

Financial Metrics available in CTOS xml:

Pldd (Financial Year End DD/MM/YY)

Bsdd (Balance Sheet Financial Year yyyy- MM-dd)

Bsfatot (Fixed Assets)

Othass (Other Assets)

turnover (Total Revenue)

plnpbt (Profit Before Tax)

plnpat (Profit After Tax)

turnover_growth (Revenue Growth)

profit_margin (Profit Margin)

return_on_equity (ROE)

currat (Current Ratio)

workcap (Working Capital)

gear (Gearing Ratio)

networth (Net Worth)

totass (Total Asset)

Curlib (Current Liability)

Bssltd (Long Term Liability)

Bscstd (Non-Current Liability)

Totlib (Total Liability)

Plyear (Profit and Loss at Year End)

Red Flags / redflags

1. Bankruptcy status

customer_bankruptcy_status = True

customer_bankruptcy_status = False

customer_related_parties_bankruptcy_status = True

customer_related_parties_bankruptcy_status = False

If customer_bankruptcy_status is True, then “more details” message is:

The customer has a bankruptcy record. Please perform your due diligence and proceed with caution.

If customer_related_parties_bankruptcy_status is True, then “more details” message is:

The customer has related parties with a bankruptcy record. Please perform your due diligence and proceed with caution.

If both customer_bankruptcy_status and customer_related_parties_bankruptcy_status are True, then the message is

The customer and its related parties have bankruptcy records. Please perform your due diligence and proceed with caution.

2. Gearing Ratio Above 50

gearing_ratio = 50

if gearing_ratio greater than 50, then “more details” message:

The customer has a very high gearing ratio of <gear/100>. Please look into the customer’s financial reports to perform your due diligence. You can ask me to retrieve any number of financial data available in the CTOS reports.

3. Profit Margin Less than -10

If profit_margin = 10, then no red flags.

If profit_margin < -10, then red flags.

if profit_margin less than -10, then “more details” message:

The customer had a very poor profit margin of <[profit_margin]>. Please look into the customer’s financial reports to perform your due diligence. You can ask me to retrieve any number of financial data available in the CTOS reports.

4. Section D - Court Cases

If legal_status is 0 then no red flags.

If **legal_status** not zero, return the **legal_status_name** and **legal_status_date**

If **legal_status** not zero, then “more details” message:

The customer has records of legal proceedings. In particular, with regards to <legal_status_name> on <legal_status_date>

5. MSIC Codes:

msic_ssm code="47736"

For an example **msic_ssm code**="47736" is 47736 - Retail sale of household fuel oil, cooking gas, coal, and fuel wood

If **msic_ssm_code** is in the list below, return the red flag messages:

The customer operates in a high risk industry: <msic_ssm code>

msic ssm code 94920 is described as Activities of political organizations

msic ssm code 92000 is described as Gambling and betting activities

msic ssm code 84220 is described as Military and civil defence services

msic ssm code 73200 is described as Market research and public opinion polling

msic ssm code 63910 is described as News syndicate and news agency activities

msic ssm code 59120 is described as Motion picture, video and television programme postis described asproduction activities

msic ssm code 59110 is described as Motion picture, video and television programme production activities

msic ssm code 52249 is described as Other cargo handling activities n.e.c.

msic ssm code 52241 is described as Stevedoring services

msic ssm code 47736 is described as Retail sale of household fuel oil, cooking gas, coal, and fuel wood

msic ssm code 46619 is described as Wholesale of other solid, liquid and gaseous fuels and related products n.e.c.

msic ssm code 43124 is described as Site preparation for mining

msic ssm code 30400 is described as Manufacture of military fighting vehicles

msic ssm code 28240 is described as Manufacture of mining machinery

msic ssm code 19201 is described as Manufacture of refined petroleum products

msic ssm code 19100 is described as Manufacture of coke oven products

msic ssm code 16291 is described as Manufacture of wood charcoal

msic ssm code 09900 is described as Support activities for mining and quarrying

msic ssm code 09101 is described as Oil and gas extraction service activities provided on a fee or contract basis

msic ssm code 08999 is described as Other mining and quarrying

msic ssm code 08996 is described as Mining of gemstones

msic ssm code 08995 is described as Mining of steatite (talc)

msic ssm code 08994 is described as Mining of natural graphite

msic ssm code 08993 is described as Mining of siliceous fossil meals

msic ssm code 08992 is described as Mining of asbestos

msic ssm code 08991 is described as Mining of abrasive materials
 msic ssm code 08918 is described as Guano mining
 msic ssm code 08917 is described as Mining of fluorspar and earth colours
 msic ssm code 08916 is described as Mining of borates and kieserite
 msic ssm code 08915 is described as Mining of barium sulphate and carbonate
 msic ssm code 08913 is described as Mining of native sulphur
 msic ssm code 08912 is described as Mining of natural potassium salts
 msic ssm code 08911 is described as Mining of natural phosphates
 msic ssm code 08108 is described as Mining of clays and kaolin
 msic ssm code 08107 is described as Quarrying of sand
 msic ssm code 08104 is described as Mining of chalk and dolomite
 msic ssm code 08103 is described as Mining of gypsum and anhydrite
 msic ssm code 07799 is described as Mining of other nonis described as ferrous metals
 msic ssm code 07797 is described as Mining of platinum
 msic ssm code 07796 is described as Mining of silver
 msic ssm code 07795 is described as Mining of gold
 msic ssm code 07794 is described as Mining of ilmenite
 msic ssm code 07793 is described as Mining of bauxite
 msic ssm code 07792 is described as Mining of copper
 msic ssm code 07791 is described as Mining of tin ores
 msic ssm code 07721 is described as Mining of uranium and thorium
 msic ssm code 07701 is described as Mining of iron ore
 msic ssm code 07605 is described as Mining of hydrocarbon liquids
 msic ssm code 06104 is described as Processes to obtain crude oils (decantation, desalting, dehydration, stabilization, etc.)
 msic ssm code 06103 is described as Production of crude petroleum from bituminous shale and sand
 msic ssm code 06101 is described as Extraction of crude petroleum oils
 msic ssm code 05100 is described as Mining of hard coal
 msic ssm code 05200 is described as Mining of lignite
 msic ssm code 02203 is described as Production of charcoal in the forest (using traditional methods) is described as collection of bark and firewood

6. TREX:

Trex status is related to the records of non-bank monthly payment(s) or credit history such as but not limited to rental, telecommunication bill and utilities bill payments. If trex_status is True, it indicate a red flag or high risk indicators.

trex_status = True

trex_status = False

Logic: **If trex_status is True, then red flag.**

If trex_status is True, then “more details” message:

The customer has records of negative non-bank monthly payment(s) (such as, but not limited to: rental, telco and utilities bill payments). As such, please perform due diligence.

7. Age of Company in days

age_of_company in days = 120

If age_of_company in days is less than 450 days, then RED FLAG and display “more details” message:

The customer’s age is too young, at only <age_of_company> days old.

Product Recommendation Logic

1. High Current Ratio (currat) & High Working Capital (workcap)

- High Current Ratio: currat > 2.0
AND/OR
- High Working Capital: workcap > RM 200,000

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100

Purpose: Property

Reason (Short Ver): The customer has strong liquidity and excess working capital, suggesting the customer can efficiently manage its short-term obligations. Property financing can help it grow its operations and business while utilising the customer’s strong liquidity.

Reason (Long Ver): The customer demonstrates a strong ability to cover short-term liabilities with current assets, indicating robust liquidity. This excess liquidity, combined with a substantial working capital buffer, positions the customer to pursue opportunities for expansion or improvement. Property financing, such as the SME Biz Property Plus/i, can help the customer leverage this strength to acquire or improve property assets, facilitating further business growth.

2. Low Current Ratio (currat) & Low Working Capital (workcap)

- Low Current Ratio: currat < 1.5
AND/OR
- High Working Capital: workcap < RM 50,000

Product: SME Quick Biz Financing – Biz Jamin, SME Biz Working Capital/-i

Purpose: Working Capital

Reason (Short Ver): The customer is facing potential liquidity issues, requiring additional working capital financing to maintain day-to-day operations.

Reason (Long Ver): A low current ratio indicates that the customer may struggle to meet short-term obligations, potentially leading to liquidity issues. When combined with low working capital, this suggests an urgent need for external financing to stabilize operations. Products like SME Quick Biz Financing or SME Biz Working Capital/-i can provide the necessary working capital to cover working capital expenses such as purchase of inventory or operational expenses, helping the business avoid operational disruptions.

3. Low Current Ratio (currat) & Low Working Capital (workcap) + <type_of_business> is any business considered under the listed industries

- Low Current Ratio: currat < 1.5
AND/OR
- High Working Capital: workcap < RM 50,000
AND
- Listed Industries: High Technology (Software, Aerospace, Bio-tech, Automotive, Nuclear Energy, Integrated Circuits, Computers, Microprocessors, etc.), Agriculture, Manufacturing, Tourism.

Product: SME Quick Biz/-i GGSM

Purpose: Working Capital

Reason (Short Ver): The customer is facing potential liquidity issues, requiring additional working capital financing to maintain day-to-day operations. This customer is eligible for the special GGSM scheme because the customer operates in one of the following industries: High Technology, Agriculture, Manufacturing, Tourism.

Reason (Long Ver): When a customer with liquidity challenges operates in industries such as High Technology, Agriculture, Manufacturing, or Tourism, they might qualify for government-backed schemes like SME Quick Biz/-i GGSM. These sectors often face unique financial challenges or opportunities, making them eligible for specialized financing options that provide working capital support, helping them navigate sector-specific risks and maintain their operations.

4. High Profit Margin (profit_margin) & High Return on Equity (return_on_equity)

- High Profit Margin: profit_margin > 10%
AND
- High ROE: return_on_equity > 15

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100

Purpose: Property or Working Capital

Reason (Short Ver): Strong profitability and high returns suggest that the customer is well-positioned for massive growth and expansion.

Reason (Long Ver): A high profit margin combined with a strong ROE indicates that the customer is efficiently converting revenue into profit and generating substantial returns on shareholder investments. This financial health suggests that the business is well-managed and ripe for

growth. Property or working capital financing can support expansion initiatives, allowing the customer to capitalize on their strong financial position.

5. Low Profit Margin (profit_margin) & High Gearing Ratio (gear)

- Low Profit Margin: profit_margin < 5%
- AND
- High Gearing Ratio: gear > 2.0

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100

Purpose: Refinancing

Reason (Short Ver): The customer is potentially suffering a low level of profitability coupled with high debt, suggesting the need for restructuring existing debt to improve financial stability.

Reason (Long Ver): A low profit margin coupled with a high gearing ratio, signals that the customer is heavily reliant on debt financing, which can strain profitability. Refinancing existing debt through products like SME Biz Property Plus/i can help reduce interest costs and improve cash flow, enabling the business to stabilize its financial position and potentially enhance profitability.

6. High Turnover Growth (turnover_growth) & High Profit Before Tax (plnpbt)

- High Turnover Growth: turnover_growth > 15%
- AND/OR
- High Profit Before Tax: plnpbt > RM 250,000
- AND
- Low Total Assets: totass < RM 2,500,000

Product: SME Quick Biz Financing – Biz Jamin, SME Biz Working Capital/-i

Purpose: Working Capital

Reason (Short Ver): Rapid revenue growth combined with high PBT but low total assets suggests that the customer is a startup in a niche/emerging market and may need additional capital to sustain and support its rapid expansion.

Reason (Long Ver): Rapid revenue growth and significant profit before tax, especially in a business with limited total assets, suggest a startup or early-stage company that is scaling quickly. These businesses often require additional working capital to sustain their growth trajectory and meet increasing demand. Financing products like SME Quick Biz Financing – Biz Jamin can provide the necessary capital to support continued expansion and increasing working capital expenses.

7. Low Turnover Growth (turnover_growth) & High Profit Before Tax (plnpbt)

- Low Turnover Growth: turnover_growth < 5%
AND/OR
- Low Profit Before Tax: plnpbt < RM 150,000
AND
- High Total Assets: totass > RM 5,000,000

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100

Purpose: Property

Reason (Short Ver): Low revenue growth combined with low PBT but high total assets suggests that the customer is in a mature industry. The customer may look towards expansion opportunities.

Reason (Long Ver): A combination of low revenue growth and substantial profit before tax in a company with large total assets typically indicates a mature business in a stable, possibly saturated, market. These companies may be looking for ways to diversify or expand, making property financing an attractive option since they have a lot of assets to be able to be collateralised. Products like SME Biz Property Plus/i can facilitate the acquisition of new properties to support expansion efforts or increase operational efficiency.

8. Low Current Ratio (currat) & High Profit Margin (profit_margin)

- Low Current Ratio: currat < 1.5
AND
- High Profit Margin: profit_margin > 10%

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100, SME Quick Biz Financing – Biz Jamin, SME Biz Working Capital/-i

Purpose: Working Capital

Reason (Short Ver): Strong profitability but poor liquidity indicates that the customer may need a short-term working capital loan to cover immediate liabilities.

Reason (Long Ver): Strong profitability with poor liquidity indicates that the customer is generating sufficient revenue but may be facing short-term cash flow challenges. In this scenario, a working capital loan can bridge the gap, providing the necessary funds to meet immediate liabilities without sacrificing long-term profitability. This ensures the business can continue to operate smoothly while maintaining its growth trajectory.

9. Low Current Ratio (currat) & High Profit Margin (profit_margin) + <type_of_business> is any business considered under the listed industries

- Low Current Ratio: currat < 1.5
AND
- High Profit Margin: profit_margin > 10%
AND
- Listed Industries: High Technology (Software, Aerospace, Bio-tech, Automotive, Nuclear Energy, Integrated Circuits, Computers, Microprocessors, etc.), Agriculture, Manufacturing, Tourism.

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100, SME Quick Biz Financing – Biz Jamin, SME Biz Working Capital/-i

Purpose: Working Capital

Reason (Short Ver): Strong profitability but poor liquidity indicates that the customer may need a short-term working capital loan to cover immediate liabilities.

Reason (Long Ver): These sectors often require specialized support due to their unique operating conditions. The combination of strong profitability and poor liquidity in these industries suggests that the business may benefit from targeted financing options, such as those available through SME Quick Biz Financing or government-backed schemes, to manage short-term cash flow while continuing to grow in a competitive market.

10. High Gearing Ratio (gear) & Low ROE (return_on_equity)

- High Gearing Ratio: gear > 2.0
AND
- Low ROE: return_on_equity < 5%

Product: SME Biz Property Plus/i, SME Biz Property Plus Extra/i, SME Biz Property Plus/i 100

Purpose: Refinancing

Reason (Short Ver): High leverage with low returns on equity indicates that the customer may be over-leveraged, needing a refinancing solution to reduce its debt burden.

Reason (Long Ver): The reason for recommending refinancing in this scenario is that a high gearing ratio combined with a low return on equity suggests the customer is highly leveraged but is not generating sufficient returns on their equity. This situation often indicates that the company is struggling to effectively use its capital to generate profits, which can lead to financial instability. Refinancing can help by restructuring the company's existing debt to potentially lower interest rates or extend repayment periods, thereby alleviating some of the financial pressure and improving overall financial health.

3 Common Technical Issues

1. Why is CTOS not working/CTOS report failed to retrieve, etc.

I understand your frustration. Could you confirm that you selected the correct Party Type? If you have already selected the correct party type, could you try again in 5 minutes? Please wait for 5 minutes, close your browser. Reopen the browser, open ACE and try again. The connection to CTOS servers can occasionally have issues.

If your issue persists after attempting again after 5 minutes, please contact ace.helpdesk@cimb.com with a screenshot of your issue and your details, such as LAN ID, Name of Customer, BRN and Time of Incident.

2. I cannot upload documents/photos.

Please carefully check the format of your file. For Document Upload, we only accept PDF format. We do not accept docx, doc, jpg, png, gif, xlsx, etc. For Site Visit report and Collateral report, we only accept image formats, such as jpg/jpeg/png. We do not accept pdf, docx, doc, xlsx, gif nor webp.

If you have confirmed that your file format meets the requirement, please ensure the file size does not exceed our limit of <file limit size>

If the upload issue is still happening, try closing the browser and reopening and accessing ACE. If all of these steps fail, then please contact ace.helpdesk@cimb.com with a screenshot of your issue and your details, such as LAN ID, Name of Customer, BRN and Time of Incident.

3. ACE told me to resubmit/failed to submit to BCS/failed to create application in BCS

I understand your frustration. At the bottom of the main lead page, there should be an accordion titled "Review and Submit", and it should display an error message. Please refer to the error message to determine which data is causing the submission to BCS to fail.

If the error is saying "Application Exception", this might be an issue with BCS. Please contact ace.helpdesk@cimb.com with a screenshot of your issue and your details, such as LAN ID, Name of Customer, BRN and Time of Incident.

If your error is not "Application Exception", but you struggle to find the field containing the error, could you provide me the error message and I will attempt to assist you. Otherwise, contact ace.helpdesk@cimb.com with a screenshot of your issue and your details, such as LAN ID, Name of Customer, BRN and Time of Incident.