



# Client Ineligibles Calculations

The client ineligibles are calculated in two ways; by the Cync application and offline by the client. The application is upgraded with both the calculations and compares between both the calculated values and selects totals of one value, which is higher or lower, based on the parameter that is set. Based on the variance of the high and low the system derives the ineligible amount. The parameter is set in **Basic Parameters** page.

## Setting Basic Parameters

The **Manually Enter Client Ineligible** feature under **Basic Parameters** allows you to manually enter the client's ineligible value.

If **Manually Enter Client Ineligible** checkbox is **OFF**, you cannot enter the client's ineligible value. In this case, the system calculated total ineligible value is considered.

If **Manually Enter Client Ineligible** checkbox is **ON**, you can manually enter client's ineligible value. The application compares the Totals of client calculated ineligibles with Totals of system calculated ineligible. The application considers the higher or lower value among the Client's calculated or system calculated value, as per the parameter set.

This includes the following options:

- **No Comparison Required**
- **Higher value as ineligible**
- **Lower Value as ineligible**
- **Cync Value as ineligible**
- **Client Value as ineligible**

**Navigation:** Client Maintenance → Client Parameters → Basic Parameters

Refer to the screenshot below:

The screenshot shows the 'Ineligible Reasons' configuration page. It has three main sections: CONCENTRATION, CROSS AGING, and PAST DUE & AGED CREDITS. In the CONCENTRATION section, there is a 'Concentration %' field set to 15, a 'Concentration % Type' section with 'Cap' selected, and a 'Manually Enter Client Ineligible' checkbox which is highlighted with an orange box. The CROSS AGING section has a 'Cross Aging %' field set to 15, and two checkboxes for 'Cross Age by Project' and 'Consider Past Due'. The PAST DUE & AGED CREDITS section has a 'Past Due AR Days' field set to 60, a 'Past Due Amount' dropdown set to 'Include Credits In Aged Past Du', an 'Age Credit Amount' dropdown set to 'Credit Amount For Debtor Balai', and an 'Age Credit Ineligible' dropdown set to 'Deduct Aged Credit From Ineligibles'.



## Manually Enter Client Ineligible condition is "OFF"

You cannot enter the client's ineligible value. In this case, the system calculated total ineligible value is considered.

**Navigation:** ABL → BBC Review/Manual Input → Other Collateral

Refer to the screenshot below:

Other Collateral

Collateral Name: ALL All BBC Date: 04/27/2018

| Description      | As Of Date | Actual Value | Ineligible Value | Eligible Value | Advance Rate | Collateral Value | Submit | Available |
|------------------|------------|--------------|------------------|----------------|--------------|------------------|--------|-----------|
| Other Collateral |            | 1,000.00     | 1,500.00         | (500.00)       | 90.00        | (450.00)         | 0.00   | (450.00)  |
| Totals           |            |              |                  |                |              |                  |        | (450.00)  |

Page 1 of 1 View 1 - 1 of 1

| Description            | Actual Value | Collateral Value |
|------------------------|--------------|------------------|
| Other Collateral Total | 1,000.00     | (450.00)         |
| Other Submit Amount    |              | 38,500.00        |
| Other Collateral Value |              | (450.00)         |

| Ineligibility Reason | Ineligible Amount |
|----------------------|-------------------|
| Contra               | 1,500.00          |
| Totals               | 1,500.00          |

Page 1 of 1 View 1 - 1 of 1

| EOM Totals                |          |
|---------------------------|----------|
| Eligible Accounts         | (500.00) |
| Accounts Other Collateral | (450.00) |

## Ineligibles calculations for Manually Enter Client Ineligible flag is " ON "

The application allows you to manually enter the client calculated ineligibles and compares the Totals of client calculated ineligibles with Totals of cyncc calculated ineligible and it also allows you to select greater or lower value as ineligible based on the option selected. This includes the following options:

- No Comparison Required
- Higher value as ineligible
- Lower Value as ineligible
- Cync Value as ineligible
- Client Value as ineligible

### Higher Values as Ineligible

If the selected option is **Higher Values as Ineligible**, the application considers the higher value of Total of client calculated ineligible and Total of system calculated ineligible as ineligible amount. The same value is posted in **BBC Availability** page and Management reports.



Refer to the screenshot below:

Menu / ABL / BBC Review / Manual Input / Other Collateral Help Support

BBC Review Data Receivables Rollforward Receivable Aging Assets / Inventory **Other Collateral** Line Reserves BBC Availability BBC Recalculation Process

Other Collateral

Collateral Name: ALL All BBC Date: 04/27/2018

| Description      | As Of Date | Actual Value | Ineligible Value | Eligible Value | Advance Rate | Collateral Value | Submit | Available  |
|------------------|------------|--------------|------------------|----------------|--------------|------------------|--------|------------|
| Other Collateral |            | 1,000.00     | 2,500.00         | (1,500.00)     | 90.00        | (1,350.00)       | 0.00   | (1,350.00) |
| Totals           |            |              |                  |                |              |                  |        | (1,350.00) |

Page 1 of 1 View 1 - 1 of 1

| Description            | Actual Value | Collateral Value |
|------------------------|--------------|------------------|
| Other Collateral Total | 1,000.00     | (1,350.00)       |
| Other Submit Amount    |              | 38,500.00        |
| Other Collateral Value |              | (1,350.00)       |

| Ineligibility Reason | Ineligible Amount | Cync Ineligible Amount | Client Ineligible Amount | Variance |
|----------------------|-------------------|------------------------|--------------------------|----------|
| Contra               | 2,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |
| Totals               | 2,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |

Page 1 of 1 View 1 - 1 of 1

Higher value is ineligible

|                           |            |
|---------------------------|------------|
| EOM Totals                | 1,000.00   |
| Eligible Accounts         | (1,500.00) |
| Accounts Other Collateral | (1,350.00) |



Variance option displays the differences of Cync ineligible amount and Client ineligible amount.  
**Variance** = (Cync Ineligible Amount - Client Ineligible Amount).

### Lower Values as Ineligible

If the option selected is **Lower Values as Ineligible**, the application considers the lower value of Total client calculated ineligible and Total of system calculated ineligible as ineligible amount. This ineligible value is posted in **BBC Availability** page and **Management reports**.

Refer to the screenshot below for Lower value as ineligible:

Menu / ABL / BBC Review / Manual Input / Other Collateral Help Support

BBC Review Data Receivables Rollforward Receivable Aging Assets / Inventory **Other Collateral** Line Reserves BBC Availability BBC Recalculation Process

Other Collateral

Collateral Name: ALL All BBC Date: 04/27/2018

| Description      | As Of Date | Actual Value | Ineligible Value | Eligible Value | Advance Rate | Collateral Value | Submit | Available  |
|------------------|------------|--------------|------------------|----------------|--------------|------------------|--------|------------|
| Other Collateral |            | 1,000.00     | 2,500.00         | (1,500.00)     | 90.00        | (1,350.00)       | 0.00   | (1,350.00) |
| Totals           |            |              |                  |                |              |                  |        | (1,350.00) |

Page 1 of 1 View 1 - 1 of 1

| Description            | Actual Value | Collateral Value |
|------------------------|--------------|------------------|
| Other Collateral Total | 1,000.00     | (1,350.00)       |
| Other Submit Amount    |              | 38,500.00        |
| Other Collateral Value |              | (1,350.00)       |

| Ineligibility Reason | Ineligible Amount | Cync Ineligible Amount | Client Ineligible Amount | Variance |
|----------------------|-------------------|------------------------|--------------------------|----------|
| Contra               | 1,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |
| Totals               | 2,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |

Page 1 of 1 View 1 - 1 of 1

Higher value is ineligible

|                           |            |
|---------------------------|------------|
| EOM Totals                | 1,000.00   |
| Eligible Accounts         | (1,500.00) |
| Accounts Other Collateral | (1,350.00) |

If summation of Cync calculated and Client calculated ineligible are equal, then application considers Total of Client's calculated value as ineligible.



Refer to the screenshot below:

Menu

ABL

BBC Review / Manual Input

Other Collateral

Help

Support

BBC Review Data

Receivables Rollforward

Receivable Aging

Assets / Inventory

Other Collateral

Line Reserves

BBC Availability

BBC Recalculation Process

Other Collateral

Collateral Name

ALL

All

BBC Date

04/27/2018

|                          | Description      | As Of Date | Actual Value | Ineligible Value | Eligible Value | Advance Rate | Collateral Value | Sublimit | Available |  |
|--------------------------|------------------|------------|--------------|------------------|----------------|--------------|------------------|----------|-----------|--|
| <input type="checkbox"/> | Other Collateral |            | 1,000.00     | 1,500.00         | (500.00)       | 90.00        | (450.00)         | 0.00     | (450.00)  |  |
|                          | Totals           |            |              |                  |                |              |                  |          | (450.00)  |  |

Page 1 of 1

View 1 - 1 of 1

| Description            | Actual Value | Collateral Value |
|------------------------|--------------|------------------|
| Other Collateral Total | 1,000.00     | (450.00)         |
| Other Sublimit Amount  |              | 38,500.00        |
| Other Collateral Value |              | (450.00)         |

|  | Ineligibility Reason | Ineligible Amount | Cync Ineligible Amount | Client Ineligible Amount | Variance |  |
|--|----------------------|-------------------|------------------------|--------------------------|----------|--|
|  | Contra               | 1,500.00          | 1,500.00               | 1,500.00                 | 0.00     |  |
|  | Totals               | 1,500.00          | 1,500.00               | 1,500.00                 | 0.00     |  |

Page 1 of 1

View 1 - 1 of 1

|                           |          |
|---------------------------|----------|
| EOM Totals                | 1,000.00 |
| Eligible Accounts         | (500.00) |
| Accounts Other Collateral | (450.00) |

### Cync Value as ineligible

If the option selected is **Cync Value as ineligible**, the application considers the Cync calculated ineligible value as ineligible amount. This ineligible value is posted in **BBC Availability** page and **Management reports**.

**Navigation:** ABL → BBC Review/Manual Input → Receivable Aging

Refer to the screenshot below:

Menu

BBC Review / Manual Input

Other Collateral

Help

Support

BBC Review Data
Receivables Rollforward
Receivable Aging
Assets / Inventory
Other Collateral
Line Reserves
BBC Availability
BBC Recalculation Process

Other Collateral

Collateral Name

ALL

All

BBC Date

04/27/2018

|                          | Description      | As Of Date | Actual Value | Ineligible Value | Eligible Value | Advance Rate | Collateral Value | Sublimit | Available  |
|--------------------------|------------------|------------|--------------|------------------|----------------|--------------|------------------|----------|------------|
| <input type="checkbox"/> | Other Collateral |            | 1,000.00     | 2,500.00         | (1,500.00)     | 90.00        | (1,350.00)       | 0.00     | (1,350.00) |
|                          | Totals           |            |              |                  |                |              |                  |          | (1,350.00) |

Page 1

of 1

8

View 1 - 1 of 1

| Description            | Actual Value | Collateral Value |
|------------------------|--------------|------------------|
| Other Collateral Total | 1,000.00     | (1,350.00)       |
| Other Sublimit Amount  |              | 38,500.00        |
| Other Collateral Value |              | (1,350.00)       |

| Ineligibility Reason | Ineligible Amount | Cync Ineligible Amount | Client Ineligible Amount | Variance |
|----------------------|-------------------|------------------------|--------------------------|----------|
| Contra               | 2,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |
| Totals               | 2,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |

Page 1

of 1

2

View 1 - 1 of 1

EOM Totals

1,000.00

Eligible Accounts

(1,500.00)

Accounts Other Collateral

(1,350.00)

Cync calculated as ineligible

Cync calculated as ineligible

### Client Value as ineligible

If the option selected is **Client Value as ineligible**, the application considers the client calculated ineligible value as ineligible amount. This ineligible value is posted in **BBC Availability** page and **Management reports**.



Refer to the screenshot below:

Menu / ABL / BBC Review / Manual Input / **Other Collateral** Help Support

BBC Review Data Receivables Rollforward Receivable Aging Assets / Inventory **Other Collateral** Line Reserves BBC Availability BBC Recalculation Process

Other Collateral

Collateral Name: ALL All BBC Date: 04/27/2018

| Description                               | As Of Date | Actual Value | Ineligible Value | Eligible Value | Advance Rate | Collateral Value | Submit | Available |
|-------------------------------------------|------------|--------------|------------------|----------------|--------------|------------------|--------|-----------|
| <input type="checkbox"/> Other Collateral |            | 1,000.00     | 1,500.00         | (500.00)       | 90.00        | (450.00)         | 0.00   | (450.00)  |
| Totals                                    |            |              |                  |                |              |                  |        | (450.00)  |

Page 1 of 1 View 1 - 1 of 1

| Description            | Actual Value | Collateral Value |
|------------------------|--------------|------------------|
| Other Collateral Total | 1,000.00     | (450.00)         |
| Other Submit Amount    |              | 38,500.00        |
| Other Collateral Value |              | (450.00)         |

| Ineligibility Reason | Ineligible Amount | Cync Ineligible Amount | Client Ineligible Amount | Variance |
|----------------------|-------------------|------------------------|--------------------------|----------|
| Contra               | 1,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |
| Totals               | 1,500.00          | 2,500.00               | 1,500.00                 | 1,000.00 |

Page 1 of 1 View 1 - 1 of 1

|                           |          |
|---------------------------|----------|
| EOM Totals                | 1,000.00 |
| Eligible Accounts         | (500.00) |
| Accounts Other Collateral | (450.00) |

Client calculated value as ineligible