



"Investments" Documentation



#### Investment

TMS has many types of investment like:

- Treasury Bills
- Investments
- Certificate of Deposits

#### **Investment Definition**

Investment is an amount of money invested into a financial institution for a period of time or term period.

Investment are often short-term investments individuals make into a bank or other financial institution. Because of their short-term nature, consider Investment one of the safest investments in the marketplace.

#### Investment in Treasury Xpress

TMS has three Interest Types for investment

- 1. Default: Fixed interest rate for the whole period. Interest will be accumulated with the amount and paid at maturity. The amount will be paid at maturity
- 2. Capitalized: The period of the Investment can be split it into many periods for each have their interest rate. Interest accumulated with the amount and paid at maturity. The amount will be paid at maturity
- 3. Pay interest per period: The period of the Investment can be split it into many periods for each have their interest rate. Interest will be paid at the end of each period. The amount will be paid at maturity

Note: Deal to forecast rules must be created for Investment. There are two common rules Amount. & Returned Amount



## Calculate Button

This Button Is used to calculate the Capitalized Interest and Per Period Interest



# **Auto Renew Option**

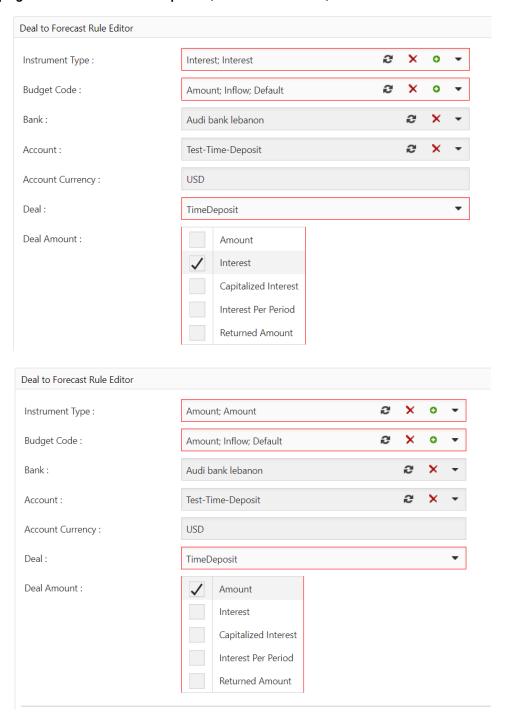
This option allows the renewal of the investment after a certain time



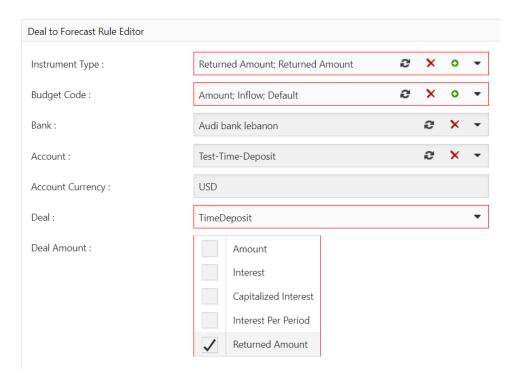
## Investment, Interest Type "Default"

In order to create it, the following steps are followed:

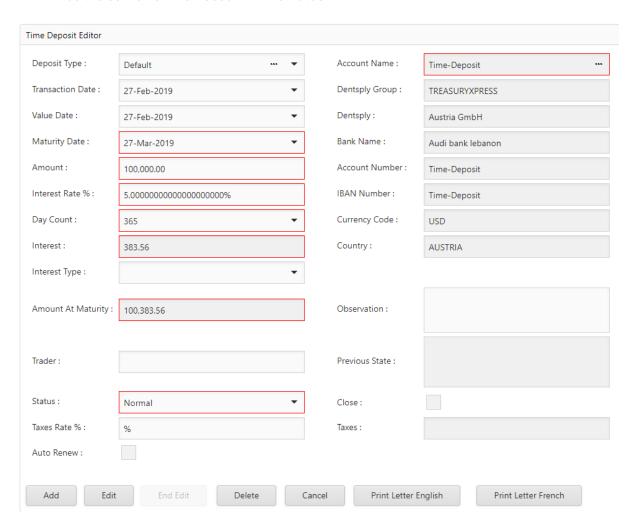
1. Create Three Rules: Interest, Amount, & Returned Amount in deal to forecast page for the deal TimeDeposit (as shown below)







2. Add an Investment Deal in Investment page, Interest Type "Default", The account must be the same For the Account in the Rules





3. Now the Forecast Transaction are created we should see "Amount, Interest, Returned Amount"

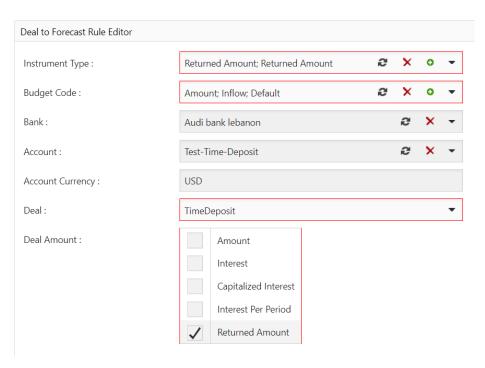




## Investment, Interest Type "Capitalized"

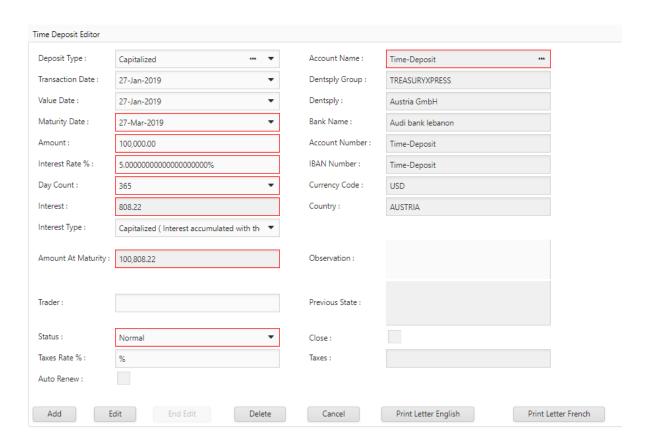
In order to create it, the following steps are followed:

1. Create Three Rules: Capitalized Interest, Amount (Same as above), & Returned Amount (Same as above) in deal to forecast page for the deal TimeDeposit



2. Add an Investment Deal in Investment page, Interest Type "Capitalized", The account must be Macheted For the Account in the Rules





Create Two period deposit schedule at TimeDepositSetup page



4. Now check the Cashflow Analysis before clicking on the button "Calculate"



5. Now check the Cashflow Analysis after clicking on the button "Calculate"

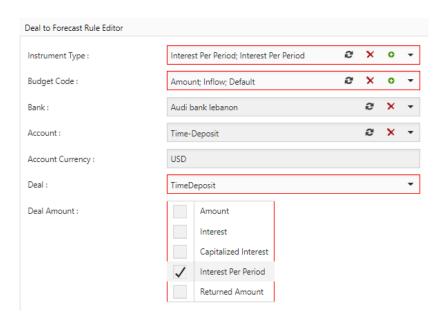




## Investment, Interest Type "Pay interest per period"

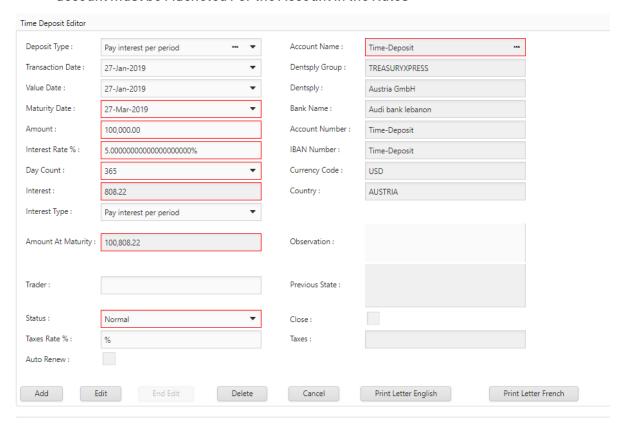
In order to create it, the following steps are followed:

1. Create Three Rules: Interest Per Period, Amount (Same as above), & Returned Amount (Same as above) in deal to forecast page for the deal "TimeDeposit"

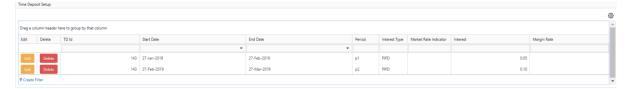




2. Add an Investment Deal in Investment page, Interest Type "Interest Per Period", The account must be Macheted For the Account in the Rules



3. Create Two period at TimeDepositSetup page



4. Now check the Cashflow Analysis before clicking on the button "Calculate"



5. Now clicking on the button "Calculate"

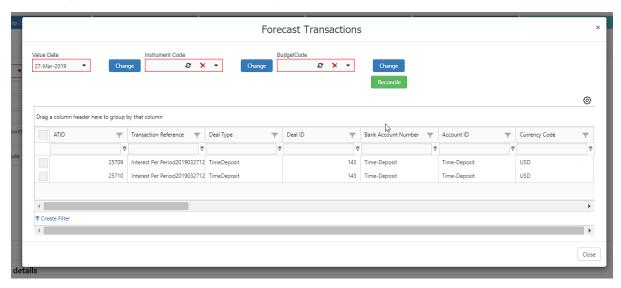




6. Now check the Cashflow Analysis after clicking on the button "Calculate"



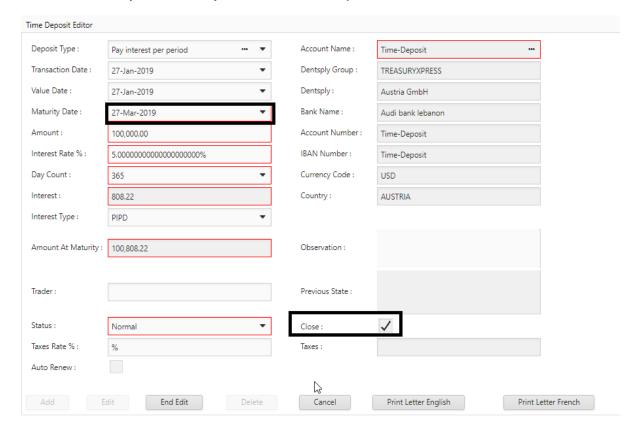
7. If you click on the total of interest per period, You can find the interest of each period





## When you can close an Investment?

When the maturity Date is today, we can check the option close

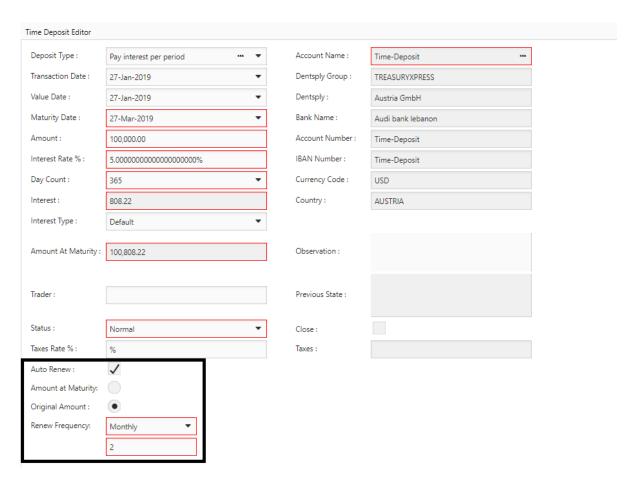


#### Auto renew

This option allows you to auto renew the Investment automatically

You can choose the amount at maturity or the original amount when you renew it (Daily, Monthly, Yearly)





#### Result: The Second Investment is automatically Created

