



# Loan Management



**DynamicsResources**  
ERP MADE EASY

## OUR LOAN MANAGEMENT MODULE:

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This module lets your business track loans and provides advanced features such as:

- amortization schedule
- payment
- accrual calculation
- refinance
- bad debt calculation

### WHO WE ARE

Dynamics Resources is a Microsoft Gold Partner and a Value-Added Reseller specializing exclusively in Microsoft Dynamics 365, AX and CRM.

We have been proudly serving the Dynamics Community for over 10 years.



**60+**

experts available  
exclusively



**550+**

collective years  
of experience

# CREATE AND MANAGE LOANS RIGHT FROM YOUR DYNAMICS 365 INTERFACE.

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**REFINANCE LOANS**

And, of course, functionality can be made or tailored specifically for the needs of your business.

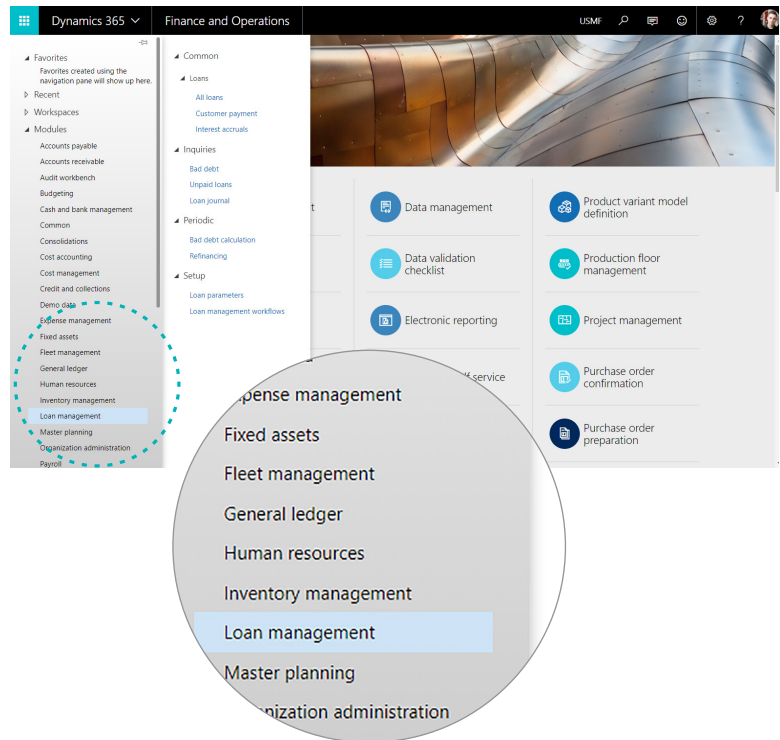
## 01

## IMPORT LOANS

Import loans from external systems by using Office 365 or Integrate current loan system and Dynamics 365.

Use different calendars for interest rate calculations: 30/360, 30/365, Custom/365, Custom/Custom

Fully integrated with Dynamics 365 and has same functions like common, periodic, inquiries, setup.



## 02

## DEFINE LOANS

Define loans easily by entering loan information, selecting customer and property financial dimension.

Dynamics 365 Finance and Operations									
Loan management > Common > Loans > All loans									
All loans									
Overview General Financial dimensions									
Loan number	Customer account	Name	Posting profile	Loan Description	Principle amount	Loan period type	Posted	Refin	
LN0000010	C0001	Javier Ramirez	LOAN		50,000.00	Monthly	<input type="checkbox"/>	<input type="checkbox"/>	
LN0000012	US-026	Maple Company	LOAN		1,000.00	Monthly	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
LN0000013	AW006	Demo cust 1	LOAN		1,000.00	Monthly	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
LN0000014	AW007	Preveze Inc.	LOAN		1,000.00	Monthly	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
LN0000016	AW007	Preveze Inc.	LOAN		834.74	Monthly	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
LN0000017	AW008	Optimus Inc.	LOAN		1,000.00	Monthly	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
LN0000019	AW008	Optimus Inc.	LOAN		834.74	Monthly	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Overview General									
Line number	Due date	Payment amount	Planning method	Interest	Cumulative prin...	Cumulative inte...	Paid	Cancelled	
1.0000000000	8/1/2018	139.94	138.55	1.39	138.55	1.39	<input type="checkbox"/>	<input type="checkbox"/>	
2.0000000000	9/1/2018	139.94	138.78	1.16	277.33	2.55	<input type="checkbox"/>	<input type="checkbox"/>	
3.0000000000	10/1/2018	139.94	139.01	0.93	416.34	3.48	<input type="checkbox"/>	<input type="checkbox"/>	
4.0000000000	11/1/2018	139.94	139.24	0.70	555.88	4.18	<input type="checkbox"/>	<input type="checkbox"/>	
5.0000000000	12/1/2018	139.94	139.47	0.47	695.05	4.65	<input type="checkbox"/>	<input type="checkbox"/>	
6.0000000000	1/1/2019	139.94	139.71	0.23	834.76	4.88	<input type="checkbox"/>	<input type="checkbox"/>	

## 03

## CREATE AND EDIT AMORTIZATION SCHEDULES

Create amortization schedules by using the loans form. Payment schedule will be recalculated upon changing the loan information.

**Amortization Schedule Overview**

Payment line nu...	Payment due date	Principle balance	Amount	Amount	Interest amount
1	8/1/2018	48,709.79	1,498.54	1,290.21	208.33
2	9/1/2018	47,414.21	1,498.54	1,295.58	202.96
3	10/1/2018	46,113.23	1,498.54	1,300.98	197.56
4	11/1/2018	44,806.83	1,498.54	1,306.40	192.14
5	12/1/2018	43,494.99	1,498.54	1,311.84	
6	1/1/2019	42,177.68	1,498.54	1,317.31	
7	2/1/2019	40,854.88	1,498.54	1,322.80	
8	3/1/2019	39,526.57	1,498.54		
9	4/1/2019	38,192.72	1,498.54		
10	5/1/2019	36,853.32	1,498.54		
11	6/1/2019	35,508.34	1,498.54		

Total Payment: 53,947.44  
Loan Amount: 50,000.00  
Total Interest: 3,947.62

## 04

## USE ACCRUAL PROCESSING FOR ACCURATE REPORTING

Obtain accurate reports on interest revenue using accrual processing.

**Calculated interest accruals Overview**

Loan number	Line number	Start date	As of date princ...	Days of interest	Accrued
LN0000001	1.0000000000	3/1/2018	19.83	148	
LN0000001	2.0000000000	4/1/2018	19.92	117	
LN0000001	3.0000000000	5/1/2018	20.00	87	
LN0000001	4.0000000000	6/1/2018	20.08	56	
LN0000001	5.0000000000	7/1/2018	20.17	26	

**Interest accruals Parameters**

Loan number from:

Loan number to:

Date of accrual from:

Date of accrual to:

Interest rate %:

OK Cancel



## 05

## SET UP INSTALLMENT PAYMENTS

Make installment payment by selecting loan number or customer account. Since the amount of interest in the payment is sent to interest revenue account.

If the user overpays, the system is going to pay the first selected line and the remaining amount will be deducted from the outstanding loan amount. All amortization schedules will be recalculated again, keeping the monthly payment amount the same.

Loan number	Line number	Customer account	Due date
LN0000001	1	AW001	3/1/2018
LN0000001	2	AW001	4/1/2018
LN0000001	3	AW001	5/1/2018
LN0000001	4	AW001	6/1/2018
LN0000001	5	AW001	7/1/2018
LN0000002	3	C000001	5/1/2018
LN0000002	4	C000001	6/1/2018
LN0000002	5	C000001	7/1/2018
LN0000002	6	C000001	8/1/2018

## 06

## CALCULATE BAD DEBT

Run the bad debt process.

Bad debt is a percentage amount of the outstanding balance of each open loan. Calculation can be run for all open loans or for specific loans. After running the calculation, you will be able to review and post the bad debt allowance. System automatically creates a GL journal when you post bad debt allowance. Post the calculations in the beginning of each month and reverse the posted journal automatically after the month has been closed.

**Bad debt reserve job**

Records to include

Filter

**LOANS**

Customer account

Loan number

Run in the background

OK Cancel

## 07

## REFINANCE LOANS

You can refinance the loan and change customer, interest rate, and number of payments, or combine loans.

Different approval levels can be created by using loan approval workflow structure. the monthly payment amount the same.

The screenshot displays the Dynamics 365 Finance and Operations interface. The top navigation bar shows 'Dynamics 365', 'Finance and Operations', and 'Loan management > Setup > Loan management workflows'. The main area shows the 'Loan management workflow' with a table of workflows. Below this, a 'Loan refinance' dialog box is open, showing fields for 'Customer account' (AW001), 'Loan period type' (Monthly), 'Interest rate' (0.00 %), 'Currency' (USD), 'Outstanding amount' (100.00), and 'Number of payments' (0 %). The dialog also includes buttons for 'Amortization schedule' and 'Cancel'.

The screenshot displays the Dynamics 365 Finance and Operations interface for 'Loan parameters'. The top navigation bar shows 'Dynamics 365', 'Finance and Operations', and 'Loan management > Setup > Loan parameters'. The main area shows the 'Loan parameters' page with a 'General' tab selected. The 'General' section includes fields for 'Posting profile' (LOAN), 'Default loan period type' (Weekly), 'Bad debt %' (10.00), and 'Default bank account' (LOAN). There is also a 'LOAN WORKFLOW' section with a toggle for 'Active loan workflow' set to 'No'.

Managing your loan just became easier.

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