Credit Manager System User Guide

CTOS DATA SYSTEMS SDN BHD

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Credit Manager User Guide to CTOS Subscribers

Date	By:	For:
October 1, 2016	CTOS DATA SYSTEMS SDN BHD Unit 1-12, Level 8, Tower A, Vertical Business Suite, Avenue 3, Bangsar South, No 8, Jalan Kerinchi, 59200 Kuala Lumpur	CTOS Subscribers

This Credit Manager System User Guide is solely built for CTOS's subscribers and the content shall be used only for the employee of the organization. The materials may not be distributed to any other parties except for company's internal usage.

Content

1.0 Introduction

CTOS Credit Manager System is here to help you make better credit decision.

It allows you to have access to a variety of reports to better evaluate risks. The enhancement will allows you to obtain Bank Negara Information, also known as Banking Payment History (B.P.H) through the new system. Hence, you will now be able to obtain CTOS and CCRIS information in one single report under one click.

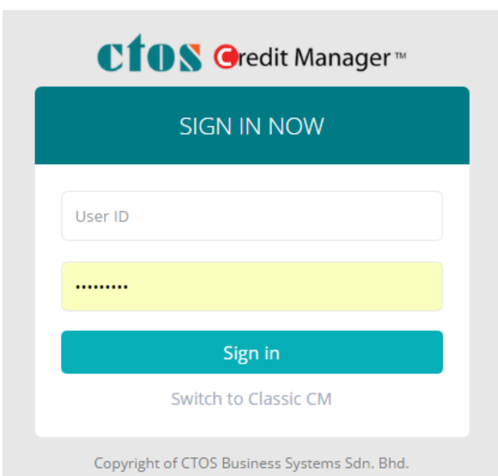
Monitoring services gives you a piece of mind as we make sure that when we know there is a change in company statuses (eg: change of director, financials, etc), you will be the first to know.

You may also reinforcing better payment behaviour by sharing both good and bad experiences on your existing customer through our electronic Trade Reference platform.

This userguide will shows you step-by-step on how to perform the functions in the system.

1.1 Login

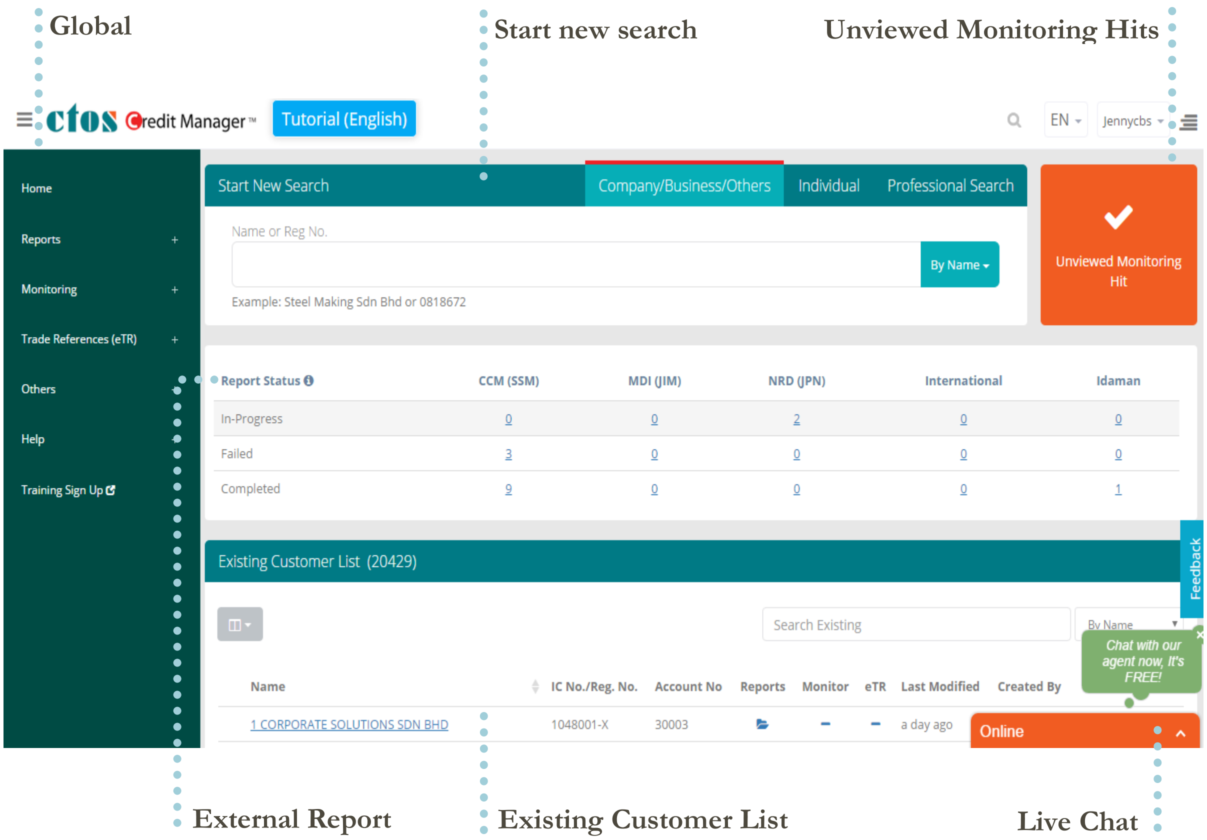
This is the login page of CTOS Credit Manager system.



Key in your **User ID**, **Password** and click "**Sign In**". If you are a first time user, you will be prompt to reset your password after sign in.

1.2 Home Page

The home page of new credit manager system:



1 Start New Search

This is where you search for a new customers/ prospect that you have not entered in the Credit Manager System

2 Existing Customer List

This is where you search for an existing customer file which you have created in the Credit Manager System

3 Unviewed Monitoring Hits

This orange box on the top right corner indicates that you have an unviewed monitoring report. If there is not any monitoring hit or updates on your customers, this box will appear grey in colour

4 Report Status

This section displays the report status of the external searches you have conducted. Applicable for: [CCM(SSM) , MDI (JIM), NRD (JPN), International Reports or IDAMAN Reports]

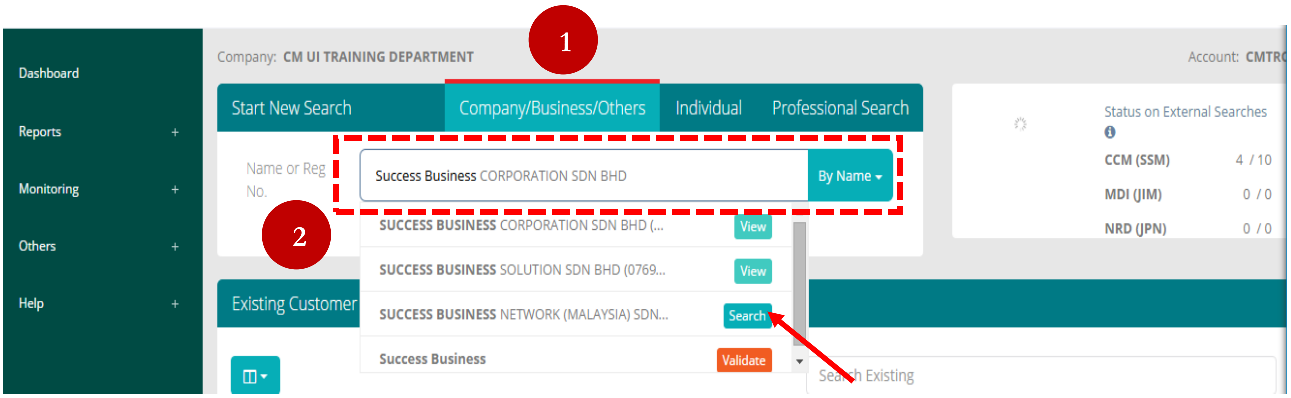
2.0 Create Profile and Purchase Report

Note: Before you can purchase report, you need to first create a profile for the customer in the Credit Manager System.

2.1 Create Profile for Company

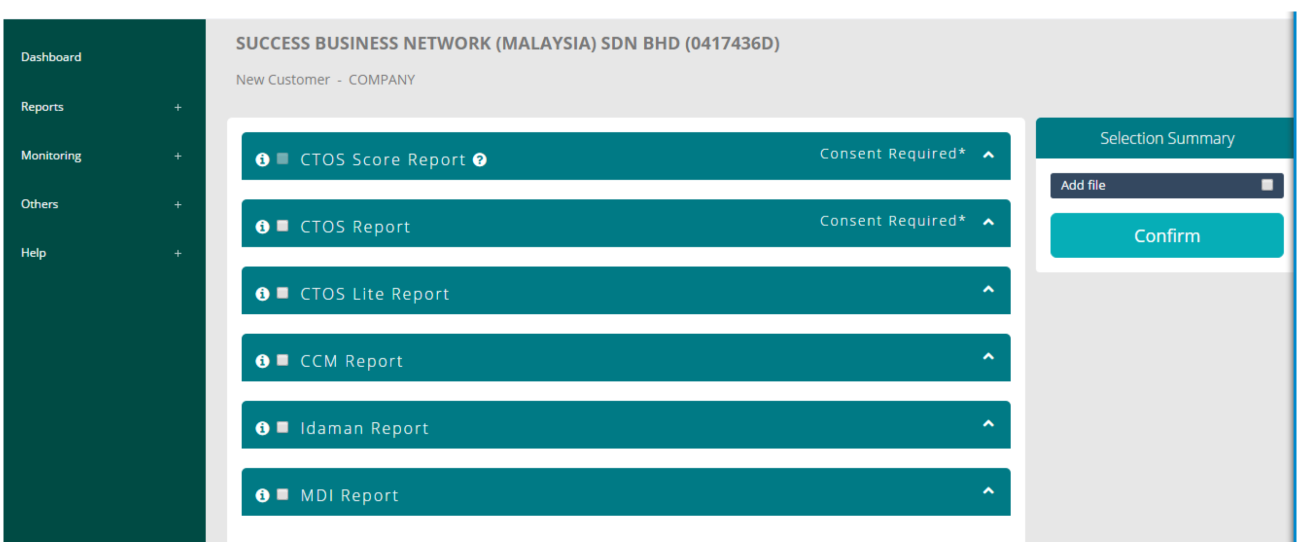
Step 1: Click on the 'Company/Business/Others' tab

Step 2: Type the customer name and click on the 'Search' icon, like below:



Step 3: Immediately, you will be directed to this page to purchase reports. Tick the checkbox accordingly for the reports you want to purchase

**Note: For CTOS Report/CTOS Score Report, you need to declare the purpose of checking for every name.*

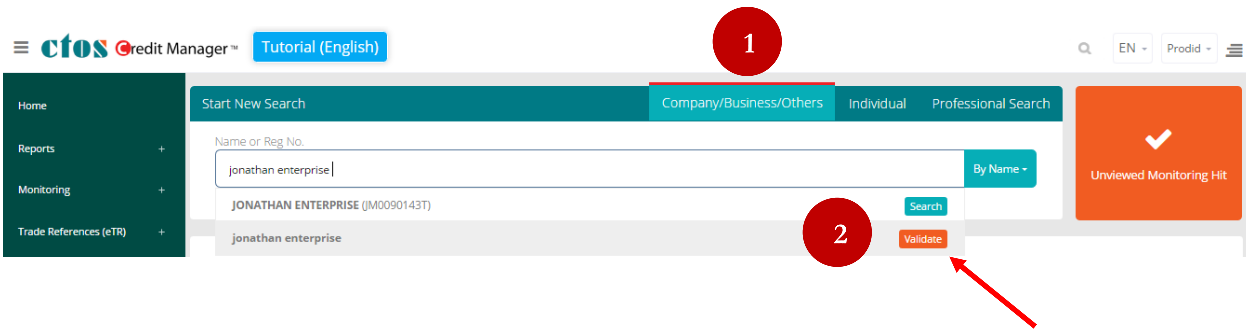


2.2 Create Profile for Business/Others

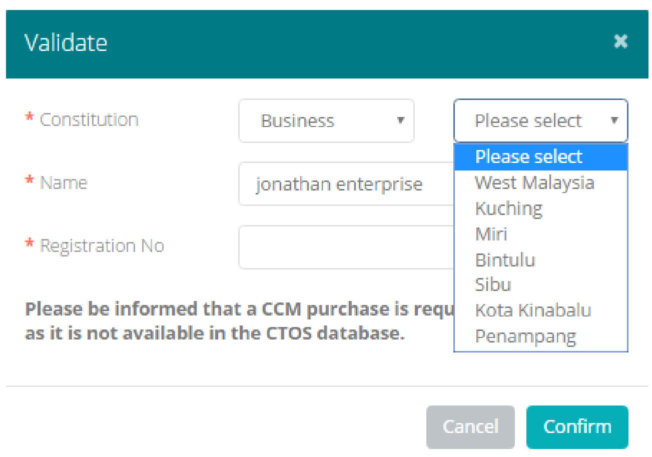
Follow the steps below to create profile for sole proprietor or partnership:

Step 1: Click on the 'Company/Business/Others' tab

Step 2: Type the customer name and click on the 'Search' icon, like below:



Step 3: Select the constitution (Business/Others), the region, type the Registration number and click "Confirm".



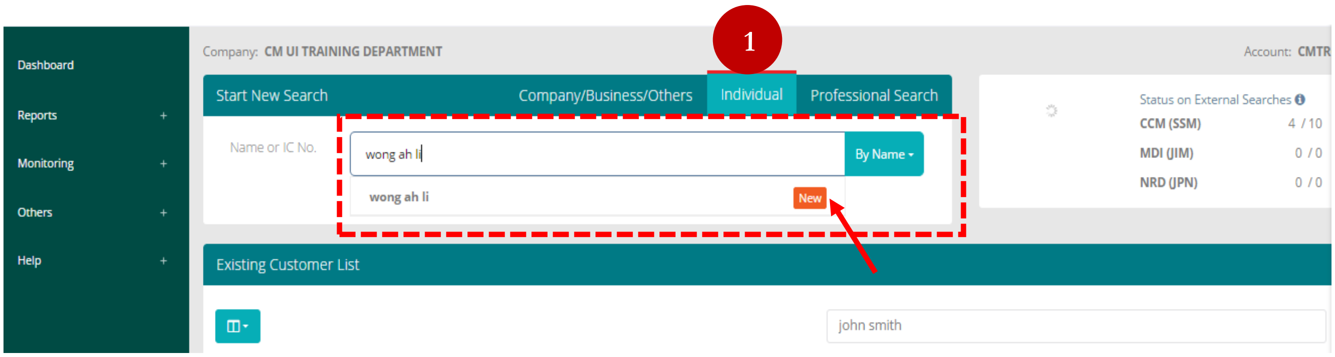
Note: Please be informed that a CCM purchase is required for the subject as it is not available in the CTOS Database. The turnaround time for the information will take about an hour.

2.3 Create Profile for Individual

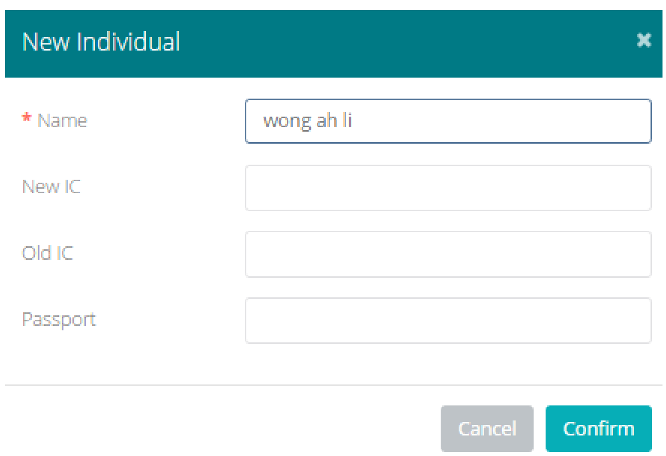
Follow the steps below to create profile for individual:

Step 1: Click on the 'Individual' tab

Step 2: Type the individual name and click on the 'New' icon, like below:



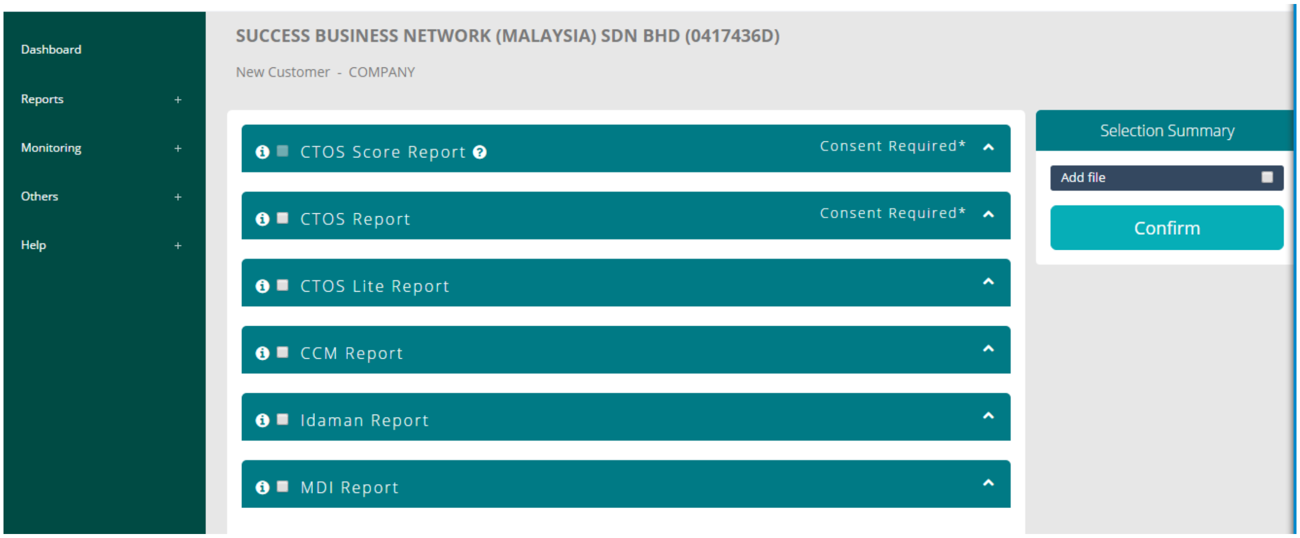
Step 3: Fill in the ID of the individual and click 'Confirm'



2.4 Purchase Reports

There are various reports you can obtain through our system, tick the checkbox besides the report that you want to purchase.

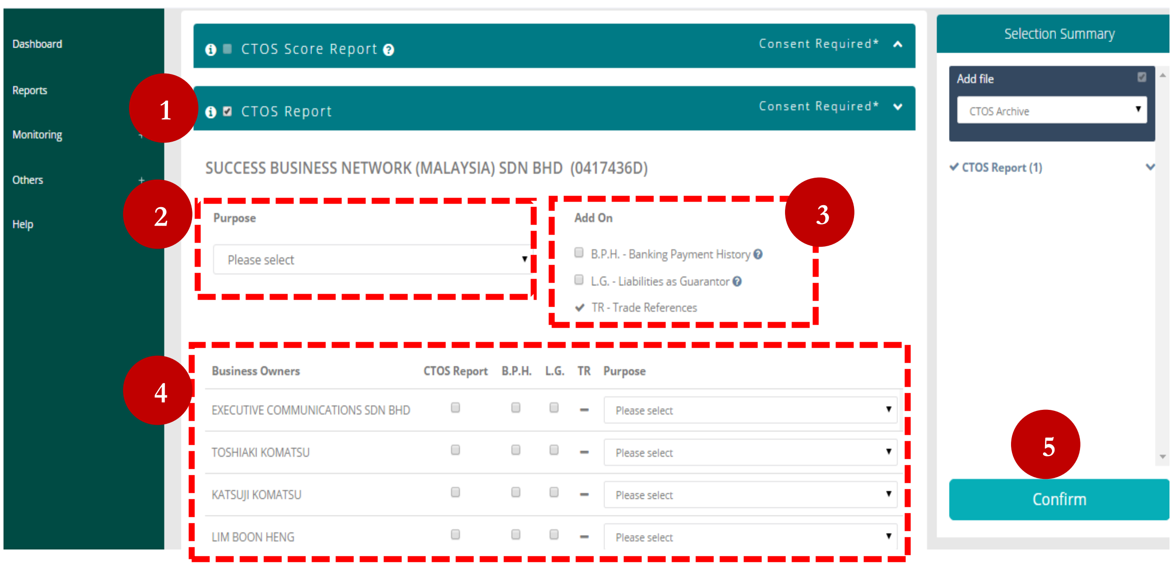
**Note: For CTOS Report/CTOS Score Report, you need to declare the purpose of checking for every name.*



A. Purchase CTOS Report + B.P.H.

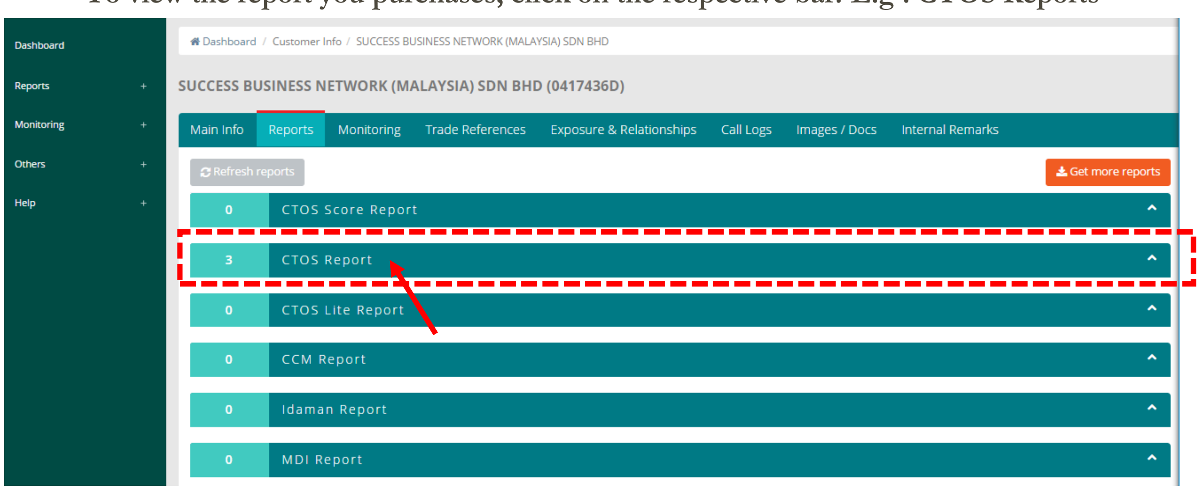
You can customize your purchase of CTOS report by choosing to add on additional information such as Banking Payment History (B.P.H.) and Liability as Guarantor (L.G.).

1. **Tick the checkbox besides CTOS Report**
2. **Declare the purpose, click "Please select".**
3. **Choose if you want to purchase additional information (B.P.H-banking payment history/ l.G-Liability as Guarantor)**
4. **You can also purchase reports on the directors/equity owners/ sponsors**
5. **Click "Confirm" to purchase the selected report**



Note: If you do not wish to add on B.P.H., get the default CTOS report, you may skip step 3: "Add On".

To view the report you purchases, click on the respective bar. E.g : CTOS Reports



If you have purchased CTOS + B.P.H. (CCRIS) report, click on tab "CTOS Report" and you will see your report there.

This is a 2 in 1 report. The information of B.P.H. is at Section C: Banking Payment History. (Refer to the sample image below.)

ctos

Knowledge Creates Confidence

Strictly Confidential
Report no.: CM-1234567890
Attention: XML UAT (XMLUAT)
Account: XMLUAT (XML UAT SDN BHD)
Date: 2016 - 02- 28

CTOS Report *(Sample)*

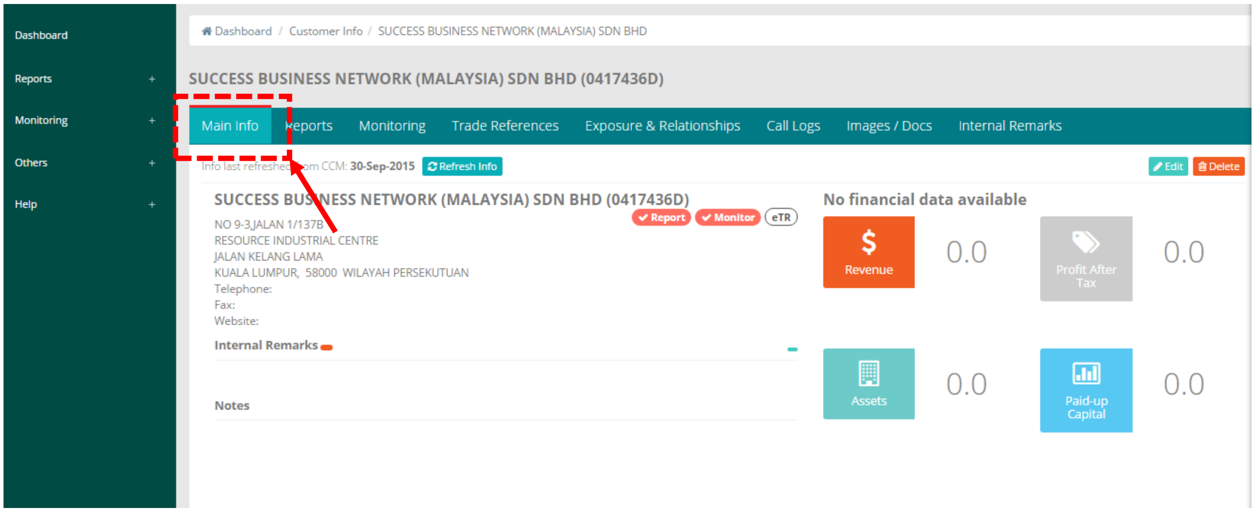
C1: BANKING PAYMENT HISTORY			
Subject Status	-		
CCRIS SUMMARY			
Credit Applications	**No of Applications**	**Amount Applied**	
Approved in past 12 months	2	48,000.00	
Pending	1	25,000.00	
Summary of Potential & Current Liabilities	**Outstanding**	**Total Limit**	**FEC Limit**
As Borrower	39,488.00	48,000.00	0.00
As Guarantor	-	0.00	0.00
Total	39,488.00	48,000.00	0.00
Legal Action Taken	Y		
Special Attention Account	Y		

CCRIS DETAILS																								
Loan Information																								
No	Date	Sts	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Prin. Repmt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated
											2016										2015			
Outstanding Credit											M	F	J	D	N	O	S	A	J	J	M	A		
1	02/11/2011		Own	CB				38,000.00		70													12	10/05/2015
		O			PCPASCAR	34,488.00	28/02/2015		MTH			0	0	0	0	1	0	0	0	0	0	1		
2	10/11/2015		Own	CB				10,000.00		00														
		O			CRDTCARD	5,000.00	28/02/2015		MTH			0	0	0	0	0	0	0	0	0	0	1		
					Total Outstanding Balance:	39,488.00	Total Limit:	48,000.00																
Special Attention Account																								
1	10/11/2015				CRDTCARD																		10	09/01/2016
Credit Application																								
1	02/01/2016	P	Own	Own				25,000.00																
2	11/03/2016	A	Own	CB				15,000.00																
3	02/02/2016	A	Joint	DTH				33,000.00																

2.5 View Customer's Profile

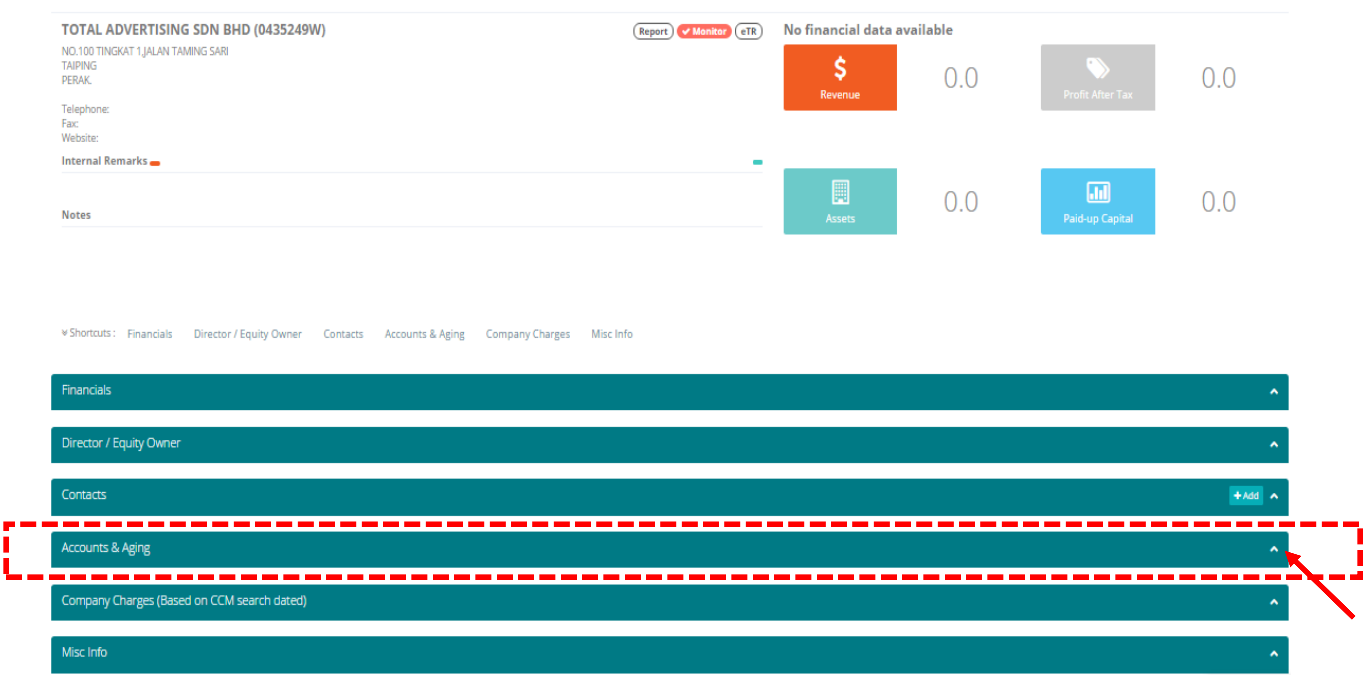
To view the customer's profile, click on the 'Main Info' tab.

This is your Customer's profile. SSM/CCM information is populated in this customer's profile.

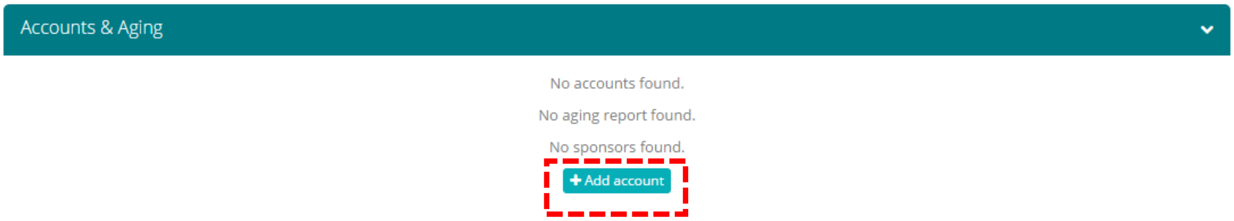


A. Create Sponsors in Customer File

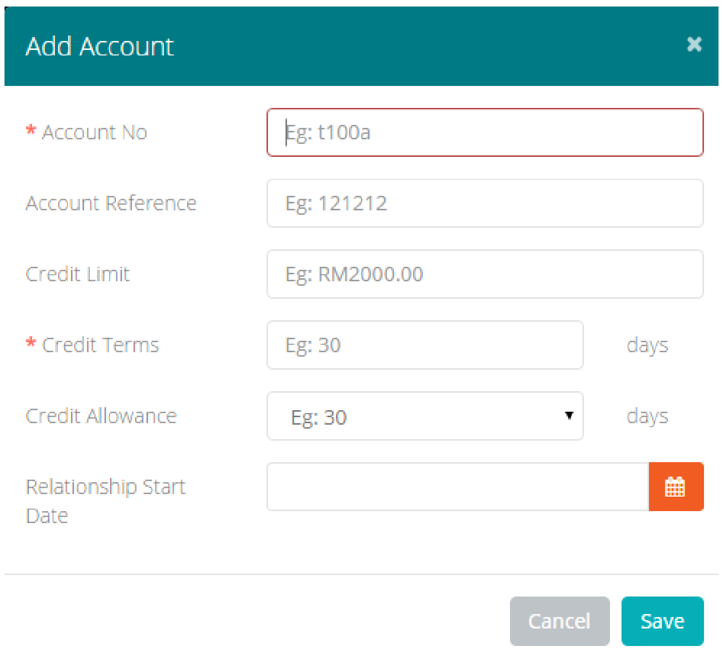
Step 1: Upon creating the file, go to the "Accounts & Aging" bar in the customer profile, like below:



Step 2: Put in the account number (Customer code) for this customer

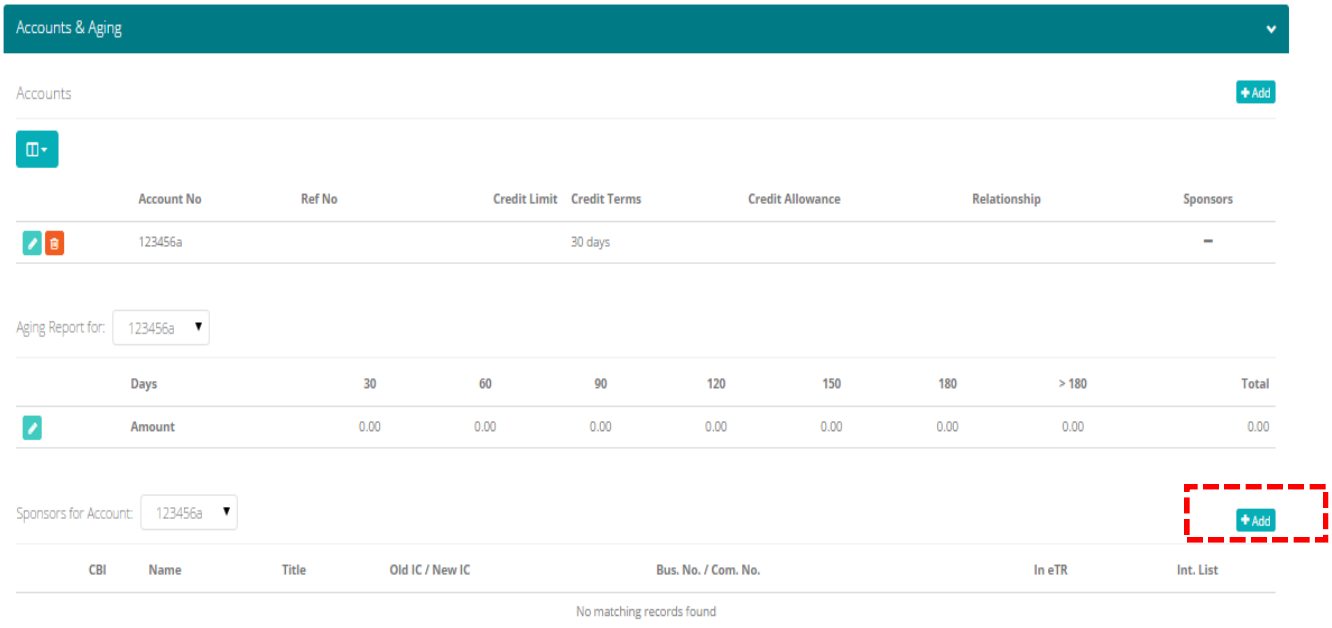


You will then see this:

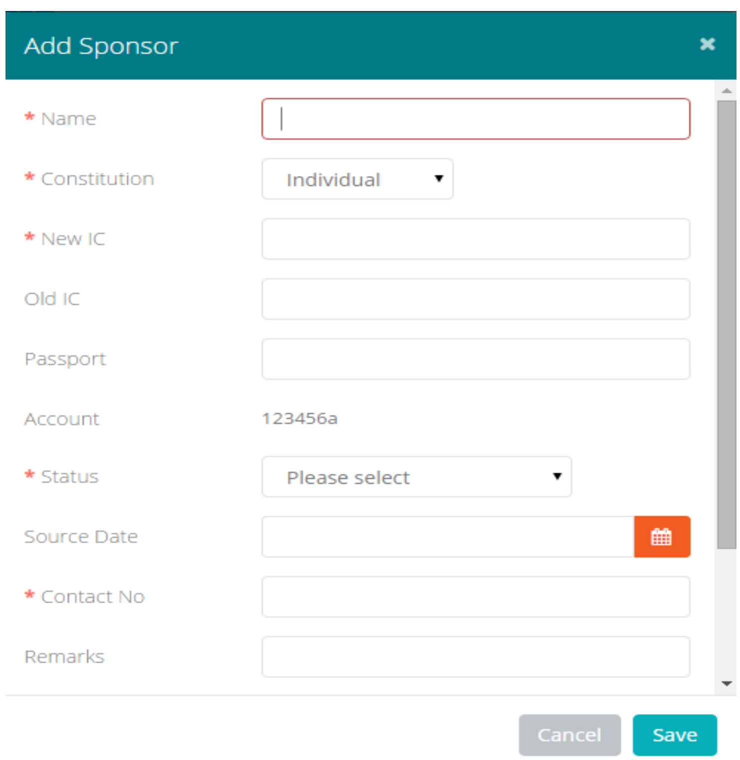


Fill in accordingly and click 'Save'.

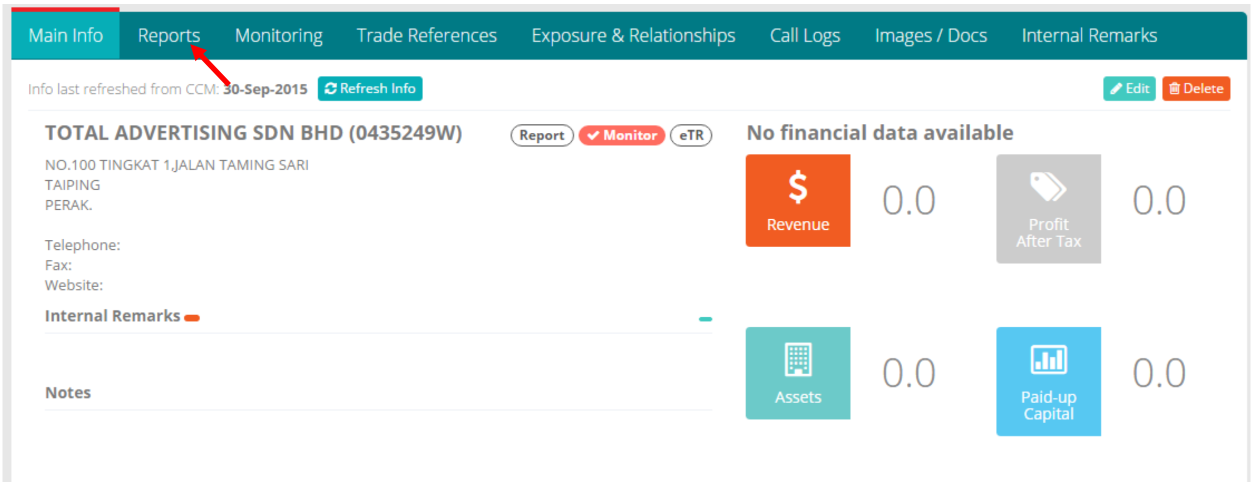
Step 3: Click on 'Add' as shown below:



Step 4: Fill in the information on the sponsors and click 'Save'



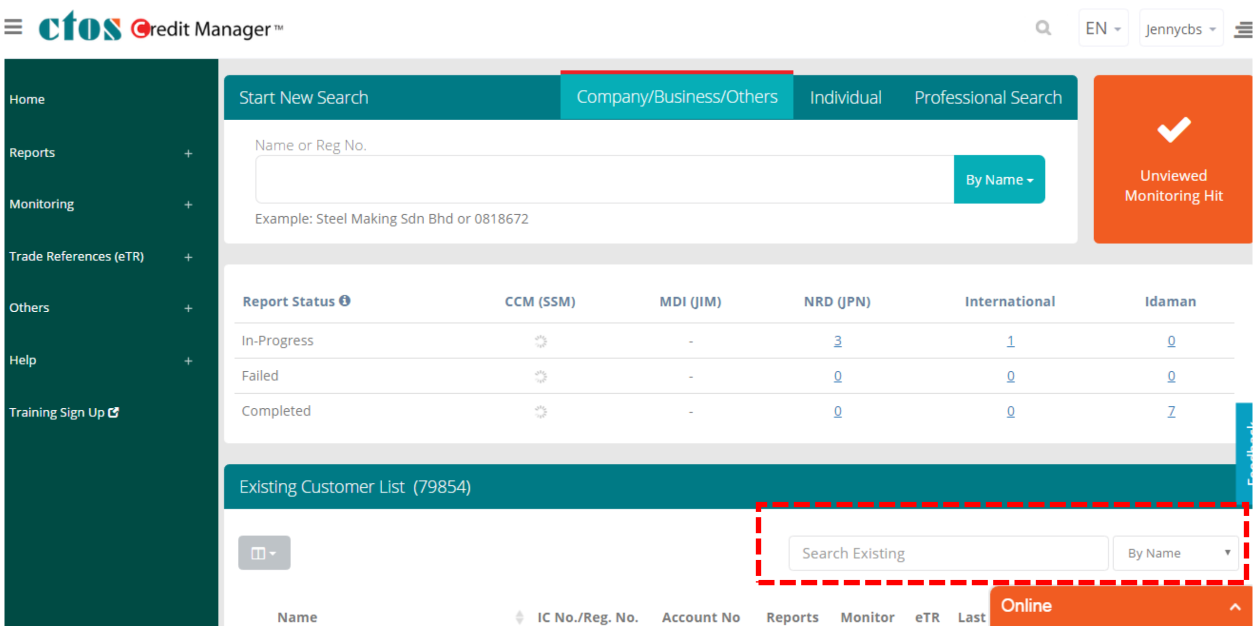
Step 5: Once you have added, you can go to the Report tab, and proceed with the purchase of reports for this sponsor:



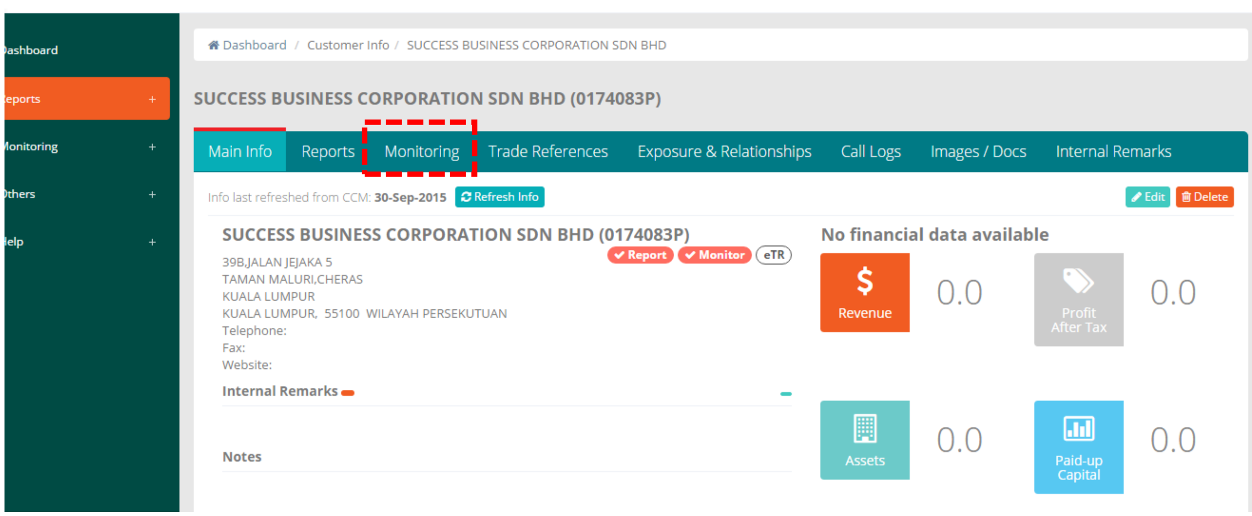
3.0 Monitor Customer

*Note: To monitor customers, you will first have to create a profile for your customer. To create profile, follow the instruction from **2.1 Create profile for Company/Business/Others.**

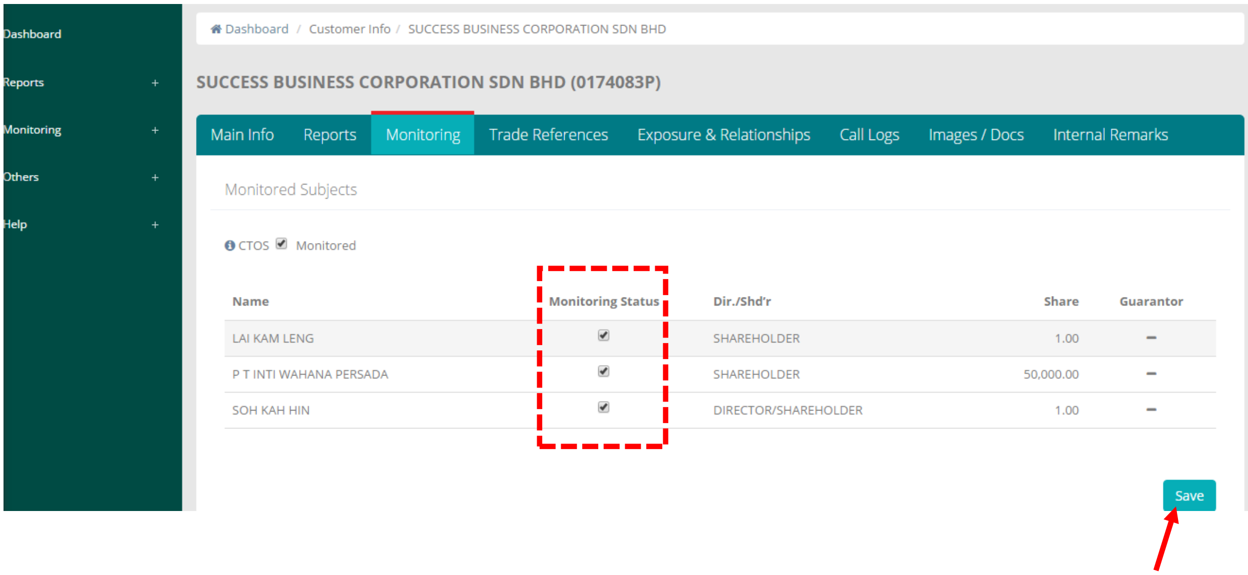
Step 1: If you have created profile for your customers, search for your customer in the existing customer list.



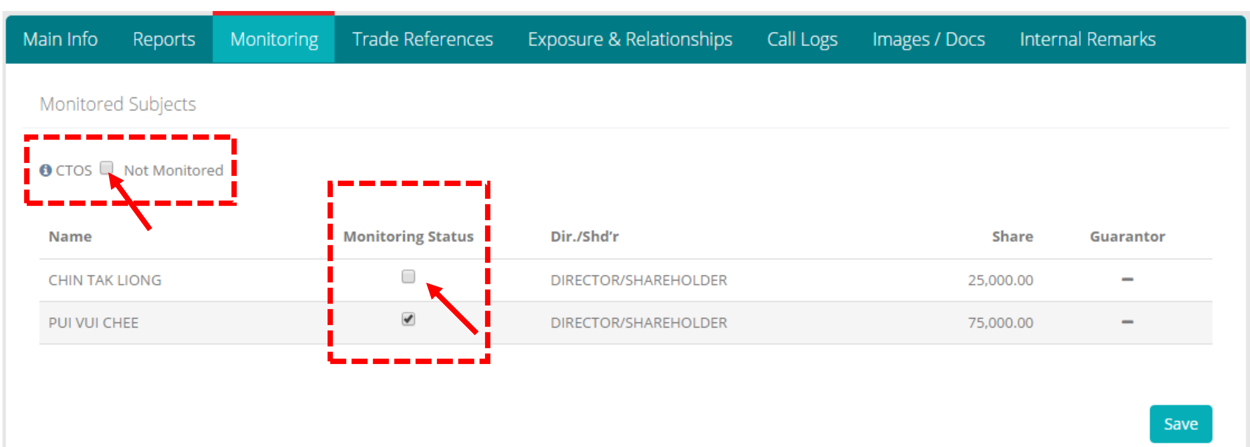
Step 2: Click on the 'Monitoring' tab



Step 3: Tick on the checkbox to monitor the name(s), then click 'Save'



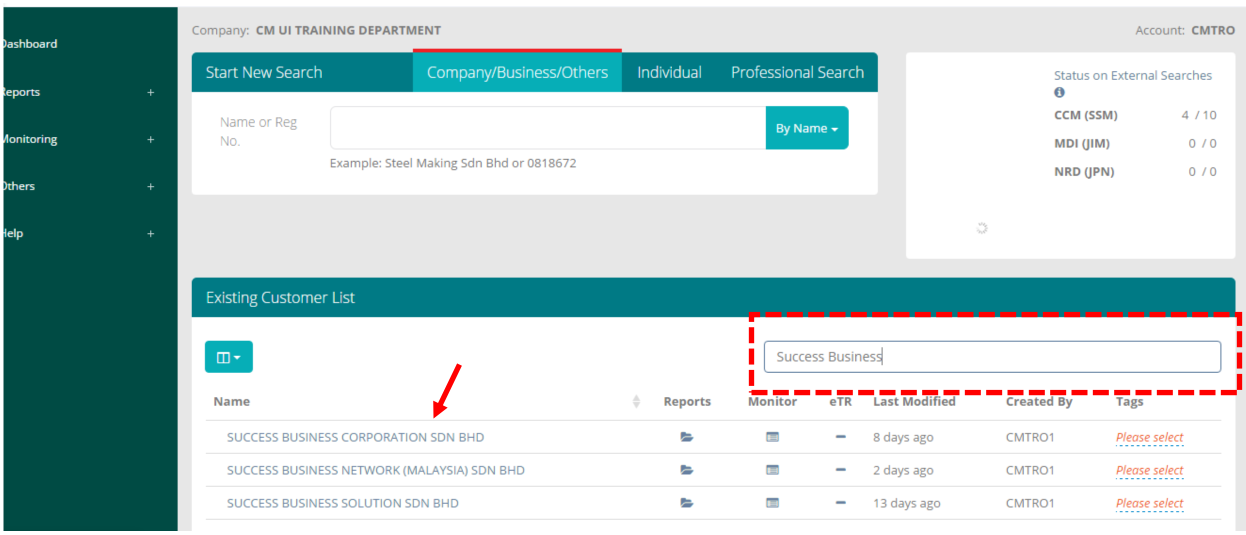
*To edit the monitoring setup, just follow the same procedure and untick the checkbox, like below:



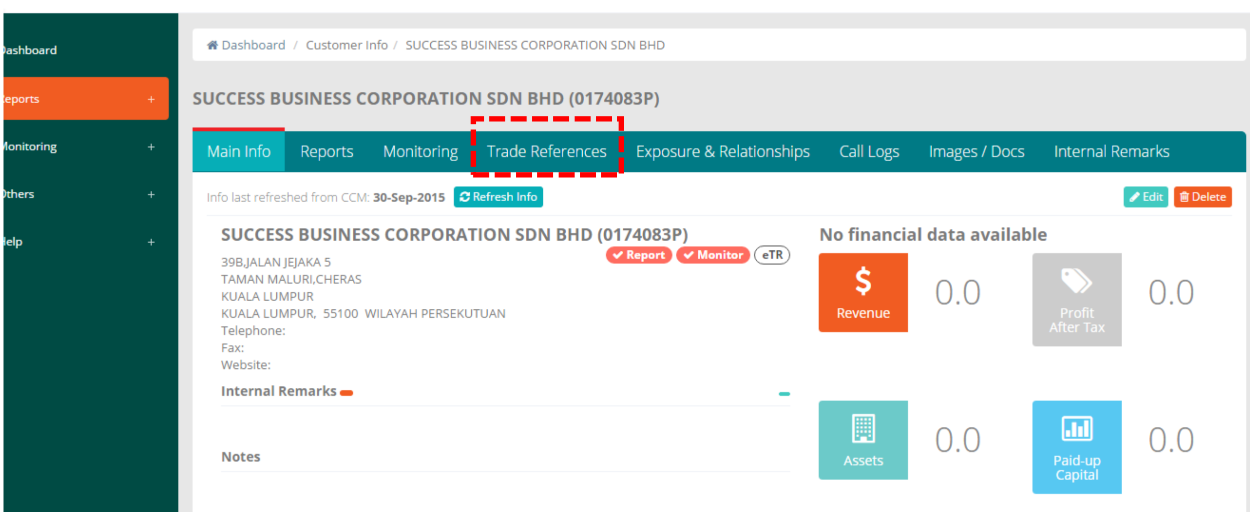
4.0 Submit Trade References (eTR)

*Note: To submit eTR, you will first have to create a profile for your customer. To create profile, follow the instruction from **2.1 Create profile for Company/Business/Others.**

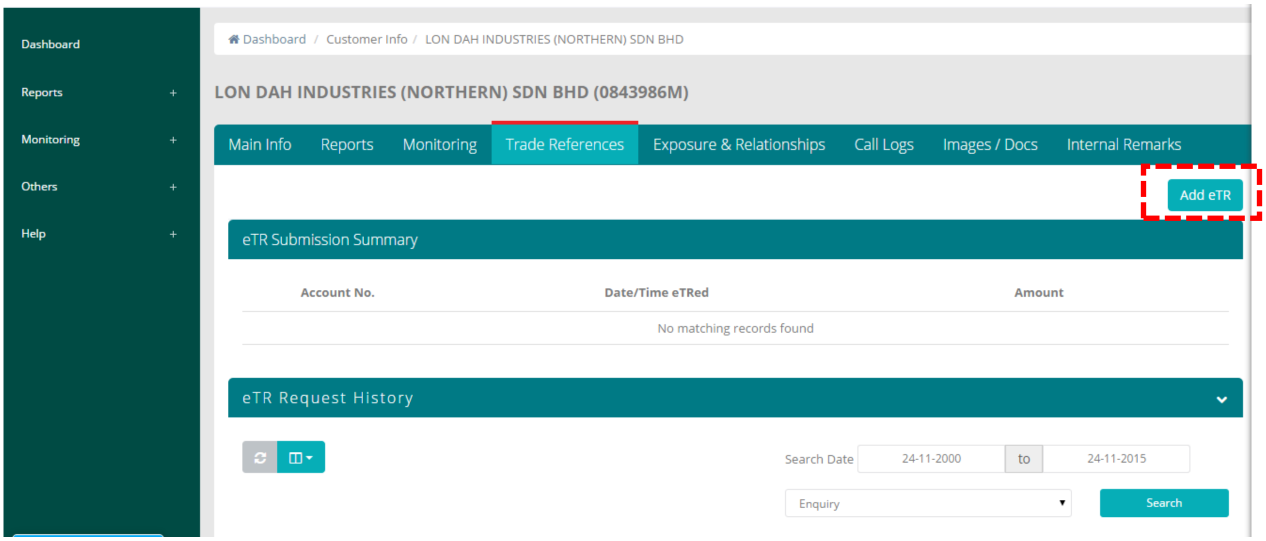
Step 1: If you have created profile for your customers, search for your customer in the existing customer list or click on the name displayed on the page.



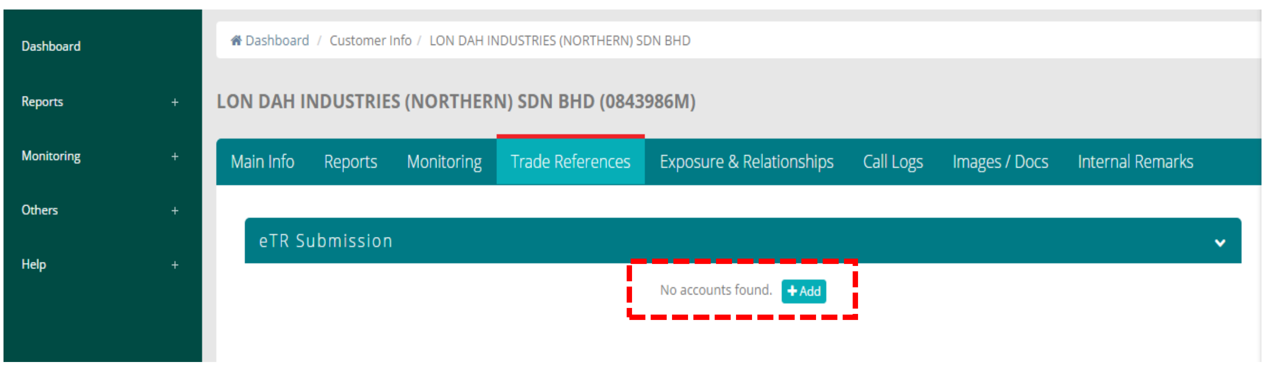
Step 2: Click on the 'Trade References ' tab



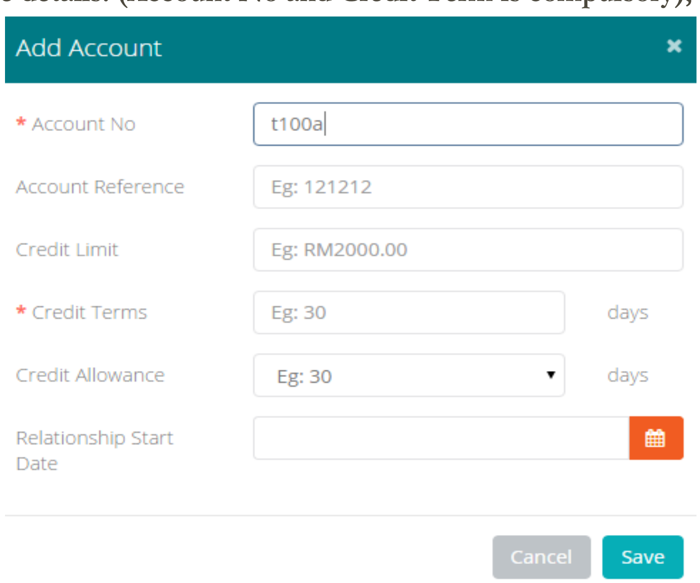
Step 3: Click on ‘Add eTR’



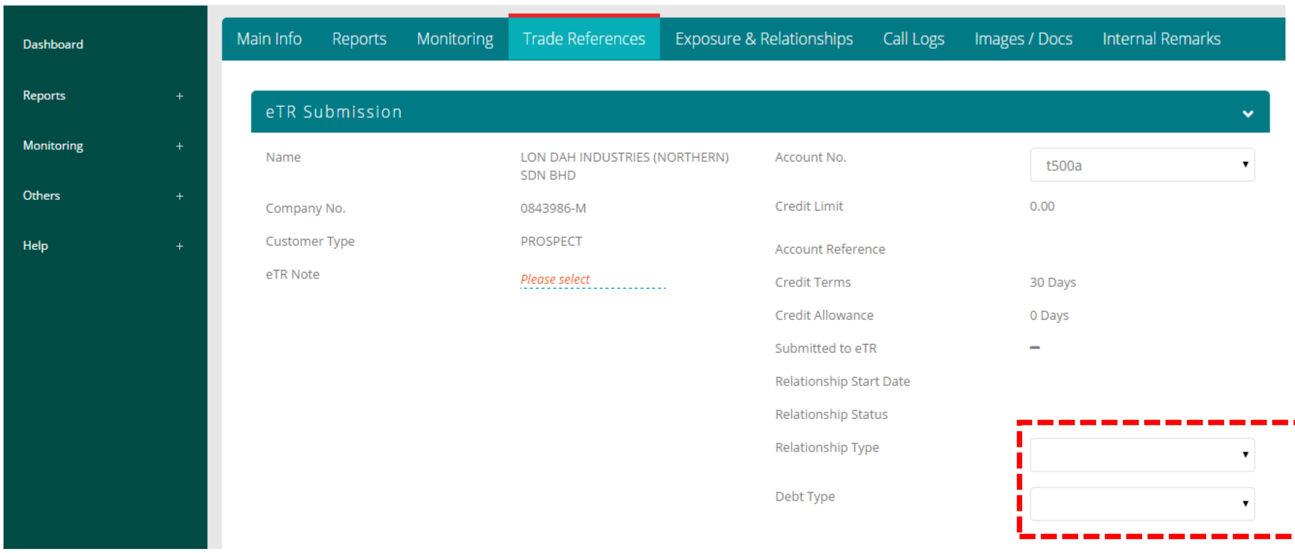
Step 4: Click ‘Add Account’



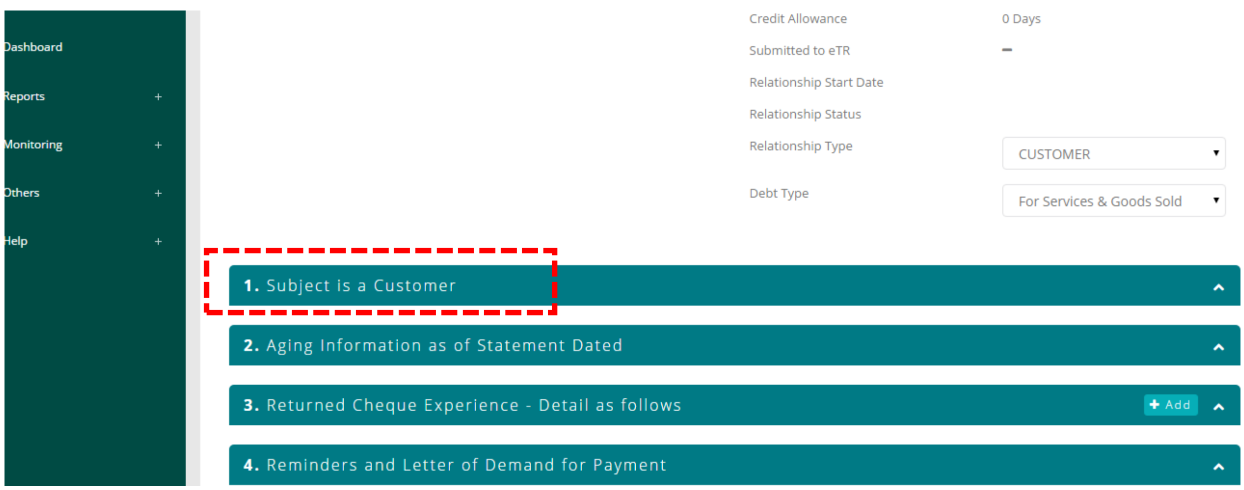
Step 5: Fill in the details. (Account No and Credit Term is compulsory), then click ‘Save’



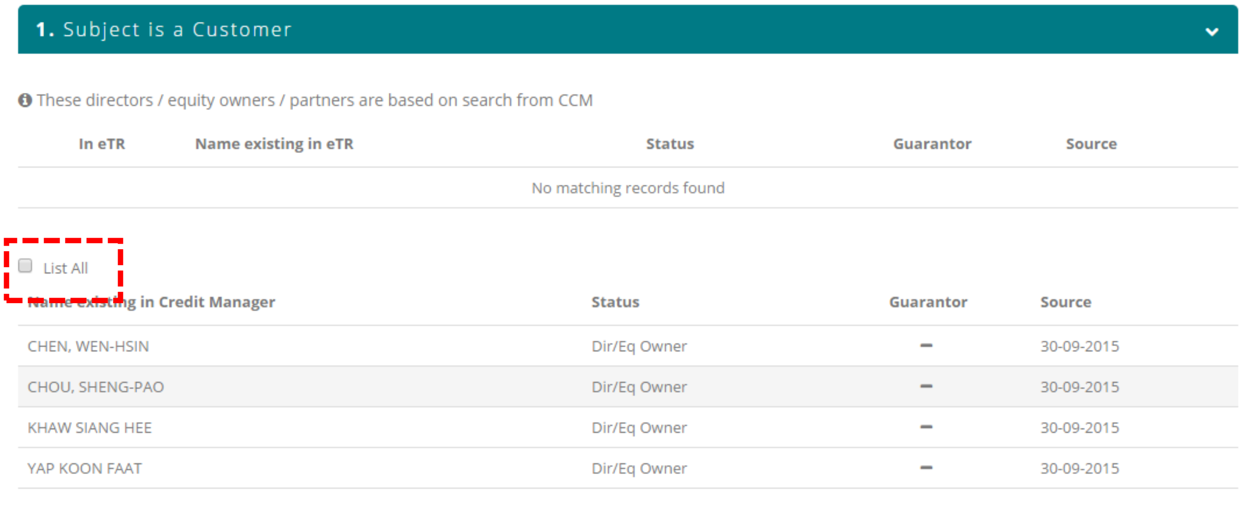
Step 6: Fill in the relationship type and the Debt type



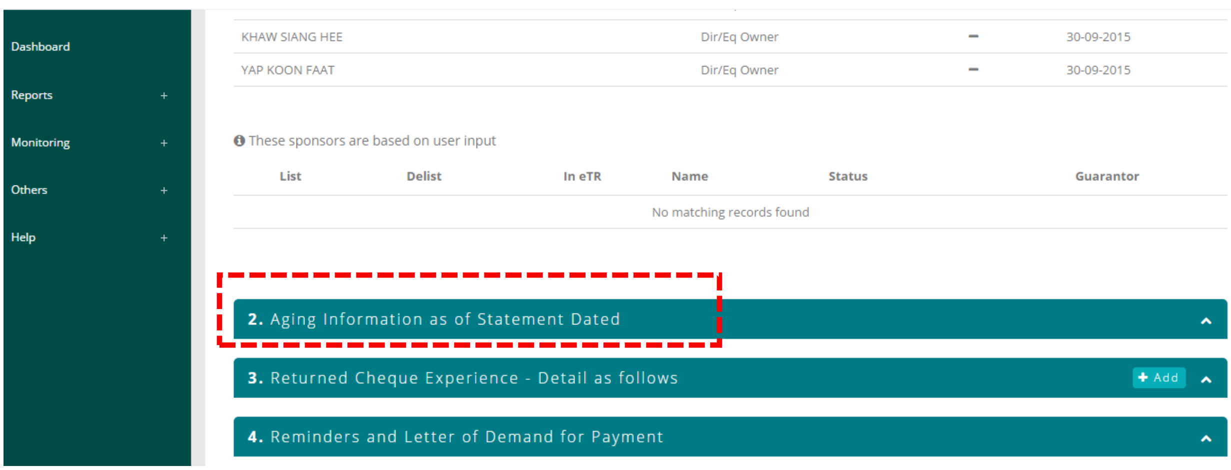
Step 7: Click on 'Subject is a customer'.



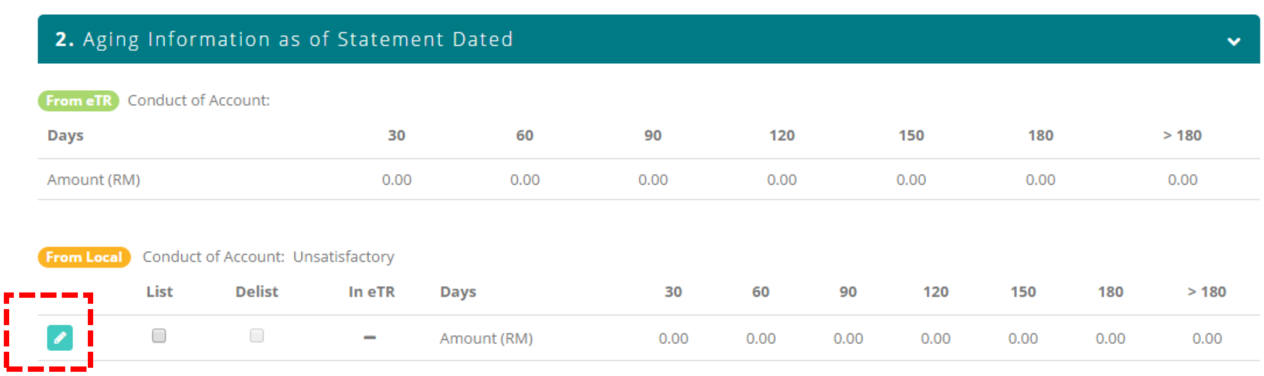
Step 8: Tick the checkbox if you want to list the directors/equity owners



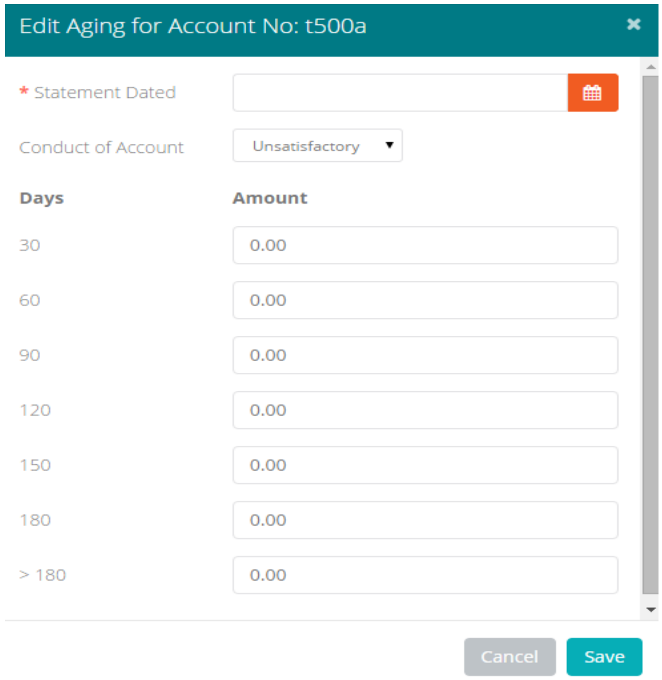
Step 9: Click on 'Aging Information as of Statement Dated'



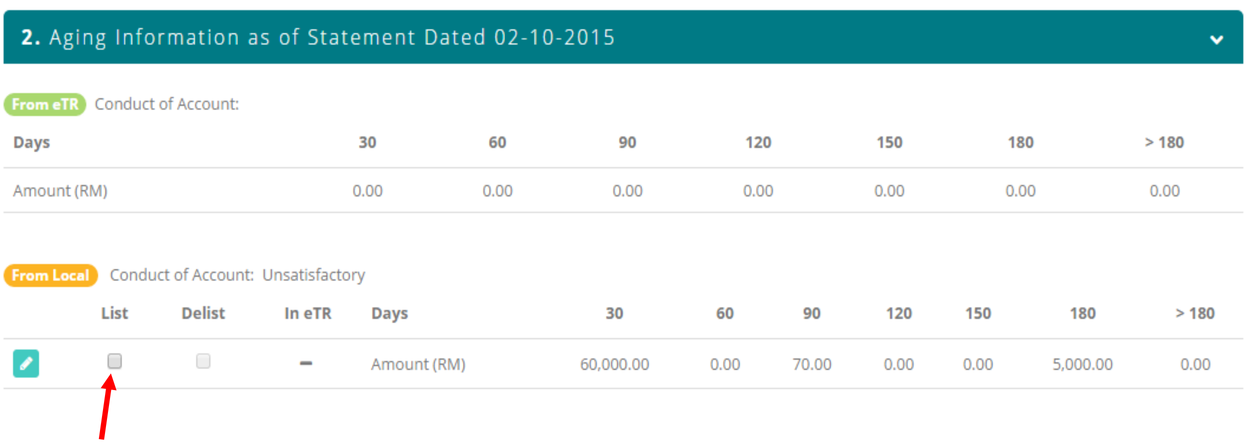
Step 10: Click on the edit button



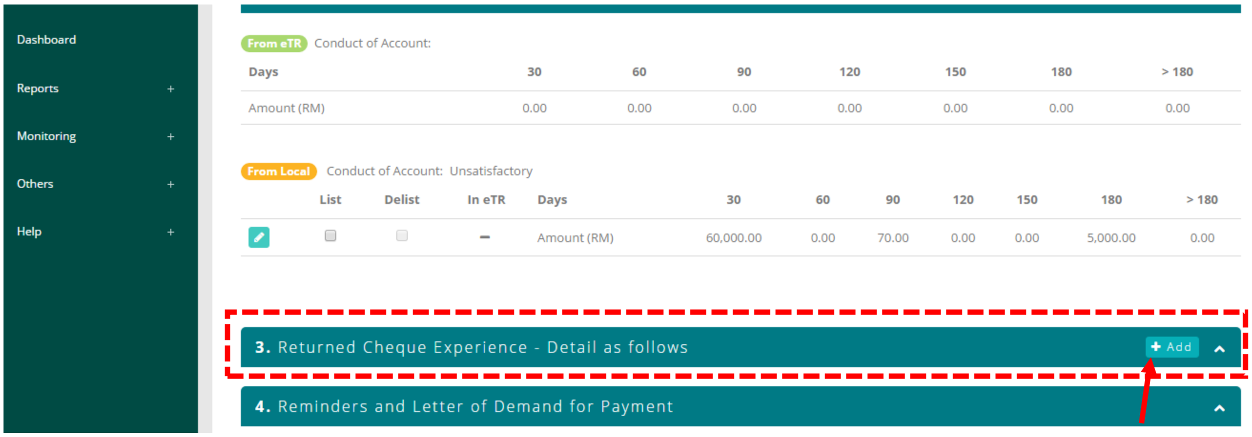
Step 11: Fill in the aging information (Statement date and the amount owed). Click 'Save'



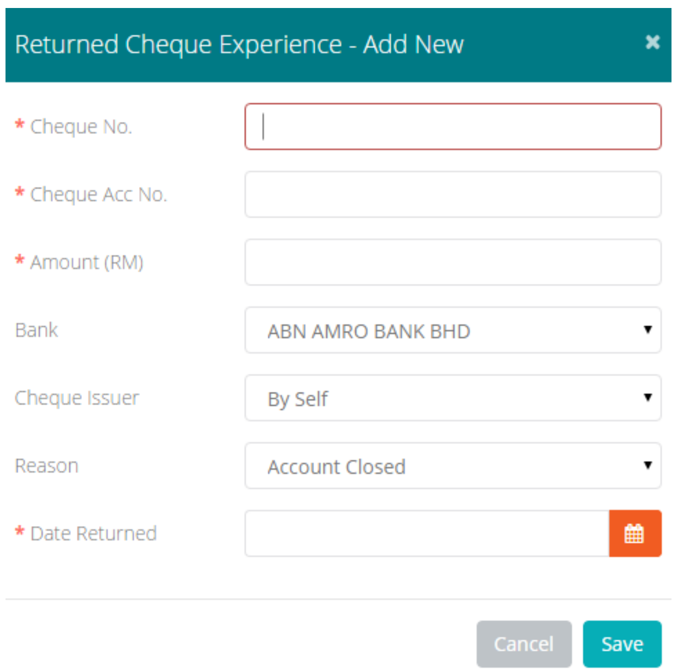
Step 12: Remember to list this information



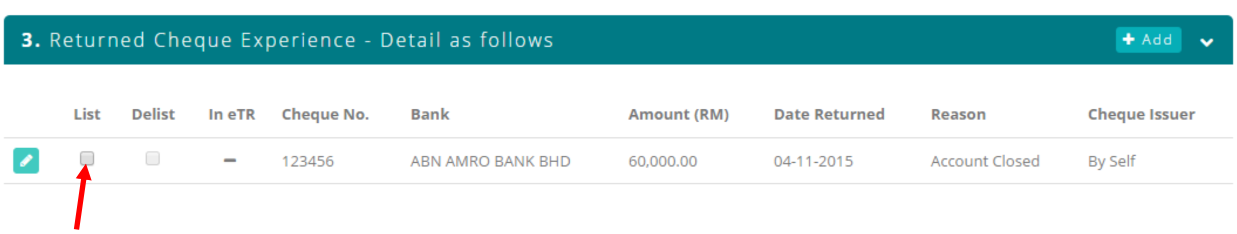
Step 13: If your debtor issued you bounced cheque, you can also share this experience. Click on the 'Add' in the 'Returned Cheque Experience' bar



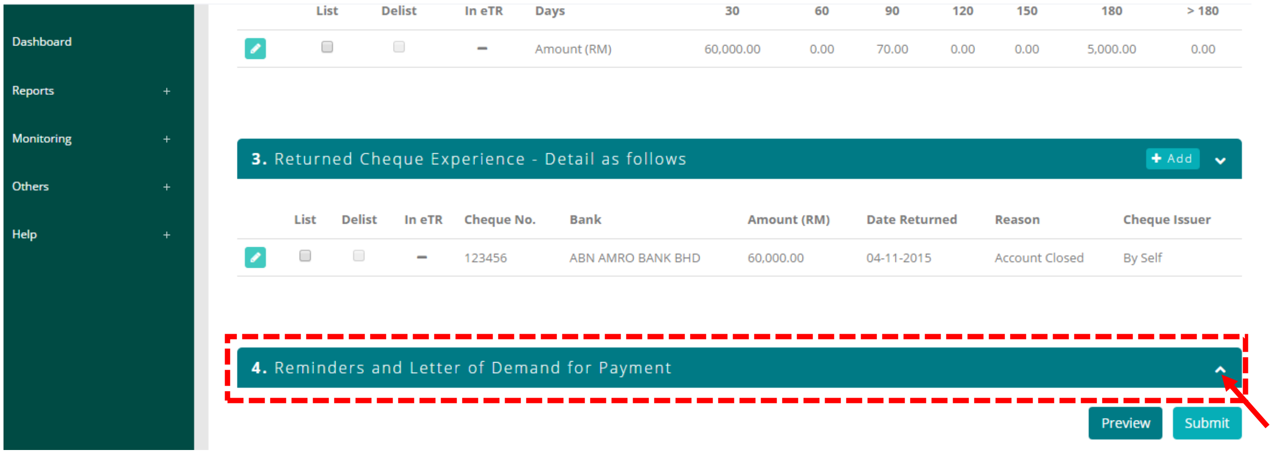
Step 14: Fill in details of the bounced cheque and click 'Save'



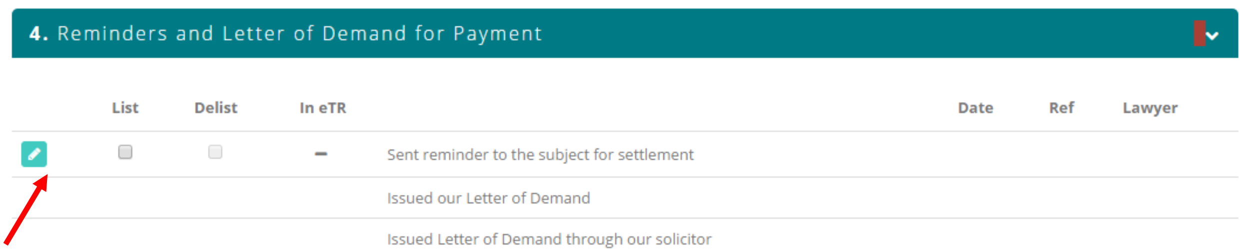
Step 15: Remember to list the information



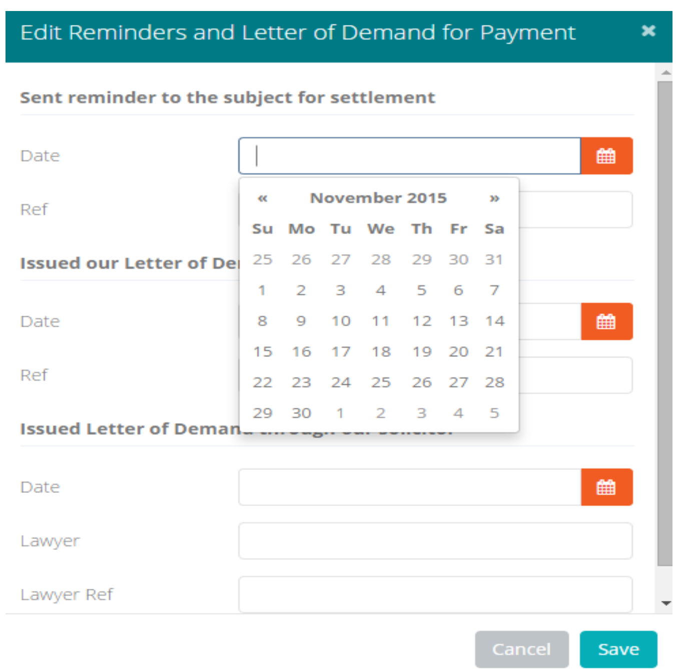
Step 16: If you have send out reminder letters or letter of demand to the debtor, you can also share this out. Click on 'Reminder and Letter of Demand'



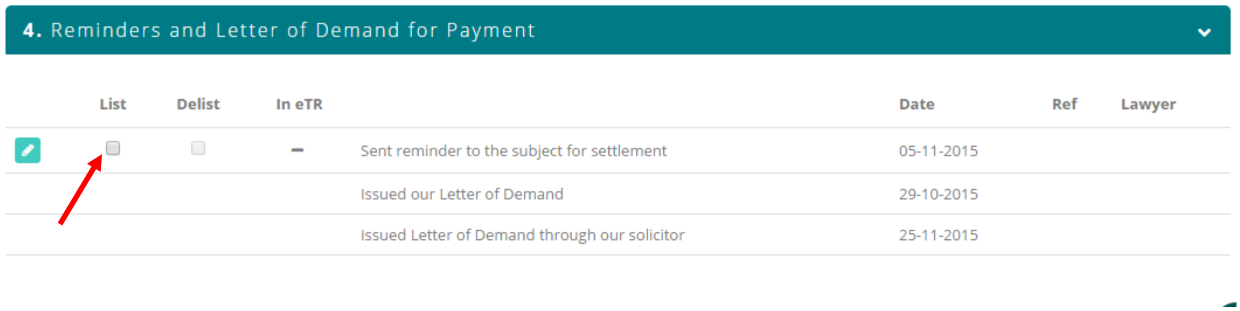
Step 17: Click on the 'edit' button



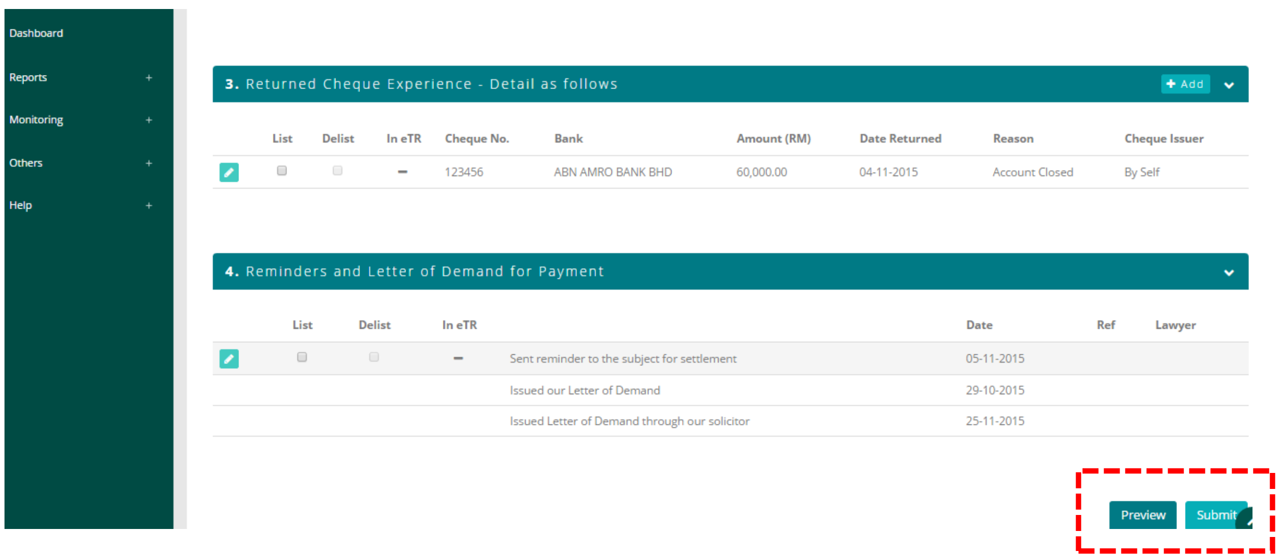
Step 18: Fill in the information of reminder letters and click 'Save'



Step 19: List the information

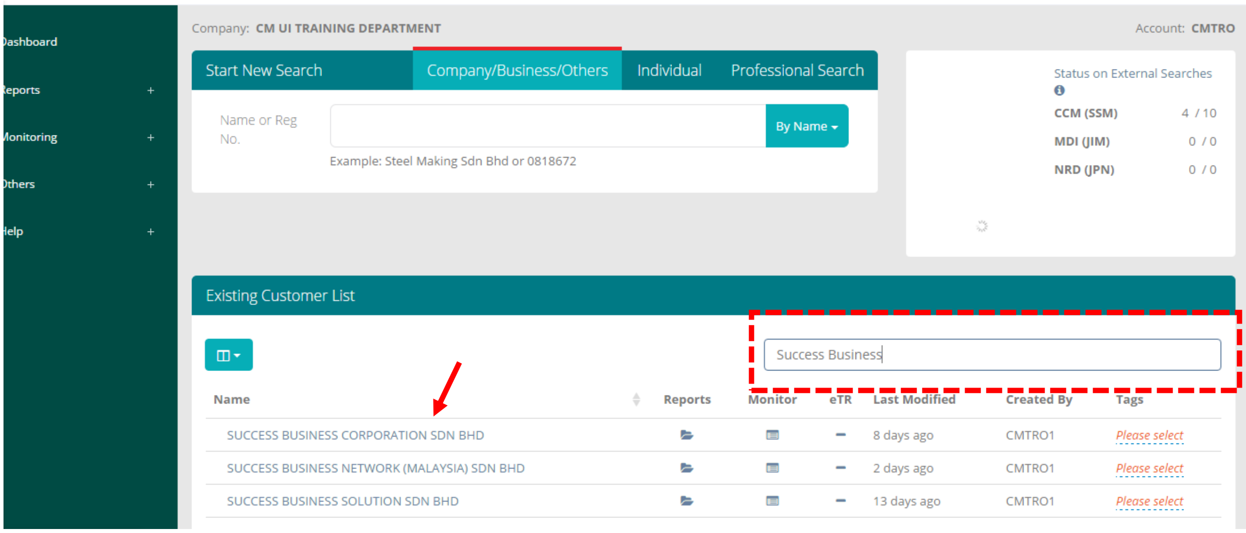


Step 20: Click 'Preview' button to make sure information shared is accurate. Upon confirmation, click 'Submit'

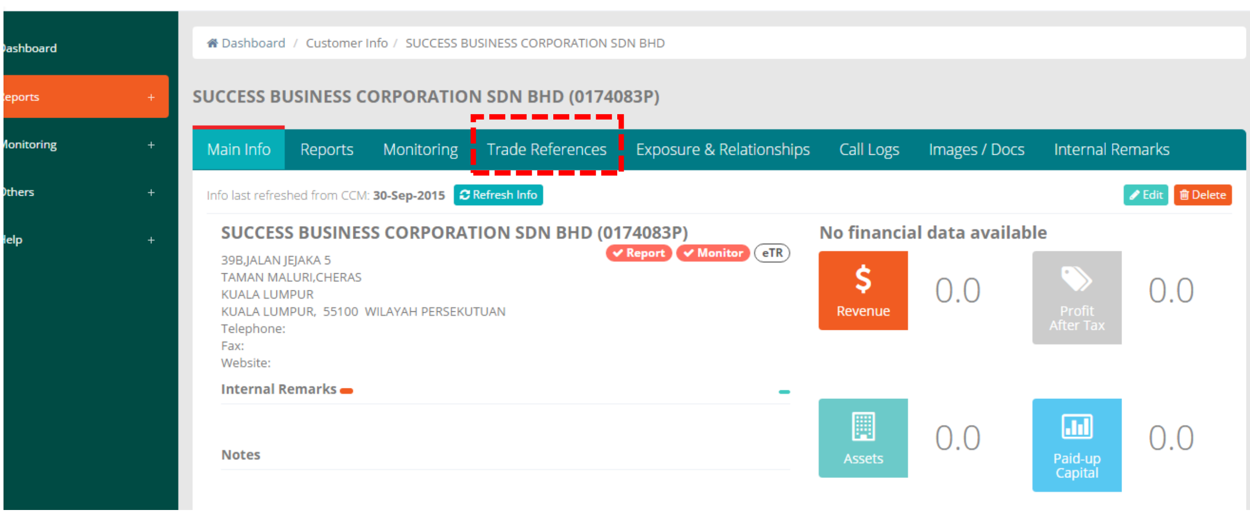


5.0 Delete Trade References (eTR)

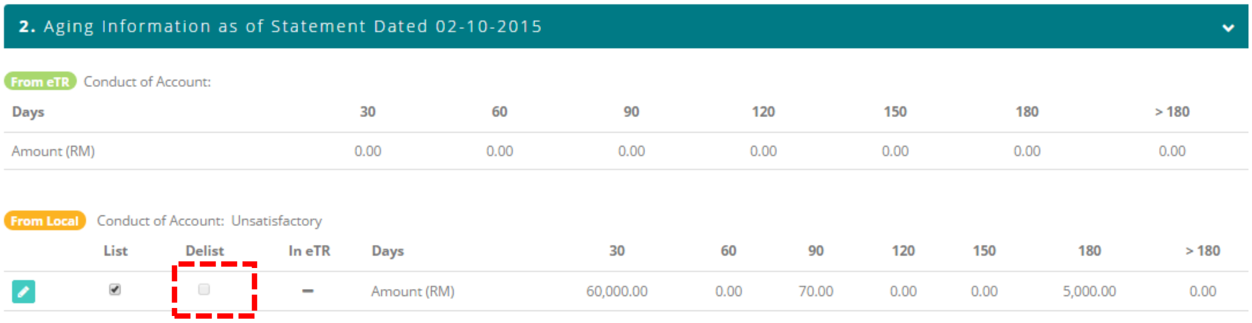
Step 1: Search for your customer in the existing customer list or click on the name displayed on the page.



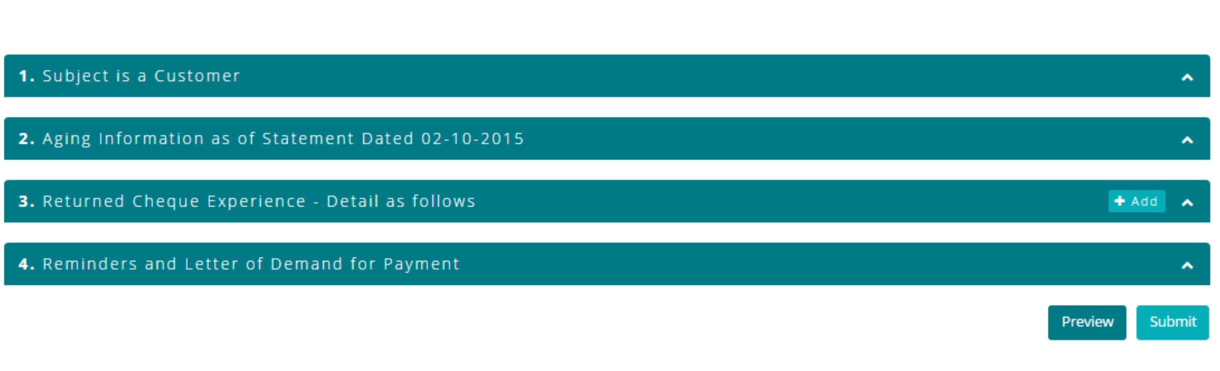
Step 2: Click on the 'Trade References ' tab



Step 3: Click on the trade references and delist every information that you have listed before. (Example: Aging information below)



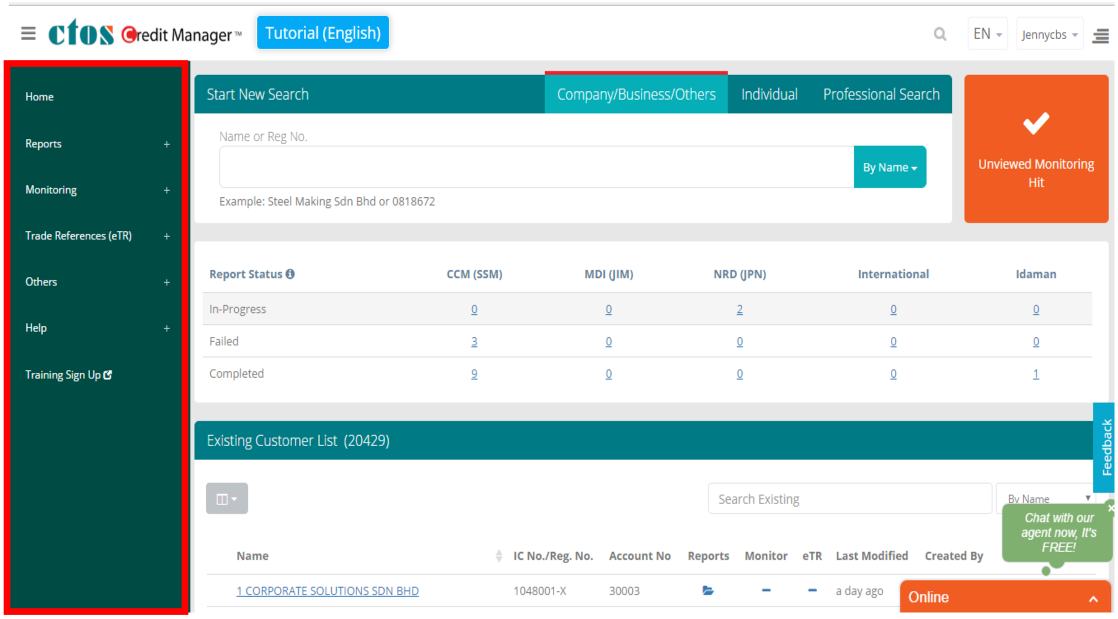
Step 4: Preview and make sure information is all delisted. Then, click 'Submit'



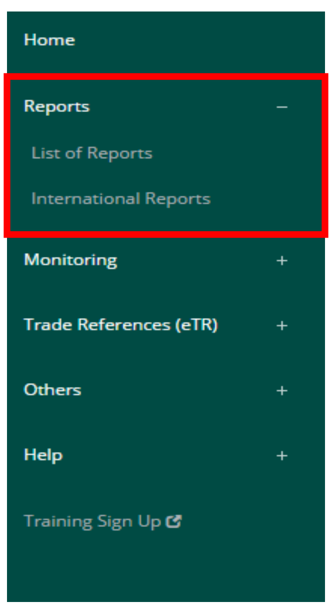
6.0 Other Features in Home Page

Other Features in the Home Page:

1. Menu bar



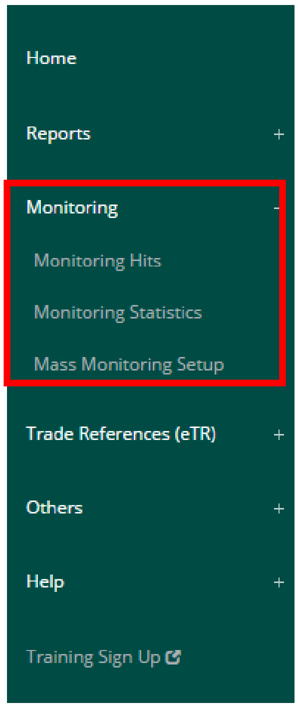
2. Reports: You can view the list of reports your company has purchased through Credit Manager System



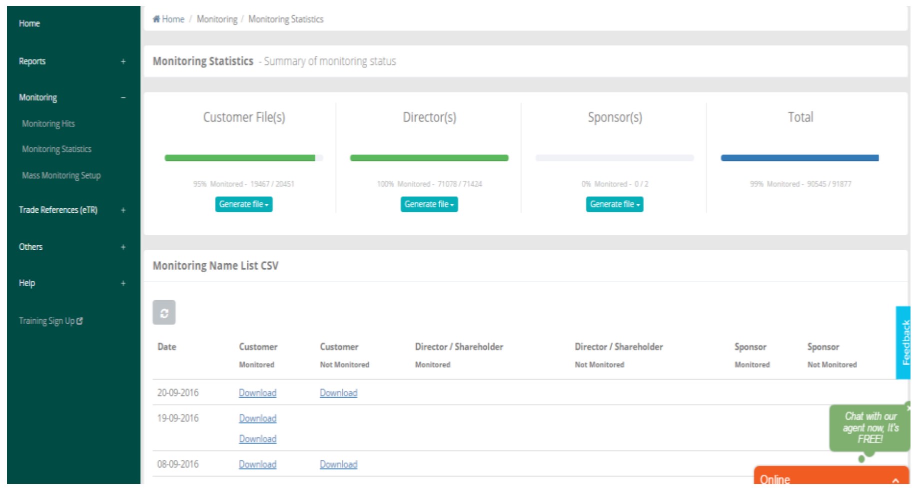
- Under the Reports tab, you will see the total number reports conducted via Credit Manager, categorized according to different type

- You can also purchase International reports here

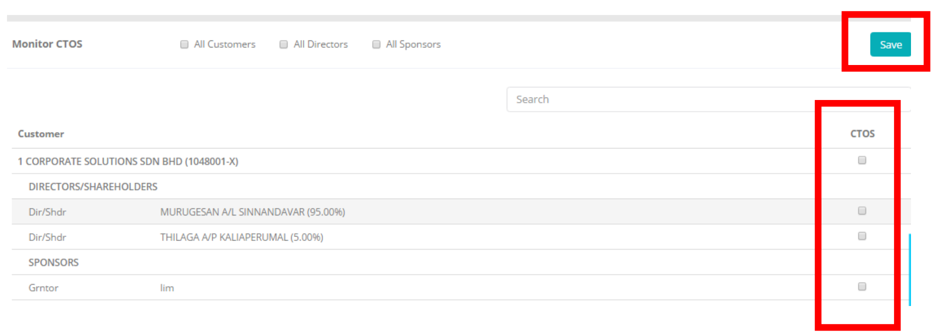
3. Monitoring



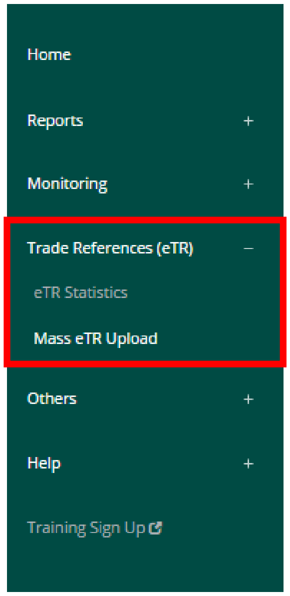
- **Monitoring Hits**: This is where you view the monitoring report. You can see the list of monitoring reports by clicking this and you can view the monitoring reports too.
- **Monitoring statistics**: This tells you the total number of names you are currently monitoring:



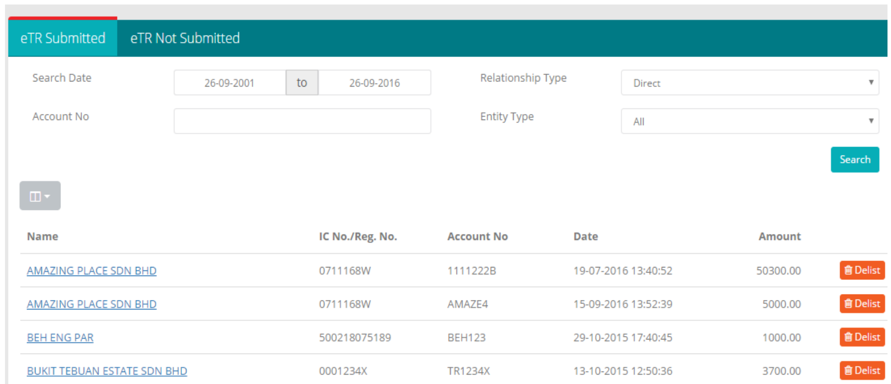
- **Mass Monitoring Setup**: You can edit your monitoring setup here [Tick to monitor, untick to not monitor the names]. Make sure to click 'Save'

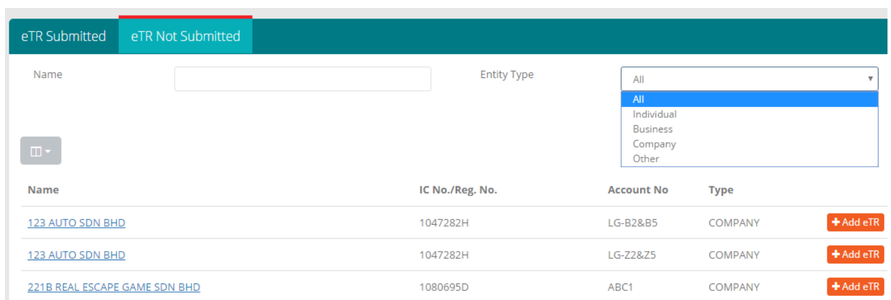


4. Trade References

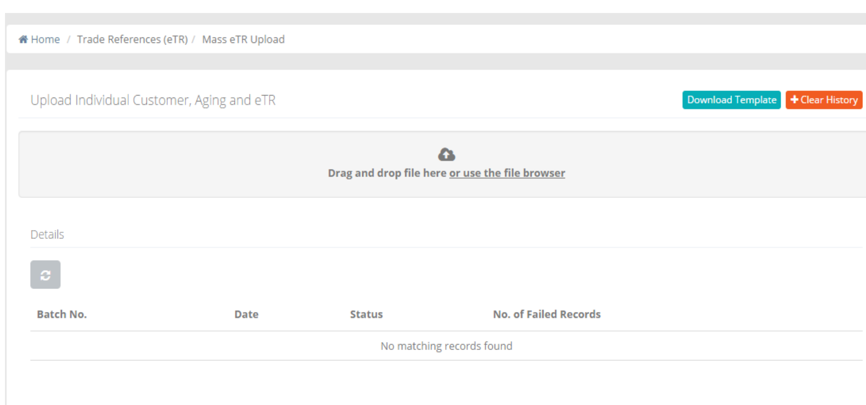


- **eTR Statistics**: This will help in generating the list of names that you have submitted / have not submitted eTR:

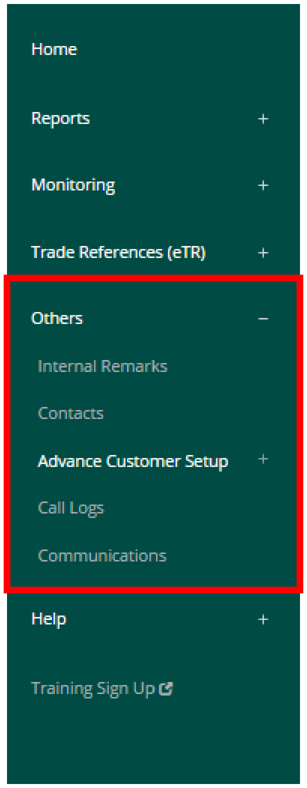




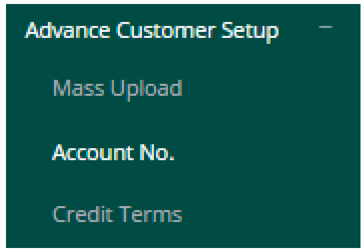
- **Mass eTR upload:** If you want to submit eTR for a large number of customers, you can upload the information here.
- You will need to prepare a CSV file with necessary information and upload it here:[please check with customer service on the format of csv file]



5. Others

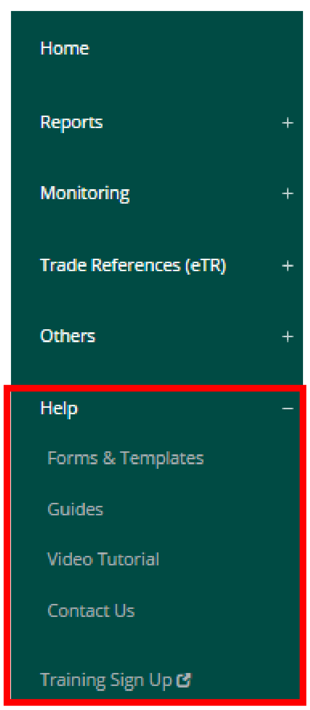


- This is to search for information that you have keyed in the Credit Manager System: Internal Remarks, contacts, call logs etc
- You can also do 'Advance Customer Setup' to key in account number or credit terms for your customers in the system.



- This system also allows you to send SMS or email to your clients. You may click 'Communications' to do so [Contact details have to be keyed in the system prior to sending message/email]

6. Help



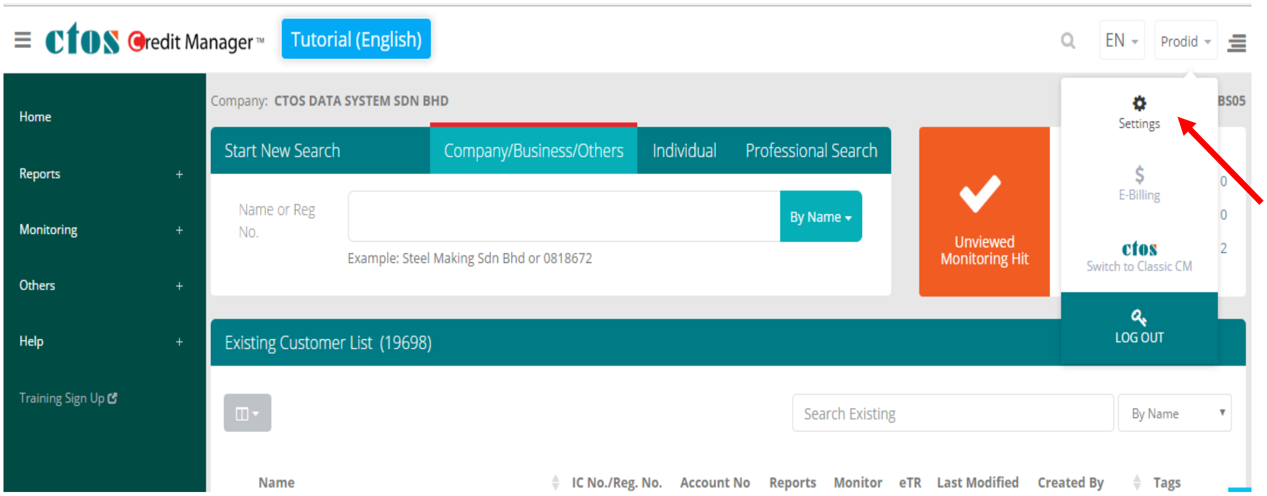
- This is where you can download forms and templates, read- ups on our reports provided under 'Guides', watch our video tutorial or our contacts
- If you would like to attend our training program, just click on 'training sign up' to check on the types of training we offered. You can register a slot for yourself through here too.

7.0 User Admin Accessibility

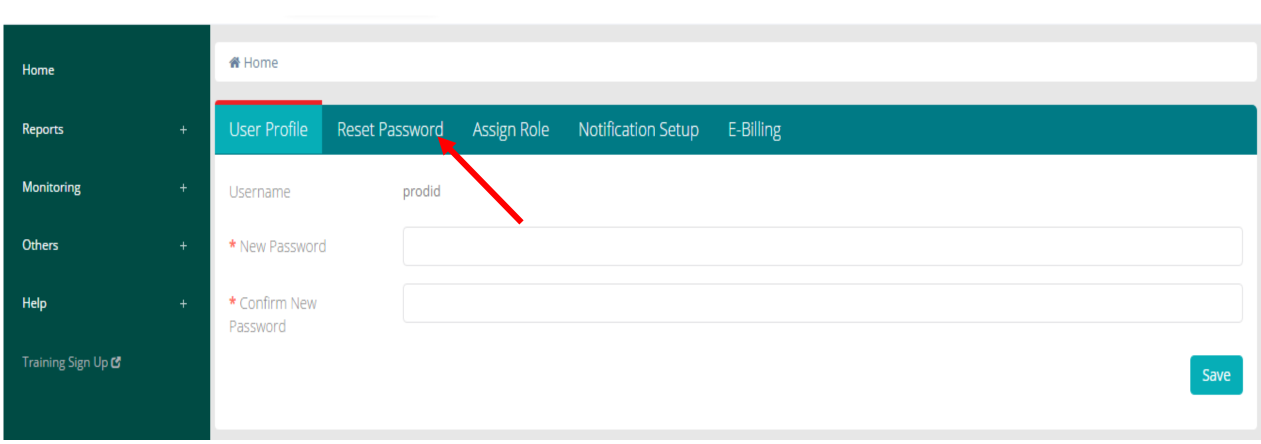
*If you are a user admin, you are able to reset password and assign role for other users

A. Reset Password

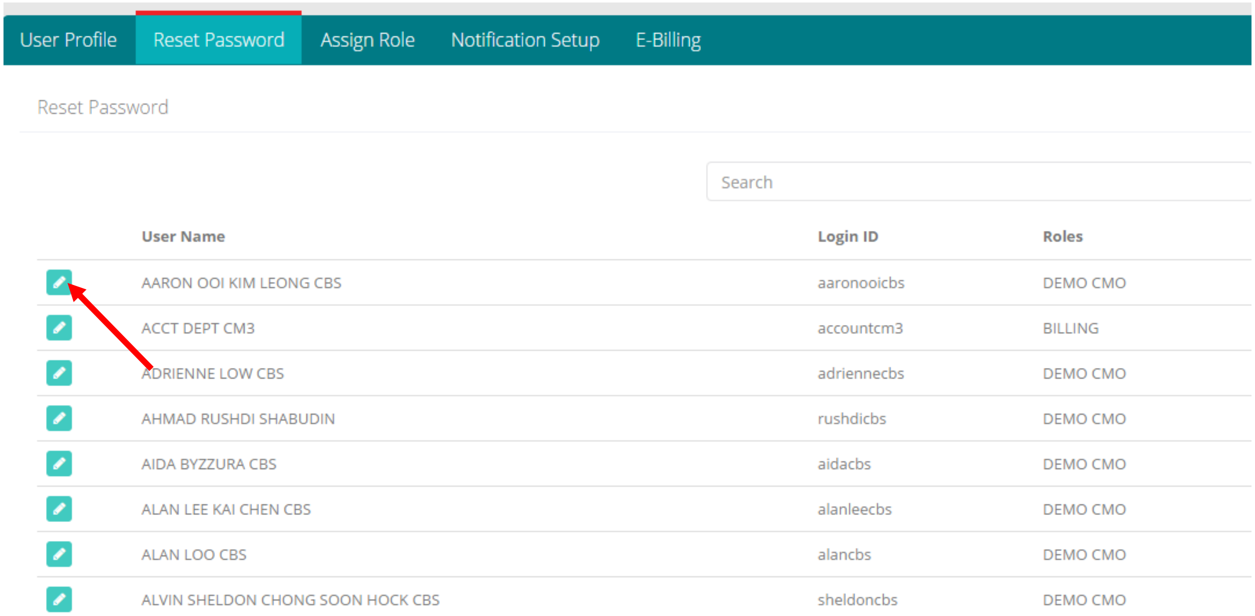
Step 1: Go to the top right corner of the page and click on your username, select "Settings"



Step 2: Click on the 'Reset Password' tab to help other users reset password. You may also change your own password in this page

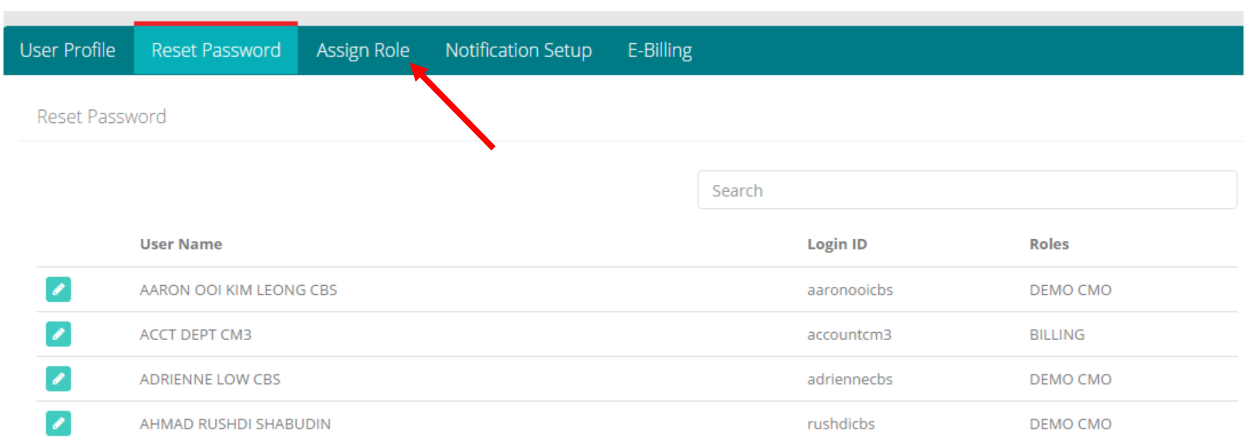


Step 3: Select the user's name and proceed with resetting the password

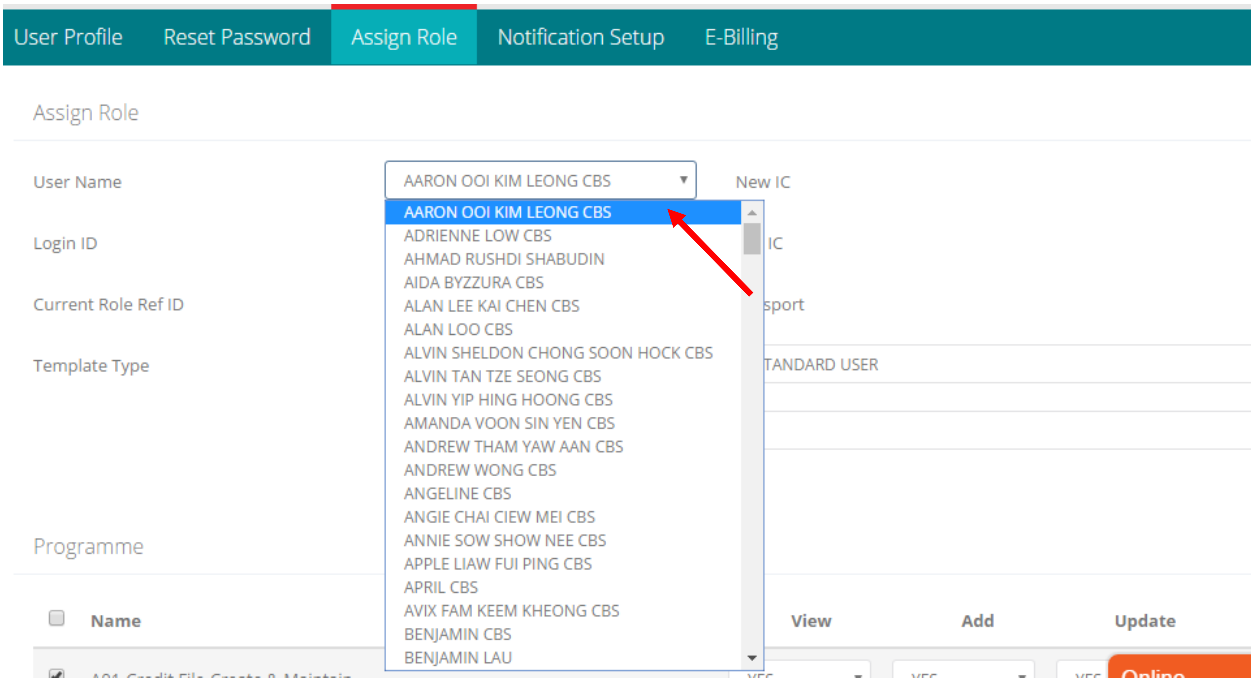


B. Assign Role

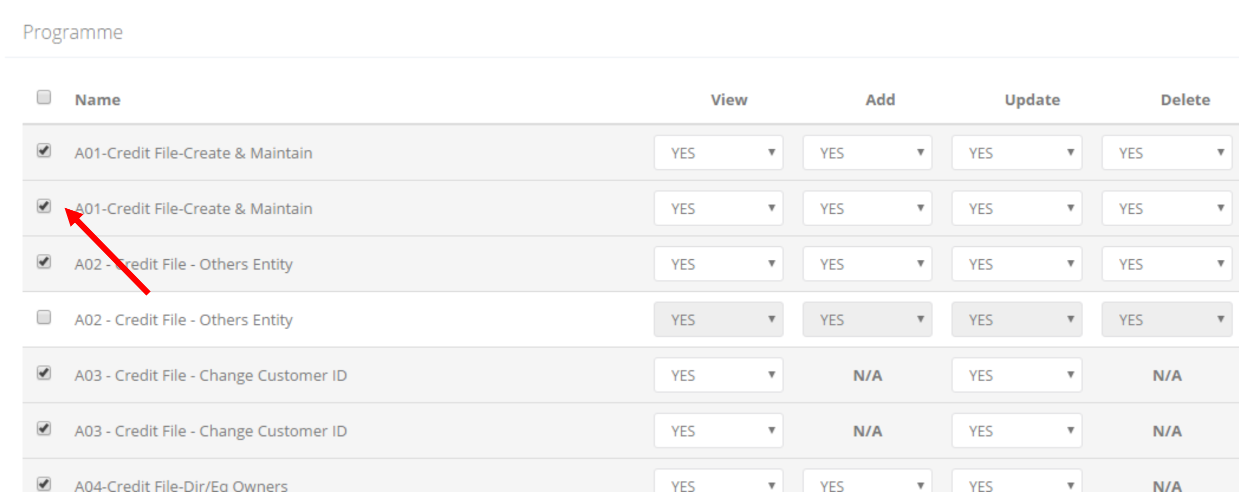
In the same page, you will also see another tab called "Assign Role". Click on this tab to help other customize role for different users



Select the user's name



Below the page, you can see there are different types of functions in the Credit Manager System. You can then customize the role of the users. Eg: Tick to allow, untick to prohibit the users from using the function.



-The End-