

EasyRetail - In-house Credit Agreements

- The In-house Credit Module is designed to allow you to efficiently and effectively manage your own in-house credit, hire purchase and personal loan accounts.

In-House Agreement : 1/16 - Mr ROB GARNER

Search Prev Next List Output Update Delete Add Pay Rebate Cancel Comm History Rule 78 ProRata

Customer and Loan details window of main In-house agreement maintenance/enquiry program


Customer(1) Items(2) Status(3) Memo(4)

Agreement
 Number: 1/16 Date: 29/09/2008 Source: Event Cancel date:
 Reference: Inv. No : 1/195 Invoice no(s): 1/195;1/196;1/197;1 Next letter no. : 0

Customer Details
 Select New Amend Map
 Name: Mr ROB GARNER
 Address: 296 AVOCA PARK
 BLACKROCK
 DUBLIN
 D4
 IRELAND
 Home tel. no.: 01 2754322
 Work tel. no.: 01 2967332
 Mobile tel. no.: 086 8356743
 Email address: bg1@eircom.net
 Fax no.:
 On account: 10.00 Customer code: 1/42

Loan
 Total value: 2600.00 Charge for credit: 240.00
 Trade-in value: 0.00 Late payment charges: 0.00
 Down payment: 600.00 Rebate credit charge: 0.00
 APR%: 12.00 **Loan amount:** 2240.00

Credit Details
 Period type: MONTH Sale price: 0.00
 No. periods credit: 12 Periods interest free: 0
 Payment rate: 186.67 Override next pay/mt: 0.00
 Payment option: Payment Card Area code: D4
 Bank sort code: Bank account no.:
 Bank acc. name:
 First payment date: 29/09/2008 Last payment on: 29/08/2009

- Option to convert a sales invoice to In-house Credit agreement using the  Create key on the invoice enquiry/maintenance task bar
- Handles both weekly and monthly payment periods
- Caters for any monthly or weekly loan term and rate
- APR calculation from flat interest rate
- Option to set up a default interest rate percentage
- Initial deposit (Down Payment) value is stored on the agreement record
- Caters for interest free periods
- Options exist to change the agreement by adding or removing items and amending the loan terms
- Agreement arrears calculated automatically using the computer's date
- Option to print or e-mail reminder and arrears letters created in the EasyRetail Letter Writer Module
- Printed and e-mailed reminder and arrears letters are automatically logged in the agreement and customer's "Comms" tables
- Receipt and/or card printing for payments and refunds
- Full payment and refund history maintained on agreement
- Option to print out a Loan Agreement document
- Unlimited free-type memo storage on each agreement
- Links to EasyRetail Bank Direct Debit Module for customers that agree to pay electronically
- "Override Next Payment" feature lets you change the standard payment amount for the next direct debit run if agreement is in arrears by more than one payment period
- Facility exists to add a levy for late payment charges
- Interest rebate option
- Summary and detailed arrears and advance payments reporting