

# DELFIN CHANGELOG LATEST VERSION 8.82

## Changes from Version 8.81

### Updates:

- » Updated the insurance batch functionality to include transactions in the insurance batch where loans created on a Delfin version prior to 8.76 and then the user canceled that loan on a Delfin version later than 8.77.
- » Updated the late interest calculation where late interest was calculated monthly rather than annually when the late interest calculation method for a loan type was set to “interest per loan” and the loan was created on the same day the loan type was either created or edited.

The screenshot shows the 'Loan type common' configuration window. The 'Late interest calc method' is highlighted in blue and set to 'Interest per loan'. Other settings include 'Interest Rates' (Calculation type: CREDIT LAW, Calculation period type: Monthly), 'Loan Capping Options' (Maximum calculated rate: 30.0000), and 'Capital granted' (Minimum: 1.00, Maximum: 8,000.00). The 'Installment periods' section shows 'Min. Week' as 1 and 'Max. Week' as 24.

| Loan type list             |  |
|----------------------------|--|
| SHORT                      |  |
| EMERGENCY                  |  |
| SCHOOL                     |  |
| PUBLIC INTEREST            |  |
| TEST SHORT CREDIT LAW REDU |  |
| LONG TERM                  |  |
| TEST SHORT CREDIT LAW      |  |
| TEST SHORT COMPOUND        |  |

| Loan type common                    |                  |                                 |          |
|-------------------------------------|------------------|---------------------------------|----------|
| Display color                       |                  | Yellow                          |          |
| Interest Rates                      |                  |                                 |          |
| Calculation type                    |                  | CREDIT LAW                      |          |
| Calculation period type             |                  | Monthly                         |          |
| Include VAT in calculation          |                  | X                               |          |
| Repo rate factor                    |                  | 0.00                            |          |
| Minimum                             | Maximum          | 5.0000                          | 5.0000   |
| Minimum 2nd loan                    | Maximum 2nd loan | 3.0000                          | 3.0000   |
| Actual Min.                         | Actual Max.      | 5.00                            | 5.00     |
| Late interest calc method           |                  | Interest per loan               |          |
| Late interest percentage per day    |                  | 0.1667                          |          |
| Loan Capping Options                |                  |                                 |          |
| Maximum calculated rate             |                  | 30.0000                         |          |
| Cost capping order                  |                  | Initiation Fee then Service Fee |          |
| Include VAT in capping              |                  | X                               |          |
| Capital granted                     |                  |                                 |          |
| Minimum                             | Maximum          | 1.00                            | 8,000.00 |
| Maximum (capital + interest + cost) |                  | 16,000.00                       |          |
| Installment periods                 |                  |                                 |          |
| Min. Week                           | Max. Week        | 1                               | 24       |
| Min. Fortnight                      | Max. Fortnight   | 1                               | 12       |

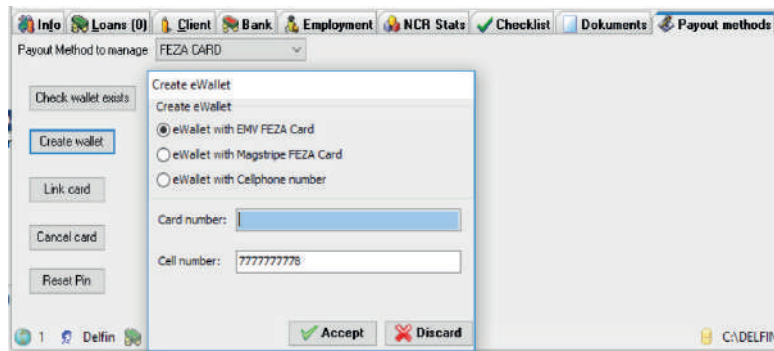
8.74 C:\DELFIN\TOETS874\DATA\1111-1111.FDB (8.74)

## Improvements:

» Delfin now supports Allps EMV FEZA cards.

When a user creates an eWallet for a client, the user can now select between three options on how the eWallet will be created:

1. With an EMV FEZA card.
2. With a Magstripe FEZA card.
3. With a Cellphone number.

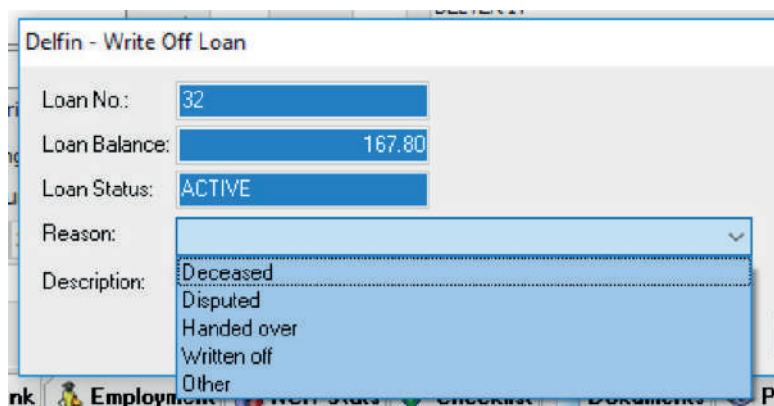


Also, when linking a new FEZA card to the eWallet, the user can select between two options

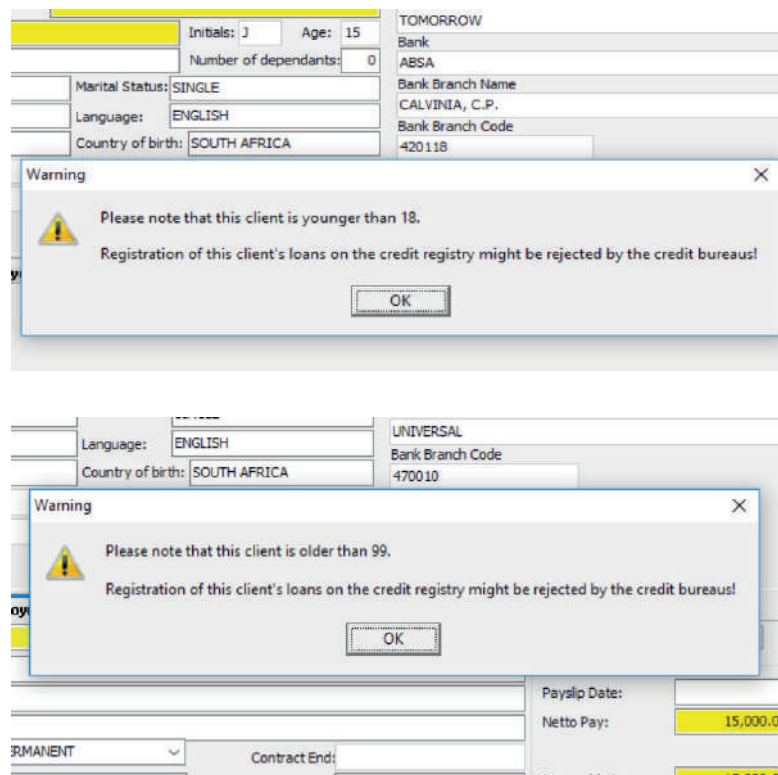
1. With an EMV FEZA card.
2. With a Magstripe FEZA card.

» To adhere to the data submission requirements of SACRRA, a user now needs to specify the reason for writing off a loan. The user can select between the following reasons:

1. Deceased.
2. Disputed.
3. Handed over.
4. Written off.
5. Other.

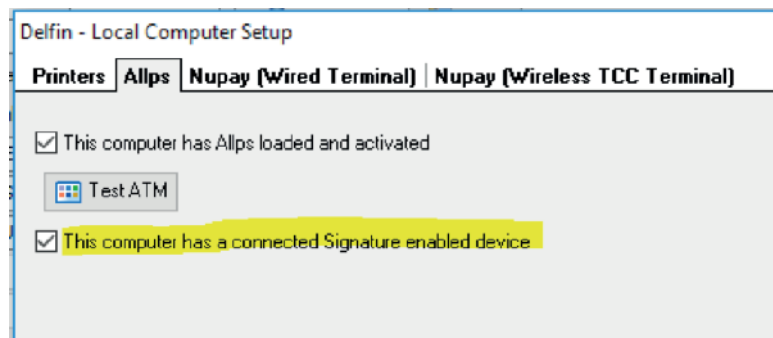


- » Delfin will now display a warning message when a user creates a client that is either older than 99 or younger than 18. The reason for this is that Credit bureaus might reject a client's loans when they are either older than 99 or younger than 18.



### New Features:

- » Delfin now supports the functionality to sign the Allps Promissory note with the Allps Terminal. For more information regarding what terminal is needed, contact the Allps Call Centre.
- When the correct terminal is connected, you need to activate the terminal in Delfin. Go to:
- System => Local PC Setup => Allps => tick: "This computer has a connected Signature enabled device"
- When an Allps integrated loan is then created via Delfin, and the Promissory note is generated the user will be asked to sign on the Allps terminal.

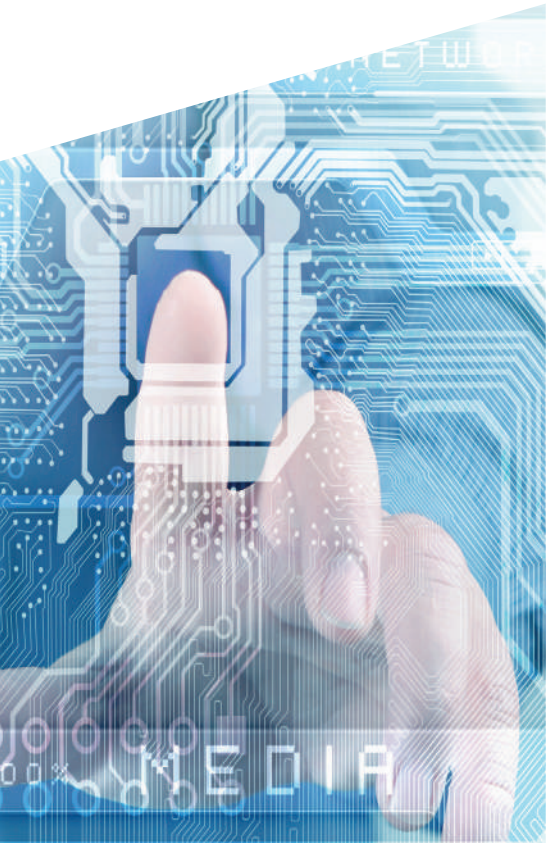


- » Delfin now supports the functionality for the user to supply Delfin with the DOB (Date of Birth) century cut off age.

What this means is that when a client is added, Delfin now will look at the DOB century cut off age to determine the age of the client. This is needed because an ID starting with "00" can either mean that the client was born in the year 1900 or in the year 2000.

The default value is set to 16. This means that if the current year is 2018, and the value is set to 16 then  $18 - 16 = 02$ . That means that the year 2002 is the cut off year. This means a client born in or before the year 2002, will have an age of 16 and so forth, but a DOB greater than the year 2002 will have a calculated age from the previous century, for example - the ID number 0306209729087 will be seen as if the client was born in the year 1903 with an age of 114.

| General  |         |
|--|---------|
| Popup client's default note                              |         |
| DOB century cutoff age                                   | 16      |
| Print lines and boxes on reports                         |         |
| Use grid to display clients (caution!! can be very slow) |         |
| An item must be booked before a loan can be granted      |         |
| Client has extra bank                                    |         |
| Can add clients with the same banking details            |         |
| VAT rate   | 15.0000 |
| Bank repo rate   | 0.0000  |



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