

ACCOUNT MANAGER

Simple interest setup in Account Manager

Step 1 – Setup I/E account as Control Account

In Account Manager > Undesignated Account / Liquidity menu

- Select “Settlement Account” tab -> NEW button
- Select Settlement Type as “Control Account”
- Enter date range
- Select Settlement Account as your I/E account
- Select Price to Settle as “General” and confirm and save

The screenshot displays the Lloyds Bank Account Manager interface. At the top, it shows the Lloyds Bank logo and the title 'ACCOUNT MANAGER'. The user is logged in as 'Welcome CMO SIT19008'. The main navigation bar includes 'Search', 'Unhandled Notifications', 'Processing', and 'Help'. The left sidebar shows the 'Customer Portfolio' for 'Motor Body Repairs' with a hierarchy of accounts. The main content area is titled 'Liquidity - Settlement Account' and contains a 'New' form. The form fields are: 'Settlement Type' (Settlement Account), 'From Date' (24.05.2017), 'To Date' (27.10.2017), 'Settlement Account' (CGTEST1502), and 'Price to Settle' (Control). A dropdown menu for 'Price to Settle' is open, showing options like 'Account half-yearly fee', 'Account monthly fee', etc. 'Control' is highlighted. At the bottom, there are 'Confirm' and 'Cancel' buttons.



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Step 2 – Setup Credit/Debit Margin

In Account Manager > VA account / Conditions menu:

- Select “Interests” tab
- Click on “Credit Margin” -> New Price button
- Enter date range
- Select General Modification as “Yes”
- Price Type is defaulted to “Percent”
- Enter Rate Type as the margin %
- Confirm and save

The screenshot displays the Lloyds Bank Account Manager interface. The top navigation bar includes the Lloyds Bank logo, the text 'ACCOUNT MANAGER', and a user welcome message 'Welcome CMOSIT19000' with a 'Log Out' button. Below this is a search bar and navigation links for 'Search', 'Unhandled Notifications', 'Processing', and 'Help'. The main content area shows the 'Customer Portfolio' for 'Motor Body Repairs' (HAMV00000005) with account details: Branch: 9999, Customer: Motor Body Repairs, Account: CH00000005, CH, Currency: GBP. The 'Conditions' menu is active, showing sub-tabs for 'Interests', 'Commissions', 'Fees', and 'Base Rates'. The 'Conditions - Interests' section is expanded, displaying a table of interest conditions. The table has columns for Interest, Calculation Basis, Origin, From Date, To Date, Scale Type, Scale To Value, Type, Day Method, Cap. Freq., Cond. Rule, Price Type, Currency, and Price. The table contains four rows of data for Credit Interest, Credit Margin, Debit Interest, and Debit Margin, all with a 'Product' origin and a 'Find value added balance' calculation basis. The 'Debit Margin' row shows a 'General month' frequency and a 'Percent' price type.

Interest	Calculation Basis	Origin	From Date	To Date	Scale Type	Scale To Value	Type	Day Method	Cap. Freq.	Cond. Rule	Price Type	Currency	Price
Credit interest fixed price	Find value added balance	Product	08.12.2015					365/365	General month	View	Percent	GBP	0.00000
Credit margin	Find value added balance	Product	08.12.2015					365/365	General year	View	Percent	GBP	0.00000
Debit interest fixed price	Find value added balance	Product	08.12.2015					365/365	General month	View	Percent	GBP	0.00000
Debit margin	Find value added balance	Product	08.12.2015					360/360	General month	View	Percent	GBP	0.00000
Debit in Client Money Undes.								365/365	General month	View	Amount	GBP	



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Step 3 – Setup Capitalisation frequency

In Account Manager > VA account / Conditions menu:

- Select “Interests” tab
- Click on link under “Cap. Freq.” -> New button
- Select Period
- Enter date range
- Enter Month in Period / Day in Period if applicable*
- Enter Fixed Date if applicable
- Confirm and save

The screenshot shows the Lloyds Bank Account Manager interface. The user is logged in as TTVAMSUP3. The main menu includes Hierarchy Overview, Account Details, Capital, Payments, Transactions, Agreements, Conditions (selected), Liquidity, Reports, and Invoices. The 'Conditions' sub-menu is open, showing 'Interests', 'Commissions', 'Fees', and 'Base Rates'. The 'Interests' section displays a table with columns: Interest, Calculation Basis, Origin, From Date, To Date, Day Method, and Cap. Freq. A 'New' button is visible, and a form is open for creating a new condition. The form fields are: Period (with a dropdown menu open showing options: General day, General half year, General infinity, General month, General quarter of a year, General year), From Date, To Date, Month in Period, Day in Period, and Fixed Date. The 'Confirm' and 'Cancel' buttons are at the bottom.

Interest	Calculation Basis	Origin	From Date	To Date	Day Method	Cap. Freq.
Credit interest fixed price	Find valuatedated balance	Product	08.12.2015		366/365	General month

New

Period *

From Date *

To Date

Month in Period

Day in Period

Fixed Date




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Step 4 – Final check

In Account Manager > VA account / Conditions menu:

- Select “Interests” tab
- Verify all rates and cap. freq. details are correct

LLOYDS BANK  **ACCOUNT MANAGER** Welcome CMO SIT19008 Log Out

Search Unhandled Notifications Processing Help

Customer Portfolio **Branch: 9999 | Customer: Motor Body Repairs | Account: 309089-96765432, VC4 | Currency: GBP**

Motor Body Repairs
HAMV00000005

Hierarchy Overview | Account Details | Capital | Payments | Transactions | Agreements | **Conditions** | Liquidity | Reports | Invoices

Interests | **Commissions** | Fees | Base Rates

Conditions - Interests

Date: 24.05.2017 | Internal |

Interest	Calculation Basis	Origin	From Date	To Date	Scale Type	Scale To Value	Type	Day Method	Cap. Freq.	Cond. Rule	Price Type	Currency	Price
Credit in Client Money Undes.	Find valuated balance	Agreed	08.03.2017					305/305	General month	View			
Bank of England base rate		Service	08.12.2015								Percent	GBP	1.00000
Credit margin		Product	08.12.2015								Percent	GBP	0.00000
Debit in Client Money Undes.	Find valuated balance	Product						305/305	General month	View			
Bank of England base rate		Service	08.12.2015								Percent	GBP	1.00000
Debit margin		Product	08.12.2015								Percent	GBP	0.00000



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