



# Enhanced Trust Accounting



## **What Actual Users Are Saying about Enhanced Trust Accounting**

“Enhanced Trust Accounting put an end to 10 years of frustration. No user of The Collector System should be without ETA.”

- Barbara A. Wagner, Controller, Creditors Interchange Receivable Management, LLC

“We are balancing every single day to the penny. It’s a great product. No one should be using CUBS without ETA.”

- Scott Kessler, Corporate Controller, AllianceOne, a Teleperformance Company

“Simply stated, it works!”

- Pamela J. Brewer, Chief Financial Officer, Mercantile Adjustment Bureau, LLC.

“ETA has made our lives easier and our auditors really appreciate it.”

- Trana M. Strothers, Director of Operations, Denovus Corporation

# Enhanced Trust Accounting

## What does it add?

- **ETA reports contain General Ledger entries**
- **Real time Accounts Receivable/Payable with aging.**
- **Breakout of billed and unbilled receivables.**
- **Ability to reconcile with your accounting GL AR/AP**
- **Daily tracking of operating and multiple trust accounts.**
- **Ability to catch perviously undetected posting and procedure errors.**
- **Unique invoice numbers on all statements.**
- **Automatic flagging of “Appear on Statement” when posting NSF’s.**
- **Improved security and audit trail.**
- **Link payment/NSF transactions.**
- **View transactions from prior months and post NSF’s against them.**
- **Import ETA reports into Excel.**
- **ETA reports can be automated in Dayend.**
- **Historical statement inquiry by client, invoice or debtor.**
- **Track balance forwards by invoice instead of just ageing bucket.**

**Ending Receivables/Payables Balance for 5/4/2010**

PAGE 8 DUE US - DUE YOU REPORT (CCI) 05-04-2010 23:05

CLIENT NBR	CLIENT NAME		TOTAL BILLED	UN BILLED A/R	DUE US (A/R)	DUE YOU (A/P)
. . . sample clients						
AA300	ALLIANCE MONEY LENDERS		0.00	0.00	0.00	253.73
83150	ASTON GROUP FINANCE CORP	*G	215.34	0.00	215.34	0.00
87453	AWASH FINANCE	*G	1,394.29	0.00	1,394.29	0.00
87462	AWASH FINANCE	*G	672.34	46.55	718.89	172.39
87470	AWASH FINANCE	*G	2,165.07	0.00	2,165.07	0.00
87453	AWASH FINANCE	*G	3,659.92	0.00	3,659.92	0.00
66743	BANK OF QRTAR	*G	72,152.79	527.76	72,680.55	3,518.43
66746	BANK OF QRTAR	*G	0.00	4,892.14	4,892.14	32,614.00
66766	BANK OF QRTAR	*G	139,257.62	51,491.55	190,749.17	343,273.40
66788	BANK OF QUTAR	*G	0.00	6,183.31	6,183.31	34,013.61
75644	LIMERICK BANK	*G	15,752.22	511.19	16,263.41	2,355.96
99329	NO WAY CREDIT CARDS		0.00	798.00	798.00	12,000.53
99331	NO WAY CREDIT CARDS		0.00	7,334.33	7,334.33	48,318.55
. . . etc.						
. . . etc.						
GRAND TOTALS			1,014,103.29	155,505.38	1,169,608.67A	875,116.40B

This DUDY report takes into consideration all balance forwards, open invoices, and transactions that have not yet printed on a statement. Unremitted transactions are treated as they will be applied when printed on a statement.

Notes: Total Billed + Unbilled A/R = Due Us (A/R)

An example of how the Excel spreadsheet cells would be populated is found on the last page of this document.

A – cell F8  
 B – cell K8

**Payments Report**

Similar to the Daily Trans report but it does not include NSF's or Reversals/Reposts.

Calculates and reports General Ledger numbers.

Includes break out of trust accounts.

21:43 05 MAY 2010  
Accounting Month: May 2010

POSTING SUMMARY for [YOUR AGENCY NAME] (CCI) PAGE 1  
05-05-10

	AGN/AMT	INTEREST	OTHER	DUE-CLIENT	COMMISSION	FWD-FEES
GRAND TOTAL ALL PAYMENTS	297,805.19	275.94	12,643.00	208,392.81	62,776.40	0.00
GRAND SUBTOTAL PAID CLIENT	56,899.57	18.49	0.00	0.00	10,889.62	0.00
GRAND SUBTOTAL NON SHARED	0.00	0.00	0.78	0.00	10,889.62	0.00
GRAND TOTAL ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00	0.00

	CASH	NON-CASH
CASH PRIN pmt-pd agency	1 27,906.09	
NC PRIN pmt-pd client	2	53,245.23
ACCNTRNG CLIENT pmt	8 12,642.22	
CASH INTEREST pmt-pd agency	15 124.63	
NC ADJ A/R chg/adj	16	800.00
NC INTEREST pmt-pd client	18	18.49
CASH ASGN INT pmt-pd agency	38 1,377.07	
NC ASGN INT pmt-pd client	40	795.94
CASH AMISC1 pmt-pd agency	60 907.10	
NC AMISC1 pmt-pd client	62	965.06
CASH AMISC2 pmt-pd agency	71 79.87	
NC AMISC2 pmt-pd client	73	1,893.34
OVERPMT pmt-pd agency	191 0.78	
REPO ADJ/PMT CHR	376	
NC ADJ WE PAY OURSELVES	390	103.05
NC ADJ CLIENT ADJUSTMENTS	393	-408.74
MG PRIN pmt-pd agency	425 1,570.60	
MG ASSGN INT pmt-pd agency	426 151.12	
CC V/M PRIN pmt-pd agency	450 7,700.22	
CC V/M ASSGN INT pmt-pd agency	451 302.17	
CC V/M INT pmt-pd agency	452 46.82	
CC V/M AMISC1 pmt-pd agency	453 70.90	
CC V/M/D AMISC2 pmt-pd agency	455 30.00	
WU PRIN pmt-pd agency	462 965.06	
WU ASSGN INT pmt-pd agency	463 10.61	
CC VMD AMISC3 pmt-pd agency	477 6.00	
DC PRINT pmt-pd agency	495 2,237.31	
GD PRIN pmt-pd agency	520 200.00	
RBP INT pmt-pd agency	814 23.95	

Note: [Not all transactions shown in this example]

BANK DEPOSIT: 253,806.07

**Payments Report Continued**

AVAILABLE REVENUE		Debit	Credit
TOTAL COMMISSIONS	62,776.40		62,776.40 <sup>A</sup> (Fee)
LESS FORWARD FEES	0.00	0.00 <sup>B</sup> (FWD Fee)	
LESS 100% REMITS	19,116.52	19,116.52 <sup>C1</sup> (A/R)	
LESS D/P COMM	10,889.62	10,889.62 <sup>C2</sup> (A/R)	
AR/AP ADJ		494.31 <sup>D</sup>	
PLUS CLIENT REMIT	12,642.22		12,642.22 <sup>E</sup> (A/R)
PLUS NON-SHD AGN/AMT	0.00		0.00 (NS Fee)
PLUS NON-SHD INTEREST	0.00		0.00 (NS Fee)
PLUS CASH PRIN pmt-pd	0.78		0.78 <sup>F</sup> (NS Fee)
-----			
Available Cash	45,413.26	45,413.26 <sup>G</sup> (Operating Acct)	
Trust Cash	208,392.81	208,392.81 <sup>H</sup> (Trust Deposit)	208,392.81 <sup>H</sup> (A/P Due Client)
-----			
BANK DEPOSIT:	253,806.07		
		284,306.52	283,812.21
			494.31 <sup>D</sup>
AGENCY SUPPLIED ENTRY			
MEMO TOTALS:			
DUE FORWARDER	0.00		
CASH RECONCILLIATION			
ACH	129,373.62		
CHECK MAIL	34,098.10		
CREDIT CARD	45,987.20		
DIRECT PAYMENT	9,458.15		
WESTEREN UNIOIN	33,889.00		
-----			
TOTAL CASH	253,806.07		

Notes: A - cell E11  
 B - cell D7  
 C1 + C2 = cell D8  
 D - cells D9 and E17—detail provided in the A/R Charge/Adjust Report  
 E - cell E8  
 F - cell E16  
 G - cell D5  
 H - cells D6 and E10

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## Last Page of the Payments Report

Notice the break out of operating monies and trust monies.  
ETA allows names to be associated with each trust account number.

Trust	Account Summary	Bank Deposit	Operating Acct	Trust Deposit
1002	General Trust	18,557.17	6,568.96	11,988.21
1004	Charlie Bank	65,881.79	14,480.81	51,400.98
1010	Bank of America	81,417.63	16,611.73	64,805.90
1012	Power play	64,926.24	0.00	64,926.24
1014	Try Harder	426.37	426.37	0.00
1018	Nike Mikee	1,476.00	1,140.00	336.00
1019	Boa Cola	267.76	91.22	176.54
1022	Sunni Clerk	606.74	0.00	606.74
1028	Horseback Town	749.18	352.84	396.34
1031	High & Mighty	471.72	132.08	339.64
1032	The TOP	75.00	30.00	45.00
1033	BRrr Cold	435.45	152.41	283.04
1034	EF Hutton	5,349.07	4,819.07	530.00
1035	American Motors	25.00	0.00	25.00
1037	Deep Pockets Bank	413.56	0.00	413.56
1041	API Banking	1,135.97	269.56	866.41
1045	EU Pew	306.09	81.52	224.57
1059	Charles Barkley	10,150.67	0.00	10,150.67
1060	Toying Around	300.00	0.00	300.00
1063	Great Scott	130.00	31.20	98.80
1064	LPGA Drivers	704.66	225.49	479.17
	<b>Total</b>	<b>253,806.07</b>	<b>45,413.26</b>	<b>208,392.81</b>

### A/R Charges and Adjustments Report

All TC 16's and clones of TC 16's show up on this report.  
 When posting, the clerk must select a REASON from a list or enter a reason free form.  
 The REASON and the clerks initials are both reported.

22:49 05 MAY 2010 AR CHARGE/ADJUSTMENT for [YOUR AGENCY] (CI) PAGE 1  
 Accounting Month: May 2010 05-05-10

CLIENT	TC	POST DATE	TRANS	AMOUNT	REASON	INIT
18 NATIONAL Ireland Bk	16	05-05-10		400.00	TESTING	XMS
18 NATIONAL Ireland Bk	16	05-05-10		400.00	TESTING	XMS
TOTAL FOR CLIENT 18				800.00		
89535 CHASE BANK	393	05-05-10		-36.00	GINNY SAID SO	SBA
TOTAL FOR CLIENT 89535				-36.00		
89560 BASIC MONEY	390	05-05-10		13.05	GINNY	SBA
TOTAL FOR CLIENT 89560				13.05		
89570 DANCE BANK	390	05-05-10		90.00	GINNY	JGL
89570 DANCE BANK	393	05-05-10		-372.74	GINNY	JRL
TOTAL FOR CLIENT 89570				-282.74		
GRAND TOTAL				494.31A		

Notes: A - cells D9 and E17



**NSF TRANSACTION REPORT**

05-05-10 22:43  
 Accounting Month: May 2010

FOR 05-05-10

PAGE 23

TRANS DT	TC	STA	NSF AMT	RM	ACCOUNT#	COMMISSION	FWD FEE	NON-SHARED	DUE US	DUE YOU	CASH	CLIENT	DESK	AUDIT
04-30-10	556	NSF	390.64	4	14174084	54.69	0.00	0.00	-54.69	390.64	-390.64	25000	CAO	YGAYYN
04-30-10	557	NSF	54.66	4	14183146	10.94	0.00	0.00	-10.94	54.66	-54.66	25005	DBE	YGAYYN
04-30-10	556	NSF	226.42	4	14183146	45.28	0.00	0.00	-45.28	226.42	-226.42	25005	DBE	YGAYYN
04-30-10	556	SPD	365.66	4	14186150	51.19	0.00	0.00	-51.19	365.66	-365.66	25000	DDA	YGAYY
04-30-10	556	SPD	1000.00	4	14187269	280.00	0.00	0.00	-280.00	1000.00	-1000.00	19500	RLI	YGAYY
04-30-10	557	NSF	1.06	4	14191088	0.25	0.00	0.00	-0.25	1.06	-1.06	25010	DDA	YGAYYN
04-30-10	556	NSF	198.94	4	14191088	47.75	0.00	0.00	-47.75	198.94	-198.94	25010	DDA	YGAYYN
04-30-10	556	NSF	3794.90	4	14197386	569.24	0.00	0.00	-569.24	3794.90	-3794.90	76566	REQ	YGAYNN
			<u>113,949.10</u>			<u>23,545.37</u>	<u>0.00</u>	<u>0.00</u>	<u>57,611.72</u>	<u>28,047.70</u>	<u>109,204.79</u>			

----- Trust Account Breakdown -----

Default	0.00	0.00	0.00	0.00	0.00	0.00
1002	5468.03	950.20	0.00	0.00	-950.20	4954.72
1004	25575.60	5550.87	0.00	0.00	16806.44	-824.71
1010	45659.23	9220.42	0.00	0.00	36357.41	-28.60
1012	21275.07	3903.18	0.00	0.00	-3903.18	21275.07
1014	57.26	14.32	0.00	0.00	42.94	0.00
1019	293.13	102.60	0.00	0.00	190.53	0.00
1031	71.56	20.04	0.00	0.00	51.52	0.00
1041	150.00	34.50	0.00	0.00	115.50	0.00

	DEBIT	CREDIT
COMMISSION	23,545.37A	
FWD FEE	0.00	
NON-SHARED	0.00	
DUE US	57,611.72B	
DUE YOU	28,047.70C	
CASH		109,204.79D
	<u>109,204.79</u>	<u>109,204.79</u>

Notes: A - cell D20  
 B - cell D21  
 C - cell D22  
 D - cell E23

## Reversal/Repost Report

This is a report of "correcting" transactions.  
 An example of a correcting entry would be payments posted to the wrong debtor account from a previous day.

05-05-10 22:48  
 Accounting Month: May 2010

REVERSAL/REPOST TRANSACTION REPORT (CI)  
 FOR 05-05-10

PAGE 1

TRANS DT	TC	STA	AMOUNT	RM	ACCOUNT#	COMMISSION	FWD FEE	NON-SHARED	DUE US	DUE YOU	SUSPENSE		
05-05-10	550	PDC	35.00	4	13473042	-5.25	0.00	0.00	5.25	-35.00	35.00	76566	ELB NGAYYP
05-04-10	550	PDC	70.00	4	13473042	10.50	0.00	0.00	-10.50	70.00	-70.00	76566	ELB YGAYNR
			<u>105.00</u>			<u>5.25</u>	<u>0.00</u>	<u>0.00</u>	<u>-5.25</u>	<u>35.00</u>	<u>-35.00</u>		

----- Trust Account Breakdown -----

Default	0.00	0.00	0.00	0.00	0.00	0.00
1002	105.00	5.25	0.00	0.00	-5.25	35.00

	DEBIT	CREDIT
COMMISSION	5.25A	
FWD FEE	0.00	
NON-SHARED	0.00	
DUE US		5.25B
DUE YOU	35.00C	
SUSPENSE		35.00D
	<u>40.25</u>	<u>40.25</u>

Notes: A - cell D25  
 B - cell E26  
 C - cell D27  
 D - cell E29

**STATEMENT SUMMARY AND OFFSET REPORT**

Provides a summary of statement runs from which Disbursements and Net Offset is obtained for daily balancing.  
 Can be run for any single date or date range within the last 60 days.

05-05-2010 22:52		STATEMENT SUMMARY AND NET OFFSET REPORT BY PRINT DATE (CI)						PAGE 4	
Accounting Month: May 2010		For: 05-05-10							
CLIENT	WEEK STM DATE	BAL FORWARD	CLIENT PAID	WE COLLECT	DIRECT PMTS	TOTAL COLL	CHECK AMT	BILLED AMT	
47394	MASSY M R27 05-04-10	900.00	0.00	0.00	0.00	0.00	0.00	900.00	
		900.00	TOTAL DUE US	0.00	TOTAL DUE YOU	0.00	NET OFFSET		
47395	MASSY M R27 05-04-10	2,200.00	0.00	0.00	0.00	0.00	0.00	2,385.00	
		2,385.00	TOTAL DUE US	0.00	TOTAL DUE YOU	0.00	NET OFFSET		
47396	YESTY R27 05-04-10	1,400.00	0.00	0.00	0.00	0.00	0.00	1,750.00	
		1,750.00	TOTAL DUE US	0.00	TOTAL DUE YOU	0.00	NET OFFSET		
47398	ZEBRA CO R27 05-04-10	1,100.00	550.00	0.00	0.00	0.00	0.00	550.00	
		550.00	TOTAL DUE US	0.00	TOTAL DUE YOU	0.00	NET OFFSET		
GRAND TOTAL		225,725.67	900.00	33,526.54	2,590.78	36,117.32	27,963.11A	229,146.32	
		550.00	TOTAL DUE US	0.00	TOTAL DUE YOU	16,043.79B	NET OFFSET		

Notes: A - cells D37 and E38  
 B - cells D34 and E35

### End of day Receivables/Payables

PAGE 1		DUE US - DUE YOU REPORT (CCI)			05-05-2010 22:35	
CLIENT NBR	CLIENT NAME	TOTAL BILLED	UN BILLED A/R	DUE US (A/R)	DUE YOU (A/P)	
310013	A FIRST CLIENT	*G 10.00	0.00	10.00	0.00	
310011	A FRIST CLIENT TWO	*G 33.23	0.00	33.23	0.00	
54120	ALL GOOD GUYS	0.00	0.00	0.00	249.00	
CC258	ALLIY WANNA MONEY	77.79	0.00	77.79	0.00	
CC450	ALLIY WANNA MONEY, CA	178.71	164.25	342.96	0.00	
CC246	ALLIY WANNA MONEY - WEST	*G 654.30	69.50	723.80	50.00	
CC287	ALLIY WANNA MONEY - TWIGS	0.00	0.00	0.00	359.02	
. . . ETC						
GRAND TOTALS		1,005,476.03	223,553.55	1,229,029.58A	1,011,419.61B	

Notes: A - cell F18  
 B - cell K18

### Agging can be run separately or concurrently with the Due Us, Due You (DUDY) report.

Does not require a mock statement run.  
 A true aging report that foots to the DUDY report.  
 Aging buckets are rolled by the month end close.  
 Seamlessly includes both Balance Forward and Open Item clients.

PAGE 1		AGING REPORT (CCI)					05-05-2010 22:35	
CLIENT NBR	CLIENT NAME	CURRENT	OVER 30	OVER 60	OVER 90	OVER 120	TOTAL BAL	
310013	A FIRST CLIENT	0.00	10.00	0.00	0.00	0.00	10.00	
310011	A FIRST CLIENT TWO	0.00	33.23	0.00	0.00	0.00	33.23	
CC258	ALLITY WANNA MONEY	0.00	77.79	0.00	0.00	0.00	77.79	
CC450	ALLITY WANNA MONEY CAMAN	0.00	178.71	0.00	0.00	0.00	178.71	
CC246	ALLITY WANNA MONEY - WEST	0.00	537.77	116.53	0.00	0.00	654.30	
CC266	ALLITY WANNA MONEY CAPITAL	0.00	0.00	77.19	0.00	0.00	77.19	
. . . ETC								
GRAND TOTALS		19,676.43	801,957.49	159,604.10	21,481.47	2,756.54	1,005,476.03	

	A	B	C	D	E	F	G	H	I	J	K
1	5/5/2010	Your Agency - CUBS DAILY GENERAL LEDGER JOURNAL ENTRY									
2	GENERAL JOURNAL ENTRY					RECONCILIATION TO DUE US, DUE YOU (DUDY) REPORT					
3	Entries		Acct #	Debit	Credit	Recon					
4	<u>Posting Summary - Payments</u>										
5	Cash-Operating		100-022-000	45,413.26							
6	Cash-Trust		various	208,392.81		A/R (Due Us)		A/P (Due You)			
7	Fwd Fees		400-000-000			Dr	Cr		Dr	Cr	
8	Accounts Receivable		120-020-000	30,006.14	12,642.22	\$ 1,169,608.67		Prev Day Total		\$ 875,116.40	
9	A/R Adj		120-020-000	494.31							
10		Accounts Payable	200-060-000		208,392.81	\$ 30,006.14	\$ 12,642.22	Payments Entry	\$ -	\$ 208,392.81	
11		Collection Income	400-000-000		62,776.40	\$ 57,611.72	\$ -	NSF Entry	\$ 28,047.70	\$ -	
12		TC16 Billing	120-020-000			\$ -	\$ 5.25	Reversal/Repost	\$ 35.00	\$ -	
13		CC Online Fees Exp	910-000			\$ 494.31	\$ -	A/R Adj			
14		NSF Fees Pd Agency	421-000					Stmt Remittance	\$ 27,963.11	\$ -	
15		Debtor Overpmts	200-063			\$ -	\$ -	Sales Tax			
16		Non-Shd Interest	420-000		0.78	\$ -	\$ 16,043.79	Net Offset	\$ 16,043.79	\$ -	
17		Misc Adjustment			494.31	\$ 1,229,029.58		Cubs Bal Fwd		\$ 1,011,419.61	
18						\$ 1,229,029.58		DUDY Bal Fwd		\$ 1,011,419.61	
19	<u>NSF Transaction Report</u>					\$ -		Difference		\$ -	
20	Collection Income		400-000-000	23,545.37							
21	Accounts Receivable		120-020-000	57,611.72							
22	Accounts Payable		200-060-000	28,047.70		REVENUE					
23		Cash-Trust-NSF'S			109,204.79	Dr	Cr				
24	<u>Reversal/Repost Transaction Report</u>										
25	Collection Income		400-000-000	5.25		\$ -	\$ 62,776.40	Payments Entry			
26	Accounts Receivable		120-020-000		5.25	\$ 23,545.37		NSF Entry			
27	Accounts Payable		200-060-000	35.00		\$ 5.25	\$ -	Reversal/Repost			
28	FWD Fees		120-024-000			\$ -	\$ -	CC Online Fees			
29	Other Fees		100-044-000		35.00	\$ -	\$ -	NSF Fees Pd Ag			
30	<u>Sales Tax Accrual</u>					\$ -	\$ -	Frwd Fees			
31	A/R - Sales Tax		120-030-000			\$ -	\$ -	Pre-Revenue			
32		Sales Tax Payable	200-216-000			\$ (39,225.78)		CUBS Accrual			
33	<u>Net Offset Report</u>							GL Daily Accrual			
34	Accounts Payable (positive = debit)		200-060-000	16,043.79		\$ (39,225.78)		Difference			
35		Accounts Receivable (neg)	120-020-000		16,043.79						
36	<u>Disbursements</u>							POSTING SUMMARY			
37	Accounts Payable			27,963.11		\$ 59,420.91	A/R				
38		Cash-Trust			27,963.11	\$ (136,303.21)	A/P				
39				437,558.46	437,558.46	\$ (39,225.78)	REV				