



## **“Investments” Documentation**

# Investment

TMS has many types of investment like:

- Treasury Bills
- Investment s
- 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

Time Deposit List

Drag a column header here to group by that column

Renew	Calculate	Deposit Type	Transaction Date	Value Date	Maturity Date	Amount	Interest Rate %	Taxes Rate %	Day Count	Interest	Taxes	Amount At Maturity	Observation	Trader	Debiting Group	Bank Name	Account Name
Renew	Calculate	Pay interest per period	27-Jan-2019	27-Jan-2019	27-Mar-2019	100,000.00	5.0000%		365	808.22		100,808.22			TREASURYXPRESS	Audi bank Lebanon	Time-Deposit

Create Filter

## 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)

Deal to Forecast Rule Editor	
Instrument Type :	Interest; Interest <span>↺</span> <span>✖</span> <span>+</span> <span>▼</span>
Budget Code :	Amount; Inflow; Default <span>↺</span> <span>✖</span> <span>+</span> <span>▼</span>
Bank :	Audi bank lebanon <span>↺</span> <span>✖</span> <span>▼</span>
Account :	Test-Time-Deposit <span>↺</span> <span>✖</span> <span>▼</span>
Account Currency :	USD
Deal :	TimeDeposit <span>▼</span>
Deal Amount :	<input type="checkbox"/> Amount <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Capitalized Interest <input type="checkbox"/> Interest Per Period <input type="checkbox"/> Returned Amount

Deal to Forecast Rule Editor	
Instrument Type :	Amount; Amount <span>↺</span> <span>✖</span> <span>+</span> <span>▼</span>
Budget Code :	Amount; Inflow; Default <span>↺</span> <span>✖</span> <span>+</span> <span>▼</span>
Bank :	Audi bank lebanon <span>↺</span> <span>✖</span> <span>▼</span>
Account :	Test-Time-Deposit <span>↺</span> <span>✖</span> <span>▼</span>
Account Currency :	USD
Deal :	TimeDeposit <span>▼</span>
Deal Amount :	<input checked="" type="checkbox"/> Amount <input type="checkbox"/> Interest <input type="checkbox"/> Capitalized Interest <input type="checkbox"/> Interest Per Period <input type="checkbox"/> Returned Amount

Deal to Forecast Rule Editor

Instrument Type :	Returned Amount; Returned Amount	   ▼
Budget Code :	Amount; Inflow; Default	   ▼
Bank :	Audi bank lebanon	  ▼
Account :	Test-Time-Deposit	  ▼
Account Currency :	USD	
Deal :	TimeDeposit	▼
Deal Amount :	<input type="checkbox"/> Amount <input type="checkbox"/> Interest <input type="checkbox"/> Capitalized Interest <input type="checkbox"/> Interest Per Period <input checked="" type="checkbox"/> Returned Amount	

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

Time Deposit Editor

Deposit Type :	Default	...	Account Name :	Time-Deposit	...
Transaction Date :	27-Feb-2019	▼	Dentsply Group :	TREASURYXPRESS	
Value Date :	27-Feb-2019	▼	Dentsply :	Austria GmbH	
Maturity Date :	27-Mar-2019	▼	Bank Name :	Audi bank lebanon	
Amount :	100,000.00		Account Number :	Time-Deposit	
Interest Rate % :	5.000000000000000000000000%		IBAN Number :	Time-Deposit	
Day Count :	365	▼	Currency Code :	USD	
Interest :	383.56		Country :	AUSTRIA	
Interest Type :		▼	Observation :		
Amount At Maturity :	100,383.56		Previous State :		
Trader :			Close :	<input type="checkbox"/>	
Status :	Normal	▼	Taxes :		
Taxes Rate % :	%				
Auto Renew :	<input type="checkbox"/>				

Search Result

Double click on grid cell for more details











		14-Mar-2019	15-Mar-2019	16-Mar-2019	17-Mar-2019	18-Mar-2019	19-Mar-2019	20-Mar-2019	21-Mar-2019	22-Mar-2019	23-Mar-2019	24-Mar-2019	25-Mar-2019	26-Mar-2019	27-Mar-2019	Total
T	Opening Balance	-100,000.00	100,000.00	100,000.00	-100,000.00	-100,000.00	100,000.00	-100,000.00	100,000.00	-100,000.00	-100,000.00	100,000.00	100,000.00	100,000.00	-100,000.00	
+F	Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-100,000.00
+F	Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383.56
+F	Returned Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
T	Total Default	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	383.56
T	Total	-100,000.00	100,000.00	100,000.00	-100,000.00	-100,000.00	100,000.00	100,000.00	100,000.00	-100,000.00	-100,000.00	100,000.00	100,000.00	100,000.00	383.56	

## 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

Deal to Forecast Rule Editor

Instrument Type :	Returned Amount; Returned Amount    ▼
Budget Code :	Amount; Inflow; Default    ▼
Bank :	Audi bank lebanon   ▼
Account :	Test-Time-Deposit   ▼
Account Currency :	USD
Deal :	TimeDeposit ▼
Deal Amount :	<div> <input type="checkbox"/> Amount           <input type="checkbox"/> Interest           <input type="checkbox"/> Capitalized Interest           <input type="checkbox"/> Interest Per Period           <input checked="" type="checkbox"/> Returned Amount         </div>

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

**Time Deposit Editor**

Deposit Type :	Capitalized *** ▼	Account Name :	Time-Deposit ***
Transaction Date :	27-Jan-2019 ▼	Dentsply Group :	TREASURYXPRESS
Value Date :	27-Jan-2019 ▼	Dentsply :	Austria GmbH
Maturity Date :	27-Mar-2019 ▼	Bank Name :	Audi bank lebanon
Amount :	100,000.00	Account Number :	Time-Deposit
Interest Rate % :	5.00000000000000000000%	IBAN Number :	Time-Deposit
Day Count :	365 ▼	Currency Code :	USD
Interest :	808.22	Country :	AUSTRIA
Interest Type :	Capitalized ( Interest accumulated with th ▼	Observation :	
Amount At Maturity :	100,808.22	Previous State :	
Trader :		Close :	<input type="checkbox"/>
Status :	Normal ▼	Taxes :	
Taxes Rate % :	%		
Auto Renew :	<input type="checkbox"/>		

### 3. Create Two period deposit schedule at TimeDepositSetup page

Time Deposit Setup

Drag a column header here to group by that column

Edit	Delete	TD Id	Start Date	End Date	Period	Interest Type	Market Rate Indicator	Interest	Margin Rate
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	142	27-Jan-2019	27-Feb-2019	p1	Capitalized		0.06	
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	142	27-Feb-2019	27-Mar-2019	p2	Capitalized		0.10	

[Create Filter](#)

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

Search Result

Double click on grid cell for more details

	Description	14-Mar-2019	15-Mar-2019	16-Mar-2019	17-Mar-2019	18-Mar-2019	19-Mar-2019	20-Mar-2019	21-Mar-2019	22-Mar-2019	23-Mar-2019	24-Mar-2019	25-Mar-2019	26-Mar-2019	27-Mar-2019	Total
T	Opening Balance	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00
+F	Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-100,000.00
+F	Capitalized Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
+F	Returned Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
T	Total Default	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	0.00
T	Total	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	0.00	

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

Search Result

Double click on grid cell for more details

	Description	14-Mar-2019	15-Mar-2019	16-Mar-2019	17-Mar-2019	18-Mar-2019	19-Mar-2019	20-Mar-2019	21-Mar-2019	22-Mar-2019	23-Mar-2019	24-Mar-2019	25-Mar-2019	26-Mar-2019	27-Mar-2019	Total
T	Opening Balance	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00
+F	Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-100,000.00
+F	Capitalized Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,280.62	1,280.62
+F	Returned Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
T	Total Default	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101,280.62	1,280.62
T	Total	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	-100,000.00	1,280.62	


















## 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”

Deal to Forecast Rule Editor

Instrument Type :	Interest Per Period; Interest Per Period	   
Budget Code :	Amount; Inflow; Default	   
Bank :	Audi bank lebanon	  
Account :	Time-Deposit	  
Account Currency :	USD	
Deal :	TimeDeposit	
Deal Amount :	<input type="checkbox"/> Amount <input type="checkbox"/> Interest <input type="checkbox"/> Capitalized Interest <input checked="" type="checkbox"/> Interest Per Period <input type="checkbox"/> Returned Amount	

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

Time Deposit Editor

Deposit Type :	Pay interest per period *** ▼	Account Name :	Time-Deposit ***
Transaction Date :	27-Jan-2019 ▼	Dentsply Group :	TREASURYXPRESS
Value Date :	27-Jan-2019 ▼	Dentsply :	Austria GmbH
Maturity Date :	27-Mar-2019 ▼	Bank Name :	Audi bank lebanon
Amount :	100,000.00	Account Number :	Time-Deposit
Interest Rate % :	5.000000000000000000000000	IBAN Number :	Time-Deposit
Day Count :	365 ▼	Currency Code :	USD
Interest :	808.22	Country :	AUSTRIA
Interest Type :	Pay interest per period ▼	Observation :	
Amount At Maturity :	100,808.22	Previous State :	
Trader :		Close :	<input type="checkbox"/>
Status :	Normal ▼	Taxes :	
Taxes Rate % :	%		
Auto Renew :	<input type="checkbox"/>		

## 3. Create Two period at TimeDepositSetup page

Time Deposit Setup

Drag a column header here to group by that column

Edit	Delete	TD Id	Start Date	End Date	Period	Interest Type	Market Rate Indicator	Interest	Margin Rate
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	143	27-Jan-2019	27-Feb-2019	p1	RPD			0.05
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	143	27-Feb-2019	27-Mar-2019	p2	RPD			0.10

[Create Filter](#)

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

Search Result

Double click on grid cell for more details

	Description	14-Mar-2019	15-Mar-2019	16-Mar-2019	17-Mar-2019	18-Mar-2019	19-Mar-2019	20-Mar-2019	21-Mar-2019	22-Mar-2019	23-Mar-2019	24-Mar-2019	25-Mar-2019	26-Mar-2019	27-Mar-2019	Total
T	Opening Balance	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	
+F	Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-100,000.00
+F	Returned Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	100,000.00
T	Total Default	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00	0.00
T	Total	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	0.00

## 5. Now clicking on the button "Calculate"

Time Deposit List

Drag a column header here to group by that column

Renew	Calculate	Deposit Type	Transaction Date	Value Date	Maturity Date	Amount	Interest Rate %	Taxes Rate %	Day Count	Interest	Taxes	Amount At Maturity	Observation	Trader	Dentsply Group	Bank Name	Account Name
<input type="button" value="Renew"/>	<input type="button" value="Calculate"/>	Pay interest per period	27-Jan-2019	27-Jan-2019	27-Mar-2019	100,000.00	5.0000%		365	808.22		100,808.22			TREASURYXPRESS	Audi bank lebanon	Time-Deposit

[Create Filter](#)

## 6. Now check the Cashflow Analysis after clicking on the button “Calculate”

Search Result

Double click on grid cell for more details

	Description	14-Mar-2019	15-Mar-2019	16-Mar-2019	17-Mar-2019	18-Mar-2019	19-Mar-2019	20-Mar-2019	21-Mar-2019	22-Mar-2019	23-Mar-2019	24-Mar-2019	25-Mar-2019	26-Mar-2019	27-Mar-2019	Total
T	Opening Balance	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	
+F	Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-100,000.00
+F	Interest Per Period	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	787.12
+F	Returned Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,000.00
T	Total Default	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100,787.12
T	Total	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	-99,575.34	1,191.78

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

Forecast Transactions

Value Date: 27-Mar-2019 Change Instrument Code: Change BudgetCode: Change Reconcile

Drag a column header here to group by that column

ATID	Transaction Reference	Deal Type	Deal ID	Bank Account Number	Account ID	Currency Code
	25709	Interest Per Period2019032712	TimeDeposit	143	Time-Deposit	USD
	25710	Interest Per Period2019032712	TimeDeposit	143	Time-Deposit	USD

Create Filter

Close

## When you can close an Investment?

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

Time Deposit Editor

Deposit Type :	Pay interest per period *** ▼	Account Name :	Time-Deposit ***
Transaction Date :	27-Jan-2019 ▼	Dentsply Group :	TREASURYXPRESS
Value Date :	27-Jan-2019 ▼	Dentsply :	Austria GmbH
Maturity Date :	27-Mar-2019 ▼	Bank Name :	Audi bank lebanon
Amount :	100,000.00	Account Number :	Time-Deposit
Interest Rate % :	5.000000000000000000000000%	IBAN Number :	Time-Deposit
Day Count :	365 ▼	Currency Code :	USD
Interest :	808.22	Country :	AUSTRIA
Interest Type :	PIPD ▼	Observation :	
Amount At Maturity :	100,808.22	Previous State :	
Trader :		Close :	<input checked="" type="checkbox"/>
Status :	Normal ▼	Taxes :	
Taxes Rate % :	%		
Auto Renew :	<input type="checkbox"/>		

## 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)

Time Deposit Editor

Deposit Type :	Pay interest per period *** ▼	Account Name :	Time-Deposit ***
Transaction Date :	27-Jan-2019 ▼	Dentsply Group :	TREASURYXPRESS
Value Date :	27-Jan-2019 ▼	Dentsply :	Austria GmbH
Maturity Date :	27-Mar-2019 ▼	Bank Name :	Audi bank lebanon
Amount :	100,000.00	Account Number :	Time-Deposit
Interest Rate % :	5.00000000000000000000%	IBAN Number :	Time-Deposit
Day Count :	365 ▼	Currency Code :	USD
Interest :	808.22	Country :	AUSTRIA
Interest Type :	Default ▼		
Amount At Maturity :	100,808.22	Observation :	
Trader :		Previous State :	
Status :	Normal ▼	Close :	<input type="checkbox"/>
Taxes Rate % :	%	Taxes :	
Auto Renew :	<input checked="" type="checkbox"/>		
Amount at Maturity:	<input type="radio"/>		
Original Amount :	<input checked="" type="radio"/>		
Renew Frequency:	Monthly ▼		
	2		

## Result: The Second Investment is automatically Created

Time Deposit List

Drag a column header here to group by that column

Renew	Calculate	Deposit Type	Transaction Date	Value Date	Maturity Date	Amount	Interest Rate %	Taxes Rate %	Day Count	Interest	Taxes	Amount At Maturity	Observation	Trader	Dentsply Group	Bank Name	Account Name	Dr
	Calculate	Pay interest per period	27-Jan-2019	27-Jan-2019	27-Mar-2019	100,000.00	5.0000%		365	808.22		100,808.22			TREASURYXPRESS	Audi bank lebanon	Time-Deposit	A
	Calculate	Pay interest per period	27-Jan-2019	27-Jan-2019	27-May-2019	101,643.83	5.0000%		365	1,643.84		100,808.22			TREASURYXPRESS	Audi bank lebanon	Time-Deposit	A

Create Filter