

DELFIN CHANGELOG

LATEST
VERSION 8.92



DELTER

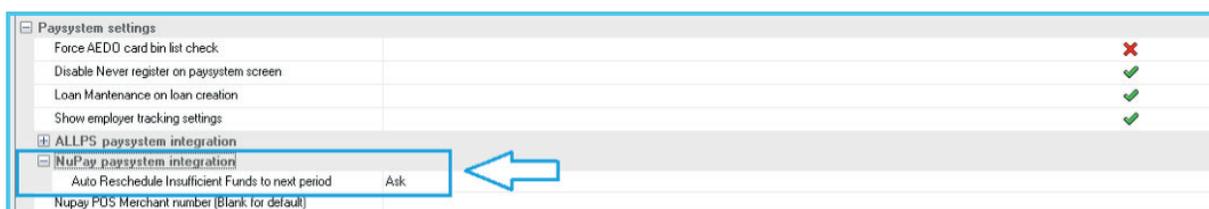
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UPDATES FROM 8.91

DebiCheck Auto Reschedule:

- » Added NuPay's DebiCheck transaction type TT1 and TT3 for auto-rescheduling on batch receipting if the transaction failed.
- » It is linked to the below setting on **Setup > General > Control > Paysystem settings > NuPay paysystem integration**, as illustrated in the figure below;

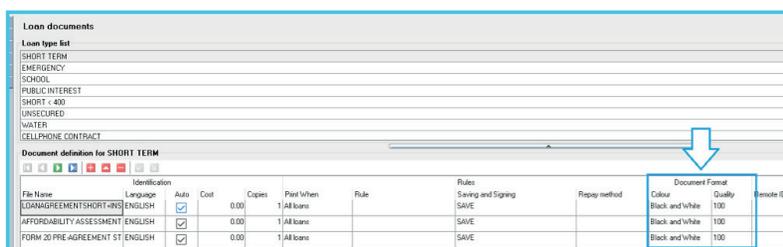


- » If any TT1 or TT3 transaction failed due to insufficient funds, then those instalments will either be always rescheduled, not rescheduled or an option that will ask the action to execute.

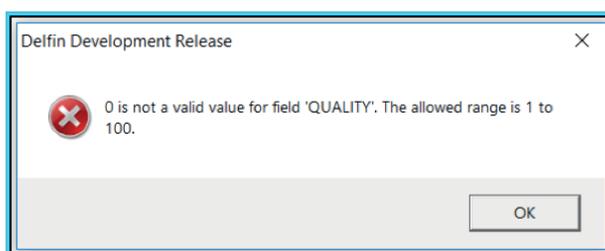
NEW FEATURES IN 8.92:

Document Colour and Quality

- » A new feature has been added on Delfin to enhance the quality of logos on documentation that are saved.
- » The new feature was added @: **Delfin > Setup > Loans > Loan Documents**
- » A user has the option of selecting whether the document should be saved in black & white or colour and the quality.



- » This will only affect documents that are saved.
- » The colour is defaulted to black & white and quality to 100, on new document creation and on update to this Delfin version.
- » The quality cannot be less than 1 or more than 100, if a user captures any value outside this range an error message will pop up as depicted in the screen shot below:





Separated Journal Pastel Codes:

- » New codes for each Overpayment Pastel account can be set-up @: **Setup > Integration > General Ledger**;

Category : JOURNAL LOAN			
CAPITAL	JCapDt	JCapKt	JOURNAL LOAN CAPITAL
INTEREST	JIntDt	JIntKt	JOURNAL LOAN INTEREST
COST	JCostDt	JCostKt	JOURNAL LOAN COST
OVERPAYMENT	JOverPayDt	JOverPayKt	JOURNAL LOAN OVERPAYMENT
INITIATION FEE	JIniDt	JIniKt	JOURNAL LOAN INITIATION FEE
SERVICE FEE	JSerDt	JSerKt	JOURNAL LOAN SERVICE FEE

- » The Overpayment option now has an additional button to set-up each refund method for both debits and credits

Clear All Default: Set Default

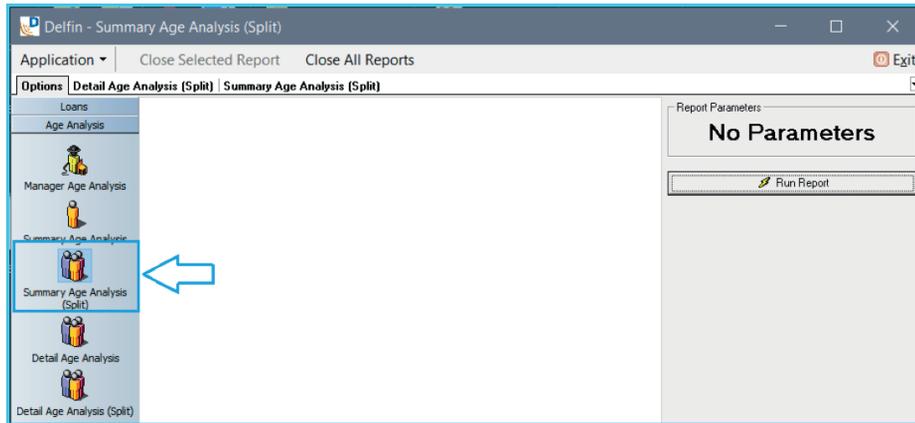
Account	Payment type
Refund Dt Journal	REFUND: Journal
Refund Dt Cash	REFUND: Cash payment
Refund Dt Bank	REFUND: Bank transfer
Refund Dt Nucard	REFUND: Nucard

- » Which will include the separate codes when the **General Ledger under Management > Export > General Ledger Summary / Detail**, are exported;

Date	Debit	Credit	Reference	Description	Amount	Source
02/10/2019	Refund Dt Bank	Refund Cr Bank	J2	REFUND: Bank transfer	R 100.00	Loan: Overpayment
02/10/2019	Refund Dt Bank	Refund Cr Bank	J2	test2	-R 100.00	Loan: Overpayment
02/10/2019	Refund Dt Journal	Refund Cr Journal	J5	REFUND: Journal	R 100.00	Loan: Overpayment
02/10/2019	Refund Dt Journal	Refund Cr Journal	J5	test3	-R 100.00	Loan: Overpayment
02/10/2019	Refund Dt Nucard	Refund Cr Nucard	J6	REFUND: Nucard	R 100.00	Loan: Overpayment
02/10/2019	Refund Dt Bank	Refund Cr Bank	J3	REFUND: Bank transfer	R 24.55	Loan: Overpayment
02/10/2019	Refund Dt Bank	Refund Cr Bank	J3	test	-R 24.55	Loan: Overpayment
02/10/2019	Refund Dt Cash	Refund Cr Cash	J4	REFUND: Cash payment	R 24.55	Loan: Overpayment

Branch Serial to Age Analysis Split Report:

- » The Branch's Serial as registered with Delter, has now been added to the Summary Age Analysis (Split) report. To view the change, go to **Application > Management > Age Analysis > Summary Age Analysis (Split)**;

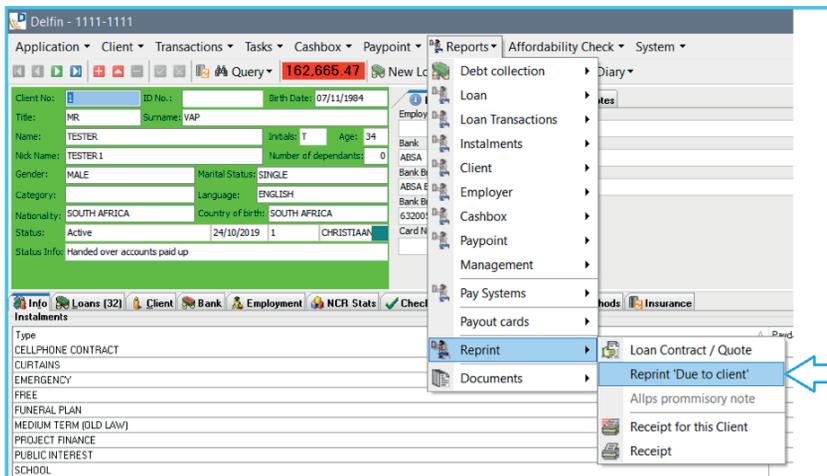


» The Branch Serial will be located at the very first column;

Branch Serial	Client	Loan Type	Name	Balance
1111-1111	1	SHORT TERM	TESTER	162,665.47

Reprint of the “Due to Client” page:

» The “Due to Client” page that is printable during the new loan creation process can now be reprinted @ **Reports > Reprint > Reprint Due to Client**;



The reprint has the Loan Number as an addition



Client: 1 Loan: 11793 - TESTER VAP

DUE TO CLIENT CASH

900.00

Check and confirm this loan creation

Frequency:	MONTHLY	TCOC Percent:	686.67
Number of Payments:	1	Capital Granted:	900.00
Capital Requested:	900.00	Interest Amount:	9.00 10
Interest Rate:	3.00	Insurance:	5.85 1
Initiation Fee:	135.00	Capital + Interest:	909.00
Service Fee:	19.35	+ Cost:	1,063.35
Vat:	0.00	+ Insurance	1,069.20
First Instalment Date:	25/10/2019	Last Instalment Date:	25/10/2019
Repayment Method:	CASH	Due to Client:	900.00
		Total Repayment:	1,069.20

» The reason for the reprint is recorded on the **Application > Management > Exceptions > Loan Events**, report;

Number	Loan	Date	Time	Type	Reason	Operator	Name	Surname	Identification	Employee
1	11793	25/10/2019	13:56:09		Due to client report This is a test	DELFIN	TESTER	VAP		MUPALY

» The reprint of the “Due to Client” is also linked to a user permission that can be altered @ **Setup > Users > Users > Documents > Due to client**;

User Name	General	Loans
ADMIN	<input type="checkbox"/>	<input type="checkbox"/> Disputed Procedures <input type="checkbox"/> Can execute <input type="checkbox"/> Can create expenses <input type="checkbox"/> Debt Collecting System <input type="checkbox"/> Handover <input type="checkbox"/> Can request statement
CHRISTIAAN	<input type="checkbox"/>	
RYAN	<input type="checkbox"/>	
JOHAN	<input type="checkbox"/>	<input type="checkbox"/> Diary <input type="checkbox"/> Can use diary <input type="checkbox"/> Documents <input type="checkbox"/> Can Remove Documents <input type="checkbox"/> Is Witness <input type="checkbox"/> Can reprint 'Due to client'
PETER	<input type="checkbox"/>	
AASJ	<input type="checkbox"/>	
TEST	<input type="checkbox"/>	
JOHAN	<input type="checkbox"/>	<input type="checkbox"/> General Loans Options <input type="checkbox"/> Can change paydates after loan was created

The permission will be defaulted to Inactive/ Off

New Namfisa Financial Return Report:

- » The new MLR-2 (Namfisa Financial Return) has been added to Delfin to allow clients to report correct data to Namfisa. The old MLR-2 report has been removed.
- » This report will also be exportable to an excel file format, as per the previous report.
- » The report can be drawn @: **Application > Management > Regulatory > Regulatory Statistical Report > Select Country > Namibia**.

» There are 5 sections as per the images below:

Part 7.1	
	Number
Number of complaints lodged	
Resolved	
In favour of the Regulated Entity	
In favour of the complainant	
Unresolved complaints	
Number of debtors outstanding	662
Total number of loans disbursed during period	54
Number of Clients	2081
Total Number of clients in book at last day of reporting (Active Clients)	363
Number of loans Outstanding	
Current Loans	30
Loans in arrears	632
Loan Disbursement Breakdown by Number	
Length of repayment period between 1 to 30 days	37
Length of repayment period between 2 months	5
Length of repayment period between 3 months	2
Length of repayment period between 4 months	3
Length of repayment period between 5 months	1
Length of period from 6 months < 12 months	1
Length of period from 12 months < 24 months	1
Length of period from 24 months < 36 months	1
Length of period from 36 months < 48 months	1
Length of period from 48 months < 60 months	1
Length of period from 60 months	1

Part 7.2			
Total Number of Loans by Range (Count)	Loan Disbursement Breakdown by Gender		
	Male	Female	
NS1 - 10 000	25	7	
NS10 001 - 20 000	3	3	
NS20 001 - 30 000	3	1	
NS30 001 - 40 000	1	3	
NS40 001 - 50 000	1	3	
NS50 001 - 100 000	1	2	
Total Number of Loans by Range (Count)	Borrowers Salaries by Gender		
	Male	Female	
NS1 - 10 000	1	3	
NS10 001 - 20 000	3	1	
NS20 001 - 30 000	18	1	
NS30 001 - 40 000	10	1	
NS40 001 - 50 000	1	1	
NS50 001 - 100 000	2	12	

Part 15			
Total Value of Loans by Range (Amount)	Loan Disbursement Breakdown by Gender		
	Male	Female	
NS1 - 10 000	42,582.00	22,239.00	
NS10 001 - 20 000	59,999.00	60,000.00	
NS20 001 - 30 000	70,003.00	30,000.00	
NS30 001 - 40 000	40,000.00	110,100.00	
NS40 001 - 50 000	50,000.00	144,000.00	
NS50 001 - 100 000	100,000.00	152,000.00	
Total Value of Loans by Range (Amount)	Borrowers Salaries by Gender		
	Male	Female	
NS1 - 10 000	150.00	2,350.00	
NS10 001 - 20 000	5,350.00	1,000.00	
NS20 001 - 30 000	447,949.00	20,000.00	
NS30 001 - 40 000	7,400.00	30,100.00	
NS40 001 - 50 000	900.00	44,000.00	
NS50 001 - 100 000	840.00	420,889.00	

Part 7.3	
	Number
Number of Loans by Purpose	
Business	2
Housing	1
Furniture	1
Consumption	1
Other uses	49
Number of Loans per collection method	
Payroll deduction	1
Debit order deduction	37
Cash Collection	15
Other methods of Collection	1
Loans written off and rescheduled	
Number of loans rescheduled	
Loans in arrears	
Number of loans secured and unsecured	
Secured loans	
Unsecured loans	54
Lender's involvement in any other type of Business	
Sale of furniture	
Cash converting	
Insurance	
Debt collection	
Other (specify)	

Part 14	
Descriptions	Amount NS'000
Loan disbursement breakdown	
Length of period from 1 month	887,408.00
Length of period from 2 months	61,610.00
Length of period from 3 months	6,055.00
Length of period from 4 months	17,105.00
Length of period from 5 months	550.00
Length of period from 6 months	500.00
Length of period from 12 months	1,200.00
Length of period from 24 months	400.00
Length of period from 36 months	3,600.00
Length of period from 48 months	1,500.00
Length of period from 60 months	1,000.00
Total value of repayment received in reporting period	
Repayment by payroll deduction	20.00
Repayment by debit orders	30.00
Repayment by cash collection	10.00
Total value of Loan Book at end of reporting period	
Loans in arrears 30 - 60 days	-
Loans in arrears 60 - 90 days	-
Loans in arrears 90 - 120 days	3,452.91
Loans in arrears for more than 120 days	1,227,423.83

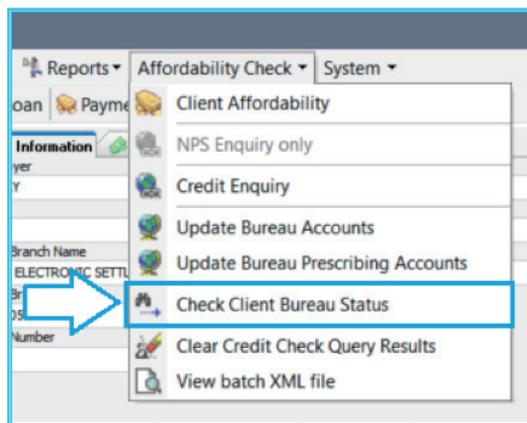


DebiCheck Mandate Status:

- » When committing a DebiCheck TT3 transaction VIA Connected Solutions V2 for the first time, Delfin will do the transaction without checking if the transaction was already created.
- » If any error occurs and you retry the creation of a DebiCheck TT3 CS2 transaction, then Delfin will first check if the transaction was not previously created. If Delfin gets a result that;
 - the transaction was already created, then Delfin will continue the creation without connecting to the terminal.
 - If the mandate was not created, then Delfin will call the terminal again to retry the transaction.
- » On the “**Register Later**” module, Delfin will always check if the mandate was created, because at that moment Delfin does not know if it is a retry or not.

Client status update from External account updates:

- » A new function was added to Delfin to check if a client’s account/s were updated on Delter’s Central Accounts server via an external update that was not channeled through Delfin.
- » This function can be executed @ **Affordability Check > Check Client Bureau Status**, as illustrated in the image below:



- » Once the menu item is clicked, it will check if there are any account in “Handed Over” status that is still outstanding or paid up on the client’s file that is currently open.

If any Handed over accounts are:

- » **Outstanding** – It will prompt the end user that there are still outstanding accounts and that they need to contact their collections department if an update is required.

If all Handed over accounts are;

- » **Paid up** – It will prompt the end user that the accounts are paid up and that the client’s status will change to the selected status.



Configuring the function:

- » The function can be activated, deactivated and configured @: **Setup > General > Control > Credit Bureau Integration > Client status change from Debt collector:**

Can change statuses from	Value	Status
3		✓
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		

Change status to: Active

Elements in Setup:

- The function can be activated and deactivated.
- You can select multiple “From” statuses that the client in that status must be changed from.
- You can select only one “To” status that the client’s status must change to.

The function will not execute if there are no options selected in the From and To status fields

User Permission:

- » The menu item to execute the function is also linked to a user permission, this user permission can be altered @: **Setup > Users > Users > General > Credit Bureau Options > Can check for debt collector status change;**

User Name	Can check for debt collector status change	Status
ADMIN		✓
CHRISTIAN		✓
RYAN		✓
MIKE		✓
PETER		✓
AASI		✓
TEST		✓
ADMIN?		✓

Both the Setup setting and user permission will default to “Inactive” on update



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DELTER

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