theantics@saol.com	English	ABC Group Clients	☑	1	
Appelgryn Aletha (A J)	Client		4908290088087	N/A	0833831957	alet.appelgryn@astrazeneca.com	English	First Company Group	☑	0	
Armstrong Samantha (S)	Client		05310151083	(011) 4321665	0836426085	s.sammyra@gmail.com	English	ABC Group Clients	☑	4	
Associatted Marine	Supplier			N/A	N/A		English	Insurance Companies	☐	0	
Atkinson Jacqueline (J A)	Client		8101280229087	N/A	N/A		English	First Company Group	☑	0	

Create a New Lead

On the Action bar, you will find the 'Create Lead' icon. This function allows you to capture minimum details of a person and assign the lead to the Consultant who will take further action:





Once captured, the application will automatically add the person detail to your contact list and colour code the record green for ease of reference.

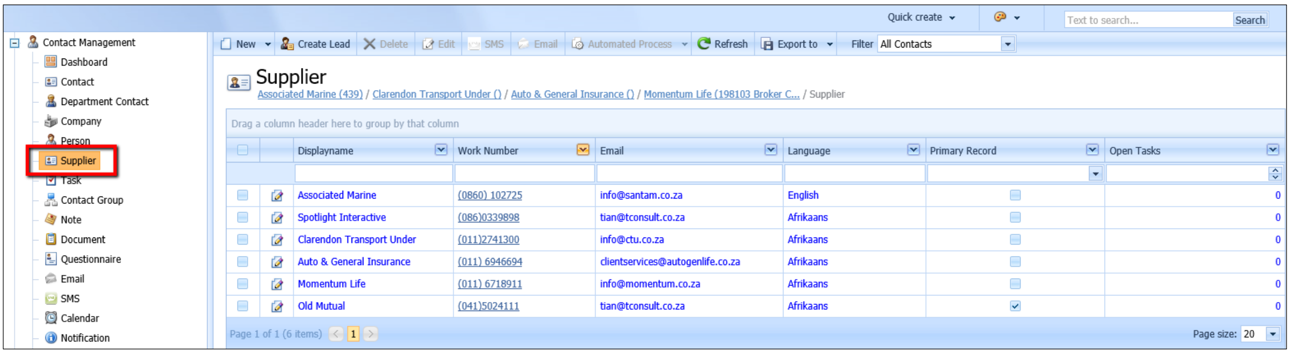
Please note that the 'Assign to' on a new Lead will also generate the Consultant record on the Contact.

The application will also generate a Task to the person to whom this lead is assigned to take further action.

Supplier

Supplier shows all records which have been captured on Company or Person with the contact type specified as Supplier.

Easy access to all Suppliers via the Navigation Pane:



Document Management

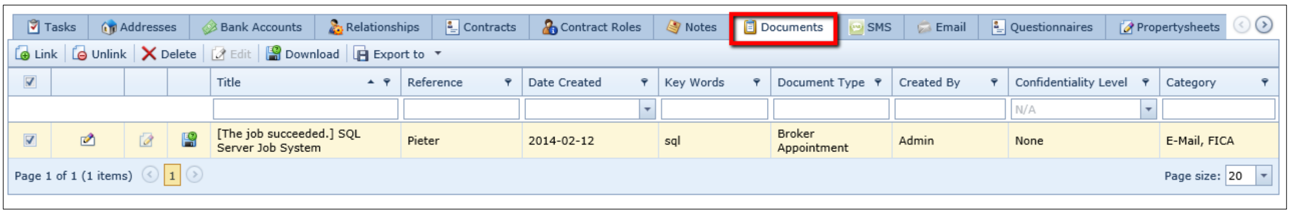
Documents are stored either in the Database or Network.

This is determined and setup by your System Administrator on the Document type.

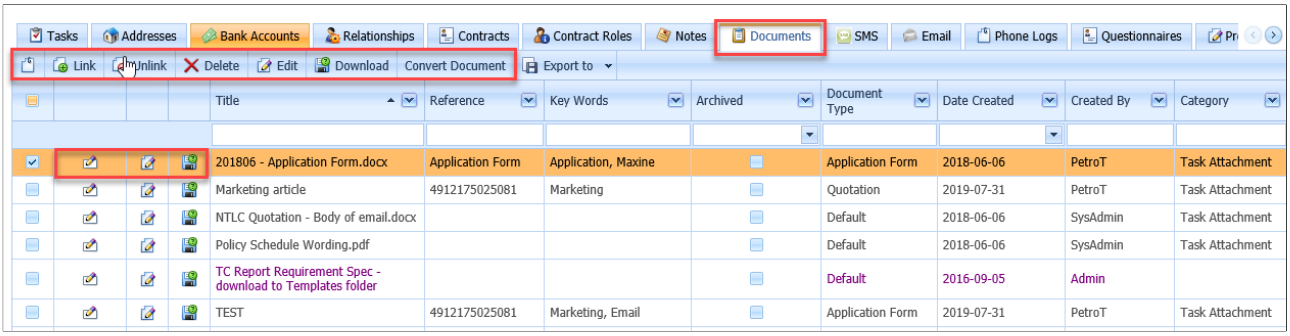
New Document from system area

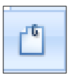
You can add a new document from any area in the application where the Documents tab is available:

- use the various action buttons on the Action bar or,
- create a new document from the document library

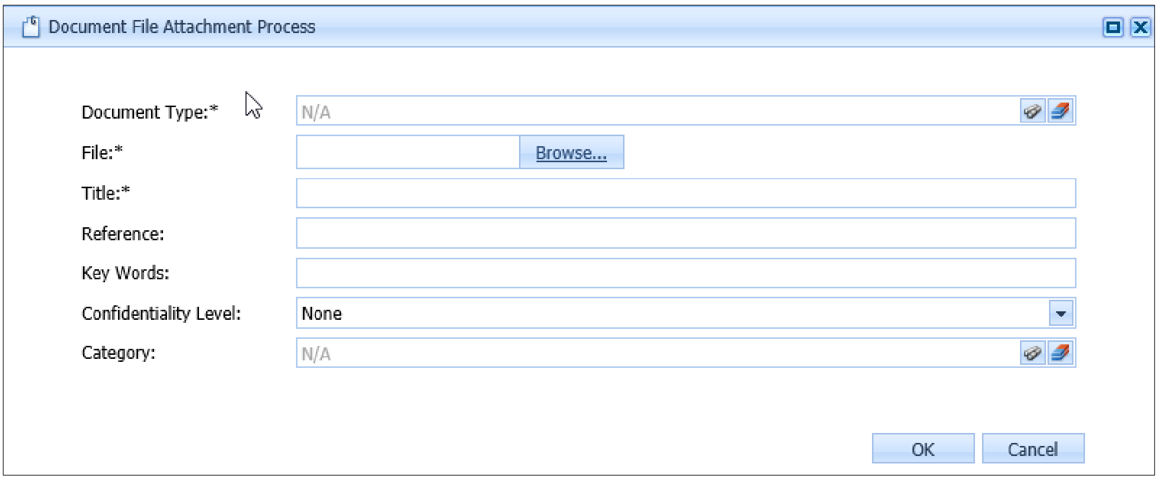


Select from the Action bar:



 Create a new record with the selected file attached

Complete the relevant information on the Document file attachment process. Saved document will automatically be linked to either Contact, Contract or Task depending from which are you are creating the document.



Link file from the Document Library

Unlink file from Client record

Edit document

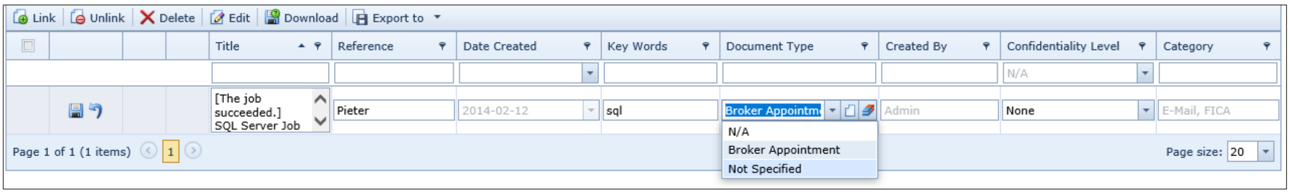
Download to PC

Convert document to selected document type

Location where document is stored is determined by your System Administrator and set up by Document Type. Documents can be saved on Database, Network root folder, SharePoint or Azure cloud.

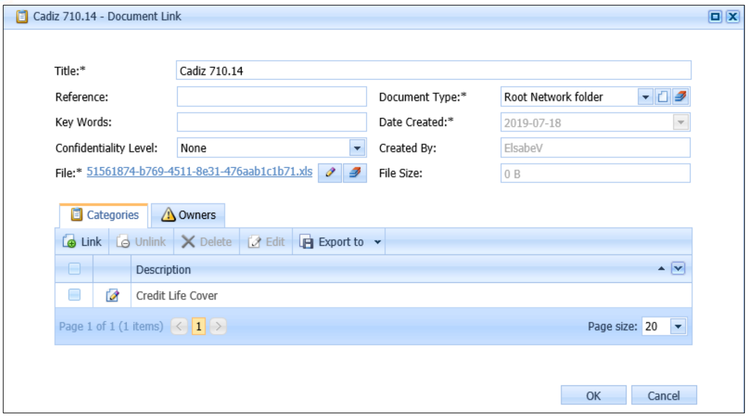

In line Edit

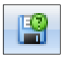
When selecting 'In line edit' you will be able to edit various fields, e.g. Title, Reference, Key word etc. without opening the document view:




Edit

When selecting "Edit" a new window will open where changes can be applied




Save As to save file to your local computer

From Insure Add-in

Refer to *TC Insure Add-in guide*

Individual Documents

Documents attached to an email can be saved individually.

Refer to *TC Insure Add-in guide*

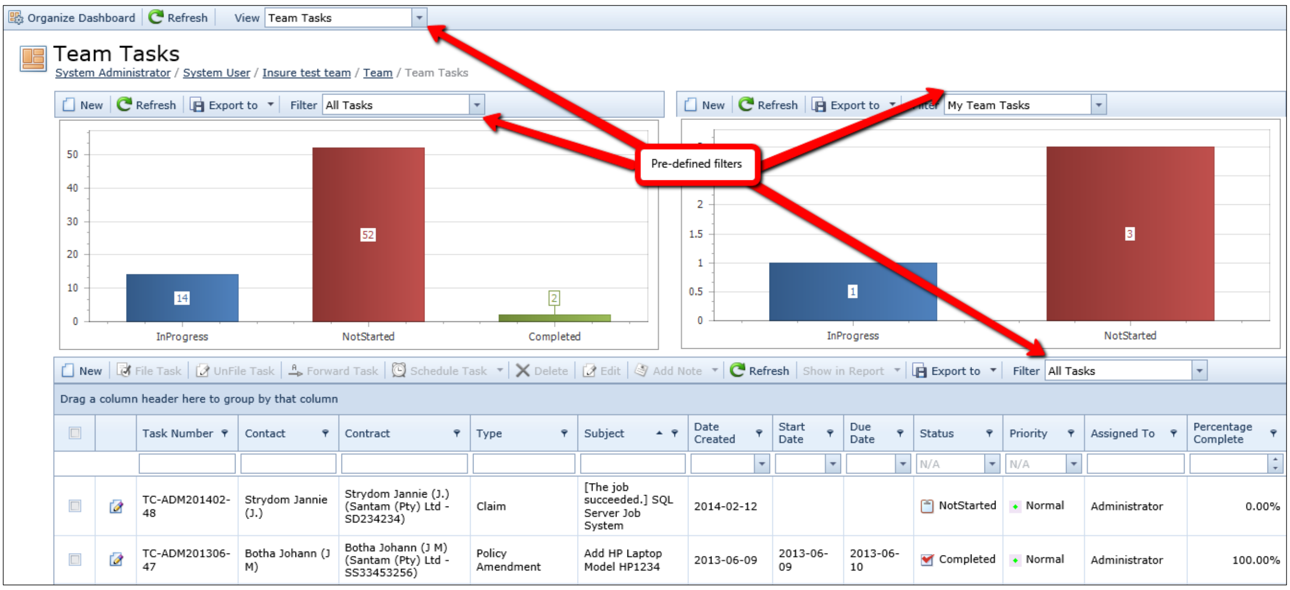
Task Management

Task Management is one of the most prominent features within the application. All processes in the application can be linked to tasks, one way or the other.

A task can be defined as a unit of work that needs to be performed by a user for a client on one of the client's contracts.

Dashboard

Tasks can be managed from your Dashboard. The dashboard is the first view that opens when you log onto the application. All tasks assigned to you are summarised and accessible from the Dashboard:



You can change the data required by using the pre-defined filter drop-down boxes:

Filter	Action
My Tasks	Display all tasks of the current user signed in.
My Due Tasks	Display all due tasks of the current user signed in.
My Task Reminders for Today	Show all due tasks for that day for the current user signed in.

Create a New Task

Tasks can be created from 4 separate places:

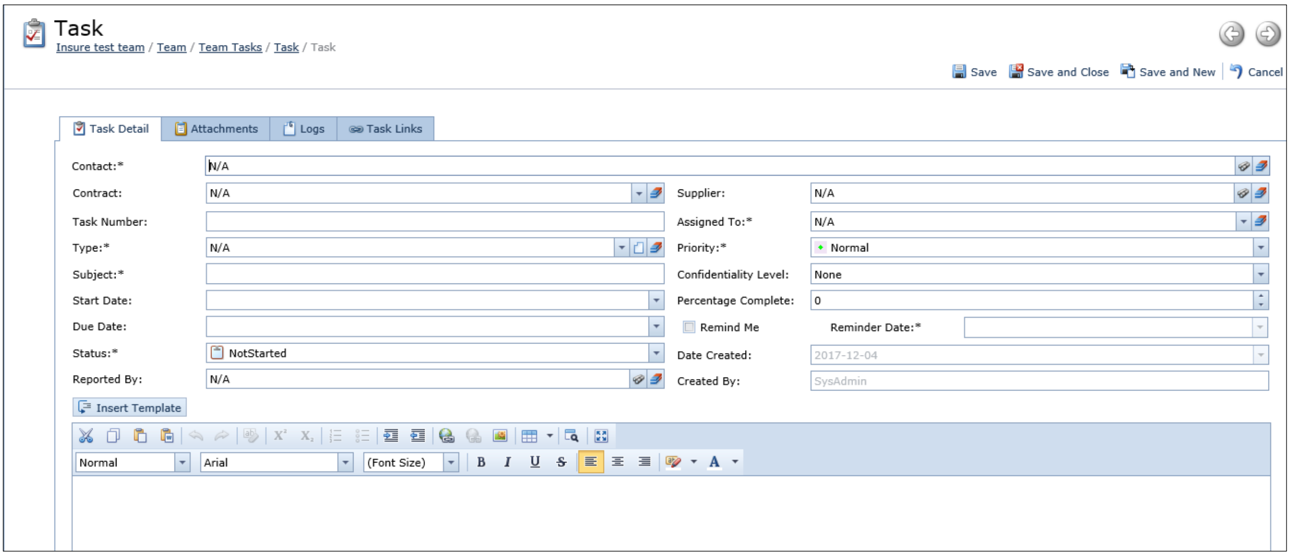
1. Navigation Pane
2. Contact detail view
3. Policy / Contract detail view
4. Email

When creating a task from the Navigation Pane you will be required to select the Contact as well as policy / contract relevant to the task. When you create the task from Contact, the client record will automatically default to the record you are currently on. The same applies for when you create a task from Contract, both the client and policy/contract will automatically be selected.

Task Detail

When creating a task, except from the Insure Add-in, you will have to enter all relevant details to the task.

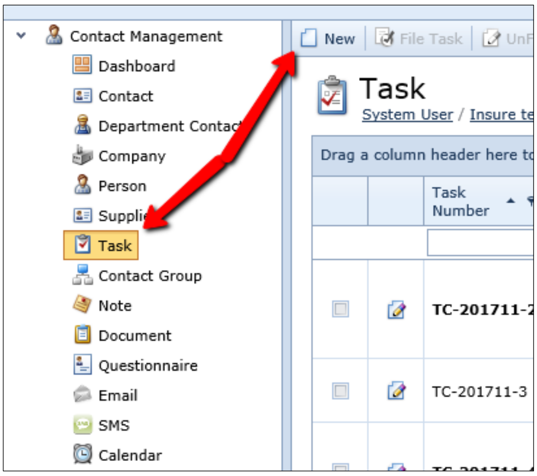
When using the Insure Add-in, the detail is populated via the wizard:



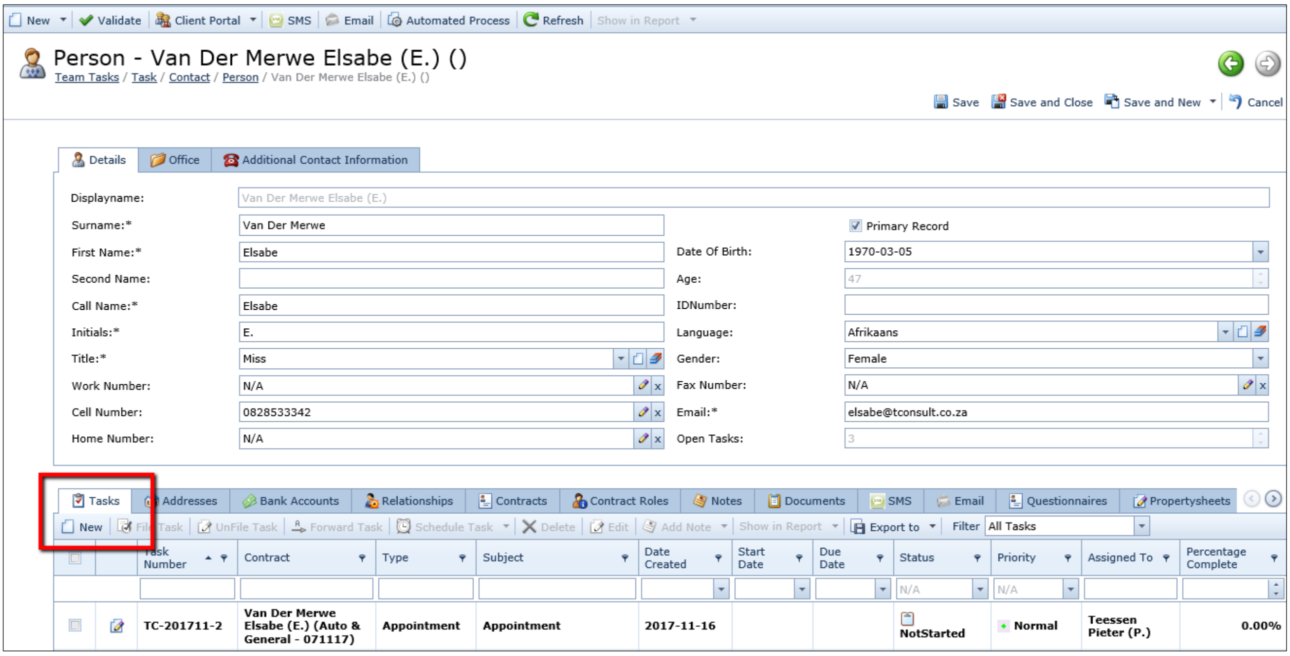
Fieldname	Description	Required
Contact	A task must always be linked to a contact or owner. Tasks are performed for a client.	✓
Contract	You can optionally link a task to a contract, e.g. if you need to perform a task pertaining to a specific short term policy, then you can select that specific short term policy.	
Task Number	This is an auto generated field using abbreviations as defined on the user setup. Task numbers are useful for references to other parties.	✓
Type	Select from a list of predefined types. The administrator can amend this list.	✓
Subject	Specify the subject of the task for easy reading and display in list views.	✓
Start Date	This date is automatically populated when the status of this task changes from open to in-progress.	

Due Date	The expected date when this task should be completed.
Status	Task status will default to Not Started. Other statuses are: In Progress, Deferred, Waiting for someone else and Completed. When changing the status of a Task, the application will automatically create a change log indicating the change of status. When a task has been completed, the task will automatically be re-assigned to the creator of the task who will then receive a notification that the task has been completed. The creator is the only person that can then 'file' the task.
Reported By	The person who reported something relevant in order for a task to be generated
Supplier	Supplier will auto populate when Contract is linked
Assigned To	A task must always be assigned to a user within the application. The user will receive an email notification of the assignment.
Priority	There are three priorities: Low, Normal, High
Confidentiality Level	This level sets the control of user access to a task. Be careful not to assign a task to a user with a lower clearance level than that of the task.
Percentage Complete	Use this to indicate progress. It can be useful on reporting.
Remind Me	This allows you to enter a reminder date and time. Reminders will pop-up on your home view with the notification interval as set on your user profile
Reminder Date	Set the date and time for the reminder. Note that there is no reminder pop-up window on web
Date Created	Automated to the date and time when the task was created
Created By	Set to the user that created the task
Task Body	Detail describing the task that needs to be performed. You can type the detail, copy and paste or populate through the Insure Add-in
Attachments	You can link any number of documents from the document library as attachments to a task, e.g. if a client sends you an email instruction to amend certain risk details on his short term policy, you can paste the body of his email onto the task body and attach the original email as an attachment to the task.

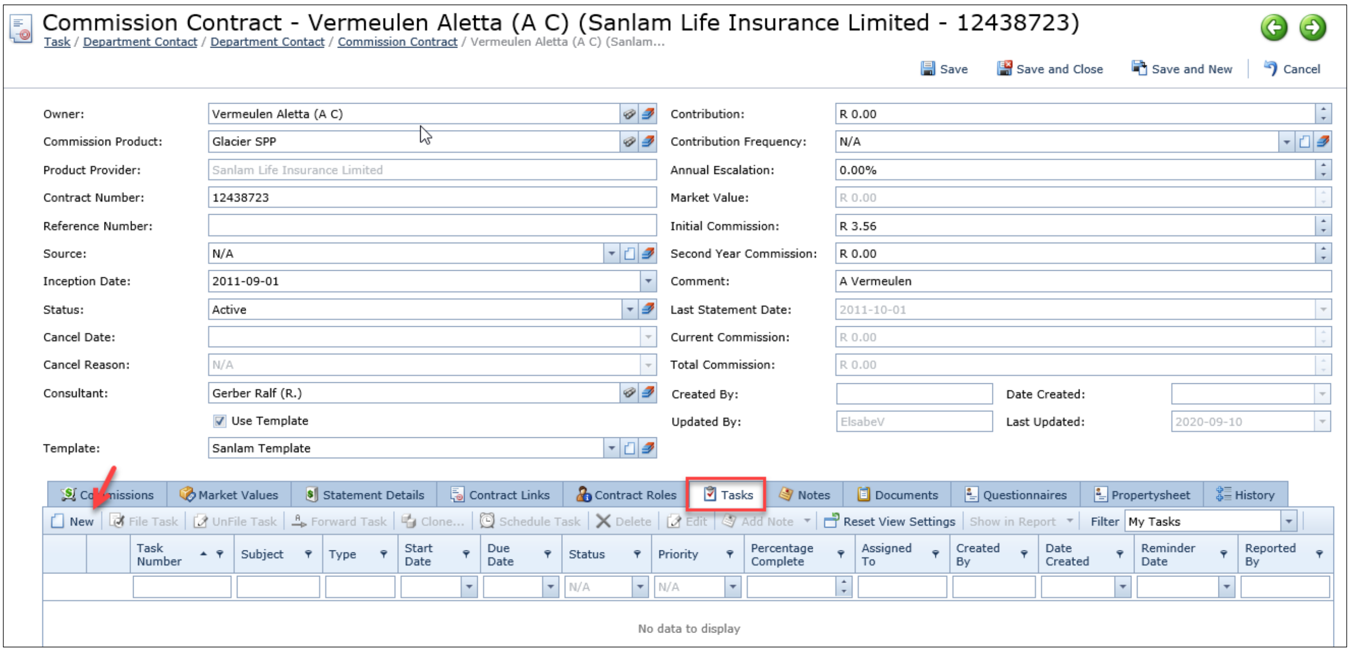
From the Navigation Pane



From a Contact



From a Contract/ Policy



From your email (Insure Add-in):

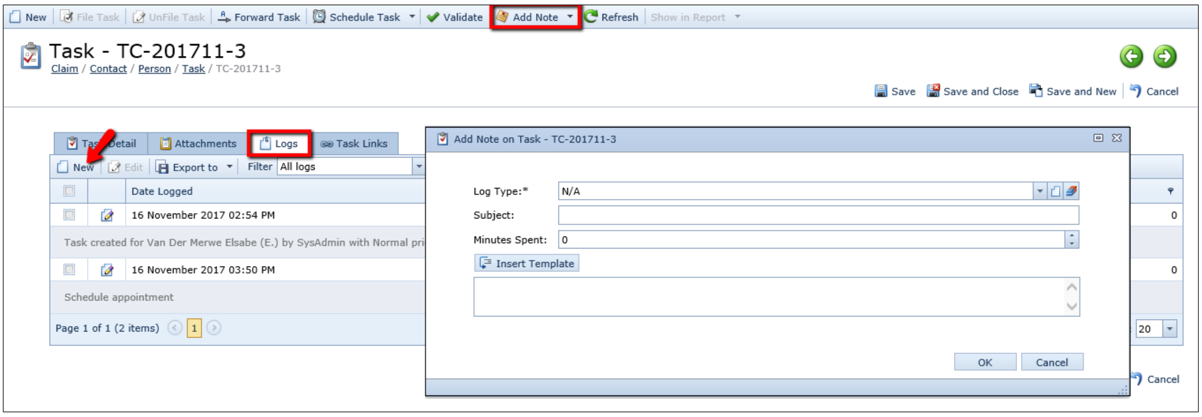
Refer to *TC Insure Add-in guide*

Task Logs

Task logs are used to track the progress of a task from inception to completion. Some of the log entries are automatically generated, e.g. when the task status changes or the task is re-assigned.

Task logs can be created by selecting Logs > New or Add Note or using Insure Add-in:

From Task Log on Task

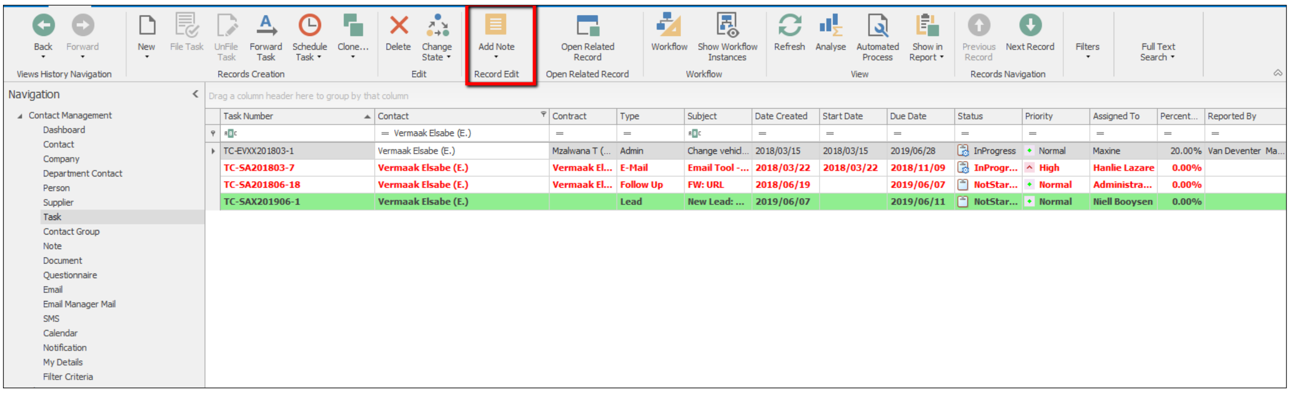


Fieldname	Description	Required
Log Type	Select from the list of task types.	✓
Subject	Enter a subject as easy reference to the body of the task log	
Minutes Spent	Can be used to track time spent as the task progresses.	
Insert Template	Various templates can be setup to auto generate when a specific task log type is selected. Please discuss your requirements with the System Administrator	
Message Body	Free text field to capture the action or log a progress message	✓

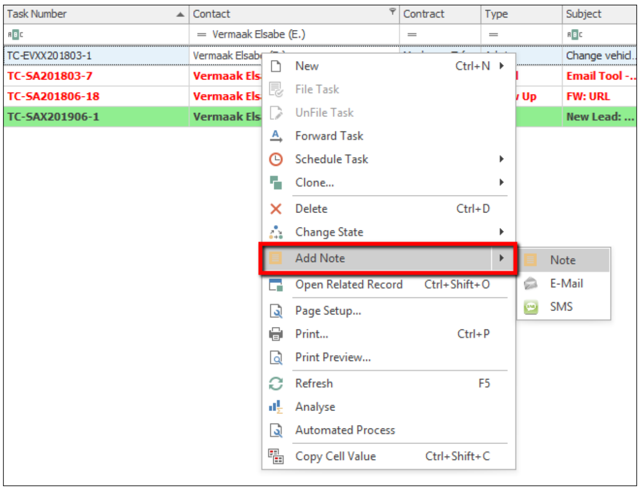
From Add Note Action

In the Task list view, you can create a task log on an existing task, using 'Add note'.

Select the relevant task and click 'Add Note' from the Action bar



or right click on the task and use the fly out menu for 'Add Note'.



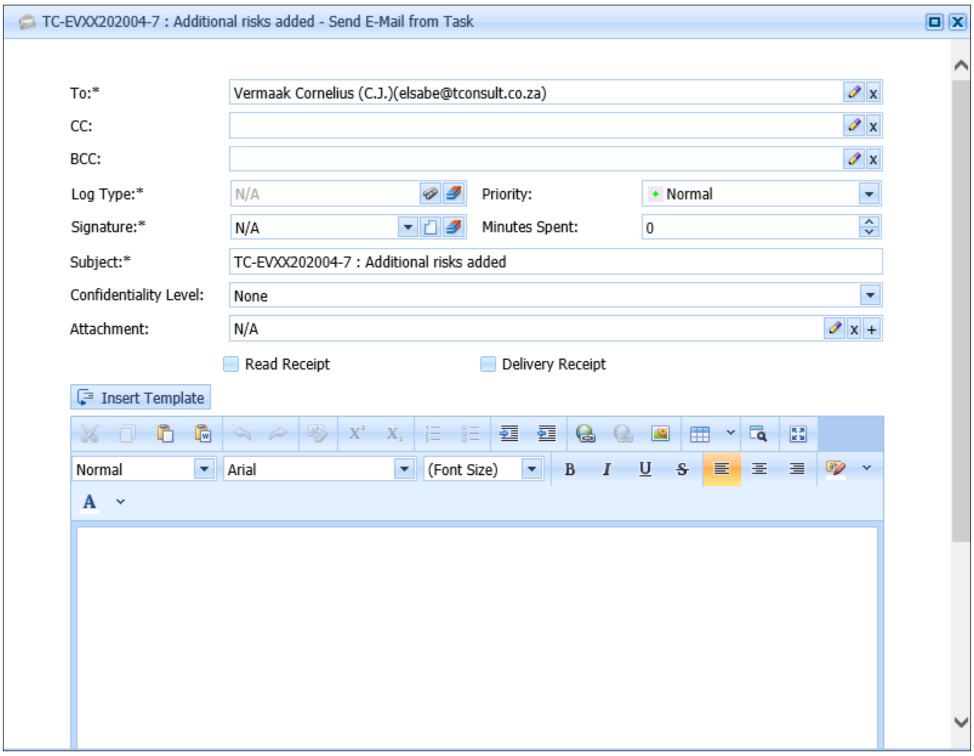
Note

Create a task log without having to open the task. Same detail view as when you select new task log.

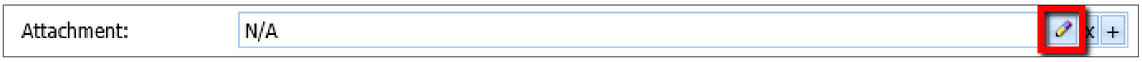
Email

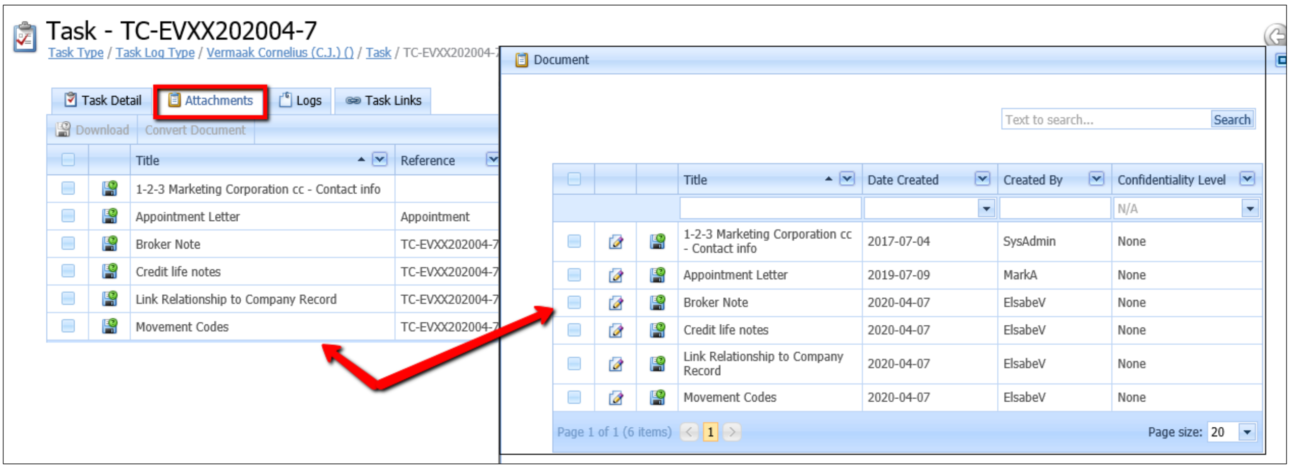
Email send from the task will automatically be logged as a task log and be visible in your Outlook sent items.

Email address defaults to the email address captured for the selected Contact and Subject defaults to Task's subject line. Both can be edited.

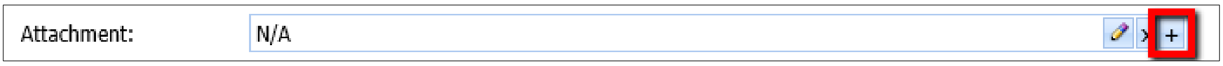


Attach any document saved on Task, or

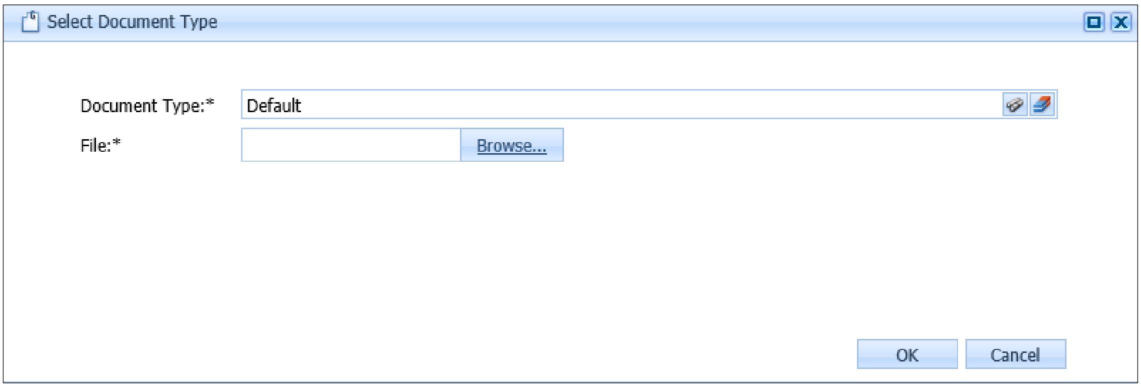




Attach document from your computer

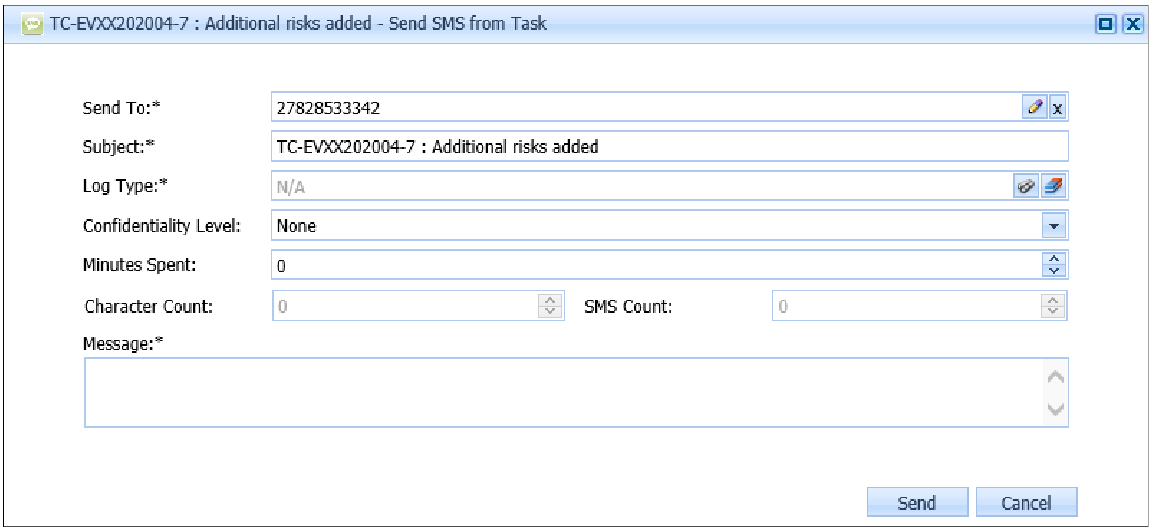


First select the applicable document type, then browse your computer for document to be attached.



SMS

When selecting SMS, the cell number defaults to the cell number captured for the selected Contact.



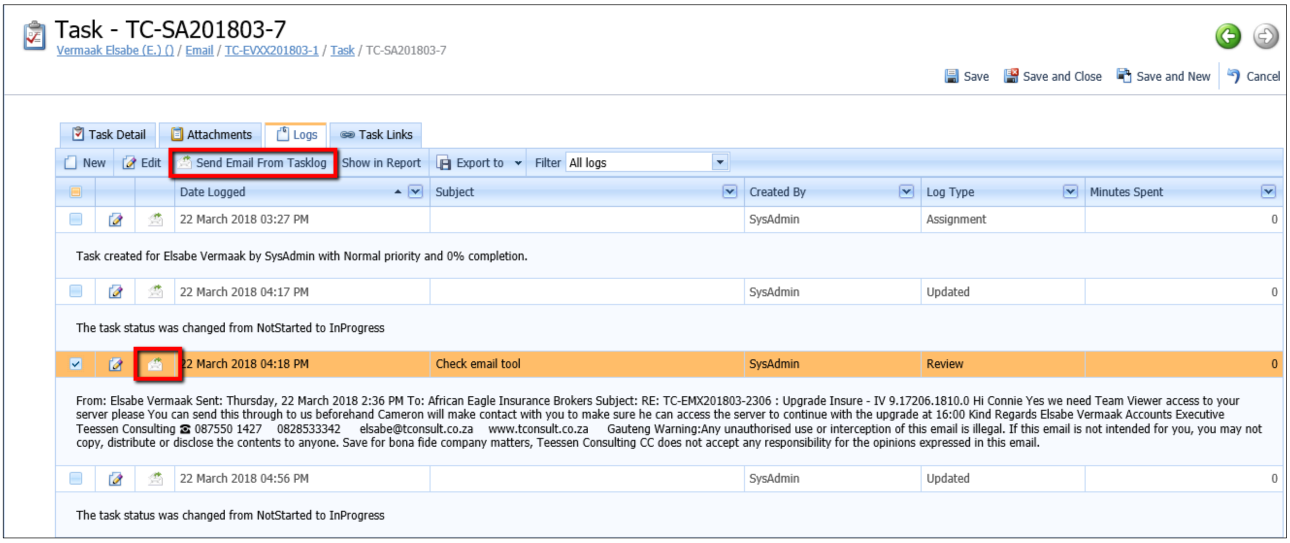
The SMS message will automatically be saved as a task log.

From Insure Add-in

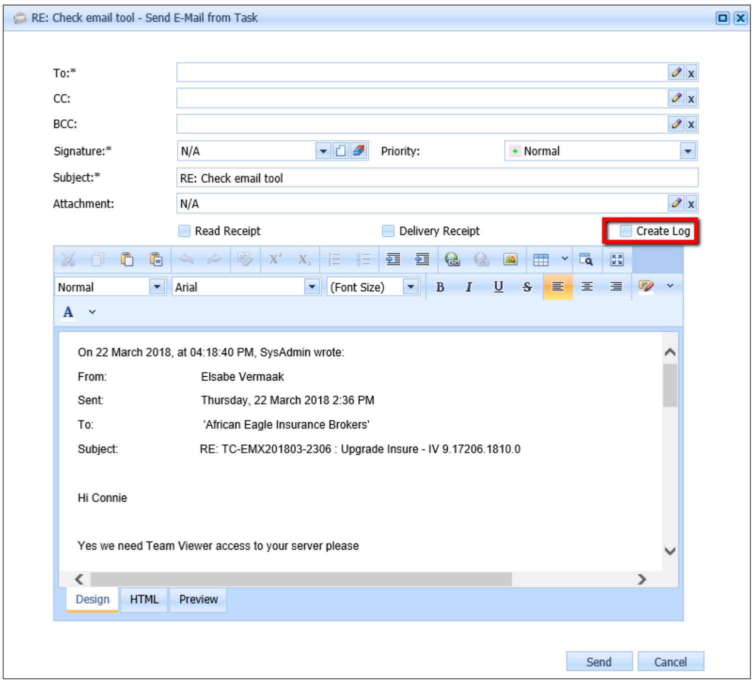
Refer to *TC Insure Add-in guide*

Re-send an email from task log

An email previously sent from the task log can now be re-send from the same log.



You have the option to save this “re-send” email as a task log



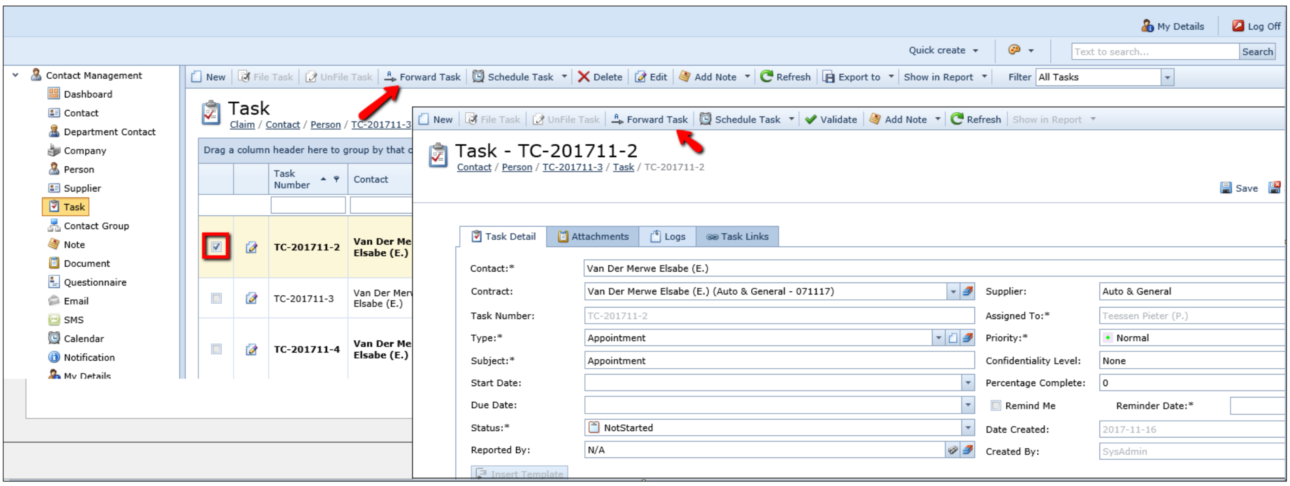
Task Attachment

Attach email to task using the Attachment action on the Insure Add-in.

Refer to *TC Insure Add-in guide*

Forward Task

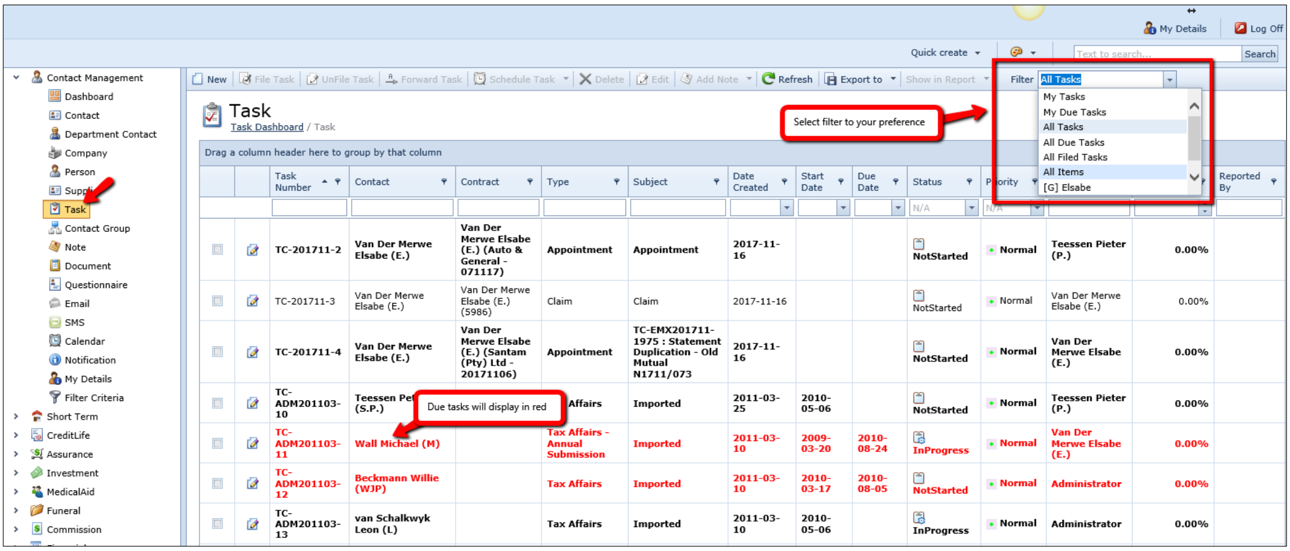
A task can be forwarded to any person at any given time:



Note that a text template assigned to the task log type will auto populate when the specific task log is selected.

Please note: ‘Remind me’ and ‘Reminder date’ fields are relevant to the person this task is assigned to and not to the person assigning the task or task log.

Task List



The task list view can be used to track all tasks in the application:

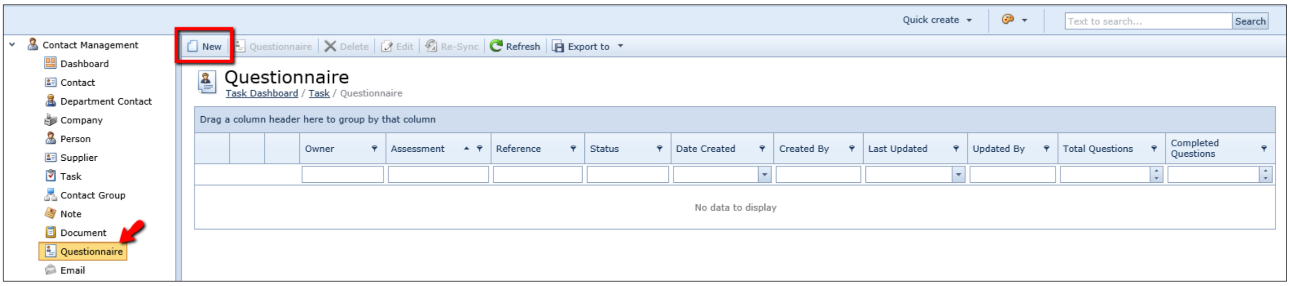
- Group, sort and filter tasks based on pre-set filters or by using the filter row.
- Select multiple rows and choose to print one of the task reports.
- Use the Analysis tool for further reporting / analysis of tasks.
- Use the export functionality to export to Excel or other applications.

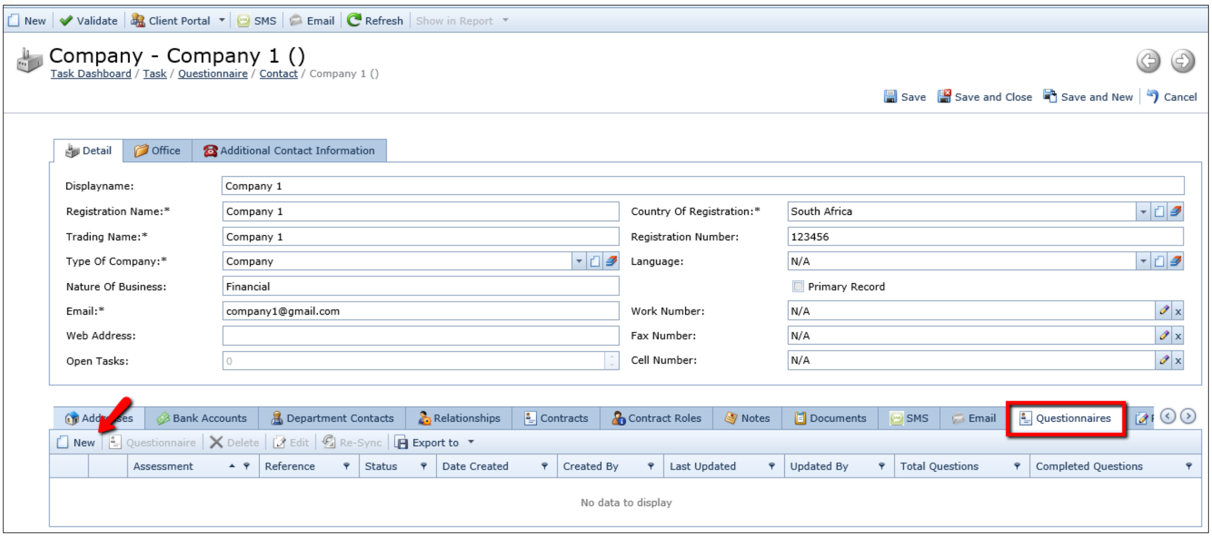
Questionnaires

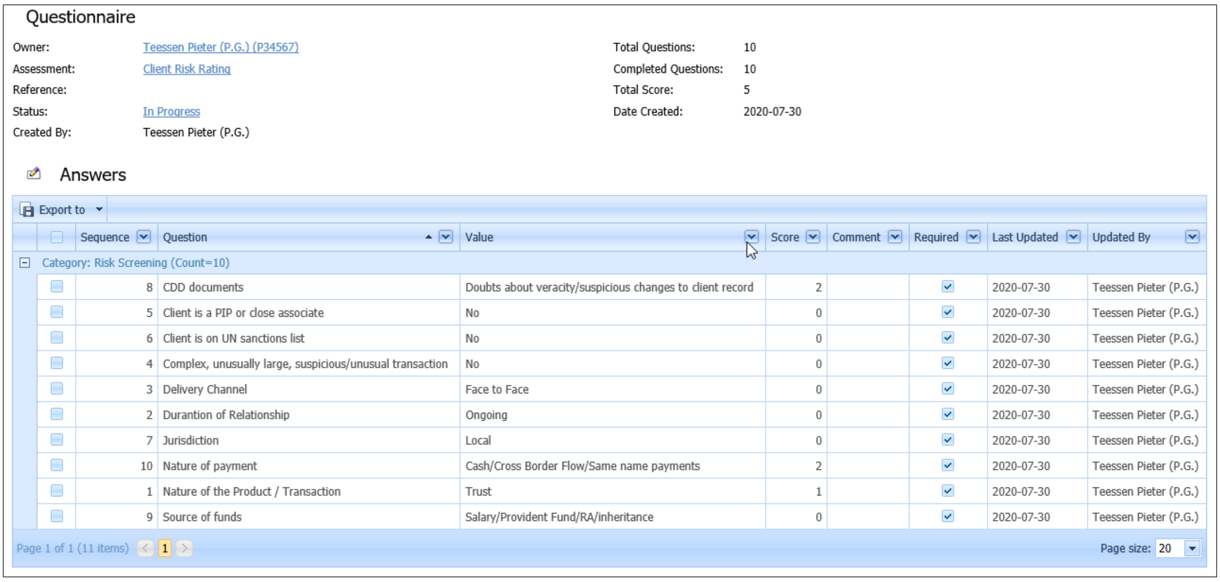
Questionnaires are typically a list of requirements or questions relevant to a specific topic on a record and accessible throughout the application, e.g. Client Needs Analysis.

Questionnaires will be setup by the Systems Administrator.

You may select to complete a new questionnaire from the Navigation Pane or directly from the relevant area:







Questionnaire

Owner:	Teessen Pieter (P.G.) (P34567)	Total Questions:	10
Assessment:	Client Risk Rating	Completed Questions:	10
Reference:		Total Score:	5
Status:	In Progress	Date Created:	2020-07-30
Created By:	Teessen Pieter (P.G.)		

Answers

Export to

Category: Risk Screening (Count=10)

Sequence	Question	Value	Score	Comment	Required	Last Updated	Updated By
8	CDD documents	Doubts about veracity/suspicious changes to client record	2		✓	2020-07-30	Teessen Pieter (P.G.)
5	Client is a PIP or close associate	No	0		✓	2020-07-30	Teessen Pieter (P.G.)
6	Client is on UN sanctions list	No	0		✓	2020-07-30	Teessen Pieter (P.G.)
4	Complex, unusually large, suspicious/unusual transaction	No	0		✓	2020-07-30	Teessen Pieter (P.G.)
3	Delivery Channel	Face to Face	0		✓	2020-07-30	Teessen Pieter (P.G.)
2	Durantion of Relationship	Ongoing	0		✓	2020-07-30	Teessen Pieter (P.G.)
7	Jurisdiction	Local	0		✓	2020-07-30	Teessen Pieter (P.G.)
10	Nature of payment	Cash/Cross Border Flow/Same name payments	2		✓	2020-07-30	Teessen Pieter (P.G.)
1	Nature of the Product / Transaction	Trust	1		✓	2020-07-30	Teessen Pieter (P.G.)
9	Source of funds	Salary/Provident Fund/RA/inheritance	0		✓	2020-07-30	Teessen Pieter (P.G.)

Page 1 of 1 (11 items) 1 — Page size: 20

Score will calculate automatically if a value is applied to the question.

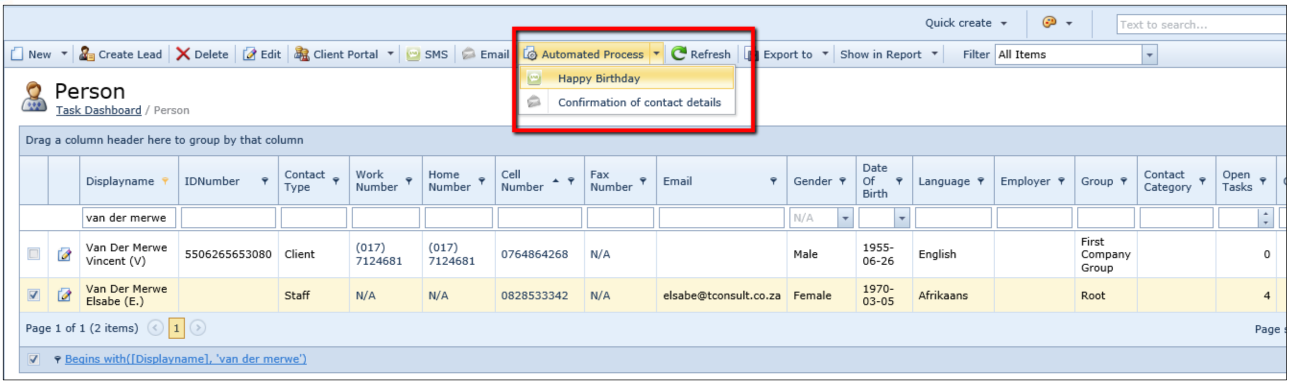
Automated Processes

Data processing can be a time-consuming task depending on the complexity and volume of data.

The Automation feature allows you to manage your time by distributing data in bulk to multiple clients using pre-populated reports, emails, SMS and files.

These processes will be setup by your Systems Administrator.

You will notice a new icon on the toolbar when an automated process applies to that specific system area.

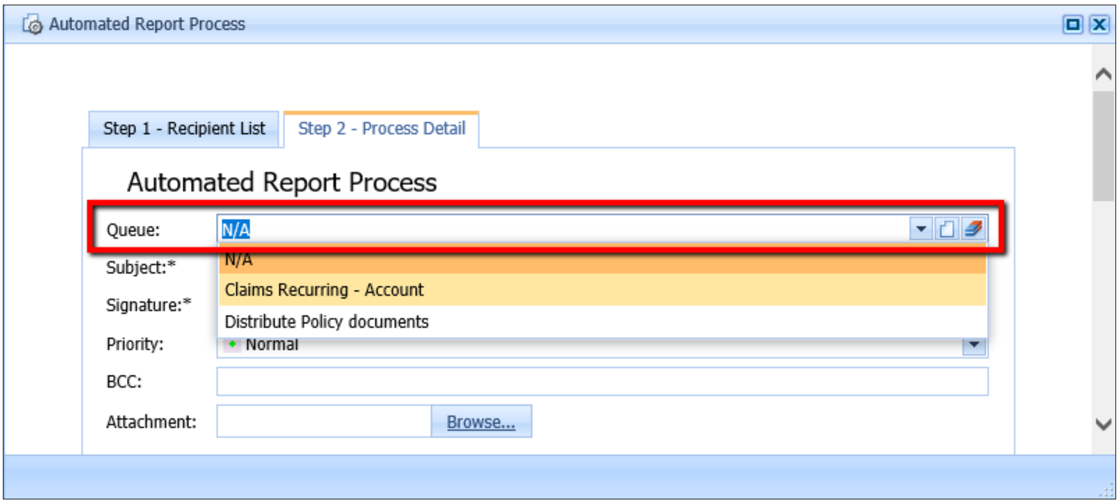


Select the automated process and follow the Wizard.

Automated process queue

An automated process can be queued to action the process and distribute its content in batch mode, i.e. at a more convenient and effective time. The process queue can also be setup as a recurring instance. Automated processes and queues will be setup by your System Administrator.

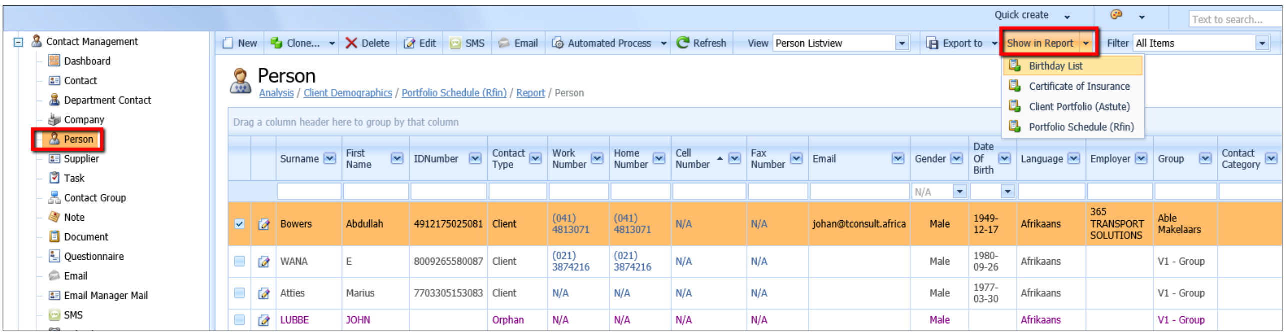
Select the applicable queue item on the wizard when initiating the automated process:

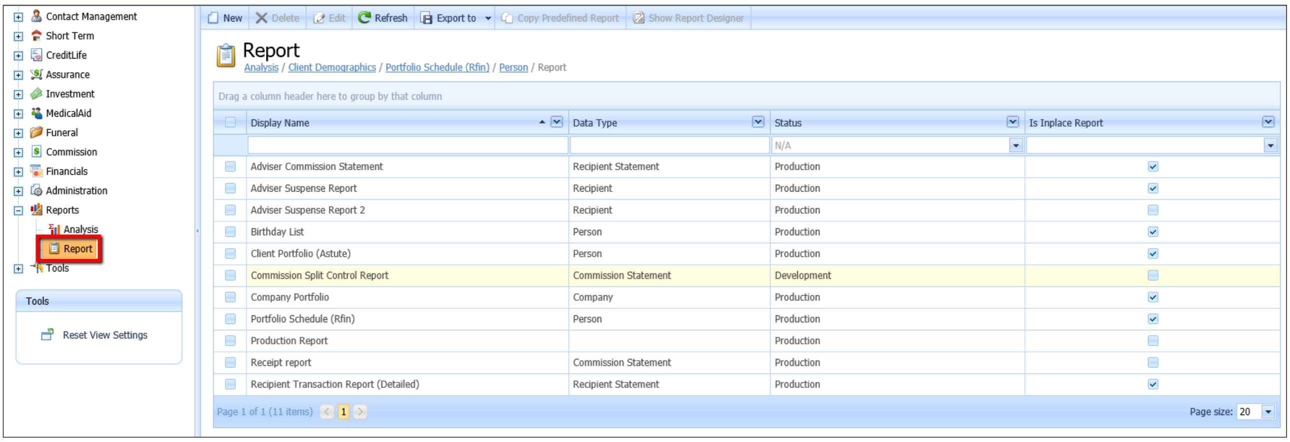


Reports

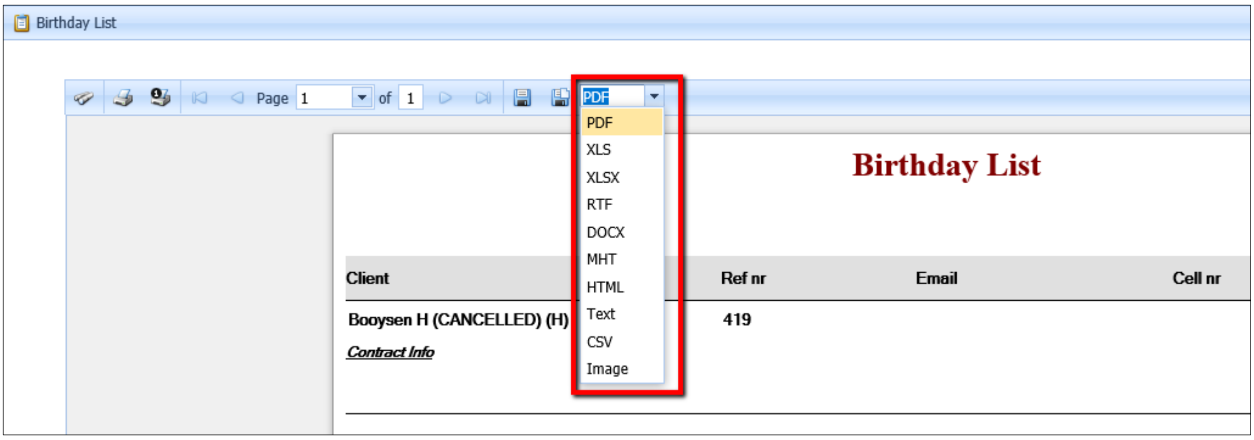
Reports are designed by your System Administrator on request and made available for easy use.

Use ‘Show in Report’ on the action bar or navigate to ‘Reports’ on the Navigation Pane to access your reports.





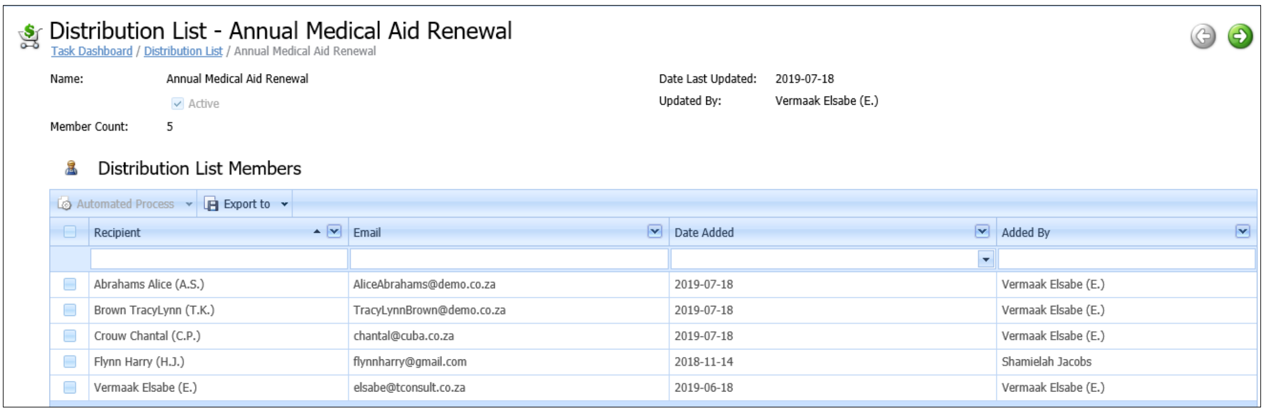
Print or export a report in various formats as per the drop-down menus:



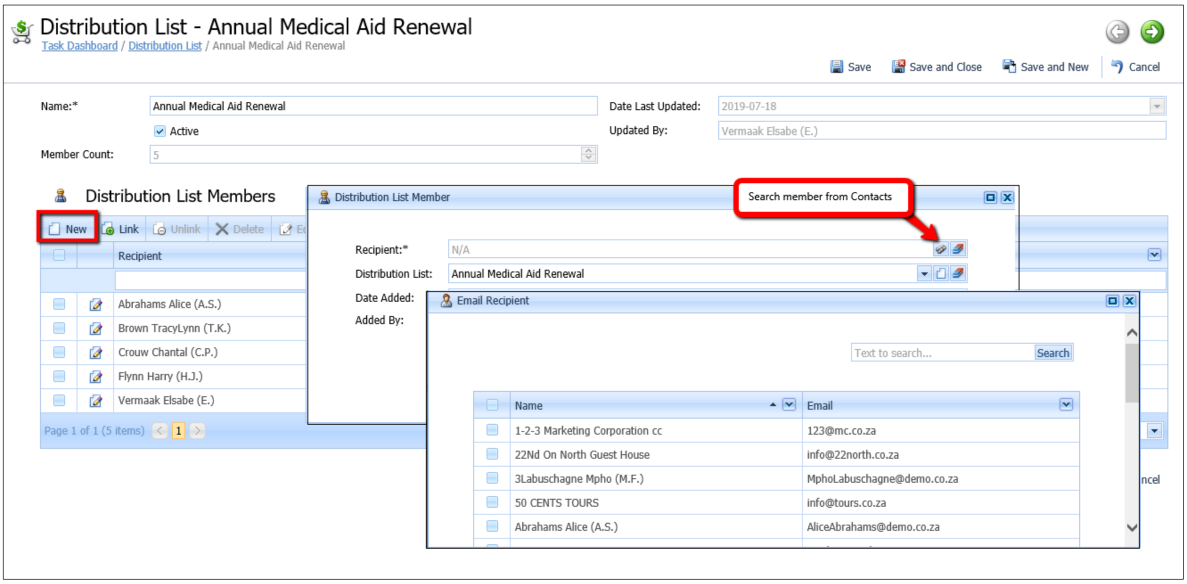
Distribution List

A distribution list provides the option to create a custom group of recipients with the purpose to distribute/send the same information to each recipient, e.g. Newsletters.

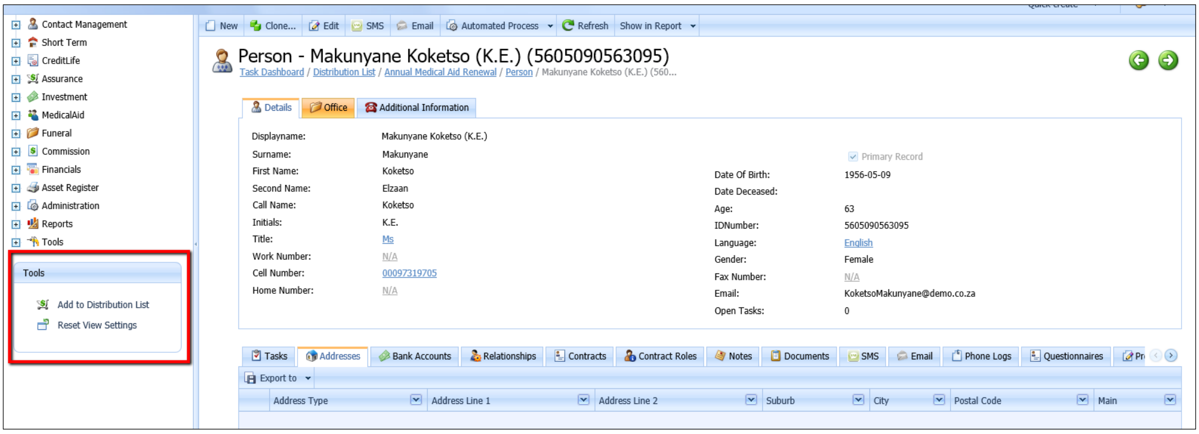
This functionality does not replace the automated process of sending bulk emails or reports.

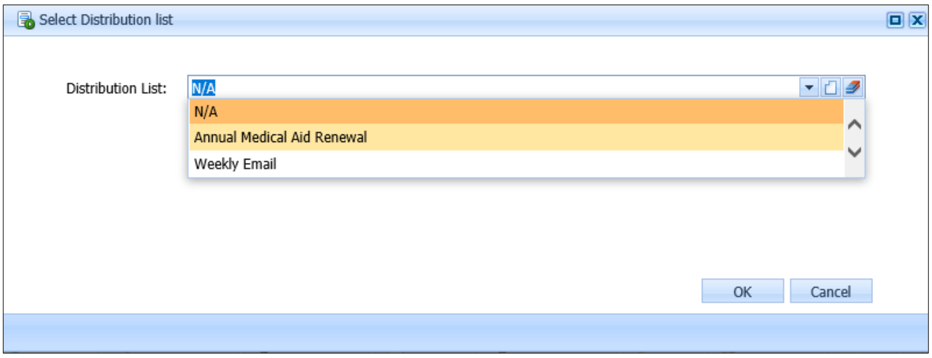


Members can be added directly from the Distribution list,



Or from a Contact-, Company-, Person- or Department Contact record to a predefined Distribution list by selecting the action from the Tools menu.

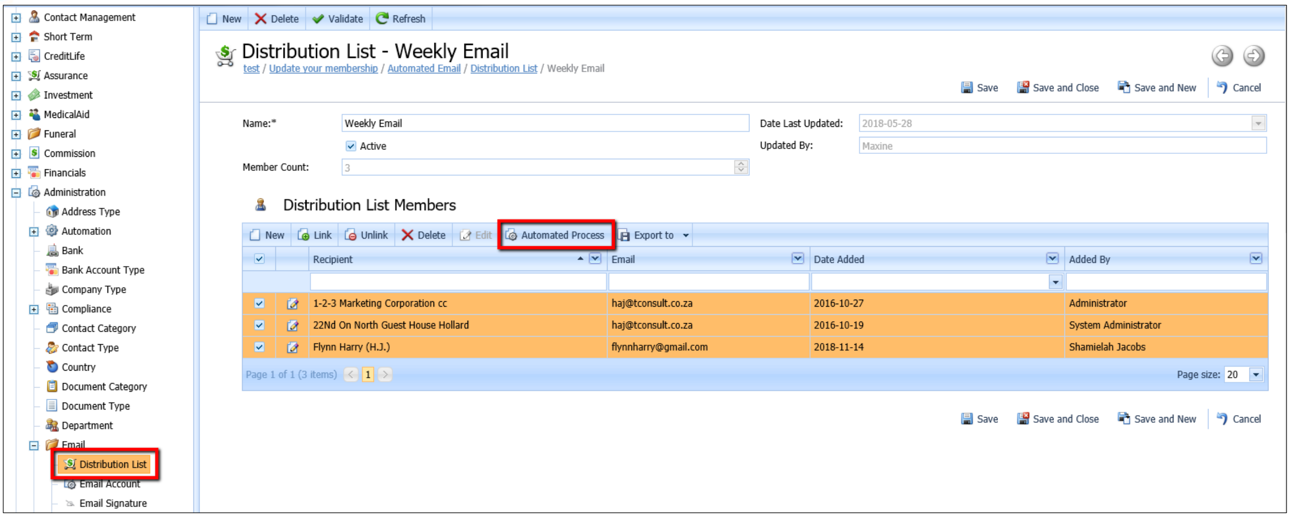




A member can belong to multiple distribution lists.

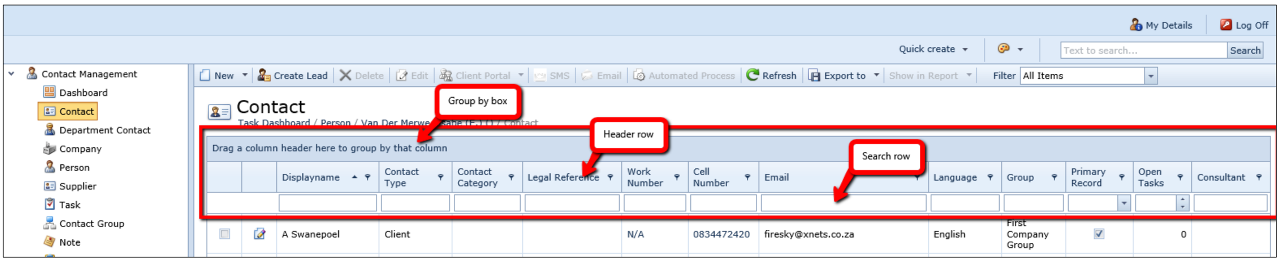
The content of your communication e.g. Newsletter, email etc needs to be setup as an automated process by your System Administrator.

Depending on your user permission rights you can send communication to distribution list members using a pre-setup automated process.



Select the members to whom the communication needs to be send and follow the automated process wizard to complete the process.

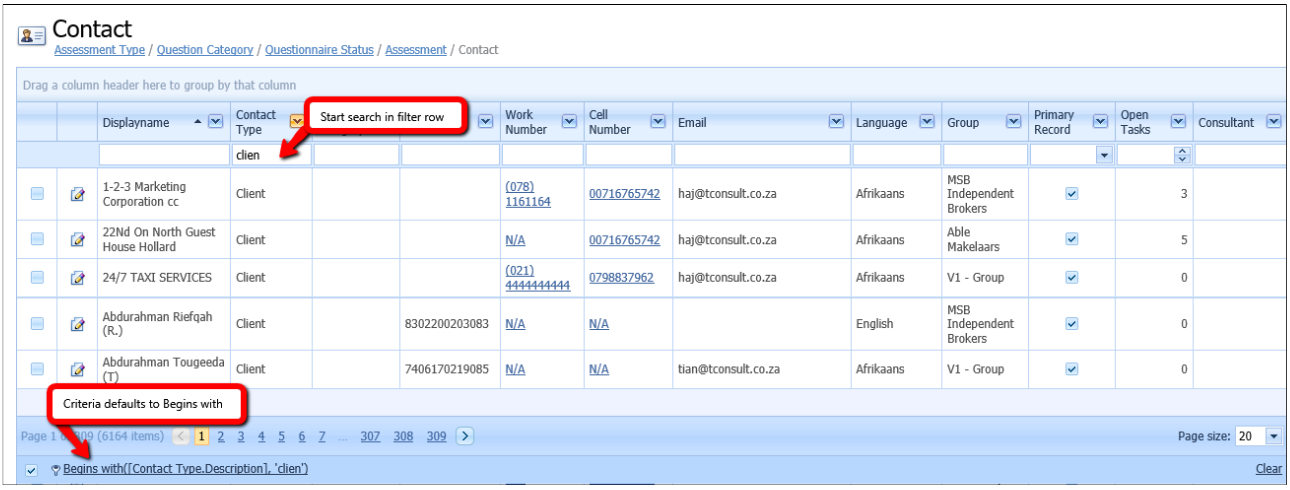
Data analysis & Customization

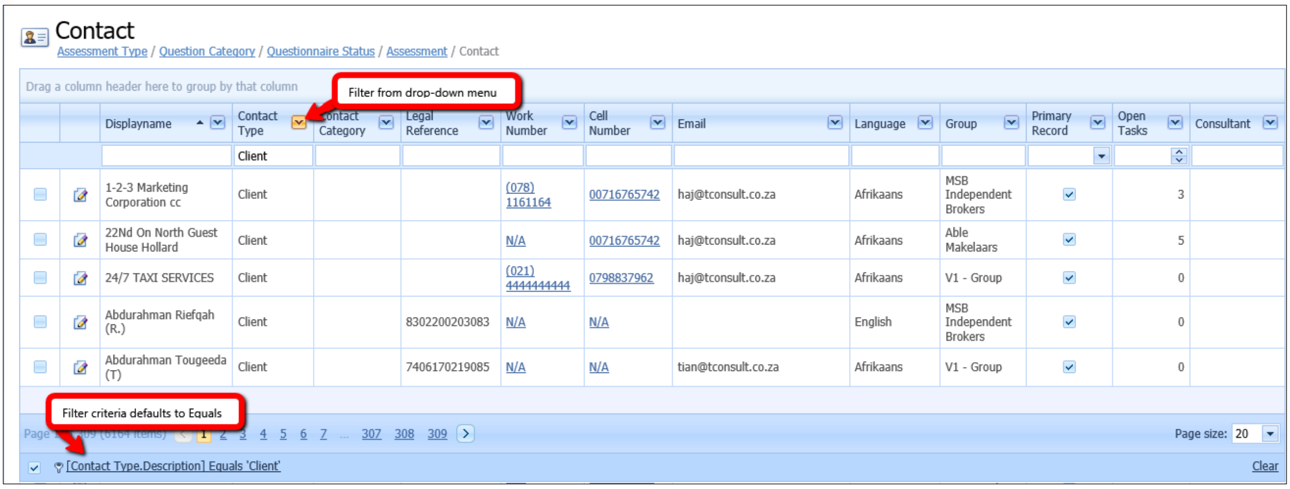


Search Row

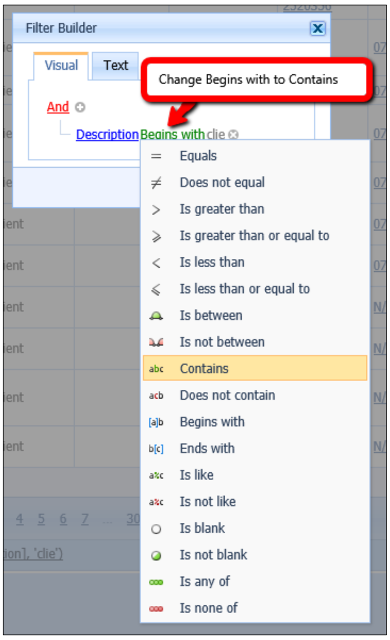
The search row makes it easy to quickly find a specific record.

Take note of the search criteria at the bottom of your screen. The criteria will change depending on your search selection.



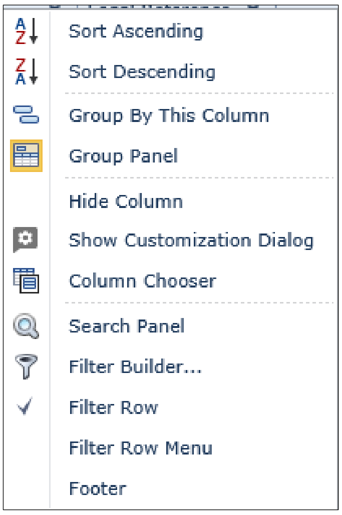


Click on the search criteria to edit the current filter, i.e. to add additional criteria or to change the filter.



You can customize the list view layout as per your needs to only see what is relevant to you. Changes you make to the list view layout will only affect you and no other users on the application.

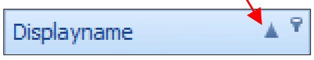
Right click on the header bar to show customize options:



Sorting of data

You can sort any column in Ascending or Descending order.

Take note of the next to the heading of the column that has been sorted. The arrow indicates the sort order applied to the column

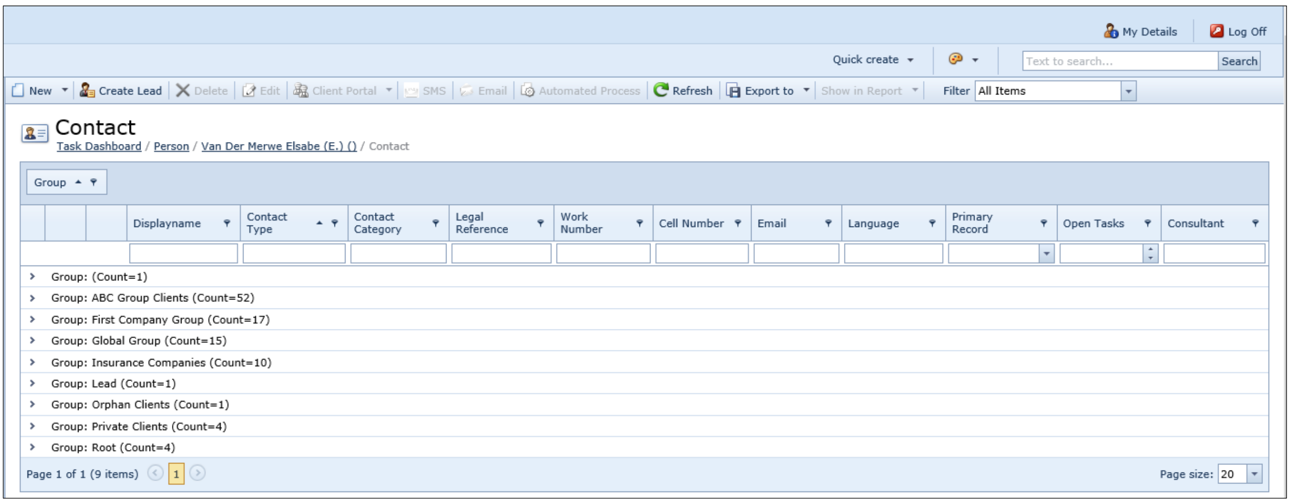


Right click on column header and select 'Clear all sorting' to remove the sorting.

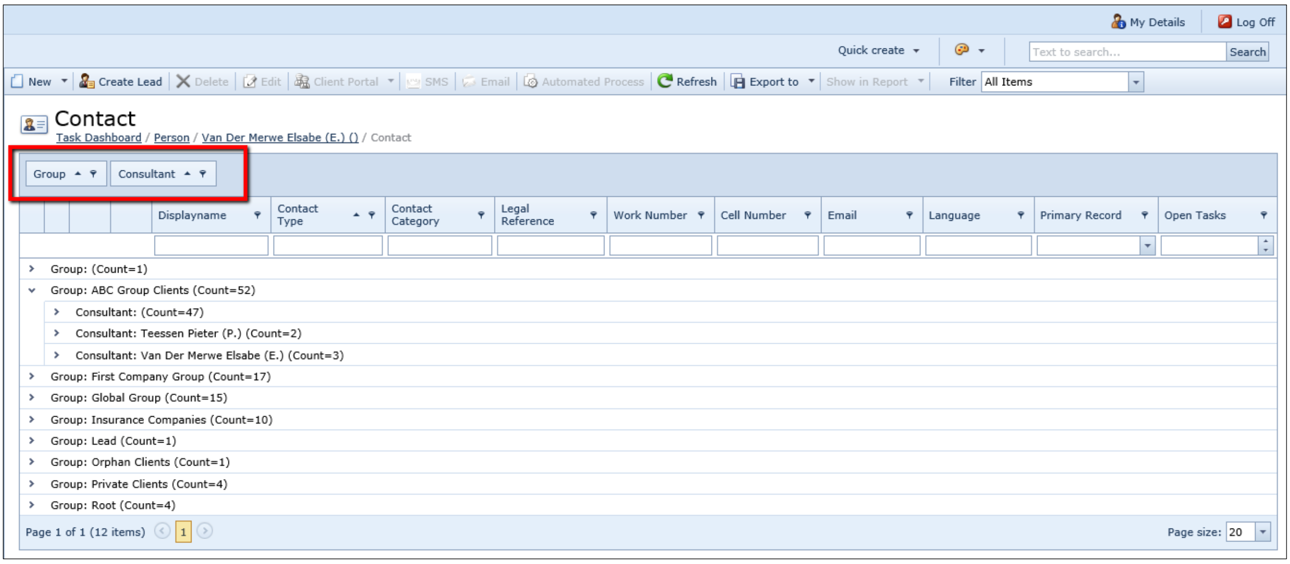
Grouping of data.

You can group any column and number of columns to analyse your data.

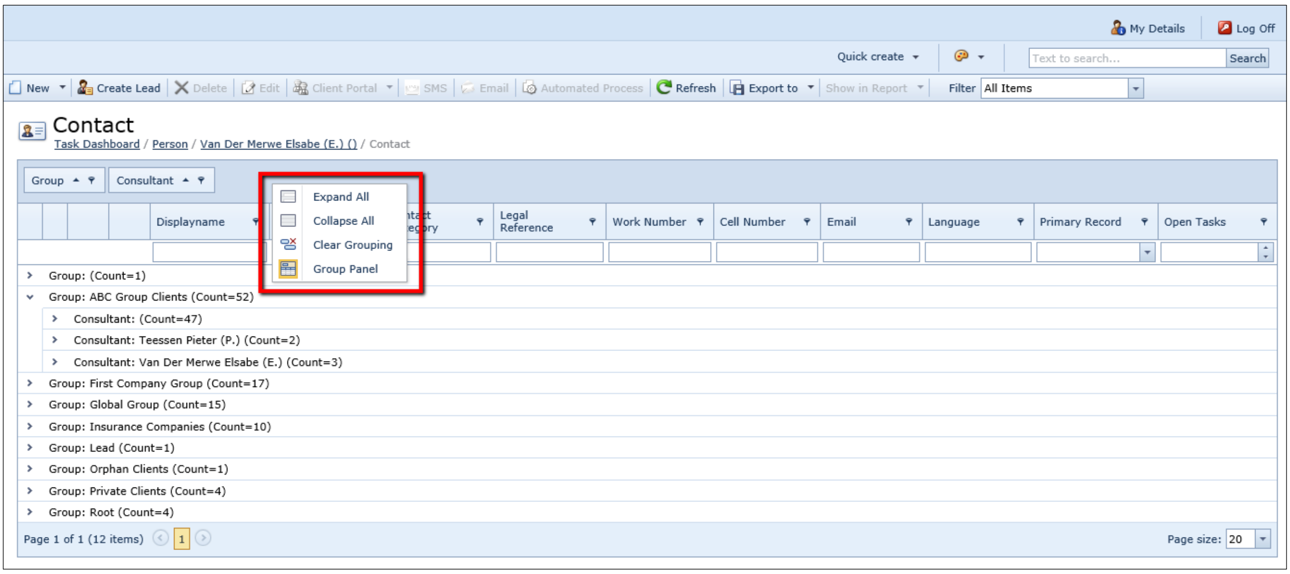
Click on the column you want to group and select 'Group by this column'. Notice that the column heading of the grouped column now appears in the Group by area above the other headers and all data is grouped by this column heading:



You can also drag and drop a column heading to the Group by area:



Right click in Group by area to clear, expand or collapse the data selection:



Hide the group by area if you do not want to use the functionality.

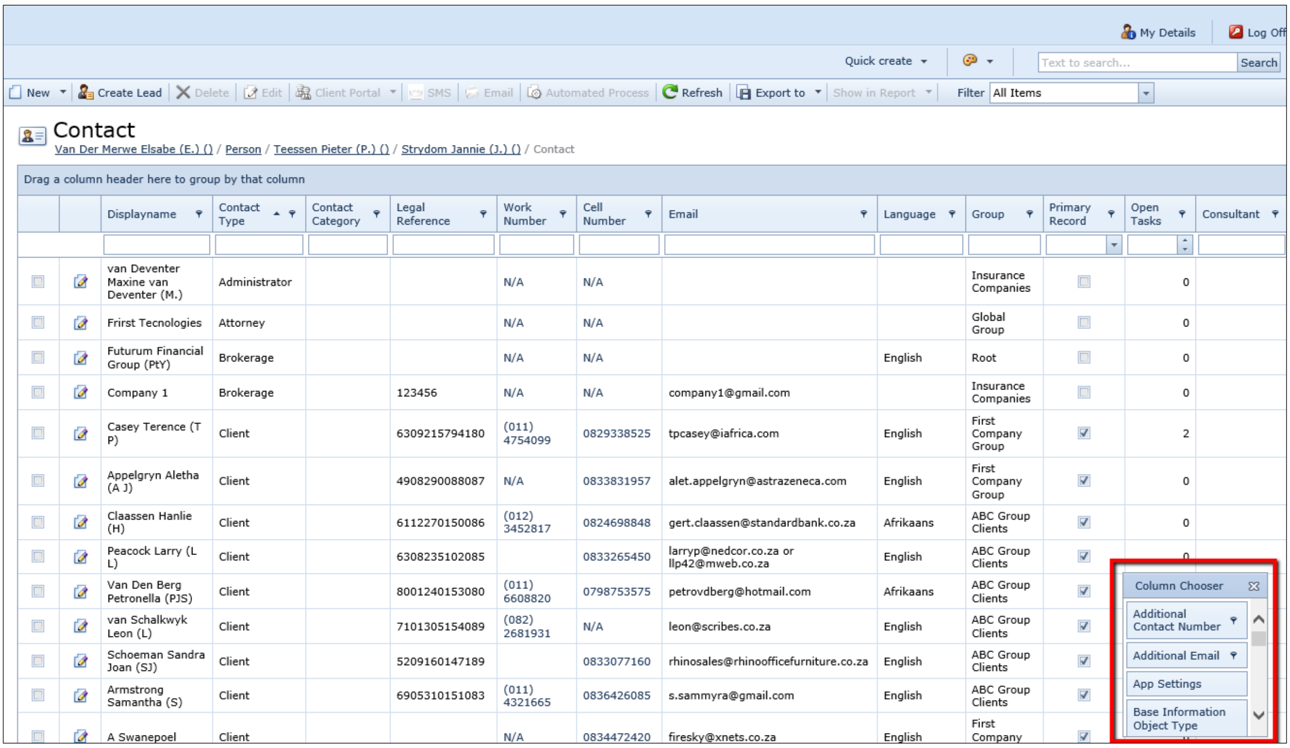
Add or remove columns from list view

You can add or remove columns from your list view as per your requirement.

Right click on the column you want to remove and select ‘Remove this column’. This column can still be retrieved when you select Column chooser.

Column chooser

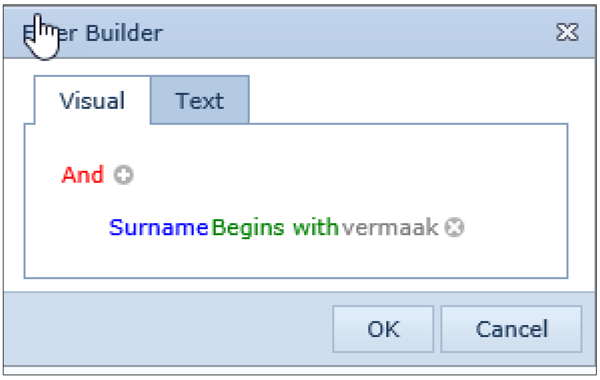
You will notice the ‘Column Chooser’ popup window at the bottom right of the list view:

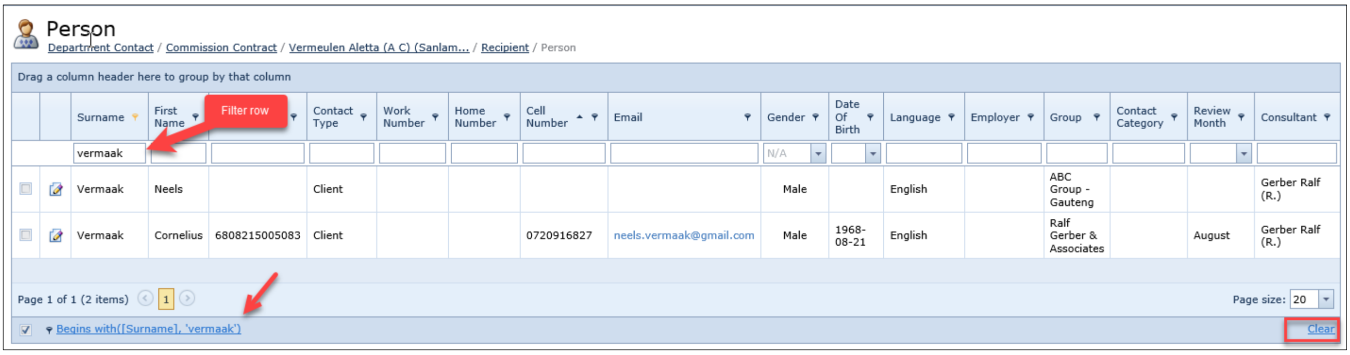


Any column in the 'Column Chooser' can be dragged and dropped onto the column area of the List view. If you double click a column in the 'Column Chooser', it will be added as the last column to the List view.

Filter editor

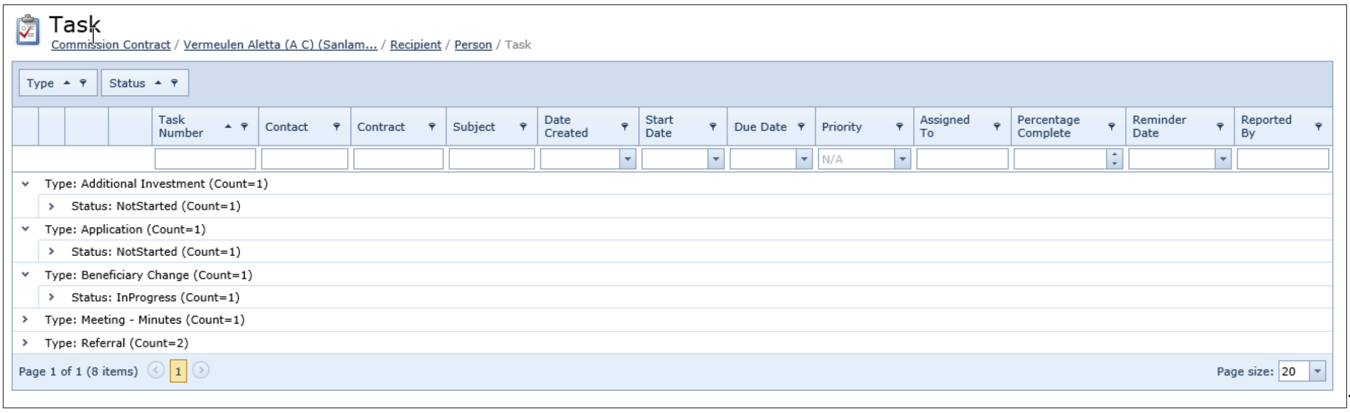
Create your own filter criteria on any List view by using either the filter editor or the filter row:





Notice that the filter criteria is displayed at the bottom of the List view and the filter will be active until you clear it.

Grouping of Task detail view

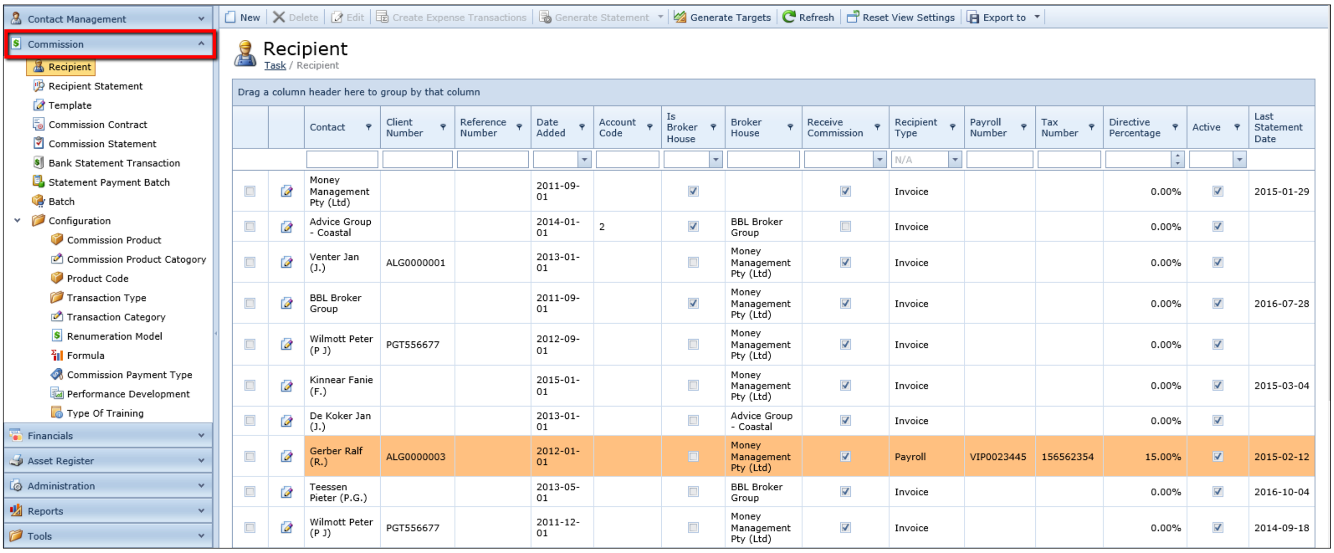


The above example will allow you to manage tasks per type and status

The Commission Process

Home Screen

On the Navigation pane, select Commission. The Home screen will change accordingly:



Note the menu items specifically related to Commission.

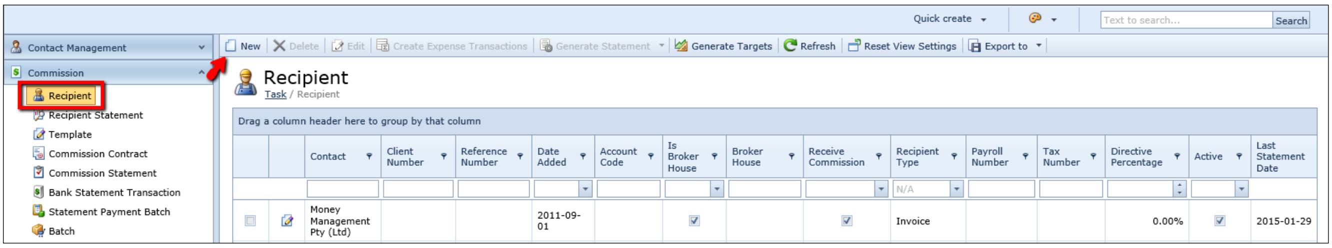
Fieldname	Description
Recipient	Person or Company who will receive commission
Recipient statement	Month-end statement per recipient
Template	Recipient payment structure
Commission Contract	Client and policy details on which commission is earned
Commission Statement	Statement of commission received from Insurer
Bank Statement Transaction	List of all bank transactions imported
Statement Payment Batch	Monthly Recipient payment batches
Batch	Summary of expenses of ad-hoc payments
Commission Product	Insurer product/s on which commission is earned
Commission Product Category	Insurer product categories e.g. medical, short term, etc.
Product Code	Summary of all Product benefit code's
Transaction Type	Type of commission earned, e.g. 1st year, ongoing, etc.
Transaction Category	Categorise transaction types into categories
Remuneration Model	Lis of Remuneration modules in use
Formula	Pre-setup commission formulas

Commission Payment Type	Export document with summary of payments made to Recipients
Performance Development	Summary of PD rating statuses in use
Type of Training	Summary of Training types
Import Process	Summary of all imports done

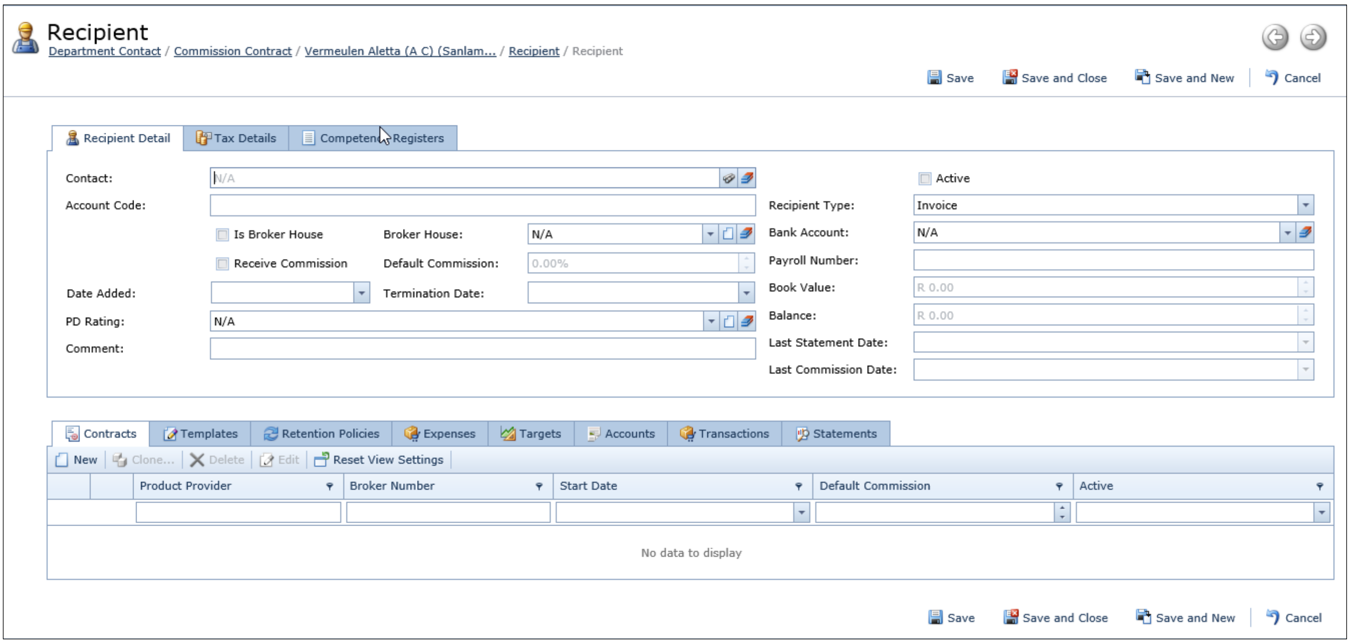
Recipient

A recipient is any person or company that receives commission.

Information captured on this screen will determine how this Recipient's commission will be divided per Product Provider.



Recipient Detail



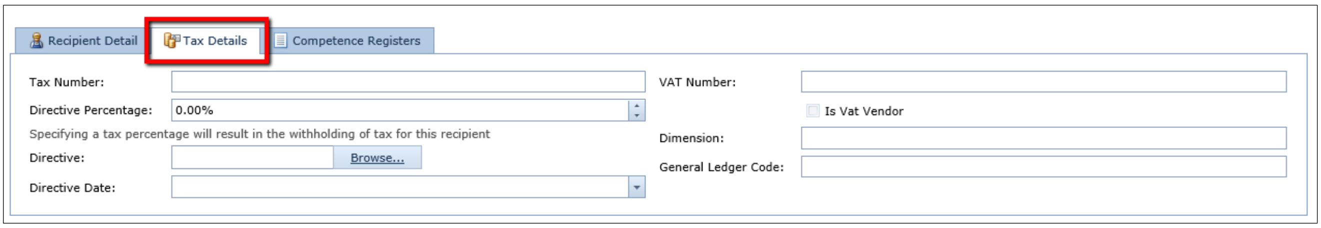
Fieldname	Description	Required
Contact	The contact that is defined as a recipient. User can create a new contact if not already in the database.	✓
Account Code	Application generated code which is the unique identifier when importing journal entries using the Batch import process.	
Is Broker House	Indicates if the current recipient is a Broker House.	
Broker House	Select the Broker House for this recipient.	✓
Receive Commission	Default to true. If not selected, no commission can be processed against this record	
Default Commission	When specified it is used as a default for all commission contracts set-up between the broker/recipient and the product provider. It is also used when commission needs to be split without pre-defined splitting rules or templates.	

Date Added	This date is relevant to determine from when a recipient is liable to receive commission.
Termination Date	Date on which Broker terminated his/her services. Commission will still be processed against this record until the Last Commission Date
PD Rating	Select PD rating applicable (Performance Development)
Comment	A free format text field. Can be used to describe the recipient account in more detail.
Active	Mark the recipient as active once you have completed the configuration.
Recipient Type	Determines whether Broker is paid via payroll or invoiced
Bank Account	If commission is paid into a bank account, then select the bank account to use form the list of bank accounts on the contact record.
Payroll Number	If the recipient type is payroll, then this property is required. It is also used as output in the payment process.
Book Value	Summary of Market Value of all Contracts linked to this recipient.
Balance	Displays the amount still due to the recipient. This is the total of non-paid transactions.
Last Statement Date	Generated by the application during the month-end process.
Last Commission Date	This will be the last date on which commission is processed against this record

Select the relevant Recipient by clicking the ‘binocular button’ in the Contact field.

If the contact details do not exist, you can capture the new record on Contact Manager using the new button to create a new company/person to use as the recipient.

Tax Details

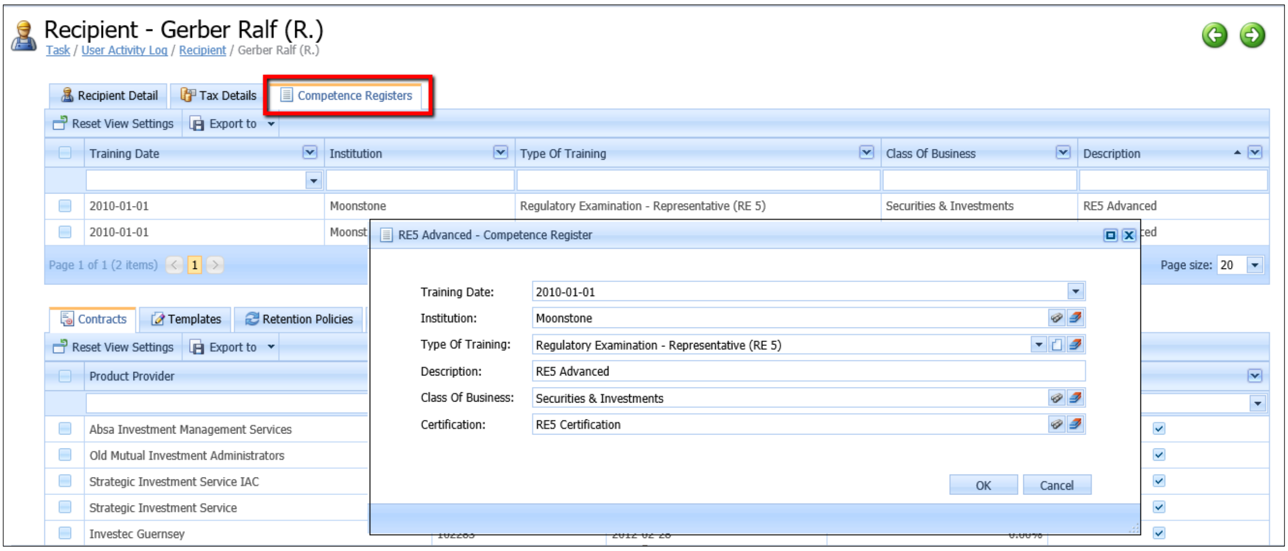


Fieldname	Description
Tax Number	Use this property for the tax number or for the tax directive reference number.
Directive Percentage	When this percentage is greater than zero the application will generate a transaction to withhold tax at the specified rate. This occur at the approval of the recipient commission statement. Tax is calculated on the income before expenses.
Directive	Attach Tax Directive document.
Directive Date	This is the latest date this directive is valid. This must be specified if the directive percentage is greater than zero.
VAT Number	When Recipient is a VAT Vendor this detail must be captured when creating the client record on Contact Management. It will then automatically display in this field.
Is Vat Vendor	Select if applicable
Dimension	Free text field
General Ledger Code	Enter relevant general ledger code if applicable

Competence Registers

Broker accreditations can be controlled and with that link the Broker Contract with the specific Product Categories for which he/she is accredited to sell.

Link qualifications/training events to a specific class of business for Competence Register purposes.



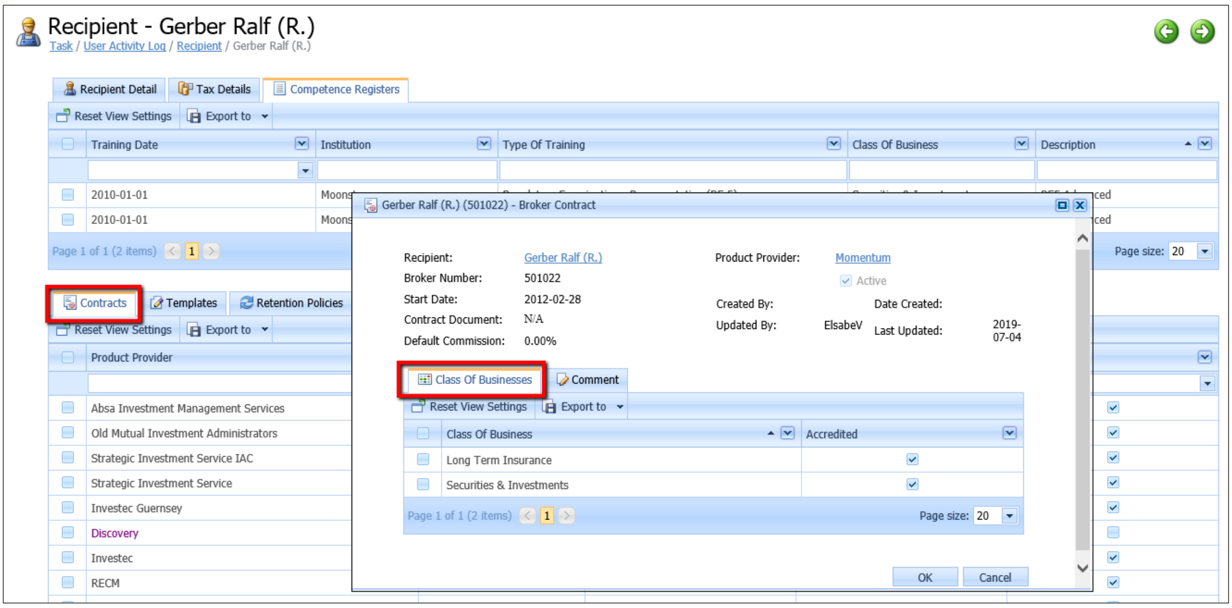
Fieldname	Description	Required
Training date	Enter date of this specific training	✓
Institution	Select from Contact list	✓
Type of training	Select from pre-defined list	✓
Description	Free text field to enter easy reference	
Class of Business	Select from pre-defined list	✓
Certification	Add supporting document	✓

Contracts

You can define the ralationship between the Broker/Recipient and the Product provider via the Broker Contract using the Broker number as the unique identification.

By adding class of business to this contract you can control the type of business that can be sold under a specific Broker number. This provides more control over the accreditation of a KI or representative providing the service.

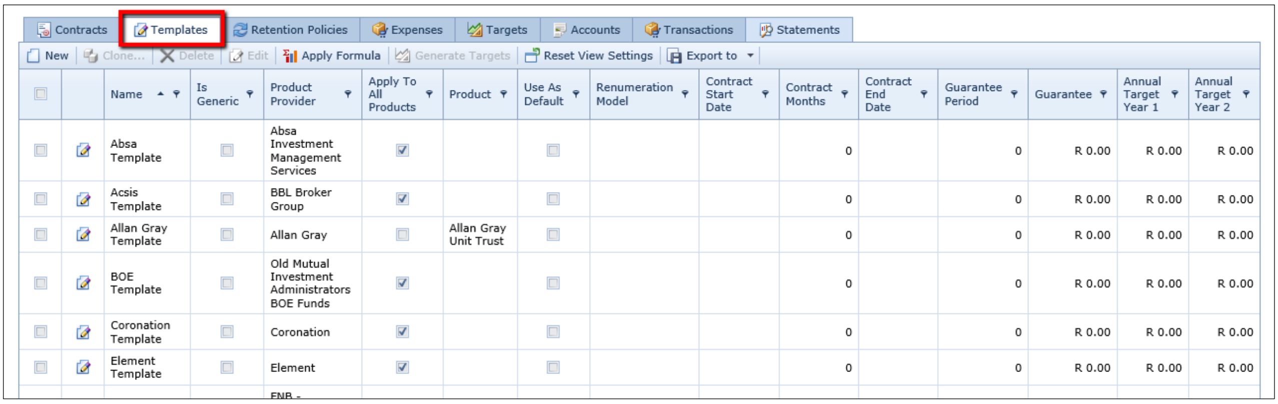
The Broker number is imperative when processing commission transactions and must be unique per Product Provider for all Broker contracts.



Fieldname	Description	Required
Recipient	Auto generates from Recipient detail screen	
Broker Number	Unique Broker number issued by Product Provider	✓
Start Date	Date from when this Contract number is valid	✓
Contract Document	Attach Broker contract with Product Provider.	
Default Commission	Default commission will auto fill as specified on Recipient detail screen but can be changed if necessary.	
Product Provider	Select product provider as pre-setup or create new	✓
Active	Commission will not be calculated if this record is not active.	
Class of Business	Link relevant Class of Business	
Comment	Free text field	

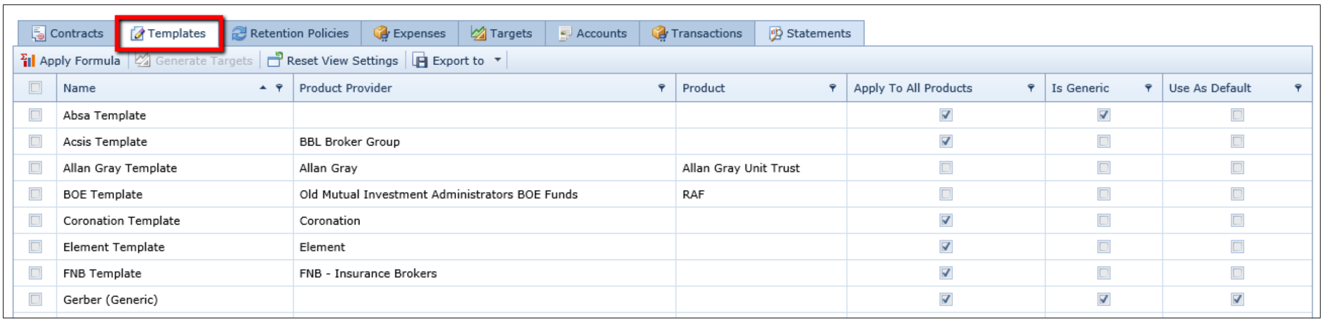
Templates

Templates are used as default rule sets for splitting commission on a transaction basis to the Broker House, Broker and any other 3rd party



- Templates can be created to apply to all products from a specific product provider or for a specific product depending on the Broker’s remuneration agreement.
- The template selection rule when processing commission is based on transaction date and template effective date. When processing commission the application will search which template satisfies all criteria
    - Apply default Template
    - Apply Template where Product Provider and Product are specified
    - Apply split rule where no Template is available
- It is highly recommended that you specify at least one template for every Broker record for every Product Provider.
- Should a Broker receive the same remuneration structure for all transactions on all Product Providers a Generic template will apply as default.
- Each template should have its own unique name

You can access templates directly from the Recipient detail view or from the navigation pane.



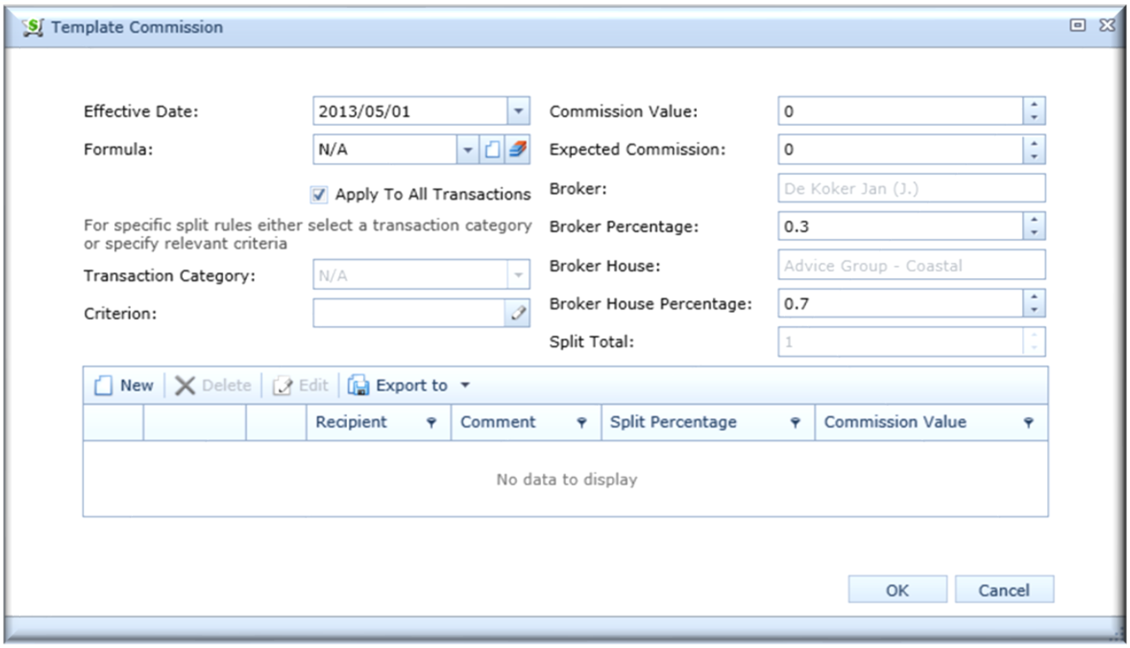
Name	Product Provider	Product	Apply To All Products	Is Generic	Use As Default
Absa Template			✓	✓	
Acsis Template	BBL Broker Group		✓		
Allan Gray Template	Allan Gray	Allan Gray Unit Trust			
BOE Template	Old Mutual Investment Administrators BOE Funds	RAF			
Coronation Template	Coronation		✓		
Element Template	Element		✓		
FNB Template	FNB - Insurance Brokers		✓		
Gerber (Generic)			✓	✓	✓

Commission Split rules

A template consists out of a collection of splitting rules that the application will apply in the processing of the commission based on the effective date of the rule.

Always add a new rule when the remuneration structure of a Broker changes rather than to update an existing rule. This will ensure an accurate history on commission received which is imperative should a lapse occur.

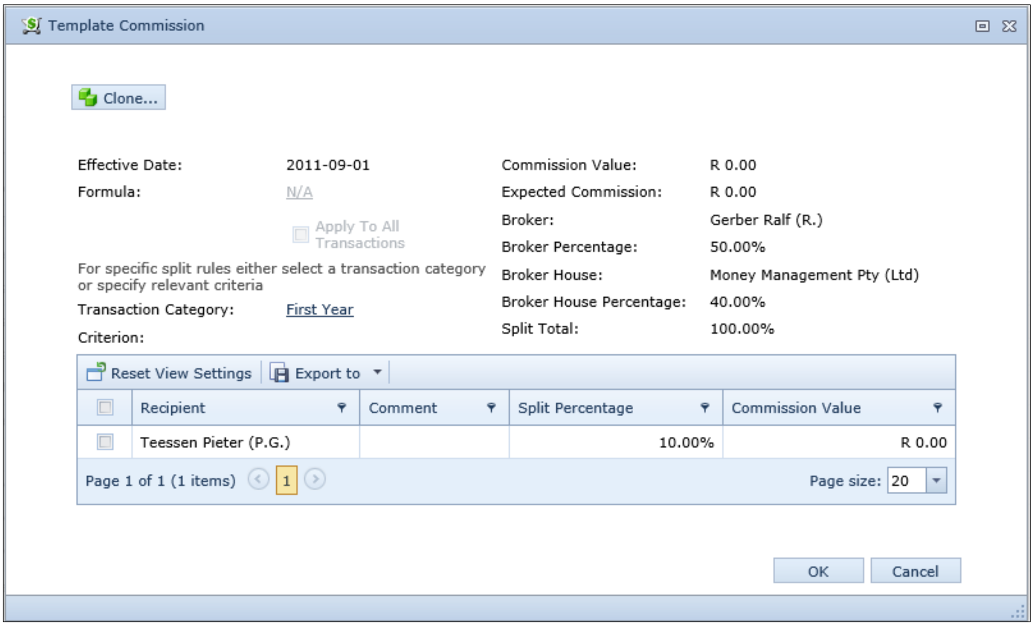
For each template, there needs to be at least one split rule that applies to all transactions. This ensures that all the transaction types received in the commission file can be processed.



Commission can be split amongst any number of parties if the overall total adds up to 100%. There are two fixed rules that the split can use. The Broker and Broker House are both determined by the Recipient record. Should the Recipient move between Broker Houses, the template split rules will adapt to the new Broker House.

Fieldname	Description	Required
Effective Date	Date from when this rule applies.	✓
Formula	Formulas can be used for calculations, e.g. to calculate fees from Investment Market values. See section wrt Formulas.	
Apply to all transactions	When selected, the rule will apply to all transactions for this specific Product Provider or all Product Providers in case of Generic template.	
Transaction Category	It is difficult to group transaction types only on their transaction descriptions, because they are mainly determined by the data received on the commission file from the various product providers. The transaction category will group transaction types and allow you to specify splitting rules based on this category.	
Criterion	Specific criterion may be used to define the rule.	
Commission Value	A fixed commission value may sometimes apply.	
Expected Commission	Expected commission may be entered for reporting purposes but have no effect on the split rule.	
Broker	Application will default to the selected Broker.	
Broker Percentage	Application will default to the default commission percentage as set-up on Recipient detail screen. This percentage can be changed.	
Broker House	Broker House will default as set-up on Recipient detail screen.	
Broker House Percentage	Percentage will default to percentage as set-up on Recipient detail screen. This percentage can be changed.	
Split Total	Split Total must always add up to 100%.	

If a third-party recipient receives a share of the 100% commission split, you will have to enter those details as per below section.



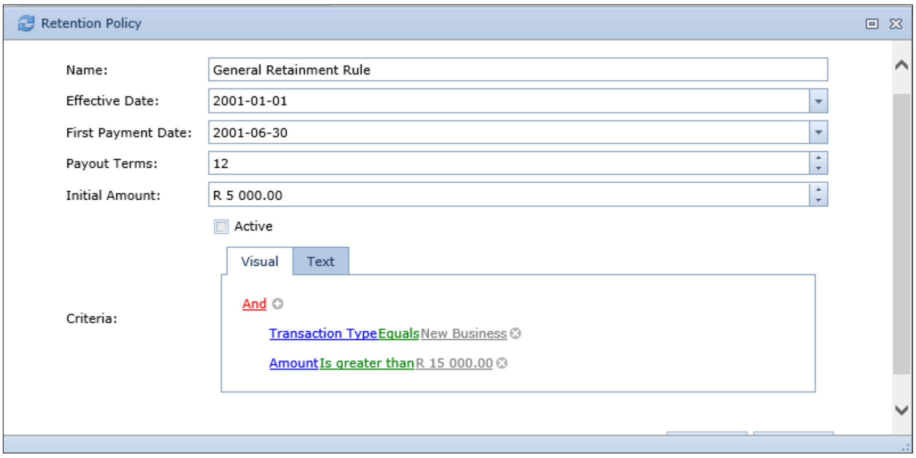
Select the relevant recipient and enter the percentage share.

The rule structure set up on templates will determine how commissions are calculated during the processing of commission statements.

Retention Policies

It may be necessary to apply retention rules on transactions where certain criteria are specified.

These rules are set up on Recipient and will apply to all transactions processed.



Fieldname	Description	Required
Name	Unique name for this retention policy	✓
Effective Date	Date from which this policy applies	
First Payment date	Specify from when the first monthly payment should be released	
Pay out Terms	Number of months over which the amount must be split	
Initial Amount	Initial amount (excl VAT) which will be released	
Active	Policy will only apply when active	
Criteria	Enter criteria which should apply	

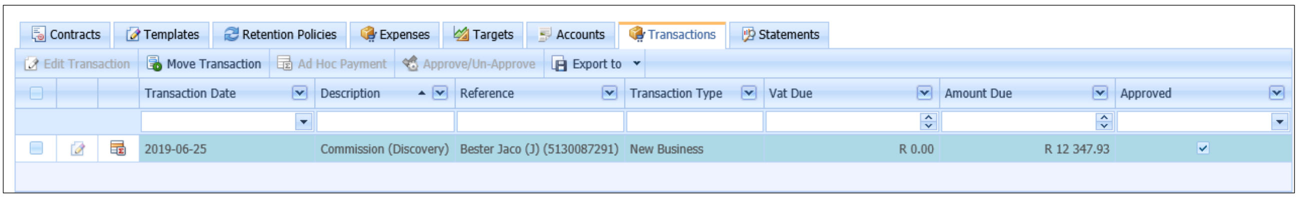
As per the above example, the retention rule will apply as follows:

When the Transaction Type of a transaction is New Business and the amount (excl VAT) due to the Recipient is greater than or equal to R15 000.00, an initial amount (excl VAT) of R5 000.00 will be paid to this Recipient during the month-end process.

The remainder of will be allocated in 12 equal monthly payments during the month-end process.

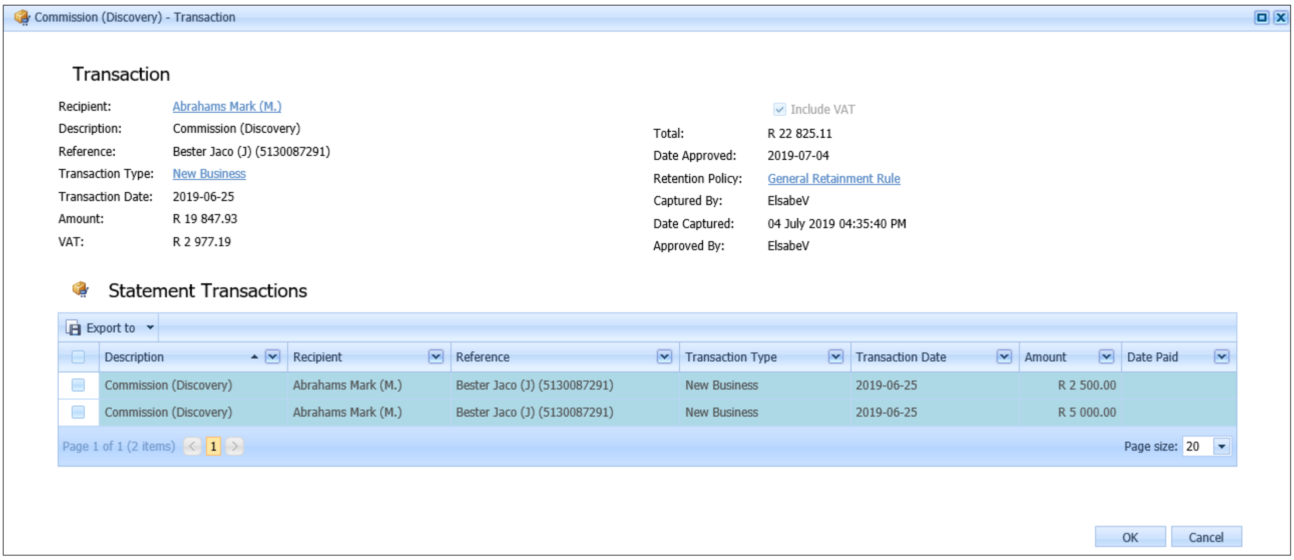
The initial rule will, by default, apply on the selected criteria starting from the effective date, but a different rule may apply to another scenario on the Broker split which can be selected when processing commission.

You will only notice the effect of the rule on Recipient transactions, once the transactions have been approved. The rule will only apply when Recipient Statement is generated. Please refer to Recipient Statement.



Manage Retained Transactions

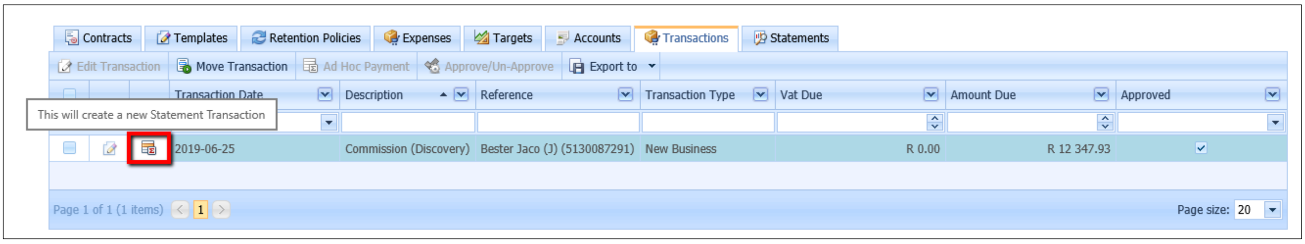
Select the retained transaction to see the transaction movement.



Revoke Retention Rule

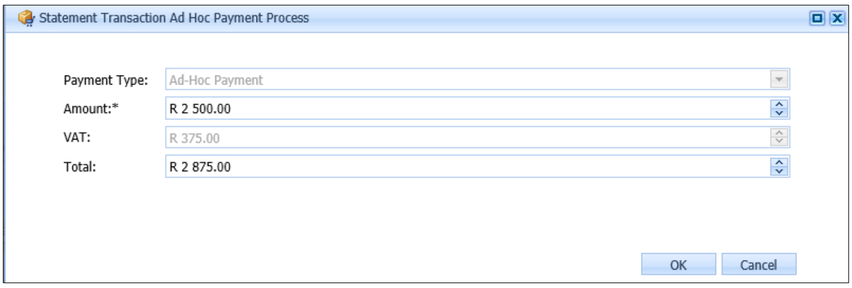
The balance of the retained amount may be released at any time by adding an Ad Hoc Payment for the remaining balance.

Select the in-line action on the relevant transaction to make an Ad Hoc Payment

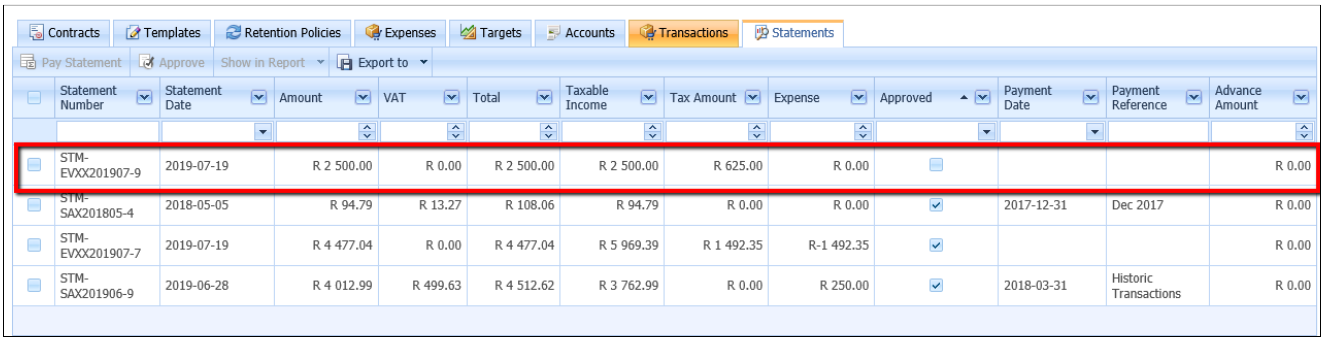


Release Initial amount without releasing all Retained transactions

As retained transactions are generally released once a month, you will use the Generate Statement with Retention for this purpose **BUT** a new retainment for a Recipient with already retained transactions, may occur during the month and then you need to generate a normal Statement without Retention **AND** release the initial amount of the new retained transaction using the Ad Hoc Payment Process.



This amount will generate to an open Recipient Statement or create a new Recipient Statement if all previous statements are approved.

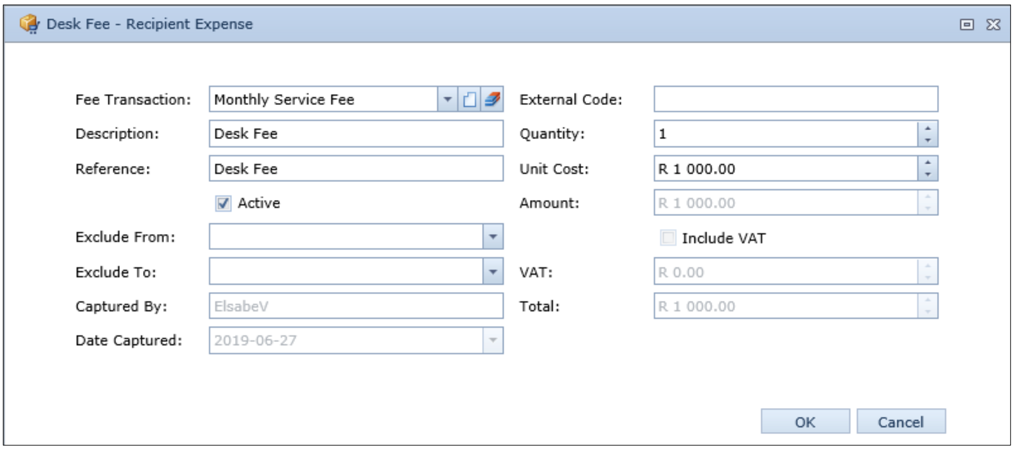


Expenses

A Recipient may be liable for some expenses. These expenses may be once-off or occur over a period of months.

Recurring expenses will be captured on the Expenses tab.

Recurring Expenses



Fieldname	Description	Required
Fee Transaction	Select fee transaction from a pre-defined list	
Description	Describe the expense record	✔
Reference	Enter a unique reference which will appear on the Recipient Statement.	✔
Active	Select active when applicable.	

Exclude from	Enter the date from when expense should be excluded.
Exclude to	Enter the date until when expense should be excluded.
Captured by	Auto filled field defaults to user login details.
Date Captured	Defaults to current date.
External code	Auto filled to General ledger code as specified on Fee transaction.
Quantity	Enter the quantity of expense.
Unit cost	Enter the unit cost of expense.
Amount	Auto calculate quantity multiplied by unit cost
Include VAT	VAT will be calculated if selected.
VAT	VAT portion of expense if selected.
Total	Total Income / Expense

After all expenses have been allocated, these transactions need to be processed to reflect on the Recipient statement.

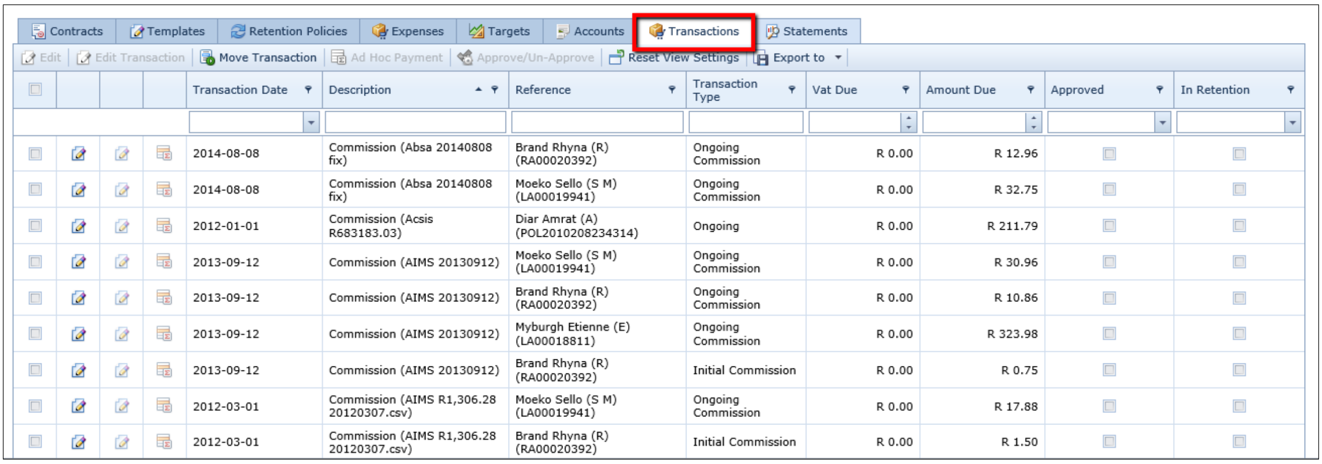
Accounts

Accounts can be linked to a recipient in 4 capacities.

Refer to [Financials]() section

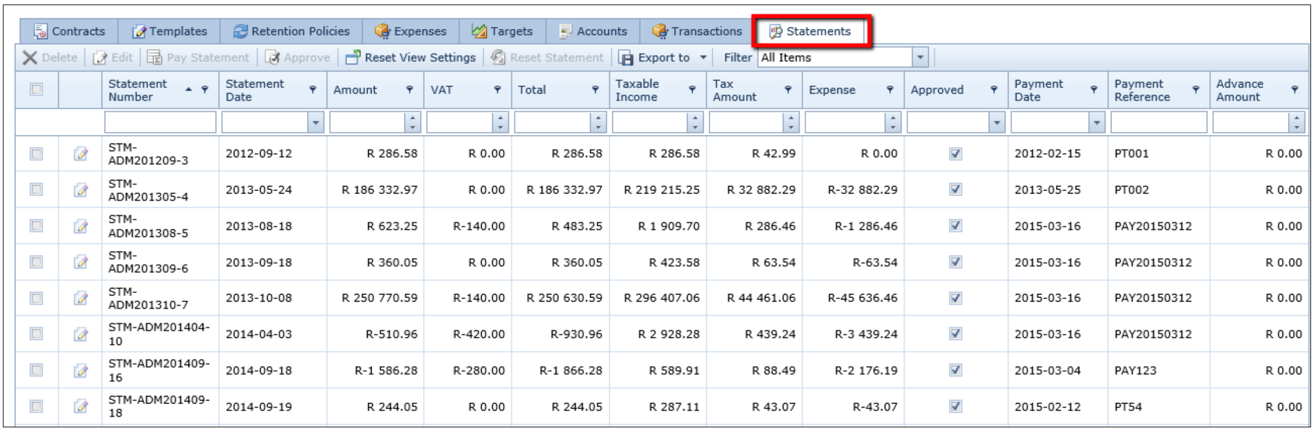
Transactions

Each transaction that has been processed will be displayed on this tab. During the month-end process these transactions are approved and paid to the Recipient.



Statements

Summary of all statements paid and/or due for payment



Statement Number	Statement Date	Amount	VAT	Total	Taxable Income	Tax Amount	Expense	Approved	Payment Date	Payment Reference	Advance Amount
STM-ADM201209-3	2012-09-12	R 286.58	R 0.00	R 286.58	R 286.58	R 42.99	R 0.00	✓	2012-02-15	PT001	R 0.00
STM-ADM201305-4	2013-05-24	R 186 332.97	R 0.00	R 186 332.97	R 219 215.25	R 32 882.29	R-32 882.29	✓	2013-05-25	PT002	R 0.00
STM-ADM201308-5	2013-08-18	R 623.25	R-140.00	R 483.25	R 1 909.70	R 286.46	R-1 286.46	✓	2015-03-16	PAY20150312	R 0.00
STM-ADM201309-6	2013-09-18	R 360.05	R 0.00	R 360.05	R 423.58	R 63.54	R-63.54	✓	2015-03-16	PAY20150312	R 0.00
STM-ADM201310-7	2013-10-08	R 250 770.59	R-140.00	R 250 630.59	R 296 407.06	R 44 461.06	R-45 636.46	✓	2015-03-16	PAY20150312	R 0.00
STM-ADM201404-10	2014-04-03	R-510.96	R-420.00	R-930.96	R 2 928.28	R 439.24	R-3 439.24	✓	2015-03-16	PAY20150312	R 0.00
STM-ADM201409-16	2014-09-18	R-1 586.28	R-280.00	R-1 866.28	R 589.91	R 88.49	R-2 176.19	✓	2015-03-04	PAY123	R 0.00
STM-ADM201409-18	2014-09-19	R 244.05	R 0.00	R 244.05	R 287.11	R 43.07	R-43.07	✓	2015-02-12	PT54	R 0.00

Refer to Recipient Month-End Process

Commission Contract

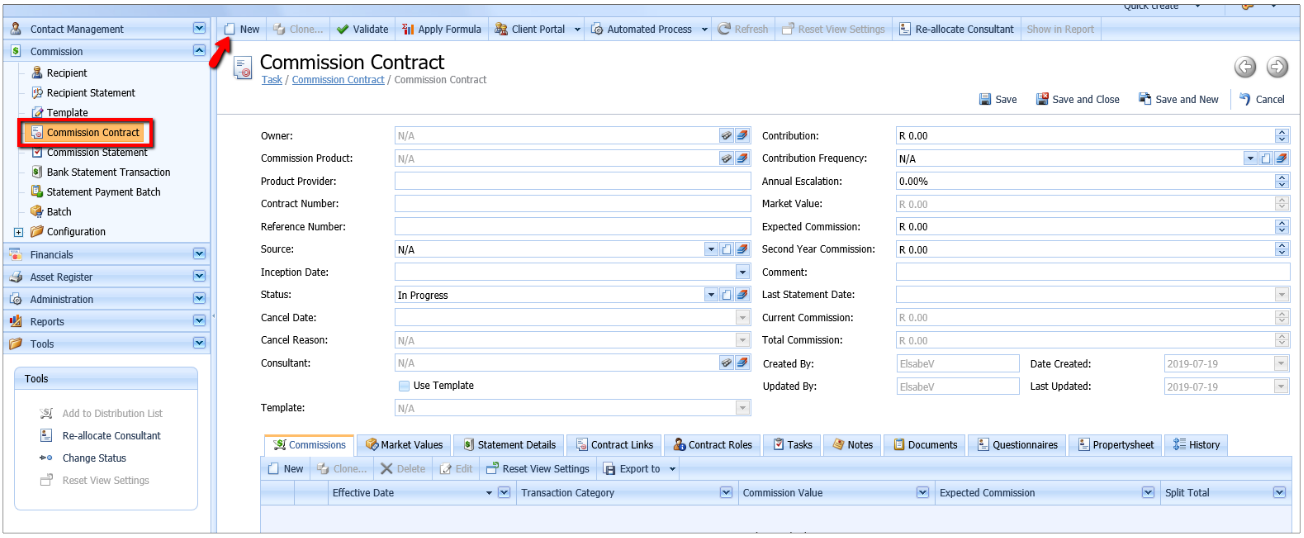
Commission contract is the record of the policy on which commission is earned.

Commission Contract can be created in 3 different ways:

- Created manually at the time the policy is sold by the Broker allowing the application to match the commission to the contract when the commission is received from the Product Provider.
- Auto created during the commission statement import process and then certain default assumptions will be made based on the data received on the commission transaction data file.
- Imported using the Contract Importer

Create a New Commission Contract

Select Commission Contract from the Navigation pane, then select New from the action bar.



Fieldname	Description	Required
Owner	The owner of a commission contract can be the client that the policy was sold to, the Broker House or the broker. The owner can be changed at any point. To select the owner, you need a contact record	✓

	in the database. Refer to Create a new Record for details on how to create this contact record. It is recommended that you use the correct owner record to improve the reporting experience.	
Commission Product	Select the product that this contract is based on. When creating the contract automatically through the commission process the product will be selected based on the matching of the Benefit Type column in the transaction column to the Benefit code property of the product.	
Product Provider	Display field only based on the selected product.	
Contract Number	This is the policy number that uniquely identifies the contract. It is matched with the policy number from the commission transaction file.	✓
Reference Number	Free text field	
Source	Select source from pre-defined list. Where did this Contract originate from	
Inception Date	The date the policy was submitted.	✓
Status	Commission will only be accepted for contracts in the active state.	✓
Cancel Date	Provide a date when the policy is set to a cancel state. It will not stop the processing of commission.	
Cancel Reason	Provide a reason for setting a cancel date.	
Consultant	Use to allocate contracts to internal business Consultants. This is assigned to the Recipient/Broker when the contract is created through the import process.	
Use Template	Select this if a template applies. Alternatively create a unique commission split rule applicable to this contract. Refer to Commissions tab.	
Template	Must select a template if you choose to use templates. Changes to the splitting rules of a template will affect the splits on contracts using that template.	
Contribution	Monthly contribution if applicable.	
Contribution Frequency	Select the frequency applicable to this specific policy. Monthly is the default.	✓
Annual Escalation	Percentage the contribution will escalate to.	
Market Value	Auto populate when imported. Market Value can be updated on the Market Value tab. When imported the application will track the value as per the value date on the import	
Expected Commission	Capture First year expected commission	
Second Year Commission	Capture second year expected commission	
Comment	Free text	
Last statement date	Last commission statement processed for this contract.	
Current commission	Last commission earned as per last statement processed.	
Total Commission	All commissions earned on this specific contract since inception.	

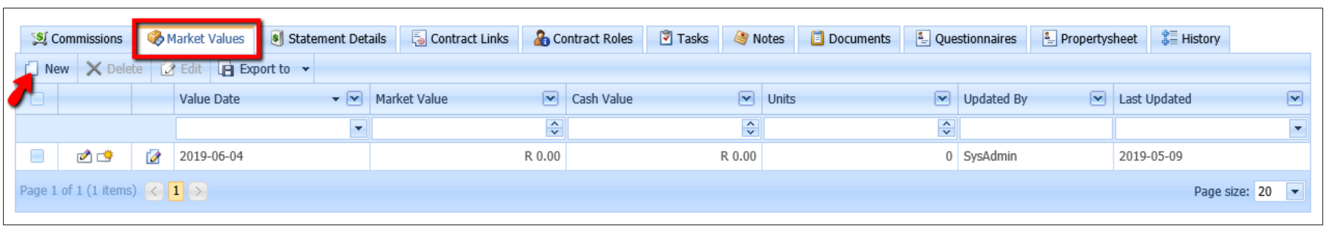
Commissions

This tab will only be used when a template does not apply. Capture commission split specific to this Contract only.

Market Values

A list of market values will display when imported. This is specifically imported when dealing with Investment Statements.

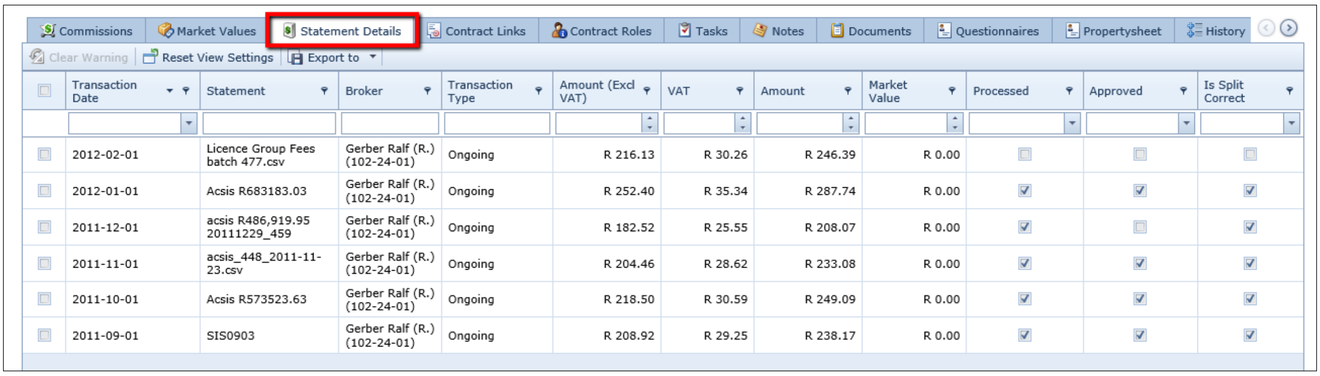
Market values can also be captured manually.



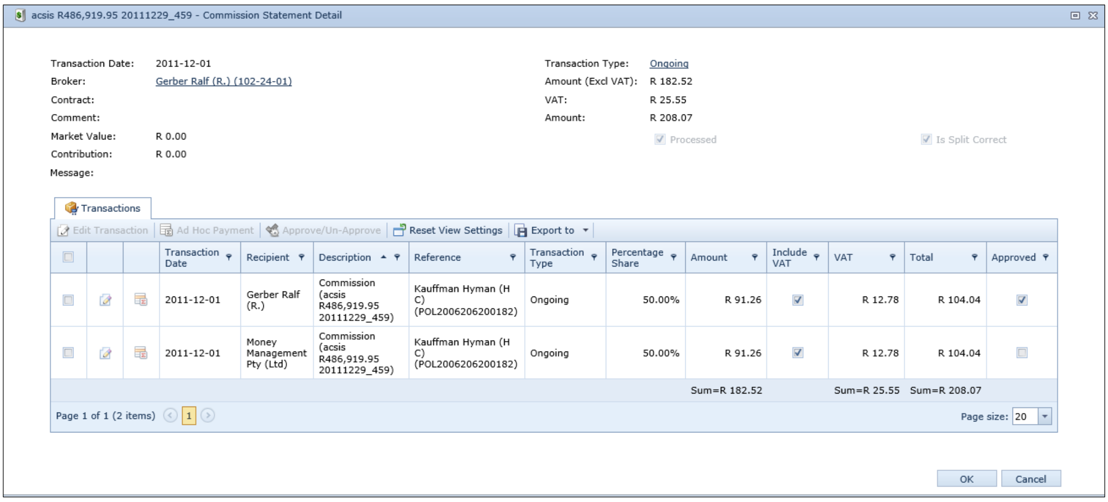
TEESSEN CONSULTING

Statement Details

A summary of all transactions applicable to this specific contract:



Select a transaction to view more detailed information, e.g commisison split applied.



Contract Links

Link any number of contracts to one another. This feature is useful to determine the value of a client based on all business generated through the connection i.e. Business policy linked to personal policies or Spouses individual policies linked to each other.

Contract Roles

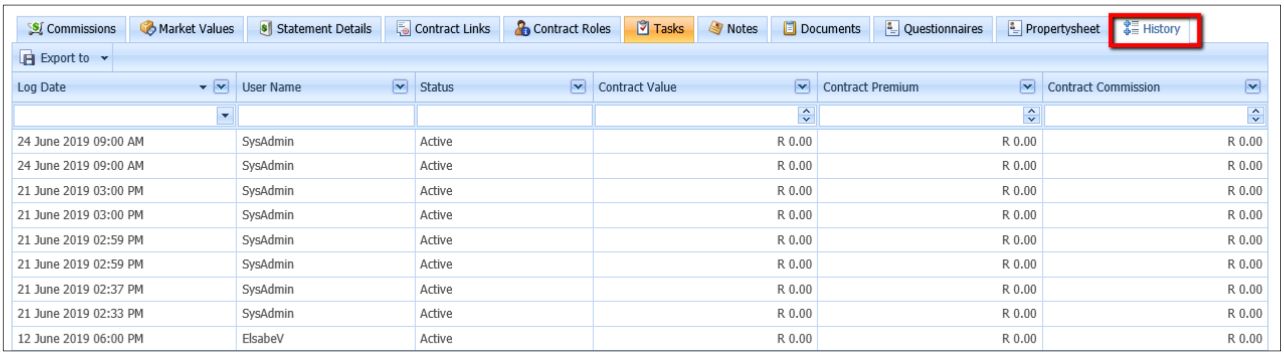
Each contract has roles, whether it is a short term policy, an investment or a project. Roles can include co-insured, beneficiary, project manager. When these roles are created on a contract and the parties are assigned to the roles, you will be able to track which role a specific individual or company is performing in the various business areas within your organisation.

Contract roles manage the relationships between a contact and his contracts.

Contract roles are specified on the specific Product by your System Administrator.

History

Keep record of the status history of this particular contract.



Log Date	User Name	Status	Contract Value	Contract Premium	Contract Commission
24 June 2019 09:00 AM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
24 June 2019 09:00 AM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
21 June 2019 03:00 PM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
21 June 2019 03:00 PM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
21 June 2019 02:59 PM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
21 June 2019 02:59 PM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
21 June 2019 02:37 PM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
21 June 2019 02:33 PM	SysAdmin	Active	R 0.00	R 0.00	R 0.00
12 June 2019 06:00 PM	ElsabeV	Active	R 0.00	R 0.00	R 0.00

Bank Statement

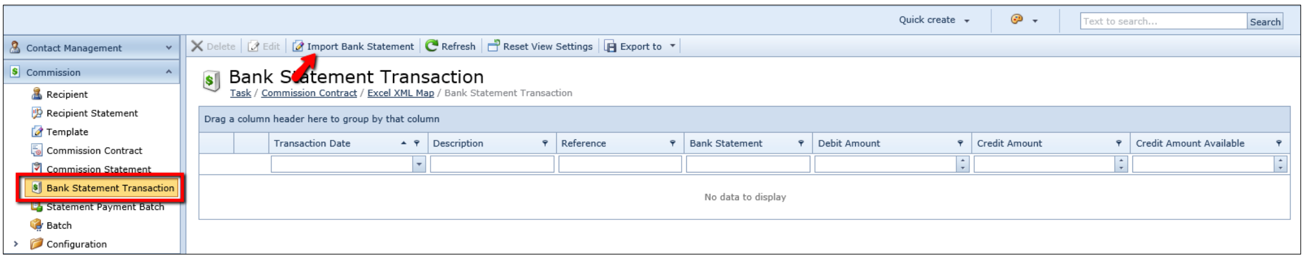
The Broker House bank statement can be imported to allocate transactions to commission statements as received.

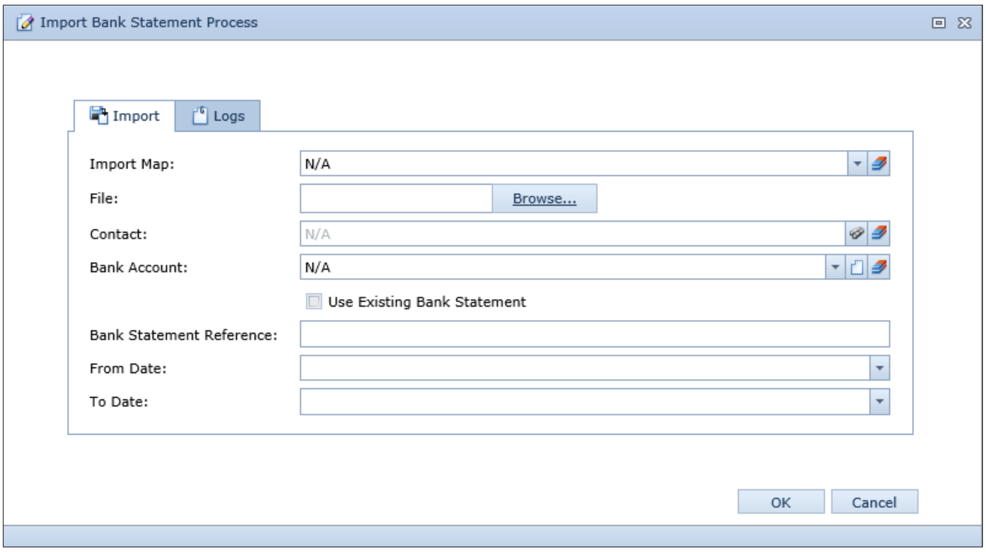
Ensure that the Broker House banking details are captured on the Contact record.

Import Bank Statement

The Bank Statement Import map will be setup by your System Administrator

Import the Bank Statement from the Bank Statement Transaction list view



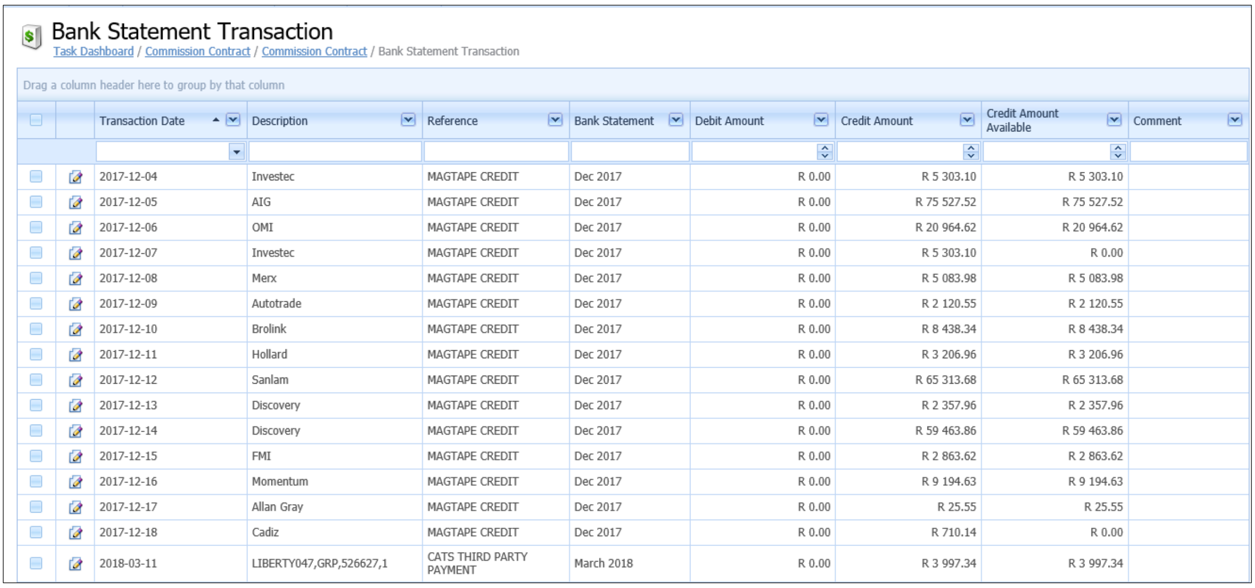


Fieldname	Description	Required
Import Map	Select the Bank statement import map	✓
File	Attach bank statement file	✓
Contact	Brokerhouse will default	✓
Bank Account	Bank account details will default	

Use Existing Bank Statement	You may add daily transactions to the same bank statement import	✓
Bank statement reference	Use a reference to identify this statement	✓
From Date	Select the date from when transactions must be considered for commission reconciliation	✓
To Date	Select the date until when transactions must be considered for commission reconciliation	✓

A bank statement can be imported on a daily or monthly basis to reflect payments received. When imported more frequently than once a month, you need to select 'Use Existing Bank Statement' to add additional transactions for the period.

Monitor all commissions processed on the Bank statement Transaction list view.



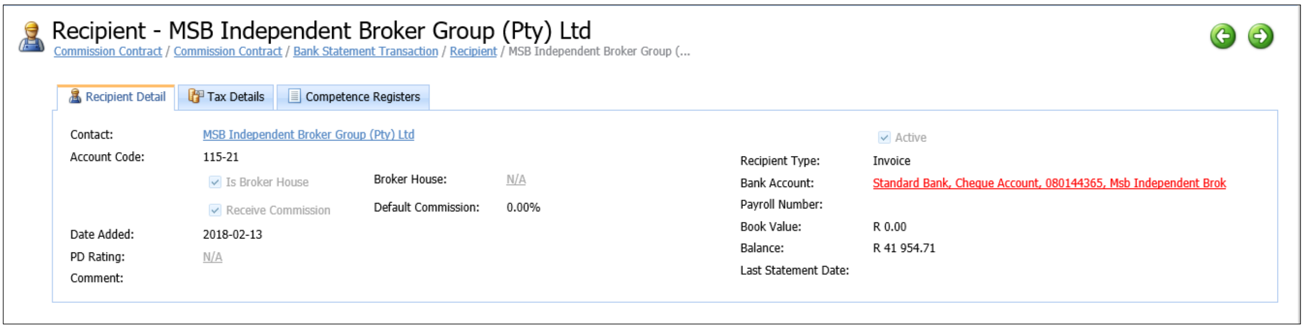
Bank Statement Transaction

Task Dashboard / Commission Contract / Commission Contract / Bank Statement Transaction

Drag a column header here to group by that column

Transaction Date	Description	Reference	Bank Statement	Debit Amount	Credit Amount	Credit Amount Available	Comment
2017-12-04	Investec	MAGTAPE CREDIT	Dec 2017	R 0.00	R 5 303.10	R 5 303.10	
2017-12-05	AIG	MAGTAPE CREDIT	Dec 2017	R 0.00	R 75 527.52	R 75 527.52	
2017-12-06	OMI	MAGTAPE CREDIT	Dec 2017	R 0.00	R 20 964.62	R 20 964.62	
2017-12-07	Investec	MAGTAPE CREDIT	Dec 2017	R 0.00	R 5 303.10	R 0.00	
2017-12-08	Merx	MAGTAPE CREDIT	Dec 2017	R 0.00	R 5 083.98	R 5 083.98	
2017-12-09	Autotrade	MAGTAPE CREDIT	Dec 2017	R 0.00	R 2 120.55	R 2 120.55	
2017-12-10	Brolink	MAGTAPE CREDIT	Dec 2017	R 0.00	R 8 438.34	R 8 438.34	
2017-12-11	Hollard	MAGTAPE CREDIT	Dec 2017	R 0.00	R 3 206.96	R 3 206.96	
2017-12-12	Sanlam	MAGTAPE CREDIT	Dec 2017	R 0.00	R 65 313.68	R 65 313.68	
2017-12-13	Discovery	MAGTAPE CREDIT	Dec 2017	R 0.00	R 2 357.96	R 2 357.96	
2017-12-14	Discovery	MAGTAPE CREDIT	Dec 2017	R 0.00	R 59 463.86	R 59 463.86	
2017-12-15	FMI	MAGTAPE CREDIT	Dec 2017	R 0.00	R 2 863.62	R 2 863.62	
2017-12-16	Momentum	MAGTAPE CREDIT	Dec 2017	R 0.00	R 9 194.63	R 9 194.63	
2017-12-17	Allan Gray	MAGTAPE CREDIT	Dec 2017	R 0.00	R 25.55	R 25.55	
2017-12-18	Cadiz	MAGTAPE CREDIT	Dec 2017	R 0.00	R 710.14	R 0.00	
2018-03-11	LIBERTY047,GRP,526627,1	CATS THIRD PARTY PAYMENT	March 2018	R 0.00	R 3 997.34	R 3 997.34	

Please ensure that the banking details of the Brokerhouse Recipient record is also selected on the Recipient record to link transactions when capturing a manual commission statement:



Commission Statement

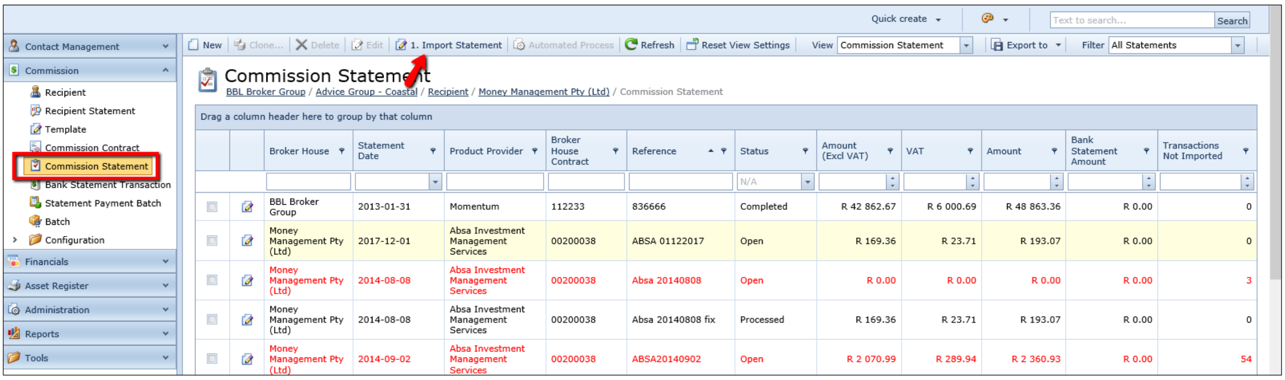
The commission file import process caters for a variety of file formats for importing of commission data into the application for processing. These files are processed manually by a user selecting the file from a file location.

For the application to calculate commissions imported, a map between the commission file and the application needs to be set-up.

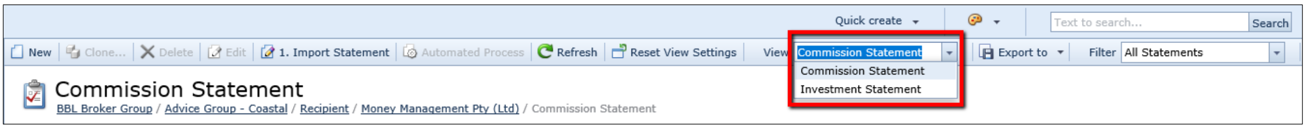
Please refer to the TC Desktop Application Administrator Guide.

Importing Process

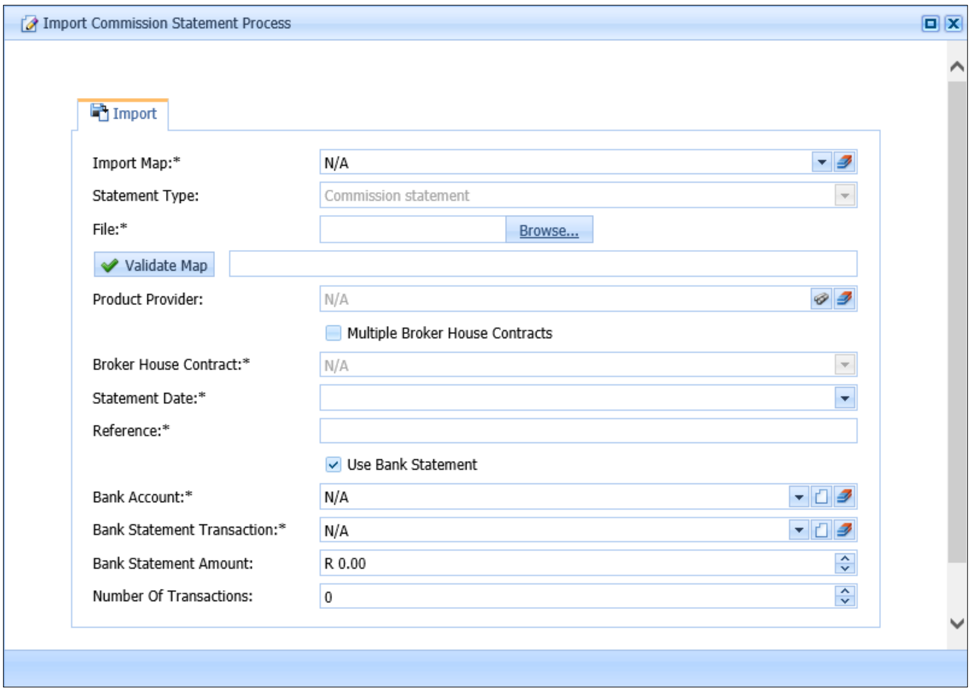
To start the Import Statement process, select ‘Commission’ from the ‘Navigation pane’ and select ‘Import Statement’ from the ‘Action bar’:



Ensure you apply the correct filters to see the imported file in the list view.



This will launch the import process.

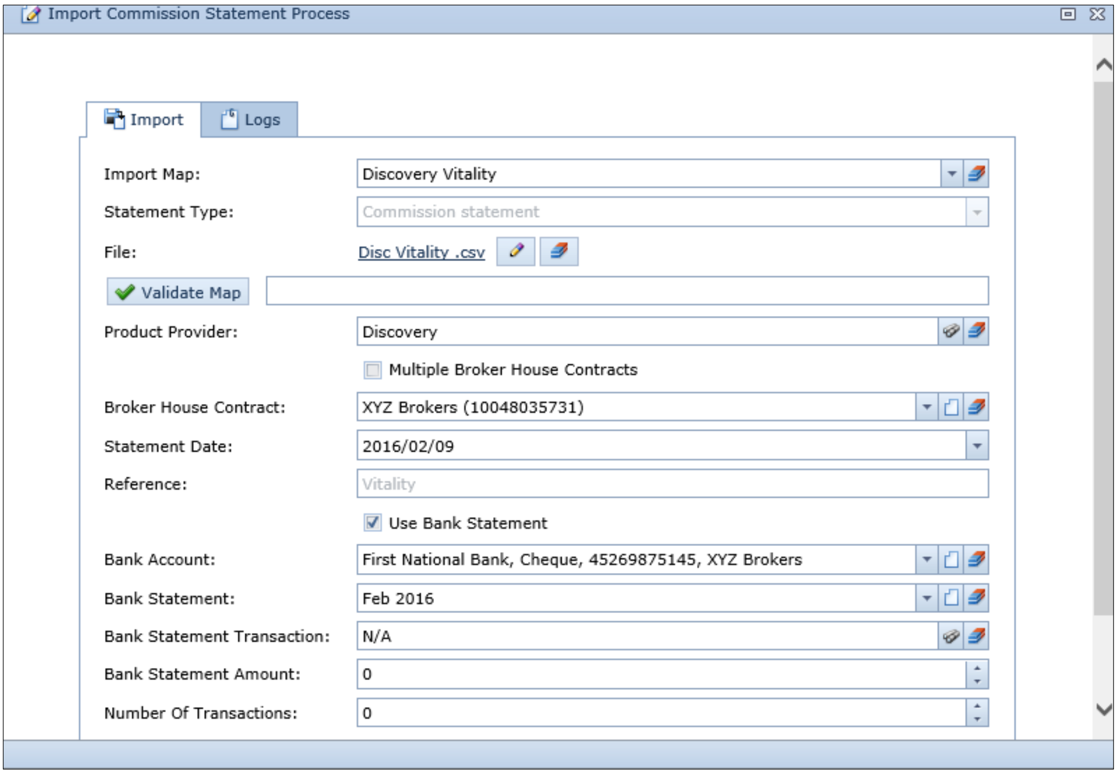


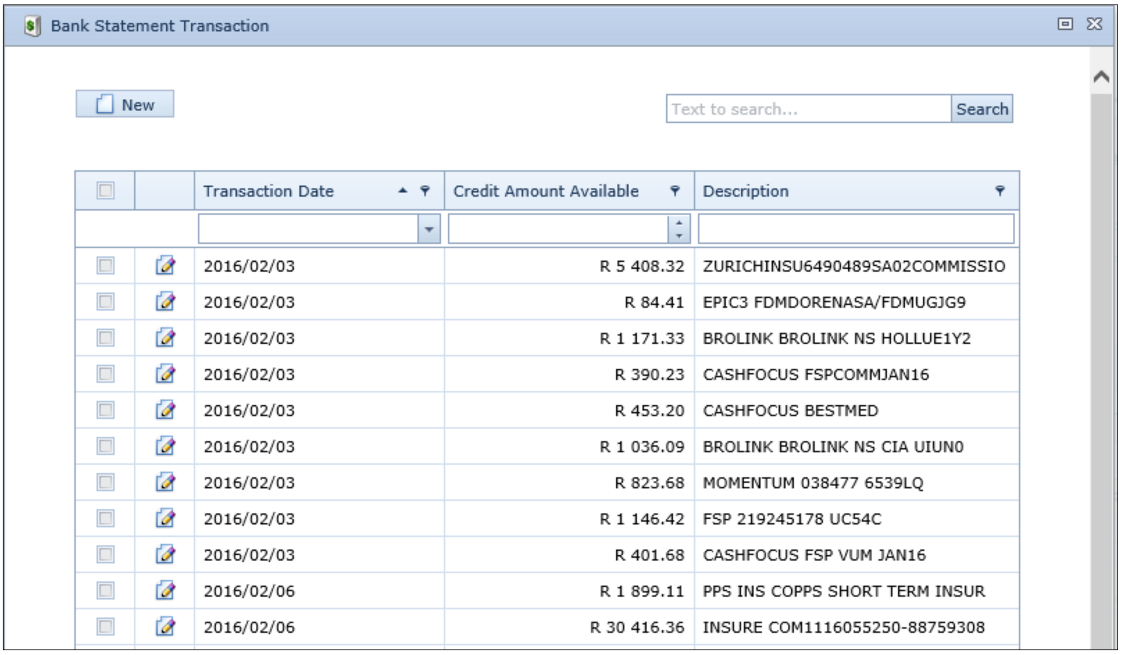
Select the relevant import map that matches the file you want to import. Each statement received from the product providers requires a specific map.

The selection of available maps is a combination of application defined maps and user-defined maps. Maps, as being used within this application, can be defined as a blueprint for the application on how to import data from an Excel- or CSV file.

Field	Description	Required
Import Map	This is a critical selection of informing the application of the file format to expect when processing the data file. You can select from a list of **active** maps already configured.	✓
Statement Type	Defaults to the criteria specified on Property Configuration	
File	Select your data file from the local or network drive. Make sure that the file you select matches the Import Map. The application will not be able to process the file if the incorrect map was chosen.	✓
Validate Map	When selected, the application will check if the selected map matches the file layout which is being imported.	
Product Provider	Select the Product Provider as per the statement you are processing.	
Multiple Broker House Contracts	Select this option when the statement is a summary of transactions for various Broker Houses.	
Broker House Contract	Select the appropriate contract that the Broker House has with the product provider of the file you want to process.	✓
Statement Date	The statement date is important. Various validation rules for the broker and broker contracts depend on this date. This date will also be used to generate the transactions.	✓
Reference	Reference number for a statement is unique. This field will auto populate from the Bank Statement Description field when you choose to use the Bank Statement transaction.	✓
Use Bank Statement	Select when Bank Statement Transactions must be linked to Commission statement.	
Bank Account	Select from drop-down list or create a new bank account	
Bank Statement Transaction	Select from drop-down list or create a new statement transaction	
Bank Statement Amount	Bank Statement Amount will auto populate from your selection made on Bank Statement Amount.	
Number of transactions	May be used for record purposes.	

When selecting to Use Bank Statement, you will see all transactions from the Bank statement import.

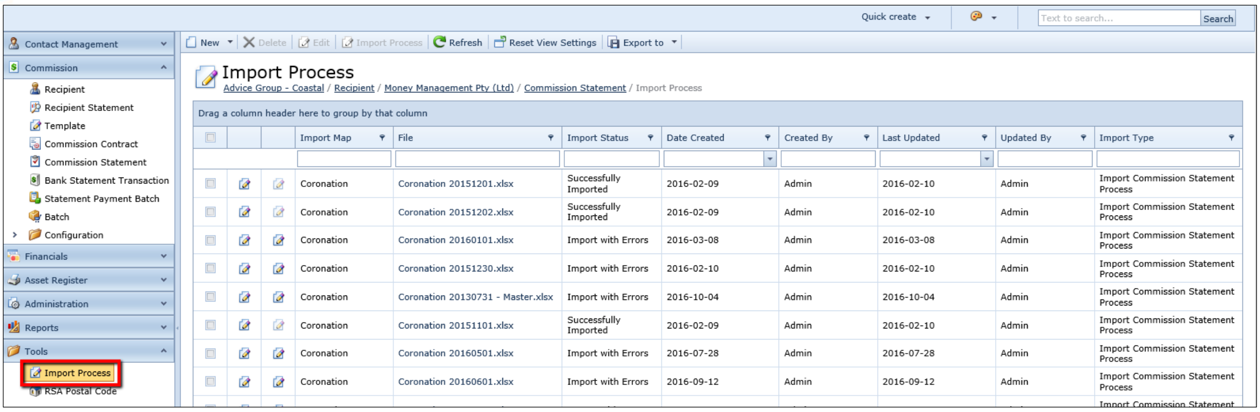




Import process logs

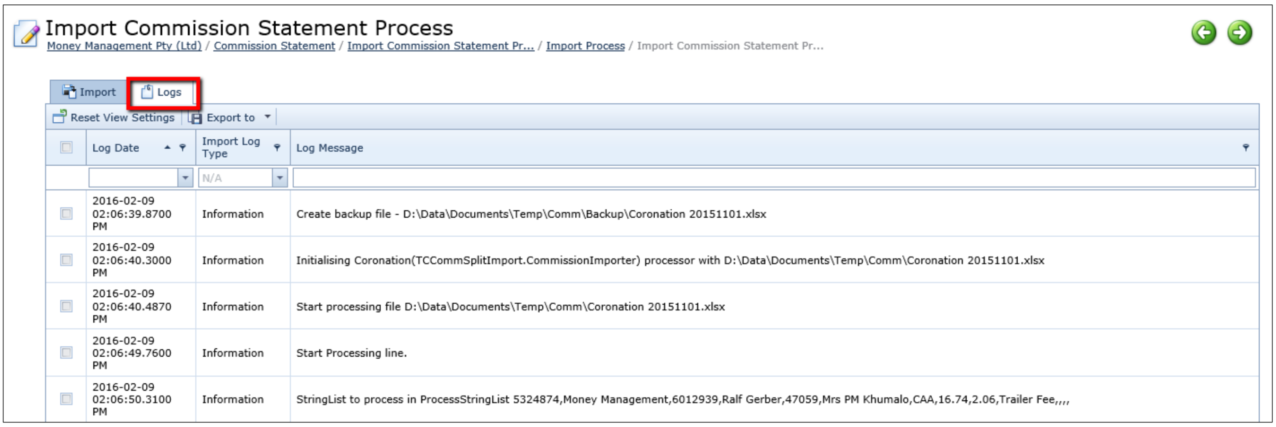
The application keeps record of each item imported and this process log can then be consulted when an import failed or was imported with errors.

Import Process logs can be accessed from the Tools menu:



Each import processed in the application will display on the Import Process list view.

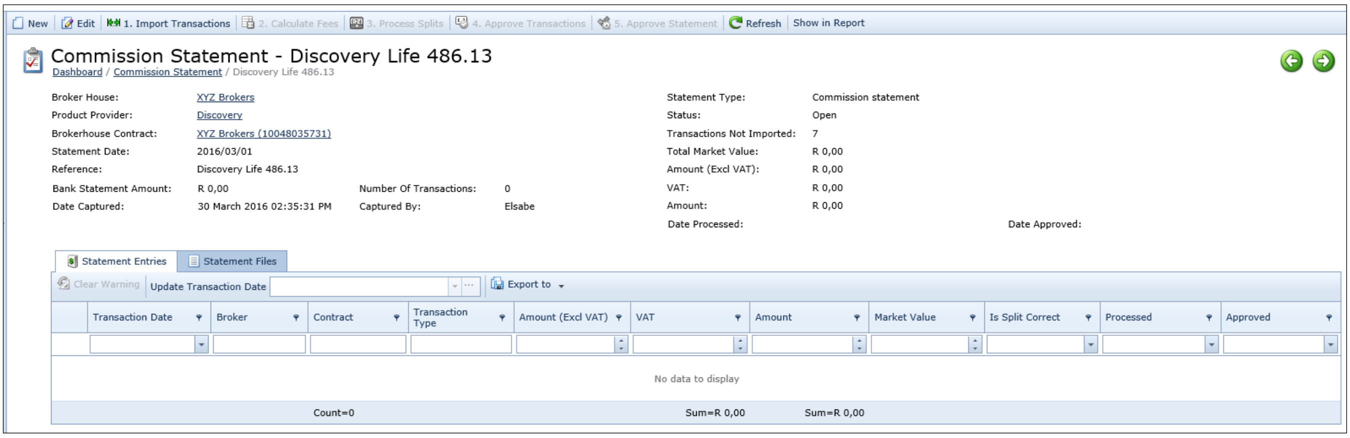
Each line item imported will be recorded.



Processing Commission

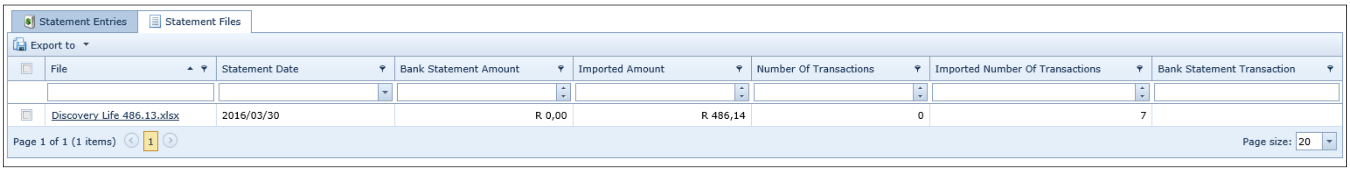
Your newly imported statement will display in red. This indicates that some actions still need to be performed on the statement. Open the newly imported statement.

After the import process the statement still appears 'empty' as all the imported data has been placed in a temporary holding file.



The 'Transactions Not Imported' property indicates the total number of records.

The file you selected on import will be saved automatically on the Statement File tab:



Statement Entries | Statement Files

Export to

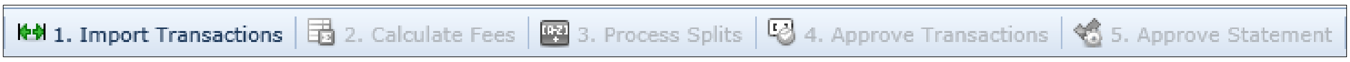
File	Statement Date	Bank Statement Amount	Imported Amount	Number Of Transactions	Imported Number Of Transactions	Bank Statement Transaction
Discovery Life 486.13.xlsx	2016/03/30	R 0,00	R 486,14	0	7	

Page 1 of 1 (1 items) 1 Page size: 20

Field	Description	Required
File	File name as saved on PC	
Statement Date	Defaults to Statement Date selected	
Bank Statement Amount	Amount selected from Bank Statement	
Imported Amount	Amount imported from import file	
Number of Transactions	Free capture field will display number of transactions as captured	
Imported Number of Transactions	Number of transactions calculated from import file	
Bank Statement Transaction	Bank description field	

Five steps are required to complete the imported statement to a status where the commission is either split or divided and ready for payment or the investment values calculated.

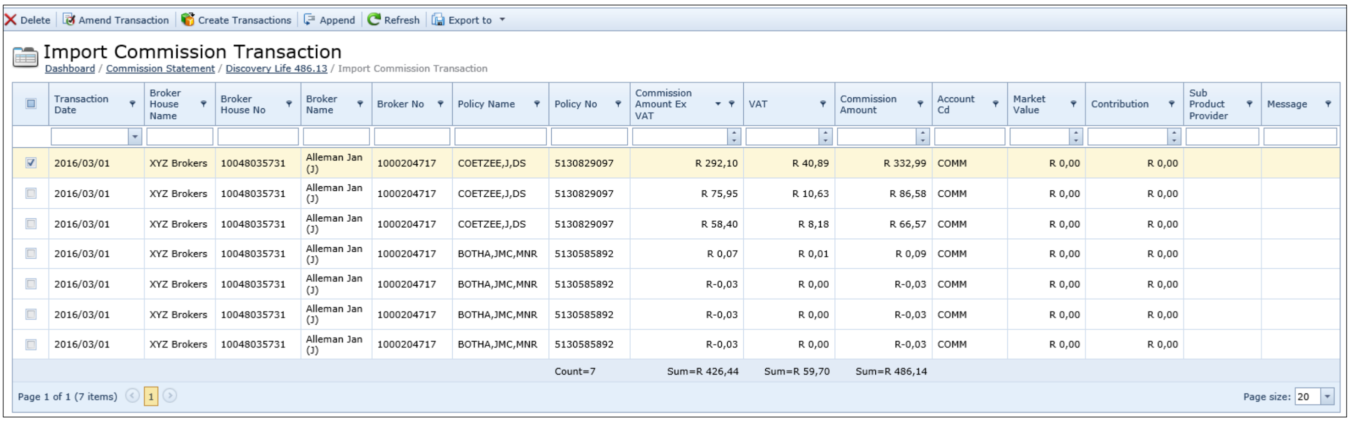
Each step will become available once the previous step has been completed.



Import Transactions

Select the Import Transactions option to get access to the data that was imported for this statement. This option provides a view of a copy of the data that was imported from the file.

This is also the first verification point where one needs to verify that the correct number of records was imported and that the totals as provided in the imported file match the totals after the import.



Delete | Amend Transaction | Create Transactions | Append | Refresh | Export to

Import Commission Transaction

Dashboard / Commission Statement / Discovery Life 486.13 / Import Commission Transaction

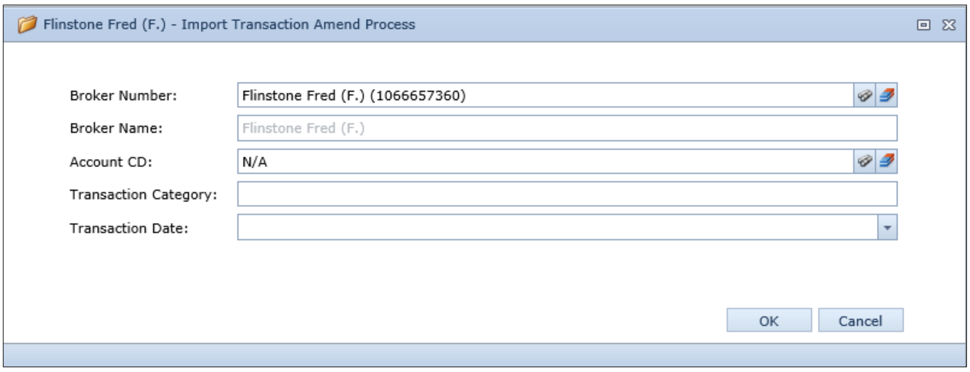
Transaction Date	Broker House Name	Broker House No	Broker Name	Broker No	Policy Name	Policy No	Commission Amount Ex VAT	VAT	Commission Amount	Account Cd	Market Value	Contribution	Sub Product Provider	Message
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	COETZEE,J,DS	5130829097	R 292,10	R 40,89	R 332,99	COMM	R 0,00	R 0,00		
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	COETZEE,J,DS	5130829097	R 75,95	R 10,63	R 86,58	COMM	R 0,00	R 0,00		
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	COETZEE,J,DS	5130829097	R 58,40	R 8,18	R 66,57	COMM	R 0,00	R 0,00		
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	BOTHA,JMC,MNR	5130585892	R 0,07	R 0,01	R 0,09	COMM	R 0,00	R 0,00		
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	BOTHA,JMC,MNR	5130585892	R-0,03	R 0,00	R-0,03	COMM	R 0,00	R 0,00		
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	BOTHA,JMC,MNR	5130585892	R-0,03	R 0,00	R-0,03	COMM	R 0,00	R 0,00		
2016/03/01	XYZ Brokers	10048035731	Alleman Jan (J)	1000204717	BOTHA,JMC,MNR	5130585892	R-0,03	R 0,00	R-0,03	COMM	R 0,00	R 0,00		
						Count=7	Sum=R 426,44	Sum=R 59,70	Sum=R 486,14					

Page 1 of 1 (7 items) 1 Page size: 20

From the import screen you can edit the imported records:

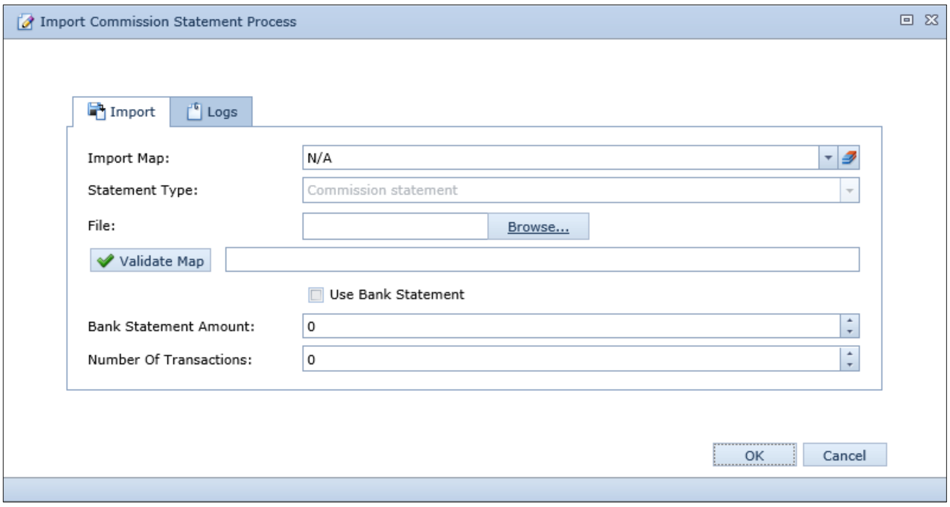
Amend Transaction

Select one or more records and then choose to amend transaction. Only broker number and the account cd (transaction type) data can be amended through this process.



Append Files

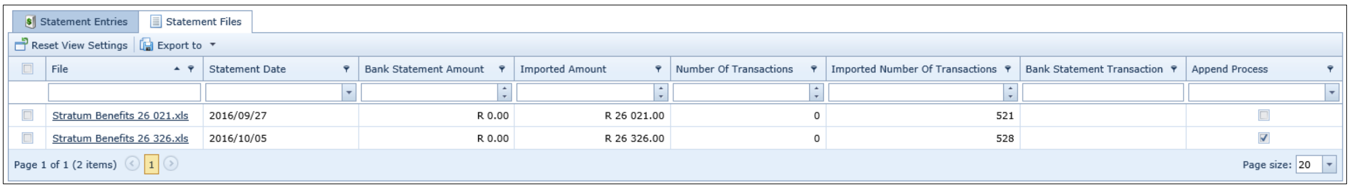
In the event of receiving more than one statement per bank payment, these files can be appended and processed together as one payment. You may append files to any event depending on the circumstance.



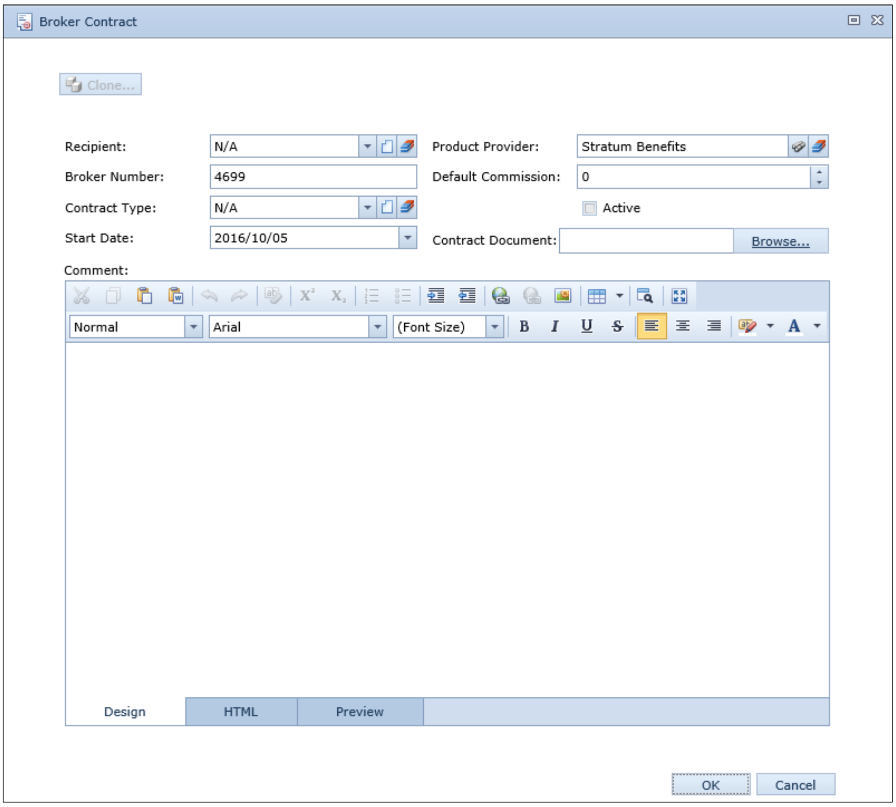
Field	Description	Required
Import Map	A very critical selection where you inform the application of the file format to expect when processing the data file. You can select from a list of **active** maps already configured.	✓
Statement Type	Defaults to the criteria specified on Property Configuration.	
File	Select your data file from the local or network drive. Make sure that the file you select matches the Import Map. The application will not be able to process the file if the incorrect map was chosen.	✓
Validate Map	When selected, the application will check if the selected map matches the file layout which is being imported.	
Use Bank Statement	Select when Bank Statement Transactions has to be linked to Commission statement	
Bank Account	Broker House selected on Broker House Contract bank account details will be listed for selection	
Bank Statement	All Bank Statements saved for this Broker House will be listed for selection	

Bank Statement Transaction	All Transactions on the selected Bank Statement will be listed
Bank Statement Amount	Bank Statement Amount will auto populate from your selection made on Bank Statement Amount
Number of transactions	May be used for record purposes.

Notice that all files appended show on the Statement Files tab on the Commission Statement screen:



Create Broker Contract

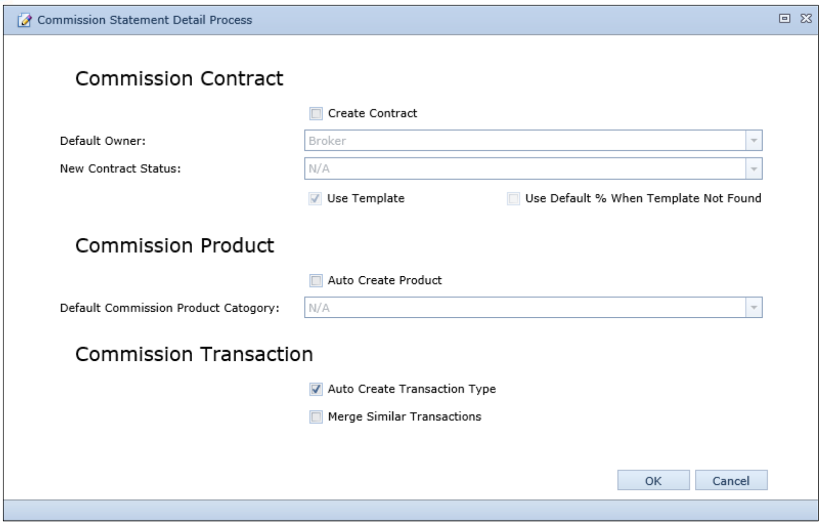


Create a Broker Contract in the event that a transaction is imported for a new Broker where the Broker Contract has not yet been set up.

Create Transactions

The 'Create Transactions' action is one of the most important steps in the process where most of the validation will be performed. The 'Broker House No', 'Broker No' and 'Policy No' columns will be used to validate, find and automatically create commission contracts within the application.

The 'Commission Amount Ex VAT', 'VAT', 'Commission Amount', 'Account CD' columns will be used to create new transaction types and transactions.



There might be new Client or Product records or even transaction types on the imported file which have not yet been captured in the application. The Commission Statement Detail Process allows you to auto create these details from the import process.

You may interpret the screen as: 'How the application reacts when a record has not been found'

Commission Contract

If a new commission contract could exist on the import file, the application will automatically create this record when you select to 'Create Contract'.

The contract will then be created to the default owner, i.e. either Broker or Broker House.

New Contract Status should always be 'Imported'. This will now allow you to filter on these Contracts and allocate them to the correct owner.

You may choose to select either or both 'Use Template' or 'Use Default % when template is not found' option to indicate how this transaction should be split.

Remember to change the Contract Status to 'Active' in order to process the transaction.

Commission Product

This option allows one to auto create a product onto the database when a new Product has been specified on the import file.

Commission Transaction

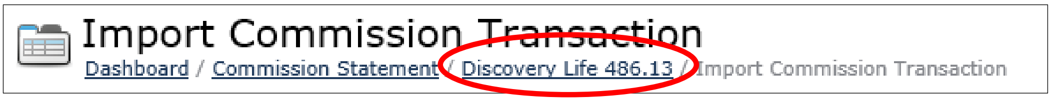
Product Providers do not always notify you in advance when their transaction description has changed or when they have added a new description. This option allows you to auto create this transaction type in order to process the transaction.

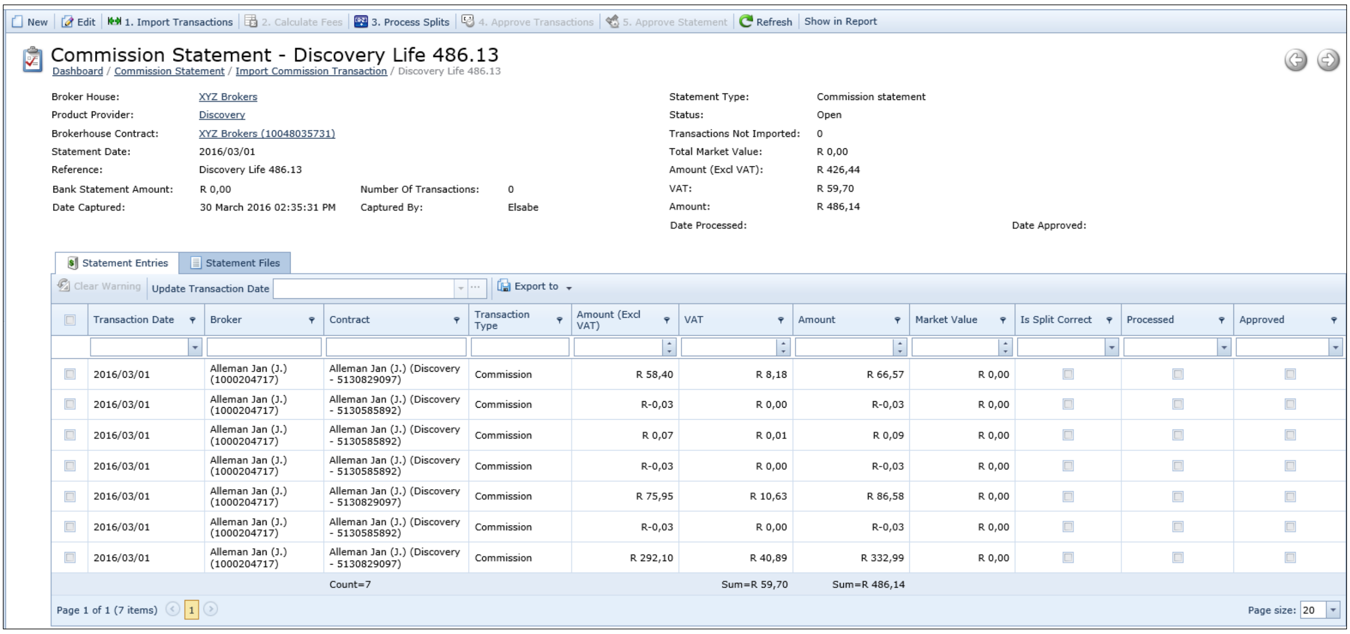
Use the Merge similar transactions option to combine transactions with the same contract number instead of having multiple transactions per contract.

If you choose not to select any of these options and there has been a change or new record on the import file, the application will flag this record in red with a warning message which will explain why the transaction could not be processed. You will then have to manually alter or add that record in order to process the transaction.

When all the transactions have been successfully imported, the Import Commission screen will be blank and all transactions will have been allocated to the correct contracts based on the policy number. The commission will be split according to a template that was attached to the contract.

Return to the Commission Statement by selecting it from the “foot print”





Transaction Date	Broker	Contract	Transaction Type	Amount (Excl VAT)	VAT	Amount	Market Value	Is Split Correct	Processed	Approved
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 58,40	R 8,18	R 66,57	R 0,00			
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R-0,03	R 0,00	R-0,03	R 0,00			
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R 0,07	R 0,01	R 0,09	R 0,00			
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R-0,03	R 0,00	R-0,03	R 0,00			
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 75,95	R 10,63	R 86,58	R 0,00			
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R-0,03	R 0,00	R-0,03	R 0,00			
2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 292,10	R 40,89	R 332,99	R 0,00			
		Count=7			Sum=R 59,70	Sum=R 486,14				

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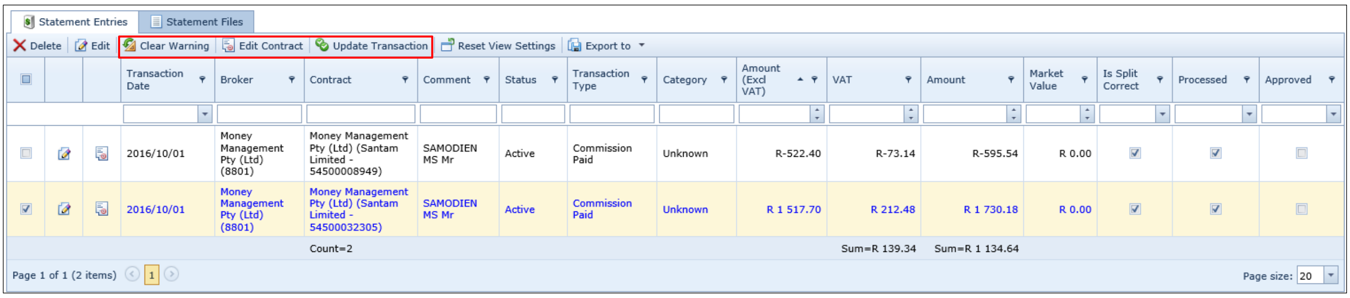
The newly created commission transactions have now been created against the correct policy (commission contract) and are also linked to the broker. The commission contract is either a new contract if the commission was imported for the first time or an existing contract if already created previously or through a different process.

Process Splits

The next step in the commission process, depending on whether you are processing an Investment or Commission statement, is to apply the splitting rules defined on the various commission contracts. This process will create the split transactions for the relevant portion of the commission to each of the recipients.

This action can be repeated multiple times as you have the option to adjust splits before re-generating the transactions.

Final changes can be made to a record after it has been imported.

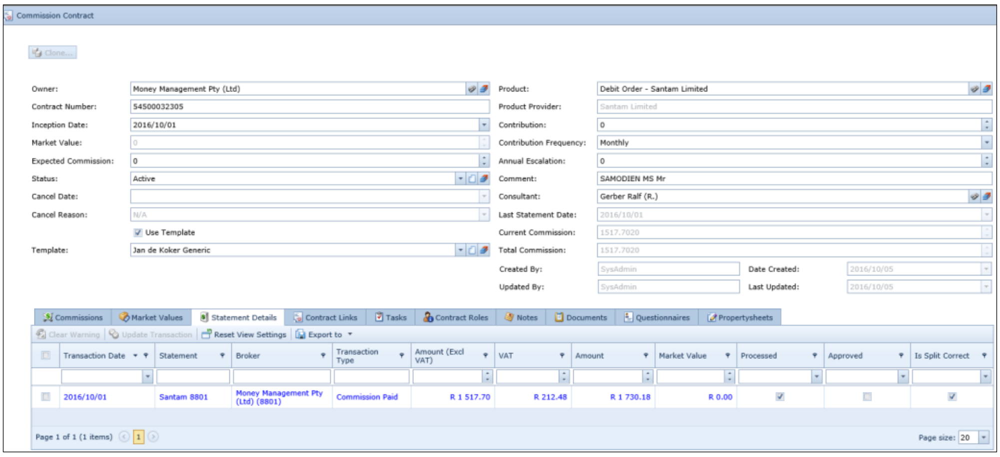


Transaction Date	Broker	Contract	Comment	Status	Transaction Type	Category	Amount (Excl VAT)	VAT	Amount	Market Value	Is Split Correct	Processed	Approved
2016/10/01	Money Management Pty (Ltd) (8801)	Money Management Pty (Ltd) (Santam Limited - 54500008949)	SAMODIEN MS Mr	Active	Commission Paid	Unknown	R-522.40	R-73.14	R-595.54	R 0.00	✓	✓	
2016/10/01	Money Management Pty (Ltd) (8801)	Money Management Pty (Ltd) (Santam Limited - 54500032305)	SAMODIEN MS Mr	Active	Commission Paid	Unknown	R 1 517.70	R 212.48	R 1 730.18	R 0.00	✓	✓	
		Count=2						Sum=R 139.34	Sum=R 1 134.64				

Page 1 of 1 (2 items) 1 Page size: 20

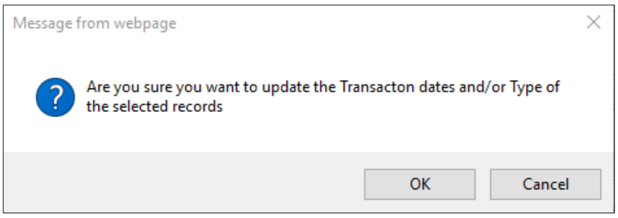
Edit Contract

It is sometimes necessary to make changes to a contract, e.g. to allocate a different template. This is now possible from the Commission Statement screen:

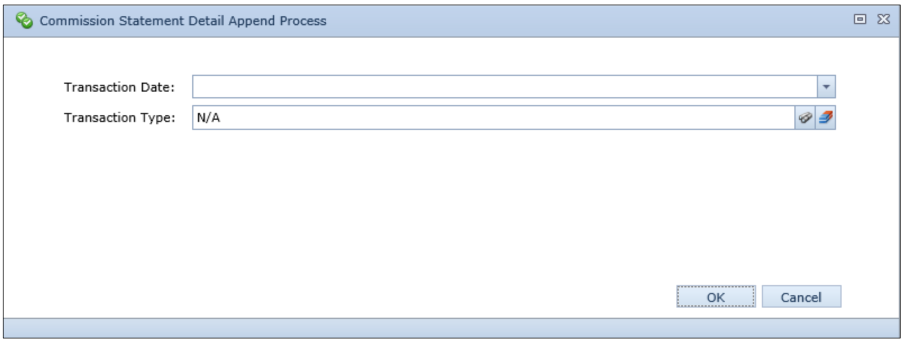


Update Transaction

Transaction type on a specific record can be changed by using the update transaction icon:



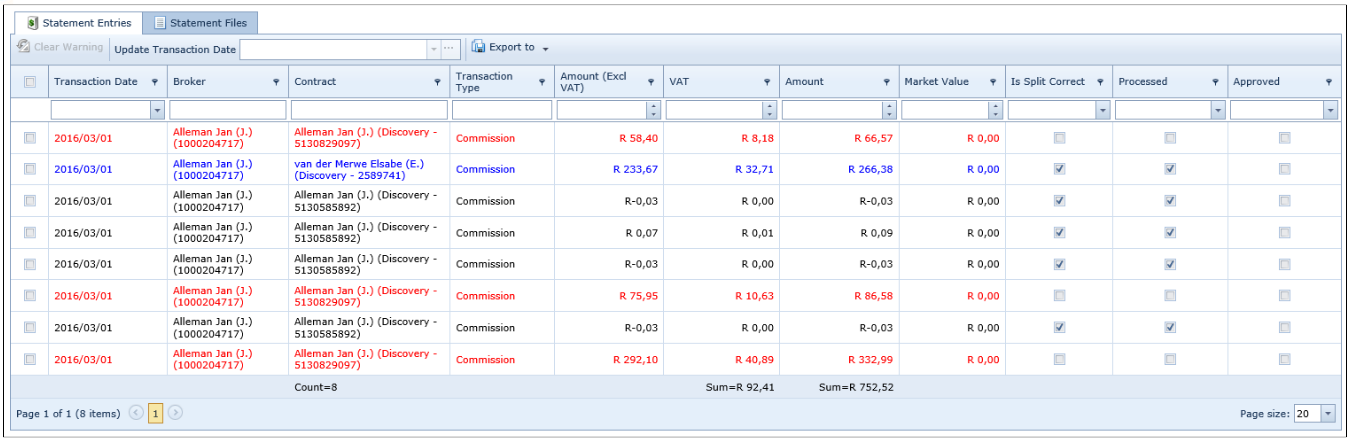
Amend either transaction date or transaction type or both:



Once a split transaction is approved it cannot be re-processed unless you reset the complete statement. Please refer to the section on Reset Statement.

Warnings

Two warnings may occur during the process procedure.



Statement Entries | Statement Files

Clear Warning | Update Transaction Date | Export to

	Transaction Date	Broker	Contract	Transaction Type	Amount (Excl VAT)	VAT	Amount	Market Value	Is Split Correct	Processed	Approved
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 58,40	R 8,18	R 66,57	R 0,00	☐	☐	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	van der Merwe Elsabe (E.) (Discovery - 2589741)	Commission	R 233,67	R 32,71	R 266,38	R 0,00	☑	☑	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R-0,03	R 0,00	R-0,03	R 0,00	☑	☑	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R 0,07	R 0,01	R 0,09	R 0,00	☑	☑	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R-0,03	R 0,00	R-0,03	R 0,00	☑	☑	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 75,95	R 10,63	R 86,58	R 0,00	☐	☐	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130585892)	Commission	R-0,03	R 0,00	R-0,03	R 0,00	☑	☑	☐
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 292,10	R 40,89	R 332,99	R 0,00	☐	☐	☐
			Count=8			Sum=R 92,41	Sum=R 752,52				

Page 1 of 1 (8 items) 1 Page size: 20

1. When a commission split rule was not found to create a transaction, the application will flag this transaction in red with a warning message 'No effective commission record found'. The transaction won't be processed.

   ### Clear Warning

   You will have to return to the specific commission contract to rectify this error.

   After amending the commission split rule, you have to save the Commission Statement and re-process commission in order for the change to take effect. The record should now be processed.

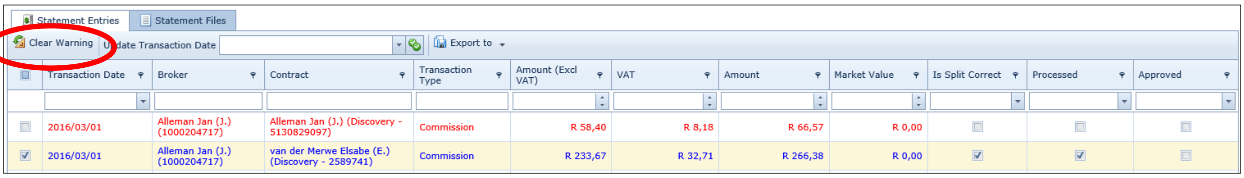
2. When the Broker record on the import file is different from the Consultant allocated to this contract, the application will highlight this record in blue with a warning 'WARNING: The Broker is not the same as the Consultant on the contract'. The transaction will be processed but you will not be able to approve this transaction until the warning has been cleared.

Clear Warning

If you are satisfied that the record is correct, you can clear the warning by using the 'Clear Warning' icon on the transaction action bar.

If the record however is incorrect, you need to follow the same procedure as above.

This warning will recur every time you process the statement until this specific record has been approved.

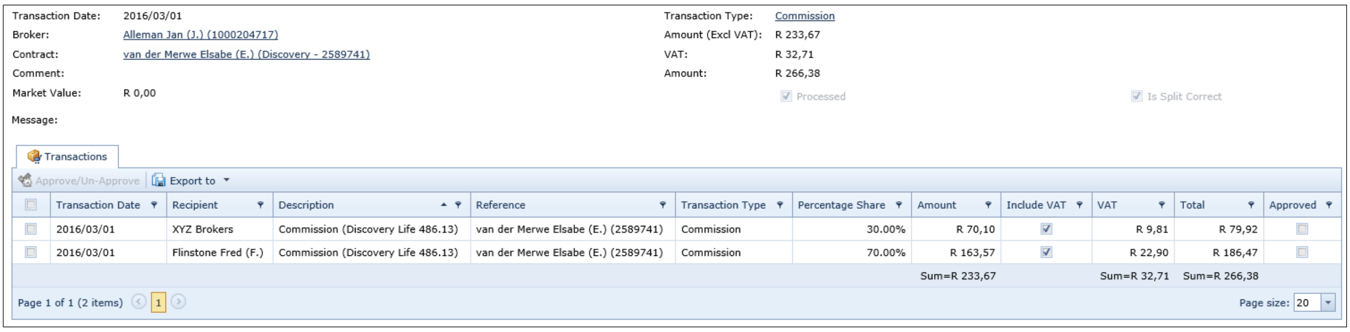


Statement Entries | Statement Files

Clear Warning | Update Transaction Date | Export to

	Transaction Date	Broker	Contract	Transaction Type	Amount (Excl VAT)	VAT	Amount	Market Value	Is Split Correct	Processed	Approved
☐	2016/03/01	Alleman Jan (J.) (1000204717)	Alleman Jan (J.) (Discovery - 5130829097)	Commission	R 58,40	R 8,18	R 66,57	R 0,00	☐	☐	☐
☑	2016/03/01	Alleman Jan (J.) (1000204717)	van der Merwe Elsabe (E.) (Discovery - 2589741)	Commission	R 233,67	R 32,71	R 266,38	R 0,00	☑	☑	☐

Click any of the transactions to view how the split was processed:



Transaction Date: 2016/03/01
Broker: Alleman Jan (J.) (1000204717)
Contract: van der Merwe Elsabe (E.) (Discovery - 2589741)
Comment:
Market Value: R 0,00
Message:
Transaction Type: Commission
Amount (Excl VAT): R 233,67
VAT: R 32,71
Amount: R 266,38
Processed
Is Split Correct
Transactions
Approve/Un-Approve
Export to

Transaction Date	Recipient	Description	Reference	Transaction Type	Percentage Share	Amount	Include VAT	VAT	Total	Approved
2016/03/01	XYZ Brokers	Commission (Discovery Life 486.13)	van der Merwe Elsabe (E.) (2589741)	Commission	30.00%	R 70,10	✓	R 9,81	R 79,92	
2016/03/01	Flinstone Fred (F.)	Commission (Discovery Life 486.13)	van der Merwe Elsabe (E.) (2589741)	Commission	70.00%	R 163,57	✓	R 22,90	R 186,47	
						Sum=R 233,67		Sum=R 32,71	Sum=R 266,38	

Page 1 of 1 (2 items) 1
Page size: 20

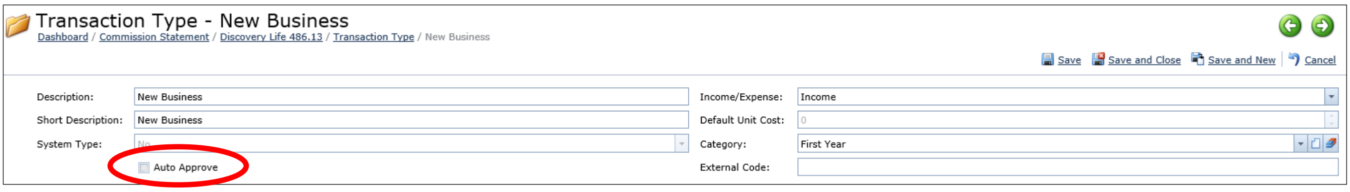
The received commission amount has now been split according to the rules that are currently active on the commission contract that this transaction is associated with. These splitting rules will apply for all the transactions on this commission contract until replaced with another definition.

Approve Transactions

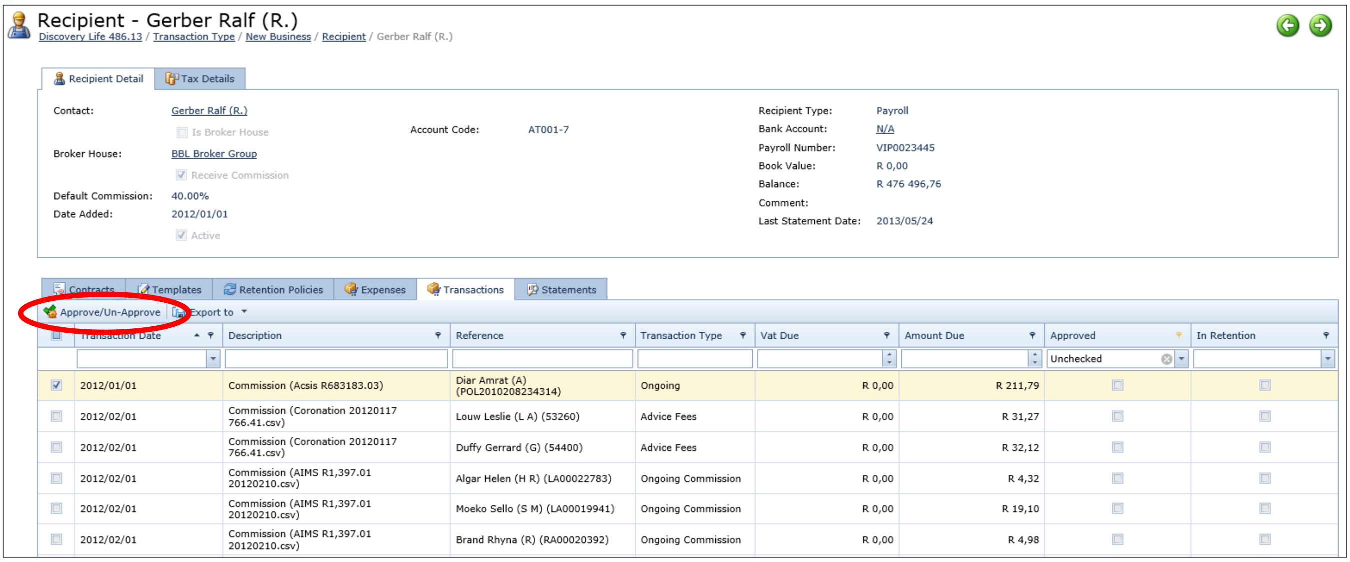
The fourth step is to approve the imported transactions. When approving a commission split transaction, you approve how the original commission amount has been divided between the various parties (recipients) sharing in that commission. This in effect will prevent any changes or re-generation of split transactions via the 'Process Splits' action.

There are 4 methods of approving a split transaction:

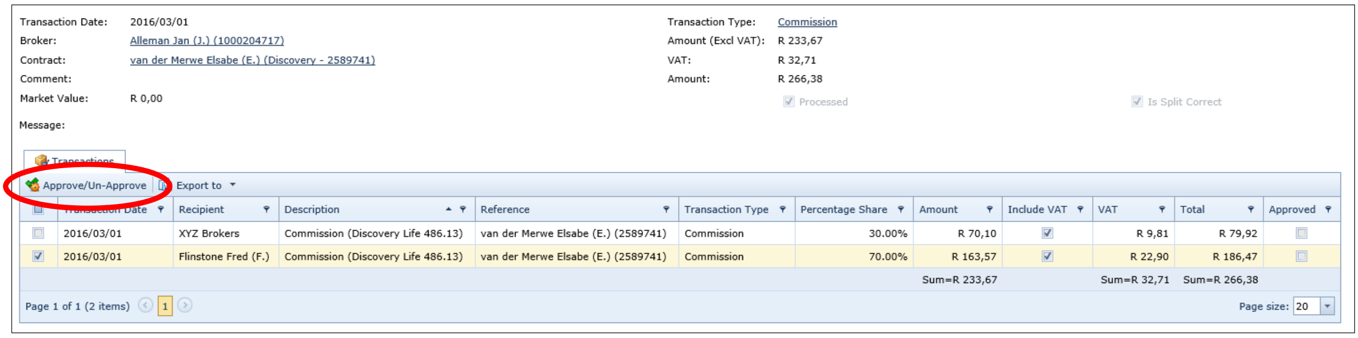
1. A transaction type can be configured as 'automatically approved', resulting in all transactions of this type to be approved by default during the generation. This method is also the only method that will allow the regeneration of the split transactions:



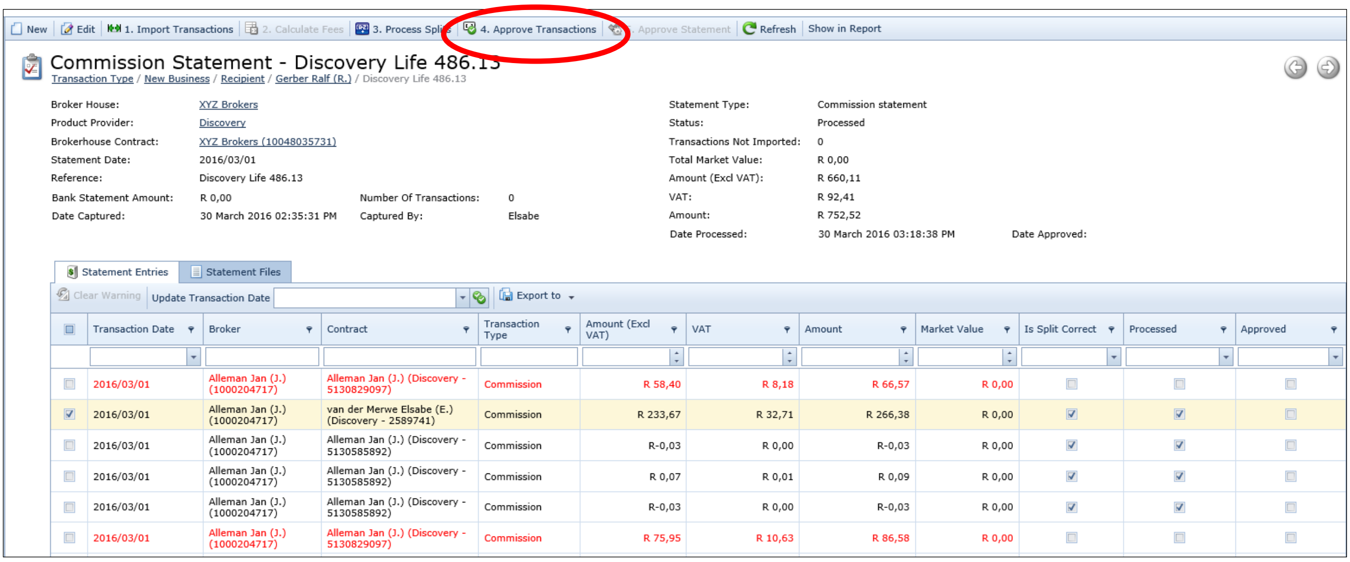
2. Approve transactions individually. This can be done by the Recipient or Administrator by selecting one or more transactions from the Recipient detail view. This option is normally used in combination with option one where new business type transactions will be approved using this method and the on-going transaction types will be auto approved.



3. You are also able to approve individual transactions on the Commission Statement. Select any transaction to display the split rule:



4. The fourth method is a batch method that will approve all the split transactions per commission statement:



Commission can only be processed to a payment file once it has been approved.

You will notice that a transaction will change colour when a retention rule is applied to the criteria of that transaction. Please refer to Retention Policies

This transaction will now also display with a blue background.

Statement Entries | Statement Files

Clear Warning | Update Transaction Date | Export to

	Transaction Date	Broker	Contract	Transaction Type	Amount (Excl VAT)	VAT	Amount	Market Value	Is Split Correct	Processed	Approved
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130784244)	Anniversary	R 2 052,28	R 287,32	R 2 339,60	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130785430)	Anniversary	R 4 270,12	R 597,82	R 4 867,94	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130784244)	Anniversary	R 1 623,53	R 227,29	R 1 850,82	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130087291)	Anniversary	R 4 004,59	R 560,64	R 4 565,23	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130087291)	Anniversary	R 1 359,12	R 190,28	R 1 549,39	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130784244)	Anniversary	R 7 793,47	R 1 091,09	R 8 884,56	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130784244)	Anniversary	R 7 226,12	R 1 011,66	R 8 237,78	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130784244)	Anniversary	R 4 971,49	R 696,01	R 5 667,50	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130708990)	New Business	R 21 929,82	R 3 070,18	R 25 000,00	R 0,00	☑	☑	☐
☐	2016/03/01	Gerber Ralf (R.) (56987)	Gerber Ralf (R.) (Discovery - 5130784244)	Anniversary	R 9 327,27	R 1 305,82	R 10 633,09	R 0,00	☑	☑	☐
			Count=10			Sum=R 9 038,09	Sum=R 73 595,91				

Page 1 of 1 (10 items) 1 | Page size: 20

When you open this transaction, you will notice that the retention rule only applies to the Recipient portion of the transaction:

Transaction Date: 2016/03/01
Broker: Gerber Ralf (R.) (56987)
Contract: Gerber Ralf (R.) (Discovery - 5130708990)
Comment:
Market Value: R 0,00
Message:

Transaction Type: New Business
Amount (Excl VAT): R 21 929,82
VAT: R 3 070,18
Amount: R 25 000,00
☑ Processed ☑ Is Split Correct

Transactions

Approve/Un-Approve | Export to

	Transaction Date	Recipient	Description	Reference	Transaction Type	Percentage Share	Amount	Include VAT	VAT	Total	Approved
☐	2016/03/01	BBL Broker Group	Commission (Retention test)	Gerber Ralf (R.) (5130708990)	New Business	40.00%	R 8 771,93	☑	R 1 228,07	R 10 000,00	☐
☐	2016/03/01	Gerber Ralf (R.)	Commission (Retention test)	Gerber Ralf (R.) (5130708990)	New Business	60.00%	R 13 157,89	☑	R 1 842,11	R 15 000,00	☑
							Sum=R 21 929,82		Sum=R 3 070,18	Sum=R 25 000,00	

Page 1 of 1 (2 items) 1 | Page size: 20

To see which Retention rule has been applied or to select a new rule, you have to open the portion of the transaction on which the rule applies.

Commission (Retention test) - Transaction

Transaction Date: 2016/03/01
Recipient: Gerber Ralf (R.)
Description: Commission (Retention test)
Reference: Gerber Ralf (R.) (5130708990)
Transaction Type: New Business
Contract: Gerber Ralf (R.) (Discovery - 5130708990)
Date Captured: 30 March 2016 11:22:11 AM
Captured By: Elsabe

Source Amount: R 21 929,82
Amount: R 13 157,89
☑ Include VAT
VAT: R 1 842,11
Total: R 15 000,00
Remaining Amount: R 13 157,89
Date Approved: 2016/03/30
Retention Policy: Ralph Gerber
Batch: N/A

Statement Transactions

Export to

Transaction Date	Description	Reference	Transaction Type	Vat Due	Amount Due	Retention Policy	Date Paid
No data to display							
				Sum=R 0,00	Sum=R 0,00		

OK | Cancel

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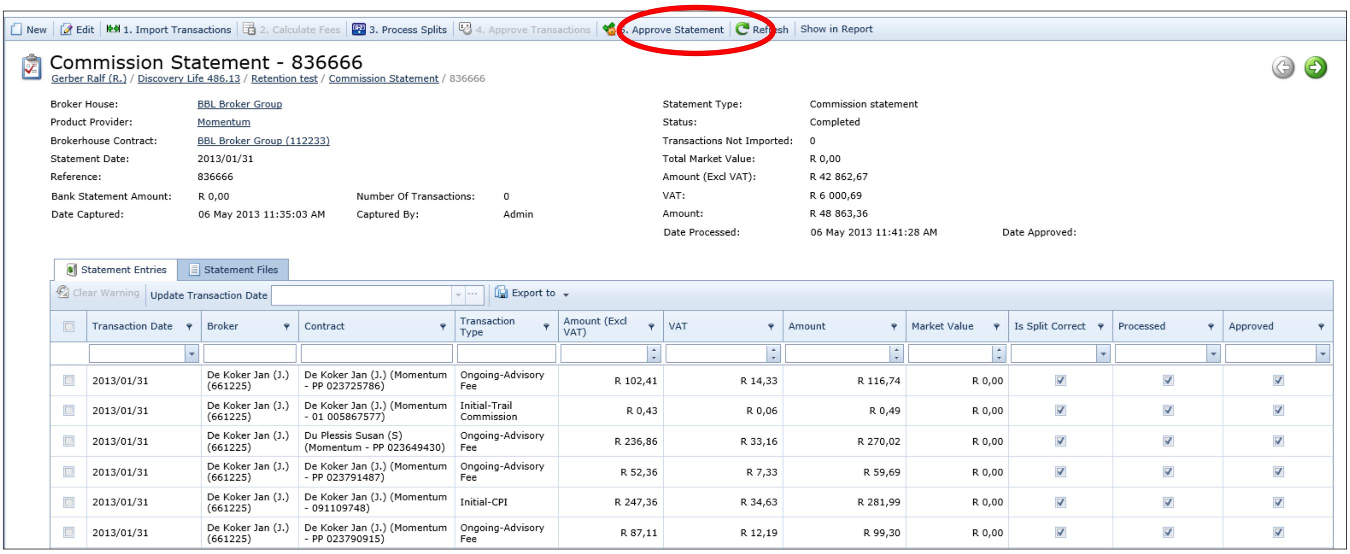
Approve Statement

This is the last action on the income side of the commission. Approve a statement to finalise it and not allow any further changes to any of the data on this statement.

The split transactions on this commission statement can now be added to a Recipient statement ready for approval and payment to the recipient.



Manual Process

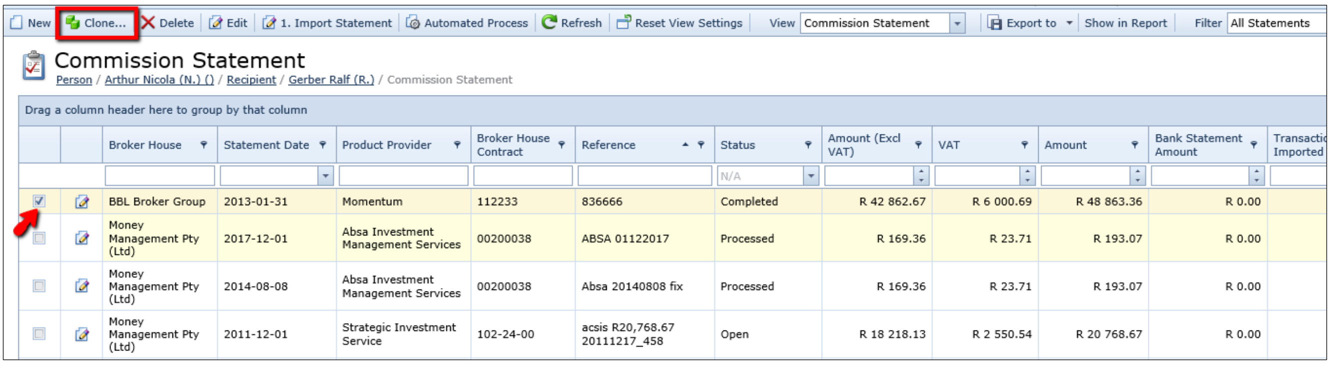
You may receive commission statements in formats which cannot be directly imported into the application, e.g. pdf.

There are a few options on how to process these statements:

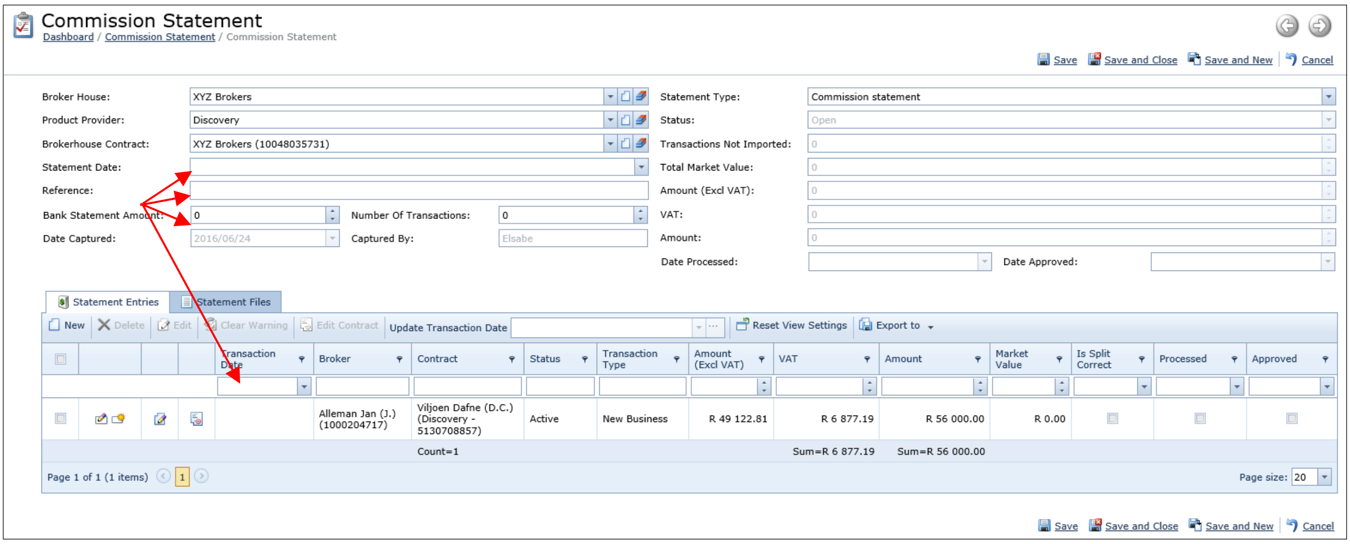
- Capture manually
- Clone previously captured statement
- Create an excel- or csv file for import

When cloning or manually capturing a statement, the initial process will be different than with importing.

Select to clone a previously captured statement:

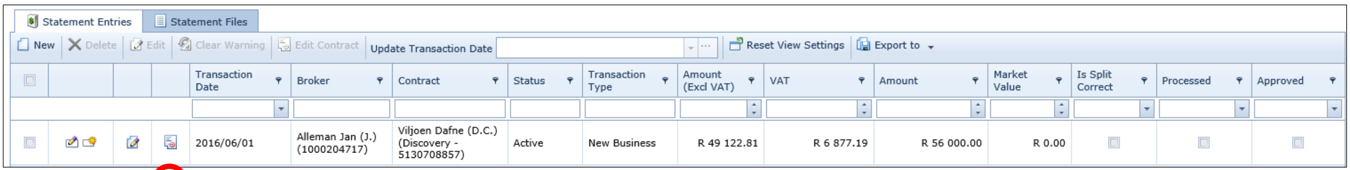


Note that the fields for Statement date, Reference, Bank Statement amount and Transaction date are all empty:

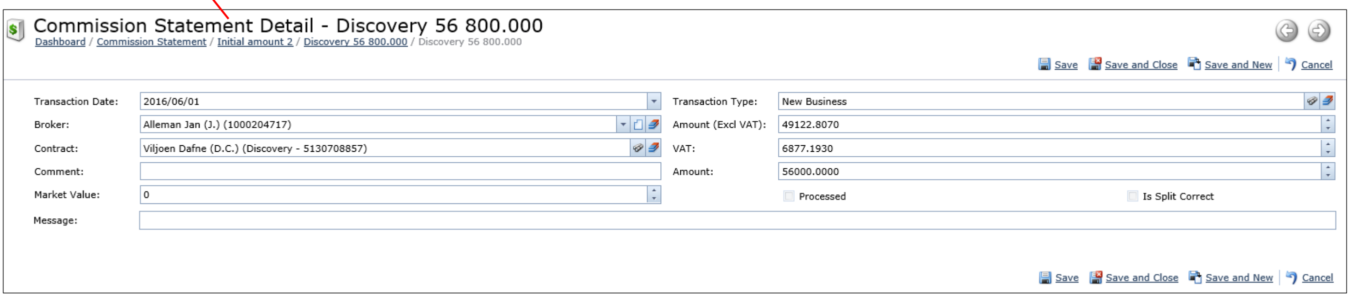


Enter the statement date, reference and bank statement amount and save the cloned statement to auto generate the transaction dates which will default to the statement date.

You can edit the cloned transactions should the amounts and contracts be different from the previous statement:



Select the edit button to open the transaction to be edited:



Always capture the amount including VAT in order for the VAT and Commission Excl VAT fields to be auto calculated.

When you clone or manually capture a statement, the commission file will not be automatically saved on the processed statement.

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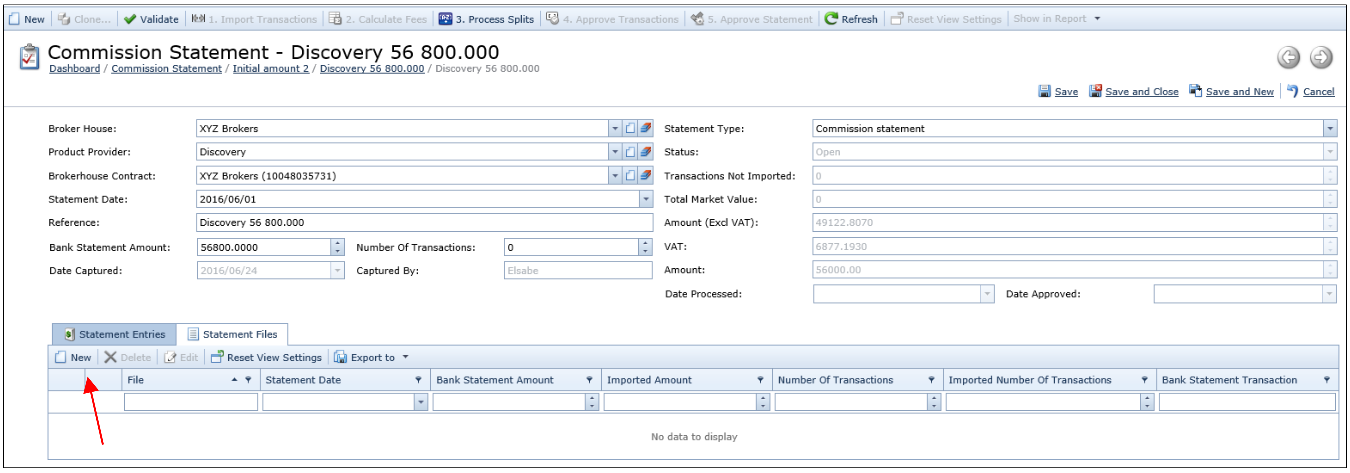
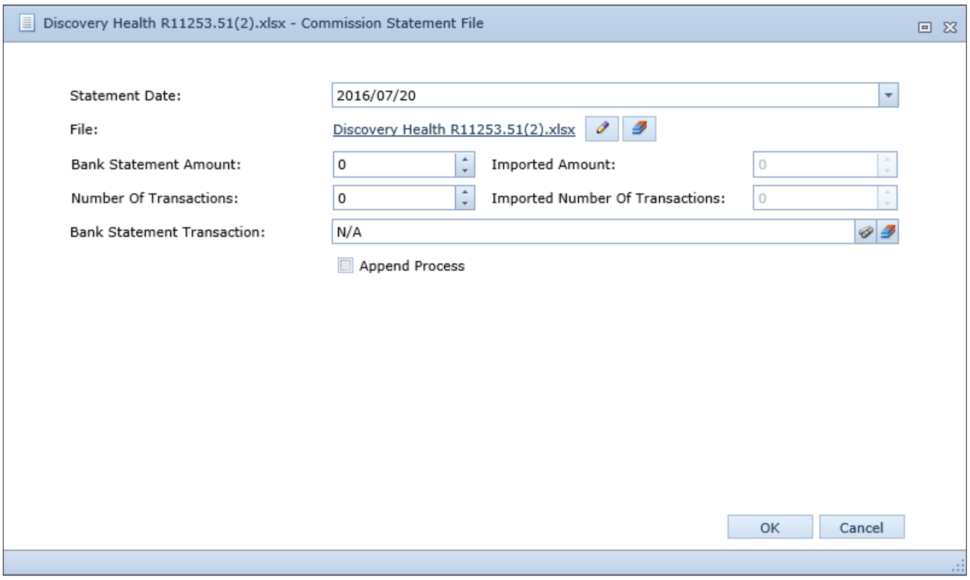
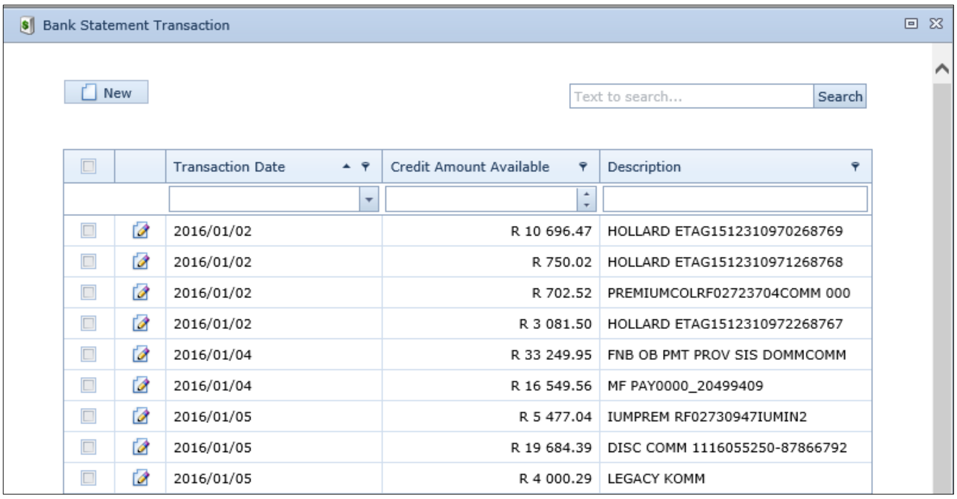
Select Edit on the Commission file to add the original file as well as link this statement to the bank statement transactions:



Select New on Statement Files:



Attach the original statement file and link statement to Bank Statement Transaction.

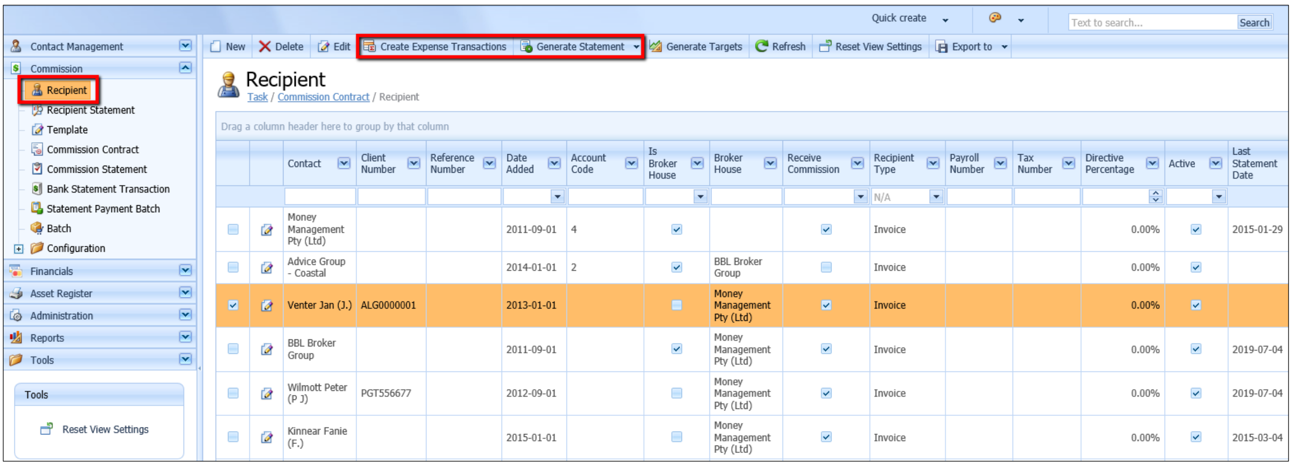


Recipient Month-End Process

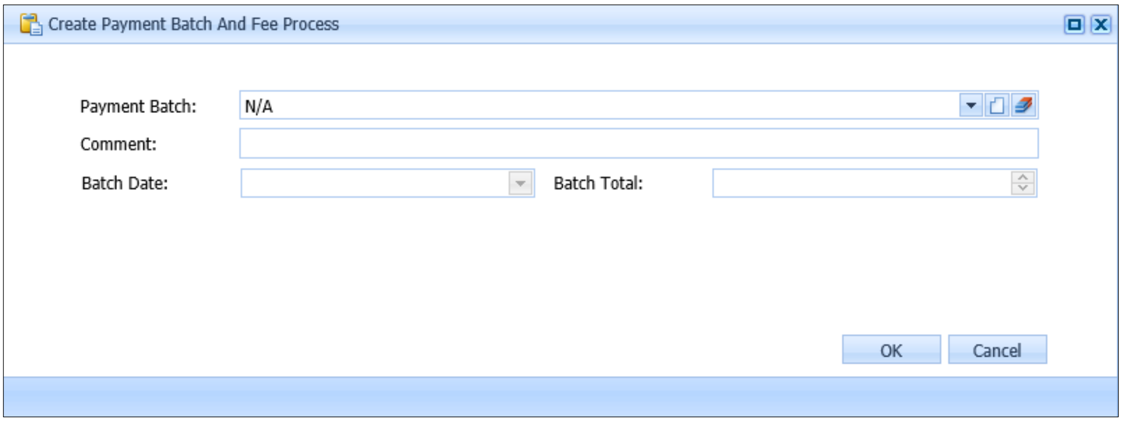
Expenses

A Recipient may be liable for some expenses. These expenses may be once-off or occur over a period of months.

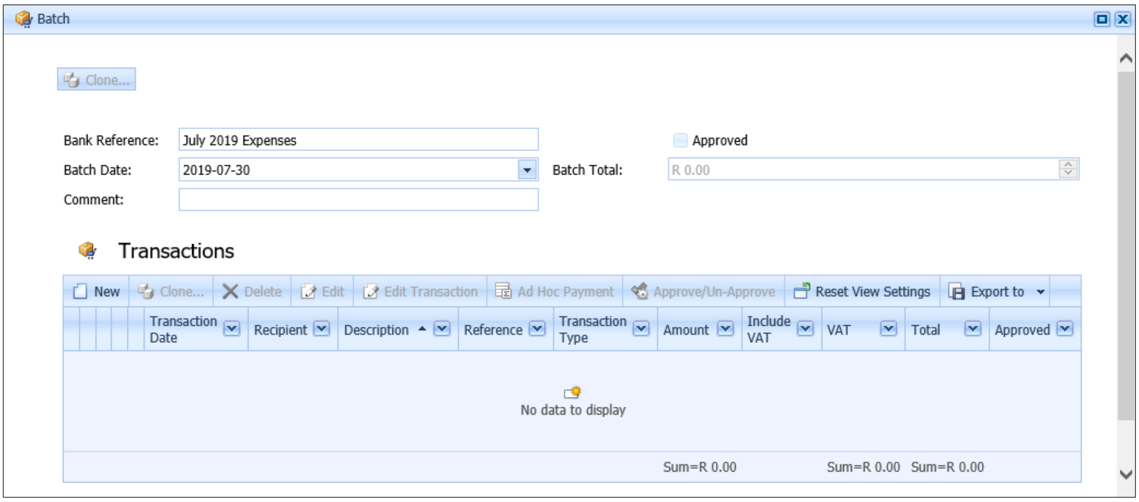
Recurring expenses will be captured on the Expenses tab.



Recurring Expenses



Select an open batch or create a new batch

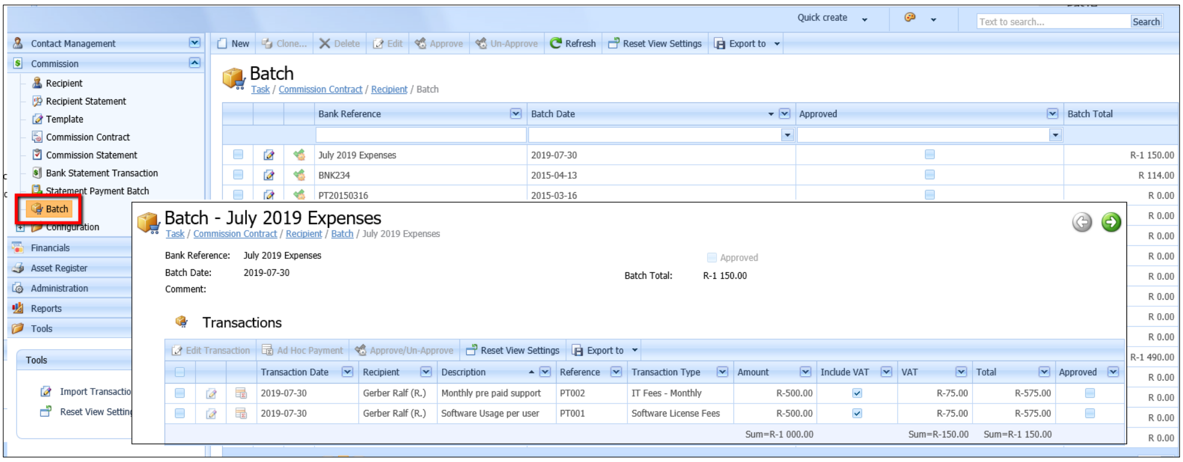


This action uses the active expense definitions on the recipient record to generate transactions for the recipient. Expenses are unique per batch and the user determines the timing and frequency of deduction of these expenses. This is normally an action that will be performed once a month.

Note that once-off journal entries (Expense/Ad hoc income) can also be captured as a Batch entry.

The batch needs to be approved before the recipient statement can be finalized.

Use the Batch icon on the Navigation pane and select the relevant batch.



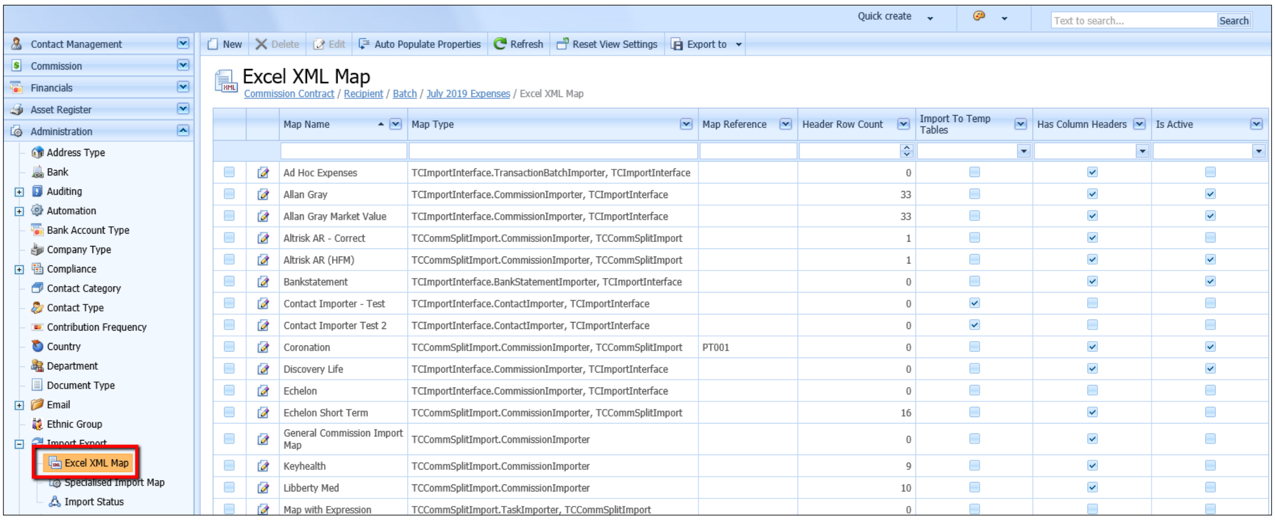
When the batch has been approved, the transactions on the batch are ready to be added to the recipient statement.

Batch entries / Journals

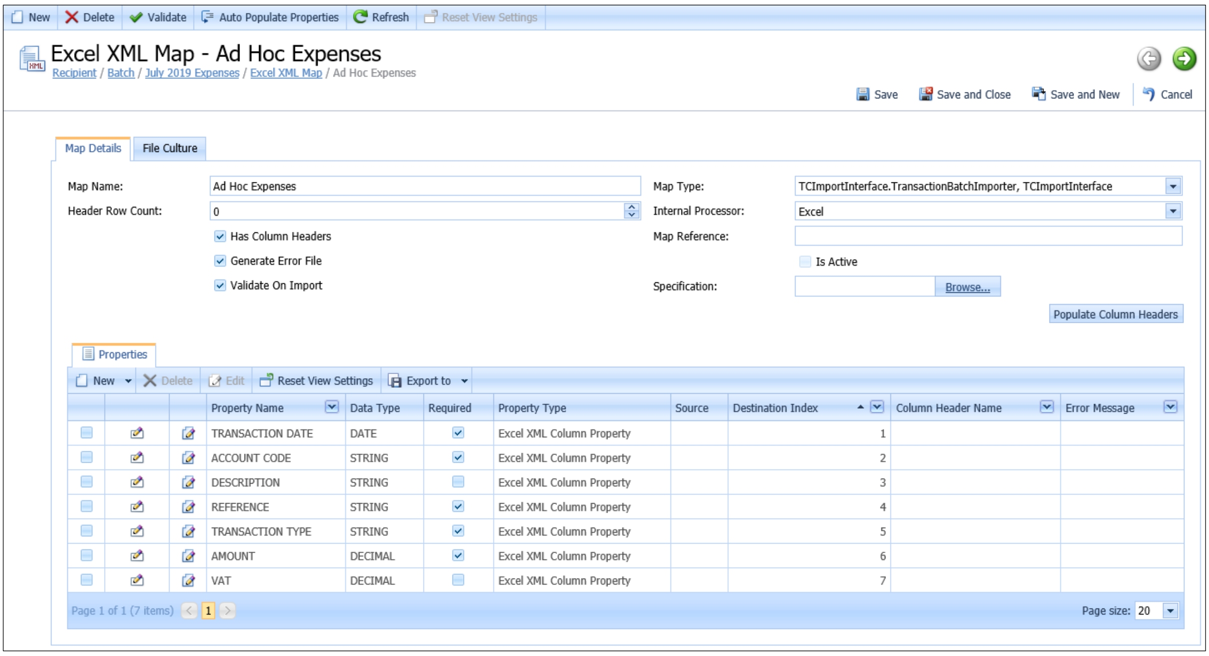
Journal entries may occur during the month or with month-end process, e.g. Reserve Account allocation, Advance Payments or Add-Hoc expenses, which must be posted against a Recipient before final payment. These journal entries can now be imported via the Batch Importer process.

Please make sure you have to proper User Permission rights to import batch transactions.

Select Excel XMLMap from Administration in the Navigation Panel.

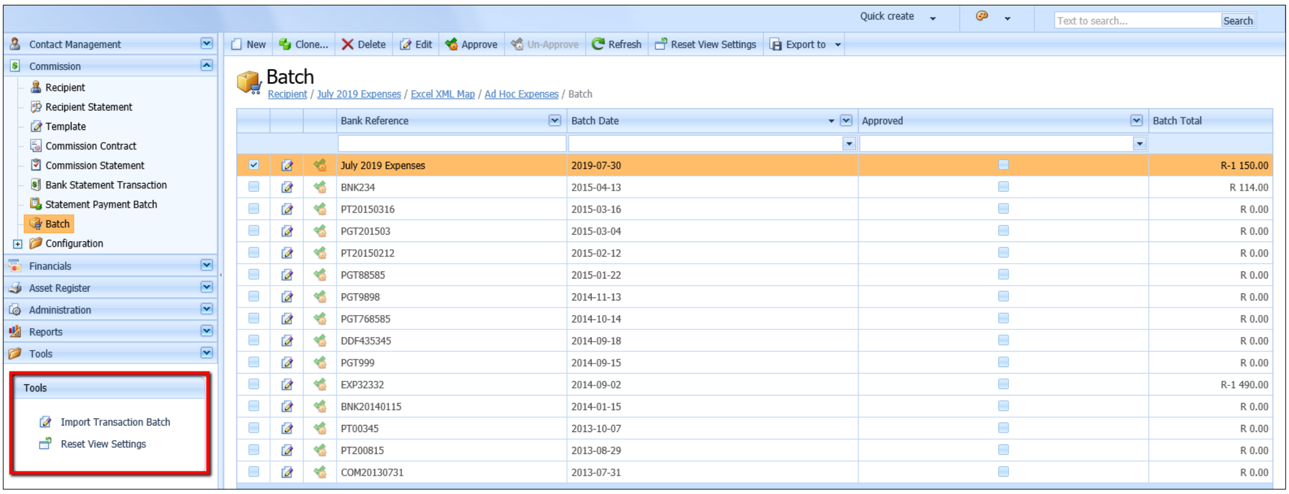


Select New to create a new map using ***TCCommSPlit.BatchImporter, TCCommSplitImport*** as Map Type.



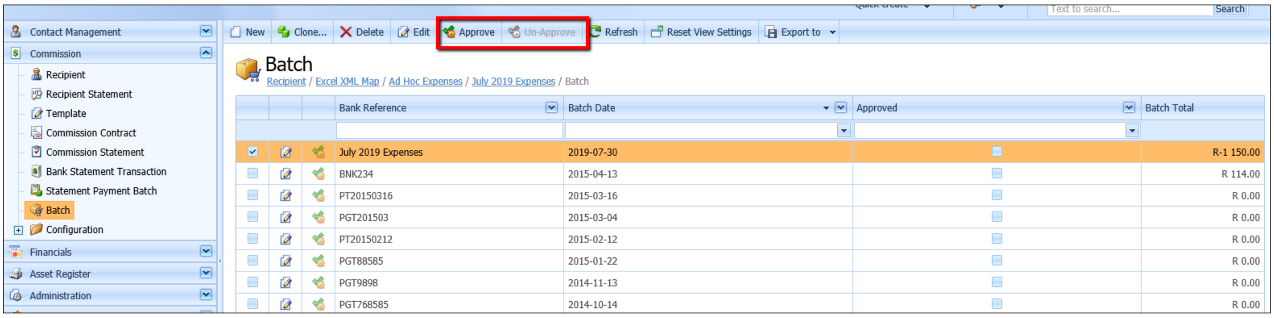
Property name	Description	Required
Transaction Date	Transaction date as per source file	✓
Account code	The unique code used on a Recipient record	✓
Description	Transaction description	✓
Reference	Payment or transaction reference	✓
Transaction type	Select from drop-down menu	✓
Amount (excl VAT)	The Importer requires an amount excluding VAT.	✓
VAT	Specify the VAT if this transaction requires it.	

Once the map has been set up you can import these transactions as a single batch entry from the Batch list view.

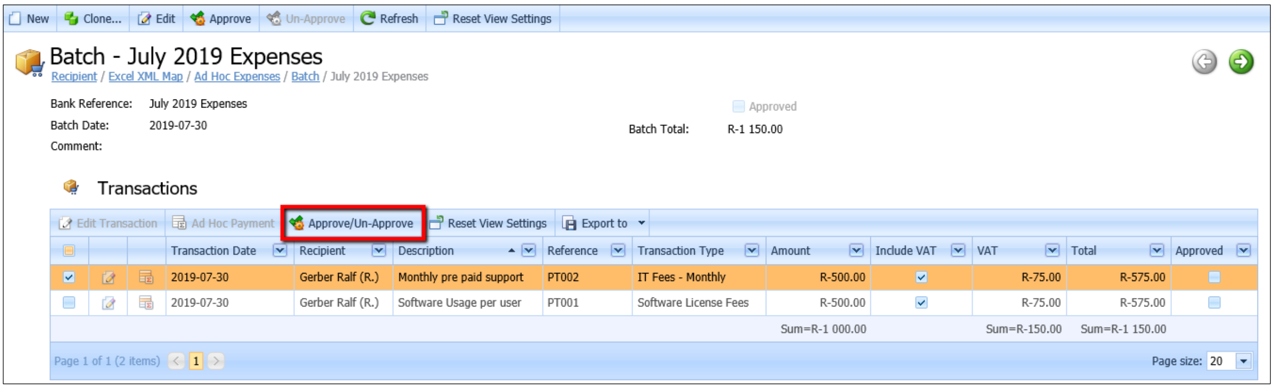


You can approve this batch now or you can select to open the batch and approve individual transactions within.

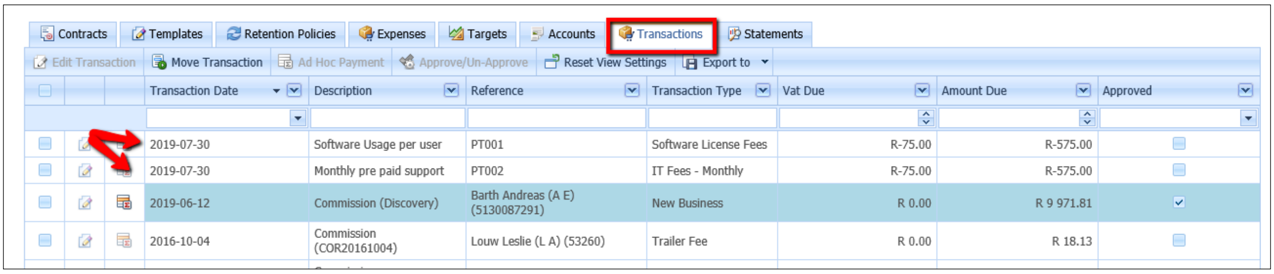
Select the relevant batch from the list.



Open batch to approve individual transactions.



Once the batch has been approved, the entries will be on the individual Recipients Transaction list for payment.



Recipient Statement

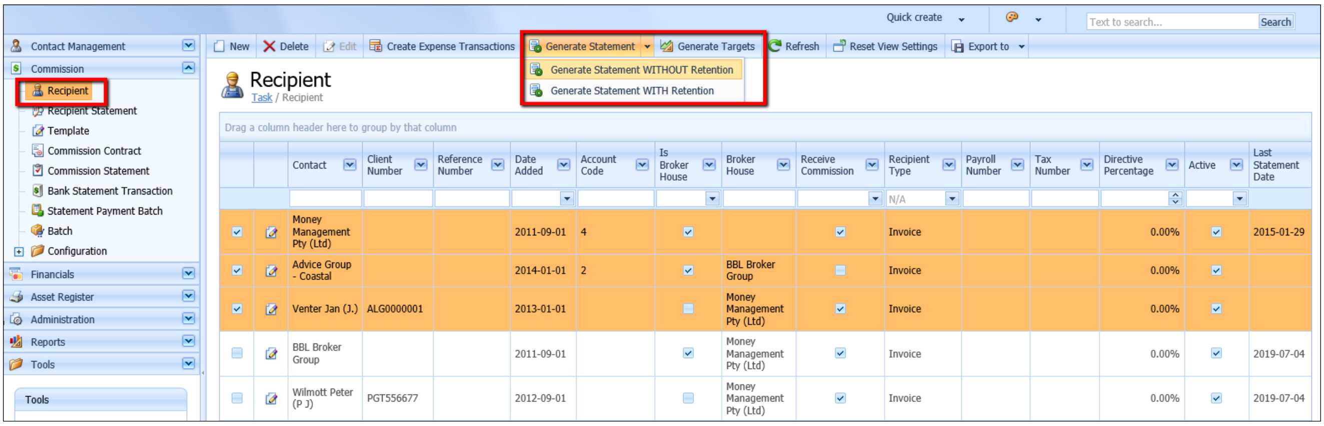
The commission statement represents the inflows/income part of the process and the recipient statement represents the outflows/expense part of the process. The recipient statement is a collection of approved commission-, retention rules, expense- and tax transactions that are combined on a statement representing a payment transaction to the recipient.

You have 2 options when generating the recipient statement

1. Generate Statement WITHOUT Retention - when no retained commission is being paid on this statement

2. Generate Statement WITH Retention - to release monthly commission retained

Generate Recipient Statement

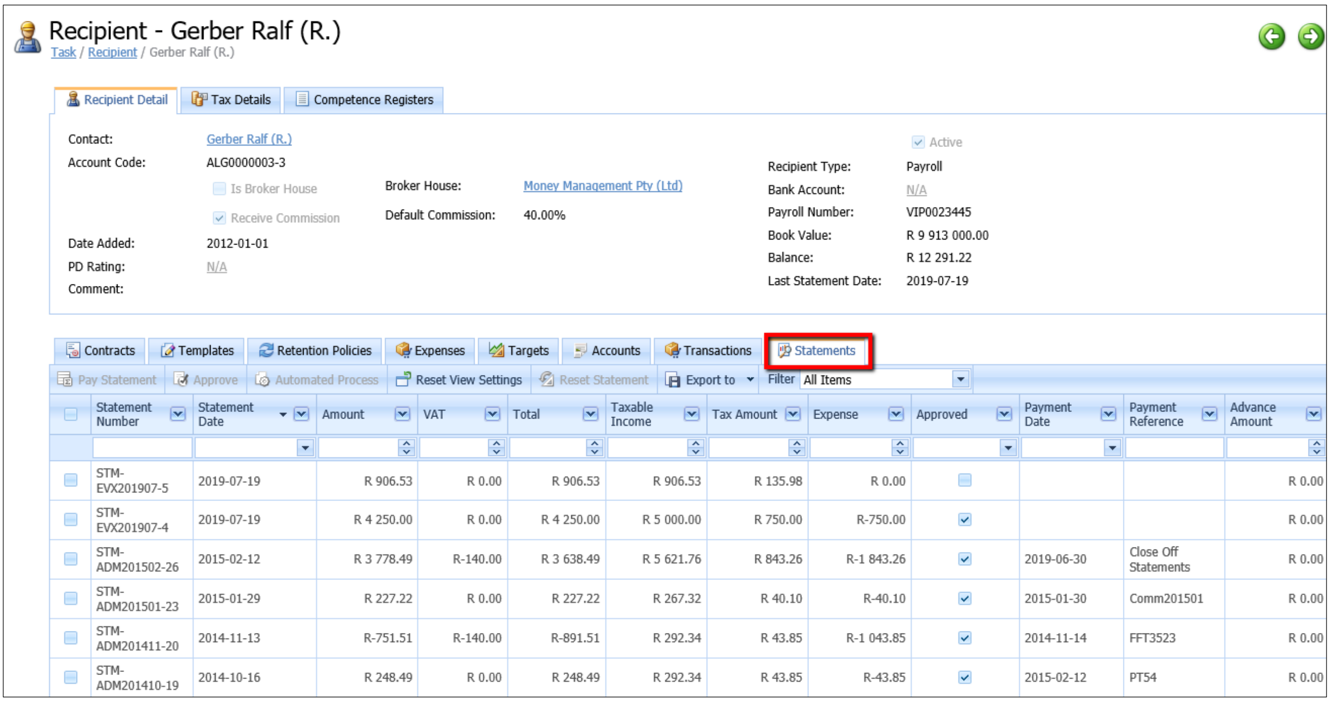


This action will add the approved transactions as well as apply all retention rules (Generate statement with Retention) on this recipient to a new recipient statement. If there is a statement for this recipient that has not been approved yet, then this process will add the approved transactions to this statement rather than generating a new statement.

Transactions with Retention Policy

Once the Recipient Statement has been generated you will notice that the transaction where a retention policy applies will remain on your Recipient list of Transaction. The Amount Due will change after the portion of the transaction, which has been identified by the retention rule criteria, has been released for payment.

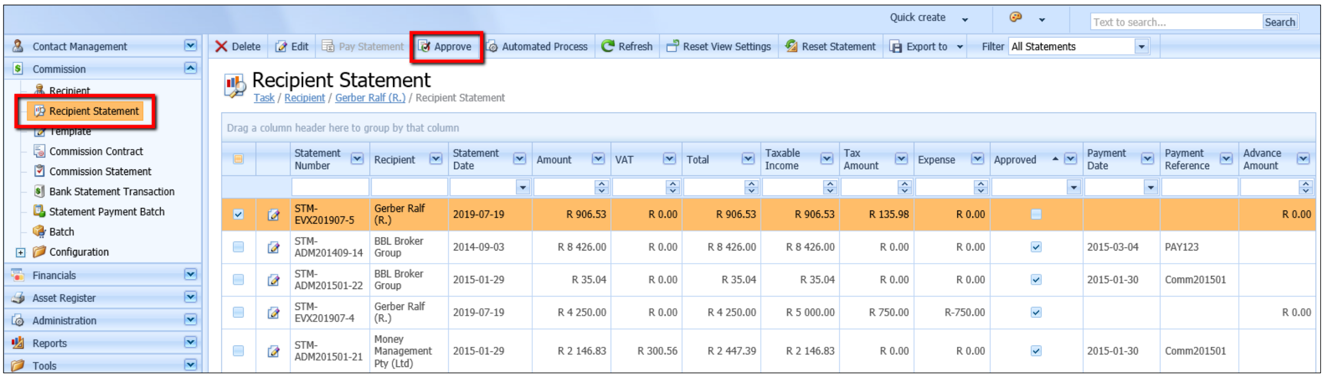
The newly generated statement is now on the Statements tab:



It might happen that when a statement is generated, the sum of the amounts on the statement is negative. This is possible if the expenses approved for the statement are more than the actual commission earned.

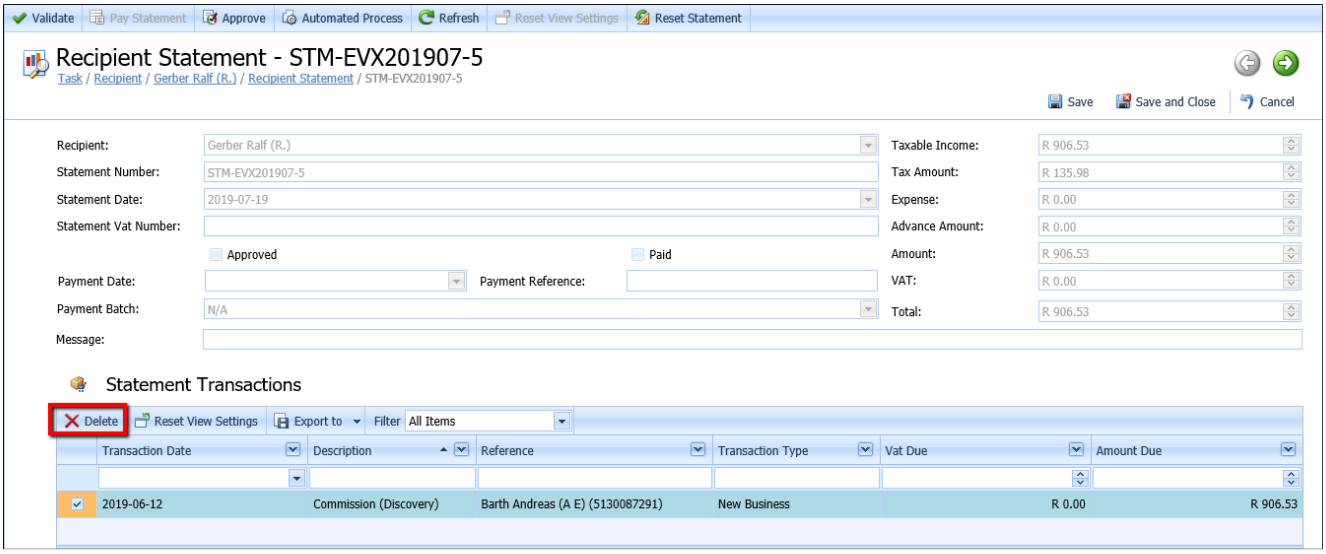
Approve Recipient Statement

Approve a recipient statement when you are ready to do a payment run. To perform this action for multiple statements at a time, you will need to navigate to the Recipient Statement list view.



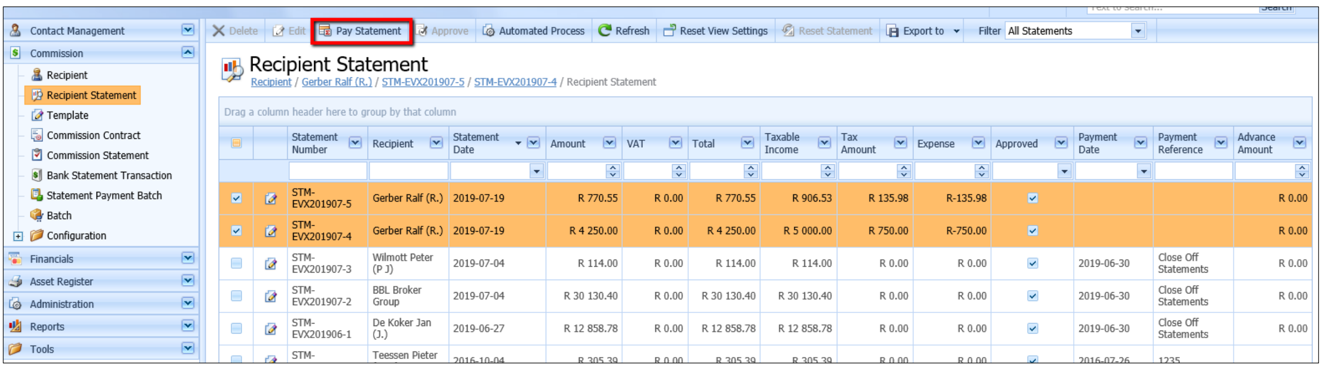
In the event where you have approved a transaction and the transaction should not be paid in this month-end run, you may delete the transaction from the Recipient Statement which will then unlink the transaction from the payment process and move it back to the Recipient Transactions tab. This needs to be done before the approval of the Recipient Statement.

Select to edit the relevant Recipient Statement.



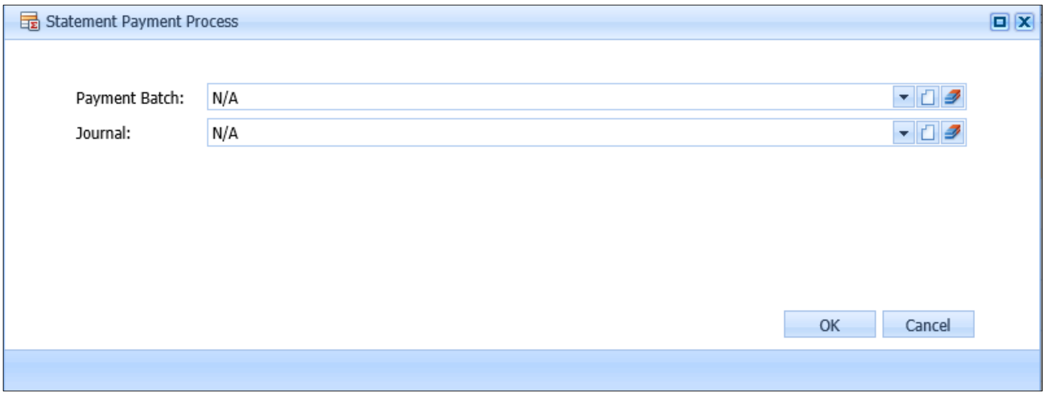
Pay Recipient

The pay statement process will not only allocate the statement for payment but will also generate additional transactions for the recipient if the recipient has a valid tax directive or any accounts set-up.



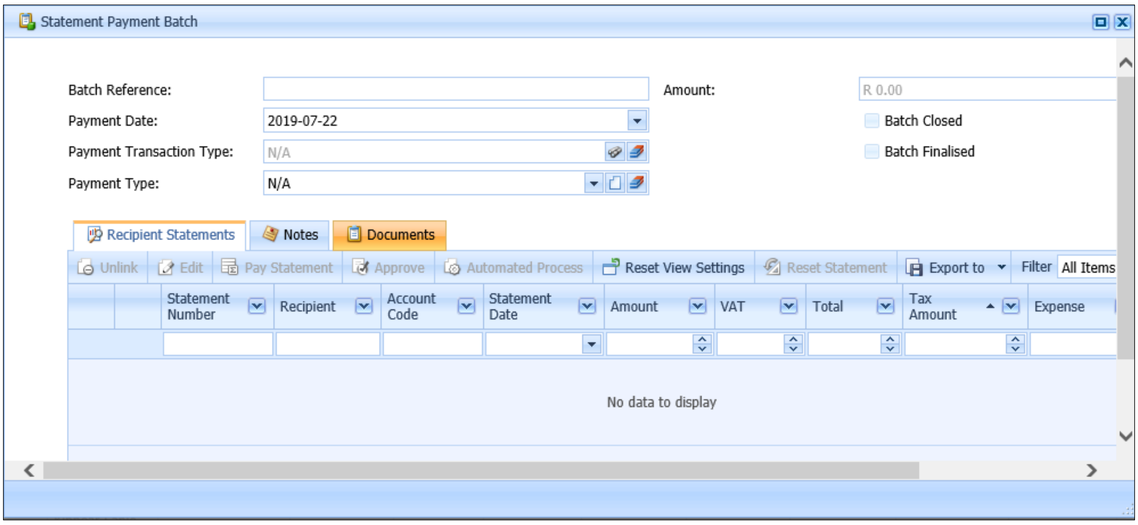
This process will calculate the tax to withhold on the income before expenses for this statement as well as allocate any amounts specified in the Recipient Account to the specific Journals.

Please refer to Commission Recipient Account Management section



Select an existing Payment batch or create a new batch for this payment.

Create a new Payment Batch:



Property name	Description	Required
Batch Reference	Use a reference name to identify this Batch	✓
Payment Date	Date these transactions should be paid	✓
Payment Transaction Type	Transaction type to display on VIP file	✓
Payment Type	Select preferred payment type	✓
Amount	Auto calculates as transactions are added	
Batch Closed	Refer to Payment Batch section	
Batch Finalised	Refer to Payment Batch section	

Select the applicable Journal for account allocations.

After this statement has been selected for payment, no additional transactions can be added.

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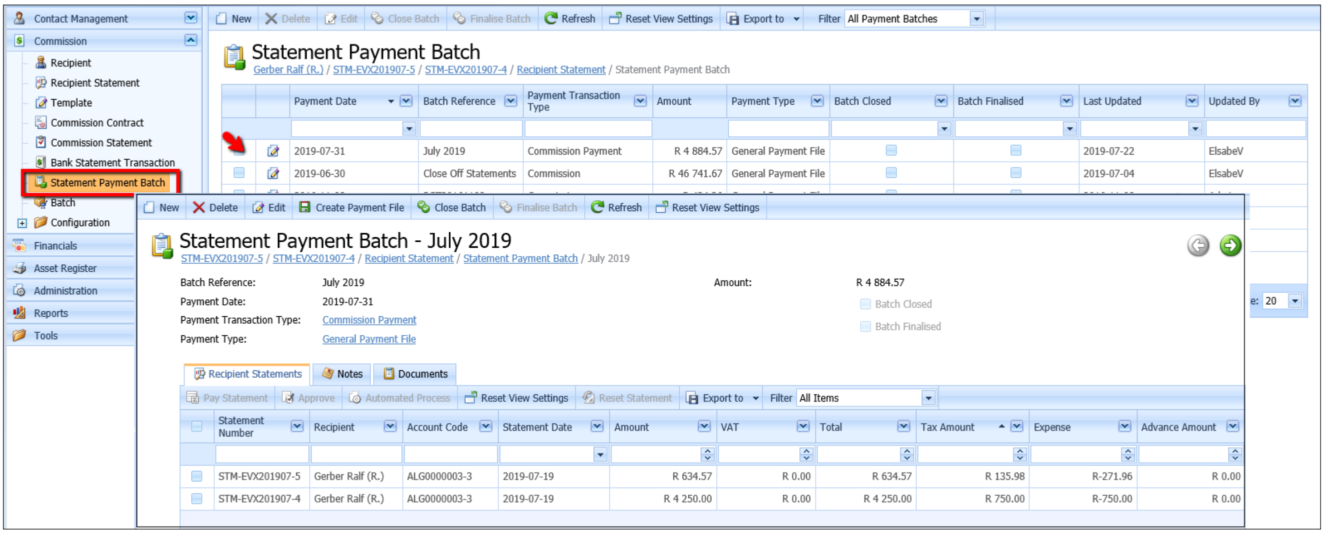
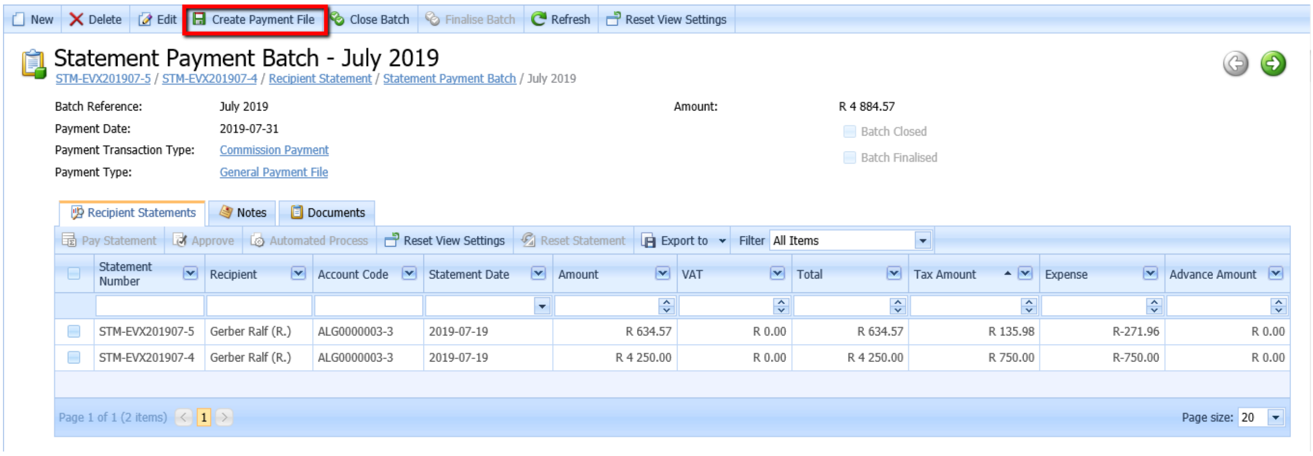
Statement Payment Batch

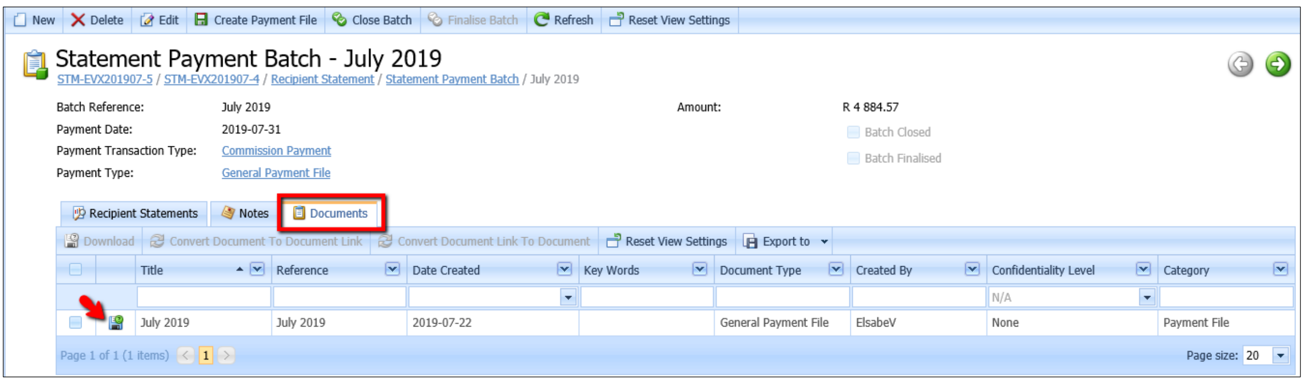
Open the Statement payment batch on the Commissions Navigation pane. You will now see all Recipient statements added for payment.



Create the Payment File to finalise the payment process.



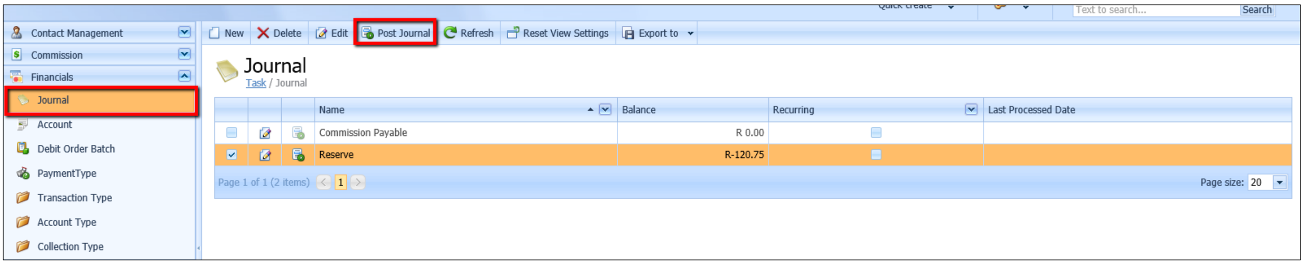
The payment file is now available on the Document's tab.



After the payment file has been processed you can Close and Finalise the Payment Batch. No further changes can be applied to any record after the batch has been closed.

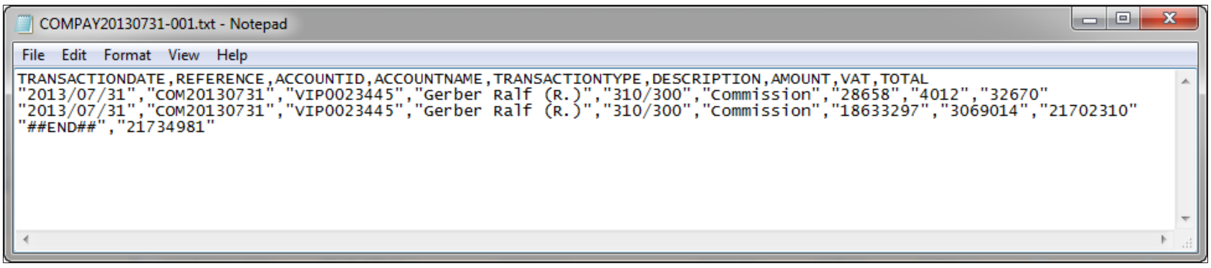
Process Journals

Process the applicable journals to allocate transactions to Recipient Accounts.



Commission Payment type

The Commission Payment Type is an application defined type and is used in the payment process of the recipient statements. Each of the defined types represents an output format used for generating output to various payment systems. Below is a sample of a general payment file generated during the payment process:



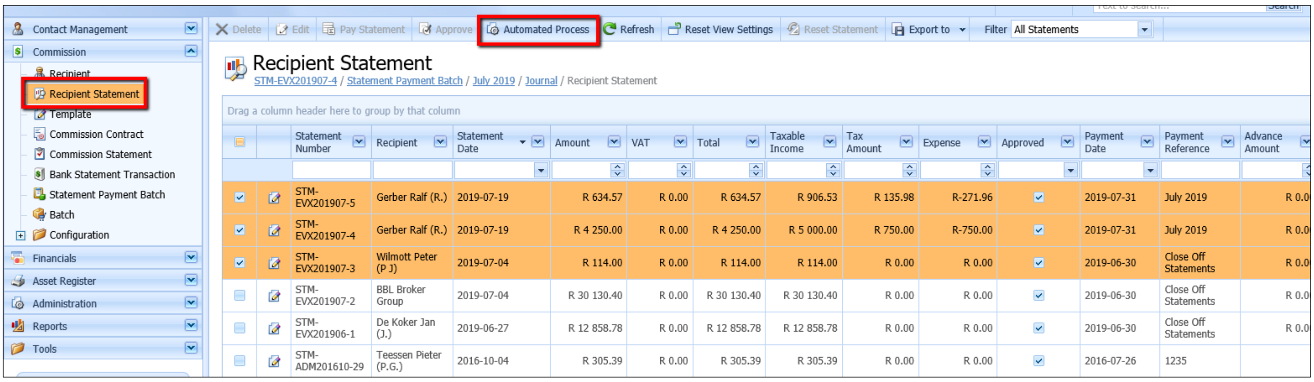
Print, export and e-mail Recipient Statement

Recipient statements can be printed, exported or emailed from the application using a manual or automated process.

Automated process

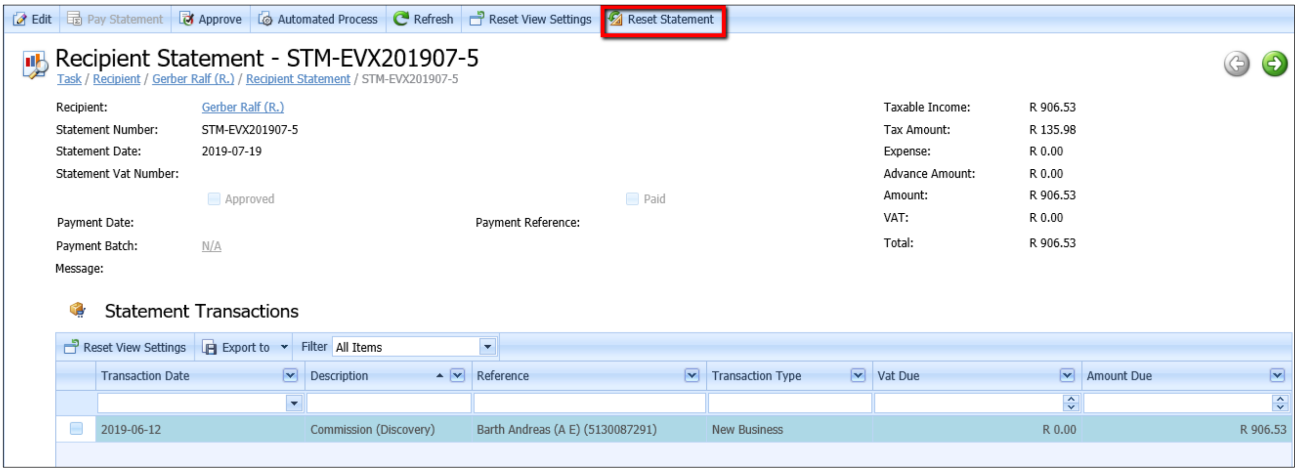
An automated process will be setup by your System Administrator.

Select the relevant automated process to distribute multiple Recipient Statements simultaneously



Reset Statements

In the event where transactions have been allocated incorrectly and needs to be un-approved, this process will allow the reset of statements. It can only be done by a user with the appropriate security level i.e. Administrator



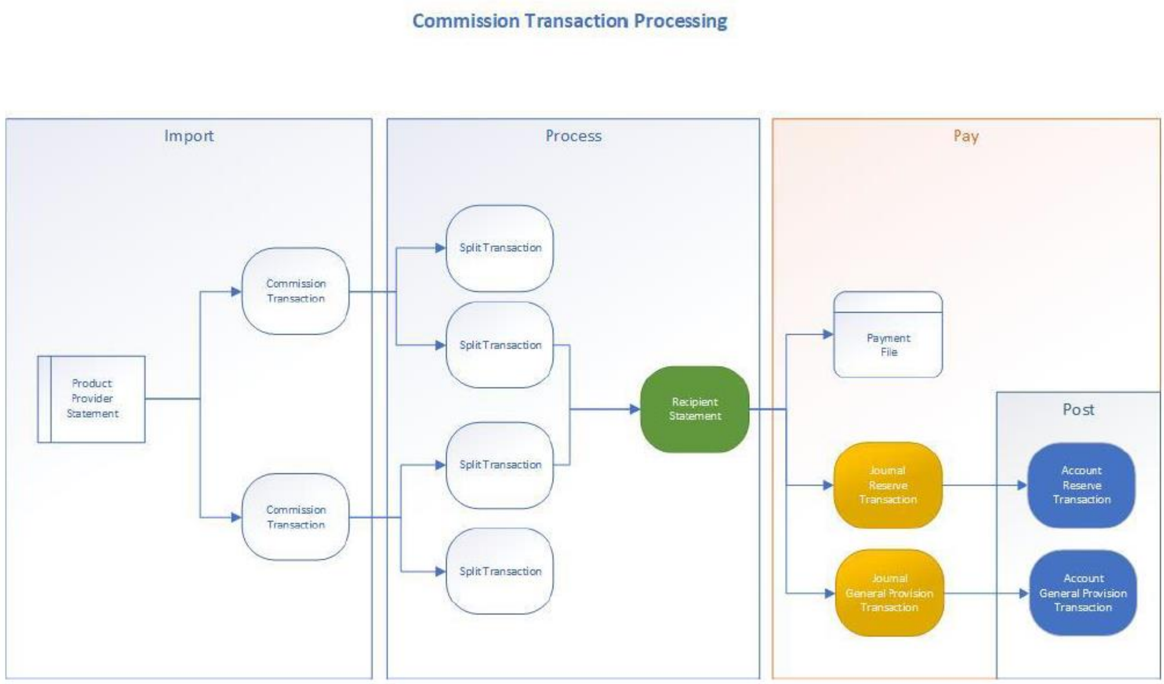
In the event where a Commission Statement needs to be reset, but some transactions have already been paid on a Recipient Statement, the Recipient Statement needs to be reset first.

Financials

Commission Recipient Account Management

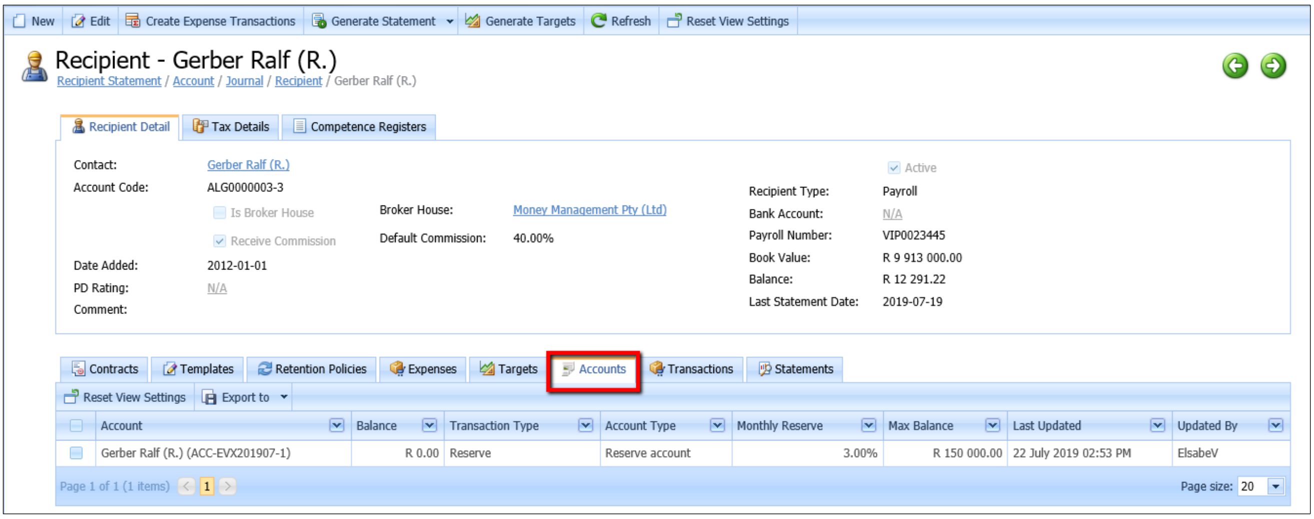
Various accounts can also be set up from a commission management perspective e.g. Reserve Account, VAT account etc.

These accounts do not have a requirement for linked contracts and do not participate in collections.



Create Recipient Account

Accounts are accessible from the Recipient detail view:



Account

Refer to Account section in this document

Transaction Type

Transaction type will determine if the transaction is a debit or credit transaction

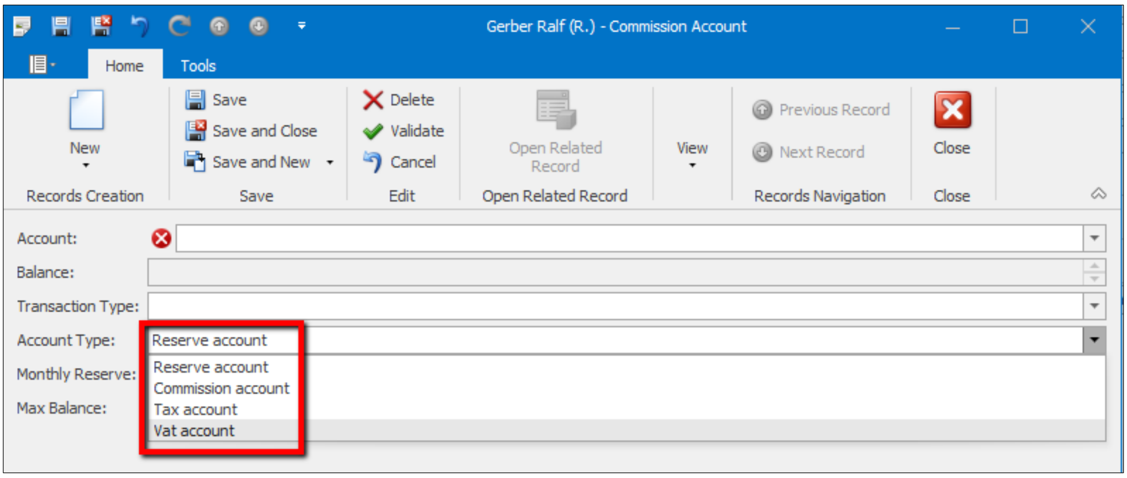
Account Type

The primary role for the Account type is to differentiate between various accounts for the same owner.

Accounts can be linked to a Recipient in any of the following capacities:

Account Type	Usage
Commission Account	Use this account to pay the balance of the Recipient statement. This account is optional
Reserve Account	Transfer a portion (%) of the Nett Commission into this account. You can setup multiple reserve accounts if the total percentage for the reserve stays below 100%
VAT Account	Transfer the VAT portion of the commission into a central VAT account. When the Recipient is not registered for VAT the VAT will be transferred to this central account
Tax Account	Central account to record the tax amounts withheld for each of the Recipients with a Tax Certificate. The % specified on the Tax Directive is used to calculate this amount

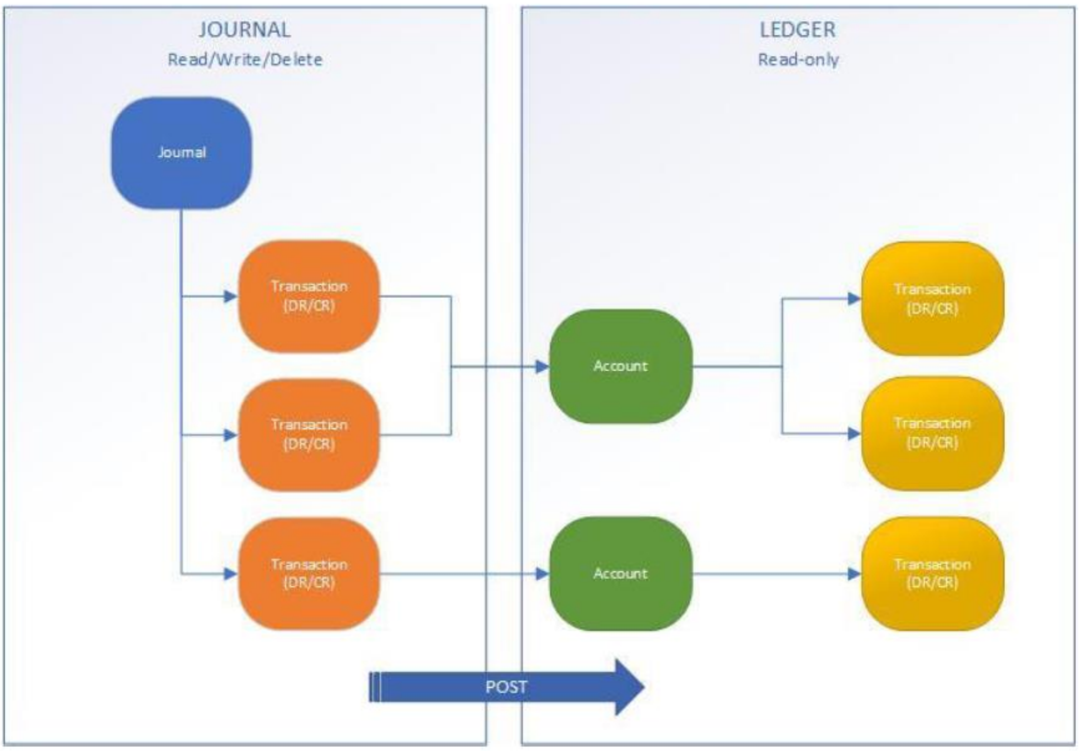
Select from a pre-set list of Account Types



The two main areas of the Financial module are the Transaction Journals and the Accounts/Ledger.

Transactions are captured, generated or imported into a journal before they are posted to the various ledger accounts.

Account Structure



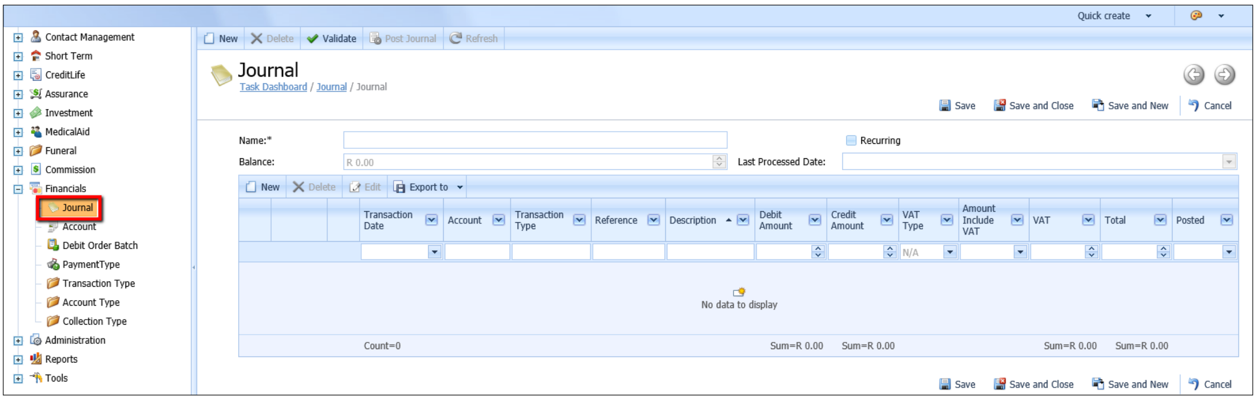
Journal

Journals are simply a collection of financial transactions of a specific transaction type (Debit / Credit) to be transferred to a specific Ledger account.

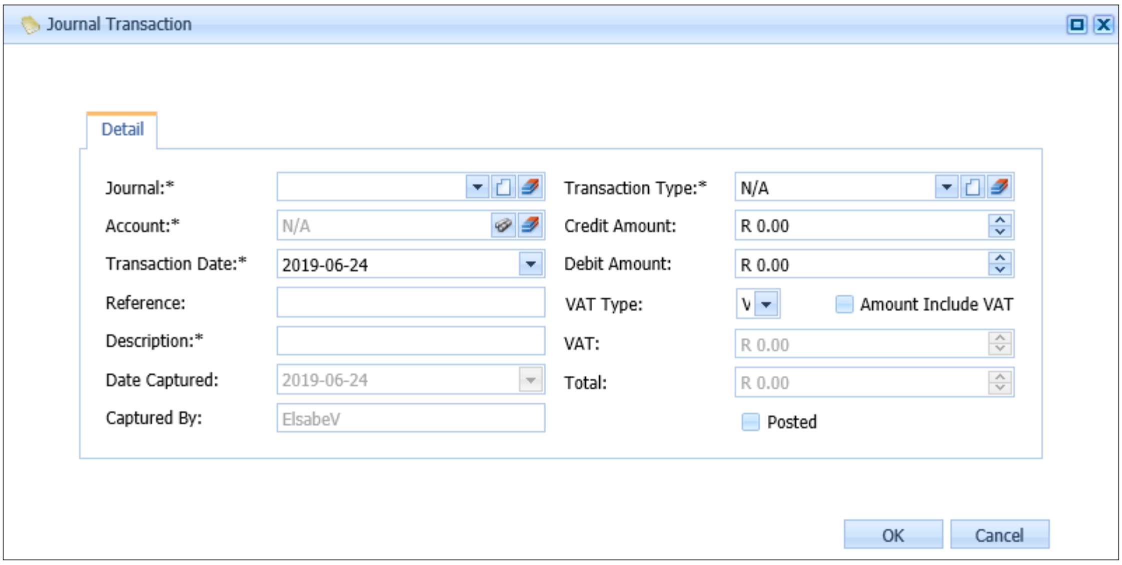
When journals are posted, a corresponding transaction will be created in a specific ledger account for each of the journal transactions.

There are 2 types of Journals that can be created: “Temporary” type that is used and cleared once all transactions have been posted and “Recurring” type that is not cleared and re-used.

Create a “Recurring” journal when you need to process the same transactions against Ledger accounts monthly.



Journal Transaction



Fieldname	Description	Required
Journal	This will default to the selected Journal	✓
Account	Select the Account this transaction applies to	✓
Transaction Date	Defaults to current date. Select the relevant date for the transaction. For recurring batches, the transaction date will automatically adjust using the month or the day the batch is posted.	✓
Reference	Any information relevant to this transaction. This could be a policy number or any information suitable for cross referencing the specific transaction.	
Description	Describe the purpose if this transaction	✓
Date Captured	Defaults to current date. Cannot edit this field.	
Captured By	Auto populated with the name of the user logged onto the application. Cannot edit this field.	
Transaction type	Select from a list of pre-defined transaction types. The transaction type determines if the transaction is a credit or debit.	✓
Credit amount	Field will become active if a Credit transaction type was selected. This is the amount the selected account needs to be credited with. The amount can be inclusive or exclusive of VAT.	✓
Debit amount	Field will become active if a Debit transaction type was selected. This is the amount the selected account needs to be debited with. The amount can be inclusive or exclusive of VAT.	

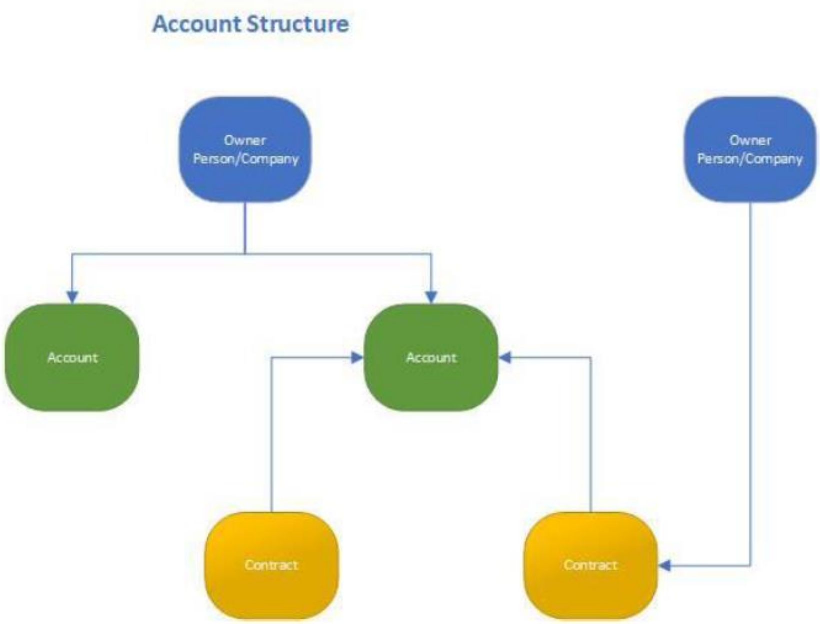
VAT type	Determine if VAT is applied or not
Amount Incl VAT	Determine if the Credit/Debit amount is VAT inclusive or nor
VAT	VAT is calculated based on the transaction date and the VAT % for the default Country specified for the application.
Total	Calculated as Credit/Debit amount plus VAT
Posted	Indicates whether transaction has already been posted to the Ledger.

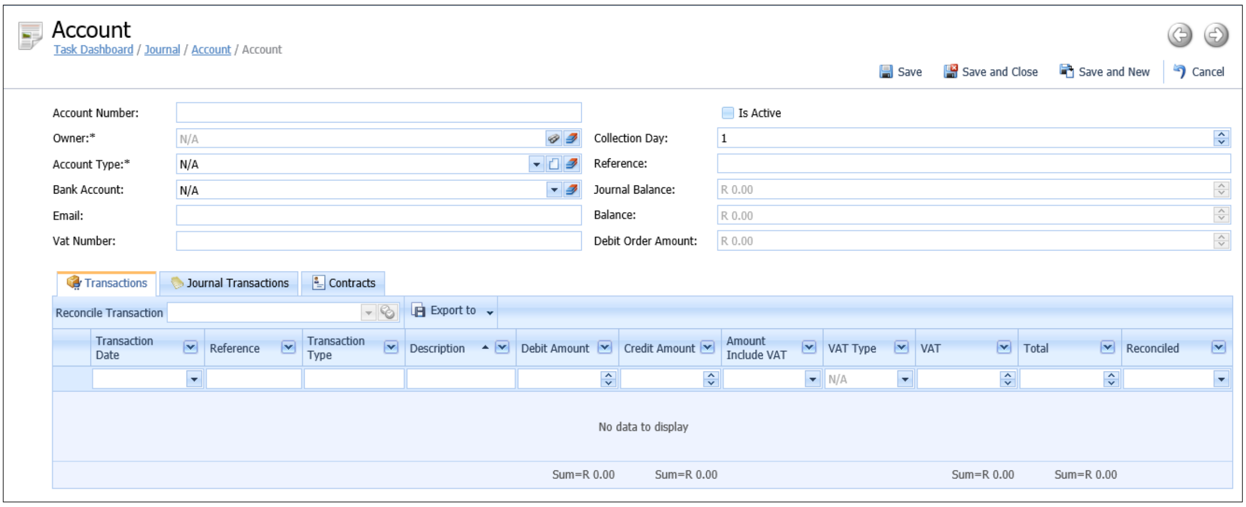
Journal transactions are not only captured manually but can also be generated via application processes or via import functions.

Accounts

The Financial Module allows for a flexible structure where you can create multiple ledger accounts for an owner with refence to one or more contracts (Policies).

The contract owner does not have to be account owner as well.





Fieldname	Description
Owner	Select owner of the account from the drop-down menu
Account Type	Select from predefined drop-down menu
Bank Account	Field will become active depending on Account Type selected. Select bank account as captured on Client Contact detail view.
Email	Capture email address if applicable
Is Active	Select if Account is Active
Collection day	Select the day on which premium will be collected. This is a compulsory field and needs to be filled even if no collection will be done.
Reference	Enter appropriate reference that will appear on client's bank statement