

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.

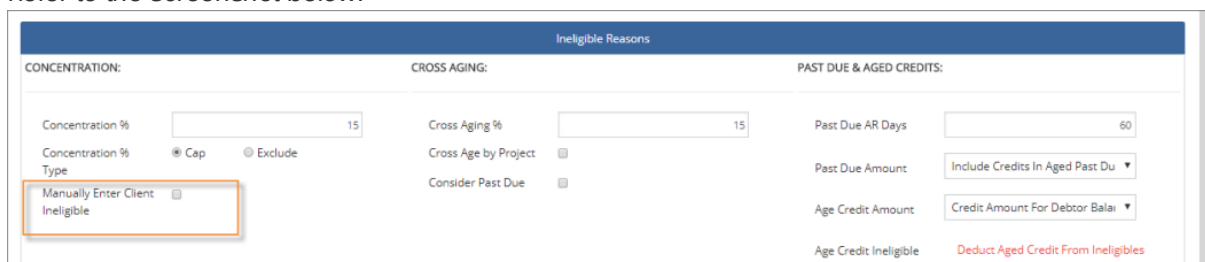
If **Manually Enter Client Ineligible** checkbox is **ON**, you can manually enter client's ineligible value. The application compares the Totals of client calculated ineligibles with Totals of system calculated ineligible. The application considers the higher or lower value among the Client's calculated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



Ineligible Reasons		
CONCENTRATION:	CROSS AGING:	PAST DUE & AGED CREDITS:
Concentration % 15	Cross Aging % 15	Past Due AR Days 60
Concentration % Type ☒ Cap ☐ Exclude	Cross Age by Project ☐	Past Due Amount Include Credits In Aged Past Du
Manually Enter Client Ineligible ☐	Consider Past Due ☐	Age Credit Amount Credit Amount For Debtor Balai
		Age Credit Ineligible 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 → Receivable Aging

Refer to the screenshot below:

The screenshot displays the 'Receivable Aging' screen. At the top, there's a navigation bar with 'Menu', 'ABL / BBC Review / Manual Input / Receivable Aging', and 'Help Support'. Below this, a breadcrumb trail shows 'BBC Review Data', 'Receivables Rollforward', 'Receivable Aging', 'Assets / Inventory', 'Other Collateral', 'Line Reserves', 'BBC Availability', and 'BBC Recalculation Process'. The main section is titled 'Receivable Aging' and includes a 'Collateral Name' dropdown set to 'ALL' and a 'BBC Date' of '04/27/2018'. A table lists aging categories with their corresponding amounts:

Category	Amount
Future	28,439.00
Current	17,700.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	432,050.00
Retention	0.00
AR Adjustment	0.00
Total	478,189.00

Below this is a table for 'Ineligibility Reason' and 'Ineligible Amount':

Ineligibility Reason	Ineligible Amount
Aged: Past Due Days	329,050.00
Adjustments	12,500.00
Aged Credit Amount	119,150.00
Aged Credit Item	2,500.00
Totals	463,200.00

At the bottom, there's a summary table:

Item	Amount
EOM Totals	478,189.00
Eligible Accounts Receivables	14,989.00
Accounts Receivables Collateral	11,991.20

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

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

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

To manually enter the Client ineligible amount, perform these steps:

1. Go to ABL → BBC Review/Manual Input → Receivable Aging
2. In the Collateral Name field, select the collateral type. For example: Receivables
3. Enter the client ineligible amount.

Refer to the screenshot below:

Menu / ABL / BBC Review / Manual Input / **Receivable Aging** Help Support

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

Receivable Aging Edit

Collateral Name: Receivables BBC Date: 03/01/2018

Future	0.00
Current	0.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	0.00
Retention	0.00
AR Adjustment	15,000.00
Total	15,000.00

Enter client ineligible

Ineligibility Reason	Cync Ineligible Amount	Client Ineligible Amount
☐ Concentration %	1,000.00	1,200.00
☒ Contra	1,500	1,000
☐ Deductible	6,250.00	6,000.00
Totals	8,750.00	8,200.00

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EOM Totals	15,000.00
Eligible Accounts Receivables	6,250.00
Advance Rate	80.00
Accounts Receivables Collateral	5,000.00

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.

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

Refer to the screenshot below:

Menu / ABL / BBC Review / Manual Input / **Receivable Aging** Help Support

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

Receivable Aging

Administration: Collateral Name: ALL BBC Date: 03/01/2018

Client Maintenance

Future	0.00
Current	0.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	0.00
Retention	0.00
AR Adjustment	15,000.00
Total	15,000.00

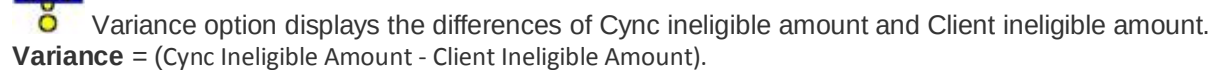
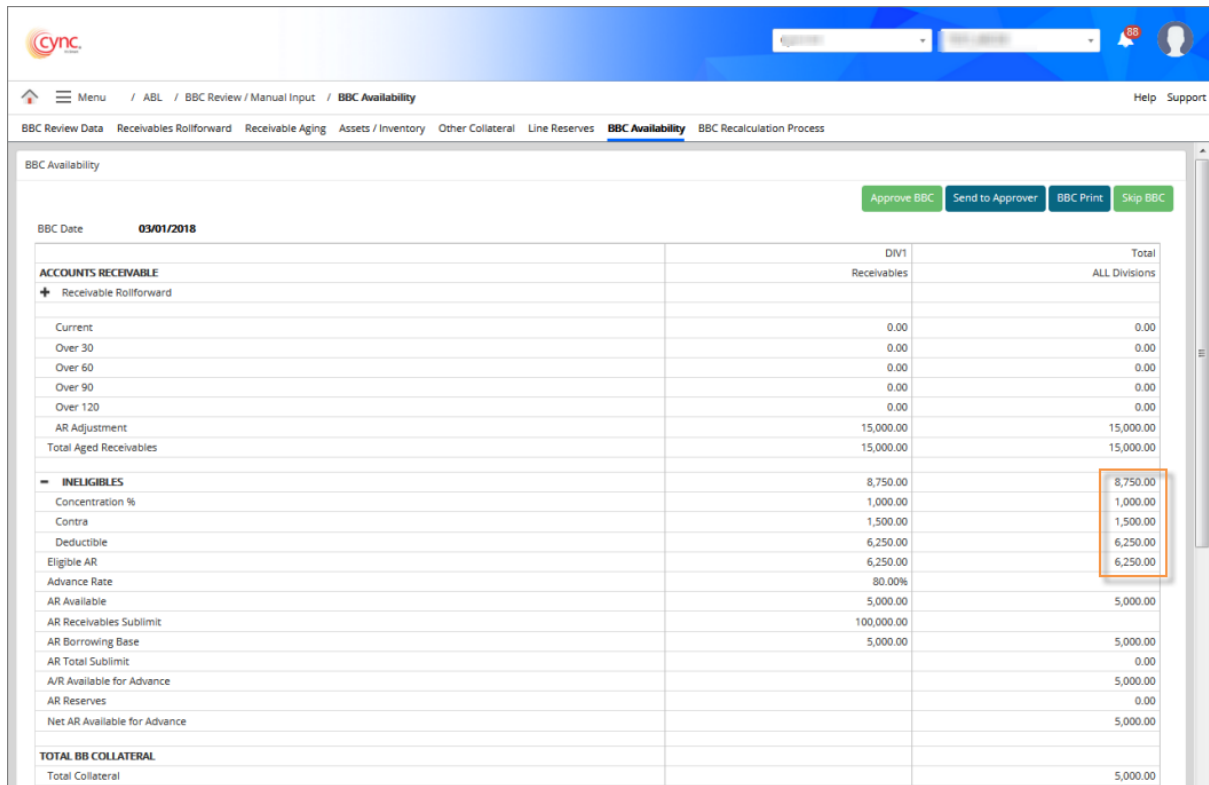
Exception Analysis

Ineligibility Reason	Ineligible Amount	Cync Ineligible Amount	Client Ineligible Amount	Variance
Concentration %	1,000.00	1,000.00	900.00	100.00
Contra	1,500.00	1,500.00	1,000.00	500.00
Deductible	6,250.00	6,250.00	6,000.00	250.00
Totals	8,750.00	8,750.00	7,900.00	850.00

Higher value as ineligible

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EOM Totals	15,000.00
Eligible Accounts Receivables	6,250.00
Accounts Receivables Collateral	5,000.00



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:

Cync [User] [Menu] [95]

Menu / ABL / BBC Review / Manual Input / **Receivable Aging** Help Support

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

Receivable Aging

Collateral Name: ALL BBC Date: 03/01/2018

Future	0.00
Current	0.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	16,000.00
Retention	0.00
AR Adjustment	15,000.00
Total	31,000.00

Ineligibility Reason	Ineligible Amount	Cync Ineligible Amount	Client Ineligible Amount	Variance
Aged Credit Amount	9,000.00	16,000.00	9,000.00	7,000.00
Concentration %	1,200.00	1,000.00	1,200.00	(200.00)
Contra	1,000.00	1,500.00	1,000.00	500.00
Deductible	6,000.00	6,250.00	6,000.00	250.00
Totals	17,200.00	24,750.00	17,200.00	7,550.00

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EOM Totals: 31,000.00
Eligible Accounts Receivables: 13,800.00
Accounts Receivables Collateral: 11,040.00

Lower value as ineligible

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

Refer to the screenshot below:

Cync [User] [Menu] [95]

Menu / ABL / BBC Review / Manual Input / **Receivable Aging** Help Support

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

Receivable Aging

Collateral Name: ALL BBC Date: 03/01/2018

Future	0.00
Current	0.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	16,000.00
Retention	0.00
AR Adjustment	15,000.00
Total	31,000.00

Ineligibility Reason	Ineligible Amount	Cync Ineligible Amount	Client Ineligible Amount	Variance
Aged Credit Amount	16,000.00	16,000.00	16,000.00	0.00
Concentration %	1,000.00	1,000.00	1,000.00	0.00
Contra	1,500.00	1,500.00	1,500.00	0.00
Deductible	6,250.00	6,250.00	6,250.00	0.00
Totals	24,750.00	24,750.00	24,750.00	0.00

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EOM Totals: 31,000.00
Eligible Accounts Receivables: 6,250.00
Accounts Receivables Collateral: 5,000.00



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:

Receivable Aging

Collateral Name: ALL BBC Date: 03/14/2018

Future	0.00
Current	0.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	0.00
Retention	0.00
AR Adjustment	1,500.00
Total	1,500.00

Ineligibility Reason	Ineligible Amount	Cync Ineligible Amount	Client Ineligible Amount	Variance
Aged Credit Item	0.00	0.00	500.00	(500.00)
Aged: Past Due Days	1,500.00	1,500.00	0.00	1,500.00
Contra	0.00	0.00	2,000.00	(2,000.00)
Totals	1,500.00	1,500.00	2,500.00	(1,000.00)

EOM Totals: 0.00

Eligible Accounts Receivables: (1,500.00)

Accounts Receivables Collateral: (1,200.00)

Cync calculated value 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:

cync Menu / ABL / BBC Review / Manual Input / Receivable Aging Help Support

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

Receivable Aging

Collateral Name: BBC Date: **03/14/2018**

Future	0.00
Current	0.00
Over 30	0.00
Over 60	0.00
Over 90	0.00
Over 120	0.00
Retention	0.00
AR Adjustment	1,500.00
Total	1,500.00

Ineligibility Reason	Ineligible Amount	Cync Ineligible Amount	Client Ineligible Amount	Variance
Aged Credit Item	500.00	0.00	500.00	(500.00)
Aged: Past Due Days	0.00	1,500.00	0.00	1,500.00
Contra	2,000.00	0.00	2,000.00	(2,000.00)
Totals	2,500.00	1,500.00	2,500.00	(1,000.00)

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EOM Totals: 1,500.00
 Eligible Accounts Receivables: (1,000.00)
 Accounts Receivables Collateral: (800.00)

Client calculated value as ineligible



These changes do not impact on Ineligible/Eligible Receivable Analysis report irrespective of "Client Ineligible Amount" is used in the BBC.